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MINUTES OF MEETING OF COMMITTEE ON COMMITTEES

March 25, 1943

The meeting was called to order by chairman, Mr. Matsumoto at 7:45 p.m.

Those present were:

Ward 1	Mr. Yada
2	Mr. Matsumoto
3	Mr. Fujii
4.	Mr. Nitta
5	Mr. Tonomura

Those absent were:

Ward 6	Mr. Matsui
7	Mr. Hayami

The minutes of the previous meeting were read by the secretary and approved.

After discussing the previous recommendation to the Board of Directors concerning the monthly report of the treasurer, the committee decided to send Mr. Nitta, Mr. Fujii, and Mr. Tonomura to the meeting of the Management Committee to be held March 27 and consider the various matters jointly.

It was recommended to the Board of Directors that the Cooperative mimeograph copies of "How to Conduct Meetings" in both English and Japanese. Sufficient copies should be sent to each ward chairman for him to distribute to all concerned.

With no further business, the meeting was adjourned at 10:30 p.m.

Respectfully submitted,

/s/ F. Y. Tonomura

MINUTES OF MEETING OF COMMITTEE ON COMMITTEES

April 8, 1943

A meeting of the Committee on Committees was called to order by Chairman M. Matsumoto on April 8, 1943 at 8:00 p.m., at 717-A.

There were present: Messrs. Matsumoto, Nitta, Tonomura, and Sato, Messrs. Yada, Fujii, and Hayami were absent.

There were also present the following Ward chairmen: Messrs. Kajita, Izuno, Katagiri, George Teraoka, and Norimatsu.

Since there were only four members of the Committee on Committees in attendance, it was decided by those present to submit the businesses of the evening for reconsideration at the next meeting of the Committee. It was recommended, however, to refer the essence of the discussions immediately to the ward assemblies.

After a full discussion on the advisability of engaging supervisors for each canteen, decision was made to appoint one person from each Ward to maintain surveillance at each of the Canteens, service departments, and warehouses.

There being no further business, the meeting was adjourned at 11:00 p.m.

Respectfully submitted,

F. Y. Tonomura
Secretary

MINUTES OF MEETING OF COMMITTEE ON COMMITTEES
OF THE
TULE LAKE COOPERATIVE ENTERPRISES, INC.

April 14, 1943

A special meeting of the Committee on Committees of the Tule Lake Cooperative Enterprises, Inc., was held at the Central Office, 717-A, on April 14, 1943, at 8:00 P.M. M. Matsumoto, Chairman, presided.

There were present: M. Matsumoto, F. Tonomura, C. Nitta, T. Fujii, Y. Sato, and K. Norimatsu, substituting for Y. Hayame of Ward 7.

The minutes of the previous meeting were read by Mr. Tonomura, and were approved as read.

A report of the presentation and reactions to the recommendations of the Committee on Committees at the Board of Directors meeting was given by Mr. Matsumoto.

Upon the conclusion of his report, Mr. Matsumoto was excused to attend another meeting. Mr. Tonomura thereupon took the chair.

Mr. Tonomura introduced the matter of creating a Board of Supervisors to be selected from each ward. The purpose of the Board will be to facilitate better coordination in the store management and to instill confidence in the management. Mr. Tonomura stressed the fact that the project wardens do not approve of the system now in effect and furthermore, that the colonists are doubtful of its success. The duties of the supervisors at each canteen, he added, would be:

1. To assist the store managers in carrying out the Co-op policies.

The committee members expressed opinions as follows:

- Mr. Fujii: "The employees of each canteen probably would not approve of such a move on the part of the management. Why not ask the manager of each canteen for his opinion?"
- Mr. Nitta: "It would be better to pick capable men among the employees and promote them to positions of Assistant Manager, giving more power, authority, and responsibility to the store managers."
- Mr. Norimatsu: "Supervisors should not be policemen. It would be rather difficult to locate and hire good men to act as police."
- Mr. Sato: "It is better to recommend our plan to the Management Committee and have them make a decision."

April 14, 1943

COMMITTEE ON COMMITTEES

- Mr. Tonomura: "After all, we have more than 6,000 members. We feel responsible for what we discuss here."
- Mr. Fujii: "The Management Committee makes suggestions and recommendations on matters pertaining to the management of the Co-op enterprises. We are just Committee on Committees members; therefore it is entirely out of our jurisdiction."
- Mr. Nitta: "Let's send Mr. Tonomura as our representative to the meeting of the Management Committee to present our recommendation to them."
- Mr. Norimatsu: "That is a very good idea. Our recommendations must be limited strictly to opinions of the majority of the members. Even though the Management Committee rejects our recommendation, we shall have done our share."
- Mr. Tonomura: "Let us make some proposition and present it to the Management Committee. Why not call this new body the Board of Supervisors?"
- Messrs. Fujii and Nitta: "It is hardly of any use for us to discuss this proposal because we do not know whether the Management Committee will accept our recommendation. Furthermore, the duties and function of the supervisors can be drafted later if the plan is accepted by them. If it is absolutely necessary and urgent, why not meet with the store manager next week?"
- Mr. Norimatsu: "The matter is not as urgent as Mr. Tonomura implies. We do not want to hurry and embarrass ourselves; the situation would not benefit the organization."

After a lengthy discussion of four hours, the committee members decided to send Mr. Tonomura to present the opinion of the Committee on Committees, which was summarized as follows:

Since the managers of the canteens are working too hard and do not have sufficient freedom to adequately supervise their respective stores, the Committee on Committees recommends to the Management Committee that more authority and power be given to the store managers in the supervision of their respective stores.

The committee members requested that emphasis be placed on the fact that the recommendation is strictly their own, and that whether or not it is accepted by the Management Committee, no harsh feelings will be harbored by the committee.

The Executive Secretary was requested by Mr. Tonomura to notify the Chairman of the Management Committee of his intended attendance at the latter's meeting.

April 14, 1943

COMMITTEE ON COMMITTEES

As there was no further business, the meeting was adjourned
at 11:50 P.M.

Respectfully submitted,

T. Kawasaki,
/s/ Secretary pro tem.

MINUTES OF THE MEETING OF COMMITTEE
ON COMMITTEES

717-A ----- April 21, 1943

The meeting was called to order by the Chairman, Mr. Matsumoto,
at 7:45 P.M.

Those present were:

Mr. Matsumoto	Ward 2
Mr. Fujii	3
Mr. Tonomura	5
Mr. Sato	6
Mr. Hayami	7

Those absent were:

War 1	Mr. Yada
4	Mr. Nitta

The minutes of the previous meeting were read by the secretary and
several amendments were made.

The chairman presented an important sentiment of the cooperative
spirit which was to be brought up at the General Assembly. Each
member of the committee was requested to introduce their to his
respective Ward Assembly.

The Education Lead, Mr. Hayashi; Executive Secretary, Mr. Kawasaki;
and Treasurer, Mr. Sugimoto were present. The latter, represent-
ing the board, brought forth the necessity of amending the by-
laws; but, because time was short, the committee decided to con-
sider the matter at the next meeting.

The matter of shoe rationing books was taken up, and the committee
asked Mr. Kawasaki to negotiate with the WRA.

There being no further business, the meeting was adjourned at
11:55 P.M.

Respectfully submitted,

/s/ F. Y. Tonomura

MINUTES OF MEETING OF COMMITTEE ON COMMITTEES
OF THE
TULE LAKE COOPERATIVE ENTERPRISES, INC.

May 5, 1943

The regular meeting of the Committee on Committees of the Tule Lake Cooperative Enterprises, Inc., was held at the Central Office, 717-A, on May 5, 1943, at 7:45 P.M. In the absence of the Chairman, the Secretary presided over the meeting.

The minutes of the previous meeting was read and approved as read.

The proposed amendment to the By-Laws was brought up for discussion. After considerable deliberation, the members decided that the matter should be studied further before action is taken, and the amendment was therefore tabled until the next meeting.

Due to the poor attendance of Block Representatives at the General Assembly, the committee members were requested to make reports on the assembly at their respective ward meetings.

As there was no further business, the meeting was adjourned at 10:40 P.M.

Respectfully submitted,

/s/ F. Y. Tonomura

Secretary

MINUTES OF MEETING OF COMMITTEE ON COMMITTEES
OF THE
TULE LAKE COOPERATIVE ENTERPRISES, INC.

May 19, 1943

The regular meeting of the Committee on Committees of the Tule Lake Cooperative Enterprises, Inc., was held at the Central Office, 717-A, on May 19, 1943, at 8:00 P.M. Since the Chairman, Mr. Matsumoto, was absent due to illness, the Secretary presided over the meeting.

Those present were: Ward 3, Mr. Fujii; Ward 4, Mr. Nitta; Ward 5, Mr. Tonomura; Ward 6, Mr. Sato; and Ward 7, Mr. Hayami. Mr. Yada and Mr. Matsumoto of Ward 1 and 2 respectively, were absent.

The minutes of the previous meeting were read and approved as read.

The report on the arrangements for the Co-op Picnic and Field Day, which is scheduled for May 23, 1943, Sunday, was given by the Secretary.

The importance and the necessity of investigating the minutes of the various Committee meetings were brought to the attention of the Committee members. After lengthy discussion and consideration, the Committee decided to take the matter step by step.

The pending business of amending the By-Laws was brought up for discussion, and careful consideration was given. As the members thought that the matter should be studied further, it was decided that the discussion should be continued at the next meeting.

As there were no further business, the meeting was adjourned at 11:40 P.M.

Respectfully submitted,

/s/ F. Y. Tonomura

Secretary

MINUTES OF JOINT MEETING OF THE
WARD CHAIRMEN AND COMMITTEE ON COMMITTEES
OF THE
TULE LAKE COOPERATIVE ENTERPRISES, INC.

June 16, 1943

A joint meeting of the Ward Chairmen and Committee on Committees of the Tule Lake Cooperative Enterprises, Inc., was held at the Central Co-op Office, 717-A, on June 16, 1943 at 8:00 P.M. General Manager Kubo presided as Acting Chairman.

There were present:

Committee on Committees:

Ward 3 T. Fujii
Ward 5 F. Y. Tonomura
Ward 6 Y. Sato

Ward Chairmen:

Ward 2 T. Kajita
Ward 4 C. Katagiri
Ward 5 F. Y. Tonomura
Ward 6 S. Tanaka
Ward 7 K. Norimatsu

There were also present: Director G. Nakamura and a steward from the Hospital Mess.

The Acting Chairman explained the purpose for which the meeting was called. He stated that there had been some trouble in regard to the sale of chickens from the project poultry farm. It was reported that the project wished to dispose of 300 chickens weighing 3 or 4 pounds each. The workers at the poultry farm had insisted that these 300 chickens be distributed to the mess halls, but the administration had declared that 300 chickens would not be sufficient for 63 mess halls. Therefore they decided that the chickens should be sold through the Co-op to those who wished to purchase them, giving first chance to the poultry farm workers. Second chance was to have been given to the other farm workers who are under the same division, and any remaining chickens were to be sold to the colonists.

On June 16, 1943, 125 chickens were delivered to the Co-op and were sold to those who had made reservations for them. The next batch is to be distributed among the farm workers, and it is probable that only a very few chickens would be left for the general public.

Mr. Kubo pointed out that when the poultry farm was first established and commenced operations, Mr. Shirrell, former Project Director, Mr. Eastman, former Division Head, and Mr. Makino, Supervisor of the Poultry Farm, had made an agreement that all poultry farm products were to be consumed by the Japanese people on the project.

It was reported that the other day when Mr. Peck ordered 80 pounds of chickens for the hospital mess, through some error 80 chickens were delivered to the hospital. As this amount was too much for the hospital, Mr. Peck ordered that 25 chickens be left there and the rest delivered to the personnel mess. In view of the fact that the latter could not possibly use that many, Mr. Peck was questioned as to the ultimate disposal of the chickens. Mr. Peck had replied that he had purchased the

chickens from the poultry farm, and it was therefore within his rights to dispose of them as he saw fit after such purchase. Soon after this incident, Mr. Peck sent a memo to the poultry farm stating that he would no longer purchase their products.

It was reported that although large supplies of eggs are being stored in the warehouse, Mr. Peck is purchasing eggs from outside sources.

It was also reported that Mr. Peck does not send all of the supplies ordered by the Caucasian Head Dietician at the hospital.

The consensus of the assembly was that as the Co-op is only indirectly concerned in the controversy, other responsible bodies should look into the matter.

On unanimous assent the General Manager was therefore requested to present the problem to the Planning Board and ask them to make an investigation.

Mr. Kubo stressed the importance of relaying the true facts in the case and instructed those present to explain the matter frankly to the colonists to avoid misunderstandings of the Co-ops involvement, if questioned.

Following a general discussion thereafter, the meeting was adjourned at 10:20 P.M.

Respectfully submitted,

/s/ Secretary pro tem,
F. Y. Tonomura

MINUTES OF MEETING OF
COMMITTEE ON COMMITTEES

Held at 717-A, July 14, 1943

The chairman Mr. Matsumoto called the meeting to order at 7:30 p.m.

Those present were:

Ward 1	Mr. Yada
2	Mr. Matsumoto
3	Mr. Fujii
4	Mr. Nitta

Those absent were:

Ward 6	Mr. Sato
5	Mr. Tonomura
7	Mr. Norimatsu

The minutes of previous meeting were read by the secretary. The committee disapproved the minutes because, 1, some official of Co-op changed the meaning of the minutes by adding a clause in a sentence; 2, replacing a different meaning word, changed the recommendation, which the committee did not mean. The Committee decided unanimously, to have the original minutes submitted by the secretary be issued and sent to various committee and ward chairmen.

This committee recommend to the Management Committee to continue the adoption of retail control system in all canteens, and the warehouse control system at the warehouse; and also, to consider and study, especially at this time, in the selection of goods the Co-op buys, according to the by-laws Article 5, Section 1; and Article 11, Section 6; and further, that, some plan and system be adopted by which the Co-op could supply the fish equally to all who require.

The Committee present resolved unanimously, to thank Mr. Kawasaki, the executive secretary, for his service to Co-op rendered during the tenure of his service.

The Committee decided to continue the study of by-laws at special meeting and adjourned at 10:30 p.m.

Submitted

/s/ F. Y. Tonomura

MINUTES OF THE MEETING OF THE COMMITTEE OF COMMITTEES
OF THE

TULE LAKE COOPERATIVE ENTERPRISES, INC.

June 30, 1943

The regular meeting of the Committee on Committees of the Tule Lake Cooperative Enterprises, Inc., was held at the Central Office, 717-1 on June 30, 1943 at 7:30 p.m. Mr. Matsumoto presided as Chairman.

There were present from the different Wards:

Ward II	Mr. Matsumoto
Ward III	Mr. Fujii
Ward IV	Mr. Nitta
Ward V	Mr. Tonomura
Ward VI	Mr. Sato

There were absent:

Ward I	Mr. Yada
Ward VII	Mr. Norimatsu

The minutes of the previous meeting were read and approved as read.

It was recommended to the Board of Directors that the Co-op Policy be amended to include the minutes of the Ward meetings, so as to inform the other Ward representatives and the Board of Directors of the discussions held at these particular meetings. The Co-op Policy, previously submitted and approved at the Ward meetings of March 4, 1943, specified that a copy of the minutes of the Committee meetings and Board meetings be sent to the Ward Chairmen and the Board of Director members.

It was also recommended that the secretaries be required to record all the business matters discussed at the Ward meetings.

The pending amendment to the By-laws was brought up and duly discussed. As the Committee agreed that the matter needed further study, it was decided that the discussions be continued at their next meeting.

As there was no further business to be discussed, the meeting was adjourned at 9:30 p.m.

Respectfully submitted,

/S/ F. Y. Tonomura
Secretary

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MINUTES OF MEETING OF COMMITTEE ON COMMITTEES

Held on July 28, at 717-A, at 8:00 P.M.

The Chairman Mr. Matsumoto called the meeting to order.

Those present were:	Ward 2	Mr. Matsumoto
	3	Mr. Fujii
	4	Mr. Nitte
	5	Mr. Tonomura
	6	Mr. Sato
Those absent were:	7	Mr. Norimatsu
	1	Mr. Yada

The secretary was unable to read the previous meeting minutes of July 14, because the executive secretary has not sent the same yet.

The committee decided to ask the executive secretary to issue and send to committee and Ward Chairmen a copy of minutes of all meetings within a week.

The committee reviewed the amended by-laws, and will continue the revision at a special meeting.

The Committee on Committees present resolved to express the appreciation to Mr. Don Elberson of his invaluable service and leading from the beginning and organizing the Tule Lake Cooperative Enterprises, Inc.; and his favor and endeavor will be remembered by all members and this Committee forever.

The meeting was adjourned at 10:15 P.M.

Submitted,

/s/ F. Y. Tonomura

MINUTES OF MEETING OF COMMITTEE OF COMMITTEES

Held At 717-A, August 11, 1943

Those present were: Ward 1 Mr. Yada
" 3 Mr. Fujii
" 5 Mr. Tonomura
" 6 Mr. Sato

Those absent were: Ward 2 Mr. Matsumoto
" 4 Mr. Nitta
" 7 Mr. Norimatsu

Because of the absence of the Chairman, Mr. Matsumoto, the secretary assumed the Chair at 8:00 p.m. Three out of seven members of the Committee were absent, so the revision of the amended By-laws was decided to be done at the next meeting.

This committee recommend to Management Committee, Ward Chairmen and Board of Directors to accept and adopt the unanimous resolution pass at the meeting held at 29 Mess Hall on July 19, 1943.

As there was no further business, the meeting was adjourned at 9:15 p.m.

Submitted by

/s/ F. Y. Tonomura

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MINUTES OF MEETING OF COMMITTEE ON COMMITTEES

Held at 3903-A, September 1, 1943

The Chairman Mr. Matsumoto called the meeting at 8:00 P.M. to order.

Those present were: Ward 1 -- Mr. Yada
2 -- Mr. Matsumoto
3 -- Mr. Fujii
5 -- Mr. Tonomura
6 -- Mr. Sato
7 -- Mr. Norinatsu

Mr. Nitta from Ward 4 was absent.

In consideration of importance of amendment of the by-laws of the Tule Lake Cooperative Enterprises, Inc., the Committee decided that the present members of the Committee who remain here after the segregation will sit together with new Committee members and explain various amendments made to the old by-laws.

As there was no further business, the meeting was adjourned at 10:00 P.M.

Submitted by

/s/ F. Y. Tonomura

MINUTES OF MEETING OF AUDITING COMMITTEE
OF THE
TULE LAKE COOPERATIVE ENTERPRISES, INC.

March 24, 1943

A meeting of the Auditing Committee of the Tule Lake Cooperative Enterprises, Inc., was called to order by Acting Chairman, T. Kawasaki, at the Central Co-op Office, 717-A, on March 24, 1943, at 7:45 p.m.

Mr. Sugimoto, Treasurer, upon request of the Chairman, stated that as March 31st has been designated as the close of the third fiscal period of the Co-op, the inventory on that date should be taken with utmost accuracy. He requested the cooperation of the committee members in acting as spot-checkers together with members of the Management Committee. He stated that the assistance of the Ward Chairmen had also been requested.

In reply to an inquiry Mr. Sugimoto informed the committee that the Retail Control System is now in effect, but, he added, due to the difficulties in obtaining ledger sheets, the accounting division was far behind in its work.

It was reported that the Co-op has been studying possibilities of accomodating colonists by issuing Co-op checks in exchange for cash when requested. The consensus was, however, that such an accommodation is not imperative at this time.

A request was made that the Treasurer's monthly financial report be publicized within two weeks following the close of the month for which it is prepared. Mr. Sugimoto replied that according to the Co-op By-Laws, formal financial statements are required to be prepared only quarterly.

As there was no further business, the meeting was adjourned at 10:20 p.m.

Respectfully submitted,

(Sgd.) T. Kawasaki

Secretary pro tem.

MINUTES OF MEETING OF THE AUDITING COMMITTEE

TULE LAKE COOPERATIVE ENTERPRISES, INC.

April 23, 1943

A meeting of the Auditing Committee of the Tule Lake Cooperative Enterprises, Inc., was called to order by Acting Chairman Mr. Sugimoto, at the Central Office, 717-A on April 23, 1943, at 7:40 P.M.

Members of the committee present were as follows:

Ward I	M. Fukai
" II	H. Shinozaki
" III	M. Omachi
" IV	M. Miyamori
" V	K. Hayashi
" VI	A. Otsubo

Ward VII Committee Member K. Murakami, it was understood, had left the project. Ex-Officio member Harry Makino was also present.

Mr. Sugimoto, Treasurer of the Co-op, presented for review by the committee the following statements: Statement of Financial Condition as of March 31, 1943, Statement of Profit and Loss for the period May 28, 1942 to March 31, 1943, inclusive, and statement of Profit and Loss for period December 1, 1942 to March 31, 1943 inclusive.

In the course of the examination, it was noted that proper reserves had been established. It was noted that although it had not as yet been determined whether the Cooperative would be required to pay a State Unemployment tax, a reserve had been set up to care for any eventuality on that score.

In the analysis of the Profit and Loss Statements, it was noted that an expense item in the amount of \$242.51 was listed under the caption of Installation, Improvement, and Maintenance Expense. Inquiry revealed that this account had been established to charge off into expenses certain expense items of the past which had been entered upon the books previously as capital expenditures, namely, wiring, lumber costs for remodeling in the stores and offices, all of which improvements should not in the opinion of the accounting

MINUTES OF MEETING OF THE AUDITING COMMITTEE

TULE LAKE COOPERATIVE ENTERPRISES, INC.

April 23, 1943

(Continued)

department of the Cooperative and of the Auditing Committee be carried as Capital Assets. It was decided that such improvements would not have the liquidation value as would other capital assets.

It was decided by the Committee that pending an audit of the books by the Committee, final approval of the statements as presented should be withheld. It was decided that an audit should be made on Saturday afternoon, April 24, 1943.

Since it was understood that the Cash balances shown on the statements represented the book balances of those accounts, it was recommended that from time to time as often as possible, a reconciliation of the actual cash on hand to the book balance of that account be effected. For this purpose, it was recommended that a committee consisting of the Treasurer, the General Manager, The Chief Accountant, the Cashier of the Co-op, for the Chairman of the Auditing Committee, be designated for the function. It was recommended that in any case, the reconciliation of the cash account be made mandatory at the close of each month.

By mutual agreement, it was decided that a reconciliation of the cash account would be made next on May 1, 1943.

Meeting was adjourned at 10:15 P.M.

Respectfully submitted,

(Sgd.) Mason Fukai

Mason Fukai, Secretary

(Omission)

A. Otsubo and M. Fukai were elected to the positions of Chairman and Secretary of the Committee respectively.

REPORT ON THE AUDIT OF COOPERATIVE BOOKS

BY THE AUDITING COMMITTEE

April 24, 1943

As arranged for during the Auditing Committee meeting of April 23, 1943, the committee audited the books of the Tule Lake Cooperative Enterprises, Inc. on the afternoon of April 24, 1943.

The primary purpose of the audit was to verify the accounts as presented by the accounting department in their financial statements as of March 31, 1943.

It was found that the balances of the accounts as presented in the statements were in full accord with the General Ledger Accounts.

It was found, however, that General Ledger Accounts were not being maintained for such accounts as Merchandise Inventory, Supplies Inventory, and Earned Surplus, or net Unallocated Savings. It was discovered that the necessary information ordinarily derived from such accounts were taken from the original documents, that is, from the recapitulations of the Inventory sheets. It was recommended that General Ledger Accounts be placed on the books in order that the General Ledger in itself would show a complete picture of the accounts.

It was also recommended that the Accounts Payable Controlling Account be maintained in the General Ledger and not in the subsidiary Accounts Payable Ledger.

An analysis of the Cash Journal showed that, although nothing was functionally subject to criticism, no indications of the daily cash balances were shown on the journal. It was recommended that for the sake of presenting a clearer picture of the Cash Accounts daily, steps be taken to indicate on the books the daily cash balances.

Following the completion of the audit, the Statement of Financial Condition as of March 31, 1943, the Profit and Loss Statement for the period May 28, 1942 to March 31, 1943, and the Profit and Loss Statement for the period December 1, 1942 to March 31, 1943, were given final approval by the Auditing Committee.

Respectfully submitted,

(Sgd.)

Mason Fukai, Secretary

MINUTES OF MEETING OF AUDITING COMMITTEE
OF THE
TULE LAKE COOPERATIVE ENTERPRISES, INC.

May 25, 1943

A meeting of the Auditing Committee of the Tule Lake Cooperative Enterprises, Inc., was called to order by Chairman A. Otsubo at 7:30 P.M. on May 25, 1943, at the Central Co-op Office, 717-A.

There were present:

Ward	2	H. Shinozaki
	3	M. Omachi
	4	
	5	K. Hayashi
	6	A. Otsubo
	7	Ray Sato

The Retail Control System was discussed at length, but no decision was made or action taken.

In reply to Mr. Omachi's proposal that monthly Retail Control report be prepared and be made available, Mr. Sugimoto explained that such was out of the question at present. Should facilities be improved, the issuance of monthly statements might be possible, he added. In view of the difficulties, Mr. Omachi withdrew his proposal.

The committee members requested that quarterly financial statements be distributed to the Representatives by attaching copies to notices of General Assemblies hereafter.

The segregation of incomes from sales and services at the Watch Repair Shop was recommended to the Treasurer. Mro. Sugimoto agreed that the segregation was advisable and stated that he would effect the change at once.

With regard to the manner in which stubs are to be saved by the colonists after the conversion to the cash register system is completed, the consensus of the committee was that the suggestion for the use of glued paper is not feasible. A recommendation of the distribution and use of paper cartons for deposits of stubs will be submitted by Mr. to the Board of Directors.

The Balance Sheet as of April 30, 1943, submitted by Mr. Sugimoto, was verified and approved.

There being no further business, the meeting was adjourned at 10:20 P.M.

Respectfully submitted,

/s/ A. Otsubo

Secretary pro tem

MINUTES OF THE MEETING OF THE
AUDITING COMMITTEE OF THE TULE LAKE
COOPERATIVE ENTERPRISES, INC.

June 25, 1943

The meeting of the Auditing Committee of the Tule Lake Cooperative Enterprises, Inc., was called to order by Chairman A. Otsubo at 7:08-D, at 7:40 P.M.

Committeemen present were as follows:

A. Otsubo, Chairman
K. Hayashi
H. Shinosaki
M. Omachi
M. Fukai, Secretary

Ward VII Committeemen, Mr. Sato and Mr. Osaki of Ward IV were noted as absent. Mr. Sugimoto, Treasurer of the Co-op, was also present.

It was reported that the closing inventory for the present fiscal year ending June 30, 1943, would be taken on July 1, next. In realization of the importance of the factor of inventories in the determination of the financial condition of the cooperative, it was recommended that a more accurate procedure be provided for the taking of inventories in the future. It was recommended that a system providing an adequate "double check" be established.

It was understood that a member of each of the following groups--the Management Committee, the Auditing Committee, and Board of Directors--would serve as spot-checkers at each of the stores on the day of the inventory.

Mr. Jim Kai was introduced to the Committee as the incumbent Chief Accountant of the Cooperative, having succeeded Miss Ariye Oda in that capacity.

The practice of charging the Profit and Loss account with a flat percentage of shrinkage in the inventories being unacceptable to Internal Revenue regulations, it was recommended in the interests of sound, conservative accounting practice that such goods as are in stock which have to a degree lost their value as to salability should be recorded on the inventories at their reduced values.

Since the financial reports for the month of May were not ready for inspection at this time, it was agreed that copies of these reports when completed should be sent to the individual members of the committee and that approval of such statements would be automatic should no exception be taken to them by any committeeman within three days after the mailing.

It was reminded that the Co-op management give the recommendations of the Auditing Committee the fullest consideration since all such recommendations are submitted with the interests of the shareholders as the prime consideration.

To a suggestion that the Co-op management engage a public accountant to install a new system of accounting, it was recommended that rather than installing an elaborate system, which would not be feasible under the prevailing employer-employee relationship in the relocation center, it would be advisable to leave the system as simple as possible. Of course, the necessary internal controls should be maintained in order to safeguard the interests of the shareholders.

By mutual agreement, it was decided that the verification of the Cash account as reflected by the books at the close of the fiscal year would be made on July 1, 1948. Mr. A. Otaño was chosen to represent the Auditing Committee for this function.

It was recommended for purposes of determining the actual profitability of the Cooperative's continuing with the mail order and laundry services, that the records be maintained in such a manner as to reflect that portion of the expenses which are properly chargeable to such services. Also, in the same connection, the opinion of the committee as to the fairness of an equally prorated distribution of dividends to patrons of the mail order services was that such a basis for distribution would tend to be unfair to patrons of the canteens since it was opined that such services were not very profitable to the cooperative. Thus it was suggested that separate patronage records on mail orders be maintained. This suggestion was directed to the Management Committee for its review.

With the same arguments in mind, it was opined that for the purpose of effecting as fair a distribution of dividends as possible, tobacco prices should be marked up so that tobacco customers would not unduly benefit at the expense of the other patrons.

With the end of the fiscal year in sight, it was brought to attention that Section 3 of Article XI of the by-laws of the Cooperative provides that the Auditing Committee is authorized to employ a public accountant "with the approval of the General Assembly" to perform audits of the Co-op records. However, since it can be understood that the obtaining of such approval is impracticable and cumbersome, it was recommended that the Executive Secretary of the Cooperative take the necessary measures to effect if possible an amendment to that by-law so that it will provide that the Auditing Committee may as it deems necessary and discretionary engage a public accountant to perform audits, etc.

The meeting was adjourned at 2:45 P.M.

Respectfully submitted,

/s/ Mason M. Pukari

Secretary

MINUTES OF THE MEETING OF THE
AUDITING COMMITTEE OF THE TULE LAKE
COOPERATIVE ENTERPRISES, INC.

June 28, 1943

The meeting of the Auditing Committee of the Tule Lake Cooperative Enterprises, Inc., was called to order by Chairman A. Otsubo at 7:08-D, at 7:40 P.M.

Committeemen present were as follows:

A. Otsubo, Chairman
K. Hayashi
H. Shinozaki
M. Omachi
M. Fukai, Secretary

Ward VII Committeemen, Mr. Sato and Mr. Ozaki of Ward IV were noted as absent. Mr. Sugimoto, Treasurer of the Co-op, was also present.

It was reported that the closing inventory for the present fiscal year ending June 30, 1943, would be taken on July 1, next. In realization of the importance of the factor of inventories in the determination of the financial condition of the cooperative, it was recommended that a more accurate procedure be provided for the taking of inventories in the future. It was recommended that a system providing an adequate "double check" be established.

It was understood that a member of each of the following groups--the Management Committee, the Auditing Committee, and Board of Directors--would serve as spot-checkers at each of the stores on the day of the inventory.

Mr. Jim Kai was introduced to the Committee as the incumbent Chief Accountant of the Cooperative, having succeeded Miss Ariye Oda in that capacity.

The practice of charging the Profit and Loss account with a flat percentage of shrinkage in the inventories being unacceptable to Internal Revenue regulations, it was recommended in the interests of sound, conservative accounting practice that such goods as are in stock which have to a degree lost their value as to salability should be recorded on the inventories at their reduced values.

Since the financial reports for the month of May were not ready for inspection at this time, it was agreed that copies of these reports when completed should be sent to the individual members of the committee and that approval of such statements would be automatic should no exception be taken to them by any committeemen within three days after the mailing.

It was reminded that the Co-op management give the recommendations of the Auditing Committee the fullest consideration since all such recommendations are submitted with the interests of the shareholders as the prime consideration.

To a suggestion that the Co-op management engage a public accountant to install a new system of accounting, it was recommended that rather than installing an elaborate system, which would not be feasible under the prevailing employer-employee relationship in the relocation center, it would be advisable to leave the system as simple as possible. Of course, the necessary internal controls should be maintained in order to safeguard the interests of the shareholders.

By mutual agreement, it was decided that the verification of the Cash account as reflected by the books at the close of the fiscal year would be made on July 1, 1943. Mr. A. Otsubo was chosen to represent the Auditing Committee for this function.

It was recommended for purposes of determining the actual profitability of the Cooperative's continuing with the mail order and laundry services, that the records be maintained in such a manner as to reflect that portion of the expenses which are properly chargeable to such services. Also, in the same connection, the opinion of the committee as to the fairness of an equally prorated distribution of dividends to patrons of the mail order services was that such a basis for distribution would tend to be unfair to patrons of the canteens since it was opined that such services were not very profitable to the cooperative. Thus it was suggested that separate patronage records on mail orders be maintained. This suggestion was directed to the Management Committee for its review.

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With the end of the fiscal year in sight, it was brought to attention that Section 3 of Article XI of the by-laws of the Cooperative provides that the Auditing Committee is authorized to employ a public accountant "with the approval of the General Assembly" to perform audits of the Co-op records. However, since it can be understood that the obtaining of such approval is impracticable and cumbersome, it was recommended that the Executive Secretary of the Cooperative take the necessary measures to effect if possible an amendment to that by-law so that it will provide that the Auditing Committee may as it deems necessary and discretionary engage a public accountant to perform audits, etc.

The meeting was adjourned at 9:45 P.M.

Respectfully submitted,

/s/ Mason M. Fukui

Secretary

MINUTES OF MEETING OF AUDITING COMMITTEE
OF THE
TULE LAKE COOPERATIVE ENTERPRISES, INC.

August 6, 1943

A special meeting of the Auditing Committee of the Tule Lake Cooperative Enterprises, Inc., was held at the Merit Board Conference Room, Building 708, on August 6, 1943, at 7:30 P.M. Chairman A. Otsubo presided.

There were present: H. Shinozaki, A. Otsubo.

Staff members present were: Treasurer Sugimoto, J. Goto, Acting Accountant for Mr. Kai, who is indisposed.

Attendance did not constitute a quorum but the committee members decided to proceed with the business of the day, their decisions to be subject to ratification of the absentees. (M. Omachi, M. Iatsuoka, K. Hayashi, E. Fukai)

An unofficial financial statement was presented by the Treasurer Sugimoto. He stated that since Mr. Jacobsen is not available, efforts are being made to obtain the accountant from Sacramento, California on or about August 12 or 13th.

After a lengthy discussion, the committee recommended:

"The report should be compiled and the book audited by the officials if the Sacramento accountant should be delayed as in the case of Mr. Jacobsen. However, the book should be audited again later when Mr. Jacobsen or an official accountant is available."

The meeting was adjourned at 9:45 P.M.

Respectfully submitted,

/s/ A. Otsubo, Chairman

MINUTES OF THE MEETING OF THE FINANCE COMMITTEE
OF THE TULE LAKE COOPERATIVE ENTERPRISES, INC.

January 18, 1945.

The regular meeting of the Finance Committee was held at the Treasurer's Office from 1:30 PM.

Committee members present were: Messrs. Morimoto, Nakano, and Fujiura.

Staff members present were General Manager Nakashima, Treasurer Matsumura, Executive Secretary Kimura, Ass't General Manager Takizawa, and Editor Satow.

Treasurer Matsumura explained the purpose of the Finance Committee as follows:

1. Due to added responsibilities and the importance of the Committee previously known as the Auditing Committee was changed to Finance Committee.
2. The Finance Committee acts as an advisory body to the Treasurer.
3. The Finance Committee considers suggestions forwarded by members or by the Treasurer.

Merchandise Inventory Budget, Departmental Statement on Income and Expense, and Balance Sheet were distributed and explained.

REPORTS:

1. In order to prepare for liquidation we must consider the following matters.
 - a. The disposal of dead stock.
 - b. Decreasing inventory stock.
 - c. Discontinuation of all unnecessary departments.
 - d. Maintaining accurate accounting records.
 - e. Increase reserves.
 - f. Protection by proper insurances.
2. Plans are initiated to make complete monthly physical inventory.
3. Our policy is not to purchase additional fixed assets, considering wear and tear upon furniture and equipment excepted. In order to protect our Co-op against heavy losses at the time of liquidation, on furniture, fixture and equipment, we have increased the amount of depreciation.
4. Accounts Payable was reduced from \$90,000 at the end of July to \$26,000 at the end of December.
5. Movie Projector was sold to the Tri-State High School Student Association. The net sales price was \$3,645.52.
6. We have discontinued operation of the Soda Factory, Dry Goods Department at Canteen #1, Mail Order Department, Shoe Department and Dry Goods Department at Canteen #4, Repair Shop, and Fruit Stand at Fish Market. The discontinuation of Sewing Shop and the Co-op Library are in consideration.
7. In order to clear off slow moving merchandise and the dead stock, Special Sales Department, called Store #6 is scheduled to open January 25, 1945. Mr. Nakano was appointed as Manager.

8. Federal Tax was exempted. Excess Profit Corporation Tax amounting to \$108.80 paid by Co-op in 1942 and Capital Stock Tax \$250 plus interest of 19.49 paid in 1943 was paid back to the Co-op by the U.S. government. Taxes now being paid by the Co-op includes, Sales Tax, State Unemployment Tax, and Federal Social Security Tax.
9. The Co-op is issuing "Note of Indebtedness" to residents who desire to loan money for check cashing fund. No interest is paid nor service charge made. A fund of \$13,689.72 was created already.
10. A total of \$222 was received from whole sale firms in December for "Good Will" advertisements inserted in our Cooperator.
11. In order to have a complete understanding of the financial condition of the Co-op, a Departmental Income and Expense Statement is made in addition to the regular Balance Sheet.
12. Certificate of Indebtedness is redeemed gradually.
13. Types of insurance now being carried by the Co-op are as follows:
 - a. Fire Insurance of Equipment and Merchandise
 - b. Auto Insurance
 - c. Auto Theft and Fire Insurance
 - d. Outside Hold-Up Insurance.

The Treasurer explained the future program of the management as follows:

1. Completion of amendment to by-laws, Operating Agreement and rental agreement with W.R.A.
2. Recommend for Board action to transfer rebates from the Tule Lake Co-op to General Reserve, if claim for patronage refund is not made within a certain period of time.
3. The withdrawing of operation from Canteen #4 is still in negotiation and we wish to reach an amicable settlement in the near future.
4. The discontinuation of Sewing Shop will be discussed at the General Assembly Meeting of January 29, 1945.
5. The Co-op Library will be discontinued from January 27, 1945 as library.
6. The distribution of Community Fund will be discussed at the Special General Assembly Meeting on January 22, 1945. The Board of Trustees will conduct the meeting.

General Manager Akashima, Treasurer Matsumura and Executive Secretary Kimura requested the Committee for their fullest cooperation.

Meeting adjourned at 11:45 a.m.

Respectfully submitted,

/s/ Kaoru Kimura
Acting Executive Secretary

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES
OF THE TULE LAKE COOPERATIVE ENTERPRISES, INC.

January 15, 1945

The meeting of the Board of Trustees was held in the 718-B Conference Room from 10:00 AM.

Members of the Board of Trustees present were: Messrs. Kato, Wada, Inazu, and Kitajima.

New Ward Chairmen present were: Messrs. Nakagawa, Fujioka, Ouchida, and Sugimoto.

Staff members present were: Treasurer Matsumura, Executive Secretary Kaniya, and Ass't Executive Secretary Kimura.

After a brief introductory address, chairman Kato stated that final decision regarding the distribution of Community Fund could only be made at the General Assembly Meeting, and that the purpose of today's meeting is to make plans which should be submitted to the General Assembly Meeting.

The reports to this day was explained by Mr. Inazu, Treasurer of the Board of Trustees that,

Income Tax might be imposed on Community Fund if that money cannot be assigned to some member. Ways and means of distributing Community Fund were submitted at the previous General Assembly Meeting by the representatives and as a result it was entrusted to the Ward Chairmen who were appointed as Board of Trustees for Community Fund.

A Joint meeting of the Executive Committee and the Board of Trustees was held on December 8, 1944, and Mr. Kimura and Mr. Inazu were elected as chairman and Treasurer respectively, but due to personal reason Mr. Kimura resigned and Mr. Kato was elected as Chairman and Mr. Wada was elected Secretary.

Community Fund amounts to \$7,407.87 of which \$786.86 is allocated to the General Reserve. The Board of Trustees gather Block opinions regarding distribution of Community Fund.

Mr. Inazu suggested that their duties as Ward Chairmen have expired, and also that Mr. Kato and he were newly elected Directors of the Co-op; and in order to prevent any possible misunderstanding from the public he believes that they should resign as members of the Board of Trustees and transfer the responsibilities to the newly elected Ward Chairmen as the Board of Trustees.

Treasurer Matsumura made his explanation regarding Community Fund which was created since October 1, 1943 and has accumulated to:

Total General Reserve - \$786.86

Present Amount of Certificate of Indebtedness - \$7,407.87

Total Community Fund - \$8,194.73

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The Chairman, Treasurer, and Secretary of the new Trustees were elected by secret ballot as follows:

Chairman - Mr. Sugimoto - 3505-A2
Treasurer Mr. Nakagawa - 4205-B
Secretary Mr. Ouchida - 8305-FG

The responsibility of holding the Certificates of Indebtedness for Community Fund was transferred to Mr. Nakagawa from Mr. Inazu.

DISCUSSIONS

Mr. Inazu: There will be a special General Assembly Meeting on January 22, 1945 from 7:30 PM and I suggest that Mr. Sugimoto take over the meeting, after you are introduced by Mr. Kato.

Mr. Kamiya: The block opinions described in the chart, regarding the distribution of community fund, were opinions before the lifting of the army exclusion order and some changes in opinions are possible since then.

Mr. Inazu: It is my advise to the Ward Chairmen to suggest to the General Assembly Meeting to have Community Fund entrusted to each block proportionately to its population, and have the Community Fund distributed to organizations or institutions according to the will of the residents of the blocks provided the Community Fund will not be used for block benefits.

Executive Secretary Kamiya distributed the minutes of the meetings held by the Co-op during the month of December 1944 to the Ward Chairmen.

Treasurer Matsumura assured the Board that any explanation would be made upon enquiry.

The meeting was adjourned at 11:30 AM.

Respectfully submitted,

/s/ Kazuji Kamiya
Executive Secretary

SPECIAL MEETING TO DISCUSS COOPERATIVE GROUP FARMING

DATE: July 15, 1947

TIME: 8:30 p.m.

PLACE: 1708 Council Chambers

Those Present Were: Messrs. Jimmy Fujita, Frank Tauda, Kinzi Mizutani, ^{Tanaka} ~~Mizutani~~,
Mesdames Van Buskirk, Yamada, Yoshida, Mr. & Mrs. Kato,
Mr. Wilson Graves, Kansas City Relocation Regional Office

The meeting was presided by Educational Director, Masao Kawada.

Mr. Don Elberson stated that he expects to leave the Project very shortly to carry out research work in coordinating the relocation program of the WRA, in procuring jobs in the various cooperatives, and in investigating the existing cooperative group farming for possible farm resettlement by the colonists. He believes that this phase is one of the most important in the relocation of the evacuees.

He is interested, particularly, in the work of Hi Koriimatsu, who is on an Idaho farm with a group. He is planning to collect detailed information of their problems and experiences relative to their beginning and present efforts in farming for the benefit of others who intend to establish themselves in cooperative group farming.

Mr. Corky Kawasaki, former Executive Secretary, who left for Spokane, Washington, recently, will investigate employment conditions and attitudes of the people toward the evacuees as requested by Mr. Don Elberson.

Mr. Wilson Graves from the Relocation Regional Office at Kansas City, Missouri, stated that the policy of his office has been to expand cautiously, both as to private and cooperative employment. In his territory, resettlement program has not progressed very much to date due to the lack of understanding by the people and to their fearful attitude toward accepting the evacuees. However, he will investigate more in detail in regard to existing cooperative farms and report his findings.

The Middle West, in general, is showing an excellent attitude toward accepting evacuees.

Mr. Fujita, who was in cooperative marketing work before evacuation, stated that he had known nothing of meetings being held to discuss cooperative group farming. It is his opinion that many people are interested and invitations should be sent to them.

Contrary to the understanding of most people, evacuees have no farming implements stored. At the time of evacuation, farm equipments were required to be left with the leases of farms or included with the sale of farm properties.

Mr. Fred Wada, who is in Keetley, Utah, voluntarily evacuated to Keetley before evacuation order went into effect, not with the intention of forming groups for cooperative farming, but to investigate public sentiment and later called interested people to Keetley. He conducted meetings with the caucasian people explaining his purpose; and after considerable assistance obtained from Mr. George

Fisher, owner of the farm, he called 128 persons. The women also helped in the field, clearing land of 2,000 acres of sagebrush and rocks, then later, assisted the men, in harvesting neighbors' crops, which created better public sentiment toward them. Their success has been due largely to this fine neighborly cooperation. They have since moved to another place. On the roof of a barn are painted the words: "Food for Victory." This timely motto helped to create better reaction from their caucasian neighbors. The land is used primarily for truck farming. Poultry, and hogs are also raised.

Fred Wada, Mr. Fujita states, expected the venture would be a loss. However, the first season's profit amounted to about \$17,000--everyone was given equal share of the profits; even minors received their equal shares.

The venture was operated by verbal agreement; there were no by-laws formulated to guide the management. An article which appeared in the February, 1943, issue of the "Survey Graphic" written by Galen Fisher described the success story of Fred Wada's Colony.

Mr. Fujita was requested by Mrs. Van Buskirk to write to Fred Wada asking Mr. George Fisher to send us information on the events subsequent to the news article by Galen Fisher.

Reprints of the article by Mr. Galen Fisher in "Survey Graphic" of February, 1943, were decided to be obtained and similar venture as done by Mr. Wada be started and efforts be directed toward creating more enthusiasm.

Mr. Mizutani's opinion was that in the future it will become necessary for younger generation to establish themselves by cooperative group farming as the best and most feasible method. He states that he has tried to obtain information about such group farming but has been unable to get anything satisfactory.

Mr. Tanaka, when asked about his opinion, stated that we should first understand the problems connected with cooperative group farming and gather every possible information and study the matter before any commitments are made.

Mr. Graves believes that it is very important to obtain public sentiment of the district the evacuees intend to settle. Individual efforts to establish farms under the present conditions would not be the best plan. To relocate on abandoned farms would be the best set up to start group farming for financial reasons and for simpleness in getting established.

Mr. Fujita stated that a group of 24 people went to eastern Oregon on a contract. On their arrival, work was not ready. Therefore, the group obtained work on another farm. At the beginning the feeling toward the evacuees was not very agreeable until they were hired by a neighbor caucasian farmers.

It is his opinion that a deal should be worked out with a large landholder in order that public relation work will not be needed.

Recently a group of 125 boys were hired by the Blue Mountain Cannery in eastern Oregon to work in their pea field. The Blue Mountain Cannery is cooperative owned.

The next meeting will be on Wednesday, July 28, 1943, at 1308 from 7:30 p.m.

The meeting was adjourned at 9:30 p.m.

Respectfully submitted,

Masao Kawada
Educational Director

THIRD MEETING TO DISCUSS COOPERATIVE GROUP FARMING

DATE: July 28, 1948

PLACE: Community Council Chamber 1308

TIME: 8 p.m.

ROLL CALL: Those present were:

Messrs. K. Ikeda 3013-B
S. Kubo 1202-D
Jimmy Fujita 7002-E
Fred Sakayeda 2107-C
Harry Nakashima 1301-D
Shigeo Inouye 605-B
T. Ishino 602-B
S. Yoshikawa 2403-C
M. Matsuda 1207-B
K. Norimatsu 6916-F
Shigeo Nishimoto 4407-D
Masao Kawada 4616-A
Don Elbersen

Mrs. Garnet Van Buskirk
Mrs. Minnie Yamada 802-C
Mrs. Hatsumi Kato 2606-D
Mrs. May Nakashima 1819-E

Misses

Mary Fukami 5601-A
Aiko Nakatsu 5601-B
Webia Kojima 2004-A

Mr. Don Elbersen, Chairman, reviewed briefly what had been discussed in the previous meetings for the benefit of those who were not present before. He stated that he was not representing the WRA, but speaking solely as an individual because of his interest in the cooperative group farming as an aid to the evacuees in their resettlement plans. He expects to leave the project very shortly to investigate job offers from the cooperative organization and survey lands in various districts for cooperative group farming.

Mr. Elbersen called upon Mrs. Van Buskirk, who recently made a trip to Washington to investigate farm lands, to relate her findings.

Mrs. Van Buskirk:

She first stopped at Portland, Oregon, and then continued on to Spokane, Washington, while there she inquired into every possible source of information. There are many opportunities in the rural districts. She got in touch with Gordon Hirabayashi and Reverend Gold, from whom she received considerable help and information regarding available lands and opportunities for farming. While in Spokane, she met Corky Kawasaki, former Executive Secretary of the Tule Lake Cooperative Enterprises, and also talked to Farm Security Administration representative, from whom it was learned that a large farm may be available at Granger, Washington, formerly operated by the FSA, but now abandoned.

Three farms of 80, 15, and 14 acres, which are for sale were described, details of which are on file.

Large acreage at Weiser and Bonners Ferry, Idaho, representing about 1,000 to 1,500 acres may be possible for lease. More details will be expected in a few days.

Mrs. Van Buskirk states that there were about 500 people who were residents of Spokane before evacuation. These old residents are fearful of the competition created by many evacuees coming, especially, if they plan to go into similar type of farming as others are already doing. At the present many evacuees are in various important key positions. It appears, also, that no housing facilities are available in Spokane.

On her return trip she visited Mr. Charles Baker, General Manager of Pacific Supply Cooperative in Walla Walla, Washington. Mr. Baker stated that a group should start cooperative farming in a small way and that it would be advisable to include a small cannery for vegetables. He is very enthusiastic about cooperatives in general. Mr. Baker suggested that Associated Cooperatives of Northern California at Oakland may be in a position to help in cooperative farming. The Pacific Supply Cooperative is not in grocery business and it would, as Mr. Baker stated, be unable to assist under the present conditions since they are wholly in supply business to the farmers.

Letters from Mr. Fred Wada and Mr. Hi Korematsu were read, explaining their experiences in cooperative farming and some of the problems on attitude of the neighboring caucasian people, which were not agreeable, but later thru tactful and friendly cooperation on the part of the evacuees have been changed to admiration and friendliness.

Saline Valley Farms was commented on by Mrs. Van Buskirk. This farm is located in Saline, Michigan, and it is a modern and well organized farm. One Japanese family is now employed there and well liked. Due to large number of applicants on the waiting list, more are not being accepted.

Mr. Kubo stated that outside farming conditions and attitudes of people of the districts to which we wish to resettle should be first thoroughly investigated. It is his opinion that unless they are known, decisions to resettle would be difficult. In regard to poultry farm as being the best to start on, Mr. Kubo believed poultry raising in cold climate would be inadvisable, but hog raising might be adaptable to such climate.

Due to government relaxing the restrictions on Farm machineries, they are now easier to obtain.

In regard to obtaining Federal Security Administration aid in the form of a loan, Don Elbertson stated that FSA is not giving financial loans to Co-ops for production purchases. Small individual loans are made if the need is urgent and required for machinery and other materials necessary to carry on the existing farm business.

Mr. Ikeda believed that it is better for the niseis to be on farms than on domestic jobs. Evacuees, he stated, averaged an income of \$2,000 to \$3,000 a family a year before evacuation on an aggregate of 1600 acres of strawberry with about 2000 persons producing berries and marketing thru a cooperative marketing association. He believes that WRA ought to recognize the need for the evacuees to take up farming and should encourage them to do so by giving them financial aid and assistance in finding suitable farm lands so that agriculture of various types could be carried on group basis. In that way labor shortage would not be a problem. There is also an economic advantage in that such a group could buy many equipment and necessities in large quantities and thus receive quantity discounts.

However, Don Elbertson believed that there is considerable difficulty in getting many people on one farm. The WRA did not anticipate the financing of farms and expect the colonists to start on their own.

Mrs. Van Buskirk: A credit union should be the basis for any group intending to start a cooperative group farming.

Mr. Fujita: Evacuees should go into cooperative group farming as soon as

possible and not delay too long in getting started.

Mr. Ikeda: A selected representative from each Center should be appointed and allowed to go out on short term leave, with the NRA first suggesting about 5 farms that are available and after investigation by them to report on their findings.

However, Mr. Elberson stated that such procedure would be costly. Therefore, it would be advisable for someone to do the investigating for the colonists first before anyone attempts to start any cooperative group farming venture.

Mrs. Van Buskirk remarked that most of Idaho is very favorable toward the evacuees and only small part appears unfavorable.

A question was asked: How can we obtain and be well assured of medical aid and educational facilities; also how can we know of soil and climatic conditions of the various districts where cooperative group farming may be possible?

As stated before in these minutes, Don Elberson will investigate possible farming lands in different Mid-west States and check on the people's sentiment toward the evacuee resettlement in each of the sections.

Mrs. Van Buskirk: For their own benefit, the evacuees should, at all times, create good sentiment among the neighboring caucasian people. From experience and its success, Fred Wada's plan is the best, because the large group did not concentrate in one place too long, but eventually divided into small groups and scattered to different sections.

Mr. Fujita stated that from the various information he has received, there is little land for lease in Idaho, but much for sale. It is important that soil conditions and water rights should be thoroughly investigated before any definite commitments are made.

The conclusions of the meetings have been as follows:

1. Investigate the possible places to relocate for farming.
2. Appoint a committee to contact interested families and obtain their opinions on resettlement for cooperative group farming.

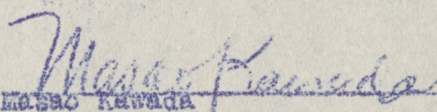
Each committee man to act as a leader and get as many people interested and these people to tie in with the central unit for group farming.

Mr. Elberson appointed the following persons on the Committee:

Jimmy Fujita--Chairman
Fred Sakayeda
K. Ikeda
M. Kawada

The meeting adjourned at 9:45 p.m.

Respectfully submitted,


Masao Kawada

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MINUTES
of
FOURTH COOPERATIVE GROUP FARMING MEETING

August 12, 1945

Mrs. Van Buskirk, Chairman, stated that it is not possible to hold more than three meetings this month due to segregation and preparation for moving. Her hope is to get one group relocated next month on cooperative basis. Most of farming ventures undertaken by other groups are not completely on cooperative plan because the land on which they are working are not their own. If the land is owned by the group, the future would be more secure.

Reverend Kawashima, who attended Ministers' Conference, was introduced. He briefly related his observations. From his talk, it appears that the most difficult condition of relocation in Salt Lake City and Denver regions is housing. He stated that in small and large towns, he has seen large number of soldiers. They are friendly and show no ill feeling toward the Japanese.

He has asked some of the Japanese living in the country if there were opportunities for others to go into farming. These farmers invariably answered that the evacuees should come out and see for themselves.

He also visited Brighton, Colorado. In this region major farming undertaking is in beets. A sugar beet factory is located in Brighton. People living here advised those relocating to start as laborers and study the conditions before any attempts are made in independent farming. Piece work appears to be the best paying, and the best time to apply for work is in the spring since there will be no work after October due to the weather.

Next, Father Kitagawa, who recently visited middle-west states to study resettlement program was introduced by Mrs. Van Buskirk. He stated that the population in Salt Lake City and Denver territories are at a saturation point and further resettlement there are closed. Farms in Colorado have no houses for tenants. His next stop was Minneapolis, Minnesota. People living in this state are mostly of Scandinavian origin. Dairy farming is the most important industry. The winters are long and only one season farming is possible. From his observation, there appears to be a large number of farms for sale and for lease.

One Japanese family, farming near Madison, Wisconsin, have lived in this district for about 30 years. The head of the family goes to work in town during the winters when there is nothing to do on the farm.

Due to different weather conditions than that to which most of Pacific Coast farmers are familiar, Father Kitagawa recommends that the colonists go out and work as laborers first and get acquainted with the people and the district. He also recommends it would be advantageous to obtain work in dairy or poultry farms and experiment on truck farming. There is an opportunity to make good living, however, one should not expect to make big money. Those expecting to relocate should go with the intention to resettle permanently. Community sentiment toward the Japanese is very favorable in Minnesota and Wisconsin. These undertaking group farming will find mixing with the caucasian groups the best means for being accepted by them. He believes that due to the Scandinavian people being neutral in the present conflict is the reason for their hearty reception of the evacuees and the cooperative movement. Chester Ogi, formerly of Tule Lake Project, now employed by Central Cooperative Wholesale in Superior, Wisconsin, is being treated exceptionally well.

Illinois is an agricultural state but did not have the opportunity to investigate fully. He visited the Premier Rose Gardens where several former Tule Lake residents are employed. Most of the caucasian workers have been drafted so that evacuee helpers have arrived at a most opportune time. The manager has expressed his desire for employing more issei workers to be able to carry on should the niseis be drafted. If it becomes necessary in the future, the manager stated that the rose nursery may be transferred into vegetable, hog and poultry business. At the present time there are many opportunities to obtain employment in greenhouse nurseries.

Father Kitagawa visited Columbus, Ohio, and other parts on his return trip. Here he has observed that considerable acreage is under greenhouse cultivation. His return itinerary included Missouri, Colorado, and Utah. In these states tenant housings are poor and inadequate.

Under WRA relocation program the primary structure of family units are being broken up. The young people are going out leaving their parents in the relocation centers. Such program is not conducive to the best interests of the future of the Japanese people or any other group of people. The purpose of his trip under sponsorship of religious groups has been to gather full reports of the conditions in various districts for relocation, to study public sentiment, and to investigate how those who have resettled are meeting their problems. It is his opinion that evacuees who intend to relocate should go out first and lay the ground work for others.

During the period devoted to answering questions of other, Father Kitagawa stated that in Cincinnati region many bankers own farms of all types mostly for diversion, and they are in need of helpers. However, the types of farming are not identical with that in California. It is possible for a tenant to experiment in growing vegetables while working.

In St. Louis district the need for evacuee help is also quite acute. The public appear to be sincere in their desire to employ Japanese, however, the standard of living is low and is not comparable to districts in Minnesota, Wisconsin, or Ohio. Most farms have no tenant houses, and those that have them are in poor condition. Attitudes of some of the people appears to be: If caucasians have gotten along as it is, they cannot understand why evacuees should ask for more.

Father Kitagawa believes that if the colonists resettle in groups and with the aim of establishing a permanent place for themselves, success and security will be more certain. It is important that the colonists think seriously of the future, and he emphasized again that the family unit should not be broken; also it is essential to have imagination to look into the future and not think of wages as the sole objective. Arthur Morgan, President of Antioch College, Yellow Springs, Ohio, believes that the future of the American people lies in cooperative effort.

Reverend Kawashima at this point stated that most of European immigrants of this country generally have come alone and established themselves by working on farms and later called their families.

A short movie of 80 acre farm in Spokane was shown. This farm is for sale.

The following correspondences on co-operative group farming were received:

1. Floyd Schmoer, American Friends Service Committee, Seattle, Washington
2. Gordon Hirabayashi, American Friends Service Committee
3. Mineral King Farms, Visalia, California

4. Telegram from Prof. L. C. Dickinson, Department of Economics,
University of Washington.

Telegram: Suggest inquiry to Farm Security Administration re
Sunrise Farm land which was bought by Rural Resettle-
ment Administration in 1936. Letter follows.

This telegram was in answer to one sent by Mrs. Van Buskirk to Pro-
fessor Dickinson in regard to Sunrise Cooperative Farm Community
in Alicia, Michigan, a short-lived cooperative group farm of about
150 Jewish people on a tract of 8,500 acres with 80 buildings. The
colony was discontinued in 1936.

Mrs. Van Buskirk stated that since Co-ops of other WRA centers are able to
obtain loans from WRA, it would be possible to borrow for group relocation for
cooperative farming.

Mr. Jimmy Fujita suggested that a committee of three be formed to see Mr.
Ray Best, Project Director, in regard to obtaining loans for group farming.

The committee composed of Messrs. K. Ikeda, T. Ishino, and S. Kubo were
approved.

The meeting was adjourned at 10:25 p.m.

Respectfully submitted,

Masao Kawada
Masao Kawada

MK:ey

MINUTES
of
FIFTH COOPERATIVE GROUP FARMING MEETING

DATE: August 17, 1943

PLACE: 708

TIME: 8:30 p.m.

ROLL: Jimmy Fujita
Shigeo Inouye
T. Ishino
K. Norimatsu
Fred Sakayeda

Dave Takagishi
G. Takemoto
S. Yoshikawa
Don Elbersen
S. Makimoto
Mrs. G. Van Buskirk

The meeting was held on an informal basis due to the small group. The lack of attendance was due to notices being mailed late. The delay in sending out the notices was largely due to the difficulty in obtaining a proper meeting place.

Mrs. Van Buskirk presided as the chairman.

A question was asked: how is the Cooperative Farming group going to be financed?

Mrs. Van Buskirk answered that there are three methods:

1. Obtaining loans from Credit Union established by a group of interested person.
2. Cooperative Wholesale.
3. Wealthy individuals who own farms and are willing to assist the group in carrying out the operation of their farms on cooperative basis.

She stated that the time is now ripe to start out on a definite plan since a great deal of discussion on group farming has already taken place in the previous meetings.

The following places have been described by her in the order of importance:

1. 80 acre tract in Spokane, Washington
2. Bonners Ferry, 1600 acres, Bonners Ferry, Idaho
3. Sunrise Farm Land, Alicia, Michigan, near Saginaw

Mr. Don Elbersen was called upon to relate some of his important findings during his recent trip to southern California.

He stated that Park Abbot, formerly General Manager of the Associated Cooperatives of Northern California in Oakland, has already formed a farming group on a small acreage near Walnut Creek. Mr. Abbot has traveled over 2000 miles investigating properties for group farming.

There is a promising piece of irrigated land in Lovelock, Nevada. This land was formerly an FSA project, but now discontinued. A manager has been employed

to look after the property, the title of which is still held by FSA. There is an opportunity for some group composed of Caucasians and Japanese to take over the property for group farming. Further information on the property is being expected.

The Mineral King Farms, a typical FSA project, in Visalia is now operated cooperatively with people from the dust bowl regions. A manager is employed from the outside who is not in anyway connected with the people who are working on the project.

Mr. Ishino stated that his friend took up wheat farming at Lovelock in 1935, but due to his death the farm was discontinued. He believes this may be part of the FSA project as mentioned.

Mr. Elbertson, who was formerly connected with FSA, stated that the FSA has now completely withdrawn loans to cooperative farms, although loans to individuals for farm equipment and supplies are still being made.

The Bank for Cooperatives make loans for operating capital and to marketing and purchasing cooperatives only.

The Credit Unions are restricted to certain functions determined by the Federal Deposit Insurance Corp.

So far as known only California, Arizona, and Arkansas have passed laws preventing aliens from owning land. This is a matter for the states to determine if such statutes are necessary.

Mr. Floyd Schmoee, representing the American Friends Service Committee of Seattle, has wired that he will arrive at the Project Friday morning, August 20, 1943. A meeting will be held at the Coop Office Saturday, August 21, 1943, to hear Mr. Schmoee on group farming and other matters connected with evacuee relocation problem.

Mr. Fujita suggested that an article about group farming and possible land opportunities be published in the Tulean Dispatch.

During the course of the discussion it was mentioned by Fred Sakayeda that he has a diesel tractor and accessory farming equipment, which can be made available for use.

Mrs. Van Buskirk and Don Elbertson have contributed \$10 and \$5, respectively, to the Travel or General Expense Fund. The purpose of the fund would be to set up a certain amount so that it can be made available to special evacuee representatives who may be sent to investigate the properties.

Respectfully submitted,

Masao Kanada
Masao Kanada

MINUTES OF COMMITTEES TO DISCUSS
THE PICNIC AFFAIR

May 12, 1943

The meeting of the committees to discuss the picnic affair was held on May 12, 1943, 7:30 P.M., at 717-A, and the following people were present: K. Sugimoto, N. Yoshida, K. Iseri, K. Hayashi, C. Nitta, F. Tonomura, T. Hisatsune, Y. Hitomi, Louis Oki, and T. Kawasaki. T. Kawasaki presided the meeting.

The chair explained that the purpose of the meeting was to discuss various matters concerning the proposed picnic to be held in the latter part of this month, and he further stated that an allocation of \$275.00 has been approved by the Executive Committee. After lengthy discussion the committees have decided to have the picnic sponsored by the representatives and employees of the Cooperatives; invitations to be opened for the public. Everyone is requested to bring his own lunch.

Mr. S. Kuramoto has been elected to be the chairman of the picnic committees composed of the following committees:

- (1) Field Committee will be composed of a field chairman, Mr. F. Tonomura, who will be assisted by sub-committees composed of two representatives from each ward. (14 representatives)

Executive Secretary was requested to notify Ward Chairman to appoint two representatives from each ward and have them meet with Mr. Tonomura near Warden's Office (1808), on May 22, 1943 (Saturday), at 1:00 P.M.

- (2) Program Committee is headed by Mr. Y. Hitomi, assisted by his committees of three canteen employees from each canteen (15 members).

Executive Secretary was requested to make arrangement with sub-committees composed of 5 members to meet with Mr. Hitomi, at Merit Board (708), at 9:00 A. M., on May 14, 1943 (Friday), to discuss the general arrangement of the program.

- (3) Prize Committee is headed by Mr. Hayashi, assisted by sub-committees of employees one employee from each canteen.

- (4) General Arrangement Committee is headed by Mr. K. Iseri, assisted by representative appointed from each ward.

Executive Secretary was requested to notify Ward Chairman to have them meet at 717-A, on May 23, 1943 (Sunday), at 9:00 A.M.

It was further discussed that budget is set approximately \$50.00 for the entire affair, and it was pointed out that Director of Information is to publicize this event through Tulean Dispatch or through bulletin board as soon as possible.

Upon inquiry, the Chair stated that in case of rain, the affair will be postponed indefinitely.

As there was no further business, the meeting was adjourned at 10:15 P.M.

Respectfully submitted,

/s/ T. Kawasaki

Executive Secretary

CHARTER MEETING FOR THE ORGANIZATION OF A CREDIT UNION

March 10, 1943
717-A

Temporary Chairman, Mr. T. Kawasaki, called the meeting to order at 8:10 P.M. on March 10, 1943 at 717-A. Following were in attendance:

Edward Kitazumi, 740-A
Roy Kitade, 4017-C
Frank Watanabe, 4907-E
Wm. Y. Uyeda, 5204-A
Tokuichi Kajita, 2901-B
Kisaburo Kato, 2606-D
Kihei Ikeda, 2013-B
Koichi Fujioka, 3214-A
Louis M. Oki, 5107-D
K. Sugimoto, 5104-D
R. Koizumi, 1418-B
C. Katsiri, 715-A
Choichi Nitta, 1902-D

F. Y. Tonomura, 4103-C
Noboru Honda, 4807-D
James Sakoda, 2519-C
T. Kawasaki, 1413-C
Kazue Naito, 518-D
Takeo Yoshihara, 717-A
J. T. Nakagawa, 4707-D
John S. Fujimura
Yoshimi Shibata, 4716-F
John T. Nishimura
George Nakagawa, 4707-D
G. K. Nakamura, 1815-B

The chair announced that the meeting was a continuation of the previous night's preparatory meeting for the organization of a Credit Union. The meeting had the good fortune of having as a guest, Mr. Harry Tremboth, who is the Federal Credit Union Examiner from Sacramento.

The chair introduced Mr. Tremboth, who proceeded to inform the group on the subject of the evening as follows:

"In India and in Japan, pooled savings to loan money to themselves has been in practice from many years back."

"Today there are ten thousand (10,000) Credit Unions in the United States of which six thousand (6,000) is operating under the State Charter and four thousand (4,000) under the Federal Charter. There is no difference in the general manner in which the State or Federal Chartered Credit Unions operate. The only difference is that the supervision is done by the State or the Federal, whichever issues the Charter."

"The Charter fee is \$25.00, of which \$20.00 is absorbed as an investigation and \$5.00 as the registration fee."

"The \$25.00 initial fee may be raised by twenty-five (25) persons contributing \$1.00 each. The \$1.00 contributed by such persons will be considered as part of the \$5.00 membership share. If such persons desire to pay the first share of \$5.00 on the basis of 25¢ per month, the initial \$1.00 may be considered as four 25¢ installments."

"There is also an annual supervision fee of \$10.00 which would not be due for a new organization, if organized now, until December of 1944. Such a fee is for the purpose of having various types of services to the Credit Union by the Federal Agencies; such as; if a new treasurer appointed for the Credit Union, such treasurer will get personal instructions and advice from a Federal representative."

"Annual examination of the records of the Credit union is made by the Federal Agency."

"In order for a person to join, the entrance or initiation fee is 25¢ which is an outright donation. This amount is put aside purely as a reserve for bad loans. Aside from the initiation fee of 25¢, an initial payment to the first \$5.00 share is required and a monthly minimum installment of 25¢ is required until such a time when the first share of \$5.00 is fully paid. A member may pay \$5.00 in one payment or buy many shares at \$5.00 each. Regardless of how many shares a person may have, he is entitled to only one vote."

ADMINISTRATIVE SETUP

"There are three governing boards.

1. Board of Directors
2. Supervisory Committee
3. Credit Committee."

"The officers are President, Vice-President, Treasurer and Clerk. The latter two positions may be handled by one person as Treasurer-Clerk."

"The Board of Directors are elected by the Members from among the membership. A person may be elected to the Board of Directors who will qualify within thirty days; that is to be accepted as a member of the Credit Union within that period."

"The Board must meet at least once a month. The Board has the authority to vote to admit new members to the Credit Union."

"The officers of the Board are chosen from among the Board of Directors. Therefore, a careful selection of the members of the Board of Directors is important."

"The Treasurer is the same as the General Manager of the Credit Union. A person with good character, who is friendly, courteous, sympathetic and one who takes personal interest in the individual's need, is very valuable to the organization."

The Treasurer does not approve or make loans."

"It is the duty of the Board to formulate policies such as determining what interest to pay, or what charges should be made for loans."

"The Supervisory Committee which is actually the Audit Committee checks the records once every three months. At least one member of the Supervisory Committee should be a qualified accountant or a person who has reasonable knowledge of book-keeping."

"A good aggressive Supervisory Committee can make or break the Credit Union. They should be alert and check on the officers to see that they are performing their duties properly. They should also make recommendations."

"The Credit Committee reviews all applications for loans; pass judgment on such applications. A good committee will make a thorough investigation so that satisfactory assurance of the repayment of the loans can be determined. The soul power to make loans, rests with the Credit Committee. The Board nor the Treasurer cannot refuse loans approved by the Credit Committee."

PURPOSE OF A CREDIT UNION

"The conditions here are not normal. Therefore, though the Credit Unions are primarily for the purpose of making small loans, it may be advisable to emphasize the thrift angle. People usually do not like to deposit small amounts of money as 25% in a bank, but the Credit Union is an organization which encourages such small amounts to be deposited. The organization is primarily for small wage earners and it is organized to handle small denominations at a time. The Credit Union is set up to encourage people to regularly and consistently save a little at a time on a small scale basis. The Credit Unions create an opportunity and it is ideally set up to pick up small change. Small loans can be given to individuals with reasonable investigation. There is legitimate need for loans here."

INSURANCE PROTECTION

"In order to protect the members or the shareholders of the Credit Union, the only places of investments that the Credit Union may make are to:

1. Federal Savings and Loan Associations
2. Loan to other Credit Unions

3. Loans to Members
4. Purchase U. S. Government obligation notes. (Defense bonds and regular Treasury bonds.) "

"This assures the investor of the solidity of the organization."

"As for paying interest to the investors, it can probably pay 2 or 2½%."

"To assure protection, investments or deposits should be in amounts of five thousand dollars per bank; and any additional five thousand dollar amounts be deposited to various other Federal Reserve System Institutions. In each case, it is advisable not to exceed \$5,000.00."

"The charge on the loans made by the Credit Union is 1% per month maximum on the balance of the loan. On each payment the amount of interest will decrease. The Credit Unions are particularly set up for small loans for emergency purposes. The only protection against bad loans is for the Credit Committee to make good loans."

"The Credit Union National Association provides insurance on loans for people who may pass away or become permanently disabled. Upon the death of the borrower or is permanently disabled, the above insurance protects the investors."

"The premium for the above insurance is at the rate of 75¢ per \$1,000.00 of loan. The amount of premium per month is based upon the total balance of the loans outstanding at the end of each month."

"Statistics show that bad loan ratio places the Credit Union second lowest next to the Federal Government. The reason may be attributed to the fact that the borrowers feel the moral obligations and responsibility to their fellow members. The Credit Committee should be cautious, conscientious and good investigators in order to make good loans."

"Under the regulations, the limit of loans made without security is \$100.00. The limit of loans made with security is \$200.00 per individual or not more than 10% of the assets of the Credit Union."

Mr. James Sakoda -- "Has Credit Unionns emphasizing thrift been successfully operated?"

Trembath -- "Most of the major part of the income of a Credit Union is from loans, but money can be invested in, for instance, series F Government bonds to derive income."

"There is only one paid officer in the Credit Union unless it becomes extraordinarily large. The Treasurer is the only person to be paid and others serve voluntarily. In this manner, persons working for the Credit Union has no monetary selfishness as a motive to participate actively."

Sakoda -- "Then the Credit Union that does not give loans has very little meaning."

Trembath -- "That is true, but loans should be made. For instance, during the past week, according to Mr. Elberson, there were a number of cases that loans of \$50.00 to \$200.00 could have been made. Those loans were good loans."

"I am not here to sell the Credit Union, but simply to serve your needs as a representative of the Federal Credit Union. If you do not desire one here, I will not insist."

Sakoda -- "Can you operate a Credit Union deposit and other negotiations through the mail?"

Tremboth -- "Yes, in many cases mail services are being carried on."

Trembath -- "There is absolutely no restriction on a Credit Union that is organized here. It has absolutely the same privileges as any other Credit Union on the outside."

"As for the funds of the Credit Union being frozen, I do not believe that such could happen."

Mr. K. Kato was called on by the chair to speak on some of his past experience regarding Credit Unions.

Mr. Kato -- "Credit Unions (shin-yo-kumi-yai) according to Miss Toppings, is widely popular in Japan. Sixty percent of Japan's population is participating in seven kinds of Cooperatives."

("This coming Saturday, under Mrs. VanBuskirk, we will continue the study groups that Miss Toppings started regarding Cooperatives at my home. Everyone is invited to attend.")

"A small group of seven have applied for a State Credit Union Charter to start a small organization. We are hopeful of starting many State Charter Organizations; at least, one in every Ward."

"If we organize a Credit Union while we are here, the experience would be a very valuable asset for our future. Instill-

ing saving habits to children is very essential."

Upon a question of what the difference was between Federal and State Charter Credit Unions, Mr. Tremboth replied, "The difference is very small. The Federal Charter Credit Unions charge \$25.00 for the Charter fee while the State is about \$60.00. I believe that the Federal Charter organizations will get better service and closer supervision for we have fieldmen to assist in enhancing the program while the State has not."

"To have a Credit Union, as Mr. Kato stated, in every Ward is not very feasible. It necessitates seven different Charters and that much more expense involved. There is a possibility of some of the Ward's Credit Union to fail, which will leave a bad impression and does not serve as a good educational feature. I believe that one centrally organized Credit Union with strength and stability is better. Furthermore, the Federal Credit Union will not Charter more than one Credit Union here. I do not see the practicality of having many Credit Unions in a community like this. A strong organization for people have the proper experience and to have faith in a Credit Union is very valuable for the future. There is always more strength in unity. If there is duplication done, the colonists must pay more for the service, because there will be that many more Charters and that many more Treasurers to pay."

Upon Mr. Kitazumi's request for a little more history on the Credit Union, Mr. Tremboth said, "Credit Unions with different names started about two hundred years ago in Germany and spread to the Scandinavian countries. In 1909, the first Credit Union in the United States was organized in the State of Massachusetts. It is quite widely popular in Nova Scotia. The Government passed the Federal Credit Union Act to enhance this program."

"The general background of a Credit Union is that it sprang up from necessity, people found that banks or finance companies charged too great an interest; and that it was cheaper to organize their own banks to lend each other their own money."

"Under the great leadership of Dr. Toyohiko Kagawa, there were at one time more Co-op's in Japan, proportioned to the population, than in any other part of the world. To cut down the rate of interest on loans, the Credit Unions started its growth."

"To mention a few of the largest Credit Unions -- The employee of the City of New York have a \$5,000,000.00 or-

ganization; the employees of Lockheed Company in Los Angeles have a million dollar organization."

"If the Credit Union become too large, it loses its service angle. The personal interest becomes lacking and in its place, a cold strict business attitude prevails."

"Credit Unions not only help needy with loans for provident and productive purposes, but it builds good thrift habits. It educates the people on economics such as budgeting and financing. We are interested in consistent savings of 25% or 50% at a time."

Upon a question of the examples of some of the recent Chartered Credit Union members, Mr. Tremboth replied, "The United States Employment Service, Employees in Oakland, started with 147 employees."

"Federal Credit Union loans are limited to two years; no longer loans are made."

Upon a question by Mr. Sugimoto of the subjectivity of Credit Unions profits to income tax, Mr. Trembath stated, "All profits of the Credit Union or new surplus is tax-free. Those with State Charter require payment of income tax in some states."

Mr. Sugimoto asked, "As a service feature, can the Credit Unions cash checks?"

Trembath -- "It is better not to attempt cashing of checks by the Credit Union, for too great an amount is necessary in this project. It is better to handle the checks through your regular source through the Federal Reserve Bank."

Mr. Sakoda -- "The main problem would be whether or not loans would be safe here. Which angle would you concentrate, loans or thrift?"

Trembath -- "Thrift! However, if loans could be limited, the only given to reliable persons who are high calibred individuals, it should be practiced."

"As for dividends, the Board of Directors, at the end of the year upon the vote of the people, may determine how much of the profit should be disbursed. Twenty per cent of the profits is set aside as a reserve fund to protect the members against bad loans. In the event of bad loans, because there is no insurance of bad loans, it is advisable to turn it over to a collection agency for the Credit Union."

cannot afford expensive collecting service."

As for supplies, Mr. Trembath stated that upon the application for a Charter, he will fill out an order blank for the necessary supplies which will be sufficient, for one hundred members. Upon the issuance of a Charter, the order will be placed. The expense of the initial supply order is \$20.00. After the initial order, only fillers, etc., is necessary for additional members.

He stated that the Treasurer should be bonded for whatever asset the organization has.

He stated that all disbursements should be made by check signed by the Treasurer and President.

Trembath -- "Even though there is a sixty day advance notice clause to limit withdrawals, it is very seldom used. Withdrawals are usually given immediately, except in the case when withdrawals become hysterical, which will jeopardize the organization's existence."

"The amount of loans to be made should not exceed 60% of the total asset. At the present time, most of the Credit Unions are using a 50% basis.

"There is no age limit for membership in a Credit Union. Minors will require a guardian or parent's signature. However, all ages are acceptable for membership. Any organization on the Project or even the Tule Lake Co-op can hold a membership, but such membership is equivalent to any other individual member and only one vote is given, irregardless of investment."

"For persons failing to pay their monthly installment, the fine is usually one cent per month for each \$2.00 in arrear. The Board of Directors has the jurisdiction for setting a definite policy on this and other matters. The above-mentioned fines are charged for loan payments and payments on shares which is arrear."

"Credit Unions are successful because of the education and publicity that it gives to the members and the community as a whole."

On a question of whether or not a person may join the Credit Union in order to obtain loans, Mr. Trembath replied that first one must be a member to obtain loans. Any person desiring to obtain loans must become a member. A person may join primarily to obtain such a loan. However, the Credit Union requires such persons to be good, sincere mem-

ber. He is usually asked to buy additional shares as he repays the loan; attend meetings regularly, etc. In other words, the Credit Unions usually make the obligations mutual.

Upon a question of whether or not a Credit Union here could be moved as an organization to another relocation, Mr. Trembath stated that if larger portion of the members move to a new location, it is possible to do so, but it is best to liquidate and start a new Credit Union at a new location.

Upon a question, "Can neighbors or friends get together, pool their money and lend it to each other without a Charter?" Mr. Tremboth replied that it is possible, but such funds will not be insured nor have the protection that the Credit Union gives.

Mr. Kitazumi requested Mr. Trembath to outline the liquidation procedure for such is inevitable here. Mr. Trembath replied that before liquidation, you will know somewhat ahead of time. Then it is the responsibility of the Board of Director and other committees to curtail loans or make them for a very short duration.

Liquidation procedures will be federally supervised by a representative. At a designated time, all loans will be called in and as soon as all the loans are paid back, the Treasurer and President will sign the checks for disbursement.

At this point, Noboru Honda desiring to bring the subject of the evening to a head explained the following.

"Mr. Elberson asked Mr. Trembath here for the primary purpose of having the group here apply for a Credit Union Charter. It was Mr. Elberson's personal desire that we saw our way clearly to do so. It also was Mr. Elberson's hope to start the Credit Union from a small group. He is taking an entirely opposite plan from the organization of the co-op here. Therefore, the people here have heard the explanation of the Credit Union, and though you may judge that a decision is premature, I am bringing this matter to a head to decide one way or another."

James Sakoda desired to know, as he judged many desired to know, the loan policy of the Credit Union, if it is organized here. That is, to make or not to make loans.

Mr. Trembath replied that if you judge that no loans should be made, then you have no use for a Credit Union. You can utilize the bank system for such.

It was announced that Mr. Tremboth must have the required thirty signatures which is the minimum for resident type of application which must be signed in the presence of Mr. Tremboth.

Considerable disagreement was voiced due to the fact that signatures sent through the mail are usually acceptable. Mr. Tremboth stated that it is a set regulation that he witness all signatures and that he himself must be satisfied that the people signing such, under their obligations, responsibilities and the nature of the document they are signing. Mr. Tremboth also stated that for resident-membership-type of Credit Union, in a place of this size, thirty is the minimum number of signatures required, while in an employees Credit Union, seven is sufficient for the application.

Seeing that the group generally felt that signing an application was premature, Mr. Tremboth stated that it was his understanding that considerable study had already been given and that the group was ready to apply for a charter.

It was generally felt that the Credit Union was a good thing, especially for youth to acquire the saving habit. But, whether or not it is adaptable and practical on the Project was questioned.

Some felt that some definite policy should be set before application is to be made. To which Mr. Tremboth replied that setting of the policy is generally important, but is up to the discretion of the Board of Directors, to set any kind of policy, which the members desire because it is a democratically controlled organization. It is the will of the members to set any policy.

After much discussion pro and con, Mr. Kitazumi moved; seconded by Mr. Kitade, that those present accept the Credit Union idea in principle. It was unanimously carried.

Mr. Tremboth stated that a Credit Union is not solely a deposit bank. If no loans are given, then he cannot recommend that a Charter be given.

Mr. Kitazumi moved that since we accepted the Credit Union in principle, those who desire to sign the Charter tonight do so without the provision for others, who desire to sign, may do so on the following day in order to get the required thirty signatures for the application.

There being no second to the motion, Mr. Kitazumi made a new motion to the effect that those who desire to sign up

for the Charter tonight to do so. It was seconded by J. Nakagawa.

Mr. Tremboth informed the group that the Board of Directors does not have to be selected from among the original Charter members. That after the application is in and during the intervening time, while it is being approved, a nominating committee may be formed to select the Board of Directors.

Having no support on the motion, the motion was withdrawn.

It was moved by Noboru Honda and seconded by J. Nakagawa that more time to study the feasibility of the establishment of a Credit Union be given so that at the proper time, Mr. Tremboth could be asked to attend.

Upon a question of whether or not interested friends could be informed of the proposed plan, it was generally understood that there would be no restrictions.

Mr. Tremboth stated that he could not tell when he would be back again. He believed that there was enough interest shown the past few days to justify application for a Charter tonight.

A group called for a question and motion was put to a vote which was carried by a large majority.

Noboru Honda moved that the group assembled tonight, form the nucleus for the eventual organization of a Credit Union; and that there will be no restriction as to who else will form the nucleus; and also a chairman be selected. It was seconded by James Sakoda and carried by the majority.

The chair called a nomination for a chairman to lead the eventual organization of a Credit Union. Messrs. Ikeda, Honda and Sugimoto were nominated. Secret ballot system was used and the result was Mr. Ikeda was elected chairman by a vast majority vote.

There being no further business, the meeting was adjourned.

(Note: Mr. Tremboth was quite disappointed in that he could not receive the application. He was quite reluctant to make further recommendations for a Credit Union on the Project. However, after personal explanations, he stated that if we can satisfy himself that we are sincerely interested, he would recommend the issuance of the Charter.)

Respectfully submitted,

/s/ Noboru Honda

nh/ft

MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES
OF THE TULE LAKE COOPERATIVE ENTERPRISES, INC.

January 15, 1945

The meeting of the Board of Trustees was held in the 718-B Conference Room from 10:00 AM.

Members of the Board of Trustees present were: Messrs. Kato, Wada, Inazu, and Kitajima.

New Ward Chairmen present were: Messrs. Nakagawa, Fujioka, Ouchida, and Sugimoto.

Staff members present were: Treasurer Matsumura, Executive Secretary Kamiya, and Ass't Executive Secretary Kimura.

After a brief introductory address, chairman Kato stated that final decision regarding the distribution of Community Fund could only be made at the General Assembly Meeting, and that the purpose of today's meeting is to make plans which should be submitted to the General Assembly Meeting.

The reports to this day was explained by Mr. Inazu, Treasurer of the Board of Trustees that,

Income Tax might be imposed on Community Fund if that money cannot be assigned to some member. Ways and means of distributing Community Fund were submitted at the previous General Assembly Meeting by the representatives and as a result it was entrusted to the Ward Chairmen who were appointed as Board of Trustees for Community Fund.

A Joint meeting of the Executive Committee and the Board of Trustees was held on December 8, 1944, and Mr. Kimura and Mr. Inazu were elected as chairman and Treasurer respectively, but due to personal reason Mr. Kimura resigned and Mr. Kato was elected as Chairman and Mr. Wada was elected Secretary.

Community Fund amounts to \$7,407.87 of which \$786.86 is allocated to the General Reserve. The Board of Trustees gather Block opinions regarding distribution of Community Fund.

Mr. Inazu suggested that their duties as Ward Chairmen have expired, and also that Mr. Kato and he were newly elected Directors of the Co-op; and in order to prevent any possible misunderstanding from the public he believes that they should resign as members of the Board of Trustees and transfer the responsibilities to the newly elected Ward Chairmen as the Board of Trustees.

Treasurer Matsumura made his explanation regarding Community Fund which was created since October 1, 1943 and has accumulated to:

Total General Reserve - \$786.86

Present Amount of Certificate of Indebtedness - \$7,407.87

Total Community Fund - \$8,194.73

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The Chairman, Treasurer, and Secretary of the new Trustees were elected by secret ballot as follows:

Chairman - Mr. Sugimoto - 3505-A2
Treasurer Mr. Nakagawa - 4205-B
Secretary Mr. Ouchida - 8305-FG

The responsibility of holding the Certificates of Indebtedness for Community Fund was transferred to Mr. Nakagawa from Mr. Inazu.

DISCUSSIONS

Mr. Inazu: There will be a special General Assembly Meeting on January 22, 1945 from 7:30 PM and I suggest that Mr. Sugimoto take over the meeting, after you are introduced by Mr. Kato.

Mr. Kamiya: The block opinions described in the chart, regarding the distribution of community fund, were opinions before the lifting of the army exclusion order and some changes in opinions are possible since then.

Mr. Inazu: It is my advise to the Ward Chairmen to suggest to the General Assembly Meeting to have Community Fund entrusted to each block proportionately to its population, and have the Community Fund distributed to organizations or institutions according to the will of the residents of the blocks provided the Community Fund will not be used for block benefits.

Executive Secretary Kamiya distributed the minutes of the meetings held by the Co-op during the month of December 1944 to the Ward Chairmen.

Treasurer Matsumura assured the Board that any explanation would be made upon enquiry.

The meeting was adjourned at 11:30 AM.

Respectfully submitted,

/s/ Kazuji Kamiya
Executive Secretary