

**NOTE.—QUARTERLY MEETING, TOWN HALL, JUNE 2nd, 1920, 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.



**BANKERS:**

**CO-OPERATIVE WHOLESALE SOCIETY LIMITED,  
MANCHESTER.**

**134th**

## **QUARTERLY REPORT**

**FOR THE**

**QUARTER ENDED  
APRIL 10th, 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.		Finance.	Trade.	Farm.	Building.	Special.	TOTAL.
		Possible.	Actual.						
MR. GEO. H. BROOKFIELD .....	June, 1920	26	26	..	18	..	..	..	44
" GEORGE NEWSTEAD .....	"	25	17	..	..	7	..	1	25
* " WALTER J. FRENCH .....	"	26	20	7	2	..	6	..	35
" HENRY SANDERS .....	Dec., 1920	26	24	..	1	1	6	1	33
" WILLIAM JACKSON .....	"	26	26	11	16	6	6	1	66
" JOHN KENT .....	"	26	26	..	..	9	..	1	36
" GEO. SHUTTLEWORTH .....	June, 1921	26	26	..	19	..	..	1	46
" THOMAS GENDERS .....	"	26	26	..	11	..	..	..	37
" G. H. JONES .....	"	25	17	3	..	8	..	..	28
" ALBERT E. HACKETT .....	Dec., 1921	26	26	12	25	2	4	1	70
" J. WRENCH .....	"	26	26	13	12	..	..	..	51
" WILLIAM LAWLEY .....	"	26	26	13	18	..	..	1	58

\* Ill once.

## NOMINATIONS FOR GENERAL COMMITTEE.

The following gentlemen were nominated at the last Quarterly Meeting:—

	Proposed by	Seconded by
* Mr. G. H. BROOKFIELD .....	Mrs. E. Underwood .....	Mrs. M. Davis.
" " GEO. NEWSTEAD .....	Mr. A. Cleaver .....	" A. Rabbage.
" " W. J. FRENCH .....	" A. Findley .....	Mr. W. Keen.
" " " .....	" W. L. Purves .....	" A. Meer.
" " " .....	" F. Sketchley .....	" Jno. Ball.
" " " .....	Mrs. Childs .....	Mrs. C. Harper.
" " " .....	Mr. S. Chiles .....	Mr. W. Godderidge.
" " " .....	Mrs. S. E. Lockwood .....	Mrs. Clara Wilson.
" " " .....	Mr. A. Payne .....	Mr. R. H. Jackson.
" " " .....	" Geo. Wilson .....	" Jno. Dodwell.
" G. H. FARMER .....	" B. Brindley .....	Mrs. E. Tricklebank.

\* Those marked with the asterisk retire, but are eligible for re-election.

# THE QUARTERLY MEETING

WILL BE HELD IN THE

**TOWN HALL, on WEDNESDAY, JUNE 2nd, 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. Confirmations. That confirmation be given :—
  - (a) £1. 1s. to the Birmingham and Midland Eye Hospital.
  - (b) £1 to the Industrial Co-operative Farming Association.
  - (c) £2. 2s. to the Wolverhampton Hospital for Venereal Diseases.
  - (d) To approve the action of the Committee in purchasing the following land and property :—Marshall's Court, Church Street, and No. 39, Church Street, Tamworth, for the sum of £1,550; No. 40, 41, and 42, Church Street, and No. 1, 2, 3, and 4, College Lane, Tamworth, for the sum of £900.
4. Recommendations of the Committee :—
  - (a) £1. 1s. to the Birmingham and Midland Skin and Urinary Hospital.
  - (b) £1. 1s. to the Tamworth Nursing Association.
  - (c) £1. 1s. to the Fazeley and Drayton Nursing Association.
  - (d) £1. 1s. to the Wilnecote Nursing Association.
  - (e) £5 to the Women's Co-operative Guild Congress.
  - (f) That the Society become Members of the Co-operative Party of the Co-operative Union, and that we subscribe at the rate of  $\frac{1}{4}$ d. per Member per year.
  - (g) That the Society become Members of the Midland Woodworkers Limited, Birmingham, and apply for £25 Share Capital.
  - (h) That the rules be so altered to allow of one employee to be elected to the General Committee, the employee to be selected by the employees, and to be voted for with other candidates by the Members.
  - (i) That the Society subscribe £30 as a presentation to Mr. and Mrs. W. L. Purves, of Tamworth, who are leaving for Australia.
  - (j) That the Society subscribe £5. 5s. to the Birmingham Convention, 1920.
5. Election :—Three Members to the General Committee.
6. Nominations for Three Members to serve on the Educational Committee. Messrs. C. A. Jeffcoate, Wm. Jackson, and John Davis are the retiring Members.
7. Reports of Delegates :—
  - (a) C.W.S. Divisional Meeting at Melton Mowbray.
  - (b) Stafford District Conference at Tamworth.
8. Declaration of the Election of Three Members to the General Committee.
9. Notice of Motion to be moved by Mr. Geo. Shuttleworth :—
 

That the Committee be instructed to consider the amendment of the Rules of the Building Mortgage Department with a view to the granting of advances to Members to purchase their houses.



# COMMITTEE'S REPORT.

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FELLOW-MEMBERS,

With pleasure we give you our 134th Quarterly Report.

**SALES.**—The Sales are £84,175, an increase over last Quarter of £3,578, and over the corresponding Quarter of last year, £15,699.

The **BREAD** output is 74,468 stones, an increase over the previous Quarter of 4,396 stones, and of 6,779 stones over the corresponding Quarter of last year.

The **MEMBERSHIP** is 6,426, an increase during the Quarter of 228.

This influx of new Members, and the amount of Share Capital and Individual Deposits of increasing amounts, would show a confidence of the Members in the Society, but we desire this confirmed by a much greater trade.

We lay claim to the Society having kept down prices of such important goods as Bread, Milk, and Coal, whilst a great many of the goods are sold below the district prices, and, together with good service, there is no reason why we should not supply all your requirements.

In view of further (even if not immediate) developments and centralisation of trade premises we have made purchases of property adjoining the Central premises, and in course of time, as circumstances will permit, we hope to do your trade in businesses which, as yet, we have been unable to develop; similarly in the case of Branches; we have made much inquiry, and strenuous efforts are being put forth to bring such to a successful issue.

Alterations have been commenced, and the interior fittings being made, for the Chemist Department, which will shortly be opened at No. 8 Colehill. Progress of new work is so slow owing to the difficulty in procuring material, but a fully qualified Chemist has been appointed, and good stocks of the best and purest drugs and medicines are now delivered.

The work to be done by our Building Department is voluminous, and although the staff in it numbers 15 we are unable to cope with all the work required to be done at once. We shall now add to this Department a blacksmith, and later to develop into coachbuilding.

The Dividend will be paid in Nos. 7 and 8 Colehill, Tamworth, and we recommend 1s. 6d. in the £ as an Interim Dividend.

Trusting our report will have your approbation and acceptance, and soliciting your commands in all branches of our business.

We remain, yours faithfully,

*per pro* The Committee,

FREDK. S. WHARTON, Secretary.



# PROGRESS OF THE SOCIETY FROM 1887 TO 1920.

Year.	Member-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	....	£ 17 6	....
1888.....	425	5744 15 3	1595 16 6	600 13 8½	23 11 0	45 8 9	89 17 6½	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	16868 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	21054 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	49 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.....	2432	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	32336 16 2	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.....	3320	87619 1 11	35391 12 8	10340 16 4	1030 10 3	1606 8 0½	1900 12 6½	9965 13 4	2 4	112 16 3	129 5 0	59 6 1
1909.....	3550	88622 9 5	36592 16 0	10290 4 9½	1019 1 9	1687 7 0½	1942 3 1	9585 0 0	2 2½	113 14 8	123 9 3	69 0 9
1910.....	3680	89151 16 1	37119 15 9	11560 13 0½	953 15 0	1693 17 5½	2301 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	105872 9 9	44056 19 11½	13509 6 9½	1258 12 1	1973 1 10½	3070 8 4	12984 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	3620 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	2563 13 5½	3319 8 1	14349 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.....	5749	195600 12 1	77420 18 9½	14037 6 10½	2479 2 8	3523 8 4½	4445 1 2½	12675 16 8	1 3½	232 0 1	172 3 9	380 3 4
1918 October, 1917, to January, 1918.....	5800	51283 4 3	79626 13 3½	3134 18 8½	481 3 3	833 14 11	4323 9 6	3162 10 0	1 3	50 19 0	89 3 6	123 7 2
1918.....	5900	212297 14 2	94292 8 10½	16157 5 5½	2143 1 0	3876 11 9	4803 15 3	14674 14 2	1 5½	254 18 11	202 16 5	590 17 1
1919.....	6198	290028 14 4	123881 18 9	23971 11 9	2089 13 8	5307 4 1	8068 2 9	17816 9 9	1 6	174 8 0	299 12 9	344 18 1
..	2563092	7 2	....	270177 1 0½	28097 14 2	46006 3 4½	....	243451 0 9	....	3064 19 10½	3288 12 11½	2519 10 7







# ANNUAL RETURN

(As prescribed by the Chief Registrar under the Industrial and Provident Societies Acts, 1893 to 1913).

## for the Year ended January 12th, 1920.

Name of Society—TAMWORTH INDUSTRIAL CO-OPERATIVE SOCIETY LIMITED.  
Trades carried on by Society (Distributive)—Grocery and Provisions, Out-fitting, Drapery, Boots, Hardware, Millinery, Crockery, Dairying, Greengrocery, Milling, Coal, and Butchery.

Industries carried on by Society (Productive)—Bakery, Tailoring, Boot Repairing, Farming, and Works.

Does the Society issue a printed Statement of Accounts?—Yes.

Has the Public Auditor made a Special Report other than the usual certificate as to the correctness of the Accounts?—No.

State number of Rule under which Shares are issued to Members—No. 11.

Date of Establishment—November 24th, 1886.

When first Registered—March 15th, 1887.

Number of Branch Establishments at the end of the Year—One.

Has the Society acquired any land for use as Small Holdings or Allotments?—No.

Do the Rules of the Society provide for security to be given by Officers?—No.

Officer in receipt or charge of money—FREDERICK STEPHEN WHARTON,  
Secretary, 46, Victoria Road, Tamworth, Staffs, £500, Bond.

Does the Society give Credit?—No.

State amount deducted during the Year from Members' Share Capital in payment of Debts—None.

State upon what basis the value assigned to the Stock in Trade at end of Year has been calculated, and by whom it has been certified—Cost Price; certified by the Committee as Stocktakers.

The Audit for the Year has been conducted by Mr. THOMAS BRODRICK, Public Auditor under the Industrial and Provident Societies Act, appointed to conduct the Audit by Quarterly Meeting under the authority of Rule 35.

Registered Office of Society—5, Colehill, Tamworth, in the County of Stafford.

Number of Members at the beginning of the Year..... 5900

Number of Members admitted during the Year ..... 1146

Together..... 7046

Number of Members whose membership has ceased during the Year ... 848

Number of Members at the end of the Year ..... 6198

Dr.

### I.—CASH ACCOUNT.

Cr.

RECEIPTS.	£	s.	d.
Share Contributions .....	39961	9	9
Small Savings Department .....	2877	7	4½
Sales Club—Deposits .....	346	11	7
Land, Buildings, Fixtures, &c., Sold—Trade Purposes.....	127	10	0
Investments—			
Shares in Industrial and Provident Societies.....	55	17	6
Loans in Industrial and Provident Societies .....	221	17	6
Other Loans .....	152	12	6
Mortgages—Members.....	707	17	7
Rents and Hire of Halls .....	25	3	0
Sales of Goods .....	297792	2	10
Fees and Fines—Entrance, Nomination, and Withdrawal.....	103	3	1
Rules and Pass Books.....	6	18	11
Bank Interest and Dividend .....	716	2	10
Trade Commissions .....	11	19	7
Bonus.....	23	11	3
Educational Department .....	21	8	11
Insurance Agency.....	130	16	2
Collective Life Assurance Claims .....	521	4	7
" " " Rebate.....	339	14	9
Works Transfers .....	1282	5	6
Total Receipts .....	345425	15	2½
Balance of Cash in hand and at Bank at beginning of Year	10615	13	6
	£356041	8	8½

PAYMENTS.	£	s.	d.
Share Capital Repaid .....	25018	3	2
Interest on Shares and Dividend to Members .....	8375	10	10
Small Savings Department .....	2467	2	1
Sales Club—Withdrawals .....	307	1	9
Land, Buildings, Fixtures, &c., Purchased—Trade Purposes...	24783	5	9
Investments—Loans in Industrial and Provident Societies...	5000	0	0
Purchases of Goods and Carriage .....	245784	16	0½
Expenses of Management and Production .....	38559	0	0
Court Fine.....	25	19	0
Direct Representation .....	9	2	6
Burglary.....	49	17	9
Bank Interest and Bankers' other Charges.....	87	9	2
Educational Department .....	181	6	5
Insurance Agency.....	53	7	9
Collective Life Assurance Premiums.....	1327	17	4
Claims .....	533	6	4
" " " Subscriptions to Charitable and other Objects.....	203	18	1
Compensation .....	13	16	6
Grants to Enlisted Employees .....	141	0	0
Base Coins.....	1	7	0
Accident .....	1	10	10
Total Payments .....	352924	18	3½
Balance of Cash in hand and at Bank at end of Year, as per Balance Sheet VI. ....	3116	10	5
	£356041	8	8½



Dr.		II.—GENERAL EXPENSES CHARGEABLE TO TRADE.		Cr.	
EXPENDITURE.		£	s. d.	INCOME.	
Salaries and Wages—				Proportion of the Interest charged to this Account which is chargeable to Investments (to be debited to Investments Revenue Account III.)	
Distributive .....		12459	4 8		1074 16 6
Productive.....		7131	14 3		6 18 11
Carting .....		4527	3 3		716 2 10
Total Salaries and Wages .....		24118	2 2		83 14 5
Rent, Rates, Taxes, and Insurance.....		2551	8 6		11 19 7
Fees for Audit (not to include accounting charges) .....		69	6 0		1282 5 6
Other Expenses.....		11498	8 0		
Financial Charges—				Expenses—	£ s. d.
Depreciation (chargeable to Trade) .....		2089	18 8	Distributive .....	21165 9 5½
Interest on Shares (to be credited to Profit and Loss A/c V.)		5280	14 3½	Productive.....	13184 6 4
Interest on Small Savings.....		177	5 6	Carting, chargeable to Distribution .....	8266 4 9
Employees' Insurance Fund .....		130	0 0	„ „ Production.....	210 14 0
Bank Interest and Bankers' other Charges .....		87	9 2		
				Balance, to Trade Account IV. ....	42826 14 6½
		£46002	12 3½		£46002 12 3½

## III.—INVESTMENTS REVENUE ACCOUNT.

CHARGES.		£	s. d.	EARNINGS.	
Expenses chargeable to Investments and not to Trade—				Rents .....	25 3 0
Depreciation .....		13	4 0	Interest—	
Interest credited to Account II. ....		1074	16 6	Share Investments .....	424 8 4
Balance—Profit on Investments, to Account V.....		115	7 6	Loan Investments .....	693 19 6
				Mortgages and other Secured Loans .....	44 5 6
				Profit on Investment—Hebden Bridge .....	15 11 8
		£1203	8 0		£1203 8 0

## IV.—TRADE ACCOUNT.

		£	s. d.		
Farm Valuation .....		15386	5 9	Sales of Goods during Year .....	
Stocks at beginning of Year .....		31787	0 0		297792 2 10
Purchases of Goods and Carriage .....		245653	8 11½	Dividend on the Society's Purchases .....	404 5 5
Expenses, as per Expenses Account II. ....		42826	14 6½	Stocks at end of Year, as per Balance Sheet VI. ....	47500 0 0
Balance—Trading Profit, to Account V. ....		26418	14 9	Farm Valuation.....	16375 15 9
		£362072	4 0		£362072 4 0



# V.—PROFIT AND LOSS ACCOUNT.

EXPENDITURE.	£	s.	d.	£	s.	d.	INCOME.	£	s.	d.	£	s.	d.
Members' Share Capital .....				410	10	9	Balance of Unappropriated Profit brought forward from last Year—						
Grants to Families .....				141	0	0	Share Interest .....	1030	0	0			
Base Coins .....				13	16	6	Other Profit .....	3967	15	3			
Compensation .....											4997	15	3
Interest on Shares .....	4880	14	3½				Share Interest debited to Expenses Account II. ....				5280	14	3½
Dividend on Purchases—Members .....	17816	9	9				Profit, as per Investments Revenue Account III. ....				115	7	6
Bonus to Employees .....	313	19	9				"    Trade Account IV. ....				26418	14	9
Educational Department .....	262	7	9				Rebate on Collective Life Assurance .....				339	14	9
Collective Life Assurance Premiums .....	1327	17	4				Bonus to Employees .....				313	9	9
Subscriptions to Charitable and other Objects .....	203	18	1				Educational Account .....				97	1	0
Tamworth Hospital .....	250	0	0				Fees and Fines .....				103	3	1
Reserve Fund .....	1215	16	3				Share Fines .....				86	10	8
Dividend Equalisation Fund .....	452	3	4				Appropriations from Reserve Funds—						
Special Alterations Fund .....	500	0	0				Dividend Regulation Fund .....				33	12	1
Farm Reserve Fund .....	1000	0	0										
Court Fine .....	25	19	0										
Accident .....	1	10	10										
Direct Representation .....	9	2	6										
Burglary .....	49	17	9										
Total Applications of Profit sanctioned during the Year .....				28309	16	7½							
Balance of Unappropriated Profit carried to next Year, as per Balance Sheet VI.—													
Share Interest .....	1430	0	0										
Other Profit .....	7479	12	3										
				8909	12	3							
				£37786	3	1½	Total, being Profit available for Application during the Year	£37786	3	1½			

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

CAPITAL AND LIABILITIES.	£	s.	d.	£	s.	d.	ASSETS, &C.	£	s.	d.	£	s.	d.
Due to Shareholders—Withdrawable Shares...				123881	18	9	Value of Stock in Trade, as per Account IV.				47500	0	0
Small Savings and Interest .....				5231	16	4	Farm Valuation .....				16375	15	9
Other Liabilities—							Land and Buildings used in Trade .....				56266	13	2
Sales Club Deposits .....	123	5	11				Fixtures, Plant, and Machinery used in Trade .....				4276	0	0
For Goods, including Carriage .....	7905	1	6				Horses, Carts, and other Rolling Stock used in Trade .....				2585	0	0
For Expenses .....	1163	14	7				Investment of Surplus Funds—						
For Farms .....	554	19	6				Land and Buildings .....	345	12	0			
Collective Life Assurance .....	5	4	8				Mortgages .....	805	19	1			
Surplus and Deficit Account .....	24	0	0				C.W.S. Bonds .....	5000	0	0			
Reserves—				9776	6	2	Shares—Industrial and Provident Societies .....	8494	6	1			
Reserve Fund .....	5109	11	10				Loans and Deposits—Industrial and Provident Societies .....						
Employees' Insurance .....	701	9	3				War Loan .....	7673	16	5			
Tamworth Hospital .....	250	0	0				Other Assets—	2894	13	0	25214	6	7
Dividend Equalisation Fund .....	594	2	3				Balance at C.W.S Bank on Current and Deposit Accounts .....	2733	4	1			
Farm Fund .....	1027	19	5				Cash in hands of Cashier .....	383	6	4			
Special Alterations Fund .....	575	0	0										
Plate Glass Fund .....	60	0	0										
				8318	2	9							
Balance of Unappropriated Profit carried to next Year, as per Account V.—							Total Cash in hand and at Bank, as per Account I. ....	3116	10	5			
Share Interest .....	1430	0	0				Expenses Paid in Advance .....	783	10	4			
Other Profit .....	7479	12	3								3900	0	9
				8909	12	3					£156117	16	3
				£156117	16	3							



# ATTESTATION.

Signature of Secretary—FREDERICK STEPHEN WHARTON, 46, Victoria Road, Tamworth, Staffs.

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.

Signature of Public Auditor—THOMAS BRODRICK, Accountant, 1, Balloon Street, Manchester.

Date of Completion of Audit—February 25th, 1920.

## PARTICULARS OF OPERATIONS (DISTRIBUTIVE AND PRODUCTIVE) CARRIED ON BY THE SOCIETY DURING THE YEAR.

DEPARTMENT.	Value of Productions (Wholesale Price).	Average Number of Persons Employed.			Salaries and Wages.	Bonus to Labour.	OBSERVATIONS. (Here state how the Wholesale Price is arrived at.)
		Men.	Women.	Persons under 18 years of age.			
DISTRIBUTIVE (including Carting chargeable to Distribution only) .....		63	51	38	£ 16776	£ 236	Figures given in column 1 (Value of Productions) are Retail Prices, as these goods are used in our own Society.
PRODUCTIVE—	£						
Bakery .....	43025	12	...	1	2670	32	In our own Departmental Departments we reduce by 25 per cent.
Tailoring .....	2105	5	1	...	667	7	
Farms .....	13995	17	1	2	2671	29	
Boot Repairs .....	1852	5	...	1	564	7	
Works .....	1282	4	...	...	770	3	
Total .....	62259	106	53	42	24118	314	



# 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 to do this business with promptness and with a minimum of expense.

**Withdrawals** of Share Capital and Dividends can only be paid to the actual owner of the Shares, unless the person sent is provided with written authority and a Notice of Withdrawal Form duly signed by such owner of Shares. The Share Pass Book and Pass Card must be produced whenever a contribution to or a withdrawal from Shares is made. Children should not be sent to the Office either to receive or pay moneys.

**Share, Building (Mortgage), and Penny Bank Books** should be sent in regularly on or before dates given on almanac, and the importance of this cannot be too strongly impressed upon Members. When left, the Pass Card should have the amount standing in the Share Book entered thereon and same initialled.

**The Current Quarter** ends on July 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, June 3rd, 4th, and 5th,** between the hours of 10 a.m. to 12 noon, 2 to 4 p.m., and 6 to 7 p.m. Members are requested to bring their Pass Cards for production at the time of payment.

**Children should not be sent to draw Dividends.**



# RESOLUTIONS

OF LOYAL CO-OPERATORS WILL INCLUDE THESE DOZEN POINTS.

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1. Determination to attend all Co-operative business or social meetings.
2. Commencement of a real effort to increase shareholding, and
3. When that has reached the legal limit, to become an Individual Depositor with the C.W.S. Bank.
4. A fixed intention to give preference, when ordering at the Stores, to C.W.S. Productions.
5. Resolution to read and study "The Producer," and then hand the copy to a friend.
6. Drink the health of 1920 in the family circle in a cup of Coso Cocoa by way of introducing the best food beverage.
7. When asking for Margarine see that it bears, or wears, the Purple Seal.
8. Get assured of a Children's Endowment Policy through the Co-operative Insurance Society.
9. Ask to see the C.W.S. Pattern Bunch when next at the local Co-operative Store.
10. To make inquiries at the Drapery Departments for all the goods made in the C.W.S. textile mills, hosiery, corset, and other works that depend chiefly for their success on the goodwill of lady co-operators.
11. To join with friends in securing the advantages of the C.W.S. Bank being brought to the notice of all trade union branches in the district, and
12. Instil the idea of Co-operation into the minds of the children by giving them the necessary coins to start as a member of the Co-operative Savings Bank.

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**TAMWORTH INDUSTRIAL CO-OPERATIVE SOCIETY LTD.**