

**CANADIAN HOMESTEAD**  
**Loan and Savings**  
**Association**

Incorporated, - 1886

**DIRECTORS**

- JOHN HILLOCK, Withrow & Hillock, President  
 JOHN FIRSTBROOK, Firstbrook Bros., Vice-Pres.  
 RICHARD T. COADY (City Treasurer), Treasurer  
 A. J. PATTISON, Secretary  
 A. D. WATSON, M.D., Supreme Medical Exam.  
 A. R. RICHES, Past Supreme Leader  
 ROBT. PLATTS, Merchant  
 HENRY F. PERRY, Mem. Fin. Com., Sup. Circle  
 J. A. BOSWELL, Supt. Dominion Express Co'y  
 C. A. B. BROWN, Bradstreet's Agency  
 JOHN FORSTER, Toronto Circle No. 29  
 JAMES BRANDON, Pres., Dovercourt Land Co'y  
 GEO. A. NEWMAN, Cashier, Dom. Express Co'y

**BANKERS: DOMINION BANK**

**OFFICE, - 44 CHURCH STREET**

**Assets, First Mortgages, \$75,000.00**

Nearly one thousand Shareholders are now using these Associations in Toronto as a means of saving, and are methodically accumulating over \$5,000.00 monthly. One hundred members have secured homes at about Rent, highest payment, \$26.00 per month, lowest \$4.00

The plan of operations is as follows:—  
 The Association issues stock in shares of \$200 each, for which subscribers pay at the rate of one dollar per share per month. These instalments are loaned out to members on improved Toronto real estate, at interest payable monthly, which is again loaned out. Thus interest is made to earn interest, and is compounded twelve times a year. When the amount paid in on stock and the profits (interest, premium, fines and forfeitures) amount to \$200 per share, each member receives \$200 for every share he holds. The profits are such as to make each share worth \$200 in from nine to ten years. On that basis one share will cost a subscriber \$120 in ten years, when he will receive \$200. An investment of \$5 per month (five shares) for ten years amounts to \$600, and on maturity \$1,000 is paid; \$10 per month earns \$2,000; \$20 per month earns \$4,000. Accumulations may be withdrawn at any time after one year with five per cent. interest.

Interest will be allowed at the rate of five per cent. per annum on shares paid in advance.

**GOOD BONDS**



**Fraternal Societies Co-operative Indemnity Union**

A Fraternal Organization for all respectable Fraternal Societies, having bonded officers organized under the laws of New York.

The Indemnity Union provides a bond

**VALUABLE AS SECURITY**

Its plan rounds out and completes the American system of Fraternal Beneficial Societies.

IT IS BUSINESS,  
 WILL HOLD IN LAW,  
 IS ABOVE ALL SENTIMENT  
 A SECURITY THAT SECURES

**MEMBERSHIP FEE, \$5.00**  
**RENEWAL FEE, \$2.00 per year**

**Every Circle of the Canadian H. C.**

may join the Union with advantage. Don't wait for a new term, but join now and relieve personal bondsmen of even a semblance of liability.

**ASSESSMENTS**

are one-tenth of one per cent. on the amount of bonds guaranteed. But one assessment collected in advance and can be used only to replace losses caused by defaulting officers. Guarantee commences with membership.

**UNION TRUST COMPANY OF NEW YORK**  
 Trustee for the Indemnity Fund.

LEEDS & MOSES, 120 Broadway, N.Y., Counsel

For information and blanks, address,

**CURTIS H. PECK, Secretary,**  
**Mamaroneck, N.Y.**



**E. J. SPELLER,**

DEALER IN

**CLOCKS, WATCHES, JEWELRY,**  
**SILVERWARE**

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**Manufacturing and Repairing.**

**774 YONGE ST.,**  
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Home Circle Pins (solid gold) - \$1.50 each  
 Sent by registered package on receipt of price.

Orders by mail for PRESENTATION JEWELS in Gold, Silver and Plate a specialty.

**THE PERFECT FORM OF COD LIVER OIL**

**MALTINE WITH COD LIVER OIL**

The BRITISH MEDICAL JOURNAL says: "Patients who are unable to tolerate the present Cod Liver Oil can readily assimilate it in combination with Maltine."

Seven pounds increase in as many weeks is the record of a lady patient treated with this preparation. The increase in strength and mental vigor is proportionate to gain in weight.

Two Sizes: 60c. and \$1.00 per Bottle

FOR SALE BY ALL DRUGGISTS

**Maltine Manufacturing Comp'y**

**30 WELLINGTON ST. EAST**  
**TORONTO**

**John Howarth**

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**BRACKETS, FANCY GOODS AND**

**ARTISTS' MATERIAL**

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