

# THE HAND-IN

## Investment, Loan, and S

Incorporated pursuant to Cap. 53, C

"He did not need to tell the meeting that a great deal of the success of all associations of the forming the Society, and next, and perhaps greatest of all, depended on the character and stability of the Society."—[Extract from Speech of Richard Cobden, Esq., M.P. for Rochdale, England.]

This Society having been duly Incorporated, offers to Investors and afforded by Building Societies, Saving's Banks, &c.

### INVESTERS

May, on the first business day of any month, take up Shares of \$100 each, on which may be made as follows, viz:—

48	Monthly Payments of \$1.77 each, amounting to		
16	Quarterly "	5.28	"
8	Half-yearly "	10.45	"
4	Yearly "	20.50	"
Or One present payment of . . . . .			

For the convenience of those who may prefer to pay up the whole order to receive semi-annual dividends thereon, the Society will issue Stock per cent. *half-yearly*, and to such further profit Bonus as may be declared.

The rate of interest assumed to be made for realizing the Shares is *Eight per cent. half-yearly*; but it is expected that the profits of the Society will be such as to mature of the Shares.

No Entrance fees, or back payments required, in order to enter immediately.

The periodical subscriptions on Shares may, at the end of any half-yearly denomination, as may best suit the convenience of Investors, and the payment (as per Rule) in special cases of difficulty, without loss of interest on the Shares.

Investors will have the privilege of withdrawing at any time, (subject to the Directors) all their subscriptions, on one or more Shares, with interest which is framed with the view of a more equitable distribution of the profits, and advantage to continue their payments as long as possible.

### TABLE OF INTEREST ALLOWED ON WITHDRAWALS

If Subscriptions be withdrawn at the end of first half-year			
"	"	"	second "
"	"	"	third "
"	"	"	fourth "
"	"	"	fifth "
"	"	"	sixth "
"	"	"	seventh "
"	"	"	eighth "

Investors withdrawing their subscriptions during the currency of any share, the amount paid in at the end of the previous half-year.

Shares may be sold and transferred, but no sale or transfer will be valid until the accounts have been published, and profit and loss declared, at each annual meeting.

The accounts will be published, and profit and loss declared, at each annual meeting, and the Directors will have the entire control of the Society's operations.

### BORROWER

Will have the full amount of their Shares advanced to them on security of such number of years as they may select, according to the following