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Sec. 4. The Secretary of the Territory and the respective County Clerks of the Counties of Weber, Davis, Salt Lake and Utah are hereby appointed a canvassing board, which board or majority of them shall, between the 13th and 16th day after the election, unseal the envelopes, canvass the election returns contained therein, and within ten days thereafter make out and transmit a certificate signed by each of the members of said board to each Councilor and Representative elected.

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As already said, the Constitution and By Laws are carefully drawn, but it is to the practical workings of the Society that you will have to look for success or failure. There is no reason why building societies should not be conducted with entire success and from the tenor of your letter I am satisfied that your society will be a complete success. You thoroughly comprehend the aims and object of a build-

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You very properly remark that yours is not intended so much for investors as it is to enable the members to acquire homes through it, and this is really the grand object of building societies in general.

Whilst building societies are principally intended for enabling people to acquire homes or to liquidate some indebtedness on one perhaps already acquired, or to do any other laudable work, still it must be understood that if properly conducted they offer a safe and profitable investment for those who do not wish to borrow, and as it is well known that all cannot become borrowers there should be no discrimination between borrowers and non-borrowers. The real business of building societies is very simple and consists mainly in receiving and investing the dues or deposits of members, but I need hardly remark that there is a very grave duty involved in investing the funds, that is in loaning it to the members, because this is its legitimate use.

The board of directors should see that the security offered is sufficient to protect the society and in thus protecting the society they are also guarding the individual member's interest. Of course they should not use their authority so as to prevent a member from sharing the benefits the society is intended to confer. All they should want is to be reasonably sure the society will not suffer.

There should be no funds in the treasury; the funds at all times should if possible be in use by the members and if there should a period arrive when the money cannot be prevented from accumulating in the treasury and there is no stock near maturity there should be some provision made for distributing it (that is by loans) to the members. The point is that the paid up capital should be always working.

In regard to the rate of interest charged I do not see that it makes much difference whether the rate is 8 or 10 per cent, it would however have been as good to have it the legal rate, although I think without knowing the actual workings of your society, that 8 per cent. will more nearly equalize the interests of borrowers and non-borrowers.

In reference to your method of awarding loans, I would at this distance prefer selling them and determining the party by the amount of premium bids, even if this premium were returned to them again when stock matures, but I have no objections whatever to your plan, providing it accomplishes the desired object, and of this you are the judge. There is a bare possibility of favoritism being shown under the application plan which could not very well happen under open competition.

The plan under which you are working is one which has a tendency to lengthen the life of the association, but this is no fault, on the contrary, it has its advantages, as I think the equilibrium between the borrowed and non-borrowed shares is better preserved than in those which charge a premium, and retain it, and in addition charge 10 per cent. interest.

If there is any rivalry among the different societies you will labor under some apparent disadvantage, as others may show larger gains during a certain time, but this advantage is only apparent and not real, but it is hardly necessary to make these observations, because I am sure from your letter that this matter is clear to you. From the number of shares you intend issuing, I presume they will be issued in series, and if this is the case, when you come to define the values of the shares in the different series it is necessary that you should start with the correct principle and thus save trouble and labor. The general practice here is to elect a competent and responsible solicitor to look after legal matters, who is paid by the members taking loans in real estate; that is, he draws up the necessary papers in connection with the loan, makes all searches, and sees that the society as well as the member is protected, and for this service is paid by the individual member. Of course, the society, whilst not directly interested, ought to know that the charge is reasonable. I may sum up by saying, that on the whole, I like your system or plan of working, and have no doubt whatever of its ultimate success, providing the majority of its members show the same interest as is manifested by you.

Building societies will get along well under any plan providing the right men take hold and recognize the responsibility they assume, and have the ability to manage its affairs properly. This, after all, is the great secret. There is so much that could be said of building societies, the good they are doing, and the laudable objects they have in view, that after saying so much, I have really but touched the surface, and must, for want of time, and perhaps for saying some things that may not have interested you, bring my letter to a close.

Whilst my time is fully occupied (as I, too, am in the railroad business, like yourself,) yet I am always glad to respond as promptly as possible to such a letter as you have written me, because I know that it is with the laudable object of benefitting your fellow men that you address me, and whilst I may not be of any particular service to you, this fact does not detract from your object.

Wishing your society that success

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obtainable at your local ticket office, write
to the
GEN'L. PASS. AGENT, C. & N.-W. R'Y,
CHICAGO, ILL.

and be entitled to one Representative.

District No. 14.—Shall consist of the Precincts of Big Cottonwood, Butler, East Mill Creek, Farmers' Fort Douglas, Granite, Little Cottonwood, Mountain Dell, Mill Creek, Silver, Sugar House and West Jordan in Salt Lake County, and be entitled to one Representative.

District No. 15.—Shall consist of the Precincts of Lehi, American Fork, Alpine, Pleasant Grove, Cedar Fort and Fairfield, in Utah County, and be entitled to one representative.

District No. 16.—Shall consist of the Precincts of Provo, Springville and Salem, in Utah County, and be entitled to one representative.

District No. 17.—Shall consist of the Precincts of Spanish Fork, Payson, Spring Lake, Santaquin, Goshen, Benjamin and Thistle Valley, in Utah County, and be entitled to one representative.