

Mr .....

Address .....

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

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Established Nov. 24th, 1886.



Registered March 15th, 1887.

OFFICES OF THE SOCIETY—

**No. 35, Church Street, & 5 & 6, Colehill,**  
**TAMWORTH.**

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→\* **THIRTY-NINTH** \*←  
**QUARTERLY REPORT & BALANCE SHEET**

*For the Quarter ending August 22nd, 1896.*

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**BANKERS;**

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

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

## NEW COMPLETE ANNUAL GUIDE

For AMATEUR GARDENERS & ALLOTMENT HOLDERS.

### "One and All" Gardening,

PRICE 2d.

132 Octavo Pages, with numerous Illustrations.

Contains a descriptive list of the best varieties of vegetables and flowers to grow; a very full calendar of gardening operations; articles by Mr. D. T. Fish, F.R.H.S., Mr. T.W. Sanders, F.R.H.S., Mr. J. Wright, F.R.H.S., and other leading writers on Horticulture. It is in every respect a most interesting annual, full of useful information.

MAY BE HAD AT THE STORES.

### The Agricultural & Horticultural Association Ltd.

All kinds of Garden Tools kept in stock.

### Butchering Department.

For the convenience of Country Members, we propose to deliver Meat and made-up Goods on the following days, commencing September 1st: **TUESDAYS**—Amington, Newton Regis, and Shuttington; **WEDNESDAYS**—Glascote, Polesworth, Birchmoor, and Dordon; **THURSDAYS**—Kettlebrook, Wilnecote, Hockley, Dosthill, and Fazeley. This is in addition to our customary delivery at end of week.

Every attention will be given to your requirements, and we hope you will give us your full support, so as to make the journeys a success.

### FARM PRODUCE.

**POULTRY.**— We have reared a large quantity of Poultry this season, which we can supply to Members on a day's notice being given. Fat Ducks now ready for sale.

### COMPLAINTS.

Any Member having a Complaint to make against any Officer or servant of this Society, or about the quality or price of any article is requested to do so in writing to the Committee. No Complaint can be entertained unless made in this manner. All communications to be addressed to Secretary, endorsed "Complaint."

## NOTICES.

The Dividend will be paid at the Stores, on Friday, Sep. 18th, 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 now become 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.

### IMPORTANT NOTICE.

As pointed out in a Circular recently issued, that the introduction of the Patent Cash Railway rendered necessary an alteration in our Check System, we would again point out to you the importance of obtaining a Check with every purchase you make, and at the same time satisfy yourselves that such Check bears your correct number. Further, it is of the greatest importance to you, that when making your purchases at the shop, you give the Countersman your correct number, failing this, your purchases are likely to get posted to the credit of some other member, unless detected by our Cashier. We can supply members on application, with Cardboard Tickets bearing their number and the stamp of the Society and we think it would be wise for every member to possess themselves with one of these Tickets, if only for the use of Children, who are apt to forget your number although they may recently have been made acquainted with it.

The 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 16,040 Stones.

**Days of Delivery for Parcels and Bag Stuff.**—Monday, all Bag Stuff. Parcels—Wednesday: Polesworth, Wigginton, Comberford, Newton Regis and Thorpe. Thursday: Amington and Glascote. Friday: Wilnecote, Dosthill, Two-gates, Fazeley, Mount Pleasant. Saturday: Town, Hopwas, Canwell and Kettlebrook.

# Officers of the Society.

Secretary & Manager : Mr. S. Hardy.

Auditors: Messrs. J. Pendray & A. Swinfield.

## COMMITTEE AND THEIR ATTENDANCES.

PRESIDENT : MR. FRED'K MOSELEY.

No. of Meetings 18.

	Actual.	Possible.		Actual.	Possible.
Mr. J. LONGDON*	16	18	Mr. R. Butlin	6	7
„ J. Wood*	17	18	„ R. Brindley*	17	18
„ J. Page...	16	18	„ W. Jackson*	17	18
„ J. Kitchen (III)	8	18	„ H. Sanders	11	11
„ F. Moseley*	17	18	„ G. Grainger	10	11
„ T. Platts	2	7			

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

## THE QUARTERLY MEETING

will be held in the

**VICTORIA ROAD SCHOOL-ROOM,**

On Wednesday Evening, SEPT. 16th, 1896.

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 Quarterly Meeting
- 2.—Committee's Report.
- 3.—Balance Sheets to be considered
- 4.—Nomination of 5 Members to serve on General Committee, Election to take place in December.
- 5.—Nomination of Auditor, Mr. Joseph Pendray retires in December, but is eligible for re-election.
- 6.—Election of 3 Members to serve on Educational Committee.
- 7.—Recommendation by the Committee with respect to the reconstruction of the premises lately vacated in Church Street.
- 8.—Recommendation that the Educational Committee be increased from 5 to 7 Members.
- 9.—Application by Women's Guild for an additional Grant.
- 10.—Recommendation that the Society subscribe £1 1s. to the Crystal Palace Festival Fund.

## EDUCATIONAL COMMITTEE ATTENDANCES.

Jackson 9; Fowler 9; Howard 8; Silvester 8; Hines 6

Jackson and Howard retire, but are eligible for re-election.—Silvester resigns.

The following Members were nominated at the last Quarterly Meeting, to fill two vacancies on Educational Committee.

Rev. John Howard	proposed by	Mr. J. Page
Mr. J. Newman	„	„ J. Hewkin
„ J. S. Harding	„	„ A. Bray
„ W. Jackson	„	„ R. Butlin
„ J. Hewkin	„	„ S. Brunt

Mr. Henry Silvester resigns, thus causing three vacancies to be filled.

## Committee's Report.

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

The Sales for the quarter have been £6112 10s. 3d., a decrease on last quarter of £246 16s. 0d., and an increase over the corresponding quarter of last year of £155 19s. 7d.

We would point out that the Drapery, Boot & Shoe Sales are not fully represented in Cash Account; Goods have been sent out through the Grocery department to the amount of £49 19s. 9d., bringing the total Sales to £482 10s. 0d., being a decrease of £94 6s. 0d. in these departments during the quarter.

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 £569 7s. 4d.

The present number of members now standing on the Books of the Society is 1125.

We propose to pay a Dividend of 1s. 10d. in the £ to Members, and 10d. in the £ to Non-members; £7 10s. Bonus to Employees; £7 0s. 0d. to Educational Fund; £2 2s. 0d., to Midland Co-operative Demonstration Fund, and to carry forward £29 16s. 1d.

(Penny Bank.) Contributions are at present received and withdrawals paid on Saturdays only, from 5 p.m. to 7 p.m.

Our New Premises are now complete, and in full working order. We consider we were fully justified in the out-lay, as it gives us better facilities for dealing with our present trade, and ample accommodation for a greater increase in our business, which we think we shall have the satisfaction of welcoming in the near future. We think that when our old premises in Church Street are re-constructed and put in proper order for business, we shall possess the best block of business premises in Town, which something for our members to feel proud of.

We remain Fellow Members,

Yours respectfully,

THE COMMITTEE

## CASH

	£	s.	d.	£	s.	d.
To cash in hand May 23rd, 1896						1
Sales—Grocery	5633	19	1			
Draperies	265	8	11½			
Boots and Shoes	167	1	3½			
Boot Repairing	25	16	3			
Farm	21	9	7			
Sundries		6	3			
				6114	1	5
Horse Hire						5 0
Share Contributions				374	19	8
Penny Bank Deposits				21	18	3
Entrance Fees				6	16	6
Clothing Club				8	3	9
Fines & Nominations				8	11	
Railway Claim				7	3	
Commission				11	7	
Withdrawal of Loans, C.W.S.				170	2	9
Educational Committee Deposits				1	0	0
Bank Withdrawals				4470	5	0
				£11169	0	2

## ACCOUNT.

	£	s.	d.
By Goods purchased, including carriage	4235	18	0
Productive Wages & Expenses	113	2	4
Distributive Expenses	528	19	10½
Dividend to Members	264	7	10
„ „ non-Members	2	12	10
Clothing Club	9	5	9
Share Withdrawals	407	9	2
Deposit Withdrawals	8	1	6
Penny Bank	16	9	8½
Rolling Stock	38	6	6
Building	103	2	8
Fixtures	254	6	8
Donations	1	1	0
Farm	95	4	2
Bank Deposits	5090	12	0
Cash in hand			2
	£11169	0	2

## EXPENSES.

	£	s.	d.	£	s.	d.
To Distributive Wages	331	9	11			
Committee Fees	6	17	0			
Auditors	1	10	0			
Dividend Payers		10	0			
	340	6	11			
Cleaning	1	14	4			
Tobacco Licenses		5	3			
New Coal Bags	5	15	0			
Travelling		8	6			
Coal and Gas	23	0	1			
Rents & Rates	21	18	1			
Horse Expenses	58	15	9			
Stamps and Telegrams	2	14	3			
Sundries	1	15	3			
Printing & Stationery	6	0	2			
Delegation		11	5			
Co-Operative Union Ltd.	2	2	0			
Repairs	63	12	10½			
				528	19	10½
Interest on Shares	99	19	2			
„ „ Deposits		5	9			
„ „ Penny Bank	1	8	0			
Bank Interest	1	2	11			
„ Commission	2	0	0			
Depreciation	82	19	10			
Stocktakers		10	0			
				188	5	8
	£717	5	6½			

## ACCOUNT.

	£	s.	d.
By Interest on Investments			
„ C.W.S. Shares	9	11	3
„ „ Loans	1	3	9
„ „ Hebden Bridge		19	6
Bank Dividend		7	5
Horse Hire		5	0
Railway Claim		7	3
Commission		11	7
Chargeable to Trade Account	703	19	9½
	£717	5	6½



## BANKING ACCOUNT

To Cash paid into Bank.....	£	s.	d.
„ Dividend.....	5090	12	0
		7	5

£5090 19 5

By Balance owing to Bank, May 23rd.....	£	s.	d.
„ Withdrawals.....	4470	5	0
„ Commission.....	2	0	0
„ Interest.....	1	2	11
„ Balance in Bank.....	434	14	5

£5090 19 5

## 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 & Building	4183	10	6	103	2	8	4286	13	2				4286	13	2	372	19	0	26	2	7	399	1	7	3887	11	7
Fixtures	809	3	10	254	6	8	1063	10	6				1063	10	6	372	19	3	20	4	1	393	3	4	670	7	2
Rolling Stock	917	6	5	38	6	6	955	12	11	222	8	11	733	4	0	601	18	0	36	13	2	638	11	2	317	1	9
Total	5910	0	9	395	15	10	6305	16	7	222	8	11	6083	7	8	1347	16	3	82	19	10	1430	16	1	4875	0	6

## TRADE ACCOUNT.

To Stock May 23rd, 1896.....	£	s.	d.
„ Goods purchased.....	3014	15	10
„ Productive Wages and Expenses.....	4322	12	8½
„ Expenses as per Expenses Account.....	113	2	4
„ Farm Produce.....	703	19	9½
„ Net Profit.....	303	3	4
	547	8	4
	£9005	2	4

By Goods sold.....	£	s.	d.
„ Trade Dividend from C. W. S.....	6112	10	3
„ Goods Supplied to Farm.....	37	0	6
„ Stock on hand.....	151	7	3
	2704	4	4

£9005 2 4

## MEMBER'S SHARE ACCOUNT.

To Withdrawals.....	£	s.	d.
„ Fines.....	407	9	2
„ Present Claims.....	1	12	0
	8500	5	11½

£8909 7 1½

By Members Shares as per last Report.....	£	s.	d.
„ Interest.....	8104	12	4½
„ Dividend Transferred.....	95	2	9
„ Bonus ditto.....	326	12	7
„ Contributions.....	7	19	9
	374	19	8

£8909 7 1½

## PROFIT AND LOSS ACCOUNT.

To Dividend claimed in excess of Amount provided, May 23.....	£	s.	d.
„ Interest ditto.....	8	0	9
„ Net Balance Disposable.....	569	7	4
	£577	8	4

By Balance forward from last quarter.....	£	s.	d.
„ Profit as per Trade Account.....	30	0	0
	547	8	4

£577 8 4

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## RESERVE FUND

	£	s.	d.
To Balance per Capital account .....	591	10	8
	£591	10	8

## PENNY BANK

	£	s.	d.
To Withdrawals .....	16	9	8½
„ Balance Forward .....	111	0	9½
	£127	10	6

## LIABILITIES.

	£	s.	d.
To Members Share Claims .....	8500	5	11½
„ Interest .....	99	19	2
	8600	5	11½
„ Clothing Club .....	7	10	3
„ Penny Bank .....	111	0	9½
„ Reserve Fund .....	591	10	8
„ Trade Accounts Owing .....	277	15	5
„ Deposits .....	25	1	9
„ Stocktakers .....	3	3	6
„ Available Balance .....	569	7	4
	£10185	14	10

## DISPOSAL OF

	£	s.	d.
To Disposable Balance .....	569	7	4
	£569	7	4

## ACCOUNT.

II

	£	s.	d.
By Balance, May 23, 1896 .....	571	9	3½
„ Amount as per last Disposal Account .....	11	3	11½
„ Entrance Fees .....	6	16	6
„ Forfeits & Nominations .....		8	11
„ Fines .....	1	12	0
	£591	10	8

## ACCOUNT.

	£	s.	d.
By Balance, May 23, 1896 .....	104	4	3
„ Contributions .....	21	18	3
„ Interest .....	1	8	0
	£127	10	6

## ACCOUNT.

## ASSETS.

	£	s.	d.
By Stock in trade .....	2704	4	4
„ Land and Building .....	3887	11	7
„ Fixtures .....	670	7	2
„ Rolling Stock .....	317	1	9
	4875	0	6
„ Investment Shares in C.W.S. ....	765	0	0
„ Loans in C.W.S. ....	37	0	6
„ Shares Keighley Iron-Workers Society .....	12	16	8
„ Leicester Hosiery Society ....	2	9	1
„ Hebden Bridge Fustian Manu- facturing Society .....	8	12	7
	825	18	10
„ Farm Stock, &c. ....	1288	14	10
„ Accounts owing by Members .....	57	1	9
„ Balance in Bank .....	434	14	5
„ Cash in hand .....			2
	£10185	14	10

## PROFIT ACCOUNT.

	£	s.	d.
By Members Dividend on £5675 15s. @ 1/10 .....	520	5	6
„ Non-Members „ „ £64 10s. @ 10d .....	2	13	9
„ Bonus to Employes .....	7	10	0
„ Educational Committee .....	7	0	0
„ Midland Co-operative Festival Fund .....	2	2	0
„ Forward .....	29	16	1
	£569	7	4

## AUDITORS REPORT

To the Members of the Tamworth Industrial Co-operative Society Ltd.  
Ladies and Gentlemen

We have audited the Books and Accounts of your Society for the Quarter ending May 23rd, 1896, and hereby certify that the foregoing statement is correct.

JOSEPH PENDRAY,  
ARTHUR SWINFELD, } Auditors.

SAMUEL HARDY, Secretary.

The present Quarter closes Nov. 21st, 1896.

# 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.

## EDUCATIONAL BALANCE SHEET.

FROM FEBRUARY 22nd, TO AUGUST 22nd, 1896.

INCOME.		GENERAL ACCOUNT.		EXPENDITURE.	
		£	s. d.		£ s. d.
Feb. 23rd. Balance as per last Balance Sheet				Printing	
" 26th. Proceeds of Entertainment,		1	12 3½	Rent of room: Entertainment	
March 4th.		1	2 8	Minster's Troupe	
" 37th. " " "		1	10 3	" " "	
" 38th. Quarter Grant		7	0 0	Refreshments	
" " " "		7	0 0	Women's Guild, half profit	
Use of Urns		4	0 0	District records, 3 quarters	
				Grant to Women's Guild	
				District etc. (see Pass Book)	
				Deposit etc.	
				Delegates expenses to Burton	
				Expenses in connection with Meeting at Kingsbury	
				Removing Piano	
				Treasurer's expenses, Stamp etc.	
				Secretary's, Stamps and Stationery	
				Sundry expenses	
				Balance in hand	
		£17	9 2½		£17 9 2½

INVESTMENT ACCOUNT.		EXPENDITURE.	
		£	s. d.
Aug. 24th, 1895		8	14 3
Interest Nov. 23rd, 1885		2	0 0
" Feb. 22nd, 1896		2	0 0
Deposit May 20th.		5	0 0
Interest " 23rd.		2	0 0
" Aug. 22nd.		3	6
		£14	3 9

Audited and found correct (JOHN LONGDON.  
R. P. BRINDLEY.

WM. JACKSON, Hon. Secretary.

## 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 Statement 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.	£ 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 5½	1559 13 0	695 18 10	730 2 2	227 14 0
1894	21064 15 5½	1937 8 7	761 12 11	850 15 3	265 5 9
1895	24161 0 10½	2460 16 4	1031 10 9½	1125 7 1	308 13 5
1896 1st Q't'r	6108 8 1½	581 0 0	302 18 2	314 17 4	88 17 6
2nd Q't'r	6359 6 3	655 7 6	253 12 2	319 15 10	95 2 6
3rd Q't'r	6112 10 3	547 8 4	264 7 10	326 12 7	99 19 2
	144154 6 2	13232 4 6	5424 13 7	6512 12 2	1677 5 5

The present number of members is 1,125 holding shares to the value of £8,600/5/1½.

The original value of the Society's property is £5,305/16/7 which has been depreciated £1,430/16/1, leaving the present nominal value £4,875/0/6.

The Society has taken up shares with the Co-operative Wholesale Society and other productive Societies, to the value of £825/18/10, fully paid, and at the present time has a reserve fund of £591/10/8.

## BOOTS! BOOTS! BOOTS!

We have received our SUMMER STOCK of BOOTS and SHOES which includes 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.

## Boot & Shoe Repairing

We have engaged a competent local Shoe Maker and are prepared to execute all work entrusted to us, both for **BESPOKE ORDERS** and **REPAIRS NEATLY AND PROMPTLY** which we hope will be an inducement to the members to patronise their own Society

We can also supply Grindery & Leather at reasonable prices

## CROCKERY & HARDWARE DEPARTMENT

Our Stocks consist of a great variety of useful articles for domestic purposes, and our prices, combined with quality, will compare favourably with any other dealer. Any article not in stock can be got at a few days notice.

## CROCKERY BOTH USEFUL & ORNAMENTAL

Wool, Flock, and Feather Beds; Straw, Wool, and Wire-woven Mattresses.

Tapestry, Brussels & Kidderminster Carpets, with Hearth Rugs to match. Stair Carpets, Oil Cloth, and Linoleums. Any Manufacturer's Sewing Machines supplied. Wringers, Washing and Mangling Machines; these are made by the Keighley Iron Workers' Society, who divide their Profits between Capital, Labour, and Purchasers.



# PENNY BANK.



Hours of Attendance :- **Saturday** from 5 till 7



## 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**

*Long Millgate Street, 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 description 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.



## 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