

the Society, upon the same terms as the first one, and have the privilege of withdrawal under the same rules.

A member paying in advance, any certain number of months, may remain in arrear for a corresponding period without incurring fines.

TO MEMBERS BORROWING.

The Society will make advances to members for a term of from one to five years, repayable by monthly instalments as an equivalent for principal, interest, and bonus, in small sums, and in the way most convenient to themselves.

PROPOSED RATES FOR LOANS.

A share of \$100 to be advanced without deduction by way of bonus, repayable in

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|---|--------|
| 1 year by 12 monthly instalments of \$9.00 each | |
| 2 years " 24 " " | 4.85 " |
| 3 " " 36 " " | 3.45 " |
| 4 " " 48 " " | 2.75 " |
| 5 " " 60 " " | 2.35 " |

The borrower will obtain his loan at a fixed rate, to be seen at a glance at the time of contracting it.

The Society supplies a want which has long been felt—that of a good Savings Institution—and, will be found adapted to the circumstances of almost the whole community.

Many industrious persons neglect to lay past a portion of their earnings for the future, or hoard them unprofitably, thereby lessening the amount of money in circulation.

A person for each share subscribed in this Society,