

TAMWORTH INDUSTRIAL CO-OPERATIVE SOCIETY

LIMITED.

Established November 24th, 1856.

Registered March 15th, 1887.

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

Register No., 2582.

Telephone No. 16.

Telegrams: "KOHOP."

The 145th

Quarterly Report

AND THE

BALANCE SHEET

FOR THE

Half Year ended
January 15th, 1923.



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. THOMAS GENDERS	June, 1923	24	24	5	..	5	..	1	35
* " JOHN SMITH	"	24	18	..	6	4	2	..	30
*† " JOHN DAVIS	"	24	23	..	4	6	1	1	35
† " ALBERT E. HACKETT	Dec., 1923	24	22	..	10	..	2	..	34
" JOSEPH WRENCH	"	24	24	..	..	10	..	1	35
" J. W. RICHARDS	"	24	17	..	8	..	..	..	25
" GEORGE SHUTTLEWORTH	June, 1924	24	24	13	..	..	1	..	38
" GEORGE NEWSTEAD	"	24	16	..	..	8	4	..	28
† " WALTER J. FRENCH	"	24	19	9	3	5	3	1	40
" HENRY SANDERS	Dec., 1924	24	24	13	11	10	4	..	62
" WILLIAM JACKSON	"	24	24	12	..	..	..	..	36
" GEO. H. SMITH	"	24	24	..	12	36

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

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EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Possible.	Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
MR. J. S. HARDING	2	2	*MR. THOMAS SUTTON	9	9	MR. T. LEEDHAM	9	7
" JOHN NEWMAN	9	5	* " G. H. BROOKFIELD	9	5	" J. LONGDEN	9	6
" ALFRED ALLSOP	9	7	*MRS. F. L. KENT	9	5	" JOHN DAVIS	9	8
						MRS. FARMER	2	2

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

NOMINATIONS FOR EDUCATIONAL COMMITTEE.

The following were nominated at the last Quarterly Meeting:—

Nominee	Proposer.	Seconder.	Nominee.	Proposer.	Seconder.
MR. THOS. SUTTON.	Mr. G. H. Farmer.	Mr. A. Jeffcoate.	MRS. TRICKLEBANK.	Mr. Baxter.	Mrs. Emma Earp.
" GEO. H. BROOKFIELD.	" Wm. Jackson.	" G. H. Jones.	MR. W. WALTON.	" H. Light.	" Farmer.

Mr. W. WALTON withdraws his 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 7th, 1923.

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 Subscriptions (details in the Surplus and Deficiency Account, page 7, except those marked *).
5. Recommendations of Committee: That the following Subscriptions be made:—
 - (a) £4. 4s. to Birmingham and Midland Eye Hospital.
 - (b) £2. 2s. to the Stafford District of the Co-operative Union Limited.
6. Elections:—
 - (a) Three Members to the Educational Committee.
 - (b) Delegate to the C.W.S. Divisional Meetings (Midland Section).
 - (c) Delegate to Stafford District of the Co-operative Union Limited.
 - (d) Delegate to the Tamworth and District Trades Council and Labour Party.
 - (e) Delegates to Co-operative Congress.
 - (f) One Member to serve on the Propaganda Committee in place of Mr. W. J. Lawley (resigned).
7. Report of Delegates:—
C.W.S. Divisional Meeting at Ripley.
8. Nominations for the General Committee to be received and read.

COMMITTEE'S REPORT.

FELLOW-MEMBERS.

We have pleasure in submitting to you the Report and Balance Sheet for Half Year ended January 15th, 1923.

SALES.—The Sales for the Half Year have been £114,769. 2s. 10d., as compared with £115,210. 19s. 8d. for the previous Half Year and £133,376. 1s. 8d. for the corresponding period of last year.

SURPLUS.—The Surplus upon the Half-year's working is £5,609. 3s. 5d., as compared with £4,239. 8s. 11d. for last Half Year and £5,608. 11s. 9d. for the corresponding period of last year.

MEMBERSHIP.

The Membership is as follows:—	
At the beginning of the Half Year	7358
Admitted during the Half Year	246
Less Removals	7604
	239
Total now	7365

BREAD OUTPUT.—The Bread output for the Quarter has been 73,161 stones, as compared with 73,551 stones for the last Quarter and 71,134 stones for the corresponding period of last year.

It has been necessary to have a new Bread-mixing Machine installed, as the old one has cracked, making it unsafe to use, and an order has been placed with Messrs. Joseph Baker Ltd. for a Viennese Mixing Machine.

SHARE AND SMALL SAVINGS BOOKS.—You will observe that the list of Share and Small Savings Books not in for audit is still a large one, and we appeal to you to bring in your books so that they can be audited at the proper time.

NEW BOOT DEPARTMENT.—This was opened on February 8th, and we claim that it is a fine department, fitted up with the best of interior fittings, also containing a stock of tip-top Boots and Shoes; and we ask for the whole of your trade in this department, being confident that no Boots or Shoes can be obtained to beat ours both for quality and price.

SURPLUS DISPOSABLE.—The Surplus disposable, after allowing for Management Expenses, Interest, and Depreciation, is £4,833. 6s. 9d., and we recommend that it be allocated as follows:—

	£	s.	d.
Interest on Share Capital	1700	0	0
Dividend to Members at 1s. in the £	2850	0	0
Educational Grant	70	2	3
Reserve Fund	13	4	6
Carried forward	200	0	0
	£4833	6	9

It is very gratifying to us to have a larger Surplus this Half Year to dispose of, and we believe the tide is turning in the trading departments, and that with your wholehearted support we may begin to look forward to a better and more profitable period.

ARTESIAN BORE.—We have to report that the work in connection with the sinking of a well to store the water procured from the Bore at Orchard Street has now been commenced, and we hope soon to have the plant in working order, being assured that it will prove of useful service to the Society and guard against the uncertainty of a water shortage, which would have proved a very serious incident for the Society should it have occurred.

PURCHASES.—The purchases by the Society are:—From C.W.S., 66½ per cent; Productive Societies, 1½ per cent; Local Traders, 8½ per cent; Outside Sources, 23½ per cent.

Departments with C.W.S.—Grocery, 80.3 per cent; Drapery, 89.1 per cent; Boots, 49.2 per cent; Boot Repairs, 40.9 per cent; Outfitting, 63.9 per cent; Furnishing, 83.6 per cent; Millinery, 95.4 per cent; Bakery, 61 per cent; Mill, 92.1 per cent; Drug, 4.8 per cent; Fish, 27.8 per cent; Butchery, Nil; Greengrocery, 2 per cent; Coal, 26.8 per cent; Tailoring, 61.7 per cent; Oil, 100 per cent; Confectionery, 85 per cent.

As previously pointed out, the purchases of some of our departments have to be made in the open market, i.e., Fish, Greengrocery, Butchery, and Chemistry.

MEMBERS' PURCHASES.—The Members' purchases equal 11s. 11½d. per week, as compared with 11s. 8½d. per week for last Quarter and 14s. 1½d. per week for the corresponding Quarter of last year.

Below we give you a list of the purchases by Districts, and trust same will prove of interest, and an incentive for greater loyalty to the Society:—

	Total Purchases.			Average Purchases per Member.		
	£	s.	d.	£	s.	d.
Hoghill	65	17	6	10	19	7
Hall End	366	15	0	10	9	7
Austrey	254	0	0	10	3	2
Canwell	97	12	6	8	17	6
Shuttington	505	12	6	8	17	5
Cliff	70	12	6	8	16	7
Dosthill	1494	10	0	8	13	9
Hopwas	1127	2	6	8	8	2½
Glascote Heath	583	5	0	8	4	3
Wood End	790	17	6	8	1	4
Hurley	1267	12	6	8	0	5½
Dordon	3630	5	0	7	19	11
Bonehill	231	17	6	7	19	11
Kingsbury	1997	17	6	7	19	10
Bodymoor Heath	231	10	0	7	19	8
Polesworth	3405	7	6	7	16	2½
Birchmoor	1224	15	0	7	14	0
Alvecote	466	2	6	7	12	10
Bolehall	532	10	0	7	10	0
Elford	426	2	6	7	7	0
Drayton	382	2	6	7	4	2
Syerscote	71	17	6	7	3	9
Haunton	57	2	6	7	2	9½
Warton	576	2	6	7	0	6
Kettlebrook	3176	0	0	7	0	2½
Edingale	203	0	0	7	0	0
Noman's Heath	174	5	0	6	19	5
Amington	2971	13	6	6	16	11
Glascote	4508	12	6	6	16	0
Hints, Haselour, Harlaston, and Whitacre	652	2	6	6	15	10
Fazeley	2398	7	6	6	14	0
Comberford	286	5	0	6	13	2
Tamworth	12207	10	0	6	11	9
Packington	45	17	6	6	11	1
Newton Regis	406	0	0	6	11	0
Clifton Campville	280	15	0	6	10	7
Orton-on-the-Hill	58	7	6	6	9	8
Seckington	111	5	0	6	3	7
Two Gates	1103	15	0	6	2	7½
Thorpe	128	10	0	6	2	4½
Belgrave	484	2	6	6	1	0
Wilnecote	3273	5	0	5	19	0
Statfold	142	10	0	5	18	11
Ashby Road	159	12	6	5	14	0
Middleton	158	12	6	5	13	4
Dordon Common	39	7	6	5	12	6
Coton	230	12	6	5	12	6
Lea Marston	55	12	6	5	11	3
Fazeley	66	12	6	5	11	0½
Hockley	219	17	6	5	9	11
Wigington	492	7	6	5	2	7
Mount Pleasant	278	5	0	4	17	7

FARMS.—We regret to have to report a loss upon the Year's working of our Farms, but, as everyone knows, it has been impossible this year to make a profit, owing to the general depression in the agricultural line of business.

The Valuation was taken at rock-bottom prices, and, by good management in the future, we hope to recover the losses incurred during the last two years, caused through the big decrease in values.

Included in this year's accounts is an item of £751. 1s. 1d., being Income Tax reclaimed owing to the Farms having made a loss last year.

Trusting this Report will meet with your approbation, and appealing for your loyalty in the future, when we hope to have a larger devisable Surplus,

We remain, yours fraternally,

Per pro the Committee,

FREDK. S. WHARTON, Secretary.

BALANCE SHEET FOR THE HALF YEAR ENDED JANUARY 15th, 1923.

Dr.		CASH ACCOUNT.		Cr.	
RECEIPTS.		£	s. d.	PAYMENTS.	
		£	s. d.	£	s. d.
To Share Contributions		10959	4 10	By Withdrawals—	
" Loans		2395	12 5	Share	20723 4 2
" Small Savings Contributions		1177	1 2	Loan	268 10 3
" Sales Club Deposits		130	8 2	Small Savings	1408 5 0
" Investments—				Sales Club	174 9 5
Share	25 4 3			" Land, Buildings, Fixtures, &c., purchased	3754 8 3
Loan	227 10 0			" Purchase of Goods, and Carriage	81872 5 3
Mortgages—Members	51 18 4			" Expenses of Management and Production	18120 15 1
" Sales of Goods.....	114769 2 10			" Bank Interest and Bankers' other Charges	451 5 8
" Rents and Hire of Halls	129 14 10			" Dividend and Interest	1331 17 8
" Fees and Fines—Entrance and Nomination	86 10 6			" Educational Payments	77 14 8
" Rules and Pass Books	3 4 0			" Insurance Agency	96 17 10
" Trade Bonus	15 7 1			" Collective Life Assurance—	
" Insurance Agency	96 3 2			Premium	443 15 7
" Collective Life Assurance Claims	408 7 7			Claims.....	403 16 4
" National Health Insurance Allowance	19 15 0				847 11 11
" Farms—Sales	567 12 8			" Subscriptions and Donations	97 4 9
" Works—Sales and Transfers	2992 2 5			" Farms—	
" Commission	4 17 5			Expenses and Wages	3601 10 10
" Buildings, Fixtures, and Rolling Stock sold	847 14 10			Implements	58 16 2
" Educational.....	45 0 11				3660 7 0
				" Works—	
				Wages	1593 16 5
				Materials	1137 4 9
					2731 1 2
				" Cottage Expenses	89 0 4
				" Compensation—Employees' Insurance Fund	2 18 9
				" Burglary	12 9 11
				" Investments Account—Loans	765 0 0
Total Receipts.....	135392 12 5			Total Payments	136485 7 1
" Balance of Cash in hand, July 17th, 1922	2231 19 0			" Balance of Cash in hand, January 15th, 1923	1122 8 5
" Balance owing to Bank, January 15th, 1923	19251 14 3			" Bank Balance, July 17th, 1922	19268 10 2
		£156876	5 8		£156876 5 8

DR.

EXPENSES ACCOUNT.

CR.

	£	s.	d.	£	s.	d.
To Salaries and Wages—						
Distributive	7822	1	3			
Productive	2417	9	2			
Carting	2720	9	7			
				12960	0	0
„ Fees—Auditor				57	0	0
„ Rents, Rates, Taxes, and Insurance				494	1	2
„ Other Expenses				4531	17	10
„ Interest—						
Share Capital (Interim)	1624	2	3			
„ „ (estimated)	1700	0	0			
				3324	2	3
Loan				192	12	3
Small Savings Bank Deposits				91	9	10
„ Depreciation				1952	0	9
„ Bank Charges				451	5	8

£24054 9 9

	£	s.	d.	£	s.	d.
By Interest chargeable to Cottages—Investments						
Revenue Account				70	7	9
„ Interest chargeable to Investments Revenue						
Account				412	10	5
„ Interest—Miners' Loan				85	0	2
„ Interest and Management—Farms				1186	10	0
„ Rules and Pass Books				3	4	0
„ National Health Insurance Allowance				19	15	0
„ Commission				4	17	5
„ Insurance Agency				8	0	8
„ Balance, to Trade Account—						
Productive	3860	0	2			
Distributive	13165	4	11			
Carting	5238	19	3			
				22264	4	4

	£	s.	d.
CARTING EXPENSES—			
Distributive	5096	14	6
Productive	142	4	9
	£5238	19	3

£24054 9 9

TRADE ACCOUNT.

	£	s.	d.	£	s.	d.
To Stock on hand, July 17th, 1922	38037	10	10			
Less Depreciation	5148	0	0			
				32889	10	10
„ Goods purchased, and Carriage				80862	19	7
„ Farm Produce				5273	4	10
„ Productive Expenses	4002	4	11			
„ Distributive Expenses	18261	19	5			
				22264	4	4
„ Surplus, to Surplus and Deficiency Account				5609	3	5

£146899 3 0

	£	s.	d.	£	s.	d.
By Goods sold				114769	2	10
„ Trade Dividend—						
Investments Account	24	14	3			
Other	15	7	1			
				40	1	4
„ Transfers to Farms				2829	3	4
„ Stock on hand, January 15th, 1923				29260	15	6

DETAILS OF GOODS SOLD.

Grocery—Central	£44826	0	5
Dordon Branch ..	5689	6	9
Butchery	11419	11	6
Coal	1895	3	5
Boots	1884	11	1
Drapery	2850	1	5
Outfitting	2467	1	6
Furnishing	3089	10	11
Milling	3641	7	7
Greengrocery	1197	15	7
Dairy	3806	7	8
Bakery	£24933	0	11
Tailoring	238	10	7
Boot Repairing ..	693	4	10
Millinery	550	12	6
Chemistry	1598	4	5
Fishmongery	1317	8	10
Oil	1040	3	1
Confectionery ..	1570	19	10
	£114769	2	10

£146899 3 0

Dr.

INVESTMENTS REVENUE ACCOUNT.

Cr.

	£ s. d.	£ s. d.		£ s. d.
To Cottage Repairs.....	29 13 6		By Rents.....	129 14 10
" " Rates and Insurance.....	49 8 4		" Share Interest.....	216 7 7
" " Interest.....	70 7 9		" Loan Interest.....	250 19 5
" " Depreciation.....	37 14 0	187 3 7	" Mortgage Interest.....	11 15 0
" Share Interest.....		200 17 9		
" Loan Interest.....		199 12 8		
" Mortgage Interest.....		12 0 0		
" Balance, to Surplus and Deficiency Account.....		9 2 10		
		£608 16 10		£608 16 10

PROPERTY ACCOUNT.

	As per last Report.	Added this Half Year	Less Sold or Transferred.	TOTAL.	DEPRECIATION.					Present Nominal Value.	TOTAL.
					Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Half Year.	TOTAL.		
Land and Cottages not used in Trade.....	£ s. d. 3016 2 8	£ s. d.	£ s. d.	£ s. d. 3016 2 8	£ s. d.	2½	£ s. d. 336 10 8	£ s. d. 37 14 0	£ s. d. 374 4 8	£ s. d. 2641 18 0	£ s. d. 3016 2 8
Land & Buildings (Trade).	38543 3 8	1263 11 0	765 0 0	39041 14 8	....	2½	*7430 16 3	481 15 9	7912 12 0	31129 2 8	39041 14 8
Fixtures.....	26376 15 7	1415 10 7	....	27792 6 2	7535 1 4	5 & 10	9047 7 5	857 19 0	9905 6 5	17886 19 9	27792 6 2
Rolling Stock.....	14758 16 11	73 5 0	82 14 10	14749 7 1	8635 13 5	20	10105 16 11	612 6 0	10718 2 11	4031 4 2	14749 7 1
Farms—Land.....	26911 7 7	....	....	26911 7 7	....	..	....	....	....	26911 7 7	26911 7 7
Buildings.....	21794 15 5	1002 1 8	....	22796 17 1	....	2½	2347 7 9	272 8 6	2619 16 3	20177 0 10	22796 17 1
Implements, &c..	6610 19 4	58 16 2	....	6669 15 6	....	Various	1345 2 2	344 13 6	2189 15 8	4479 19 10	6669 15 6
	134995 18 6	3813 4 5	847 14 10	137961 8 1	16170 14 9	..	30776 10 6	2569 2 9	33345 13 3	104615 14 10	137961 8 1

* Includes Depreciation Reserve. See last Balance Sheet.

INVESTMENTS ACCOUNT.

SHARES.	Rate per cent.	Balance, as per last Report.	Additions.	Interest and Bonus.	Dividend.	TOTAL.	Transferred to Loan Account.	Withdrawn.	Balance, Jan. 15th, 1923.
		£ 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	....	210 8 6	....	8535 8 6	210 8 6	....	8325 0 0
Leicester Co-operative Boot and Shoe Manufac. Soc. Ltd.	5	72 9 2	....	1 14 2	2 11 9	76 15 1	....	2 11 9	74 3 4
Birmingham Printers Limited	5	38 10 8	....	....	....	38 10 8	....	....	38 10 8
Midland Boot Manufacturers Limited	5	72 13 6	....	1 16 0	....	74 9 6	....	....	74 9 6
Northampton Productive Society Limited	5	17 8 6	....	0 8 6	....	17 17 0	....	....	17 17 0
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	28 11 4	....	1 5 2	....	29 16 6	....	....	29 16 6
Ideal Clothiers Limited .....	..	10 0 0	....	0 10 0	22 2 6	32 12 6	....	22 12 6	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
		8619 14 5	....	216 7 7	24 14 3	8860 16 3	210 13 9	25 4 3	8624 18 3

LOANS.	Rate per cent.	Balance, as per last Report.	Advances and Charges.	Interest.	Transferred from Share Account.	TOTAL.	Withdrawals and Repayments.	Balance, Jan. 15th, 1923.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	4½	553 11 3	....	10 14 5	210 8 6	774 14 2	....	774 14 2
Co-operative Newspaper Society Limited .....	..	1 19 6	....	....	0 5 3	2 4 9	....	2 4 9
Mortgages	4½	514 8 1	....	11 15 0	....	526 3 1	51 18 4	474 4 9
Co-operative Wholesale Society Limited—Development Bonds .....	..	8000 0 0	....	227 10 0	....	8227 10 0	227 10 0	8000 0 0
Tamworth Co-operative Employees' Club and Institute Limited	5	....	765 0 0	12 15 0	....	777 15 0	....	777 15 0
		9069 18 10	765 0 0	262 14 5	210 13 9	10308 7 0	279 8 4	10028 18 8

DR.

FARM ACCOUNT.

CR.

	Ashlands and Arkall.	Coton Hall.	Hogshill.	Poplars.	TOTAL.		Ashlands and Arkall.	Coton Hall.	Hogshill.	Poplars.	TOTAL.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
To Balance, July 17th, 1922....	4676 4 2	2935 12 7	6588 19 0	3191 11 6	17392 7 3	By Cash Sales—					
„ Additions—Stock	646 17 1	355 1 5	1080 11 11	746 12 11	2829 3 4	Produce	131 18 8	51 6 7	290 15 1	93 12 4	567 12 8
„ Wages and Ex- penses.....	1319 13 7	602 5 8	1482 16 3	724 1 3	4128 16 9	Goods	1465 8 4	696 13 4	2237 4 6	823 18 8	5273 4 10
„ Interest	369 0 0	152 10 0	414 0 0	251 0 0	1186 10 0	Horses.....	....	25 0 0	....	....	25 0 0
„ Depreciation	137 16 6	74 4 0	352 11 6	52 10 0	617 2 0	„ Valuation, Jan. 15th, 1923....	4196 5 4	1835 19 7	5579 1 6	3573 6 3	15184 12 8
„ Horses .....	....	....	25 0 0	....	25 0 0	„ Income Tax Re- claimed	219 7 4	146 15 1	211 0 0	173 18 8	751 1 1
						„ Balance	1136 11 8	1363 19 1	1575 17 7	300 19 9	4377 8 1
	7149 11 4	4119 13 8	9943 18 8	4965 15 8	26178 19 4		7149 11 4	4119 13 8	9943 18 8	4965 15 8	26178 19 4

MEMBERS' SHARE ACCOUNT.

	£ s. d.		£ s. d.
To Withdrawals	20723 4 2	By Members' Shares, July 17th, 1922	141342 11 6
„ Present Claims, January 15th, 1923.....	137545 3 0	„ Interest, July 17th, 1922	1683 3 11
		„ „ Interim	1624 2 3
			3307 6 2
		„ Dividend transferred, July 17th, 1922.....	1328 8 5
		„ „ „ Interim	1330 16 3
			2659 4 8
		„ Contributions	10905 0 1
		„ Educational Grant	54 4 9
			10959 4 10
	£158268 7 2		£158268 7 2

SMALL SAVINGS ACCOUNT.

	£ s. d.		£ s. d.
To Withdrawals	1408 5 0	By Members' Claims, July 17th, 1922.....	5263 16 6
„ Present Claims, January 15th, 1923	5124 2 6	„ Contributions	1177 1 2
		„ Interest	91 9 10
	£6532 7 6		£6532 7 6

DIVIDEND AND INTEREST REGULATION FUND ACCOUNT.

	£ s. d.		£ s. d.
To Withdrawal, Surplus and Deficiency Account.....	125 6 11	By Balance, July 17th, 1922	125 6 11
	£125 6 11		£125 6 11

Dr

MEMBERS' LOAN ACCOUNT.

Cr.

To Withdrawals	£	s.	d.
" Balance, January 15th, 1923	268	10	3
	9523	9	8

By Balance, July 17th, 1922	£	s.	d.
" Deposits	6768	15	3
" Interest	2845	12	5
	192	12	3

£9791 19 11

£9791 19 11

RESERVE FUND ACCOUNT.

To Balance, January 15th, 1923	£	s.	d.
	6027	0	9

By Balance, July 17th, 1922	£	s.	d.
" " as per Disposal Account	5990	8	10
" Fees and Fines—Cash Account	10	1	5
	86	10	6

£6027 0 9

£6027 0 9

SURPLUS AND DEFICIENCY ACCOUNT.

To Members' Dividend	£	s.	d.
" Share Interest	1946	14	10
" Educational Committee	1683	3	11
" Reserve Fund	54	4	9
" Stocks Depreciation	10	1	5
" Balance forward	5148	0	0
	120	1	8

By Surplus from last Half Year	£	s.	d.
" Interest (estimated)	1988	19	3
" Dividend and Interest Regulation Fund Account	1800	0	0
" Appreciation—Land and Buildings	125	6	11
	5148	0	0

£8962 6 2

£8962 6 2

To Donations—	£	s.	d.	£	s.	d.
Co-operative Party	15	3	6			
Amington and Shuttington Nursing Association	1	1	0			
Fazeley Nursing Association	1	1	0			
Polesworth Nursing Association	1	1	0			
Dordon Nursing Association	1	1	0			
*Birmingham and Midland Skin and Urinary Hospital (Special Apparatus for Cancer)	2	2	0			
Co-operative Convalescent Fund	22	19	10			
Tamworth Swimming Club	0	10	6			
Birmingham Co-operative Convention	5	5	0			
*Tamworth Ho-pital (Four Months' Bread)	22	12	9			
International Co-operative Alliance	1	4	0			
*St. John Ambulance Brigade	1	1	0			
*Birmingham and Midland Ear and Throat Hospital	2	2	0			
*Birmingham General Hospital	4	4	0			
Fazeley Old People's Tea	1	2	7			
Two-gates Old People's Tea	1	19	5			
Wilnecote Old People's Tea	0	18	2			
Queen's Hospital, Birmingham	5	0	0			
Necessitous Members	6	16	0			

By Balance	£	s.	d.
" Surplus, as per Trade Account	120	1	3
" Balance—Investments Revenue Account	5609	8	5
" Farm Suspense Account	9	2	10
	4377	8	1

" Interim Dividend	97	4	9
" Collective Life Assurance Premium	2044	7	6
" Interest—Hospital Donation	443	15	7
" Burglary	7	3	0
" Farms—Loss	12	9	11
" Surplus, as per Balance Sheet	4377	8	1
	3133	6	9

£10115 15 7

£10115 15 7

DR.				PROPOSED DISPOSAL OF SURPLUS ACCOUNT.				CR.					
				£	s.	d.					£	s.	d.
o Share Interest				1700	0	0	By Surplus disposable				4833	6	9
, Dividend to Members on £57,000, at 1s. in the £.....				2850	0	0							
, Educational Committee				70	2	3							
, Reserve Fund.....				13	4	6							
, Carried forward				200	0	0							
				<hr/>							<hr/>		
				£4833	6	9					£4833	6	9

THOS. BRODRICK, *Public Auditor.*

EDUCATIONAL DEPARTMENT.

Dr.

STATEMENT OF ACCOUNTS for Half Year, from July 17th, 1922, to January 15th, 1923.

Cr.

INCOME.		£	s.	d.
To Cash in hand, July 17th, 1922		4	15	4
„ Grant for Half Year ended July 17th, 1922		54	4	9
„ Rent of Rooms, Piano, &c.		38	7	6
„ Advertisements in <i>Wheatshaf</i>		38	9	8
„ Hire of Sick Appliances.....		0	15	4
„ Sale of Literature		0	5	0
„ Interest		0	11	11
„ Grant from Town Council		5	0	0
„ Due to Late Secretary.....		2	9	6

£144 19 0

EXPENDITURE.		£	s.	d.
By <i>Wheatshaf</i> Delivery		8	5	3
„ Coal, Coke, and Electricity		47	8	9
„ Amilation Fee		1	1	0
„ Hire of Piano and Rooms		2	10	0
„ Cleaning and Attendance		22	14	0
„ Repairs, &c.....		8	17	10
„ Postage and Sundries.....		1	3	6
„ Rates, Taxes, and Insurance.....		45	0	11
„ Librarian		1	19	0
„ Cash in hand, January 15th, 1923		5	18	9

£144 19 0

Audited and found correct,

THOS. BRODRICK, Public Auditor.

PAYMENTS TO COMMITTEE & DELEGATES, Half Year ended Jan. 15th, 1923

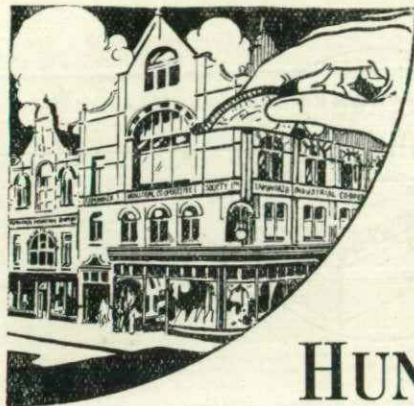
	Stocktaking.	Committee Fees.	Delegations and Travelling Expenses.	TOTAL.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Mr. FRENCH.....	0 5 0	8 5 0	0 14 6	9 4 6
„ HACKETT	1 7 6	6 10 0	1 3 7	9 1 1
„ RICHARDS.....	0 12 6	4 10 0	.....	5 2 6
„ JACKSON	0 5 0	6 5 0	.....	6 10 0
„ G. H. SMITH	0 17 0	6 5 0	.....	7 2 0
„ DAVIS.....	0 5 0	6 10 0	1 7 8	8 2 8
„ SANDERS	0 5 0	6 10 0	1 8 0	8 3 0
„ WRENCH	0 5 0	6 5 0	.....	6 10 0
„ GENDERS	0 17 6	6 5 0	.....	7 2 6
„ NEWSTEAD	0 5 0	4 10 0	.....	4 15 0
„ J. SMITH	1 10 0	6 0 0	0 5 1	7 15 1
„ SHUTTLEWORTH	1 7 6	6 10 0	1 0 10	8 18 4
„ NEWMAN .....	.....	.....	1 6 4	1 6 4
	8 2 0	74 5 0	7 6 0	89 13 0

Dr.

FARM ACCOUNT FOR THE YEAR ENDED JANUARY 15th, 1923.

Cr.

	Ashlands and Arkall.	Coton Hall.	Hogshill.	Poplars.	TOTAL.		Ashlands and Arkall.	Coton Hall.	Hogshill.	Poplars.	TOTAL.
	£ 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 Milk	1375 7 7	398 7 10	1619 5 3	660 3 9	4053 4 5
" Stock Supplied	196 14 0	233 8 0	658 8 3	466 15 0	1555 5 3	" Eggs, Fruit, Corn	289 0 3	460 10 6	452 9 4	352 7 10	1534 7 11
" Feeding Stuffs	605 15 3	226 16 10	709 16 2	311 16 10	1854 5 1	" Beasts, Sheep, &c.	1349 16 6	316 5 9	2199 1 0	894 19 0	4760 2 3
" Feeding Cake	118 0 8	136 12 4	160 8 1	122 4 8	527 5 9	" Cash Sales	450 4 9	264 5 11	901 9 5	414 3 11	2030 4 0
" Seeds	71 4 6	134 8 8	135 17 0	181 13 5	473 3 7	" Carting .....	.....	.....	21 12 3	.....	21 12 3
" Manures, &c.	56 7 9	134 14 3	216 16 2	80 2 6	488 0 8	" Threshing .....	.....	.....	93 5 0	.....	93 5 0
" Horses .....	.....	.....	25 0 0	.....	25 0 0	" Horses .....	.....	25 0 0	.....	.....	25 0 0
	1048 2 2	366 0 1	1896 5 8	1112 12 5	4923 0 4		3464 9 1	1464 10 0	5267 2 3	2321 14 6	12517 15 10
" Expenses—						" Valuation, Jan. 15th, 1923—					
Wages and N.H. Insurance	1201 1 11	808 11 8	1405 11 7	673 14 0	4088 19 2	Beasts, Sheep, Poultry....	2772 5 0	1201 15 0	3278 15 0	2278 12 0	9531 7 0
Interest	759 0 0	272 10 0	854 0 0	481 0 0	2366 10 0	Hay, Corn, &c.	1084 0 4	454 4 7	1670 6 6	994 14 3	4203 5 8
Insurance	26 17 8	15 9 8	12 1 0	20 8 3	74 16 7	Horses	340 0 0	180 0 0	630 0 0	300 0 0	1450 0 0
Threshing	32 3 0	33 19 6	.....	27 2 6	93 5 0						
Harness	8 7 0	6 13 4	13 1 4	1 15 6	29 17 2		4196 5 4	1835 19 7	5579 1 6	3573 6 3	15184 12 8
Shoeing	13 2 6	13 10 0	30 4 11	10 0 0	66 17 5						
Repairs	314 16 2	91 16 8	532 2 11	98 11 0	1037 6 9	" Income Tax Reclaimed	219 7 4	146 15 1	211 0 0	173 18 8	751 1 1
Coal	47 18 0	15 13 5	57 13 1	46 6 7	167 11 1						
Veterinary	0 18 1	1 16 11	22 9 2	.....	25 4 2						
Travelling	1 1 5	4 4 1	2 6 5	0 16 4	8 8 3	Loss	1136 11 8	1363 19 1	1575 17 7	300 19 9	4377 8 1
Rent, Rates, and Taxes ...	379 13 11	169 13 10	340 19 10	267 13 7	1158 1 2						
Oil and Grease	8 14 4	3 0 10	44 5 7	1 14 4	57 15 1						
Sundries	27 16 5	8 11 9	56 13 2	4 13 1	97 14 5						
Binder Twine	8 7 0	5 11 2	20 11 10	13 18 0	48 8 0						
Depreciation	274 3 6	137 4 0	655 7 0	104 10 0	1171 4 6						
Legal .....	.....	4 11 4	.....	.....	4 11 4						
Stud Fees	11 5 0	.....	13 15 0	6 16 0	31 16 0						
Carting	12 19 3	.....	.....	.....	12 19 3						
Licences	0 10 0	.....	28 0 0	.....	28 10 0						
	3128 15 2	1592 18 2	4089 2 10	1758 19 2	10569 15 4						
	9016 13 5	4811 8 9	12633 1 4	6869 19 2	32830 17 8		9016 13 5	4811 8 9	12633 1 4	6869 19 2	32830 17 8



The People's Money Box

HUNDREDS OF MOTHERS

are saving Pennies for their
little ones in our Penny Bank.

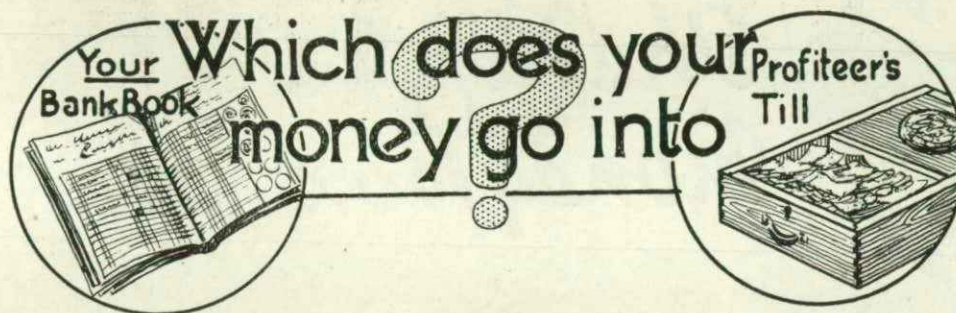
**IF YOU ARE NOT ONE OF THEM,
JOIN NOW**

and encourage your children to practise thrift.

INTEREST AT THE RATE OF 4½% PER ANNUM IS PAID.

PENNIES
MAKE





IF YOU DO NOT TRADE WITH US,
WHY DON'T YOU?
WE WANT TO KNOW.

MORE TRADE PER MEMBER MEANS LOWER EXPENSES.
LOWER EXPENSES MEAN HIGHER DIVIDEND.



Last Christmas has gone by

AND WE HOPE EVERY MEMBER HAD
A HAPPY TIME.

What about the Next One?

We suggest that it would be a
good idea to commence saving
for next Christmas by joining our

CHRISTMAS CLUB.

DEPOSITS are received
at any time in any Depart-
ment, or at the Office, from
January 1st to December 1st.



For FULL PARTICULARS
apply at the Office or any
Department, and

JOIN NOW.

SHARE BOOKS NOT IN FOR AUDIT, JANUARY 15th, 1923.

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.

11	378j	651	916	1330a	1758b	2046h	2343a	2638	2999f	3409a	3801	4221a	4786a	5170h	5513a	5804f	6096	6423a	6871a	7365
18a	400	665h	939a	1349b	1761a	2050c	2348	2685b	3012b	3436a	3805	4224b	4793	5182a	5520c	5805f	6098	6429a	6872b	7391
24a	425	672a	971	1363a	1767	2059	2350	2686b	3018a	3443j	3817	4233j	4800	5218	5570c	5808f	6105d	6451c	6892	7396
30	432	692	1011a	1364a	1785a	2067	2352l	2706	3053	3452f	3822	4254	4826	5230a	5594	5810	6106d	6454b	6904b	7445
73	435d	705	1034	1384	1800	2086	2371	2708	3057j	3458b	3823c	4317	4831	5233a	5599b	5813	6107	6472	6945	7460b
91	437a	731a	1038a	1421	1813	2089h	2373	2710b	3087	3472	3824	4333a	4852	5236	5614f	5814f	6108a	6500b	6952a	7462b
93a	457	732	1043a	1422	1817a	2097a	2381c	2718	3092	3482l	3837b	4353a	4862a	5238a	5616f	5817f	6187	6516	6956b	7463b
116c	464a	737	1044	1436a	1838c	2098b	2430c	2726	3093	3492b	3919	4357	4867	5249	5617e	5820f	6210a	6521b	7027	7464b
121	466a	745b	1046a	1455	1841b	2109	2434m	2737a	3100a	3526	3933	4369a	4877a	5258c	5621f	5821c	6213	6535a	7038a	7476b
122a	467	748	1051a	1485	1852a	2110j	2436b	2749a	3119	3561d	3941	4390a	4878a	5271	5626	5829f	6239a	6570b	7046b	7482b
137e	468	749a	1053	1504b	1855	2112b	2438b	2750a	3122a	3565a	3942	4406m	4880a	5272c	5627e	5831	6243	6588a	7049	7486
163	492	778a	1057a	1509a	1864a	2119a	2439	2767a	3123	3570	3964	4436	4937h	5281	5649d	5884f	6260a	6600a	7057	7500
165e	497a	780a	1074a	1513a	1878c	2152h	2447	2771	3126a	3577a	3966b	4504	4939b	5296	5652	5893b	6271a	6604a	7084	7505a
170	501	794	1110	1528	1886	2184	2468a	2783b	3137a	3586a	3970a	4506	4945a	5313	5659f	5896	6273a	6610b	7095a	7515
181e	503	795g	1144	1538	1887a	2190a	2484c	2803	3165a	3593a	3971a	4539	4949	5321a	5665a	5903	6294a	6615b	7128	7524
189	510	796	1151d	1543a	1899	2195	2485	2806a	3191d	3597	4025a	4546	4990	5327a	5667	5904a	6305b	6627	7130a	7543b
214	530	800	1159	1549c	1903a	2196a	2486a	2812f	3195	3608	4027d	4553d	4999b	5334	5692b	5905b	6331	6628b	7164	7548
217	533a	807a	1171	1576	1908	2199k	2494	2823d	3226a	3614	4030	4559h	5018	5342	5694	5933a	6340c	6641	7181	7567a
223e	535	813c	1187	1578	1914a	2210	2501d	2827	3243b	3622j	4040	4561	5036c	5344	5706a	5940	6360a	6686	7182	7570b
242	544c	820a	1211a	1621	1946b	2217	2533d	2836b	3250b	3658	4041	4601	5042e	5356c	5722d	5968c	6366	6735a	7220b	7737
247b	551f	826a	1224b	1625a	1956h	2221m	2563a	2842b	3253g	3663	4042a	4604	5059e	5363	5725a	6009a	6367	6742a	7235b	
250a	553a	827a	1232	1642	1974b	2223	2564	2844	3298	3668a	4045	4607	5063c	5376b	5738f	6013	6369	6747a	7236b	
272f	562	835	1238c	1659	1977	2239	2589c	2857a	3303b	3680a	4051c	4640d	5065h	5381a	5749	6020c	6379a	6772	7299a	
275c	584	838	1241a	1660	1986d	2293	2607a	2878b	3317	3685b	4055	4653	5091f	5384e	5768b	6022c	6381a	6833	7309b	
294f	589e	840	1246d	1670a	2000b	2299b	2609a	2904	3356c	3692c	4058b	4662	5098a	5394b	5771	6033a	6385	6834b	7317	
299	595	848	1261d	1671b	2010k	2306	2612d	2913b	3357a	3715b	4089b	4672a	5122f	5403	5778f	6035	6398	6836	7323	
324	618	861h	1262d	1672	2026	2307a	2618c	2925b	3374a	3749	4096	4679a	5123d	5430b	5779	6039b	6399	6839	7348a	
328	619	865	1287	1679b	2030a	2333l	2619d	2962a	3387a	3750b	4121	4691a	5164	5438f	5780	6042a	6400	6841b	7350a	
340a	628	880c	1296	1689a	2041	2337f	2620b	2991	3399h	3754b	4162	4747a	5168j	5461d	5782f	6060d	6407b	6847b	7353b	
353	637e	910c	1322	1725	2043a	2338m	2636	2996	3406a	3785	4217	4756	5169d	5506j	5793c	6095	6415	6869a	7360	

A Fine of 3d. is incurred in each case

See Rule 19.

SMALL SAVINGS BOOKS NOT IN FOR AUDIT, JANUARY 15th, 1923.

6	112	223	321	408	502	586	660	749	821	892	980	1045	1133	1194	1278	1358	1448	1527	1609	1685
7	113	224	322	410	504	588	664	750	823	894	982	1046	1136	1195	1280	1359	1451	1529	1612	1687
10	121	231	333	414	509	593	668	754	825	895	983	1051	1140	1196	1281	1369	1453	1530	1613	1688
12	125	246	334	415	512	594	671	756	826	897	985	1054	1142	1197	1282	1377	1456	1532	1616	1692
16	128	251	336	428	514	598	672	757	827	901	991	1056	1144	1203	1287	1379	1457	1535	1618	1710
18	131	252	338	432	517	599	676	758	828	902	994	1058	1147	1204	1292	1381	1459	1536	1620	1711
21	132	257	342	437	519	603	678	761	830	903	995	1059	1151	1207	1293	1382	1460	1538	1625	1712
22	138	263	344	443	520	604	681	763	833	906	996	1071	1153	1210	1295	1386	1461	1541	1626	1713
25	147	269	352	447	522	605	683	767	835	908	997	1074	1154	1211	1297	1388	1468	1545	1628	1718
28	156	270	353	448	524	607	686	768	836	910	999	1080	1160	1213	1308	1393	1472	1550	1629	1719
30	157	271	356	449	527	609	688	772	838	913	1000	1086	1161	1214	1310	1399	1473	1552	1630	1721
39	161	274	357	450	529	616	696	773	842	917	1001	1091	1162	1224	1316	1401	1476	1556	1631	1722
48	162	275	364	454	531	617	697	774	843	922	1005	1096	1163	1231	1321	1402	1477	1557	1633	1723
56	165	281	368	455	535	618	699	776	844	926	1010	1103	1164	1237	1325	1403	1478	1560	1634	1728
57	169	286	372	456	536	619	705	782	846	938	1011	1104	1166	1245	1329	1405	1482	1564	1635	1731
71	173	292	373	464	539	620	707	783	849	942	1013	1105	1167	1249	1330	1409	1487	1570	1642	1732
74	180	294	378	470	544	621	709	786	855	949	1015	1106	1168	1250	1335	1411	1493	1573	1645	1733
76	183	296	382	471	546	622	710	787	856	950	1018	1109	1169	1251	1336	1413	1499	1576	1648	1734
79	188	300	391	472	551	623	714	791	857	951	1019	1111	1177	1253	1339	1414	1502	1579	1651	1739
80	193	304	393	476	559	626	723	792	859	954	1026	1112	1178	1256	1340	1417	1504	1580	1659	1740
83	201	305	394	479	561	634	730	796	865	961	1031	1116	1182	1259	1344	1424	1506	1583	1666	1742
91	203	309	395	480	564	638	735	804	867	966	1032	1117	1183	1261	1346	1431	1508	1586	1673	1743
92	205	312	397	486	573	640	738	807	872	967	1035	1118	1184	1267	1347	1437	1517	1587	1675	1744
95	207	313	398	491	575	642	740	812	877	969	1036	1127	1188	1270	1350	1438	1518	1593	1677	1745
102	209	316	399	497	579	651	745	814	884	970	1039	1128	1189	1271	1352	1439	1520	1597	1678	1746
103	213	317	403	499	581	653	747	815	887	971	1041	1129	1192	1272	1353	1440	1523	1599	1682	1751
104	216	319	404	500	584	654	748	818	888	972	1044	1131	1193	1276	1357	1445	1524	1602	1684	1752

SMALL SAVINGS BOOKS—continued.

1754	1798	1828	1877	1919	1959	2004	2037	2066	2113	2144	2183	2244	2281	2323	2357	2393	2431	2483	2544
1756	1799	1830	1883	1921	1964	2007	2039	2070	2114	2145	2184	2245	2284	2329	2360	2397	2436	2484	2545
1757	1800	1833	1886	1922	1965	2011	2040	2079	2117	2147	2185	2246	2286	2331	2361	2400	2440	2486	2546
1762	1801	1834	1888	1926	1968	2013	2041	2082	2120	2148	2192	2247	2288	2336	2362	2404	2442	2491	2550
1764	1803	1839	1892	1929	1969	2015	2044	2085	2122	2149	2199	2248	2289	2341	2363	2405	2446	2493	2551
1770	1804	1847	1894	1942	1970	2016	2046	2086	2123	2153	2200	2256	2290	2343	2364	2406	2448	2497	2554
1774	1807	1852	1897	1943	1975	2017	2047	2087	2124	2156	2203	2258	2296	2344	2365	2410	2450	2498	2556
1775	1808	1853	1899	1945	1980	2018	2048	2093	2128	2163	2204	2259	2299	2345	2367	2411	2458	2499	2557
1776	1809	1857	1900	1946	1984	2021	2050	2094	2131	2166	2206	2262	2300	2346	2369	2412	2460	2501	2558
1777	1810	1858	1901	1947	1986	2022	2051	2095	2133	2168	2208	2264	2303	2348	2372	2414	2464	2502	2560
1780	1811	1863	1904	1949	1988	2023	2052	2096	2134	2170	2213	2265	2304	2349	2373	2415	2465	2507	2562
1783	1812	1866	1906	1951	1989	2024	2054	2097	2135	2171	2215	2266	2305	2350	2376	2417	2470	2508	
1786	1817	1868	1908	1952	1992	2026	2056	2100	2136	2173	2216	2267	2306	2351	2377	2421	2473	2511	
1788	1819	1869	1909	1954	1994	2027	2058	2102	2137	2174	2220	2270	2310	2352	2381	2422	2475	2520	
1790	1820	1870	1914	1955	1995	2028	2059	2106	2141	2178	2230	2271	2313	2353	2383	2423	2476	2522	
1792	1821	1871	1917	1956	2001	2033	2062	2107	2142	2181	2237	2272	2320	2354	2389	2424	2478	2525	
1793	1827	1876	1918	1958	2002	2035	2064	2112	2143	2182	2241	2280	2322	2355	2390	2427	2480	2542	

**BE
CO-OPERATIVE
AND SHOW IT!**

By purchasing ALL
your requirements
from your own
Society.

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 January 15th, 1923, and I hereby authorise you to pay the same to the bearer of this Voucher.

Signed

Date

Witness

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

Address of Witness

RECEIVED the sum of pounds shillings pence
this 8th, 9th, and 10th day of March, 1923.

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.

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 money 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 £4. 10s. 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 Dividend 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 money.

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 14th, 1923, and Share Books should be sent in by the 6th day of month following.

Dividend will be paid at the Central on Thursday, Friday, and Saturday, March 8th, 9th, and 10th, 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 Dividend.

COLLECTIVE ASSURANCE CLAIMS PAID FROM OCTOBER 14th, 1922, to JANUARY 15th, 1923.

No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.
1.....	17	19	9	4.....	2	1	2	7.....	3	16	8	10.....	1	12	3	13.....	6	10	1	16.....	15	10	4
2.....	5	8	8	5.....	18	13	2	8.....	3	1	2	11.....	5	17	7	14.....	10	4	10	17.....	6	15	1
3.....	7	3	11	6.....	10	13	1	9.....	1	9	5	12.....	10	6	7	15.....	6	10	9	18.....	9	17	1
																				19.....	17	15	10
																				20.....	5	5	2
																				21.....	28	10	0

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.