TAMWORTH INDUSTRIAL CO-OPERATIVE

Established November 24th, 1866. Registered March 15th, 1897.

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

Register No. 2582, Staffs. Telephone: Tamworth 160. Telegrams: "KOHOP, TAMWORTH."

The 175th

Quarterly Report

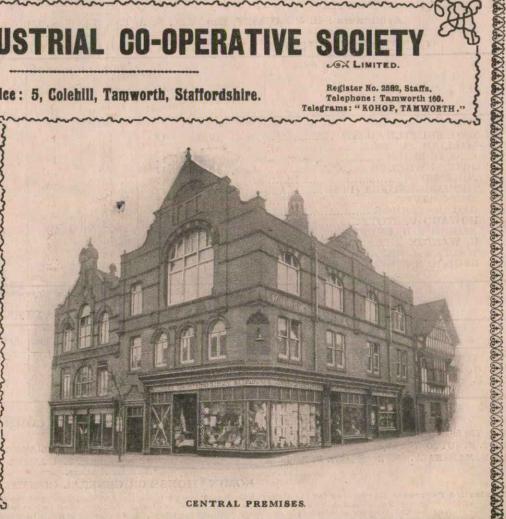
Balance Sheet

FOR THE

HALF YEAR ENDED JULY 14th, 1930.



CO-OPERATIVE WHOLESALE SOCIETY LIMITED. MANCHESTER.



CENTRAL PREMISES.

OFFICERS OF THE SOCIETY.

Chairman: MR. A. E. HACKETT.

Secretary and Manager: Mr. F. S. WHARTON, J.P., F.C.I.S., F.L.A.A.

Auditors: Mr. F. C. LOUGHBOROUGH MR. A. STAFFORD

Public Auditors, Co-operative Wholesale Society Limited, Audit Office, 111, Corporation Street, Manchester.

Arbitrators: H. J. FAUSSET, Esq., M.D., R. A. PALMER, Esq., Colonel D'ARCY CHAYTOR, C.M.G., C.B.E.

GENERAL COMMITTEE AND THEIR ATTENDANCES, QUARTER ENDED JULY 14th, 1930.

NAME.	Time	Geni	CRAL.	Finance.	m 1		72.01		
	Expires.	Possible.	Actual.		Trade.	Farm.	Building.	Special.	TOTAL.
*MR. GEO. SHUTTLEWORTH * , WILLIAM JACKSON * , GEO. H. SMITH , JOSEPH WRENCH , JOHN SMITH , THOMAS GENDERS (III 2) , JOHN DAVIS , GEO. H. FARMER , HOWARD V. STOTT , ALBERT E. HACKETT , H. WALTON , WALTER J. FRENCH, J.P., C.C. , GEORGE NEWSTEAD, J.P.	June, 1931. Dec., 1931. June, 1932.	17 17 17 17 17 17 17 17 17 17 17 17 17	17 17 17 17 14 15 17 15 12 17 7	14 14 14 14 4 5	 6 7 4 4	 3 3 3 1 2 3 	 1 1 	3 3 3 5	31 31 43 23 19 16 28 18 16 43 11 25

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

EDUCATIONAL COMMITTEE'S ATTENDANCES.

		Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
* ", H. MARSHALL" * ", P. R. JAMES	10	10 7 6	MR. T. LEEDHAM ,, JOHN DAVIS ,, G. H. FARMER		9 7	MR. J. LEEDHAM ,, JOHN NEWMAN ,, ALFRED ALLSOP MRS. E. COTTERILL	3 10	8 3 9 7

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

NOMINATIONS FOR EDUCATIONAL COMMITTEE.

The following were nominated at the last Quarterly Meeting:-

*Mr. T. H. SUTTON. Proposed by Mr. A. Bridgewater. Seconded by Mr. H. Walton Mr. E. HELLINGS. Proposed by Mr. T. Swindell. Seconded by Mr. V. Powell. *Mr. H. MARSHALL. .. Mr. R. Butlin. " Mr. E. Hellings. *Mr. P. R. JAMES. .. Mr. G. H. Smith. " " Mr. G. H. Farmer * Retiring Members.

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 employee, shall be allowed to nominate any Member for this Committee.

QUARTERLY MEETING

In the Co-operative Assembly Hall on Wednesday, September 3rd, 1930.

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 7-15 p.m., when the following and any other Business that may transpire will be brought forward:-

AGENDA.

- 1. Confirmation of Minutes of the last Quarterly Meeting.
- 2. Report of Committee.
- 3. Adoption of the Balance Sheet, including the Educational Committee's Statement.
- 4. Confirmation of Subscriptions (details in the Surplus and Deficiency Account, page 7, except that marked *).

- 5. Elections:
 - √ (a) Delegate to the C.W.S. Divisional Meetings (Midland Section).
 - (b) Three Members to the Educational Committee.
- 6. Reports of Delegates:
 - (a) C.W.S. Divisional Meeting at Hucknall Torkard. J. Smith
 (b) Stafford District Conference at Burton-on-Trent.
- 7. Nominations for the General Committee to be received and read.

COMMITTEE'S REPORT.

FELLOW-MEMBERS,

We have pleasure in presenting to you herewith our Report for the Quarter ended July 14th, 1930, together with the Accounts for the last Half Year.

Butta 20 . TRADE.—The Sales for the Half Year were £148,584, as compared with £150,051 for last Half Year, and £150,277 for the corresponding people of the last tearl 3We are not satisfied with these decreased gates he with Land. 25 several 35 the local depression in industry and the lower cetally rifles and 25 several 35 the Commodities sold, and we appeal to you for great loyalty Sugar 12 your 18 solders and to the Co-operative movement as a probability of the Half Year was 3,361, the withdrawals from membership being 301, thus leaving 8,392 as the name of the Half Year was 18,361, the withdrawals from membership being 301, thus leaving 8,392 as the name of the Half Year was 18,361, the withdrawals from membership being 301, thus leaving 8,392 as

SHARE CAPITAL.—The new rates of interest paid on Share and Loan Capital became operative on July 15th, 1930. The Share Capital standing to the credit of our Members on July 14th, 1930, was £198,070. 5s. 1d., as against £189,745. 14s. 10d. the previous Half Year end, this being an increase of £8,325.

SMALL SAVINGS.—The Small Savings Account shows a credit of £8,161. 18s. 8d. to the depositors, while six months ago it was £7,583. 17s. 7d.

LOAN CAPITAL.—The Loan Capital has increased slightly during this Half Year, the sum of £49,819. 4s. standing to the credit of the Loanholders at the end of the Half Year, as compared with £49,677. 13s. on January 13th, 1930.

PURCHASES.—During the Half Year the purchases from the C.W.S. were £72,864, and £35,343 from Productive Societies and private traders. The details are:—

C.W.S. Ltd		per cent.
Private Traders	23·3 6·2	33
Productive Societies	3.1	33
Troudstro Doubles IIII.	9 1	**
	100	per cent.

The Departmental Purchases from the C.W.S. were:-

	er cent.		Per cent.
Grocery	82.9	Drapery	77.9
Boots	53.0	Boot Repairing	83.1
Outfitting	43.3	Furnishing	
Millinery	57.3	Bakery & Confectionery	
Mill	99-0	Chemistry	
Fish	21.6	Butchery	
Greengrocery	4.0	Confectionery (Dist.)	86.8

BREAD OUTPUT.—This was 75,301 stones, as compared with 76,312 stones for last Quarter, and 82,897 stones for the corresponding period last year. We regret the decrease of sales, and trust you will purchase your bread from the Society, as we are convinced better bread cannot be obtained anywhere than that made by our Bakery Department.

SURPLUS.—This is £8,140. 7s. 5d., and we recommend it be allocated

To Share Interest	£	S.	d.
To Share Interest	2300	0	0
Dividend to Members on £75,000 at 1s. 6d. in the £	5625	0	0
Dividend to Members on £75,000 at ls. 6d. in the £ Educational Committee	191	12	3
Balance carried to Reserve Fund	23	15	2
The second of th		-	-

£8140 7 5

MEMBERS' PURCHASES.—These equal 13s. 7½d. per week, as against 13s. 9½d. per week for last Half Year, and 13s. 11½d. per week for the corresponding period of last year. Taking the actual purchasing Members, the rate per week is 16s. 10½d.

DIVIDEND.—This will be at the rate of 1s. 6d. in the £ on sales, and will be paid out at the Central Premises on September 4th, 5th, and 6th.

PROPAGANDA.—We have appointed Members of the Committee to confer with a deputation from the Educational Committee to consider the best methods for propaganda for this season, and it was decided to have several Children's Treats in the villages, and a series of Meetings for the winter session. The treats took place in July in various centres, and being favoured with fine weather they proved to be a success. Arrangements are being made to hold Meetings and Entertainments during the winter, and further details will be published in due course.

FLOWER SHOW.—On July 26th we held our first Flower and Vegetable Show, in the Assembly Hall, and this proved to be a success so far as we could tell. We hope another year to carry on with this, feeling it is a good method to advertise our C.W.S. Seeds, and we trust greater trade in Seeds, Plants, &c., will be the result.

Your patronage with the Society in the past is appreciated, and we trust you will remember the Stores whenever you require anything the Society sells.

Yours faithfully, per pro. the Committee,

A. E. HACKETT, Chairman.

FREDK. S. WHARTON, Secretary.

BALANCE SHEET FOR THE HALF YEAR ENDED JULY 14th, 1930.

Dr.	AS	-		COUNT.	(UR
RECEIPTS.	£	s.		PAYMENTS. £ s. d. £	9	s.
o Share Contributions	18928	12	8	By Withdrawals—		
, Loans		0	-	Share	1 1	2
Small Savings Contributions		3	10 × 270	Loan 554	6	3
Sales Club Deposits	363	10	10	Small Savings	9 1	1
Twenty Weeks Club Deposits	8394	0	8	Sales Club	3	3
Investments—				Twenty Weeks Club	3 1	1
Share	5	4	9	" Land, Buildings, Fixtures, &d., purchased 137	7	0
Mortgages—Members	8	0	0	" Purchase of Goods and Carriage 107694	4 1	4
Sales of Goods1	48765	10	1	,, Expenses of Management and Production 21174	1	7
Rents	118	2	1	" Bank Charges	7 1	2
Fees and Fines—Entrance and Nomination	163	6	10	" Dividend to Members 5359	10 (17)	3.
Rules and Pass Books	4	3	3		6 1	550
Trade Bonus	137	4	2	" Insurance Agency 70	_	7
Insurance Agency	76	1	3	" Collective Life Assurance—		1
Collective Life Assurance—		-		Premium		
Claims	473	0	5	Claims		
Rebate	167	11	10	1074		~
National Health Insurance Allowance		10	9	, Subscriptions and Donations 95		0
	880	8	5	Farms Expenses and Wages 1445		0
Farms—Sales	1710	7	9	" Farms—Expenses and Wages	1 13	9
	12	3	0	11. 4 1422 1770		
Commission	143		9	Wages 951 4 1		
Bank Interest				Materials 620 2 8	-	0
Sale of Rolling Stock	253		0	1571		6
Coton Farm Lorry (Farm Suspense Account)	42		0	" Cottage Expenses 65		2
Income Tax reclaimed (Farm Suspense Account)	420	9	-	" Investments		0
Miners' Loan Repayment	10	0	0	" Pensions		0
Farm Valuations		11	6	" Employees' Insurance Fund		-
Interest on Farm Mortgage	252	3	9	,, Income Tax to be reclaimed	1 1	8
					12	2
				" Excursion 0) 17	7
Total Receipts	90137	7	8	Total Payments	1:	3
Balance of Cash in hand, January 13th, 1930		15	3	,, Balance of Cash in hand, July 14th, 1930 918		
" " at Bank, January 13th, 1930		19	2	,, Bank Balance, July 14th, 1930 8531	10	0
	97011	2			2	-

Dr.	EXPENSES	ACCOUNT.	-5-	-		CR
Productive	4548 6 7 1073 14 7 142 9 11 2 18 0 2416 17 0	By Interest chargeable to Cottage—Investments Revenue Account	752 1	1 2	121 3098 324 270 744 41 112 9 143	10 18 17 3 10 3 10 10
	£29217 2 2		a o		£29217	2
To Stock on hand, January 13th, 1930, Goods purchased, and Carriage, Farm Produce, Productive Expenses	£ s. d. £ s. d. 18488 0 10 108107 6 10 3140 19 8 3822 13 4 0622 18 9 24445 12 1	By Goods sold	£ 1079	s. (137 1010 1793 17730	7 4 0 2 3 16

£169256 2 11

£169256 2 11

INVESTMENTS REVENUE ACCOUNT.

CR.

Го	Cottage	Repairs	4	8.	11	£	8.	a.
**	**	Rates and Insurance	48	5	5			
21	35	Interest	121	12	3			
"	11	Depreciation	85	8	0			-
	Ghave To	terest				406	15	9
,	Loan In	terest	****		***	2861	6	8
•	Mortgag	e Interest				1	15	3
	Thomas N.	ortgage Interest				289	8	0

			75+	u.
I	By Rents	118	2	1
	" Share Interest	535	1	0
	" Loan Interest	2386	9	11
	Mortgage Interest	1	15	4
	" Farm Mortgage Interest	252	3	9
	" Rents of Cottages—Farm Account	15	12	0
	, Balance, to Surplus and Deficiency Account	44	4	9

£3353 8 10

£3353 8 10

PROPERTY ACCOUNT.

			Less	100			DEFRI	ECIATION.			_	
	As per last Report.	Added this Half Year.		TOTAL.	Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Half Year.	Transferred and Written Down.	TOTAL.	Present Nominal Value.	TOPAL.
Land and Cottages not used in Trade	£ s. d. 8016 2 8 3815 1 4	£ s. d.	£ s. d.	£ s. d. 3016 2 8 3815 1 4	£ s. đ.	2½ 2½	£ s. d. 903 0 8 750 17 1	£ s. d. 37 14 0 47 14 0	£ s. d.	£ s. d. 939 14 8 798 11 1	£ s. d. 2076 8 0 3016 10 3	£ s. d 8016 2 8 3815 1 4
Land and Buildings (Trade) Fixtures Rolling Stock. Farms—Land & Buildings Implements, &c	44580 19 5 38890 2 1 21019 3 3 31770 2 9 7159 12 11	495 0 0 882 0 6	253 18 0	44580 19 5 39385 2 1 21647 5 9 31770 2 9 7159 12 11	713 18 5 9665 8 6 17446 15 2 16843 13 6 1688 4 5	2½ 10 20 Various. Various.	15270 16 6 26537 5 0 17986 15 10 18812 3 11 6308 11 4	548 7 0 1461 5 0 407 5 0		15819 3 6 27998 10 0 18344 0 10 18812 3 11 6308 11 4	28761 15 11 11886 12 1 3903 4 11 12957 18 10 851 1 7	44580 19 5 39385 2 1 21647 5 9 31770 2 9 7159 12 11
	143420 0 5	1377 0 6	253 18 0	144548 2 11			84865 12 7	2416 17 0		87282 9 7	5726C 13 4	144545 2 1

INVESTMENTS ACCOUNT.

HARES.	Rate per cent.	Balance, as per last Report.	Interes Bon		Added.	Dividend.	TOTAL.	Transferred to Loan Account.	Withdrawn.	Written down.	Balance, July 14th, 1930.
Co-operative Wholesale Society Limited Leicester Co-op. Boot & Shoe Manufac. Soc. Ltd. Birmingham Printers Limited	55555	£ s. d. 20720 0 0 103 4 7 55 13 11 75 0 0 27 5 11 10 0 0 2 10 0 110 3 6 10 0 0 15 12 7		10 10 36 50 16 54	£ s. d.	\$ 5. d. 998 18 3 0 6 3 0 6 2 10 8 10 0 3 5	# s. d. 22236 18 8 106 19 11 58 9 11 82 1 10 28 5 7 10 5 0 2 11 6 122 17 8 10 0 0 16 4 9	£ 4. d. 1516:18 3	£ m, d. 1 2 0 4 1 3 0 1 6	£ s. d.	# #. d 20720 0 0 105 17 11 58 9 11 78 0 7 28 5 7 10 0 0 2 10 0 122 17 8 10 0 0 16 4 9
		21129 10 6	585 1	1 0		1010 2 11	22674 14 5	1517 8 8	5 4 9	****	21152 6 5
LOANS.			Rate per cent.	Balan as p last Re	er	Added.	Interest.	Transferred from Share Account.	TOTAL.	Withdrawals and Repayments.	Balance, July 14th, 1980.
Co-operative Wholesale Society Limited			4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	£ 1700 106 75 98571	s. d. 16 11 7 6 9 1 13 2	£ s. d.	£ s. d. 53 16 8 2 11 6 1 15 4 2380 1 9	\$ s, d. 1516 18 3 0 5 0	\$ s. d. 3271 11 10 109 4 0 77 4 5 105901 14 11	# s, d.	£ s. d. 3271 11 10 109 4 0 69 4 5 105901 14 11
				DEADA	0 0	10000 0 0	0900 # 0	1517 0 0	100950 15 9	9 0 0	109951 15

FARM ACCOUNT.

CR.

£218941 17 11

		Arks		Coto	n H	all.	Hog	shill			plars,	•	To	FAL.			Ash and	lands Arkall	Cot	on H	all.	Hogs	shill.	Po	plars.	To	TAL
Co Valuation, January 13tb, 1930 ,, Additions—Stock, ,, Wages and Expenses ,, Interest ,, Rents of Cottages	59	17	11	53	10	0	£ 4405 1716 1405 324 15	13 7 11 10 12	8 7 0 0	86	5	11	£ 5486 1716 1604 324 15	17 7 19 10 12	11 8 5 0 0	By Produce sold Transfer Goods Ley , Loss , Balance, July 14th, 1930	103	s. d 17 7 7 5 4 5	68	2 19 5 15 5 17	9		8 2 12 0 2 11	23 347 128	s. d. 19 9 16 10 18 10	880 3 136	8 7 12 16 2

MEMBERS' SHARE ACCOUNT.

To Withdrawals			Members' Shares, January 13th, 1930	£ 2210 2248	0	£ 189745 4458		
) · · · · · · · · · · · · · · · · · · ·	Dividend transferred, January 13th, 1930 ,, Interim	3050 2758		5809		
			Contributions Educational Grant					
						-	en accid	

SMALL SAVINGS ACCOUNT.

£218941 17 11

To Withdrawals 218 ,, Present Claims, July 14th, 1930 816		By Members' Claims, January 13th, 1930	2625	3	0
£1038	51 10 6	a to make the second of the se	10351	10	6

MEMBERS' LOAN ACCOUNT.

CR.

To Withdrawals. 5546 ,, Balance, July 14th, 1930. 49819	8. 3 4	d. 8 0	By Balance, January 13th, 1930 " Deposits. " Interest	49677 4614 1073	0	d. 0 1 7
255265	7	9	The date table to the control of the	255365	7	8

RESERVE FUND ACCOUNT.

To Balance, July 14th, 1930	£ 608	s. 5	d. 3	By Balance, January 13th, 1930	£ 3444 163	8. d. 18 5 6 10
43	608	5	3	e se mate	£3608	5 3

SURPLUS AND DEFICIENCY ACCOUNT.

To Members' Dividend, Share Interest, Educational Committee	£ 5590 2210 166	11			By Surplus from last Half Year ,, Interest (estimated) ,, Balance	2250	3	d. 2 0 9
	£7967	8	11			£7967	8 1	1
E s. d.	£ 54	5	d. 9		By Surplus, as per Trade Account, Collective Life Assurance Rebate	15074 167		d. 6 0
, Collective Life Assurance Premium , Balance, Investments Revenue Account , Balance—Works Department , Balance—Farm Sold Account , Interest on Farm Suspense Account , Pensions , Cost of Superannuation Scheme , Excursion , Farm Suspense Account	338 297 744 13 12 1 1600		10 9 7 0 0 0 0 6					
and the second s	315241	15	4	-	The state of the s	£15241	15	4

Capital and Liabilities. Due to Shareholders. Small Savings and Interest Loans Other Liabilities— Sales Club Deposits For Goods, including Carriage of Goods For Expenses Insurance Agency Collective Claims Excursion Total Liabilities Reserves— Reserves— Reserve Fund Plate Glass Fund Employees' Insurance Fund Balance reserved for— Share Interest Disposal	4776 830 4 27 0 3608 118 14	5 10 18 15 5 16 7	198070 8161 49819 5 6 5 1 1 4 0 6003 262054 3 9 0 3741	184	d. 1 8 0	Assets. £ s. d. Stock-in-trade. Works Stock Farm—Balance Land and Buildings used in Trade Investment of Surplus Funds— Land and Buildings not used in Trade 69 4 5 Shares 69 4 5 Shares 21152 6 5 Loans. 109282 10 9 Farm Mortgage 10191 13 6 Twenty Weeks Club Accounts Expenses charged forward Cottage Expenses paid in advance Loan—Warwickshire Miners Farm Suspense Account. Accounts owing by Members Income Tax to be reclaimed. Works Accounts owing Cash in hands of Cashier "" Bank	609 1 2960 29630 971 50 204 918	13 9 10 12 14 16 16 8 3 17	9 0 8 4 5 0 9 5 3
			£273936	5	9	£	273936	5	9
DR. PROPOSEI	D	IS	£	s.	L d.	OF SURPLUS ACCOUNT.	£		R.
To Share Interest	in the	£	5625	0	3	By Surplus disposable	. 8140	7	5
			£8140	7	5	The state of the s	£8140	7	- 5

AUDITORS' REPORT.

To the Members of the Tamworth Industrial Co-operative Society Limited.

LADIES AND GENTLEMEN, -The undersigned, having had access to all the Books, Deeds, Documents, and Accounts of the Society, and having examined the foregoing General Statement, and verified the same with the Books, Deeds, Documents, Accounts, and Vouchers relating thereto, now sign the same as found to be correct, duly vouched, and in accordance with law. For the Stock-in-trade and Members' Debts we have relied upon the figures certified by your 3.C. Loughbouaugh Public Auditors. Officials.

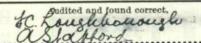
C.W.S. Ltd. Audit Office, 111, Corporation Street, Manchester, August 19th, 1930.

EDUCATIONAL DEPARTMENT.

STATEMENT OF ACCOUNTS for Half Year, from January 13th, 1930, to July 14th, 1930. Cr. Dr. By Wheatsheaf, Co-operative News, &c. 139 15 To Cash in Bank, January 13th, 1930 Wheatsheaf Delivery Cash in hand, January 13th, 1930 Coal, Coke, and Electricity 32 19 60 0 Cleaning, Attendance, and Repairs Postage and Sundries..... Part Cost of Advertisements in Wheatsheaf Interest on Shares and Dividend Cash in Bank, July 14th, 1930..... Cash in hand, July 14th, 1930

£614 7 0

August 19th, 1930.



Public Auditors.

£614 7 0

TONE UP THE YOUNGSTERS

before returning to School, and give them an appetite for the harder work of going into a higher class.

OUR CHILDREN'S TONIC, which is free from poison and very pleasant to take, is the IDEAL TONIC. It creates energy, rouses an appetite, and is a splendid nerve restorer.

Specially Prepared for Children.

1/3 and 2/3 per bottle.

FROM THE CHEMISTRY DEPT.

FREE INSURANCE

FOR YOUR SPECIAL NOTICE

EVERY MEMBER OF OUR SOCIETY

IS INSURED FREE FOR DEATH BENEFITS. THE BENEFITS ARE BASED ON YOUR PURCHASES FROM THE SOCIETY. On every £1 you spend, in the case of a man, the C.I.S. pay 4s., and in the case of a woman, 2s.

No Entrance Fee.

No Medical Examination.

RECENT CLAIMS PAID:-

£	s.	d.	£	s.	d.									
19	19	0	10	15	7	12	0	6	9	14	0	8	4	10
12	17	4	21	19	10	10	10	7	16	14	0	4	10	6
18	17	0	13	14	4	40	0	0	14	7	6	4	3	6

SHARE BOOKS NOT IN FOR AUDIT JULY 14th 1930

9								RE BO																	
ż	a, two	quart	ters; b,	three q	uarters	; c, fou	r quart	ers: d, fi	ve quar	rters;	ters: 7	uarters	s; f, se	even q	uarter	rs; g, ei	ght qu	erters	; h, ni	ne qua	rters;	i. ter	quart	ers;	
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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.

res. Where

Tamworth AUTHORITY Industrial Co-operative Society TO WITHDRAW DIVIDEND.

for pay the same to the bearer of this Voucher the Quarter ended July the undersigned, hereby give notice to 14th1930, and withdraw my Dividend due I hereby authorise you

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Saturday 10	Friday 10	Thursday 10 a.m. to 12 noon.		share No.		Ø	this 4th, 5th, and 6th day of September, 1930.	RECEIVED the sum of	Address of Witness		Witness	e	
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Sirs, I beg Street Name To the Tamworth to advise you that NOTICE Industrial OF my Co-operative present address ADDRESS. Society Limited.

Share No.

Town or

Village

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 £3. 15s. 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 October 11th, 1930, 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, SEPTEMBER 4th, 5th, and 6th, 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 WITHDRAW DIVIDEND.

COLLECTIVE ASSURANCE CLAIMS PAID from JANUARY 11th to JULY 14th, 1930.

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TOTAL CLAIMS PAID TO DATE, £11,196. 19s. 10d.

GRIPE MIXTURE

(RED SEAL BRAND).

FRETFUL or cross babies are invariably in pain—those nasty curds coming up, or a touch of acidity or flatulence no matter how mild should not be ignored.

A sip of Red Seal Gripe Mixture will act as if by magic, almost instantly it corrects acidity, rids flatulence

and pain.

Cutting teeth has long been thought a necessary evil and a time of anxiety for mother, with Red Seal Gripe Mixture to help, your baby will go through this period with little or no trouble, freeing you from all worry.

Look for the Red Seal Brand mark before buying.

1/~ PER BOTTLE.

CHEMISTRY DEPARTMENT.