

NOTE.—QUARTERLY MEETING, TOWN HALL, SEPTEMBER 5th, 1923, at 7 p.m.

TAMWORTH INDUSTRIAL CO-OPERATIVE SOCIETY

LIMITED.

Established November 24th, 1885.
Registered March 18th, 1887.

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

Register No., 2582.
Telephone No. 16.
Telegrams: "KOHOP."

The 147th Quarterly Report

AND THE

Balance Sheet

FOR THE

HALF YEAR ENDED
JULY 16th, 1923.



BANKERS:
CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MANCHESTER.



CENTRAL PREMISES.

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. ALBERT E. HACKETT.....	Dec., 1923	22	18	..	6	..	..	..	..	24
* " JOSEPH WRENCH.....	"	22	22	..	..	6	..	1	..	29
* " J. W. RICHARDS.....	"	22	15	..	7	..	..	..	..	22
" GEORGE SHUTTLEWORTH.....	June, 1924	22	22	13	..	..	5	1	..	41
" GEORGE NEWSTEAD.....	"	22	14	..	..	6	3	1	..	24
" WALTER J. FRENCH.....	"	22	21	9	6	4	3	1	..	44
" HENRY SANDERS.....	Dec., 1924	22	22	13	10	5	5	..	..	55
" WILLIAM JACKSON.....	"	22	21	12	..	..	..	..	..	33
" GEO. H. SMITH.....	"	22	22	..	10	..	..	1	..	33
" THOMAS GENDERS.....	June, 1925	22	22	13	..	..	..	1	..	36
" JOHN SMITH.....	"	22	19	..	..	5	..	1	..	25
" JOHN DAVIS.....	"	22	22	..	10	..	5	..	..	37

Those marked * retire, but are eligible for re-election. + Ill, 4 times.

EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Possible.	Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
* Mr. T. LEEDHAM.....	11	7	Mr. THOMAS SUTTON.....	11	10	Mrs. FARMER.....	11	11
* " J. LONGDEN.....	11	6	" G. H. BROOKFIELD.....	11	11	Mr. JOHN NEWMAN.....	11	3
* " JOHN DAVIS.....	11	11	Mrs. E. TRICKLEBANK.....	7	7	" ALFRED ALLSOP.....	11	10
Mrs. F. L. KENT.....	4	1						

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. J. DAVIS.	Mr. Geo. H. Farmer.	Mr. C. A. Jeffcoate.	Mr. GEO. H. FARMER.	Mr. Hy. Sanders.	Mrs. E. Tricklebank.
" T. LEEDHAM.	" Thos. Sutton.	" W. S. Jackson.			

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 5th, 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.

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Confirmation of Minutes of the last Quarterly Meeting. 2. Report of Committee. 3. Adoption of Balance Sheet, including the Educational Committee's Statement. 4. Confirmation of Subscriptions (details in the Surplus and Deficiency Account, page 7, except those marked *). 5. Recommendation of Committee: That the following Subscription be made:—
£2. 2s. to the Annual Demonstration of the Co-operative Union (Midland Section), to be held at Peterborough. | <ol style="list-style-type: none"> 6. Elections:— <ol style="list-style-type: none"> (a) Three Members to the Educational Committee. (b) Delegate to the C.W.S. Divisional Meetings (Midland Section). 7. Reports of Delegates:—
C.W.S. Divisional Meeting at Burton-on-Trent.
Stafford District Conference at Tamworth. 8. Nominations for the General Committee to be received and read. |
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COMMITTEE'S REPORT.

FELLOW-MEMBERS.

In submitting to you the 147th Quarterly Report and the Balance Sheet for the Half Year ended July 16th, 1923, we have pleasure in calling your attention to the following facts:—

SALES.—The Sales for the Half Year have been £119,887. 16s. 4d., being an increase over last Half Year of £5,118. 13s. 6d., and an increase over the corresponding period of last year of £4,676. 16s. 8d. This is very pleasing to us, and we appeal for your wholehearted support, as it is only by trade that the movement in Tamworth can prosper to the extent we would like it to do.

SURPLUS.—The Surplus upon the Half-year's working has been £7,998, as compared with £5,609 for the last Half Year, and £4,339 for the corresponding period of last year.

MEMBERSHIP.—The Membership is as follows:—

At the beginning of the Half Year	7365
Admitted during the Half Year	307
	<hr/>
	7672
<i>Less</i> Removals, &c.	180
	<hr/>
Total	7492

being an increase of 127.

BREAD OUTPUT.—This has been 75,296 stones for the Quarter, as compared with 72,650 stones for the last Quarter, and 70,605 stones for the corresponding period of last year. This increase is very gratifying to us, and now that the new mixer is in use we feel confident that our Bread cannot be beaten, both for texture and satisfying qualities. Every endeavour is being made to maintain a consistently good loaf, and one that will give you satisfaction.

SHARE AND SMALL SAVINGS BOOKS.—The response to our appeal for Members to bring in their Share and Small Savings Books for Audit has not been very great, and you will observe that the list of books not brought in for Audit is still a large one. Greater satisfaction would be given if the Auditor could examine every book at the proper time.

SURPLUS DISPOSABLE.—This is ££6,584. 2s. after allowing for Management Expenses and Interest and Depreciation, and we recommend its allocation as follows:—

	£	s.	d.
Interest on Share Capital	1700	0	0
Dividend to Members at 1s. in the £	3000	0	0
Educational Grant.....	101	4	6
Reserve Fund	82	17	6
Carried forward.....	1000	0	0
	700	0	0
	£6584	2	0

We believe that the tide is now turning in some of the trading departments, and with your continued loyal support we hope to go forward with sure strides.

PURCHASES.—The purchases by the Society are as follows: C.W.S., 65 per cent; Productive Societies, 14 per cent; Local Traders, 11 per cent; and Outside Sources, 21 per cent.

Purchases by Departments with the C.W.S. are as follows: Grocery, 77.9 per cent; Drapery, 89.6 per cent; Boots, 48.8 per cent; Boot Repairs, 70.3 per cent; Outfitting, 56.4 per cent; Furnishing, 87.8 per cent; Millinery, 80.3 per

cent; Bakery, 66.8 per cent; Mill, 94.4 per cent; Drug, 3.3 per cent; Fish, 26.1 per cent; Butchery, Nil; Greengrocery, 1.5 per cent; Coal, 41.5 per cent; Dairy, 66.6 per cent; Confectionery (Dist.), 87.3 per cent; Oil, 100 per cent.

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

MEMBERS' PURCHASES.—These equal 12s. 3½d. per week, as compared with 12s. 1½d. per week for last Quarter, and 12s. 0½d. per week for the corresponding period of last year.

SHARE ACCOUNTS.—You will notice that the claims at the end of the Half Year are increased by £2,262; and whilst the withdrawals exceed the contributions, it is pleasing to note that Members have confidence in their Society by allowing their Interest and Dividends to remain, and thus providing for themselves when the time comes for having to withdraw.

Unfortunately, many of our Members have had to withdraw on account of illnesses, unemployment, and through being in poor circumstances, but the Society met all calls made upon it without notice, except in the cases where the £1 Share was withdrawn.

A list of Share Holdings is herewith published for your information:—

Up to £1	2580 Members.	From £50 to £60.....	124 Members.
From £1 to £10...	2879 "	" £60 £70.....	103 "
" £10 " £20...	501 "	" £70 " £80.....	75 "
" £20 " £30...	262 "	" £80 " £90.....	65 "
" £30 " £40...	193 "	" £90 " £100.....	83 "
" £40 " £50...	150 "	" £100 " £200.....	477 "

SMALL SAVINGS.—The claims here have also increased by £422, and we have a large and increasing number of Members in this section.

CHRISTMAS CLUB.—Our Christmas Club is progressing well, and if you are not already paying into this join at once.

Deposits are received at any time in any department or the Office, from January 1st to December 1st, and allowances in goods will be made as follows:—

	s.	d.							s.	d.
For	5	0	deposited, goods allowed value	.....					5	3
"	10	0	"	"	"	"	"	"	10	6
"	15	0	"	"	"	"	"	"	15	9
"	20	0	"	"	"	"	"	"	21	0

and in addition to this the usual Dividend will be paid.

READY-MADES DEPARTMENT.—The Ready-mades Department has now got fairly settled in the old Boot Department at Church Street, and this should prove to be a great help to our Members when they are making their purchases there.

DIVIDEND will be paid out in the St. George's Hall of the Baths and Institute on Thursday, Friday, and Saturday, September 6th, 7th, and 8th, between the hours of 10 a.m. to 12 noon; 2 to 4 p.m.; and 6 to 7 p.m.

We thank you all for the support you have given to the Society in the past, and trust to be favoured with your commands in the future.

We remain, yours fraternally,

Per pro the Committee,

FREDK. S. WHARTON, SECRETARY.

BALANCE SHEET FOR THE HALF YEAR ENDED JULY 16th, 1923.

[illegible]

DR.

EXPENSES ACCOUNT.

CR.

	£	s.	d.	£	s.	d.
To Salaries and Wages—						
Distributive	7301	17	10			
Productive	2249	12	10			
Carting	2653	8	0			
				12204	18	8
„ Fees—Auditor				57	0	0
„ Rents, Rates, Taxes, and Insurance				613	19	3
„ Other Expenses				4420	15	3
„ Interest—						
Share Capital (Interim)	1622	14	7			
„ „ (estimated)	1700	0	0			
				3322	14	7
Loan				230	15	5
Small Savings Bank Deposits				97	15	5
Sales Club Interest				1	14	0
„ Depreciation				1933	5	0
„ Bank Charges				368	13	2

£23251 11 3

	£	s.	d.	£	s.	d.
By Interest chargeable to Cottages—Investments						
Revenue Account				71	12	6
„ Interest chargeable to Investments Revenue						
Account				442	18	10
„ Interest and Management—Farms				1160	0	0
„ Rules and Pass Books				4	3	9
„ National Health Insurance Allowance				22	18	10
„ Commission				10	1	0
„ Insurance Agency				6	13	11
„ Balance, to Trade Account—						
Productive	4257	5	5			
Distributive	12118	18	1			
Carting	5156	18	11			
				21533	2	5

	£	s.	d.
CARTING EXPENSES—			
Distributive	5008	19	11
Productive	147	19	0
	£5156	18	11

£23251 11 3

TRADE ACCOUNT.

	£	s.	d.	£	s.	d.
To Stock on hand, January 15th, 1923				29260	15	6
„ Goods purchased, and Carriage				85125	11	6
„ Farm Produce				4032	4	10
„ Productive Expenses	4405	4	5			
„ Distributive Expenses	17127	18	0			
				21533	2	5
„ Surplus, to Surplus and Deficiency Account				7998	4	1

£147949 18 4

	£	s.	d.
By Goods sold	119887	16	4
„ Trade Dividend	19	4	11
„ Transfers to Farms	1814	2	11
„ Stock on hand, July 16th, 1923	26228	14	2

DETAILS OF GOODS SOLD.

Grocery—Central	£48562	18	6
Dordon Branch ..	5944	7	2
Butchery	11997	5	2
Coal	2144	4	3
Boots	2524	10	8
Drapery	2793	17	1
Outfitting	3012	17	2
Furnishing	3386	8	2
Milling	2058	15	3
Greengrocery	1351	1	10
Dairy	3750	14	9
Bakery	£25508	18	2
Tailoring	62	6	0
Boot Repairing ..	707	6	8
Millinery	719	18	2
Chemistry	1921	2	4
Fishmongery	1067	2	10
Oil	998	13	9
Confectionery ..	1376	8	5
	£119887	16	4

£147949 18 4

Dr.

INVESTMENTS REVENUE ACCOUNT.

Cr.

	£	s.	d.	£	s.	d.
To Cottage Repairs.....	71	14	7			
" " Rates and Insurance	29	3	1			
" " Interest.....	71	12	6			
" " Depreciation	37	14	0			
				210	4	2
" Share Interest.....				204	16	0
" Loan Interest				226	18	0
" Mortgage Interest.....				11	4	10
				£653	3	0

	£	s.	d.
By Rents	158	17	6
" Share Interest.....	215	2	4
" Loan Interest	261	17	2
" Mortgage Interest	11	4	10
" Balance, to Surplus and Deficiency Account.....	6	1	2

£653 3 0

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.	£	s.	d.
Land and Cottages not used in Trade.....	3016	2	8	....	....	....	3016	2	8	....	....	....	2½		374 4 8	37 14 0	411 18 8	2604	4	0	3016	2	8
Land & Buildings (Trade).	39041	14	8	784	1	2	....	....	....	39825	15	10	....	2½	7912 12 0	488 0 0	8400 12 0	31425	3	10	39825	15	10
Fixtures	27792	6	2	1762	14	3	95 0 0	29460	0 5	7630	0 4	5 & 10	20	10718 2 11	586 18 0	11305 0 11	3567 15 11	14872	16	10	27792	6	2
Rolling Stock.....	14749	7	1	172	16	9	49 7 0	14872	16 10	8880	13 11	20	10718 2 11	586 18 0	11305 0 11	3567 15 11	14872	16	10	14749	7	1	
Farms—Land	26911	7	7	....	....	....	26911	7 7	....	....	....	20	10718 2 11	586 18 0	11305 0 11	3567 15 11	14872	16	10	26911	7	7	
Buildings	22796	17	1	223	10	9	....	23020	7 10	....	....	2½	2619 16 3	....	....	2619 16 3	20400	11 7	23020	7 10	....	....
Implements, &c..	6669	15	6	....	....	....	6669	15 6	....	....	....	Various	2189 15 8	....	....	2189 15 8	4479	19 10	6669	15 6	....	....
	137961	8	1	2943	2	11	144 7 0	140760	4 0	16510	14 3	..	33345	13 3	1933 5 0	35278 18 3	105481	5 9	140760	4 0	....	....

INVESTMENTS ACCOUNT.

SHARES.	Rate per cent.	Balance, as per last Report.	Additions.	Interest and Bonus.	Dividend.	TOTAL.	Transferred to Loan Account.	Withdrawn.	Balance, July 16th, 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	....	207 18 2	....	8592 18 2	207 18 2	....	8325 0 0
Leicester Co-operative Boot and Shoe Manufac. Soc. Ltd.	5	74 3 4	....	1 19 2	....	76 2 6	....	....	76 2 6
Birmingham Printers Limited	5	38 10 8	....	1 18 6	....	40 9 2	....	....	40 9 2
Midland Boot Manufacturers Limited	5	74 9 6	....	1 17 0	....	76 6 6	....	....	76 6 6
Northampton Productive Society Limited	5	17 17 0	....	0 8 10	....	18 5 10	....	....	18 5 10
National Co-operative Publishing Society Limited	5	10 0 0	....	0 5 6	....	10 5 6	0 5 6	....	10 0 0
Morning Star Sundries Limited.....	..	9 8 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	29 16 6	....	0 14 2	....	30 10 8	....	....	30 10 8
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	....	0 1 0	....	5 5 10	....	....	5 5 10
		8624 18 3	....	215 2 4	....	8840 0 7	208 3 8	....	8631 16 11

LOANS.	Rate per cent.	Balance, as per last Report.	Advances and Charges.	Interest.	Transferred from Share Account.	TOTAL.	Withdrawals and Repayments.	Balance, July 16th, 1923.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	4½	774 14 2	....	14 18 4	207 18 2	997 10 8	....	997 10 8
Co-operative Newspaper Society Limited .....	..	2 4 9	....	....	0 5 6	2 10 3	....	2 10 3
Mortgages	4½	474 4 9	....	11 4 10	....	485 9 7	18 0 0	467 9 7
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	777 15 0	....	19 8 10	....	797 3 10	73 3 0	724 0 10
		10028 18 8	....	273 2 0	208 3 8	10510 4 4	318 13 0	10191 11 4

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, Jan. 15th, 1923....	4196	5 4	1835	19 7	5579	1 6	3573	6 3	15184	12 8	By Cash Sales—										
„ Additions—Stock	608	8 6	297	12 5	565	9 4	342	12 8	1814	2 11	Produce	286	8 0	335	13 7	565	5 4	222	6 5	1409	13 4
„ Wages and Ex- penses.....	665	4 10	608	8 0	1171	4 2	335	4 4	2780	1 4	Goods	1104	8 2	455	4 0	1283	9 3	1187	18 5	4030	19 10
„ Interest	370	0 0	140	0 0	410	0 0	240	0 0	1160	0 0	Ley	1	5 0	....	....	....	....	....	....	1	5 0
											„ Income Tax Re- claimed	157	10 0	63	16 0	80	1 6	85	17 6	387	5 0
											„ Balance	4290	7 6	2027	6 5	5796	18 11	2995	0 11	15109	13 9
	5839	18 8	2882	0 0	7725	15 0	4491	3 3	20938	16 11		5839	18 8	2882	0 0	7725	15 0	4491	3 3	20938	16 11

MEMBERS' SHARE ACCOUNT.

	£	s. d.		£	s. d.		£	s. d.		£	s. d.
To Withdrawals	16831	11 5	By Members' Shares, January 15th, 1923	137545	3 0						
„ Present Claims, July 16th, 1923	139807	8 11	„ Interest, January 15th, 1923	1606	4 11						
			„ „ Interim	1622	14 7						
				3228	19 6						
			„ Dividend transferred, January 15th, 1923	1868	4 9						
			„ „ „ Interim	1805	15 10						
				3674	0 7						
			„ Contributions	12120	15 0						
			„ Educational Grant	70	2 3						
				12190	17 3						
	£156639	0 4		£156639	0 4						

SMALL SAVINGS ACCOUNT.

	£	s. d.		£	s. d.
To Withdrawals	1211	4 9	By Members' Claims, January 15th, 1923	5124	2 6
„ Present Claims, July 16th, 1923	5546	3 9	„ Contributions	1635	10 7
			„ Interest	97	15 5
	£6857	8 6		£6857	8 6

DR.

MEMBERS' LOAN ACCOUNT.

CR.

	£	s.	d.
To Withdrawals	494	6	10
„ Balance, July 16th, 1923	11715	11	2
	£12209	18	0

	£	s.	d.
By Balance, January 15th, 1923	9528	9	8
„ Deposits	2455	12	11
„ Interest	230	15	5
	£12209	18	

RESERVE FUND ACCOUNT.

	£	s.	d.
To Balance, July 16th, 1923	6135	16	10
	£6135	16	10

	£	s.	d.
By Balance, January 15th, 1923	6027	0	9
„ „ as per Disposal Account	13	4	6
„ Fees and Fines—Cash Account	95	11	7
	£6135	16	10

SURPLUS AND DEFICIENCY ACCOUNT.

	£	s.	d.
To Members' Dividend	2837	19	2
„ Share Interest	1606	4	11
„ Educational Committee	70	2	3
„ Reserve Fund	13	4	6
„ Balance forward	305	15	11
	£4833	6	9

	£	s.	d.
By Surplus from last Half Year	3133	6	9
„ Interest (estimated)	1700	0	0
	£4833	6	9

	£	s.	d.	£	s.	d.
To Donations—						
*Birmingham and Midland Eye Hospital	6	6	0			
Midland Co-operative Convalescent Fund	15	8	11			
Birmingham and Midland Ear and Throat Hospital	2	2	0			
* „ „ Skin and Urinary Hospital	2	2	0			
* „ „ Hospital for Nervous Diseases	2	2	0			
*Tamworth Hospital (Bread)	24	16	6			
Bolehall and Glascoate Nursing Association	1	1	0			
*Wilnecote Nursing Association	1	1	0			
Tamworth Nursing Association	1	1	0			
*Stafford District Co-operative Union	2	2	0			
Necessitous Members	6	14	9			
		64	17	2		
„ Interim Dividend		2875	19	1		
„ Collective Life Assurance Premium		477	0	5		
„ Interest—Hospital Donation		7	6	6		
„ Corporation Profits Tax		4	11	0		
„ Accident		30	9	8		
„ Prosecution		2	5	0		
„ Balance—Investments Revenue Account		6	1	2		
„ Surplus, as per Balance Sheet		4884	2	0		

	£	s.	d.
By Balance	305	15	11
„ Surplus, as per Trade Account	7998	4	1
„ Corporation Profits Tax—Refund	48	12	0

£8362 12 0

£8362 12 0

PROPOSED DISPOSAL OF SURPLUS ACCOUNT.			CR.		
Dr.	£	s. d.		£	s. d.
Share Interest	1700	0 0	By Surplus disposable	6584	2 0
Dividend to Members on £60,000, at 1s. in the £.....	3000	0 0			
Educational Committee	101	4 6			
Reserve Fund.....	82	17 6			
Farm Suspense	1000	0 0			
Carried forward	700	0 0			
	<u>£6584</u>	<u>2 0</u>		<u>£6584</u>	<u>2 0</u>

THOS. BRODRICK, *Public Auditor.*

EDUCATIONAL DEPARTMENT.

DR.

STATEMENT OF ACCOUNTS for Half Year, from January 15th, 1923, to July 16th, 1923.

CR.

INCOME.		£	s.	d.
To Cash in hand, January 15th, 1923		5	18	9
" Grant		70	2	3
" Rent of Rooms, Piano, &c.		57	13	10
" Advertisements in <i>Wheatshaf</i>		37	11	4
" Hire of Sick Appliances.....		1	6	3
" Sale of Literature		0	10	0
" Interest		0	1	1

£173 3 6

EXPENDITURE.		£	s.	d.
By <i>Wheatshaf</i> , Co-operative News, &c.		45	6	7
" <i>Wheatshaf</i> Delivery		8	6	6
" Coal, Coke, and Electricity		12	12	7
" Due to late Secretary		2	9	6
" Hire of Piano and Rooms		15	10	0
" Cleaning and Attendance		27	8	0
" Repairs, &c.....		21	5	0
" Postage and Sundries.....		2	2	10
" Rates, Taxes, and Insurance.....		28	1	2
" Librarian		1	19	0
" Delegation		0	7	6
" Sick Appliances		0	15	0
" Books—Library		2	10	0
" Secretary		2	0	0
" Cash in hand, July 16th, 1923		2	9	10

£173 3 6

Audited and found correct,

THOS. BRODRICK, Public Auditor.

PAYMENTS TO COMMITTEE & DELEGATES, Half Year ended July 16th, 1923

	Stocktaking.	Committee Fees.	Delegation Expenses.	TOTAL.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Mr. FRENCH.....	0 17 6	8 10 0	1 17 6	11 5 0
" HACKETT	0 5 0	6 10 0	1 10 0	8 5 0
" RICHARDS.....	0 5 0	4 5 0	.....	4 10 0
" JACKSON	0 12 6	6 10 0	6 17 6	14 0 0
" G. H. SMITH	0 17 6	6 10 0	.....	7 7 6
" DAVIS.....	0 17 6	6 10 0	.....	7 7 6
" SANDERS	0 5 0	6 5 0	0 7 6	6 17 6
" WRENCH	0 5 0	6 10 0	.....	6 15 0
" GENDERS	0 17 6	6 10 0	0 7 6	7 15 0
" NEWSTEAD	1 5 0	4 5 0	.....	5 10 0
" J. SMITH	1 10 0	6 10 0	0 7 6	8 7 6
" SHUTTLEWORTH	0 5 0	6 10 0	.....	6 15 0
" HUNSTONE .....	.....	.....	0 12 6	0 12 6
" STOCK .....	.....	.....	0 7 6	0 7 6
" BROOKFIELD .....	.....	.....	0 12 6	0 12 6
" FARMER.....	.....	.....	6 0 0	6 0 0
	8 2 6	75 5 0	19 0 0	102 7 6

Dr.

WORKS DEPARTMENT ACCOUNT.

Cr.

	£	s.	d.
To Stock on hand, January 15th, 1923	2442	14	8
„ Materials purchased	1129	15	11
„ Wages	1539	1	0
„ Expenses	84	18	6
„ Interest and Depreciation	338	4	10
„ Carting	37	5	0

 £5571 19 11

	£	s.	d.
To Sales	737	10	6
„ Transfers—			
Expenses	460	12	0
Shoeing	128	3	2
„ Repairs—			
Vehicles	290	4	5
Buildings	336	6	4
Fixtures	114	16	4
Farms	884	0	6
Cottages	71	14	7
„ Special Alterations	271	14	10
„ Stock on hand, July 16th 1923	2276	17	3

 £5571 19 11

**4s.
for 1d.**



RECENT CLAIMS PAID

	1923.		£	s.	d
Feb.	8	.....	18	4	2
"	20	.....	17	14	3
Mar.	7	.....	21	0	8
April	21	.....	36	2	8
May	7	.....	23	6	10
"	18	.....	29	15	10
June	14	.....	27	13	0
July	5	.....	22	11	10

THAT IS WHAT THE **COLLECTIVE ASSURANCE SCHEME**

OF THE CO-OPERATIVE
MOVEMENT SECURES
FOR YOU.

On every £1 of purchases made by you at the Stores 1d. is paid. On this, in case of death, 4s. is paid for males and 2s. for females.

THE MORE YOU SPEND
THE MORE YOU GET.

NO ENTRANCE FEE.

NO MEDICAL EXAMINATION.

“Much to Health will Cleanliness avail”

TO BE HEALTHY AND HAPPY USE ONLY

C.W.S SOAPS

CONGRESS, WHITE WINDSOR, & NAPTHA

For Daily Household Use.

===== CARBOLIC for Disinfectant Purposes. =====

TOILET SOAPS, DRY SOAP, SOAP FLAKES,
&c.

ALL OBTAINABLE FROM THE GROCERY DEPARTMENT, OR
SENT WITH YOUR WEEKLY ORDERS.



Have you ever considered

what the Members of the Tamworth
Co-op. have gained by making their
purchases from their own Society?

They have had as	DIVIDEND	—————	£283,172
„ „	INTEREST	—————	£70,934
„ „	COLLECTIVE ASSURANCE	—————	£5,530

Besides the above they always get the
BEST VALUE FOR MONEY

Therefore ——— Spend all your money at the Co-op.

SHARE BOOKS NOT IN FOR AUDIT, JULY 16th, 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.

1	378k	794a	1262e	1887b	2293a	2776	3350	3709	4051d	4468	4862b	5226	5465	5802	6099	6353	6588b	6907	7416	7750
11	383	803	1265	1903b	2295	2785	3356d	3714	4058e	4473	4877b	5229	5470	5804g	6106e	6358	6595	6927	7417	7752
14	386	813d	1278	1914b	2306a	2804	3385	3715c	4059	4481	4893	5230b	5514	5805g	6108b	6359	6603	6934	7438	7755
21	390	821	1287a	1946c	2319	2812g	3387b	3744	4062	4484	4898	5232	5524	5808g	6130	6360b	6604b	6948	7445a	7757
30a	396	827b	1322a	1956i	2337g	2824	3399i	3748	4066	4487	4915	5233b	5539	5813a	6137	6363	6610c	6952b	7451	7760
40	402	837	1337	1959	2338n	2836i	3405	3750c	4069	4499	4937i	5235d	5547	5817g	6139	6364	6614	6956e	7458	7763
63	425a	849	1344	1974c	2348a	2857b	3409b	3754c	4085	4506a	4939e	5265	5548	5820g	6143	6365	6615e	6995	7460c	7775
82	435e	851	1349c	1986e	2350a	2878c	3436b	3773	4089e	4509	4940	5272f	5549	5821d	6146	6366a	6628c	7005	7462c	7776
90	436	861i	1363b	2000c	2352m	2880	3443k	3798	4109	4526	4945b	5279	5552	5829g	6149	6367a	6632	7014	7464c	7786
91	437b	864	1364b	2008	2368	2904	3452g	3805a	4117	4533	4947	5281a	5553	5831a	6165	6368	6667	7046e	7476c	7795
92	457a	872	1421a	2010l	2371a	2915	3458c	3817a	4121a	4534	4989	5312	5562	5840	6187a	6369a	6683	7049a	7482c	7819
94	464b	892	1439	2023	2387	2932	3462	3818	4130	4561a	4990a	5318	5570d	5841	6192	6371	6686a	7051	7483	7827
104	466b	895	1448	2026a	2408	2948	3471	3821	4134	4562	4999c	5321b	5594a	5853	6194	6373	6698	7052	7484	7829
107	473	900	1469	2042	2428	2962b	3472a	3822a	4147	4571	5004	5327b	5599c	5866	6210b	6377	6706	7064	7493	7843
116d	476	910f	1480	2046i	2430d	2970	3482m	3828	4154	4574	5006	5342a	5606	5883	6217	6380	6716	7095b	7498	7864
122b	484	912	1485a	2075	2434n	2989	3492c	3828	4162a	4579	5018a	5345	5614g	5884g	6220	6381b	6718	7100	7505b	7879
135	495	913	1509b	2086a	2436c	2993	3510	3831	4185	4589	5029	5346	5617f	5889	6237	6382	6726	7103	7515a	7888
146	497b	916a	1513b	2089f	2457	2999g	3516	3837c	4197	4593	5035	5356f	5621g	5893c	6239b	6385a	6733	7128a	7519	7892
180	503a	939b	1528a	2099	2478	3008	3517	3841	4213	4601a	5036d	5362	5625	5896a	6270	6387	6742b	7130b	7520	7899
181f	528	949	1538a	2100	2484d	3012c	3526a	3854	4217a	4602	5039	5365	5626a	5899	6273b	6390	6747b	7133	7524	7905
202	535a	955	1549d	2110k	2485a	3018b	3528	3855	4221b	4604a	5040	5368	5627f	5903a	6276	6391	6748	7139	7532	7916
206	544f	971a	1552	2112c	2501e	3022	3537	3885	4224c	4618	5042f	5376c	5629	5904b	6279	6393	6749	7153	7543c	7946
217a	545	995	1553	2117	2511	3042	3561e	3886	4233k	4626	5053	5381b	5633	5905c	6280	6394	6751	7179	7546	7947
221	548	1008	1558	2119b	2517	3044	3565b	3909	4232	4636	5056	5382	5641	5906	6297	6398a	6753	7181a	7551	7949
223f	551g	1011b	1566	2123	2533c	3056	3577b	3918	4256	4665	5063f	5383	5642	5913	6298	6399a	6759	7182a	7561	7952
230	552	1015	1576a	2152i	2563b	3057k	3585	3933a	4269	4690	5065i	5384f	5649e	5916	6300	6400a	6769	7206	7563	7962
235	573	1044a	1589	2157	2564a	3119a	3586b	3942a	4306	4691b	5069	5390	5654	5927	6305c	6402	6772a	7208	7564	7982
238	628a	1045	1620	2164	2582	3122b	3593b	3947	4310	4693	5091g	5391	5665b	5938	6308	6407c	6780	7220c	7567b	7994
247c	633	1061	1637	2184a	2600	3157	3597a	3954	4315	4694	5098b	5394c	5668	5940a	6310	6424	6785	7221	7568	7998
262	634	1062	1641	2190b	2607b	3165b	3608a	3959	4333b	4695	5121	5397	5692c	5946	6317	6425	6797	7234	7569	
272g	664	1067	1642e	2195a	2612e	3174	3610	3966c	4334	4709	5122g	5400	5694a	5970	6319	6426	6799	7235c	7570c	
275d	665i	1074b	1675	2196b	2617	3191e	3614	3976	4348	4715	5123e	5414	5700	5971	6322	6429b	6829	7236c	7634	
278	681	1109	1689b	2199f	2618d	3203	3618	3981	4353b	4739	5136	5419	5706b	5982	6325	6434	6834c	7242	7638	
294g	684	1110a	1692	2202	2620c	3222	3622k	3990	4369b	4742	5138	5422	5711	5994	6327	6451d	6841c	7251	7640	
298	690	1114	1699	2210a	2630	3223	3631	4009	4371	4747b	5139	5425	5719	6020d	6328	6458	6847c	7284	7659	
313	692a	1139	1725a	2228	2636a	3226b	3636	4019	4377	4756a	5168k	5426	5722e	6033b	6330	6471	6851	7287	7677	
322	705a	1187a	1731	2229	2669	3230	3648	4020	4390b	4763	5170i	5428	5738g	6035a	6331a	6472a	6865	7289b	7679	
333	716	1191	1743	2235	2686c	3243c	3659	4025b	4401	4774	5179	5430c	5748	6036	6332	6473	6868	7309c	7690	
337	719	1203	1744	2239a	2693	3245	3678	4026	4406n	4786b	5193	5435	5749a	6038	6334	6476	6869b	7348b	7697	
340b	737a	1211b	1761b	2243	2708a	3250e	3679	4027e	4436a	4800a	5195	5438g	5761	6042b	6335	6500c	6871b	7353c	7708	
351	741	1224c	1771	2257	2710c	3251	3680b	4029	4441	4810	5200	5439	5777	6048	6337	6521c	6872c	7370	7727	
353a	747	1236	1805	2271	2744	3253h	3682	4030a	4449	4826a	5212	5445	5778g	6068	6340d	6523	6880	7371	7729	
365	755	1237	1838d	2274	2749b	3254	3692d	4037	4454	4843	5220	5447	5782g	6072	6346	6527	6889	7391a	7738	
368	767	1246e	1878f	2282	2754	3283	3694	4040a	4455	4852a	5222	5461e	5793d	6095a	6349	6535b	6895	7393	7748	
377	778b	1252	1884	2289	2768	3298a	3708	4041a	4465	4854	5224	5464	5801	6098a	6351	6579	6904c	7413	7749	

A Fine of 3d. is incurred in each case.

See Rule 19.

SMALL SAVINGS BOOKS NOT IN FOR AUDIT, JULY 16th, 1923.

3	22	45	69	88	115	138	156	175	194	211	227	251	281	304	324	349	368	392	410	434
7	23	46	70	89	119	139	157	176	195	212	228	252	283	306	325	350	370	393	412	436
8	24	47	71	90	121	140	158	177	196	213	229	257	286	307	328	351	371	394	414	437
9	25	48	72	91	123	141	160	178	197	214	230	259	289	308	329	352	372	395	415	438
10	26	49	73	92	124	142	161	180	198	216	231	261	291	309	330	353	373	396	416	441
11	27	51	74	94	125	143	162	183	199	217	232	263	292	310	331	354	374	397	417	442
12	28	54	76	97	128	145	165	184	200	218	233	264	294	311	332	355	376	398	420	443
14	30	55	77	103	129	146	166	185	202	220	234	269	296	312	333	357	378	399	422	444
15	31	58	78	104	130	147	167	186	203	221	237	270	297	313	334	359	382	400	424	445
16	33	59	79	105	131	148	169	188	204	222	238	271	299	315	337	363	385	402	428	447
17	36	60	81	106	132	150	170	189	205	223	240	274	300	316	338	364	386	404	429	449
18	39	62	83	109	133	152	172	190	206	224	241	275	301	319	339	365	387	405	430	450
19	42	64	85	112	135	153	173	191	207	225	246	278	302	321	344	366	389	406	431	452
21	43	68	87	113	136	154	174	193	209	226	250	280	303	322	346	367	391	408	432	456

SMALL SAVINGS BOOKS—continued.

457	533	626	723	836	982	1112	1222	1359	1474	1587	1738	1852	1980	2093	2218	2310	2423	2543	2619	2708
458	534	627	724	842	983	1113	1224	1361	1476	1588	1739	1853	1981	2094	2219	2312	2424	2544	2620	2709
460	535	631	727	843	985	1116	1226	1362	1477	1593	1740	1857	1984	2095	2220	2314	2427	2545	2622	2710
461	536	632	728	844	989	1117	1231	1366	1478	1597	1741	1858	1986	2096	2221	2320	2428	2546	2623	2711
466	537	633	729	846	993	1118	1235	1367	1479	1599	1746	1863	1988	2097	2222	2323	2429	2548	2633	2721
467	538	635	730	848	994	1119	1236	1368	1480	1600	1750	1866	1989	2100	2223	2329	2431	2549	2635	2722
468	539	638	732	851	996	1121	1237	1371	1482	1613	1751	1868	1992	2101	2224	2331	2436	2550	2636	2723
469	540	642	735	853	997	1122	1239	1375	1483	1616	1753	1869	1995	2102	2229	2341	2440	2551	2637	2725
470	542	643	738	855	998	1123	1240	1377	1484	1620	1754	1871	1997	2106	2230	2343	2442	2552	2638	2727
472	543	645	740	856	999	1128	1245	1379	1485	1626	1757	1872	2001	2107	2231	2346	2446	2553	2639	2729
473	544	647	742	857	1000	1129	1249	1381	1492	1627	1758	1876	2002	2108	2232	2348	2447	2554	2640	2729
475	546	649	746	865	1001	1130	1250	1382	1493	1628	1759	1877	2004	2113	2233	2349	2448	2555	2641	2731
476	548	650	748	867	1005	1131	1251	1384	1499	1629	1760	1883	2005	2114	2234	2350	2450	2556	2642	2732
478	550	654	750	872	1009	1133	1253	1385	1500	1630	1762	1886	2007	2115	2236	2351	2451	2557	2643	2733
479	551	655	751	877	1011	1135	1256	1386	1502	1631	1764	1888	2011	2117	2237	2352	2458	2560	2644	2734
480	554	658	752	881	1013	1136	1257	1393	1503	1637	1768	1896	2015	2120	2241	2353	2460	2563	2645	2735
483	555	659	754	883	1015	1137	1261	1399	1504	1640	1769	1897	2017	2122	2242	2355	2464	2564	2646	2736
485	559	660	755	884	1016	1140	1262	1400	1505	1642	1770	1901	2018	2123	2243	2357	2465	2565	2647	2738
486	560	667	756	887	1018	1142	1267	1401	1506	1645	1774	1902	2019	2124	2244	2358	2467	2567	2649	2739
487	561	668	757	892	1019	1143	1270	1402	1508	1651	1775	1904	2020	2126	2248	2361	2469	2568	2650	2742
488	564	669	758	895	1024	1144	1271	1405	1515	1658	1776	1906	2021	2128	2254	2362	2470	2569	2652	2743
489	569	670	760	896	1026	1147	1272	1409	1517	1659	1777	1908	2022	2129	2256	2363	2475	2570	2658	2746
490	570	671	761	897	1029	1151	1276	1411	1518	1663	1778	1909	2023	2131	2257	2364	2476	2575	2659	2747
491	572	672	763	898	1031	1153	1278	1413	1520	1666	1780	1914	2024	2133	2258	2365	2477	2576	2660	2748
492	573	673	764	899	1035	1158	1280	1415	1521	1670	1781	1922	2026	2135	2262	2366	2478	2578	2661	2750
494	574	677	766	901	1036	1159	1281	1417	1523	1673	1783	1927	2027	2142	2264	2367	2480	2579	2664	2753
495	575	678	771	902	1041	1160	1282	1420	1527	1677	1788	1928	2028	2144	2265	2368	2482	2580	2667	2754
496	578	680	772	903	1044	1161	1289	1424	1529	1678	1789	1929	2029	2145	2266	2370	2484	2581	2670	2755
497	579	681	773	904	1045	1162	1292	1427	1530	1682	1790	1931	2033	2149	2267	2372	2486	2583	2671	2756
498	580	682	774	905	1046	1163	1293	1431	1532	1684	1791	1932	2035	2156	2268	2375	2488	2584	2672	2757
499	581	684	780	906	1051	1164	1295	1432	1533	1685	1792	1936	2039	2159	2269	2376	2490	2587	2673	2759
500	588	685	782	908	1052	1167	1297	1434	1535	1686	1793	1939	2040	2162	2270	2377	2491	2588	2674	2760
501	589	688	783	909	1054	1168	1308	1435	1536	1687	1798	1942	2041	2163	2271	2380	2493	2589	2677	2763
502	591	689	786	910	1056	1170	1316	1437	1538	1688	1799	1943	2042	2164	2272	2381	2497	2590	2678	2765
503	593	692	787	913	1058	1171	1317	1438	1541	1692	1800	1945	2043	2168	2273	2383	2499	2591	2679	2766
504	594	693	791	917	1059	1174	1318	1439	1545	1693	1801	1946	2044	2171	2275	2384	2502	2592	2682	2767
505	595	696	792	922	1061	1177	1321	1440	1550	1695	1803	1949	2046	2173	2277	2387	2507	2594	2683	2770
506	599	697	793	926	1063	1178	1325	1444	1552	1706	1807	1951	2048	2174	2278	2389	2508	2595	2685	2771
508	600	698	795	938	1065	1179	1327	1445	1553	1707	1809	1952	2050	2178	2280	2390	2509	2597	2687	2772
511	603	699	796	942	1069	1182	1329	1448	1556	1710	1810	1953	2051	2182	2281	2391	2511	2598	2689	2773
512	604	700	802	949	1071	1183	1330	1451	1557	1711	1811	1954	2054	2183	2286	2393	2514	2600	2690	2774
513	607	703	807	951	1074	1184	1335	1453	1560	1712	1812	1955	2056	2185	2287	2397	2517	2602	2691	2775
514	611	704	812	955	1080	1189	1336	1454	1564	1713	1816	1956	2058	2188	2288	2398	2520	2603	2692	2779
517	612	705	815	956	1084	1192	1340	1455	1568	1718	1817	1959	2059	2192	2289	2400	2522	2604	2693	2780
519	613	707	818	959	1086	1193	1342	1456	1570	1719	1819	1964	2062	2193	2290	2406	2526	2605	2694	
520	614	710	820	961	1091	1195	1346	1457	1571	1721	1820	1965	2066	2199	2291	2410	2527	2607	2696	
522	616	711	821	966	1095	1203	1347	1459	1573	1722	1821	1967	2068	2200	2296	2411	2531	2608	2697	
524	618	713	825	967	1096	1204	1349	1460	1576	1723	1830	1968	2069	2203	2300	2412	2532	2609	2698	
527	619	714	826	969	1097	1210	1350	1466	1578	1724	1832	1969	2079	2204	2301	2414	2534	2610	2701	
528	620	715	827	970	1100	1212	1352	1468	1580	1728	1833	1970	2082	2206	2303	2415	2536	2612	2702	
529	621	716	828	971	1104	1213	1353	1470	1581	1731	1834	1971	2085	2208	2304	2417	2538	2613	2703	
530	623	719	830	972	1105	1214	1356	1471	1582	1732	1839	1975	2086	2213	2305	2418	2539	2614	2705	
531	624	720	833	973	1109	1216	1357	1472	1583	1733	1842	1977	2087	2215	2306	2421	2540	2615	2706	
532	625	721	835	980	1111	1217	1358	1473	1586	1734	1847	1979	2088	2216	2307	2422	2542	2616	2707	

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 16th, 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 6th, 7th, and 8th day of September, 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:—

Christmas Club.—Deposits received at any time in any Department or the Office from January 1st to December 1st. Allowances in goods as follows:—For 5/- deposited, goods allowed to 5/3; for 10/- deposited, goods allowed to 10/6; for 15/- deposited, goods allowed to 15/9; for 20/- deposited, goods allowed to 21/-. Further particulars given on application.

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 October 13th, 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, Sept. 6th, 7th, and 8th, 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 APRIL 14th to JULY 16th, 1923.

No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.	No.	£	s.	d.
1.....	3	14	11	5.....	7	16	11	9.....	3	1	10	13.....	29	15	10	17.....	6	5	11	21.....	27	13	0	25.....	4	9	4
2.....	6	8	9	6.....	23	6	10	10.....	11	11	7	14.....	9	3	1	18.....	13	9	10	22.....	4	16	2	26.....	2	11	9
3.....	6	1	9	7.....	13	4	0	11.....	4	11	1	15.....	1	16	10	19.....	7	0	5	23.....	8	0	6	27.....	22	11	10
4.....	36	2	8	8.....	7	17	6	12.....	4	16	2	16.....	6	2	5	20.....	10	4	3	24.....	3	2	3	28.....	8	2	4

TOTAL CLAIMS PAID TO DATE, £5,530. 13s. 10d.

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, TAWWORTH.

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.