

NOTE.—QUARTERLY MEETING, TOWN HALL, MARCH 3rd, at 7 p.m.

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.



No. 1 BRANCH.

BANKERS:
CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.

133rd QUARTERLY

REPORT AND BALANCE SHEET

FOR THE

HALF YEAR ENDED JANUARY 12th, 1920.

OFFICERS OF THE SOCIETY.

Chairman: Mr. ALBERT E. HACKETT. **Secretary and Manager:** Mr. F. S. WHARTON, F.C.I.S.
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.		Finances.	Trade.	Farm.	Building.	TOTAL.
		Possible.	Actual.					
*MR. GEO. H. BROOKFIELD	June, 1920	10	10	..	3	..	..	13
* " GEORGE NEWSTEAD	"	25	17	..	..	4	..	21
*† " WALTER J. FRENCH	"	25	17	4	6	..	3	30
" HENRY SANDERS	Dec., 1920	25	25	7	8	3	3	46
" WILLIAM JACKSON	"	25	25	9	2	..	3	39
" JOHN KENT	"	25	25	..	..	6	..	31
" GEO. SHUTTLEWORTH	June, 1921	25	25	..	11	..	..	36
" THOMAS GENDERS	"	25	25	..	11	..	..	36
" G. H. JONES	"	25	16	2	..	4	..	22
" ALBERT E. HACKETT	Dec., 1921	25	16	6	9	2	1	34
" J. WRENCH	"	25	24	4	9	..	..	37
" WILLIAM LAWLEY	"	25	24	12	3	..	..	39
" H. F. WALKER	"	15	12	6	..	..	..	18

Those Members marked thus * 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	14	11	MR. C. A. JEFFCOATE	14	11	MR. J. S. HARDING	14	14
* " F. SKETCHLEY	14	3	" WM. JACKSON	14	11	" JOHN NEWMAN	14	6
* " G. H. BROOKFIELD	8	7	" JOHN DAVIS	14	12	" A. E. HACKETT	14	7

* 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:—

	Proposed by	Seconded by
Mr. THOS. LEEDHAM	Mr. A. E. Hackett	Mr. J. Wrench.
" G. H. BROOKFIELD	" W. French	" W. J. Lawley.
Mrs. ELLEN PURVES	Mrs. M. E. Jackson	Mrs. Emma Carney.

Mrs. E. Purves has withdrawn her nomination.

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 3rd, 1920.

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 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. (Details in Surplus and Deficiency Account, page 7).
5. Recommendations of Committee :—
 - (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 we donate a sum equal to 4d. per Member to the Funds for the establishment of a Co-operative College.
 - (d) That the rate of pay for Congress Delegation be 25s. per day inclusive, and third-class return railway fare.
6. Elections :—
 - (a) Three Members to the Educational Committee.
 - (b) Delegates to the Congress to be held at Bristol.
 - (c) Delegates to the C.W.S. Divisional Meetings (Midland Section).
 - (d) Delegates to the Stafford District of the Co-operative Union.
 - (e) Delegates to the Tamworth and District Trades Council and Labour Party.
7. Reports of Delegates :—
 - (a) C.W.S. Divisional Meeting at Ilkeston.
 - (b) Stafford District Conference at Wednesbury.
8. Nominations for the General Committee to be read.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

It is with very great pleasure that we submit to you the Accounts for the Half Year ended January 12th, 1920, and our 133rd Quarterly Report. We have had a wonderful year of trade, progress, and influence. Possibly we ought to have done even greater, and if so we must realise our possibilities, and all of us take our proper share of responsibility, remembering there is no finality to Co-operation, and do our best.

The Sales have been £149,065. 2s. 10d., an increase on the previous Half Year of £8,101. 11s. 4d., and over the corresponding Half Year of last year of £30,588. 13s. 9d.

The Sales for the Year have been £290,028. 14s. 4d., an increase over the previous twelve months of £77,731. 0s. 2d. There have been some very large items of expense, labour, and material, but after having dealt liberally with these items through the current account, we have a **Trade Surplus** for the Half Year of £10,744. 7s. 2d., and a **Farm Surplus** for the Year of £2,510. 7s. 1d. The **Balance Disposable** is £8,909 12s. 3d., and we recommend its disposal as follows:—

	£	s.	d.
Share Interest	1430	0	0
Dividend at 1s. 6d. in the £	5951	5	0
Educational Committee	134	6	0
Farm Buildings written off	1000	0	0
Reserve Fund.....	250	0	0
Dividend Regulation Fund	144	1	0

The Bread output is 134,302 stones compared with 133,884 stones for the previous Half Year.

The Average Purchase of each member is 20s. 6d. per week.

The Membership last Half Year stood at6030
To which add those admitted this Half Year 343

6373
Less Removals, &c. 175

Total Number of Members on January 12th, 1920 ...6198

The Farm Account must be very gratifying, and as the difficulties with regard to the obtaining of plenty and efficient labour have hampered the work and hindered development, we are glad to show you such good results.

The extraordinary difficulty in getting the labour required has fully persuaded us that we must build new and more modern cottages for our men, and we are therefore having plans got out, and intend to build two cottages at our Ashlands Farm, and four at Hogshill Farm, the work being done by our own Works Department. When circumstances permit we also intend to rebuild the farm buildings at Hogshill, and with that in view we commence by writing off from buildings account.

We could certainly do with more trade in our **Drapery, Millinery, Tailoring, Outfitting, Boots, and Furnishing Departments**, and we are sure that our prices are below the usual prices asked. Knowing the quality and prices are right, we consider the reason is owing to the Members being out of town, and so we have arranged to pay the bus or railway fares of those Members from the outside districts for purchases made in any of these departments to the amount of £1, with a minimum of 4d. Of course, we could do more of your trade in every department, and hope you will always consider your own Store.

Further development of the business is to take place by the opening of a **Chemistry Department**, and **Wet and Dry-Fish Department**. The difficulty, however, is to get materials and the shops fitted up, but it is being proceeded with, and every possible haste is being made to get these opened.

Congress Delegation.—In view of the continued increases, we consider the rate of pay to the Delegates to Congress should be increased, and suggest an inclusive sum of 25s. per day, and third-class return railway fare.

Yours faithfully,

Pro The Committee,

FREDK. S. WHARTON.

BALANCE SHEET FOR THE HALF YEAR ENDED JANUARY 12th, 1920.

DR.	CASH ACCOUNT.			CR.
	RECEIPTS.	£	s.	d.
To Share Contributions		20278	16	0
" Small Savings—Contributions		1449	5	5
" Sales Club—Deposits		177	13	1
" Land, Buildings, Fixtures, &c., Sold		46	10	0
" Investments—				
Shares		38	12	6
Loans in Societies		137	10	0
Other Loans		76	6	3
Mortgages—Members		235	1	11
Profit on Investment—Hebden Bridge		15	11	8
" Sales of Goods	149065	2	10	
" Rents and Hire of Halls		9	19	0
" Fees and Fines—Entrance and Nomination		52	9	6
" Rules and Pass Books		3	5	6
" Bank Interest and Dividend		452	12	2
" Trade Bonus		12	0	11
" Commissions		5	2	5
" Insurance Agency		46	1	6
" Collective Life Assurance—Claims		201	7	0
" National Health Allowance		18	6	5
" Co-operative Insurance Society Dividend		10	4	9
" Educational		21	8	11
" Farms—Sales		2777	15	4
" Works—Sales and Transfers		1021	14	11
	Total Receipts	176152	18	0
" Balance of Cash in hand, July 14th, 1919		324	17	9
" " " at Bank, " "		25897	17	3
		£202375	13	0
	PAYMENTS.	£	s.	d.
By Share—Withdrawals		15068	13	3
" Small Savings—Withdrawals		1406	2	1
" Sales Club—Withdrawals		178	2	9
" Land, Buildings, Fixtures, &c, Purchased		22947	5	8
" Purchase of Goods, and Carriage		131856	5	9
" Expenses of Management and Production		17449	5	5
" Employees' Allowances		38	5	0
" Bank Interest and Bankers' other Charges		46	19	2
" Dividend and Interest		4769	7	9
" Educational Grant		165	6	9
" Insurance Agency		38	16	1
" Collective Life Assurance—				
Premiums		566	8	1
Claims		218	7	5
" Subscriptions and Donations		124	11	4
" Compensation		11	15	0
" Base Coins		0	12	0
" Accident		1	10	10
" Farms—				
Expenses and Wages	£ s. d.	2957	13	9
Implements		68	13	0
Horses		242	10	0
		3268	16	9
" Works—				
Wages	£ s. d.	633	14	9
Materials		833	17	6
" Court Fine		1517	12	3
" Direct Representation		25	19	0
" Burglary		9	2	6
		49	17	9
	Total Payments	199259	2	7
" Balance of Cash in hand, January 12th, 1920		333	6	4
" " " at Bank, " "		2733	4	1
		£202375	13	0

DR.

FARM ACCOUNT.

CR.

	Ashlands and Poplars.			Coton Hall.			Hogshill.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
To Valuation, July 14th, 1919....	4122	8	3	2190	19	3	5308	12	9	11622	0	3
„ Additions—Stock	1708	2	6	207	4	0	1313	10	11	3228	17	5
„ Horses	62	5	0	.....	.....	.....	180	5	0	242	10	0
„ Wages and Expenses.....	1435	7	6	839	13	11	1537	11	10	3812	13	3
„ Interest and Management....	80	0	0	108	0	0	287	0	0	475	0	0
„ Depreciation.....	78	12	1	79	13	10	310	6	0	468	11	11
„ Balance to Surplus and Depreciation Account	1358	18	8	613	3	3	538	5	2	2510	7	1
	8845	14	0	4038	14	3	9475	11	8	22359	19	11

	Ashlands and Poplars.			Coton Hall.			Hogshill.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
By Cash Sales—Produce.....	948	11	7	355	13	9	1313	10	0	2617	15	4
„ Goods.....	1197	15	6	826	13	4	1182	0	0	3206	8	10
„ Horses	160	0	0	.....	.....	.....	.....	.....	.....	160	0	0
„ Valuation, Jan. 12th, 1920..	6539	6	11	2856	7	2	6980	1	8	16375	15	9

MEMBERS' SHARE ACCOUNT.

To Withdrawals	£	s.	d.	By Members' Shares, July 14th, 1919	£	s.	d.
„ Fines.....	15068	13	3	„ Interest, July	110467	4	4½
„ Present Claims, January 12th, 1920	22	6	10	„ „ Interim	£1268	12	2
	123881	18	9	„ „ „ Interim	1341	9	9½
					2610	1	11½
				„ Dividend Transferred, July	2803	19	9
				„ „ „ Interim	2638	8	9
					5442	8	6
				„ Bonus	174	8	0
				„ Contributions	£20113	9	3
				„ Educational Grant	165	6	9
					20278	16	0
					£138972	18	10
					£138972	18	10

SMALL SAVINGS ACCOUNT.

To Withdrawals	£	s.	d.	By Members' Claims, July 14th, 1919.....	£	s.	d.
„ Present Claims, January 12th, 1920	1406	2	1	„ Contributions	5098	19	1½
	5231	16	4	„ Interest	1449	5	5
					89	13	10½
					£6637	18	5
					£6637	18	5

DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.

To Balance, January 12th, 1920	£	s.	d.	By Balance, July 14th, 1919	£	s.	d.
	594	2	3	„ Last Disposal	141	18	11
					452	3	4
					£594	2	3
					£594	2	3

DR.

RESERVE FUND ACCOUNT.

CR.

	£	s.	d.
To Balance, January 12th, 1920	5100	11	10
	<u>£5109</u>	<u>11</u>	<u>10</u>

	£	s.	d.
By Balance, July 14th, 1919	4034	15	6
" " as per Disposal Account	1000	0	0
" Fees and Fines—Cash Account	52	9	6
" Fines—Shares.....	22	6	10
	<u>£5109</u>	<u>11</u>	<u>10</u>

SURPLUS AND DEFICIENCY ACCOUNT.

	£	s.	d.
To Members' Dividend	5202	2	7
" Share Interest	1268	12	2
" Educational Committee	165	6	9
" Bonus to Employees	174	8	0
" Reserve Fund	1000	0	0
" Farm Reserve Fund	1000	0	0
" Tamworth Hospital	250	0	0
" Special Alterations Fund	500	0	0
" Dividend Regulation Fund	452	3	4
	<u>£10012</u>	<u>12</u>	<u>10</u>

	£	s.	d.
By Surplus from last Half Year	8742	12	10
" Interest (Estimated)	1270	0	0
	<u>£10012</u>	<u>12</u>	<u>10</u>

	£	s.	d.
To Donations—			
Birmingham General Hospital	£4	4	0
" and Midland Ear and Throat Hospital	2	2	0
" " Eye Hospital	1	1	0
" " Skin and Urinary Hospital	2	2	0
Bolehall and Glascoate Nursing Association	1	1	0
Wilnecote Nursing Association	1	1	0
Fazeley Nursing Association	1	1	0
High Wycombe Distress Fund	10	0	0
Birmingham and Stafford Convention	5	5	0
Midland Co-operative Convalescent Fund	12	5	10
International Co-operative Alliance	1	4	0
National Co-operative Milk Federation	3	2	0
Co-operative Union—War-devastated Area Fund	25	0	0
Joint Research Scheme	1	5	0
Peace Celebration—Local Villages	13	15	0
St. John Ambulance—Tamworth Division	1	1	0
Poor Children's Fund, per Birmingham Master Butchers	2	2	0
Bakers' Union—Co-operative Section	1	16	0
Land Nationalisation	2	2	0
Birmingham Chamber of Commerce	1	1	0
A. A. and Motor Union	2	2	0
Necessitous Members	13	0	0
Gratuities	17	18	6
	<u>124</u>	<u>11</u>	<u>4</u>
" Employees' Allowances	38	5	0
" Interim Dividend	5009	13	8
" Base Coins	0	12	0
" Court Fine	25	19	0
" Accident	1	10	10
" Burglary	49	17	9
" Direct Representation	9	2	6
" Compensation	11	15	0
" Collective Assurance Premium	566	8	1
" Surplus, as per Balance Sheet	7479	12	3
	<u>£13817</u>	<u>7</u>	<u>5</u>

	£	s.	d.
By Surplus, as per Trade Account	10744	7	2
" Investments—Revenue Accounts	62	13	2
" Farm—Surplus	2510	7	1
	<u>£13817</u>	<u>7</u>	<u>5</u>

BALANCE SHEET OF FUNDS AND EFFECTS, as at January 12th, 1920.

CAPITAL AND LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Due to Shareholders.....	123881	18 9	Farm Valuations	16375	15 9
Small Savings and Interest	5231	16 4	Value of Stock in Trade—		
Other Liabilities—			Stock	£49540	0 11
Sales Club Deposits	£123	5 11	Less Depreciation.....	2040	0 11
For Goods, including Carriage of Goods	7905	1 6			47500 0 0
For Expenses	1163	14 7	Land and Buildings used in Trade		63127 13 2
Collective Life Assurance	5	4 8	Investment of Surplus Funds—		
Surplus and Deficiency Account.....	24	0 0	Land and Buildings not used in Trade...	£345	12 0
Farms	554	19 6	Mortgages	805	19 1
		9776 6 2	Shares	8494	6 1
Reserves—			Loans	12673	16 5
Reserve Fund	5109	11 10	War Loan	2894	13 0
Dividend Regulation Fund.....	594	2 3			25214 6 7
Farm Fund.....	1027	19 5	Other Assets—		
Special Alterations Fund	575	0 0	Balance at C.W.S. Bank	2733	4 1
Plate Glass Fund	60	0 0	Cash in hands of Cashier.....	383	6 4
Employees' Insurance Fund	701	9 3			3116 10 5
		8068 2 9	Works Stock		783 10 4
Tamworth Hospital		250 0 0			
Balance reserved for—					
Share Interest	1430	0 0			
Disposal	7479	12 3			
		8909 12 3			
		£156117 16 3			£156117 16 3

DR. PROPOSED DISPOSAL OF SURPLUS ACCOUNT.			Cr.		
	£	s. d.		£	s. d.
To Share Interest.....	1430	0 0	By Surplus Disposable	8909	12 3
Dividend to Members on £79,350 at 1s. 6d. in the £.....	5951	5 0			
Educational Committee.....	134	6 0			
Reserve Fund	250	0 0			
Farm Reserve Fund	1000	0 0			
Dividend Regulation Fund	144	1 3			
		£8909 12 3			£8909 12 3

AUDITOR'S REPORT.

To the Members of the Tamworth Industrial Co-operative Society Limited.

LADIES AND GENTLEMEN,—The undersigned, having had access to all the Books, Deeds, Documents, and Accounts of the Society, and having examined the foregoing General Statement, and verified the same with the Books, Deeds, Documents, Accounts, and Vouchers relating thereto, now signs the same as found to be correct, duly vouched, and in accordance with law. For the Stock in Trade I have relied upon the figures certified by your Stocktakers.

Audit Dept., C.W.S. Ltd., 1, Balloon Street, Manchester.

February 25th, 1920.

THOS. BRODRICK, Public Auditor.

EDUCATIONAL DEPARTMENT.

DR.

STATEMENT OF ACCOUNTS for Half Year, from July 14th, 1910. to January 12th, 1920.

CR.

INCOME.			EXPENDITURE.		
	£	s. d.		£	s. d.
To Cash on Deposit, July 14th, 1910.....	201	0 1	By <i>Wheatshaf</i>	56	1 9
" Cash in hand	17	2 10	" <i>Co-operative News, Millgate Monthly, Our Circle, The Producer,</i> <i>and Co-operators</i>	13	11 7
" Half Year's Grant	165	6 9	" Music Licence	0	5 0
" Advertising in <i>Wheatshaf</i>	24	9 8	" Attendance and Cleaning at Institute	26	4 5½
" Rent of Rooms, Piano, and Chairs.....	50	13 0	" Gas, Electric Light, and Coke	36	4 5½
" Sickroom Appliances (Hire).....	1	19 11	" Rates and Boiler Insurance	24	7 3
" Interest	6	9 0	" Hire of Piano and Room	3	13 9
" Dividend	5	6 1	" Books for Library	1	10 0
" Sale of Literature.....	0	16 1	" Co-operative Class Expenses	4	5 0
			" Polesworth Children's Gala	52	15 2½
			" Loan to Polesworth Women's Guild	5	0 0
			" Delegations	2	15 0
			" Secretary's Fee and Postages	1	14 9½
			" Librarian	1	17 6
			" Repairs	5	18 9
			" Lectures and Concerts	7	11 9
			" Printing and Advertising.....	2	8 9
			" Affiliation Fees and Subscriptions	1	1 0
			" Cash in hand, January 12th, 1920	20	18 1
			" Cash on Deposit, " "	204	19 4
	£473	3 5		£473	3 5

Audited and found correct,
THOS. BRODRICK, Public Auditor.

WOMEN'S GUILD.—REPORT.

February 12th, 1920.

FELLOW-MEMBERS.

We have just closed a very successful year's working. We commenced the year with 67 members, of whom two have gone away and two have lapsed, whilst 32 new members have joined, leaving the membership at 85.

During the year the district conference was held at Tamworth, and is said to have been one of the most successful ever held. Professor Milner attended, and gave an address on "A Minimum Wage, and How Best to Use It." He also spoke on the State bonus system. Both subjects were very interesting, and good discussions followed. Our members during July paid a visit to the *Wheatshaf* Boot Factory, which was thoroughly enjoyed, and the kindness shown them by the management was much appreciated.

We received during the summer a visit from the *Burton* Guild, who were delighted with the kindness shown them, including the tea. They were shown around the Castle and our premises, and expressed surprise at the display of goods in our various departments.

We have had several social gatherings, in which our sketch party contributed very greatly to the enjoyment of those present, and, as a result, we have been able to hand over the sum of £10. 10s. to the War Memorial Fund. The Guild, in conjunction with the bakery staff, arranged a whist drive to assist an employee, the proceeds of which amounted to £26. 10s.

We are doing our best to spread the principles of co-operation, and bring our women more into touch with the Society. In this we have been assisted by the members of the Committee of Management and the Educational Committee and other gentlemen, to whom we tender our best thanks.

Our Guild is open to women who are members in their own right or through their husbands, and we extend a hearty invitation to all.

(Signed),

A. L. NEWSTEAD, Hon. Secretary.

STATEMENT OF ACCOUNTS for Half Year, from July 14th, 1919. to January 12th, 1920.

INCOME.			EXPENDITURE.		
	£	s. d.		£	s. d.
To Balance	11	7 10½	By Delegate to Conference	5	15 3
" Subscriptions	3	12 3½	" Speaker's Expenses	0	14 0
" Small Teas	5	8 5	" Expenses for Teas	18	10 5
" Large Teas	19	8 0½	" Affiliation Fees	3	0 1½
" Collection to War Memorial.....	2	17 9	" War Memorial	10	10 0
" Proceeds from Concert	5	17 6	" Expenses for Whist Drive	2	18 6
" Proceeds from Whist Drive	6	18 0	" Expenses for Concert	1	17 10
" Collection for Employees	3	12 0	" Donation to Employee	4	12 0
" Interest and Dividend	1	13 10	" Crockery and Incidental Expenses.....	8	10 6½
	£60	15 8½	" Balance in hand	4	7 0½
				£60	15 8½

February 9th, 1920.

Audited and found correct,
(Signed), J. DAVIS.

PROGRESS OF THE SOCIETY FROM 1887 TO 1920.

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 £.			
1887.....	254	£ s. d. 2704 17 5½	£ s. d. 833 2 1	£ s. d. 401 9 4½	£ s. d. 6 10 0	£ s. d. 7 12 0	£ s. d. 60 1 0½	£ s. d. 242 0 8½	s. d. 2 0	£ s. d.	£ s. d. 5 17 6	£ s. d.
1888.....	425	6744 15 3	1595 16 6	600 13 8½	23 11 0	45 8 9	89 17 6	573 14 3	1 10½	2 12 5½	4 7 0	....
1889.....	479	9346 15 10	1916 4 7	791 10 8	49 3 1	80 7 8	109 4 5½	725 18 0	1 7½	11 7 9	13 13 9½	3 3 0
1890.....	505	10681 7 5½	2586 4 8½	950 18 0	67 0 3	108 2 7	144 11 2½	890 13 4	1 9	20 10 3½	12 17 0	1 1 0
1891.....	672	14435 17 9	3643 0 3½	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 6
1893.....	908	19575 19 5	5680 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	2456 3 0	326 15 9	404 6 0	603 12 6½	2309 12 9	1 11½	31 6 9	28 10 0	3 3 9
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	788 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	44703 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	63 1 0	42 5 6
1903.....	2432	64233 3 2	26356 1 2	8112 9 4	747 17 8	1056 7 5	1790 8 6	7785 0 0	2 6	93 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 0½	848 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	10335 2 7	837 0 11	1463 9 8	2155 4 7½	9762 10 0	2 6	106 5 0	132 18 9	46 18 8
1908.....	3330	87619 1 11	35891 12 8	10340 16 4	1020 10 8	1602 8 0	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 0½	1019 1 9	1637 7 0½	1542 3 1	9536 0 0	2 2½	113 14 8	128 9 3	69 0 9
1910.....	3580	89131 16 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	12394 11 8	2 5½	141 6 11	168 17 6	44 18 6
1913.....	4535	117339 16 8	50971 12 8½	14468 1 9½	1390 11 3	2193 5 7	3384 19 7½	13753 6 8	2 5	152 7 7	180 17 5	44 8 2
1914.....	4900	129852 8 10	57754 8 0½	16759 6 7½	1393 8 1	2531 18 9½	3020 8 4½	15185 0 0	2 5	170 5 0	209 13 6	93 13 1
1915.....	5290	154908 5 10½	65512 4 5	15430 18 7	1621 6 6	2859 13 5½	3319 8 1	14849 9 5	1 11½	193 10 1	132 17 6	103 1 3
1916.....	5596	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.....	5749	185600 12 1	77420 18 9½	14057 6 10½	2479 2 8	3323 8 4½	4445 1 2½	13075 16 8	1 3½	232 0 1	172 3 9	380 3 4
1918 October, 1917, to January, 1918.....	5800	51233 4 3	73626 13 3½	3134 18 8½	451 3 3	893 14 11	4323 9 6	3162 10 0	1 3	59 19 0	39 3 6	123 7 2
1918.....	5907	212297 14 2	94292 8 10½	16157 5 5½	2143 1 0	3376 11 9	4803 15 3	14674 14 2	1 5½	254 18 11	202 16 5	590 17 1
1919.....	6198	290028 14 4	123831 18 9	23971 11 9	2089 18 8	5307 4 1	8068 2 9	17816 9 9	1 6	174 8 0	293 12 9	344 18 1
..	2563092	7 2	....	270177 1 0½	23097 14 2	46006 3 4½	....	243451 0 9	....	3064 19 10½	3288 12 11½	2519 10 7

SHARE BOOKS NOT IN FOR AUDIT JANUARY 12th, 1920.

a, two quarters; *b*, three quarters; *c*, four quarters; *d*, five quarters; *e*, six quarters; *f*, seven quarters; *g*, eight quarters; *h*, nine quarters; *j*, eleven quarters;
k, twelve quarters; *l*, thirteen quarters; *o*, sixteen quarters.

30a	351	708a	992	1371	1790	2051	2298	2545	2841b	3192a	3685	4236	4635d	5072	5312	5638	5808b	6025
101	372d	712b	1000	1420	1797	2055a	2319	2551b	2861b	3201f	3691	4242	4640	5081	5315b	5647	5814b	6029
105	378f	716	1011h	1424	1805	2071b	2320a	2573b	2907g	3193	3695	4273	4675	5091b	5327	5649	5817b	6049
126	385a	730	1014	1427	1822b	2086	2333h	2589	2913c	3253c	3706	4281e	4679	5095b	5345a	5659b	5820b	6052
132	424a	750	1026	1431	1833	2089b	2337b	2607	2916o	3298	3726	4299	4763a	5099b	5356a	5671	5823b	6060
137a	427	767d	1035a	1434a	1837b	2105	2338o	2612	2995a	3342a	3817a	4301a	4774	5104b	5375	5672	5824b	6062
166	435	769d	1038a	1456a	1838b	2109c	2348a	2619	2999b	3373b	3821	4312	4824	5122b	5376	5675	5829b	6069
181a	437a	780	1074b	1457a	1851e	2110f	2352h	2620	3009	3376b	3823a	4324	4826g	5123b	5384a	5695	5857b	6088
192	474	795c	1084	1458a	1855	2111b	2360	2637	3011d	3386a	3838a	4369	4843	5163	5390a	5704	5868b	6105
195	480	811a	1104	1459b	1865a	2116	2381h	2659	3012	3391	3953	4382a	4848	5168f	5408	5706a	5884b	6106
198b	482e	827a	1111	1529	1878a	2117a	2402c	2669n	3014c	3399d	3968h	4386b	4852b	5169	5418	5722b	5890b	6107
223a	487b	840a	1119e	1559	1887	2152b	2408	2685a	3026	3403	3970a	4401a	4877b	5170b	5438b	5737b	5904b	6108
225c	490a	854	1151	1565a	1906	2153k	2410	2696a	3029	3411	3978f	4406e	4901	5193a	5442	5738b	5906b	6109
238	536c	861b	1191	1571a	1911a	2156	2422g	2714	3057f	3443f	4027	4418b	4937h	5194	5461	5755b	5907b	6197
269a	544a	872	1202	1600c	1914b	2158b	2432	2719	3069a	3452b	4029	4463b	4977b	5195b	5469a	5766a	5908	6248
272b	549	901a	1241e	1612	1936e	2161	2434o	2726g	3085a	3458g	4055	4500e	4983	5203a	5506f	5775b	5927	6297
282a	551b	910a	1242	1617a	1951b	2199g	2436b	2737a	3095	3482a	4087a	4507b	4990	5204a	5502e	5778b	5945	
294b	556	912	1262	1653	1956b	2202b	2438	2754	3097c	3515a	4090	4510b	4993	5208	5524f	5779b	5951b	
299b	589a	922	1288a	1693	1973a	2213b	2481a	2771a	3127	3561	4163	4553	5032a	5253e	5552a	5786b	6002	
303a	597a	939b	1301	1729	1986	2216g	2501	2791	3155j	3586	4165b	4559d	5042a	5267	5614b	5792b	6018a	
314	630	946	1305	1743	2010g	2219	2502	2811	3160f	3593	4175b	4563	5057	5272a	5616b	5793b	6020a	
318	637a	950	1321b	1749	2022a	2221o	2509	2812b	3180	3622o	4183	4587	5059a	5293a	5617a	5802b	6022a	
326b	665b	968	1330	1760	2027	2285	2510g	2823	3185	3631	4217	4589	5063a	5304b	5621b	5804b	6023a	
339	689a	971a	1341	1776a	2046b	2288	2533b	2836d	3191	3672	4233f	4617	5065e	5308b	5627a	5805b	6024	

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

SMALL SAVINGS BOOKS NOT IN FOR AUDIT JANUARY 12th, 1920.

1	63	130	199	275	332	392	491	556	630	730	794	856	932	996	1092	1155	1241	1309	1384	1428	1479
6	64	134	200	276	336	397	498	558	635	733	795	858	933	1000	1093	1160	1246	1312	1387	1429	1481
7	66	135	205	281	339	398	499	562	639	735	796	861	934	1002	1095	1163	1247	1313	1390	1433	1483
10	68	138	209	282	341	399	501	567	640	739	797	863	935	1010	1096	1164	1250	1318	1391	1435	1487
11	69	141	211	283	345	403	505	568	645	740	798	864	940	1014	1098	1167	1251	1319	1392	1438	1506
12	72	145	212	285	346	409	507	569	647	745	800	865	941	1015	1101	1176	1252	1321	1393	1439	1509
13	73	147	214	286	349	410	508	571	648	750	806	867	942	1016	1103	1177	1253	1323	1394	1440	1516
17	75	148	217	287	352	412	509	572	649	753	807	870	944	1022	1104	1181	1265	1329	1395	1443	1521
22	76	149	219	290	353	413	511	573	653	755	809	872	947	1025	1105	1183	1267	1330	1397	1444	1535
24	77	150	224	291	354	414	513	574	659	756	813	873	948	1026	1107	1184	1272	1332	1398	1445	1544
25	78	154	231	294	357	415	514	576	660	757	815	876	950	1027	1109	1189	1273	1335	1401	1446	1553
28	79	159	234	296	362	416	516	577	663	760	817	877	952	1029	1111	1193	1275	1336	1403	1447	1554
30	80	160	235	297	365	429	517	578	664	769	820	882	953	1031	1112	1195	1276	1337	1405	1448	1555
34	90	161	237	298	366	433	518	584	669	770	821	884	954	1032	1113	1199	1277	1346	1407	1450	1559
38	91	165	242	300	367	436	519	588	677	772	822	885	955	1040	1117	1203	1278	1347	1408	1451	1561
39	99	167	243	302	368	437	521	591	680	773	823	888	958	1042	1123	1204	1284	1351	1409	1453	1573
40	103	168	244	306	370	438	524	592	683	774	824	891	959	1043	1124	1205	1285	1352	1410	1456	
41	104	173	247	308	373	443	527	593	687	775	829	896	960	1045	1129	1206	1286	1354	1411	1457	
42	106	174	249	309	374	448	533	597	689	776	830	897	962	1052	1130	1210	1291	1355	1413	1459	
44	113	175	251	310	376	452	537	598	692	777	832	898	966	1055	1131	1211	1292	1357	1415	1460	
48	114	177	256	314	378	456	539	600	698	778	833	907	968	1057	1136	1212	1297	1358	1417	1461	
52	115	178	257	316	379	466	544	617	699	780	834	909	970	1058	1137	1214	1298	1360	1418	1462	
53	117	179	261	319	380	467	545	618	700	781	835	913	976	1062	1139	1224	1299	1363	1419	1463	
54	119	180	265	320	383	468	548	619	704	783	837	916	980	1066	1141	1226	1301	1369	1420	1464	
56	121	181	267	321	384	469	549	620	705	784	844	917	982	1069	1149	1228	1302	1374	1421	1469	
57	123	184	269	322	385	472	550	622	709	785	845	926	989	1074	1150	1229	1303	1376	1423	1473	
61	124	189	270	323	386	478	553	624	714	786	849	928	991	1076	1151	1231	1304	1378	1425	1476	
62	125	190	271	327	389	481	554	626	718	791	851	930	992	1078	1152	1233	1305	1380	1426	1477	
	125	198	274	331	391	482	555	629	722	793	853	931	994	1079	1154	1237	1306	1383	1427	1478	

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 12th, 1920, and I hereby authorise you to pay the same to the bearer of this Voucher.

Signed

Date

Witness

(To be used where member is unable to write.)

Address of Witness

RECEIVED the sum of pounds shillings pence
this 4th, 5th, 6th day of March, 1920.

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 "	2 " 4 "	6 " 7 "
Saturday .. 10 "	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, 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 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 10th, 1920, and Share Books should be sent in by the 6th day of month following.

Dividends will be paid at the Central on Thursday, Friday, and Saturday, March 4th, 5th, and 6th, between the hours of 10 a.m. to 12 noon, 2 to 4 p.m., and 6 to 7 p.m., and at the **Dordon Branch on Monday, March 8th,** from 5 to 7 p.m.

Children should not be sent to draw Dividends.