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<b>12x</b>	<b>16x</b>	<b>20x</b>	<b>24x</b>	<b>28x</b>	<b>32x</b>					

3rd Session, 5th Parliament, 20 Victoria, 1857.

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**BILL.**

An Act further to amend an Act intituled  
“An Act to encourage the establishment  
of Building Societies in Lower Canada.”

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Received and read, first time, Thursday, 5th  
March, 1857.

Second reading. Monday, 9th March, 1857.

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MR. WHITNEY.

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TORONTO:  
PRINTED BY JOHN LOVELL,  
YONGE STREET.

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An Act further to amend the Act intituled "An Act to  
 "encourage the establishment of Building Societies  
 "in Lower Canada."

**W**HEREAS the Act passed in the twelfth year of the Reign of Her Majesty, intituled, "*An Act to encourage the establishment of Building Societies in Lower Canada,*" provides that Building Societies formed under the provisions of the said Act, shall have the power of investing in the names of the president and treasurer for the time being, any surplus funds, in the stock of any of the chartered banks or other public securities of the Province: And whereas from the enhancement of the value of such stocks and securities since the passing of the said Act, such investments would not serve the purposes of such Societies in enabling them to wind up such Societies: And whereas doubts have arisen as to their right to make other investments of such surplus funds, and therefore it is desirable to afford adequate means of investment in addition to such bank stocks and securities, to such Societies; Therefore Her Majesty, &c., declares and enacts as follows:

15 I. It is and shall be lawful for such Societies from time to time to lend and advance to any member or members, or other persons, money from and out of their surplus funds, upon the security and mortgage, (*hypothèque*) of real, or immovable estate and property; and for such period or periods as to the said Societies, or their legally appointed Directors, shall seem satisfactory or expedient, and to receive therefor such sum or sums of money, by way of bonus, besides interest thereon, as may be agreed upon, without being subject or liable on account thereof to any forfeiture or penalty, any Act or Acts to the contrary notwithstanding, and such investments from time to time to vary at their discretion.

Such Societies may lend surplus monies on mortgage, and receive such bonus as may be agreed for.