

# 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.

108TH QUARTERLY

Report

— AND —

## Balance Sheet,

FOR THE

Quarter ended  
October 20th, 1913.



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. 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.

### GENERAL COMMITTEE and their Attendances:—

NAME.	Time Expires.	GENERAL		Finance.	Shop.	Bake- house.	Farm.	Building.	Special.	TOTAL.
		Possible.	Actual.							
MR. JOSEPH YOUNG .....	Dec., 1913	43	43	..	..	9	..	..	..	52
" ARTHUR KEEN.....	"	43	43	..	8	..	..	..	..	51
*† " CHARLES BELCHER .....	"	43	32	6	7	6	..	..	..	51
" ROBERT WESTBURY .....	June, 1914	43	38	..	1	5	..	..	..	44
H. F. WALKER .....	"	43	41	2	..	10	..	..	..	53
" GEORGE NEWSTEAD.....	"	43	34	..	8	..	..	..	..	42
" FREDERICK WESTON .....	Dec., 1914	43	39	1	..	..	6	..	..	46
" ALBERT POINTON .....	"	43	26	5	..	..	..	..	..	31
" WILLIAM WILSON .....	"	43	41	..	..	1	5	..	..	47
" HENRY SANDERS.....	June, 1915	43	43	15	..	1	..	..	..	59
" GEO. SHUTTLEWORTH .....	"	43	42	2	6	2	..	..	..	52
" THOMAS GENDERS.....	"	43	39	14	..	1	..	..	..	54

\* These Members retire, and are eligible for re-election, but Mr. Belcher does not offer himself for re-election. † Ill twice.

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

*Mr. CHARLES BELCHER .....	Proposed by Mr. Richard Butlin .....	Seconded by Mr. Geo. Stubbs.
Mr. BENJAMIN BRINDLEY .....	„ „ Mr. Joseph Blundell .....	„ „ Mr. F. J. Barnett.
„ „ Mrs. Caroline Barnett .....	„ „ Mrs. Edith Gilbert.	
„ „ Mr. John Glancey .....	„ „ Mrs. Jane Matthews.	
„ „ Mr. W. S. Jackson .....	„ „ Mr. Henry Morgan.	
„ „ Mr. E. A. Hatton .....	„ „ Mr. R. P. Brindley.	
„ „ Mr. S. S. Dunkley .....	„ „ Mr. F. Asbury.	
„ „ Mrs. A. E. Taylor .....	„ „ Mrs. M. A. Cotterill.	
Mr. ALBERT HACKETT .....	„ „ Mr. E. G. Gillett .....	„ „ Mr. Geo. Green, Jun.
Mr. JAMES HADLEY .....	„ „ Mr. Fredk. Jas. Moore .....	„ „ Mr. Frank Ratcliffe.
Mr. JOHN EDWARD JOHNSON .....	„ „ Mr. Alfred Jewsbury .....	„ „ Mr. T. Jones.
*Mr. ARTHUR KEEN .....	„ „ Mr. John Hill .....	„ „ Mr. Henry Riley.
*Mr. JOSEPH YOUNG .....	„ „ Mr. Harry Stubbs .....	„ „ Mrs. M. H. Hall.
	„ „ Mr. John Wright .....	„ „ Mr. David French.

Those marked thus \* are the retiring Members.

**VOTING** for the election of Three Members to the General Committee will take place on WEDNESDAY, DECEMBER 3rd, 1913, 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 3rd, 1913.**

**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. Joseph Hewkin, John Kent, and Richard Fowler are the retiring members.
5. Election of (a) Arbitrators, (b) Auditors, (c) Scrutineer (Mr. William Jackson is the retiring member).
6. Confirmation to Subscription of £5. 5s. to the *Daily Citizen* Dublin Food Fund.
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.
  - (d) £1. 1s. to the Polesworth and Dordon Nursing Association.
8. Reports of Delegates to—
  - (a) C.W.S. Divisional Meeting at Birmingham.
  - (b) Birmingham and Stafford Districts Convention.
9. Declaration of the result of the voting for Three Members to the General Committee.

## COMMITTEE'S REPORT.

FELLOW-MEMBERS,

It is our pleasure to submit to you the 108th Quarterly Report and Balance Sheet, for the Quarter ended October 20th, 1913.

**THE SALES** again exceed the previous highest total recorded, and the increase over the corresponding period of last year is also very high. They amounted to £29,859. 12s. 4d., an increase over those of last Quarter of £453. 10s. 8½d., and over those of last year of £2,138. 9s. 3½d.

**THE TRADE PROFITS** are £3,579. 16s. 0½d.—11·99 per cent per £ of Sales—an increase upon those of last Quarter of £81. 7s. 11d., and over those of last year of £405. 19s. 7½d., being 11·89 per cent and 11·45 per cent average per £ of Sales respectively, an endorsement of our efforts to supply the best article at a reasonable cost to the Member as it is possible to do so.

**THE BREAD BAKED** was 60,109 stones, 256 stones less than last Quarter, and 4,701 stones increase over the corresponding Quarter of last year.

**THE MEMBERSHIP** is now 4,535 (167 having joined during the Quarter and 117 having withdrawn), an increase over last Quarter of 50, and over last year of 335.

**THE PROFIT DISPOSABLE**, when all charges upon Trade, Interest on Capital, and Depreciation have been allowed, is £3,536. 13s. 2½d., and we recommend its disposal as follows:—

	£	s.	d.
Dividend to Members, at 2s. 4d. in the £ .....	3383	6	8
Educational Committee.....	44	15	0
Bonus to Employees .....	38	11	3
Reserve Fund .....	10	0	3½
Carried forward.....	60	0	0
	<hr/>	<hr/>	<hr/>
	£3536	13	2½

At a special meeting of the Shareholders it was decided to purchase the site of No. 7, Colehill, Tamworth, and this acquisition will give us a fine scope for development. The two properties, Nos. 7 and 8, Colehill, are about 3,600 square feet, with a frontage to Colehill of 88 feet, and the land extends through to Marnion Street. We shall now proceed with plans for suitable shops for the Colehill frontage, and hope soon to have them before you for your consideration.

We expect to proceed with the alterations to 35, Church Street at once, and we shall arrange that the work can be done as expeditiously as possible. We do not look to having a deal of inconvenience, but we shall have to ask you to bear with us for the short time the alteration is on if such there should be.

We are glad that the Industrial and Provident Societies (Amendment) Bill has become law, and we specially call your attention to the amendment of the principal Act, which amends the Section as respects nominations in order that the nomination applies to the amount standing to the credit of the Member at the time of the decease, or so much as may be included in the nomination of any sum specified. As the Act only deals with nominations made after the commencement of the Act (January 1st, 1914) it is advisable for all members who have nominated to revoke them and to nominate again and have the benefit of the alterations made by the new Act. We shall endeavour to arrange this matter that it can be as convenient to the Members as possible, and we strongly advise all to take advantage of it.

Now the season of special goodwill is close at hand and many Members have already taken in hand matters that will tend to bring about goodwill and pleasure at the festive time of Christmas. We shall have Christmas Specialities in every Department and we want you to purchase them, when we are assured that you will experience our old wish of **A Very Merry Christmas and a Happy New Year.**

Yours faithfully,

*Per pro THE COMMITTEE,*

*FREDK. S. WHARTON, Secretary.*

# BALANCE SHEET FOR THE 108th QUARTER, ENDED OCTOBER 20th, 1913.

Dr.

## CASH ACCOUNT.

Cr.

	£	s.	d.
To Goods Sold (Particulars see Trade Account) .....	29847	12	4
,, Rents.....		5	4 0
,, Entrance Fees.....	12	10	6
,, Fines and Nomination Fees.....	8	13	7
,, Cards.....	0	7	8
,, Mortgage Repayments.....	107	11	6
,, Share Contributions.....	1965	3	7
,, Small Savings Deposits.....	391	13	8
,, Clothing Club .....	12	19	11
,, Railway Claims .....	4	2	5
,, Farm Sales—Goods .....	9	2	2
,, Insurance Agency .....	7	4	2
,, Commission .....	8	14	9
,, Trade Dividend Bonus .....	15	16	2
Interest on Shares .....	0	10	0
Sundries .....	0	11	6½
,, Commission on Individual Deposits .....	0	3	5
,, Co-operative Insurance Society Ltd.—Investment .....	143	5	1

32541 6 5½

,, Bank Withdrawals.....	25551	8	4
,, Cash in hand, July 21st, 1913 .....	196	14	3

£58289 9 0½

	£	s.	d.
By Goods Purchased, including Carriage .....	22916	9	11½
,, Expenses.....	2891	11	6½
,, Dividend to Members .....	1639	12	4
,, Checks Bought .....		12	2 1
,, Cottage Expenses.....		0	4 4
,, Donations .....		7	17 6
,, Rolling Stock.....		176	17 0
,, Paving.....		38	0 0
,, Share Withdrawals .....		2659	9 2
,, Small Savings Withdrawals .....		268	3 0
,, Clothing Club .....		6	5 8
,, Farm Development—Expenses and Wages .....		181	6 1
,, " " Horses .....		22	11 6
,, " " Special Expenses .....		180	5 10
,, Insurance Agency .....		5	13 10
,, Architect's Fees.....		21	19 6
,, Accident .....		0	5 0
,, Compensation .....		0	17 8
,, Tamworth Castle Millenary .....		35	0 0
,, International Congress Expenses .....		6	1 9
,, Expenses of Meetings .....		6	15 0
,, Loan Investment—C.W.S. Ltd. ....		143	5 1

31220 13 10

,, Bank Deposits.....	26852	17	9
,, Cash in hand, October 20th, 1913 .....	215	17	5½

£58289 9 0½

## BANKING ACCOUNT.

	£	s.	d.
To Balance, July 21st, 1913 .....	8477	12	3
,, Deposits .....	26852	17	9
,, Interest.....	42	5	0
,, Dividend .....	18	15	6

£35391 10 6

	£	s.	d.
By Withdrawals .....	25551	8	4
,, Commission .....		6	9 3
,, Cheque Book .....		1	6 9
,, Balance, October 20th, 1913 .....		9832	6 2

£35391 10 6

Dr.

## EXPENSES ACCOUNT.

Cr.

	£ s. d.		£ s. d.
To Salaries and Wages .....	2048 18 0	By Interest on Shares .....	54 15 0
,, Fees—Committee .....	23 1 0	,, Loans and Mortgages .....	118 19 11
Stocktakers .....	1 10 0	,, Interest and Management to Farms .....	87 0 0
Auditors .....	14 0 0	,, Chargeable to Cottages .....	4 5 7
Scrutineer .....	0 2 6	,, Bank Interest and Dividend .....	61 0 6
,, Deputations and Delegations .....	19 4 11	,, Cards, Pass Books, &c. ....	0 7 8
,, Rents, Rates, and Taxes .....	85 18 0	,, Sundries .....	0 11 6½
,, Insurance .....	20 14 6	,, Insurance Agency .....	1 10 4
,, National Health Insurance .....	19 5 6	,, Commission .....	8 14 9
,, Repairs and Alterations .....	154 15 3½	,, Bank Commission .....	0 3 5
,, Heating, Light, Water, and Oil .....	147 8 7	Balance to Trade Account—	
,, Coke .....	35 9 8	Productive .....	942 5 1
,, Printing, Stationery, and Advertising .....	71 4 3½	Distributive .....	2589 13 3½
,, Postage and Telegrams .....	14 7 3½		
,, Travelling .....	7 7 0		
,, Cleaning .....	8 12 5		
,, Telephone .....	7 17 4		
,, Horse Keep and Expenses .....	244 5 11		
,, Co-operative Union Subscription .....	5 11 6		
,, Licences .....	1 10 6		
,, Sundries .....	7 1 1		
,, Interest—Share Capital (estimated) .....	550 0 0		
,, " Small Savings Bank Deposits .....	27 17 6½		
,, Depreciation .....	328 18 3		
,, Bank Charges .....	7 16 0		
,, Employees' Insurance Fund .....	15 0 0		
,, Horse Ley .....	1 15 0		
	<hr/> £3869 7 1		<hr/> £3869 7 1

## TRADE ACCOUNT.

	£ s. d.		£ s. d.		£ s. d.		£ s. d.
To Stock on hand, July 21st, 1913 .....	10530 15 4	By Goods Sold—					
,, Goods Purchased and Carriage .....	24264 18 6	Grocery .....	13587 8 5	Furnishing .....	734 18 10		
,, Farm Produce .....	963 17 8	Butchery .....	2755 18 6	Bakery .....	5727 5 5½		
,, Productive Expenses .....	942 5 1	Coal .....	890 18 1½	Tailoring .....	256 8 7		
,, Distributive .....	2589 13 3½	Boots .....	1352 16 1½	Milling .....	1498 14 3		
,, Net Profit, to Profit and Loss Account .....	3579 16 0½	Drapery .....	1400 6 5½	Confectionery .....	895 4 2		
		Outfitting—		Boot Repairing .....	211 9 0		
		Church Street ..	619 18 8	Millinery .....	308 7 6½		
		Lichfield Street ..	119 18 2½			29859 12 4	
		Trade Dividends—Investments Account .....	318 0 0				
		" " Other .....	8 2 4				
						326 2 4	
		" Railway Claims .....				4 2 5	
		" Transfers to Farms .....				577 2 10	
		" Stock on hand, October 20th, 1913 .....				12104 6 0	
	<hr/> £42871 5 11						
						<hr/> £42871 5 11	

## PROPERTY ACCOUNT.

	As per last Report.	Added this Quarter.	Less Sold and Transferred.	Total.	DEPRECIATION.					Present Nominal Value.	TOTAL.
					Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Quarter.	TOTAL.		
Land and Buildings (Trade) ..	20742 2 3	....	....	20742 2 3	....	2½	6741 6 6	129 12 9	6870 19 3	13871 3 0	20742 2 3
Fixtures .....	7630 0 4	....	....	7630 0 4	9319 14 8	10	5197 16 1	107 15 6	5805 11 7	2324 8 9	7630 0 4
Rolling Stock .....	5142 6 7	176 17 0	....	5319 3 7	73494 0 6	20	4276 15 6	91 5 0	4368 0 6	951 3 1	5319 3 7
Land and Two Cottages .....	524 15 0	....	....	524 15 0	....	2½	93 8 3	3 5 7	96 18 10	428 1 2	524 15 0
Farm:—Land .....	3334 2 9	....	....	3334 2 9	....	..	....	....	....	3334 2 9	3334 2 9
Buildings .....	1061 0 0	....	....	1061 0 0	....	2½	71 11 11	6 12 8	78 4 7	982 15 5	1061 0 0
Implements .....	339 1 11	....	....	339 1 11	....	10	83 14 6	8 9 6	92 4 0	246 17 11	339 1 11
Totals.....	38773 8 10	176 17 0	....	38950 5 10	....	..	16164 12 9	347 1 0	16811 13 9	22138 12 1	38950 5 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 20th, 1913.	
									£ s. d.	£ s. d.
Co-operative Wholesale Society Limited .....	5	4300 0 0	....	54 15 0	318 0 0	4672 15 0	372 15 0	....	4300 0 0	4300 0 0
Hebden Bridge Fustian Society Limited .....	5	24 0 6	....	....	....	24 0 6	....	4 0 6	20 0 0	20 0 0
Co-operative Insurance Society Limited .....	5	4 0 0	139 5 1	....	....	143 5 1	*143 5 1	....	....	....
Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd. ..	5	54 3 4	....	....	....	54 3 4	....	4 3 4	50 0 0	50 0 0
+ Transferred to C.W.S. Loan.	..	4382 3 10	139 5 1	54 15 0	318 0 0	4894 3 11	516 0 1	8 3 10	4370 0 0	4370 0 0

LOANS.	Rate per Cent.	Balance, as per last Report.	Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, October 20th, 1913.	
								£ s. d.	£ s. d.
Co-operative Wholesale Society Limited .....	3½	10048 2 2	143 5 1	89 19 4	372 15 0	10654 1 7	....	10654 1 7	10654 1 7
Leicester Co-op. Boot and Shoe Manufacturing Society Ltd. ..	4½	11 8 9	....	....	....	11 8 9	....	11 8 9	11 8 9
Mortgages .....	3¾	3089 3 4	....	29 0 7	....	3118 3 11	107 11 6	3010 12 5	3010 12 5
..	13148 14 3	143 5 1	118 19 11	372 15 0	13783 14 3	107 11 6	13676 2 9	13676 2 9	13676 2 9

DR.

## FARM ACCOUNT.

To Valuation, July 21st, 1913—	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Horses.....	293	0	0	....	9 2 2
Stock .....	2442	2	7	2735 2 7	963 17 8
,, Additions—Stock .....	577	2	10	....	1 15 0
Wages and Expenses—Net.....	181	6	1	....	....
Horses .....	22	11	6	781 0 5	£315 11 6
„ Interest and Management .....	87	0	0	....	2327 18 10
„ Depreciation .....	15	2	2	....	2643 10 4
	£3618	5	2		£3618 5 2

DR.

**MEMBERS' SHARE ACCOUNT.**

CR.

	£ s. d.	£ s. d.	
To Withdrawals .....	2659 9 2	By Members' Shares, July 21st, 1913 .....	48849 5 3½
,, Fines .....	7 12 0	,, Interest .....	534 6 0
,, Present Claims, October 20th, 1913 .....	50421 12 8½	,, Dividend Transferred .....	1658 5 6
		,, Bonus .....	87 18 6
		,, Contributions .....	£1965 3 7
		,, Educational Grant .....	43 15 0
			2008 18 7
	£53088 13 10½		£53088 13 10½

**SMALL SAVINGS ACCOUNT.**

	£ s. d.	£ s. d.	
To Withdrawals .....	268 3 0	By Members' Claims, July 21st, 1913 .....	2995 19 2½
,, Present Claims, October 20th, 1913 .....	3147 7 5	,, Contributions .....	391 13 8
		,, Interest .....	27 17 6½
			£3415 10 5

**DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.**

	£ s. d.	£ s. d.	
To Amount, as per last Disposal Account .....	68 1 4	By Balance, July 21st, 1913 .....	163 1 4
,, Balance, October 20th, 1913.....	127 16 2	,, Amount, as per last Disposal Account .....	27 2 2
		,, Interest Over-provided .....	0 14 0
			£195 17 6

**RESERVE FUND ACCOUNT.**

	£ s. d.	£ s. d.	
To Balance, October 20th, 1913 .....	2621 9 9½	By Balance, July 21st, 1913 .....	2450 0 11
		,, " as per Disposal Account .....	3 7 8½
		,, Entrance Fees .....	12 10 6
		,, Fines, as per Share Account .....	7 12 0
		,, Nominations, &c., per Cash Account .....	8 13 7
		,, Profit upon Transfer of Co-operative Insurance Shares .....	139 5 1
	£2621 9 9½		£2621 9 9½

# PROFIT AND LOSS ACCOUNT.

DR.		CR.
	£ s. d.	
To Members' Dividend .....	3297 17 10	£ s. d.
,, Educational Committee .....	43 15 0	3341 19 10½
,, Bonus to Employees .....	37 18 6	
,, Reserve Fund .....	3 7 8½	68 1 4
,, Interest and Dividend Regulation Fund .....	27 2 2	
	<b>£3410 1 2½</b>	<b>£3410 1 2½</b>
To Subscriptions and Donations—		
Birmingham General Hospital .....	£2 2 0	
and Midland Eye Hospital .....	3 3 0	
Tamworth Amateur Swimming and Polo Club..	1 1 0	
Birmingham Ear and Throat Hospital .....	1 11 6	
	7 17 6	
,, Cottage Expenses—Rates and Repairs .....	3 4 4	
Interest at 4 per cent .....	4 5 7	
Depreciation .....	3 5 7	
	10 15 6	
,, Checks Bought .....	12 2 1	
,, Accident .....	0 5 0	
„ International Congress Expenses .....	6 1 9	
„ Land Tax Redemption—Proportion .....	2 0 0	
„ Paving—Proportion .....	9 5 0	
„ Reserve Fund .....	139 5 1	
„ Net Profit, as per Capital Account.....	3536 13 2½	
	<b>£3724 5 1½</b>	<b>£3724 5 1½</b>

# CAPITAL ACCOUNT.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
To Members' Share Capital .....	50421 12 8½	By Stocks—Goods .....	£ s. d.
,, Interest this Quarter .....	550 0 0	Less Depreciation .....	500 0 0
	50971 12 8½		12604 6 0
„ Small Savings Deposits .....	3147 7 5		500 0 0
„ Clothing Club .....	24 15 9		
	3172 3 2		12104 6 0
„ Trade Creditors—Goods .....	4313 2 9	,, Property, as per Property Account .....	22138 12 1
Expenses.....	270 19 4	,, Shares .....	4370 0 0
Profit and Loss Account.....	17 0 0	,, Loans and Mortgages .....	13676 2 9
	4601 2 1		18046 2 9
„ Reserves—Reserve Fund .....	2621 9 9½	,, Accounts Owing by Members .....	486 0 0
Farm Fund .....	255 7 1	,, Farm Balance .....	2643 10 4
Plate Glass Insurance .....	60 0 0	,, Paving .....	157 0 0
Employees' .....	300 11 5	,, Land Tax Redemption .....	36 0 0
Dividend & Interest Regulation Fund	127 16 2	,, Meeting Expenses forward .....	6 15 0
Special Expenses—Farm .....	19 14 2	,, Cash in Bank .....	9832 6 2
	3384 18 7½	215 17 5½	
„ Disposal, as per Profit and Loss Account.....	3536 13 2½		
	<b>£65666 9 9½</b>		<b>£65666 9 9½</b>

DR.

**PROPOSED DISPOSAL OF PROFIT ACCOUNT.**

CR.

	£	s.	d.		£	s.	d.
To Dividend to Members at 2s. 4d. in the £ on £29,000 .....	3383	6	8	By Balance Disposable .....	3536	13	$2\frac{1}{2}$
,, Educational Committee .....	44	15	0				
,, Bonus to Employees .....	38	11	3				
,, Reserve Fund .....	10	0	$3\frac{1}{2}$				
,, Carried forward .....	60	0	0				
	$\text{£}3536\ 13\ 2\frac{1}{2}$				$\text{£}3536\ 13\ 2\frac{1}{2}$		

**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 20th, 1913, 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 24th, 1913.*

*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	2704 17 5½	833 2 1	401 9 4½	6 10 0	7 12 0	60 1 0½	242 0 8½	2 0	£ s d.	5 17 6	£ s. d.
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 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	1843 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	5690 11 5½	1583 8 1½	237 4 7	238 17 6	334 12 3	1495 18 7½	1 7½	24 2 6	28 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 8 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	3350 11 6	420 10 5	506 10 0½	691 2 6	2370 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	1049 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	787 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	88 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	108 15 9	120 7 6	38 15 6
1905.....	2945	71010 3 8½	29427 15 11	8738 7 10	835 0 9	1815 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	1851 8 10	1213 2 1	8963 4 2	2 5½	98 10 10	120 0 6	53 6 6
1907.....	3178	80719 3 7	32996 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	88629 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 18 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	12305 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	3070 8 4	12994 11 8	2 5½	141 6 11	168 17 6	44 18 6
1913.....	4535	117339 16 8	50971 12 8½	14168 1 9½	1360 11 3	2193 5 7	3384 18 7½	13758 6 8	2 5	152 7 7	180 17 5	44 8 2
	..	1364405 2 10½	....	165043 19 0½	16229 13 10	23787 14 6	....	150719 10 9	....	1775 8 10½	1974 11 0½	732 3 10



# 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 20th, 1913, 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 4th 5th 6th day of December, 1913.

Signature of Receiver .....

Share No. ....

£        s.        d.

gross

must

be

affixed

and

witnessed.

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      2      4      6      7-30

Saturday ..10      12      2      4      6      8

# To the Tamworth Industrial Co-operative Society Limited.

## NOTICE OF ADDRESS.

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

Name .....

Street .....

Town or Village .....

Share No. ....

NOTE.—This Form must be filled up by the Owner  
of the Shares. Where same cannot write, his or her  
signature must be affixed and witnessed.

## To the Author, Sir:

With great interest I have perused your article on "The Effect of the Sun's Heat on the Growth of Plants."

I am sorry to say that I do not find it in accordance with my observations.

It is true that the plants in the sun grow larger than those in the shade, but the difference is not so great as you state.

The plants in the sun grow larger because they receive more light, and the plants in the shade receive less light.

The plants in the sun grow larger because they receive more heat, and the plants in the shade receive less heat.

The plants in the sun grow larger because they receive more water, and the plants in the shade receive less water.

The plants in the sun grow larger because they receive more air, and the plants in the shade receive less air.

The plants in the sun grow larger because they receive more soil, and the plants in the shade receive less soil.

The plants in the sun grow larger because they receive more light, and the plants in the shade receive less light.

The plants in the sun grow larger because they receive more heat, and the plants in the shade receive less heat.

The plants in the sun grow larger because they receive more water, and the plants in the shade receive less water.

The plants in the sun grow larger because they receive more air, and the plants in the shade receive less air.

The plants in the sun grow larger because they receive more soil, and the plants in the shade receive less soil.

The plants in the sun grow larger because they receive more light, and the plants in the shade receive less light.

The plants in the sun grow larger because they receive more heat, and the plants in the shade receive less heat.

The plants in the sun grow larger because they receive more water, and the plants in the shade receive less water.

The plants in the sun grow larger because they receive more air, and the plants in the shade receive less air.

The plants in the sun grow larger because they receive more soil, and the plants in the shade receive less soil.

The plants in the sun grow larger because they receive more light, and the plants in the shade receive less light.

The plants in the sun grow larger because they receive more heat, and the plants in the shade receive less heat.

# 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.**—We are in a position to effect Insurances of all kinds—Life, Fire, Burglary, Live Stock, and Accident. The risk is covered by the Joint Insurance Department of the C.W.S and S.C.W.S., and Co-operators should be convinced of the necessity of some Insurance and apply at once to the office for all information relating to the various branches of our Insurance Business.

**National Health Insurance.**—Under the C.W.S. we are an Approved Section for the purposes of the Insurance under the Act. As in every other business, so in this, we want our Members and their sons and daughters to take their benefit through this Society. We claim to be able to do this business with promptness and with a minimum of expense.

**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 19th, 1914, and Share Books should be sent in by the 6th day of month following.

**Dividends** will be paid on **Thursday, Friday, and Saturday, Dec. 4th, 5th, and 6th**, 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.



Christmas, 1913.

We are having a Special . . .

Fancy Show & Sale  
OF  
**CHRISTMAS  
GIFTS, &c.,**

IN  
The Co-operative Institute,  
Church Street, Tamworth,  
From DEC. 8th to 26th.

All the LATEST NOVELTIES in MECHANICAL TOYS.

A LARGE SELECTION OF  
USEFUL AND ORNAMENTAL ARTICLES  
SUITABLE FOR PRESENTS.