

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.

121st QUARTERLY

Report

— AND —

Balance Sheet,

FOR THE

*Quarter ended
Jan. 15th, 1917.*



BANKERS:

CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.



CENTRAL PREMISES.

Co-operative Wholesale Society's Printing Works, Longsight, Manchester.

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. GEO. SHUTTLEWORTH	June, 1917	36	36	13	..	..	6	..	..	55
* " THOMAS GENDERS	"	36	36	..	12	..	6	..	..	54
*† " WILLIAM WILLSON	"	36	35	..	..	7	9	..	..	51
" ALBERT E. HACKETT	Dec., 1917	36	24	..	4	..	1	..	..	29
" J. WRENCH	"	36	34	..	..	11	..	..	..	45
" JOSEPH YOUNG	"	36	36	..	12	..	7	..	..	55
" ROBERT WESTBURY	June, 1918	36	33	..	9	..	..	..	..	42
" HENRY F. WALKER	"	36	36	10	..	..	..	..	..	46
" GEORGE NEWSTEAD	"	36	32	9	10	8	6	..	..	65
" HENRY SANDERS	Dec., 1918	36	36	13	12	11	5	..	..	77
" WILLIAM JACKSON	"	36	35	..	..	11	..	..	..	46
" JOHN KENT	"	36	33	9	..	..	..	..	..	42

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

EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Possible.	Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
*MR. THOMAS LEEDHAM.....	13	10	MR. C. A. JEFFCOATE.....	13	12	MR. J. S. HARDING	13	13
* " JOHN KENT.....	13	10	" WM. JACKSON	13	11	" JOHN NEWMAN	13	6
* " E. F. HUNSTONE	13	11	" JOHN DAVIS	13	13	" A. E. HACKETT	13	9

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

NOMINATIONS FOR EDUCATIONAL COMMITTEE.

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

Nominee.	Nominator.	Seconder.
Mr. JOHN KENT	Mr. C. A. Jeffcoate.....	Mr. Joseph Blundell.
" E. F. HUNSTONE.....	" R. Butlin	" W. S. Jackson.
" THOS. LEEDHAM	" John Davis	" George Farley.

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 Seconder, 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

TOWN HALL, on Wednesday, March 7th, 1917.

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, including the Educational Committee's Statement.
4. Confirmation of Subscriptions:—
 - (a) £58. 15s. in goods to families of enlisted married men.
 - (b) £1. 1s. to the Tamworth Nursing Association.
 - (c) £1. 1s. to the Wilnecote Nursing Association.
 - (d) Soldiers' Christmas Parcel Funds: Dordon, £1. 1s.; Fazeley, £1. 1s.; Dosthill, 10s. 6d.
5. Recommendations of the Committee:—That the Society subscribes—
 - (a) £4. 4s. to the Birmingham and Midland Eye Hospital.
 - (b) £2. 2s. to the Stafford District of the Co-operative Union Limited.
 - (c) That the Committee be paid 2s. per General Committee Meeting (no payment being made for Sub-Committees), and the Chairman be paid £1 per quarter in addition thereto.
 - (d) That in consequence of the increased difficulties and expenses of travelling, &c., we do not send any delegates to Congress this year.
6. Elections:—
 - (a) Three Members to the Educational Committee.
 - (b) Delegates to the C.W.S. Divisional Meetings (Midland District).
 - (c) Delegates to the Stafford District of Co-operative Union Conference.
 - (d) Delegates to the Congress to be held at Swansea in Whit Week.
7. Reports of Delegates to—
 - (a) C.W.S. Divisional Meeting at Grantham.
 - (b) Stafford District Conference at West Bromwich.
8. Nominations for the General Committee to be read.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

We respectfully present to you the 121st Quarterly Accounts and Report, ended January 15th, 1917, for your consideration.

THE SALES for the Quarter are £47,230. 8s. 2d., an increase on last Quarter of £6,068. 13s. 3½d., and an increase over the corresponding Quarter of last year of £8,784. 16s. 4½d.

THE SURPLUS upon the Quarter's trading is £3,580. 6s. 0½d., a decrease on last Quarter of £434. 3s. 0½d., and an increase on the corresponding Quarter of last year of £40. 4s. 11½d.

THE MEMBERSHIP is 5,482, a decrease of 24, and an increase on the year of 132.

THE BREAD OUTPUT is 61,860 stones, an increase on the previous Quarter of 533 stones, and a decrease over the corresponding Quarter of last year of 4,861 stones.

THE PURCHASES OF THE SOCIETY are: From the C.W.S., 82·5 per cent; Productive Co-operative Societies, 1·76 per cent; Local Trade, 12·63 per cent; Outside Merchants, 3·11 per cent.

THE PURCHASES BY THE MEMBERS average £9. 19s. 5d. each member per Quarter, or 15s. 4d. per week.

THE SURPLUS DISPOSABLE, after the usual Depreciation on Land and Buildings, Fixed and Rolling Stocks, and allowance for all charges incidental to the business, is £3,822. 19s. 6½d., and, taking £170 from Dividend Regulation Fund, we recommend the disposal of same as follows:—

	£	s.	d.
Dividend to Members at 1s. 8d. in the £	3875	0	0
Educational Committee	44	15	0
Bonus to Employees.....	56	4	4
Reserve Fund	17	0	2½
Total	£3992	19	6½

We are pleased to report a successful year's working of the Farms. The Trading Departments, in addition to that for consumption of the stock, have been well supplied with goods as much as it has been possible for the Farms to

produce, and the statement gives a result of a surplus of £508. 2s. 1d. for distribution to our Members. Some of the supplies from the Farm to the trade are as follow:—Beasts, 111; Sheep, 114; Pigs, 73; Potatoes, 65 tons; Hay, 40 tons; Milk, 2,000 gallons; Eggs, 12,500.

We have taken steps to convert our 4½ per cent War Loan into New War Loan Stock, and also increased it by an additional sum of £2,000.

You will find on the Agenda our recommendation for an increase in the remuneration made to the General Committee.

At the close of the Ordinary Meeting we are calling a Special Meeting for proposed amendment to rules. For a long time we have had many facilities for taking the whole of the savings of our Members, and now consider we should so amend our rules to allow us to take advantage of the limit of Share Capital allowed by law to any one Member of £200. The Members' savings can be taken for the future development of the Society, and thence for the whole Co-operative Movement.

The increasing difficulties of the Office Staff to cope with the work compel us to arrange a given time for personal attention to the members, and so the latter part of each day, 1 to 7 p.m., is fixed, and will come into effect from March 12th.

Also from March 12th Bread Coupons will only be sold by the deliverer, and the Coupons will only be redeemable one week after the ends of that Quarter in which they have been issued.

We regret to have received information of the deaths of two of our employees—Allen Payne, late of the Bakery Department, and Thomas Walton, apprenticed to the Confectionery Department. Mr. Payne was killed in action by a shell burst whilst on sentry duty in Salonica, and Mr. Walton died of pneumonia whilst on service in France. We offer our condolences to the parents of both these gallant men, and regret the loss of two good employees.

Several items of interest and guidance to our Members are written upon at length on pages 12 and 13, and to which we respectfully call your attention.

Per pro the Committee,

FREDK. S. WHARTON, *Secretary.*

Tamworth Industrial Co-operative Society Limited,
5, COLEHILL, TAMWORTH.

NOTICE.

A Special General Meeting

OF MEMBERS OF THE SOCIETY WILL BE HELD IN THE

Town Hall, Tamworth, on Wednesday, March 7th, 1917,

IMMEDIATELY AFTER THE CLOSE OF THE ORDINARY QUARTERLY MEETING.

~ BUSINESS. ~

To adopt or otherwise the following proposed amendment of Rules:—

Rule 5, line 13.—Rescind £100 and substitute “£200.”

Rule 11, line 4.—Rescind £100 and substitute “£200.”

Rule 18.—Add at end of Scale “above £100 and under £200 in 15 weeks from such notice.”

Rule 40.—Lines 14 to 21 are rescinded and the following substituted—

For £20 invested they must make £2 purchases per Quarter.

„ £40	„	„	£3	„	„
„ £60	„	„	£4	„	„
„ £80	„	„	£5	„	„
„ £100	„	„	£6	„	„
„ £120	„	„	£7	„	„
„ £140	„	„	£8	„	„
„ £160 to £200	„	„	£10	„	„

Signed on behalf of the Committee,

FREDK. S. WHARTON, Secretary.

BALANCE SHEET FOR THE 121st QUARTER, ENDED JANUARY 15th, 1917.

Dr.	CASH ACCOUNT.			Cr.			
	£	s.	d.		£	s.	d.
To Goods Sold (Particulars see Trade Account)	47182	2	8	By Goods Purchased, including Carriage	44373	7	2
" Rents.....	4	12	0	" Expenses.....	4286	3	6
" Entrance Fees.....	8	18	6	" Dividend to Members	1769	16	3
" Fines and Nomination Fees.....	17	11	10½	" Checks Bought.....	4	4	6
" Cards.....	0	3	7	" Donations.....	75	3	6
" Mortgage Repayments	97	17	8	" Share Withdrawals	4519	5	1
" Share Contributions	2051	12	11	" Small Savings Withdrawals	234	4	11
" Small Savings Deposits.....	332	9	8½	" Clothing Club	23	1	1
" Clothing Club	14	17	5	" Farm Development—Expenses and Wages	376	12	9
" Railway Claims	14	2	0	" Coton Hall Farm Purchase	3855	11	8
" Farm Sales—Goods	175	2	0	" Insurance Agency.....	19	13	3
" Insurance Agency	11	5	6	" Collective Life Assurance Claims.....	86	7	8
" Collective Life Assurance Claims	97	8	11	" Premium	167	16	0
" Trade Bonus	3	13	9	" Additions—"Rolling" Stock	386	7	8
" Interest—Investments	22	10	0	" Compensation	2	14	5
" Sundries	1	3	6	" Cottage Expenses.....	1	18	6
" Insurance Commission	15	15	9	" Educational—Baths	1	12	6
" Bread Coupons	285	0	0	" Accidents	4	1	10
" Accident Claim	11	9	0	" Conference.....	2	4	9
	50347	16	9		60190	7	0
" Bank Withdrawals.....	50608	17	10	" Bank Deposits.....	40733	1	3
" Cash in hand, October 16th, 1916	182	12	9½	" Cash in hand, January 15th, 1917	215	19	1½
	£101139	7	4½		£101139	7	4½

BANKING ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance, October 16th, 1916	15287	17	10	By Withdrawals	50608	17	10
„ Deposits	40733	1	8	„ Commission	12	10	10
„ Interest	80	7	6	„ Cheque Book	1	5	0
„ Dividend	21	2	1	„ Balance, January 15th, 1917	5499	15	0
	<hr/>				<hr/>		
	£56122	8	8		£56122	8	8

DR.		EXPENSES ACCOUNT.				CR.	
		£	s.	d.	£	s.	d.
To Salaries and Wages—Distributive	1473	5	2				
Productive	690	7	7				
Carting	741	8	1	2905	0	10	
" Fees—Committee				20	6	0	
Stocktakers	1	10	0				
" Special	0	15	0				
Auditors				2	5	0	
Scrutineers				18	18	0	
" Deputations and Delegations				0	5	0	
" Rents, Rates, and Taxes				9	13	1	
" Insurance				135	17	5	
" National Health Insurance				19	19	11	
" Repairs and Alterations				20	2	3	
" Heating, Light, Water, and Oil				181	7	7	
" Coke				257	16	0	
" Printing, Stationery, and Advertising				72	13	6	
" Postage and Telegrams				83	15	9	
" Travelling				15	12	8	
" Cleaning				8	11	5	
" Telephone				16	5	5	
" Horse Keep and Expenses				11	14	9	
" Motor Expenses				312	0	9	
" Co-operative Union Subscription				246	1	10	
" Sundries				7	5	0	
" Interest—Share Capital (estimated)				8	5	7	
" Small Savings Bank Deposits				790	0	0	
" Depreciation				40	8	7½	
" Bank Charges				420	3	0	
" Employees' Insurance Fund				13	15	10	
" Horse Ley				15	0	0	
				2	12	0	
				£5635	17	2½	
							£5635 17 2½

By Interest Chargeable to Cottages—Investments Revenue Account	4	6	6
" " " Investments Revenue Account	360	11	2
" Interest and Management to Farms	128	0	0
" Bank Interest and Dividend	101	9	7
" Cards, Pass Books, &c.	0	3	7
" Sundries	1	3	6
" Insurance Commission	15	15	9
" Insurance Agency	3	10	10
" Balance to Trade Account—			
Productive	£1154	13	10
Distributive	2528	7	11½
Carting	1337	14	6
			5020 16 3½

CARTING EXPENSES—	£	s.	d.
Distributive	1298	9	6
Productive	39	5	0
	£1337	14	6

TRADE ACCOUNT.

	£	s.	d.		£	s.	d.
To Stock on hand, October 16th, 1916	18005	0	0	By Goods Sold	47230	8	2
" Goods Purchased and Carriage	42119	9	0	" Trade Dividends—Investments Account	£2880	0	0
" Farm Produce	897	3	0	" " " Other	3	13	9
" Productive Expenses	£1193	18	10				883 13 9
" Distributive	3826	17	5½	" Railway Claims			14 2 0
			5020 16 3½	" Transfers to Farms			1437 10 5
" Net Profit, to Profit and Loss Account			3580 6 0½	" Stock on hand, January 15th, 1917			20057 0 0
			£69622 14 4				
				DETAILS OF GOODS SOLD.			
				Grocery	22744	11	10½
				Bread	9181	19	6
				Butchery	5302	11	11½
				Coal	706	16	7
				Confectionery	842	5	2½
				Furnishing	931	4	8½
				Outfitting	846	0	0½
				Drapery	1762	19	1
				Millinery	451	19	0
				Boots	1380	6	3½
				Tailoring	193	6	11
				Boot Repairing	385	2	1
				Milling	2494	4	11
					£69622	14	4

Dr.

INVESTMENTS REVENUE ACCOUNT.

Cr.

	£	s.	d.	£	s.	d.
To Cottage Repairs.....	4	18	6			
" " Interest.....	4	6	6			
" " Depreciation	3	6	0			
				12	11	0
" Share Interest				84	6	9
" Loan "				254	0	11
" Mortgage "				22	3	6
				£373	2	2

	£	s.	d.
By Rents	4	12	0
" Share Interest	84	7	4
" Loan "	235	10	7
" Mortgage "	19	6	10
" Balance, to Profit and Loss Account	29	5	5
	£373	2	2

PROPERTY ACCOUNT.

	As per last Report.	Added this Quarter.	Less Transferred to Farm A/c.	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.	£ s. d. 524 15 0	£ s. d.	2½	£ s. d. 136 3 0	£ s. d. 3 6 0	£ s. d. 139 9 0	£ s. d. 385 6 0	£ s. d. 524 15 0
Land and Buildings (Trade) ..	24336 16 6	....	....	24336 16 6	....	2½	8582 5 6	152 2 0	8734 7 6	15602 9 0	24336 16 6
Fixtures	7890 7 4	....	....	7890 7 4	3936 14 8	10	6451 12 4	98 17 0	6550 9 4	1339 18 0	7890 7 4
Rolling Stock	7653 8 9	386 7 8	....	8039 16 5	4655 19 1	20	5978 19 9	169 4 0	6148 3 9	1891 12 8	8039 16 5
Farm:—Land	3331 2 9	....	....	3331 2 9	....	..	....	....	....	3331 2 9	3331 2 9
Buildings	1073 16 6	....	....	1073 16 6	....	2½	157 15 6	*916 1 0	1073 16 6	....	1073 16 6
Implements	579 9 11	....	217 7 0	362 2 11	....	10	201 11 11	9 1 0	210 12 11	151 10 0	362 2 11
Coton Hall Farm .....	....	3855 11 8	....	3855 11 8	....	..	....	....	....	3855 11 8	3855 11 8
* Writing down Buildings, £909. 7s. Totals..	44865 1 9	4241 19 4	217 7 0	48889 14 1	....	..	21372 5 0	1345 5 0	22717 10 0	26172 4 1	48889 14 1

INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, as per last Report.		Additions.	Interest and Bonus.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, January 15th, 1917.	
		£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Co-operative Wholesale Society Limited	5	6489	5 5	....	84 7 4	880 0 0	7453 12 9	....	....	7453	12 9
Hebden Bridge Fustian Society Limited	5	20	0 0	....	....	....	20 0 0	....	....	20	0 0
Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd. ..	5	50	0 0	....	....	....	50 0 0	....	....	50	0 0
..	..	6559	5 5	....	84 7 4	880 0 0	7523 12 9	....	....	7523	12 9

LOANS.	Rate per Cent.	Balance, as per last Report.		Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Repayments.	Balance, January 15th, 1917.		
		£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Co-operative Wholesale Society Limited—"Special Deposits"	5	5184	11 10	....	47 11 7	....	5232 3 5	....	....	5232	3 5
Co-operative Wholesale Society Limited	4½	16889	0 9	....	176 14 0	....	17065 14 9	....	....	17065	14 9
Leicester Co-op. Boot and Shoe Manufacturing Society Ltd. ..	4½	22	4 2	....	....	....	22 4 2	....	....	22	4 2
War Loan	4½	1005	18 0	....	11 5 0	....	1017 3 0	22 10 0	....	994	13 0
Mortgages	3½	2058	13 0	....	19 6 10	....	2077 19 10	97 17 8	....	1980	2 2
..	..	25160	7 9	....	254 17 5	....	25415 5 2	120 7 8	....	25294	17 6

CR.

To Balance, October 16th, 1916—	£	s.	d.	£	s.	d.		£	s.	d.
Horses	295	0	0					175	2	0
Stock	2548	2	1					897	3	0
				2843	2	1		2	12	0
„ Additions—Stock	1437	10	5					„ Horse Ley		
Wages and Expenses—Net.....	568	2	5					„ Valuation, January 15th, 1917—		
				2005	12	10		Horses	£553	0 0
„ Horses Transferred				217	7	0		Stock	4999	9 0
„ Interest and Management				128	0	0				5552 9 0
„ Depreciation				925	2	0				
„ Profit				508	2	1				
				£6627	6	0				£6627 6 0

MEMBERS' SHARE ACCOUNT.

	£	s.	d.		£	s.	d.
To Withdrawals	4519	5	1	By Members' Shares, October 16th, 1916	70656	4	10½
" Fines	13	14	7	" Interest	791	15	11
" Present Claims, January 15th, 1917	70639	2	11½	" Dividend Transferred	1574	15	5
				" Bonus	50	0	0
				" Contributions	£2051	12	11
				" Educational Grant	47	13	6
					2099	6	5
	£75172	2	7½		£75172	2	7½

SMALL SAVINGS ACCOUNT.

	£	s.	d.		£	s.	d.
To Withdrawals	234	4	11	By Members' Claims, October 16th, 1916	4111	13	6
„ Present Claims, January 15th, 1917	4250	6	11	„ Contributions	332	9	8
				„ Interest	40	8	7
	<u>£4484</u>	<u>11</u>	<u>10</u>		<u>£4484</u>	<u>11</u>	<u>10</u>

DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance, January 15th, 1917	270	11	0	By Balance, October 16th, 1916.....	120	11	0
				„ Last Disposal	150	0	0
	<u>£270</u>	<u>11</u>	<u>0</u>		<u>£270</u>	<u>11</u>	<u>0</u>

Dr.

RESERVE FUND ACCOUNT.

Cr.

	£	s.	d.
To Balance, January 15th, 1917	3331	10	7
	<u>£3331</u>	<u>10</u>	<u>7</u>

	£	s.	d.
By Balance, October 16th, 1916.....	3253	4	4½
" " as per Disposal Account	37	4	9
" Entrance Fees.....	8	18	6
" Fines, as per Share Account	13	14	7
" Nominations, &c., per Cash Account.....	17	11	10½
" Bonus Forfeited	0	16	6
	<u>£3331</u>	<u>10</u>	<u>7</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
To Share Interest.....	791	15	11
" Members' Dividend	3344	11	8
" Educational Committee	47	13	6
" Bonus to Employees	50	16	6
" Reserve Fund	37	4	9
" Dividend Regulation Fund	150	0	0
" Carried forward	28	12	5
	<u>£4450</u>	<u>14</u>	<u>9</u>

	£	s.	d.
By Profit from last Quarter	3660	14	9
" Interest (Estimated)	790	0	0

	£	s.	d.
To Donations—			
Tamworth Nursing Association	£1	1	0
Bolehall and Glascote Nursing Association.....	1	1	0
Wilnecote Nursing Association.....	1	1	0
International Co-operative Alliance	1	4	0
St. John Ambulance (Tamworth Division)	0	10	6
Birmingham Ear and Throat Hospital	2	2	0
General Hospital, Birmingham.....	4	4	0
Christmas Parcels Fund—Tamworth	1	1	0
Polesworth	1	1	0
Dordon	1	1	0
Fazeley	1	1	0
Two Gates.....	0	10	6
Dosthill	0	10	6
		16	8 6
" Grants to Families of Enlisted Married Men	58	15	0
" Balance—Investments Revenue Account	29	5	5
" Checks Bought	4	4	6
" Land Tax Redemption—Proportion	2	0	0
" Paving—Proportion	9	5	0
" Collective Assurance Premium	167	16	0
" Accidents	4	1	10
" Conference	2	4	9
" Net Profit, as per Balance Sheet.....	3822	19	6½
	<u>£4117</u>	<u>0</u>	<u>6½</u>

	£	s.	d.
By Brought forward.....	28	12	5
" Profit, as per Trade Account	3580	6	0½
" " " Farm "	508	2	1

£4117 0 6½

DR.

BALANCE SHEET.

Ср.

LIABILITIES.		£	s.	d.	£	s.	d.	ASSETS.		£	s.	d.	£	s.	d.
Members' Share Capital		70639	2	11½				Stocks—Goods.....		20892	0	0			
Interest this Quarter		790	0	0				Less Depreciation		835	0	0			
													20057	0	0
Small Savings Deposits					71429	2	11½	Property—Used in Trade		26172	4	1			
Clothing Club					4250	6	11	Not Used in Trade		385	6	0			
Trade Creditors—Goods		5868	8	5									26557	10	1
Expenses		454	5	10				Shares		7523	12	9			
Profit and Loss Account		24	0	0				Loans and Mortgages		25294	17	6			
Farm.....		191	9	8											
								Accounts Owng by Members.....					32818	10	3
					6538	3	11	Farm Valuation					39	5	6
Bread Coupons					285	0	0	Paving.....					5552	9	0
								Land Tax Redemption					36	15	0
Total Liabilities					82521	17	7	Collective Assurance					10	0	0
Reserves—Reserve Fund		3331	10	7				Educational—Baths					15	10	4
Farm Fund		27	19	5				Cash in Bank					1	12	6
Plate Glass Insurance		60	0	0				„ hand.....					5499	15	0
Employees'		469	8	8									215	19	1½
Dividend and Interest Regulation Fund.		270	11	0											
Special Alterations.....		300	0	0											
					4459	9	8								
Disposal, as per Profit and Loss Account					3822	19	6½								
					£90804	6	9½						£90804	6	9½

PROPOSED DISPOSAL OF PROFIT ACCOUNT.

To Dividend to Members at 1s. 8d. in the £ on £46,500	£	s.	d.	By Balance Disposable	£	s.	d.
„ Educational Committee	3875	0	0	„ Dividend Regulation Fund	3822	19	6½
„ Bonus to Employees	44	15	0		170	0	0
„ Reserve Fund	56	4	4				
	17	0	2½				
	<hr/>				<hr/>		
	£3992	19	6½		£3992	19	6½

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 January 15th, 1917, 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,
February 27th, 1917.

THOS. BRODRICK, *Public Auditor.*

"ASHLANDS" and "POPLARS" FARMS.

DR. STATEMENT OF ACCOUNTS FOR THE YEAR ENDED JANUARY 15th, 1917.

CR.

	£	s.	d.	£	s.	d.
To Valuation, January 17th, 1916				3604	15	11
" Stock Supplied	2594	2	1			
" Feeding Stuff	1055	10	11			
" " Cake	177	16	2			
" Manures	103	3	6			
" Seeds, Plants, &c.	22	11	6			
" Horses	217	7	0			
				4170	11	2
" EXPENSES—						
Wages	600	18	2			
Interest and Management	434	0	0			
Rent	211	3	7			
Insurance	7	19	5			
Thrashing	38	0	3			
Horse Breaking	10	10	0			
Harness	7	17	0			
Shoeing	7	13	9			
Repairs and Alterations	78	10	3			
Coal	11	0	0			
Medicine and Veterinary	6	10	6			
Hemp	8	18	11			
Travelling	8	16	6			
Rates and Taxes	136	6	8			
Mole Catching	1	1	8			
Stud Fees, &c.	15	2	0			
Oil and Grease	2	2	3			
Depreciation	67	11	6			
Sundries	3	10	6			
Renovating Cottage and Buildings	67	12	4			
				1725	5	8
" Special Depreciation				909	7	0
" Balance—Profit				508	2	1

£10918 1 10

	£	s.	d.	£	s.	d.
By Eggs, Fruit, Corn, &c.	935	17	11			
" Beasts, Sheep, &c.	3884	1	2			
" Horse Ley	7	16	0			
" Cash Sales	537	17	9			
				5365	12	10
" VALUATION, January 15th, 1917—						
Beasts, Sheep, and Poultry	2581	14	0			
Hay, Corn, &c.	2417	15	0			
Horses	553	0	0			
				5552	9	0

£10918 1 10

EDUCATIONAL DEPARTMENT.

DR.

STATEMENT OF ACCOUNTS for Half Year, from July 17th, 1916, to January 15th, 1917.

CR.

INCOME.				EXPENDITURE.			
	£	s.	d.		£	s.	d.
To Cash on Deposit, July 17th, 1916	113	7	2	By "Wheatsheaf"	38	8	6
" " in hand, July 17th, 1916	7	2	0	" Co-operative News	3	9	4
" 120th Quarter's Grant	40	10	0	" " Millgate Monthly "	1	10	0
" 121st	47	13	6	" " Our Circle "	1	10	0
" Advertising in "Wheatsheaf"	16	5	11	" " Copartnership Journal "	0	9	0
" Rent of Rooms	20	11	0	" " The Producer "	0	3	0
" Rent of Piano and Chairs	1	5	0	" Attendance and Cleaning at Institute	18	17	0
" Sickroom Appliances (Hire)	1	15	6	" Gas, Electric Light, and Coke	14	9	4
" Dividend	0	1	3	" Artistes and Lectures	1	1	0
" Interest	1	16	8	" Hire of Rooms, Piano, and Lantern	6	6	9
" Sale of Literature and Catalogues	0	8	8	" Rates, Taxes, and Insurance	7	12	4
				" Delegation	6	1	9
				" National Health Insurance	0	13	0
				" Postage, Advertising, Printing, and Stationery	1	19	0
				" Repairs	2	6	3
				" Co-operative Class Expenses	3	3	0
				" Secretary's Fee	1	0	0
				" Librarian	1	1	0
				" Cash on Deposit, January 15th, 1917	128	8	7
				" Cash in hand, January 15th, 1917	12	7	10
	£250	16	8		£250	16	8

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 January 15th, 1917, and hereby certify the foregoing statement to be correct.

1, Balloon Street, Manchester,
February 27th, 1917.

THOS. BRODRICK, Public Auditor.

WAR-TIME SHOPPING.

It is possible that, among our members, there are some who have not yet appreciated the intricate organisation necessary to conduct your large business of so many departments, and in view of the very disturbed trading conditions since the outbreak of war, which is now in its third year, it may be interesting to show, as clearly as we can, how we have been affected.

Since war was declared every business, particularly those connected with foodstuffs, has been beset with difficulties which have taxed all the resources of management, and which have been most felt, perhaps, in establishments such as ours, with a high standard of efficiency to maintain.

A depleted staff, the substitution of a new personnel (only partially trained and including many women), reduced facilities for delivery, together with dark roads, and a scarcity of goods (notably sugar), all these represent a series of disturbances which have required much thoughtful effort to adjust.

Let us deal with these in detail, taking first our greatest difficulty.

SHORTAGE OF STAFF.

A Co-operative Society depends for its smooth working upon the willing and hearty co-ordination of effort amongst the respective employees. Whilst their duty is not servile, it is yet one of service.

In taking orders they must get to know the tastes and preferences of the members; they should have a complete knowledge of the goods they sell; know how to handle them with celerity, and, not of the last importance, must be educated to the spirit and ideal of the movement. Orders sent in and put up in the packing-room—the packing of numerous small articles requiring skilful technique—have to be got ready for the various deliveries which are made to scheduled times. Clerks, shopmen, deliverers, those engaged in manufactures, and so on, are all important parts of this business machine.

Picture then the difficulties of a new staff of elderly men and of women unused to the trade, in dealing with large numbers of customers, at a time when prices fluctuate almost daily, and when

all usual arrangements have had to be discarded. The following table shows our contribution to His Majesty's Forces:—

MALE EMPLOYEES OF MILITARY AGE—

August 3rd, 1914	90
December, 1916	35
Joined H.M. Forces	69
Temporarily Exempted by Tribunal—	
On Appeal from the Society	7
„ „ Men on domestic grounds	6

To every married employé with a home to maintain we are making a grant of 5s. per week, in goods, to his family.

OFFICE HOURS.

The difficulties in the Office Staff have recurred, and, whilst not so serious a disarrangement as a year ago, when we had the Credit System to contend with, we are again seriously affected, as the men engaged after that time have now been enlisted into the army. To allow this Staff to do their best, we have arranged special hours which can be devoted for personal attention to the members, and then allow the Staff to do their ordinary routine work at other times. From March 12th, the Office will only be open for counter work each day from 1 to 7 p.m.

DELIVERIES.

The question of delivery has been a serious one ever since the war began, our difficulties commencing early in the war with the commandeering of 19 of our horses for Army use from a stud we had of 32. THE DELIVERY is an important part of our being, as having no branches we have always conveyed the goods to the home of our member. Being our largest department, there has been a large enlistment of vanmen. We take considerable pride in the fact that this branch has hitherto been able to keep faith with our members and get the goods to them, but it is getting next to impossible to avoid delay or disappointment.

New men, unused to the ground, have been placed at further disadvantage by the dark roads which result from restricted lighting. It will assist us if the members will be sure and have their orders in readiness on the day the vanman calls. We have 15 females on the delivery of those districts nearest to the Store, and they are doing well, but it is not to be expected they can, in so short a time, cope with the difficult work of such a volume and of such a nature. Our weekly delivery is 5,200 stones of Bread and Flour, 1,950 parcels of Grocery, and 100 sacks of Offals.

Out of a pre-war staff of deliverers of 19 men, we now have only three over military age, and three granted temporary exemption, upon their own application on domestic grounds, for three months. 25 men have been enlisted.

BREAD BAKING.

The Bakery output is again on the increase, and here the Department is understaffed, so we have ceased to manufacture Cottage Bread, and are making only Tin Bread and Batch, owing to there being more labour required upon the Cottage kind than upon the two, and also that the Tin and Batch are more suitable for the Bread made from the new War Flour.

COUPON SYSTEM.

We adopted the Coupon System as a convenience to our members and to our delivery staff (the major portion of whom are females). It is intended members to take about a week's Bread supply of these, and members must not traffic in them. From March 12th these will only be sold by the deliverers. They will only be available for that quarter in which they are issued, and the following week only will be allowed for them to be redeemed.

QUALITY AND PRICES.

Every effort has been made to keep our Grocery and Provisions, Meat, and Bread up to the high standard of quality we were always noted for, and members can be assured that we are careful to secure our share of the best of what is going. Prices are as low as we can make them, consistent with good quality, and we shall welcome any regulations which the Government think necessary to introduce in order to control supplies and prices. It is very

desirable that ladies should have a clear understanding of the position with regard to Sugar, which we apportion out.

The arrangement we at present make is as follows, but we fear it will not be long before other arrangements must be made:—

1lb. for	3/6	spent in Grocery and Provisions.
2lb. "	7/-	" " " "
3lb. "	10/6	" " " "
4lb. "	15/-	" " " "
5lb. "	20/-	" " " "
6lb. "	30/-	" " " "

Owing to our difficulty in obtaining Sugar, we have discontinued the manufacture of Fancy Cake, &c., and have closed the Confectionery for the sale of Fancy Goods.

INVESTMENT.

Your Society offers a splendid investment for your savings. The C.W.S. will continue to place all its surplus funds with the Government, in whose various securities it has already invested over four million pounds, so bring all your savings to the Society for investment.

THANKS TO OUR MEMBERS.

Our purpose in issuing these pages is not to complain of difficulties which must be encountered, in greater or less degree, but to make it clear to our members that we need, and shall continue to need, their co-operation if we are to carry on our business in the best interests of all concerned. The present difficult conditions, however, lead us to fear that unless we have the hearty co-operation of our members, disappointments may ensue, and we would ask you to do your business at the offices and your shopping as EARLY in the day as possible.

On Co-operative Societies at the present time rests great responsibilities, and we cannot sufficiently thank those members who have met our necessary rearrangements in a friendly and accommodating spirit.

Yours faithfully, For the Committee,

FREDK. S. WHARTON, Secretary.

February 24th, 1917.

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	838 2 1	401 9 4½	6 10 0	7 12 0	60 1 0½	242 0 8½	2 0	....	5 17 6	....
1888.....	426	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	26773 4 9	8902 19 4½	2486 3 0	326 15 9	404 6 0	608 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	15195 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	787 5 6	868 6 9	1366 12 3½	4755 5 5	2 0	62 8 8	52 4 1	30 17 10
1902.....	2220	55459 16 7½	22719 0 2½	7101 16 0	723 3 11	945 1 6	1443 10 9½	5658 16 0	2 2	74 2 7½	68 1 0	42 5 6
1903.....	2482	64233 3 2	26356 1 2	8112 9 4	717 17 3	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	88632 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 15 1	37119 15 9	11560 13 0½	953 15 0	1693 17 5½	2201 5 0	10632 10 0	2 5½	117 0 0	144 10 9	45 8 9
1911.....	3918	101055 3 9½	41039 14 5½	14061 1 11	1310 13 8	1805 18 11	3019 10 0	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.....	4900	129852 8 10	56754 8 0½	16769 6 7½	1238 8 1	2531 18 9½	3630 8 4½	15185 0 0	2 5	170 5 0	209 18 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
1917 (1st Quarter).....	5482	47230 8 2	71429 2 11½	3580 6 0½	1245 5 0	530 8 7½	4459 9 8	3875 0 0	1 8	56 4 4	44 15 0	75 3 6
..	1861112	10 6.	....	216456 4 3½	23149 13 7	33235 12 10½	....	198997 10 2	....	2399 18 2½	2619 11 6½	1155 8 5

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 **r** eighteen.

23a	380	712	1043c	1457c	1851a	2156	2349g	2569a	2841f	3052a	3432a	3749	4086d	4423a	4779b	5152a	5509a
25	389a	740	1057a	1464a	1863	2161d	2352f	2572a	2843b	3057b	3443b	3754a	4090d	4428	4806b	5168b	5511a
32	412	743c	1119a	1495d	1872	2169	2381d	2574	2846	3065	3458c	3785f	4107f	4442a	4812a	5200	5520a
36d	414	764	1148a	1504f	1874	2171a	2391b	2592d	2854g	3096	3467f	3809b	4138	4498b	4826c	5249	5524b
43	437	767	1149b	1511f	1875a	2189b	2393	2607b	2874	3100	3475c	3812	4165a	4500a	4831	5251	5570
97b	466	769	1177	1512a	1878c	2191	2397a	2618c	2880	3102m	3479	3823a	4194b	4513	4853b	5253a	5571
130	474a	792	1195	1537	1887a	2199c	2410c	2619f	2907c	3106	3485a	3829b	4202a	4556b	4854a	5266	5579
132a	482a	797	1198e	1540	1936	2209	2421a	2639	2916k	3108	3487f	3862a	4214b	4559	4885i	5286f	5580
142	483	815b	1223a	1541a	1940b	2213	2422c	2644	2921g	3148a	3492a	3882	4224	4565b	4889k	5315	5581
143a	514	846	1224c	1557a	1951b	2214a	2431	2669j	2939a	3153	3499	3929k	4235a	4584b	4906	5343b	5586
156	526c	850	1225	1599	1976	2216c	2434k	2672k	2975c	3155f	3500f	3957b	4256	4597f	4910	5368	5592
166	528	899	1228c	1624a	2004b	2221k	2436	2698c	2991	3157	3576a	3968d	4279	4625a	4937d	5379a	5593
230	532g	906a	1238	1626	2010c	2230	2456d	2699	2994	3160b	3597	3970	4281	4635	4949	5380	5594
272b	538	907g	1241	1638c	2022b	2239a	2475a	2706	2996a	3170	3618a	3971b	4285d	4646c	4974	5403c	5597
282a	573	908a	1245	1661c	2048b	2281d	2478	2716a	3010b	3195	3632k	3978b	4319a	4651	5008h	5427	5598
302	576d	914a	1295	1666c	2054	2308b	2501b	2726c	3011	3201b	3626b	4027a	4344c	4664b	5009b	5431c	5599
313	580	924	1357c	1669l	2057b	2309c	2510c	2737a	3012	3202c	3637	4034d	4373a	4682c	5036d	5434b	5600
330a	597	987b	1370	1670a	2081	2320f	2512b	2779a	3013a	3223	3675d	4043	4382a	4707d	5060a	5465b	
339d	599a	1003a	1404	1684b	2098a	2324	2519c	2805	3022	3345a	3715	4046	4388	4715b	5063	5467a	
340	637	1011f	1425	1747	2110b	2326a	2520b	2811	3040b	3399	3727	4047	4393a	4718c	5065a	5472	
344b	651	1019	1436	1777b	2127	2333d	2542	2822a	3042	3400	3728b	4048	4398	4745c	5089a	5406a	
372	657h	1022a	1446b	1799	2133b	2338k	2560c	2823d	3043	3410b	3737c	4049	4401g	4768b	5102c	5504a	
378b	698a	1038a	1450	1822	2153g	2345b	2561g	2836	3050	3429	3746j	4050	4406a	4774	5150a	5506b	

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

PENNY BANK BOOKS NOT IN FOR AUDIT.

4	80	148	233	303	371	445	531	618	713	808	891	961	1031	1094	1150	1207	1283	1365	1427	1492	1561
5	83	151	234	305	375	448	533	620	714	810	892	963	1032	1095	1152	1209	1285	1368	1429	1494	1564
7	84	152	235	308	376	450	536	622	723	815	893	964	1033	1099	1154	1211	1288	1369	1433	1499	1566
8	85	153	239	309	378	452	537	623	725	819	898	965	1034	1100	1155	1212	1293	1370	1434	1501	1568
10	86	157	240	310	380	460	538	625	734	820	900	969	1035	1101	1156	1214	1295	1371	1435	1502	1569
13	87	159	241	315	383	463	543	626	738	821	906	972	1040	1105	1158	1216	1298	1372	1436	1507	1570
15	88	161	248	316	388	467	544	629	740	823	907	973	1043	1107	1159	1218	1299	1373	1439	1508	1573
22	89	162	249	317	389	468	550	630	741	824	908	975	1045	1108	1160	1219	1300	1374	1441	1509	1575
23	90	165	251	318	390	471	553	635	743	828	911	976	1046	1109	1163	1221	1302	1376	1443	1511	1581
25	91	170	254	320	392	474	555	637	745	829	912	979	1047	1110	1165	1222	1303	1377	1446	1512	
26	92	173	255	321	393	475	556	641	753	833	913	980	1048	1115	1166	1224	1304	1378	1447	1513	
29	97	174	257	322	395	476	557	643	760	835	916	986	1049	1116	1167	1227	1305	1380	1448	1514	
30	99	175	259	323	397	481	560	644	761	837	922	987	1050	1119	1169	1232	1307	1385	1450	1517	
31	101	181	261	325	398	483	562	647	762	841	924	989	1054	1120	1172	1237	1309	1389	1452	1518	
36	102	182	262	328	399	484	565	653	766	842	925	993	1058	1123	1173	1238	1310	1391	1456	1520	
37	103	184	263	330	400	488	567	655	768	845	926	994	1060	1124	1175	1242	1313	1392	1457	1524	
38	104	185	264	333	402	490	568	658	769	846	927	996	1062	1126	1176	1243	1315	1393	1463	1526	
40	106	186	265	334	403	494	573	659	772	847	928	998	1063	1127	1177	1245	1316	1395	1465	1527	
42	107	187	266	336	404	495	576	663	775	856	929	999	1064	1128	1179	1246	1318	1397	1467	1529	
44	111	190	267	337	405	500	577	665	776	857	930	1002	1066	1129	1181	1247	1322	1398	1468	1530	
46	112	194	268	340	406	506	583	667	781	858	931	1003	1067	1131	1183	1251	1326	1400	1470	1531	
47	113	202	270	342	411	507	584	668	783	859	939	1006	1070	1132	1184	1255	1328	1403	1473	1534	
48	116	205	271	346	412	508	585	669	784	860	940	1008	1073	1134	1185	1257	1329	1404	1474	1535	
49	123	207	274	352	414	509	587	671	786	861	941	1010	1075	1135	1187	1258	1330	1405	1475	1539	
50	125	210	279	353	416	514	592	676	790	863	943	1011	1076	1136	1188	1259	1331	1407	1476	1540	
51	130	213	280	354	418	515	593	683	791	864	944	1013	1077	1137	1189	1264	1334	1410	1477	1541	
54	132	214	287	356	425	516	594	685	793	865	946	1014	1079	1138	1190	1265	1342	1413	1479	1542	
64	133	217	289	358	427	517	595	687	797	867	947	1018	1081	1139	1191	1266	1343	1414	1480	1544	
66	135	219	290	360	429	518	597	688	798	877	948	1020	1083	1140	1196	1271	1348	1416	1482	1545	
67	138	224	291	361	430	521	601	689	800	879	949	1022	1086	1141	1197	1272	1351	1417	1483	1549	
68	139	225	293	362	431	524	606	691	801	880	951	1023	1088	1143	1199	1274	1352	1418	1485	1551	
69	141	226	294	363	437	525	614	697	803	882	953	1026	1090	1145	1200	1275	1355	1419	1487	1552	
76	144	227	297	365	439	526	615	698	805	884	954	1028	1091	1147	1201	1277	1357	1420	1488	1553	
77	146	229	298	366	442	528	616	700	806	887	955	1029	1092	1148	1202	1278	1360	1423	1489	1556	
78	147	232	302	367	443	530	617	707	807	888	957	1030	1093	1149	1203	1282	1364	1425	1491	1558	

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 January 15th, 1917, 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 8th 9th 10th day of March, 1917.

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 " 4 " 6 " 7 "	12 " 2 " 4 " 6 " 7 "	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 April 16th, 1917, and Share Books should be sent in by the 6th day of month following.

Dividends will be paid on **Thursday, Friday, and Saturday, March 8th, 9th, and 10th**, 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.

Trust Your Own Support!

Buy your
own goods.



Necessity is
the mother of
co-operation.



When the
sun shines,
let dividends
grow.



Co-operation
is the law
of life.



Keep your
own Stores.

In the Year 1915
the Retail Co-operative Societies of
Great Britain and Ireland included

3,260,000 MEMBERS

with a Capital of

£43,000,000

a Yearly Trade of

£103,000,000

and a Surplus available for distribution
amongst themselves of

£15,000,000

after paying Interest on Capital and
Depreciation.

¶ What Co-operation is doing nationally
we are carrying out locally. See this
Balance Sheet for the proof of it.
Inquire (outside the busy shopping
hours) at the Stores.

Share your
own surplus,



Selfishness is
the mother of
competition.



When the
rain falls, let
dividends go.



Competition
is the law of
death.



Control your
own trade.

Support Your Own Trust!