tributed to a Building Society, a valuable fund to resort to in time of need.—"I have now" said a gentleman a short time since,—"Stock in Building Societies worth about a thousand pounds. The money was deposited in small sums, which were never missed, and had I not taken the stock, I doubt if I could at the present moment have laid my hand upon one hundred pounds of it. These small sums would have been spent as they were received."

The Provident Society guarantees to its Members, Borrowers as well as Investers, a share of its profits, so that after the first two or three years the monthly payments will be lessened, or, if the sums thus realized are allowed to accumulate in the Society at compound interest, the amount to be repaid by the borrower will be considerably diminished.

In this Society there is no entrance fee;—the fines are lessened, in amount and diminished in number; those retained being merely sufficient to ensure the healthy working of the Rules.

The Life Assurance condition is a great benefit conferred upon the Borrower, as it enables him for a small yearly payment, (without the necessity of applying to a Life Assurance Company), to ensure the payment of the amount he borrows, in case of his death, without risking the loss of his property on which a mortgage may be given for security.

Money will be received for Investment in large or small sums, on which Interest will be allowed. On sums deposited with the Society for short periods, such as three months, five per cent. interest will be allowed. From three to six months—six per cent—and on sums deposited for six months and upwards, with two months' notice previous to withdrawal—interest at the rate of six per cent. per annum will be allowed, with a share of the profits of the Society.