

**NOTE—QUARTERLY MEETING** will be held in **ASSEMBLY HALL, COLEHILL**, on **JUNE 1st, 1927**, at **7-15 p.m.**

# **TAMWORTH INDUSTRIAL CO-OPERATIVE SOCIETY**

**LIMITED.**

Established November 24th, 1886.

Registered March 15th, 1887.

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

Register No. 2582, Staffs.

Telephone : Tamworth 160.

Telegrams : "KOHOP, TAMWORTH."

**The 162nd**

## **QUARTERLY REPORT**

FOR THE

**QUARTER ENDED  
APRIL 16th, 1927.**



**BANKERS:**

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



**CENTRAL PREMISES.**



# OFFICERS OF THE SOCIETY.

Chairman : MR. W. J. FRENCH, C.C.

Secretary and Manager: MR. F. S. WHARTON, F.C.I.S., F.L.A.A.

Auditors : CO-OPERATIVE WHOLESALE SOCIETY LIMITED, Audit Office, 111, Corporation 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.			TOTAL.
		Possible.	Actual.							
*MR. HENRY SANDERS .....	June, 1927.	23	23	15	...	...	6	...	...	44
* " JOHN SMITH .....	"	23	18	...	6	...	...	...	...	24
* " HENRY WALTON .....	"	23	21	...	8	...	...	...	...	29
" JOHN DAVIS .....	Dec., 1927.	23	23	14	...	12	6	...	...	55
" JOSEPH WRENCH .....	"	23	23	...	...	7	...	...	...	30
" GEO. H. FARMER .....	"	23	23	...	...	9	...	...	...	32
" ALBERT E. HACKETT .....	June, 1928.	23	22	12	7	3	6	...	...	50
† " GEORGE NEWSTEAD .....	"	23	11	...	...	6	...	...	...	17
" WALTER J. FRENCH .....	"	23	23	10	3	8	3	...	...	47
* " GEO. SHUTTLEWORTH .....	Dec., 1928.	23	22	...	9	...	...	...	...	31
† " WILLIAM JACKSON .....	"	23	23	14	...	...	...	...	...	37
" GEO. H. SMITH .....	"	23	23	...	9	...	6	...	...	38

\* Retiring Members. Mr. Walton does not seek re-election.

† Ill five times.

‡ Ill once.

## NOMINATIONS FOR GENERAL COMMITTEE.

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

Nominee.	Proposer.	Seconder.
Mr. JOHN BODELL .....	Mr. H. Wilcox .....	Mr. H. Forrester.
" THOMAS GENDERS .....	" Wm. Wright .....	" Hbt. Atkins.
* " HENRY SANDERS .....	Mrs. S. French .....	Miss I. French.
	Mr. Wm. Sanders .....	Mrs. M. Withnall.
	" A. Nicholls .....	" J. Nicholls.
* " J. SMITH .....	" G. Riley .....	" J. Rabbage.
	" J. H. Abbott .....	Mr. T. Eaton.
	" A. Morrall .....	" Harry Wilson.
	Mrs. M. J. Salt .....	" Geo. Davis.

\* Retiring Members.

Voting will take place at the General Office between the hours of 8 a.m. to 12 noon, and at the Assembly Hall, 5 Colehill, Tamworth, between 2 and 8 p.m. Voting Papers will be supplied at these times, but the SHAREHOLDER'S CARD MUST BE PRODUCED.

# THE QUARTERLY MEETING

WILL BE HELD

In the Assembly Hall, on Wednesday, June 1st, 1927.

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**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.**

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Chair to be taken at **7-15 p.m.**, when the following and any other Business that may transpire will be brought forward :—

## **AGENDA.**

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. Confirmation of Minutes of the last Quarterly Meeting.</li> <li>2. Report of Committee.</li> <li>3. Recommendations of the Committee:—That the Society donate:             <ul style="list-style-type: none"> <li>(a) £2. 2s. to the Birmingham and Midland Skin and Urinary Hospital.</li> <li>(b) £2. 2s. to the Birmingham and Midland Hospital for Nervous Diseases.</li> <li>(c) £1. 1s. to the Fazeley and Drayton Nursing Association.</li> <li>(d) £1. 1s. to the Wilnecote Nursing Association.</li> </ul> </li> <li>4. Election of Three Members to the Direct Representation Committee.</li> </ol> | <ol style="list-style-type: none"> <li>5. Election of Scrutineer. (Mr. W. S. Jackson retires.)</li> <li>6. Nominations for Three Members to serve on the Educational Committee. Messrs. T. H. Sutton, E. Collins, and P. R. James are the retiring Members.</li> <li>7. Reports of Delegates:—             <ul style="list-style-type: none"> <li>(a) C.W.S. Divisional Meeting at Ripley.</li> <li>(b) Stafford District Conference at Tipton.</li> </ul> </li> <li>8. Declaration of the Election of Three Members to the General Committee.</li> </ol> |
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# COMMITTEE'S REPORT.

## FELLOW-MEMBERS,

Our Report for the 162nd Quarter (14 weeks) is presented to you herewith, and we trust same will meet with your approval.

**SALES.**—The Sales for the period were £81,940, as against £78,085 for last Quarter and £70,633 for the corresponding period of last year.

### MEMBERSHIP.—This is as follows:—

At the beginning of the Quarter.....	7803
Admitted during the Quarter .....	233
	8036
Less Removals, &c. ....	140
Total at end of Quarter .....	7896

**MEMBERS' PURCHASES.**—These equal 14s. 9½d. per week as compared with 14s. 2½d. per week for last Quarter, and 14s. 1½d. per week for the corresponding period of last year. The following is the list of purchases by districts submitted for your information:—

District.	Purchases.	Average per Member.	District.	Purchases.	Average per Member.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Shuttington .....	842 12 6	12 15 2	Wood End .....	1155 7 6	8 19 1
Austrey .....	561 10 0	11 9 2	Tamworth .....	17180 10 0	8 18 7
Hurley .....	2005 10 0	10 12 3	Edingale .....	347 5 0	8 18 0
Bodmoor Heath .....	380 7 6	10 11 4	Syerscote .....	69 12 6	8 14 0
Drayton .....	691 0 0	10 9 4	Twogates .....	1606 0 0	8 14 0
Hall End .....	394 15 0	10 7 9	Hockley .....	269 5 0	8 13 8
Freasley .....	165 5 0	10 6 6	Birchmoor .....	1388 5 0	8 13 6
Canwell .....	162 12 6	10 3 3	Bonehill .....	563 5 0	8 10 8
Hopwas .....	1287 0 0	10 2 8	Wigginton .....	970 15 0	8 10 4
Haunton .....	91 2 6	10 2 6	Harlaston and Portway .....	459 17 6	8 10 3
Dosthill .....	1902 2 6	9 19 2	Packington .....	48 17 6	8 2 11
Thorpe .....	188 15 0	9 18 8	Coton (Hopwas) .....	288 17 6	8 0 5
Dordon .....	5252 10 0	9 17 10	Elford .....	646 2 6	7 17 7
Amington .....	4297 0 0	9 15 8	Wilnecote .....	4530 15 0	7 10 9
Alvecote .....	517 17 6	9 15 5	Hints, Bangley, and Whitacre .....	778 2 6	7 9 7
Polesworth .....	4802 10 0	9 14 9	Nomans Heath .....	194 0 0	7 9 2
Middleton .....	375 15 0	9 12 8	Statfold .....	156 5 0	7 8 9
Warton .....	1010 17 6	9 10 7	Orton-on-the-Hill .....	88 10 0	7 7 6
Glascote Heath .....	681 12 6	9 6 9	Fazeley .....	2548 0 0	7 6 5
Bolehall .....	917 15 0	9 5 4	Clifton Campville .....	292 0 0	7 2 5
Ashby Road .....	638 2 6	9 4 11	Piccadilly .....	628 17 6	6 19 0
Kettlebrook .....	4050 12 6	9 4 8	Belgrave .....	620 12 6	6 17 11
Mount Pleasant .....	580 15 0	9 4 4	Seckington .....	116 15 0	6 17 4
Cliff .....	54 12 6	9 2 1	Comberford .....	396 15 0	6 16 9
Glascote .....	6510 0 0	9 1 1	Lea Marston .....	48 15 0	6 1 10
Kingsbury .....	1655 10 0	9 0 11			
Newton Regis .....	695 12 6	9 0 8			

The **BREAD OUTPUT** for the Quarter was 85,871 stones, as compared to 79,956 stones for the last Quarter and 77,244 stones for the corresponding period of last year.

**INTERIM DIVIDEND.**—We recommend the payment of an Interim Dividend of 1s. 4d. in the £, and this will be paid out at the Central Premises on Thursday, Friday, and Saturday, June 2nd, 3rd, and 4th.

**FARMS.**—The Sales of Grade A (T.T.) Milk continue to increase, and we hope soon to have the Arkall Byre filled up again so that we can supply more of our Members with this most valuable article of food.

**CREDIT ACCOUNTS.**—The amount of accounts owing to the Society is being gradually reduced, and we hope soon they will have regained their normal state, as before the mining dispute of last year. There are still a few Members who are not making any attempt to pay off their debts, and we appeal to them to realise their obligations and make a special effort to pay them off.

**TWENTY-WEEKS CLUB.**—This continues to increase, and we believe it has been a boon to our Members by assisting them in their purchase of Clothing, Boots, &c. The number of accounts opened since the commencement is 3,007, and the amount let out is £6,707; but of this the sum of £4,160 has been repaid, leaving a balance of £2,547 still to be paid. 1,228 accounts have been fully paid off.

**CHANGES OF ADDRESS.**—Will Members who have changed their address please fill in the form contained in this report, and send to the office so that we can make our records up to date.

We thank you for your loyalty to the Society in the past, and trust to continue to receive your full support in the future.

Yours faithfully,

*Per pro* the Committee,

FREDK. S. WHARTON, SECRETARY.

FOR THE  
SAKE OF YOUR HEALTH  
EAT OUR

HIGH-GRADE BREAD.

Every loaf is carefully wrapped in waxed paper, thus ensuring perfect cleanliness and good keeping quality.

No extra charge for wrapping.



# PROGRESS OF THE SOCIETY FROM 1887 TO JANUARY, 1927.

Year.	Mem- ber- ship.	Sales.	Share Capital.	Trade Surplus.	Depre- ciation.	Interest.	Reserve and Insur- ance Funds.	DIVIDEND.		Bonus to Employés.	Grants to Education.	Charitable Purposes.
								Allotted.	Average per £.			
1887.....	254	£ s. d. 2704 17 5½	£ s. d. 823 2 1	£ s. d. 401 9 5	£ s. d. 6 10 0	£ s. d. 7 12 0	£ s. d. 60 1 0	£ s. d. 242 0 9	s. d. 2 0	£ s. d. ....	£ s. d. 5 17 6	£ s. d. ....
1888.....	425	6744 15 3	1595 16 6	600 13 8	22 11 0	45 8 9	29 17 6	573 14 3	1 10½	2 12 5½	4 7 0	....
1889.....	479	9346 15 10	1916 4 7	791 10 8	49 8 1	80 7 8	109 4 6	725 18 0	1 7½	11 7 9	18 13 10	3 3 0
1890.....	505	10681 7 5½	2586 4 8½	950 18 0	67 0 3	108 2 7	144 11 3	890 13 4	1 9	20 10 3½	12 17 0	1 1 8
1891.....	672	14435 17 9	3645 0 3½	1343 7 10	98 9 2	146 0 8	194 0 10	1274 2 10	1 10½	17 17 5	20 10 0	1 0 0
1892.....	820	16258 12 0	4480 11 4	1514 15 2	167 17 5	188 4 10	255 18 1	1449 16 3	1 9½	20 16 11	21 0 0	2 2 6
1893.....	903	19575 19 5	5630 11 5½	1583 8 1	237 4 7	238 17 6	324 12 3	1495 13 7	1 7½	24 2 6	23 0 0	1 1 0
1894.....	980	21064 1 4½	5823 11 10	1943 1 6	245 19 6	307 0 11	403 1 9	1555 1 0	1 9½	24 18 8	24 5 0	3 3 0
1895.....	1086	24161 13 7½	7084 14 0	2473 8 0	269 5 2	334 9 9	586 13 10	2182 19 9	2 0	29 1 5	25 4 0	7 17 0
1896.....	1171	25773 4 9	8902 19 4½	2486 3 0	326 15 9	404 6 0	603 12 5	2309 12 9	1 11½	31 6 9	28 10 0	2 3 0
1897.....	1398	31495 12 5½	12903 7 7½	3350 11 6	430 10 5	506 10 1	621 2 6	2570 1 10	1 9½	36 12 10	27 15 0	9 14 6
1898.....	1690	37097 15 0½	15135 9 6	4312 0 6	491 15 3	647 0 8	783 8 10	4334 3 7	2 0	57 3 9	50 12 10	16 16 6
1899.....	1783	40423 2 10½	17787 10 6	4397 14 4	597 15 11	757 14 7	1043 19 10	2616 4 4	1 10½	49 18 5	40 3 0	11 16 6
1900.....	1869	44763 19 7	19541 17 6	5345 3 4	747 7 6	808 12 3	1142 0 8	4198 14 3	2 0	56 1 8	45 6 1	43 12 11
1901.....	2040	49245 12 11½	20439 3 10½	5845 4 9	787 5 6	808 6 9	1366 12 3	4755 5 5	2 0	62 8 8	52 4 1	30 17 10
1902.....	2220	55459 16 7½	23719 0 2½	7101 16 0	723 3 11	945 1 6	1443 10 10	5658 16 0	2 2	74 2 7½	68 1 0	42 5 6
1903.....	2432	64238 3 2	26356 1 2	8119 9 4	747 17 8	1056 7 6	1790 8 6	7785 8 0	2 6	93 14 9	100 18 1	37 15 0
1904.....	2500	70789 11 4	28385 2 0	9243 11 1	839 0 10	1248 0 9	1867 8 7	8512 10 0	2 6	108 15 9	120 7 6	38 13 6
1905.....	2945	71010 8 8½	29427 15 11	8738 7 10	835 0 9	1315 12 5	1990 19 5	8556 5 0	2 6	92 3 7	109 4 9	54 11 9
1906.....	3070	76378 19 0	30561 8 1	19643 2 10	848 3 9	1361 8 10	1213 2 1	8963 4 2	2 5½	98 10 10	120 0 6	53 6 6
1907.....	3178	80719 3 7	32938 16 9	10835 2 7	837 0 11	1423 9 8	2155 4 7	9762 10 0	2 6	106 5 0	132 18 9	46 18 3
1908.....	3280	87619 1 11	35891 12 8	10840 16 4	1030 10 8	1606 8 1	1900 12 7	9965 13 4	2 4	112 16 3	129 5 0	69 6 1
1909.....	3550	88623 9 6	36592 16 0	10290 4 9	1019 1 9	1887 7 0	1942 3 1	9585 0 0	2 2½	113 14 8	128 9 3	69 0 9
1910.....	3580	89181 16 1	37119 15 9	11560 13 1	953 15 0	1693 17 6	2201 5 0	10632 10 0	2 5½	117 0 0	144 10 9	45 8 9
1911.....	3918	101655 3 9½	41039 14 5½	14061 1 11	1310 13 8	1805 18 11	3019 10 0	12305 15 0	2 6	134 11 5	175 15 3	60 5 11
1912.....	4200	108672 9 9	44056 19 1½	13509 6 9	1258 12 1	1973 1 10	3070 8 4	12684 11 8	2 5½	141 6 11	168 17 6	44 18 6
1913.....	4535	117339 16 8	50971 12 8½	14468 1 9	1360 11 3	2193 5 7	3384 18 7	13758 6 8	2 5	152 7 7	180 17 5	44 8 2
1914.....	4900	129852 8 10	56754 8 0½	16769 6 8	1338 8 1	2531 18 9	3630 8 5	15185 0 0	2 5	170 5 0	209 18 6	93 13 1
1915.....	5720	154908 5 10½	65512 4 5	15430 18 7	1621 6 6	2663 13 6	3819 8 1	14849 9 5	1 11½	193 10 1	192 17 6	103 1 3
1916.....	5506	164716 4 9	71446 4 10½	15631 14 0	1715 0 2	3221 17 6	4218 17 10	14367 10 0	1 9½	204 9 11	197 9 6	151 6 9
1917.....	5749	195600 12 1	77420 18 9½	14037 6 10	2479 2 8	3523 8 5	4445 1 3	12675 16 8	1 3½	232 0 1	172 3 9	380 3 4
1918 October, 1917, to January 1918.....	5800	51283 4 3	79626 13 3½	3134 18 9	481 3 3	398 14 11	4323 9 6	3162 10 0	1 3	59 19 0	39 3 6	123 7 2
1918.....	5900	212297 14 2	94292 8 10½	18157 5 6	2143 1 0	3876 11 9	4803 15 3	14674 14 2	1 5½	254 18 11	202 16 5	590 17 1
1919.....	6122	290025 14 4	23381 18 9	23971 11 4	2089 18 8	5307 4 1	8008 2 9	17816 9 9	1 6	174 8 0	299 12 9	344 18 1
1920.....	7085	381175 8 5	155928 11 8	27474 14 8	2697 18 10	6906 18 2	10001 6 9	12900 0 0	1 5	....	345 18 6	209 0 7
1921.....	7284	290094 15 2	145089 6 3	13126 8 8	3954 17 6	7494 15 1	6930 0 9	12532 18 7	0 10½	....	164 2 0	178 12 9
1922.....	7365	229980 2 6	137545 3 0	9948 12 4	2123 15 6	7297 10 9	6946 19 4	8673 15 0	0 9½	....	124 7 0	128 4 10
1923.....	7515	247242 7 7	142939 13 8	16413 6 11	3926 2 6	7384 14 6	7191 18 10	12867 15 5	1 0½	....	208 5 6	155 0 3
1924.....	7593	266047 17 4	154860 4 10	21516 11 4	4025 2 6	6867 14 0	7415 0 0	16856 2 0	1 8½	....	275 8 4	245 19 0
1925.....	7647	279182 12 4	162384 18 9	20623 11 4	4174 0 9	7508 10 5	658 9 6	18220 16 6	1 4	....	264 5 7	212 19 3
1926.....	7803	278718 13 4	159418 10 9	22370 4 0	4264 11 0	7461 15 10	1062 15 11	17881 9 6	1 4	....	285 7 4	237 0 8
.....	.....	453534 3 10	.....	411650 10 4	53265 2 9	96938 2 2	.....	343283 18 9	.....	.....	4956 7 3	3946 7 6



# 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 April 16th, 1927, 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 2nd, 3rd, and 4th day of June, 1927.

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 5s. deposited, goods allowed to 5s. 3d.; for 10s. deposited, goods allowed to 10s. 6d.; for 15s. deposited, goods allowed to 15s. 9d.; for 20s. deposited, goods allowed to 21s. Further particulars given on application.

**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 1d. to 10s. 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 4s. 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 or 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 July 16th, 1927, 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, JUNE 2nd, 3rd, and 4th,** 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.**

# C.W.S PAINT

Beautifies Wood  
and Metal Work.

For interior and exterior decorations, for wood or metal work, for big job or small jobs—always use C.W.S. Paints. \* Wide range of colours stocked of the possible quality in our

## FURNISHING DEPT., COLEHILL.

WHERE DID YOU BUY YOUR LAST BRUSH  
or BROOM FROM?

# Was it from the Co-op?

We sell Brushes and Brooms manufactured by the C.W.S., and for wear and tear they excel other makes.

Next time you require one for any purpose call and select from our Grocery or Furnishing Departments.

**SATISFACTION ASSURED.**



Extract from the Rules of our

# TWENTY WEEKS CLUB.

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1. Clubs will be issued from the Office only—minimum £1, maximum, £5.
2. All clubs must be paid up in twenty weeks from the date of issue, at the rate of 1/- per £1 per week.
3. Vouchers can be obtained to the full value of the club taken up upon payment of the balance owing, to be paid at the rate of not less than 1/- per £1 per week.
4. Vouchers may be exchanged for goods at any or all of the departments stated on the voucher, and must be spent within three weeks from date issued, being retained by the department on final purchase.
5. Subscriptions may be paid at any of the following departments: Drapery, Millinery, Outfitting, Boots, and Furnishing, or Office, when the card must be produced.
6. A Climax Check for full dividend will be given when payments are completed, on production of the deposit card at the Office.
7. No member will be allowed to take up additional clubs until the previous club is fully paid up.
8. All clubs not paid up in twenty weeks will forfeit dividend on same.

**If the weekly deposits are not paid to the canvassers or deliverers, they should be paid in the departments or the Office.**

**As no extra charge is made for the convenience of this club, it is imperative that subscriptions should be paid weekly and not allowed to accumulate.**