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-SECOND QUARTERLY

Report

AND

Balance Sheet,

FOR THE

Quarter ended
October 25th, 1909.

BANKERS:
CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.

CENTRAL PREMISES.

CO-OPERATIVE WHOLESALE SOCIETY'S PRINTING WORKS, LONGSIGHT, MANCHESTER.

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	22	22	12	9	9	12	..	4	68
* „ FREDK. WESTON	„	22	21	..	..	10	..	..	1	32
* „ CHARLES BELCHER	„	22	16	8	..	..	..	..	1	25
„ OLIVER BILLS	June, 1910	22	22	..	..	..	10	..	..	32
„ ROBERT WESTBURY	„	22	22	..	..	..	11	..	..	33
„ H. F. WALKER	„	22	21	11	..	..	..	..	3	35
† „ THOMAS GENDERS	Dec., 1910	22	16	..	..	7	..	..	1	24
„ C. A. JEFFCOATE	„	22	22	..	9	..	..	..	1	32
„ ARTHUR OSBORNE	„	22	21	10	..	..	..	..	3	34
„ JOSEPH BIRT	June, 1911	22	22	..	9	..	..	..	1	32
„ HENRY SANDERS	„	22	22	..	9	..	..	..	1	32
„ GEO. SHUTTLEWORTH	„	22	22	..	..	10	..	..	1	33

* These Members retire, but are eligible for re-election. † Ill six times.

VOTING for Three Members to serve on the General Committee will take place on Wednesday, December 1st, 1909, as follows:—
At the Office of the Society, from 8 a.m. to 12 noon. At the Town Hall, from 2 p.m. to 8 p.m.

The following Gentlemen have been nominated:—

Nominee.	Nominator.	Seconder.
Mr. CHARLES BELCHER	Mr. W. H. Taylor	Mrs. E. Shelton.
„ „ „	„ J. Johnson	Mr. Geo. Farley.
„ ARTHUR KEEN	„ T. F. Astbury	„ T. Sketchley.
„ JOHN KENT	„ R. Butlin	„ J. W. Chapman.
„ „ „	„ R. P. Brindley	„ J. C. Cooper.
„ FREDERICK WESTON	„ S. Brant	„ W. H. Dams.
„ „	„ G. Godson	„ J. Hill.
„ JOSEPH YOUNG	„ D. French	„ J. Wright.
„ „ „	„ W. Griffin	„ T. Fowler.
„ „ „	„ W. Dalton	„ A. Baker.
„ „ „	„ A. Meer	„ C. Meer.

THE QUARTERLY MEETING

WILL BE HELD IN THE

☛ TOWN HALL, on Wednesday, December 1st, 1909.

Members will only be admitted to the Business Meetings of the Society upon production of their Pass Cards at the door, in conformity with Rule 22.

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. Confirmation of Minutes of the last Quarterly Meeting.
2. Report of Committee.
3. Adoption of the Balance Sheet.
4. Nominations for three Members to serve on the Educational Committee (Messrs. C. Belcher, C. A. Jeffcoate, and Wm. Jackson are the retiring Members).
5. Elections :—(*a*) Arbitrators.
   (*b*) Auditors.
   (*c*) Scrutineer (Mr. T. Platts is the retiring Member).
6. Recommendations of Committee—That the following donations be made :—
   (*a*) Two months' Bread, free of charge, to the Tamworth Hospital.
   (*b*) £4. 4s. to the General Hospital, Birmingham.
   (*c*) £1. 1s. to the Birmingham Midland Ear and Throat Hospital.
7. Reports of Delegates :—(*a*) C.W.S. Divisional Meeting at Mansfield.
   (*b*) Convention at Birmingham.
8. Declaration of result of voting for three Members to the General Committee.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

We have pleasure in submitting for your approval and adoption the Report and Balance Sheet for the Quarter ended October 25th, 1909.

MEMBERSHIP.—We have now a Membership of 3,550.

The **BREAD BAKED** during the Quarter is 47,443 stones, a decrease on last Quarter of 634 stones, and an increase on the corresponding Quarter of last year of 3,729 stones.

SALES.—The total Sales for the Quarter have been £21,189. 11s. 8d., a decrease on last Quarter of £217. 14s. 2½d., and a decrease on the corresponding Quarter of last year of £609. 18s. 6d.

PROFITS.—The Profits disposable, after allowing for Interest on Capital, Depreciation on Property, and the payment of all expenses upon trade, are £2,264. 4s. 6d., and, by taking £30. 15s. 8d. from the Dividend Equalisation Fund, will make £2,295. 0s. 2d., which we recommend shall be disposed of as follows:—

	£	s.	d.
Dividend at the rate 2s. 2d. in the £	2231	13	4
Educational Committee	28	16	3
Bonus to Employees	26	17	6
Plate Glass Reserve Fund	0	14	6
Reserve Fund	6	18	7
	£2295	0	2

It is a regret to us that the trade for the Quarter shows so large a decrease on the corresponding Quarter of last year, but at the same time we feel there is cause for us all to congratulate ourselves even upon these results. We have been passing through a time that has been attended with much anxiety, and there are so many causes to which this decrease is attributable. Chief amongst them has been the scarcity of Pork. We have not been able to procure so many Hogs as we could last year, thereby affecting both the Butchery and Grocery Sales. Even a greater effect than these it has had upon the Milling Output, as so much less feed has been required. The market advances of other commodities have also had their effect, and on the general trade and its return of profit we reiterate what we have said, that these results are a cause for congratulation and pleasure to those who participate in them. We have also suffered through the removal of a great many of our Members to other spheres of labour.

To many this Balance Sheet and their personal knowledge of our business is sufficient satisfaction to them of its usefulness and stability, but there are many who have to combat much argument, and even false report, as to what is contained in their Society. We trust every Member will give our Quarterly issues that consideration they should have, and then speak as to what they know to be correct. We feel that nothing we can add can so well speak of the Society's soundness as that contained in these pages.

Our belief in this leads us to anticipate a greater success, and in the near future a large influx of Members, so that with a revival of some of the local industries our Sales will considerably advance, and the usefulness of the Society be brought nearer to the Members.

We, therefore, confidently appeal to one and all for your increased business, and unite with us in the further development of our Store.

The employees desire to express to the Society their best thanks for the holiday granted to them to enable them to visit the C.W.S. at Manchester, on the 27th September last. We have accepted their thanks, and glad to know they had an enjoyable and profitable visit.

Yours faithfully, *per pro* The Committee, F. S. WHARTON, Secretary.

BALANCE SHEET FOR THE QUARTER ENDED OCTOBER 25th, 1909.

CASH ACCOUNT.

Dr. Cr.

	£ s. d.	£ s. d.
To Cash in hand, July 26th, 1909		28 15 10
„ Sales—Grocery	16500 4 6	
Butchering	1882 8 0	
Furnishing	481 2 0½	
Drapery	619 6 10	
Ready-mades	290 12 10	
Millinery	113 12 4½	
Boots and Shoes	795 15 4	
Repairs	136 1 2	
Tailoring	181 4 2½	
Confectionery	169 4 4½	
		21169 11 8
„ Contributions—Shares	1077 11 0	
Penny Bank	223 1 8½	
Clothing Club	9 1 0	
		1309 13 8½
„ Insurance Agency		5 17 9
„ Entrance Fees		8 3 6
„ Fines, Nominations, &c.		8 12 3½
„ Cards		0 4 10
„ Rents—Baths	£5 0 0	
Cottages	15 19 0	
		20 19 0
„ Railway Claims		3 13 8
„ Farm Sales—Goods		52 10 7
„ Mortgage Repayments		153 1 6
„ Trade Dividend		11 5 1
„ Roden Convalescent Home		1 17 6
„ Sundries		2 2 2
„ Bank Withdrawals		18149 4 5
		£40925 13 6

	£ s. d.	£ s. d.
By Goods Purchased, including Carriage		16237 18 4
„ Expenses		2070 3 8½
„ Dividend to Members		1030 18 7
„ Withdrawals—Shares	3432 7 10	
Penny Bank	240 10 0	
Clothing Club	11 9 3	
		3684 7 1
„ Advances to Farms—Expenses and Wages		189 5 9½
„ Insurance Agency		4 19 3
„ Profit and Loss Account		56 15 7
„ Compensation		2 4 0
„ Plate Glass		0 18 6
„ Baths Account		36 6 7
„ Building Alterations—Boiler House		25 0 0
„ Fixtures		25 16 0
„ Rolling Stock		5 0 0
„ Roden Convalescent Home		1 17 6
„ Bank Deposits		17484 17 6
„ Cash in hand, October 25th, 1909		69 5 1
		£40925 13 6

BANKING ACCOUNT.

	£ s. d.	£ s. d.
To Cash in Bank, July 26th, 1909	5697 7 9	
„ Deposits	17484 17 6	
„ Interest	16 0 4	
„ Dividend	9 15 3	
	£23208 0 10	
By Withdrawals		18149 4 5
„ Commission		6 15 8
„ Cheque Books		1 5 0
„ Cash in Bank, October 25th, 1909		5050 15 9
		£23208 0 10

Dr. **EXPENSES ACCOUNT.** Cr.

	£	s.	d.	£	s.	d.
To Wages	1488	9	11			
„ Committee's Fees	12	9	0			
„ Auditor's Fee	12	0	0			
„ Stocktakers' Fees	1	10	0			
„ Rent and Rates	81	12	4			
„ Insurance	25	0	0			
„ Light, Coal, and Engine Oil	95	8	1			
„ Horse Expenses	199	9	4			
„ Stamps and Telegrams	9	9	8			
„ Books, Printing, &c.	34	13	9			
„ Delegation	6	17	11			
„ Repairs and Alterations	121	9	11			
„ Travelling	3	10	6			
„ Cleaning	5	1	9			
„ Co-operative Union Limited	4	4	0			
„ Telephone—Quarter's Rent and Calls	5	5	1			
„ Patent Medicine Licence	0	10	0			
„ New Coal Bags	9	8	0			
„ Sundries	1	6	5½			
				2117	15	8½
„ Interest on Shares (estimated)	400	0	0			
„ „ „ Penny Bank	17	3	10			
				417	3	10
„ Depreciation				236	4	8
„ Bank Commission				8	0	8
„ Employees' Insurance Fund				15	0	0
„ Horse Ley				6	16	6
				£2801	1	4½

	£	s.	d.	£	s.	d.
By Interest on Shares				45	0	0
„ „ Loans and Mortgages				86	9	4
„ Interest and Management to Farms				43	0	0
„ „ Chargeable to Cottages				12	12	9
„ Bank Interest and Dividend				25	15	7
„ Cards, Pass Books, &c.				0	4	10
„ Insurance Commission				0	18	6
„ Sundries				2	2	2
„ Chargeable to Trade Account—Productive	£632	15	11			
„ „ „ Distributive	1952	2	3½			
				2584	18	2½
				£2801	1	4½

TRADE ACCOUNT.

	£	s.	d.	£	s.	d.
To Stock on hand, July 26th, 1909	9137	7	6			
„ Goods Purchased and Carriage	15809	2	7½			
„ Productive Wages and Expenses	632	15	11			
„ Farm Produce	743	3	7			
„ Distributive Expenses	1952	2	3½			
„ Net Profit, to Profit and Loss Account	2318	2	3			
	£30592	14	2			

	£	s.	d.	£	s.	d.
By Goods Sold				21189	11	8
„ Trade Dividends—Investment Account	210	0	0			
„ „ „ Other Accounts	4	13	0			
				214	13	0
„ Railway Claims				3	13	8
„ Transfers to Farms				832	7	9
„ Stock on hand, October 25th, 1909				8352	8	1
				£30592	14	2

PROPERTY ACCOUNT.

	As per last Report.	Added this Quarter.	*Less* Transferred Farm A/c.	Total.	Depreciation. Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Quarter.	Total.	Present Nominal Value.	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	4636 9 8	103 8 2	4739 17 10	11805 6 5	16545 4 3
Fixtures	5716 14 4	25 16 0	....	5742 10 4	3019 14 3	10	3843 9 3	67 8 6	3910 17 9	1831 12 7	5742 10 4
Rolling Stock	3936 18 6	5 0 0	....	3941 18 6	2628 5 6	20	3075 7 5	65 8 0	3140 15 5	801 3 1	3941 18 6
Land and Four Cottages	1400 0 0	....	....	1400 0 0	....	2½	127 15 9	8 15 0	136 10 9	1263 9 3	1400 0 0
Totals.....	27598 17 1	30 16 0	....	27629 13 1	....	....	11683 2 1	244 19 8	11928 1 9	15701 11 4	27629 13 1

INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, July 26th, 1909.	Additions.	Interest and Bonus.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, Oct. 25th, 1909.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	5	3500 0 0	....	45 0 0	210 0 0	3755 0 0	255 0 0	....	3500 0 0
Hebden Bridge Fustian Society Limited	5	20 0 0	....	....	....	20 0 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	56 12 1	....	....	....	56 12 1	....	6 12 1	50 0 0
		3620 12 1	....	45 0 0	210 0 0	3875 12 1	255 0 0	6 12 1	3614 0 0

LOANS.	Rate per Cent.	Balance, July 26th, 1909.	Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, Oct. 25th, 1909.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	3½	4675 4 11	....	40 0 0	255 0 0	4970 4 11	....	4970 4 11
Mortgages	3¾	4945 12 4	....	46 9 4	....	4992 1 8	153 1 6	4839 0 2
		9620 17 3	....	86 9 4	255 0 0	9962 6 7	153 1 6	9809 5 1

FARM ACCOUNT.

Dr. Cr.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
To Balance, July 26th, 1909—			By Cash Sales—Produce.....		52 10 7
Horses.....	312 0 0		„ Goods.....		743 3 7
Implements	393 14 1		„ Horse Ley.....		6 16 6
Stock	1561 8 10		„ Balances, October 25th, 1909—		
		2267 2 11	Horses.....	£312 0 0	
„ Additions:—			Implements	393 14 1	
Stock	832 7 9		Stock	1823 11 8½	
Wages and Expenses—Net	189 5 9½				2529 5 9½
		1021 13 6½			
„ Interest and Management		43 0 0			
		£3331 16 5½			£3331 16 5½

PROFIT AND LOSS ACCOUNT.

Dr. Cr.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
To Subscriptions and Donations—			By Profit, as per Trade Account		2318 2 3
Birmingham Ear and Throat Hospital	1 11 6		„ Rents of Baths	5 0 0	
„ and Midland Eye Hospital	1 11 6		Cottages	21 7 6	
Tamworth Amateur Swimming and Polo Club	1 1 0				26 7 6
Birmingham Convention Fund	1 1 0		„ Roden Convalescent Home		1 17 6
„ „ Shield Fund	0 10 6				
		5 15 6			
„ Cottage Expenses—					
Repairs and Rates	2 1 1				
Interest, at 4 per cent	12 12 9				
Depreciation	8 15 0				
		23 8 10			
„ Baths—Repairs and Renovations		8 16 11			
„ Building Alterations—Engine House		25 0 0			
„ Painting Offices, &c.		12 8 6			
„ Checks Bought		4 15 6			
„ Roden Convalescent Home		1 17 6			
„ Net Profit, as per Capital Account		2264 4 6			
		£2346 7 3			£2346 7 3

MEMBERS' SHARE ACCOUNT.

	£ s. d.		£ s. d.
To Withdrawals	3432 7 10	By Members' Shares, July 26th, 1909	37038 10 2
„ Fines	4 17 10	„ Interest	409 2 0
„ Present Claims, October 25th, 1909	36192 16 0	„ Dividend Transferred	1051 13 0
		„ Bonus „	26 14 6
		„ Contributions £1077 11 0	
		„ Educational Grant 26 11 0	
			1104 2 0
	£39630 1 8		£39630 1 8

PENNY BANK ACCOUNT.

	£ s. d.		£ s. d.
To Withdrawals	240 10 0	By Members' Claims, July 26th, 1909	1934 16 9
„ Present Claims, October 25th, 1909	1934 12 3½	„ Contributions	223 1 8½
		„ Interest	17 3 10
	£2175 2 3½		£2175 2 3½

Dr. DIVIDEND AND INTEREST REGULATION FUND ACCOUNT. Cr.

	£	s.	d.		£	s.	d.
To Dividend Under-provided	2	11	7	By Balance, per last Report	85	9	3
„ Balance, October 25th, 1909	83	15	8	„ Share Interest Over-provided	0	18	0
	£86	7	3		£86	7	3

RESERVE FUND ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance, as per Capital Account	1514	16	6	By Amount, as per last Report	1480	5	7½
				„ „ „ Disposal Account	12	17	3
				„ Entrance Fees	8	3	6
				„ Fines, as per Share Account	4	17	10
				„ „ Nominations, &c., per Cash Account	8	12	3½
	£1514	16	6		£1514	16	6

CAPITAL ACCOUNT.

LIABILITIES.	£	s.	d.	£	s.	d.	ASSETS.	£	s.	d.	£	s.	d.
To Members' Share Claims, as per Share Account	36192	16	0				By Stock on hand, Wholesale Value	8782	8	1			
„ Interest this Quarter (estimated)	400	0	0				*Less* Depreciation	430	0	0			
				36592	16	0					8352	8	1
„ Clothing Club				15	9	3½	„ Property, as per Account				15701	11	4
„ Penny Bank				1934	12	3½	„ Investments, as per Account—						
„ Trade Accounts Owing				2531	7	5½	Shares	3614	0	0			
„ Expenses—Owing	140	0	0				Loans and Mortgages	9809	5	1			
„ Profit and Loss	6	7	0								13423	5	1
				146	7	0	„ Farm Balance				2529	5	9½
„ Plate Glass Insurance Fund	57	2	8				„ Accounts Owing by Members				295	0	0
„ Employees' „ „	75	7	1				„ Rent Owing				5	8	6
„ Dividend and Interest Regulation Fund	83	15	8				„ Cash in hand, October 25th, 1909				69	5	1
„ Reserve Fund	1514	16	6				„ „ Bank „ „				5050	15	9
„ Grant for "Coming-of-Age" Celebration	211	1	2										
				1942	3	1							
„ Balance—Profit Disposable				2264	4	6							
				£45426	19	7½					£45426	19	7½

DISPOSAL OF PROFIT ACCOUNT.

Dr.	£	s.	d.		£	s.	d.
To Members' Dividend on £20,600, at 2s. 2d. in the £	2231	13	4	By Balance Disposable	2264	4	6
„ Educational Committee	28	16	3	„ Amount from Dividend Equalisation Fund	30	15	8
„ Bonus to Employees	26	17	6				
„ Plate Glass Insurance	0	14	6				
„ Reserve Fund	6	18	7				
	£2295	0	2		£2295	0	2

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 October 25th, 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,
November 17th, 1909.

Thos. Brodrick, *Public Auditor.*

PROGRESS OF THE SOCIETY FROM 1887 TO PRESENT TIME.

Year.	Membership.	Sales.	Share Capital.	Trade Profits.	Depreciation.	Interest.	Reserve and Insurance Funds.	Dividend.		Bonus to Employés.	Grants to Education.	Charitable Purposes.
								Allotted.	Av'rage 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	9346 15 10	1916 4 7	791 10 8	49 3 1	80 7 8	109 4 5½	725 18 0	1 7¾	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 9¾	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 9¾	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 9¾	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	22719 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	3550	88622 9 5	36592 16 0	10290 4 9½	1019 1 9	1687 7 0½	1942 3 1	9585 0 0	2 2½	113 14 8	128 9 3	69 0 9
	..	948155 16 7	....	111444 15 6	11346 1 10	16121 10 8	....	101038 7 5	....	1230 2 11½	1304 10 1½	537 2 6

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, **w** twenty-four, and **x** twenty-five.

22*a*	203*a*	407*d*	539	680*b*	899	1028	1182*p*	1431	1605	1821	2037	2251	2515	2750*a*	2897	3078	3235*b*	3532
32	205*a*	414	541*f*	702	906	1030*f*	1193	1433*a*	1631*a*	1851*a*	2052	2264	2516	2756	2914	3087	3238*d*	3539*a*
37*a*	206*a*	417	560*a*	703*b*	918	1033	1211	1447	1636*a*	1856	2057	2266*d*	2532	2757*a*	2916	3093	3270*a*	3552
41	214	418	565	709	927*b*	1038	1214	1449	1668	1865*b*	2075	2298	2534	2759	2928	3096	3274	3562
45*b*	233	424	581	718*f*	928	1048	1233	1450	1673*a*	1879*x*	2076*b*	2308	2541	2774*b*	2930	3117	3279*a*	3575
58*b*	239	447	590	735	933	1061	1234	1455	1689	1885*h*	2086	2335	2542	2779*c*	2944	3119	3308*a*	3582
60*c*	252	451	598*c*	744	939	1074	1252*d*	1474*a*	1703	1903	2091	2337	2551*c*	2783	2961	3122	3330	3586
63	253*g*	457	602	747	964	1075	1254	1498	1705	1905	2098	2350	2557	2808	2963*a*	3143	3350*a*	3587
72	255	476	618	748	967	1093*i*	1262*b*	1503	1708	1933	2111	2355	2569*a*	2812*f*	3002*d*	3149*h*	3360*b*	
74*a*	256*a*	481	622	764	969	1098	1270	1536*b*	1709	1955	2118*e*	2382*q*	2576	2817	3005	3155*b*	3374	
83*a*	269*a*	497*b*	626	805	973	1099	1308	1558*a*	1715*a*	1957*a*	2130	2383	2590	2830*b*	3006	3160	3378	
105	272	499*a*	628	812	975*a*	1105	1331	1564*a*	1733*a*	1960	2162	2391*a*	2597*c*	2835	3007	3174	3393*a*	
115	279*b*	505	630	832	985	1106	1340	1567*g*	1742	1962	2169	2404*b*	2631	2848	3010*p*	3183	3424	
118	290	525*b*	634*c*	839	994*i*	1111*a*	1352	1568	1762	1966	2187	2410*e*	2633	2864*a*	3030	3188	3456	
128*a*	334	526	636	850	997	1112	1353	1574	1764	1969	2190*b*	2416	2664*b*	2878*a*	3044	3190	3462*a*	
131	351	533	637*e*	854	1004*a*	1119*e*	1356	1579*f*	1771*p*	1987	2214	2433*h*	2670	2882	3046	3200	3488*a*	
177	367	536	645*f*	893	1010	1158*d*	1388*d*	1594*i*	1779	2003	2221*b*	2446	2707*b*	2886	3061*g*	3201*d*	3496	
195*a*	373	537*b*	662*b*	897*a*	1018*a*	1160	1407*a*	1598	1793	2008	2230*b*	2469*e*	2726*b*	2889	3065	3202	3515	
202*c*	391	538*b*	675	898	1025	1165	1419	1601	1809*a*	2014	2248	2514	2736*c*	2896	3066	3203	3519	

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

PENNY BANK BOOKS NOT IN FOR AUDIT.

1	43	97	139	180	240	279	317	353	387	424	466	511	549	585	632	676	709	744	779	813	855	887	933	970	1019	1057	1092	1131	1179
2	45	98	142	182	242	280	318	355	388	425	467	512	551	587	633	677	711	746	782	815	856	888	935	971	1020	1058	1093	1135	1180
4	46	99	144	184	244	282	319	356	392	427	468	513	552	591	635	678	714	750	784	816	857	889	938	972	1021	1059	1094	1136	1181
5	47	100	145	185	245	284	321	357	393	428	469	514	554	592	636	679	715	751	786	817	858	891	940	973	1022	1060	1095	1137	1183
6	48	101	146	187	248	285	322	358	394	429	472	515	555	593	640	680	717	752	788	818	859	892	941	974	1023	1061	1096	1138	1189
7	52	102	147	195	249	287	323	360	395	430	474	516	556	595	641	682	718	753	790	820	860	893	943	975	1024	1063	1097	1139	1190
9	53	103	148	200	250	289	324	361	398	431	475	517	557	597	645	683	719	756	791	821	861	898	944	976	1025	1065	1099	1142	1191
10	54	105	149	204	251	290	325	362	402	433	476	521	560	598	646	684	721	757	792	822	863	900	945	979	1026	1066	1102	1143	1192
11	57	106	150	207	252	291	327	363	404	434	480	522	562	601	648	685	722	758	793	825	866	902	946	981	1028	1067	1103	1144	1193
15	62	107	153	208	253	292	328	364	405	436	481	525	563	603	649	686	724	759	794	826	867	904	947	982	1029	1068	1104	1149	1194
16	64	109	154	209	254	293	330	365	406	437	483	526	564	606	650	687	725	760	795	828	869	905	948	983	1030	1071	1105	1152	1195
21	66	111	156	212	260	294	332	366	407	439	484	530	565	607	651	688	727	761	796	830	870	907	949	985	1031	1072	1111	1156	1196
22	68	114	157	215	262	295	333	367	408	441	488	531	566	608	653	690	729	762	797	832	872	908	950	992	1037	1074	1112	1158	1197
24	69	118	159	216	264	296	334	368	409	443	490	532	567	610	654	691	730	765	798	834	873	909	953	993	1038	1077	1113	1160	
25	72	119	160	218	266	297	335	370	410	449	491	533	568	613	655	694	731	767	799	835	874	912	954	997	1041	1078	1114	1161	
27	74	125	161	221	267	298	337	372	411	450	492	535	572	614	657	696	732	768	800	837	875	913	955	998	1042	1079	1115	1162	
32	75	126	162	223	268	300	339	373	412	453	495	536	573	615	658	697	733	769	801	838	876	914	958	1000	1044	1080	1116	1163	
34	76	127	163	225	269	301	340	375	413	454	496	537	574	616	659	698	735	770	803	839	877	916	960	1004	1045	1081	1117	1164	
35	78	128	165	226	270	302	341	377	414	455	500	538	575	618	660	699	736	771	804	840	878	917	961	1005	1046	1082	1118	1167	
36	80	129	170	227	271	304	342	378	415	456	501	539	577	619	661	700	737	772	805	841	879	918	962	1007	1048	1083	1119	1168	
37	83	131	171	228	272	305	344	381	416	457	503	540	578	622	662	701	738	773	806	844	880	923	963	1008	1049	1084	1120	1169	
38	84	132	172	231	274	307	347	382	417	459	504	541	579	624	665	704	739	774	808	845	882	925	964	1009	1050	1086	1121	1170	
39	87	133	173	232	275	308	348	383	418	460	507	542	580	626	666	705	740	775	809	846	883	926	965	1010	1052	1087	1123	1171	
40	88	134	174	233	276	309	349	384	419	462	508	543	582	627	673	706	741	776	810	850	884	929	966	1014	1054	1088	1124	1172	
41	91	135	176	236	277	311	351	385	420	464	509	546	583	628	674	707	742	777	811	851	885	930	967	1016	1055	1090	1126	1177	
42	95	138	178	237	278	313	352	386	422	465	510	548	584	629	675	708	743	778	812	854	886	931	969	1018	1056	1091	1129	1178	

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 October 25th, 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.

Clothing Club—Easy Payments: Subscriptions to this are received at any time. The amount so received being from 6d. to 5s. All moneys must be expended in the Drapery, Clothing, Boot, Coal, or Furnishing Departments.

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 January 24th, 1910, and Share Books should be sent in by the 6th day of month following.

Dividends will be paid on **Thursday, Friday, and Saturday, December 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.

A Suggestion.

YOU will pardon me for addressing you, won't you?

I'm from the Co-op., and I'm out to show to you the financial position of your Society.

Perhaps you may have seen me before. I am good friends with many people.

But enough of myself. I have more important things to talk of.

I would like you to read this Report through.

Will you do it?

Thanks! It won't take you long, but it will be worth while.

Everybody wears clothes—at least, in a civilised country—and everybody likes to look as well as possible.

That's generally acknowledged.

Again, everybody likes to be smartly dressed at as little expense as possible to themselves.

Agreed again.

Well, then, let me make my suggestion.

Give the Co-op. your orders.

I don't ask you to do this because of myself, but because it will pay you.

There's not a doubt about that.

Others have proved it; and you can prove it, too.

Reasons why you should do so?

Reasons galore!

In the first place: Those who do a big trade are in a better position to buy.

The Co-op. does a very big trade.

In the second place: The firm who pays cash for all he buys is carefully "nursed" by the manufacturers, who place all the good lines in his way.

The Co-op. pays cash for everything.

In the third place: Didn't you see at the Exhibition we could supply everything.

In the fourth place: Every attention is paid to customers; they are kept in touch with all that is newest and best in everything we sell.