his wife Lilly J. Sheek did on the 20th day of May 1908 make and deliver to the Farm and Home Savings and Loan Association of Missouri their note or obligation, which is made a part hereof and is in words and figures as follows, to wit:

Note or obligation.

Nevada, Mo. May 20th 1908

For value received we promise to pay to the order of the Farm and Home Savings and Loan Association of Missouri the following sums of money, viz: the sum of eighteen dollars, the same being the monthly dues on the $1\frac{1}{2}$ shares of the capital stock of said association, represented and evidenced by the certificate thereof, numbered #1951 this day pledged by us to said Association to secure a loan of fifteen hundred dollars and the sum of nine & $\frac{75}{100}$ dollars, the same being the interest due monthly upon said sum so borrowed by us and the sum of two & $\frac{25}{100}$ dollars, the same being the premium due monthly upon said sum so borrowed and we promise to pay said Association at its Home Office at Nevada, Mo. all of said sums of money, amounting in the aggregate to thirty dollars, on the 20th day of each and every month, and continue such monthly payments until the dues payments on stock together with the earnings and profits credited thereon shall make said certificate of stock equal to the par or face value of said certificate of stock, and said certificate of stock is estimated to mature and reach par value in seventy two months from date thereof.

And we further agree, in case of default in the payment of said sums of money, or any part thereof, monthly as aforesaid, to pay all fines and penalties assessed on account thereof, in accordance