# THE SECOND CONVENTION OF THE INTERNATIONAL CONGRESS

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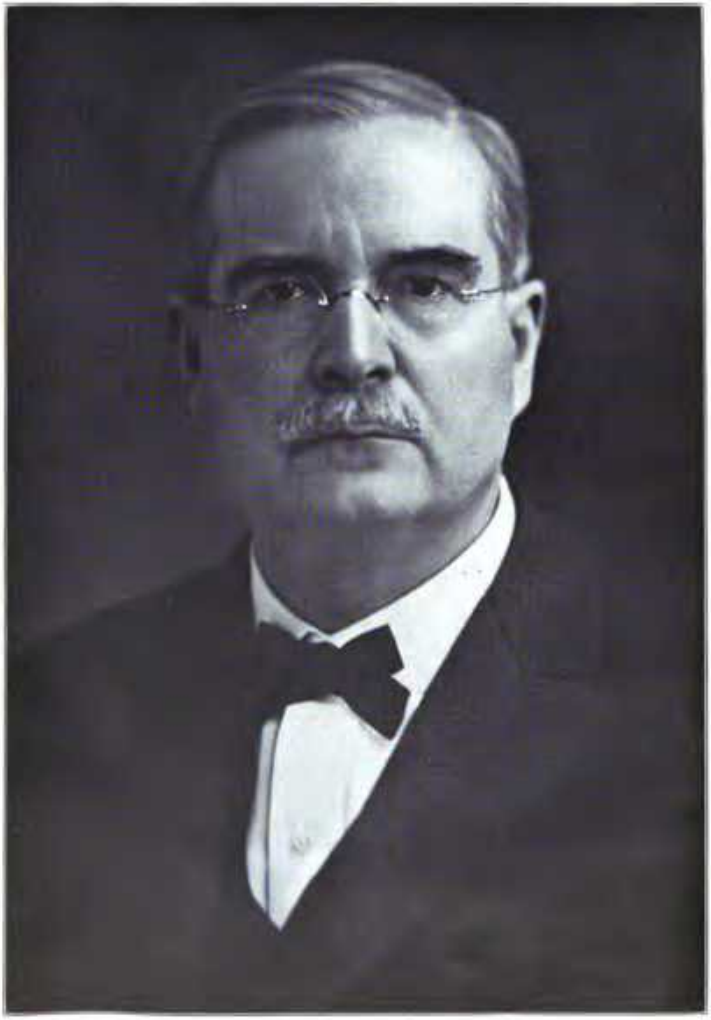

L. L. RANKIN,
President International Congress, Columbus, Ohio.

# THE SECOND CONVENTION

OF THE

# International Congress

BUILDING AND LOAN ASSOCIATIONS. 2D, SAN FRANCISCO, 1915

OF

BUILDING SOCIETIES (as known in Great Britain); BUILDING AND LOAN ASSOCIATIONS, CO-OPERATIVE BANKS AND HOMESTEAD ASSOCIATIONS (as known in the United States); HOUSING COMPANIES (as known in parts of Continental Europe); STARR-BOWKETT SOCIETIES (as known in Australia and New Zealand); and kindred Associations throughout the world,

HELD AT THE

INSIDE INN, EXPOSITION GROUNDS,
SAN FRANCISCO, CALIFORNIA,

JULY 30TH, 1915.

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CINCINNATI—CHICAGO.
AMERICAN BUILDING ASSOCIATION NEWS PUBLISHING CO.
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# The Second Convention of the International Congress.

The Convention was called to order by President L. L. Rankin, of Columbus, Ohio, U. S. A., at 9 A. M., July 30, 1915.

PRESIDENT RANKIN: The International Congress of Building Societies, as known in Great Britain; Building and Loan Associations, Co-operative Banks and Homestead Associations, as known in the United States; Housing Companies, as known in parts of Continental Europe; Starr-Bowkett Societies, as known in Australia and New Zealand; and kindred organizations throughout the world, will please come to order.

Most of the gentlemen present have been in attendance at the several sessions of the California State League and of the United States League, and have not yet had opportunity of seeing the Exposition. For this reason, it is thought best to proceed early with the program and have some of the addresses of welcome at once, even if not in the order as outlined in the program. It is a matter of great regret that we have no representatives from foreign lands, but owing to the great war raging in Europe, which directly concerns about three-fourths of the surface of the earth, it is and has been impossible for delegates from foreign countries to meet here today. However, we have letters of greeting and papers from building and loan officials in England, Ireland, British Guiana, South Africa, Tasmania, Norway, New Zealand and other countries to be read to you this morning. I found it impossible to get correspondence through to Germany, Italy, Austro-Hungary, Russia and Turkey, although a year ago and more I had letters from officials of home-building institutions in those lands. Nevertheless, in the past year I have been unable to hear from those foreign countries.

It is now my pleasure to introduce to the Congress the Honorable Charles Eugene Clark, ex-President of the United States League, who will deliver the address of welcome on behalf of the United States League.

## ADDRESS OF WELCOME

**On behalf of the United States League of Local Building and Loan Associations, to the International League.**

**BY CHARLES EUGENE CLARK, COVINGTON, KY.,**

**President United States League of Local Building and Loan Associations.**

*President Rankin, Delegates of the International League, Ladies and Gentlemen:*

On behalf of the United States League of Local Building and Loan Associations we salute you as we join in the gracious welcome that has just been extended to you by the representatives of the State of California, the City of San Francisco and its State League, as you convene in this city for the purpose of holding this, the second Congress of your League.

I know that I but voice the sentiments of the more than three million members of our League, whose interests are identical with your own and that of the American people, when I heartily thank you for honoring us by your presence here and bid you godspeed in your deliberations and express the hope that this Congress will be fraught with great good to the cause universal, as you assemble at the Golden Gate to discuss those questions and topics that are germane to your organization and in which we are vitally interested.

You have convened in a land of homes, in a city of homes and among a people who are proud of their homes and which, together with their beloved occupants, they cherish above all other earthly possessions.

For it was for American homes that our forefathers possessed this broad land, then a primeval wilderness, extending from ocean to ocean, and tamed and fashioned it, until it has now become the cherished possession of more than ninety millions of home-loving, law-abiding and God-fearing people.

Your mission here strikes a sympathetic chord in our hearts, as you labor for the advancement and uplift of mankind, as you work for a greater political stability, a larger economic independence and a more desirable social life for the earth's masses.

You hold aloft the banner of hope, as you preach the doctrine of co-operation, of human brotherhood, of self-help, the most practical of all social ethics, the religion of every-day life; as you endeavor to lift men and women out of the sloughs of despond to the heights of the delectable mountains, from the rugged hills of

a bare human existence to the broad fields of independence and plenty, where they may enjoy the fruits of their labor, under their own vine and fig tree, as they possess not only the necessities, but some of the luxuries of life.

You paint in their sky the rainbow of fulfilled promise and blot out the "winter of their discontent."

You enrich their characters, ennoble their lives and bring to them the joy and wonder of living.

You make this possible by educating the masses in those most important financial tenets, that of successfully saving and handling their own money, for the betterment of themselves and families, the upbuilding of their communities and the welfare of the state.

The message which you carry is one of high endeavor and which makes for a most fruitful service of your fellow-men.

You teach that the soul of a people is its innermost jewel, its holy of holies, and is expressed in its life and work, and is exemplified in the homes which it has builded and which stand for a people and their degree of civilization attained.

You declare that "a man's character is his message," and that the ideal of what he can be becomes to him the hope and pattern of what he may be.

You demonstrate that all honorable attainment is the ripened fruit of advanced civilization and that "though the state may give one an economic holding, that he alone may make of it an earthly paradise," one in which, by due attention to life's duties, the flowers with a thousand faces shall gather for him the fragrance and the kisses of the morning.

That in a paradise regained he has found a paradise which was lost.

You teach that industry, energy, economy and the principles of right living lie at the true foundation of all honorable success in life.

> "That God gives no value unto men,
> Unmatched by meed of labor,
> And cost of worth, has ever been
> The closest neighbor."

My friends, this is a practical life and you are engaged in a most serious and practical mission, which is that of teaching men and women the value of thrift and economy and the virtues and necessity of saving for homes, for the necessities, as well as the luxuries of life.

Your mission is largely that of the social spirit, as you work for better economic and moral conditions and as you extend a helping hand and give friendly advice to the humble and the lowly and instill courage and hope in the hearts of men who often need them most.