

FEDERAL RESERVE BANK  
OF NEW YORK

[ Circular No. 2001, November 25, 1939 ]  
Superseding Circular No. 1340

FINANCIAL STATEMENTS

*To all Member Banks in the  
Second Federal Reserve District:*

It has been the practice of this bank to furnish upon request financial statement forms for the use of member banks and their customers and as a convenient means of informing them as to the character of the credit information desired by this bank in connection with notes, drafts and other obligations offered to it by member banks for rediscount or as collateral security for advances. Recently the forms of financial statements for farmers have been substantially revised. The new forms have been developed with the aid of member banks and others informed in the problems of farm credit and are intended to set forth the complete, current financial condition of the borrower in a manner convenient for comparison and analysis.

More complete information concerning financial statements and other data relating thereto which this bank may require to be filed with it will be found on the following pages.

Copies of the new forms for the use of farmers are enclosed herewith and an additional supply will be furnished upon request. This bank is also prepared to furnish member banks without charge copies of any of the other forms of financial statements or supplemental schedules listed on the following pages. It is hoped that these forms will prove of service and of benefit to you.

GEORGE L. HARRISON,  
*President.*

## INFORMATION RELATING TO FINANCIAL STATEMENTS

The Federal Reserve Bank of New York has prepared for the convenience of member banks and their customers a number of forms of financial statements and supplementary schedules which will be furnished to member banks without charge. The following is a list of the forms:

<i>Description</i>	<i>Form Number</i>
<b>Financial Statement Forms:</b>	
Individual (Merchant, Manufacturer, etc.) .....Short	CR 1
Individual (Merchant, Manufacturer, etc.) .....Long	CR 110
Firm .....Short	CR 9
Firm .....Long	CR 109
Corporation .....Short	CR 7
Corporation .....Long	CR 108
Personal .....	CR 107
Farmer .....	CR 114
 <b>Supplements and Real Estate Schedules:</b>	
Supplement to Farm Credit Statement.....	CR 115
Farm Real Estate Schedule .....	CR 116
Real Estate Schedule (General) .....	CR 91

The forms have been prepared with a view to making it as easy as possible for borrowers to furnish complete information bearing upon their financial condition and affairs. While it is not necessary that forms prepared by this bank be used, it is desired that the information submitted include all that called for on such forms and also any supplemental information which may be relevant.

While the characteristics of various types of business differ materially, it is believed that one or another of the statement forms listed above can be readily adapted to particular types of business. It will be noted that in some cases a short form of statement, as well as a long form, has been prepared since in many situations the information called for on the short form will be sufficient.

The new farm credit statement takes the place of the two previous farmers statements CR 8A and CR 8B. It contains a schedule of cash income and outgo, the use of which is optional, included in the statement at the suggestion of a number of bankers. It is believed a considerably larger number of farmers now take an annual inventory and maintain reasonably complete operating records than was formerly the case. The "Supplement to Farm Credit Statement" form, which contains a section covering general farm activities and also calls for information concerning certain specialized farming activities, is designed for use in cases where more detailed information is desired.

The schedules regarding real estate owned have been prepared with a view to securing all necessary information concerning such ownership. One of these schedules is especially designed for farm properties while the other is for general use.

### When Statements Required

Financial statements are required by the Federal Reserve Bank of New York with respect to any borrower whose paper is offered to it in amounts aggregating \$1,000 or more. In certain circumstances statements may be required in connection with offerings aggregating less than \$1,000, particularly where the paper offered by a bank consists very largely of notes aggregating less than \$1,000 per borrower, in which case it will be desirable to submit statements supporting at least a substantial portion of the total offering.

### **Date of Statement**

Decisions concerning the eligibility and acceptability of paper offered can only be made upon the basis of current financial information. Financial files should, therefore, be kept up to date, and ordinarily, paper offered for rediscount or as collateral should be supported by statements which are not more than one year old. So far as possible, statements should be prepared upon a fiscal year basis, and it is desirable that statements for successive years be prepared as of the same date unless the business has changed the terminal date of its fiscal year. If the offering bank has any reason to assume that the financial or credit situation of the business has materially changed since the last annual statement it should furnish this bank with a more recent statement reflecting the change. In all cases where, because of the seasonal character of the business or for any other reason, statements are prepared more frequently than once a year, it is desired that the most recent statement should be furnished.

When statements of several related parties are submitted, as in the case of a parent or holding company with subsidiaries or affiliates, it is essential that balance sheets be prepared as of the same date and that information concerning operations cover identical periods.

### **Subsidiaries or Affiliates**

The paper of a borrower with affiliations must be supported by a separate statement of the borrowing company. Paper of parent companies or their subsidiaries offered to this bank should also be supported by a consolidated statement. In such cases it is frequently necessary for this bank to require complete and detailed information showing separately the figures of each company in the group with the detail of any inter-company eliminations used to arrive at the consolidated statement. In the case of concerns indirectly affiliated but having substantial inter-company relations, there should be furnished separate statements of all related companies with the segregation of inter-company accounts.

### **Endorsers or Guarantors**

When the financial responsibility of an endorser or guarantor is a substantial credit factor with respect to paper offered, a recent financial statement of the endorser or guarantor should be furnished in addition to the statement of the borrower.

### **Certificate of Member Bank**

The statements furnished to this bank should be copies or duplicates of the originals held in the files of the member bank and each should bear a certificate of the member bank reading as follows:

“This is a true copy of an original signed financial statement held in our files.”

Such certificate should be signed by an officer of the member bank who is authorized to sign it and whose signature is on file with this bank.

### **Additional Forms for Special Purposes**

This bank has also prepared certain miscellaneous forms for special purposes as follows:

1. Summary of All Contracts Awarded and Uncompleted.
2. Information Schedule Concerning Uncompleted Contract.
3. Progress Schedule Concerning Uncompleted Contract.
4. Instalment Business—Analysis of Sales and Accounts Receivable.
5. Information Schedule—Real Estate Mortgage Owned.
6. Weekly Schedule of Operations and Financial Information.
7. Spread Sheets for Statements of Finance Companies:
  - (a) Comparative Balance Sheets and Balance Sheet Ratios.
  - (b) Comparative Operating Data.
  - (c) Percentages.

While these forms are not available in quantity, specimens will be furnished upon request.

# FARM REAL ESTATE SCHEDULE

SUBMITTED BY \_\_\_\_\_

TO \_\_\_\_\_ BANK OF \_\_\_\_\_

As a supplement to the financial statement of the undersigned showing condition as of \_\_\_\_\_, 19\_\_\_\_.

**LOCATION:** This farm is situated in Town of \_\_\_\_\_, County of \_\_\_\_\_, State of \_\_\_\_\_, on \_\_\_\_\_ Road, \_\_\_\_\_ miles from nearest village or city, which is \_\_\_\_\_ Kind of road: \_\_\_\_\_

Description of electricity supply: \_\_\_\_\_

Description of water supply: \_\_\_\_\_

**USE OF FARM AND MANAGEMENT:** This farm is principally used for the following purposes: \_\_\_\_\_

The farm is under the direct control and management of \_\_\_\_\_, who bears the following relationship to the owner: \_\_\_\_\_

**OWNER:** The legal and equitable title to the real estate described in this schedule is solely in the name(s) of \_\_\_\_\_

**TENANT:** Name of tenant: \_\_\_\_\_ This tenant has occupied the farm since \_\_\_\_\_, 19\_\_\_\_. Kind of lease: (State whether written or verbal) \_\_\_\_\_

The yearly rental, including share arrangements, etc., consists of the following: \_\_\_\_\_

Date lease expires: \_\_\_\_\_, 19\_\_\_\_. The rental account is settled up to \_\_\_\_\_, 19\_\_\_\_.

**DESCRIPTION OF LAND:** Land class: \_\_\_\_\_ Soil types: \_\_\_\_\_

Total number of acres: \_\_\_\_\_, divided as follows: (Use spaces below)

\_\_\_\_\_ acres CROPLAND, used this year in the following manner: (State number of acres of each crop, using spaces below)

\_\_\_\_\_ acres FRUIT TREES (State number and age of each kind) \_\_\_\_\_

\_\_\_\_\_ acres GRAPES, etc. (Describe) \_\_\_\_\_

\_\_\_\_\_ acres PERMANENT PASTURE, which provides sufficient forage for the following number of livestock: \_\_\_\_\_

\_\_\_\_\_ acres TIMBERLANDS, covered by trees suitable for lumber, as follows:

No. of Acres	Kind of Trees	Age of Trees	No. of Board Ft.	Fire Insurance
				\$

\_\_\_\_\_ acres WOODLANDS, covered by trees suitable for pulpwood, firewood, etc., as follows:

No. of Acres	Kind of Trees	Age of Growth	Cords Standing	Fire Insurance
				\$

\_\_\_\_\_ acres POULTRY and FARM YARDS, ROADS, etc.

\_\_\_\_\_ acres ROUGH or UNCULTIVATED LAND, CUT-OVER WOODLAND, BRUSH, SWAMP, etc.

**DESCRIPTION OF BUILDINGS:** There are situated on the farm the buildings described below:

List Below Each Bldg.	Size or No. of Rooms	Kind of Construction	Age	Present Condition	Replacement Value	Fire Insurance
Operator's House					\$	\$
Tenant House						
Main Barn						
Other Barn						
Silo						

**UNUSUAL NATURAL HAZARDS:** The farm is not subject to floods, erosion, etc., except as follows: \_\_\_\_\_

(Continued on other side)

A SEPARATE SCHEDULE SHOULD BE PREPARED FOR EACH FARM

**ACQUISITION AND VALUATION:** The following information relates only to the land and buildings, and does not include machinery, implements, livestock or other personal property, unless specially stated.

The present owner acquired this farm in the following manner: (List separately parcels acquired at different times)

General Description of Each Parcel	Number of Acres	Year in Which Acquired	How Acquired "Purchase", "Gift", "Inheritance", "Trade", etc.	Full Purchase Price	Amount Still Owning on Farm
				\$	\$

Under the present ownership, improvements to the land and buildings have been made costing \$ \_\_\_\_\_, of the following nature: (Describe briefly the improvements, and when made)

In the opinion of the undersigned, the land and buildings could be sold now for \$ \_\_\_\_\_. The assessed value for tax purposes, in the last tax year, 19\_\_\_\_, was \$ \_\_\_\_\_, and the amount of taxes that year was as follows: State, County and Town Taxes \$ \_\_\_\_\_, School Tax \$ \_\_\_\_\_, other real estate taxes \$ \_\_\_\_\_.

**MORTGAGES, UNPAID TAXES AND OTHER LIENS:**

Mortgages outstanding against this real estate: (Fill in the table below)

	Present Amount of Mortgage	Terms of Payment	Rate of Interest	Amount of Interest Due and Unpaid	Mortgage Held by (Name and Address)
First Mortgage	\$		%	\$	
Second Mortgage	\$		%	\$	
Third Mortgage	\$		%	\$	
	\$		%	\$	

Unpaid Taxes and Assessments on this real estate consist of the following: (Fill in the table below)

Due for tax year of:	19....	19....	19....	19....	Total for All Years
State, County and Town Taxes	\$	\$	\$	\$	\$
School Tax	\$	\$	\$	\$	\$
Other Real Estate Taxes and Assessments	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$

No Tax Lien Certificates against this real estate have been sold by the tax authorities and are now outstanding, except as follows:

Other Liens: There are no liens against this real estate other than those described herein above, except as follows:

**OTHER DEBTS OR CLAIMS AGAINST REAL ESTATE:** There is owing on land contract or otherwise, not secured by mortgage, part of the purchase price of this farm to extent of \$ \_\_\_\_\_, which according to agreement is to be paid in the following manner: (State time and amount of payments, and to whom payable)

**FORECLOSURE ACTIONS:** None have been instituted against this real estate, and to the best knowledge of the undersigned none are contemplated, except as follows:

I, the undersigned, hereby certify that the foregoing figures, information and statements, written and printed, have been carefully read by me before signing and are true to the best of my knowledge and belief.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_. Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

# FARM CREDIT STATEMENT OF \_\_\_\_\_

BUSINESS \_\_\_\_\_ ADDRESS \_\_\_\_\_  
TO \_\_\_\_\_ BANK OF \_\_\_\_\_

I, the undersigned, make the following statement of all my assets and liabilities at the close of business on the date named below and give other material information for the purpose of obtaining from you advances on notes and bills bearing my signature or endorsement, and for obtaining credit generally upon present and future applications.

FINANCIAL CONDITION AT CLOSE OF BUSINESS ON THE \_\_\_\_\_ DAY OF \_\_\_\_\_, 19\_\_\_\_

PLEASE FILL IN ALL SPACES AND COMPLETE ALL SCHEDULES ON BOTH SIDES; Insert "NONE" Where Appropriate.

ASSETS (WHAT I OWN)		Omit Cents	LIABILITIES (WHAT I OWE)		Omit Cents
<b>Farm Lands and Buildings</b> At present reasonable value, not deducting mortgages		\$	<b>Mortgage Loans on Farm</b> Not including notes secured by mortgages		\$
<b>Other Real Estate</b> At present reasonable value, not deducting mortgages			<b>Mortgage Loans on Other Real Estate</b> Not including notes secured by mortgages		
<b>Trucks, Tractors and Automobiles</b> At present reasonable value			<b>Balance Owing on Land Contract</b>		
<b>Other Farm Machinery and Equipment</b> At present reasonable value			<b>Notes Payable to Dealers and Merchants</b> Not covered by security		
			<b>Notes Payable to Dealers and Merchants</b> Covered by security described below:		
<b>Pure Bred Cows</b> No. Breed					
<b>Grade Cows</b> No. Breed			<b>Notes Payable to Banks</b> Not covered by security		
<b>Pure Bred Bulls</b> No. Breed			<b>Notes Payable to Banks</b> Covered by security described below:		
<b>Grade Bulls</b> No. Breed					
<b>Heifers and Yearlings</b> No. Breed			<b>Notes Payable to Production Credit Assn.</b> Covered by security described below:		
<b>Calves</b> No. Breed					
<b>Sheep</b> No. Breed			<b>Notes Payable to Relatives and Friends</b> Not covered by security		
<b>Hogs</b> No. Breed			<b>Notes Payable to Relatives and Friends</b> Covered by security described below:		
<b>Laying Hens—Roosters</b> No. Breed					
<b>Pullets</b> No. Breed			<b>Notes and Loans Payable to Others</b> Not covered by security		
<b>Broilers</b> No. Breed			<b>Notes and Loans Payable to Others</b> Covered by security described below:		
<b>Chicks</b> No. Breed					
<b>Other Poultry</b> No. Description			<b>Accounts Payable</b> Store and other accounts not covered by notes		
<b>Horses</b> No. Breed			<b>Rent Owed by Me</b> Due but unpaid		
<b>Colts</b> No. Breed			<b>Interest Owed by Me, Due but Unpaid</b> On mortgages, loans, notes, etc.		
<b>Harvested Crops Held for Sale</b> At present selling value			<b>Taxes and Assessments</b> Due but unpaid		
<b>Harvested Crops for Farm Use</b> At present value			<b>Storage Owning on Goods in Warehouses</b> Payable before release of goods		
<b>Growing Crops</b> At cost			<b>Loans from Life Ins. Co's. on Life Policies</b>		
<b>Feed, Seeds, Fertilizer, Supplies, etc.</b> At cost			<b>Other Debts</b> Description:		
<b>Accounts Receivable</b> Good and collectible					
<b>Notes and Loans Receivable</b> Good and collectible			<b>Total Liabilities</b>		\$
<b>Cash Surrender Value of Life Insurance</b> Without deducting any loans against policies			<b>Net Worth</b>		\$
<b>Stocks, Bonds, Certificates of Indebtedness, etc.</b> At present market value			Total assets less total liabilities		\$
<b>Cash on Hand and in Banks</b> Including savings accounts			<b>Total Liabilities and Net Worth</b>		\$
<b>Personal Property and Other Assets</b> Description:					
<b>Total Assets</b>		\$			

**CONTINGENT LIABILITIES:** I am liable on notes of my customers, which I have endorsed and discounted with banks, amounting to \$ \_\_\_\_\_; on unpaid notes endorsed or guaranteed by me as an accommodation to others \$ \_\_\_\_\_; on bail bonds \$ \_\_\_\_\_. Other contingent liabilities, as described: \$ \_\_\_\_\_

(Continued on other side)

LOCATION AND DESCRIPTION OF FARM: Located in Town of \_\_\_\_\_, County of \_\_\_\_\_, State of \_\_\_\_\_, on \_\_\_\_\_ Road \_\_\_\_\_ miles from nearest village or city, which is \_\_\_\_\_ Assessed tax value: \$ \_\_\_\_\_ Total acres: \_\_\_\_\_ Number of acres cultivated: \_\_\_\_\_ Land class: \_\_\_\_\_ Kind of road: \_\_\_\_\_ Name and location of milk plant used: \_\_\_\_\_

TITLE TO FARM AND OTHER REAL ESTATE: The legal and equitable title to all the real estate listed in this statement is solely in the name of the undersigned, except as follows: \_\_\_\_\_

FIRE INSURANCE: Main dwelling: \$ \_\_\_\_\_, main barn: \$ \_\_\_\_\_, other buildings: \$ \_\_\_\_\_, livestock: \$ \_\_\_\_\_, produce: \$ \_\_\_\_\_, machinery: \$ \_\_\_\_\_, household goods: \$ \_\_\_\_\_, auto and truck: \$ \_\_\_\_\_

LIABILITY INSURANCE (Auto and Truck): Personal injury: \$ \_\_\_\_\_, property damage: \$ \_\_\_\_\_

LIFE INSURANCE: Face amount of policies: \$ \_\_\_\_\_ Name of insured: \_\_\_\_\_ Name of beneficiary: \_\_\_\_\_ Name of insurance company: \_\_\_\_\_

TAXES (Last Tax Year): State, County & Town: \$ \_\_\_\_\_, School: \$ \_\_\_\_\_, other real estate taxes: \$ \_\_\_\_\_

PLEDGE OF FUTURE INCOME: I have not pledged my future income, except as follows: Canning crops \$ \_\_\_\_\_ Milk check \$ \_\_\_\_\_ To whom pledged: \_\_\_\_\_

SUITS, JUDGMENTS & OTHER LEGAL ACTIONS: I have outstanding or pending against me no suits, judgments or other legal actions, and to the best of my knowledge no legal actions are to be started against me, except as follows: \_\_\_\_\_

PERSONAL STATUS: I am aged \_\_\_\_\_ years. Marital status (single, married, etc.): \_\_\_\_\_ No. of dependents: \_\_\_\_\_ Wife's (or husband's) name: \_\_\_\_\_ The following members of family help on farm: \_\_\_\_\_

OTHER BUSINESS INTERESTS: I have no business interests other than my farm, except as follows: \_\_\_\_\_

CROP OPERATIONS:

Table with columns for LAST CROP YEAR and THIS CROP YEAR. Sub-columns include Kind of Crop, Acres, Yield (Per Acre, Total), Total Sales, Crops Growing or to be Grown, and Expected Yield (Per Acre, Total, Expected Sales).

\*Stated in appropriate units, such as tons, bushels, pounds, etc.

(The following information should be submitted if available.)

CASH INCOME & OUTGO DURING PAST YEAR, beginning \_\_\_\_\_, 19\_\_\_\_ and ending \_\_\_\_\_ 19\_\_\_\_

CAUTION: List below only actual cash which came in or went out last year. Do not list parts of purchases unpaid for on above date.

Table comparing CASH INCOME DURING PERIOD and CASH OUTGO DURING PERIOD. Income items include Sale of (Crops, Livestock, Milk, etc.) and Cash received from (Outside Work, Government Payments, etc.). Outgo items include Hired Help, Feed and Grain, Electricity & Phone, Family Medical Exp., etc.

I, the undersigned, hereby certify that the figures, information and statements contained in this credit statement, both printed and written, have been carefully read by me before signing and are true and give a correct showing of my financial condition on the date stated. In the event of any material change in my financial condition, I agree to notify said bank immediately in writing.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_ Signature: \_\_\_\_\_

(If this is a joint statement, all persons at interest should sign.) Signature: \_\_\_\_\_

(If there is not sufficient space for your needs in connection with any schedule, set up the required information on a separate sheet of paper and attach it to this statement form.)



**BANKING RELATIONS (A list of all bank accounts including savings accounts.)**

Name and Address of Bank	Cash Balance	Loans	How Loans are Endorsed or Secured
	\$	\$	

**STOCKS, BONDS, CERTIFICATES OF INDEBTEDNESS and OTHER SECURITIES OWNED**

Face Value (Bonds) No. of Shares (Stocks)	Description	Cost	Present Market Value	Interest or Dividends Rec'd. Last Year	To Whom Pledged
		\$	\$	\$	

**ACCOUNTS, NOTES and LOANS RECEIVABLE—GOOD and COLLECTIBLE (A list of the largest amounts owed to me.)**

Name and Address of Debtor	Amount Owning	Age of Debt	Reason for the Debt	Description of Security	Date Payable
	\$				

**ACCOUNTS, NOTES and LOANS PAYABLE (A list of my principal debts, other than mortgages.)**

To Whom Debt is Owed (Name and Address)	Amount of Debt	Age of Debt	Reason for the Debt	Description of Security Given	Date Payable
	\$				

**CONTRACTS or AGREEMENTS to BUY or SELL Crops, Livestock, Poultry, Equipment, Real Estate, etc.**

Agreement With (Name)	Are You Buying or Selling?	Description of What is being Bought or Sold		Price	Date to be Delivered	Date to be Paid For
		Quantity	Description			
				\$		

**PROPERTY RENTED or LEASED FROM OTHERS**

Description of the Property	No. of Acres	How Used	Rent per Year	Rent Paid Until	Prop'ty Rented Until
			\$		

**PROPERTY RENTED or LEASED TO OTHERS**

Description of the Property	No. of Acres	How Used	Rent per Year	Rent Paid Until	Prop'ty Rented Until
			\$		

**REAL ESTATE OWNED, OTHER THAN FARM (List each parcel separately across sheet as No. 1, 2, 3, etc.)**

	Location and Description	Age and Condition	Cost with Improvements	Assessed Value	Fire Insurance	Estimated Present Value
1			\$	\$	\$	\$
2						
3						
4						

**FIRST MORTGAGE**

**SECOND MORTGAGE**

	Amount	Maturity Date	Name of Mortgage Holder	Amount	Maturity Date	Name of Mortgage Holder
1	\$			\$		
2						
3						



## POULTRY INFORMATION

**EXTENT AND NATURE OF POULTRY OPERATIONS:** (State whether poultry raising is a small or large part of your total farm operations; also, kind and breeds of poultry kept, and the size of the flock at various times of the year. If your poultry operations are large, state number of years you have been operating on the present scale, and the extent to which you specialize in raising chicks for sale, raising birds for sale for meat, producing eggs, etc. State extent to which you grow own poultry feed.)

**SALE OF POULTRY PRODUCTS:** (State to whom and under what general arrangement you sell your eggs, broilers and other poultry products.)

**RECENT OPERATIONS AND PRESENT CONDITIONS:** Number of birds in laying flock at present: \_\_\_\_\_ Number of eggs per day being obtained at present: \_\_\_\_\_ Price per dozen eggs now being received: \_\_\_\_\_ Average egg production per hen in laying flock during past year: \_\_\_\_\_ Average price per dozen eggs received during past year: \_\_\_\_\_ At the present time, birds not in laying flock consist of the following (State number, also size or age of each group or kind): \_\_\_\_\_

On birds sold for meat, most recent sales of each kind have been at following prices per pound: \_\_\_\_\_  
 The average price per pound of each kind during past year was \_\_\_\_\_  
 My flock has the following diseases (check): Coccidiosis \_\_\_\_\_ Bacillary White Diarrhea \_\_\_\_\_ Blackhead \_\_\_\_\_ Other (describe) \_\_\_\_\_  
 During the past year, the total number of deaths of birds from disease, rodents, etc. has been as follows: chicks and other young birds \_\_\_\_\_ older birds \_\_\_\_\_

## FRUIT AND BERRY INFORMATION

Kind of Fruit or Berry (List each kind separately)	Trees, Vines, Shrubs of Bearing Age		Trees, Vines, Shrubs of Non-bearing Age		*Amount of Yearly Production	
	Number of Trees, etc.	Number of Acres	Number of Trees, etc.	Number of Acres	Actual Production Last Year	Actual or Expected Production This Season

\* Use appropriate units, such as pounds, quarts, bushels, or tons.

**DISPOSAL OF FRUIT PRODUCTION:** (State manner in which last year's fruit was disposed of, to whom, and at what prices. Describe what arrangements have been made in regard to disposal of this season's fruit crops, and prices expected.)

I, the undersigned, hereby certify that the foregoing figures, information and statements, written and printed, have been carefully read by me before signing and are true to the best of my knowledge and belief.

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_ Signature: \_\_\_\_\_

Signature: \_\_\_\_\_