

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. PLATTSON, Merchant
 HENRY F. PERRY, Man. Fin. Com., Sup. Circle
 C. A. BOSWELL, Supt. Dominion Express Co'y
 C. A. B. BROWN, Broadstreet'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, \$61,000.00

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. This 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 Accumulations may be withdrawn at any time after one year with five per cent.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 & MORSE, 120 Broadway, N.Y., Counsel

For information and blanks, address,

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

WANTED

By middle-aged widow, of unexceptionable references, a situation of trust, Housekeeper, Clerk, Copyist or any position for which she may be competent. Present address:

S. E. D. P., Box 70,
 Dunnville, Haldimand Co.,
 Ontario, Canada



E. J. SPELLER,

DEALER IN

**CLOCKS, WATCHES, JEWELRY,
 SILVERWARE**

**TABLE CUTLERY
 Manufacturing and Repairing.**

**774 YONGE ST.,
 TORONTO.**

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.

MEDICAL LAKE SALTS

Not a Patent Medicine

These Salts are taken from this wonderful little Lake in Spokane County, Washington Territory, U.S., and through a process of evaporation can be kept in any climate and for any length of time.

Use Medical Lake Remedies

for all Women's Complaints and for Infants. If you are suffering from **Rheumatism, Paralysis, Dyspepsia, Headache, Kidney Trouble of any kind, Sprains, Varicose Veins, any kind of Skin Diseases, Catarrh or General Debility, use Medical Lake Remedies.**

Get rid of those horrid Corns by using **Medical Lake Corn Salve**, which is invaluable for Flesk, Chis, Burns, Eczema, Ringworm and Salt Rheum, for Blood Poisoning and Eruptive Diseases, bathe and drink the Water frequently.

Medical Lake Toilet Soap for Ladies, Infants and Young Children; Antiseptic and Healing, 25c per cake, or 4 cakes for 60c. Buy the **Olive Oil Pomade Soap** and the **Leader Brand Laundry Soap**.

Enclose - cents in stamps, stating your Agent, and receive by return mail Circulars with full instructions for treatment, from the reliable Agent,

MRS. E. G. KEMBLE

Office—Room 16, Richmond Chambers, 11 and 13 Richmond Street West, TORONTO, CANADA.

Telephone 574 Office Hours from 9 a.m. to 7:30 p.m. Special office days, Wednesday and Saturday.

The Reliable Bureau for Rental of Furnished and Unfurnished Rooms. *Above Address.*

Underwood's and Edwards' Mucilage and Links for sale at 16 Richmond Chambers, Also **Edwards' Fine Extracts for Flavoring.**

Every Member of the Order should read the

LEADER

especially those who are prevented by business or family calls from attending their Circle Meetings.

It contains each month a full account of the work of the Order besides interesting articles and statistical information concerning kindred Societies and insurance matters generally.

Don't fail to order a copy to commence the New Year—The price is only sixty cents per annum, and can be ordered either direct from the office, 44 Church St., Toronto, or through any of the Officers of your Circle.

Copies of the back numbers of the LEADER for distribution make an excellent canvassing medium. They will be supplied in lots of 10 or more for 2½ cents each.