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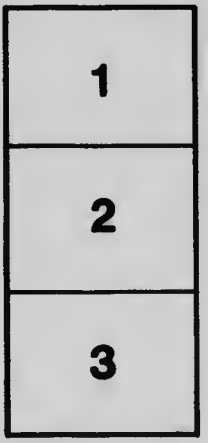

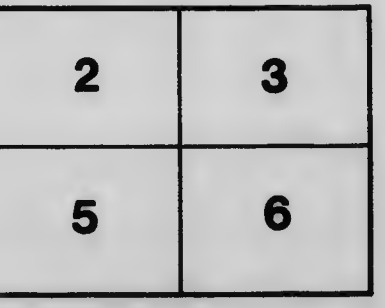

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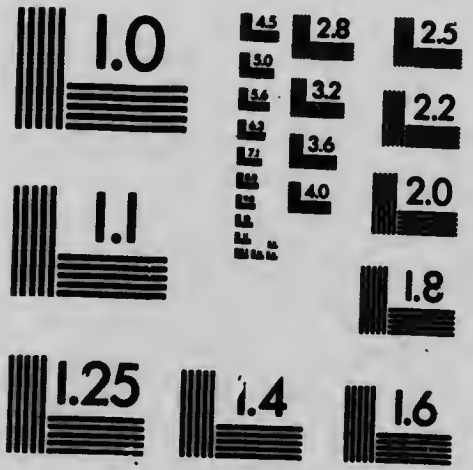

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THE BEAUSOLEIL TWENTY PAYMENT INVESTMENT PLAN

BEAUSOLEIL LIMITED
FINANCIAL AGENTS
112 St. James Street :: Montreal

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by
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THE BEAUSOLEIL TWENTY PAYMENT INVESTMENT PLAN

Judicious investment of your savings will earn you a competency.

BEAUSOLEIL LIMITED
FINANCIAL AGENTS
112 St. James Street :: Montreal

Foreword

The BEAUSOLEIL TWENTY PAYMENT INVESTMENT PLAN is a method devised to enable persons with moderate incomes and those on salaries to invest their savings, from month to month, in safe and conservative debentures usually available only to people with large capital.

The plan is the most conservative, satisfactory and successful method of accumulating a competency and recommends itself to the investor large or small.

One or more debentures of any denomination may be purchased under the terms of this PLAN.

880119

Plan in Operation

All securities are sold with accrued interest.

On execution of agreement of sale, the purchaser of securities under the BEAUSOLEIL TWENTY PAYMENT INVESTMENT PLAN must make an initial cash payment of 15% of the purchase price of same and also pay the accrued interest thereon to date and, in addition, an administration fee of 2% of the amount to be paid by instalments.

The balance remaining due is divided into instalments of 5% thereof, and each instalment is payable monthly, without no-

tice, on the same day of each month following the date of first payment.

All unpaid balances carry interest on the basis of 6% per annum, (in normal time), computed every month; each successive monthly payment automatically reducing the interest charges and increasing the payments on account of capital.

We undertake, to deliver the securities to the purchaser when payment is made in full.

Interest Coupons

Interest coupons maturing during the period of payment will be collected and credited to the

client's account as extra payments. He may nevertheless collect them himself provided notice of his intention to do so is given us ten days before the respective maturity dates.

Payments Not Limited

Purchasers are not restricted to the minimum payments specified in the agreement of sale and may make larger payments if they so desire. They may also, at any time, pay the total balance due and receive delivery of the debentures purchased.

Remittances may be made in cash or by postal or express money order, draft or personal cheque payable at par in Montreal.

Default in Payment

Default in the payment of instalments continuing for three consecutive months renders, ipso facto and without notice, the agreement of sale null and void in the absence of other arrangements; and the balance then to the credit of the account will be returned to the purchaser, less a deduction of 5% of the price stipulated in the said agreement of sale.

Monthly Payments

Every purchaser will be furnished with a pass-book in which will be recorded a description of

the securities purchased, and also each payment as and when made, thus showing the standing of the account after each successive payment.

Selling Privileges

Our clients are entit'ed to sell the bonds or their interest therein at any time during the period of payment and to receive the selling price thereof less the amount due us.

Safety of Investment

Utmost care in the selection of Bonds and Debentures is the essence of the BEAUSOLEIL

TWENTY PAYMENT INVESTMENT PLAN, and, for our own protection as much as for that of our clients, all securities are thoroughly investigated by us before we purchase them. They must in our opinion cover the following principles of safe investment:

Security of principal;
Stability of income;
Reasonable yield on the investment;
Value as collateral;
Marketability;
Freedom from care;
Duration;
Potential appreciation;
Legality and validity of the issue.

Useful Service

Our clients are entitled to receive, free of charge, from our Statistical Department, all available information regarding securities.

This service will protect and insure them against unwise investments.

Remarks

In order to enable the reader to thoroughly understand the operation of the BEAUSOLEIL 20 PAYMENT INVESTMENT PLAN we are giving, on page eleven, a Chart

showing in detail how payments would have to be effected in connection with the purchase of a $100. bond dated May 1st, 1919, bearing interest at 6% per annum payable semi annually on the first day of May and November. The date of transaction to be as of June 1st, 1919 and the purchase price: par (100) and accrued interest.

He will realize that the purchaser's total disbursements amount to $97.55 whereof $6.55 are applied to interest and administration charges, and $91.00 to capital account. The interest coupons amounting to $9.00 collected by us and credited as additional payments completing the sum of $100. required to pay for the bond.

CHART SHOWING PLAN IN OPERATION

Instalment	DATE	Monthly Instalment	DISTRIBUTION		Coupons Credited	Amount to the Credit of Capital Account	Balance due after each Instalment
			Administration & Interests	Capital			
1	1919 June 1	17.20	2.20	15.00	....	15.00	85.00
2	July 1	4.25	.43	3.82	....	18.82	81.18
3	August 1	4.25	.41	3.84	....	22.66	77.34
4	Sept. 1	4.25	.39	3.86	....	26.52	73.48
5	Oct. 1	4.25	.37	3.88	....	30.40	69.60
6	Nov. 1	4.25	.35	3.90	3.00	37.30	62.70
7	Dec. 1	4.25	.31	3.94	....	41.24	58.76
8	1920 Jan. 1	4.25	.29	3.96	....	45.20	54.80
9	Feb. 1	4.25	.27	3.98	....	49.18	50.82
10	March 1	4.25	.25	4.00	....	53.18	46.82
11	April 1	4.25	.23	4.02	....	57.20	42.80
12	May 1	4.25	.21	4.04	3.00	64.24	35.76
13	June 1	4.25	.18	4.07	....	68.31	31.69
14	July 1	4.25	.16	4.09	....	72.40	27.60
15	August 1	4.25	.14	4.11	....	76.51	23.49
16	Sept. 1	4.25	.12	4.13	....	80.64	19.36
17	Oct. 1	4.25	.10	4.15	....	84.79	15.21
18	Nov. 1	4.25	.08	4.17	3.00	91.96	8.04
19	Dec. 1	4.25	.04	4.21	....	96.17	3.83
20	1921 Jan. 1	3.85	.02	3.83	....	100.00	.....
		97.55	6.55	91.00	9.00		

N.B —Payments on account of a larger transaction would be proportionate.

BEAUSOLEIL LIMITED

MONTREAL

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HON. J. M. WILSON - - Vice-President
HON. J. L. PERRON, K.C.
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