

amount of his share (with profits if any) after payment of a certain number of instalments at stated times, and a borrower can repay his loan with interest by a stipulated number of instalments.

THE OBJECTS OF THE SOCIETY ARE :

To create and foster provident habits amongst the industrial classes and to accumulate their savings.

To enable persons of small means to make some provision for their old age and to secure portions for their children.

To facilitate the acquisition of homesteads.

To enable persons, whether shareholders or depositors, to obtain readily, a safe and profitable investment for money, whether in large or small sums, free from anxiety or doubt as to its safety or the regularity of their returns.

To provide a fund from which the owners of real estate may obtain loans at a fixed rate of interest, with the privilege of paying off the loans and the interest thereon by small sums in the most convenient way to themselves.