

Mr

Address

TAMWORTH
Industrial Co-operative Society Ltd.

Established Nov. 24th, 1886.



Registered March 15th, 1887.

OFFICES OF THE SOCIETY—

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

➤* **FORTY-FIRST** *➤

QUARTERLY REPORT & BALANCE SHEET

For the Quarter ending February 20th 1897.

BANKERS;

Co-operative Wholesale Society Ltd, Manchester.

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

Pork Butchering

DEPARTMENT.

 **FRESH DAILY.**

**Polonies, Sausages, Black Puddings, and
Pork Pies.**

The above are made of Fresh-killed Meat, and are of the finest quality. Strict cleanliness is observed in the making, and we ask you to give them a trial, feeling confident that they will meet your appreciation.

We also supply **HOT CHITLINGS** at our premises in the Leys, on Thursday Evenings at 6 o'clock. **TRIPE and COWHEEL** on Friday Evenings, at 6 o'clock.

GIVE THEM A TRIAL.

NEATSFOOT OIL—8d. PER PINT.

DAYS OF DELIVERY OF MEAT AND MADE-UP GOODS.

For the convenience of Country Members, we now deliver on the following days:—

TUESDAYS—Amington, Newton Regis, and Shuttington;

WEDNESDAYS—Glascote, Polesworth, Dordon, and Birchmoor;

THURSDAYS—Kettlebrook, Wilnecote, Hockley, Dosthill, and Fazeley.

This is in addition to our customary delivery at the end of week.

Every attention will be given to your requirements, and we rely on your full support to make these journeys a success.

3 NOTICES.

The Dividend will be paid at the Stores, on Friday March 19th, 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.

Contributions will be received and withdrawals paid at the Office of the Society, on the following days, and at the hours mentioned below:—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.

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.

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.

Our Baking Department continues very satisfactory, the output for the Quarter being 17,322 Stones.

Days of Delivery for Grocery and Bag Stuff.

MONDAYS—All Bag Stuffs.

TUESDAYS—Parcels, Dordon.

WEDNESDAYS—Wigginton, Polesworth, Birchmoor, and Newton Regis.

THURSDAYS—Amington, Glascote.

FRIDAYS—Wilnecote, Hockley, Dosthill, Fazeley, Mount Pleasant and Two-gates.

SATURDAY—Town, Hopwas, Kettlebrook, and Canwell.

It is important that members should have their orders written out ready for the deliverers, when they call on the day previous to the days of delivery, and as far as possible anticipate their full requirements, so as to avoid disappointments, as we cannot undertake to deliver goods only on the days mentioned above.

It would also facilitate business if Members would please forward their orders, so that all Bag Stuffs could be delivered on Mondays.

Officers of the Society.

Secretary & Manager : Mr. S. Hardy.

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

COMMITTEE AND THEIR ATTENDANCES.

PRESIDENT : MR. FREDK MOSELEY.

No. of Meetings 18.

	18 General.	13 Bakehouse.	Shop.	4 Farm.	Finance.	Totals
MOSELEY	17	12	..	4	2	35
LONGDEN	18	..	12	30
WOOD	16	12	..	3	..	31
BRINDLEY	18	..	13	4	..	35
JACKSON	18	..	13	3	..	34
PAGE*	18	4	..	2	3	27
KITCHEN*	17	..	3	..	3	23
GRAINGER*(III)	5	4	9
SANDERS*	18	13	..	4	..	35

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 17th, 1897.

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

- 1.—Minutes of previous Quarterly Meeting.
- 2.—Committee's Report.
- 3.—Balance Sheets to be considered *from Balance Sheet*
- 4.—E.D.C. Balance Sheet
- 5.—Nomination of Four Members to serve on General Committee.
- 6.—Election of Three Members to serve on Educational Committee.
- 7.—Election of Delegate to Congress.

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10 & to Subscribes 3 3 0 to wife Hospital

Committee's Report.

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

The Sales for the quarter have been £7376 0s. 7d., an increase on last quarter of £183 0s. 5½d., and an increase over the corresponding quarter of last year of £1267 12s. 5½d.

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 £74 6s. 3d., bringing the total Sales to £630 3s. 2d., being a decrease of £1 0s. 1½d. 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 £665 5s. 8½d.

The present number of members now standing on the Books of the Society is 1232.

We propose to pay a Dividend of 1s. 10d. in the £ to Members, and 11d. in the £ to Non-members; £9 1s. 4d. Bonus to Employees; £7 to Educational Fund; £4 3s. 3½d. to Reserve Fund; and to carry the Balance of £50 to next Quarter.

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

As you will notice, the sales for the present quarter exceed that of any previous quarter since the commencement of the Society. Therefore the results of the quarter's working must be highly gratifying to all our members. It only needs that the same loyal support be extended to the Society to meet with equal satisfactory results during the ensuing quarter.

Wishing you the same success in future as in the past.

We remain,

Yours faithfully,

THE COMMITTEE.

CASH

	£	s.	d.	£	s.	d.
To Balance brought forward Nov. 21, 1896 ..				1	8	0½
Sales:- Grocery ..	6764	3	0			
Drapery ..	336	19	10½			
Boots and Shoes ..	218	17	0½			
Boot Repairing ..	37	19	9			
Farm ..	19	2	7			
Sundries ..		9	8			
				7377	11	11½
Cartage ..					9	0
Railway Claims ..					6	3
Share Contributions ..				719	8	7
Deposits ..				4	10	0
Penny Bank ..				50	16	2
Entrance Fees ..				8	17	4
Clothing Club ..				8	14	3
Fines, Nominations, &c. ..					7	7
Commission ..				1	3	2
Rent (for wire) ..					4	0
C.W.S. Loan Withdrawn ..				97	19	9
Bank Withdrawals ..				5937	4	7
				£14209	0	7½

EXPENSES

	£	s.	d.	£	s.	d.
To Distributive Wages ..	398	19	3			
Committee's Fees ..	7	5	0			
Auditors ..	1	10	0			
Dividend Payers ..		10	0			
	408	4	3			
Repairs & additions ..	76	2	3			
Cleaning and removing ..	2	14	4			
New coal bags ..	11	18	9			
Travelling ..	1	10	6			
New Scales and Weights ..	2	16	4			
Rent, Rates & Taxes ..	34	5	0			
Coal, Gas & Coke ..	60	9	10			
Insurance ..	5	7	9			
Horse Expenses ..	81	5	1			
Stamps and Telegrams ..	3	13	7			
Sundry Expenses ..	2	18	4			
Printing & Stationery ..	16	15	6			
Delegation ..	1	5	8			
Co-Operative Union Ltd. ..	2	2	0			
				711	9	2½
Interest on Shares ..	11	8	10			
Deposits ..				9	7	1
Penny Bank ..	1	18	31			
				118	16	8½
Depreciation ..				93	19	8
Stocktakers ..					10	0
Bank Interest & Commission ..				4	1	10
Cheque Books ..				1	7	6
Transferred from Farm A/c ..				3	18	0
Horse Ley ..						
Carting ..				16	1	6
				£945	4	4½

ACCOUNT.

	£	s.	d.	£	s.	d.
By Goods purchased including carriage ..	5458	11	7			
Productive Wages & Expenses ..	126	5	4			
Distributive Expenses ..	711	9	2			
Dividend paid to Members ..	301	15	1			
non-Members ..		3	16			
Clothing Club Withdrawals ..		9	7			
Penny Bank .. ditto ..	21	16	7			
Deposit .. ditto ..	10	0	0			
Share .. ditto ..	476	7	2½			
Women's Guild (grant) ..	5	0	0			
Building ..	110	9	5			
Fixtures ..	252	9	11			
Rolling Stock ..	203	7	1			
Donations ..	4	14	6			
Stocktaker's ..	3	13	6			
C.W.S. Loan (to Bank) ..	97	19	9			
Bank Deposits ..	6272	11	9			
Farm ..	139	5	7			
	£14209	0	7½			

ACCOUNT.

	£	s.	d.	£	s.	d.
By Interest on C.W.S. Shares ..	9	11	3			
Loans ..		13	0			
Interest and Dividend from ..						
Hebden Bridge ..	1	7	11			
				11	12	2
Cartage ..					9	0
Railway Claims ..					6	3
Rent ..					4	0
Commission ..				1	3	2
Bank Dividend ..					5	0
Balance Chargeable to Trade Account ..				931	4	9½

£945 4 4½

8

BANKING

To Deposits during Quarter	£	s.	d.
" of C.W.S. Loans	6272	11	9
" Dividend	97	19	9
	5	0	

£6370 16 6

PROPERTY

	AMOUNT EXPENDED.											
	As per last report.			Added this Quarter.		Total Payments			Less written off.			
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Land & Building	4386	13	2	110	9	5	4497	2	7			
Fixtures	1133	10	6	252	9	11	1386	0	5			
Rolling Stock	987	2	11	203	7	1	1190	10	0	315	15	2
Total	6507	6	7	566	6	5	7073	13	0	315	15	2

TRADE

To Stock Nov. 21st, 1896	£	s.	d.
" Goods purchased	3564	7	6
" Productive Wages and Expenses	5437	15	5½
" Distribution Expenses	126	5	4
" Farm Produce	931	4	9½
" Nett Profit	420	16	8½
	665	5	8½
	£11145	15	6

MEMBER'S

To Withdrawals	£	s.	d.
" Fines	476	7	2½
" Present Claims	1	12	0
	9515	3	9

£9993 2 11½

PROFIT AND

To Available Balance as per Capital Account	£	s.	d.
	705	5	8½

£705 5 8½

ACCOUNT.

9

By Amount owing to Bank Nov. 21st, 1896	£	s.	d.
" Withdrawals	143	9	2
" Commission and Interest	5937	4	7
" Cheque Books	4	1	10
" Balance in bank	1	7	6
	284	13	5
	£6370	16	6

ACCOUNT.

DEPRECIATION.									
Nominal original value.	Previously Allowed.			Present Quarter.			TOTAL.		Present Nominal Value.
£ s. d.	£	s.	d.	£	s.	d.	£	s.	d.
4497 2 7	425	17	5	27	8	3	453	5	8
1386 0 5	419	15	1	28	6	9	448	1	10
874 14 10	675	4	5	38	4	8	713	9	1
6757 17 10	1520	16	11	93	19	8	1614	16	7
							5458	16	5

ACCOUNT.

By Goods sold	£	s.	d.
" Trade Dividend from C. W. S.	7376	0	7
" Goods Supplied to Farm	64	6	8
" Stock on hand	119	0	10
	3586	7	5

£11145 15 6

SHARE ACCOUNT.

By Members Shares as per last Report	£	s.	d.
" Interest	8800	6	6½
" Dividend Transferred	102	12	10
" Bonus ditto	361	17	5
" Contributions	8	17	7
	719	8	7

£9993 2 11½

LOSS ACCOUNT.

By Balance brought forward from last Quarter	£	s.	d.
" Profit as per Trade Account	40	0	0
	665	5	8½

£705 5 8½

RESERVE FUND

	£	s.	d.
To Balance per Capital account	624	0	4

£624 0 4

PENNY BANK

	£	s.	d.
To Withdrawals	21	16	7
„ Balance as per Capital Account	160	0	2

£181 16 9

LIABILITIES.

	£	s.	d.
To Members Share Claims	9515	3	9
„ Interest	111	8	10
„ Clothing Club	9626	12	7
„ Penny Bank	5	14	1
„ Reserve Fund	160	0	2
„ Trade Accounts Owing	624	0	4
„ Deposits	90	5	9
„ Stocktakers	34	7	4
„ Midland Co-operative Festival Fund	10	0	0
„ Available Balance	2	2	0
	705	5	8½

£11248 17 11½

DISPOSAL OF

	£	s.	d.
To Disposable Balance	705	5	8½

£705 5 8½

ACCOUNT.

	£	s.	d.
By Amount as per last report	603	12	6½
„ Entrance Fees	8	17	4
„ Forfeits & Nominations &c.		7	7
„ Fines as per Member's Share Account	1	12	0
„ Unclaimed Dividend	1	3	0
„ Amount as per last disposable account	8	7	10½
	£624	0	4

ACCOUNT.

	£	s.	d.
By Balance, Nov. 21, 1896	129	2	3½
„ Contributions	50	16	2
„ Interest	1	18	3½
	£181	16	9

ACCOUNT.

	£	s.	d.
By Stock in trade	3586	7	5
„ Land and Building	4043	16	11
„ Fixtures	937	18	7
„ Rolling Stock	477	0	11
INVESTMENTS.			
„ Shares in C.W.S.	765	0	0
„ Loans in C.W.S.	64	6	8
	829	6	8
„ Shares Keighley Iron-Workers Society	12	16	8
„ Hebden Bridge Fustian Manufacturing Society	10	0	6
„ Leicester Hosiery Society	2	9	1
	25	6	3
„ Advance to Farm	989	1	6½
„ Accounts owing by Members	75	6	3
„ Cash in bank	284	13	5
	£11248	17	11½

PROFIT ACCOUNT

	£	s.	d.
By Members Dividend @ 1/10 in the £ on £6891 7s. 6d.	631	14	2
„ Non-Members „ @ 11d. „ £ on £73	3	6	11
„ Bonus to Employes	9	1	4
„ Grant to Educational Committee	7	0	0
„ Carried forward	50	0	0
„ Reserve Fund	4	3	3½
	£705	5	8½

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 Feb. 20th, 1897, and hereby certify that the foregoing statement is correct.

JOSEPH PENDRAY,
ARTHUR SWINFELD, } Auditors.

SAMUEL HARDY, Secretary.

The present Quarter closes May 22nd, 1897.

Audited and found correct { F. MOSELEY.
J. KITCHEN.

WILLIAM JACKSON, Secretary.
REV. JOHN HOWARD, Treasurer.

	£	s.	d.		£	s.	d.
Aug. 22, 1896—Per last				Withdrawn Dec. 28 ..	7	0	0
Balance Seet ..	14	3	9	" Feb. 10 ..	3	0	0
Aug. 25—Deposit ..	1	0	0	Due to Treasurer ..	1	9	9½
Aug. 25—Thirty-ninth				Balance Investment Ac-			
Grant	7	0	0	count	17	17	8½
Nov. 21—Fortieth Grant	7	0	0				
Nov. 21—Interest ..		3	9				
	<u>£29</u>	<u>7</u>	<u>6</u>		<u>£29</u>	<u>7</u>	<u>6</u>

Jackson 16; Fowler 11; Hine 13; Howard 15 Newman 8.

—TRADING AS—

Grocers, Bakers, Butchers, Drapers, Farmers,
Boot & Shoe Dealers, Boot Repairers, and Buyers
and Sellers of Land.

REGISTERED No. 2582.

DATE OF ESTABLISHMENT :—NOVEMBER 21TH, 1886.

When first Registered—Fifteenth day of March, One
Thousand Eight Hundred and Eighty-Seven.

Name and Address of the Treasurer and of every other Officer in receipt or charge of money :—

SAMUEL HARDY,
Orchard Street, Leys, Tamworth.

Amount of Security given by him or them ..	£ None
Number of Members at the beginning of the year ..	1100
Number of Members admitted during the year ..	118
Together ..	1218
Number of Members whose membership has ceased during the year ..	17
Total number of Members at the end of the year ..	1171

State whether the Society give credit?—Yes. If so, to what limit?—One week's goods.

The Audit for the year has been conducted by Mr. Joseph Pendray, of Orchard Street, Leys, whose calling or profession is Carpenter, and Mr. Arthur Swinfield, of Upper Gungate Street, whose calling or profession is Clerk who were appointed Auditors by Quarterly Meeting under the authority of Rule No. 4.

Registered Office of Society—No. 35, Church Street,
Tamworth, in the County of Warwickshire

Date: March 10th, 1897.

CASH

RECEIPTS.

	£	s.	d.
Share—Contributions	1778	5	7½
Loans and Deposits	176	2	9
Sales of Goods	25757	9	9
Fees and Fines: Entrance, Nomination	29	16	5½
Dividend on Purchases	2	15	6
Penny Bank	111	0	8½
Clothing Club	34	5	7
Sale of Horse	10	0	0
Horse Hire	0	5	0
Railway Claims	1	4	6
Cartage	4	3	
Sundries	0	17	0
Total Receipts	27902	7	1½
Bank Withdrawals during the year	21239	11	10
Cash in hand at beginning of year	2	12	0

Total £49144 10 11½

Dr.

TRADE ACCOUNT.

	£	s.	d.
Salaries and Wages	1384	9	7½
Rent, Rates, Taxes, and Insurance	56	15	2
Stocktakers	2	0	0
Coal, Gas, Printing, and Repairs	752	7	8½
Donations	6	16	8
Farm Expenses	9	7	6
Interest on Shares (if any payable)	385	10	8
Interest on Loans, Deposits, and Bank Current Advances	18	15	4
Depreciation—Land, Buildings, and Fixtures	326	15	9
Total	£2942	18	5

(P) Trade

	£	s.	d.
Estimated Value of Stock-in-Trade at beginning of Year	2768	9	5
Purchases during Year as per Invoice Book, including Carriage	20813	3	2½
Productive Wages and Expenses	471	8	6½
Trade Charges, as per Account A	2891	16	1
Farm Produce	1426	6	7
Balance Profit on the Year's Transactions, to Account C	2486	3	0
Total	£30857	6	10

ACCOUNT.

Cr.

PAYMENTS.

	£	s.	d.
Share Capital Repaid	1617	1	10½
Interest and Dividend to Members	1055	3	8
Dividend to Non-Members	24	11	6
Loans and Deposits	2	0	0
Goods, including Carriage	20884	2	2
Productive Wages and Expenses	471	8	6½
Salaries and Wages	1384	9	7½
Management { Rent, Rates, Taxes, and Insurance	56	15	2
Expenses { Other Expenses	752	7	8½
For { Land, Buildings, and Fixtures { For Trade Purposes	1316	7	5
Penny Bank	42	18	6
Advance to Farm	491	6	6
Donations	7	17	8
Clothing Club	41	11	3
Total Payments	28157	7	11
Bank Deposits during the year	20985	15	0
Cash in hand at end of year	1	8	0

Total £49144 10 11½

(A) Management Expenses.

Cr.

	£	s.	d.
Interest and Profit on Shares, Loans, Mortgages, Deposits, Bank Account, and other Investments	45	16	1
Railway Claims	1	4	6
Commission	2	15	6
Sundries	0	17	0
Cartage	0	4	3
Horse Hire	0	5	0
Trade Charges (being Balance of Expenses, to Account B)	2891	16	1
Total	£2942	18	5

of Year.

	£	s.	d.
Sales of Goods during Year	25773	4	9
Dividend on Purchases	173	1	5
Estimated Value of Stock-in-Trade at end of Year, as shown in Balance Sheet	3564	7	6
Farm Advances	1346	13	2

Total £30857 6 10

(C) Profit and Loss and

	£	s.	d.	£	s.	d.
Dividend to { Members ..	2294	2	0			
Non-Members ..	15	10	9			
Donations and Subscriptions ..	3	3	0			
For Educational Purposes ..	28	10	0			
Reserve Fund ..	26	8	5½			
Bonus ..	31	6	9			
Loss on Farm ..	93	11	3½			
Dividend Claimed in excess ..	8	0	9			
Interest Claimed in excess ..	0	0	3			
Total ..	£2500	13	3			
Balance Profit carried to next Year, as per Balance Sheet of Funds and Effects..	742	11	8½	3243	4	11½
				£3243	4	11½

application of Profit.

	£	s.	d.
Balance of Profit brought forward from last Year..	746	13	5½
Profit from Transactions of the Year, as per Account B ..	2486	3	0
Expense paid last year ..	10	2	9
Unclaimed Bonus ..	0	5	9

Total £3243 4 11½

Balance Sheet of

	£	s.	d.	£	s.	d.
Share Capital ..	8902	19	4½			
Trade Debts ..	111	1	10½			
Reserve Fund ..	603	12	6½			
Penny Bank and Deposits ..	161	10	0½			
	£	s.	d.			
Clothing Club ..	6	7	9			
Stocktaking ..	3	13	6			
Owing to Bank ..	143	9	2			
Midland Co-operative Festival ..	2	2	0			
Total..	£155	12	5			
Balance Profit carried forward, as per Account C ..	742	11	8½			
	£898	4	1½	898	4	1½
Total ..				£10677	7	11½

Funds and Effects.

	£	s.	d.
Value of Stock-in-Trade ..	3564	7	6
Buildings, Fixtures & Land used in Trade ..	4986	9	8
In Shares of Industrial and Provident Societies, yielding Interest at 5 per cent ..	876	13	10
Total..	£876	13	10
			876 13 10
Amount (if any) owing by Members at end of Year ..	76	17	7
Farm Advances ..	1171	11	4
Cash in hand ..	1	8	0½
Total ..			
			£10677 7 11½

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 6 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	25773 4 9	2634 15 3½	1055 3 8	1245 9 6½	391 9 2
1897	7376 0 7	668 5 8½	301 15 1	361 17 5	113 16 8½
Total	158723 6 10½	14751 9 7½	5960 14 2	6958 13 4½	1898 12 1½

The present number of members is 1,232 holding shares to the value of £9,626/12/7.

The original value of the Society's property is £7,073/13/0 which has been depreciated £1,614/16/7, leaving the present nominal value £5,458/16/5.

The Society has taken up shares with the Co-operative Wholesale Society and other productive Societies, to the value of £854/12/11, fully paid, and at the present time has a reserve fund of £524/0/4.

FURNITURE

OWING to a pressing demand on the part of our Members to be supplied with Furniture, we have now added to our already large and varied stocks, a good selection of Furniture, all of which are made by one of the best known makers in the Midlands. Every article we can guarantee, and we are confident that our prices will compare favourably with any other dealer in town.



OUR STOCK CONSISTS OF

Dressers, Washstands, Dressing Tables, Towel Rails, Sets of Drawers, Sofas, Couches, Windsor and other Chairs, Gent's & Ladies' easy Chairs, Cane and hair-seated Chairs.

ALSO A GOOD SELECTION OF

Bedsteads, full sizes, 15/8, 17/6, 22/6, 32/6, 34/-, 40/-.

Treble woven wire-Mattresses, full size, from 16/- to 25/-.

Excellent thick wool plated Mat-tresses, 15/6.

Straw-Mattresses from 7/6 to 10/-.

WRINGERS.

24 x 6 in. Rollers; top spring,
£1 16s. 0d.

24 x 6 in. Rollers, top spring,
(Lignum Vita Roller) £2 3s. 6d.

24 x 6 in. Under Spring - -
£1 17s. 6d.

24 x 6 in. Tubular top spring,
£2 3s. 0d.

20 x 5 $\frac{1}{4}$ Top Spring - - -
£1 12s. 6d.

22 x 5 $\frac{1}{4}$ Top Spring - - -
£1 13s. 0d.

These are the best value that
can be given, as the profit made
is divided between the workers
and yourselves.

BOOTS! BOOTS! BOOTS!

For Spring and Summer wear.

We think we have anticipated the full requirements of our customers in this branch of business, and we hope to do a much larger trade in future. Our stock includes a great variety of the latest styles in Ladies', Children's, and Gents' Boots and Shoes, which we consider are offered to you at excellent value. All our Goods are made by the Co-operative Wholesale Society, which is a guarantee of quality.

Special orders will have our immediate attention.

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

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

WOMEN'S CO-OPERATIVE GUILD.

A Branch of this Guild for the spread of Co-operation meet
AT 10, COLEHILL,

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.

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

GARDEN AND FLOWER SEEDS

We respectfully call the attention of Members and others to our NEW STOCK of the above.

These have been obtained from our usual reliable source—The "One-and-all" Society.

We would urge Members to secure their supply as soon as possible to prevent disappointment.

Potatoes ! Potatoes !!

We ask that Members requiring Seed Potatoes to send in their orders early, by doing this, the expenses of carriage and delivery will be greatly minimised

We hope to give more satisfaction in the future than in the past with the above goods, and ask the Members to kindly support us.

GARDEN TOOLS.

We have on hand a first-class stock of Garden Tools and Implements, and ask our Members to come and inspect before going elsewhere.



Flower & Vegetable SEEDS.



ESTD 1867
AGRICULTURAL & HORTICULTURAL ASSOCIATION LTD.
RELIABLE SEEDS

Reliable Seeds

RELIABLE SEEDS
BIRDS

COMPLETE GARDEN MANURE
FOR FRUIT & VEGETABLES
PENNY BAGGERS

RELIABLE PRODUCTIONS

PLEASE TAKE ONE

PLEASE TAKE ONE

SPECIMENS OF CERT. PLANTS AWARDED FOR
PRODUCE GROWN "ONE & ALL" SEEDS
PRIZE WINNERS SHOWS