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dend system" at the end of 1921, and they now plan to invest the earnings in a large vacation farm where the children of the members may enjoy a vacation of two weeks, with good food, air and sunlight, free of charge. The enormous bakeries of Belgium, with their educational, recreational and insurance activities radiating from them, are thus being used as a model by the Paterson Co-operators.

The story of this society is not complete without some mention of its educational activities. Last year \$1,000 was contributed towards educational work. On April 7th, of this year, the first public mass meeting of a series of several scheduled, was held by the society in the auditorium of one of the high schools. Over 800 people were present. Cedric Long, of The Co-operative League, William Kraus of the Bergenfield, N. J., co-operative society, and Abraham Ship-lacoff, President of the Brownsville Co-operative Bakery, of New York, spoke before an enthusiastic audience on the meaning of Co-operation.

The co-operative society is the nuc-

leus of all the forward-looking groups in Paterson. There has not been a strike in Paterson since 1905 that has not been supported whole-heartedly by the co-operative bakery. Only last month, three tons of flour were donated by the Purity Co-operative Society to the mill strikers of Rhode Island.

"What is everybody's business is nobody's business," says the cynic who is opposed to collectivism in any form. But the two thousand members of this co-operative society are the driving and directing force behind this vast enterprise. They elect their officers, and at their quarterly meetings, they fix the policies that govern their business. Two Boards of Directors are elected by the membership; one for the management of the bakery, and the other for the butcher shop. The efficient and loyal manager, Simon Rothman, is a valuable servant of the society. Group solidarity and the technique of industrial democracy are being developed by means of this co-operative enterprise, which is slowly but surely displacing private business in Paterson.

N. Y. CREDIT UNIONS UNITE

The New York State Association of Credit Unions was formed in 1921, in recognition of a need of a representative body which would act as a clearing house for the discussion of problems aggravated by the steady increase in the growth of credit unions in New York City. Its object is (1) to spread the doctrines of the credit union movement more generally among the public, (2) to furnish a forum for discussion of problems of mutual interest to its members, (3) to study proposed and to prepare needed legislation affecting the credit union movement, (4) to bring the organizations in the State of New York into closer relations with each other, (5) to foster measures looking to the organization of a central credit union,

and (6) to do any and all things which may be of benefit to credit unions.

The union is beginning to function actively through its especially appointed committees. The Legislative Committee will, at the next general meeting, submit a report on suggested amendments to the New York State Credit Union Law. The Publicity Committee, with a view to spreading the growth of credit unions, is canvassing various groups in New York City where the organization of credit unions is considered feasible. If the results warrant it there will be a systematic effort to follow up the correspondence by personal contacts. The Advisory Committee is compiling an accounting system and interest tables for which there is an urgent need.

Handwritten notes in the top right corner, including the name "L. J. ...".

Fragmentary text from the reverse side of the page, including words like "the", "and", "ma", "we", "lin", "A", "pri", "sig", "wi", "hig", "a", "ad", "ma", "of", "or", "wi", "of", "mi", "fo", "lig", "of", "th", "al", "th", "pl", "C", "so", "et", "fl", "go", "K", "ot", "go", "ra", "ar", "sp", "pl", "ta", "qu", "A", "tr", "pl", "a", "th", "re", "st", "ca", "si".