

# TAMWORTH INDUSTRIAL CO-OPERATIVE SOCIETY

LIMITED.

Established November 24th, 1886.  
Registered March 15th, 1887.

Reg. Office: 5, Colehill, Tamworth, Staffordshire.

Register No., 2,582.  
Telephone No. 16.

*NINETY-FIRST QUARTERLY*

Report

AND

Balance Sheet,

FOR THE

*Quarter ended  
July 26th, 1909.*



BANKERS:

CO-OPERATIVE WHOLESALE SOCIETY LIMITED,  
MANCHESTER.



CENTRAL PREMISES.

## OFFICERS OF THE SOCIETY.

**Chairman:** Mr. JOSEPH YOUNG.

**Secretary:** Mr. F. S. WHARTON.

**Manager:** Mr. T. W. SHAW.

**Auditor:** Mr. THOS. BRODRICK, Public Auditor, Co-operative Wholesale Society Limited, 1, Balloon Street, Manchester.

**Arbitrators:** H. J. FAUSSETT, 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.

### COMMITTEE and their Attendances:—

NAME.	Time Expires.	GENERAL.		Finance.	Shop.	Bake-house.	Farm.	Building.	Special.	TOTAL.
		Possible.	Actual.							
* Mr. JOSEPH YOUNG .....	Dec., 1909	21	21	11	11	10	8	..	1	62
* " FREDK. WESTON .....	"	21	19	..	..	9	..	..	..	28
* " CHARLES BELCHER .....	"	21	17	9	..	..	..	..	..	26
" OLIVER BILLS .....	June, 1910	21	21	..	..	4	5	..	..	30
" ROBERT WESTBURY .....	"	21	21	..	..	..	8	..	..	29
" H. F. WALKER .....	"	21	21	6	..	..	4	..	..	31
" THOMAS GENDERS .....	Dec., 1910	21	21	..	6	3	..	..	..	30
" C. A. JEFFCOATE .....	"	21	21	6	5	..	..	..	1	33
" ARTHUR OSBORNE .....	"	21	19	9	..	..	..	..	1	29
" JOSEPH BIRT .....	June, 1911	21	21	..	11	..	..	..	..	32
" HENRY SANDERS .....	"	21	21	..	11	..	..	..	..	32
" GEO. SHUTTLEWORTH .....	"	12	12	..	..	6	..	..	..	18
" JOHN KENT .....	"	9	9	..	..	5	..	..	..	14

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

Nomination Papers may be had of the Secretary, and must be handed in to the Chairman before the close of the Quarterly Meeting.

### EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Poss.	Actual.	NAME.	Poss.	Actual.	NAME.	Poss.	Actual.
* Mr. W. T. BALL .....	6	6	Mr. C. BELCHER .....	6	2	Mr. J. NEWMAN .....	6	4
* " JOS. HEWKIN .....	6	5	" A. JEFFCOATE .....	6	4	" A. KEEN .....	6	3
* " HY. SANDERS .....	6	6	" WM. JACKSON .....	6	6	" J. S. HARDING .....	6	6

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

The following Gentlemen were nominated at the last Quarterly Meeting for THREE vacancies on the Educational Committee:—

NOMINEE.	NOMINATOR.	SECONDER.
MR. HY. SANDERS .....	Mr. J. Birt .....	Mr. O. Bills.
" W. T. BALL .....	" F. Asbury .....	" A. Keen.
" JOS. HEWKIN .....	" W. H. Sharley .....	" A. Meers.
" G. SHUTTLEWORTH .....	" J. Clempson .....	" T. Grice.



# COMMITTEE'S REPORT.

## FELLOW-MEMBERS,

It is our pleasure to herewith hand you the Report and Balance Sheet for the Quarter ended July 26th, 1909.

**SALES.**—The total Sales for the Quarter have been £21,407. 5s. 10½d., as against £23,210. 15s. 1½d. for last Quarter and £21,215. 5s. 6d. for the corresponding Quarter of last year, a decrease on last Quarter of £1,803. 9s. 3d. and an increase over the corresponding Quarter of last year of £192. 0s. 4½d.

**PROFITS.**—The trade Profits are £2,124. 1s. 11d. After all payments have been made and charges allowed for, the surplus for division is £2,146. 17s., and we propose disposing of this amount as follows:—

	£	s.	d.
To Dividend to Members at 2s. in the £.....	2080	0	0
„ Educational Committee .....	26	11	0
„ Bonus to Employees .....	26	14	6
„ Plate Glass Insurance .....	0	14	3
„ Reserve Fund .....	12	17	3
	£2146	17	0

**MEMBERSHIP.**—The Membership of the Society is 3,523, an increase of 33.

The Bread baked is 48,077 stones, an increase over last Quarter of 490 stones, and an increase over the corresponding Quarter of last year of 3,923 stones.

The decrease in Sales this Quarter from those of the last is due somewhat to the season of the year, when grain, feeding stuffs, coal, &c., are not so much required, and to the depression common to all trades in the country at the present time. We regret also there is such a slight increase upon the last year's trade, but we hope that during this current Quarter there will be a revival of trade and consequently improved returns. As a consequence of this, and the higher prices ruling in the markets for most of the commodities we are dealers in, our trade profits are less. We have endeavoured, as far as it is compatible with good quality, to keep the prices as low as we could, and are pleased to present so satisfactory a result.

The Baths and Institute were, at the time of taking them over, in very much disrepair, and we have had them thoroughly renovated and cleaned. We have had under our consideration their future use, but at the time of this Report we are unable to make any definite statement of our proposals.

Extensions for lighting and small breakdowns in our electrical plant have necessitated additional power. We are altering the present engine room to allow of installing another engine and dynamo, which will both increase the power and duplicate the plant in case of emergency.

It is our intention to hold an Exhibition in the Assembly Rooms, from November 17th to 20th, of Co-operative Productions and Goods dealt in by this Society, and we hope every Member will make "a point" of visiting the same.

Yours faithfully, *per pro* The Committee,

F. S. WHARTON.





## PROPERTY ACCOUNT.

	As per last Report.	Added this Quarter.	Less Sold.	Total.	DEPRECIATION.					Present Nominal Value.	TOTAL.
					Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Quarter.	TOTAL.		
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Land and Buildings (Trade) ..	16545 4 3	....	....	16545 4 3	....	2½	4533 1 8	103 8 0	4636 9 8	11908 14 7	16545 4 3
Fixtures .....	5716 14 4	....	....	5716 14 4	2159 10 9	10	3754 10 9	88 18 6	3843 9 3	1873 5 1	5716 14 4
Rolling Stock .....	3892 18 6	*60 0 0	16 0 0	3936 18 6	2541 7 6	20	3010 11 5	64 16 0	3075 7 5	861 11 1	3936 18 6
Land and Four Cottages ....	1400 0 0	....	....	1400 0 0	....	2½	119 0 9	8 15 0	127 15 9	1272 4 3	1400 0 0
<b>Totals.....</b>	<b>27554 17 1</b>	<b>60 0 0</b>	<b>16 0 0</b>	<b>27598 17 1</b>	<b>....</b>	<b>....</b>	<b>11417 4 7</b>	<b>265 17 6</b>	<b>11683 2 1</b>	<b>15915 15 0</b>	<b>27598 17 1</b>

\* £40 Horse transferred from Farm.

## INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, April 26th, 1909.		Additions.	Interest.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, July 26th, 1909.	
		£ s. d.	£ s. d.							£ s. d.	£ s. d.
Co-operative Wholesale Society Limited .....	5	3500 0 0	....	....	45 10 0	204 11 8	3750 1 8	250 1 8	....	....	3500 0 0
Hebden Bridge Fustian Society Limited .....	5	20 5 0	....	....	0 5 0	1 13 0	22 3 0	....	2 3 0	....	20 0 0
Co-operative Insurance Society Limited .....	5	4 0 0	....	....	....	....	4 0 0	....	....	....	4 0 0
North Wales Quarries Limited.....	Nil.	40 0 0	....	....	....	....	40 0 0	....	....	....	40 0 0
Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd...	5	....	50 0 0	....	....	6 12 1	56 12 1	....	....	....	56 12 1
		3564 5 0	50 0 0	50 0 0	45 15 0	212 16 9	3872 16 9	250 1 8	2 3 0	....	3620 12 1

LOANS.	Rate per Cent.	Balance, April 26th, 1909.		Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, July 26th, 1909.	
		£ s. d.	£ s. d.						£ s. d.	£ s. d.
Co-operative Wholesale Society Limited .....	3½	4396 2 0	....	....	39 1 3	250 1 8	4675 4 11	....	....	4675 4 11
Mortgages .....	3¾	5022 4 7	....	....	47 4 10	....	5069 9 5	123 17 1	....	4945 12 4
		9408 6 7	....	....	86 6 1	250 1 8	9744 14 4	123 17 1	....	9620 17 3

DR.

## FARM ACCOUNT.

CR.

To Balance, April 26th, 1909—	£	s.	d.	£	s.	d.	
Horses .....			0 0				By Cash Sales—Produce.....
Implements .....			369 6 8				„ Goods.....
Stock .....			2002 7 7				„ Appliances .....
			2723 14 3				„ Horse Transferred .....
„ Additions:—							„ Horse Ley .....
Stock .....			234 12 11				„ Balance, July 26th, 1909—
Wages and Expenses—Net .....			135 15 4				Horses.....
Implements .....			26 7 5				Implements .....
			396 15 8				Stock .....
„ Interest and Management .....			43 0 0				
			£3163 9 11				£312 0 0
							393 14 1
							1561 8 10
							2267 2 11
							£3163 9 11





DR.

**DISPOSAL OF PROFIT ACCOUNT.**

CR.

	£	s.	d.
To Members' Dividend on £20,800, at 2s. 0d. in the £.....	2080	0	0
„ Educational Committee .....	26	11	0
„ Bonus to Employees .....	26	14	6
„ Plate Glass Insurance .....	0	14	3
„ Reserve Fund.....	12	17	3
	<hr/>		
	£2146	17	0

	£	s.	d.
By Balance Disposable .....	2146	17	0
	<hr/>		
	£2146	17	0

**EDUCATIONAL COMMITTEE.—STATEMENT for Half Year from January 25th to July 26th, 1909.**

	£	s.	d.
To Cash in hand, January 25th, 1909 .....	1	0	6½
„ „ on Deposit, .....	108	18	5
„ Eighty-ninth Quarter's Grant .....	35	11	6
„ Ninetieth .....	37	10	6
„ Advertisements in "Wheatsheaf," April .....	5	14	6
„ „ „ July.....	4	14	6
„ Sale of "Co-operative News" .....	1	8	2
„ „ "Our Circles" .....	0	11	0
„ „ "Millgates" .....	0	4	6
„ „ Concert Programmes .....	7	19	6
„ Interest .....	1	13	4
„ Dividend .....	0	2	4
	<hr/>		
	£205	8	9½

	£	s.	d.
By "Wheatsheafs" .....	20	18	0
„ Co-operative News .....	3	5	0
„ "Millgates" .....	1	10	0
„ "Our Circles" .....	1	10	0
„ Co-partnership Journals .....	0	5	9
„ Delivery of "Wheatsheafs" .....	4	2	0
„ „ Handbills .....	1	1	3
„ Artistes .....	11	11	0
„ Midland Educational Association .....	1	1	0
„ Choral .....	0	5	0
„ Advertisements .....	1	10	0
„ Printing .....	3	12	3
„ Hire of Rooms.....	3	13	9
„ „ Piano .....	0	7	6
„ Delegates .....	3	2	6
„ Lecturers .....	3	15	0
„ Pamphlets .....	0	1	6
„ Commission—Co-operative News and "Our Circles".....	0	19	7
„ Meeting Expenses .....	2	16	10
„ Postages, Stationery, and Carriage .....	1	10	10
„ Secretary's Fee .....	1	0	0
„ Cash on Deposit, July 26th, 1909 .....	133	16	1
„ „ in hand, „ .....	3	13	11½
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	£205	8	9½

**AUDITOR'S REPORT.**

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

LADIES AND GENTLEMEN,—I have examined the Books and Accounts of your Society for the Quarter ended July 26th, 1909, and hereby certify the foregoing statement to be correct. For the Stock in Trade I have relied upon the figures certified by your Stocktakers.

Manchester,  
August 25th, 1909.

THOS. BRODRICK, Public Auditor.

## PROGRESS OF THE SOCIETY FROM 1887 TO PRESENT TIME.

Year.	Mem-ber-ship.	Sales.	Share Capital.	Trade Profits.	Depre-ciation.	Interest.	Reserve and Insur-ance Funds.	DIVIDEND.		Bonus to Employés.	Grants to Education.	Charitable Purposes.
								Allotted.	Average per £.			
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.
1887.....	254	2704 17 5½	833 2 1	401 9 4½	6 10 0	7 12 0	60 1 0½	242 0 8½	2 0	....	5 17 6	....
1888.....	425	6744 15 3	1595 16 6	600 13 8½	23 11 0	45 8 9	89 17 6	573 14 3	1 10½	2 12 5½	4 7 0	....
1889.....	479	9846 15 10	1916 4 7	791 10 8	49 3 1	80 7 8	109 4 5½	725 18 0	1 7½	11 7 9	13 13 9½	3 3 0
1890.....	505	10681 7 5½	2586 4 8½	950 18 0	67 0 3	108 2 7	144 11 2½	890 13 4	1 9	20 10 3½	12 17 0	1 1 0
1891.....	672	14435 17 9	3643 0 3½	1343 7 9½	93 0 3	146 0 8	194 0 10½	1274 9 10½	1 10½	17 17 5	20 10 0	1 0 0
1892.....	820	16858 12 0	4480 11 4	1514 15 2	167 17 5	188 4 10	255 18 1	1449 16 2½	1 9½	20 16 11	21 0 0	2 2 0
1893.....	903	19575 19 5	5630 11 5½	1583 8 1½	237 4 7	238 17 6	334 12 3	1495 13 7½	1 7½	24 2 6	23 0 0	1 1 0
1894.....	980	21064 1 4½	5823 11 10	1943 1 6	245 19 6	307 0 11	402 1 9	1655 1 0	1 9½	24 18 8	24 5 0	3 3 0
1895.....	1086	24161 13 7½	7084 14 0	2473 3 0	269 5 2	334 9 9½	536 13 10	2182 19 9	2 0	29 1 5	25 4 0	7 17 6
1896.....	1171	25773 4 9	8902 19 4½	2486 3 0	326 15 9	404 6 0	603 12 6½	2309 12 9	1 11½	31 6 9	28 10 0	3 3 0
1897.....	1398	31495 12 5½	12302 7 7½	3350 11 6	420 10 5	506 10 0½	691 2 6	2570 1 10	1 9½	36 12 10	27 15 0	9 14 6
1898.....	1590	37097 15 0½	15135 9 6	4312 0 6	491 15 3	647 0 8	783 8 10	4334 3 7	2 0	57 3 9	50 12 10	16 10 6
1899.....	1782	40423 2 10½	17737 10 6	4397 14 4	597 15 11	757 14 7	1043 19 10	3616 4 4	1 10½	49 18 5	40 3 0	11 16 6
1900.....	1869	44763 19 7	19541 17 6	5345 3 4	747 7 6	808 12 3	1142 0 7½	4193 14 3	2 0	56 1 8	45 6 1	43 12 11
1901.....	2040	49245 12 11½	20429 3 10½	5845 4 9	737 5 6	868 6 9	1366 12 3½	4755 5 5	2 0	62 8 8	52 4 1	30 17 10
1902.....	2220	55459 16 7½	23719 0 2½	7101 16 0	723 3 11	945 1 6	1443 10 9½	5658 16 0	2 2	74 2 7½	68 1 0	42 5 6
1903.....	2482	64233 3 2	26356 1 2	8112 9 4	747 17 8	1056 7 5	1790 8 6	7735 0 0	2 6	83 14 9	100 18 1	37 15 0
1904.....	2800	70739 11 4	28635 2 0	9243 11 1	839 0 10	1248 0 9½	1867 8 7	8512 10 0	2 6	103 15 9	120 7 6	38 15 6
1905.....	2945	71010 3 8½	29427 15 11	8738 7 10	835 0 9	1315 12 4½	1990 19 5	8586 5 0	2 6	92 3 7	109 4 9	54 11 9
1906.....	3070	75378 19 0	30561 8 1	9643 2 9½	843 3 9	1351 8 10	1213 2 1	8963 4 2	2 5½	98 10 10	120 0 6	53 6 6
1907.....	3178	80719 3 7	32936 16 9	10635 2 7	837 0 11	1462 9 8	2155 4 7½	9762 10 0	2 6	106 5 0	132 18 9	46 18 8
1908.....	3380	87619 1 11	35891 12 8	10340 16 4	1020 10 8	1606 8 0½	1900 12 6½	9965 13 4	2 4	112 16 3	129 5 0	59 6 1
1909 (1st Quarter).....	3430	22814 16 9	36870 18 3	2845 11 10	256 10 6	415 18 11	1768 8 7½	2613 6 8	2 4	29 14 0	35 11 6	21 1 7
„ (2nd Quarter).....	3490	23210 15 1½	37501 1 8	3062 8 9½	251 14 1	426 10 10	1873 7 3½	2660 0 0	2 4	30 8 8	37 10 6	10 12 8
„ (3rd Quarter).....	3523	21407 5 10½	37448 10 2	2124 1 11	265 17 6	427 13 5½	1896 14 0½	2080 0 0	2 0	26 14 6	26 11 0	31 11 0
..	..	926966 4 11	....	109126 13 3	11101 2 2	15704 6 10	....	98806 14 1	....	1203 5 5½	1275 13 10½	531 7 0

## SHARE BOOKS NOT IN FOR AUDIT.

Those marked **a** have not been in for the last two Audits, **b** three, **c** four, **d** five, **e** six, **f** seven, **g** eight, **h** nine, **i** ten, **j** eleven, **k** twelve, **l** thirteen, **m** fourteen, **n** fifteen, **o** sixteen, **p** seventeen, **q** eighteen, **r** nineteen, **s** twenty, **t** twenty-one, **u** twenty-two, **v** twenty-three, and **w** twenty-four.

6	83	232	407c	542	703a	994h	1210b	1407	1670	1851	2184	2374a	2569	2718	2774a	2963	3155a	3350
15	93	253f	429	559e	718e	1004	1252c	1433	1673	1865a	2190a	2382p	2574	2721	2779b	3002c	3185a	3357
18	96	256	463	560	754	1006	1262a	1474	1697	1879w	2221a	2391	2594a	2722	2785	3010o	3186	3360a
22	127	264	469a	589	775	1018	1276	1504	1711	1885g	2226	2403	2597b	2726a	2789	3013c	3198b	3364
30	128	269	485	595	794	1030e	1292	1536a	1713a	1938	2230a	2404a	2603b	2736b	2812e	3019a	3201c	3392
34	135	279a	497a	598b	809	1034	1296	1558	1715	1939a	2241	2410d	2605	2743	2824a	3040	3215	3393
37	146	284b	499	604a	819	1036	1300	1564	1729	1957	2266c	2417	2646a	2744	2830a	3061f	3223	3415
38	158	285	506	634b	846	1057	1324	1567f	1733	1991	2285a	2424a	2652	2745	2851	3067	3235a	3453
45a	162a	291	507	637d	872	1069a	1338	1572	1749	2004	2293	2433g	2658	2746	2864	3075	3238c	3462
49	195	292a	510a	645e	897	1093h	1365	1576	1751	2023	2294a	2469d	2660	2747	2878	3112	3242	3476
53	202b	331	525a	646b	927a	1111	1372	1579e	1769	2076a	2309f	2470	2664a	2748	2913	3127	3270	3488
58a	203	344b	526	662a	934	1114a	1374	1594h	1771o	2096	2317	2484	2667a	2749	2952a	3138	3279	3526
60b	205	353f	537a	678	966	1119d	1381b	1631	1809	2118d	2359	2521	2706	2750	2960	3146a	3287	3534
74	206	380	538a	680a	968a	1158c	1388c	1636	1822	2141a	2373	2551b	2707a	2757	2962	3149g	3308	3539
79a	222	403	541e	696	975	1182o	1393	1638c	1844	2165								

A Fine of 3d. is incurred in each case. See Rule 19.

## PENNY BANK BOOKS NOT IN FOR AUDIT.

2	55	125	163	214	251	296	345	380	419	466	510	553	603	658	696	738	776	821	866	910	955	1017	1065	1110
4	56	126	165	215	252	299	346	382	420	467	511	554	606	660	697	739	777	822	869	912	958	1018	1066	1111
5	64	127	170	216	253	300	347	383	422	468	512	555	612	662	698	740	778	823	870	913	959	1019	1067	1112
6	66	132	171	217	254	302	348	384	423	469	513	557	613	663	699	741	779	825	871	914	963	1020	1068	1114
7	68	133	172	218	256	304	349	385	424	470	515	560	614	665	701	742	782	827	872	915	964	1022	1071	1116
9	71	134	173	219	257	305	351	386	425	472	516	562	615	666	703	743	783	828	873	916	966	1023	1072	1117
12	72	136	174	220	260	307	352	387	427	473	517	563	618	669	704	746	784	830	874	917	968	1026	1073	1118
14	75	138	176	221	264	308	355	388	428	475	521	564	619	670	706	750	788	832	875	918	969	1028	1074	1120
15	76	139	178	225	267	309	356	392	429	476	522	565	622	674	707	751	790	833	876	923	970	1029	1077	1121
16	78	140	180	226	268	318	357	394	431	479	525	567	623	675	713	752	791	834	877	925	971	1030	1078	1122
22	80	141	181	227	270	319	358	395	433	480	526	568	624	676	714	753	792	837	878	926	972	1031	1079	1123
23	83	142	182	228	272	320	359	396	434	481	530	570	625	677	717	754	794	838	879	928	973	1032	1080	1124
24	84	145	185	229	273	321	360	399	437	483	531	571	626	678	718	756	795	839	880	929	974	1033	1081	1126
25	91	146	187	232	275	322	361	402	438	484	532	572	628	679	719	758	796	841	881	931	975	1034	1085	1128
32	92	147	191	233	276	323	362	404	439	487	533	573	629	680	720	759	797	845	882	934	977	1037	1086	1129
34	95	149	195	236	277	324	363	405	441	488	535	574	632	682	721	760	798	846	885	936	979	1038	1087	1131
35	97	150	197	237	279	325	364	406	443	490	536	578	633	683	723	761	801	848	886	938	981	1040	1088	1135
36	98	152	198	239	280	327	365	407	450	491	537	579	635	684	724	762	803	852	887	940	982	1041	1090	1136
37	100	153	199	240	282	330	366	408	452	492	538	585	636	685	725	765	804	854	888	942	983	1042	1091	1137
38	107	154	200	242	283	332	367	410	453	494	539	587	640	686	727	767	805	856	889	943	986	1043	1092	1138
39	109	156	204	243	287	334	368	411	454	496	540	591	645	687	729	768	809	857	891	945	987	1044	1096	1140
41	111	157	205	244	288	335	370	412	455	501	541	592	648	688	731	769	810	858	892	946	991	1046	1097	1141
43	114	158	207	245	290	337	372	414	456	503	542	593	649	689	733	770	813	859	893	947	992	1048	1098	1142
46	116	159	208	246	291	339	373	415	457	504	543	595	650	691	734	772	815	860	902	948	1000	1050	1099	1144
47	117	160	209	247	293	341	375	416	459	507	546	597	652	693	735	773	817	861	904	949	1004	1059	1103	1149
52	118	161	211	249	294	342	377	417	460	508	548	598	653	694	736	774	818	862	908	950	1006	1060	1105	1151
53	122	162	212	250	295	344	378	418	462	509	551	602	654	695	737	775	820	865	909	953	1016	1061	1107	

**NOTICE OF ADDRESS.**

TO THE SECRETARY,

**Tamworth Industrial Co-operative Society Limited.**

Sir,

*I beg to advise you that my present address is:—*

Name .....

Street .....

Town or Village .....

Share No. ....

**ANY REMOVAL SHOULD BE ADVISED TO THE OFFICE AT ONCE.**

**AUTHORITY TO WITHDRAW DIVIDEND.**

TO THE SECRETARY,

**Tamworth Industrial Co-operative Society Limited.**

Sir,

*Please pay Bearer,*

*Dividend due for Quarter ended July 26th, 1909.*

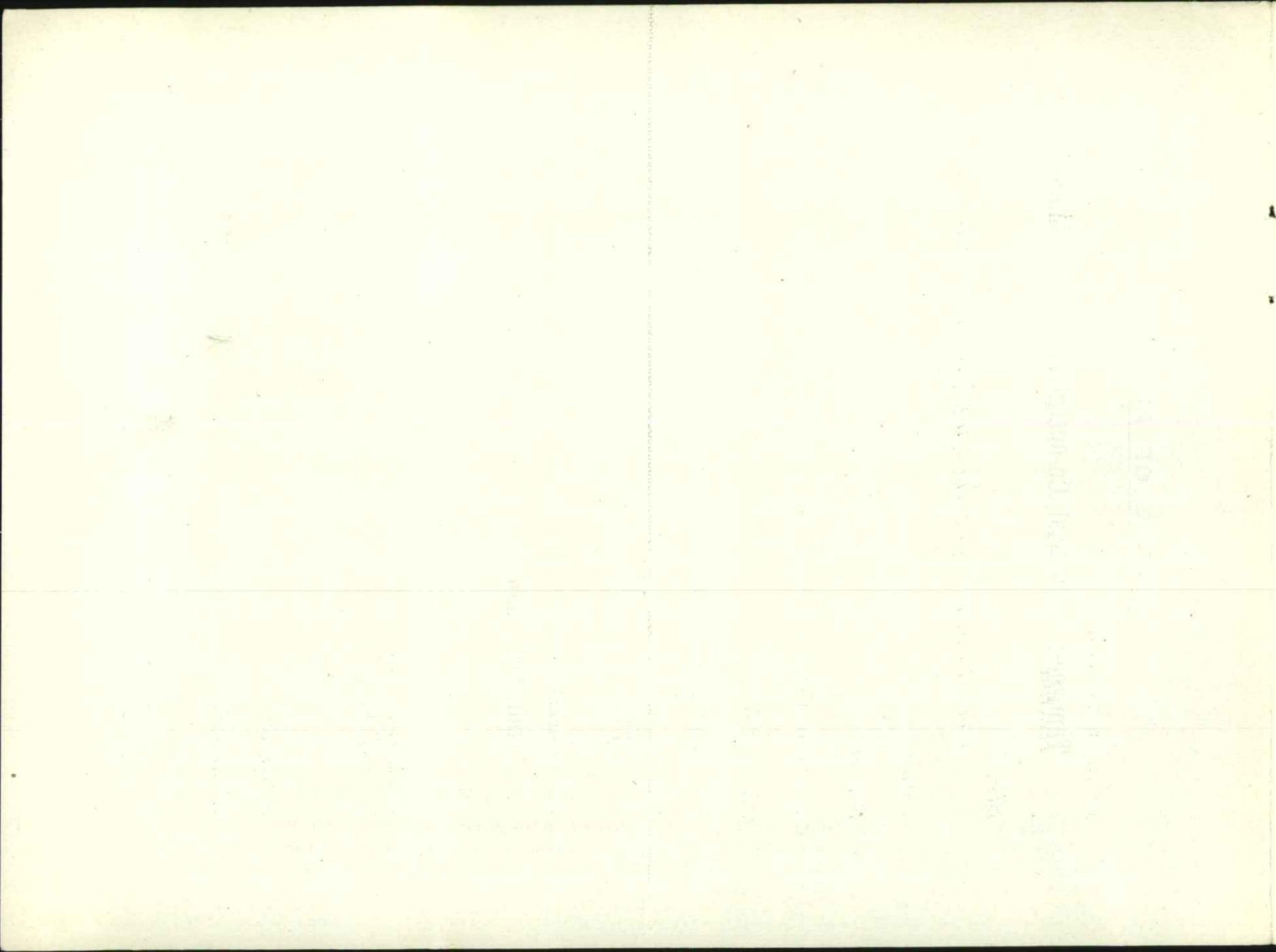
*Yours truly,*

Address .....

Member's No. ....

**N.B.—**This authority must be properly filled up and signed by the Member himself or herself, otherwise Members will make themselves liable to prosecution.

Members are warned against the danger of sending young children for their Dividend.



# NOTICES.

*Every Member is particularly requested to peruse the following, and their compliance with same is asked for:—*

**Payment for Goods** may be made to the deliverer who delivers same, or at either of the Shops—Colehill or Orchard Street, and should be paid within Seven Days, the extent of credit allowed.

**Members' Attention** is directed to Rule XX., whereby they may nominate the party to whom the money standing to their credit may be paid at their decease. If Members would attend to this rule the money could be transferred at their death free of expense, and those entitled to receive the money saved a considerable amount of trouble.

**Penny Savings Bank.**—Deposits are received at any time during office hours. Sums from One Penny to Ten Shillings may be deposited, but not more than £20 can be on deposit at one time. Interest at the rate of £4. 3s. 4d. per cent per annum is paid on each sum of Four Shillings remaining on deposit for three months.

**Members Changing their Address** should intimate the same to the Secretary. A Form is placed at the end of this Report for that purpose, and much annoyance will be saved to the staff if we can be advised of any alteration.

**Co-operative Insurance.**—In making provision against a "rainy day" by accumulative Dividends, also make provision against Fire, &c., and insure through your own Society. Proposals for Insurance against Fire, Death, Accident, Burglary can be effected by us, and Proposal Forms may be had on application at the office.

**Withdrawals** of Share Capital and Dividends can only be paid to the actual owner of the Shares, unless the person sent is provided with written authority and a Notice of Withdrawal Form duly signed by such owner of Shares. The Share Pass Book and Pass Card must be produced whenever a contribution to or a withdrawal from Shares is made. Children should not be sent to the Office either to receive or pay moneys.

**Share, Building (Mortgage), and Penny Bank Books** should be sent in regularly on or before dates given on almanac, and the importance of this cannot be too strongly impressed upon Members. When left the Pass Card should have the amount standing in the Share Book entered thereon and same initialled.

**The Current Quarter** ends on October 25th, 1909, and Share Books should be sent in by the 6th day of month following.

**Dividends** will be paid on **Thursday, Friday, and Saturday, September 2nd, 3rd, and 4th**, between the hours of 10 a.m. to 12 noon, 2 p.m. to 4 p.m., and 6 p.m. to 7-30 p.m. Children should not be sent to draw Dividends.

W. B. BOSTON, MASS.

