13.—*Do you find that the system of selling shares by auction tends to make it more or less doubtful when the Society will terminate?*

1. Not in a terminable Society.
1A, 1B, and 2. No experience.
3. More doubtful.
4, 5. Yes; more doubtful.
6. Not certain.
8. More doubtful.
10. More doubtful.
12. Less doubtful.
19. "It renders it doubtful."
23. No experience.
24. Premiums from sales will shorten term of Society.
25. Same answer as last.
26. Do not think it makes any difference.
27. More.
28. (As Nos. 24 and 25.)

Nos. 7, 9, 11, 13–18, 20–22, and 31 do not show in their answers whether they think it would be "more" or "less" doubtful.

14.—*Do you consider that the pecuniary necessities of shareholders frequently lead them to bid too high a discount at the sale of shares?*

1. Yes, at times.
1A, 1B, and 2. No experience.
3. No experience, but consider the auction system a great evil.
4. Yes, after an experience of twenty-four years.
5. No experience.
6. Most certainly.
7. Very frequently.
8. Yes; sometimes to a ruinous extent.
9. Yes; decidedly. On one occasion 31½ per cent. given.
10. At times.
11. Yes; most decidedly so.
12. "In this Society, No."
13, 14. Occasionally, not frequently.
15. No.
16, 17. Yes.
18. In very few cases.
19. Probably.
20. Yes.
21. Perhaps so.
22. Necessity and ignorance combined.
23. No experience.
24. Sometimes.
25. Has not observed it.
26, 27. No answer.
28, 29. Have not found it so.

15.—*Does the Society make advances by way of ordinary mortgage—that is to say, without shares being realized? If so, on what terms?*

1, 1A, and 1B. No.
2. Yes; at 8 per cent., payable half-yearly.
3. None have been made.
4, 5. Yes, when capital accumulates, at 10 per cent.
6. Yes; at 10 and 12 per cent.
7. Yes, when capital accumulates, at 10 per cent.
8, 9, 10, 11. No.
12. Not at present.
13, 14. Yes, when capital accumulates, at 10 and 12½ per cent.
15. Yes; over £100, at 10 per cent.; under £100, at 12 per cent.
16, 17. Not yet.
18. No.
19. Not yet.
20, 21. No.
22. Not yet.
23. No.
24, 25. Yes.
26. No.
27, 28. Yes; when shares are not taken, at 10 per cent.
29. No.

16.—*Are such advances as are referred to in Question 15 made to shareholders only, or are they made to non-shareholders also?*

2. To shareholders only.
3. To shareholders only, as yet. Will probably be made to others by-and-by.
4, 5. To non-shareholders only, all borrowers being treated as non-shareholders, although they hold shares.
6. To either.
7. To either—shareholders in preference.
12, 13, 14, 15. To either.
19, 22. To either.
23. Shareholders only.
24. To members first.
25, 27. To either.
28. To shareholders only.

Nos. 1, 1A, 1B, 8, 11, 16–18, 20, 21, 26, and 29 have not answered.

17.—*Are advances made on freehold property only, or are advances made on leaseholds also?*

1. Freehold and leasehold.
1A, 1B. Both; but think advances on leaseholds a mistake.
2. Freehold and leasehold, at discretion of Trustees.
3. Freehold and long leasehold.
4, 5. Freehold only.
6. On both.
7, 8, 9. Freehold only.
10. No answer.
11. On leasehold occasionally, but think it decidedly objectionable.
12, 13, 14. Both.
15. Freehold only.
16, 17, 18. Both.
19, 20, 21, 22, 23. Both; freeholds preferred.
24, 25, 26, 27. Freehold only.
28. Both.
29. Freehold only.

18.—*Is there in all mortgages to the Society in which buildings are included, a stringent provision for fire insurance?*

Nos. 1, 1A, 1B, 3–5, 7–19, and 21–29, answer "Yes;" and Nos. 2, 6, and 20 answer "Where required."