

Provinces as may hereafter be united with Canada, shall be entitled to become members of the Society, and they and the *bona fide* members of their families, shall be held to be included in the general term Civil Service. But the Directors may admit any person, not a member of the Civil Service, to subscribe for shares, and such persons may purchase shares already issued, and will be entitled to the same privileges as other shareholders.

II. As soon as the necessary amount of capital required by law has been subscribed and paid up, a Savings Branch may be established in connection with the Society, and the Directors shall then have power to borrow money for the use and on the assets of the Society, to receive money on deposit, and to pay such interest therefor and under such regulations as they may from time to time deem advisable, and to loan and invest such money, either on mortgage or real estate or in any other way they may think best for the interest of the Society.