TAMWORTH Industrial Co-operative Society

LIMITED.

· PXK9°

Established November 24th, 1886.



Registered March 15th, 1887

SIXTY-FOURTH QUARTERLY

Report and Balance Sheet,

For the QUARTER ENDING NOVEMBER 8th, 1902.

REGISTERED OFFICE:

No. 5, Colehill, Tamworth, in the County of Stafford.

Bankers: CO-OPERATIVE WHOLESALE SOCIETY LIMITED, MANCHESTER.

We have just received from Manufacturers an Up-to-Date Stock of

GENTS' FELT HATS

マケ マケマケック

Newest Shapes, from 2/11 upwards.

Also large Assortment of TWEED CAPS from $6\frac{1}{2}$ d. each.

ALL NEW GOODS. XQ.

We have had complaints that our Match Boxes are fragile. We have made arrangements with the Co-operative Wholesale Society, and you will be able to purchase in Grocery Department Metal Cases, at $\frac{1}{2}$ d. each, to fit the paper boxes.

PLEASE ASK TO SEE ONE!

POULTRY! POULTRY! POULTRY!

We have a special cheap line in BOILING FOWLS. Young, Plump Birds from 2s. each.

We shall have for Christmas Trade a good Selection of Poultry.

We ask you to leave your Orders as early as possible, in order to facilitate business.

OFFICERS OF THE SOCIETY.

Secretary - Mr. F. S. WHARTON. Manager - Mr. T. W. SHAW.

Auditor: Mr. THOS. BRODRICK, Public Auditor, Co-operative Wholesale Society Limited, No. 1, Balloon Street, Manchester.

Arbitrators - H. J. FAUSSET, Esq., M.D.; A. E. RICHARDSON, Esq., M.D.; Rev. J. H. C. CLARKE, M.A.; Rev. J. E. H. BLAKE, M.A.; Rev. J. T. W. CLARIDGE, M.A.

President - - - Mr. HENRY SANDERS.

COMMITTEE AND THEIR ATTENDANCES.

	ri i	GENI	ERAL.		Sc.	-8-	ce.	_	
NAME.	Time Expires.	Possible.	Actual.	Shop.	Bakehouse	Farm.	Financ	Special.	Total.
*Mr. Hy. SANDERS	Dec., 1902	21	21	8	9	7	9	2	56
*Mr. R. P. BRINDLEY	**	21	21				10	1	32
*Mr. ROBERT WESTBURY.	***	21	21		980		10	1	32
Mr. Joseph Blundell.	June, 1903	21	21		8			1	30
Mr. Joseph Birg	1)	21	21	200		11		$\frac{1}{2}$	34
Mr. THOMAS BAXTER	"	21	19	-			1.0	4	33
Mr. John Longden	Dec., 1903	21	18		7			2	27
Mr. WM. THOS. BEARD.	,,	21	21	8					29
Mr. Thomas Genders	,,	21	21			9			30
Mr. Joseph Young		21	20			10		1	31
Mr. OLIVER BILLS	33	21	21	8	1 6 5		17.5		29
Mr. RICHARD BUTLIN	27	21	18		8			1	27
									140

Chairman is Ex-officio of all Sub-Committees.

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

BLYTHE, Mr. WILLIAM .. Proposed by Mr. S. Dunkley .. Seconded by Mr. D. Evans, .. BRINDLEY, Mr. R. PARKER Mr. C. Mitchell ... Mr. Thos. Fern. NEWSTEAD, Mr. GEORGE. Mr. Silas Brant ... Mr. Geo. Godson. Mr. J. H. Young. SANDERS, Mr. HENRY .. Mr. Thos. Grice ... SHUTTLEWORTH, Mr. GEO. Mr. T. F. Astbury . . Mr. Wm. Dalton, WESTBURY, Mr. ROBERT. Mr. Josiah Fielding Mr. Wm. Davies.

Mr. William Blythe withdraws his nomination.

Voting will take place on DECEMBER 17TH, 1902, at the Office, from 8 a.m. to 12 noon, and at the College Lane Schoolroom, from 2 p.m. to 8 p.m.

A Voting Paper will be supplied only on production of Shareholder's Pass Card.

COMMITTEE'S REPORT.

Fellow-Members,

Your Committee have pleasure in presenting their Sixty-Fourth Quarterly Report and Balance Sheet. The Sales for the Quarter have been £14,636 5s. 11d., an increase over last Quarter of £1,186. 14s. 4½d., and over corresponding Quarter of last year of £1,496. 11s.

The Profits disposable, after allowing for interest on capital, depreciation, and other contingent expenses, is £1,976. 16s. $10\frac{1}{2}$ d., which with the approval of the Quarterly Meeting will be disposed of as follows:—Dividend to Members on £13,594, at 2s. 3d. in the £, £1,529. 6s. 6d.; Dividend to Nonmembers on £58, at 1s. 1d. in the £, £3. 2s. 10d.; Educational Fund, £21. 7s. 6d.; Bonus to Employés, £18. 16s. 3d.; Plate Glass Insurance, 11s. 9d.; Reserve Fund, £23. 12s. $0\frac{1}{2}$ d.; and to carry the balance of £380 forward.

The membership of the Society is now 2,200, an increase this Quarter of 62, and we take this opportunity of thanking our Members for the favour of their continued support during the year. We have endeavoured to act consistently up to the standard we set ourselves of giving good value, attention and diligence to your requirements, and unvarying courtesy in our dealings with you.

In the conduct of so large a business friction may occur from time to time, but we have endeavoured in every case to act fairly and honestly. We are happy to say our efforts have been rewarded by a continuous increase of business. Complaints are welcomed with a view to their immediate remedy. The success of our Bakery Department is very pleasing. The quantity of Bread baked during the Quarter was 30,446 stones, an increase of 1,724 stones over last Quarter, and of 4,132 stones over corresponding Quarter of last year.

We would again remind you that we are in a position to supply Poultry of any kind, either feathered or trussed, and at a fair price. We hope to have a good Christmas trade, and all orders placed with us will be dealt with promptly, and you can rely upon having value for your money.

We wish you all "A MERRY CHRISTMAS AND A HAPPY AND PROSPEROUS YEAR FOR 1903."

pro The Committee.

F. S. WHARTON, SECRETARY.

QUARTERLY MEETING

WILL BE HELD IN THE

COLLEGE LANE SCHOOLROOM,

ON

WEDNESDAY, DECEMBER 17th, 1902.

ADMISSION ONLY BY MEMBER'S PASS CARD.

Chair to be taken at 7-30 o'clock, when the following and any other business that may transpire will be brought forward:—

AGENDA

- 1.—Minutes of last Quarterly and Special Meetings.
- 2.—Committee's Report.
- 3.—Balance Sheet.
- 4.—Election of Arbitrators.
- 5.—Election of Auditor.
- 6.—Election of One Member to serve on Educational Committee the unexpired term of one year of Mr. Geo. Smith, who has resigned.
- 7.—Nomination of Three Members to serve on Educational Committee.

 Messrs. F. Roberts, H. F. Walker, and J. S. Harding retire, but are eligible for re-election.
- 8.—Recommendations of Committee:—
 - (a) That the Society subscribe £4.4s. to the Birmingham and Midland Eye Hospital.
 - (b) That the Society subscribe £4.4s. to the Birmingham General Hospital,
 - (c) That the Society give One Month's Bread, Free of Charge, to the Tamworth Cottage Hospital.
- 9.—Notice of Motion to be moved by Mr. John Newman:—
 - That a Special Committee be appointed to draw up Standing Orders and Rules of Procedure for the conduct of all business at any Quarterly of Special Meetings of this Society. Also Rules and Regulations as regards the Election of Delegates and Representatives from this Society to other bodies, including rates of pay, travelling expenses, &c.
 - 2. If the foregoing is agreed to-

Proposed that the Special Committee be composed as follows:-

- Two Members of the General Committee to be appointed by that Committee; One Member of the Educational Committee to be appointed by that Committee; and Three Members of the Society to be elected from the Members present at this Meeting.
- 3. That the Recommendations of the Special Committee be brought before a Special or General Meeting of this Society for confirmation or otherwise.
- 10.—Notice of Motion to be moved by Mr. H. F. Walker:—
 - That the Educational Committee be empowered to pay their Secretary the sum of £2 per annum for his services.
- 11.—Declaration of Election of Three Members to serve on General Committee.

	Dr. 4					CA	S	H
			£	8.	d.	£	s.	d.
	o Cash in hand, August 9th, 1902					870	9	$11\frac{1}{2}$
,,	, Sales—Grocery			16	$3\frac{1}{2}$			-
	Butchering		2014	1	6			
	Furnishing		337		$11\frac{1}{2}$			
	Drapery		694	7	10.			
	Ready-mades		311	7	$0\frac{1}{2}$			
	- Millinery		98	3	3			
	Boots and Shoes		841	19	$\mathfrak{I}_{\frac{1}{2}}$			
	Repairs		115	2	6	,		
	Tailoring		107	19	$8\frac{1}{2}$	14858	2	່ຄ
,,	, Contributions—Shares		914	1	3	14000	4	4
	Penny Bank		123	3	73			
	Clothing Club		15	3	5			
	Deposits		-6	ŏ	ŏ	1058	8	31
	Entrance Fees		_	<u> </u>	-		18	0.2
"	Fines, Nominations, &c.		• • • • • •	• • •	• •	Ö	16	11
"	Cards, Pass Books, &c			• • • •	••	ő	5	6
"	On-Anna	• • • • • • • • • • • • • • • • • • • •	· · · · · ·	• • •	• •	ő	8	6
"	Insurance Commission				• •	ő	18	9
"	Rents					0	16	ő
"	Interest on Shares					ő	5	ŏ
"	Railway Claims					1	6	2
"	Trade Ďividend				• •	1	17	õ
"	Way Leaves—Fire Brigade				• •	ô	5	ŏ
"	Farm Sales			• • •	• •	11	ő	6
"	Mortgage Repayments			• • •	• •	123	14	5
"	Reut from Farm					125	2	6
"	Hire of Bread Knife			• • •	• •	Ô	3	ő
"	Withdrawal of C.W.S. Loan				• •	210	ő	ŏ
"	Bank Withdrawals					11697	10	1
77				• • •	• •	11001	10	
		•	-		j	28847	7	9
_			E Y	<u> </u>		NS	T.	<u></u>
—			0		ند	174 2		-,-

	EX	Œ	E	SME	E	S
TD 751 1 11 41 317	£	S.	d.	£	s.	d.
To Distributive Wages	614	_	3			
" Committee's Fees	. 12		0	-		
" Auditor's Fee		_	0			
" Stocktakers' Fees	. 1	10	U			
				634	4	3
" Rent, Rates, and Taxes				22	18	6
"Insurance				10	16	9
" <u>Light</u>				10	10	-0
" Horse Expenses				149	8	9
" Stamps and Telegrams				9	13	07
" Books, Printing, &c				31	9	91
" Delegation				4	15	- 6
" Repairs and Alterations				56	15	ĭ
" Travelling				6	17	\bar{a}
" Cleaning				9	î i	11
" Patent Medicine Licence	_			õ	5	ำกั
" Co-operative Union Limited				1	4	ñ
" Sundries				0	16	10
", Telephone—Quarter's Rent				0	17	6
" Engine Oil.					11	9
" New Coal and Grain Bags	•			17	19	_
Interest on Charge (estimated)	050	0	^	17	19	ΥT
" Interest on Shares (estimated)	250		0			
" " Penny Bank	. 4	18	5			
" " " Deposits	U	13	6			
375	_		_	255		
" Depreciation	• • • • •		٠.	178	3	6
" Bank Commission			• •	2	0	0
"Employés' Insurance Fund		<i></i>		5	0	0
" Horse Ley:—Farm			٠.	3	6	6
				£1414	2	4.7

A	CCOUNT. 5					CF	ι.
By	Goods Purchased, including Carriage. Productive Wages and Expenses Distributive Expenses Dividend to Members ,,, Non-members Withdrawals— Shares Penny Bank Clothing Club		£1530 66	18 5	 384 941	s. 9 7 2 3 6	d. 4½ 1½ 11½ 0 8,
)) 1) 1) 1) 1) 1) 1) 1) 1) 1) 1) 1) 1) 1	Deposits Advances to Farms—Expenses and Wages Donations Bonus to Employés Additions—Rolling Stock C.W.S. Shares Mortgage Advances Sundry Payments in Profit and Loss Accoun Bank Deposits Cash in hand	t	19	10	 $4 \\ 0 \\ 8 \\ 210 \\ 100 \\ 24 \\ 13321$		$ \begin{array}{cccccccccccccccccccccccccccccccccccc$

£28847	7	9
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ACCOUNT.

	£ s.	. d
By Interest on C.W.S. Shares.	 17 19	2 6
" " ,, other Shares	 0 -	5 (
" " " Mortgages	 35 10	0 7
" " and Management to Farms	 43 (0 (
Bank Interest	 1 1'	7 2
Cards, Pass Books, &c.	 0 .8	5 (
" Cards, Pass Books, &c. " Cartage	 (0.13	8 6
" Hire of Bread Knife	 0	3 (
" Way Leaves	 0 8	5 (
Insurance Commission	 0.18	8 9
"Rents	 0.1	6 (
" Chargeable to Trade Account	 1313	0.10

				£13323 8 '
			PROF	PERTY
	Amount as per last Report.	Added this Quarter.	Sold and Returned,	Тотаь.
Land and Buildings Fixtures Rolling Stock	£ s. d. 11132 5 5 3280 14 8 2136 16 9	£ s. d.	£ s. d.	£ s. d. 11132 5 5 3280 14 8 2145 13 0
Totals	16549 16 10	8 16 3		16558 13 1
To Balances, August 9th, 1902: Horses			£ s.	d. £ s. d
Implements Stock	.	<i> </i>	642 13	7 5 — 2553 14 (
"Additions:— Stock Wages and Expenses			171 11	
" Interest and Management .	• • • • • • • • • • • • • • • • • • • •			43 0 (
	•			
			11 "	£4675 13
			7	RADE

ACCOUNT.		CF	Cr.		
By Owing to Bank, August 9th, 1902 " Withdrawals " Commission " Cash in Bank, November 8th, 1902	2	ŏ	ō		

£13323 8 7

Cr.

ACCOUNT.

	Depre	CIATION.		Present	
Fully Depreciated.	Previously Allowed.	This Quarter.	TOTAL.	Nominal Value.	TOTAL.
£ s. d. 549 19 0 1329 9 2	£ s. d. 1723 5 11 1719 13 7 1797 12 5	£ s. d. 69 11 6 68 5 0 40 7 0	£ s. d. 1792 17 5 1787 18 7 1837 19 5	£ s. d. 9339 8 0 1492 16 1 307 13 7	£ s. d. 11132 5 5 3280 14 8 2145 13 0
1879 8 2	5240 11 11	178 3 6	5418 15 5	11139 17 8	16558 13 1

ACCOUNT.

	£	s.	d.	£	s.	d.
By Rent				1	2	6
" Cash Sales				11	0	6
" Horse Ley				3	6	6
" Goods				1457	4	9
Balance, to Capital Account:—						
Horses	285	5	0			
Implements	642	13	7			
Stock	2275	0	4			
			_	3202	18	11

£4675 13 2

ACCOUNT.

£23059 15 1

	£	s.	d,
By Goods Sold	14636	5	11
By Goods Sold ,, Trade Dividend—C.W.S. Limited	96	17	6
" " Other	1	17	0
" Other" ", Railway Claims	1	6	2
" Transfers to Farms	1907	7	10
"Stock on hand, November 8th, 1902	6416	Ó	8
, , , , , , , , , , , , , , , , , , , ,			

.

£23059 15 1

Dr. MEM	BE	R	S
lo Withdrawals ,, Fincs ,, Present Claims	. 8	14	6
	£23340	5	1
PENNY	BA	N	K
o Withdrawals		5	$2\frac{1}{2}$
	£659	1	7
BUII	_DI	N	G
o Advances on Mortgages, August 9th, 1902	. 100		d. 7 0
·	£3821	13	8
RESERVE	FU	N	D
o Balance, as per Capital Account	£ . 1354	s. 4	d. 10 1
	£1354	4	101
PROFIT	' A	N	D
to Donations—Tamworth Ratepayers' Association 2 2 2 0 Towards Expenses for Relief at Birmingham Midland Hospital for Women 2 2 2 0)	s.	. d.
	- 4 . 2		0 11 7
Interest under-estimated	. 2 . 0 	13	1
, Dividend in excess of Allotment , Bonus to Employés	. 2 . 0 	13 7	6

SHARE ACCOUNT.		CF	₹.
By Members' Shares, August 9th, 1902 ,, Interest ,, Dividend Transferred ,, Bonus ,, Contributions		7 14 11 1	2 11 3 6 3
	£23340	5	1
ACCOUNT.			•
By Members' Claims, August 9th, 1902 ,, Contributions ,, Interest	. 123	s. 19 3 18	6 7 5
	£659	1	7
ACCOUNT.	٠. ،		
By Repayments ,, Balance, November 8th, 1902			ð 5
	£3821	13	8
ACCOUNT.			-
y Amount, as per last Report , , , , Disposal Account , Entrance Fecs , Fines, as per Share Account , , , Nominations, &c , , Fines as per Clothing Club , Bonus Forfeited	. J5 . 9 . 8 . 0	0 18 14 16 3	7 0 6
	£1354	4	10
LOSS ACCOUNT.			
by Amount brought forward	. £ . 300	s. 0 19	d. 0 11
	£2010	19	11:

Dr.

CAPITAL

	LIABILITIÉS.				£		d.
	DIABIDITIES.	au.	ъ.	u.	مه	ρ,	u.
T_0	Members' Share Claims, as per Share Account	21800	11	10			٠
	Interest this Quarter (estimated)	250	-0	0			
"					22050	11	1Ò:
	Deposits				75	$\overline{12}$	Ŏ
**	Deposits				200		41
,,	renny Dank				002		4.5
,,	Clothing Club · · · · · · · · · · · · · · · · · · ·				10	~	65
2.9	Reserve Fund				1354	4	10 }
	Trade Accounts Owing				811	1	11
"	Expenses—Productive	75	0	Λ	•		
1)	" Distributive	79	ŏ	ň			
71			_	0			
,,	" Profit and Loss	60	•	0			
	the contract of the contract o				214	0	O.
.,	Plate Glass Insurance Fund				47	- 9	11
- ''	Himman Arride:				41	16	0
"	Balance—Profit ","				1976	16	103
"	DRIGHOUT IVER			• • • •	2010	-0	103

£27174 13 4

DISPOSAL OF

		£		
To	Members' Dividend on £13,594, at 2s. 3d. in the £	1529	6	6
,,	Non-members' ,, ,, £58, ,, 1s. 1d. ,, £	3	2	10
17	Educational Committee	21	7	6
"	Bonus to Employés	18	16	3
	Plate Glass Insurance Fund			
,,	Reserve Fund Carried forward	23	12	$0\frac{1}{2}$
"	Carried forward	390	0	0
	•	£1976	16	$10\frac{1}{2}$

AUDITOR'S

To the Members of the Tamworth Industrial Co-operative Society Limited.

LADIES AND GENTLEMEN,—I have examined the Books and Accounts of the foregoing statement to be correct.

December 6th, 1902.

ACCOUNT.

Cr.

ASSETS.	£	s.	d.	£	s.	d.
By Stock on hand				6416	0	8.
,, Land and Buildings	9339	8	0		-	•
, Fixtures			ĭ			
" Rolling Stock			7			
Investments—	501	10	1	11139	17	Q
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1000	0	_	11139	11	Q,
Co-operative Wholesale Society Limited			0			
Keighley Ironworkers' Society Limited		13	1			
Hebden Bridge Fustian Society			0			
Co-operative Insurance Society			.0			
Leicester Hosiery Society	10	0	0			
Loan in Co-operative Wholesale Society Limited	186	0	0			
				1858	13	1.
,, Farms Account				3202	18	11.
" Advances on Mortgage					19	3
" Accounts Owing by Members					11	10
" Telephone Rent, paid in advance					15	- Õ.
" Cash in hand			• • • •		13	1
Pank				405	3	10
" " Bank	• • • • • • •			400		10
•				£27174	19	4
				654 I T	τŋ	*

PROFIT ACCOUNT.

	£	s.	d.
By Balance Disposable	1976	16	$10\frac{1}{2}$;

£1976 16 10½

REPORT:

your Society for the Quarter ending November 8th, 1902, and hereby certify

THOS. BRODRICK, Public Auditor.

HOW TO JOIN THE SOCIETY, AND A STATISTICAL STATEMENT SHOWING POSITION OF SOCIETY AT END OF QUARTER, NOVEMBER 8th, 1902.

SHARES ONE POUND EACH, WITHDRAWABLE.

No Member can hold more than 100 shares.

Interest is paid on all paid-up shares at the rate of 5 per cent per annum to purchasing Members, and 3\frac{1}{3} per cent to non-purchasing Members, in accordance with scale of Rule 40.

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., and 6d. for Rules, Books, &c.

When the share or shares are not paid in full on application, 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 1887:—

										Divir	ENDS.						==
Year.		Sales.			Trade Profits.		Allotted.			Withdrawn.		Transferred.		red.	Interest.		it.
	1887	£ 2704	8. c		s. 5 7		£ 242	s. 0	đ. 8	£ 29	s. d. 19 10	£	s. 	đ.		s. 18	
	1888	6744	15	60	13	83	578	14	3	186	2 3	487	0	7	52	19	0
	1889	9346	15 16	79	1 10	8	725	18	0	303	8 8	325	19	10	87	8	0
	1890	10681	7	5 <u>1</u> 94	4 18	3	890	13	4	374	14 10	449	12	4	108	2	7
	1891	14435	17	184	3 7	$9\frac{1}{2}$	1274	9	10	555	13 2	660	11	6	146	0	8
	1892	16858	12	151	4 15	2	1449	16	2	664	14 6	721	17	8	188	4	10
	1893	19575	19	i i 155	9 13	0	1477	10	0	695	18 10	730	2	2	227	14	0
	1894	21064	15	5 <u>2</u> 193	7 6	7	1797	9	1	761	12 11	850	15	3	265	5	9.
	1895	24161	0.10	3 246	0 16	4	2274	1	3	1031	10 9	1125	7	1	308	13	5
	1896	25773	4	268	4 15	$3\frac{1}{2}$	2355	18	6	1055	3 8	1245	9	6	391	9	2
	1897	31495	12	i₁ 287	9 19	82	2703	12	2	, 1104	1 11	1425	12	11	.482	13	81
	1898	87137	8	371	5 6	3	3532	1	6	1498	18 7	1885	5	9	647	0	8
	1899:	40423	2 1	$\frac{1}{2}$ 372	5 19	11	3616	4	. 4	1095	12 7	1352	12	8	757	3	11
٠	1900	44763	19	7 453	4 18	3	4193	14	3	1623	7 6	2412	8	11	810	5	1
7	1901	49245	12 1	1 <u>1</u> 51.7	8 11	4	4654	8	0	1779	13 11	2774	10	6	866	9	в
	1902	55459	16	i <u>‡</u> 637	9 9	0	5650	ā	1	2239	14 4	8155	4	9	947	12	10
	Total	409872	19	3 4049	7 8	41/2	37411	11	5	15010	7 10	19602	11	5	6296	1	13

NOTICES.

The current Quarter ends on February 7th, 1903.

It is very essential that Members should take notice of the method of conducting business in the Office in relation to Dividends, &c. They will observe that it is very necessary that the rules must be adhered to, and there will be no exception to the following, i.e.:—

- (a) No Dividend will be paid unless a Number Ticket is produced, and will only be paid to the Member, or to someone bearing written authority properly written out and duly signed by that Member.
- (b) Our books will be closed for the receiving of contributions and paying of withdrawals during the last week of this Quarter, viz., from February 2nd to February 7th, inclusive.
- (c) All Members making withdrawals must bring their Contribution

 Books to the Secretary, and withdrawals will only be paid
 to the Member, or to someone bear ng written authority signed
 by that Member.

A notice of authority to draw Dividend will be found at end of this report, and no Dividend will be paid to anyone other than the Member unless this is produced, properly filled up.

Dividends will be paid from Thursday, December 18th, 1902, to Wednesday, December 24th, 1902, during Office hours; and, in order to facilitate matters, only those who require their Dividends should call.

Members requiring Pass Books must leave them until January 10th, 1903, on which date, or any day following, they may be obtained.

Change and Checks.—All customers are specially requested to examine their change and checks and to see that they are correct before leaving the counter, and also to see that a check is given them by the shopmen for each payment made, however small it may be. It is very important that all customers should give their special attention to this, and thus assist the Committee in making the Check System as complete as possible.

All accounts owing to the Society must be paid at. Quarter end, or no Dividend can be allowed.

As business at the Offices is often very congested, the Committee have decided to appoint certain hours for the attendance of callers at the Offices. They have, therefore, appointed the following to be Office Hours, where personal attendance is necessary for the Members to do their business:—

Mondays, Tuesdays, and Thursdays, 10 a.m. to 12 noon, 1 p.m. to 4 p.m., 6 p.m. to 7 p.m. Wednesdays, 10 a.m. to 12 noon.

Fridays and Saturdays, 10 a.m. to 12 noon, 1 p.m. to 4 p.m., 6 p.m. to 8 p.m.

No Dividend will be paid without production of this, only to the Member himself (or herself). Care must be taken to have same properly filled up.

Dividends will be paid, during Office hours, from Thursday, December 18th, to Wednesday, December 24th, 1902.

Gentlemen,

Dividend due to November 8th, 1902, and oblige

CHRISTN AS FRUIT, 1902.



We have very fine selections of DRIED FRUIT just arrived, being picked, packed, and shipped by our Co-operative Wholesale Society direct from the growers, which in this manner enables us to take the lead for price and quality, viz.:—

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CURRANTS = = = = 2d., 3d., and 4d. per lb.

SULTANAS = = = = 6d. and 7d. ,,

VALENCIAS = = = 5d. and 6d. ,,

MUSCATELS = = ls. per box. Splendid value.

FIGS, Choice Layers = 6d. per lb., 2lb. boxes 11d. each.

LEMON PEEL, Best Quality = = 4½d. per lb.

ORANGE ,, ,, , = = 4½d. ,,

CITRON ,, ,, , = 6d. ,,
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Almonds, Nutmegs, Spices, Flavouring Essences, . . . Barcelona and Brazil Nuts,

