

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.

120th QUARTERLY

Report

AND

Balance Sheet,

FOR THE

*Quarter ended
Oct. 16th, 1916.*

BANKERS:

CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.



CENTRAL PREMISES.

OFFICERS OF THE SOCIETY.

Chairman: Mr. GEORGE NEWSTEAD.

Secretary: Mr. F. S. WHARTON.

Manager: Mr. F. DEMAINE.

Auditor: Mr. THOS. BRODRICK, Public Auditor, Co-operative Wholesale Society Limited, Audit Department, 1, Balloon Street, Manchester.

Arbitrators: H. J. FAUSSET, Esq., M.D.; A. E. RICHARDSON, Esq., M.D.; 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. HENRY SANDERS.....	Dec., 1916	35	34	12	12	12	6	1	1	78
* " WILLIAM JACKSON.....	"	35	32	..	..	12	..	..	1	45
* " JOHN KENT.....	"	35	35	13	..	..	..	..	2	50
" GEO. SHUTTLEWORTH.....	June, 1917	35	35	13	..	..	13	1	1	63
" THOMAS GENDERS.....	"	35	35	..	10	..	11	..	2	58
" WILLIAM WILLSON.....	"	35	34	..	..	9	8	..	2	53
" ALBERT E. HACKETT.....	Dec., 1917	35	27	..	6	..	..	..	2	35
" J. WRENCH.....	"	14	14	..	..	5	..	..	..	19
" JOSEPH YOUNG.....	"	35	34	..	7	..	11	1	2	55
" ROBERT WESTBURY.....	June, 1918	35	33	..	11	..	..	..	1	45
" HENRY F. WALKER.....	"	35	35	12	..	..	..	1	1	49
" GEORGE NEWSTEAD.....	"	35	21	9	10	11	6	..	2	69

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

† Ill once.

NOMINATIONS FOR GENERAL COMMITTEE.

The following gentlemen have been nominated for the General Committee (three vacancies), and being the only Nominations will be declared elected:—

Nominee.	Nominator.	Seconder.
Mr. WM. JACKSON.....	(Mr. G. H. Phipps.....	Mr. G. Baldwin.
	" G. Moseley.....	" Wm. Snell.
" JOHN KENT.....	(" C. A. Jeffcoat.....	" J. Davis.
	" Wm. A. Jewsbury.....	" J. W. Longden.
" H. SANDERS.....	(Mrs. R. Chetwynd.....	Mrs. S. A. Blower.
	" Mr. A. Nicholls.....	Mrs. T. Nicholls.
	" S. Wood.....	Mr. G. Bailey.

THE QUARTERLY MEETING

WILL BE HELD IN THE

TOWN HALL, on Wednesday, December 6th, 1916.

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 of Subscriptions:—
 - (a) £51. 16s. in goods to families of enlisted married men.
 - (b) £1. 1s. in goods to Tamworth Serbian Fête.
5. Nominations for Three Members to serve on the Educational Committee. Mr. Thos. Leedham, John Kent, and E. F. Hunstone are the retiring members.
6. Elections:—
 - (a) Arbitrators.
 - (b) Auditors.
 - (c) Scrutineer.
7. Recommendations of the Committee:—That the Society subscribes—
 - (a) £4. 4s. to the Birmingham General Hospital.
 - (b) £2. 2s. to the Birmingham and Midland Ear and Throat Hospital.
 - (c) Four months' bread, free of charge, to Tamworth Hospital.
 - (d) 10s. 6d. to the St. John Ambulance Corps (Tamworth Division).
 - (e) Soldiers' Christmas Parcels Fund: £1. 1s. to Tamworth Soldiers' Parcels Fund, £1. 1s. to Polesworth Parish War Relief Fund, and 10s. 6d. to Two Gates and Mount Pleasant Soldiers' Christmas Fund.
8. Reports of Delegates to—
 - (a) C.W.S. Divisional Meeting at Bulwell.
 - (b) Stafford District Conference at Shrewsbury.
9. Declaration of the election of Three Members to the General Committee.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

We respectfully present to you the 120th Quarterly Accounts and Report, ended October 16th, 1916, for your consideration.

THE SALES for the Quarter are £41,161. 14s. 10½d., a decrease on last Quarter of £1,582. 14s. 5d., and an increase over the corresponding Quarter of last year of £1,460 4s. 11d.

THE SURPLUS upon the Quarter's trading is £4,014. 9s. 1d., an increase on last Quarter of £771. 15s. 8½d., and on the corresponding Quarter of last year of £691. 1s. 2d.

THE MEMBERSHIP is 5,506, an increase of 52, and an increase on the year of 236.

THE BREAD OUTPUT is 61,327 stones, a decrease on the previous Quarter of 10,210 stones, and a decrease over the corresponding Quarter of last year of 5,348 stones.

THE PURCHASES OF THE SOCIETY are: From the C.W.S., 79.57 per cent; Productive Co-operative Societies, 0.2 per cent; Local Trade, 19.75 per cent; Outside Merchants, '66 per cent.

THE PURCHASES BY THE MEMBERS average £8. 16s. 2d. each member per Quarter, or 13s. 6½d. per week.

THE PROFIT DISPOSABLE, after the usual Depreciation on Land and Buildings, Fixed and Rolling Stocks, and allowance for all charges incidental to the business, is £3,660. 14s. 9d., and we recommend the disposal of same as follows:—

	£	s.	d.
Dividend to Members at 1s. 8d. in the £	3375	0	0
Educational Committee	47	13	6
Bonus to Employees	50	16	6
Reserve Fund	37	4	9
Dividend Regulation Fund	150	0	0

Total£3660 14 9

The Bread output shows a considerable decrease, but it is explained by the fact (a) that this is the season of the year when less Bread is taken owing to the plentiful supply of vegetables, and (b) that a great percentage from our bread-eating families have been enlisted to the Forces, and are getting their Bread supplied to them in many other parts of the world. Contingent with the Bread question is the issue of the Coupons. These are issued as a convenience for the Members and the trade; we are issuing 16,000 coupons per week, and would be glad if those Members who have not yet adopted the coupon system would do so, as we hope the system will assist us in our Delivery Department.

A most important question to Co-operators is the question of savings and their investments. It is to be expected what will be the plight of many workers after the war. Vast sums of money are being made by various companies and individuals out of the people through the excessive food prices, and these speculators are getting well prepared for the future. What are our Members doing for future defence and development in connection with Co-operative enterprises? Those Members whose earnings now are good should remember the golden facilities the movement offers them for investment of their war-time savings, and if in later years there should be need for some of it, they will have the experience of those who suffered during many of the hard times passed: **it was there when they wanted it, and was their very own.**

Your Society offers splendid investment—Share Capital 5 per cent per annum, Small Savings 4 per cent per annum, Individual Deposits 4½ per cent per annum, and Special Individual Deposits (three months' notice) 4½ per cent per annum. All capital is used for development of Co-operative Production in all Co-operative requirements.

Our Difficulties in the Delivery Department increase month by month. We have tried to maintain an efficient service in this department, but the withdrawals from the staff for military service will soon make it impossible to do anything like what should be done. We always consider this department an important one in our business, but through the military demands we are unable to continue such organisation as we have done up to now. We have resorted to female labour where at all possible for them to do the work, and even suitable labour is not easy to obtain for the other part. The conditions do, and later will still more, call for sacrifice and inconvenience before undreamed of, and we ask for your forbearance and a continuance of your assistance in what is a very trying situation. We, on our part, will do our best to get your supplies.

Another difficulty in the whole business is to regulate prices. You have experienced by your trading that we have kept to the rule we set to ourselves at the beginning of the war: **to give our Members the quality of article for the most reasonable price.** To adjust the selling price of any of the commodities upon such markets as they have been these two years has taken much of our time and consideration. We have kept down excessive prices, and only sold goods at practicable prices consistent with quality and safety. Our price of Bread from July 17th to September 16th was 7d. per quartern, when we advanced to 8d. on September 18th, to 8½d. on October 30th, and to 9d. on November 20th.

By our considered arrangement of prices we have not been liable to payment of any Excess Profits Duty, the new duty imposed upon Co-operative Societies where it does not apply, but by continuing in the way to which we were called as Co-operators, **that of supplying our Members with commodities without commercial profit**, we think we are running along the right and proper lines.

The Society now employs 157 persons; at the outbreak of war the male employment was 127, of which 57 have been enlisted into the Army and Navy—equal to 60 per cent of those of military age. Another 12 per cent offered themselves and were rejected, but are now awaiting the call under the revised regulations. To the wives of the married men we contribute 5s. per week in Groceries, and to the present time this amounts to £150. Our contribution in goods to the families of married men is now £4. 15s. per week, and we have decided to send every man who enlisted from our employment a 5s. New Year's parcel. We hope, wherever they may be at that time, that they will be in good health to enjoy the parcel, and as we think of them we pray they may be spared to be with us again and to serve and come along with the interests of the Society.

PURCHASE OF COTON HALL FARM.—In view of our belief in being purchasers and occupiers of farm land by Co-operators for production of food for Co-operators, we have taken the opportunity, as soon as a desirable freehold farm came into the market, to make a purchase; so we have purchased a farm known as Coton Hall Farm, about one-and-a-half miles from Tamworth, with residence, farm buildings, and good turf and meadow land, containing an area of about 134 acres, 1 rood, 24 poles, freehold, tithe free, mines and minerals reserved. The summary of lands is: Pasture, 60.477; arable, 73.881; wood, .044. The purchase price is £3,660. We ask your approval to this purchase.

Per pro the Committee,

FREDK. S. WHARTON, Secretary.

BALANCE SHEET FOR THE 119th QUARTER, ENDED OCTOBER 16th, 1916.

Dr.		CASH ACCOUNT.		Cr.			
	£	s.	d.		£	s.	d.
To Goods Sold (Particulars see Trade Account)	41206	14	10½	By Goods Purchased, including Carriage	29405	5	1
" Rents	6	0	0	" Expenses	3978	12	4
" Entrance Fees	7	5	6	" Dividend to Members	1667	12	2
" Fines and Nomination Fees	15	17	10	" Checks Bought	8	3	2
" Cards	0	4	4	" Donations	55	9	6
" Mortgage Repayments	74	4	6	" Share Withdrawals	4666	5	10
" Share Contributions	2131	2	7	" Small Savings Withdrawals	369	13	2½
" Small Savings Deposits	335	13	9½	" Clothing Club	13	5	11
" Clothing Club	16	17	7	" Farm Development—Expenses and Wages	277	6	5
" Railway Claims	9	4	0	" " Horses	£217	7	0
" Farm Sales—Goods	17	4	2	" " Implements	16	3	0
" Insurance Agency	21	13	6				
" Collective Life Assurance Claims	127	2	8	" Insurance Agency	233	10	0
" Trade Bonus	7	9	0	" Collective Life Assurance Claims	125	6	7
" Interest—Investments	0	10	0	" " Premium	172	12	7
" Horses Sold	66	0	0	" Additions—Buildings	43	0	0
" Dividend—Investments	5	11	6	" " Rolling Stock	0	19	2
" Sundries	1	0	11	" C.W.S. Limited—Share Investment	51	16	9
" Individual Deposit Commission	1	5	6	" Compensation	3	2	0
" Bread Coupons	110	0	0				
	44161	2	3		41084	1	5½
" Bank Withdrawals	32081	8	7	" Bank Deposits	35038	2	4
" Cash in hand, July 17th, 1916	62	5	9	" Cash in hand, October 16th, 1916	182	12	9½
	£76304	16	7		£76304	16	7

BANKING ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance, July 17th, 1916	12234	18	4	By Withdrawals	32081	8	7
" Deposits	35038	2	4	" Commission	8	3	2
" Interest	74	12	0	" Balance, October 16th, 1916	15287	17	10
" Dividend	29	16	11				
	£47377	9	7		£47377	9	7

[illegible]

TRADE ACCOUNT.

	£	s.	d.		£	s.	d.
To Stock on hand, July 17th, 1916	18786	0	0	By Goods Sold	41161	14	10½
" Goods Purchased and Carriage	32415	1	0	" Trade Dividends—Investments Account	£803	13	3
" Farm Produce	1293	16	8	" " Other	7	9	0
" Productive Expenses	£1184	18	0				
" Distributive "	3568	2	0½	" Railway Claims	811	2	3
	4753	0	0½	" Transfers to Farms	9	4	0
" Net Profit, to Profit and Loss Account	4014	9	1	" Stock on hand, October 16th, 1916	1215	5	8
					18005	0	0
				DETAILS OF GOODS SOLD.			
				Grocery	19860	18	5½
				Butchery	5141	3	4
				Coal	573	6	9
				Boots	1282	4	9½
				Drapery	1253	12	6½
				Outfitting	561	7	8
				Furnishing	899	13	1½
				Bakery	7579	13	9½
				Tailoring	284	8	7
				Milling	1999	3	0
				Confectionery	813	14	7
				Boot Repairing	455	4	8
				Millinery	357	8	7
	£61202	6	9½				
					£61202	6	9½

DR.

INVESTMENTS REVENUE ACCOUNT.

CR.

[illegible]

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.													
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.						
Land and Two Cottages not used in Trade	524	15	0	....	....	....	524	15	0	....	....	....	2½		132	17	0	3	6	0	136	3	0	388	12	0	524	15	0
Land and Buildings (Trade) ..	24293	16	6	43	0	0	....	....	....	24336	16	6	....	2½	8430	3	6	152	2	0	8582	5	6	15754	11	0	24336	16	6
Fixtures	7890	7	4	....	....	....	7890	7	4	3936	14	8	10		6352	15	4	98	17	0	6451	12	4	1438	15	0	7890	7	4
Rolling Stock	7718	9	7	0	19	2	66	0	0	7653	8	9	4543	18	8	5823	9	7	155	10	2	5978	19	9	1674	9	0	7653	8	9
Farm:—Land	3331	2	9	....	....	....	3331	2	9	....	....	....	..	....	....	....	....	....	....	....	....	....	....	3331	2	9	3331	2	9
Buildings	1073	16	6	....	....	....	1073	16	6	....	....	....	2½		151	1	6	6	14	0	157	15	6	916	1	0	1073	16	6
Implements	345	19	11	233	10	0	579	9	11	10		187	1	11	14	10	0	201	11	11	377	18	0	579	9	11
Totals ..	44653	12	7	277	9	2	66	0	0	44865	1	9	....	..	20944	11	10	427	13	2	21372	5	0	23492	16	9	44865	1	9

INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, as per last Report.	Additions.	Interest and Bonus.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, October 16th, 1916.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	5	5550 0 0	51 16 9	89 6 11	798 1 9	6489 5 5	....	....	6489 5 5
Hebden Bridge Fustian Society Limited	5	20 0 0	....	0 10 0	3 19 0	24 9 0	....	4 9 0	20 0 0
Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd. ..	5	50 0 0	....	1 19 7	1 12 6	53 12 1	1 19 7	1 12 6	50 0 0
	..	5620 0 0	51 16 9	91 16 6	803 13 3	6567 6 6	1 19 7.	6 1 6	6559 5 5

LOANS.	Rate per Cent.	Balance, as per last Report.	Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, October 16th, 1916.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Có-operative Wholesale Society Limited—"Special Deposits"	5	5120 0 0	....	64 11 10	....	5184 11 10	....	5184 11 10
Co-operative Wholesale Society Limited	4½	16724 3 9	....	164 17 0	....	16889 0 9	....	16889 0 9
Leicester Co-op. Boot and Shoe Manufacturing Society Ltd. ..	4½	20 4 7	....	....	1 19 7	22 4 2	....	22 4 2
War Loan	4½	994 13 0	....	11 5 0	....	1005 18 0	....	1005 18 0
Mortgages	3½	2113 0 1	....	19 17 5	....	2132 17 6	74 4 6	2058 13 0
	..	24972 1 5	....	260 11 3	1 19 7	25234 12 3	74 4 6	25160 7 9

DR.		FARM ACCOUNT.		CR.	
To Balance, July 17th, 1916—	£ s. d.	£ s. d.		£ s. d.	
Horses	295 0 0		By Cash Sales—Produce	17 4 2	
Stock	2186 18 10		„ Goods	1233 16 8	
„ Additions—Stock	1215 5 8	2481 18 10	„ Horse Ley	3 12 0	
Wages and Expenses—Net	277 6 5		„ Balance, October 16th, 1916—		
„ Interest and Management		1492 12 1	Horses	£295 0 0	
„ Depreciation		102 0 0	Stock	2548 2 1	
		21 4 0		2843 2 1	
		£4097 14 11			£4097 14 11

MEMBERS' SHARE ACCOUNT.

To Withdrawals	£ s. d.		By Members' Shares, July 17th, 1916	£ s. d.	
„ Fines	4666 5 10		„ Interest	70866 13 9½	
„ Present Claims, October 16th, 1916	7 5 6		„ Dividend Transferred	785 0 8	
	70656 4 10½		„ Bonus	1456 6 0	
			„ Contributions	50 3 2	
			„ Educational Grant	£2131 2 7	
				40 10 0	
				2171 12 7	
		£75329 16 2½			£75329 16 2½

SMALL SAVINGS ACCOUNT.

To Withdrawals	£ s. d.		By Members' Claims, July 17th, 1916	£ s. d.	
„ Present Claims, October 16th, 1916	369 13 2½		„ Contributions	4107 16 8½	
	4111 13 6		„ Interest	335 13 9½	
				37 16 2½	
		£4481 6 8½			£4481 6 8½

DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.

To Last Disposal	£ s. d.		By Balance, July 17th, 1916	£ s. d.	
„ Balance, October 16th, 1916	150 0 0			270 11 0	
	120 11 0				
		£270 11 0			£270 11 0

Dr.

RESERVE FUND ACCOUNT.

Cr.

	£	s.	d.
To Balance, October 16th, 1916.....	3253	4	4½
	<u>£3253</u>	<u>4</u>	<u>4½</u>

	£	s.	d.
By Balance, July 17th, 1916	3213	3	10
" " as per Disposal Account	8	9	4½
" Entrance Fees.....	7	5	6
" Fines, as per Share Account	7	5	6
" Nominations, &c., per Cash Account	15	17	10
" Bonus Forfeited	1	2	4
	<u>£3253</u>	<u>4</u>	<u>4½</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
To Share Interest.....	785	0	8
" Members' Dividend	3123	18	2
" Educational Committee	40	10	0
" Bonus to Employees	51	5	6
" Reserve Fund	8	9	4½
" Carried forward	3	11	2
	<u>£4012</u>	<u>14</u>	<u>10½</u>

	£	s.	d.
To General Hospital	2	2	0
" Railway Nationalisation Society	0	10	6
" Tamworth Serbian Fête	1	1	0
	<u>3</u>	<u>13</u>	<u>6</u>
" Grants to Families of Enlisted Married Men.....	51	16	0
" Balance—Investments Revenue Account	9	15	3
" Checks Bought	8	3	2
" Land Tax Redemption—Proportion	2	0	0
" Paving—Proportion	9	5	0
" Collective Assurance Premium	172	12	7
" Architect's Charges	100	0	0
" Net Profit, as per Balance Sheet.....	3660	14	9
	<u>£4018</u>	<u>0</u>	<u>3</u>

	£	s.	d.
By Profit from last Quarter	3062	14	10½
" Interest (Estimated)	800	0	0
" Dividend and Interest Regulation Fund	150	0	0
	<u>£4012</u>	<u>14</u>	<u>10½</u>
	<u>£</u>	<u>s.</u>	<u>d.</u>
By Brought forward.....	3	11	2
" Profit, as per Trade Account	4014	9	1
	<u>£4018</u>	<u>0</u>	<u>3</u>

Dr.

BALANCE SHEET.

Cr.

LIABILITIES.		£	s.	d.	£	s.	d.	ASSETS.		£	s.	d.	£	s.	d.
Members' Share Capital		70656	4	10½				Stocks—Goods.....		18767	0	0			
Interest this Quarter		790	0	0				Less Depreciation		762	0	0			
					71446	4	10½						18005	0	0
Small Savings Deposits.....					4111	13	6	Property—Used in Trade		23492	16	9			
Clothing Club					27	7	5½	Not Used in Trade		388	12	0			
Trade Creditors—Goods		8122	6	7									23881	8	9
Expenses		386	11	7				Shares		6559	5	5			
Profit and Loss Account		21	0	0				Loans and Mortgages		25160	7	9			
					8529	18	2						31719	13	2
Insurance Agency					11	18	7	Due from H.M. Government (commandeered).....		83	10	9			
Bread Coupons					110	0	0	Accounts Owing by Members		17	9	3			
													101	0	0
Total Liabilities					84237	2	7	Farm					2843	2	1
Reserves—Reserve Fund		3253	4	4½				Paving.....					46	0	0
Farm Fund		27	19	5				Land Tax Redemption					12	0	0
Plate Glass Insurance		60	0	0				Collective Assurance					26	11	7
Employees'		457	3	1				Accident Claim.....					11	9	0
Dividend and Interest Regulation Fund.		120	11	0				Cash in Bank.....					15287	17	10
Special Alterations.....		300	0	0				„ hand					182	12	9½
					4218	17	10½								
Disposal, as per Profit and Loss Account					3660	14	9								
					£92116	15	2½						£92116	15	2½

PROPOSED DISPOSAL OF PROFIT ACCOUNT.

	£	s.	d.		£	s.	d.
To Dividend to Members at 1s. 8d. in the £ on £40,500	3375	0	0	By Balance Disposable	3660	14	9
„ Educational Committee	47	13	6				
„ Bonus to Employees	50	16	6				
„ Reserve Fund.....	37	4	9				
„ Dividend Regulation Fund.....	150	0	0				
	£3660	14	9				£3660 14 9

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 16th, 1916, and hereby certify the foregoing statement to be correct. For the Stock in Trade I have relied upon the figures certified by your Stocktakers.

C.W.S. Ltd., Audit Department,
1, Balloon Street, Manchester,
November 28th, 1916.

THOS. BRODRICK, Public Auditor.

PROGRESS OF THE SOCIETY FROM 1887 TO PRESENT TIME.

Year.	Mem- ber- ship.	Sales.	Share Capital.	Trade Surplus.	Depre- ciation.	Interest.	Reserve and Insur- ance Funds.	DIVIDEND.		Bonus to Employés.	Grants to Education.	Charitable Purposes.
								Allotted.	Average per £.			
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.
1887.....	254	2704 17 5½	833 2 1	401 9 4½	6 10 0	7 12 0	60 1 0½	242 0 8½	2 0	....	5 17 6	....
1888.....	425	6744 15 3	1595 16 6	600 13 8½	23 11 0	45 8 9	89 17 6	573 14 3	1 10½	2 12 5½	4 7 0	....
1889.....	479	9346 15 10	1916 4 7	791 10 8	49 3 1	80 7 8	109 4 5½	725 18 0	1 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.....	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 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	63 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 13 9	46 13 8
1908.....	3330	87619 1 11	35891 12 8	10340 16 4	1020 10 8	1605 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	89181 16 1	37119 15 9	11560 13 0½	952 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	41099 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	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.....	4900	129852 8 10	56754 8 0½	16769 6 7½	1338 8 1	2531 18 9½	3630 8 4½	15186 0 0	2 5	170 5 0	209 13 6	93 13 1
1915.....	5720	154908 5 10½	65512 4 5	15430 18 7	1621 6 6	2863 13 5½	3819 8 1	14849 9 5	1 11½	193 10 1	192 17 6	103 1 3
1916.....	5506	164716 4 9	71446 4 10½	15631 14 0	1715 0 2	3221 17 6	4218 17 10½	14367 10 0	1 9½	204 9 11	197 9 6	151 6 9
..	181882	2 4	....	212875 18 3	20904 8 7	32405 4 3	....	195121 10 2	....	2343 13 10½	2574 16 6½	1080 4 11

AN APPEAL TO YOU.

WE are aware that there is a section of our Members who pass us by as far as the products of our Bakery are concerned. To those Members we say that a trial will show that the goods made are of the highest class. Knowing that we can cater for the requirements of the home, we have set ourselves to do all possible to secure your support to this Department. We are out for your custom, and every effort will be put forth to secure it. Give us your help.

Our Bread is dependable Bread.
Our Bread has a distinctive appearance.
Our Bread has a delicate flavour.
Our Bread keeps well.
Our Bread will tempt your appetite.
Our Bread will satisfy your longing.

Your "empty feeling" will be best satisfied with our Bread. If you are hungry it satisfies. If you "don't fancy," it will tempt you.

Now for a big increase in trade. Quality, Price, and everything else combine to secure it.
— YOU MUST "DO YOUR BIT." —

Nobody wants to Encourage Luxury,

but if anyone does deserve a little extra, it is the man who is going to fight for the rest of us; and, in many cases, what would be luxury to the regular soldier is no more than ordinary comfort, and even daily necessity, to men who are being called up now.

See that the Parcels you send contain nothing but what is bought from your own Society. If we do not stock the kind of thing you send regularly, let us know, and we will try and procure it for you.

Buy "Comforts"
from your own Society.

WHEN YOU SPEND MONEY

**YOUR DESIRE SHOULD BE TO EXTEND
ITS INFLUENCE TO ITS UTMOST LIMIT!**

===== YOU CAN DO THIS BY CONCENTRATING UPON =====
Co-operative Productions
IN ALL OUR DEPARTMENTS OF TRADE.

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 and **n** eighteen

17	282	510a	813	1052	1335	1603a	1851	2150	2352e	2512a	2732a	2997a	3267	3520	3823	4097	4393	4655a	4937c	5226	5465a
18	298	526b	815a	1057	1337	1607	1875	2152	2371	2519d	2737	3005	3273	3526	3829a	4100a	4401f	4664a	4938	5253	5467
20	301	529	819	1061b	1343	1608	1878b	2153f	2373a	2520a	2745	3010a	3315	3527e	3862	4107h	4406	4667	4939	5259a	5469
23	306	532f	829	1083c	1344	1624	1887	2161c	2375	2522	2768	3013	3329	3548	3872	4121	4410	4671	4965	5260	5496
30	308a	566	833	1084	1357b	1628b	1911	2171	2377	2560b	2770	3015a	3330	3571a	3878	4147	4413	4682b	4971a	5286e	5499
36c	310	567	839	1087	1364c	1633	1931b	2181	2381c	2561f	2779	3016a	3342a	3576	3888a	4151a	4423	4687	4990a	5288b	5504
40	314	576c	852a	1093a	1366	1635a	1932	2186	2391a	2569	2801	3020	3345	3577a	3891	4158a	4442	4695	4994c	5320	5506a
46	316a	581a	854c	1098a	1429a	1638b	1939b	2189a	2397	2572	2818	3040a	3385	3596	3923	4163	4462	4715a	5009a	5327	5509
50	330	582a	860	1100c	1431	1653	1940a	2190	2398a	2578	2821	3042	3393	3616	3929f	4165	4476	4718b	5023b	5343a	5511
66	339c	584	866	1101	1438a	1661b	1951a	2199b	2410b	2592c	2822	3052	3405	3618	3940	4175	4497	4721	5036c	5346	5520
93	344a	599	872	1109	1446a	1664	1964	2210	2421	2603	2823c	3057a	3410a	3622j	3947	4194a	4497	4721	5036c	5346	5520
97a	364	602	892	1119	1451	1666b	1982	2214	2422b	2607a	2841c	3081	3413	3626a	3957a	4202	4498a	4740a	5039	5347	5524a
107i	370	604	906	1148	1454	1669a	1990	2216b	2434j	2617	2843a	3102l	3414a	3648	3968c	4210	4500	4745b	5060	5349	5529a
111	377	640	907f	1149a	1457b	1670	2004a	2219b	2437	2618b	2845	3119a	3415	3651	3969a	4214a	4507	4765	5080	5375	5548
114g	378a	646	908	1154a	1464	1684a	2010b	2221f	2452a	2619c	2854f	3122f	3432	3659	3971a	4254	4510	4768a	5083	5379	5557
132	383	657g	914	1160	1479	1704	2022a	2239	2453	2621a	2862a	3131	3442a	3675c	3976	4235	4549	4779a	5083	5379	5557
143	389	661b	965	1172	1495c	1708	2030	2251	2456c	2647	2866	3137	3443a	3675c	3976	4235	4549	4779a	5083	5379	5557
163	397	698	971b	1198r	1499	1713	2048a	2281c	2458	2650	2906a	3148	3457	3737b	3978a	4285c	4564	4801	5102b	5391	
174	403b	704	987a	1223	1504h	1744	2051	2304	2463a	2669i	2907b	3155c	3458b	3750	3988a	4294f	4565a	4806a	5107	5398a	
176	409	705	998	1224b	1511e	1758	2057a	2308a	2467b	2672j	2916j	3160a	3467h	3754	4011	4299	4584a	4812	5126e	5402	
197	424c	721	1003	1226	1512	1759	2086	2309b	2472	2676	2921f	3167b	3475b	3770	4019	4313a	4590	4818	5144	5403b	
206	433	747	1011e	1228b	1541	1774	2098	2317	2475	2692	2939	3170	3483	3784a	4027	4319	4592	4826b	5150	5411	
237	465	764b	1022	1232	1545	1777a	2106	2320h	2494	2695	2948	3183	3485	3785e	4034c	4334a	4597c	4837a	5162	5431b	
242	474	774a	1033	1237	1567	1797	2110a	2326	2498	2698b	2950b	3192a	3487e	3788	4065	4344b	4606a	4853a	5162	5431b	
258	482	779	1038	1260	1576a	1817	2113a	2333c	2500	2709	2963	3201a	3492	3796	4073	4347c	4625	4854	5163	5432	
261a	488	782	1041	1308	1587c	1824a	2119a	2338j	2501a	2714a	2975b	3202b	3500c	3809a	4079j	4373	4636	4885h	5168a	5434a	
267	495	787	1043b	1320	1588	1833a	2131	2345a	2510b	2716	2993	3209	3511c	3812a	4086c	4382	4646b	4889j	5192b	5444	
272a	499	799	1045	1323	1598	1843	2133a	2349f	2511a	2726b	2996	3220a	3519a	3820	4090c	4386	4650	4898	5224b	5459b	

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

PENNY BANK BOOKS NOT IN FOR AUDIT.

4	67	139	214	270	323	394	474	565	642	718	797	864	948	1028	1115	1181	1259	1318	1389	1450	1525
5	68	141	217	271	329	397	475	566	643	723	800	865	949	1031	1119	1182	1264	1322	1391	1452	1528
6	76	146	218	274	330	398	476	574	647	724	805	868	950	1033	1120	1184	1265	1325	1393	1456	1529
7	77	147	219	279	331	399	477	576	653	725	806	869	951	1035	1123	1185	1266	1326	1399	1459	1530
8	78	148	224	280	333	400	478	577	655	731	807	872	953	1037	1124	1188	1271	1328	1403	1460	1535
10	80	152	225	282	334	402	481	579	658	734	808	875	955	1040	1126	1189	1273	1329	1404	1461	1541
13	83	153	226	287	336	403	487	580	659	737	810	877	957	1043	1128	1197	1274	1330	1405	1463	1544
15	84	157	227	288	337	404	492	583	662	738	815	878	964	1045	1131	1199	1275	1332	1406	1465	1545
17	86	159	229	289	342	405	495	585	663	740	816	879	965	1047	1136	1203	1277	1334	1410	1467	1549
22	89	161	231	290	345	406	500	587	665	741	818	884	969	1049	1137	1204	1278	1336	1412	1468	1551
25	90	162	232	291	346	411	506	593	667	743	819	885	971	1050	1139	1205	1279	1337	1413	1469	1553
27	91	165	233	293	347	412	507	595	670	744	820	887	972	1052	1140	1207	1282	1343	1416	1470	1554
29	97	166	235	294	352	414	508	597	671	745	824	888	973	1058	1142	1210	1285	1345	1418	1473	1566
31	99	170	239	295	353	418	514	607	673	749	825	891	974	1062	1143	1212	1287	1352	1420	1476	1567
34	101	173	240	296	354	421	525	608	675	753	829	892	975	1064	1145	1213	1289	1353	1422	1479	1568
36	102	174	248	297	356	424	529	610	685	755	830	895	979	1066	1146	1217	1293	1355	1423	1480	1569
38	103	175	250	298	358	427	530	613	687	757	832	900	980	1076	1147	1222	1293	1355	1423	1480	1569
39	104	179	251	302	362	429	531	614	688	761	833	908	986	1080	1148	1224	1295	1357	1425	1481	1570
42	106	184	252	303	363	430	532	615	691	762	834	909	987	1083	1149	1227	1298	1360	1426	1482	1571
44	107	185	254	305	364	432	533	617	694	768	835	911	993	1084	1152	1229	1299	1362	1429	1485	1578
45	113	186	255	308	365	437	536	618	697	769	838	913	999	1088	1156	1232	1300	1365	1433	1487	1584
46	116	187	257	309	366	442	537	620	698	772	841	914	1002	1092	1158	1238	1302	1368	1434	1488	1585
47	119	190	259	310	367	444	541	622	699	773	847	917	1008	1093	1160	1240	1303	1369	1435	1489	
48	124	192	260	314	370	450	542	625	700	774	849	922	1010	1094	1163	1242	1304	1370	1436	1496	
49	125	194	262	315	375	456	544	626	704	776	856	939	1013	1095	1167	1243	1305	1371	1439	1499	
50	130	204	264	316	376	460	550	627	705	781	857	940	1017	1100	1169	1245	1307	1372	1441	1510	
54	132	205	265	318	383	463	551	629	707	783	858	941	1018	1105	1176	1247	1309	1374	1443	1511	
57	133	207	266	320	387	465	556	637	709	786	860	944	1020	1106	1177	1251	1310	1377	1446	1512	
64	135	209	267	321	389	468	557	639	713	791	861	946	1023	1108	1178	1252	1313	1378	1447	1518	
66	138	213	268	322	390	472	561	641	714	794	863	947	1026	1109	1179	1257	1315	1380	1448	1524	

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 16th, 1916, 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 7th 8th 9th day of December, 1916.

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 p.m.
Friday 10 "	12 "	2 "
Saturday .. 10 "	12 "	2 "
	4 "	6 "
		7 "

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 cross must be affixed and witnessed.

NOTICES.

Every Member is particularly requested to peruse the following, and their compliance with same is asked for:—

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, Accident, and Aircraft and Bombardment. 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 15th, 1917, and Share Books should be sent in by the 6th day of month following.

Dividends will be paid on **Thursday, Friday, and Saturday, Dec. 7th, 8th, and 9th**, between the hours of 10 a.m. to 12 noon, 2 p.m. to 4 p.m., and 6 p.m. to 7 p.m. Children should not be sent to draw Dividends.

ARE YOU EARNING BETTER MONEY NOW?

IF SO,

Help yourself,
Help your Society,
Help your Country, } BY SAVING MONEY IN
THE STORE.

WHY?

Because *your* bit, and *my* bit, and *everybody's* bit will make a big nest-egg against the hard times which always follow a war.

WHEN?

Now, at once, while trade is good.
Now, this week, before prices go higher and wages lower.

HOW?

By bringing your store share book, and the cash, and paying it over the counter.

Save Money in your own Store.

Have You Realised

That our country is at war?
That the conflict being waged is the most terrible ever known?
That *business* under the circumstances *cannot* be conducted as *usual*?
That deliveries of goods are uncertain and delays unavoidable?
That matters are likely to be worse before they are better?
That many of our staff have joined the army?
That a place is being kept open for each of them?
That this means extra work and responsibility for those who are left, especially our *Secretary and Manager*?

Have You Ever Thought

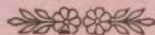
How you can help us?
How the work is being got through?
How regularly your goods are delivered?
How seldom we fail to give satisfaction?
How often you complain about *little* inconveniences?
How many times a week you ask to have goods sent at unreasonably short notice?
How easy it would be to remedy this?

Are You Prepared

To carry goods as often as possible?
To send in your order early?
To be patient, and *expect* little inconveniences?
To make little personal sacrifices?
To cease complaining and *help*?

Don't Forget

That the business is yours.
That the success of the Society depends upon you.
That these are exceptional times.
That everyone must be doing his or her bit.
That you must find out which is *your bit* and *do it*.



You Can Help in Many Ways.