These ten shares, on maturity, will realize the $1,000, with which the Mortgage can be released, and on the payment of only $514, and these payments to be made in monthly installments of $6 each.

Again, a person wishes to borrow $2,000 on Mortgage. He finds that he can obtain the money from a Bank or an individual, at a low rate of interest. By taking twenty shares in the Company he will make provision for taking up the Mortgage, by establishing a sinking fund, and with the monthly payment to the Company of $12, at the end of seven years his twenty shares will amount to the requisite $2,000, with which he can pay off the Mortgage.

The great difficulty with most people is the *means* or *opportunity* of forming a sinking fund. The Company is the means at hand, where small payments can be made monthly and accumulate rapidly. These monthly payments are placed at good interest, and realize for the shareholders, who use the Company as a sinking fund, a profit nearly doubling these monthly payments during the maturity of the shares.

Shares of this Company are the best possible collaterals to meet future payments.

How and to Whom to Pay.

All membership fees may be paid to the person receiving the application.

If you do not receive your certificate within thirty days from the date of your application, inform the Head Office.

Monthly installments of dues, interest, premiums and fines may be paid to the Local Secretary-Treasurer, or sent to the Secretary at the Head Office, by post office orders, express orders, drafts or registered letters, and the Secretary will send receipt by return mail.

No representative or agent of this Company has power to waive or alter any of the conditions or provisions contained in the certificate of shares.

No person except the Secretary and General Manager has power to give any receipt for money that will bind this Company, and the Company will not be responsible for any debts contracted by