

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.

110TH QUARTERLY

Report

AND

Balance Sheet,

FOR THE

Quarter ended
April 20th, 1914.



BANKERS:

CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.



CENTRAL PREMISES.

OFFICERS OF THE SOCIETY.

Chairman: Mr. HENRY F. WALKER.

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. ROBERT WESTBURY	June, 1914	40	36	..	5	..	1	..	..	42
H. F. WALKER	"	40	40	15	10	12	5	..	..	82
* †, GEORGE NEWSTEAD.....	"	40	24	3	..	8	..	..	..	35
ALBERT POINTON	Dec. 1914	40	26	5	..	..	3	..	..	34
WILLIAM WILSON	"	40	27	7	2	..	3	..	..	39
WILLIAM JACKSON	"	18	18	..	4	..	..	..	..	22
HENRY SANDERS	June, 1915	40	40	8	..	10	..	..	..	58
GEO. SHUTTLEWORTH	"	40	40	16	11	..	..	..	..	67
THOMAS GENDERS.....	"	40	40	..	2	8	..	..	..	50
+ †, A. E. HACKETT	Dec. 1915	40	36	..	..	..	4	..	..	40
J. E. JOHNSON	"	40	40	..	..	10	..	..	..	50
B. BRINDLEY.....	"	40	39	..	7	4	..	..	..	50

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

† Ill seven times.

; Ill four times.

NOMINATIONS FOR GENERAL COMMITTEE.

The following gentlemen have been nominated for the General Committee:—

Nominee.	Nominator.	Seconder.
Mr. JOSEPH BLUNDELL ..	Mr. E. G. Gillett	Mr. G. Green.
„ ALFRED JEWSBURY ..	Mrs. M. E. M. Nicholson.	„ A. Harding.
„ „	Mr. John Hill	Mrs. F. Farnath.
„ „	„ James Riley	Mr. Wm. Blythe.
„ „	„ Walter Keen	R. Bates.
„ „	„ William Griffin	C. S. Clempson.
„ „	„ John Tansey	G. R. Kitchen.
* „, GEORGE NEWSTEAD..	„ Eldred Clark	Mrs. S. J. Vasey.
„ „	Mrs. A. Wolfe	E. Cope.
„ „	Mr. Jos. Betteridge	E. Skidmore.
„ „	„ Jos. Wrench	Mr. David Evans.
„ ENOCH TRACEY.....	„ John Smith	„ Tom Eaton.

Nominee.	Nominator.	Seconder.
* Mr. HENRY F. WALKER ..	Mr. Richard Butlin	James Wilson.
„ ROBERT WESTBURY ..	„ Geo. Godson	John Hill.
„ JOSEPH YOUNG.....	„ T. F. Thompson	F. E. Blythe.
„ „	„ Wm. Blythe	S. Brant.
„ „	„ W. E. Jackson	Richard Parker.
„ „	„ G. H. Smith	Mrs. K. Chandler.
„ „	„ Hy. Clement	Mr. William Lago.
„ „	„ T. F. Astbury	J. Matthews.
„ „	„ H. Brockway	W. L. Purves.
„ „	„ A. Meer	Mrs. E. Meer.
„ „	„ C. H. Meer	Miss S. Carter.
„ „	„ A. E. Bramley	L. Watson.

Mr. Jewsbury, owing to rearrangement in his employment causing his inability to attend the meetings, withdraws from the election.

VOTING for the election of Three Members to the General Committee will take place on WEDNESDAY, JUNE 3rd, 1914, at the Offices from 8 a.m. to 12 noon, and at the Assembly Rooms 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

Assembly-rooms on Wednesday, June 3rd, 1914.

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. Confirmation to Subscription: 11s. 6d., Employees' Expenses in St. John's Ambulance Examination.
5. Nomination of Members for three vacancies on the Educational Committee. Messrs. C. A. Jeffcoate, Wm. Jackson, and A. Nicholls are the retiring Members.
6. Election of Scrutineer. Mr. Alfred Nicholls is the retiring Member.
7. Recommendations of Committee: That the following Donations be made:—
 - (a) £2. 2s. to the Birmingham Ear and Throat Hospital.
 - (b) £1. 1s. to the Birmingham Skin and Urinary Hospital.
 - (c) £1. 4s. to the International Co-operative Alliance.
 - (d) £1. 1s. to the Tamworth Nursing Fund.
 - (e) £1. 1s. value in goods to the Tamworth Amateur Swimming and Polo Club.
 - (f) £1. 1s. to the Birmingham and Stafford Districts Annual Convention, 1914.
8. Reports of Delegates to—
 - (a) C.W.S. Divisional Meeting at Langley Mill.
 - (b) Stafford District Conference at Lichfield.
9. Declaration of the voting for the election of Three Members to the General Committee.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

We have pleasure in presenting to you our 110th Quarterly Report and Balance Sheet, for the Quarter ended April 20th, 1914. The business goes on and on, showing sound, solid progress, and its influence becomes more powerful, so that this Quarter exceeds any previous one. We must therefore reiterate from our last Quarter's Report the pleasure it gives us to congratulate you as Members upon your successful business and splendid response to our appeal for continued loyalty.

THE SALES for the Quarter have been £32,167. 9s. 3½d., being an increase over last Quarter of £173. 3s 9½d., and an increase over the corresponding Quarter of last year of £3,118. 17s. 3d. This augurs well for another record year, and we look forward to good results.

THE PROFIT upon this Trade is £4,598. 6s. 1d., an increase over last Quarter of £488. 16s., and over the corresponding Quarter of last year of £884. 0s. 5½d.

THE MEMBERSHIP has increased by 120, making it now 4,770, so that the average purchases per week per Member is 10s. 6d., and the average Share Capital per member is £11. 11s. 5d.

THE OUTPUT OF BREAD is 63,530 stones; 1,661 stones more than the previous Quarter, and 4,020 stones more than the corresponding Quarter of last year.

THE BALANCE DISPOSABLE, after meeting the requirements of Rule 40, is £4,392. 14s. 6d., and we recommend its disposal as follows:—

	£	s.	d.
To Dividend to Members, at 2s. 6d. in the £	3900	0	0
,, Educational Committee	57	15	9
,, Bonus to Employees	43	2	9
,, Reserve Fund.....	20	0	0
,, Collective Life Assurance	130	0	0
,, Legal Charges incurred	50	0	0
,, Carried forward.....	191	16	0
<hr/>			
	<hr/>	<hr/>	<hr/>
	£4392	14	6

THE PURCHASES made by the Society are as follows: C.W.S. Ltd., 78·9 per cent; Productive Societies, 1·2 per cent; Local Trade, 14·8 per cent; Outside Merchants, 5·1 per cent.

We have long since viewed with regret the matter of credit for goods which some of our Members are having, and, whereas it is

thought to be an advantage and assistance to some of our Members, there are those of the Members who are using the privilege to abuse who really can do without credit. We think that these Members do it through misconception of our motives for allowing credit, and their system of doing business makes a great expense to the Society, to which each one of us have to contribute. Not only so, but a great deal of inconvenience to customers and even loss of trade happens at the beginning of every Quarter. We have arranged several things to abate it, but so many Members make such a systematic business of getting goods out upon credit that we are compelled in the interests of Members and their trade to allow of no approval being taken out the last week of the Quarter, and no goods sold upon credit the first two weeks of a Quarter. Checks for payments taken from dividend or paid after Quarter end do not share in the dividend.

COLLECTIVE ASSURANCE SCHEME.—Since the adoption of the scheme on March 4th, 1914, six claims have been paid, amounting to £28. 3s. 4d.

THE PURCHASE of No. 7, Colehill has just been completed, and we are moving towards the development of this and the adjoining property, No. 8, Colehill. We hope we shall soon be able now to lay before you plans and particulars of this work.

MOTOR POWER for our delivery is under consideration, and we have been having tests of different makes of vehicles. Figures and details of these trials will be ready to present to you at the Quarterly Meeting.

DIVIDEND PAYING.—To make it more convenient to our Members, and to avoid their having to climb so many steps as they have had in the past, we are arranging to pay the Dividend in one of the vacant houses in Colehill. We have long sought a more convenient place for Dividend paying, and, whilst the Offices are the proper place, to get up so many steps at this time and the attendant waiting have been most tiring to the Members. We trust the arrangement made will be appreciated by those Members who attend the pay-out of Dividend.

With the results herein tabulated we venture to hope that this present year is to be noted for its extensive business, and we invite each Member to share and work for the wonderful progress that is being made in the realisation of its motto.

Yours faithfully, *p. pro* THE COMMITTEE, FREDK. S. WHARTON, Secretary.

BALANCE SHEET FOR THE 110th QUARTER, ENDED APRIL 20th, 1914.

DR.	CASH ACCOUNT.	CR.
To Goods Sold (Particulars see Trade Account)	£ s. d. 32147 9 3½	
,, Rents	5 4 0	
,, Entrance Fees	16 11 6	
,, Fines and Nomination Fees	12 3 9	
,, Cards	0 11 7	
,, Mortgage Repayments	97 4 0	
,, Share Contributions	2453 6 11	
,, Small Savings Deposits	499 17 9	
,, Clothing Club	22 17 2	
,, Railway Claims	8 11 7	
,, Farm Sales—Goods	44 2 9	
,, Insurance Agency	5 15 0	
,, " Commission	8 1 1	
,, Horses Sold	41 10 0	
,, Sundries	0 16 8	
,, Educational Committee—Baths	25 8 6	
,, Interest—Share Investment	20 10 0	
,, Trade Dividend	8 5 0	
	8 15 0	
,, Trade Dividends—Other	9 9 6	
,, Individual Deposit Commission	0 8 6	
,, Collective Life Assurance Claims	26 6 0	
,, Dentistry Commission	9 12 9	
	35444 3 3½	
,, Bank Withdrawals	27529 11 7	
,, Cash in hand, January 19th, 1914	273 6 8	
	£63247 1 6½	
By Goods Purchased, including Carriage		£ s. d. 24730 19 6
,, Expenses		3165 16 5½
,, Dividend to Members		1865 11 6
,, Checks Bought		8 14 5
,, Cottage Expenses		21 13 3
,, Donations		20 4 1
,, Share Withdrawals		3304 0 4
,, Small Savings Withdrawals		995 7 7½
,, Clothing Club		16 2 10½
,, Farm Development—Expenses and Wages		268 7 9
,, " Implements		3 8 0
,, Insurance Agency		4 12 5
,, Accidents		3 14 11
,, Compensation		0 7 0
,, Conference		1 1 11
,, Educational Committee—Baths		30 8 6
,, Additions—Buildings	£235 0 0	
Fixtures	35 0 0	
Rolling Stock	43 18 6	
	313 18 6	
,, Collective Life Assurance Claims		28 3 4
,, " Premium		130 0 0
	34312 12 4½	
,, Bank Deposits		28658 17 1
,, Cash in hand, April 20th, 1914		275 12 1
	£63247 1 6½	

BANKING ACCOUNT.

	£ s. d.		£ s. d.
To Balance, January 19th, 1914	11009 18 11	By Withdrawals	27529 11 7
,, Deposits	28658 17 1	,, Commission	6 15 8
,, Interest	59 6 9	,, Balance, April 20th, 1914	12218 3 5
,, Dividend	26 7 6		
	£39754 10 3		£39754 10 3

EXPENSES ACCOUNT.

DR.		£	s.	d.	CR.
To Salaries and Wages	2208 16 9½				
Fees—Committee	20 6 0				£ s. d.
Stocktakers	2 12 6				4 4 3
Auditors	14 0 0				207 3 11
Scrutineer	0 5 0				0 8 6
Deputations and Delegations	19 5 4				87 0 0
Rents, Rates, and Taxes	94 10 9				85 14 3
Insurance	20 0 0				0 11 7
National Health Insurance	20 2 3				0 16 8
Repairs and Alterations	137 18 1				0 19 7
Heating, Light, Water, and Oil	190 3 2				8 1 1
Coke	46 0 4				
Printing, Stationery, and Advertising	93 1 11				
Postage and Telegrams	15 15 8				
Travelling	8 19 6				
Cleaning	8 6 9				
Telephone	7 1 0				
Horse Keep and Expenses	221 18 3				
Co-operative Union Subscription	5 11 6				
Coal Bags	7 5 10				
Licences	0 15 0				
Sundries	3 10 1				
Interest—Share Capital (estimated)	600 0 0				
" Small Savings Bank Deposits	30 1 6				
Depreciation	296 13 6				
Bank Charges	6 15 3				
Employees' Insurance Fund	15 0 0				
Horse Ley	6 2 6				
	£4100 18 5½				£4100 18 5½

TRADE ACCOUNT.

	£	s.	d.	£	s.	d.	£	s.	d.		
To Stock on hand, January 19th, 1914	12452	8	8								
Goods Purchased and Carriage	23755	19	8	By Goods Sold—							
Farm Produce	1312	0	2	Grocery	14514	17	11½	Furnishing	762	6	5
Productive Expenses	£927 11 11½			Butchery	3501	17	5	Bakery	6135	16	9
Distributive "	2778 6 8			Coal	716	18	0	Tailoring	322	0	3
" Net Profit, to Profit and Loss Account	3705 18 7½			Boots	1300	6	9	Milling	1224	19	2
	4598 6 1			Drapery	1519	10	8½	Confectionery	897	19	11
	£45824 13 2½			Outfitting—				Boot Repairing	229	11	0½
				Church Street ..	673	16	7	Millinery	234	14	10
				Lichfield Street ..	132	13	6		32167	9	3½
				Trade Dividends—Investments Account	318	18	0		328	7	6
				" " " Other	9	9	6		4	12	9
									8	11	7
									555	12	1
									12760	0	0
									£45824	13	2½

INVESTMENTS REVENUE ACCOUNT.

DR.		CR.	
	£ s. d.	£ s. d.	£ s. d.
To Cottage Expenses	4 15 5		5 4 0
" " Interest	4 4 3		69 6 4
" " Depreciation	3 5 7	12 5 3	86 16 11
		61 15 8	27 10 8
,, Share Interest		113 17 9	30 11 3
,, Loan		81 10 6	
,, Mortgage			
	£219 9 2		£219 9 2

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 Two Cottages not used in Trade	£ s. d. 524 15 0	£ s. d.	£ s. d. 524 15 0	£ s. d.	£ s. d. 2½	£ s. d. 99 19 5	£ s. d. 3 5 7	£ s. d. 103 5 0	£ s. d. 421 10 0	£ s. d. 524 15 0	
Land and Buildings (Trade) ..	20742 2 3	235 0 0	.....	20977 2 3	.....	2½	7000 12 0	131 2 2	7131 14 2	13845 8 1	20977 2 3
Fixtures	7630 0 4	35 0 0	.....	7665 0 4	3936 14 8	10	5408 6 9	93 4 2	5501 10 11	2163 9 5	7665 0 4
Rolling Stock	5337 18 7	43 18 6	41 10 0	5340 2 1	3892 18 6	20	4451 9 6	72 7 2	4523 16 8	816 5 5	5340 2 1
Farm:—Land	3334 2 9	.....	.....	3334 2 9	.....	..	.....	.....	.....	3334 2 9	3334 2 9
Buildings	1061 0 0	.....	.....	1061 0 0	.....	2½	84 17 3	6 12 8	91 9 11	969 10 1	1061 0 0
Implements	339 1 11	3 8 0	.....	342 9 11	.....	10	100 13 6	8 11 3	109 4 9	233 5 2	342 9 11
Totals.....	38444 0 10	317 6 6	41 10 0	38719 17 4	.....	..	17045 19 0	311 17 5	17357 16 5	21362 0 11	38719 17 4

INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, as per last Report.	Additions.	Interest and Bonus.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, April 20th, 1914.	
									£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	5	5550 0 0	.....	69 6 4	317 0 0	5936 6 4	386 6 4	.....	5550 0 0	
Hebden Bridge Fustian Society Limited	5	26 17 0	.....	.....	26 17 0	.....	6 17 0	20 0 0		
Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd. ..	5	50 0 0	.....	.....	1 18 0	51 18 0	.....	1 18 0	50 0 0	
	..	5626 17 0	.....	69 6 4	318 18 0	6015 1 4	386 6 4	8 15 0	5620 0 0	
LOANS.		Rate per Cent.	Balance, as per last Report.	Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, April 20th, 1914.	
Co-operative Wholesale Society Limited	3½	9871 8 1	.....	86 16 11	386 6 4	10344 11 4	.....	10344 11 4		
Leicester Co-op. Boot and Shoe Manufacturing Society Ltd. ..	4½	18 2 6	.....	.....	13 2 6	.....	13 2 6			
Mortgages	3½	2929 13 1	.....	27 10 8	.....	2957 3 9	97 4 0	2859 19 9		
	..	12814 3 8	.....	114 7 7	386 6 4	13314 17 7	97 4 0	13217 13 7		

DR.

FARM ACCOUNT.

CR.

To Valuation, January 19th, 1914—	£	s.	d.	£	s.	d.	£	s.	d.
Horses	320	0	0				44	2	9
Stock	2573	12	2	2893	12	2	1312	0	2
" Additions—Stock	555	12	1				6	2	6
Wages and Expenses—Net.....	207	18	9	763	10	10			
" Interest and Management		87	0	0					
" Depreciation		15	3	11					
				£3759	6	11			
							£3759	6	11

MEMBERS' SHARE ACCOUNT.

To Withdrawals	£	s.	d.	By Members' Shares, January 19th, 1914	£	s.	d.
" Fines	3304	0	4		52761	9	8½
" Present Claims, April 20th, 1914	0	17	10	" Interest	579	9	4
	54590	4	7½	" Dividend Transferred	2007	11	10
				" Bonus	41	17	9
				" Contributions	£2453	6	11
				" Educational Grant	51	7	3
					2504	14	2
					£57895	2	9½
					£57895	2	9½

SMALL SAVINGS ACCOUNT.

To Withdrawals	£	s.	d.	By Members' Claims, January 19th, 1914	£	s.	d.
" Present Claims, April 20th, 1914	395	7	7½		3301	6	7
	3435	18	2½	" Contributions	499	17	9
				" Interest	30	1	6
					£3831	5	10
					£3831	5	10

DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.

To Balance, April 20th, 1914	£	s.	d.	By Balance, January 19th, 1914	£	s.	d.
	178	7	5	" Amount, as per last Disposal Account	156	0	1
					22	7	4
					£178	7	5
					£178	7	5

Dr.

RESERVE FUND ACCOUNT.

Cr.

	£ s. d.		£ s. d.
To Balance, April 20th, 1914.....	2718 6 7½	By Balance, January 19th, 1914	2665 3 9½
		" as per Disposal Account	23 9 9
		" Entrance Fees.....	16 11 6
		" Fines, as per Share Account	0 17 10
		" Nominations, &c., per Cash Account.....	12 3 9
	<hr/> £2718 6 7½		<hr/> £2718 6 7½

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
To Share Interest.....	579 9 4	By Profit from last Quarter	4086 14 9
" Members' Dividend	3873 3 4	" Interest (Estimated)	575 0 0
" Educational Committee	51 7 3		
" Bonus to Employees	41 17 9		
" Reserve Fund	23 9 9		
" Dividend and Interest Regulation Fund	22 7 4		
" Special Alterations.....	70 0 0		
	<hr/> £4661 14 9		<hr/> £4661 14 9
To Subscriptions and Donations—	<hr/> £ s. d.		<hr/> £ s. d.
Birmingham and Midland Eye Hospital	£6 6 0	By Profit, as per Trade Account	4598 6 1
Ear and Throat Hospital	1 1 0		
Tamworth Hospital	10 3 7		
Stafford District Co-operative Union	2 2 0		
Employees' Expenses—St. John's Ambulance Examination	0 11 6		
	20 4 1		
" Balance—Investments Revenue Account	30 11 3		
" Checks Bought	8 14 5		
" Accidents	3 14 11		
" Collective Life Assurance Premium	130 0 0		
" Land Tax Redemption—Proportion	2 0 0		
" Expenses of Meeting	1 1 11		
" Paving—Proportion	9 5 0		
" Net Profit, as per Capital Account.....	4392 14 6		
	<hr/> £4598 6 1		<hr/> £4598 6 1

DR.

CAPITAL ACCOUNT.

Cr.

LIABILITIES.				ASSETS.				Cr.	
	£	s.	d.	£	s.	d.	£	s.	d.
To Members' Share Capital	54590	4	7½	By Stocks—Goods	13260	0	0		
,, Interest this Quarter	600	0	0	Less Depreciation	500	0	0		
								12760	0 0
,, Small Savings Deposits	55190	4	7½	,, Property—Used in Trade	21362	0	11		
,, Clothing Club	3435	18	2½	Not Used in Trade	421	10	0		
,, Trade Creditors—Goods	21	16	7½					21783	10 11
Expenses.....	2117	5	3	,, Shares	5620	0	0		
Farm	338	19	9	,, Loans and Mortgages	13217	13	7		
Profit and Loss Account.....	69	13	0					18887	13 7
	2	0	0	,, Accounts Owing by Members	600	0	0		
,, Reserves—Reserve Fund.....	2718	6	7½	,, Farm Valuation	2397	1	6		
Farm Fund	116	0	0	,, Paving	138	10	0		
Plate Glass Insurance.....	60	0	0	,, Dentistry Commission due	3	12	8		
Employees'	329	7	3	,, Collective Life Assurance	1	17	4		
Dividend & Interest Regulation Fund	178	7	5	,, Roden Convalescent Home	0	12	6		
Special Expenses—Farm	8	0	9	,, Land Tax Redemption	32	0	0		
Special Alterations	70	0	0	,, Cash in hand	275	12	1		
				,, " Bank	12218	3	5		
,, Disposal, as per Profit and Loss Account	3480	2	0½					£69048	14 0
	4392	14	6						
	£69048	14	0						

PROPOSED DISPOSAL OF PROFIT ACCOUNT.

	£	s.	d.		£	s.	d.
To Dividend to Members at 2s. 6d. in the £ on £31,200	3900	0	0	By Balance Disposable	4392	14	6
,, Educational Committee	57	15	9				
,, Bonus to Employees	43	2	9				
,, Reserve Fund	20	0	0				
,, Collective Life Assurance	130	0	0				
,, Legal Charges incurred	50	0	0				
,, Carried forward	191	16	0				
	£4392	14	6				
					£4392	14	6

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 April 20th, 1914, 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, May 22nd, 1914.

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.	Avg'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	s. d.	£ 5 17 6	....	....
1888.....	425	6744 15 3	1595 16 6	600 18 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	14485 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 18 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	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	64223 3 2	26356 1 2	8112 9 4	747 17 8	1056 7 5	1790 8 6	7785 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	9763 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	88623 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	89151 16 1	37119 15 9	11560 18 0½	953 15 0	1693 17 5½	2301 5 0	10632 1 0	2 5½	117 0 0	144 10 9	45 8 9
1911.....	8918	101055 3 9½	41039 14 5½	14061 1 11	1310 13 8	1805 18 11	3019 10 0	12305 15 0	2 6	184 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	3670 8 4	12994 11 8	2 5½	141 6 11	168 17 6	44 18 6
1913.....	4535	117389 16 8	50971 12 8½	14468 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
1914 (1st Quarter).....	4650	31994 5 6	53336 9 8½	4109 10 1	334 4 8	604 4 9½	3319 18 10½	3900 0 0	2 6	41 17 9	51 7 3	35 9 6
1914 (2nd Quarter).....	4770	32167 9 3½	55190 4 7½	4598 6 1	315 3 0	630 1 6	3480 2 0½	3900 0 0	2 6	43 2 9	57 15 9	20 4 1
	..	1428586 17 8	....	173751 15 2½	16879 1 6	25022 0 9½	....	158519 10 9	....	1860 9 4½	2083 14 0½	787 17 5

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 April 20th, 1914, 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 June, 1914.

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 "	2 " 4 "
Saturday ..	10 "	12 "	2 " 4 "

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

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.

GENERAL INFORMATION

1. Name of the institution _____

2. Name of the Head _____

3. Name of the Vice-Principal _____

4. Name of the Secretary _____

5. Name of the Accountant _____

6. Name of the Librarian _____

7. Name of the P.M.C. _____

8. Name of the P.M.C. _____

9. Name of the P.M.C. _____

10. Name of the P.M.C. _____

11. Name of the P.M.C. _____

12. Name of the P.M.C. _____

13. Name of the P.M.C. _____

14. Name of the P.M.C. _____

15. Name of the P.M.C. _____

16. Name of the P.M.C. _____

17. Name of the P.M.C. _____

18. Name of the P.M.C. _____

19. Name of the P.M.C. _____

20. Name of the P.M.C. _____

21. Name of the P.M.C. _____

22. Name of the P.M.C. _____

23. Name of the P.M.C. _____

24. Name of the P.M.C. _____

25. Name of the P.M.C. _____

26. Name of the P.M.C. _____

27. Name of the P.M.C. _____

28. Name of the P.M.C. _____

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 July 20th, 1914, and Share Books should be sent in by the 6th day of month following.

Dividends will be paid on **Thursday, Friday, and Saturday, June 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. Children should not be sent to draw Dividends.

INSURANCE FOR ALL! IMPORTANT TO YOU!

EVERY

purchasing Member, and the husband (or wife) of every Member, is assured under the Collective Scheme of the Co-operative Insurance Society Limited. It is necessary to bear in mind that the

PURCHASING

power of every Member forms the basis upon which the Benefits are paid. Therefore, it is to the advantage of every

MEMBER

and his family to obtain all they possibly can at their own Shop, and loyalty will have its own reward. No Medical Examination

IS

required, and there is no weekly collection of premiums with its attendant expense, every trading Member being

INSURED

by Quarterly payments made by the Society under one Policy. This great saving enables us to offer advantages

FREE

from all unnecessary conditions. We wish you to share this exceptional opportunity

OF

providing for your family to the greatest possible extent, as death comes to all sooner or later. We do not

CHARGE

anything for insuring you. Make it known to all your friends to

JOIN OUR SOCIETY AND SHARE THE FULL BENEFITS OF CO-OPERATION.

On the Death of a Member, or the husband (or wife) of a Member, the next-of-kin should bring the Share Book and also Registrar's Certificate of Death to the Secretary at the Registered Office, when it will have immediate attention.

It is very important that anyone who is using a deceased member's book should cease to do so at once, and obtain one in their own name, because only the person whose name is on the book, and the husband (or wife) of such person, is insured under the scheme.