

HASTINGS LOAN & INVESTMENT SOCIETY.

CAPITAL \$250,000; 1,000 SHARES, \$25 EACH.

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The objects contemplated in the formation of a Loan and Investment Society on the permanent system are two-fold: First, to encourage the accumulation of capital by securing to investors therein a remunerative rate of interest free from anxiety or doubt as to the safety of their funds, or the regular certainty of their returns; and secondly, to provide a fund from which the owners of Real Estate may obtain loans on the security of their property.

Shares in the Society are fifty dollars each, and are paid up by instalments, spread over four years, payable monthly or otherwise in advance. New members may join at any time, and their subscriptions commence from time of entrance. The monthly payments for each share is one dollar, together with an extra deposit of two dollars, making the total payment fifty dollars per share. Shares may be wholly or partially paid in advance, and a liberal discount or an equal credit afterwards is allowed on payments so made.

The funds of the Society will be invested in Loans on Mortgage only, under the supervision of a Board of Directors chosen annually by the Shareholders from among themselves; and in order to guard against the fluctuations to which property is liable, a margin of 25 to 50 per cent, and upwards, will be maintained on the value of real estate held in security.

The books of the Society will be made up semi-annually, and dividends declared in January and July.

Further information may be obtained on application (if by letter postpaid) to the Society's office.

Reverences permitted to REV. S. G. STONE, Editor "O. C. Advocate," Hamilton.