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HABITS of saving can be cultivated just as easily as habits of spending.

IT 15 the dollars saved, not those carned, which measure the degree of our future wealth and prosperity.

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CO-OPERATIVE loan and savings companies are acknowledged to be the most successful financial institutions of the present age.

The PHENOMENAL growth of this system can only be attributed to the fact that it has proven a great blessing to those who have availed themselves of its advantages.

MOST MEN can afford to sav ten dollars per month.

Stop and Think

what that saving will amount to it continued for eight years and eleven months, viz: \$1,500.

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CLASS "C" These shares require a payment of one dollar per share per month. Par value \$150, These shares are estimated to mature in eight years and eleven months, the results of which are shown in the following table:

| No. of Shares | Monthly Payments | Amount Invested | Profits Earned | Amount Received |
|------------------|---------------------|--------------------|-------------------|--------------------|
| 1 | \$1.00 | \$107.00 | \$43.60 | \$150 00 |
| 5 | 5 00 | 535 00 | 215 00 | 750 00 |
| 7 | 7 00 | 749 00 | 301 00 | 1050 00 |
| 10 | 10 00 | 1070 00 | 430 00 | 1500 00 |

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The accompanying table is based on seven per cent, monthly compound interest. Payments are limited to eight years and cleven months.

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