as an assemblyman from Orleans County, he had introduced said bill into the legislature. Personally, I have no recollection of who introduced the bill, or how we got it introduced, but I do distinctly remember Mr. Cole's making that remark to me. The fact that the bill was introduced in the assembly by a representative from Orleans County, would seem to indicate that you must have enlisted the support of the New York Agricultural Society, as otherwise, it seems improbable to me that we would have had the bill introduced by a representative of thetrural distant upstate county.

I really have no personal feeling in regard to the omission of my name in connection with this legislation, but such an omission seemed to show that Mr. Nugent did not have the facts in regard to the drafting of what we all hoped might turn out to be one of the foundations of very important legislation, and it occurred to me that if the credit unions should, in due time develop in this country, as they have developed in Sermany, an account of the drafting of the New York bill might be of interest to future students of the subject.

"ith the best of personal regards, and hoping that it will be my good fortune to see you some time,

Very truly yours, DAVID J. GALLERT

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