

Mr .....

Address .....

**TAMWORTH**  
**Industrial Co-operative Society Ltd.**

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Established Nov. 24th, 1886.



Registered March 27th, 1887.

OFFICE OF THE SOCIETY—  
No. 35, Church Street, Tamworth

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➤❖ THIRTY-THIRD ❖➤  
**QUARTERLY REPORT & BALANCE SHEET**

*For the Quarter ending Feb. 23rd, 1895.*

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**BANKERS;**  
Co-operative Wholesale Society Ltd, Manchester.

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Printed by W. F. Woodcock, Bolebridge Street, Tamworth

## OFFICERS OF THE SOCIETY.

Secretary & Manager : Mr. S. Hardy.

Auditors : Messrs. J. Pendray & W. Martin.

### COMMITTEE AND THEIR ATTENDANCES

PRESIDENT : MR. HENRY SANDERS.

	Actual.	Possible.		Actual.	Possible.
Mr. H. SANDERS *	18	18	Mr. G. GRAINGER*	15	18
„ J. NEWMAN ...	18	18	„ W. A. LONDON .	18	18
„ J. S. HARDING *	18	18	„ J. BLUNDELL...	18	18
„ J. LONGDON ...	17	18	„ J. WOOD .....	18	18
„ R. P. BRINDLEY*	16	18			

Those marked thus \* retire in June but are eligible for re-election.

## THE QUARTERLY MEETING

will be held in the

**VICTORIA ROAD SCHOOL-ROOM,**

On Wednesday Evening, March 20th, 1895.



Chair to be taken at 7.30, when the following and any other business that may transpire will be brought forward—

- 1.—Minutes of last Meeting
- 2.—Committee's Report.
- 3.—Balance Sheet to be considered
- 4.—Educational Balance Sheet,
- 5.—Nomination of Four Members to serve on General Committee
- 6.—Nomination of One Auditor.
- 7.—Election of Three Members for the Educational Committee.
- 8.—Recommendation by the Committee that we subscribe yearly £1 1s. to Tamworth Fire Brigade.
- 9.—Recommendation that the Society start a Penny Bank.
- 10.—Election of Delegates to Congress.

## NOTICES.

The Dividend will be paid at the Stores, on Friday, Mar. 22nd from 6 to 8 in the Evening ; and on Saturday Afternoon from 3 to 5, and 6 to 8 in the Evening. No Dividend will be paid unless Purchase Book or Pass Book is produced.

It has become now necessary that a fixed time should be arranged for receiving contributions and paying withdrawals and we hope the following arrangements will be convenient to all our members. Contributions will be received and withdrawals paid at the Office on the following days :—Monday from 2 to 4 and from 6 to 8 p.m. Wednesday 10 to 12 a.m. Saturday 10 to 12 a.m., 2 to 4, and 6 to 8 p.m.

N.B.—It is earnestly requested that only those persons who are entitled and desire to draw their Dividend will attend for that purpose, and be able to produce their purchase book. The attendance of members who wish to have their Dividend placed to their Share Account is not necessary on this day, as the amount can be placed in their Pass Books any time afterwards, on applying at the Office of the Society.

The Committee desire to very strongly impress upon members the necessity of obtaining a check for all money paid for Goods, and bring them to the shop to be entered in their purchase book, so that both Members and Committee may have a thorough check, the Committee not holding themselves responsible for dividend being paid on any amount not being so entered

**BUTCHERING**—This department is still carried on at our premises in the Leys, and we strongly invite members to go there and select for themselves.

**Important Notice**—Your Committee beg to call your special attention to the importance of nominating some person to receive the amount standing to your credit in the Society in the case of death. By attending strictly to this notice much annoyance will be prevented, and the Committee relieved of a great responsibility. The fee for nomination is 3d.

Our Baking Department continues very satisfactory. the output for the Quarter being 16,050 Stones.

**Days of Delivery for Parcels and Bag Stuff.**—Monday, all Bag Stuff. Wednesday : Polesworth, Wigginton, Comberford, Newton Regis and Thorpe. Thursday: Amington Friday : Wilnecote and Canwell. Saturday: Kettlebrook, Town and Hopwas.

**The 'Co-operative News' may be had at the Stores.**  
One Halfpenny each.

## Boots ! Boots ! Boots !

In a few days we shall receive our Spring & Summer Stock of Boots & Shoes which will include a great variety of the latest Styles in Ladies' and Gents', which we strongly recommend to our Members, they being of Co-operative make and guaranteed all leather. The quality of material used is good and prices reasonable. Most of our Stocks are made by the C.W.S. whose turn-out for 1894 was 1,340,719 pairs, value £318,038.

On our last Balance Sheet we stated that we were making arrangements to do our own

## BOOT & SHOE REPAIRING

The arrangements are now complete, we have engaged a competent Shoe Maker and are now prepared to execute all work entrusted to us, both for **BESPOKE ORDERS** and

## Repairs Neatly & Promptly

which we hope will be an inducement to the members to patronise their own Society

### PRICES.

Gents' Boots soled & heeled from	2/9	per pair
Ladies'       "       "       "	1/9	"
Childrens'   "       "       "	1/-	"

New work done at the same low rate.

We can also supply Grindery & Leather at reasonable prices.

## COMMITTEE'S REPORT.

(Fellow Members) we have great pleasure in submitting for your consideration and approval the Thirty-third Quarterly Balance Sheet.

The Sales for the quarter have been £5662 5 1½ an increase over last quarter of £24 5 0½ and an increase over the corresponding quarter of last year of £217 5 10½

The Profits for the quarter, after allowing the usual rate of interest on Share Capital (5 per cent.), Depreciation on Building, Fixtures, and Rolling Stock, and paying all other expenses, is £594 14s. 6d.

The present number of members now standing on the Books of the Society is 1004, an increase during the quarter of 24.

We propose to pay a Dividend of 2s. in the £ to Members, and 1s. in the £ to Non-members; £7 2s. 6d. Bonus to Employees; £6 6s. 0d. to Educational Fund; £1 1s. 0d. to Tamworth Volunteer Fire Brigade; £24 2s. 6½d. to Reserve Fund, and to carry the Balance £70 to next Quarter.

You will have noticed on the agenda a recommendation by the Committee to commence a Penny Bank in connection with the Society, and we strongly urge all our members to support this, as it will be found not only a great incentive to thrift, but a means of promoting that mutual association and friendly intercourse which is the essence of co-operation.

The time is now drawing near when we take possession of the Ashlands Farm. A report in connection with the progress made since our last meeting will be given during the evening by a member of the Committee, which we hope will prove to your satisfaction. We appeal to you for your full confidence and support, with such we hope to make the under-taking a success.

We remain faithfully yours,

THE COMMITTEE.

## Receipts.

	£	s.	d.	£	s.	d.
To Cash in hand Nov. 25th, 1894			$\frac{1}{2}$			
Sales Grocery .. .. .	4272	17	6			
" Bakery .. .. .	961	5	8			
" Drapery .. .. .	271	15	2			
" Boots and Shoes .. ..	149	5	6			
" Sundries .. .. .	2	4	0			
				5657	7	10 $\frac{1}{2}$
Contributions .. .. .				468	10	4
Entrance Fees .. .. .				8	3	4
Clothing Club .. .. .				11	5	7
Cartage .. .. .				1	6	0
Nominations and Forfeits .. ..					5	0
Dividend and Discount .. .. .				1	16	3
Fire Insurance Agency .. .. .					5	4
Bank Withdrawals .. .. .				4067	7	9
				£10216	7	5 $\frac{1}{2}$

## EXPENSES

	£	s.	d.	£	s.	d.
To Distribution's Wages .. ..	288	8	1			
Committee .. .. .	7	16	0			
Auditors .. .. .	1	10	0			
Dividend Payers .. .. .		5	0			
	297	19	1			
<i>Other Expenses.</i>						
New Scales .. .. .		9	9			
Travelling .. .. .	1	17	5 $\frac{1}{2}$			
New Belting .. .. .	1	11	9			
Volunteers Prize .. .. .		5	0			
Preparing Mill Stones .. .. .	2	7	0			
Shoeing .. .. .	10	18	1			
Coal and Coke .. .. .	26	7	1			
Rent, Rates and Taxes .. .. .	25	13	8			
Fire Insurance .. .. .	5	7	9			
Gas .. .. .	11	10	6			
Railway & Postmen .. .. .		10	0			
Horse Expenses .. .. .	49	3	0			
Stamps and Telegrams .. .. .	2	5	6 $\frac{1}{2}$			
Sundries .. .. .	2	1	0			
Printing, Advertising, &c. .. ..	7	1	10			
Delegates Expenses .. .. .	2	10	1			
Co-operative Union .. .. .	1	17	6			
Repairs .. .. .	86	4	7			
				536	0	8
Interest on Shares .. .. .				69	19	1
" Deposits .. .. .					8	6
Depreciation .. .. .				63	4	6
Bank Commission .. .. .				2	0	0
" Interest .. .. .				7	6	0
Stocktakers .. .. .					10	0
				£679	8	9

## Expenditure.

	£	s.	d.
By Payment for Goods, including carriage ..	4391	8	9
Productive Wages .. .. .	85	0	0
Distributive Expenses .. .. .	536	0	8
Dividend to Members .. .. .	279	12	7
" non-Members .. .. .	3	9	10
Share Withdrawals .. .. .	398	18	0 $\frac{1}{2}$
Clothing Club .. .. .	8	1	8
Educational .. .. .	6	6	0
Fixtures .. .. .	14	12	3
Rolling Stock .. .. .	82	19	5
Stocktakers .. .. .	3	10	0
Donations .. .. .	1	11	6
Coal checks bought .. .. .	2	0	11
Bank Deposits .. .. .	4402	13	9
Cash in hand .. .. .		2	1
	£10216	7	5 $\frac{1}{2}$

## ACCOUNT.

	£	s.	d.
To Interest on C.W.S Shares .. ..	8	12	6
" " Loans .. .. .		2	7
Cartage .. .. .	1	6	0
Fire Insurance Agency .. .. .		5	4
Bank Dividend .. .. .		17	7

Chargeable to Trade Account .. .. . 668 4 9

£679 8 9

## BANKING ACCOUNT.

To Deposits during Quarter .....	£	s.	d.
„ Bank Dividend .....	4402	13	9
„ Balance owing .....	203	3	10
	£4,611	15	2

By Balance due to Bank Nov. 24, 1894 .....	£	s.	d.
„ Withdrawals during Quarter .....	535	1	5
„ Commission .....	4067	7	9
„ Interest .....	2	0	0
	7	6	0
	£4611	15	2

## PROPERTY ACCOUNT.

	AMOUNT EXPENDED.									DEPRECIATION.																	
	As per last report.			Added this Quarter.			Total Payments.			Less written off.			Nominal original value.			Previously Allowed.			Present Quarter.			TOTAL.			Present Nominal Value.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Land and Building.....	2912	10	6				2912	10	6				2912	10	6	248	15	7	18	4	0	266	19	7	2645	10	11
Fixtures .....	732	2	3	14	12	3	746	14	6				746	14	6	259	18	5	18	6	0	278	4	5	468	10	1
Rolling Stock .....	696	17	9	82	19	5	779	17	2	162	8	11	617	8	3	406	2	0	26	14	6	432	16	6	347	0	8
	4341	10	6	97	11	8	4439	2	2	162	8	11	4276	13	3	914	16	0	63	4	6	978	0	6	3461	1	8

## TRADE ACCOUNT.

To Stock Nov. 25th, 1894 .....	£	s.	d.
„ Goods purchased .....	3301	13	2
„ Productive Wages .....	4475	18	6
„ Expenses as per Expenses Account .....	85	0	0
„ Nett Profit .....	668	4	9
	606	16	5½
	£9137	12	10½

By Goods sold .....	£	s.	d.
„ Trade Dividend from C. W. S. ....	5662	5	1½
„ Trade Dividend and Discounts .....	35	0	6
„ Stock on hand .....	1	16	3
	3438	11	0
	£9137	12	10½

## MEMBERS' SHARE ACCOUNT.

To Withdrawals .....	£	s.	d.
„ Fines .....	398	18	0½
„ Present Claims .....	1	16	10
	6144	3	2½
	£6544	18	1

By Members Shares as per last Report .....	£	s.	d.
„ Interest .....	5755	13	9
„ Dividend Transferred .....	67	18	1
„ Bonus ditto .....	245	14	3
„ Contributions .....	7	1	8
	468	10	4
	£6544	18	1

## PROFIT AND LOSS ACCOUNT.

To Coal checks bought .....	£	s.	d.
„ Shares in Hat Manuf'g Association written off .....	2	0	11
„ Credited in excess last Quarter .....	10	0	0
„ Net Profit see Capital Account .....	1	0	0
	644	14	6½
	£656	16	5½

By balance from last Quarter .....	£	s.	d.
By Profit as per Trade Account .....	50	0	0
	606	16	5½
	£656	16	5½

## CAPITAL

## LIABILITIES.

	£	s.	d.
To Share Claims .....	6144	3	2½
„ Interest .....	69	19	1
	6214	2	3½
„ Reserve Fund .....	430	9	2½
„ Trade Accounts Owing .....	135	16	0
„ Clothing Club .....	13	15	4
„ Apprentices Deposits .....	6	3	9
„ Educational Deposits .....	31	10	3
„ Stocktakers .....		10	0
„ Owing to Bank .....	208	3	10
„ Balance disposeable .....	644	14	6½
	£7703	5	2½

## DISPOSAL OF

	£	s.	d.
To Available Balance.....	644	14	6½
	£614	14	6½

## RESERVE FUND

To	£	s.	d.
„ Balance to Capital Account .....	430	9	2½
	£430	9	2½

## ACCOUNT.

## ASSETS.

	£	s.	d.	£	s.	d.
By Stock on Hand .....				3438	11	0
„ Land and Building .....	2645	10	11			
„ Fixtures .....	468	10	1			
„ Rolling Stock .....	347	0	8			
				3461	1	8
„ Investment Shares in C.W.S. ....	690	0	0			
„ Shares Keighley Iron-Workers Society .....	11	4	6			
„ Leicester Hosiery Society .....		19	4			
„ Hebden Bridge Fustian Manufacturing Society.....	5	10	3			
„ Loans in C.W.S. ....	57	12	7			
				765	6	8
„ Accounts owing .....				38	3	9½
„ Cash in Hand .....					2	1
				£7703	5	2½

## PROFIT ACCOUNT.

	£	s.	d.
By Members Dividend on £5314 @ 2/ .....	531	8	0
„ Non-Members „ „ £94 10s. @ 1/- .....	4	14	6
„ Bonus to Employés .....	7	2	6
„ E. D. C. ....	6	6	0
„ Tamworth Fire Brigade .....	1	1	0
„ Reserve Fund .....	24	2	6½
„ Carried Forward .....	70	0	0
	£644	14	6½

## ACCOUNT.

	£	s.	d.
By Balance Nov. 25, 1894 .....	402	1	9
„ Amount as per Disposal Account.....	15	15	5½
„ Entrance Fees .....	8	3	4
„ Nominations and Forfeits .....		5	0
„ Fines .....	1	16	10
„ Unclaimed Dividend .....	2	6	10
	£430	9	2½

Ladies and Gentlemen,

We have audited the Books and Accounts of the Society, for Quarter ending Feb. 23rd, 1895, and hereby certify that the foregoing Statement is correct.

JOSEPH PENDRAY, } Auditors.  
WILLIAM MARTIN, }

SAMUEL HARDY, Secretary.

The present Quarter closes May 25th, 1895.



## Educational Balance Sheet.

From August 25th, 1894 to February 23rd, 1895.

Income.	£	s.	d.	Expenditure	£	s.	d.
Balance brought forward from last half-year	5	11	3½	Rent of Room	3	12	6
31st quarter's grant	5	0	0	District Records	1	12	0
32nd "	6	6	0	Hire of Piano	2	2	0
Proceed from Annual Tea	2	16	11½	Delegates Expenses	7	11	
Hire of Urns	1	6		Annual Tea Meeting	4	13	7
				Speakers Expenses	15	6	
	19	15	9	Horse Hire	8	6	
Balance owing to Treasurer	1	2	3½	Books, Stamps, Stationery & Carriage	1	18	8
				Cooperative Mottoes	12	10½	
				Printing Advertising & Bill Posting	1	8	0
				Magic Lantern Entertainments and Expenses	3	6	6
	£20	18	0½		£20	18	0½

Audited by John Longdon.

Robert Grange, Hon. Sec.

### Educational Committee and their attendances.

—No. of Meetings 11.

Messrs \*H. Sanders 11, \*T. W. Shaw 10, \*A. Nicholls 11, J. Hewkin 9, R. Grange 11.

Those marked thus \* retire but are eligible for re-election.

The following Members were nominated for Committee at the last Quarterly Meeting.

MR. A. NICHOLLS..... Proposed by .....MR. W. L. PURVES.  
 " T. W. SHAW..... " ..... " G. SIMS  
 " H. SANDERS ..... " ..... " J. DALE  
 " W. ALDRIDGE..... " ..... " R. P. BRINDLEY  
 " W. JACKSON ..... " ..... " W. HARPER.

## WOMEN'S CO-OPERATIVE GUILD.

A Branch of this Guild for the spread of Co-operation meet

AT THE BATHS, CHURCH STREET

every alternate Monday Afternoon from 2.30 to 4 o'clock.

**Contributions 2d. per Month.**

All women are earnestly invited to become Members.

M. H. JACKSON, Sec.

## SHARES.

### ONE POUND EACH, WITHDRAWABLE.

No member can hold more than 100 shares on which interest at the rate of 5 per cent. per annum is paid.

Any person wishing to become a Member may do so by applying at the office of the Society, and paying an Entrance Fee of 1s. 2d.

Where the Share or Shares are not paid in full on application, the Members are expected to allow their dividends to remain until at least One Share is fully paid up.

All Profits, after paying working Expenses, Depreciation and Interest on capital, are divided among the purchasers.

The following tabulated Statetment shows the Progress of the Society since its commencement in 1886.

Year	Sales.	Net Profit.	Dividend paid to Members.	Dividend transferred to members Share Account.	Interest paid on Shares.
	£ s. d.	£ s. d.	£ s. d.	for two years ending Nov. 24. 1888.	£ s. d.
1887	2704 17 5½	295 7 1½	29 19 10		8 18 0
1888	6744 15 3	600 13 8½	186 2 3	487 0 7	52 19 0
1889	9346 15 10	791 10 8	303 8 3½	325 19 10	87 8 0
1890	10681 7 5½	944 18 3	374 14 10	449 12 4	108 2 7
1891	14435 17 9	1343 7 9½	555 13 2	660 11 6	146 0 8
1892	16858 12 0	1514 15 2	664 14 6	721 17 8	188 4 10
1893	19575 19 5	1559 13 0	695 18 10	730 2 2	227 14 0
1894	21064 15 5½	1937 6 7	761 12 11	850 15 3	265 5 9
1st Qtr. 1895	5662 5 1½	594 14 6½	279 12 7	245 14 3	69 19 1
	107075 5 9½	9582 6 10	3851 17 2½	4471 13 7	1154 11 11

The present number of members is 1,004 holding shares to the value of £6,214/2/3½.

The original value of the Society's property is £4,439/2/2, which has been depreciated £978/0/6, leaving the present nominal value £3,461/1/8.

The Society has taken up shares with the Co-operative Wholesale Society and other productive Societies, to the value of £765/6/8 fully paid, and at the present time has a reserve fund of £430/9/2½.

## PROPOSED RULES OF THE PENNY BANK.

1. Deposits may be received either from members or non-members.
2. Every Depositor shall pay one penny for a deposit book containing a printed copy of these rules, in which all deposits or withdrawals shall be entered.
3. No person shall deposit more than five shillings in any one payment, nor have more than £20 on deposit at the same time.
4. Interest at the rate of £4 3s. 4d. per cent. per annum shall be paid on each sum of not less than four shillings, continuing on deposit for not less than three months, reckoning from the ordinary quarter days of the Society.
5. A sum not above £1 can be withdrawn upon two clear days' previous notice, and a sum above £2 on a notice of seven days' previous.
6. A penny receipt stamp shall be attached, at the cost of the depositors, on withdrawals of £2 and upwards.
7. No money shall be received or paid without the production of the deposit book; and depositors must attend personally, if possible, when any money is to be withdrawn.
8. If a deposit book is filled with entries, it shall be delivered to the secretary, that the balance may be transferred to another book, for which the depositor shall pay one penny.
9. Deposits are received upon the express condition that no writing or mark shall be made in the deposit book except by the Secretary of the society, or some person acting under his authority, and that if any writing or mark is so made it shall in no way affect the society.
10. The deposit book must be preserved intact, and if lost, torn, or cut, shall be replaced at the cost of the depositor, and when an account is closed must be given up.

### RULES OF THE CLOTHING CLUB.

1. The Club to consist of an unlimited number of members.
2. Subscriptions from 6d. to 5s. may be paid any day during business hours.
3. All subscriptions to the Club must be expended in Drapery, Clothing, Boot, or Furnishing Departments.
4. That no money be received unless the Club Card is presented.
5. The purchases to be made not more than once a quarter namely, the first week after each quarterly meeting.
6. All moneys paid into Club and not claimed within 12 months from last payment will be forfeited.

## SEEDS! SEEDS!

ONE-AND-ALL RELIABLE  
CO-OPERATIVE

## GARDEN SEEDS

FLOWER SEEDS in PENNY PACKETS,  
VEGETABLE SEEDS in " "  
VEGETABLE SEEDS in sealed half-ounce  
packets with full Cultural directions.

### POTATOES.

Kidney varieties from 5/- to 10/- per bushel.  
Round varieties from 6/- " 10/- " "

We ask Members to recognise what is now well understood in the open market that the "One-and-all" Seeds and Manures take first rank for quality and reliability.

Catalogues may be had at the Stores.

To prevent disappointment, when ordering Potatoes please give us several days notice, and all orders entrusted to us shall have special attention.

**All kinds of Garden Tools  
kept in stock.**



We have a large quantity of Pea  
Sticks on hand.

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## SAVE PAYING 30 PER CENT

For the luxury of having Premiums collected weekly,

BY INSURING YOUR LIFE

for a Quarterly, Half-Yearly, or Yearly Premium with the

**CO-OPERATIVE INSURANCE COMPANY, LTD.**

*City Buildings, Corporation St. Manchester.*

whose rates of Premium compare favourably with any other  
Company.

While insuring your life, do not neglect to insure against  
loss by fire, for if your household goods, while uninsured,  
are burnt, the cost of replacing them may interfere with  
payment of the Life Insurance Premium.

The yearly premium for insuring private dwelling-houses  
brick or stone built, and slated or tiled, is 2/- for £100, or 1/6  
per cent for larger sums. Household goods of every des-  
cription in such houses, 2/- per cent.

DELAY IS DANGEROUS.

The Society is agent for the above named Company, and  
any further information may be obtained from the Secretary  
Mr. S. HARDY.

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## SPECTACLES

For Old and Young, to suit all sights,  
may be had at the Stores.

LAMB'S PERISCOPIC from 2s to 5s. per pair.

Anyone suffering from weak eyes or short-sightedness  
are strongly advised to try the above