

THE CANADIAN PACIFIC
TRUST and INVESTMENT
COMPANY :: :: LIMITED

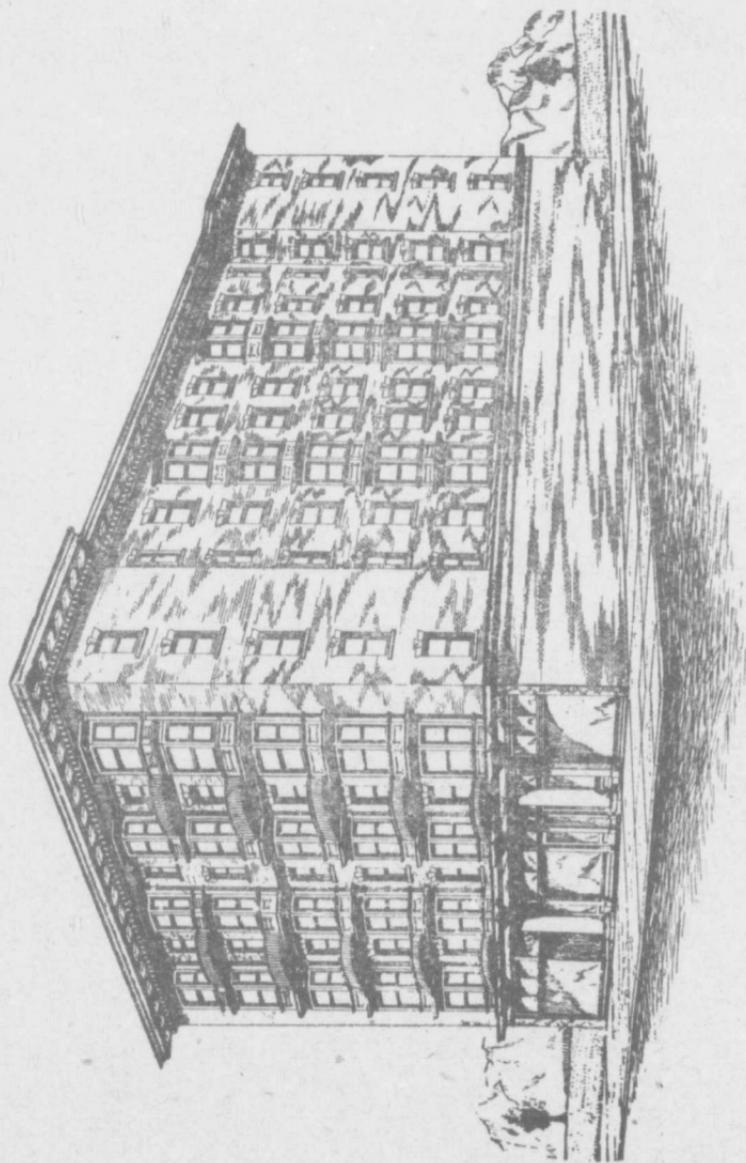


QUERIES
AND
ANSWERS

IT WILL BE A PROFIT TO
YOU AND AN OBLIGATION
TO US IF YOU WILL READ
THIS BOOKLET THROUGH
:: :: CAREFULLY :: ::



G. A. BARRETT & CO.
FINANCIAL AGENTS



CLAREMONT HALL

Q. 1. What is the Canadian Pacific Trust and Investment Company, Ltd. ?

A. 1. It is a company formed—

1. To afford a means whereby a person of small means may purchase, so far as that capital will allow, property in the heart of the business centre of any city in the Dominion of Canada, or, in fact, any country in the world.

2. To afford a means whereby a great number of persons of limited capital may, by joining together and practically forming a pool of certain amounts of their income, be in a position to compete, if necessary, with capitalists of large means in the purchase of gilt-edge, value-raising, rent-producing property.

Q. 2. Why is it better to purchase stock in the Canadian Pacific Trust and Investment Company, Ltd., than to buy real estate for ones self ?

A. 2. Because a person with small capital cannot buy in the choice business centres, and must therefore purchase inferior, outside, isolated, non-producing property, and even then he may experience difficulties in meeting time payments.

Q. 3. Will he not experience the same difficulties in meeting payments in the Canadian Pacific Trust and Investment Company, Ltd. ?

A. 3. No, for many reasons. One of which is, he has become a unit-owner, in close-in business property, and another, that that property will always be a high rental, value-rising investment, and any one would purchase stock of this class, if the holder found it necessary to sell.

Q. 4. Is it not a fact that companies' officials sometimes act in a manner to enrich themselves instead of the shareholders ?

A. 4. Too often it is, but it is very often the fault of the stockholders themselves, by not taking a proper interest in the business, and not looking well into the characters of the people they elect to look after the Company's work. It is the same with our Members of Parliament, our Aldermen, or any other public official. An official of a Company has many temptations, and you must be careful who you elect, and after having elected him, help him in every way to do the right.

Q. 5. But in spite of all these precau-

tions may he not still mis-handle the Company's funds ?

A. 5. Very true, but so may the banker where you deposit your money, or the estate man to whom you trust your business, or for that matter, so may your nearest relatives, or friends, or in fact, any one you trust.

Q. 6. What can a person unaccustomed to business do in order to overcome his liability to lose and still invest his Capital ?

A. 6. Invest in a Company like the Canadian Pacific Trust and Investment Company in which every officer in trust is placed under heavy bonds, where the books of the Company are at all times open to the stock-holders, when all the Company's business is open to the light of day, and all the assets of the Company are gilt-edge, rent-producing central real estate, where every stock holder can see it, and watch its increase in values from day to day.

Q. 7. What means will the Company take to secure the best property in the market ?

A. 7. The company through its Financial Agents and by the assistance of charts, maps, etc., and monthly reports from its Resident Agents, keeps itself thoroughly posted on the growth and values in every city in Canada and the United States, and thus keeps its finger on the financial pulse of the whole country, and be in a position to judge at once the very best properties to be purchased at the lowest cash basis.

Q. 8. Your company claims to be able to make at least 20 per cent. for its stock-holders. How do you propose to do it ?

A. 8. The answer to this is simple enough. We have found out by the closest study that no property in any city of 10,000 population or over, increases less than 10 per cent. in its real estate values yearly, and very often 20 per cent., 30 per cent., and 50 per cent. ; again this Company will never touch property that is not producing at least 10 per cent. net in rentals. Again the profit accruing to the company through its Participating Bonds, will often give to the Company 5 per cent. to 20 per cent. yearly. And when you realize

that the company in a few years may be handling from one to many millions of this bond money it will not be difficult to believe that the profits of the company will reach 20 per cent., yes and often double that amount.

Q. 9. What do you mean by a Participating Bond ?

A. 9. A Participating Bond is a receipt which this company will issue to a person who is entrusting the company with a certain sum of money, from fifty dollars to any larger sum, for this company to invest in real estate, the profits of which will be shared by the Company and the bond-holder.

Q. 10. Can you give me an example ?

A. 10. Certainly. Mr. A, who has heard of our success, purchases from the company \$100,000 of bonds. Our company invests this money in the best, rent-producing, value-raising, property in this or any other growing city. At the end of a certain time which seems ripe to the directors, they sell this property at an advance of 20 per cent., which with the rents combined, make a profit of 30 per cent. The holder of the bond

will receive 20 per cent. of this profit and the Canadian Pacific Trust and Investment Company 10 per cent. which is really 10 per cent. made on another man's capital, in another sense capital and brain combined equal 30 per cent.

Q. 11. How does the company propose to pay any losses that will occur ?

A. 11. By the very careful method which the Canadian Pacific Trust and Investment Company have adopted for the purchase of its investments, no losses can possibly take place ; it may be found necessary sometimes to sell at nearly the same price as purchased, but the rents will even then prevent the company sustaining any actual loss.

Q. 12. But may the building not be destroyed by fire.

A. 12. Very true, but this contingency must be met with in every class of investment, and very careful consideration must be given to Fire Insurance. Combined with this the company will base its value when purchasing greatly on the land, and what value is allowed for the building will be very easily covered by the Insurance.

Q. 13. Should I wish to purchase, what are your terms of payment ?

A. 13. You may purchase any amount from one share upwards, at One Hundred Dollars per share, and you can pay as low as \$10 cash, and the balance in 24 equal monthly payments ; should you fall three months in arrear, you will forfeit your shares, unless you have paid in as high as One Hundred Dollars on all your shares, in which case you will receive paid-up stock for one share, for every \$100 you have paid in, and the balance of shares you applied for will revert to the company.

Q. 14. Are these shares non-assessable ?

A. 14. Certainly. The reason that certain other companies re-assess their shares is because they are principally formed to dig or bore a mine, manufacture some article, run railways, steamships and many other things, that are liable to cost a great deal more before they become productive than their promoters based their calculations on. Therefore they must re-assess the stock-holders to provide the funds for their extra expenses. With the Canadian Pacific Trust and Investment Company it is

altogether different, we know at once how much the property is to cost, and as soon as purchased it is producing rents and therefore self-supporting.

Q. 15. Is it not a fact that a great number of companies' directors vote themselves very large salaries, and thus eat up a great deal of the companies' profits ?

A. 15. We have reason to believe that in the past such has been the case, but this has not been usual, for competition rules brain as well as all other commodities in the market. No real, live, modern company will allow such things to be. Least of all will the Canadian Pacific Trust and Investment Company tolerate such things, but we must not lose sight of the fact that the real man among men stands high in the market. This company is looking for the best there is, and none but the best will do, and when the right man presents himself he shall be paid on his merits.

Q. 16. How many buildings of the class in your prospectus is it the intention of the company to build.

- A. 16. The company will build to the extent of all its stocks.
- Q. 17. Where will the company get its working capital from when its stock is fully paid and invested in real estate such as it proposes building ?
- A. 17. The capital stock of the company invested as it will be in two large apartment houses, built on the best business streets in the city, will pay a very high dividend to the shareholders. These properties are a permanent investment for the shareholders, and are to be used by the company as examples to the public, showing the soundness of the company's financial standing. In other words, monuments which the Canadian Pacific Trust and Investment Company, Ltd., will point to at all times, showing the public that what we have done with our money we can safely be trusted to do with theirs. All the company's future work will be the selling of their Participating Bonds, investing the capital thus secured in the best of producing real estate, buying a little under the value and selling at value, sharing the profits between the bond-holder and the company. The

company will also do the usual Trust business connected with which will be the largest and most modern Safe Deposit Vaults in British Columbia ; these vaults are being placed at a cost of \$16,000.00. The company has every reason to believe that every Safety Deposit Box will be in use in less than two years. As there are Twenty-Five Hundred of these boxes to be installed, they will produce a very handsome profit to the company.

Q. 18. Into what classes does the company propose to divide its stock, and which is the most profitable to purchase ?

A. 18. The company will sell only one class of stock which is explained in Answer Thirteen, but just as soon as the first half of the stock is sold, the purchase price of all stock will be raised to \$120.00 per share.

It is a thoroughly conceded fact that all companies organized for the purpose of dealing in real estate pay large dividends. A most interesting volume could be printed on this subject, but we will just mention a few that we can personally vouch for.

The American Real Estate Company, of New York, is 19 years old. Their

Capital stock is \$100,000.00. They are worth today \$9,446,000.00. This company has been most liberal in the matter of advertising, salaries, etc., and yet for the last 19 years they have averaged 76 per cent.

The New York Central Realty Co., 4 years old, capital stock \$200,000. Their surplus and undivided profits amount to \$955,194.00. This means a profit to shareholders for four years of 119 per cent per annum.

The Mechanics Trust Co., of Bayonne, New Jersey, 2 years old, capital only \$50,000, their surplus and profits to date, \$200,000.00.

The Industrial Trust Co., of Providence, R. I. Commenced business with a capital of \$3,000,000 five years ago. Surplus and undivided profits to-day are \$8,357,811.53.

In our office is a whole book giving the life's history of hundreds of companies, the profits of all ranging from 25 per cent to 200 per cent from the day they were organized. This book is at the service of the public at any time.

The Canadian Pacific Trust and Investment Co., Ltd.

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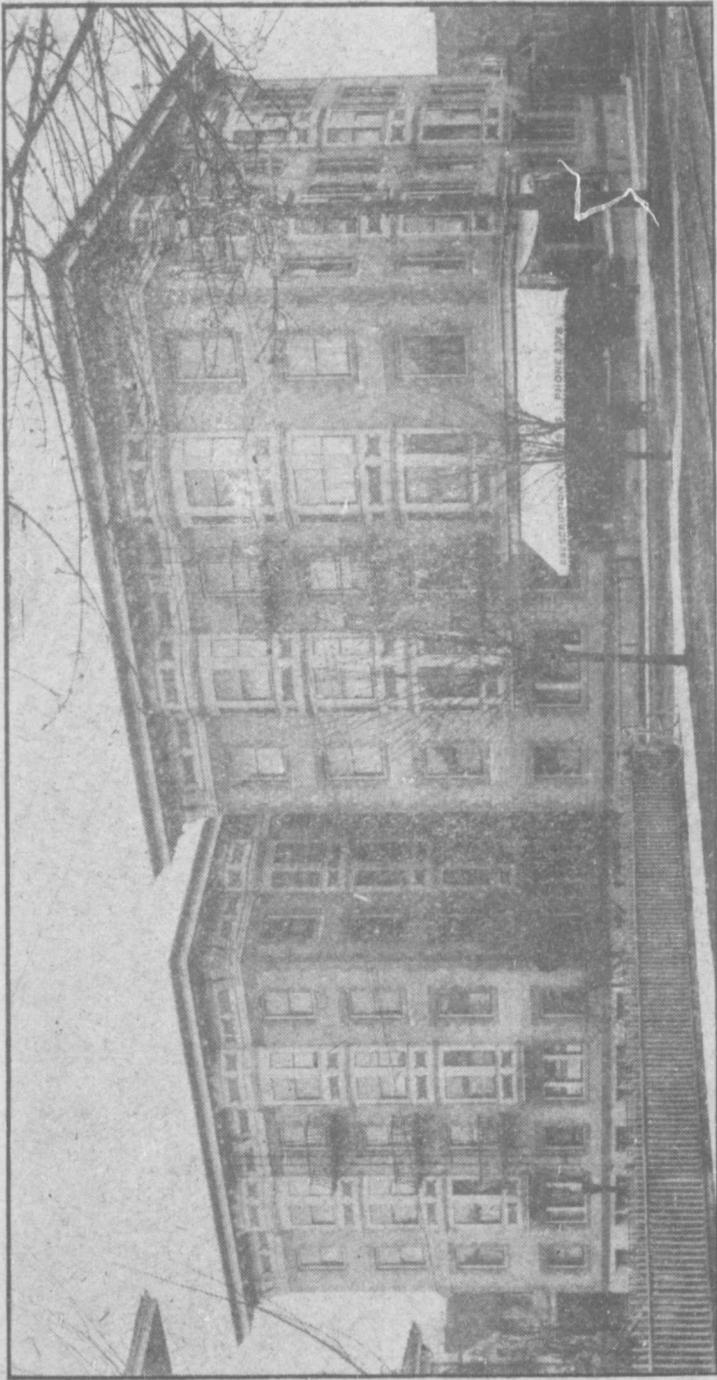
FINANCIAL AGENTS.



Points for People to Ponder



The Canadian Pacific Trust and Investment Company, Ltd., has been in existence seven weeks and has sold \$42,000.00 worth of stock, and this at a time when every dollar looks like a Ferris wheel. Why this success? There is not one element of chance or speculation in this venture, but a pure investment in the highest class of producing, business real estate. The picture at the front of this booklet shows Claremont Hall, the largest, most modern apartment and business block in the city, to be erected on Hastings street, near Westminster avenue, by the Canadian Pacific Trust and Investment Company, Limited. The picture on the third page of the cover of this booklet is a photo of an apartment house in this city that is well known to be netting its owner from 20 to 25 per cent. There is also situated on Haro street an apartment house that has been completed just one year, and by the time it is two years old it will not owe its owner one dollar.





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FINANCIAL AGENTS FOR THE

**Canadian Pacific Trust
and Investment Co., Ltd.**