

I and S International
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10180-101 St. Edmonton, AB
T5J 2S4

Hello Friend,

Congratulations on taking the first step to becoming an investor in property with I and S International. Whether you already are an experienced property investor, or if this is the first time you've thought about becoming one, I can assure you, you've never quite been involved with a company like I and S International.

Working off the Kiss principle (keep it super simple) I and S allows you to not only become a land owner, but to actually understand and participate in the process. And at the end of the day not only will you enjoy Pride of Ownership, but, more importantly, make a very good return on your minimal investment, basically risk free.

Sound to good to be true, well read through this investment package and judge for yourself.



Bruce Baker
Investor Relations
I and S International
780-756-6824

What am I looking at:

Investment information for I and S International

What I will learn:

Why I need to invest

- The cash flow quadrant

How money works

- The rule of 72

I and S International Investment Strategy

- Keeping it simple and keeping the investor in control

What sets I and S International apart from their competition

- Exit strategies and other investor benefits

The I and S International current investment opportunity

- Why Saskatchewan
- How Real Estate Value works

The Possibilities

- What if I....

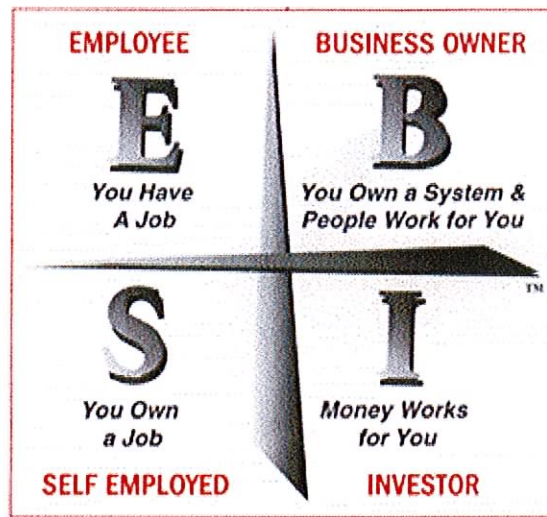
Financial Options

- What if I can't afford to invest

Where do I go from here

- Options on what to do now

Why I need to invest



Robert Kiyosaki's CASHFLOW Quadrant

The above picture is the cash flow quadrant. You may have read about in Robert Kiyosaki's Rich Dad, Poor Dad. Regardless, what it shows us is the four ways to make money: Employee, Self-employed, Business Owner and Investor.

What quadrant you are in right now doesn't matter. It's where you're headed that does.

There's only so many hours in the day for us to work or, in the case of a business owner, have our doors open for business, so there is a limit to the amount of money we can make through our own efforts. Not the case when you are an investor. An investor uses money to make money. Nothing works harder than money. It works for us 24/7, doesn't take holidays and allows us to turn our goals and dreams into reality.

How Money Works

Hard to believe with Money being such an important part of our society that most people don't know how money works. It's simple: Money works on **The Rule of 72**.

All you need to do is take the return on your investment and divide it into 72. This will approximate how many years it takes for your money to double. For example:

THE RULE OF 72	
Annual Rate of Return	Investor's Money Doubled Every...
<i>%</i>	<i>Years</i>
4	18
6	12
8	9
12	6
20	3.5

How many more doubling periods do you have left in your life?

If you are currently getting 3-4% on your investments, regardless of your age, you don't have many.

But what if your investment doubled your money every 3-4 years?

The I and S International Investment Strategy

Our Goal: Help investors at least double their money every 3-4 years.

How: The I and S Investment Strategy is a simple one:

- 1) Buy raw land on the outskirts of major cities where urban sprawl will occur within the next 3-4 years.
- 2) Develop that land into subdivided serviceable lots within a 3-4 year period
- 3) Sell the lots, return profit to their investors and move on to the next project

The short time frame of 3-4 years allows the investor to remain in control of their money. Within that period they will have their investment back, complete with profit. They can then re-invest in the next I and S International project or not. They never have to worry about having their money tied up for 10,15 or 20 years. They can also get out whenever they want

What sets I and S apart from their competition

I and S International has a few major guarantees in their legal agreement that other companies don't. The reason: to help their Investor sleep at night.

These include:

- 1) Exit strategies- at any time the investor can exit or walk away from the investment either by
 - a) Selling the land purchased, something I and S International will help the investor do if they desire.
 - b) Taking advantage of the exit plan I and S International has in place which allows, after 2 years, the investor to walk away no questions asked, complete with initial investment plus a 12% return on their money.
- 2) No cash calls- at no time will I and S international ask the investor for more money because development costs are more than expected. After the initial investment is made the investor can relax, knowing no more money will be needed to fund the project.
- 3) At all times I and S International will hold at least 40% of their own investment- This ensures I and S International will continue the land development process continuously as they will want to see the project to fruition as much as, if not more, than any other investor.



Bergheim
 Lot start @ \$150,000+
 House-\$500,000+

Subject Property
 10 minutes from Saskatoon

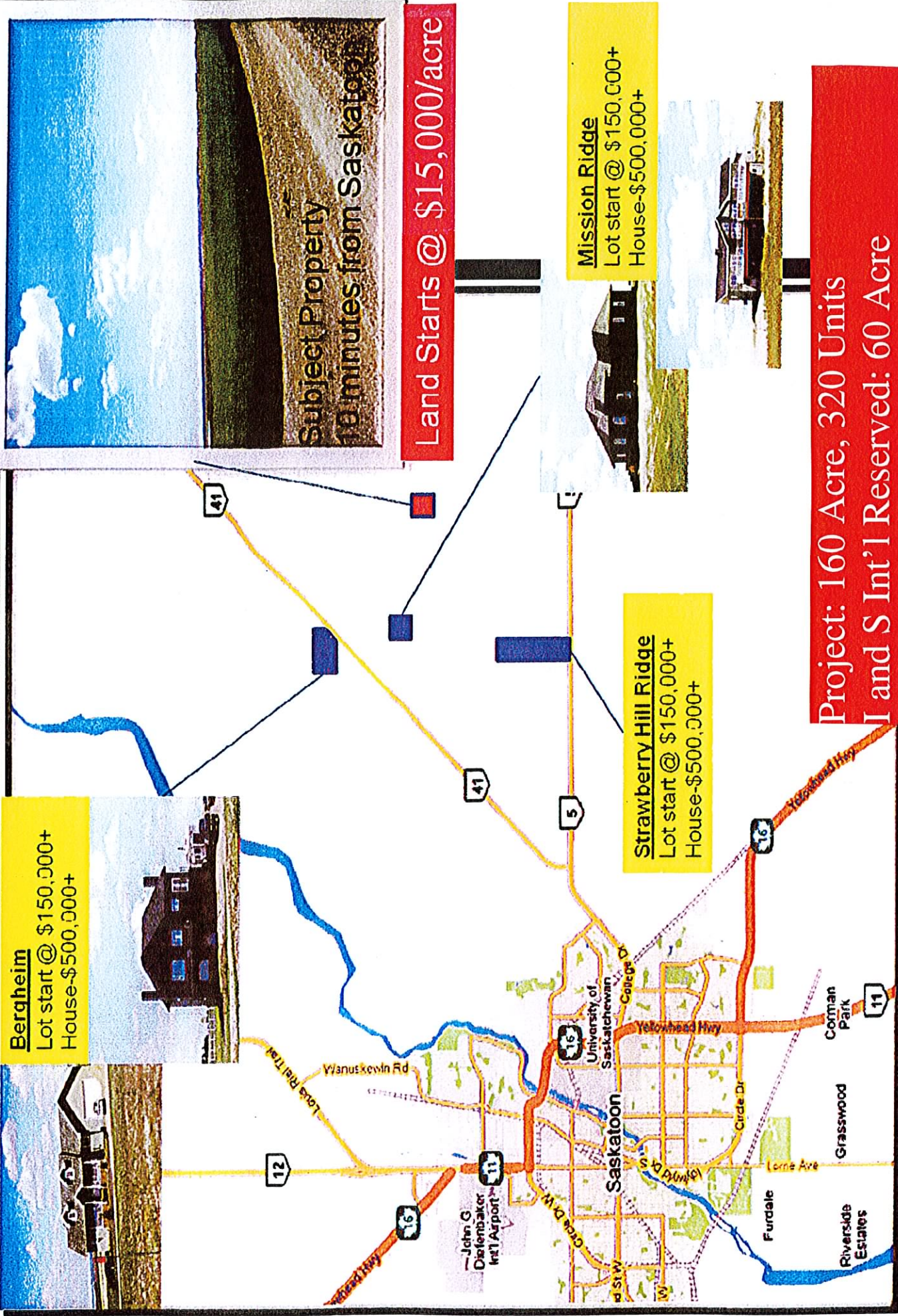
Land Starts @ \$15,000/acre

Mission Ridge
 Lot start @ \$150,000+
 House-\$500,000+

Strawberry Hill Ridge
 Lot start @ \$150,000+
 House-\$500,000+



Project: 160 Acre, 320 Units
I and S Int'l Reserved: 60 Acre
Prices: 1/2 Acre-\$7500 1 Acre- \$15000



Why Saskatchewan

Saskatoon Quick Facts

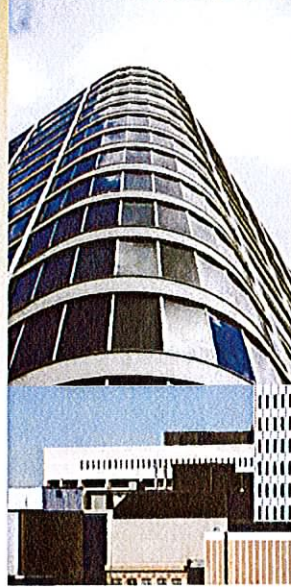


10 reasons to choose Saskatoon

Industry The Saskatoon region is considered to have one of the most diversified economies in western Canada. There are 6 dominant industries within the region, including Mining and Energy; Manufacturing; Transportation; Life Sciences; Construction; and Agriculture.

Education Saskatoon offers a wide variety of schooling choices including both public and private institutions. The University of Saskatchewan is a world class institution with 13 colleges and over 20,000 students.

Cost of Living Compared to other major centres in Canada, Saskatoon remains a very cost competitive place to live. In 2007, the average house price was \$252,000; whereas the Canadian average was over \$300,000.



- Economic growth
- Market diversity
- Positive investment climate
- Cost competitive
- Central location
- Research & Innovation
- World class education system
- Highly skilled labour market
- Quality of life
- Cultural diversity

Average Monthly Rent Comparison for 2 Bedroom Apartment

Saskatoon	Calgary	Edmonton	Winnipeg	Toronto	Halifax	Ottawa	Vancouver
\$693	\$1,089	\$958	\$740	\$1,061	\$815	\$961	\$1,084

Source: CMHC Rental Market Statistics—Fall 2007

Dual Income Family at \$75,000 Total Annual Income*

	Vancouver, BC	Calgary, AB	Saskatoon, SK	Winnipeg, MB	Toronto, ON	Montréal, QC	Saint John, NB	Halifax, NS	St. John's, Nfld.
Taxes									
Provincial Income Tax	2,900	3,509	4,949	5,489	3,306	5,782	5,667	5,515	5,319
Tax Credits & Rebates	0	0	0	(400)	0	0	0	0	0
Health Premiums	1,296	1,056	0	0	750	0	0	0	0
Retail Sales Tax	1,465	0	989	1,728	1,904	2,617	2,783	2,783	2,946
Gasoline Tax	410	180	300	230	294	334	214	310	330
Total Provincial Taxes	6,071	4,745	6,238	7,047	6,254	8,733	8,664	8,608	8,595
Household Charges									
Mortgage Costs	26,232	18,139	11,277	7,868	16,204	9,418	7,255	7,601	5,899
Property Taxes	3,088	1,939	2,275	3,225	3,513	3,131	2,200	2,142	1,333
Property Tax Credit	(570)	0	(153)	0	0	0	0	0	0
Home Heating	1,453	1,166	1,206	1,427	1,488	1,827	1,961	1,723	2,318
Energy Rebate	0	(147)	0	0	0	0	0	0	0
Electricity	554	1,116	940	545	952	575	913	983	899
Telephone	302	280	258	289	265	265	265	301	264
Auto Insurance	1,546	1,888	814	995	3,529	1,468	1,532	2,181	2,591
Total Household Charges	32,605	24,381	16,617	14,349	25,951	16,684	14,126	14,931	13,304
Total Taxes & Household Charges	38,676	29,126	22,855	21,396	32,205	25,417	22,790	23,539	21,899

* This information is subject to change and may vary. Source: Saskatchewan Finance, 2008 - 2009 Saskatchewan Provincial Budget

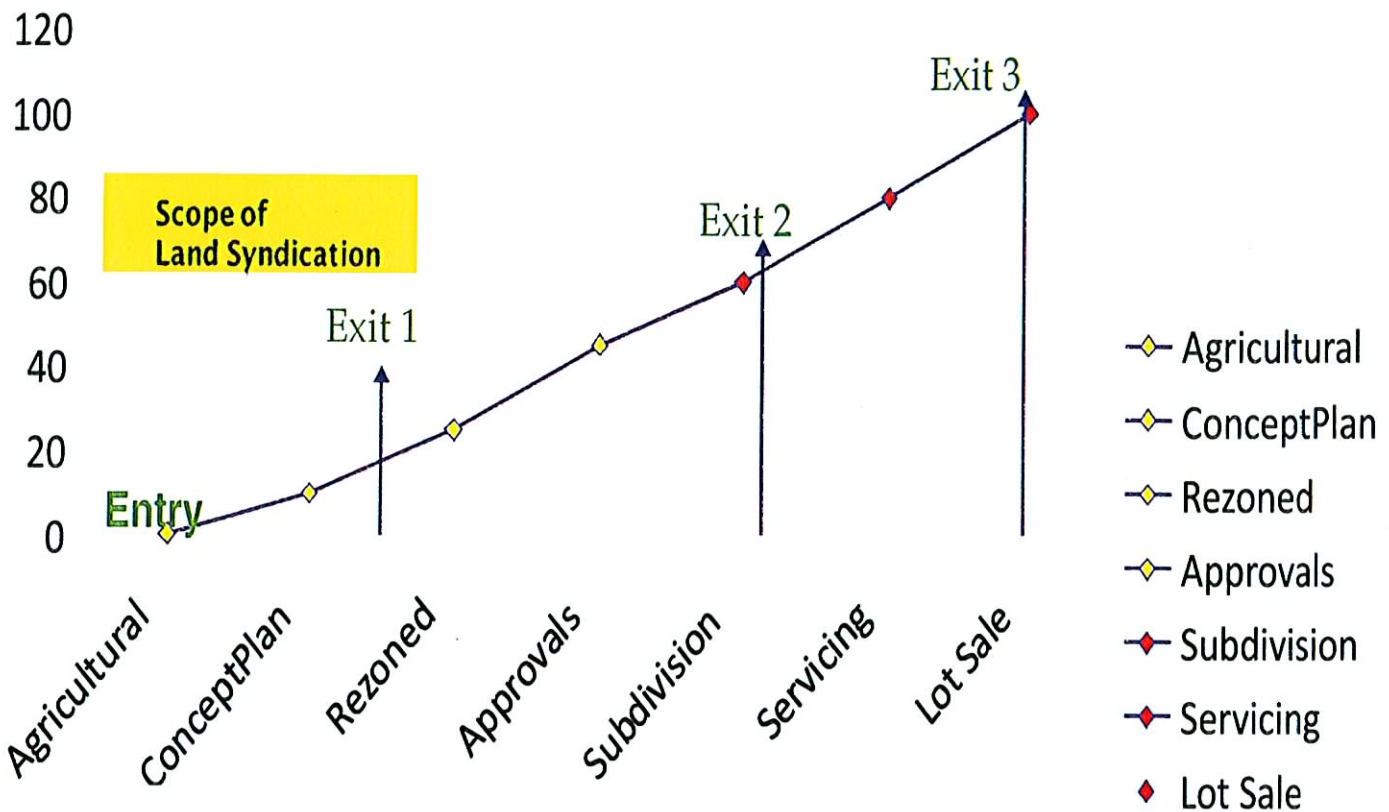
For more information on relocating to the Saskatoon region, please contact the Saskatoon Regional Economic Development Authority at: (306) 664.0707 or 1.800.706.1977 | Info@sreda.com | www.sreda.com

***The information contained in this document may vary and is subject to change.

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How Real Estate Value Works

Real Estate Appreciation Chart



The above chart shows you how real estate value grows. With each step closer to complete development, property value increases. From raw land to serviceable and saleable lots within 3-4 years: Certainly realistic, as is the doubling of your investment during that time, as the graph below indicates.

Country Residential Comparison

	Price per Acre	3 Acre (\$) per lot	Development Cost (\$)	Total \$ per lot
Edmonton	\$40,000	\$120,000	\$50,000	\$170,000
Red Water	\$30,000	\$90,000	\$50,000	\$140,000
Beaumont	\$35,000	\$105,000	\$50,000	\$155,000
Subject Property	\$15,000	\$75,000 (5 Acre)	\$30,000	\$105,000

Currently country residential service lot cost \$150,000 - \$249,000 or more in this area
 Projection in 3 year a 5 acres lot with 25% profit will sell at \$185,000
 Projection in 3 years a 2.5 acres lot with 100% profit will sell at \$199,000
 (depending on market values)

So we know we need to invest, we know how money works and we know the potential of this investment. So lets combine the three and look at ...

The Possibilities

Investment	4yrs later	8yrs later	12yrs later	16yrs later	20 yrs later
\$15,000(1 acre)	\$30,000	\$60,000	\$120,000	\$240,000	\$480,000
\$30,000(2 Acres)	\$60,000	\$120,000	\$240,000	\$480,000	\$960,000
\$75,000(5 acres)	\$150,000	\$300,000	\$600,000	\$1,200,000	\$2,400,000

The above graph shows you the potential of your investment if you continue to re-invest with I and S International assuming your investment doubles with every project over a 4 year period. And while I and S International cannot and does not guarantee that return on investment, that is our goal.

Financial Options

What if I can't afford to invest?

Those that can't afford to invest are the ones that need to most.

Here's a possible option:

Get an INTEREST ONLY line of credit for \$15,000 a 5% interest
-certainly realistic, especially if you own your own home

Pay only the interest of \$750/yr or \$62.50/month

At the end of the year you will have a tax deduction for the interest you paid

Once the option becomes available, after the 3-4 year investment period, pay back the line of credit and re-invest, but this time with your own money!

The bottom line is where there's a will there's a way and sometimes you really need to think outside the box.

Where do I go from here?

After reviewing this information package you have 2 options:

- 1) Nothing: if this investment is not for you, than throw this package on the recycle pile or better yet, pass it on to friend and let them have a look.
- 2) Take action. Call Bruce Baker at 780-756-6824 and make an appointment to have your questions answered and any concerns or challenges addressed.

Referrals

The next page, which is the final page of this investment package, is a referral sheet. It can be very important to you if you desire to make a few extra dollars to invest.

Simply fill it out and fax or e-mail it to me at for every referral who becomes a client I will send you a cheque for \$250. A couple of \$250 cheques each month makes for a decent part-time income. Just a thought.

I and S International Referral Form

Bruce Baker wants to give you
MONEY!

Receive \$250 for every
Referral who becomes
a client of I and S International

Provide as many names as you wish
As there is no limit to the amount of
CASH I will give you!

Once the form is complete, simply fax to
780-423-2368 or scan and e-mail to
brucebaker4@yahoo.ca

Your Information

Date

Your Name

Your Phone Number

I authorize I and S Int'l to use my name
when contacting the above referrals

Please sign here

Name

Home Phone

Relation

Name

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