

MEDIC NEWS

other Newsletter

Vol. I Minority, Economic, Development, Industrial and Cultural Enterprises, Inc.,

Issue 1

MEDIC Enterprises, Inc.

Minority Economic Development in Newark

Two things have to happen before black capitalism is a reality in this country. First, there must be an input of technical advice and assistance to the black businessmen..... Secondly, an infusion of capital is a must if black businesses are to survive...but what is [also] needed is a real commitment to minority enterprise and a determination that black capitalism can and will work. I have no doubt that black entrepreneurs can change the life in the ghetto. More jobs can be created by black businesses. Community residents can be trained and employed by these businesses for rewarding careers. As a consequence, more money will be circulating in the community for the good of the community. Better housing and education will also derive from the increased economic power of ghetto residents... As the black man improves his economic condition, he will likewise improve conditions around him.

These words of Massachusetts Senator Edward W. Brooke, taken from February's issue of *Black Enterprise*, describe the basic concept behind the creation of MEDIC Enterprises, Inc. (Minority, Economic, Development, Industrial and Cultural Enterprises, Inc.).

MEDIC originated in September 1968, and shortly thereafter, was incorporated in the State of New Jersey as a non-profit corporation. Its founders, representing a broad cross-section of Newark's minority community, envisioned that MEDIC would become "a master planning agency" for the economic development and growth of Newark's ghetto economy. They sought to do more than create a corporation that would merely provide loans and management assistance to ghetto entrepreneurs, but rather to forge for Newark a community-wide organizational capability "that would be able to deal effectively with the wide range of problems that are rooted in the economic dependency and weakness of the indigenous population of the ghetto."

MEDIC receives financial assistance from the federal government through the Economic Development Administration and from the state government through the Department of Community

Affairs. In addition, MEDIC receives some funds from foundations, business and industry, and other private sources.

With its staff of eight (president, vice-president, 3 financial analysts, administrative assistant, executive secretary and receptionist/typist), MEDIC is attempting to develop enterprises in the areas of business and finance, housing and construction, printing and publishing, retail and merchandising, manufacturing, insurance, and such social and cultural services as day care and drug rehabilitation centers, and a community theatre. MEDIC assists in the development of these enterprises by identifying business opportunities, providing managerial and technical assistance, conducting feasibility studies and market analyses, writing proposals and providing financial assistance (either directly providing funds from its limited source of capital or identifying funding sources and providing assistance in applying for such financial aid).

Since its inception, MEDIC has experienced a number of recurring problems that are seemingly inherent to minority economic development. Time has been one of the primary difficulties that MEDIC has encountered in working with minority entrepreneurs. Specifically, the length of time that it normally takes to get a funding package approved by the banks, SBA, and other lending or guarantee sources. Most minority entrepreneurs in need of financial assistance experience a great deal of difficulty in trying to sustain themselves during this lengthy period of time.

Another problem that has plagued minority economic development has been the extremely conservative approach that most banks have been taking on all minority business financial requests. Almost all banks have been requiring SBA approval and guarantees on all funding packages submitted to them. This made the problem of minority financing particularly acute when SBA reached its statutory lending and guarantee ceiling in late November of last year. This brought a virtual halt to most minority business loans. In an effort to keep at least a "trickle" of financing open to minorities, MEDIC experimented (with some degree of success) with various financing arrangements between the bank and its clients.

Lavish, but unfulfilled promises from government officials and corporate leaders has been another problem area for minority economic development. In early October of last year, Secretary of Commerce, Maurice H. Stans, made a visit to Newark to designate MEDIC Enterprises as an affiliate of the Office of Minority Business Enterprise, and to actively support minority economic development in Newark. As an affiliate of OMBE, MEDIC was to become a "one stop shopping center" for minority business development. OMBE was to provide MEDIC with an information center—display and distributable pamphlets, brochures and booklets—and an increased capability for managerial and technical assistance.



With the extensive publicity surrounding the visit of Secretary Stans, and MEDIC'S designation as an OMBE affiliate, coupled with the promises of support that were being voiced by President Nixon, MEDIC was beset with a number of requests which it was unable to fill. The visit of Secretary Stans and the promises from the White House heralded a new period of extended capabilities and resources for minority economic development in Newark.

An overall analysis of the Newark scene, however, reveals that very little has changed. MEDIC now has a library or information center and an "OMBE Affiliate" sign on its door. But its capacity for management and technical assistance, and its support from business and industry has increased very little. MEDIC is convinced that if we are to make any significant inroads in minority economic development, government and business must commit themselves to actively support this development by substantially increasing their financial, managerial and technical assistance to minority entrepreneurship.



FROM MEDIC

For the past few years, MEDIC Enterprises has been actively engaged in the area of minority

economic development in the city of Newark. And for that same period of time, we have been concerned with the absence of a publication designed to present a realistic picture of minority economic development in this city.

Now, MEDIC is attempting to fill that void with the publication of its newsletter, *MEDIC NEWS*. Each month *MEDIC NEWS* will describe various aspects of the overall economic development picture in the city of Newark. More than merely telling of minority entrepreneurs, jobs and business opportunities, *MEDIC NEWS* will describe all aspects of economic development (including education, housing and the social services) as they affect the life-styles of Newark residents.

MEDIC NEWS will focus on the activities of MEDIC Enterprises and the people who are responsible for MEDIC's direction — our twenty-nine (29) board members. We will talk about local minority entrepreneurs — their successes and their problems — and we will offer business tips or suggestions for successful business ownership and management. *MEDIC NEWS* will describe the services that various agencies and organizations provide for Newark residents, and provide a listing of community activities planned by these agencies and organizations. In addition, each month *MEDIC NEWS* will invite a representative from the local community (business, government or social service) to present his views on any problem or issue of particular concern to the Newark community.

It is our aim that *MEDIC NEWS* will go further than the mere presentation of stories of successful minority businessmen, adequately-functioning community organizations and agencies, and government and private sector cooperation in assisting minority economic development. Where there are successes, we will record them with pleasure. But where there are difficulties, and our experiences of the past few years tell us that there are many, we will also deal with those. It is our intention to present as accurate an account as is possible of minority economic development in the city of Newark. We at MEDIC, have accepted the task of filling the city's information void, and we expect to fulfill it with as much austerity of purpose, accuracy and relevance as the black journals of the early 1800's provided for their communities.

We invite your comments and suggestions on the newsletter or on any particular articles in the newsletter, and ask that you address them to: Carolyn Odom, Editor *MEDIC NEWS*, MEDIC

Enterprises, Inc. 287 Washington Street, Newark, New Jersey 07102.

MEDIC PRESS

A Subsidiary Corporation

MEDIC Press, Inc., was founded in July 1969, with \$9,000 worth of letterpress machinery and printing equipment that was donated to MEDIC Enterprises by a retired printer through the Business and Industrial Coordinating Council.

With the promise of support from some 14 corporations within the Newark area, and a small grant from MEDIC Enterprises, the Press was able to begin its operations. The history of the development of MEDIC Press is characterized by many of the same difficulties that are experienced by most minority enterprises — insufficient financing, limited working capital, inadequate equipment and unavailability of experienced personnel.

MEDIC Press began its operations with fixed assets of approximately \$9,000. During the succeeding months, the Press filed an application for a SBA guaranteed loan of \$35,000 for the purpose of expanding its operations and acquiring offset printing equipment. During this same period, MEDIC Press hired an experienced letterpress and offset machine operator but expended an extraordinary amount of time trying to locate other experienced minority pressmen. Coupled with these difficulties was the lengthy process involved in getting approval of MEDIC Press's loan application. By the time the Press received final approval of its loan, most of its original financial resources had been depleted.

In the early months of 1970 to counter this worsening situation, MEDIC Press did two things: (1) acted primarily as a printing broker, taking orders for printing work, but basically farming its jobs out on a commission basis, and (2) began handling some small-volume work on its own presses. A "30" offset press was purchased and two skilled and experienced offset pressmen, as well as a vari-typist were hired. This brought the total number of MEDIC Press staff to six.

From a sales low of a few hundred dollars in July 1969, MEDIC Press soared to a month high level in excess of \$10,000 in October 1970. For the ten months of 1970, MEDIC Press grossed close to \$45,000 in total sales and acquired fixed assets valued at approximately \$30,000.

MEDIC Press has designed and printed a wide range of materials, including several books (a quarterly black economic research journal and an anthology of poems), multi-colored pamphlets, newsletters, brochures, large multi-colored posters, annual reports, labels, throw-aways, program journals and a wide variety of invitations.

MEDIC Press is now capable of producing in-house its own graphic design (through its graphic arts department), typesetting, stripping and platemaking. With its offset presses, the Press can turn out as many as 95,000 impressions a day. In addition, it has recently acquired an IBM computerized cold type composition system.

MEDIC Press is not only capable of handling large volume runs, but also has the necessary potential for entering the publishing field as well. Future plans for the Press, include a project to capitalize on this potential as well as to expand upon its present services.



TRI-CITIES LIMO SERVICE **"A MINORITY ENTERPRISE"**

Two young, black, enterprising, airline passenger service representatives, with a dream of owning their own business and an idea of what that business should be, heard about MEDIC Enterprises through a friend.

They came to MEDIC seeking capital and assistance in transforming their dream into a business reality. *Eleven months* later, these two service representatives (James E. Chambers, Jr. and Leo Arrington, Jr.) were operating the business of which they had dreamed—Tri-Cities Limo Service, a personalized airport limousine service for the North Jersey area. Their dream did not come easily but was the result of many months of hard work, planning, perseverance and assistance from MEDIC.

With MEDIC's assistance, an area market survey to determine the feasibility of establishing a limousine service in the North Jersey area was conducted. Three-hundred industries in the area were polled concerning their feelings about the need for a limousine service, and whether or not they would utilize this service on a contractual or "as needed" basis. Responses were received from approximately 1/3 of those businesses that were polled. And of that number about 44 per cent replied that they would be interested in the service on a contractual basis, while most others responded that they would be interested in the service on an "as needed" basis.

MEDIC then wrote the proposal for "Tri-Cities Limo Service" and submitted a funding package in the amount of \$53,300.00 to First Jersey National Bank for financing. During the negotiation period, MEDIC acted as a liaison between the bank, the Small Business Administration and Tri-Cities. A loan in the amount of \$48,000.00 was awarded to Tri-Cities Limo Service by First Jersey National Bank with a 90 per cent guarantee from SBA. MEDIC, in turn, agreed to lend \$5,300.00 to make up the difference between Tri-Cities' financial needs and the amount of the loan which was granted by the bank.

This money enabled Tri-Cities to purchase five 1971, seven-passenger fully-equipped Ford Station Wagons, and to hire a staff of two full-time drivers, a receptionist/typist, and a few part-time workers. With assistance from MEDIC, all operational forms were designed and printed. A marketing plan and an operational plan were developed, and Tri-Cities was now ready to begin functioning.



Owners of Tri-Cities Limo Service Inc. inspect one of their new limosines.

Tri-Cities operates on a seven day week, 24 hour/day basis. Its drivers, who are all experienced and licensed by the State of New Jersey, wear dark mohair suits with matching shirts and ties. They pick-up passengers (by reservation) in the Passaic, Clifton, Nutley area, and deliver them safely to one of the three municipal airports — Newark, LaGuardia or Kennedy. Transportation arrangements are also made for the passengers' return flight. Tri-Cities has no specifically desig-

nated pick-up points, but transports passengers from their homes, businesses or any other location within the North Jersey area.

After three months of operating their own business, Chambers and Arrington are still very enthusiastic about this venture. "We've had a number of difficulties that we hadn't planned for, such as not enough operating capital [he believes that a new business should be given at least 6 months operating capital], exceptionally high telephone bills, excessive cost of advertising and an extremely cautious consumer market," said Chambers, president of Tri-Cities. MEDIC is still giving Tri-Cities some managerial and technical assistance and even though things look pretty rough now, the owners are still planning for the day when they can expand their services to include "Cadillacs for Hire." "If we can just hold on a little longer..." Chambers stated wistfully.

Both Chambers and Arrington are residents of Passaic. Chambers who is 28 years old lives at 270 Highland Avenue, Passaic, with his wife Leslie and 9 months old son James, III. He attended Passaic High School, and Fairleigh Dickinson University where he majored in Business Administration.

Arrington resides at 178 Sherman Street, Passaic with his wife Leatha. He is 35 and the father of three children — Sheldon (9), Arlana (6), and Jason (9 mos.). Arrington attended West Virginia State College and University of Kansas where he majored in Business Administration.

ENGAGEMENT or COMMITMENT

WILLIAM A. MERCER

*Chairman of the Board, MEDIC Enterprises
President, National Information Center, Inc.*

Bill Mercer, a 20 year veteran in the field of communications, has a wealth of experiences all which spell out engagement or commitment.

His experiences run the full cycle of the communications field, from reporter to assistant advertising manager to magazine editor to public relations executive, and include sales promotion, marketing, fund raising, speechwriting and politics.

Bill is currently President of National Information Center, Inc. a Newark-Washington based communications/public relations firm specializing in "information dissemination on minorities." In addition to the heavy demands of his own business, Bill is on the Board of Directors of Newark's Broad National Bank, the advisory committee of the Charles Engelhard Foundation, the board of Association Press (the national YMCA's publishing operation) and is a

member of the Public Relations Society of America. An alumnus of New York University's School of Commerce (journalism) and Graduate School of Arts & Sciences (history and communications), Bill has been the recipient of a number of awards for community service and civil right activities. Among those groups that have recognized Bill for his community service are Newark Chamber of Commerce, the New Jersey Region of the National Conference of Christians and Jews, the New Jersey Jaycees and the United States Jaycees.

Bill's association with MEDIC Enterprises dates back to the founding of this corporation. It was then that MEDIC made its commitment to work towards the complete economic development of Newark's ghetto economy, and to alter the life-styles of many of its residents. As a founder and now Chairman of the Board of MEDIC, Bill is still actively concerned with MEDIC'S fulfilling this commitment.

Presently residing in Washington, D. C. with his wife Libby, Bill's future plans include a move to resume residence in Newark.



STARTING YOUR OWN BUSINESS

by Thomas J. Greene

Why is it that in a country the size of the United States there are so many small business concerns? (Nearly ninety-five (95%) per cent of all American business operations are small enterprises which employ less than one hundred people and comprise less than twenty-one per cent of all manufacturing employment).

Is the reason simply that seemingly any individual possessing a strong desire to attain financial independence can make it on his own?

Or is it that anyone armed with some amount of capital can easily plunge into business, full of confidence with little or no knowledge or appreciation of the numerous problems encountered by business operations?

The answer, of course, is a combination of the two. Our country does foster the ideal of free enterprise and the independence of the individual free spirit, although the blacks, spanish-speaking and indian minority citizens of America might take exception to this premise. Moreover, a vast majority of business services and operations can be entered into with little or no formal preparation, bureaucratic approval or even licensing. For after all, there is no mystique to creating a successful business operation. The key to the successful businessman or owner-operator is his sense

of confidence which is based upon a thorough sense of business understanding.

In my definition, a successful business is nothing more than the skillful exercise of options and alternatives which is based soundly on a thorough preparation by an owner, operator or businessman. To me, the key to the successful entry into the world of business is *Preparation*, even if this means nothing more than honestly appraising one's own readiness to enter business by way of "a check list".

— A Check List —

There are, of course, specific principles which apply to specific types of businesses or industries. However, there are basic or fundamental principles of business operations which apply to all business concerns. If the potential or budding businessman can answer the following twenty (20) categorical questions concerning his proposed business operation then he can feel securely confident that he is at least ready to start his own operation:

- [1.] What are the characteristics, buying habits etc. of his market or clientele?
- [2.] What is the best location for his store, plant, warehouse, and why? Where and who are his local competitors?
- [3.] What are the daily, weekly and monthly cash needs of his operation; What are the trade collection experiences?
- [4.] How much must he sell daily, weekly and monthly to make a profit? At what price or price ranges?
- [5.] Where can he go for legal, financial or management assistance? Is there a trade, business or area association for his type of business?
- [6.] Does his business have seasonal fluctuations? What are they, and how do they affect his business? What is the growth rate of his business?
- [7.] What are the best methods of reaching his market or clientele?
- [8.] Are there any legal and/or professional requirements for starting his type of business? What is the best business form, entity or type of business?
- [9.] Is there a shelf life to his product, materials or supplies?
- [10.] Are there display space, selling space and/or production flow space considerations in his business?
- [11.] Is he aware of the various production and

administrative records to be kept which are common to his type of business?

- [12.] Has he a method of sound financial record keeping in mind?
- [13.] Is he aware of the various trade credit terms, discounts and best methods of taking advantage of them?
- [14.] Is he aware of the various technology or equipment improvements within his business? Does he know how to keep abreast of such changes?
- [15.] Has he prepared an adequate cash reserve for emergency? equipment replacement?
- [16.] Is he aware of the various vendors, best buys and methods of purchasing?
- [17.] Is he aware of the current wage and salary levels within his trade? Are there union scales, state or local minimum wage levels?
- [18.] Is he adequately covered for fire, theft, loss, death, accident, plate-glass breakage, law suits etc.?
- [19.] Is he aware of the employee and management practices, hiring, training and promotion policies of this trade or business?
- [20.] Are there unique methods of marketing his type of product or service?

In summary, the potential entrepreneur or businessman must know all about his business. For as we said before, the key to a successful small business operation is the owner-operator as attested to by the two primary reasons for the hundreds of thousands of yearly business failures. Ninety per cent of all small business failures are the result of poor capitalization or poor management. But in my estimation where there is good sound management there should be no financial problems.

During the ensuing months of the MEDIC Newsletter this column will attempt to deal with specific areas of business operations and problems as they affect the small businessman. One such article, for instance, will deal with loan packaging, another with the various agencies, and institutions located in the greater Newark area that give counsel and assistance to the local businessman. By way of this column, it is hoped that a "quick-glance" library of tips on small business management and operations will be created.



Today's political rhetoric notwithstanding, the problems of the urban crisis cannot be solved by business and industry nor government if the Community is not involved.

MONTHLY BUSINESS TIP:

If given the option by a bank, financing institution or insurance company of having your monthly payments or premiums automatically deducted from your checking account it is normally to your best interest to decline.

Fixed deductions do not allow you the flexibility of using your money that one day or more that you just might need on some occasion.



ECONOMIC DEVELOPMENT COMMITTEE APPOINTED

Mayor Kenneth A. Gibson recently appointed a thirty-one man committee to work towards improving "the economic climate and health of the City of Newark so that the City can again become economically viable and stable."

The committee, designated as the Overall Economic Development Program Committee, is composed of representatives from each major economic sector of the local economy, each principal political jurisdiction, and each significant minority group. The OEDP Committee's primary function will be to chart priorities and to coordinate local activities designed to stimulate new private and public investment, and provide permanent employment and growth opportunities in Newark.

Elvin R. Austin, president of MEDIC Enterprises, and Edward Lenihan, manager of Area Development, Public Service Electric & Gas Co., are co-chairmen of this committee.



Director of State Minority Enterprise Program Appointed

Arch S. Whitehead, a specialist in urban economic development, was recently named to head the State's minority enterprise program.

As director of the State minority enterprise program, Whitehead will administer the State's three component program which was designed to help minority residents throughout New Jersey to develop, own and operate business ventures. The Urban Loan Authority, the State Development Corporation, and the Economic Development Section of the Human Resources Division of the Department of Community Affairs are the three component programs of the State's minority enterprise program.

The Urban Loan Authority is a \$2 million State financed program that will either make direct loans or guarantee loans to minority individuals in the State of New Jersey. The State

Development Corporation will select four or five community development corporations to make direct loans or guarantee loans to minority businessmen. Three of these corporations were stipulated in the \$2.5 million grant from the Office of Economic Opportunity. They are TRENDSCO (Trenton Development Corporation) in Trenton, BPUM (Black People's Unity Movement) in Camden, and MEDIC Enterprises, Inc. (Minority, Economic, Development, Industrial and Cultural Enterprises, Inc.) in Newark.



ARCH S. WHITEHEAD

Director of the State's Minority Enterprise Program

Management assistance and technical training will be the principal components of the Economic Development Section of the Human Resources Division. The Economic Development Section will offer training, conduct business seminars, assist various groups in economic projects and sponsor joint ventures between minority businessmen and corporations.

Whitehead hopes that his divisions will be able to accomplish three major goals: (1) to make banks more responsive to the needs of minority economic development, (2) to establish meaningful training programs, and (3) to raise additional monies for minority economic development from outside the state. According to Whitehead, "money is the key," to any significant minority economic development program. And "\$4.5 million is just not enough money for minority economic development for the entire State of New Jersey," he said.

Whitehead expects that the State's minority enterprise program will be fully operational in six weeks and making loans and/or guarantees within eight weeks. Presently, loan applications are being accepted and reviewed.

Formerly director of economic development at Fairleigh Dickinson University's Urban Institute, Whitehead brings a wealth of experiences to this new position. Whitehead was founder and president of several New York-based business management consulting firms. He holds a degree in Sociology from Dartmouth College and expects to receive the masters degree in Urban Sociology from New York University in September.

Whitehead is married to the former Mary Ann Woody of Orange, New Jersey and is the father of five. Presently residing in New York City, the Whiteheads are anticipating a move to Orange, New Jersey in the near future.



Calendar of Community Activities:

On *Monday, May 3 at 6 p.m.* at the New Jersey Bell Telephone Company, 540 Broad Street, Newark. BICC will hold its regular monthly meeting. All interested persons are invited to attend.

ICBO is sponsoring courses in management training, bookkeeping and record keeping. The courses are held four nights a week, Monday — Thursday, 8 - 10 p.m. at the Rutgers Newark Campus. These courses are free and open to all. Interested persons should contact Bernard Saperstein, Education Division, ICBO, 622-4771.

The College of Medicine and Dentistry of New Jersey at Newark announces its series of Community Health Forums: "Better Health for Newark Begins With Healthy Families".

First in this series will be a discussion of "Early Prenatal Care" which will be held on Tuesday, May 11 at 7:30 p.m., Queen of Angels School Auditorium, 44 Belmont Ave., Newark. Participants will include representatives from the Newark Health Department, Model Cities, CMDNJN and Martland Hospital.

The community is urged to attend. Refreshments will be served. For further information contact: Charles Breese, assistant director, Community Relations, CMDNJN, 877-4564.

FIRST ANNUAL MANPOWER WORKSHOP-CONFERENCE

Newark's needs for increased employment opportunities in the coming decade will be the focus of a two-day workshop-conference, April 23-24 at Ebony Manor, 100 Clinton Avenue, Newark.

The theme for the workshop-conference, which is being sponsored by the Mayor's Office of the City of Newark, T.E.A.M., Inc. and The Greater Newark C.A.M.P.S. Committee, will be "Newark's Manpower Needs: New Directions for the 70's". Representatives of agencies involved in manpower training, education and employment, as well as representatives from the community have been invited to attend.

Keynote speaker for Friday's Opening Session will be Clayton J. Cottrell, Regional Manpower Administrator, U. S. Department of Labor. Other guest speakers will include Cyril Tyson, Research Associate, Harvard University (former director of United Community Corporation), and Senator Harrison P. Williams, chairman of the Senate Committee on Labor and Welfare.

Topics to be discussed in the workshops are: "Manpower in Newark: Chaos or Clarity?"; "Manpower and Economic Development in the City of Newark". "Role of the Union in the Manpower Complex"; "C.A.M.P.S. — Is it the Solution to Sound Planning of Manpower Programs?"; "Employment Opportunities in the Public and Private Sector"; "Manpower Legislation"; "Youth"; and "Health Manpower".

Registration fee for the entire conference, including workshops, breakfast and lunch, and Friday's dinner meeting, will be \$20.00. Persons wishing to attend only the conference sessions can register for these on an individual basis.

Further information and registration can be secured from Harry L. Wheeler, Director-Secretary, Greater Newark C.A.M.P.S. Committee, Office of the Mayor, 643-6300.

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