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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 231st
**QUARTERLY
REPORT AND
BALANCE
SHEET**

FOR THE

Half Year ended
July 15th, 1944

BANKERS:

CO-OPERATIVE WHOLESALE SOCIETY LTD.
MANCHESTER.



CENTRAL PREMISES.

OFFICERS OF THE SOCIETY

Secretary: MR. GEO. A. STOCK, M.I.S.F., F.C.S.A. Chairman: MR. F. DAY.
 Assistant Secretary: MR. FREDK. C. BENNETT, A.C.S.A.
 Auditors: A. STAFFORD, C.R.A., and JAS. SMITH, C.R.A., Public Auditors, 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 JULY 15th, 1944.

NAME.	Time Expires.	GENERAL.		Finance.	Trade.	Delivery.	Special.	TOTAL.	
		Meetings Called.	Meetings Attended.						
*MR. J. SMITH	Sept., 1944	30	28	...	...	5	...	33	Holidays, 1
*MR. J. W. STAFFORD	"	30	28	...	9	...	...	37	
*MR. H. WALTON	"	30	30	...	11	...	6	47	
MR. EDW. COLLINS	Mar., 1945	30	28	24	...	...	7	59	Not Possible 1
MR. JOS. WRENCH	"	30	30	...	...	6	6	42	
MR. F. DAY	"	30	27	24	10	6	11	78	Ill, 1; Not Possible, 1
MR. L. HARPER	Sept., 1945	30	21	19	...	...	5	45	
MR. W. J. DAVIS	"	30	28	...	...	6	...	34	Not Possible, 1
MR. C. T. HINDS	"	30	25	...	9	...	...	34	
MR. JOHN DAVIS	Mar., 1946	30	30	27	...	...	12	69	Not Possible, 1
MR. G. H. SMITH	"	30	28	20	10	6	9	73	
MR. F. EGAN	"	30	30	...	11	...	4	45	Ill, 2

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

EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Possible.	Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
*MR. F. EGAN	11	11	MR. J. T. LEEDHAM (Ill, 3)...	11	3	MR. THOMAS SUTTON	11	11
*MR. A. WALKER	11	9	MR. F. BIDDULPH	11	6	MR. H. V. POWELL (Ill, 1) ...	11	7
*Mrs. A. BARLOW (Ill, 11).....	11	0	MR. A. WAKEFIELD	11	5	MR. W. H. BUSBY (Ill, 1).....	11	6

Those marked * retire.

NOMINATIONS FOR GENERAL COMMITTEE.

The following are the Nominations received for Three vacancies for the General Committee:—

Candidate	Proposer.	Seconder.
Mr. J. HINDS	Mr. G. Riley	Mr. F. Elton.
*Mr. J. SMITH	Mr. A. Morrall	Mrs. E. M. Wilson and others.
*Mr. J. W. STAFFORD	Mrs. S. A. Wood	Mrs. H. Oxford and others.
*Mr. H. WALTON	Mr. S. C. Warrington	Mr. G. Davis 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, September 6th, 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.
*Mrs. A. BARLOW	Mr. E. Collins	Mr. W. J. Davis.
Mr. C. BROWN	Mr. A. E. Langtry	Miss M. Redmile.
*Mr. F. EGAN	Mr. T. Goodman	Mr. J. Davis.
*Mr. A. WALKER	Mr. T. Goodman	Mr. J. Davis.

* Retiring Members, who are eligible for re-election.

Voting for the Educational Committee will take place at the Half-yearly Meeting on September 6th, 1944.

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, September 6th, 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. Recommendations of Committee:—
 - (a) £1. 1s. to St. John Ambulance Brigade (Tamworth Division).
 - (b) £1. 1s. to St. John Ambulance Brigade (Wilnecote Division).
 - (c) £1. 1s. to the Dordon Nursing Association.
 - (d) £1. 1s. to the Polesworth Nursing Association.
 - (e) £1. 1s. to the Amington and Shuttington Nursing Association.
 - (f) £1. 1s. to the Hopwas Nursing Association.
4. Adoption of the Balance Sheet, including the Educational Committee's Statement.
5. Confirmation of Subscriptions (details in the Surplus and Deficiency Account, page 7, except those marked *).
6. Elections:—
 - (a) Delegate to the C.W.S. Divisional Meetings (Midland Section).
 - (b) Three Members to the Educational Committee.
 - (c) Arbitrators.
 - (d) Auditors.
 - (e) Scrutineer (Mr. A. E. Langtry retires, but is eligible for re-election).
7. Nominations of Three Members to serve on the Educational Committee. Messrs. J. T. Leedham, F. Biddulph, and A. Wakefield are the retiring members, and are eligible for re-election.
8. Reports of Delegates:—

C.W.S. Divisional Meetings at Leicester and Burton.
Stafford District Conferences at Stafford and Burton.
9. Declaration of the election of Three Members to the General Committee.
10. Consideration of the Co-operative Union appeal for subscriptions to the 1944 Freedom Fund to rebuild the Movement in Europe.

COMMITTEE'S REPORT.

FELLOW-MEMBERS.

We herewith submit our Report for the last Half Year's operations of our Society, together with the accounts for the period ended July 15th, of 27 weeks.

TRADE.—The Sales for the Half Year were £215,875. For the previous Half Year they were £202,532, and for the corresponding period of last year they were £194,914.

An increase of approximately £5,500 over last Half Year is shown if the extra week's trade is allowed for, caused by the 27 weeks period.

MEMBERSHIP.—The membership of the Society is now 12,056. At the beginning of the Half Year it equalled 11,955. During this period 371 have joined and 270 have left.

CAPITAL.—The value of the Share Capital on July 15th, 1944 was £584,736, while at the commencement of the period it was £543,284, there being an increase of £41,452. Small Savings claims are £15,159, as compared to £15,072 in January, 1944, showing an increase of £87. Loan Capital has increased by £24,325 from £144,663 to £168,988 at the end of the Half Year. Owing to the difficulty of obtaining a profit on reinvested capital we gave notice in April to reduce the rate of interest on shares from 3½ per cent per annum to 3 per cent, and from 3 per cent to 2½ per cent according to Rule 40.—Purchase qualification.

INVESTMENTS.—During the Half Year we have invested £48,190 (details in Investments Account). A loss of £687 has been incurred on our reinvested money and it is to obviate this that the rates of interest have been reduced.

PURCHASES.—The Trade Purchases were £159,477 for the Half Year, made up of £132,295 from the C.W.S. Ltd. or 82.9 per cent; £21,742 from private traders or 13.6 per cent; £2,704 from Productive Societies equalling 1.8 per cent; and £2,736 from local sources or 1.7 per cent.

The Departmental purchases from the C.W.S. were as follows—

	Per cent.		Per cent.
Grocery	93.0	Boots	35.1
Outfitting and Tailoring	75.1	Mill	100.0
Fish	97.7	Greengrocery	22.1
Dairy	99.2	Drapery and Millinery	35.7
Boot Repairs	94.4	Furnishing and Crockery	47.3
Bakery and Confectionery	88.4	Chemistry	21.0
Butchery	90.9	Coal	74.8
Sweets and Tobacco	98.0	Milk Bar and Cafe	32.3

From the Productive Societies the following purchases were made:—

	Per cent.		Per cent.
Drapery	9.3	Outfitting and Tailoring	19.2
Boots	27.7		

BREAD OUTPUT.—The output of Bread for this Half Year (27 weeks) was 175,939 stones. For last Half Year (26 weeks) it was 172,992 stones and for the corresponding period of last year (26 weeks) 169,767 stones.

DAIRY SALES.—During the period under review we have sold 201,471 gallons of milk from the Dairy Department as compared to 162,636 gallons for the previous Half Year and 169,569 gallons for the corresponding period of last year.

MEMBERS' PURCHASES.—These average 13s. 3d. per week. For the last Half Year they were 13s. 0½d. per week, while for the corresponding period of last year they were 12s. 6d. per week.

SURPLUS DISPOSABLE.—This is £14,847. 10s. 3d. We recommend it to be disposed of as follows:—

	£	s.	d.
To Share Interest	4200	0	0
Dividend to Members at 2s. in the £	10300	0	0
Educational Committee	341	9	4
Balance carried forward	6	0	11
	£14847	10	3

DIVIDEND.—This will be paid out at the Central premises on Thursday, Friday, and Saturday, September 7th, 8th, and 9th, between the hours of 10 a.m. to 12 noon, 1-30 p.m. to 4 p.m., and 4-30 p.m. to 6 p.m.

CENTENARY PAGEANT.—The pageant was duly performed for six evenings in July and, in addition, two full-dress rehearsals at which children were admitted. From the expressions of Members and friends who saw it those who took part are to be congratulated in making it such a success. Approximately 2,200 tickets were disposed of and the proceeds of same and also from the sale of programmes were forwarded to various charities. Throughout the Movement generally it was felt the pageant was a good way in which to educate the Members and also to show the respect due to the old Pioneers who sacrificed so much that we who followed should have a Movement of which we could be justly proud. The service in the Parish Church on July 2nd also attracted a good congregation and much helpful advice and appreciation was given by the Rev. Norman Darrall, the Vicar of Ladywood, Birmingham.

We deeply regret the passing of the following:—

MRS. HARRIETT POINTON, who worked for the Society as general cleaner from 1906 to 1937, and who, for several years, has been retired under the Superannuation Scheme, died on July 25th. She gave her best service to the Society while she was employed.

To her son and daughter we offer our sympathy in their bereavement.

MR. ERIC FAULKNER, employed in our Delivery Department, unfortunately killed in Normandy on July 18th. He worked for the Society from May, 1927, up to the time of joining H.M. Forces, June 11th, 1940, first in the Dairy Delivery Department, and later in the Bread and Grocery Delivery Department. He was a much respected and loyally efficient employee, and it was with very much regret we heard of his death. He leaves a widow and three children, and our sincere sympathy is extended to them.

FREEDOM FUND.—At the last Half-yearly meeting consideration was given to this matter respecting a donation to the fund of £250,000 launched by the Co-operative Union Ltd. It was referred to the Joint Committee set up in connection with the Centenary celebration who decided that £50 of the proceeds should be forwarded and this has been done. It was also resolved the matter should be placed on the agenda of this Half-yearly meeting for further consideration to be given to it. The money is being used so that those co-operative societies in Europe ravaged by the Germans and Italians can be rebuilt immediately it is possible to do so.

We extend our best wishes to those of the staff in H.M. Forces and on work of national importance, and trust the time is not too far distant when they will be able to return to their service with the Society.

Thanking you for your continued support and assuring you of our best endeavours to meet your requirements.

Yours faithfully,

On behalf of the General Committee,

F. DAY, Chairman.

GEO. A. STOCK, Secretary.

BALANCE SHEET FOR THE HALF YEAR ENDED JULY 15th, 1944 (27 Weeks)

Dr.

CASH ACCOUNT.

Cr.

RECEIPTS.	£	s.	d.
To Share Contributions	53563	18	4
Loans	32235	17	11
Small Savings Contributions	3269	15	11
Sales Club Deposits	503	11	1
Twenty Weeks' Club Deposits	10454	0	11
Investments—Share and Loan	576	17	7
Sales of Goods	216094	19	6
Rents	63	17	9
Fees—Entrance and Nomination	91	9	0
Trade Bonus	798	10	2
Insurance Agency	79	12	2
Collective Life Assurance Claims	687	19	7
National Health Insurance Allowance	4	17	1
Commission	453	1	11
Bank Interest	190	10	3
Employees' Superannuation Fund	277	15	7
Interest—Farm Mortgage	72	10	0
Hire—Purchase Repayments	117	9	7
Fire-Watchers' Subsistence Allowance	138	18	0
Sale of Buildings, Fixtures, and Rolling Stock	681	12	6
Collective Life Assurance Rebate	211	15	1
Income Tax Schedule D repaid	717	0	0

MEMBERS PLEASE NOTE.

**Bring your Share Books
to the Office for Audit before
Sept. 2nd, 1944. — Share
Books ready from Sept. 23rd.**

Total Receipts	321285	19	11
Balance of Cash in hand, January 10th, 1944	1400	17	1
Balance of Cash in Bank, January 10th, 1944	21309	2	5

£343995 19 5

PAYMENTS.	£	s.	d.
By Withdrawals—			
Share	31981	6	4
Loan	9783	11	8
Small Savings	3384	5	6
Sales Club	185	19	8
Twenty Weeks' Club	10202	3	11
Purchase of Goods and Carriage	161541	16	3
Expenses of Management and Production	34878	14	9
Bank Charges	65	17	4
Dividend to Members	8286	5	7
Educational Grant	284	14	0
Insurance Agency	58	16	2
Collective Life Assurance—			
Premium	804	0	0
Claims	662	15	8
	1466	15	8
Subscriptions and Donations	130	0	7
Cottage Expenses	56	6	8
Pensions	66	3	0
Income Tax	1204	4	4
Employees' Superannuation	181	15	1
Investments	48190	0	0
War Damage Contribution—Property	203	11	4
War Risks Insurance—Fixtures	93	6	0
Buildings and Rolling Stock purchased	430	9	7
Horses purchased	208	10	4
Fire-Watchers' Subsistence Allowance	137	2	0
„ Expenses—Surplus and Deficiency Account	19	11	2
Superannuation Fund—Income Tax	9	10	0
Excess Profits Tax	165	0	0

Total Payments	313215	16	11
Balance of Cash in hand, July 15th, 1944	978	11	3
Balance of Cash in Bank, July 15th, 1944	29801	11	3

£343995 19 5

Cr.

[illegible]**TRADE ACCOUNT.**[illegible]

INVESTMENTS REVENUE ACCOUNT.

[illegible]

PROPERTY ACCOUNT.

	As per last Report.	Added this Half Year.	Less Sold and Transferred.	TOTAL.	DEPRECIATION.						Present Nominal Value.	TOTAL.
					Fully Depreciated.	Rate % per annum.	Previously Allowed.	This Half Year.	Transferred and Written Down.	TOTAL.		
Land and Cottages not used in Trade	£ s. d. 2428 12 8	£ s. d.	£ s. d.	£ s. d. 2428 12 8	£ s. d. 1187 5 0	2½	£ s. d. 1808 0 8	£ s. d. 15 10 6	£ s. d.	£ s. d. 1823 11 2	£ s. d. 605 1 6	£ s. d. 2428 12 8
Land and Buildings (Trade).....	55404 19 2	335 9 7	4 2 6	55736 6 3	2489 0 6	.....	24913 8 3	.....	.....	24913 8 3	30822 18 0	55736 6 3
Fixtures.....	54999 8 4	.....	637 0 0	54362 8 4	21686 7 5	.....	50533 3 6	.....	.....	50533 3 6	3829 4 10	54362 8 4
Rolling Stock.....	35941 8 8	95 0 0	40 10 0	35995 18 8	22188 13 7	.....	33965 3 1	.....	7 2 0	33972 5 1	2023 13 7	35995 18 8
	146345 16 2	430 9 7	681 12 6	146094 13 3	46364 1 6	.....	109411 14 10	.....	7 2 0	109418 16 10	36675 16 5	146094 13 3

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, July 15th, 1944.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	3½	29700 0 0	559 7 6	190 0 0	4760 17 2	35210 4 8	5320 4 8	.....	.....	29890 0 0
Leicester Co-operative Boot and Shoe Manufacturing Society Ltd. ..	3½	50 0 0	0 18 9	.....	13 2 3	64 1 0	14 1 0	.....	.....	50 0 0
Birmingham Printers Limited	4½	85 11 1	2 2 6	.....	.....	87 13 7	.....	2 2 6	.....	85 11 1
Midland Boot Manufacturers Limited	4½	50 0 0	1 8 9	.....	9 2 0	60 10 9	.....	.....	.....	60 10 9
Northamptonshire Productive Society Limited	3	5 0 0	0 1 6	.....	1 4 11	6 6 5	1 6 5	.....	.....	5 0 0
Co-operative Press Limited.....	4	10 0 0	1 13 0	500 0 0	.....	511 13 0	1 13 0	.....	.....	510 0 0
Staffordshire Farmers' Co-operative Society Limited	6	2 11 6	0 3 0	.....	18 12 0	21 6 6	.....	18 15 0	.....	2 11 6
Wigston Co-operative Hosiers Limited	3	5 0 0	0 1 10	.....	0 18 9	6 0 7	.....	1 0 7	.....	5 0 0
Ideal Clothiers Limited.....	5	10 0 0	0 5 0	.....	.....	10 5 0	0 5 0	.....	.....	10 0 0
Kirkby-in-Ashfield Manufacturers Limited	5	5 0 0	0 3 0	.....	.....	5 3 0	0 3 0	.....	.....	5 0 0
Midland Co-operative Laundries Association Limited	2	50 0 0	1 0 0	.....	.....	51 0 0	1 0 0	.....	.....	50 0 0
Sunray Shirt Co-operative Society Limited.....	3½	200 0 0	7 0 0	.....	.....	207 0 0	.....	7 0 0	.....	200 0 0
	...	30173 2 7	574 4 10	690 0 0	4803 17 1	36241 4 6	5338 13 1	28 18 1	.....	30873 13 4

LOANS.	Rate per cent.	Balance, as per last Report.	Interest.	Added.	Transferred from Share Account.	TOTAL.	Withdrawals and Repayments	Balance, July 15th, 1944.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co-operative Wholesale Society Limited	2½	82991 15 3	1241 19 11	.....	5320 4 8	89553 19 10	.....	89553 19 10
Co-operative Press Limited.....	3½	112 8 9	3 19 6	.....	1 13 0	118 1 3	1 17 6	116 3 9
Co-operative Wholesale Society Limited—Special Deposits	3	417671 10 9	6804 5 3	30000 0 0	.....	454475 16 0	.....	454475 16 0
Sunray Shirt Co-operative Society Limited.....	3	1206 10 7	18 14 10	.....	.....	1225 5 5	.....	1225 5 5
Ideal Clothiers Limited.....	4	500 0 0	10 0 0	.....	0 5 0	510 5 0	.....	510 5 0
*Co-operative Permanent Building Society	1½	38640 9 8	348 2 8	.....	.....	38988 12 4	.....	38988 12 4
*Co-operative Permanent Building Society	1½	36402 1 10	327 19 4	.....	.....	36730 1 2	.....	36730 1 2
Midland Co-operative Laundries Association Limited	3	8 13 11	0 2 8	.....	1 0 0	9 16 7	.....	9 16 7
National Defence Bonds	3	1015 0 0	15 0 0	.....	.....	1030 0 0	15 0 0	1015 0 0
Savings Bonds, 1960/70	3	20113 10 11	313 0 0	17500 0 0	.....	37926 10 11	241 13 8	37684 17 3
National War Bonds, 1949/1951	2½	10109 0 0	130 0 0	.....	.....	10239 0 0	125 0 0	10114 0 0
National War Bonds, 1951/53	2½	12075 0 0	155 0 0	.....	.....	12230 0 0	150 0 0	12080 0 0
Northamptonshire Productive Society Limited	4½	48 14 8	2 16 2	.....	1 6 5	52 17 3	.....	52 17 3
Leicester Co-operative Boot and Shoe Manufacturing Society Limited	3½	139 7 3	2 7 11	.....	14 1 0	155 16 2	12 9 9	143 6 5
Wigston Co-operative Hosiers Limited	3	125 0 0	1 18 7	.....	.....	126 18 7	1 18 7	125 0 0
Midland Boot Manufacturers Limited	4½	109 6 3	2 17 0	.....	.....	112 3 3	.....	112 3 3
Kirkby-in-Ashfield Manufacturers Limited	3	28 5 9	0 8 5	.....	0 3 0	28 17 2	.....	28 17 2
* Tax Free.	...	621296 15 7	9378 12 3	47500 0 0	5338 13 1	683514 0 11	547 19 6	682966 1 5

INCOME TAX ACCOUNT.

	£	s.	d.
Schedule "A"—Chargeable to Trade (see Surplus and Deficiency Account)	486	14	6
" "A"—Chargeable to Cottage Expenses.....	17	14	6
Income Tax, Schedule "D"	294	11	10

£799 0 10

Dr.

EMPLOYEES' SUPERANNUATION FUND ACCOUNT.

Cr.

	£	s.	d.
To Pensions paid	181	15	1
Repayments to Employees leaving Society's Service		Nil	
Balance, July 15th, 1944.....	18580	3	5

(Employees' Balance, £5,738. 14s. 1d.)

£18761 18 6

	£	s.	d.
By Balance, January 10th, 1944.....	17473	0	1
Contributions—Employees	277	15	7
Society	237	0	11
Special Contribution—Society	175	0	0
Interest	311	4	1
Special Contributions for Members on Military Service.....	287	17	10

£18761 18 6

MEMBERS' SHARE ACCOUNT.

	£	s.	d.
To Withdrawals	31981	6	4
Present Claims, July 15th, 1944.....	584736	8	1

£616717 14 5

	£	s.	d.	£	s.	d.
By Members' Shares, January 10th, 1944				543284	2	4
Interest, January 10th, 1944.....	4197	0	1			
" Interim.....	4372	15	6			
				8569	15	7
Dividend transferred, January 10th, 1944 ...	5713	19	4			
" Interim	5585	18	10			
				11299	18	2
Contributions	53279	4	4			
Educational Grant	284	14	0			
				53563	18	4

£616717 14 5

SMALL SAVINGS ACCOUNT.

	£	s.	d.
To Withdrawals	3384	5	6
Present Claims, July 15th, 1944	15159	4	2

£18543 9 8

	£	s.	d.
By Members' Claims, January 10th, 1944.....	15072	5	5
Contributions	3269	15	11
Interest	201	8	4

£18543 9 8

Dr.

MEMBERS' LOAN ACCOUNT.

Cr.

	£	s.	d.		£	s.	d.
To Withdrawals	9783	11	8	By Balance, January 10th, 1944	144663	0	0
Balance, July 15th, 1944	168988	18	5	Deposits	32235	17	11
				Interest	1873	12	2
	£178772	10	1		£178772	10	1

SURPLUS AND DEFICIENCY ACCOUNT.

	£	s.	d.		£	s.	d.
To Members' Dividend and Cash Bonus	9822	13	7	By Surplus from last Half Year	10770	14	4
Share Interest	4197	0	1	Interest (estimated)	4250	0	0
Educational Committee	284	14	0				
Balance carried forward	716	6	8				
	£15020	14	4		£15020	14	4
To Donations—	£	s.	d.		£	s.	d.
Midland Co-operative Convalescent Fund	12	6	7	By Balance brought forward	716	6	8
Co-operative Party	24	13	3	Surplus, as per Trade Account	22908	19	11
International Co-operative Alliance	10	10	0	Collective Life Assurance Rebate	211	15	1
*Tamworth Society Co-operative Party	25	0	0				
*Tamworth Hospital	20	0	0				
Stafford District Hours and Wages Board (Co-op. Union)	1	1	0				
*Co-operative Union (Stafford District Committee) ..	2	2	0				
*Fazeley Nursing Association	1	1	0				
*Elford Nursing Association	1	1	0				
*Bolehall and Glascoate Nursing Association	1	1	0				
*Tamworth Nursing Association	1	1	0				
*Thorpe and Newton Nursing Association	1	1	0				
*Hopwas Nursing Association	1	1	0				
*Harlaston Nursing Association	1	1	0				
Necessitous Members	27	0	9				
Interim Dividend	130	0	7				
Collective Life Assurance Premium	9763	10	2				
Pensions	804	0	0				
Income Tax—Schedules A and D	66	3	0				
Grant to Employees' Superannuation Fund	781	6	4				
Costs of Fire-Watching	699	18	9				
War Damage Insurance on Property	19	11	2				
Horses purchased	222	0	0				
Balance—Investments Revenue Account	208	10	4				
Loss on Rolling Stock sold	687	9	1				
Surplus, as per Balance Sheet	7	2	0				
	10447	10	3				
	£23837	1	8		£23837	1	8

BALANCE SHEET OF FUNDS AND EFFECTS, as at July 15th, 1944.

CAPITAL AND LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Due to Shareholders			584736	8	1		30833
Small Savings and Interest			15159	4	2		188
Employees' Superannuation			18580	3	5		36675
Loans			168988	18	5		16
Other Liabilities—							
Cottage Expenses	19	14	9				
Sales Club	565	13	3				
For Goods, including Carriage of Goods.....	16251	2	6				
For Expenses	1807	19	11				
Insurance Agency	7	19	2				
War Damage Insurance	14	8	8				
Income Tax and Excess Profits Tax	997	10	0				
Employees' Superannuation Fund—Income Tax.....	3	1	0				
			19667	9	3		
Reserves—							
Plate Glass Fund.....			807132	3	4		
Share Interest	4400	0	0				
Disposal	10447	10	3				
			14847	10	3		
			£822117	9	10		

SHARE BOOKS NOT IN FOR AUDIT, FEBRUARY 26th, 1944.

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.

5c	339b	602	926	1300a	1631f	1962	2222b	2596b	2939a	3218c	3606b	3848	4130a	4381a	4680d	4960a	5357a	5674d	5946	6233	6542d	6847b
7d	340a	610b	938	1311a	1632	1964d	2223a	2600a	2940	3224b	3614	3853a	4141a	4382	4689a	4972d	5358b	5675	5948	6234	6544	6849a
15	342a	640	942a	1315g	1635	1967	2228	2618	2941a	3225f	3617d	3866	4143	4385	4695	4974	5366	5677a	5951a	6236	6546e	6856b
20a	346	646b	943	1316	1640	1968a	2230a	2630a	2945	3233	3619	3867	4153	4390	4698a	4978c	5378a	5678	5966a	6239a	6551e	6859
21a	353a	651b	944	1322b	1657h	1973a	2233	2641	2946	3240	3623d	3871b	4155a	4395a	4711a	4989	5384a	5680	5967a	6244	6554	6862
23	357d	654b	947	1323	1660	1981b	2239	2658	2947d	3245a	3624d	3872d	4156	4400b	4713	4989	5385a	5682	5973	6246a	6556	6874
24	367b	658c	948g	1330j	1661c	1983a	2242g	2659	2949c	3250c	3629a	3873a	4157b	4404a	4718a	5016e	5395a	5692a	5979	6248c	6564	6889
33	375c	663a	949	1334	1662	1988	2253a	2683	2954	3251a	3632	3880a	4170	4409a	4719	5026	5399a	5695	5980	6249a	6566	6890b
34	377	664b	952	1349a	1667	1991a	2258a	2691	2969	3253	3638	3883c	4173	4420	4722	5028b	5408c	5700	5982a	6251a	6571a	6891
43	382d	667b	974	1352a	1668b	1992	2259e	2692a	2970a	3254	3647	3884c	4178	4433a	4736d	5040b	5410	5701e	5983a	6253	6576	6893d
45	385	668f	975a	1354c	1676	1996	2261	2693a	2973a	3266a	3649a	3888g	4180d	4434	4740a	5059	5419a	5702b	5987a	6254a	6580k	6895a
49a	390	678b	985a	1358	1684	2002a	2269	2701	2980	3283a	3675	3898	4195	4449	4750a	5078	5422	5704c	5995g	6260	6585	6901b
50	393	681a	1005	1363b	1701i	2009	2270	2702	2981	3288	3680	3899b	4198a	4452c	4752a	5078	5422	5704c	5995g	6260	6585	6901b
61j	399	687	1021	1374b	1707a	2011	2274a	2710	2983d	3292a	3681	3904	4201	4453a	4753a	5081d	5431	5715a	5997a	6266a	6598a	6908a
64g	405	688a	1028a	1378	1710	2018a	2276	2711	2994	3330d	3686d	3907a	4211	4454a	4755	5084a	5433c	5715a	5997a	6266a	6598a	6908a
65	407a	691	1043	1402a	1715a	2021	2284	2714	3000	3332a	3695	3912	4212	4460	4760c	5088d	5443	5738	6001a	6277	6610	6916a
68	411b	693	1044a	1404	1720a	2027e	2333	2719b	3001c	3335f	3697	3919b	4234	4462	4761a	5090	5445	5740b	6002a	6278	6615b	6919
70g	416	696b	1046a	1412	1723	2035	2337a	2723	3008	3336a	3698a	3928f	4243	4469	4762a	5091	5458	5744	6007a	6304b	6622a	6920
78	420e	700	1048	1414b	1726	2038g	2338e	2727f	3010a	3341	3701a	3934a	4246b	4475f	4766j	5099a	5462	5752	6010	6308b	6624	6933k
96a	424	706b	1051a	1418	1728a	2041	2343	2735	3011f	3347a	3702a	3940	4251	4476a	4767	5102a	5463a	5753	6012d	6314a	6628d	6935
98a	426	711	1056c	1425a	1729	2043a	2346	2744	3015	3348d	3704d	3942a	4253a	4482a	4770c	5105	5470a	5759a	6015a	6320b	6631a	6938a
99g	429a	718g	1063	1435f	1735a	2045	2355a	2745	3018	3350b	3705	3945c	4261a	4490a	4772a	5108a	5473b	5769a	6018a	6320b	6631a	6938a
101	441d	724	1065	1442	1747	2054	2356b	2747	3019	3354	3709	3950e	4262	4492	4776b	5111	5491	5779b	6020	6322	6632g	6941
103	444	725a	1071	1447	1753	2057	2356b	2749	3021a	3357f	3712	3952a	4263b	4493a	4777c	5112e	5491a	5784g	6039a	6334	6634	6943
106	449a	729	1075	1452	1754a	2059	2372b	2760	3022h	3359	3717a	3956	4267c	4499a	4780a	5122e	5492	5784g	6039a	6334	6634	6943
110	462a	732d	1095a	1457b	1761f	2066	2373	2761	3024	3384	3718	3957	4268a	4499a	4780a	5125	5503	5796f	6051a	6340a	6650c	6951a
115a	470a	734	1101	1464a	1763	2070b	2379a	2763g	3026a	3385g	3719a	3963	4269d	4515	4793a	5127a	5506a	5797c	6057a	6342a	6655	6956a
116a	484a	736a	1122a	1471a	1768	2082	2381a	2772b	3029a	3394b	3720a	3971	4271	4525c	4807	5129	5513b	5798c	6058a	6349a	6659	6970b
119	485a	739c	1126a	1477a	1770b	2083a	2387	2774b	3035a	3396c	3724	3985	4272	4526	4810	5136	5521a	5799c	6059	6350a	6660	6972a
122a	489	743a	1128	1478	1777	2085b	2387	2776	3036b	3400d	3725	3986	4275	4527	4819c	5137e	5522	5800b	6062a	6353b	6664a	6973a
126a	494a	748	1135c	1484	1780b	2089	2405k	2777	3076a	3401	3727a	3990	4282a	4533	4821	5148	5527	5804c	6072	6359	6670g	6982
140	498g	758a	1140d	1489a	1790a	2091	2406b	2778	3082	3404a	3731	3992	4289f	4541	4822a	5149e	5528a	5807	6084a	6366	6674	6983a
146a	499	762a	1141a	1497	1800	2094	2408	2780	3085a	3413	3732a	4001f	4292e	4545a	4825a	5152a	5536a	5810	6085	6372	6677	6986
153a	500	780	1145a	1502a	1803	2099a	2416g	2789f	3093g	3414d	3737a	4002a	4294	4546	4831	5165a	5539e	5810	6087a	6379	6690b	6987
160	505	792d	1148	1503a	1806a	2100a	2427a	2795g	3096	3421e	3739a	4016	4296	4547a	4833	5168	5540	5821	6087a	6379	6690b	6987
161b	506a	794	1150	1504	1815a	2103j	2439a	2800	3097	3423a	3740a	4019a	4296	4549a	4841b	5171	5544a	5822a	6094a	6382	6694a	6994a
162	507a	798d	1151	1505	1816c	2104	2455a	2807	3098a	3424a	3743a	4022	4302a	4550	4842d	5187	5547e	5823a	6101	6386	6695g	6997
187	508b	803b	1157	1511	1818a	2105a	2462	2812j	3100	3428	3749h	4026	4303	4552a	4846a	5199	5566	5825	6104	6392	6709	6998
191	516a	804	1163a	1512b	1821	2110c	2467b	2816	3101a	3431a	3752h	4027	4304c	4555	4847j	5200	5573c	5835b	6111	6399a	6711	7000a
206a	519g	811	1164	1514	1822	2111a	2486	2822	3105a	3434	3755a	4037	4310a	4566b	4848	5205b	5576	5837c	6113	6401a	6715	7005d
207a	521a	812	1185	1516	1823c	2116	2487a	2823	3108d	3435	3756c	4040	4314c	4571a	4856	5206b	5577	5840a	6117a	6411	6724	7008a
208a	523	820	1191a	1523d	1831a	2126a	2493a	2834	3111	3436	3761	4042	4315	4577a	4868	5215b	5578	5842b	6120a	6414	6725	7012a
232a	524g	824b	1198f	1529a	1837b	2127f	2495	2838	3117	3437	3771a	4048	4319	4583b	4874d	5219a	5589	5843	6124d	6419	6729b	7014a
234	527	837	1208	1531d	1837b	2128	2501	2846j	3121a	3442	3775a	4049	4324e	4585	4879a	5227	5597g	5848b	6138	6424c	6742a	7018a
235	528	844b	1214	1532a	1845	2129a	2503b	2854	3122b	3458	3788	4055a	4327c	4590	4885a	5231	5599	5848b	6138	6424c	6742a	7018a
236	529	846a	1216	1536	1845	2133	2506	2855	3123	3460a	3789a	4057	4329	4591a	4887b	5240	5601a	5849	6141	6426a	6747a	7023
238	530	848a	1218	1546b	1855	2134	2507a	2861	3124	3476b	3796a	4058e	4330a	4592a	4888	5244	5602a	5852	6151	6432c	6753	7027a
242b	532	852a	1221	1548	1856a	2136f	2513	2872	3129d	3480b	3798a	4060	4341f	4596c	4891d	5253b	5608b	5853	6160	6451	6758	7028a
244b	539	858a	1245	1549c	1860	2138b	2515b	2879g	3138a	3486b	3801	4068	4342a	4601a	4893a	5262a	5609	5856	6163	6457b	6761a	7029a
250	543	859a	1252b	1552	1879g	2140	2523b	2880c	3140a	3487b	3802a	4071a	4343	4612d	4896a	5265	5611	5867a	6171	6467c	6775	7036a
252	544	862	1256a	1554a	1881g	2146b	2524b	2889a	3143b	3494	3805b	4072	4344a	4624b	4898a	5266b	5616	5879d	6171	6475c	6778	7038a
257	548	869a	1268	1559	1887	2147	2526c	2892a	3147b	3502a	3808	4074e	4350a	4626a	4901	5270	5617	5884	6174a	6477c	6778a	7040
270	557a	872	1270	1563	1888	2155b	2530	2903	3148a	3512a	3809	4077e	4352	4627	4903	5285	5626	5893a	6175	6477c	6778a	7040
275	563a	879a	1276	1568a	1894	2161f	2536a	2904a	3155b	3529c	3811	4079e	4353	4630d	4906b	5286a	5633c	5894a	6177f	6477c	6778a	7040
278	568	884	1277a	1571a	1901j	2177a	2547	2906	3166	3537b	3821d	4086c	4360	4633b	4909	5306	5636b	5905f	6189e	6489	6812	7055
284g	571	888a	1283																			

SHARE BOOKS NOT IN FOR AUDIT, FEBRUARY 26th, 1944—continued.

7106	7354	7589a	7802a	8030e	8240k	8471	8698	8893a	9101	9392	9639	9833g	10101	10331a	10566a	10718a	10950a	11117	11328	11520	11773a	12014
7107a	7358	7592	7806g	8033b	8242c	8472	8699	8895a	9103	9393	9641e	9835a	10106d	10339	10568a	10723	10953a	11120a	11344a	11544c	11783b	12015
7110	7360a	7598b	7810b	8034	8244b	8478a	8708	8896a	9106d	9396	9642a	9836a	10108	10340	10572a	10730	10956a	11121	11347	11555a	11784	12028
7113	7362	7609	7816	8036a	8246	8482a	8710	8900j	9107a	9399a	9648	9848	10113	10349a	10573	10731	10960a	11124a	11348	11563	11785	
7121	7368a	7620g	7834b	8045d	8250b	8489g	8715c	8902	9108a	9400	9652	9849	10121	10353	10574	10735b	10966	11128a	11350a	11564	11794	
7135a	7370g	7626c	7837a	8046b	8254	8492a	8716c	8905a	9110c	9402	9656d	9861	10128a	10358	10578	10737	10968a	11130b	11351	11567b	11801	
7136b	7386c	7630	7840	8053	8266	8494	8717	8908a	9119e	9404	9660c	9865d	10132f	10360b	10583a	10742	10971f	11132b	11353	11571	11804a	
7137d	7388a	7638	7846c	8057	8272	8497a	8719	8912	9122b	9411d	9668	9880	10138	10367	10585	10750	10975	11134b	11360a	11572	11805	
7142a	7394a	7647a	7847	8058a	8278b	8500	8724a	8919d	9127e	9413d	9673	9889a	10145b	10368a	10589a	10752	10977a	11139c	11363a	11576b	11810	
7154	7396	7648a	7849a	8060a	8279b	8504	8729	8923	9128	9420	9674	9900a	10147b	10374	10594a	10755	10980a	11140a	11365c	11579	11812	
7156	7397	7649	7852f	8062b	8282a	8509a	8732a	8923g	9132c	9435c	9678	9902a	10148a	10377a	10603a	10760	10990	11141a	11371a	11584a	11817	
7159a	7412	7650	7865	8083a	8285	8519	8736	8937	9141c	9443	9680d	9919	10149c	10379d	10607a	10763a	10992b	11144a	11373a	11586a	11820	
7167	7420	7655	7872a	8085c	8290a	8528	8738	8938	9142a	9450	9684c	9925	10153a	10380	10608a	10766	10994	11146a	11384	11598a	11821	
7169g	7426	7657g	7875d	8088	8292	8535a	8742b	8946g	9155d	9459	9685	9927	10154b	10385a	10610	10772a	10996	11147a	11387b	11601	11824b	
7175	7432g	7662	7886a	8090f	8296	8540a	8747h	8943a	9160b	9472c	9687d	9928a	10156b	10387a	10614a	10774a	10997a	11157	11390a	11605	11825a	
7193	7433f	7663e	7889	8096	8299	8550a	8749	8948a	9161	9483	9688a	9932	10161d	10399a	10615	10781	10999a	11160	11393a	11609b	11833	
7197d	7438	7665c	7894h	8111d	8309a	8554	8753	8950	9163	9489a	9689	9938	10169a	10402a	10620e	10789a	11001a	11161f	11402a	11610a	11840a	
7198a	7440a	7666a	7896b	8114a	8319a	8559h	8755	8951d	9164	9490b	9695a	9940c	10172b	10410c	10621c	10793	11004a	11175	11417	11612	11841b	
7205	7447b	7667a	7897a	8116a	8320a	8564a	8756	8952b	9168	9491a	9697	9946	10173	10413	10623c	10800	11008	11176a	11423a	11614	11842a	
7210a	7455	7668b	7898a	8117	8322b	8565a	8766f	8956e	9175	9493f	9708	9948	10177a	10414	10633	10801	11011	11182a	11430a	11615c	11843a	
7211a	7458d	7675a	7903	8120	8329	8568c	8767	8957	9179k	9497a	9710	9953a	10183	10415c	10644	10809	11018a	11185c	11435a	11620a	11850	
7220	7461b	7676	7910a	8121a	8341	8581a	8769a	8962a	9182a	9503b	9715a	9964a	10186	10416	10639b	10821c	11024b	11185	11436	11624a	11854b	
7221a	7476a	7680	7912	8126	8347a	8588	8770	8969a	9185	9505e	9723f	9965a	10187a	10418	10641a	10822c	11025	11189	11439c	11625	11857	
7223	7479a	7690	7926	8128	8353a	8595	8772e	8971	9186	9508g	9726	9969	10188j	10428d	10644	10829	11026	11196a	11445d	11632	11863	
7230e	7480	7692a	7931	8136	8370	8597	8775	8977	9199	9509c	9733	9972	10193	10430d	10646b	10832	11030	11203	11446a	11633a	11864	
7237	7486a	7693	7935	8143a	8375	8598c	8795	8978	9218	9515d	9738	9980b	10197	10433	10647	10833	11035	11204b	11447b	11634	11865	
7242a	7492	7696a	7937a	8148a	8376b	8600	8801b	8991a	9226c	9525	9743	9981	10203	10436	10654	10836a	11037	11208a	11456a	11644	11869b	
7250c	7511a	7702	7938	8150	8379b	8604	8821	9001a	9227a	9533f	9744a	9984a	10205f	10437	10655	10839a	11044	11209	11460c	11646	11883b	
7251a	7512a	7705	7939	8153	8381a	8605a	8829	9016a	9228	9538	9747	9997	10210a	10444b	10659	10844d	11045a	11222	11461	11648a	11891	
7252	7513a	7706a	7941a	8156a	8389	8621a	8831a	9021a	9235a	9540c	9751f	9998a	10212a	10454a	10660	10846a	11056a	11223	11464a	11649a	11897	
7258a	7521h	7716	7953a	8160a	8391a	8622	8832b	9024a	9241c	9543c	9753	10004	10220	10462	10661a	10849	11057a	11224	11465	11651	11899	
7261a	7528	7725	7954a	8161	8397	8623a	8833	9040	9244a	9549c	9754a	10016a	10222	10474	10664b	10856a	11059a	11229	11470b	11660	11927	
7265	7534g	7729a	7958a	8171a	8400d	8626	8836	9044	9248j	9550b	9761b	10020b	10223a	10491	10666a	10857a	11060e	11230	11472a	11663a	11930	
7267a	7537a	7730	7960b	8172	8401	8638e	8844a	9052	9260	9563a	9762a	10022a	10231	10495b	10673	10865	11062	11243	11477a	11666	11932	
7273	7539h	7736g	7967g	8179a	8403	8642a	8847a	9057	9262	9564a	9764a	10026a	10234	10496	10674	10867	11066	11242b	11485	11675a	11936a	
7277d	7540	7741e	7972	8199b	8410a	8643a	8849	9058b	9267a	9567a	9765	10031	10237	10497a	10679c	10874	11070b	11266b	11486	11681a	11944	
7283	7545	7743a	7973	8204c	8411	8647	8852	9059a	9268	9569a	9769	10033a	10238e	10507b	10681	10878	11082	11267	11487	11695a	11948	
7288a	7546a	7748e	7974b	8205	8414d	8655a	8859	9061	9269	9576g	9770f	10035	10241a	10510a	10682	10879	11084	11269a	11494	11699a	11951a	
7299b	7548g	7759	7978d	8210f	8415	8656e	8861a	9074a	9282c	9581c	9779a	10040a	10244	10519	10687a	10882a	11085	11279	11497b	11703	11958a	
7304	7551	7762a	7989	8215	8417	8658	8862a	9079	9294g	9584a	9782	10041	10247a	10527	10688a	10892a	11087b	11290	11499a	11707	11959b	
7314e	7562	7771	7992	8218	8419a	8662a	8864	9083	9300	9587a	9800a	10045a	10265d	10536a	10689	10899	11099a	11298	11501	11708	11970a	
7317k	7568f	7777	7993b	8220	8427b	8665	8865a	9084	9326	9590a	9809	10048b	10272a	10537a	10691	10901	11100a	11301	11502e	11711b	11971	
7319a	7570a	7779d	8002	8228	8444	8666	8870b	9086	9329a	9607a	9810	10050a	10283	10540	10694a	10903a	11101	11306a	11503e	11713	11974	
7323a	7571	7783a	8004a	8231a	8445f	8673	8875	9088	9341	9609	9817	10073b	10287	10549	10702	10910	11103b	11314a	11506e	11746	11975	
7334c	7576	7785a	8011d	8232a	8458a	8677	8876a	9089a	9361a	9610a	9822b	10076a	10291a	10551	10703a	10920b	11105	11315a	11508a	11747	11984a	
7339a	7580b	7786a	8013	8233f	8463	8688	8877	9092a	9368b	9611a	9823	10085	10297	10554a	10705a	10923	11109a	11317b	11511	11755	11995a	
7341a	7581a	7790	8021a	8236a	8468a	8693a	8888b	9094	9376a	9619g	9827b	10095	10305a	10557a	10715	10936	11111a	11324	11519a	11772a	12005	
7345	7582a	7798a	8024	8239b	8470c	8696c	8891a	9097	9383	9627	9832b	10099	10312	10559	10716	10941	11112a	11324	11519a	11772a	12005	

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 time—

SEPTEMBER 2nd.

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 October 14th, 1944.

DIVIDEND WILL BE PAID AT THE CENTRAL ON THURSDAY, FRIDAY, AND SATURDAY, SEPTEMBER 7th, 8th, and 9th, 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 JANUARY 10th to JULY 15th, 1944.

Amount.	Amount.	Amount.	Amount.	Amount.	Amount.	Amount.	Amount.	Amount.	Amount.	Amount.	Amount.
No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.	No. £ s. d.
1...22 11 3	11... 4 17 1	21... 6 2 8	31...14 18 6	41... 3 16 3	51... 1 10 6	61... 4 18 8	71... 3 16 2	81... 6 5 0	91... 5 16 0		
2... 4 9 6	12...16 7 10	22... 4 5 2	32... 1 1 10	42... 5 6 3	52... 9 18 7	62... 1 6 9	72... 4 14 3	82... 2 12 1	92... 4 9 10		
3... 5 8 0	13... 1 4 0	23... 5 1 10	33...11 6 7	43... 5 8 9	53...27 2 11	63... 1 12 0	73... 9 15 4	83...16 19 7	93...13 8 6		
4...12 13 1	14... 2 11 3	24... 6 4 0	34... 5 1 3	44... 9 14 0	54...10 1 6	64... 6 18 0	74... 2 9 4	84... 1 16 0	94... 2 7 0		
5... 2 10 7	15...12 11 3	25... 8 16 3	35...14 11 7	45... 0 10 0	55...22 17 3	65...11 8 10	75...13 0 0	85... 7 16 9	95... 1 18 8		
6... 8 19 0	16... 1 7 9	26...11 18 4	36...10 11 6	46...11 7 1	56... 5 17 3	66... 1 11 6	76... 3 5 10	86... 4 19 4	96... 4 0 0		
7...13 4 6	17... 9 4 9	27... 3 3 6	37... 5 12 0	47... 4 11 6	57... 4 15 6	67... 3 14 0	77...11 5 1	87... 6 5 0			
8... 5 12 6	18... 6 18 0	28... 4 13 4	38... 9 16 0	48... 3 19 6	58... 3 2 3	68... 3 5 5	78... 1 1 3	88...16 1 0	£662 15 8		
9...14 19 4	19... 2 4 6	29... 4 7 4	39... 7 17 6	49...12 6 0	59... 6 14 6	69... 8 15 0	79... 6 1 3	89... 6 2 9			
10... 2 11 7	20... 8 18 4	30... 1 8 0	40... 1 17 6	50... 1 10 4	60... 3 11 9	70... 6 2 6	80... 2 6 0	90... 2 10 7			

TOTAL CLAIMS PAID TO DATE: £25,608. 3s. 2d.

To the Tamworth Industrial Co-operative Society Ltd.

AUTHORITY TO WITHDRAW DIVIDEND.

I, the undersigned, hereby give notice to withdraw my Dividend due for the Quarter ended July 15th, 1944, and I hereby authorise you to pay the same to the bearer of this Voucher.

(Full Name) Signed.....

TIMES OF PAYMENT:

Thursday.....	10 a.m. to 12 noon.	1-30 to 4 p.m.	4-30 to 6 p.m.
Friday.....	10 " 12 "	1-30 " 4 "	4-30 " 6 "
Saturday.....	10 " 12 "	1-30 " 4 "	4-30 " 6 "

NOTE.—This Form must be filled up by the Owner of the Shares. Where member cannot write, his or her cross must be affixed and witnessed.

Received the sum of

..... pounds shillings pence

this day of September, 1944.

Share No.

Members are requested to produce their PASS CARDS at the time of Payment.

£ : :

Signature of Receiver

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.

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