THE CLUB PLAN

THE BEST WAY

Homeseeker:

If you owned ten acres of land in the center of a five-thousand acre field, and that five thousand acres should suddenly be populated by 2000 people (400 families), how much would your ten acres be increased in value?

INVESTIGATE THE CLUB PLAN. IT IS THE SIMPLEST AND CHEAPEST WAY TO GET A HOME

THE BEST WAY FOR ALL TO GET HOMES

DOMINION HOMESEEKERS ASSOCIATION
LIMITED
ROOM 35, DAVIS CHAMBERS BUILDING
615 HASTINGS STREET
VANCOUVER, BRITISH COLUMBIA

CLELAND AND WELSH, PRINTERS

WINSON, WATKINS

DOMINION HOMESEEKERS ASSOCIATION

LIMITED

Organized for the Purpose of Assisting Homeseekers to Secure Homes at Graded Wholesale Prices

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BANK DEPOSITORY

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OUR POLICY AND PLEASURE

To Answer All Inquiries
Forward Literature
Assist Homeseekers

INFORMATION FURNISHED FREE

WRITE FOR FULL PARTICULARS

ADDRESS:

DOMINION HOMESEEKERS ASSOCIATION, LTD.
ROOM 35, DAVIS CHAMBERS BUILDING
615 HASTINGS STREET
VANCOUVER, B. C.

"THE ONLY WAY"

TO PURCHASE A FARM HOME IS BY THE CLUB PLAN

BECAUSE

1. You get your home at wholesale price on very easy terms.

2. You are not put upon the land by yourself. Hundreds of others will go with you. This makes at once a compact farming community.

3. Your land will more than double in value before the second payment is due.

4. In joining the Club you do not agree to do anything until after the land has been selected by a committee and you have had sufficient time to investigate for yourself the location, soil, water-supply, etc.

What the Dominion Homeseekers' Association, Ltd., Does

The Dominion Homeseekers' Association was organized for the express purpose of carrying out the Club plan for securing homes, and to aid the homeseekers in a strictly legitimate manner in securing the best property for the least money, which will ordinarily mean about one-half or one-third of what they would have to pay for the same land if they were to buy small tracts in the usual way.

The Dominion Homeseekers' Association

Is not a land agent or real estate firm. We desire to be very explicit in defining our relations to homeseekers. Our business is to look after the interests of the Club members. It was organized for the object of forming land clubs among homeseekers, and act as the business or executive head of the Land Clubs formed by the Association.

How the Club Plan Is Operated

First we form a Club of 100 to several hundred families who want farm homes. After the Club has reached the desired number, a committee from this Association composed of men who are well known judges of soil, values, etc., will submit reports on all large tracts under consideration, and the tract offering the greatest inducements as to soil, water supply, prices, terms, etc., will be selected.

A committee appointed by the Club members themselves will then make a thorough investigation of the land, reporting on the quality of soil, water supply, price per acre, etc., and a copy of this report will be sent to each Club member. The land will not be bought by the Club **as a Club,** but each member will make his purchase individually at the wholesale graded price, and will own his property the same as if purchased in any other way. There will be no special co-operation or community interests further than bargaining for the land, and each member secures land at the wholesale graded price, and each member profits by the big increase in land values due to the certainty of immediate population.

How Lands Are Graded in Price

The land will be sub-divided into lots of one, two and a half and five and ten acre blocks, etc. The smaller lots will be in the center. The land which lies close to the center will naturally be more valuable than that on the outside, and will therefore be graded higher in price.

A proportionate amount per acre will be deducted from the tracts more distant from the town.

After the land has been selected it will be laid out in lots of one, two and a half and five acre blocks, and when townsites can be arranged they will be located in the center.

The grading of prices will be done by a committee of Club members who in fixing the relative value of each farm will take into consideration both the quality of soil and proximity to the townsite, as well as any other local conditions which might effect values.

The matter of townsites on the land will be governed largely by local conditions in the district where the selection is made, and application for town lots will not be received until after the location has been selected. Club members who have purchased acreage property will be given the first opportunity to secure town lots at the acreage price of land.

Location of Lands

Nothing positive can be stated concerning the land until after the selection has been made.

Immediately after the land has been selected, each member of the Club will be furnished with a full and complete description of the location, quality of soil, price per acre, special advantages, climatic conditions, etc. Club members then have six weeks in which to inspect the land for themselves, before deciding whether or not they wish to make the purchase.

What Is Required of Applicant

Each applicant is required to pay what is called an allotment fee of $10 to the Association for getting the Club together and securing desirable property for distribution. A separate allotment fee of $10 will also be charged for each town lot subscribed for. This fee is not a part of the purchase price, either of the acreage property or town lots, but goes to the Association for services rendered and to cover the cost of advertising, literature, clerk hire, etc., in forming the Club and investigating lands.

Each member files an application for the amount of land he desires, 1, 2½ or 5 acres, as the case may be, and each applicant agrees, **Providing the land selected is satisfactory,** to deposit in escrow the first year's payment on the land, which will not be less than $5 or over $50, for each acre applied for. This payment is not required until **Six weeks after the land has been selected,** which allows plenty of time for each applicant to inspect the property before purchasing.

Members living at a distance can have some friend or bank inspect the land for them, if they are not willing to depend upon the report of the Committee appointed by the Club.

Allotment or Distribution of Land

In adopting a plan for the distribution of the parcels of land among the Club members, it is carefully provided that the element of chance shall be completely eliminated; that each member can choose for himself, and that the distribution shall be absolutely fair and just to each and every member. After the relative value of each parcel of land has been appraised, or graded by the **Grading Committee** so that no piece of land will be more of a bargain than another, there will be practically no choice as far as values are concerned.

Sub-Dividing and Distribution of Land

The whole tract of land submitted to the Club members to purchase, will be first sub-divided into parcels, or lots, not exceeding ten acres. A map showing these sub-divisions, and a full description of the land, together with necessary instructions, will be sent each member of the Club, that he may intelligently choose the piece of land he wants to purchase.

Friends and neighbors have the opportunity of selecting their homes side by side. A member unable to attend the meeting for the distribution of the land, must authorize someone here to represent him or have some neighbor who will attend the meeting to represent him, or a number of members can club together and send someone to represent them.

For the benefit of those who have no friends or acquaintances here, the **Dominion Homeseekers' Association** will gladly recommend well known public spirited men who will act in their stead, and **who can be fully instructed as to the general price and location desired.**

Members from a distance may rest assured that their interests will be safeguarded by the careful grading of prices which makes the comparative value of each and every piece of land absolutely equal according to the best judgment of the Club's Committee, so that no matter which location is secured, it will be just as great a bargain at the graded price.

No land will be included which is wholly unfit for cultivation. Should a portion of the tract selected contain what is classed as pasture or waste lands, that portion must be applied for separate from the home lands, and will be sold members only who have use for such lands, and who make explicit application therefore.

Payments After First Year

The terms most likely to be made with land-owners will allow members at last three to five years to pay the balance due on the lands, but members may pay up in full at any time. Owing to the fact that your place will be increased enormously in value before your second payment is due, you can probably get all the time you want on deferred payments as long as you are willing to pay a moderate

rate of interest. Loan Companies will gladly advance you enough to pay for the land in full, as you will then have property worth several times the amount required with which to secure their loan.

If you should not be satisfied members are under no obligation to purchase land; the allotment certificates issued to members grant the privilege of purchasing if the land and location prove to be satisfactory.

It is not expected that every member of the Club will be satisfied with any one loc tion, no matter where it is made, or how fine the soil and climate. There will naturall be some who prefer a certain locality because they have friends there, or for other personal reasons, and these members have the privilege of waiting for the next Club, which will be made in some other locality.

We know from experience that after the price and location have been announced there will be a dozen new buyers to take the place of every one who prefers to wait for the next Club.

As a matter of fact, when Club members come to realize the prospects of their property trebling in value **before their second payment is due,** very few will want to miss the opportunity to secure the land. Those who do not care to live on the land themselves can either sell or make the required improvements and rent to good advantage.

Permanent Improvements

Each applicant must agree to make permanent improvements amounting to a total of Ten Dollars for each and every acre for which he applies within two years from date of purchase. The stipulated improvements may consist of anything constituting permanent improvements and will be no hardship on those who are sincere in desiring homes. On the contrary, this restriction will act as a protection against speculators, who would otherwise buy land and hold it in idleness while the workers doubled and trebled its value by making improvements around it.

Opportunity for Employment

Aside from the work of planting and cultivating the acreage property, the vast amount

of products raised will very soon lead to the establishment of fruit and vegetable canneries, cheese and butter factories, etc., and institutions of this kind will give employment to a great many people. The rapid building of homes, etc., for the people will require the immediate establishment of lumber and brick yards, planing mills, foundries, etc. There will also be a great deal of municipal work to do, street improvements, the laying of sewers, water and gas pipes, public buildings, etc. All this will be in addition to the ordinary business of a town.

This community will be a veritable hive of industry, with more than work for all.

The Association's Profit

The townsite will in all probability have about two town lots for each holder of acreage property. The Association gets a $10 fee for each town lot subscribed for, in addition to the acreage allotment fee. Other profits will be derived from advanced values on property not applied for at the time of distribution.

How to Join the Club

Fill out the application blank being careful to state the number of acres you desire, and send to this Association, together with the Allotment fee of $10. You will then receive an Allotment Certificate, which entitles you to all the benefits and privileges of the Club, and which really amounts to an option on the amount of land you subscribed for.

Plan for Success

Success depends entirely upon the adoption of a wise plan and then working up the plan. Let us help plan for your future success. Under the old plan of selling land at retail by real estate firms one-fourth of the people of Canada have been unable to acquire homes—**the price has been prohibitive.** Under the Club plan all can get homes. Make a start even if you are not able or ready to move on to the land. If you are a wage earner, you certainly can save enough by the time the lands are distributed to make your first payment on from five to ten acres. Then you can make your improvements of Ten Dollars

per acre within two years from the date of purchase. If you are not able to come personally and make the improvements, the Association can recommend men who will honestly make them for you. If you are not able to move on to the land and work it while you are paying for it, you can rent the land and the rental returns will go a long way towards paying for your home.

To the Investor

While we discourage the speculator, we encourage the investor. The Club plan has no place for the mere speculator in land, one who buys land and lets it lay idle while his neighbors make improvements, thus enhancing the value of the speculator's land without any labor or outlay on his part. But the Association does encourage the investor and desires to see him reap the great profits that will accrue to every Club member, even though he does not actually live on the land, for he makes his permanent improvements and thus contributes to the increase in value of his and his neighbor's land. So we say to the man who has money and wants a good investment, do not overlook an opportunity to buy land at the wholesale acreage price out of a tract of land where a great number of others are buying and improving with the absolute certainty that the value of the land will double or treble before the second payment is due. If the investor knew beforehand that a certain piece of land was to be bought, sub-divided and improved, and he could buy up to ten acres in the heart of it at the wholesale acreage price, he would buy it. Of course he would. That is just the advantage you enjoy by being a Club member. The Association furnishes you the opportunity to buy where several people are going to buy land and improve it. A hint to the wise is sufficient.

The Club Plan Eminently Successful

The Club Plan is giving better satisfaction than any other plan devised to aid homeseekers to acquire a home. In fact the Club Plan is far superior to any system that has for its object the colonization of a certain piece of land for **private gains.** The eminent success of the Club Plan is due largely to the fact that

the Association is not colonizing **a certain piece of land,** but from the number of large bodies of land filed in the Association's Office, only the best lands are submitted to the Club's Committee, and the Committee will submit its selection to the Club members. The Club member will finally decide whether or not he will buy a farm home out of the land submitted. The result is that the several towns and colonies that have been completed under the Club Plan within the past four years are all located on good land and are in a very prosperous condition.

OLD PLAN AND CLUB PLAN COMPARED

Old Plan—

First homeseeker has with which to buy a home		$1,100
He spends in looking for home (driving expenses, railroad fare, going and returning, and time lost)	$250	
He buys ten acres at the retail price of $60 per acre	600	
He makes improvements amounting to	200	$1,050
He has left		$50

Club Plan—

Second homeseeker has with which to buy a home		$1,100
He spends for allotment	$ 10	
He buys 20 acres at the graded wholesale price of $30 per acre just as good as that bought by the first homeseeker	600	
He makes improvements of $10 per acre	200	$ 810
He has left		$290

The second homeseeker bought twice as many acres as the first homeseeker and has $290 in his pocket, or he could have bought the same number of acres as the first homeseeker and have had $590 in his pocket.

N. B.—The above illustration is put on a cash basis, but if the land had been bought on time, the advantage would be just as great in favor of the Club Plan.

Railroad Transportation

As the Dominion Homeseekers' Association, Ltd., is organized for colonization purposes only, it will be able to secure each Club member the lowest rates of transportation and assist him in securing the lowest rates on household goods, stock and merchandise.

Number of Acres Needed

We are occasionally asked whether or not twenty acres of land is enough to support a family. The facts are that ten acres intensely cultivated is enough for one family. Such a tract will yield an income equal to the average 160-acre farm in the Middle West.

Non-Resident Members

It is not absolutely necessary that the members live on the land in order to comply with the conditions of our plan. Many will go direct to the new community as soon as the land has been selected, and probably ninety per cent will go on the land the first year, but if the required improvements are made, you are not required to reside there.

If you are not ready to move on to the land the first year, the Association will, if desired, recommend trustworthy men on the ground with whom you can arrange to make your improvements. As soon as the land has been selected you will receive full information regarding the products best suited to that particular locality, and you can then decide as to the kind of improvements most profitable for you to make.

How Allotments Will Be Made

After the relative value of each allotment has been fixed by the Grading Committee, so that no piece of land will be more of a bargain than another, there will practically be no choice so far as values are concerned, and the matter of location will be determined by auctioning off to the highest bidder the consecutive privilege of choosing locations at the graded prices. The difference in actual values having been determined, the matter of location will be subject to a great diversity of opinion; not a few will choose locations some

distance from the townsite and take advantage of the lower grading of prices, while others will prefer to locate near the townsite and pay the higher graded price.

Every dollar of this premium money derived from the bidding will belong to the Club and will be turned into a fund for street or other improvements in the town and community.

To distant friends let us say that we are not asking you to come to a place that is wild and unsettled, but we are placing before you the opportunity of getting right into the heart of a well settled country. You come among people who have brought their customs, culture and refinement with them. In other words, you come among friends, you come to a country where nature has unstintingly lavished her blessings.

We are all from distant homes. We are still your neighbors and friends. Come along and let us enjoy each other's company once again. The world is not very large after all, for the transcontinental railroad lines have brought our neighborhoods together. We urge you in every proper way to ponder well the Club Plan and what the advantages its offers may mean to you.

What Does the Club Plan Mean to You?

It means that you can get a farm home at the lowest wholesale price and on very easy terms.

It means that your farm home will be worth from three to five times what it cost you by the end of the first year.

Questions and Answers

Question 1: Do I want a farm home of my own?

Answer: Yes, every man that can get a farm home should own one.

Question 2: Where do I want to locate my home?

Answer: Where you can obtain a small farm home at wholesale price, with the best soil, equitable climate, close to market, thickly settled community so you will have immediately all the modern advantages and comforts.

Question 3: How can I secure a farm home on the best terms?

Answer: By joining the Land Club and save real estate commission.

Question 4: How do I save money by joining the club?

Answer: You buy the land direct from the owner at the graded wholesale price and save the difference between the wholesale and the retail price, which usually is from 100 to 200 per cent.

Question 5: Do I have to put Ten Dollars per acre improvements on each individual acre?

Answer: No; it may all be expended on one acre if so desired.

Question 6: What are the advantages I get by becoming a member of your Club?

Answer: The advantages are so many that it is difficult to enumerate them. You cannot only buy at wholesale prices, but you are buying where numbers of others are buying and improving with the absolute certainty of large population and vast improvements will at least double the value of your land before the second payment is required, and you will at once enjoy all the comforts and advantages of civilization.

Question 7: How can I acquire a farm home without improving and working on the land?

Answer: If you secure a farm home through the Club Plan, you will be required to improve it. Buying at wholesale prices and improving the land are the very essence of the Club Plan. You are not required to live on your farm; you can get someone to do the improvements for you.

Qestion 8: In what will the permanent improvements consist?

Answer: Buildings, fences, planting of fruit trees and general improvements.

Question 9: How much will the wholesale price be per acre?

Answer: The Committee will have lands submitted to them at all prices, and they will select and report on the tract that is the best, considering the price, location, climate and market advantages.

Question 10: Can I wait until after the land has been selected before making application for allotment?

Answer: No; remember that you and others practically select the land yourselves. If everyone waited until the land was selected there would be no Club to select land for.

Question 11: Have I the money required?

Answer: You have. If you can pay the allotment fee, and can arrange within the next few months to make your first payment on the land, the balance is arranged on very easy terms, with the legal rates of interest. Also you can make the land support yourself and family, and pay for itself. (See table of absolute facts).

Question 12: How do I know that good land will be selected?

Answer: By the report of the Committee, a copy of said report will be sent to you before the first payment is made on the land, for your approval.

Question 13: How does the Dominion Homeseekers' Association receive compensation for services, office expenses, clerk hire, etc.?

Answer: First. The Association receives an allotment fee of Ten Dollars from each Club member. Second. As no owner would sell his farm and permit homeseekers to select here and there out of his farm what they wanted. and the untaken part left on his hands, the Association takes the portion or portions of land not taken by the Club member, on the same conditions as the Club member. This land will increase in value and make as large a profit per acre as land acquired by the Club member. Third. By the purchase of land adjoining the lands selected by the Club members. The fact that when a tract of land becomes thickly settled, in a very short time it enhances the value of the adjoining lands greatly.

Question 14: How shall I know that the Association is responsible?

Answer: First—The personnel of the Association is composed of gentlemen who have ample funds to conduct the affairs of the Association. We refer you to our Bank Depository, Bradstreets and Dun Reports, or any bank or private citizen who are in position to ascertain such financial standing.

Question 15: Which shall I do; work for wages or secure a farm home?

Answer: The average wage earner does not earn over $900 a year, and cannot lose a work day or take a day of recreation, or be ill a day, but must slave for another his full time. Then he has to pay rent, say $150 per year; his balance of his earnings is only $750 to pay living expenses.

The farm home for example is a five acre tract, requires only six months of his time. Planted in potatoes will bring a gross return of $1,100. Now add the rent for six months $72.50, makes $1,172.50 in six months. We will say that you work the other six months as a wage earner. Your net earnings would be $375, added to the farm home amount makes a total of $1,547.50. The fact for you to consider is plain.

Wages $750. Farm home $1,547.50. Take your choice. We go further and say that many products are better, diversified crops are still better to the man of small capital. To engage exclusively in fruit growing one is obliged to provide for the period from the setting out of the trees, until they come into bearing, thus requiring an income from other sources, while in mixed farming returns may be counted on from the start. A few acres planted in small fruits, vegetables, potatoes, carrots, cabbages, etc., with fowls, some cows and pigs, will give a man an insured income the first season, and will not interfere with his planting a variety of fruit trees, which will become profitable later. Large farming and specialties in agriculture should only be attempted by men with sufficient means to tide over the long period of unproductive idleness. We refer you to the table of absolute facts to show what can be done on a ten acre farm home in British Columbia. The following list was raised on a ten acre clearing in heavy bush the fourth year after the land was located:

Table of Absolute Facts

Shipments by—	Express Lbs.	Freight Lbs.	Total Lbs.
Beets	120	.....	120
Beans, green	1028	.....	1028
Corn, green	998	.....	998
Cabbage	815	3711	4526
Carrots	985	3075	4060
Cucumbers	3295	.....	3295
Citron	....	4090	4090
Egg plant	115	.....	115
Melons	2436	.....	2436
Onions	200	1030	1230
Parsnips	....	1450	1450
Pumpkins	....	275	275
Potatoes	1780	11065	12845
Peppers	170	.....	170
Rhubarb	760	1000	1760
Raspberries	....	700	700
Strawberries	3775	6725	10500
Turnips	1060	155	1215
Tomatoes	44035	25228	69263
Totals	61608	58504	120112

Plants

Tomato plants	85,000
Cabbage plants	10,000
Strawberry plants	80,000
Raspberry plants	3,000
Total	178,000

We call your attention to the fact that the family of four used what was needed for their own use. We will furnish you with a large list of references as to reports on agriculture on application, giving names, dates, addresses, etc.

Who Are Entitled to Allotments

A man, his wife, and any member of his family who are of age. Must be of good character, and Anglo-Saxon.

Dominion Homeseekers Association

MEMO.

MEMO.

SPECH

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The club plan : the best way.

FRIENDS!

AFTER ALL THIS IS THE REAL TEST

We quote from the records of a mass meeting, held at Clark City, California, June 9th, 1905, to prove what has been done, and what can be done in British Columbia, as follows:

"We, the residents of Clark City and community, heartily endorse the manner and method of the CLUB PLAN, in securing a home, and in establishing the Clark City Colony. We wish to express our appreciation of their assistance in the purchase of this beautiful ranch at such reasonable figures and easy terms; and also the business-like manner in conducting the distribution of allotments, and attending to the many details of establishing the Colony. . . . . For all of which we extend our heartfelt gratitude. C. W. PAYNE, Chairman."

THE CLUB PLAN EMBRACES A NEW ERA

Transition—this is a day of changing conditions in the farming region. The period of great land holdings is passing away, the days of speculation in wheat farming are gone; the mistakes of fruit growing have been overcome, and we are beyond the stage of costly experiment; it is a time of development; the foundations of a great industrial community are being laid, and a young and vigorous civilization firmly established.

People have said, "We cannot live upon climate," and they have dreaded isolation, distance from neighbors, from markets and eastern centers, and they have feared high price lands and dry seasons. But all of these are now things of the past—today the Pacific Coast has acquired an unlooked-for importance, they have made this coast the commercial front of Asia. Today the east is near, the markets are close, in fact the markets of the world are now accessible. Lands are low, the skilled and unskilled laborer can obtain employment in abundance, and the time is now, and the way to get from 1 to 10 acres of land for a farm home and to have close neighbors, close to market, and live in a healthy climate, is to join the Dominion Homeseekers Association Club.

We will soon have this club full, and you might have to wait for the next club formed if you delay.

SEND IN YOUR ALLOTMENT AT ONCE TO THE

Dominion Homeseekers Association, Ltd.
Room 35, Davis Chambers Building
615 Hastings Street
Vancouver, British Columbia

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INVESTOR:

DON'T DELAY

If you knew in advance that a certain piece of land was to be bought, sub-divided and improved, and you could buy 5 or 10 acres in the heart of it at the wholesale acreage price, you would buy it. Of course you would.

That is just the advantage you enjoy of being a Club Member.

The Association furnishes you the opportunity of buying where 300 or 400 people are going to buy land and improve it.

A hint to the wise is sufficient.

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