

In every case, a borrower will contract to pay in all only a definite number of instalments, which will include interest at a rate to be settled when an advance is made but which shall never exceed eight per cent. per annum, whose amount when paid, will discharge all indebtedness to the association in full.

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*The Author will be glad to correspond with any one interested in the social conditions and their betterment dealt with in this book, and would welcome the co-operation of any interests that may be concerned in the remedial methods he suggests.*

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