

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.

104th QUARTERLY

Report AND Balance Sheet,

FOR THE

Quarter ended
October 21st, 1912.



BANKERS:

CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.



CENTRAL PREMISES.

OFFICERS OF THE SOCIETY.

Chairman: Mr. CHARLES BELCHER.

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.

GENERAL COMMITTEE and their Attendances:—

NAME.	Time Expires.	GENERAL		Finance.	Shop.	Bake- house.	Farm.	Building.	Special.	TOTAL.
		Possible.	Actual.							
* Mr. THOMAS GENDERS	Dec., 1912	27	25	12	..	..	..	..	4	41
" ARTHUR OSBORNE	"	27	26	..	..	7	..	..	..	33
" FREDERICK WESTON	"	27	24	..	..	..	6	..	..	30
" HENRY SANDERS	June, 1913	27	27	..	..	..	5	..	..	32
" GEO. SHUTTLEWORTH	"	27	26	13	..	..	..	..	4	43
" ALFRED ALLSOP	"	27	25	..	..	..	3	..	..	28
" JOSEPH YOUNG	Dec., 1913	27	27	..	7	..	..	2	1	37
" ARTHUR KEEN	"	27	27	13	..	..	..	2	4	46
" CHARLES BELCHER	"	27	24	9	5	3	2	1	1	45
" ROBERT WESTBURY	June, 1914	27	25	..	7	..	..	..	1	33
" H. F. WALKER	"	27	27	..	..	8	..	2	1	38
" GEORGE NEWSTEAD	"	27	17	..	7	..	..	..	..	24

* These Members retire, but are eligible for re-election.

The following gentlemen have been nominated for General Committee (three vacancies):—

*Mr. THOMAS GENDERS	{ Proposed by Mr. THOMAS SKETCHLEY	Seconded by Mr. RD. GOODWIN.
"	,, ",, WILLIAM WRIGHT	,, ",, WALTER DAVIS.
"	,, ",, WILLIAM WRIGHT	,, ",, WILLIAM COCKERAM.
Mr. JAMES HADLEY	,, ",, FRANK RATCLIFFE	,, ",, F. J. MOORE.
*Mr. ARTHUR OSBORNE	,, ",, J. A. HAMES	,, ",, J. S. SMITH.
Mr. ALBERT POINTON	{,, ",, Mrs. A. WHITE	,, ",, Mrs. M. E. GORING.
"	,, ",, Mr. E. GLOVER	,, ",, MR. J. GLANCEY.
*Mr. FREDERICK WESTON	{,, ",, Mr. W. BLYTHE	,, ",, Mr. S. BRANT.
"	,, ",, G. GODSON	,, ",, JOHN HILL.
Mr. WILLIAM WILSON	{,, ",, G. H. SMITH	,, ",, Mrs. M. E. WOODCOCK.
"	,, ",, JOHN KENT	,, ",, Mr. W. A. JEWSBURY.
"	,, ",, T. POINTON	,, ",, SAMUEL DEAN.

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

VOTING for the election of Three Members to the General Committee will take place on WEDNESDAY, DECEMBER 4th, 1912, at the Offices from 8 a.m. to 12 noon, and at the Town Hall from 2 p.m. to 8 p.m. Voting Papers will be supplied at these times, but the Shareholder's Pass Card must be produced. The result of the election will be announced at the close of the Quarterly Meeting.

THE QUARTERLY MEETING

WILL BE HELD IN THE

Town Hall on Wednesday, December 4th, 1912.

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 Balance Sheet.
4. Nomination of Three Members to serve on Educational Committee. Messrs. C. A. Jeffcoate, Wm. Jackson, and A. Nicholls are the retiring Members.
5. Election of (a) Arbitrators; (b) Auditors; (c) Scrutineer (Mr. Wm. Jackson is the retiring member).
6. Confirmation be given to the subscription of £1. 1s. to the Polesworth and Dordon Nursing Association.
7. Recommendations of Committee. That the Society subscribe :—
 - (a) Four Months' Bread, free of charge, to the Tamworth Hospital.
 - (b) £4. 4s. to the General Hospital, Birmingham.
 - (c) £1. 1s. to the Birmingham and Midland Ear and Throat Hospital.
8. Recommendation of the Educational Committee—That they be empowered to subscribe 10s. 6d. to the William Andrews Testimonial Fund.
9. Reports of Delegates to—
 - (a) C.W.S. Divisional Meeting at Walsall.
 - (b) Birmingham and Stafford Districts Convention.
10. Declaration of the result of the voting for Three Members to the General Committee.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

We have the greatest possible pleasure in presenting to you our 104th Quarterly Report and Balance Sheet, for the Quarter ended October 21st, 1912.

This concludes the twenty-sixth year of the Society's existence, and we have to show by the statistical statement on page 11 satisfactory increases in the business of the Society, but there is a slight decrease in the Trade Profits. The causes of this have been commented upon in previous Reports, and you will be quite cognisant of them. For the present Quarter's results, to be considered by you, we would point out a splendid increase of Sales, and we thank our Members for their increased support, trusting that the coming year's trade will even exceed this past one. Although there has been a loyal response to our many appeals, we make no apology for appealing again for your further increased trade, as we are convinced there is no need for our Members to trade away from their own Society for any one article, either for price or quality.

The **SALES** for the Quarter have been £27,721. 3s. 0½d., an increase over last Quarter of £1,275. 18s. 1d., or 5 per cent, and an increase over the corresponding Quarter of last year of £1,764. 12s. 4½d., or nearly 7 per cent.

The **TRADE PROFIT** is £3,173. 16s. 5d., a decrease on last Quarter's Profits of £53. 13s. 1½d., but a slight increase on the corresponding Quarter of last year of £13. 4s. 11d. This decrease of Profit can be explained by several causes, notably the increased cost price of most goods in every department, and the increased expenses, we having had unusual and increased charges to pay off during this Quarter.

The **OUTPUT OF BREAD** for the Quarter has been 55,408 stones, a decrease of 104 stones on last Quarter's output, and an increase over the corresponding Quarter of last year of 5,512 stones.

The **MEMBERSHIP** of the Society is now 4,200, an increase upon last Quarter of 103, and an increase during the year of 282.

The **PROFIT DISPOSABLE**, when all payments have been made and expenses incurred have been charged, is £2,997. 10s. 11d., and, by taking £230 from the Dividend Equalisation Fund, we recommend to you that it shall be distributed as follows:—

	£	s.	d.
Dividend to Members, at 2s. 4d. in the £.....	3147	1	8
Educational Committee	39	13	6
Bonus to Employees	85	9	9
Reserve Fund	5	6	0
 Total.....	 £3227	 10	 11

The alterations to our Bakery under Scheme 2 are well in hand. The old ovens have been removed, and the work, so far as the building contract is concerned, is completed and the engineers are fixing the machinery. We hope by the time the Quarterly Meeting arrives that the whole of the work will have been completed.

This being so near to the festive season of Christmas we would take the opportunity in this issue to wish *each* and *all* of our Members the Compliments of the Season and Wishes for the coming year of much Prosperity and Happiness!

Remaining, yours faithfully, for the Committee,

FREDK. S. WHARTON, SECRETARY.

BALANCE SHEET FOR THE 104th QUARTER, ENDED OCTOBER 21st, 1912.

DR.

CASH ACCOUNT.

CR.

	£	s.	d.	£	s.	d.
To Goods Sold (Particulars see Trade Account)	27748	3	0½			
,, Rents		5	4 0			
,, Entrance Fees		12	6 0			
,, Fines and Nomination Fees		7	1 0			
,, Cards		0	9 2			
,, Mortgage Repayments		96	5 0			
,, Share Contributions		1486	2 3			
,, Small Savings Deposits		354	9 4			
,, Clothing Club		7	13 5			
,, Railway Claims		4	15 0			
,, Farm Sales—Goods		5	6 2			
Horse		18	10 0			
		23	16 2			
,, Insurance Agency		7	19 1			
,, Trade Dividends		13	19 3			
,, Sundry		1	4 10½			
,, Interest on Investment		0	10 0			
		29769	17 7			
		£52088	4 5½			

By Goods Purchased, including Carriage	19318	15	1½
,, Expenses	2839	12	6½
,, Dividend to Members	1706	11	10
,, Compensation		0	8 0
,, Checks Bought		7	15 0
,, Cottage Expenses		2	19 5
,, Donations		5	5 0
,, Buildings		200	0 0
,, Fixtures		351	0 0
,, Rolling Stock		97	15 6
,, Share Withdrawals		2921	17 4½
,, Small Savings Withdrawals		287	8 7½
,, Clothing Club		11	4 4
,, Farm Development—Expenses and Wages		190	1 2
Implements		6	0 0
*, Special Expenses—Bakery		126	8 11
,, Accident		0	11 0
,, Baths—Educational		3	17 0
,, Insurance Agency		5	9 7

	28083	0	5
,, Bank Deposits	28897	5	3
,, Cash in hand, October 21st, 1912	117	18	9½

£52088 4 5½

BANKING ACCOUNT.

	£	s.	d.
To Balance, July 22nd, 1912	4139	12	5
,, Deposits	23887	5	3
,, Interest	17	0	8
,, Dividend	9	10	4
	£28053	8	8

	£	s.	d.
By Withdrawals	22170	5	9
,, Commission		6	5 0
,, Balance, October 21st, 1912		5876	17 11
	£28053	8	8

DR.

EXPENSES ACCOUNT.

CR.

	£ s. d.	£ s. d.	£ s. d.
To Salaries and Wages	1912 16 1		
,, Fees—Committee	15 0 0		
Stocktakers	1 10 0		
Auditors	14 0 0		
Scrutineers	0 5 0		
,, Deputations and Delegations	17 15 6		
,, Rents, Rates, and Taxes	68 18 6		
,, Insurance	20 10 6		
,, National Health Insurance	18 8 9		
,, Repairs and Alterations	136 19 5		
,, Heating, Light, Water, and Oil	144 12 11		
Coke	33 7 5		
Printing, Stationery, and Advertising	71 12 11		
Postage, Telegrams, and Telephones	21 9 11½		
Travelling	7 11 9		
Cleaning	8 14 7		
Sundries	3 17 0		
Horse Keep and Expenses	299 6 11		
Co-operative Union Subscription	5 4 6		
Licence	1 10 6		
Coal Bags	14 3 4		
,, Interest—Share Capital (estimated)	475 0 0		
Small Savings Bank Deposits	22 5 10	497 5 10	
,, Depreciation		310 19 2	
,, Bank Charges		6 5 0	
,, Employees' Insurance Fund		15 0 0	
	<hr/> £3647 5 6½		<hr/> £3647 5 6½

TRADE ACCOUNT.

	£ s. d.	£ s. d.	£ s. d.	
To Stock on hand, July 22nd, 1912	10712 3 8			
Goods Purchased and Carriage	21155 4 5½			
Farm Produce	807 14 1			
Productive Expenses	£860 2 5½			
Distributive	2509 10 1½	3369 12 7		
,, Net Profit, to Profit and Loss Account		3173 16 5		
	<hr/> £39218 11 2½		<hr/> £39218 11 2½	
By Goods Sold—				
Grocery	12381 15 2		Furnishing	636 19 5
Butchery	2529 10 0		Bakery	5296 8 11
Coal	528 1 1		Tailoring	262 0 6
Boots	1199 5 2		Milling	1646 17 5
Drapery	1245 19 3		Confectionery	783 10 0½
Outfitting—			Boot Repairing	214 10 11
Central	591 10 2		Millinery	289 13 0
Lichfield Street	115 2 0			<hr/> 27721 3 0½
,, Trade Dividends—Investment Account	292 14 8			
,, ,, Other	6 17 6		299 12 2	
,, Railway Claims			4 15 0	
,, Transfers to Farms			668 11 0	
,, Stock on hand, October 21st, 1912			10524 10 0	

PROPERTY ACCOUNT.

	As per last Report.	Added this Quarter.	Transferr'd to Farm.	Total.	DEPRECIATION.					Present Nominal Value.	TOTAL.
					Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Quarter.	TOTAL.		
Land and Buildings (Trade) ..	18305 4 3	200 0 0	....	18505 4 3	....	2½	6248 15 7	115 13 2	6364 8 9	12140 15 6	18505 4 3
Fixtures	7081 3 4	351 0 0	....	7432 3 4	3280 14 8	10	4772 3 7	103 16 0	4875 19 7	2556 3 9	7432 3 4
Rolling Stock	4933 4 1	97 15 6	20 0 0	5010 19 7	3181 9 9	20	3925 3 6	91 10 0	4016 13 6	994 6 1	5010 19 7
Land and Two Cottages	500 0 0	....	....	500 0 0	....	2½	80 18 3	3 2 6	84 0 9	415 19 3	500 0 0
Farm:—Land	3334 2 9	....	....	3334 2 9	....	..	....	....	....	3334 2 9	3334 2 9
Buildings	1061 0 0	....	....	1061 0 0	....	2½	45 1 3	6 12 8	51 13 11	1009 6 1	1061 0 0
Implements	333 1 11	6 0 0	....	339 1 11	....	10	49 16 6	8 9 6	58 6 0	280 15 11	339 1 11
Totals.....	35547 16 4	654 15 6	20 0	36182 11 10	....	..	15121 18 8	329 3 10	15451 2 6	20731 9 4	36182 11 10

INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, as per last Report.	Additions.	Interest and Bonus.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, October 21st, 1912.	
									£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	5	4000 0 0	....	49 12 8	288 4 8	4337 17 4	337 17 4	....	4000 0 0	4000 0 0
Hebden Bridge Fustian Society Limited	5	23 1 9	....	....	....	23 1 9	....	3 1 9	20 0 0	20 0 0
Co-operative Insurance Society Limited	5	4 0 0	....	....	....	4 0 0	....	....	4 0 0	4 0 0
Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd. ..	5	50 0 0	....	....	4 10 0	54 10 0	....	4 10 0	50 0 0	50 0 0
..	4077 1 9	....	....	49 12 8	292 14 8	4419 9 1	337 17 4	7 11 9	4074 0 0	4074 0 0
LOANS.		Rate per Cent.	Balance, as per last Report.	Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, October 21st, 1912.	
Co-operative Wholesale Society Limited	3½	8399 16 10	....	73 15 7	337 17 4	8811 9 9	....	....	8811 9 9	8811 9 9
Leicester Co-op. Boot and Shoe Manufacturing Society Ltd. ..	4½	8 3 4	....	....	....	8 3 4	....	....	8 3 4	8 3 4
Mortgages	3½	3577 9 8	....	33 12 2	....	3611 1 10	96 5 0	96 5 0	3514 16 10	3514 16 10
..	11985 9 10	....	....	107 7 9	337 17 4	12430 14 11	96 5 0	96 5 0	12334 9 11	12334 9 11

FARM ACCOUNT.

DR.	CR.
To Balances, July 22nd, 1912—	£ s. d.
Horses	218 15 0
Stock	2018 11 5½
Additions:—	2237 6 5½
Stock	668 11 0
Wages and Expenses—Net	183 6 2
Horses Transferred	20 0 0
	871 17 2
.. Interest and Management	87 0 0
.. Depreciation	15 2 2
	£3211 5 9½
	£3211 5 9½

By Cash Sales—Produce

“ Goods

“ Horse Sold

“ Valuation, October 21st, 1912—

Horses

Stock

£220 5 0

2159 10 6½

2379 15 6½

DR.

MEMBERS' SHARE ACCOUNT.

CR.

	£ s. d.		£ s. d.
To Withdrawals	2921 17 4½	By Members' Shares, July 22nd, 1912.....	42982 0 7
,, Fines	7 16 6	,, Interest	470 19 9
,, Present Claims, October 21st, 1912	43581 19 11½	,, Dividend Transferred	1498 5 4
		,, Bonus	33 19 2
		,, Contributions	£1486 2 3
		,, Educational Grant	40 6 9
			<u>1526 9 0</u>
	<u>£46511 13 10</u>		<u>£46511 13 10</u>

SMALL SAVINGS ACCOUNT.

	£ s. d.		£ s. d.
To Withdrawals	287 8 7½	By Members' Claims, July 22nd, 1912.....	2483 3 0½
,, Fines	1 4 7½	,, Contributions	354 9 4
,, Present Claims, October 21st, 1912	2571 4 11½	,, Interest	22 5 10
			<u>£2859 18 2½</u>
	<u>£2859 18 2½</u>		<u>£2859 18 2½</u>

DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.

	£ s. d.		£ s. d.
To Interest Under-provided	0 19 9	By Balance, July 22nd, 1912	370 2 5
,, Balance, October 21st, 1912	369 2 8		
			<u>£370 2 5</u>
	<u>£370 2 5</u>		<u>£370 2 5</u>

RESERVE FUND ACCOUNT.

	£ s. d.		£ s. d.
To Balance, October 21st, 1912	2343 17 6	By Balance, July 22nd, 1912	2288 11 11
		,, as per Disposal Account	26 11 2½
		,, Entrance Fees	12 6 0
		,, Fines, as per Share Account	7 16 6
		,, Nominations, &c., per Cash Account	7 1 0
		,, Fines, as per Small Savings Account	1 4 7½
		,, Bonus Forfeited	0 6 3
			<u>£2343 17 6</u>
	<u>£2343 17 6</u>		<u>£2343 17 6</u>

PROFIT AND LOSS ACCOUNT.

DR.		CR.
	£ s. d.	£ s. d.
To Members' Dividend	3204 17 2	By Profit from last Quarter
,, Educational Committee	40 6 9	3306 0 6½
,, Bonus to Employees	34 5 5	
,, Reserve Fund	26 11 2½	
	<hr/> <hr/> £3306 0 6½	<hr/> <hr/> £3306 0 6½
To Subscriptions and Donations—		
Polesworth and Dordon Nursing Association ..	£1 1 0	By Profit, as per Trade Account
Birmingham and Midland Eye Hospital	1 1 0	3178 16 5
Tamworth Amateur Swimming and Polo Club..	1 1 0	,, Rents of Cottages
Birmingham General Hospital	2 2 0	5 4 0
	5 5 0	
,, Balance of Special Expenses—Bakery.....	45 5 11	
,, Cottage Expenses—		
Rates, &c.....	0 19 5	
Interest at 4 per cent.....	4 3 2	
Depreciation	3 2 6 —	8 5 1
,, Renovating	71 10 0	
,, Architect's Fees	42 17 6	
,, Checks Bought	7 15 0	
,, Accident	0 11 0	
,, Net Profit, as per Capital Account.....	2997 10 11	
	<hr/> <hr/> £3179 0 5	<hr/> <hr/> £3179 0 5

CAPITAL ACCOUNT.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
To Members' Share Capital	48581 19 11½	By Stocks—Goods	11024 10 0
,, Interest this Quarter	475 0 0	Less Depreciation	500 0 0
	<hr/> <hr/> 44056 19 11½		<hr/> <hr/> 10524 10 0
,, Small Savings Deposits	2571 4 11½	,, Property, as per Property Account	20731 9 4
,, Clothing Club	10 13 11	,, Shares	4074 0 0
	<hr/> <hr/> 2581 18 10½	,, Loans and Mortgages	12334 9 11
,, Trade Creditors—Goods	3498 4 3		16408 9 11
Expenses.....	181 9 8	,, Insurance Premiums Due.....	1 1 0
Profit and Loss A/c. (Cottages)	18 0 0	,, Accounts Owing by Members	470 0 0
Renovating.....	71 10 0	,, Farm Balance	2379 15 6½
Architect's Fees.....	42 17 6	,, Educational Committee	3 17 0
	<hr/> <hr/> 3807 1 5	,, Cash in Bank	5876 17 11
,, Reserves—		,, " hand	117 18 9½
Reserve Fund	2343 17 6		
Farm Fund	55 7 1		
Plate Glass Insurance	60 0 0		
Employees' "	242 1 1		
Dividend and Interest Regulation Fund	369 2 8		
	<hr/> <hr/> 3070 8 4		
,, Disposal, as per Profit and Loss Account	2997 10 11		
	<hr/> <hr/> £56513 19 6		<hr/> <hr/> £56513 19 6

DR.	PROPOSED DISPOSAL OF PROFIT ACCOUNT.	CR.
	£ s. d.	£ s. d.
To Dividend to Members at 2s. 4d. in the £ on £26,975	3147 1 8	By Balance Disposable
,, Educational Committee	39 13 6	,, Amount from Dividend Equalisation Fund.....
,, Bonus to Employees	35 9 9	230 0 0
,, Reserve Fund	5 6 0	
	£3227 10 11	£3227 10 11

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 21st, 1912, 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 15th, 1912.

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.	Av'rage per £.			
1887.....	254	£ s. d. 2704 17 5½	£ s. d. 833 2 1	£ s. d. 401 9 4½	£ s. d. 6 10 0	£ s. d. 7 12 0	£ s. d. 60 1 0½	£ s. d. 242 0 8½	s. d. 2 0	£ s. d.	£ s. d. 5 17 6	£ s. d.
1888.....	425	6744 15 3	1595 16 6	600 13 8½	28 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 7½	11 7 9	18 18 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	98 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 18 7½	7084 14 0	2473 3 0	269 5 2	334 9 9½	536 18 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	9350 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	4897 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	889 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	887 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	88022 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
1910.....	3580	89181 16 1	37119 15 9	11560 13 0½	953 15 0	1693 17 5½	2201 5 0	10632 10 0	2 5½	117 0 0	144 10 9	45 8 9
1911.....	3918	101055 3 9½	41039 14 5½	14061 1 11	1310 13 8	1805 18 11	3019 10 0	12905 15 0	2 6	134 11 5	175 15 3	60 5 11
1912.....	4200	108672 9 9	44056 19 11½	13509 6 9½	1258 12 1	1973 1 10½	2070 8 4	12934 11 8	2 5½	141 6 11	168 17 6	44 18 6
	..	1247065 6 2½	....	150575 17 3	14869 2 7	21594 8 11	....	136961 4 1	....	1623 1 3½	1793 13 7½	687 15 8

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, and **t** twenty-one.

23a	202	352a	492	665	824	1010	1241b	1416b	1577a	1705a	2014	2231b	2391d	2541	2724a	2866	3019	3162	3359	3516	3636	3895	4205
26b	203e	364	499	680c	854	1054	1244	1418	1579r	1731	2032	2238i	2405b	2552b	2745j	2897a	3030b	3183	3360	3517	3640	3932	4243
29	207d	375	506	682i	858	1057	1251	1434b	1580b	1743	2055	2244	2416	2556	2757	2914	3043b	3196a	3363f	3527e	3645c	3948	4247
56	214a	377	508d	690j	882	1058a	1261b	1438a	1587a	1762	2074	2263g	2436	2605b	2758	2916l	3053c	3200	3368j	3529e	3656a	3951	4252
65	224	379	538j	694	897	1069d	1289a	1463a	1588	1768b	2076n	2271a	2439a	2614k	2776	2930	3061d	3210d	3373a	3543d	3704	3968b	
74b	225	381	555	708k	906	1079b	1299	1464b	1603c	1775a	2097	2284	2451b	2617	2779a	2973	3070	3211	3378	3546a	3708	3993	
97a	230e	388	556	718r	915a	1097	1303a	1478b	1604a	1839a	2110d	2286a	2470b	2622	2791b	2983b	3074a	3255d	3386d	3558	3729	4029e	
115	239	389a	567b	725	947	1101	1324e	1504a	1607	1851	2111a	2296	2490c	2628a	2800a	2989	3095g	3261c	3392a	3560a	3739b	4036	
131b	253s	395b	583a	732a	953	1151	1355	1518b	1619	1885t	2117	2298j	2497a	2631l	2806	2993b	3114c	3262a	3394a	3564	3766	4079	
143c	261	411c	588	748	962g	1165	1368a	1527c	1624d	1924	2142	2340	2507i	2654b	2830b	2997a	3122c	3270b	3429	3589	3783	4089	
149	288	460b	597	751b	968	1167e	1370	1536n	1661h	1939	2173b	2348d	2516	2671	2839a	3002	3129	3275j	3480a	3598	3804	4130	
163d	292a	471	605a	790a	987	1198b	1374	1544	1662f	1954	2178	2364	2523k	2684b	2844	3012a	3146	3298	3496d	3604e	3807e	4140	
192	320a	484k	622	797b	996	1218f	1408a	1545	1664	1997	2181b	2378	2529a	2694j	2848	3013c	3150	3300e	3503	3609	3817	4141	
194	347	486	637e	806	1006	1236a	1411e	1574	1680	2000c	2190	2383l	2533	2723	2856	3015	3154a	3328	3510	3610a	3836b	4187	

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

PENNY BANK BOOKS NOT IN FOR AUDIT.

1	57	120	174	231	273	320	362	405	457	512	560	610	667	715	767	813	861	913	960	1029	1081	1125	1168	1217	1271	1318	1374
2	58	122	175	232	274	321	363	406	459	513	562	613	669	718	768	815	864	914	961	1031	1082	1127	1169	1218	1272	1319	1375
4	62	125	176	233	277	322	364	407	462	516	564	614	670	720	769	816	865	915	965	1032	1083	1128	1170	1221	1273	1321	1377
5	64	129	177	234	278	323	365	409	463	517	565	615	671	721	770	817	866	916	968	1033	1086	1131	1174	1222	1275	1323	1379
8	66	131	178	235	279	324	366	410	464	521	566	617	674	724	771	819	867	917	969	1035	1087	1133	1175	1224	1276	1324	1381
9	67	132	179	240	280	328	367	413	465	522	567	618	675	725	772	820	869	918	970	1037	1088	1134	1176	1226	1277	1326	1383
10	68	134	180	241	282	329	368	415	466	523	568	619	676	727	773	821	870	920	971	1041	1090	1135	1177	1228	1278	1330	1385
11	71	138	182	242	283	332	372	416	468	525	570	624	677	729	774	826	872	921	972	1043	1091	1136	1179	1234	1279	1331	1386
12	72	139	184	243	288	333	373	417	469	527	572	629	678	730	775	829	873	922	973	1046	1092	1137	1181	1235	1281	1332	1389
14	74	142	187	244	290	334	376	420	471	528	573	632	679	731	777	830	874	926	979	1047	1093	1140	1183	1237	1283	1333	1391
15	76	143	189	245	292	335	377	421	474	530	574	633	680	733	779	832	878	928	983	1048	1095	1141	1184	1238	1285	1334	1392
16	81	146	190	246	293	336	378	422	475	532	575	634	682	734	780	833	881	930	984	1049	1096	1142	1185	1239	1287	1335	1393
22	83	148	192	248	294	337	380	424	476	535	577	637	684	735	783	834	885	933	987	1050	1098	1143	1188	1240	1290	1336	1396
23	87	149	196	249	295	338	382	425	477	537	579	640	685	736	784	835	886	934	989	1052	1099	1144	1190	1241	1291	1337	1397
26	89	151	202	250	296	339	383	426	478	538	580	641	686	739	790	838	887	937	996	1053	1101	1147	1193	1245	1293	1338	1400
27	91	153	204	251	297	340	384	427	479	539	583	645	688	740	791	839	889	939	997	1054	1103	1148	1194	1247	1294	1341	1401
28	97	154	206	253	298	341	385	428	480	540	585	646	689	741	795	840	891	940	1000	1055	1104	1149	1195	1248	1295	1342	1403
33	99	157	208	254	299	342	386	429	494	541	586	648	691	742	796	841	892	941	1003	1056	1105	1151	1196	1251	1297	1343	1405
35	102	159	209	256	300	348	387	432	484	542	588	650	694	745	797	842	893	943	1005	1057	1106	1152	1197	1252	1298	1344	1408
36	103	160	211	259	301	349	388	433	485	543	591	651	697	746	798	843	894	944	1007	1058	1107	1154	1198	1253	1299	1347	1412
38	105	161	214	260	302	351	389	437	486	545	592	652	698	750	799	844	895	945	1010	1060	1108	1155	1199	1255	1300	1348	1413
39	106	162	216	261	303	353	390	438	490	548	595	653	700	753	800	845	896	946	1014	1063	1109	1157	1200	1256	1301	1352	1415
40	109	163	217	262	307	354	392	439	492	550	596	657	701	755	801	851	897	947	1015	1065	1110	1158	1202	1258	1303	1358	1417
41	110	165	219	263	308	355	393	441	494	551	597	658	702	756	803	853	900	948	1018	1066	1111	1160	1203	1259	1304	1360	1419
43	111	166	223	264	309	356	394	443	495	552	599	660	704	757	804	854	904	949	1021	1068	1113	1161	1207	1260	1305	1361	1422
47	112	167	224	265	311	357	395	444	499	553	600	661	707	759	805	855	906	950	1022	1076	1117	1163	1208	1262	1306	1362	
48	113	170	225	266	313	358	396	448	500	554	601	662	709	760	806	856	907	951	1024	1077	1119	1164	1209	1264	1308	1365	
51	114	171	226	267	316	359	397	450	503	556	603	664	710	761	807	857	908	953	1025	1078	1120	1165	1211	1267	1314	1366	
54	116	172	227	269	318	360	402	453	510	557	604	665	713	762	810	858	909	958	1026	1079	1121	1166	1212	1268	1315	1367	
56	118	173	230	270	319	361	404	456	511	558	606	666	714	763	812	860	910	959	1028	1080	1124	1167	1216	1269	1317	1370	

To the Tamworth Industrial Co-operative Society Limited.

AUTHORITY TO WITHDRAW DIVIDEND.

I, the undersigned, hereby give notice to withdraw my Dividend due for the Quarter ended October 21st, 1912, and I hereby authorise you to pay the same to the bearer of this Voucher.

Signed

Date

Witness

(To be used where member is unable to write.)

Address of Witness

RECEIVED the sum of pounds shillings

pence this 5th 6th 7th day of December, 1912.

Signature of Receiver

Share No.

£ s. d.

TIMES OF PAYMENT.

Thursday ..	10 a.m. to 12 noon.	2 p.m. to 4 p.m.	6 p.m. to 7-30 p.m.
Friday.....	10 ,	12 ,	4 ,
Saturday ..	10 ,	12 ,	2 ,
			6 ,
			8 ,
			8 "

To the Tamworth Industrial Co-operative Society Limited.

NOTICE OF ADDRESS.

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

Name

Street

Town or Village

Share No.

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.

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.

Small 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 20th, 1913, and Share Books should be sent in by the 6th day of month following.

Dividends will be paid on **Thursday, Friday, and Saturday, December 5th, 6th, and 7th**, 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., except Saturday until 8 p.m. Children should not be sent to draw Dividends.



A MERRY CHRISTMAS TIME
IS JUST AS REAL NOW AS IN THE DAYS OF LONG AGO.

NOW IS THE TIME TO SELECT YOUR

Christmas Presents

We are making a SPECIAL DISPLAY of
**Toys, Dolls, Games, Christmas Cards, Toy Books,
Kiddies' Co-ops, and Picture Post Cards.**

All the Latest MECHANICAL NOVELTIES of the Season.

The choosing of a Christmas present is generally the most troublesome thing connected with it. We have tried to make it easier for you to choose. A look through our Christmas Show will enable you to settle satisfactorily all those perplexing questions of what to select for your various presents, because you will have the finest and most comprehensive stock possible to choose from, every item of which can be relied upon to be absolutely the best, consistent with the price.

May we advise you to buy your Gifts as soon as possible. Don't put off till the last minute. Though our stocks are bought with a view to meeting every possible requirement, some things are certain to be sold out before Christmas week. Besides, we can give you better attention now—not so much crowding.