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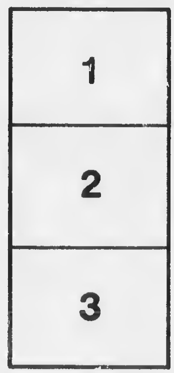

THE

Provincial Building & Investment Society,

AS A

SAVINGS' BANK.

Enrolled under the Act 12 Victoria, Chapter 42.

CHIEF OFFICE.
Union Marine Insurance Buildings, Bedford Row, Halifax, N. S.

BUILDING SOCIETIES IN GENERAL.

Many persons look on BUILDING SOCIETIES as something mysterious and difficult to be understood. This is a great mistake. It would be hard to find an intelligent mechanic in England who does not know all about such institutions, and there are but few well-doing persons, of moderate means who have not had at some time or other, a share in some Society of the kind. Such Societies were specially formed for the benefit of industrious persons of small means; they are under Government inspection, and *are protected by a special act of Parliament* of a very stringent character. It is not generally known—but it is true—that Building Societies in Nova Scotia are under the control of a similar Act, 12 Victoria, chap. 42—which is almost word for word, a transcript of the English Act. The whole operations of a Building Society are therein set forth and regulated in the strictest manner, and so plainly that every shareholder can understand. And, believing that the more widely the principles are known on which the PROVINCIAL BUILDING SOCIETY is founded and conducted, the more it will inspire confidence

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the Directors invite the attention of the Public, both of persons able to invest money therein, and of borrowers desirous of loans.

PLAN OF THE PROVINCIAL BUILDING SOCIETY.

The principle on which every sound Building Society is based is the same—namely: that a sum of money, be it large or small, is paid into the Society, where it remains *at compound interest*, (that is to say, *at interest upon interest*,) until it becomes double the amount. The shares in the Provincial Building Society, are thirty Pounds each, which amount may be either cash down at once, *or may be paid at the rate of six shillings per month*: or quarterly, half-yearly, yearly, or in any other manner to suit convenience. The Society is thus a SAVINGS' BANK, but gives higher interest than any Bank in the Province. And, in addition to the highest rate of interest every shareholder participates in the profits according to the amount he has paid in.

PERFECT SAFETY OF THE SOCIETY.

Money paid into the Society can only be loaned on the security of *real estate*, of well-ascertained value. The Society must always have the *first* claim over every property it holds. No loan can ever be made on any second mortgage; nor on any personal security of any kind, however good. As a portion of the principal of every loan is repaid monthly to the Society, the risk on any loan rapidly becomes less. Every property held by the Society is inspected periodically—must be kept in constant repair, and must be insured in name of the Trustees. In no case is the full value of any property ever advanced; and, in the event of country securities, a town agent must guarantee the payments. Every officer of the Society must give bonds of fidelity. The trustees are the Treasurers of the Society. A large Board of Directors form an Executive Committee and a Board of appeal. And in every respect as far as caution and foresight can guide, the Society has been framed to be absolutely *safe*.

TABLE OF THE VALUE OF SHARES, AT ANY TIME; EXCLUSIVE OF BONUS.

Months.	Value of Share on which $120 have been paid in one sum.	Value of Share on which $1.20 has been paid monthly.	Months.
Paid in.	$120.00	$1.20	
1st	$120.60	$1.20	1st
2d	121.20	2.41	2d
3d	121.81	3.62	3d
4th	122.41	4.84	4th
5th	123.02	6.06	5th
6th	123.64	7.29	6th
7th	124.26	8.53	7th
8th	124.88	9.77	8th
9th	125.51	11.02	9th
10th	126.13	12.27	10th
11th	126.77	13.54	11th
12th	127.40	14.81	12th
FIRST YEAR.			FIRST YEAR.
13th	128.03	16.08	13th
14th	128.67	17.36	14th
15th	129.31	18.65	15th
16th	129.96	19.94	16th
17th	130.61	21.24	17th
18th	131.26	22.55	18th
19th	131.92	23.86	19th
20th	132.58	25.18	20th
21st	133.24	26.51	21st
22d	133.91	27.84	22d
23d	134.57	29.17	23d
24th	135.25	30.52	24th
2ND YEAR.			2ND YEAR.
25th	135.92	31.87	25th
26th	136.61	33.23	26th
27th	137.29	34.60	27th
28th	137.97	35.97	28th
29th	138.66	37.36	29th
30th	139.36	38.74	30th

TABLE OF VALUE OF SHARES—*Continued.*

Months.	Value of Share on which $120 have been paid in one sum.	Value of Share on which $1.20 has been paid monthly.	Months.
Paid in.	$120.00	$1.20	
31st	$140.06	$40.13	31st
32d	140.76	41.53	32d
33d	141.46	42.94	33d
34th	142.16	44.36	34th
35th	142.87	45.78	35th
36th	143.59	47.21	36th
THIRD YEAR.			THIRD YEAR.
37th	144.31	48.64	37th
38th	145.03	50.08	38th
39th	145.76	51.53	39th
40th	146.48	52.99	40th
41st	147.21	54.46	41st
42d	147.95	55.93	42d
43d	148.69	57.41	43d
44th	149.43	58.90	44th
45th	150.18	60.39	45th
46th	150.93	61.89	46th
47th	151.68	63.41	47th
48th	152.44	64.92	48th
4TH YEAR.			4TH YEAR.
49th	153.21	66.45	49th
50th	153.97	67.98	50th
51st	154.75	69.51	51st
52d	155.52	71.06	52d
53d	156.30	72.62	53d
54th	157.08	74.18	54th
55th	157.86	75.76	55th
56th	158.65	77.33	56th
57th	159.44	78.91	57th
58th	160.23	80.51	58th
59th	161.03	82.11	29th
60th	161.84	83.72	60th
5TH YEAR.			5TH YEAR.

TABLE OF VALUE OF SHARES—*Continued.*

Months.	Value of Share on which $120 have been paid in one sum.	Value of Share on which $1.20 has been paid monthly.	Months.
Paid in.	$120.00	$1.20	
61st	$162.65	$85.35	61st
62d	163.46	86.97	62d
63d	164.28	88.61	63d
64th	165.11	90.25	64th
65th	165.93	91.90	65th
66th	166.76	93.56	66th
67th	167.59	95.22	67th
68th	168.43	96.91	68th
69th	169.27	98.59	69th
70th	170.11	100.28	70th
71st	170.96	101.91	71st
72d	171.81	103.69	72d
6TH YEAR.			6TH YEAR.
73d	172.67	105.41	73d
74th	173.54	107.14	74th
75th	174.41	108.87	75th
76th	175.28	110.61	76th
77th	176.16	112.37	77th
78th	177.04	114.13	78th
79th	177.92	115.91	79th
80th	178.81	117.68	80th
81st	179.71	119.46	81st
82d	180.61	121.26	82d
83d	181.51	123.06	83d
84th	182.41	124.87	84th
7TH YEAR.			7TH YEAR.
85th	183.33	126.70	85th
86th	184.25	128.53	86th
87th	185.16	130.37	87th
88th	186.09	132.22	88th
89th	187.02	134.08	89th
90th	187.96	135.96	90th
91st	188.90	137.84	91st

TABLE OF VALUE OF SHARES—*Continued.*

Months.	Value of Share on which $120 have been paid in one sum.	Value of Share on which $1.20 has been paid monthly.	Months.
Paid in.	$120.00	$1.20	
92d	$189.84	$139.72	92d
93d	190.79	141.62	93d
94th	191.74	143.53	94th
95th	192.70	145.45	95th
96th	193.66	147.38	96th
8TH YEAR.			8TH YEAR.
97th	194.63	149.31	97th
98th	195.61	151.26	98th
99th	196.58	153.21	99th
100th	197.56	155.18	100th
101st	198.56	157.16	101st
102d	199.55	159.14	102d
103d	200.55	161.14	103d
104th	201.55	163.15	104th
105th	202.56	165.16	105th
106th	203.57	167.19	106th
107th	204.59	169.22	107th
108th	205.61	171.27	108th
9TH YEAR.			9TH YEAR.
109th	206.65	173.33	109th
110th	207.68	175.40	110th
111th	208.71	177.47	111th
112th	209.76	179.56	112th
113th	210.81	181.66	113th
114th	211.86	183.76	114th
115th	212.92	185.88	115th
116th	213.99	188.01	116th
117th	215.06	190.16	117th
118th	216.13	192.31	118th
119th	217.21	194.46	119th
120th	218.30	196.63	120th
10TH YEAR.			10TH YEAR.

TABLE OF VALUE OF SHARES—*Continued.*

Months.	Value of Share on which $120 have been paid in one sum.	Value of Share on which $1.20 has been paid monthly.	Months.
Paid in.	120.00	$1.20	
121st	$219.39	$198.81	121st
122d	220.48	201.01	122d
123d	221.58	203.21	123d
124th	222.69	205.42	124th
125th	223.81	207.66	125th
126th	224.92	209.89	126th
127th	226.05	212.14	127th
128th	227.18	214.40	128th
129th	228.31	216.67	129th
130th	229.46	218.96	130th
131st	230.60	221.25	131st
132d	231.76	223.56	132d
11TH YEAR.			11TH YEAR.
133d	232.91	225.87	133d
134th	234.07	228.21	134th
135th	235.25	230.55	135th
136th	236.43	232.90	136th
137th	237.62	235.26	137th
138th	238.81	237.63	138th
139th	240.00	240.00	139th

OTHER ADVANTAGES.

The money paid into the PROVINCIAL BUILDING SOCIETY, as into a Savings Bank, will be paid over without deduction, and with full interest to date, to the proper representatives of any shareholder deceased.

In the case of sickness, or *temporary strait for money*, the amount paid into the Society, or such portion thereof as may be required, will be re-loaned to the shareholder, until better times come round. In the event of a depositor leaving the Province, or any other unexpected circumstance occurring, his money will be returned to him without deduction, and without unnesessary delay.

Sale or transfer of shares may be made at any time, without loss of interest or profits.

This Society offers facilities for investment of Trust or Corporate funds. Arrangements can also be made for investment, loans, and guarantees, within the limit of the Act; also in connection with Life Insurance.

The Provincial Building Society

Will make advances to members on the security of Real Estate. It will also advance money for the erection of buildings in approved localities. The scale of repayment for loans is at the rate of £1 per month—including both principal and interest—for every £100 borrowed. Members may redeem their mortgages at any time on equitable terms.

*** The design of the PROVINCIAL BUILDING SOCIETY is rather to make advances of moderate sums to industrious persons, than to take large amounts on more speculative risks.

Every information relative to the principles and working of the Society will be given, on application, between the hours of 10 A. M., and 4 P. M., at the Society's office, Union Marine Insurance Building, Bedford Row, Halifax. Applications from the country must be addressed to the Secretary, postpaid, and enclosing postage stamp for a reply.

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