

ECHOES FROM THE LODGE ROOMS

DAUGHTERS OF VETERANS.

Clara Barton Tent No. 7, Daughters of Veterans held their regular meeting Tuesday evening at the Building...

OWLS.

The regular meeting of Norwich Nest of Owls was held on Tuesday evening with a large number in attendance...

REBEKAHS.

The regular meeting of Hope Rebekah lodge was held on Wednesday evening with a large number in attendance...

ORDER OF PROTECTION.

Thames Lodge, N. E. O. P. held their regular meeting on Thursday evening with a large number present...

FORESTERS.

Routine business was transacted at the regular meeting of Court Sachem, F. of A. held on Tuesday evening...

ODD FELLOWS.

Shetucket lodge, No. 27, L. O. O. F., worked the initiatory degree on a class of six candidates at their regular meeting held in Odd Fellows hall on Tuesday evening...

confer the different degrees on candidates. The first meeting will be held at Myrtle March 24 when the Golden Rule and Royal Purple degrees will be worked...

EAGLES.

The regular meeting of Norwich Aerie of Eagles, was held Monday evening with President Joseph Curran presiding. There was a very large attendance...

JUNIOR ORDER OF MOOSE.

The newly organized Norwich lodge, No. 29, Junior Order of Moose, will hold its regular meeting March 8, 1920, at the Moose Home...

SUNDAY SUBJECTS

The subject at the Christian Science service Sunday morning in the Thayer building will be Man.

At Park Congregational church—

10.30, preaching by the pastor, sacrament of the Lord's Supper.

At the Church of the Good Shepherd, Universalist—

Service at 10.30 a. m., preaching by Rev. Charles A. North, Sunday school at noon.

At the Holiness Mission, 37 Main street, praise and prayer service, 10 a. m., Bible class and Sunday school at 2 p. m., preaching at 3 and 7.30 p. m.

At the First Congregational church, Norwich Town, the pastor will conduct communion, there will be a short address and reception of new members at the morning service.

At the A. M. E. Zion church, at 11 a. m. preaching by the pastor, Rev. W. D. Francis, Sunday school at 12 o'clock.

At Christ Episcopal church—Holy communion, confirmation and sermon by Bishop Acheson, 10.30, church school at 11.30, Bible class at 12.30, confirmation service at 3 o'clock.

At the Greenville Congregational church, Sunday morning, the pastor, Rev. C. H. Hickett, will speak on "The Mind of Christ Basis of Human Action." Sunday school will follow at 12 o'clock.

At Tataville Congregational church—Lenten service, 11.30, Jesus Christ—Brother and Redeemer, holy communion, Evening, Lenten address, 11.30, Paul's Persuasions, Nothing but Jesus, Singing led by Miss Young's class.

At the Spiritual Academy, Park street, Mrs. Annette P. Cony, of Malden, Mass., inspirational speaker and psychologist, will give her address followed by psychometric readings at 2 o'clock in the afternoon and 7.30 in the evening.

At Mc Calvary Baptist church, Rev. J. E. Black, pastor, Services at 11 a. m., subject, Eager Workers for the Master, Sunday school at noon and 7.30 p. m., at 4.30 p. m., subject, Freshly Given, Regular communion observed.

At First Baptist church, George Henry Strouse, minister, Morning theme, "The King's Chariot." The Lord's Supper will be observed at 10.30 a. m., Sunday school at 11.30 a. m., Young People's service at 5.45, Evening service at 7.30. Theme, "The King's Chariot."

At Trinity Episcopal church there will be holy communion and sermon at 10.30 a. m., Sunday school at noon, and at 7.30 p. m. there will be evening service with sermon and confirmation by the Rt. Rev. E. C. Acheson, D.D., suffragan bishop of the diocese of Connecticut.

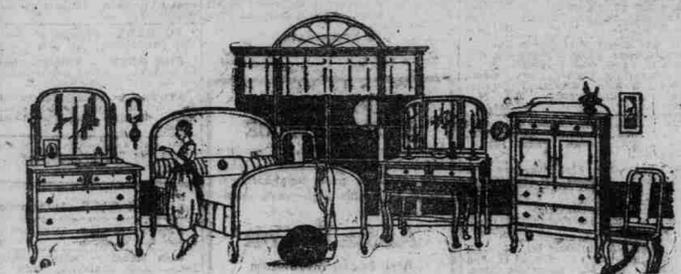
At St. Andrew's Episcopal church, Sunday morning the sacrament and confirmation will be administered by the Rt. Rev. E. C. Acheson, D. D., bishop of the diocese of Connecticut. The service will commence at 10.30 a. m. Evening prayer will be omitted because of the special service in the afternoon.

At the Federated church, R. Daniel, Trick pastor, Morning services at 10.30, monthly communion, Bible school at the close of morning service, Christian Endeavor at 6.30, Topic, Lessons from the Book of Proverbs, by George Cass, Evening service at 7.30, the theme will be Plan of the Ages, 10.30, lecture, Subject, Period of Promise.

At Trinity Methodist Episcopal

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The Secret of More Eggs advertisement, claiming to increase egg production in chickens.

Prosperity Brand Royal Worcester Meat Scraps advertisement, promoting a product for feeding livestock.

Brooklyn Savings Bank advertisement, listing assets, deposits, and surplus/profits.

church, E. A. Legg, pastor, Sunday morning at 10.30, Rev. C. M. Gearhart, D. D., of Chicago will preach on "The Dynamic of Service. Dr. Gearhart will also address the Men's class at the Sunday school hour. Epworth League at 6.30, led by Mrs. Olive Roberts. Evening service at 7.30. Address by the pastor on "Is Prohibition Making Good?"

MAKE START IN BUILDING LOAN DRIVE

(Continued from Page Five)

held in this state during the past six months in Stamford, Chester, 3 in Hartford, one of which is in the factory of the Pratt & Whitney company, one in Waterbury, and one in Bridgeport which probably is one of the largest associations ever organized anywhere. This association was organized by the chamber of commerce and a drive conducted along the lines of our war drives lasting one week was carried on with noon meetings and lunch each day. They set out to sell 25,000 shares and all accounts succeeded. This only goes to show what can be done along this line by you all, now, drives during the war were very numerous and we all got in the habit of giving and lending our money to aid the boys and our country. People saved who never saved before and it is our duty as members of the building and loan association to encourage these people to try and get them to continue the habit for their own personal good, and there is no better way than to join the Norwich Building & Loan Association. Certainly a person saving, acquires an independence which he would not otherwise do. As Andrew Carnegie once said, "The man who can not and does not save money, can not and will not do anything else worth while."

Two Kinds of Loans. There are only two kinds of loans which building and loan associations are allowed to make—first mortgage

Object to Encourage Thrift. The object of building and loan associations is to encourage industry.

SEE OLD, FADED DRESS TURN NEW

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on real estate security and share loan or loan made on monthly payments paid in. The process usually followed in a real estate loan is to confer with the secretary who makes out an application for the amount desired. In our association this costs three dollars, which fee goes to the appraisal committee composed of three persons, two of which shall be members of the board of management. Their report is submitted to the board of management at the next meeting and power of granting same rests with one but the board. The secretary or committee have no individual authority in the matter. If the loan is granted by the board the application is then given to the attorney for the association who searches the title and prepares the necessary papers, the expense of same being borne by the applicant. When the attorney is ready for the check, the secretary draws an order on the treasurer which is also signed by the president. After the treasurer has made and signed the check, it is sent to the secretary and president for their signatures and then forwarded to the attorney who consummates the deal.

A share loan is made by applying to the secretary at any regular meeting for an amount not to exceed the withdrawal value of your shares, which amount is divisible by 25, as all loans are made in this multiple. To illustrate, if a share holder has \$125 in the association to his credit, he can make a share loan of \$150 by pledging his shares and signing a promissory note. The interest on same being paid monthly together with the dues. For instance, suppose the borrower has five shares—the following month he would pay his dues and five dollars and his interest at 6 per cent, which on \$150 is 75 cents per month. His total payment would then be \$5.75 until such time as he had reduced his loan, which can be done at his discretion, multiples of \$25 at any meeting thereby reducing his interest charge accordingly. It requires about 11-12 years or 128 payments for shares to reach their maturity to \$200 on a 6 per cent basis. If the borrower of any loan has not repaid same at maturity, the amount is deducted from the value of his shares and a check given him for the difference. In the case of a mortgage loan and quit claim is rendered to offset the loan.

Building and loan associations are under the supervision of the state bank commissioner and a report of all items must be rendered to him yearly, after which his men call at their convenience upon the secretary and make the necessary examination of the books and mortgages just the same as they do in all the savings banks throughout this state.

Are Run Economically.

One feature of a building and loan association is the economical manner in which they are run. They are cooperative and all persons in the same series derive the same dividend per share. The expanding of the Norwich Building and Loan Association which has been in existence for the past 1-2 years is worthy of your consideration. The Norwich association was made up largely of wage-earners who were taking an active interest in it. In the last series, said Mr. Geisler, we aimed to sell 1,000 shares, but instead we sold 1,800, a good representation of a city with 9,000 inhabitants. One feature of the Putnam association that is not found with other associations

net join years ago. By joining the association you are accomplishing two purposes, one, to save money and the other, which is the primary object of these institutions, to help someone obtain a home. While it is true the few dollars each one saves may be small in itself, but when it is all added together it does someone a valuable amount of good.

Take some shares here tonight for the prosperity of not only yourselves but the community at large and show the officers of the Norwich Building & Loan Association that you have confidence in them. They are trying to benefit the town so give them your help.

Now just a word to the members of this association—you all must consider yourselves agents and get personally acquainted with the workings of the association, then you will be able to boom it over your association's sake, your town and yourself.

And now before closing, I again want to impress on your minds that the cost to join is 1 per share per month plus the entrance fee which is paid by everyone for each share when taken, that the shares require about 11-12 years or 128 payments to mature at 6 per cent, and that you can take from one to fifteen shares.

N. A. Gibbs Speaks.

Following Mr. Skinner's instructive and interesting talk, a double quartette from the Bass Club rendered selections, after which Chairman Wells introduced Cashier Nathan A. Gibbs of the Thames National bank as the second speaker of the evening. Mr. Gibbs said in part:

The city of Norwich wants someone to boost it. We have right here in Norwich one of the best manufacturing plants in the country. We have the Hopkins and Allen building, and we want to fill it. But we can't do it unless we have houses for the employees of the plant to live in and the only way to do it is through our building and loan association.

Experiences in New London.

C. C. Perkins of New London, affiliated with the New London association, was the next speaker of the evening and he opened his talk by saying that he had already taken out several shares in the local association as he expected that the building lots between New London and Norwich would soon be taken and then New London would annex Norwich. Mr. Perkins briefly reviewed the history of the idea of building and loan associations saying that the idea is an old one and that as far back as 200 B. C. there is record of a building association in China. In speaking of the New London association Mr. Perkins said that that association was incorporated in 1914 and that of the first series 1,029 shares were sold, but now there were 5,000 shares of stock. The total assets of the New London association are now \$125,000. During the six years of its existence there had been 50 homes built through the efforts of the association and they had only just begun.

What Putnam Did.

M. H. Geisler of the Putnam association told of the work of the association in that place which was incorporated four years ago. Mr. Geisler said that the Putnam association was made up largely of wage-earners who were taking an active interest in it. In the last series, said Mr. Geisler, we aimed to sell 1,000 shares, but instead we sold 1,800, a good representation of a city with 9,000 inhabitants. One feature of the Putnam association that is not found with other associations

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