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Our auditors have calculated that when money is deposited in advance by subscribers for books they will later purchase, the resulting saving in expense enables us to make the above concession.

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for \$12.00 or \$24.00 worth of books. In particular, it should be understood that it does not obligate the subscriber to buy a book every month. It can be used up as quickly or as slowly as the subscriber finds books that he wants to purchase. When it is used up, the subscriber will receive a statement of his purchases up to that date.

The advantages of paying in advance are obvious: *you receive a free book or books, and you are also saved the nuisance of paying small monthly bills.* Incidentally, by relieving the Book-of-the-Month Club of a great deal of avoidable bookkeeping, it helps in general to improve the character of the service that can be given yr