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

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

Register No. 2582, Staffs. Telephone: Tamworth 160.

The 229th

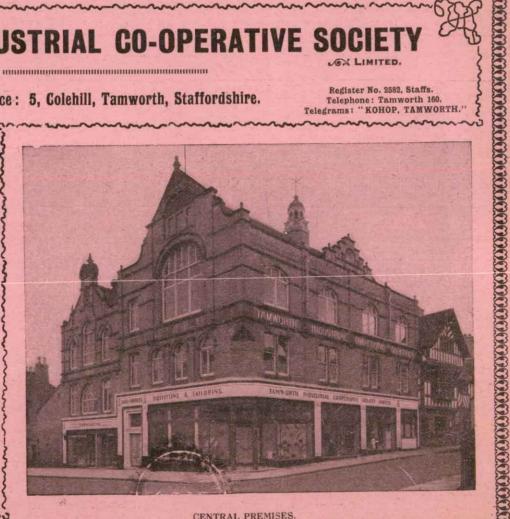
QUARTERLY REPORT AND BALANCE SHEET

FOR THE

Half Year ended January 10th, 1944

BANKERS:

CO-OPERATIVE WHOLESALE SOCIETY LTD. MANCHESTER.



CENTRAL PREMISES

OFFICERS OF THE SOCIETY.

Chairman: Mr. F. DAY.

Secretary: Mr. GEO. A. STOCK, M.I.S.F., F.C.S.A.

Assistant Secretary: Mr. F. F. DAY.

Auditor: Mr. A. STAFFORD, C.R.A., Public Auditor, Co-operative Wholesale Society Limited, Audit Office, Corporation Street, Manchester, 4.

Arbitrators: Colonel D'ARCY CHAYTOR, C.M.G., C.B.E., Rt. Hon. A. V. Alexander, M.P., R. A. Palmer, Esq., Captain C. C. Poole, M.P., and T. GWINNETT, Esq.

GENERAL COMMITTEE AND THEIR ATTENDANCES, HALF YEAR ENDED JANUARY 10th, 1944.

NAME.	Time Expires.	Meetings Called.		Finance.	Trade.	Delivery.	Special.	TOTAL.	
*MR. JOHN DAVIS *MR. G. H. SMITH *MR. F. EGAN MR. J. SMITH MR. J. W. STAFFORD MR. H. WALITON MR. EDW. COLLINS MR. JOS. WRENCH MR. F. DAY MR. L. HARPER MR. W. J. DAVIS MR. C. T. HINDS	Sept.," 1944 Mar.," 1945 Sept.," 1945	30 30 30 30 30 30 30 30 30 30 30 30 30 3	30 28 30 29 27 30 26 26 28 22 29 23	26 21 20 24 18	111 12 10 10, 7 5	4 2 	6 4 5 4 4 3 6 3 	62 68 47 31 37 44 50 34 71 43 28	Holidays, 1 Holidays, 1 III. 2: Holidays, 1 Holidays, 3 III, 2 Holidays, 1 III, 2

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

EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Possible.	Actual.	Name.	Possible.	Actual.	NAME.	Possible.	Actual.
*MR, THOMAS SUTTON *MR. H. V. POWELL *MR. W. H. BUSBY	11 11 11	11 9 8	MR. F. EGAN MR. A. WALKER. MRS. A. BARLOW (III, 11)	11 11 11	11 7 0	MR. J. T. LEEDHAM (III, 3) MR. F. BIDDULPH MR. A. WAKEFIELD	11 11 7	4 8 4

Those marked * retire.

NOMINATIONS FOR GENERAL COMMITTEE.

The following are the Nominations received for Three vacancies for the G		
Candidate.	Proposer.	Seconder.
Candidate. Mr. F. BIDDULPH	Mr. F. Bayton	Mr. L. Stubbs and others.
*MR. J. DAVIS	Mrs. A. Holmes	Mr. G. Davis and others.
*MR. F. EGAN	Mr. J. W. Craddock	Mr. H. G. Weston and others.
Mr. J. HINDS		
Mr. W. H. SMITH	Mr. J. Bullock	Mrs. M. Parker and others.
*MR, G. H. SMITH	Mr. J. T. Leedham	Mr. A. S. Bowd and others.
* Retiring Members	, who are eligible for re-election.	

For the General Committee voting will take place at the General Office of the Society on Wednesday, March 1st, 1944, between the hours of 8 a.m. and 12 noon, and from 2 p.m. to 7-30 p.m.

Voting Papers will be supplied at these times upon production of the Members' Pass Cards.

NOMINATIONS FOR EDUCATIONAL COMMITTEE.

The following are the Nominations received for Three vacancies for the Educational Committee. Candidate. Proposer.	Seconder.	
Mr. T. H. SUTTON		
Mr. H. V. POWELL Mrs. H. E. Walton	Mr. J. Hinds.	

As there are only Three nominations for Three vacancies no voting will be necessary and the retiring Members will be re-elected to serve.

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 forwarded to the Secretary at least EIGHT weeks before the date of the election.

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.

THE HALF-YEARLY MEETING

WILL BE HELD

In the Co-operative Assembly Hall, Colehill, Tamworth, on Wednesday, March 1st, 1944

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 Half-yearly Meeting.
- 2. Report of Committee.
- 3. Adoption of the Balance Sheet, including the Educational Committee's Statement.
- 4. Report and Statement of Accounts of the Tamworth Society Co-operative Party.
- 5. Recommendations of Committee:-
 - (a) That £2, 2s. be donated to the Stafford District of the Co-operative Union Ltd.
 - (b) £25 to the Tamworth Society Co-operative Party.
 - (c) That this Society continue to contribute to the Collective Advertising Fund of the Co-operative Press Limited at the rate of 1nd. per £ of its Annual Sales, for a period of twelve months.
 - (d) £1. Is. to the Fazeley and Drayton Nursing Association.
 - (e) £1. Is. to the Wilnecote Nursing Association.
 - (f) £1. Is. to the Elford Nursing Association.
 - (g) £1. 1s. to the Bolehall and Glascote Nursing Association.
 - (h) £1. Is. to the Tamworth Nursing Association.
 - (i) 10s. to the Thorpe and Newton Nursing Association.
 - (j) £1. 1s. to the Harlaston Nursing Association.
 - (k) £1. 1s. to the Kingsbury and Hurley Nursing Association.

- Confirmation of Subscriptions (details in the Surplus and Deficiency Account, page 7, except those marked*).
- 7. Elections:-
 - (a) Delegate to the C.W.S. Divisional Meetings (Midland Section).
 - (b) Delegate to the Co-operative Congress.
 - (c) Delegate to the Stafford District Conferences of the Co-operative Union.
 - (d) Three Members to the Educational Committee.
 - (e) Three Members to the Tamworth Society Co-operative Party. Messrs. J. Davis, F. Egan, and F. Day are the retiring Members, and are eligible for re-election.
 - (f) Scrutineer (Mr. H. Tomson retires, but is eligible for re-election).
- Nominations of Three Members to serve on the Educational Committee.
 Messrs. F. Egan, A. Walker, and Mrs. A. Barlow are the retiring
 Members, and are eligible for re-election.
- Reports of Delegates:—
 C.W.S. Divisional Meetings at Birmingham and Long Eaton.
 Stafford District Conference at Tamworth and Rugeley.
- 10. Declaration of the election of Three Members to the General Committee.
- 11. Consideration of the Co-operative Union's appeal for subscriptions to the 1944 Freedom Fund to rebuild the Movement in Europe.

COMMITTEE'S REPORT.

LADIES AND GENTLEMEN.

Our Report covering the last Half Year's operations, together with the audited printed accounts, is submitted for your approval.

TRADE.—The Sales for the last Half Year (including Works Department Sales) were £202,532.

For the previous Half Year they were £194,914, and for the corresponding period of last year, £195,366.

Notwithstanding the restrictions on commodities and the limited staffs we are endeavouring to give as good a service as possible. Our members have the benefit of the Dividend on their purchases of price-controlled goods and also on the additional amount added as purchase tax, although, of course, by doing this the general dividend rate is lowered, as no profit at all is allowed on the purchase tax.

MEMBERSHIP.—This is now 11,955. At the beginning of the Half Year, the membership stood at 11,838, but 401 have joined and 284 have left during the Half Year.

CAPITAL.—The value of the Share Capital at the end of the Half Year was £543,284, while at the commencement of the period it was £503,098, there being an increase of £40,186. Small Savings capital has increased by £515 to £15,072, and Loan Capital by £12,141 to £144,663, as at January 10th, 1944.

INVESTMENTS.—During the Half Year we have invested £31,000 as per Investments Account. A loss of £713 has occurred on our reinvested money.

At the present time it is very difficult to make a profit on this without tying up the capital for very many years.

PURCHASES.—These were £155,327 for the Half Year, made up of £131,205 from the C.W.S. or 84 4 per cent; £18,312 from private traders or 11.8 per cent; £2,700 from Productive Societies equalling 1.8 per cent; and £3,110 from local sources or 2.0 per cent.

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

Pe	r cent.	P	er cent
Grocery	91.7	Boots	50.3
Outfitting and Tailoring	67.8	Mill	100.0
Fish	99.0	Greengrocery	8.0
Dairy	98.9	Drapery and Millinery	43.4
Boot Repairs	91.5	Furnishing and Crockery	
Bakery and Confectionery	88.8	Chemistry	
Butchery	93.9	Coal	81.4
Sweets and Tobacco	97.8	Milk Bar and Café	
		llowing purchases were made:-	
Per	r cent.	P	er cent
Drapery	5.3	Outfitting and Tailoring	29.4
Boots	29.7		

BREAD OUTPUT.—This was 172,992 stones. For the last Half Year it was 169,767 stones, and for the corresponding period of last year, 164,503 stones.

DAIRY SALES.—We have sold 162,636 gallons of milk during this Half Year, as compared to 169,569 gallons for the previous Half Year and 169,507 gallons for the corresponding period of last year.

MEMBERS' PURCHASES.—These average 13s. 0½d. per week. For the last period they were 12s. 6d. per week while for the corresponding period of last year

these averaged 12s. 8d. per week. Taking the actual purchasing Members the weekly average is 15s. 4\frac{3}{4}d. as against 14s. 10\frac{1}{4}d. for last Half Year and 16s. 9d. for the corresponding period of last year.

SURPLUS DISPOSABLE.—The Surplus disposable on the Half Year's trading operations is £15,020. 14s. 4d., and we recommend the following:—

	35	8.	a.
To Share Interest	4250	0	0
Dividend to Members at 2s. in the £	10400	0	0
Educational Committee	284	14	0
Balance carried forward	86	0	4
The second secon	_	-	

£15020 14 4

DIVIDEND.—The Dividend paying-out will take place at the Central premises on Thursday, Friday, and Saturday, March 2nd, 3rd, and 4th, between the hours of 10 a.m. to 12 noon, 1-30 p.m. to 4 p.m., and 4-30 to 6 p.m.

CENTENARY PAGEANT.—A Joint Committee has been set up of representatives of the various bodies associated with our Society to promote the Co-operative Pageant as a means of celebrating the Centenary of the Rochdale Pioneers of 1844.

The Tamworth Assembly Rooms have been booked for a week, from July 3rd to 8th inclusive, and invitation tickets will be forwarded to the Members in the districts at a later date.

Mrs. Coxon, wife of the Vicar of Tamworth, has been appointed as Producer.

An undenominational service in the Parish Church for all Co-operators and friends is being arranged for July 2nd, and further details will be issued later.

No. 2 BRANCH.—Following our report to you last September of the opening of a branch at Amington on June 24th, we are very pleased to report that it is progressing, the average weekly sales for last Half Year being £158.

FREEDOM FUND.—You will observe on the Half-yearly meeting agenda item 11:—That consideration is to be given to the appeal launched by the Co-operative Union Limited for £500,000 to rebuild the movement in Europe. One of the ways in which this can be done is by the allocation of a share number, and the dividend to this particular number would be forwarded each quarter to the Co-operative Union Limited.

The fund has been opened so that the British Movement's wealth may be ready to meet the need of the ravaged societies in Europe immediately it is possible to do so.

EMPLOYEE REPRESENTATION TO CONGRESS.—Following the passing of the resolution at the last Half-yearly meeting: "That the Committee give consideration to the representation of employees to Congress," this has been duly given, and it was decided to refer the question to the employees themselves for consideration and report, and they have decided that no alteration should be made in the present procedure until the return of those employees in H.M. Forces, &c.

We extend our best wishes to those employees serving in H.M. Forces and on work of national importance, also tender thanks to the staffs of the various departments for their services in these difficult times.

Trusting you will continue to support the Society to the best of your capacity.

Yours faithfully.

On behalf of the Committee, F. DAY, Chairman. GEO. A. STOCK, Secretary.

BALANCE SHEET FOR THE HALF YEAR ENDED JANUARY 10th, 1944

Dr.	C	A	SH	ACCOUNT.
Receipts.	£	s.	d.	
To Share Contributions	50622	7	0	By Withdrawals
Loans	22424	9	1	Share
Small Savings Contributions	3129	7	1	Loan
Sales Club Deposits	405	8	0	Small Sav
Twenty Weeks' Club Deposits	9737	15	6	Sales Club
Investments—Share and Loan	481	11	5	Twenty W
Sales of Goods	202147	9	7	Purchase of
Rents	61	15	11	Expenses of
Fees—Entrance and Nomination	85	14	9	Bank Charge
Trade Bonus	472	2	4	Dividend to
Insurance Agency	94	3	10	Educational
Collective Life Assurance Claims	431	5	2	Insurance As
National Health Insurance Allowance		17	4	Collective Li
Commission	421	9	6	Premium
Bank Interest	132	10	9	Claims
Employees' Superannuation Fund	272	10	10	
Interest—Farm Mortgage	72	10	0	Subscription
Hire-Purchase Repayments	266	7	2	Cottage Exp
Fire-Watchers' Subsistence Allowance	192			Pensions
Sale of Fixtures	161	10	Ω	Income Tay

MEMBERS PLEASE NOTE.

Bring your Share Books to the Office for Audit before February 26th, 1944. Share Books ready from March 18th.

Total Receipts	291795 5 3
Balance of Cash in hand, July 12th, 1943	978 12 0
Balance of Cash in Bank, July 12th, 1943	15830 10 4

	A ZE I MEASUNE E.G.	100	1.7.0	7,4.4		100.0	
By	Withdrawals—						
	Share				30474	11	8
	Loan				11989	5	10
	Small Savings				2814	17	2
	Sales Club				670	0	5
	Twenty Weeks' Club				10016	6	6
	Purchase of Goods and Carriage				152209	3	2
	Expenses of Management and Production				33321	19	1
	Bank Charges				58	19	3
	Dividend to Members				9568	5	2
	Educational Grant				324	17	6
	Insurance Agency				85	6	11
	Collective Life Assurance—						
	Premium	767	2	8			
	Claims	573	0	10			
		322			1340	3	6
	Subscriptions and Donations				169	11	4
	Cottage Expenses				22	1	3
	Pensions				63	14	Û
	Income Tax					16	3
	Employees' Superannuation Fund Repaymen					7	11
	Employees' Superannuation					3	6
	Investments					0	0
	War Damage Contribution—Property		annts name	rucurarana		12	10
	War Risks Insurance—Fixtures		and over		93	6	0
	Fixtures and Rolling Stock purchased					18	6
	Horse purchased					10	0
	Fire-Watchers' Subsistence Allowance				(3.75)	1	0
	T C 1 1 7					-	
	Account					9	4
	Account		11		120		

Cr.

Total Payments	285894	8	1
Balance of Cash in hand, January 10th, 1944	1400	17	5
	£308604	7	7

Dr.	EXPENSES	ACCOUNT.	Cr.
	2 0 5 24236 6 5 70 13 0 1014 17 3 206 5 0 7220 12 5 3 0 8282 3 3 1705 13 6 200 17 10 292 12 4 37 19 6	By Interest chargeable to Cottage—Investments Revenue Account	\$ s. d 9 12 16 9526 7 11 182 17 421 9 4 13 18 132 14 13 14 32 34 85 14
	£43326 19 9		£43326 19 9
THE STATE OF THE S	TRADE A	CCOUNT.	
	30209 11 7 155326 18 9 0 32954 8 3	By Goods sold. Trade Bonus. Trade Dividend—Investments Account. Stock on hand, January 10th, 1944. DETAILS OF GOODS SOLD. \$\frac{\frac{\partial}{2}}{2} \frac{\partial}{2} \par	3886 9
	£242329 15 1		£242329 15 1
INVEST	MENTS RE	VENUE ACCOUNT.	
	0 6 - 77 12 0 458 0 8 9023 14 0	By Rents Share Interest. Loan Interest. Farm Mortgage Interest Balance, to Surplus and Deficiency Account.	. 8193 15 10 72 10 0

PROPERTY ACCOUNT.

	-			Less									DE	PRE	CLATION.				-	Pre	sent			
	As per last Report.			Added this Half Year.	Sold and Trans- ferred.	TOTAL.			Fully Depreciated.		d.	Rate % per annum.	Previously Allowed.		This Half Year.	Transferred and Writter Down,				Nominal Value.		To	TOTAL.	
Land and Cottages not used in Trade		d. 8	£ s. d.	£ 9. d.	£ 2428		d. 8	£ 1187	8. 5	d. 0	21	£ 1792	s. 10	d. 2	£ s. d. 15 10 6	£ s. d	. £		d. 8	£ 620	s. d. 12 0	£ 2428	s. 12	
Land and Buildings (Trade) Fixtures. Rolling Stock	55404 19 55110 19 35941 8	10	49 18 6	161 10 0	55404 54999 35941	8	4	2489 21686 22188	7	6 5 7		24913 50533 83965	3	6	******	*****	24913 50533 33968	3	3 6 1	30491 4466 1976	10 11 4 10 5 7	55404 54999 85941	8	
	146457 7	8	49 18 6	161 10 0	146345	16	2	46364	1	6		109411	14	10			109411	14 1	0	36934	1 4	146845	16	

INVESTMENTS ACCOUNT.

SHARES.	Rate per cent.	Balance, as per last Report.	Interest and Bonus.	Added.	Dividend.	TOTAL.	Transferred to Loan Account.	Withdrawn.	Written Down.	Balance, Jan. 10th, 1944.
Co-operative Wholesale Society Limited Lelcester Co-operative Boot and Shoe Manufacturing Society Ltd Birmingham Printers Limited	33444346355521	£ s. d. 29700 0 0 50 0 0 85 11 1 50 0 0 17 19 3 2 10 0 5 0 0 10 7 6 5 0 0 50 0 0 50 0 0 30 0 0	£ s. d. 556 17 6 0 18 5 1 18 9 0 1 6 0 4 0 0 1 6 0 7 6 0 3 0 1 0	£ s. d.	£ s. d. 3782 14 9 5 10 0 	£ s. d. 34039 12 3 56 8 9 87 6 6 58 2 9 6 5 6 22 7 0 2 11 6 10 0 6 91 19 0 5 3 0 51 0 0 200 0 0	£ s. d. 4339 12 · 3 111 3 8 2 9 1 5 6 12 7 0 6 0 3 0 1 0 0 4369 2 3	£ s. d. 4 17 6 1 15 5 81 19 0 88 11 11	£ s.d.	£ s. d 29700 0 0 80 0 0 85 11 3 50 0 0 10 0 0 2 11 0 5 0 0 10 0 0 2 10 0 5 0 0 80 0 0 80 0 0 80173 2

LOANS.	Rate per cent.	Balance, as per last Report.	Interest.	Added.	Transferred from Share Account.	TOTAL.	Withdrawals and Repayments.	Balance, Jan. 10th, 1944
Oo-operative Wholesale Society Limited Co-operative Press Limited Co-operative Wholesale Society Limited—Special Deposits. Sunray Shirt Oo-operative Society Limited—Ideal Olothiers Limited **Co-operative Permanent Building Society **Co-operative Permanent Building Society Midland Oo-operative Laundries Association Limited **Savings Bonds, 1960/70 **Savings Bonds, 1960/70 **National War Bonds, 1949/1951 **National War Bonds, 1949/1951 **National War Bonds, 1951/83 **Northamptonshire Productive Society Limited **Leioester Co-operative Hogiers Limited **Wiigston Co-operative Hogiers Limited **Wiigston Boot Manufacturers Limited **Kirkby-in-Ashfield Manufacturers Limited **Kirkby-in-Ashfield Manufacturers Limited **Kirkby-in-Ashfield Manufacturers Limited **Kirkby-in-Ashfield Manufacturers Limited	3 21 21 21 41	£ s. d. 77498 17 9 100 0 0 391610 9 7 1188 18 2 510 0 0 38309 5 6 36236 19 5 7 11 8 1015 0 0 9032 10 0 10109 0 0 12075 0 0 46 9 0 135 9 3 125 0 0 98 12 0 0 92 125 0 0 92 125 0 0	£ s. d. 1153 5 3 1 19 3 6061 1 2 177 12 5 10 0 0 0 331 4 2 165 2 5 0 2 3 15 0 0 186 0 0 119 3 6 125 0 0 1 0 2 2 6 9 1 18 11 2 11 6 0 8 1	£ s. d.	£ s. d. 4339 12 3 12 7 0 1 0 0 1 1 5 6 1 11 3 5 0 6 8 2 9 0 3 0	£ s. d. 82991 15 3 114 6 3 417671 10 9 1206 10 7 520 0 0 38640 9 8 36402 1 10 8 13 11 1030 0 0 20218 10 0 10228 3 6 12200 0 0 48 14 8 139 7 131 19 5 199 6 3 28 5 9	\$ s. d. 1 17 6 20 0 0 15 0 0 104 19 1 119 3 6 125 0 0 6 19 5	\$ 8. d. 82991 15 3 112 8 9 417671 10 9 1206 10 7 5000 0 0 88640 9 8 13 11 1015 0 0 20113 10 11 10109 0 0 12075 0 0 48 14 4 13 1 125 0 0 109 6 3 28 5 9
* Tax Free.		578126 17 0	8193 15 10	31000 0 0	4369 2 3	621689 15 1	392 19 6	621296 15 7

INCOME TAX ACCOUNT.

"A"—Chargeable to Cottage E Income Tax, Schedule "D"	Expens	lus and Deficiency Account)			
Dr. EMPLOYEES' SUPERA	ANN	UATION FUND ACCOUNT.		Cr.	
To Pensions paid	d. 6 11 0 1	By Balance, July 12th, 1943 Contributions—Employees Society Special Contribution—Society Interest	. 272 . 231 . 175 . 292	10 8 0 12	6 10 8
(Employees' Balance, £5,454. 14s. 6d.)	6	a state of the second s	£17676	12	6
To Withdrawals 30474 11 Present Claims, January 10th, 1944 543284 2	d. 8 2 4	By Members' Shares, July 12th, 1943	503098 - 7927	19	10
		Contributions	- 12109 - 50622		.0
	-	N. W. L. 1982 M. Physiol. of the Late of the All Annual Section 12 (1997).	-		- 20
£573758 14	0		£573758	14	0
	12	NGS ACCOUNT.	£573758	14	0
SMALL SA	AVII		£ . 14556 . 3129	s. 17 7	d. 8

Dr.	MEMBERS	LOAN	ACCOUNT.	(Cr.
To Withdrawals		s. d. 5 10 0 0	By Balance, July 12th, 1943 Deposits Interest	22424	9 1
	£156652	5 10		£156652	5 10

SURPLUS AND DEFICIENCY ACCOUNT.

To Members' Dividend and Cash Bonus. Share Interest. Educational Committee. Balance carried forward.	3895 324	$\frac{4}{16}$	d. 5 7 6 3	By Surplus from last Half Year	13225 4100	8. 9	d. 9
ATX	£17325	9	9		£17325	9	9
To Donations—	767 63	11 18 2 14	d.	By Balance brought forward	1597 23838	s. 11 16	d. 3 6
Excess Profits Tax. Grant to Employees' Superannuation Fund. Costs of Fire-Watching.	165 676 129	0 11 9	0 10 4 10				
War Damage Insurance on Property Horses pirchased Balance—Investments Revenue Account Surplus, as per Balance Sheet.	73 712	10 18					

BALANCE SI	HEET OF FUNDS AND	EFFECTS, as at January 10th, 1944.	
CAPITAL AND LIABILITIES. Small Savings and Interest. Employees' Superannuation Fund. Loans Other Liabilities— Cottage Expenses Sales Club. For Goods, including Carriage of Goods For Expenses Insurance Agency Income Tax and Excess Profits Tax Employees' Superannuation Fund—Income Tax War Damage Insurance. Total Liabilities. Reserves—	## 8. d. ## 8. d. 543284 2 4 15072 5 5 17473 0 1 144663 0 0 36 0 3 248 1 10 18315 19 4 2044 9 6 112 2 868 8 0 12 11 0 89 6 0 21616 8 1 742108 15 11	Stock-in-Trade Expenses Stock Land and Buildings used in Trade Investments of Surplus Funds— Land and Buildings not used in Trade. Shares Loans Farm Mortgage. Special Alterations charged forward Twenty-Weeks' Club Account. Expenses charged forward. Accounts owing to Society. Pool for Subsistence Allowance (Fire-Watchers). Collective Life Claims. Cosh in Bank.	$\begin{array}{c} 355 & 0 \\ 36934 & 1 \\ \hline \\ 620 & 12 & 0 \\ 30173 & 2 & 7 \\ 621296 & 15 & 7 \\ \hline \\ 2945 & 5 & 8 \\ \hline \\ & & & & & \\ 655035 & 15 & 1 \\ \hline \\ & & & & & \\ 2588 & 9 \\ \hline \\ & & & & & \\ 909 & 0 & 0 \\ \hline \\ & & & & & \\ 48 & 9 & 0 \\ \hline \\ & & & & & \\ 89 & 6 \\ \hline \\ & & & & \\ 21309 & 2 \\ \hline \end{array}$
Plate Glass Fund	4250 0 0	Cash in hands of Cashier	1400 17
Disposal	10770 14 4 15020 14 4		The second second
	£757267 6 6	1	£757267 6
Dr. PROPOS	ED DISPOSAL OF	SURPLUS ACCOUNT.	Cr.
To the Members of the Tamworth Industrial Co-operm LADIES AND GENTLEMEN,—The undersigned, hav Statement, and verified the same with the Books, De accordance with law. Rule 40 in so far as it relates it C.W.S. Ltd. Audit Office, Corporation Street, Mai	#15020 14 4 AUDITOR'	s REPORT. eeds, Documents, and Accounts of the Society, and having outhers relating thereto, now signs the says as found to be, and Fixtures has not been observed who particularly the says and Fixtures has not been observed who particularly the says and fixtures has not been observed who particularly the says and fixtures has not been observed who particularly the says and fixtures have not been observed who particularly the says and says and says are says as a say of the says and says are says as a say of the says and says are says as a say of the says and says are says as a say of the says and says are says as a say of the says as a say of the says as a say of the says are says as a say of the say o	examined the foregoing Genere correct duly vouched, and
To the Members of the Tamworth Industrial Co-operm LADDES AND GENTLEMEN,—The undersigned, hav Statement, and verified the same with the Books, Decaccordance with law. Rule 40 in so far as it relates to C.W.S. Ltd. Audit Office, Corporation Street, Mai	AUDITOR' tive Society Limited, ing had access to all the Books, Deds, Documents, Accounts, and Vo. Depreciation of Land, Building nehester 4.		examined the foregoing Gener e correct duly vouched, and C-R-R Public Auditor.

SHARE BOOKS NOT IN FOR AUDIT, SEPTEMBER 1st, 1943.

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.

· ·		Laure Core	, 0, 0	a wood and trans	LUCKE, C	, rour q	um ours,	и, пто	quarto	0, 0, 0	A Quart	WED, 1,	DO FOLL	(uarcers,	y, OLE	ne quar	0015, 10	, mile q	dai tois,	or com	d store over	
1	321	651	985	1343b	1594c	1922	2242f	2543	2879f	3160	3487	3805a	4172	4476	4766i	5108	5479	5796e	6047	6398	6693	7000
45	329	653	996	1344.	1596a	1941	2243	2548	28805	3161d	34905	3817	4180c	4481	47706	5110	5488d	5797b	6051	6399	6694	7001
56	331	654a	1012	1349	1607d	1944a	2248a	2555	2884	3163c	3492a	3821c	4186	4482	4772	5116	5500	57986	6056	6401	6695f	7005c
6	339a	658b	1016	1350	1612a	1945	2253	2556	2888	3169a	3502	3826	41976	4490	4776a	5121e	5501	5800a	6057	6402f	6704	7008
8€	340	663	1028	1352	1613	1950a	2258	2559	2889	3171	3512	3828	4198	4493	47776	5122d	5506	5802	6058	6406	6706a	7012
20	341	664a	1029	13546	1614c	1957c	2259d	2564f	2902	3173g	3515f	3831	4242b	4499	47786	5123	5516a	5804b	6062	6412	6727	7014
23h	342	667a	1037	1360a	1616	1964c	2266	25706	2904	3186c	3528	3833	4246a	4502a	4780	5127	5518a	5814	6064a	6421c	6729a	7017
26a	351	668e	1044	1362d	1631e	1965d	2267	2575d	2907	3190	35295	3853	4253	4510a	4793	5130a	5521	5815d	6068	64245	6733	7018
27	353	674a	1045	1363a	1633	1968	2274	2584a	2912	3196	3537a	3871a	4257	45176	4803	5137d	5528	5822	6075	6426	6736	7019
38	355	678	1046	1365	1636	1973	2283	2586a	2915a	3204e	3541	3872c	4261	4525b	48196	5142a	5532a	5823	6076	6429	6742	70216
43	357c	681	1049	1368	16579	1975	2308	2589e	2916	3209a	3542	3873	4263a	4542	4822	5149d	5536	5835a	6084	6431	6747	7025
49	367a	688	1051	1374a	16615	1977	2310	2592	2919	3213	3548c	3874	42676	4544	4825	5150	5539d	5837b	6087	64326	6761	7027
536	371a	690a	10566	1375a	1666	1981a	2313	2600	2925	3214	3556	3880	4268	4545	4826	5152	5544	5840	6089	6449	6768	7028 7029
61j	374	696a	1060	13796	1668a	1983	2320g	2619	2927a	3215	3560	38836	4269c	4547	4837	5161	5547d	5842a	6094	6457a	6779	7029
63	3756	705	1062	1382	1685	1991	2328	2620	2934	3217	3563a	38845	4282	4549	4839	5165	5552a	5845	6114	6459	6781	7036
64i	382c	706	1079	1385	1688	2001	2334	2623b	2936e	3218b	3564	3888f	4285c	4552	4841a	5167	5554a	5848a	6117	6469	6784a	7038
70f 73	384	710	1093a	1389	16895	2002	2337	2627	2939	3224a	3567	3899a	4289e	4561	4842c	5177	5569	5858	6119a	6475b	67885	7052b
	389a	718j	1095	1396	1701g	2018	2338d	2630	2941	3225e	3589	3907	4292d	4566a	4846	5197	5571	5867	6120	6476	6793c	7065
93	399h	725	1112	1402	1707	2019	2345c	2640e	2947e	3245	3592	3916	4302	4571	48471	5205a	55786	5871	6124c	6481	8797a	7070&
95	407	732c	1118	1406	1708	20274	2351	2643	29496	32506	3601d	3919a	4304b	4577	4849a	5206a	5581	58746	6125b	6483	6807a	7072a
96 98	411a	736	1126	1413	1715	2032	2355	2652c	2955b	3251	3604	3924	4310	4580	4865	5215a	5590	5879c	6149	6493	6816	70746
99/	420d 429	7395	1131	1414a	1720	2038f	2359a	2660	2970	3260a	3606a	3927a	43146	4581	4874c	5219	5597f	5883	6158	6508	6828	7075a
104	441c	743	1135b 1140c	1416 1425	1728	2043	2369a	2669	2973	3266	36106	3928e	4324d	4583a	4879	5220d	5601	5893	6174	6509	6829	7078
114	4426	758	1141	1430	1733 1735	2048 2061	2371 2372a	2671	2983c 2989a	3270f 3282	3617c	3934	43276	4591	4880d	5250	5602	5894	6177i	6515	6837c	7088 7099
115	446f	762	1144	14351	1740	2070a		2676 2685		3283	3623c 3624c	3935a	4330	4592	4885	5253a	5603	5905i	6181	6517	6847a 6849	7033
122	449	764a	1145	1436	1754	2072	2375 2379	2692	2992 3001	3292	3629	3942 3945b	4332 4333	4593 4596b	4887a 4891c	5259 5262	5608a	5906a	6189c	6519	6856a	7100 7102a
124	458	779	1146e	1446	1755	2083	2381	2693	3006b	3302	3643a	3950d	43346	4601	4893	5266a	5633b 5636a	5910 5911	6190	6526 6528	68636	7107
126	462	791	1154a	1448c	1756	2084	2392	2699	3010	33036	3644	3952	4338	4612c	4896	5269	5639	5914	6192	6531c	6875	7124
129a	464	792c	1163	1449c	1761e	2085a	2393e	2701	3011e	3309d	3649	3959	4341e	4624a	4898	5277	5641a	5916	6193b 6198	6536	6878	7133c
132	465b	793	11676	1455	1767	2091	2400	2702	3014a	3311	3659	3974	4342	4626	4906a	5286	56426	5925c	6205	6540	6887	7135
142	470	798c	1172	1457a	1770a	2099	2405i	2710	3019f	3324a	3660	3975	4344	4630c	4907	5287	5656e	5929f	62176	6542c	6890a	7136a
146	475	803a	1191	1461a	1775	2100	2406a	2711	3021	3330c	3670	3994	4348	4631	4929	5290	5659a	5932	6222a	6546d	6893c	7137c
149	480	810	1197	1464	1780a	2103i	2413a	2714	3022g	33316	3678a	4001e	4350	4633a	4930i	5303	5660b	5936	6227	6551d	6895	7142
153	484	824a	1198e	1471	1782	2105	2416f	2719a	3026	3332	3686€	4002	4356a	4641	4934	5314	5661c	5941f	6234	6565	6896	7159
156	485	840	1203e	1473	1786a	2110b	24196	2725	3031	3335e	3698	4003	4359a	4644	4941	5324	5663e	5950c	6239	6571	6901a	71616
1576	494	844a	1224f	1477	1790	2111	2427	2727e	3032a	3336	3701	4005	4361	4646	4947	5329	5665	5951	6246	6580j	6903	7168
170e	498f	846	1225	1487	1792	2113	2429	2735	3045	3347	3702	4017	4364a	4652	4960	5334	5672	5956	6248b	6581d	6905	7169f
171a	506	848	1228a	1489	1802	2115	2437	2744	3050	3348c	3704c	4019	4365a	4654	4972h	5341	5674c	5965	6249	6582	6906	71716
179	507	852	1229	1502	1806	2126	2439	2745	3056f	3350a	3711	4030	4368a	4655	4978b	5349	5677	5966	6251	6588g	6908	7183j 7197c
187c	508a	858	1235	1503	1815	2127e	2443	2747	3059	3351d	3717	4055	4369a	4657	4986	5350	5684	5967	6254	6592	6911	7197c
191b 203	516	859	12496	1512a	1816b	2129	2444a	2760	3062a	3357e	3719	4058d	4370	4678c	4993a	5357	5685	5968a	6257	6598	6915	7198 7210
205	519j 521	860 864	$\frac{1252a}{1256}$	1514 1517	1818	2136e	2445a	2761	3068	3385f	3720	4069a	4373	4679c	5016d	5358a	5692	5971b	6266	6599	6916	7210
206	524f	866	1275	1520	1823b 1824b	2138a 2144c	2447 2452	2763f 2772a	3076 3078	3389 3393	3726	4071	4375a	4680d	5023c	5362	5701d	59766	6271	6604	6924	7211 7217
207	557	869	1277	1523c	1831	2146a	2455	2774a	3085	3394a	3727 3728a	4074d	4381	4689	5028a	5363b 5373a	5702a	5982	6276	6607	6926	7217
208	563	873	1279a	1531c	1834	2150	2457a	2777	3089	33976	3732	4077d 4079d	4384 4385a	4698 4700	5031 5035	5376	5704b 5713b	5983	6280	6612	6932 6933j	7221
210	564c	876	1287e	1532	1837a	2155a	2458	2778	3093f	3400c	3737	40866	4393	4710	5040a	5378	5715	5987 59926	6281b 6304a	6615a 6622	6938	7222 7226
215	567c	879	1288€	1537	1851a	2157	2467a	2780	3098	3404	3739	4087a	4395	4711	5042	5384	5717	5995f	6308a	6625	6940	7228a
220	569c	880	12916	1544	1853	2160	2478a	2789e	3101	3414c	3740	4092	4397	4718	5060	5385a	5727	5997	6309	6628c	6945	7229a
228a	573g	885	1293	1546a	1856	2161e	2487	2795f	3105	3415	3743	4093d	4400a	4720	5061	5386	5733	5998	6314	6628e	6946	7230d
231	575	888	1298	15496	1865c	2176e	2491	2800	3108c	3417	3749g	4103	4404	4724	5072	5388	5736	6001	6319	6631	6950j	7241
232	577a	890	1299	1554	1868	2177	2493	2807	3120	3421d	3752g	4104	4409	4726e	5075	5395	5737g	6002	-6320a	6632f	6956	7242
242a	583g	900	1300	1555	1879f	2178	2499a	2812i	3121	3423	3754c	4106	4418	4727	5081c	5399	5739	6007	6328	6635	6959	7244
244a	589	908	1303	1564	1881f -	2179	2503a	2816	3122g	3424	3755	4115	4433	4736c	5082c	5402	5740a	6009	6331d	6640	6962a	7249
277a	594	913	1304	1568	1887d	2180c	2508	2824	3129c	3425	37566	4129	4440	4740	5084	5406	5751f	6012c	6340	6650b	6966	72506
280	604	915	1308	1569	1888b	2183	2515a	2834	3138	3431	3764a	4130	4441	4741	5085a	5408b	5764	6013	6342	6652	6970a	7251
284f	610a	923b	1309	1570	1899	2199i	2517	2837	3140	3455	3771	4134a	4447	4746	5088c	5419	5769	6014	6349	6663	6972	7258
287	621	939	1311	1571	1901i	2208	2523a	2838	3143a	3460	3775	4141	4448	4750	5089	5438b	5774	6015	6350	6665	6975b	7261
299	630	942	1315f	1573	1907	2213	2524a	2842	3146	3471	3789	4144	4452b	4752	5093	5444	5779a	6019a	6353a	6670f	6976	7263
305 313	642	948j	1322a	15856	1908f	2222a	25266	2844	3147a	3476a	3791a	4155	4453	4753	5095d	5456	5784f	6025a	6368a	6672a	6981c	7266
314	644c 646	965	13301	1586 1590	1910	2223 2229	2533a	2846i	3148	3480a	3796	4157a	4454	4760b	5098	5463	5788	6039	6370	6681	6983	7267
318	647	975 981c	$1332 \\ 1334a$	1591	1911 1919	2229	2534b 2536	2858 2872	3155a 3156a	3485 3486	3798	4161a	4468	4761	5099	5470	57916	6045d	6376	6690a	6985	7275
440	UXI	9010	Tooke	TOOT	1919	2200	2000	4014	21000	9400	3802	4162	4475e	4763c	5102	5473a	5793	6046	6396	6692	6994	7277c

SHARE BOOKS NOT IN FOR AUDIT, SEPTEMBER 1st, 194	SHARE	BOOKS NOT	IN	FOR	AUDIT.	SEPTEMBER	1st. 1943-	-continued
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										The Control of the Co		The state of	200	-			- CARGA	*******					
7284	7488	7674	7924	8143	8369	8599	8793a	8991	9179i	9486a	9634	9827a	10040	10256	10501	10701	10005	11100	11000	*****			
7286	7493	7675	7937	8148	8372	8605	8797	8998	9182	9487a	9641d	9832a	10045	10265c	10507a	10701	10935	11120	11306	11508		11984	
7290	7500	7679	7941	8151	8376a	8612a	8801a	9001	9184	9489	9642	9833f	10048a			10703	10948	11124	11314	11513		11993	
7298	7501	7692	7953	8156	8379a	86146	8804	90074	92266					10270	10510	10705	10950	11128	11315	11514		11994	
7299a	75086	7696	7954	8160	8381	8620				9490a	9656c	9835	10050	10272	10536		10953	11130a	11317a	11519	11741	11995	
73081	7511						8805	9015	9227	9491	9660b	9836	10053b	10273e	10537	10718	10956	11132a	11319	11521	11742		
7309h		7704a	7958	8165j	8391	8621	8828e	9016	9233	9493e	9665	9842	10056	10286	10541	10720	10960	111346	11335	11530	11749		
	7512	7706	7960a	8171	8400c	8623	8831	9021	9235	9494	9669a	9843	10058	10288	10550	10728	10968	11135	11339	11544b	117576		
7314d	7513	7718a	7967f	8179	8407	8624	8832a	9024	9241b	9497	9670	9844	10064	10291	10554	10731	10971e	11138	11340	11551a	117586		
7317j	75196	7729	7974a	8185e	8410	8638d	88436	9030	9244	9498	9675	9847	10073a	10292	10557	107336	10973	11139	11344	11555	11762		
7319	7521g	7736	7975b	8197	8414c	8639a	8844	9033	92484	9501g	9680c	9854	10076	10305	10566	10735a	10977	11140	11350	11556	11767		
7323	7524	7737	7978c	8199a	8419	8640	8847	9035	9252	9502a	96845	9864	101046	10315	10568	10751	10980	11141	11354	11560	11772		
7327	7526b	7741d	7982	8203	8427a	8642	8858	9041a	9255	9503g	9686	9865c	10106c	10316a	10572	10754	10982	11143	11355	11567a	11773		
73345	7534f	7743	7984a	82045	8435	8643	8861	9042	9264	9505d	9687c	9885	10126	10317	10574	10757	10989	11144	11360	11576a	11775a		
7336	7537	77484	7993a	8210e	8445e	8653	8862	9051	9267	95081	9688	9886	10128	10331	105756	10763	10992a	11145					
7337	7539a	7750	8003	8221	8446	8655	8865	9058a	92826	95096	96904	9889	10132e	10349	10578a	10765			11361a	11580	11779		
7339	7546	7753a	8004	8231	8453	8656d	8868	9059	9287a	9515c	9694	9895	10137	10360a	105784	10772	10997	11146	11363	11584	11780		
7341	7548f	7755	8011c	8232	8454c	8659	8870a	9063a	9288a	9526	9695	9900					11001h	11147	11365b	11586	11783a		
7344a	7568e	7762	8017a	8233e	8458	8662	8876	9069a	9294f	9533e			10145a	10364	10589	10789	11004	11149	11371	11594	11790		
7349	7570	7779c	8021	8236	8465	8668	8881				9699	9902	10146	10368	10590a	107936	11007	11152a	11373	11598	11793		
7351a	7571	77834	8027a	8239a				9071a	9301h	9540d	9700a	9911	10147a	10371	10591	10805	11018	11153	11377	11606a	11802		
7360	7574c				8468	8670	8882a	9072a	9310	9541a	9703	9921	10148	10377	10594		11024a	11154	11387a	11609a	11804		
7368		7785	8030d	8240j	8470b	8680c	8887	9074	9317a	95436	9715	9928	101495	10379c	10603	10816	11027	11155a	11390	11610	11814		
	7580a	7786	8031d	82426	8478	8683	8888a	9077	9320	9546	9723e	9936	10150b	10385	10607	108216	11035	11161e	11393	116156	11823		
7370f	7581	7795	8033a	8244a	8480	8693	8891	90856	9329	95496	9734	99405	10152a	10387	10608	10822b	110376	11176	11402	11620	11824a		
7371	7582	7798	8035	8250a	8482	86965	8893	9087a	9330	9550a	9737	9943	10153	103886	10614	10823a	11038	11177	11413	11624	11825		
7372	7583	7802	8036	8252	8485	8705	8896	9089	9332c	9563	9744	9951	10154a	10390	10618c	10835a	11045	11180	11416	11628	11827		
73866	75886	7806f	8042	8256	8487	8707	8897	9092	9339	9564	9751e	9952	10156a	10399	10620d	10836	11052	11182	11423	11633	11828		
7388	7589	7810a	S045c	82605	8489f	8714	8900i	9106c	9342	9567	9754	9953	10161c	10401	10621b	10839	11056	111835	11426	11636a	11839		
7394	7590	7821a	8046a	8275c	8492	8715b	8903	9107	93436	9569	9761a	9957	10169	10402	106236	10844c	11057	11191	11430	11640c	11840		
7400g	7596	7823	8052	8278a	8497	8716d	8905	9108	9350	9574	9762	9964	10172a	10405	10627	10846	11059	11196	11435	11641	11841a		
7404a	7598a	7834a	8056	8279a	8503	8721	8908	9110b	9361	9576f	9764	9965	10176	104105	10632a	10849	11060d	11201/	114395	11642			
7407	7604a	7837	8058	8282	8509	8724	8911a	9119d	9365	9578	9767	99695	10177	10414	10639	10856	11062	11201j $11202d$			11842		
7413a	7620f	7839	8060	8290	8535	8725e	8913	9122a	9367	9579a	9770e	9972	10184	104156	10641	10857			11440d	11643c	11843		
7415	7626b	78465	8062a	8293	8540	8728	8917	9125a	9368a	95816	9772	9977	10187	10414	10646a		11066	11204g	11445c	11647	11849		
7416	7635	7849	8071a	8294	8542d	8731	8919c	9127d	9375	9584	9776	9980a	101884			10861	11070a	11208	11446	11648	11854a		
7432f	7637	7852e	8083	8301h	8550	8732	8933f	91326	9377	9587	9779	9983		10428c	10648	108676	11072a	11212c	11447d	11649	11863a		
7433e	7646a	7866d	80850	8303	8559g	8733	8934f	91416	9390				10198	10430c	10649	10879	11073	11213a	11454	11652	11865		
7440	7647	7872	8090h	8309	8564					9590	9782	9984	10205e	19433a	10655b	10882	11075	11214a	11456	11653	11866		
7443	7648	7874	8102	8319		8742a	8936	9142	9399	9592a	9790a	9989c	10210	10443e	10661	10885	11078	11228	11460b	11663	11869a		
7447a					8565	87479	8940f	9143f	9411c	9607	9792	9998	10212	10444a	10664a	10892	11080b	11231b	11464	11674	11883a		
	7651	7875c	8106	8320	8568b	8752b	8942	9144	9413c	9610	97965	10007a	10214	10447	10666	10893	11083	11233a	11470a	11675	11885		
7458c	7657f	7878c	8111c	8322a	8569	8757c	8943	9150	9424	9611	9797	10014	10223	10454	10669	10900a	11087a	11262q	11472	11681	11904a		
7461a	7660	7886	8114	8328	8573	8758a	8944	9153	9425	9616g	9800	10016	10234	10458	10675	10903	11099	11266a	11477	11695	11916		
7467	7663d	7894g	8116	8332	8580	8764	8948	9155c	9429	9618	9814a	10020a	10238d	10460d	106795	10907	11100	11269	11497a	11699	11922		
7476	7665b	7896a	8121	8339	8581	8766e	8951c	9157a	9435b	9619f	9816	10022	10241	10464	10683a	10916c	11103a	11273	11498	11702	11936		
7477	7666	7897	8124f	8347	8582	8769	8952	9160a	9450	9623	9817e	10026	10247	10483a	10687	10920	11108	11279	11499	11705	11951		
7479	7667	7898	8140	8349a	8584	8772d	8956d	9165e	9454	9624	9821	100326	10251	10495a	10688	10923a	11109	11295b	11502d	11706	11953		
7482	7668a	7905	8141e	8350	8587	8785	8962	9166	94795	96286	9822a	10033	10253	10497	10694	10926	11111	11297	11502d $11503d$	11708			
7486	7672	7910	8142	8353	85985	8787	8969	9178	9483a	9629	9824	10038	10254c	10499	10699c	10934	111112				11958		
	25-5-5-5				2000	200			e kong	4044	002E	10000	TOWNE	10333	TOURSE	10934	11112	11302a	11505b	11709	11970		

The above numbers represent the absence of Pass Books for Audit purposes. The Audit of Members' Share Books is essential, and it is requested all Books should be in for Audit at the stated times—

FEBRUARY 26th and SEPTEMBER 3rd.

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 £3 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 £2. 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.

HIRE PURCHASE SCHEME.—Goods are let out on Hire Purchase terms from the Furnishing Department. A leaflet giving full details of the scheme may be obtained from that Department.

TWENTY WEEKS' CLUB.—We have in operation a Twenty Weeks' Club for goods from the Drapery, Millinery, Outfitting, Boots, Chemistry, or Coal Departments. Vouchers of £1 minimum and £5 maximum are issued from the Office, to be repaid at the rate of 1s. per £ per week.

CO-OPERATIVE INSURANCE.—We are in a position to effect Insurances of all kinds—Life, Fire, Burglary, Motor, 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 to pay money.

SHARE and SMALL SAVINGS BOOKS should be sent in regularly to be made up and audited, 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 8th, 1944.

DIVIDEND WILL BE PAID AT THE CENTRAL ON THURSDAY, FRIDAY, AND SATURDAY, MARCH 2nd, 3rd, and 4th, between the hours of 10 a.m. to 12 noon, 1-30 to 4 p.m., and 4-30 to 6 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 JULY 12th, 1943, to JANUARY 10th, 1944.

Amount, Amoun	t. Amount.	Amount.	Amount.	Amount.			Amount.	No f s d
No. & s. d. No. & s.	d. No. £ s. d.	No. £ s. d.	No. & s. d.	No. £ s. d.	No. £ 8. d.		No. £ s. d. 73 4 13 1	82 2 2 6
114 12 3 10 4 2 2 1 12 3 11 5 14	4 20 4 13 0	29 1 19 0	38 9 2 0	47 5 15 0	56 0 4 0	6512 9 4	74 4 5 7	
3 0 16 9 12 1 15	2 2114 15 1	30 5 14 0	39 7 10 0	48 4 7 0	5714 0 0	6614 10 0	75 4 3 9 7615 19 6	NAME OF TAXABLE PARTY.
4 3 15 2 13 5 16 5 1 10 0 1416 14	6 2213 7 7	31 3 19 4	40 7 10 6	50 3 16 6	59 2 17 0	6818 8 0	77 1 6 6	£573 0 10
6 13 1 3 15 2 4	2 24 2 1 10	3311 5 9	42 2 16 9	51 6 13 7	6014 2 3	69 2 0 0		
7 6 17 4 1622 8	0 25 3 10 7	3421 3 7	43 5 7 9	5214 9 4	61 2 4 0	7010 9 2	79 5 3 9 80 3 12 8	
8 3 6 8 17 4 5 9 2 0 0 18 1 1	6 26 4 2 9	36 5 8 9	45 15 1 10				8112 11 0	

TOTAL CLAIMS PAID TO DATE: £24,945. 7s. 6d.

To the Tamworth AUTHORITY TO WITHDRAW DIVIDEND. Industrial Co-operative Society

TIMES OF PAYMENT:

Friday	day10 a.m., y10 , day10	, 12	oon.	1-30 to 4 1-30 ,, 4 1-30 ,, 4	p.m. 4-30 ,, 4-30 ,, 4-30	to 6 p.m.
NOTI	E.—This Form e same cannot w	must be	filled or her	up by the	Owner of the owner own	ne Shares. witnessed.
Signature of Receiver	Shave No Members are requested to produce their PASS CARDS at the time of Payment.	this day of March, 1944.	pounds shillings pence	Received the sum of	I, the undersigned, hereby give notice to withdraw my Dividend due for the Quarter ended January 10th, 1944, and I hereby authorise you to pay the same to the bearer of this Voucher. (Full Name) Signed	AUTHORITY TO WITHDRAW DIVIDEND.

To the Tamworth Industrial Co-operative Society Limited. NOTICE OF ADDRESS.

I beg to advise you that my present address is:

Name. Town Street... Share No. or Village.

Please obtain your Share Books regularly from the office and return same for audit before the end of February, May, August, and November.