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tions. While building and loan associa-tions had their birth in the decade of years from 1840 to 1850, with, perhaps, here and there one prior to the first date named, the report shows that the average age of all the associations is but 6.2 years—the local associations hav-ing an average age of only 6.3 years, and the nationals an average of only 2.5. Of the locals—2.394 are under five years of age, 2.163 are five or under 10, and 589 are 10 or under 15, making a total of 5.146 associations out of the whole number under 15 years. These figures certainly show that the building

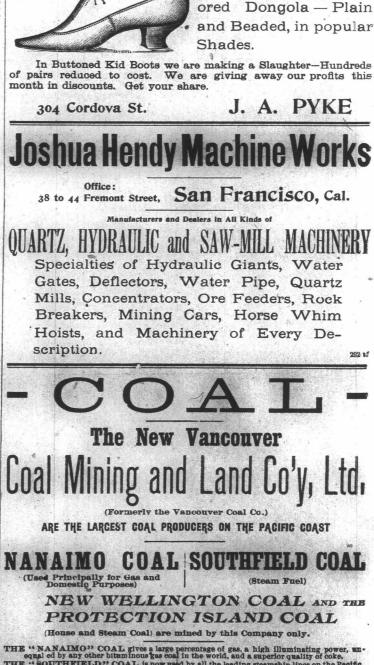
There are but 430 over 15 years. These figures certainly show that the building and loan associations of the United States are entirely modern institutions, and have reached their great proportions during the last 10 or 15 years. This, in connection with the fact that they have net assets of over \$450,000,000, have made total profits of more than \$30,000,000, have helped to secure probably over 400,000 homes, and are semi-banking in-stitutions, conducted by ordinary men, not trained as bankers, but yet have met with remarkably few losses, shows conclusively the strong hold which building and loan associations have upon the public. the public. Not a few of these institutions have

we learn have been successful in their operations. A return of the Provincial Legislature, showing exactly how the ding and loan associations of Brit nbia stand, would be apprec. and continuous stand, would be apprec-ested persons. If there is no law by which building and loaning associations transacting business in this Province are compelled to make reports to the Government of their operations, no time should be lost in introducing legislation in that direction. in that direction.

A DESIRABLE MEASURE.

A DESIRABLE MEASURE. Considerable discussion has taken place over the bill now before the Legis-lature. by which power is to be given to ottics go desiring, to have their govern-ment administeretd by commissioners. Some consider this measure to be an en-croachment upon the rights of the peo-ple. It must be admitted that their lib-erties, under all circumstances, should and must be conserved. This journal has ever strenuously contended for Do-minion, Provincial and municipal auton-omy. Did we think for one moment that the birthright of the taxpayers was The standard structure of the second structure of the standard struct

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