

## PROSPECTUS.

---

The approaching early expiration of the Toronto Building Society, (established in 1846,) and of the Farmers' and Mechanics' Building Society, (established in 1847,) and their consequent inability to receive new Members, either as investors or borrowers, has induced many of the Shareholders of those Institutions to associate for the establishment of a new Society to succeed those about so successfully to terminate.

In establishing this Society, its projectors have availed themselves of several important improvements in its mode of operation, which experience and the opinions of eminent actuaries, have shown to be safe, and conducive to the mutual advantage and convenience of Members. From a number of systems on which Building Societies (or as they may be more correctly termed, "Mutual Loan and Investment Societies,") are conducted, the best features have been selected and embodied in a form, which, by the simplicity of its operations, and the certainty of its results, cannot fail to be generally acceptable.

### TO INVESTING MEMBERS.

The advantages offered by a properly managed Building Society, founded on sound mathematical principles, as an easy method of accomplishing a secure and profitable investment, are so well understood as to require no further notice, than merely to direct attention to some of the peculiar privileges possessed by members of this institution.

New members may join at any time, without being called on to pay any arrears or premium.