

This Company charges fixed interest and does not auction its money.

Payments of interest limited to *seven years*.

A borrower has the advantage of paying off his debt in monthly installments.

No commission charged borrowers for a loan,—only actual expenses.

The satisfaction of lessening the debt each month stimulates economy.

This system enables homeless members to provide homes for their families.

A loan of \$500 can be repaid in 7 years by payment of \$7.50 monthly.

A loan of \$1,000 can be repaid in 7 years by payment of \$15.00 monthly.

Loans may be repaid after two years on 30 days notice to the Secretary.

A National Company can always place its loans without loss of time.

All members are on the same equality, and the interest is uniform.

Only Members can Become Borrowers.

With the advantages to an investor it is never oppressive to the borrower. It helps him to a home, if a borrower, and yields him a handsome competency as an investing shareholder.

No assessments can be made by the Company on either the shares or the shareholders.

There are no preferred shareholders, and every member has an equal voice in the management.

The Company assists its members to build or purchase homes.

The profits are apportioned equally among all the shareholders, and, unlike most local associations, who put up all moneys for loan to the highest bidder, the Canadian has a fixed interest. By that means the borrower and investor can count to a certainty what the loan and investment will cost. And a near approximation can be made as to the maximum time when the loan and investment will mature.

Transfers and Withdrawals.

Any shareholder may assign his certificate of