

October, 1929

Bulletin 487

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Farmers' Cooperation in New Jersey, 1926

CHARLES B. HOWE



New Jersey Agricultural Experiment Station
New Brunswick, N. J.

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Appendix

(Chapter 12, Laws of 1924)

An Act to provide for the incorporation and regulation of co-operative agricultural associations, either with or without capital stock.

BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

Definitions.

1. In this act, unless the context otherwise requires, "association" means an association incorporated under this act; "member" means actual members of associations without capital stock and holders of common stock in associations with capital stock; "agricultural products" includes horticultural, viticultural, forestry, dairy, live stock, poultry, bee and any farm products; "person" includes an individual, a corporation, an association, however incorporated, or a partnership; words used import the singular or the plural, as the context may demand.

Incorporating.

2. Any three or more persons eligible for membership in an association formed hereunder may form a nonprofit, co-operative agricultural association, either with or without capital stock, by subscribing and filing a certificate of incorporation, as provided by this act.

Purposes of incorporation.

3. An association may be organized to engage in any activity in connection with the marketing or selling of agricultural products for its members, or with the production, manufacturing, harvesting, preserving, drying, processing, canning, packing, storing, handling, shipping, ginning, or utilization thereof; or in connection with the manufacturing or purchasing for, or hiring, selling, or supplying to its members of machinery, equipment, or supplies, including livestock; or in connection with the hiring or supplying to its members of labor; or in connection with the financing of any one or more of the above enumerated activities; or in any one or more of the activities specified herein.

Certificate to set forth:

4. The certificate of incorporation shall be signed by all the incorporators and shall set forth

Name:

I. The name of the association, which shall include the words "co-operative" and "association."

Objects:

II. The objects for which it is formed, which shall be one or more of the objects enumerated in section three of this act.

Office and agent:

III. The territory in which its operations are to be conducted, the location of its principal office in this State, and the name of the agent therein and in charge thereof and upon whom process against the corporation may be served.

Period:

IV. The term for which it is to exist.

Subscribers:

V. The names and post-office addresses of the subscribers.

Capital and shares:

VI. If organized with capital stock, the total authorized capital stock, which shall not be less than two thousand dollars, the number of shares into which the same is divided and the par value of each share; the amount of capital stock with which it will commence business, which shall be not less than one thousand dollars; and, if there be more than one class of stock, a description of the different classes, with the terms on which the respective classes are to be created.

Liability of members:

VII. The amount, if any, in which members shall be liable for the debts of the association in addition to the membership fee or subscription to capital stock.

Other provisions.

VIII. Any other provisions not inconsistent with law, which the association may see fit to adopt, governing the regulation and conduct of its affairs.

Proving and recording charter.

5. The certificate of incorporation shall be proved or acknowledged as required for deeds of real estate, and recorded in a book to be kept for that purpose in the office of the clerk of the county where the principal office of such association in this State shall be established, and, after being so recorded, shall be filed in the office of the Secretary of State; said certificate, or a copy thereof duly certified by the Secretary of State, shall be evidence in all courts and places.

Duly constituted body corporate.

6. Upon making the certificate of incorporation and causing the same to be recorded and filed as aforesaid, the persons so associating, their successors and assigns, shall, from the date of such filing, be and constitute a body corporate in accordance with the provisions of said certificate, by the name set forth in said certificate, subject to dissolution as in this act elsewhere provided.

Amending certificate.

7. The certificate of incorporation may be amended by the affirmative vote of a majority of the members present at any regular meeting or at any special meeting called for that purpose, on ten days' notice to the members; *provided*, such amendment has first been approved by a two-thirds vote of the directors; *and provided, further*, that the certificate as so amended shall be such as might have been originally made and filed under this act. A certificate of such amendment under the association's seal, signed by the president and acknowledged by the secretary of the association, shall be recorded and filed in the same places and manner in which original certificates of incorporation are required to be recorded and filed.

Proviso.**Proviso.****Recording and filing amendment.****Powers of association: Succession:**

8. Every association shall have power:

I. To have succession, by its corporate name, for the period limited in its certificate of incorporation, and, when no period is limited, perpetually.

Legal capacity:

II. To sue and be sued in any court of law or equity.

Seal:

III. To make and use a common seal, and alter the same at pleasure.

As to property:

IV. To hold, purchase and convey such real and personal estate as the purposes of the corporation shall require, and all other real estate which shall have been bona fide conveyed or mortgaged to the said corporation or association by way of security, or in satisfaction of debts, or purchased at sales upon judgment or decree obtained for such debts; the power to hold real and personal estate shall include the power to take the same by devise or bequest.

Directors:

V. To elect a board of directors.

By-laws:

VI. To make by-laws, not inconsistent with the law, for the management of its property, the regulation of its affairs, and the conduct and management of the association.

Business:

VII. To engage in any one or more of the activities enumerated in section three of this act and specified as objects for which the association was formed by the certificate of incorporation.

Contracts:

VIII. To make contracts necessary in the conduct of its operations and the transaction of its affairs.

Provision for funds;

IX. To borrow money necessary in the conduct of its operations and to issue notes, bonds and other evidences of indebtedness therefor, and to give security, in the form of mortgage or otherwise, for the payment thereof; and to make advances to members.

Reserve fund;

X. To establish a reserve fund for working capital, in accordance with the provisions of this act, and to invest such fund as may be provided in the by-laws.

Increase membership;

XI. To foster membership in the association by advertising or by educational or other lawful means.

Interest in similar companies;

XII. To purchase, or otherwise acquire, and to hold, own, and exercise all rights of ownership in, and to sell, transfer, or pledge shares of the capital stock or bonds of any corporation or association engaged in any related activity, or in the handling or marketing of any of the products handled by the association.

Merging and dissolving;

XIII. To become a member of or to consolidate or merge with one or more other associations and to wind up and dissolve itself, or be wound up and dissolved, in manner hereinafter mentioned.

Incidental powers.

XIV. To exercise such incidental powers as may be necessary, or conducive to or expedient for the benefit of the association, in the exercise of any of the powers herein enumerated.

First meeting.

9. The first meeting of the association shall be called by a notice, signed by a majority of the incorporators, designating the time, place and purpose of the meeting, which notice shall be personally served upon or mailed to all the incorporators at least two days before such meeting; *provided*, that if all the incorporators shall, in writing, waive notice and fix a time and place of meeting, no such notice shall be required. At such meeting the board of directors shall be elected and by-laws regulating the conduct and management of the association shall be adopted. A majority vote of the members, or their written assent, shall be necessary to adopt such by-laws. A copy of such by-laws, certified by the president and secretary, shall be immediately filed in the office of the Secretary of Agriculture. Such by-laws, shall, within the limitations of this act, prescribe:

Proviso.

Directors.

By-laws to prescribe;

Meetings;

I. The time, place and manner of calling and conducting its meetings and the number of members necessary to constitute a quorum for the transaction of business.

Membership;

II. The number and qualifications of members, the conditions under which membership shall be granted and terminated; rules governing the issuance, transfer and cancellation of membership certificates and stock certificates and the manner of ascertaining the interests of members in the assets, if any, of the association; rules governing the exercise of the privileges of members; rules governing the method, time and manner of the resignation or withdrawal of members; and rules for ascertaining and paying the value of a member's interest upon his death, withdrawal, resignation, expulsion or forfeiture of his membership.

Election and removal of directors;

III. The number, time and manner of the election and removal of the directors, their powers and duties, their number, not less than a majority, necessary to the exercise of their powers, and their compensation, if any. Such by-laws may provide for the election of directors by districts.

Officers, their term, etc.;

IV. The officers, their terms of office, the time and manner of their appointment and removal, their powers and duties and the manner in which their compensation, if any, shall be determined.

- Fees:** V. The amount of entrance, organization and membership fees, if any; the manner and method of collection of the same, and the purposes for which they may be used.
- Annual amount of payment:** VI. The amount which each member or stockholder shall be required to pay annually or from time to time, if at all, to carry on the business of the association, the charge, if any, to be paid by each member or stockholder for services rendered by the association to him and the time of payment and manner of collection.
- Fiscal year:** VII. The date of the commencement of its business or fiscal year.
- Other provisions.** VIII. Any other provisions proper and necessary to carry out the purposes for which the association was formed.
- Eligibility to membership.** 10. An association may admit as members, or issue common stock to, any persons engaged in the production of agricultural products, including the lessees and tenants of lands used for the production of such products, and any lessors and landlords who receive as rent all or any part of such products raised on the leased premises, or any association, however incorporated, whose members or stockholders are so engaged in the production of agricultural products. If a member be other than a natural person, such member may be represented by any natural person duly authorized in writing.
- Issue of certificates.** 11. Every such association without capital stock shall issue a certificate of membership to each member. Every such association with capital stock shall issue a certificate of stock to each member, certifying the number of shares of stock held by him. Such certificates shall not be transferable, and no person who may acquire the same by operation of law, or otherwise than as may be prescribed in this act and the certificate of incorporation and by-laws of the association, shall be entitled to become a member by virtue thereof. Notice of such limitations shall be printed on the face thereof. No association shall issue a certificate of membership, or certificate of stock until the membership fee, or stock subscription, has been paid in full; *provided, however*, that the promissory notes of the members may be accepted by the association as full or partial payment.
- Not transferable.**
- Fees fully paid. Proviso.**
- Voting Proviso.** 12. No member shall be entitled to more than one vote. No vote by proxy shall be received; *provided, however*, that absent members may, under rules prescribed in the by-laws, be permitted to vote on specific questions by ballots deposited with the secretary, or other proper officer of the association, by mail, which ballots shall be counted only at the meeting at which such specific questions are voted upon.
- Liability for debts.** 13. Except for debts lawfully contracted between him and the association, no member shall be liable for the debts of the association to an amount exceeding the sum remaining unpaid on his membership fee or his subscription to the capital stock, including any unpaid balance on any promissory notes given in payment thereof; *provided, however*, that the certificate of incorporation may expressly provide that members shall be liable for the debts of the association to an amount not exceeding a sum therein named in addition to the membership fee or subscription to capital stock.
- Proviso.**
- Dealing with non-members.** 14. The association may contract and deal with a nonmember, but as a condition of its contract with such nonmember may impose upon him any liability for the contracts, debts and engagements of the association which does not exceed the liability of a member; *provided*, that in no case shall the association charge a
- Proviso.**

- Proviso.** nonmember for such services more than is charged a member for similar services; and *provided, further*, the association shall not deal in the products of nonmembers to an amount greater in value than the amount handled by it for members.
- Marketing contracts.** 15. Any association formed under the provisions of this act may enter into marketing contracts or agreements with any of its members and into contracts and agreements with any marketing or purchasing agency or agencies for the purpose of carrying out the objects of the association. Any two or more associations formed under the provisions of this act may have marketing or purchasing agencies in common, or otherwise unite in employing and using the same means for carrying on and conducting their respective businesses; and such associations and their members may make the necessary contracts and agreements to effect such purposes.
- Marketing agencies.**
- Required buying and selling.** 16. The by-laws may require the members to sell all or any part of their specifically enumerated agricultural products, and to buy all or any part of their specifically enumerated agricultural supplies, exclusively through the association, but in such case shall specify a reasonable period in each year during which any member, by giving notice prescribed in the by-laws, may withdraw and be released from his obligation to employ the services of the association in respect to such products and supplies. The by-laws may fix specific sums, in amounts fairly related to the actual damages ordinarily suffered in like circumstances, to be paid to the association as liquidated damages by any member failing to perform any obligation to the association imposed upon such member by the certificate of incorporation, the by-laws, or any contract between such member and the association, and such provision and any contract authorized by this act shall be valid and enforceable in the courts of this State in any action brought by the association against such member.
- Withdrawal.**
- Liquidated damages.**
- Board of directors.** 17. The board of directors of every association shall consist of not less than three directors who shall be members of the association or individual representatives of corporate members of the association, and shall be chosen annually by the members at the time and place provided in the by-laws, and shall hold office for one year; but by so providing in its certificate of incorporation, every association organized under this act may classify its directors in respect to the time for which they shall severally hold office; the several classes to be elected for different terms; *provided*, that no class shall be elected for a shorter period than one year or for a longer period than three years, and that the term of office of at least one class shall expire in each year. Directors shall hold office until their successors have been elected and qualified and until their successors shall enter upon the discharge of their duty. The by-laws may provide that the territory in which the association has members shall be divided into districts, and that the directors shall be elected according to such districts. No director, during the term of his office, shall be a party to a contract for profit with the association differing in any way from the business relations accorded other members, except as said director may be employed by the association. Vacancies shall be filled by the board of directors for the unexpired terms at any regular meeting or at any special meeting of the board called for the purpose. The board of directors shall manage the affairs of the association, and shall perform such other duties as may be specifically imposed upon the board by this act.
- Proviso.**
- Duration.**
- Districts.**
- Vacancies.**
- Management.**

- Expelling members.** 18. Any member, director or officer of the association may, for cause, at any regular meeting or at any special meeting of the board of directors called for the purpose, at which two-thirds of the members of the board shall be present, be expelled from membership or removed from office by vote of not less than two-thirds of the members of the board. At least twenty days' written notice of the time, place and object of any such meeting, and of the charges against him, shall be given to the member, director or officer against whom charges are to be presented. Such member, director or officer shall, at such meeting, have an opportunity to be heard in person or by counsel and by witnesses in regard thereto.
- Charges.**
- Hearing.**
- Officers.** 19. The officers of every association shall include a president, vice-president, secretary and treasurer, who shall be appointed annually by the board of directors. The president and vice-president shall be appointed from among the directors. The secretary and treasurer may be nonmembers. The office of secretary and treasurer may be combined, and one individual appointed thereto.
- Vacancies.** Vacancies in said offices shall be filled for the unexpired term by the board of directors. Such officers shall hold their offices until their successors are appointed and qualified and shall have entered upon the discharge of their duties. The board of directors shall require the treasurer and may require any other officers, agents and employees, charged by the association with responsibility for the custody of funds or property, to give bond with sufficient surety for the faithful performance of their duties. The premium on such bonds shall be paid by the association.
- Bonded agents.**
- Reserve fund.** 20. The directors shall have power to establish a reserve fund for working capital and to transfer thereto, from time to time in their discretion, such sum or sums as they may deem expedient. The association may provide for the payment of expenses necessary in the performance of its services for the members and the accumulation of the reserve fund through fees, dues, assessments or charges to be fixed and collected in such manner as may be prescribed in the by-laws.
- Dividing balance at end of year.** 21. In the case of associations without capital stock, after payment of expenses and the establishment of the reserve fund, as heretofore authorized, and as soon after the end of the fiscal year as possible, the whole balance remaining shall be divided among those persons, members and nonmembers, with whom the association has done business during said fiscal year, in the proportion that the volume of business done by such persons with the association during said fiscal year bears to the total volume of business transacted by the association during said fiscal year; *provided, however,* that, in calculating the amount to be paid to nonmembers, there shall be deducted from the share of any nonmember upon whom liability for the debts of the association has not been imposed as authorized by section fourteen, such sum as in the opinion of the directors shall be a reasonable charge in lieu of such liability.
- Proviso.**
- Dividends.** 22. In the case of associations with capital stock, after payment of expenses and the establishment of the reserve fund, as heretofore authorized, and as soon after the end of the fiscal year as possible, there shall be paid to the members out of the earnings of the association for such fiscal year, an interest dividend not exceeding eight per centum of the par value of the stock held by them at the end of the fiscal year. The whole balance remaining after payment of said interest dividend shall be divided among
- Dividing any balance.**

Proviso. those persons, stockholders and nonstockholders, with whom the association has done business during said fiscal year, in the proportion that the volume of business done by such persons with the association during said fiscal year bears to the total volume of business transacted by the association during said fiscal year; *provided, however,* that, in calculating the amount to be paid to nonstockholders, there shall be deducted from the share of any nonstockholder upon whom liability for the debts of the association has not been imposed, as authorized by section fourteen, such sum as in the opinion of the directors shall be a reasonable charge in lieu of such liability.

Auditing committee. 23. Every association shall, annually, appoint an auditing committee of three persons, who shall not be directors, officers, agents or employees of the association but who may or may not be members of said association. At the close of each fiscal year a complete audit of the operations of the association shall be made, a written report of which shall include statements of services rendered by the association, the balance sheet, the receipts and disbursements, and the assets and liabilities, the members admitted and withdrawn, the total number of members, and other proper information, and shall be submitted to the members at the next regular meeting. Within three months after the expiration of the fiscal year for which made, the secretary of said association shall file a copy of the report of the audit with the Secretary for Agriculture of the State of New Jersey. No person shall, without consent of the association, except in obedience to judicial process, make or permit any disclosure whereby any information contained in said report may be identified as having been furnished by said association.

Report.

Secrecy.

Merging. 24. Any two or more associations may merge or consolidate into a single new association. Whenever any two or more associations shall desire so to merge or consolidate, the directors of such associations shall enter into a joint agreement for such merger or consolidation. Such agreement shall contain all the terms of the proposed merger or consolidation and shall also set forth with regard to the proposed new association the same facts which are required to be set forth in the original certificates of incorporation of associations incorporated under this act. After such joint agreement has been entered into by the directors, as aforesaid, it shall be submitted to the members of each of the associations concerned at separate meetings duly called for that purpose. If such joint agreement shall be approved and adopted by the vote of at least two-thirds of the members present at each of such meetings, then a copy thereof, duly certified and acknowledged by the president and secretary of each of such associations, shall be recorded in the office of the clerk of the county in which the principal office of the new association is to be located and filed in the office of the Secretary of State. Upon such filing the associations so merging or consolidating shall cease to exist as separate associations and the new association shall succeed to and be possessed of all their rights, titles, properties and interests and shall assume and be subject to all their liabilities and obligations.

Agreement.

Submission for action.

Agreement filed and recorded.

Rights of merged association.

Procedure for dissolution. 25. Whenever, in the judgment of a majority of the board of directors, it shall be advisable and most for the benefit of any association that it should be dissolved, the board shall so declare by resolution and shall cause to be mailed to each member at his last known postoffice address a notice of the adoption of such resolution and not less than ten days' notice of a meeting of the

Certificate filed with Secretary of State.

Proviso: Trustee to settle affairs.

Division of surplus.

Expenses of settlement.

Statement filed.

Changing character of association.

Resolution to effect change.

Former associations may come in under this act.

Use of term "cooperative."

As to foreign corporations.

members to take action upon the same. If, at any such meeting a majority of the members present shall approve of the resolution of the directors and vote in favor of dissolution of the association a certificate of such action by the board of directors and of such vote by the members, certified by the president and secretary or treasurer of the association, shall be filed in the office of the Secretary of State; and, upon such filing, the association shall be dissolved and the board of directors shall proceed to settle up and adjust its business and affairs; *provided, however,* that, if the resolution of the board of directors shall so provide and the members shall so vote, a liquidating trustee shall be named by the Secretary for Agriculture to settle up and adjust the business and affairs of the association in the place and stead of the board of directors. After liquidation of the assets of the association, payment of its debts and of the reasonable expenses of the dissolution, the surplus, if any, in associations without capital stock, shall be divided among the members equally, and, in associations with capital stock, shall be divided among the members in proportion to their stock holdings. The compensation of the directors or of the liquidating trustee in settling up and adjusting the business and affairs of the association shall not exceed such amount as shall be fixed by a two-thirds vote of the members of the association present at the meeting at which dissolution of the association is decided upon. A statement of distribution showing the manner in which the business and affairs of the association have been settled up and adjusted, shall be filed by the directors or liquidating trustee with the Secretary for Agriculture immediately upon the completion of such distribution.

26. Any agricultural association or corporation without capital stock, heretofore incorporated under any other act, may become subject to the provisions of this act, provided a resolution declaring such change advisable shall be adopted by the directors of such association and approved at a meeting of the members of the association by a two-thirds vote of the members present. A copy of such resolution, duly certified and acknowledged by the president and secretary of the association, shall be filed with the Secretary of State and thereupon such association shall become entitled to all the advantages of and subject in all respects to the requirements and provisions of this act.

27. All associations heretofore incorporated under the act entitled "An act to provide for the formation and regulation of co-operative agricultural associations," approved April twelfth, one thousand nine hundred and twenty, shall, upon the taking effect of this act, immediately become entitled to all the advantages and subject to all the requirements of this act.

28. No person, firm, corporation or association hereafter organized for the purpose of engaging in any of the activities mentioned in section three of this act, shall use the word "cooperative" as part of its corporate or other business name or title unless it has organized under this act. Every foreign corporation organized for such purpose, before transacting any business in this State, shall file in the office of the Secretary of State a copy of its charter or certificate of incorporation, attested by its president and secretary, under its corporate seal, and a statement attested in like manner, of the amount of its authorized capital stock, if any, and the amount actually issued, and designating its principal office in this State and an agent, who shall be a domestic corporation or a

**Proof
furnished.**

natural person of full age actually resident in this State, together with his place of abode, upon which agent process against such corporation may be served, which agency so constituted shall continue until the substitution, by writing, of another agent. Every such foreign corporation, before transacting business in this State, shall also file proof that it is organized as a non-profit, co-operative agricultural association, and that it is operated for the mutual benefit of its members. Upon the filing of such copy, statement and proof the Secretary of State shall issue to such corporation, by whatever name known, a certificate that it is authorized to transact business in this State.

**Legality of
this act.**

29. If any clause, sentence, paragraph or part of this act shall for any reason be adjudged by any court of competent jurisdiction to be invalid, such judgment shall not affect, impair or invalidate the remainder thereof, but shall be confined in its operation to the clause, sentence, paragraph, or part thereof directly involved in the controversy in which such judgment shall have been rendered.

**General corporation
laws govern.**

30. The provisions of the general corporation laws of this State, and all powers and rights thereunder, shall apply to the associations organized hereunder, except where such provisions are in conflict with or inconsistent with the express provisions of this act.

Repealer.

31. All acts or parts of acts inconsistent herewith are hereby repealed.

32. This act shall take effect immediately.

Approved February 28, 1924.

Buying Associations Active During 1926

Atlantic County Farmers' Exchange; Mays Landing, N. J.
 Belle Mead Farmers' Cooperative Association; Belle Mead, N. J.
 Belleplain Farmers' Cooperative Association; Belleplain, N. J.
 Burlington County Supply and Produce Company; Mount Holly, N. J.
 Cape May County Farmers' Cooperative Association; Rio Grande, N. J.
 Columbus Grange Cooperative Society, Incorporated; Columbus, N. J.
 Dorothy Poultry Association; Dorothy, N. J.
 Egg Harbor Poultry Association; Egg Harbor City, N. J.
 Elm Columbus Farm Club; Elm, N. J.
 Essex County Farmers' Cooperative Association; Livingston, N. J. (Mgr.).
 Farmers' Cooperative Association of Mercer County; Trenton, N. J.
 Germania Fruit Growers' Union and Cooperative Society; Cologne, N. J.
 Hunterdon County Farmers' Cooperative Association; Flemington, N. J.
 McKee City Farmers' Exchange, Incorporated; McKee City, N. J.
 Monmouth County Shippers' Association; Hazlet, N. J.
 Morris County Farm Service Exchange Morristown, N. J.
 North Bergen Cooperators; Westwood, N. J.
 North Bergen County Fruit Growers' Cooperative Association; Suffern, N. Y. (Sec'y).
 North Haledon Farmers' Exchange; Paterson, N. J.
 North Shore Market Growers' Cooperative Association; Farmingdale, N. J.
 Ocean County Cooperative Association, Incorporated; Lakewood, N. J.
 Toms River Poultrymen's Service, Incorporated; Toms River, N. J.
 Union-Middlesex County Farmers' Cooperative Association; Rahway, N. J.
 Vineland Fruit Growers' Cooperative Association; Vineland, N. J.

Selling Organizations Active During 1926

Camden Fruit Growers' Cooperative Association; Marlton, N. J.
 Cooperative Growers' Association of Beverly, Inc.; Beverly, N. J.
 Cranbury Potato Growers; Cranbury, N. J.
 Farmers' Fruit and Produce Company; 112 Dock Street, Philadelphia, Pa.
 Franklin Farmers'; Quakertown, N. J.
 Hammonton Cooperative Fruit Growers' Association Hammonton, N. J.
 Hammonton Farmers' Fruit Growers' Association Cooperative; Hammonton, N. J.
 Jersey Fruit Growers' Cooperative Association; 551 North 27th Street, Camden, N. J.
 Landisville Fruit Growers' Association; Landisville, N. J.
 Malaga and Newfield Farm Produce Association; Newfield, N. J.
 Mercer County Black Giant Club; Trenton, N. J.
 Ott Seed Potato Club; Bridgeton, N. J.
 Quality Egg Club; Vineland, N. J.
 Wheat Road Farmers' Association; Minotola, N. J.

Subordinate Granges Engaged in Purchasing During 1926

<i>Grange Number</i>	<i>Name</i>	<i>Post Office Address</i>
3	Hammonton	Odd Fellows' Hall, Hammonton.
7	Somerset	H. W. Kline, Middlebush.
8	Moorestown	Moorestown.
11	Vineland	Moose Hall, West Landis Avenue, Vineland.
18	Cumberland	Greenwich Lodge Room, Cumberland.
38	Haddon	Haddonfield.
59	Thorofare	Fire House, Thorofare.
77	Mercer	Grange Hall, Hopewell.
78	Wantage	Grange Hall, Sussex.
96	Hightstown	Hightstown Trust Company Building.
101	Sergeantsville	Grange Hall, Sergeantsville.
111	Mickleton	Grange Hall, Mickleton.
115	Hurffville	Davenport's Hall, Hurffville
116	Rocksburg	Red Men's Hall, Rocksburg.
117	Washington	Grange Hall at Brass Castle.
121	Stewartsville	I. O. O. F. Hall, Stewartsville.
124	Grand View	Grange Hall, Grand View.
125	Riverside	Grange Hall, Three Bridges.
126	Delaware	Grange Hall, Delaware.
137	Mountain View	Grange Hall, Beemersville.
151	Milltown	Mechanics Hall, Milltown.
155	Fair Lawn	Grange Hall, Fair Lawn.
160	Frankford	Cook's Hall, Branchville.
166	Blue Anchor	Blue Anchor Grange Hall.
168	Glendola	Mechanics Hall, Glendola.
187	Moravian	Hope Grange Hall.

**National Farm Loan Associations Active During 1926
New Jersey**

Brunswick	Jamesburg
Burlington	Mount Holly
Cape May County.....	Cape May Court House
First	Atlantic City
First	Newton
First	Windsor
First	Frenchtown
Flemington	Jutland
Garton Road	Bridgeton
Landis	Vineland
Monmouth	Freehold
Morris	Gillette
Ocean County	Toms River
Passaic County	Paterson
Peoples	Perrineville
Piscataway	New Market
Somerville	Skillman
Tri-County	Woodbury
Union County	Rahway