and be entitled to one Representative. Utah, and there are three organized ing society, and when men of integrity which, as I have already said, I am las, Granite, Little Cottonwood, Moun- based upon the Denver and Philadel- success. tian Dell, Mill Creek, Silver, Sugar phia plan of selling money to the high- You very properly remark that yours House and West Jordan in Salt Lake est bidder, the amount of premium be- is not intended so much for investors County, and be entitled to one Repre- ing paid monthly. The Ogden Build- as it is to enable the members to acsentative.

Precincts of Lehi, American Fork, Al- ducted from the amount purchased at in general. pine, Pleasant Grove, Cedar Fort and once. Fairfield, in Utah County, and be entitled to one representative.

District No. 16.-Shall consist of the to one representative.

sentative.

District No. 18.—Shall consist of the entitled to one representative.

and be entitled to one representative.

Precincts of Chester, Wales, Ephraim, ments to investors as to intending bor- that the security offered is sufficient to Manti, Petty, Mayfield, Gunnison, Fay- rowers, but the committe on constitu- protect the society and in thus proette and Freedom, in Sanpete County, tion and by laws endeavored to make tecting the society they are also guardand be entitled to one representative. entitled to one Representative.

and Kane, and be entitled to one Representative.

District No. 23.—Shall consist of the Counties of Beaver and Iron, and beentitled to one Representative. District No. 24.—Shall consist of the

to one Representative. SEC. 2-COUNCIL DISTRICTS.-District No. 1.-Shall consist of Representative Districts Nos. one and two shall be entitled to one Councilor.

District No. 2 .- Shall consist of Representative Districts Nos. three and four, and be entitled to one Councilor. District No. 3.—Shall consist of Representative Districts Nos. five and six, and be entitled to one Councilor.

District No. 4.-Shall consist of Re-District No. 5.-Shall consist of Representative Districts Nos. nine and ten, and be entitled to one Councilor. District No. 6.-Shall consist of Rep-

be entitled to one Councilor. District No. 7.—Shall consist of Representative Districts Nos.13 and 14, and be entitled to one Councilor.

District No. 8 .- Shall consist of Representative Districts Nos.15 and 16, and is allowed for the current year. That this you are the judge. There is a bare be entitled fo one Councilor. District No. 9 .- Shall consist of Rep-

be entitled to one Councilor. District No.10.-Shall consist of Representative Districts Nos. 19 and 20, and

be entitled to one Councilor. District No.11.—Shall consist of Representative Districts No. 21 and 22, and

be entitled to one Councilor. District No. 12.—Shall consist of Rep-

resentative Districts Nos.23 and 24, and some very nice homes and redeeming than in those which charge a premium, be entitled to one Councilor.

their respective Precincts, shall immediately after the completion of the canvass as provided in Section 17, of Chapter XII, Laws of Utah, 1878, make of votes each has received for Councilor or Representative, as the case which shall be filed with the presiding at once. judge, one shall be forwarded to the County Clerk of the County in which such Precinct is situated, and one to if you have no time to answer me ! the Secretary of the Territory, in an shall not feel slighted, I may feel disenvelope securely sealed, and plainly appointed. marked "Election Returns from Precinct --- County," (filed in

the name of the Precinct and County). 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.

ABOUT BUILDING SOCIETIES.

INTERESTING CORRESPONDENCE UP-ON A SUBJECT OF LOCAL SIGNIFICANCE.

By courtesy of Francis Cope Esq., we are enabled to publish the following correspondence between himself cieties:

> SALT LAKE CITY, February 7, 1884.

Thomas Gaffney, Esq., Accountant, Philadelphia, Pa .:

sistent.

District No. 15.—Shall consist of the highest bidder, but the premium is de- the grand object of building societies

factory.

Counties of Juab and Millard, and be cess of building associations and es- consists mainly in receiving and invest-District No. 19 - Shall consist of the ciety, being an active director of the but I need hardly remark that there is Precincts of Thistle, Fairview, Mount organization. I will say we have some a very grave duty involved in investing Pleasant, Spring City, Moroni and good financiers on the directory who the funds, that is in loaning it to the Fountain Green, in Sanpete County, will see that the funds are promptly members, because this is its legitimate and safely loaned. I am aware that our | use. District No. 20.—Shall consist of the society does not offer such induce- The board of directors should see it a benefit society to the poor man ing the individual member's interest. District No. 21 .- Shall consist of the struggling to get a home, and did not Of course they should not use their Counties of Sevier and Piute, and be take so much thought for the investor. authority so as to prevent a member My opinion, however, is that "Z. B. B. from sharing the benefits the society is District No, 22.—Shall consist of the S." will prove a fair investment even in intended to confer. All they should Counties of Emery, Garfield, San-Juan Utah. I will add that while we have want is to be reasonably sure the sociour funds at eight per cent per annum, etv will not suffer. Utah is worth from 10 to 18per cent per sury; the funds at all times should if annum, at the present time, and banks possible be in use by the members and will not loan money on good collateral if there should a period arrive when security to their customers at less than the money cannot be prevented from County of Washington, and be entitled 10 per cent. For this cause some peo- accumulating in the treasury and there ple are afraid that 8 per cent is too low, is no stock near maturity there should that it should not have been less than be some provision made for distributhe current rate of interest. The ting it (that is by loans) to the memloans made by the society, however, bers. The point is that the paid up are for a very long period and the in- capital should be always working. terest is not changed by the payment | In regard to the rate of interest of contributions, but only by special charged I do not see that it makes pre-payments in addition to the contri- much difference whether the rate is bution.

tion in the society, an investor neces- rate, although I think without knowsarily, a borrower if he desires when ing the actual workings of your society, presentative Districts Nos. seven and there are funds to loan. As an investor that 8 per cent. will more nearly equaleight, and be entitled to one Councilor. he is entitled to a share of the profits | ize the interests of borrowers and nonwhich are added yearly to his credits. borrowers. As a borrower he continues to pay full In reference to your method of interest on his loan until the shares awarding loans, I would at this dismature or attain the par value of one tance prefer selling them and deterresentative Districts Nos.11 and 12, and hundred dollars each.

B. S. a savings society as well as a returned to them again when stock building and loan society, so that a matures, but I have no objections person can withdraw at any time on 30 | whatever to your plan, providing it acdays' notice. No interest, however, complishes the desired object, and of is allowed for the current year. That this you are the judge. There is a bare vines, Seeds, &c., by mail, a specialty. Safearrival possibility of favoritism being shown guaranteed. 60 choice, cheap, \$1 Sets, for example: ments until the dividend is added to under the application plan which could resentative Districts Nos.17 and 18, and his credit, in order to receive any inte- not very well happen under open comrest on his contribution. So far we petition. have had about sixty shares withother profit to the society.

other property that was heavily mort- and retain it, and in addition charge 10 Sec. 3. The judges of election in gaged at a higher interest and which might have been lost to its real possessors, hence we are much encouraged in our good work.

I have just been loaned a copy of the out a list in triplicate, of the names of Building Association and Home Journal the persons voted for, and the number for December and January, which contains your criticism of the Chicago, and I have been much interested in its may be, and certify to the same, one of perusal and intend to subscribe for it

> I trust you will not think me obtrusive in writing you at such length, anp

Yours Respectfully, FRANCIS COPE.

THE ANSWER.

EMPIRE LINE, OFFICE OF THE AUDITOR, Philladelphia, Feb'y 13, 1884

Francis Cope, Esq., U. C. R. R., Salt Lake City,

My Dear Sir:-I have your very interesting letter of the 7th inst., in refeference to Building Association matters, and also a copy of the Constitution and By Laws of "Zion's Benefit Building Society." I have looked carefully over the Constitution and By Laws, and with one or two trifling exceptions, consider them very carefully

I do, however, think that the interests of building societies require that each men take hold and recognize the resstockholder should have but one vote, ponsibility they assume, and have the [The laws of Utah require that the ability to manage its affairs properly. number of votes held by any share- This, after all, is the great secret. holder in a corporation, shall be There is so much that could be said of according to the number of shares building societies, the good they are and an Eastern Expert in Building So- assessed by him. Editor D. N.] doing, and the laudable objects they and also that the society will need to have in view, that after saying so much, exercise unusual care if they as a body I have really but touched the surface, undertake the building or alteration of and must, for want of time, and perhouses, to be paid for out of the funds haps for saying some things that may of the society. Of course the society not have interested you, bring my letter can do this work, and I only say that to a close. they will need to be extremely careful. Whilst my time is fully occupied (as DEAR SIR-Having just read your As already said, the Constitution and I, too, am in the railroad business, like criticism of the Union Savings and By Laws are carefully drawn, but it is yourself,) yet I am always glad to res-Loan Society of Chicago, and appreint- to the practical workings of the So- pond as promptly as possible to such a ing the kind manner in which it is done, ciety that you will have to look for letter as you have written me, because I make bold to send you a copy of the success or failure. There is no reason I know that it is with the laudable obconstitution and by-laws of "Zion's why building societies should not be ject of benefitting your fellow men that Benefit Building Society" for your conducted with entire success and you address me, and whilst I may not perusal and criticism, if it is not incon- from the tenor of your letter I am sat- be of any particular service to you, isfied that your society will be a com- this fact does not detract from your The benefits of Building Associations plete success. You thoroughly com- object.

District No. 14.—Shall consist of the already and doing well so far as the and ability evince such an interest in confident it will attain. Precincts of Big Cottonwood, Butler, taking of shares is concerned. The them as your letter discloses, I feel East Mill Creek, Farmers' Fort Doug- Pioneer Society of Salt Lake City is more than satisfied of their complete

ing Society also sells its money to the quire homes through it, and this is really

Whilst building societies are princi-The Zion's Benefit Building Society pally intended for enabling people to does not sell its money, but awards acquire homes or to liquidate some loans to members in order of priority indebtedness on one perhaps already Precincts of Provo, Springville and of application. Of course under this acquired, or to do any other laudable Salem, in Utah County, and be entitled system we have always a number of work, still it must be understood that applicants ahead of our money, and we if properly conducted they offer a safe District No. 17 .- Shall consist of the must depend entirely upon the interest, and profitable investment for those Precincts of Spauish Fork, Payson, simple and compound and fines for our who do not wish to borrow, and as it Spring Lake, Santaquin, Goshen, Ben- profits. Your experience as an expert is well known that all cannot become jamin and Thistle Valley, in Utah will no doubt enable you to determine borrowers there should be no discrim-County, and be entitled to one repre- whether our basis is sound and satis- ination between borrowers and nonborrowers. The real business of I am very much interested in the suc- building societies is very simple and pecially in Zion's Benefit Building So- ing the dues or deposits of members,

interest payable monthly, money in There should be no funds in the trea-

8 or 10 per cent., it would however Each member occupies a dual posi- have been as good to have it the legal

ming the party by the amount of pre-We have endeavored to make Z. B. mium bids, even if this premium were

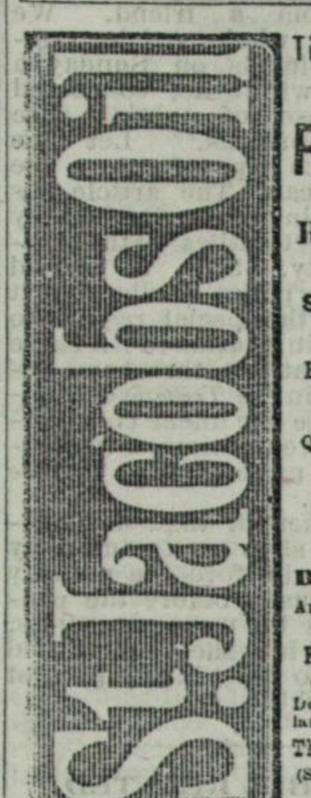
The plan under which you are workdrawn, the owners of which have forfeited the entrance fees and the interest
their money has earned up to the time
their money has earned up to the time
this is no fault, on the contrary, it has
lished 30 yrs. 500 acres. 21 large Greenhouses. of withdrawal, this, of course, is an- its advantages, as I think the equilibrium between the borrowed and non-We have been the means of building borrowed shares is better preserved

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, onght to know that the charge is reasonable. 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

ave just dawned upon the citizens of prehend the aims and object of a build- Wishing your society that success!

I am, very truly yours, THOMAS GAFFNEY.



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Baltimore, Md., C. S. /

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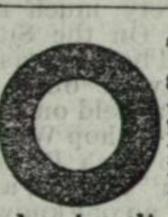
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