

their own savings, which stand as testimony to the value of this scheme.

In Massachusetts these associations are known as co-operative banks,* while in Germany, Schultze, of Delitsch, established several years ago what were known as People's Banks, in order to enable workmen to get the credit with which to buy tools, materials, etc. They have been wonderfully prosperous there, and now do a business of hundreds of millions of dollars.

* For information as to the details of carrying on such associations see the law of 1877 in Massachusetts regulating their incorporation.

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