

Division and his work to be in the office, preparing publicity material, prospectuses and organization plans, familiarizing himself with conditions in cities interested and seeking through correspondence to bring these cities to the point of organizing.

4. Organizer (W.J. Stanton, Boston ?). His entire time to be spent in organizing credit unions in New York City, first studying the organization of city departments, fraternal organizations, public service and other large corporations, working out schemes for organization, centralization, etc., lecturing and addressing groups.

5. Organizer (Simmons, Celluloid Company, Newark ?). His work identical with that of the organizer referred to above.

6. Accountant and Auditor (). He should give about four-fifths of his time to credit unions and the remainder to remedial loan work. As to remedial loans, working on uniform accounting systems, standard reports and forms, also auditing pawning societies periodically, part of his salary and expenses being paid by the members of the National Federation. As to credit unions, preparing forms and accounts, assisting in opening books and auditing unions in operation. Should also draft an accounting scheme for centralized credit unions in large establishments and a federation of credit unions for the city.