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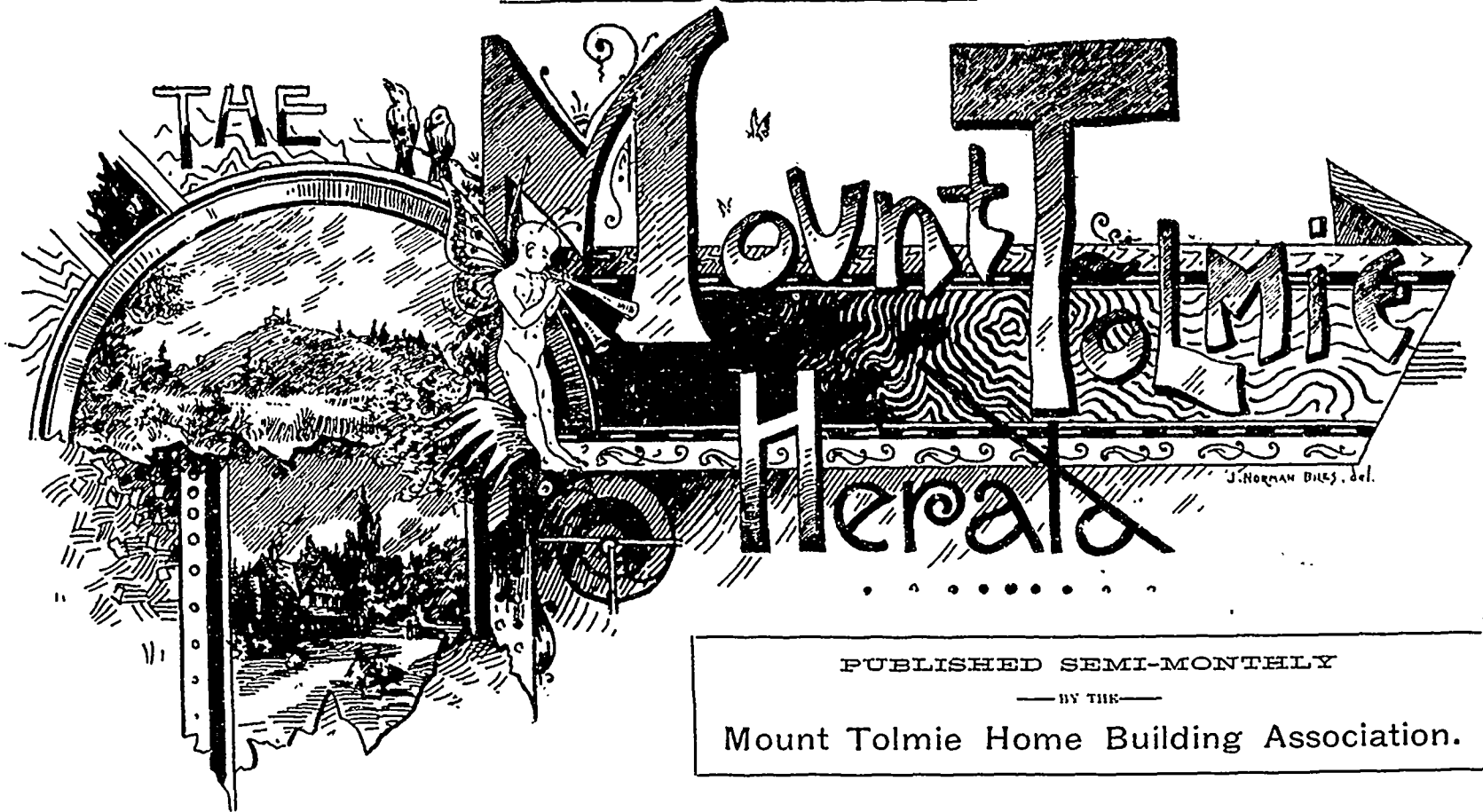
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LOOK IT UP.



PUBLISHED SEMI-MONTHLY
 — BY THE —
 Mount Tolmie Home Building Association.

Vol. I.

VICTORIA, SEPTEMBER 19th, 1891.

No. 1.

HOW TO EASILY ACQUIRE A HOME.

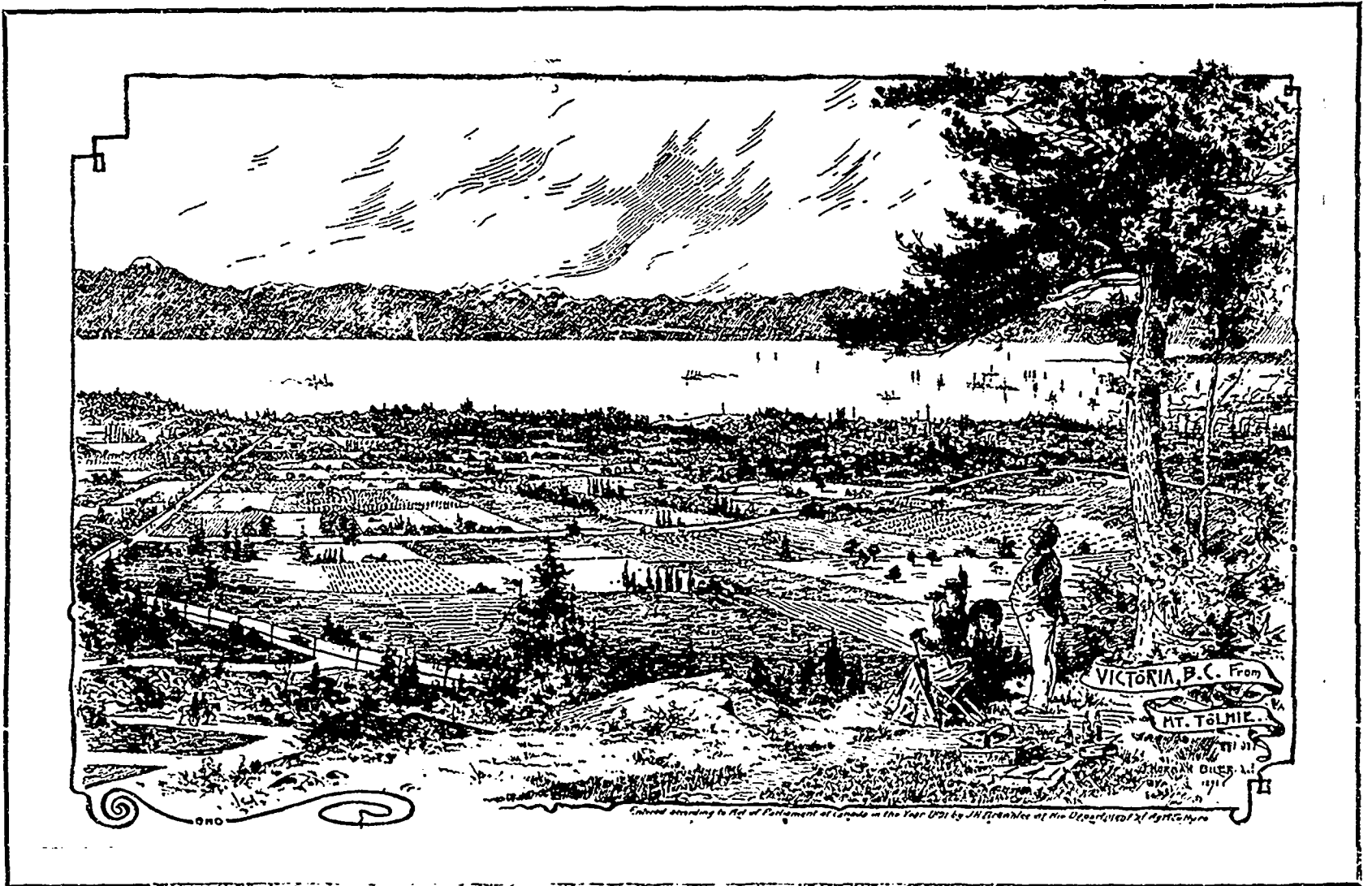
We take pride in directing the attention of home-seekers to Mount Tolmie Park, and to the liberal plan of the Mount Tolmie Home Building Association, for the rapid and substantial improvement of the property.

No other site adjacent to Victoria, pre-eminent for its lovely suburbs, can present so many claims to the consideration of the discriminating seeker of a delightful

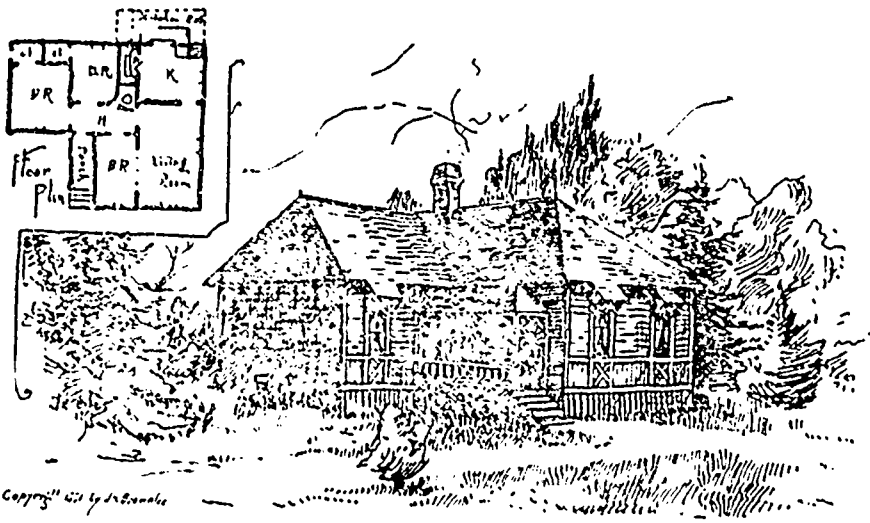
suburban home. The location is high, healthful and sightly. Topographically the conditions for the erection and artistic grouping of attractive houses could not be excelled. Rich, fertile soil, perfectly cleared, simplifies the work of gardening and beautifying, where so little is required to embellish what is already beautiful.

A PUBLIC PARK.

On Mount Tolmie a park of sixteen acres is already improved with gravelled foot and bridle paths and wide and winding driveways, of easy grade from base to



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This House will be built for \$700. See Prices and Terms.

summit. From any point the view is sublime and unobstructed in every direction. This magnificent park is dedicated to the use of, and will be the heritage of the residents of the suburb to which it lends its name. By reason of its unique natural beauty, its substantial improvements and the magnificent panorama surrounding it, will ever have a charm for residents and tourists, making it a popular resort without a rival—for there is but one Mount Tolmie.

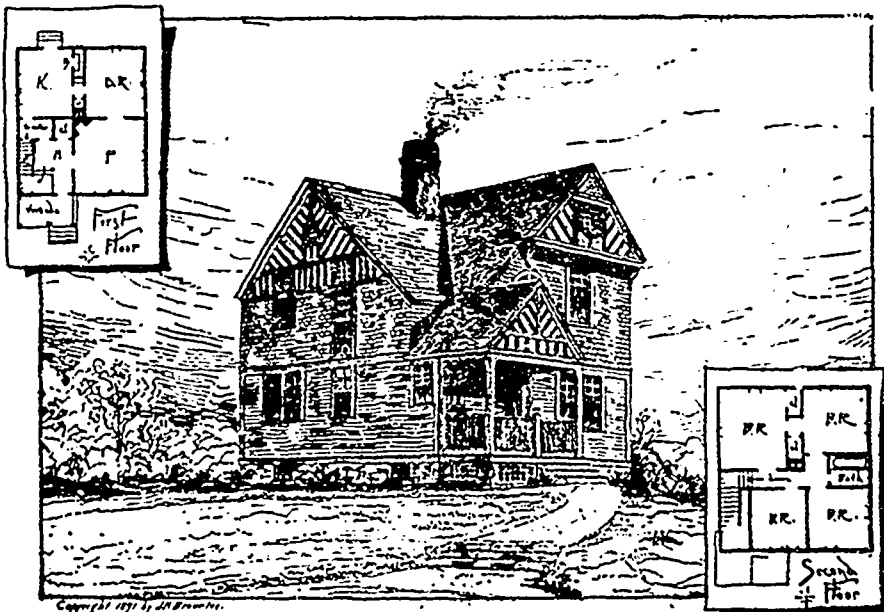
LOCATION AND TRANSPORTATION.

Only two-and-one-half miles from the business center of Victoria, the natural growth of but a few years will bring the bustle of the city as close to the borders of Mount Tolmie Park as the owner of a lovely suburban residence will desire. With the present facilities for reaching suburban points by electric railway, the short distance from the center of the city to Mount Tolmie Park is a trifle. Within one year from September 30th, the Mount Tolmie Home Building Association guarantee a tramway in operation to Mount Tolmie Park, and until the road is completed will furnish transportation by bus from the present terminus of the electric line at the Jubilee Hospital, for a five cent fare, with rapid service and close connection.

AS AN INVESTMENT.

By making the suburb attractive to home-seekers, it is made valuable to investors. To permanently secure residents, the Association intend to immediately begin the erection of houses and continue until at least two hundred of an average value of \$1200 each have been built. These houses will be sold to actual residents, at such prices and on such terms that any man who can afford to pay rent can better afford to own his own home, or that business men can employ their capital in their trade and pay for their homes out of their additional profits.

The policy of the Mount Tolmie Home Building Association will be found broad, liberal and fair, presenting to the home-seeker a good return for the benefit he will confer on their remaining property, by becoming a resident, a benefit that must be apparent even to the casual investigator. Homes occupied by a thrifty class of citizens, must greatly enhance values of surrounding properties. The policy of the Mount Tolmie Home Building Association will insure this result. With a neat and substantial house on one lot of every three guaranteed, the value of intervening lots must be appreciated by the



This House will be built for \$1200. See Prices and Terms.

live investor, and these lots will be sold on the same easy terms.

Houses are sold on an equitable, co-operative plan, similar in effect to loaning the money for building, to be repaid as into a building and loan association. Houses are built in regular order, and profits derived from investments of monthly payments, reduce the cost of houses of later delivery, as will be illustrated in another column.

A LIFE INSURANCE FEATURE.

One of the most important features has been but recently introduced in real estate transactions on time payments. The Company agrees in the event of the death of a purchaser of a lot or house and lot, to convey the property, free of cost, to his heirs or assigns, thus removing from his mind all apprehension that his family might be unable to continue the payments if he should die.

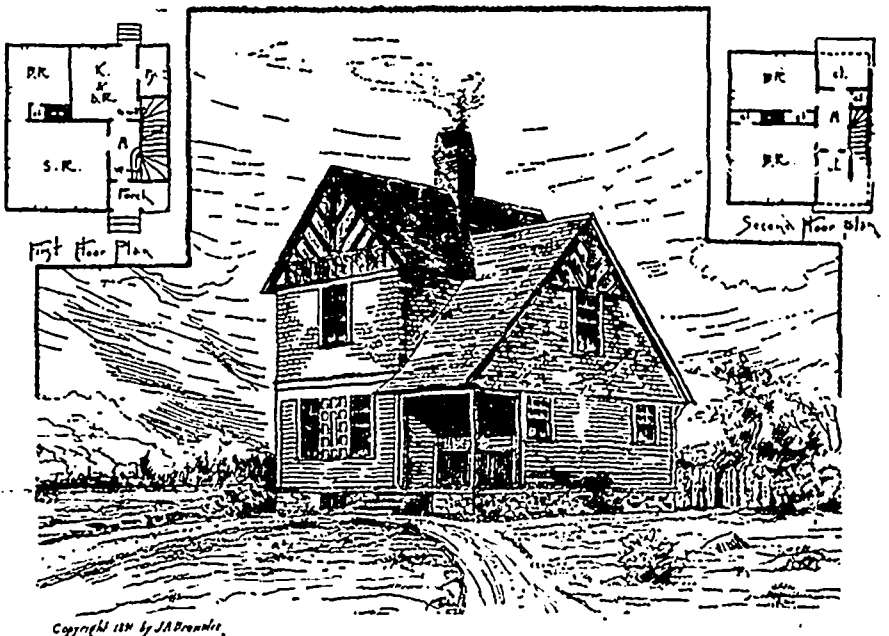
NO FORFEITURE.

In case of inability to meet payments, a purchaser is given a reasonable time to meet his obligation, and if he continues delinquent his equity is sold and the proceeds returned to him.

LOOK IT UP.

HOW THE PROPERTY IS SOLD.

To be as explicit as possible in limited space, we offer lots and houses in Mount Tolmie Park as follows:



This House will be built for \$1200. See Prices and Terms.

LOTS.

Four hundred lots, 60 x 100 and 50 x 100, will be sold at a regular price of \$300 each, payable \$25 cash and \$5 per month for 55 months, without interest.

HOUSES.

Every third lot (200 in all) will be reserved for houses, which the company will build. These lots will be numbered from one to two hundred, and the houses will be built in the order in which numbers are selected. Each purchaser of a house may select any one of the 200 lots not already sold, thereby determining for himself when his home shall be built, as well as its location. Each buyer will obtain what he desires, and at the time that will best suit him.

The following schedule shows the cost of house and property, and the amount which will have to be paid:

Property.	Value of Lot.	Cash Price of House.	Cash on Selection of Lot.	INSTALLMENTS, Period of 72 Months.		
				At time when house is selected.	Before House is Built per Month.	After Completion per Month.
One lot	\$300 00	\$700 00	\$ 25 00	\$ 50 00	\$ 5 00	\$ 20 00
Two lots ..	600 00	900 00	37 50	75 00	10 00	30 00
One lot ...	300 00	1,200 00	37 50	75 00	5 00	30 00
Two lots ..	600 00	1,400 00	50 00	100 00	10 00	40 00
One lot ...	300 00	1,700 00	50 00	100 00	5 00	40 00

To illustrate, we will show the actual cost to each of several buyers, who may desire to have their houses at different periods.

First house delivered, we will say, in two months, assuming this to be a \$700 house and one lot:

Cash.....	\$ 25 00
Before house is built, two months at \$5.....	10 00
At time plan of house is selected.....	50 00
After completion of house, 70 months at \$20.....	1,400 00

Total (including interest).....\$1,485 00

HOUSE IN TWELVE MONTHS.

Cash.....	\$ 25 00
Before house is built, 12 months at \$5.....	60 00
At time plan is selected.....	50 00
After completion of house, 60 months at \$20.....	1,200 00

Total (including interest).....\$1,335 00

HOUSE IN TWO YEARS.

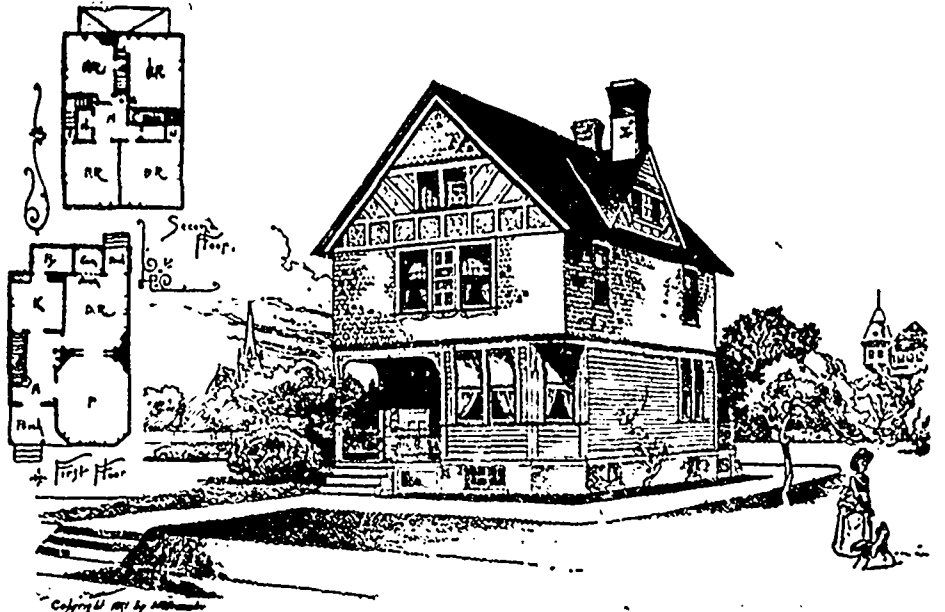
Cash.....	\$ 25 00
Before house is built, 24 months at \$5.....	120 00
At time house is selected.....	50 00
After completion of house, 48 months at \$20.....	960 00

Total (including interest).....\$1,155 00

HOUSE IN 2 1/2 YEARS.

Cash.....	\$ 25 00
Before house is built, 30 months at \$5.....	150 00
At time house is selected.....	50 00
After completion of house, 42 months at \$20.....	840 00

Total (including interest).....\$1,065 00



This House will be built for \$1,400. See Prices and Terms.

Any delay in the completion of a home lessens the cost \$15 per month during the delayed period, which is a substantial guarantee that it is to the interest of the company to make no one wait unnecessarily.

By the foregoing table it will be seen that the man who gets his house in two months pays \$1,485, which is not excessive when it is remembered what this embraces.

This includes principal and interest, and no additional cost of any sort, and life insurance equal to the value of the property. Instead of pocketing the amount reckoned as interest on the first houses built, the company deducts the amounts from the cost to those getting their houses later. Any purchaser at any time may make any number of payments in advance, and will be allowed rebate of 10 per cent. on amounts thus paid.

LOOK IT UP.

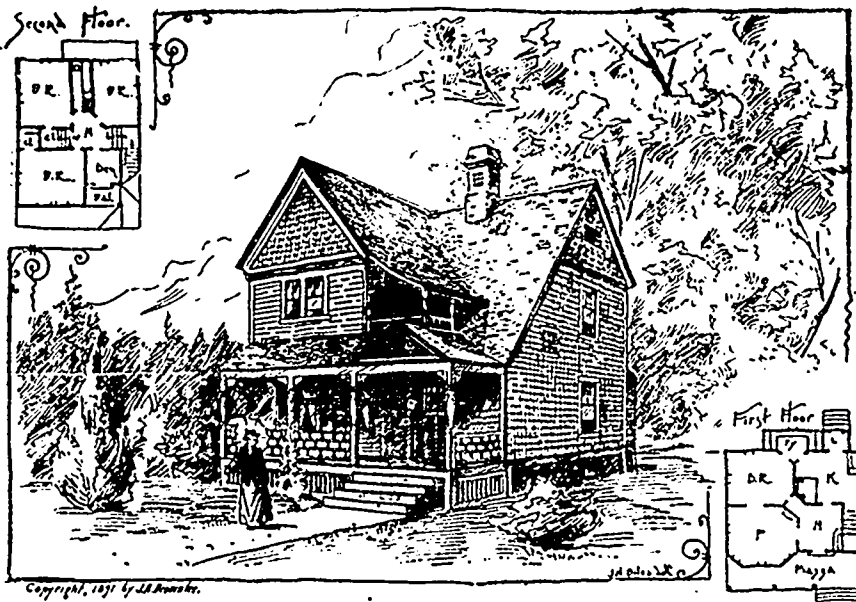
PRICES AND TERMS.

House costing \$700 and one lot 60 x 100 feet, \$25 cash, \$50 when plans of house are selected, \$5 per month until house is completed, and \$20 per month thereafter for a period of 72 months from date of purchase.

House costing \$900, and two lots 60 x 100 feet, \$37.50 cash, \$75 when plans of house are selected, \$10 per month until house is completed, and \$30 per month thereafter for a period of 72 months from date of purchase.

House costing \$1,200, and one lot 60 x 100 feet, \$37.50 cash, \$75 when plans of house are selected, \$5 per month until house is completed, and \$30 per month thereafter for a period of 72 months from date of purchase.

House costing \$1,400 and two lots 60 x 100 feet, \$50 cash, \$100 when



This House will be built for \$1,400. See Prices and Terms.

plans are selected, \$10 per month until house is completed, and \$40 per month thereafter for a period of 72 months from date of purchase.

House costing \$1,700 and one lot 60 x 100 feet, \$50 cash, \$100 when plans are selected, \$5 per month until house is completed, and \$40 per month thereafter for a period of 72 months from date of purchase.

IMPROVEMENTS NOW IN PROGRESS.

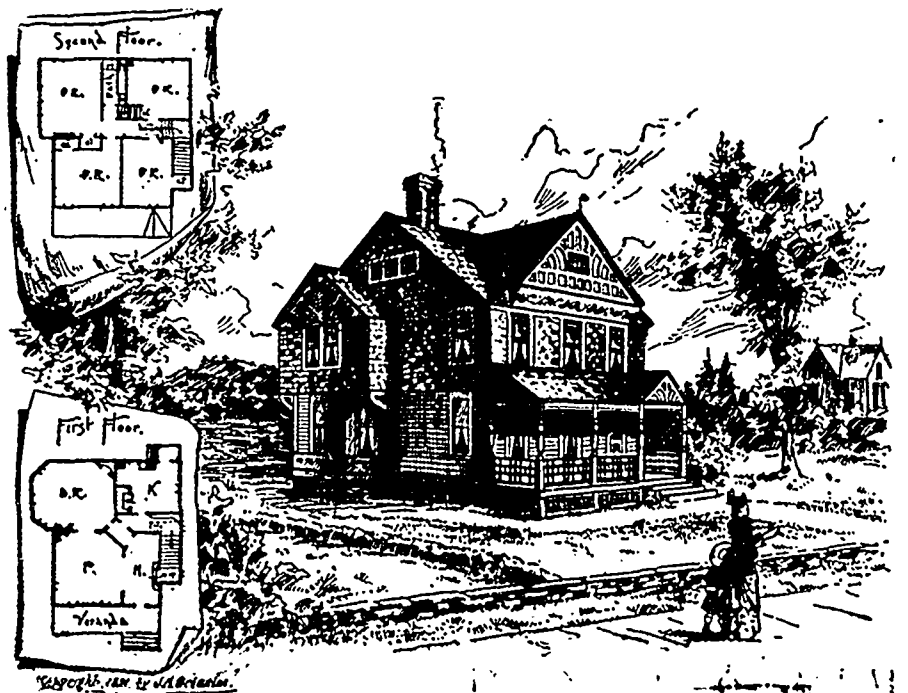
Two hundred houses will be erected at Mount Tolmie Park, beginning immediately. Contracts have been let and work already begun on six houses, plans of which are shown in the engravings on the second and third pages. As will be seen by inspection of large working plans and specifications at the office of the Association, the houses are of a superior character to those usually built for the price. The magnitude of the Association's undertaking enables them to secure important reductions in the cost of materials. Instead of deriving a profit from this source, the Association improve the value of the house to that extent, the result being the very best house that can be built for the money.

LOOK IT UP.

CAPITAL STOCK.

That purchasers of property may have an opportunity to participate equally with the Association in whatever profits there may be in the undertaking, and to induce them to take additional interest in the enterprise, a limited number of paid up shares of the capital stock will be sold at a liberal rate. Such shares will be accepted at par in payment of purchase price of lots.

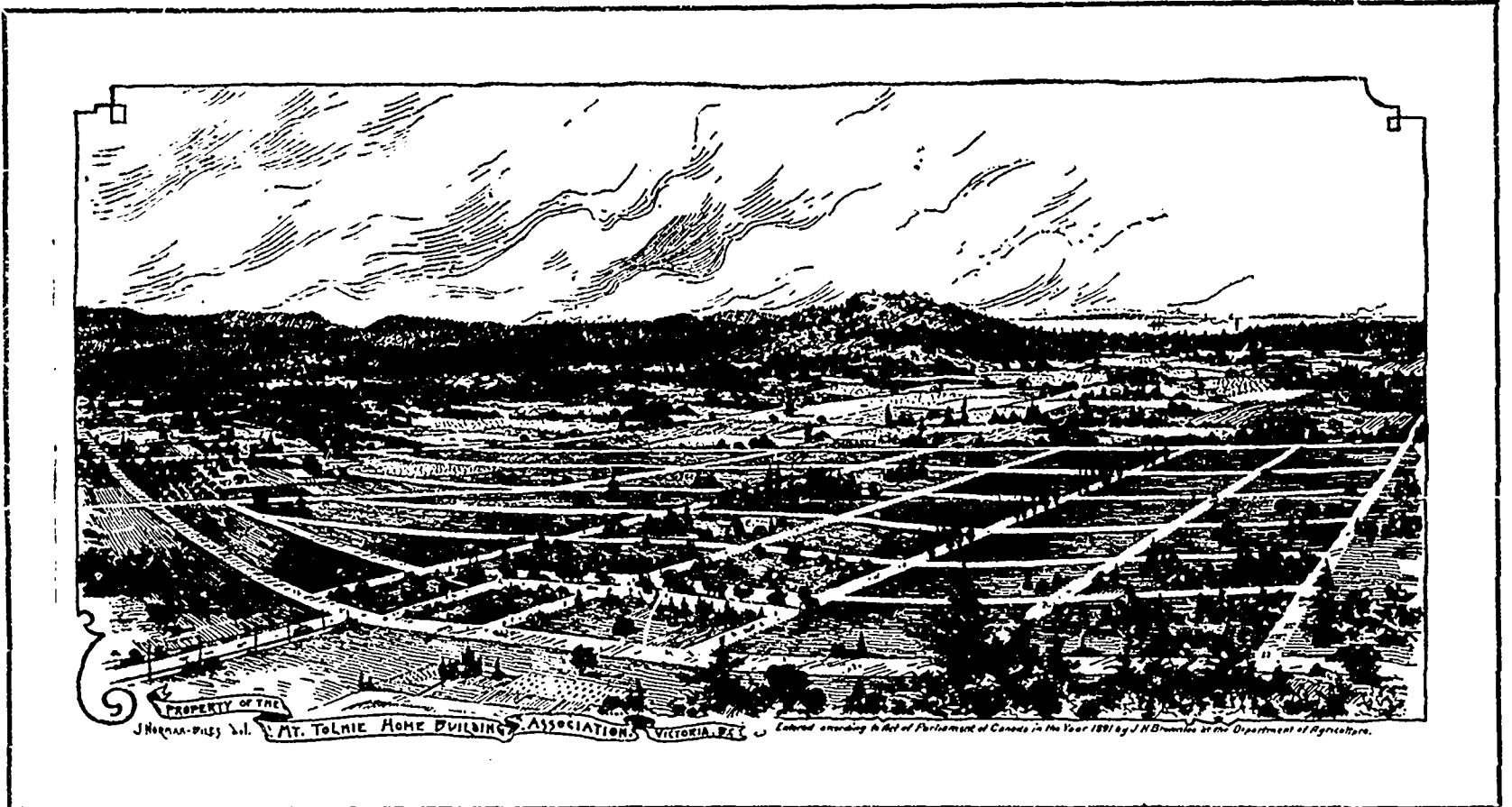
LOOK IT UP.



This House will be built for \$1,700. See Prices and Terms.

PUBLIC RECEPTION AT MOUNT TOLMIE.

ON SATURDAY, SEPT. 19th, a Reception will be tendered the general public at Mount Tolmie Park, on which occasion the fullest facilities will be afforded for an inspection of the Property. Conveyances will meet every tramcar at Jubilee Hospital, and a transportation service will be provided to meet all requirements. The Reception will last all day. Visitors can go at any hour that will best suit their convenience. The Association will endeavor to contribute to the comfort of its guests, who will in no instance be solicited to buy property, as no lots or houses will be sold in advance of the **Opening Sale, Monday, September 21st, at 9 a. m.**



The sale of Lots and Houses at Mount Tolmie Park will open at 9 a. m.

MONDAY MORNING, SEPT. 21st,

AT THE OFFICE OF

➤ H. E. CROASDAILE & CO. ➤

HEAD AGENTS

NO. 42 FORT STREET, VICTORIA, B. C.

OFFICE OPEN UNTIL 9 P. M.

POSITIVELY NO LOT SOLD OR RESERVED IN ADVANCE OF SALE.

A Branch Office on the ground, where lots may be selected after Monday. Passes good for transportation by 'bus from the tramway to the ground and return supplied at the Head Office.

LOTS FOR CASH.--Upon payment of \$245 cash (the equivalent of \$300 on the terms of deferred payments) the Association will give a deed in fee simple for any lot selected, with the same guarantee of improvements and privileges given on term sales.