



106 – 1915 Broad Hollow Gate, Mississauga, ON, L5L 6A3

Tel: 905-569-9008 or toll free: 1-800-661-4319 Fax: 905-820-2972 Email: shirley@stewardscanada.org

## BOND ORDER

Payment in Canadian funds is enclosed for:

\$ \_\_\_\_\_ **4.0 % Demand Variable Interest Rate Bond (\$ 500 minimum)**

- Funds are repaid on request. \$500.00 minimum deposit or withdrawal.
- Interest payments are made twice a year, December 31 and June 30.
- Interest rate adjustment - rate will be reviewed every six months and the interest paid on your bond will be adjusted if necessary on January 1 and July 1 in each year as determined by the Board of Directors. You will be notified about an interest rate change not later than 30 days prior to an interest rate adjustment.
- If you wish to receive an interest cheque semi-annually (January 1 and July 1 each year), please initial here \_\_\_\_\_. If you wish the interest to be added to the bond and compounded, do not initial in the foregoing space. A statement will be sent to you semi-annually on the interest payment dates showing transactions on your account and the latest balance.
- Bonds are registered according to your instructions. Suggested forms of registration are:
  1. John Jones
  2. John Jones and Mary Jones, as Joint Tenants with Right of Survivorship and not as Tenants in Common.
  3. John Jones and Mary Jones, as Joint Tenants with Right of Survivorship and not as Tenants in Common. Interest paid to John Jones.
  4. Bethany Gospel Hall Inc.

### Register Bond to:

\_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone ( \_\_\_\_ ) \_\_\_\_\_ Email: \_\_\_\_\_

Signed \_\_\_\_\_

SIN # \_\_\_\_\_ Joint Bond Ownership, SIN for 2<sup>nd</sup> name # \_\_\_\_\_

For Bonds registered in Assembly/Church name, show charitable registration # \_\_\_\_\_

Make cheque payable to Stewards Canada



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## **STATEMENT OF PURPOSE AND DISCLAIMER**

Money from the purchase of Stewards Bonds provides loans to Assemblies and other evangelical ministries. This is an opportunity to let Stewards Canada use your money to lend to the furtherance of the Lord's work. The money is loaned to assemblies and other evangelical ministries for building, renovating, repairing and buying property.

Stewards Canada is managed by an Executive Director and an Administrator and is actively guided by a Board of Directors composed of bankers and accountants. Presently we have over 300 bondholders and during our existence, have been able to provide financial help to over 300 churches and church related ministries. Without our help, many of these churches would be unable to find the finances they needed to accommodate their growing ministry and repair existing facilities.

In order to fund the requirements of our borrowers, Stewards Canada needs investment partners to meet the financial needs of these ministries. We are not licensed to promote our investments to the general public, rather we are dependent on believers in Canada to support this ministry of financial help. Our interest rates are attractive and your investment security is based on our long and rock solid financial history. The evangelical community has a very good reputation for repaying loans and our experience is that most Stewards Canada mortgages are repaid before their termination date.

Stewards Canada has been serving the Assemblies in Canada for over fifty years, offering a private demand bond to the congregations of Christians in the "Brethren" local churches across Canada. During that period we have been faithful in paying every bi-annual interest payments within the week following the period end and bond redemptions have been paid in full value promptly upon request. If you wish to review our audited financial statements, they are available upon request.

We are thankful to have the exemption from the Securities Act so that our financial service can be offered strictly to the Christian community in Canada without having to comply with Securities Act limitations. However, as a Not-for-Profit Organization with a charitable registration we cannot guarantee a security that goes beyond our long history. This disclosure notice is our attempt to be up front with the risk reality facing the financial community in Canada.

This offering of this Bond is not, and under no circumstances is to be construed as, a public offering. These Bonds will be issued under exemptions from the dealer registration and prospectus requirements of the Securities Act in the provinces where they are sold, which exemptions are available to an issuer that is organized exclusively for educational, benevolent, fraternal, charitable, religious or recreational purposes and not for profit. As a result, the purchaser is restricted from using most of the civil remedies available under securities laws. In addition, this Bond will be subject to certain resale restrictions under applicable securities laws in addition to the contractual restriction contained therein.

No securities commission or similar regulatory authority has passed on the merits of this Bond and any representation to the contrary is an offence.

**IT IS RECOMMENDED THAT ALL PURCHASERS CONSULT WITH THEIR OWN LEGAL AND FINANCIAL ADVISERS WITH RESPECT TO THE MERITS OF THIS INVESTMENT AND ITS SUITABILITY FOR THE PARTICULAR PURCHASER.**

*It is required of stewards that they be found trustworthy (1 Cor. 4:2)*