

PAID UP SHARES, which are \$50 each, may be taken up at any time, bear interest at 6 per cent. per annum, compounded half yearly at maturity. All shares mature in four years.

CAPITALIZED STOCK receives half-yearly dividends, as the business of the Society will warrant. The dividends have been from six to ten per cent. per annum.

Money is received on deposit, withdrawable on short notice, bearing interest at five per cent. per annum, compounded half-yearly. Special arrangements may be made for money deposited for a lengthened period.

Investors are invited to study these various modes of investing. All classes, it is confidently believed, will find it safe and profitable.

The attention of borrowers is directed to this Society, and its mode of loaning.

LOANS are made on the security of approved unencumbered real estate, and generally for a period of five or ten years. If a loan be made for ten years, the monthly repayment for each \$100, will be \$1.40. This monthly repayment of \$1.40 for 120 months, pays both principal and interest, and cancels the loan of \$100, at the end of the ten years; the amount repaid at end of term would be \$168, or \$58 for ten years interest, equal to 6  $\frac{4}{5}$  p. c. The borrower may however pay off his mortgage at any time, and will be allowed in such case a rebate of interest.

It is the constant aim of the Board of Directors to make this Society progressive and safe; and all persons having business relations with it either as Depositors, Stockholders or borrowers, may rest assured that their respective interests will be carefully guarded.

GEO. F. CALKIN,

*Secy-Treas.*

*St. John, N. B., January 1, 1876.*