

TAMWORTH INDUSTRIAL CO-OPERATIVE SOCIETY

LIMITED.

Established November 24th, 1886.
Registered March 15th, 1887.

Reg. Office: 5, Colehill, Tamworth, Staffordshire.

Register No., 2,882.
Telephone No. 18.
Telegrams: "KOHOP."

The 143rd
Quarterly Report
AND THE
BALANCE SHEET
FOR THE
Half Year ended
July 17th, 1922.

BANKERS:
CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.



CENTRAL PREMISES

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

OFFICERS OF THE SOCIETY.

Chairman: MR. W. J. FRENCH. **Secretary and Manager:** MR. F. S. WHARTON, F.C.I.S., F.L.A.A.
Auditor: SIR THOMAS BRODRICK, Public Auditor, Co-operative Wholesale Society Limited, Audit Department, 1, Balloon Street, Manchester.
Arbitrators: H. J. FAUSSET, Esq., M.D. and A. E. RICHARDSON, Esq., M.D.

GENERAL COMMITTEE AND THEIR ATTENDANCES.

NAME.	Time Expires.	GENERAL.		Finance.	Trade.	Farm.	Building.	Special.		TOTAL.
		Possible.	Actual.							
*MR. HENRY SANDERS	Dec., 1922	25	25	12	15	7	4	1	..	64
* " WILLIAM JACKSON	"	25	24	12	..	..	..	1	..	37
* " GEO. H. SMITH	"	25	25	..	15	..	..	1	..	41
THOMAS GENDERS	June, 1923	25	25	..	..	10	..	1	..	36
JOHN SMITH	"	25	23	..	14	..	2	..	..	39
J. DAVIS	"	25	25	..	..	8	..	1	..	34
† ALBERT E. HACKETT	Dec., 1923	25	17	..	11	..	2	..	..	30
J. WRENCH	"	25	24	..	..	6	..	1	..	31
J. W. RICHARDS	"	25	17	..	9	..	..	1	..	27
G. SHUTTLEWORTH	June, 1924	11	11	5	..	..	..	1	..	17
GEORGE NEWSTEAD	"	25	17	..	..	5	3	1	..	26
WALTER J. FRENCH	"	25	23	10	11	6	4	1	..	55
GEO. H. FARMER	"	14	14	7	..	..	..	..	..	21

Those marked * retire, but are eligible for re-election.

† 111 six times.

EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Possible.	Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
*MR. J. S. HARDING	11	11	MR. THOMAS SUTTON	11	9	MR. T. LEEDHAM	8	5
* " JOHN NEWMAN	11	6	" G. H. BROOKFIELD	11	7	" J. LONGDEN	8	5
* " ALFRED ALLSOP	11	10	MRS. F. L. KENT	11	5	" JOHN DAVIS	11	11

Those marked * 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.

MR. J. S. HARDING

" J. NEWMAN

" A. ALLSOP

Nominator.

MR. W. J. LAWLEY

" Jno. Hill

" A. E. HACKETT

Seconder.

MR. WM. BLYTHE.

" R. BUTLIN.

" J. DAVIS.

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, September 6th, 1922.

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 last Quarterly Meeting.
2. Report of Committee.
3. Adoption of Balance Sheet, including the Educational Committee's Statement.
4. Confirmation of (a) Subscriptions (details in Surplus and Deficiency Account, page 7, marked *); (b) Sale of Offa House for the sum of £850.
5. Recommendations of Committee: That the following Subscriptions be made:—
(a) £2. 2s. to the Birmingham and Midland Skin and Urinary Hospital for the Special Apparatus to fight Cancer.
6. Elections:—
(a) Three Members to the Educational Committee.
(b) Delegate to C.W.S. Divisional Meetings (Midland Section).
7. Reports of Delegates:—
(a) C.W.S. Divisional Meeting at Mansfield.
(b) Stafford District Conference at Tipton.
8. Nominations for General Committee to be received and read.

A SPECIAL GENERAL MEETING will be held immediately at the close of the Quarterly Meeting, to consider and to accept, amend, or reject, alterations to the rules as detailed below.

Substitute for Rule 40 proposed amendment as follows:—

SURPLUS.

Rule 40.—The surplus of all business carried on by, or on account of, the Society shall be applied as follows:—

- (a) **REDUCTION OF FIXED STOCK, &c.**—In reduction of the value of the fixed stock and plant of the Society.
- (b) **INTEREST ON SHARE CAPITAL.**—In payment of Interest upon the Share Capital of the Society at such rate, not exceeding 5 per cent per annum, as the ordinary business meetings may from time to time direct.
- (c) **RESERVE FUND.**—In forming, by applying such percentage of the net surplus or sum or sums as the Committee determine, a reserve fund, to which all fines shall be carried; applicable by a resolution of the ordinary business meetings, on the proposal either of the Committee or an individual Member, and in regard to which notice has been given on the balance sheet:—
(1) To the equalisation of Dividends;
(2) To meet any other contingency affecting the business of the Society.
- (d) **EDUCATIONAL FUND.**—In promoting instruction, culture, or recreation, by forming an Educational Fund, allowing not less than 1 per cent net surplus.
- (e) **GENERAL FUND.**—In payment of such sums as the ordinary business meetings may vote to any other purpose whatsoever, whether within the objects for which the Society is formed or not.

(f) **DIVISION OF REMAINING SURPLUS.**—The remainder of the net surplus, subject to sub-section (2), left after providing for the preceding charges, shall be divided between:—

- (1) The Members of the Society at the time of the declaration of a Dividend who have made purchases of the Society during the period to which the division relates, according to the amount of their purchases.
- (2) No Dividend shall exceed the amount recommended by the Committee.
- (3) The Committee may from time to time, with the sanction of any ordinary business meeting, pay such interim Dividend as appears to the Committee to be justified by the surplus of the Society.
- (4) All Dividends not withdrawn within one calendar month after they become receivable shall be applied in or towards the payment of Shares, which shall be subject to the same conditions as to withdrawal as are in force in respect to all other Shares, and shall be credited to the Members respectively in the books of the Society, until the number of Shares held by any Member reaches the limit allowed by the Act, or such inferior limit as the general meetings may fix, after which they shall be credited to such Members as loans, withdrawable on such notice, not less than one calendar month, as the Committee may determine from time to time. No fine shall be charged in respect of any sum so placed to the credit of any Member.

COMMITTEE'S REPORT.

FELLOW-MEMBERS:

We have pleasure in submitting to you the 143rd Quarterly Report and Balance Sheet for the Half Year ended July 17th, 1922.

SALES.—The Sales for the Half Year have been £115,211, as compared with £133,976 for the last Half Year and £156,118 for the corresponding period of last year.

SURPLUS.—The Surplus upon the Half-year's working is £4,339 8s. 11d., as compared with £5,608. 11s. 9d. for last Half Year and £7,517 16s. 11d. for the corresponding period last year.

MEMBERSHIP.

The Membership is as follows:—	
At the beginning of the Half Year	7284
Admitted during the Half Year	209
	<hr/> 7493
Less Removals, &c.	135
Total now	<hr/> 7358

BREAD OUTPUT.—The Bread Output for the Quarter has been 70,605 stones, compared with 69,615 stones for the previous Quarter and 81,787 stones for the corresponding period of last year. This decrease is more apparent than real. A new line—**Milk Bread**—has been introduced, and found a sale to the extent of 22,520 loaves, not included in the figures of Bread Output.

PURCHASES.

The Purchases by the Society are:—	
From C.W.S.	62½ per cent.
Productive Societies	2 "
Local Traders	9½ "
Outside Sources	25½ "

It must be remembered that the whole of our Chemistry and Butchery purchases have to be obtained outside the movement, and a large amount of those of the Farms, Fish, and Greengrocery are bought in the open market.

MEMBER'S PURCHASES.—The Members' Purchases equal 12s. 0½d. per week, as compared with 12s. 10d. per week for last Quarter and 18s. per week for the corresponding period of last year.

SURPLUS DISPOSABLE.—The Surplus Disposable, after allowing for Management Expenses, Interest, and Depreciation, is £1,888. 19s. 3d., and, after taking the balance of the Dividend and Interest Regulation Fund, we recommend it be allocated as follows:—

	£	s.	d.
Dividend to Members at 9d. in the £	1950	0	0
Educational Grant	54	4	9
Reserve Fund	10	1	5

SHARE AND SMALL SAVINGS BOOKS.—On pages 14 and 15 you will observe the numbers of the Share and Small Savings Books that were not brought in on or before August 5th for audit purposes. May we appeal to those who have not sent in their books to make an effort for the future so that they can be audited with our ledgers at the time fixed for this purpose.

SHARES.—You will have observed that the Share Withdrawals have been very heavy this period, but when it is remembered the very bad time which the workers have been through, no alarm need be felt by this.

The Contributions were	£13,919
Withdrawals	£24,227

It is good to be able to come to the Office in times of difficulty and withdraw amounts from your savings which were very prudently placed with us when times were better than they are to-day. The saying is very

true that Tamworth and district would be worse off if there was no Co-op. where the workers can invest their savings at a good rate of interest and get them when they want them.

Below we give you a table of the holdings as they stood at the end of the Quarter:—

Accounts.	Accounts.
£1 and under	2551
£1 to £10	2731
£10 " £20	434
£20 " £30	295
£30 " £40	202
£40 " £50	144
£50 " £60	159
£60 to £70	107
£70 " £80	94
£80 " £90	81
£90 " £100	73
£100 " £200	487
Blanks	312
	<hr/> 7670

OFFA HOUSE.—You will notice in the recommendations of the Committee that we ask confirmation of the sale of Offa House to the Employees' Social Club for the sum of £850. As it is impossible to let this property at an economic rent at the present time we think it best to dispose of it, and consider the sum asked is a reasonable amount.

ORCHARD STREET BORE.—Some time ago a decision was arrived at that it would be a good policy and a paying proposition to have a well sunk at our Orchard Street premises for the use of the Society.

The services of a water diviner were engaged, and it was found that water could be obtained at a spot in the yard at Halford Street.

In view of the reports that were circulated during the water shortage of last summer, we accepted a contract to sink a bore hole, and thus obtain a plentiful supply of water for our use instead of having to rely upon the supply obtained from the local authorities.

We feel that this will meet with your approval, as we are convinced it will be a great saving to the Society in the future, our present bill for water at the Leys premises alone being over £200 per annum.

BUTCHERY REFRIGERATOR.—For some years the old refrigerator at the butchery department has been entirely inadequate for the trade done there, and it was necessary to provide better storage accommodation in that department. A scheme was got out to make the then existing weighing chamber into a second refrigerator and also to run pipes down into the curing cellars below.

A plant was installed by the Lightfoot Refrigeration Co. Ltd., and this will serve the Society for a good many years in keeping your meat in the very best condition.

The plant is capable of producing 12cwt. of ice daily, some of which is sold locally and some used in the Fish Department.

CORPORATION PROFITS TAX.—You will notice an item of £395. 13s. in the Surplus and Deficiency Account for Corporation Profits Tax, this being the liability of the Society for 1920. Each item has been carefully argued out with the Surveyor of Taxes, the amount as stated being the final result, and there was no alternative but to pay.

STOCKS DEPRECIATION.—We have had the C.W.S. make a valuation of the Drapery, Millinery, Outfitting, Furnishing, and Boot Stocks, and have brought down our Stocks in these departments to present market prices.

Yours faithfully,

Per pro the Committee,
FREDK. S. WHARTON, Secretary.

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RECEIPTS.		£	s.	d.
To Share Contributions		13919	6	5
" Loans		5010	5	2
" Small Savings Contributions		1452	10	7
" Sales Club Deposits		233	5	10
" Investments—				
Loans		227	10	0
Mortgages—Members.....		32	14	3
" Sales of Goods.....		115310	19	8
" Rents and Hire of Halls		118	13	5
" Fees and Fines—Entrance and Nomination		49	18	2
" Rules and Pass Books		8	18	10
" Trade Bonus		11	7	6
" Insurance Agency		67	7	3
" Collective Life Assurance Claims		642	12	6
" National Health Insurance Allowance		2	11	0
" Farms—Sales		1462	11	4
" Works—Sales and Transfers		2802	16	0
" Commissions		6	5	6
" Miners' Loan		450	0	0
" Collective Life Rebate		493	4	11
" Subsidy on Hogshill Cottages		1040	0	0
" Buildings, Fixtures, and Rolling Stock sold		164	0	0
Total Receipts.....		143406	18	4
" Balance of Cash in hand, January 14th, 1922		607	12	1
" Balance owing to Bank, July 17th, 1922		19268	10	2
		£163293	0	7

	PAYMENTS.	£	s.	d.	£	s.	d.
By Share Withdrawals					24227	4	3
" Loan Withdrawals					44	2	10
" Small Savings Withdrawals.....					1520	18	8
" Sales Club Withdrawals					212	2	6
" Land, Buildings, Fixtures, &c., Purchased					4290	9	1
" Purchase of Goods, and Carriage					77842	8	6
" Expenses of Management and Production					18963	1	10
" Bank Interest and Bankers' other Charges					590	13	8
" Dividend and Interest					1451	14	7
" Educational Payments					88	9	10
" Insurance Agency					48	1	2
" Collective Life Assurance—							
Premiums	509	13	5				
Claims	652	11	10				
					1162	5	3
" Subscriptions and Donations					31	0	1
" Farms—							
Expenses and Wages.....	3295	3	4				
Implements.....	33	5	3				
Improvements.....	109	6	11				
					3437	15	6
" Works—							
Wages	907	19	8				
Materials	1802	3	0				
					2710	2	8
" Cottage Expenses					154	15	6
" Compensation—Employees' Insurance Fund					4	9	1
" Accidents					0	18	2
" Corporation Profits Tax					395	13	0
Total Payments					137176	5	9
" Balance of Cash in hand, July 17th, 1922					2231	19	0
" Bank Balance, January 14th, 1922.....					23874	15	10

£163283 0 7

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EXPENSES ACCOUNT.

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	£	s.	d.	£	s.	d.
To Salaries and Wages—						
Distributive	8272	3	1			
Productive	2466	9	10			
Carting	2660	9	3			
				18399	2	2
„ Fees—Auditors				57	0	0
„ Rents, Rates, Taxes, and Insurance				651	19	1
„ Other Expenses				5107	10	4
„ Interest—Share Capital (Interim)	1714	7	4			
„ „ „ (estimated)	1800	0	0			
				3514	7	4
Loan				76	17	0
Small Savings Bank Deposits				98	2	1
„ Depreciation				171	14	9
„ Bank Charges				590	13	3

£23667 6 0

	£	s.	d.	£	s.	d.
By Interest chargeable to Cottages—Investments Revenue Account				70	8	0
„ Interest chargeable to Investments Revenue Account				407	2	4
„ Interest—Miners' Loan				84	14	3
„ Interest and Management—Farms				1180	0	0
„ Rules and Pass Books				8	18	10
„ National Health Insurance Allowance				2	11	0
„ Commissions				6	5	6
„ Balance, to Trade Account—						
Productive	4226	11	1			
Distributive	12601	2	11			
Carting	5079	12	1			
				21907	6	1

	£	s.	d.
CARTING EXPENSES—			
Distributive	4915	17	7
Productive	163	14	6
	£5079	12	1

£23667 6 0

TRADE ACCOUNT.

	£	s.	d.	£	s.	d.
To Stock on hand, January 14th, 1922				44850	2	6
„ Goods purchased, and Carriage				79157	16	1
„ Farm Produce				5074	9	9
„ Productive Expenses	4226	11	1			
„ Distributive Expenses	17680	15	0			
				21907	6	1
„ Surplus, to Surplus and Deficiency Account				4339	8	11

£155329 3 4

	£	s.	d.	£	s.	d.
By Goods sold				115210	19	8
„ Trade Dividends—Investments Account				0	8	4
Other				11	7	6
„ Transfers to Farms				11	15	10
„ Stock on hand, July 17th, 1922				2068	17	0
				38037	10	10

DETAILS OF GOODS SOLD.

Grocery—Central	£42153	10	0½
Dordon Branch	4507	8	10
Butchery	12664	2	3
Coal	250	7	7
Boots	2416	12	8½
Drapery	8027	7	11
Outfitting	3023	16	11
Furnishing	3531	12	2½
Milling	2536	19	2
Greengrocery	1787	13	1½
Dairy	3780	11	11
Bakery	£25677	14	3
Tailoring	719	0	7
Boot Repairing	772	17	11
Millinery	1033	9	3
Chemistry	1696	15	7
Fishmongery	1783	18	9
Oil	729	10	11½
Confectionery	1456	14	8½
	£115210	19	8

£155329 3 4

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INVESTMENTS REVENUE ACCOUNT.

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To Cottage Repairs.....	£ s. d.	£ s. d.
" Rates and Insurance	53 9 8	
" Interest.....	68 3 4	
" Depreciation	70 8 0	
	37 14 0	
" Share Interest.....		239 15 0
" Loan Interest.....		200 18 6
" Mortgage Interest.....		193 15 0
		12 8 10
		£636 17 4

By Rents.....	£ s. d.	£ s. d.
" Share Interest.....	118 13 5	
" Loan Interest.....	252 14 7	
" Mortgage Interest.....	233 12 6	
" Balance, to Surplus and Deficiency Account.....	12 10 11	
	19 5 11	

£636 17 4

£636 17 4

PROPERTY ACCOUNT.

	As per last Report.		Added this Half Year		Less Sold or Transferred.		Total.		DEPRECIATION.			Present Nominal Value.		TOTAL.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Half Year.	TOTAL.	£	s. d.
Land and Cottages not used in Trade.....	3016	2 8	....	....	....	....	3016	2 8	....	2½	298 16 8	37 14 0	336 10 8	2679	12 0
Land & Buildings (Trade).	37831	0 7	797 3 1	85 0 0	38543	3 8	....	....	..	12505 18 6	72 17 9	12578 16 3	25964 7 5	38543	3 8
Fixtures	23592	5 1	2796 10 6	12 0 0	26376	15 7	7081 3 4	....	..	9021 0 5	26 7 0	9047 7 5	17329 8 2	26376	15 7
Rolling Stock.....	14712	11 11	113 5 0	67 0 0	14758	16 11	7987 16 5	....	..	10033 6 11	72 10 0	10105 16 11	4653 0 0	14758	16 11
Farms—Land	26911	7 7	....	....	26911	7 7	....	....	..	....	....	....	26911 7 7	26911	7 7
Buildings	22251	4 11	583 10 6	1040 0 0	21794	15 5	....	....	..	2055 8 3	291 19 6	2347 7 9	19447 7 8	21794	15 5
Implements, &c..	6577	14 1	33 5 3	....	6610	19 4	....	....	..	1582 19 2	262 3 0	1845 2 2	4765 17 2	6610	19 4
Totals..	131876	4 2	4323 14 4	1204 0 0	134995	18 6	....	....	..	35198 13 3	725 17 3	35924 10 6	99071 8 0	134995	18 6

INVESTMENTS ACCOUNT.

SHARES.	Rate per Cent.	Balance, as per last Report.		Additions.	Interest and Bonus.	Dividend.	Total.	Transferred to Loan Account.	Withdrawn.	Balance, July 17th, 1922.
		£	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	5	8325	0 0	....	244 8 5	....	8569 8 5	244 8 5	....	8325 0 0
Leicester Co-operative Boot and Shoe Manufac. Soc. Ltd.	5	70	6 8	....	1 14 2	0 8 4	72 9 2	....	....	72 9 2
Birmingham Printers Limited	5	33	1 2	....	0 9 6	....	33 10 8	....	....	33 10 8
Midland Boot Manufacturers Limited	5	70	18 6	....	1 15 0	....	72 13 6	....	....	72 13 6
Northampton Productive Society Limited	5	16	19 3	....	0 9 3	....	17 8 6	....	....	17 8 6
National Co-operative Publishing Society Limited	5	10	0 0	....	0 5 3	....	10 5 3	0 5 3	....	10 0 0
Morning Star Sundries Limited.....	..	9	3 11	....	....	....	9 3 11	....	....	9 3 11
Staffordshire Farmers' Co-operative Society Limited .....	..	5	0 0	....	....	....	5 0 0	....	....	5 0 0
Wigston Hosiers Limited	5	24	18 4	....	3 13 0	....	24 11 4	....	....	23 11 4
Ideal Clothiers Limited .....	..	10	0 0	....	....	....	10 0 0	....	....	10 0 0
Midland Woodworkers Limited.....	..	25	12 6	....	....	....	25 12 6	....	....	25 12 6
Kirkby-in-Ashfield Manufacturers Limited .....	..	5	4 10	....	....	....	5 4 10	....	....	5 4 10
		8611	5 2	....	252 14 7	0 8 4	8864 8 1	244 13 8	....	8619 14 5
LOANS.			Rate per Cent.	Balance, as per last Report.	Advances and Charges.	Interest.	Transferred from Share Account.	Total.	Withdrawals and Repayments.	Balance, July 17th, 1922.
		£	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	4½	303	0 4	....	....	6 2 6	244 8 5	553 11 3	....	553 11 3
Co-operative Newspaper Society Limited .....	..	1	14 3	....	....	....	0 5 3	1 19 6	....	1 19 6
Mortgages	4½	534	11 5	....	....	12 10 11	....	547 2 4	32 14 3	514 8 1
Co-operative Wholesale Society Limited—Development Bonds.....	..	8000	0 0	227 10 0	8227 10 0	227 10 0	8000 0 0
		8839	6 0	246 3 5	244 13 8	9330 3 1	260 4 3	9069 18 10

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FARM ACCOUNT.

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	Ashlands and Arkall.		Coton Hall.		Hogshill.		Poplars.		Totals.			Ashlands and Arkall.		Coton Hall.		Hogshill.		Poplars.		Totals.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.		£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
To Valuation, Jan. 14th, 1922....	4839	16 1	2352	5 6	6647	12 10	3498	7 7	17338	2 0	By Cash Sales—										
„ Additions—Stock	401	5 1	510	18 8	790	13 9	365	19 6	2068	17 0	Produce	318	6 1	212	19 4	610	14 4	320	11 7	1462	11 4
„ Wages and Ex- penses.....	775	18 1	471	11 7	982	2 4	449	7 11	2678	19 11	Goods	1548	16 0	478	10 9	1963	11 1	1083	11 11	5074	9 9
„ Interest	390	0 0	120	0 0	440	0 0	230	0 0	1180	0 0	„ Balance, July 17th, 1922....	4676	4 2	2935	12 7	6588	19 0	3191	11 6	17392	7 3
„ Depreciation	136	7 0	63	0 0	302	15 6	52	0 0	554	2 6											
„ Improvements ..	....		109	6 11	....		....		109	6 11											
	6543	6 3	3627	2 8	9163	4 5	4595	15 0	23929	8 4		6543	6 3	3627	2 8	9163	4 5	4595	15 0	23929	8 4

MEMBERS' SHARE ACCOUNT.

	£	s. d.		£	s. d.
To Withdrawals	24227	4 3	By Members' Shares, January 14th, 1922	145089	6 3
„ Present Claims, July 17th, 1922	141342	11 6	„ Interest, January 14th, 1922	1715	17 8
			„ „ Interim	1714	7 4
				3430	5 0
			„ Dividend transferred, January 14th, 1922	1676	1 10
			„ „ „ Interim	1454	16 3
				3130	18 1
			„ Contributions	13849	4 5
			„ Educational Grant	70	2 0
				13919	6 5
	£165569	15 9		£165569	15 9

SMALL SAVINGS ACCOUNT.

	£	s. d.		£	s. d.
To Withdrawals	1520	18 8	By Members' Claims, January 14th, 1922	5234	2 6
„ Present Claims, July 17th, 1922	5263	16 6	„ Contributions	1452	10 7
			„ Interest	98	2 1
	£6784	15 2		£6784	15 2

DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.

	£	s. d.		£	s. d.
To Balance, July 17th, 1922	125	6 11	By Balance, January 14th, 1922	125	6 11
	£125	6 11		£125	6 11

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MEMBERS' LOAN ACCOUNT.

CR.

To Withdrawals	£	s.	d.
„ Balance, July 17th, 1922	44	2	10
	6768	15	3
	<hr/>		
	£6807	18	1

By Balance, January 14th, 1922	£	s.	d.
„ Deposits	1720	15	11
„ Interest	5010	5	2
	76	17	0
	<hr/>		
	£6807	18	1

RESERVE FUND ACCOUNT.

To Balance, July 17th, 1922	£	s.	d.
	5930	8	10
	<hr/>		
	£5930	8	10

By Balance, January 14th, 1922	£	s.	d.
„ „ as per Disposal Account	5867	7	5
„ Fees and Fines—Cash Account	13	3	3
	49	18	2
	<hr/>		
	£5930	8	10

SURPLUS AND DEFICIENCY ACCOUNT.

To Members' Dividend	£	s.	d.
„ Share Interest	2347	15	9
„ Educational Committee	1715	17	8
„ Reserve Fund	70	2	0
„ Balance forward	13	3	3
	283	16	7
	<hr/>		
	£4430	15	3

By Surplus from last Half Year	£	s.	d.
„ Interest (estimated)	2520	15	3
	1910	0	0
	<hr/>		
	£4430	15	3

To Donations—	£	s.	d.	£	s.	d.
Tamworth Nursing Association	1	1	0			
* Bolehall and Glascote Nursing Association	1	1	0			
Wilnecote Nursing Association	1	1	0			
Stafford District Co-operative Union	2	2	0			
St. Dunstan's Home for the Blind	5	5	0			
Birmingham and Midland Eye Hospital	4	4	0			
Midland Co-operative Convalescent Fund	7	11	9			
Birmingham and Midland Skin and Urinary Hospital	2	2	0			
* Birmingham General Hospital	4	4	0			
* Necessitous Members	9	8	0			
	37	19	9			

Less Refund from Fund for resisting Corporation Profits' Tax ..

6 19 8

To Corporation Profits' Tax	31	0	1
„ Interim Dividend	395	13	0
„ Collective Life Assurance Premium	2234	16	11
„ Interest—Hospital Donation	509	13	5
„ Accidents	36	3	8
„ Balance—Investments Revenue Account	0	18	2
„ Surplus, as per Balance Sheet	19	5	11
	1888	19	3

£5116 10 5

By Balance	£	s.	d.
„ Surplus, as per Trade Account	283	16	7
„ Collective Life Assurance—Rebate	4339	8	11
	493	4	11

£5116 10 5

Dr.			Cr.
	PROPOSED DISPOSAL OF SURPLUS ACCOUNT.		
To Share Interest.....	£	s. d.	£ s. d.
" Dividend to Members on £52,000 at 9d. in the £	1800	0 0	3688 19 3
" Educational Committee	1950	0 0	
" Reserve Fund.....	54	4 9	
	10	1 5	
	<hr/>		
	By Surplus disposable		
	" Depreciation, Reserve.....	5148 0 0	
	Less Stocks Depreciation	5148 0 0	
		<hr/>	
		
		<hr/>	
	" Dividend and Interest Regulation Fund		125 6 11
		<hr/>	
	£3814 6 2		£3814 6 2

THOS. BRODRICK, *Public Auditor.*

EDUCATIONAL DEPARTMENT.

Dr.

STATEMENT OF ACCOUNTS for Half Year, from January 14th, 1922, to July 17th, 1922.

CR.

[illegible]

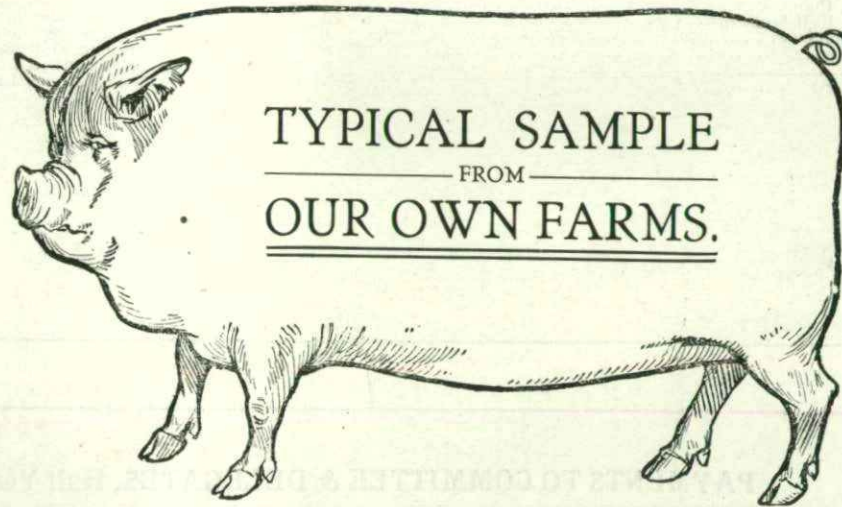
Audited and found correct.

THOS. BRODRICK, Public Auditor.

PAYMENTS TO COMMITTEE & DELEGATES, Half Year ended July 17th, 1922

	Stocktaking.	Committee's Fee's.	Delegations and Travelling Expenses.	TOTAL.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Mr. FRENCH.....	0 17 6	8 10 0	3 13 9	13 1 3
" HACKETT	1 10 0	6 10 0	.....	8 0 0
" RICHARDS .....	.....	4 10 0	.....	4 10 0
" JACKSON	0 5 0	6 5 0	.....	6 10 0
" G. H. SMITH	0 17 6	6 10 0	1 6 4	8 13 10
" DAVIS.....	0 12 6	6 10 0	0 10 11	7 13 5
" SANDERS	0 5 0	6 10 0	4 1 10	10 16 10
" WRENCH	0 5 0	6 10 0	.....	6 15 0
" GENDERS	0 5 0	6 10 0	.....	6 15 0
" NEWSTEAD	0 17 6	4 5 0	.....	5 2 6
" J. SMITH	1 10 0	6 10 0	.....	8 0 0
" SHUTTLEWORTH	1 10 0	1 10 0	.....	3 0 0
" FARMER	5 0 0	1 10 8	6 10 8
" NEWMAN	1 14 6	1 14 6
<i>Totals</i>	8 15 0	75 10 0	12 8 0	97 3 0

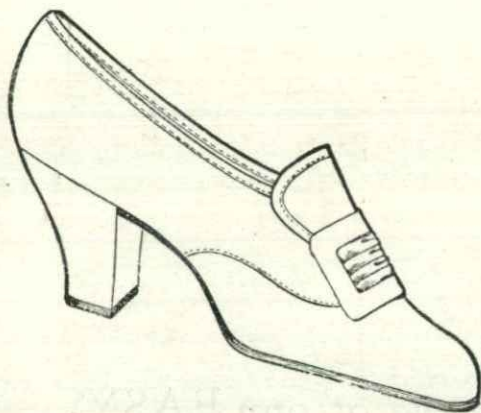
*Butchering
Department.*



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OUR OWN FARMS.

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based
entirely on Quality.*



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AND FIT
GUARANTEED.



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Real Leather wears well.
Imitation Leather tears well.

ALL our BOOTS and SHOES are absolutely the best, and wear the longest, as only the BEST LEATHER is used in their manufacture.

PRICES VERY COMPETITIVE.

Once you have had a pair of Co-operative Boots and Shoes, you will always wear them.



Purchase On TIME

*Have you taken advantage of our EASY-
PAYMENT SYSTEM of FURNISHING
for:—*

BEDROOM SUITES.	BEDSTEADS.
SIDEBOARDS.	CABINETS.
THREE-PIECE SUITES.	CYCLES.

 &c., &c.

BEST QUALITY combined with MODERATE PRICES.

Ask for particulars at the Furnishing Department, Colehill.



The Best Bread is the Bread which Satisfies.

OUR Bread is manufactured under ideal conditions
in the best equipped Bakery in the District.

If you are not eating it, give it a trial. We know it
will please you.

DAILY DELIVERIES & PROMPT ATTENTION.

OUR
CONFECTIONERY is TIP-TOP.

FINEST and PUREST INGREDIENTS only used, and all
goods made under the best conditions by up-to-date methods.

SHARE BOOKS NOT IN FOR AUDIT, JULY 17th, 1922.

a, two quarters; b, three quarters; c, four quarters; d, five quarters; e, six quarters; f, seven quarters; g, eight quarters; h, nine quarters; i, ten quarters; j, eleven quarters; k, twelve quarters; l, thirteen quarters; m, fourteen quarters; n, fifteen quarters; o, sixteen quarters; p, seventeen quarters.

7	282d	681	995	1429	1777	2112a	2410a	2767	3137	3458a	3837a	4353	4939a	5280	5659e	5904	6275	6610a	7045	7443a
14	290	703	1008a	1436	1785	2117	2430b	2776	3148	3471	3838	4369	4945	5292	5665	5905a	6282	6615a	7046a	7449a
18	294e	716	1011	1439	1817	2119	2434g	2783a	3149a	3480	3890a	4371a	4959	5315a	5672c	5906a	6294	6628a	7065	7450a
24	296	723	1015	1451	1838b	2144	2436a	2793	3150	3482d	3909	4390	4965	5321	5683	5927	6305a	6653a	7072	7451a
40	300a	731	1033	1458	1841a	2152g	2438a	2806	3156	3483	3918	4394	4969	5327	5692a	5933	6308	6671	7077a	7458
46b	313	741a	1038	1466	1852	2155a	2461	2812e	3165	3492a	3935	4406l	4999a	5356d	5706	5948b	6324a	6693a	7088	7460a
63	318	745a	1043	1469b	1864	2157	2468	2813	3171	3510	3940a	4413	5028	5367	5722c	5956	6325	6718a	7095	7462a
68	335	749	1046	1485b	1872	2158e	2478	2818	3172	3515d	3966a	4441	5036b	5376a	5725	5962	6330a	6735	7099	7463a
82	340	778	1051	1499	1878d	2163	2484b	2823c	3180	3543e	3970	4468	5042d	5381	5733	5964	6332	6742	7100	7464a
93	378i	780c	1057	1504a	1883	2165a	2486	2836g	3183	3547	3971	4482	5047	5384d	5738e	6007	6340b	6747	7112	7476a
94	399	788	1059	1509	1884	2190	2487a	2842a	3191c	3561c	3975	4500b	5059d	5386	5746	6009	6346a	6749	7130	7482a
116b	402	795f	1066	1513	1887	2194a	2491	2857	3203	3565	3981	4503	5063d	5391	5763	6016	6349	6757	7133	7490
122	424a	807	1074	1543	1903	2196	2501c	2860	3204	3577	3986	4533a	5065g	5394a	5768a	6018d	6358	6785	7139	7505
125	435c	809	1078	1549b	1914	2199j	2526	2866	3222	3586	3987	4535	5068	5397	5778e	6019b	6360	6787a	7144	7507
127	437	812	1109	1558	1928	2209	2533c	2873	3226	3593	4009	4553c	5077	5411	5779	6020d	6374a	6795a	7156a	7513a
135	464	813a	1123	1564	1944b	2221q	2547	2878a	3230a	3610	4025	4559g	5091e	5413	5782e	6022d	6379	6810	7170	7519
137d	465	820	1125	1565d	1946a	2229	2563	2886	3237	3622i	4027e	4564	5095e	5420a	5784	6023d	6381	6834a	7195	7534
143b	466	821	1151e	1572	1956g	2242b	2583	2913a	3243a	3652	4035	4590	5098	5426	5789	6033	6406	6837	7208	7543a
146	476	826	1158	1616	1974a	2255	2589b	2915	3245	3659	4042	4627b	5104e	5430a	5792a	6036	6407a	6841a	7220a	7567
147	478	827	1183	1617d	1986c	2271	2607	2925a	3250a	3664	4051b	4640c	5106	5438e	5793b	6039a	6423	6847a	7225a	7570a
148	483	836	1189	1625	1987	2274	2609	2928	3253f	3668	4058a	4642	5122e	5456	5802e	6042	6429	6854	7235a	7571
165b	489	837	1190	1637b	2000a	2288	2612c	2962	3254a	3679	4076	4672	5123c	5461c	5804e	6052	6451b	6868	7236a	7605
167	497	839	1211	1647	2005	2299a	2617	2970	3270b	3680	4078	4679	5168i	5506i	5805e	6060c	6452b	6869	7289a	7637
181d	508	850	1224a	1653	2010j	2307	2618b	2989b	3303a	3685a	4089a	4687	5169c	5513	5808e	6063	6454a	6871	7299	
190	533	859	1229	1661	2029	2319	2619c	2999e	3348	3692b	4091	4690	5170g	5520b	5814e	6092	6470a	6872a	7309a	
194	544d	861g	1238b	1670	2030	2326	2620a	3012a	3356b	3709	4130	4691	5172	5524i	5815	6105e	6500a	6883	7316	
198e	546	871a	1241	1671a	2043	2332	2659	3018	3357	3713	4149	4703	5179	5545	5817e	6106e	6517a	6889	7348	
206	551e	880b	1246a	1679a	2046g	2333k	2669a	3023a	3373	3715a	4160	4731	5180	5552d	5818b	6108	6521a	6897	7350	
209	553	892a	1262c	1687	2048	2337e	2685a	3042b	3374	3717a	4171	4747	5182	5570b	5820e	6137	6523a	6904a	7353a	
215a	556	893	1267	1689	2050b	2338q	2686a	3057i	3383	3744	4221	4783	5200	5583	5821b	6155a	6535	6908a	7364a	
223d	570	901d	1269b	1692	2051	2339	2696	3084b	3387	3750a	4224	4826	5203d	5593	5829e	6166a	6538a	6934	7366	
235a	589d	904	1273a	1714	2069b	2343	2707	3085	3399g	3754a	4233i	4862	5230	5599a	5856	6210	6570a	6938	7383a	
238	600	910d	1301	1727	2089g	2352k	2710a	3095a	3406	3769	4251a	4877g	5232	5614e	5866a	6233a	6572	6952	7385a	
247a	637d	911	1330	1728a	2095a	2368	2732a	3100	3409	3773	4292a	4878	5233	5616e	5867	6239	6588	6956a	7386	
250	648	939	1349a	1752a	2097	2372a	2737	3103	3415	3779	4293a	4880	5238	5617d	5872	6260	6595b	7019a	7405a	
253	661	978	1363	1756	2098a	2381k	2749	3122	3436	3802	4295	4915	5245	5621e	5883	6269a	6597	7024	7413	
272e	665g	988	1364	1758a	2100	2384	2750	3126	3443i	3823d	4333	4933	5258b	5627d	5884e	6271	6600	7038	7419a	
275b	672	990	1387	1761	2110i	2401	2760a	3135a	3452e	3836	4347	4937k	5272d	5649c	5893a	6273	6604a	7042a	7435a	

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

SMALL SAVINGS BOOKS NOT IN FOR AUDIT, JULY 17th, 1922.

1	30	82	121	169	206	242	279	328	368	402	438	474	511	546	585	619	656	700	732	765	796	828	873	910	948	987	1025	1056	1093
2	31	83	124	172	207	243	280	329	370	403	439	476	512	548	586	620	658	702	733	766	797	829	875	911	949	989	1026	1058	1094
3	32	84	125	173	209	244	281	331	371	404	442	478	515	549	587	621	659	704	734	767	798	831	876	914	951	991	1028	1062	1096
4	33	85	129	174	211	245	284	332	372	405	443	479	516	550	588	622	660	705	735	768	799	833	877	916	953	993	1029	1064	1098
5	34	86	132	175	212	246	286	333	373	407	445	480	517	551	589	623	663	707	736	769	800	834	880	917	954	994	1030	1065	1099
6	40	87	134	176	213	247	289	334	376	408	447	481	518	554	591	624	664	708	738	771	802	835	881	920	955	995	1031	1066	1100
7	42	88	135	178	214	249	290	336	377	409	448	482	519	555	592	627	665	709	739	772	803	836	883	921	958	996	1032	1067	1102
9	48	90	138	180	216	252	291	337	378	410	450	483	520	556	593	628	667	711	742	773	804	839	884	922	961	998	1035	1068	1103
10	49	91	145	181	217	254	294	338	379	411	451	484	521	559	595	630	668	713	743	774	806	840	887	926	962	999	1036	1069	1104
11	51	92	146	182	219	257	297	339	381	414	452	485	522	560	596	633	669	714	744	776	807	848	888	927	964	1000	1037	1071	1105
12	53	95	147	183	221	258	298	340	382	416	454	486	524	561	598	634	670	715	745	777	808	849	891	928	966	1001	1038	1072	1106
14	54	103	148	184	223	261	300	341	384	417	455	489	527	562	599	635	671	716	746	778	809	851	892	929	967	1003	1039	1073	1107
15	57	104	151	185	224	263	304	344	385	418	456	491	529	564	600	637	672	718	749	779	812	853	894	930	968	1004	1040	1075	1108
16	59	107	153	187	226	265	305	345	387	419	458	494	531	569	605	638	678	719	750	781	813	856	895	931	970	1005	1041	1076	1109
17	67	108	154	189	227	266	308	346	389	422	459	496	533	570	606	640	680	720	752	782	814	857	896	932	971	1007	1042	1077	1111
19	68	109	158	190	229	267	309	351	391	424	460	497	535	572	607	643	681	721	754	783	815	859	897	933	974	1010	1044	1078	1112
21	69	110	159	193	230	269	310	352	392	426	461	499	536	573	608	645	684	722	755	785	817	864	898	934	978	1011	1045	1079	1113
22	72	111	160	196	231	270	312	353	393	428	466	500	537	574	609	647	685	723	756	786	818	865	901	935	979	1012	1047	1080	1116
23	74	112	161	198	232	271	316	356	394	430	467	501	539	575	610	648	686	724	757	787	820	866	902	938	981	1014	1048	1086	1117
24	75	113	162	199	233	272	317	357	395	431	468	502	540	576	611	649	687	725	758	788	821	867	904	942	982	1015	1050	1087	1118
25	76	114	165	200	234	273	319	359	397	432	469	504	542	578	613	650	688	726	759	790	824	868	905	943	983	1016	1051	1088	1121
26	77	117	166	203	235	274	320	365	398	434	471	505	543	579	614	651	689	728	760	791	825	869	906	944	984	1018	1052	1090	1122
27	78	119	167	204	237	275	322	366	399	436	472	508	544	583	615	653	694	730	763	792	826	870	907	946	985	1019	1053	1091	1123
28	81	120	168	205	238	278	327	367	400	437	473	509	545	584	616	655	698	731	764	795	827	872	908	947	986	1022	1054	1092	1124

SMALL SAVINGS BOOKS—continued.

11125	1183	1261	1320	1391	1455	1516	1568	1625	1683	1760	1825	1875	1932	1988	2044	2101	2155	2212	2271	2329	2393	2448	2507
11126	1187	1262	1321	1393	1456	1517	1569	1626	1684	1761	1826	1876	1933	1989	2045	2102	2156	2214	2272	2331	2395	2449	2508
11127	1188	1263	1326	1394	1457	1518	1570	1627	1685	1763	1827	1877	1934	1991	2046	2105	2160	2215	2273	2331	2396	2450	2509
11128	1189	1265	1329	1396	1458	1520	1571	1628	1686	1764	1828	1878	1936	1992	2047	2107	2161	2216	2276	2332	2397	2451	2510
11129	1193	1267	1330	1397	1459	1521	1572	1629	1687	1768	1829	1879	1937	1994	2048	2108	2162	2217	2280	2343	2399	2452	2511
11131	1195	1268	1331	1398	1460	1523	1574	1630	1688	1770	1830	1883	1939	1995	2049	2109	2163	2220	2281	2344	2400	2453	2512
11132	1198	1269	1332	1399	1461	1524	1575	1631	1691	1774	1831	1887	1940	1996	2050	2110	2164	2221	2282	2345	2401	2454	2513
11133	1199	1270	1333	1401	1464	1525	1576	1632	1692	1775	1832	1888	1942	1997	2051	2111	2165	2223	2284	2346	2402	2455	2516
11136	1200	1271	1335	1402	1468	1527	1577	1636	1693	1776	1833	1889	1943	1998	2052	2112	2166	2224	2285	2347	2403	2456	2518
11138	1202	1272	1336	1403	1469	1528	1578	1637	1694	1777	1834	1893	1945	1999	2053	2113	2167	2225	2286	2348	2404	2457	2519
11140	1203	1274	1337	1405	1470	1530	1579	1638	1695	1778	1835	1894	1947	2001	2054	2114	2168	2226	2287	2349	2405	2461	2520
11141	1205	1275	1340	1407	1471	1531	1580	1639	1698	1780	1836	1895	1948	2002	2055	2115	2169	2228	2288	2350	2406	2462	
11142	1207	1276	1341	1408	1472	1532	1581	1640	1701	1781	1837	1896	1949	2003	2056	2117	2170	2231	2290	2351	2408	2463	
11143	1209	1278	1342	1409	1473	1533	1582	1642	1706	1783	1838	1897	1950	2004	2057	2120	2173	2232	2291	2352	2409	2466	
11144	1211	1278	1343	1410	1475	1534	1583	1643	1707	1786	1841	1898	1951	2006	2059	2121	2173	2235	2292	2353	2410	2467	
11145	1213	1280	1344	1411	1476	1535	1585	1644	1708	1789	1842	1899	1952	2007	2060	2122	2174	2236	2293	2354	2411	2471	
11147	1214	1281	1346	1413	1477	1536	1586	1645	1709	1790	1844	1900	1953	2009	2061	2123	2175	2238	2294	2355	2412	2472	
11149	1218	1282	1347	1415	1478	1537	1587	1646	1710	1792	1845	1901	1954	2011	2062	2124	2178	2239	2295	2356	2414	2473	
11150	1219	1283	1349	1416	1480	1538	1591	1647	1711	1793	1847	1902	1955	2012	2063	2125	2179	2241	2296	2357	2416	2474	
11151	1222	1284	1350	1417	1484	1539	1592	1649	1712	1796	1848	1904	1956	2014	2064	2126	2181	2244	2299	2359	2419	2475	
11153	1223	1285	1352	1418	1485	1540	1593	1650	1713	1797	1849	1905	1957	2015	2065	2127	2182	2245	2300	2360	2420	2476	
11154	1224	1286	1353	1420	1487	1541	1597	1651	1715	1798	1850	1906	1958	2016	2066	2128	2183	2246	2301	2361	2421	2478	
11155	1227	1287	1355	1421	1488	1542	1598	1654	1716	1799	1851	1908	1959	2017	2069	2129	2184	2247	2302	2362	2422	2479	
11156	1228	1290	1356	1422	1490	1543	1599	1655	1717	1800	1852	1909	1960	2018	2070	2131	2185	2248	2303	2363	2423	2480	
11158	1229	1291	1357	1423	1491	1544	1600	1657	1718	1801	1853	1910	1961	2019	2072	2132	2186	2250	2307	2364	2424	2482	
11160	1230	1292	1358	1424	1492	1545	1601	1659	1719	1802	1854	1911	1963	2021	2074	2133	2189	2251	2308	2365	2425	2483	
11161	1231	1293	1359	1425	1494	1546	1602	1660	1721	1803	1855	1912	1964	2022	2078	2134	2190	2252	2309	2366	2426	2484	
11162	1232	1295	1360	1430	1495	1547	1603	1662	1723	1804	1856	1913	1965	2023	2080	2135	2192	2253	2310	2367	2427	2485	
11163	1234	1297	1361	1433	1496	1548	1604	1663	1724	1805	1857	1914	1966	2024	2082	2136	2193	2254	2311	2368	2428	2486	
11164	1236	1298	1364	1436	1498	1549	1605	1664	1725	1806	1858	1915	1968	2026	2083	2137	2194	2255	2312	2369	2429	2487	
11166	1237	1299	1366	1437	1499	1550	1606	1665	1726	1807	1861	1916	1969	2028	2084	2140	2195	2256	2313	2370	2430	2488	
11167	1239	1300	1367	1438	1501	1551	1610	1666	1727	1808	1862	1917	1970	2029	2085	2141	2196	2257	2314	2371	2432	2491	
11168	1241	1302	1368	1439	1502	1552	1611	1667	1734	1809	1863	1918	1971	2030	2086	2142	2197	2258	2316	2372	2433	2492	
11169	1243	1303	1369	1440	1503	1554	1612	1668	1741	1810	1864	1919	1972	2031	2087	2143	2198	2259	2317	2374	2435	2493	
11171	1246	1304	1375	1441	1504	1555	1613	1669	1745	1811	1865	1920	1973	2032	2088	2144	2199	2260	2319	2376	2436	2494	
11172	1249	1306	1376	1444	1505	1556	1614	1670	1746	1812	1866	1921	1974	2033	2090	2145	2200	2261	2320	2377	2437	2495	
11173	1250	1307	1378	1445	1506	1557	1615	1671	1750	1813	1867	1924	1975	2035	2091	2146	2203	2262	2321	2378	2437	2496	
11175	1251	1308	1381	1446	1508	1558	1616	1672	1751	1814	1868	1925	1979	2036	2092	2147	2204	2263	2322	2380	2439	2497	
11176	1252	1310	1382	1447	1509	1559	1617	1673	1752	1817	1869	1926	1980	2037	2093	2148	2205	2264	2323	2382	2440	2498	
11177	1253	1312	1383	1448	1510	1560	1619	1675	1753	1819	1870	1927	1981	2039	2094	2149	2206	2265	2324	2383	2441	2499	
11178	1256	1313	1384	1450	1512	1561	1620	1676	1754	1820	1871	1928	1983	2040	2095	2150	2207	2266	2325	2384	2442	2500	
11179	1257	1315	1386	1451	1513	1562	1622	1678	1756	1821	1872	1929	1985	2041	2096	2151	2208	2267	2326	2385	2444	2503	
11181	1259	1316	1387	1452	1514	1563	1623	1679	1757	1823	1873	1930	1986	2042	2097	2153	2210	2269	2327	2386	2445	2504	
11182	1260	1318	1388	1453	1515	1564	1624	1682	1758	1824	1874	1931	1987	2043	2100	2154	2211	2270	2328	2387	2446	2506	

LIVE AND LET LIVE.

We are GENERAL BUILDERS, PAINTERS and DECORATORS, COACHBUILDERS, &c., and can do this work for you at competitive prices, consistent with Honest Workmanship and Material.

We pay the CORRECT TRADE UNION RATE OF WAGES.

When you have anything requiring to be done, don't labour yourself and add to your wife's worries, but apply for prices and particulars. GET A GOOD, SOUND JOB made of it. Best economy for Householders and Property Owners.

To the Tamworth Industrial Co-operative Society Limited.

AUTHORITY TO WITHDRAW DIVIDEND.

I, the undersigned, hereby give notice to withdraw my Dividend due for the Quarter ended July 17th, 1922, and I hereby authorise you to pay the same to the bearer of this Voucher.

Signed

Date

Witness

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

Address of Witness

RECEIVED the sum of pounds shillings pence

this 7th, 8th, and 9th day of September, 1922.

Signature of Receiver

Share No.

£ s. d.

Members are requested to produce their Pass Cards at the time of payment.

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 "
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.

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.

Loans.—Deposits received at any time during office hours. Interest at the rate of £5 per cent per annum.

Members Changing their Address should intimate the same to the Secretary. A Form is placed at the end of this Report for that purpose, and much annoyance will be saved to the staff if we can be advised of any alteration.

Co-operative Insurance.—We are in a position to effect Insurances of all kinds—Life, Fire, Burglary, Live Stock, and Accident. The risk is covered by the Joint Insurance Department of the C.W.S and S.C.W.S., and Co-operators should be convinced of the necessity of some Insurance and apply at once to the office for all information relating to the various branches of our Insurance Business.

National Health Insurance.—Under the C.W.S. we are an Approved Section for the purposes of the Insurance under the Act. As in every other business, so in this, we want our Members and their sons and daughters to take their benefit through this Society. We claim to be able to do this business with promptness and with a minimum of expense.

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

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

The Current Quarter ends on October 14th, 1922, 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, Sept. 7th, 8th, and 9th, 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.

COLLECTIVE CLAIMS PAID FROM APRIL 15th to JULY 17th, 1922.

No. of Claim.	Amount.	No. of Claim.	Amount.	No. of Claim.	Amount.	No. of Claim.	Amount.	No. of Claim.	Amount.	No. of Claim.	Amount.	No. of Claim.	Amount.
	£ s. d.		£ s. d.		£ s. d.		£ s. d.		£ s. d.		£ s. d.		£ s. d.
1.....	4 10 6	6.....	5 7 2	11.....	8 8 0	16.....	1 18 6	21.....	5 5 6	26.....	13 8 9	31.....	2 17 6
2.....	20 0 0	7.....	5 10 10	12.....	1 1 2	17.....	12 18 6	22.....	11 16 8	27.....	24 11 4	32.....	8 18 10
3.....	18 10 5	8.....	16 12 8	13.....	8 4 5	18.....	17 13 10	23.....	10 7 2	28.....	17 15 8	33.....	11 9 2
4.....	6 1 3	9.....	0 15 2	14.....	3 10 1	19.....	10 2 8	24.....	6 1 10	29.....	21 9 0	34.....	14 1 10
5.....	1 17 5	10.....	5 0 0	15.....	14 3 6	20.....	3 15 7	25.....	7 15 9	30.....	4 7 11		

JUST A REMINDER

to Members that we are
Subscribers to the

Midland Co-operative Convalescent Fund,

which has been established for the purpose of assisting Members who are in need of a rest or change of air by the following means:—

- (a) By provision of accommodation in approved Convalescent Homes and Sanatoria and cost of railway fares.
- (b) By grants of railway fares only, if applicant can obtain a ticket for a Convalescent Home.
- (c) By grants towards the expenses incurred at home owing to the absence of a convalescent person.

Applicants for benefit must be Members of the Society, or a member of the household of such Member, and be prepared to produce a medical certificate of suitability if required.

Tubercular cases cannot be admitted.

Forms of application may be obtained at the General Office, 5, Colehill, TAMWORTH.

We also subscribe to the following Hospitals, for which tickets can be issued upon application at the General Office:—

Birmingham and Midland Eye Hospital.
Birmingham and Midland General Hospital.
Birmingham and Midland Ear and Throat Hospital.
Birmingham and Midland Skin and Urinary Hospital.