

estates, and also it will show the value of the assistance which such an accumulation of small sums must be of to a company in its varied engagements to the public, as composed of lenders, borrowers, and shareholders.

At the present time the Company has in its possession securities of landed property to the amount of..... \$800,230 and with its uncalled capital of ..... 350,000

\$1,150,230

there is a security of over one million of dollars for the money already advanced. In other words, the value of the security is about three and a half times more than the money which has been lent upon it. This proportion has been maintained throughout the Company's existence, and any further investments made of deposit funds will have the like undeniable security.

In fact the Company offers to the lenders of small sums an advantage which has never before been offered to them. A lender of \$50 for instance, could not invest so small an amount on mortgage of land, but under our system he can, by accumulating his deposits and then taking a mortgage debenture, place his money on landed security as good as any first-class mortgage. In short, whether he deposit \$1, or accumulates and ultimately takes a debenture, he has, in either case, the security of the land, the best of all securities.

By the Company's charter no mere personal security can be accepted. It must be cultivated land,

It is conceived to be quite unnecessary to offer any extended remarks on the objects and advantages of the proposed addition to its other business, of the Company's Bank of Deposit, or to enlarge on the duties of prudence and forethought which should be observed by those for whom it is established. It is enough to say that the artizan, the domestic servant, the farmer, the tradesman, the merchant, the professional man, the man of moderate fortune, the holders of appointments in the public institutions, and in short all who possess current funds, however small, which are unproductive, may be directly or indirectly greatly benefitted by the facilities which the company now offers to them of an easy, profitable, and safe investment.

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