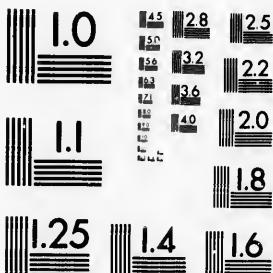
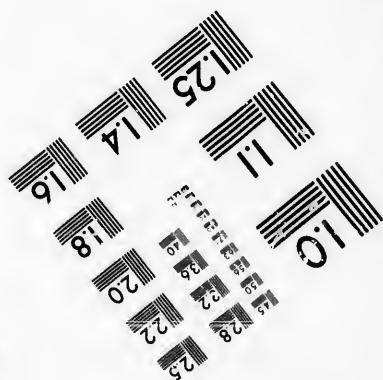
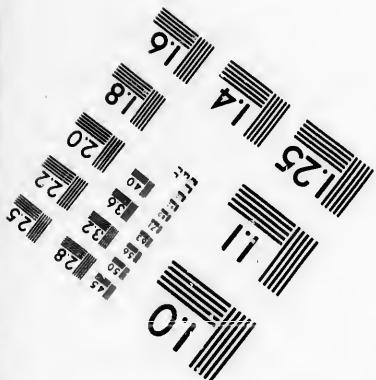


IMAGE EVALUATION TEST TARGET (MT-3)



6"



Photographic
Sciences
Corporation

23 WEST MAIN STREET
WEBSTER, N.Y. 14580
(716) 872-4503

CIHM/ICMH
Microfiche
Series.

CIHM/ICMH
Collection de
microfiches.



Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

© 1986

Technical and Bibliographic Notes/Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

- Coloured covers/
Couverture de couleur
- Covers damaged/
Couverture endommagée
- Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée
- Cover title missing/
Le titre de couverture manque
- Coloured maps/
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur
- Bound with other material/
Relié avec d'autres documents
- Tight binding may cause shadows or distortion
along interior margin/
La reliure serrée peut causer de l'ombre ou de la
distortion le long de la marge intérieure
- Blank leaves added during restoration may
appear within the text. Whenever possible, these
have been omitted from filming/
Il se peut que certaines pages blanches ajoutées
lors d'une restauration apparaissent dans le texte,
mais, lorsque cela était possible, ces pages n'ont
pas été filmées.
- Additional comments:/
Commentaires supplémentaires:

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured pages/
Pages de couleur
- Pages damaged/
Pages endommagées
- Pages restored and/or laminated/
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached/
Pages détachées
- Showthrough/
Transparence
- Quality of print varies/
Qualité inégale de l'impression
- Includes supplementary material/
Comprend du matériel supplémentaire
- Only edition available/
Seule édition disponible
- Pages wholly or partially obscured by errata
slips, tissues, etc., have been refilmed to
ensure the best possible image/
Les pages totalement ou partiellement
obscurcies par un feuillet d'errata, une pelure,
etc., ont été filmées à nouveau de façon à
obtenir la meilleure image possible.

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	14X	18X	22X	26X	30X
	/				

12X 16X 20X 24X 28X 32X

The copy filmed here has been reproduced thanks to the generosity of:

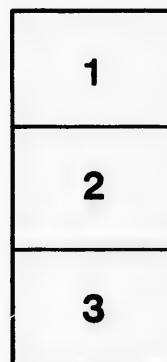
New Brunswick Museum
Saint John

The Images appearing here are the best quality possible considering the condition and legibility of the original copy and in keeping with the filming contract specifications.

Original copies in printed paper covers are filmed beginning with the front cover and ending on the last page with a printed or illustrated impression, or the back cover when appropriate. All other original copies are filmed beginning on the first page with a printed or illustrated impression, and ending on the last page with a printed or illustrated impression.

The last recorded frame on each microfiche shall contain the symbol → (meaning "CONTINUED"), or the symbol ▽ (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:



1	2	3
4	5	6

L'exemplaire filmé fut reproduit grâce à la générosité de:

New Brunswick Museum
Saint John

Les Images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole → signifie "A SUIVRE", le symbole ▽ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.

The Provincial Building Society



ESTABLISHED 1870.

Incorporated under Special Acts of
Provincial Legislature.

BOARD OF MANAGEMENT:

W. F. BUTT, Esq., President.

W. K. CRAWFORD, Esq., Vice-President.

A. A. Stockton, Esq. Jas. H. McAvity, Esq.

W. H. Hayward, Esq. C. P. Clarke, Esq.

Geo. F. Calkin, Secretary-Treasurer.

SOLICITORS:

Messrs. A. A. & R. D. Stockton.

BANKERS:

Bank of New Brunswick.

OFFICE:

120 Prince Wm. Street,

St. John, N. B.

PROSPECTUS.

HIS Society has now been in successful operation for more than sixteen years, and the results of its business transactions have been highly satisfactory. The promoters of this Society had a triple object in view in its organization.

First to found an institution that would yield to Depositors, Shareholders and Stockholders a profitable return on money invested, having as a security therefor a real estate basis.

Secondly, to afford to borrowers ample facilities for obtaining loans in sums to suit, by way of mortgage on Freehold and Leasehold security, repayable by small half-yearly, quarterly or monthly instalments extending over a period of years, at the option of the borrower.

Thirdly, to provide all the advantages, guards and checks of a thoroughly sound Savings' Bank system, but paying a higher rate of interest than those Institutions.

The Board of Management have great pleasure in announcing that the experience of sixteen years has confirmed all their expectations. Depositors of large and small sums have extensively patronized the Society, and they have invariably expressed entire satisfaction with the conduct of its business.

As a LOAN COMPANY, borrowers have found in this Society facilities for purchasing and paying for homes for themselves by gradual repayments of a very desirable character.

The ASSETS of the Society now exceed \$140,000, which the management hope in a short time to largely increase.

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.

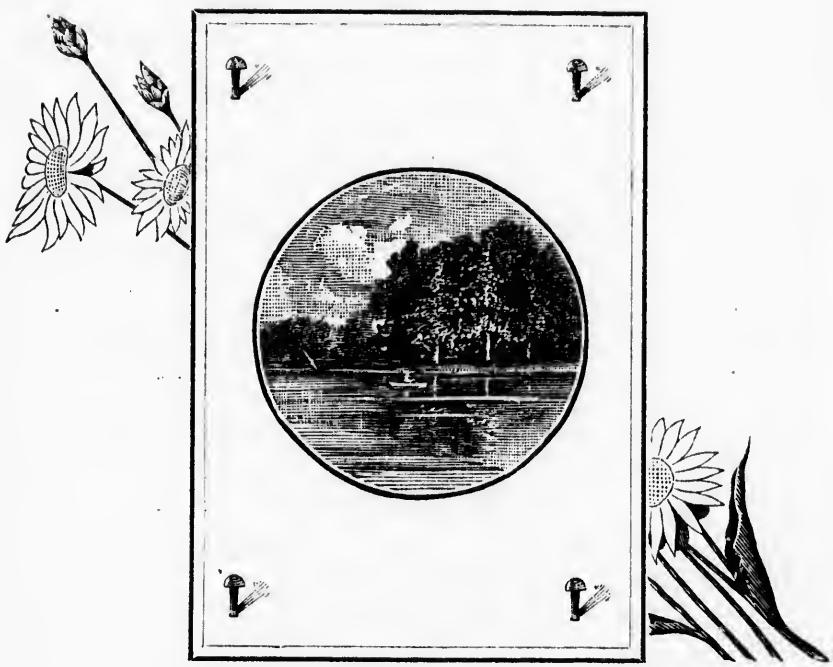
The attention of borrowers is directed to this Society, and its mode of loaning.

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.



GEO. A. KNODELL, PRINTER.

Provincial Building Society. CB Doc

