

INCORPORATED, 1881.

HEAD OFFICE  
Hamilton Provident & Loan Building,  
HAMILTON, ONT.

BRANCH OFFICES THROUGHOUT  
THE DOMINION

The above Association undertakes to provide unmarried persons who are members of the Association with from \$100.00 to \$5000.00 upon their Marriage, thus directly furnishing a large or small capital to the married couple, to start them in life.

Over \$80,000.00

Has been paid in benefits to married members during the year of 1883.

TWO MILLIONS

in CERTIFICATES issued during same time.

DIVISION "A"

Of the Association provides for a payment from \$125.00 to \$5000.00 on marriage.

Certificates issued from \$500.00 to \$5000.00. Benefits paid according to length of membership.

Fully paid at Four years.

(See page 2.)

DIVISION "B"

The new plan of the Association, provides for the payment of a sum from \$100.00 to \$4000.00 on marriage. Benefits

paid according to length of membership. Fully paid at Ten years, if married.

(see page 2.)

The plans of this Association offer the best inducements to all classes of unmarried people, of any Provident Institution in Canada, and has paid Benefits all over Canada.

W. A. H. DUFF, ESQ., JOHN M. WEBBER, ESQ.,  
President. Vice-President.  
WALTER B. WEBBER, Secretary-Treasurer.

How Young Men May Get Married Without  
Getting Into Debt.

The Mutual Marriage Aid Association

How to Marry Young—Where to Get Money—Still Single—Other Advantages—Some Conditions—Other Reasons—The Older Scheme—What the Press Thinks.

Whether or not youthful marriages are generally desirable has always been, and still is, a moot point amongst residents in large centers of population. In country districts it seems to be accepted that the conditions are not the same, and that there is not the same reason for deferring the consummation of bucolic love as there often is in more wicked cities, where young men are credited with the idea that it is the correct thing to "sow their wild oats" before making the hymeneal sacrifice. Probably the belief may be traced to the period during which an English bard sang, "God made the country, man made the town," and is the outcome of an idea that life amongst nature must be purer, just as it is naturally more artificial in towns. Dr. Johnson was a characteristic town man as shown in his answer to an invite to a country walk—"One green field is very much like another green field, let's take a walk up Fleet Street." More poetic souls, however, from the time of Virgil with his "Pastorals" enthusiastic Wordsworth with his poetic offerings to English scenery, down to Longfellow, with his simple well loved lays, have done much to make known the beauties and chastening influences of country life. But, be the wedding bells rang amid the clang and hurry of a commercial community or from the ivy grown steeple of a village church, their music is equally sweet to the couples in honor of whose nuptials they sound, and mark the inauguration of a new era in their lives, the termination to which depends largely upon the manner it is begun from a practical point of view. Love is the key note to happy wedlock, but if wise provision has not been made against poverty going in at the door of a new home, the little god has the habit of flying out of the window.

HOW TO MARRY YOUNG.

Not that a want of forethought in this respect is confined to the youthful would-be benedict. But it is not given to every young man who wishes to marry to be able to command a sufficient sum to take that step with prudence. Excepting always the fortunate youths who are born with silver spoons in their mouths the banking accounts of young business men are either very contracted or nonexistent, and the life of such a one who plunges into matrimony is anything but enviable, when the stern reality of tradesmen's bills succeed to the pleasant but unsubstantial joys of billing and cooing. Fortunately, thanks to the enterprise of the Mutual Marriage Aid Association of Canada, parents who believe in early marriage, or youths who wish to prepare for marriage at some remote period, can place themselves in such a position whenever their unions take place, as shall remove all cause for anxiety.

This association has added to its original scheme—which was for the benefit of adults and others who might wish to marry in a year or two—another, by which youths may contribute a very small monthly payment entitling them to a lump sum on marriage at the end of ten years. So that if a young man of twenty joins Division B—that is the section under which this benefit is attainable—at thirty he will be

ENTITLED TO \$1,000

if married, and any smaller sum at the rate of \$100 per year if he marries inside that period. It is hoped this will be the means of inducing young folk to join the association and save their small earnings. Parents, too would find this a capital means of providing for their children's marriage, or of giving them an endowment, for, if at the expiry of ten years, the young policy-holder is still single, he will be entitled to half the amount allowed on marriage, namely, \$500. So that if a parent makes his boy of eleven years old a member of the association, paying \$2 per month for ten years, which is the subscription, at twenty-one, even if single, he would be entitled to \$1000. He would be the gainer of \$250 on the transaction, for he would only have paid in \$240 in the ten years, plus \$10 entrance fees and annual dues. Amongst

OTHER ADVANTAGES

of this scheme is the almost certainty that no call would need to be made on members of Section B,

thereafter the sum of \$100 on each \$1,000 certificate for each additional year the member remains unmarried in this Association, or until he or she shall have completed the tenth year of membership, and if married then or at any time thereafter, the full value of their certificates shall be payable, less five per cent on each such amount of benefit for cost of collection. Among the advantages of this system are, low membership fees, small annual dues, premium of only \$2 each month, endowment half the amount in ten years if not married, fifteen days's grace on all payments before being subject to cancellation, extremely low cost of carrying certificate, high rate of benefit payable and undoubted security. It is owing to the tremendous success attained by Division A that this latter idea was started, and it promises to even exceed the original one in the extent of its popular adoption.

OTHER REASONS.

It is especially worthy the attention of young men apart from the question of getting married. Two dollars per month, fifty cents per week, is so small a sum that it would not be missed by any wage-earning youth, and yet would entitle those subscribing it to so acceptable a sum in ten years. How many times \$2 a month are spent all the year round in cigars and lager beer and not perceptibly missed; surely it is apparent that invested as proposed by the Marriage Aid Association it would be productive of infinitely more good. In the one case it is expended for a passing gratification; in the other it is so used as to bring forth a hundredfold. It is the cheapest manner known of investing money, and is far more profitable to those who use it than any system of commutation used by any life insurance company in existence.

THE OLDER SCHEME,

known as Division A, is booming to such an extent that effectually silences the croakings of envious rival companies and the disappointed slanders of some non-patronized journals. Over \$80,000 have been paid in benefits out to members who would not have been able to marry without the aid of the association, and, so greatly has the business grown, that they are paying out certificates to the value of \$10,000 per month. Two hundred and forty-five certificates for \$1,000 each have been paid, as the books, which are open to the public, show. They are receiving applications for membership at the rate of over 200 per month. Up to date this year certificates representing \$1,875,000 have been issued. This, considering the company has only been in existence two years, speaks remarkably well for its success.

The *moats open* in this division is such as follows:—A young man applies for membership, and writes to secure a specified sum on marriage; he pays a small entrance fee, a trifling annual donation for meeting expenses, and a monthly assessment in acceptance with the amount arranged for. In return he procures a certificate entitling him to the sum he wants on producing a certificate of marriage, with this promise:—that if he marries inside the date when the whole amount would become due, he will be paid *pro rata*. The association claims that their scheme is a prudent system of co-operation, by which means are given to enable the unmarried of Canada, to combine their efforts to their own individual welfare. As regards the individuals joining this Association, there is little doubt that at some future date they hope to participate in its advantages. As to any liability incurred by them, the principal of average is called into requisition. Whatever event happened once will happen again, and in reference to large numbers will happen a certain number of times in a given period. Take an instance from every day life; by a careful collection of statistics it has been ascertained that a certain per centage of accidents, fires, and of suicides occur yearly, in short a certain fixed recurrence of all the ills and changes that flesh is heir to. From this it may be seen, that dealing with large numbers it needs no magician's hand to read the future with something like certainty, which the association claims does away with almost all question of risk or chance, and makes it safe to reckon on coming events.

WHAT THE PRESS THINK.

Contemporary opinion is generally recognizing the success of the association and the benefits of membership. The *Toronto Globe* of May 8th says:—"Its success has been so pronounced that it is now one of the established monetary institutions, with every prospect of doing an excellent business in the future. The business is based on carefully compiled statistics, and is on as sound a basis as ordinary life insurance is." The *Whitby Chronicle* of July 20th says:—"The Mutual Marriage Aid Association of Canada.—The expressed objects of this association are most praise-

business.—S...

NATIONAL  
MANUFACTURING COMPANY.

160 Sparks Street, Ottawa.

TENTS, AWNINGS, FLAGS, CAMP  
FURNITURE, TARPAULINS,  
ETC., ETC.

HIGHEST AWARDS  
AT EVERY EXHIBITION.

We Hold all the Medals ever given  
for our Lines of Goods.

5 GOLD AND SILVER MEDALS

—AND—

31 FIRST PRIZES  
FOR 1882.

\$1.00

I will make you  
any kind of a Rubber  
stamp you want  
for \$1.00, if not larger  
than three inches long

BAYNE,  
107 Adelaide St. East,  
TORONTO.

GOLD WATCH FREE!

The Publishers of the *Capital City Home Guest* the well-known Illustrated Literary and Family Magazine, make the following liberal offer for the **Holidays**: The person telling us the longest verse in the Bible before January 1st, will receive a **Solid Gold Lady's Hunting Case Swiss Watch**, worth \$50. If there be more than one correct answer, the second will receive an elegant **Stem-winding Gentleman's Watch**. The third a **key-winding English Watch**. Each person must send 25c. with their answer, for which they will receive three months' subscription to the *Home Guest*, a 50 page Illustrated **Holiday Book**, a **Case of 25 articles** that the ladies will appreciate and paper containing the names of winners.

PUBS HOME GUEST, HARTFORD, CONN.

50 Imp. Elephant Genuine Chromo Cards, gold, silver, &c. name in new type, 10c. SNOW & CO., Meriden Conn.

If you are out of employment, or want to go into a business in which you can make from \$5.00 to \$10.00 a day easily, send to **LAMOS & CO., 27 Washington Street, Chicago**, for illustrated jewelry catalogue and full descriptive list of \$10.00, 25.00, and \$50.00 outfit. Sample cases free.

FREE! Secure a Splendid Present by sending 30c. for 3 packs of Chromo Cards, new and imported designs, or 50 for 10c. E. H. PARDEE, New Haven, Ct.

TRY 50 of our Handsome Chromo Cards with name, and premium, 10c. YALE PRG. CO., New Haven, Ct.

LADIES Send 24 Stamps for sealed circular, to R. E. BONNELL & CO., Chicago, Ill.