

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.

111th QUARTERLY

Report

AND

Balance Sheet,

FOR THE

Quarter ended
July 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. ALBERT POINTON	Dec., 1914	38	24	5	..	..	3	1	..	33
* " WILLIAM WILSON	"	38	28	..	7	..	..	..	..	35
* " WILLIAM JACKSON	"	38	37	..	10	..	..	..	..	47
" HENRY SANDERS.....	June, 1915	38	38	..	..	12	..	..	..	50
" GEO. SHUTTLEWORTH	"	38	38	8	6	6	..	1	..	59
" THOMAS GENDERS.....	"	38	38	4	10	..	..	..	..	52
" A. E. HACKETT	Dec., 1915	38	38	..	4	..	2	..	..	44
" J. E. JOHNSON	"	38	38	..	..	6	4	..	..	48
" B. BRINDLEY.....	"	38	38	..	..	11	..	..	..	49
" ROBERT WESTBURY	June, 1916	38	36	..	..	..	7	..	..	43
" H. F. WALKER	"	38	38	11	10	8	6	1	..	74
" GEORGE NEWSTEAD.....	"	38	27	8	..	8	..	1	..	44

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

EDUCATIONAL COMMITTEE'S ATTENDANCES:—

NAME.	Possible.	Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
*MR. C. A. JEFFCOATE	10	9	MR. A. E. HACKETT	10	7	MR. THOMAS LEEDHAM.....	7	7
* " WM. JACKSON	10	8	" JOHN NEWMAN	10	10	" JOHN KENT.....	10	8
* " JOHN DAVIS	3	3	" J. S. HARDING	10	10	" E. F. HUNSTONE	7	7

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

NOMINATIONS FOR EDUCATIONAL COMMITTEE.

The following gentlemen were nominated for the three vacancies on the Educational Committee:—

Nominee.	Nominator.	Secunder.	Nominee.	Nominator.	Secunder.
MR. C. A. JEFFCOATE ..	MR. R. P. BRINDLEY..	MR. E. A. HATTON.	MR. JOHN DAVIS	MR. E. F. HUNSTONE....	MR. W. G. WILLSON.
" WILLIAM JACKSON	" THOS. HARTWELL.	" JOSEPH BLUNDELL.	" THOS. HARTWELL.	" E. COATES.....	" OLIVER BILLS.

NOMINATIONS FOR GENERAL COMMITTEE.

Nomination Papers for Candidates for the General Committee may be obtained at the Office or at the Quarterly Meeting. All Nominations, together with the names of the Proposer and Secunder, with Share numbers and addresses of such Members, shall be handed to the Chairman before the close of the Quarterly Meeting.

NOTE.—Any Member nominating a candidate without his knowledge or consent is liable to a fine.

No person is eligible to be nominated until he has been a Member of the Society twelve months, and shall have no less than one paid-up Share.

No person shall nominate more than one candidate.

No Member of the Committee, or Member who is himself a candidate, or an employé, shall be allowed to nominate any Member for this Committee.

THE QUARTERLY MEETING

WILL BE HELD IN THE

Assembly-rooms on Wednesday, September 2nd, 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. Elections :—
 - (a) Three Members to serve on Educational Committee. Messrs. Jeffcoate, Jackson, and Davis are the retiring Members.
 - (b) Delegates to the C.W.S. Divisional Meetings (Midland Section).
5. Recommendation of Committee: That the following Donation be made :—

£1. 1s. to the Fazeley and Drayton Nursing Association.
6. Reports of Delegates to—
 - (a) Congress held at Dublin.
 - (b) C.W.S. Divisional Meeting at Ruddington
 - (c) Stafford District Conference at Burton-on-Trent.
7. Nominations for the General Committee to be received and read.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

We have pleasure in presenting to you our 111th Quarterly Report and Balance Sheet, for the Quarter ended July 20th, 1914.

THE SALES are again an increase on previous reports, being for the Quarter £32,473. 18s. 2½d., an increase upon the previous Quarter of £306. 8s. 11d., and upon the corresponding Quarter of last year of £3,067. 16s. 7d.

THE PROFIT for the Quarter, after allowing for Depreciation, Interest on Capital, and all charges upon Trade, is £3,681. 13s. 6d., a decrease on last Quarter of £916. 12s. 7d., but an increase on the corresponding Quarter of last year of £183. 5s. 4½d.

THE MEMBERSHIP is 4,830, an increase of 60 for the Quarter.

THE BREAD OUTPUT is 64,554 stones, 1,024 stones more than the previous Quarter, and 4,189 stones more than for the corresponding Quarter of last year.

THE PURCHASES made by the Society are:—From C.W.S. Limited, 76·22 per cent; Productive Co-operative Societies, 1·58 per cent; local trade, 17·7 per cent; outside Merchants, 4·5 per cent.

THE PURCHASES OF THE MEMBERS average £6. 19s. 1d. each per Quarter, or 10s. 9d. per week.

THE PROFITS DISPOSABLE are £3,784. 5s. 4d., and we recommend disposal as follows:—

	£	s.	d.
Dividend to Members at 2s. 4d. in the £	3640	0	0
Educational Committee.....	46	0	6
Bonus to Employees	41	10	0
Reserve Fund	6	14	10
Carried forward.....	50	0	0
	£3784	5	4

We have not yet decided upon a plan for the development of the properties Nos. 7 and 8, Colehill, Tamworth, or for the

extensions to the Orchard Street Grocery Department for Delivery Trade, but we hope soon to have come again to normal times, and will then lay before a Special Meeting plans of both works for your consideration.

The adoption of motor vehicles for delivery was rather precipitated by the War Office commandeering seventeen horses and a motor lorry we were using pending delivery of our own vehicle, as we had placed an order for a Two-ton Box Van Motor, which was soon to be delivered, but to enable us to make the deliveries of goods we at once purchased cars.

We are pleased to note that those members who used the credit system to abuse have now understood the rule affecting this, and we hope the withdrawal of credit the first two weeks of each Quarter will be beneficial. Members must, however, have all accounts cleared by the Quarter end, for their losing of Dividend upon unpaid bills in the Quarter is a consideration to them.

It has been decided not to hold the Birmingham Co-operative Convention this year, in consequence of the unsettled state of affairs caused by the war. It was felt wiser to deal with it in this manner, rather than run the risk of incurring the large expenditure entailed, with a possibility of the abandonment of the Convention at the last moment. All subscriptions paid will be retained until next year, and the present holders of the Choral Contest Challenge Shields retain them for the ensuing twelve months.

We hope that the Society will be found of great service to its members whilst going through the present national crisis, and that those who may be caused unemployment and suffering following these hostilities may find themselves members of a community that is indeed their help.

Yours faithfully,

per pro THE COMMITTEE,

FREDK. S. WHARTON, Secretary.

DR.

EXPENSES ACCOUNT.

CR.

	£	s.	d.
To Salaries and Wages	2293	4	6
„ Fees—Committee	20	18	0
Stocktakers	2	0	0
Auditors	14	0	0
Scrutineer	0	5	0
„ Deputations and Delegations	5	19	0
„ Rents, Rates, and Taxes	86	3	4
„ Insurance	19	11	10
„ National Health Insurance	20	14	0
„ Repairs and Alterations	126	6	0½
„ Heating, Light, Water, and Oil	146	3	0
„ Coke	32	12	7
„ Printing, Stationery, and Advertising	98	1	5½
„ Postage and Telegrams	15	1	3½
„ Travelling	11	7	8
„ Cleaning	9	11	6
„ Telephone	7	19	3
„ Horse Keep and Expenses	219	12	9
„ Co-operative Union Subscription	6	1	1
„ Licence	0	5	0
„ Sundries	5	8	2½
„ Interest—Share Capital (estimated)	610	0	0
„ „ Small Savings Bank Deposits	31	9	9
„ Depreciation	318	5	9
„ Bank Charges	7	10	1
„ Employees' Insurance Fund	15	0	0
„ Horse Ley	1	11	6
	£4125	2	7

	£	s.	d.
By Interest Chargeable to Cottages—Investments Revenue Account	4	3	7
„ „ „ „ Investments Revenue Account	204	18	7
„ „ „ „ Individual Deposit Commission	0	13	3
„ „ „ „ Interest and Management to Farms	87	0	0
„ „ „ „ Bank Interest and Dividend	99	10	8
„ „ „ „ Cards, Pass Books, &c.	0	7	4
„ „ „ „ Sundries	0	19	4½
„ „ „ „ Insurance Agency	0	17	1
„ „ „ „ Commission	8	9	10
„ Balance to Trade Account—			
Productive	£990	14	11
Distributive	2727	7	11½
	3718	2	10½
	£4125	2	7

TRADE ACCOUNT.

	£	s.	d.
To Stock on hand, April 20th, 1914.....	12760	0	0
„ Goods Purchased and Carriage	24589	12	3
„ Farm Produce	404	17	0
„ Productive Expenses	£990	14	11
„ Distributive „	2727	7	11½
	3718	2	10½
„ Net Profit, to Profit and Loss Account	3681	13	6
	£45154	5	7½

	£	s.	d.	£	s.	d.	£	s.	d.
By Goods Sold—									
Grocery	14601	8	4½	Furnishing	929	8	3		
Butchery	3331	15	0	Bakery	6102	10	0		
Coal	421	12	7	Tailoring	508	12	7		
Boots	1467	0	10	Milling	1160	9	6		
Drapery	1526	6	7½	Confectionery	883	16	0		
Outfitting—				Boot Repairing	268	12	2½		
Church Street ..	659	1	8½	Millinery	477	17	2½		
Lichfield Street ..	135	7	4						
„ Trade Dividends—Investments Account							325	1	2
„ „ „ „ Other							4	8	0
							329	9	2
„ Dentistry Commission							8	7	4
„ Railway Claims							13	13	5
„ Transfers to Farms							324	14	3
„ Stock on hand, July 20th, 1914							12004	3	3
	£45154	5	7½				£45154	5	7½

DR.				INVESTMENTS REVENUE ACCOUNT.				CR.					
To Cottage Expenses	£	s.	d.	£	s.	d.	By Rents	£	s.	d.	£	s.	d.
" " Interest	4	18	5				" Share Interest	7	0	2			
" " Depreciation	4	3	7				" Loan	85	19	4			
							" Mortgage	26	17	9			
" Share Interest				12	7	7	" Balance, to Profit and Loss Account	25	17	2			
" Loan				112	13	7							
" Mortgage				31	2	3							
				£217 6 2							£217 6 2		

PROPERTY ACCOUNT.

	As per last Report.			Added this Quarter.			Less Sold and Transferred.			Total.			DEPRECIATION.					Present Nominal Value.		TOTAL.											
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	Rate % per annum.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.			
Land and Two Cottages not used in Trade	524	15	0							524	15	0				2½	103	5	0	3	5	7	106	10	7	418	4	5	524	15	0
Land and Buildings (Trade) ..	20977	2	3	1244	4	6				22221	6	9				2½	7131	14	2	138	17	8	7270	11	10	14950	14	11	22221	6	9
Fixtures	7665	0	4							7665	0	4	3936	14	8	10	5501	10	11	93	4	1	5594	15	0	2070	5	4	7665	0	4
Rolling Stock	5340	2	1	339	14	1	19	0	0	5660	16	2	3936	18	6	20	4523	16	8	86	4	0	4610	0	8	1050	15	6	5660	16	2
Farm:—Land	3334	2	9				3	0	0	3331	2	9				..									3331	2	9	3331	2	9	
Buildings	1061	0	0							1061	0	0				2½	91	9	11	6	12	8	98	2	7	962	17	5	1061	0	0
Implements	342	9	11	3	10	0				345	19	11				10	109	4	9	8	13	0	117	17	9	228	2	2	345	19	11
Totals	38719	17	4	1587	8	7	22	0	0	40285	5	11				..	17357	16	5	333	11	5	17691	7	10	22593	18	1	40285	5	11

INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, as per last Report.		Additions.	Interest and Bonus.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, July 30th, 1914.	
		£	s. d.							£	s. d.	£	s. d.
Co-operative Wholesale Society Limited	5	5550	0 0		69 11 4	320 0 0	5939 11 4	389 11 4			5550 0 0
Hebden Bridge Fustian Society Limited	5	20	0 0		0 10 0	4 17 0	25 7 0				25 7 0
Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd. ..	5	50	0 0		1 10 5	0 4 2	51 14 7	1 14 7			50 0 0
	..	5620	0 0		71 11 9	325 1 2	6016 12 11	391 5 11			5625 7 0

LOANS.	Rate per Cent.	Balance, as per last Report.		Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, July 30th, 1914.	
		£	s. d.						£	s. d.
Co-operative Wholesale Society Limited	3½	10344	11 4		85 19 4	389 11 4	10820 2 0			10820 2 0
Leicester Co-op. Boot and Shoe Manufacturing Society Ltd. ..	4½	13	2 6			1 14 7	14 17 1			14 17 1
Mortgages	3¾	2859	19 9		26 17 9		2886 17 6	107 8 6		2779 9 0
	..	13217	13 7		112 17 1	391 5 11	13721 16 7	107 8 6		13614 8 1

DR.

RESERVE FUND ACCOUNT.

CR.

	£	s.	d.
To Balance, July 20th, 1914	2775	1	10½
	<u>2775</u>	<u>1</u>	<u>10½</u>

	£	s.	d.
By Balance, April 20th, 1914	2718	6	7½
" as per Disposal Account	20	16	8
" Entrance Fees	14	2	0
" Fines, as per Share Account	11	7	5
" Nominations, &c., per Cash Account	10	7	7
" Bonus Forfeited	0	1	7
	<u>2718</u>	<u>26</u>	<u>10½</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
To Share Interest	597	13	7
" Members' Dividend	3885	6	3
" Educational Committee	57	15	9
" Bonus to Employees	43	2	9
" Reserve Fund	20	16	8
" Dividend and Interest Regulation Fund	17	0	2
" Legal Charges Incurred	50	0	0
" Collective Life Assurance	129	3	4
" Carried forward	191	16	0
	<u>4992</u>	<u>14</u>	<u>6</u>

	£	s.	d.
By Profit from last Quarter	4392	14	6
" Interest (Estimated)	600	0	0
	<u>4992</u>	<u>14</u>	<u>6</u>

	£	s.	d.
To Subscriptions and Donations—			
Birmingham Skin and Urinary Hospital	£1	1	0
" Ear and Throat Hospital	1	11	6
" and Stafford Districts Convention	1	1	0
		3	13
" Balance—Investments Revenue Account	25	17	2
" Checks Bought	9	18	5
" Legal Expenses	7	8	6
" Land Tax Redemption—Proportion	2	0	0
" Expenses of Meeting	1	2	7
" Paving—Proportion	9	5	0
" Congress Delegation	15	1	6
" Land Tax Redemption—No. 7, Colehill, Tamworth	14	17	6
" Net Profit, as per Capital Account	3784	5	4
	<u>3873</u>	<u>9</u>	<u>6</u>

	£	s.	d.
By Carried forward	191	16	0
" Profit, as per Trade Account	3681	13	6
	<u>3873</u>	<u>9</u>	<u>6</u>

£3873 9 6

£3873 9 6

DR.	CAPITAL ACCOUNT.						CR.						
LIABILITIES.						ASSETS.							
	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.
To Members' Share Capital	55570	12	4½				By Stocks—Goods	12504	3	3			
„ Interest this Quarter	610	0	0				Less Depreciation	500	0	0			
				56180	12	4½					12004	3	3
„ Small Savings Deposits				3432	0	0	„ Property—Used in Trade	22593	18	1			
„ Clothing Club					19	13	Not Used in Trade	418	4	5			
„ Trade Creditors—Goods	3789	14	0½								23012	2	6
Expenses.....	296	9	4				„ Shares	5625	7	0			
Profit and Loss Account.....	3	18	2				„ Loans and Mortgages	13614	8	1			
				4090	1	6½					19239	15	1
„ Reserves—Reserve Fund.....	2775	1	10½				„ Accounts Owing by Members				644	7	5
Farm Fund	116	0	0				„ Farm				2541	0	9
Plate Glass Insurance.....	60	0	0				„ Paving				129	5	0
Employees' „	344	7	3				„ Dentistry Commission due				7	7	3
Dividend & Interest Regulation Fund	195	7	7				„ Land Tax Redemption				30	0	0
Special Expenses—Farm	8	0	9				„ Cash in hand				168	6	10
Special Alterations	70	0	0				„ „ Bank				13299	1	8
				3568	17	5½							
„ Disposal, as per Profit and Loss Account				3784	5	4							
				£71075	9	9					£71075	9	9

PROPOSED DISPOSAL OF PROFIT ACCOUNT.

To Dividend to Members at 2s. 4d. in the £ on £31,200	£	s.	d.				By Balance Disposable	£	s.	d.			
„ Educational Committee	3640	0	0					3784	5	4			
„ Bonus to Employees	46	0	6										
„ Reserve Fund	41	10	0										
„ Carried forward	6	14	10										
	50	0	0										
				£3784	5	4					£3784	5	4

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 £.			
		£ 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	888 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 7½	11 7 9	13 13 9½	3 3 0
1890.....	505	10681 7 5½	2586 4 8½	950 18 0	67 0 3	108 2 7	144 11 2½	890 13 4	1 9	20 10 3½	12 17 0	1 1 0
1891.....	672	14435 17 9	3643 0 3½	1343 7 9½	93 0 3	146 0 8	194 0 10½	1274 9 10½	1 10½	17 17 5	20 10 0	1 0 0
1892.....	820	16858 12 0	4480 11 4	1514 15 2	167 17 5	188 4 10	255 18 1	1449 16 2½	1 9½	20 16 11	21 0 0	2 2 0
1893.....	908	19575 19 5	5630 11 5½	1583 8 1½	237 4 7	238 17 6	334 12 3	1495 13 7½	1 7½	24 2 6	23 0 0	1 1 0
1894.....	980	21064 1 4½	5823 11 10	1943 1 6	245 19 6	307 0 11	402 1 9	1655 1 0	1 9½	24 18 8	24 5 0	3 3 0
1895.....	1086	24161 13 7½	7084 14 0	2473 3 0	269 5 2	334 9 9½	536 13 10	2182 19 9	2 0	29 1 5	25 4 0	7 17 6
1896.....	1171	25773 4 9	8902 19 4½	2486 3 0	326 15 9	404 6 0	603 12 6½	2309 12 9	1 11½	31 6 9	28 10 0	3 3 0
1897.....	1398	31495 12 5½	12302 7 7½	3350 11 6	420 10 5	506 10 0½	691 2 6	2570 1 10	1 9½	36 12 10	27 15 0	9 14 6
1898.....	1590	37097 15 0½	15135 9 6	4312 0 6	491 15 3	647 0 8	783 8 10	4334 3 7	2 0	57 3 9	50 12 10	16 10 6
1899.....	1782	40423 2 10½	17737 10 6	4397 14 4	597 15 11	757 14 7	1043 19 10	3616 4 4	1 10½	49 18 5	40 3 0	11 16 6
1900.....	1869	44763 19 7	19541 17 6	5345 3 4	747 7 6	808 12 3	1142 0 7½	4193 14 3	2 0	56 1 8	45 6 1	43 12 11
1901.....	2040	49245 12 11½	20429 3 10½	5845 4 9	737 5 6	868 6 9	1366 12 3½	4755 5 5	2 0	62 8 8	52 4 1	30 17 10
1902.....	2220	55459 16 7½	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
1910.....	3580	89151 16 1	37119 15 9	11560 13 0½	953 15 0	1638 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	1895 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	12934 11 8	2 5½	141 6 11	168 17 6	44 18 6
1913.....	4535	117339 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
1914 (3rd Quarter).....	4830	32473 18 2½	56180 12 4½	3831 13 6	336 17 0	641 9 9	3563 17 5½	3640 0 0	2 4	41 10 0	46 0 6	3 13 6
..		1461040 15 10½	....	177433 8 8½	17215 18 6	25663 10 6½	....	162159 10 9	....	1901 19 4½	2129 14 6½	791 10 11

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.

AUTHORITY TO WITHDRAW DIVIDEND.

I, the undersigned, hereby give notice to withdraw my Dividend due for the Quarter ended July 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 3rd 4th 5th day of September, 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 "	6 " " 7-30 "
Saturday .. 10 " 12 " 2 " 4 "	6 " " 7-30 "	

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.

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 October 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, September 3rd, 4th, and 5th**, 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.