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

REPORT and BALANCE SHEET

FOR THE .

Half Year ended July 20th, 1953.

BANKERS :

Co-operative Wholesale Society Ltd., Manchester.



CENTRAL PREMISES.

OFFICERS OF THE SOCIETY

Chairman: MR. F. DAY.

Secretary and Executive Officer: Mr. GEO. A. STOCK, M.I.S.F., F.C.S.A. Assistant Secretary: Mr. FREDK. C. BENNETT, A.C.S.A. Cashier: Mr. W. F. JACKSON, A.C.S.A. Auditor: S. BARLOW, A.S.A.A., Incorporated Accountant and Approved Auditor, Co-operative Wholesale Society Limited Audit Office, Corporation Street, Manchester, 4. Abitrators: Lord ALEXANDER, C.H., Major C. C. POOLE, M.P., T. GWINNETT, Esq., R. SOUTHERN, Esq., and H. TAYLOR, Esq.

GENERAL COMMITTEE AND THEIR ATTENDANCES, HALF YEAR ENDED JULY 20th, 1953.

2 5 5 6	NAME.	Time Expires.	GEN Meetings Called.	Meetings Attended.	Finance.	Trade.	Delivery.	Special.	TOTAL.	
The state of the s	*MR. F. W. MORGAN *MR. L. HARPER *MR. J. W. STAFFORD MR. E. COLLINS MR. F. DAY MR. F. EGAN MR. J. HINDS MR. J. HINDS MR. C. W. DEAKIN MR. C. T. HINDS MR. JOS. WRENCH †MR. H. WALTON	Mar., 1954 Sept., 1954 Mar., 1955	30 30 30 30 30 30 30 30 30 30 30 27	28 26 27 30 28 30 30 30 26 30 27 26	24 24 26 27 20	7 8 8 8 9	3 4 3 4 	1 3 2 6 4 2 5 2 	36 53 30 56 72 72 36 44 48 39 30 34	Holidays, 1. Holidays, 2. Not poss., 1. Ill, 1. Ill, 3.

Those marked * retire but are eligible for re-election, and as only Three Nominations were received for the three vacancies no voting is necessary.

† Mr. Walton resigned on July 7th owing to illness.

EDUCATIONAL COMMITTEE'S ATTENDANCES.

NAME.	Possible.	Actual.	NAME.	Possible.	Actual.	NAME.	Possible.	Actual.
*MR. C. BROWN *MR. J. HINDS *MR. R. J. LONGDEN	13 13 13	10	MR. F. EGAN (III, 1)	13 13 13	12 9 13	MR. H. UPTON MRS. E. HELMORE MR. W. A. BUSBY (N.P., 2)	9 13 13	9 13 11

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

NOMINATIONS FOR GENERAL COMMITTEE.

The following Nominations have been received for Three vacancies to the	e General Committee:	
Candidate.	Proposer,	Seconder.
*MR. L. HARPER	. Mr. T. Godderidge	Mrs G Goddonidos
*Mr. F. W. MORGAN	. Mr. T. G. Claridge	Mr. E. J. French and others.
*MR. J. W. STAFFORD	. Mrs. F. Lewis	Mr. W. E. Wright and others
* Retiring Member	ne alicible for me election	THE SHAPE STATE THE PARTY STATES OF VALUE OF

NOMINATIONS FOR EDUCATIONAL COMMITTEE.

The following Nonlinations were received at the last man-yearly Meeting	for Three vacancies to the Educational Committee:	
Candidate:	Proposer.	Seconder.
*Mr. C. BROWN	Mr M Suffen	
AND T TITATIO	mi. Di. Suboli	Mr. W. J. Rogers.
*MR. J. HINDS	Mr. F. Egan	Mr. B. Brookes.
*Mr. R. J. LONGDEN	Mr. C. Jones	Mr A E Vonne
Mrs. O. WAINE	Mn T Duldmounten	Mr. M. T. Louing.
	Mr. Drugewater	Mr. T. Lea.

 Retiring Members eligible for re-election. Voting will take place at the Half-yearly, Meeting, on September 2nd, 1953.

NOMINATIONS FOR GENERAL COMMITTEE.

Nomination Papers for Candidates for the General Committee may be obtained at the Office. All Nominations, together with the names of the Proposer and Seconder, with Share Numbers and Addresses of such Members, shall be received by the Secretary not later than 5-30 p.m. on Tuesday, January 5th, 1954, i.e., EIGHT weeks before the date of the next 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 2nd, 1953

MEMBERS WILL BE ADMITTED TO THE BUSINESS MEETINGS OF THE SOCIETY ONLY UPON PRODUCTION OF THEIR PASS CARDS AT THE DOOR, IN CONFORMITY WITH RULE 25

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. Recommendations of Committee: That the following donations be made:
 - (a) £1. 1s. to St. John Ambulance Brigade (Tamworth Division).(b) £1. 1s. to St. John Ambulance Brigade (Wilnecote Division).
- Confirmation of Subscriptions (details in the Surplus and Deficiency Account, page 7, except those marked *).
- 6. Declaration of the election of Three Members to the General Committee.
- 7. Elections-
 - (a) Delegate to the C.W.S. Divisional Meetings (Midland Section).
 - (b) Delegate to the Annual Co-operative Congress.
 - (c) Three Members to the Educational Committee.
 - (d) Arbitrators.
 - (e) Auditor: Mr. S. Barlow.

- (f) Scrutineer (Mr. A. E. Langtry retires but is eligible for re-election).
- (g) One Member to the General Committee to fill the vacancy caused by the resignation to Mr. H. Walton in accordance with Rule 26, Paragraph l.
- Nominations to Three Members to serve on the Educational Committee.
 Messrs. F. Egan, A. Heathcote, and M. Sutton are the retiring
 Members and are eligible for re-election.
- 9. Reports of Delegates:
 - (a) Co-operative Congress at Llandudno.
 - (b) C.W.S. Divisional Meetings at Nottingham and Leicester.

SPECIAL MEETING.

Immediately after the close of the Members' Ordinary Meeting, a Special Meeting will be held for the purpose of dealing with the following proposed amendment to rule:

RULE 30 TO BE DELETED AND THE FOLLOWING NEW RULE TO BE INSERTED.

A separate and distinct account shall be kept of all money for educational purposes as provided for in Rule 46 (Paragraph 3) and this shall be administered by the General Committee, who shall be responsible to the Half-yearly Meeting of Members of the Society for the proper disposal of the funds placed under their care and they shall not be allowed to vote away any portion thereof for purposes other than educational.

They shall have control and management of all the educational work of the Society.

COMMITTEE'S REPORT.

LADIES AND GENTLEMEN.

We have pleasure in submitting to you herewith our report on the trade and activities of the Society for the last Half Year which ended on July 20th, 1953. The period includes 27 weeks instead of the usual 26 weeks.

TRADE.—The Sales for the period were £547,050. For the last Half Year of 26 weeks they were £518,345, and for the corresponding period of last year (26 weeks) they equalled £489,321.

MEMBERSHIP.—This was 15,268 at the end of the Half Year, 358 persons having joined and 78 having withdrawn or left the district.

SHARE CAPITAL.—This was £626,917 on July 20th, 1953, as compared with £607,194 at the beginning of the Half Year.

SMALL SAVINGS.—The total claims on this section on July 20th, 1953, were £12,120. For the last Half Year they were £10,728, thus showing an increase of £1,392.

LOAN CAPITAL.—This is £494,550 as compared with £499,521 on January 12th, 1953. On the reinvested capital we made a profit of £887 during the Half Year.

PURCHASES.—The trade purchases were £414.511, made up of £302,360, ex the C.W.S. Ltd., or 72.9 per cent; Private Traders, £80,332 or 19.4 per cent; Local Traders, £21,555 or 5.2 per cent; and from Productive Societies, £10,263 or 2.5 per cent.

The average purchases from the C.W.S. by departments were:

Pe	r cent.	Per	cent.
Grocery. Drapery Footwear Footwear Repairs Outfitting and Tailoring Furnishing. Bakery. Fish and Greengrocery	74·4 44·0 35·0 59·4 66·0 56·9 91·6 23·9	Butchery Coal Dairy Sweets and Tobacco Milk Bar and Cafe Chemistry Works Mill Funeral Furnishing	96·9 77·5 77·6 96·0 24·1 19·3 26·7 86·2 26·1

From the Productive Societies purchases were made as follows:

	exces To ser oursello	co were mount	cas tomows.	
Drapery Outfitting and Tailoring	Per cent. 9.5 27.7	Footwear	Per	cent. 36.9

BREAD OUTPUT.—During the Half Year 229,804 stones of Bread were produced. For the last Half Year 222,449 stones were produced, while for the corresponding period of last year they were 222,385.

DAIRY SALES.—These were 343,489 gallons for this Half Year, 325,541 gallons for the last Half Year, and 325,644 gallons for the corresponding period of last year.

MEMBERS' PURCHASES.—These average £1. 6s. 6½d. per week for this period. For the last Half Year they were £1. 6s. 7½d., while for the corresponding period of last year they equalled £1. 5s. 7d. per week. 14,349 Members actually traded and their average per week was £1. 8s. 2½d. as compared to £1. 8s. 9½d. per week for the last Half Year, and £1. 8s. 9½d. per week for last year.

SURPLUS DISPOSABLE.—This is £39,134. 0s. 10d. We recommend it be disposed of as follows:

m or r	£		d.
To Share Interest	8250	0	0
Dividend to Members at 1s. 2d. in the £	29166	13	4
Education Committee	669		0
Balance carried forward	1047	16	6

£39134 0 10

DIVIDEND.—This will be paid at the Central Premises, Colehill, Tamworth, on Thursday, Friday, and Saturday, September 3rd, 4th, and 5th, between the hours of 10 a.m. to noon; 1-30 to 4 p.m.; and 4-30 to 6 p.m.

You will observe in the Accounts that the C.W.S. Dividend has increased by £2,055, the amount being £4,932, as compared with £2,877 for last Half Year; also, we have had a rebate of £995 on the surplus made by the Co-operative Insurance Society on the Collective Life Assurance section of their activities. This has enabled us to maintain the Dividend at 1s. 2d. in the £ which we consider reasonable in view of all the circumstances which have prevailed.

We still feel that the productions of the C.W.S. are as good as those of other makers, and Members, in their own interests, should see that they ask for, and obtain from our departments, goods of co-operative production.

A special meeting is to be held at the close of the ordinary Half-yearly one to consider an amendment to rules.

We feel that the Educational activities of this Society can be better administered by the General Committee, and to enable this to be done, it is necessary to delete Rule 30 and include a new rule.

We have to report the retirement of Mr. F. Cotterill of the Delivery Department on April 14th.

He was engaged to work for the Society and completed forty-eight years in its employ. During the whole of this time he gave conscientious service. We trust he will have a long and healthy retirement.

Also of Mr. E. Blissett of the Grocery Department who retired on March 6th, 1953.

Mr. Blissett commenced in the Grocery Department on April 25th, 1908, and also gave good conscientious service to the Members. Unfortunately, his health is not good, but we hope it will improve and that he, too, will have several years of happy retirement.

Mr. H. Walton, a member of the Board of Management, had to retire on July 7th, 1953, owing to illness, after many years of service.

He was first appointed in June, 1925, and although he had several breaks in his service, he always had the interests of the Society at heart and endeavoured at all times to forward "Co-operation" in this town and locality.

We sincerely hope his health will soon improve and enable him to enjoy his retirement.

Mr. James Smith one of our auditors is retiring, this being his last balance sheet audited. He has served the Society very well since 1942, and has always assisted us by his sound advice on our accountancy problems which have arisen from time to time. We wish him good health and a happy retirement.

On July 20th at the Parish Church a service was held, prior to the laying to rest of the remains of the first employee of this Society, a Mrs. Owen, who reached the advanced age of eighty-eight years.

The passing of Mrs. Owen ends a chapter in the history of our Society, as she surely was the "Last" of the "First." In a letter from her son in response to one from the Secretary, he stated that she was amazed and proud to think that our premises, as now constructed, were the outcome of the little "Co-op. Shop" opposite the Church when she used to serve the first few Members, assisted by the Committee-men and their wives.

We thank you for your support and the staff for their co-operation in the past, and hope we shall have a continuance of this in the future.

Yours faithfully.

On behalf of the Committee,

F. DAY, CHAIRMAN. GEO, A. STOCK, SECRETARY.

BALANCE SHEET FOR THE HALF YEAR ENDED JULY 20th, 1953 (27 weeks)

Dr.	CA	SI	Н	ACCOUNT.
Receipts.	£	s.	d.	
To Share Contributions	65099	14	0	By Withdray
Loans		5	10	Share .
Small Savings Contributions			4	Loan
Sales Club Deposits	2542	-	9	Small S
Twenty Weeks Club Deposits	35368		0	Sales C
Twenty Weeks Club Fees			0	Twenty
Investments—Share and Loan		11	2	Purchase
Sale of Goods	540211	6	5	Expenses
Rents		14	2	Bank Cha
Fees—Entrance and Nomination	151	12	- 0	Dividend
Trade Bonus	505	15	6	Educatio
Insurance Agency			8	Insurance
Collective Life Assurance Claims	1242	12	- 1	Collective
Commission		9	10	Premiu
Employees' Superannuation Fund	611	8	7	Claims
Hire-purchase Repayments	7059	14	9	
Employees' Income Tax	2218	6	0	Subscript
Bank Interest	61	8	10	
Collective Life Assurance—Rebate	995	3	7	Pensions
Income Tax repaid		0	0	Employe
Rolling Stock sold		0	0	Employe

MEMBERS PLEASE NOTE

Bring your Share Books to the Office for Audit before August 22nd, 1953. Share Books ready from September 19th

Total Receipts	722195	13	6
Balance of Cash in hand, January 12th, 1953	2470	13	9
Bank Balance, January 12th, 1953	13172	3	7

£737838 10 10

PAYMENTS,	£	8.	d.	£	S.	d.
By Withdrawals—						
Share				67483	11	3
Loan				66020	6	3
Small Savings				3125	18	0
Sales Club				373	5	10
Twenty Weeks Club				33078	3	1
Purchase of Goods and Carriage				410107	14	9
Expenses of Management and Production				80478	18	6
Bank Charges				86	6	6
Dividend to Members				12058	12	9
Educational Grant				443	12	3
Insurance Agency				332	16	6
Collective Life Assurance—						
Premium	1845	6	4			
Claims	1239	1	5			
				3084	7	9
Subscriptions and Donations				227	17	4
Cottage Expenses				73	7	10
Pensions (S. & D. A/e)				18	9	0
Employees' Superannuation				431	14	3
Employees' Social					5	11
Employees' Superannuation Fund—Repay	ments			214	16	2
Land and Buildings purchased				125	0	0
Fixtures purchased	*********			134	2	1
Rolling Stock purchased				3321	19	10
Employees' Income Tax				2688	3	0
Investments					15	0
Income Tax					8	7
Profits Tax				5421	12	6

Cr.

The Newspaper that works for a Better Britain—

"REYNOLDS NEWS"

-Every Sunday

Total Payments Balance of Cash in hand, July 20th, 1953 Bank Balance, July 20th, 1953	2174	11	9
	£737838	10	10

Dr.	EXPENSES	ACCOUNT.	(Cr.
Productive	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	By Interest chargeable to Cottages—Investments Revenue Account Interest chargeable to Investments Revenue Account Bank Interest Commission	13991 61 1118 57 286	3 8 1 9 1 8 12
O Salaries and Wages—				
To Stock on hand, January 10th, 1953 Goods purchased and Carriage Productive Expenses Distributive Expenses D	£ 8. d. 76397 14 2 414510 13 3 - 89502 13 1 . 37641 7 2	By Goods sold Trade Bonus Trade Dividend—Investments Account Stock on hand, July 20th, 1953 DETAILS OF GOODS SOLD. \$\frac{\partial}{2}\$ s. d. Drapery & Millinery 3525;	505 5023 65472 8. d. 3 0 4 2 10 11 8 2 11 5 12 4 5 12 4 5 12 4 5 12 4 6 6 6 7 4 0 1 0 6 7	15 10
Contage Cont				
Fo Cottage Repairs	£ s. d.	By Rents	99 1528	14 12
	£14970 10 9		£14970	10

PROPERTY ACCOUNT.

	As per last	Added thi	Added this		ess Colores		En inte	H	F UE	DEPR	DEPRECIATION.						Pres	Present		1 30	
	Report.	Half Year		Sold.	Tor	AT.	Full Depreci		Rate %		reviou			his Year,	Tor	AL.	Nominal Value.		То	TAL.	
and and Buildings not used in Trade	£ s. d. 2428 12 8	£ s.	27.	s. d.	£ 2428	s. d. 12 8		s. d. 5 0	21		£ s	s. d. 9 8	£ 15	s. d. 10 6		s. d. 0 2		s. d. 12 6	£ 2428	s. 12	
and and Buildings (Trade) ixtures tolling Stock	111964 3 2	125 0 134 2 3321 19 1	1	0 0 0	101198 112098 63800	5 3	4147 1 57576 1 41739	8 7	***	763	36 7 308 12 14 7	9		$\begin{array}{cccccccccccccccccccccccccccccccccccc$	79510	1 5 3 9 11 0	32588	1 6	101198 112098 63800	5	
A PROPERTY OF	273546 7 1	3581 1 1	1 30	0 0	277097	9 0	103463 1	5 0	***	1688	59 7	7 3	7215	8 11	175774 1	16 2	101322	12 10	277097	9	
			INV	EST	TME	NT	S AC	CCC	NUC	T.											
SHARES.				Rate per cent.	Balar as pe last Rej	er	Interes and Bonus		Added.	Divi	dend.	1	To	AL.	Withdi	rawn.	Transi to Loan A)	July	lance 20t 953.	
o-operative Wholesale Society Ltd. eicester Co-operative Boot and Shoe Manufa irmingham Printers Ltd. idland Boot Manufacturers Ltd. o-operative Press Ltd. o-operative Press Ltd. o-operative Farmers Ltd. o-operative Hosiers Ltd. leaf Clothiers Ltd. leaf Clothiers Ltd. leaf Clothiers Ltd. idland Co-operative Laundries Association I tafford Shoemakers Ltd. unray Shirt Co-operative Society Ltd. eicester Carriage Builders and Wheelwrights lettering Clothing Manufacturing Society Ltd.	Add.	Ltd.		3 4 4 3 6 3 5 5 5 5 5 4	105 510 200 5 10 5 5 50 500 200 200 200	0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1477 14 2 10 2 9 2 3 7 13 12 0 0 3 0 10 0 2 0 15 10 0 12 10	0 7 9 0 0 8 0 6 0		 66 72 2 2 5	0 1	0 66 9	88 50 107 517 212 11 83 7 500 215	10 3 0 8 0 0 3 9 13 0 0 0 6 8 11 6 16 3 15 0 0 0 0 0 0 0	12 73 1	0 3 9 7 0 0 0	2 7 6	10 0 3 9 13 0 6 8 16 3 15 0 	50 85 50 105 510 200 5 10 5 50 500 200	0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
LOANS.			Rate per cent.	Bal as	ance per teport.		1528 12 terest.		ided.	Transfe fron Share Acc	rred	0 11	83712 Тота	18 6	Withdray and Repayme	vals	6445 Trans		77160 Bal July 1	ance 20th	
lo-operative Wholesale Society Ltd	Deposits) .tdtdtcturing Society	Ltd.	3 2 3 4 1 1 1 2 4 5 2 3 5 5 5 5	616987 2059 1530 45174 42557 60447 892 1010 500 37684 10200 12080 92664	17 6 15 10 10 2 10 0 0 19 3 10 5 4 7 11 0 0 0 1 10 0 0 0 0 0 0 17 3 0 0 0 0 19 1 8 4 6 6 16 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	878 46 38 54 1 1 56 15 18 138	04 7 4 3 10 7 8 6 5 70 14 9 80 0 0 99 2 11 85 9 2 48 11 4 0 6 10 		s. d.	£ 6410 1 7 1	3 9 0 0 6 8 6 3	48 6226 1 1 48 45 60 1 1 388 10 12 94	5664 1 315 4773 1130 560 5583 1 1995 1 28 1 892 025 506 2247 150 051 1 121 123 500 789	1 1 1 2 3 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 99 60 15 6 562 1 150	3 7 0 0 0 0 5 0 0 0 0 0 0 0	£ :		892 1010 500 37684 10000 12080 92664 101 225 150 123 500 1005	11 2 1 10 12 19 15 12 1 0 0 17 0 0 16 3 15 8 0 0	

EMPLOYEES' SUPERANNUATION FUND ACCOUNT.

Cr.

To Pensions paid	431 214	16 3	3 2 9	By Balance, January 12th, 1953 Contributions—Employees Society Special Contribution—Society Interest	£ 36200 611 611 349 638	8 8	3 7	7
	£38410	8	8	ratmrasvin	£38410	8	3	8

MEMBERS' SHARE ACCOUNT.

o Withdrawals Present Claims, July 20th, 1953	£ s. d. 67483 11 3 626917 2 10	By Members' Shares, January 12th, 1953 Interest, January 12th, 1953 Dividend transferred, Jan. 12th, 1953 Contributions Educational Grant	64656 1	9	607193 7969 14137	16 7	10
WARNING Will Members please note that only the holder of Shares is entitled to sign a Notice of Withdrawal, i.e., the top half of the Withdrawal Form.					65099	14	(
	694400 14 1			· ·	£694400	14	

SMALL SAVINGS ACCOUNT.

To Withdrawals	3125		0	By Members' Claims, January 12th, 1953	4394	2	4
	£15246	1	2		£15246	1	2

Co-operative Party

Tamworth Society Co-operative Party...... 25 0 *Stafford District Co-operative Union..... Employee (Retiring Allowance) 5
Bolehall and Glascote Parish Council (Coronation Seat Fund)... 5 Co-operative Union, Stafford District, Hours and Wages Board Canwell Estate Agricultural Show.....

Collective Life Assurance Premium.....

Reserve Fund

Employees' Social
Surplus as per Balance Sheet

REMEMBER

WHEN ORDERING . . .

Collective Life Assurance—Rebate

Income Tax—repaid

Surplus as per Trade Account

OR BUYING . . .

ASK FOR C.W.S GOODS

Employ More Co-operative Labour

259 17

18 9

0 5449 16 0

0 11

0 10

£560570 11 6

27747

7900

£35647 3 11

1037 14

3

887 995 2147 s. d. 3 11

BALANCE SHEET OF FUNDS AND EFFECTS, as at July 20th, 1953.

BALANCE SHEET OF FUNDS AND EFFECTS, as at July 20th, 1953. CAPITAL AND LIABILITIES. & s. d. & s. d. ASSETS. & s. d.	
Comployees Superannuation Fund—Income Tax 73 14 1	716 0 3719 13 6068 14 2174 11
	1306440 2
Dr. PROPOSED DISPOSAL OF SURPLUS ACCOUNT.	Cr.
Share Interest 8250 0 0 By Surplus disposable Dividend to Members on $£500,000$ at 1s. 2d. in the £ 29166 13 4 Education Committee 669 11 0 Carried forward 1047 16 6	. 39134 0
£39134 0 10	£39134 0
AUDITORS' REPORT. 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 freement, and verified the same with the Books, Deeds, Documents, Accounts, and Vouchers relating thereto, now sign the same as found to be correct, duly ordance with law. C.W.S. Ltd. Audit Office, Corporation Street, Manchester, 4. August 17th, 1953. S. BARLOW, A.S.A.A. JAS. SMITH, F.A.C.C.A., JAS. SMITH, F.A.C.C.A.,	oregoing Gene vouched, and roved Audito
Dr. EDUCATIONAL DEPT.—Statement of Accounts for Half Year, from Jan. 12th to July 20th, 1953.	Cr
INCOME.	£ s. 233 11 18 13 60 8 71 5 35 1 30 5 29 10
Audited and found correct, S. BARLOW, A.S.A.A. JAS. SMITH, F.A.C.C.A. August 17th, 1953. Salaries and Wages Cheque Book Choir. Drama Concerts Womens' Guilds. Cash in T.I.C.S., July 20th, 1953 Cash at C.W.S. Bank, July 20th, 1953 Cash in hand, July 20th, 1953	0 16 87 19 83 16 25 17 10 10 59 14 22 5

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 40s. may be deposited, but not more than £50 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.

TWENTY WEEKS CLUB.—We have in operation a Twenty Weeks Club for goods from the Furnishing, Drapery, Millinery, Outfitting, Boots, Coal, or Chemistry Departments. Vouchers of £1 minimum and £8 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.

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.

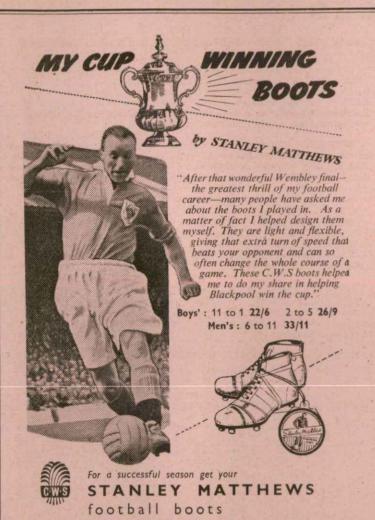
HALF-YEARLY DIVIDEND WILL BE PAID AT THE CENTRAL ON THURSDAY, FRIDAY, AND SATURDAY, SEPTEMBER 3rd, 4th, and 5th, between the hours of 10 a.m. to noon, 1-30 to 4 p.m., and 4-30 to 6 p.m. Members are requested to bring their Pass Cards for production at the time of payment.

CHILDREN SHOULD NOT BE SENT TO WITHDRAW DIVIDEND.

COLLECTIVE ASSURANCE CLAIMS PAID FROM JANUARY 12th to JULY 20th, 1953.

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.			
1 5 15 6	1727 10 1	33 2 19 6	49 8 6 3	65 6 19 0	8120 13 8	9713 18 0	113 4 2 9	129 5 4 9
2 6 2 10	18 3 6 7	34 4 12 7	5015 11 4	6613 9 0	82 1 10 2	9813 13 1	114 5 12 6	130 4 3 4
3 7 17 1	19 2 8 9	3535 7 0	5114 12 6	67 6 6 6	83 1 1 2	99 5 6 1	115 2 3 6	131 9 11 0
4 5 9 10	20 6 15 4	3622 6 8	. 52 5 19 7	6838 4 0	84 0 11 10	100 3 4 6	116 3 15 6	132 1 5 2
5 3 1 10	21 8 2 7	37 5 16 1	5325 5 0	69 7 12 6	85 6,13 0	101 7 14 -9	117 0 19 9	133 4 14 6
6 0 12 9	2241 2 9	38 8 1 0	5416 2 0	70 3 9 7	8631 16 5	102 1 9 4	11821 0 0	13429 19 0
7 9 9 6	23 5 16 6	39 5 4 3	55 6 13 6	71 9 5 9	87 1 7 10	103 3 6 3	11911 15 6	13525 18 7
814 7 0	24 2 3 6	40 5 13 4	5617 6 10	72 0 14 9	8818 9 4	104 1 17 7	120 7 19 1	13612 11 10
9 7 18 3	2517 0 6	4110 18 6	5723 16 3	73 9 2 4	89 6 5 10	10511 3 6	121 1 11 0-	137 2 14 6
10 1 4 9	26 4 1 0	42 9 6 7	58 2 18 10	74 2 16 6	9011 10 0	106 5 6 9	12211 9 10	
11 5 3 6	27 8 1 3	43 8 16 0	59 3 10 0	75 4 8 5	9112 0 6	107 6 8 4	12310 1 4	
1210 4 11	28 1 1 3	44 9 13 7	60 2 15 4	76 1 18 11	92 6 7 0	10811 10 8	124 5 16 6	
13 4 2 5	29 2 4 10	45 4 16 3	61 6 16 4	77 3 13 0	93 4 14 7	109 2 11 10	125 7 15 6	
14 8 10 10	3011 9 4	46 5 1 9	62 9 3 7	78 2 15 3	9417 - 5 0	- 110 5 10 0	126 4 10 6	The second second
1514 1 6	3140 6 4	4714 3 1	63:34 6 0	79 3 18 3	95 8 1 6	111 2 6 4	127 3 6 10	£1239 1 5
16 6 16 1	32 7 15 7	48 9 14 2	64 7 13 0	80 7 1 4	96 5 8 9	112 2 6 7	128 5 18 6	

TOTAL CLAIMS PAID TO DATE: £40,253. 17s. 10d.



FROM TAMWORTH CO-OPERATIVE SOCIETY

STANLEY MATTHEWS

is making a personal visit to

Our Society

on

Saturday, September 12th

and will be at the

ASSEMBLY ROOMS

CORPORATION STREET, TAMWORTH

From II a.m. to I p.m.

We invite Football enthusiasts—young and old—to come along and have a word with this Famous Player, who will be pleased to see them, and will autograph Special Photo Cards on the Spot.

Make a NOTE of the DATE