

THE CO-OPERATIVE
WHOLESALE SOCIETIES
LIMITED

ANNUAL 1916.



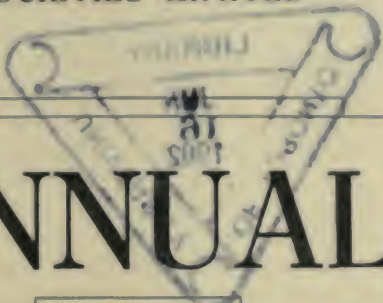






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THE
CO-OPERATIVE WHOLESALE
SOCIETIES LIMITED



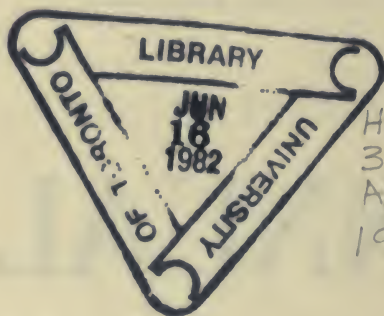
ANNUAL



1916

Published by

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1916

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BY THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
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PREFACE.

SIXTEEN months of the greatest and most terrible war have passed, but the end of hostilities is apparently as far off as ever. The area of the conflict has widened, thus involving millions more human beings in calamity and death. Yet the hour must come when men shall think of life and living, of work for the race to come, and of social reconstruction. Our movement will certainly be prominent among the agencies operating for the real welfare of the nation, and its position will be strongly reinforced by the record of co-operative achievement during the period of peril and conflict. Mr. W. H. Brown, in his article "Co-operation and the War," gives an admirable summary of the activities of the societies in meeting the unexpected and heavy strain thrust upon them. As he says, "Seventy years of progressive prosperity have given strength and solidity to the British co-operative fabric . . . in the epoch of great extremity it has proved its security and stability." The resources of co-operation—financial, economic, and industrial—were heavily tested, and, as the author proves, emerged with conspicuous success. Not only is the work of the movement during the period of stress fully reviewed, but our readers will find also an inspiring message of encouragement, and stimulating suggestions of future developments of co-operative labours.

Mr. Maxwell reminds us in the opening sentence of his memoir of Mr. Shillito that "Twenty years ago it was the present writer's sad duty to write a memoir of the late J. T. W. Mitchell for the *C.W.S. Annual* of 1896." Now for the second time Mr. Maxwell places on record in our pages the career and work of another intimate friend who occupied for twenty years the same responsible post of chairman of the C.W.S. Diligent research placed at the author's disposal a wealth of material; and this, coupled with close intimacy, has enabled him to give a vivid and sympathetic sketch of a man who rose, by sheer force of character, from a farm lad to a position in which he served his day and generation with zealous devotion, winning the esteem and admiration of great numbers of his fellows. Mr. Shillito, besides his devotion to co-operation generally and the C.W.S. in particular, possessed wide interests in other directions—social, scientific, and

Preface.

intellectual—and Mr. Maxwell has touched on this versatility with excellent judgment, thus succeeding in presenting a brief biography that will be thoroughly appreciated by all who knew our late chairman.

The topic of advertising in connection with the co-operative movement has been discussed at various times, by letters and articles in the co-operative press, and conference papers. In Mr. Armstrong's contribution to co-operative counsels on the question there is an exhaustive survey of the principles and motives directing and controlling advertising enterprise in the commercial world, coupled with a close examination of the value to co-operation of the methods employed by competitive firms. Mr. Armstrong says: "Advertising has been scientifically analysed. But the application of these principles to co-operative needs still waits. Co-operative trading stands alone, and has to find its own solution for its peculiar problems. It must solve this of advertising also. No ready-made system will serve it." The conclusion to which the argument tends is that Press advertising will secure the best results for us.

An important contribution upon another serious question connected with the war is written by Sir L. Chiozza Money under the title "The War and British Trade and Employment." At the outset the author reminds us that, immediately upon the declaration of war, we were threatened in the newspapers with an imminent collapse of trade and credit, even revolution. These anticipations proving mistaken, he says: "I notice now that the prophecies of woe have been shifted on to a period after the war. Again and again we are told that a tremendous collapse after the war is inevitable. It is perfectly true that a serious situation will have to be faced when the war is over, but I am one of those who believe that it is possible for the Government to take such measures as to bring us comfortably through that trying period." The reader will find in the article a great deal of cogent argument, backed by statistics, in support of the author's views.

THE COMMITTEE.

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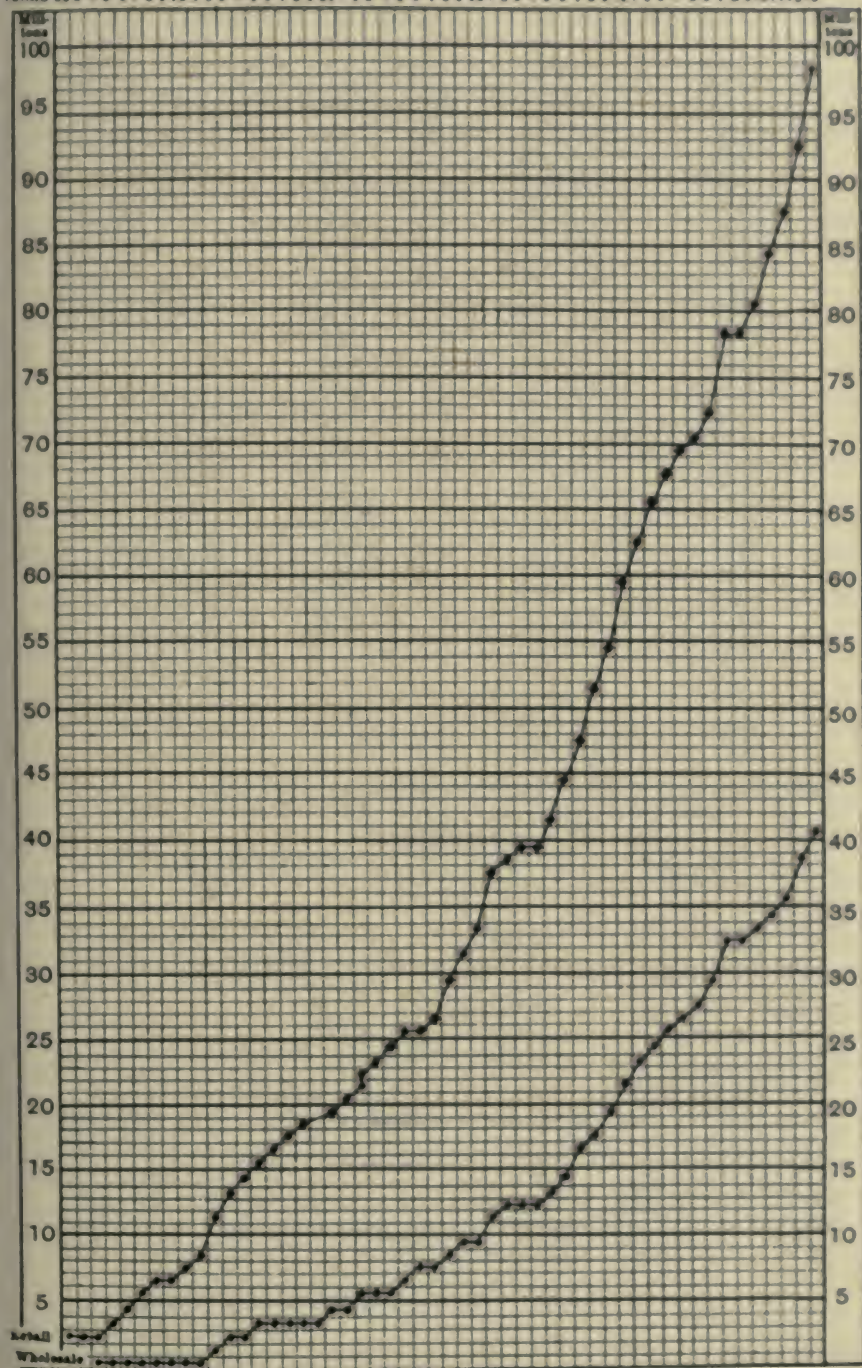
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Comparative Progress of Wholesale and Retail Co-operative Societies in the United Kingdom.

YEARS 02 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33



FIFTY-TWO YEARS' PROGRESS OF CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM.

YEARS.	SALES. £	YEARS.	SALES. £
1862	2,333,523	1888	37,793,903
1863	2,673,778	1889	40,674,673
1864	2,836,606	1890	43,731,669
1865	3,373,847	1891	49,024,171
1866	4,462,676	1892	51,060,854
1867	6,001,153	1893	51,803,836
1868	7,122,360	1894	52,110,800
1869	7,353,363	1895	55,100,249
1870	8,201,685	1896	59,951,635
1871	9,463,771	1897	64,956,049
1872	13,012,120	1898	68,523,969
1873	15,639,714	1899	73,533,686
1874	16,374,053	1900	81,020,428
1875	18,499,901	1901	85,872,706
1876	19,921,054	1902	89,772,923
1877	21,390,447	1903	93,384,799
1878	21,402,219	1904	96,263,328
1879	20,382,772	1905	98,002,565
1880	23,248,314	1906	102,408,120
1881	24,945,063	1907	111,239,503
1882	27,541,212	1908	113,090,337
1883	29,336,028	1909	115,159,630
1884	30,424,101	1910	118,448,910
1885	31,305,910	1911	123,526,351
1886	32,730,745	1912	130,499,145
1887	34,483,771	1913	138,802,557

TOTAL SALES IN THE FIFTY-TWO YEARS, 1862 TO 1913	£2,580,216,982
TOTAL PROFITS IN THE FIFTY-TWO YEARS, 1862 TO 1913.....	£249,263,578

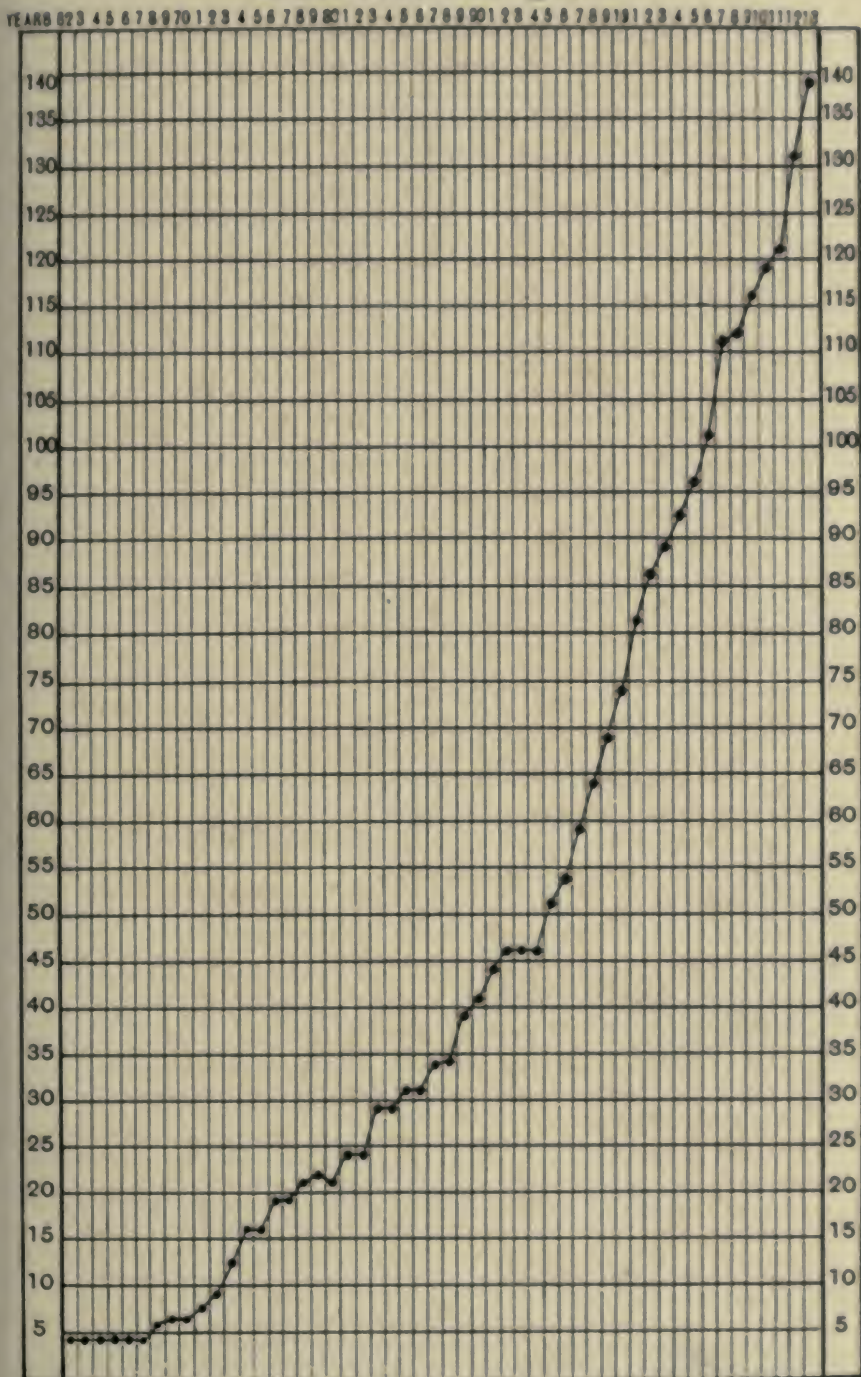
STATISTICAL POSITION OF CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM,

DECEMBER 31ST, 1913.

Compiled from the Returns made by Societies to the Registrar and Co-operative Union.

Number of Members	3,327,125	£
Share Capital		43,606,526
Loan Capital		21,024,877
Sales for 1913... ..		138,802,557
Net Profits for 1913		14,646,041
Devoted to Education, 1913		105,516

Fifty-two Years' Progress of Co-operative Societies in the United Kingdom.



YEARS 023 45 678970 123 4 56 78980 123 4 5 678990 123 4 5 6 789191 23 4 5 6 7 8910111213

FIFTY-ONE YEARS' PROGRESS OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

YEARS	SALES.	YEARS.	SALES.
1864	(⁵² Weeks) £51,857	1890	..... £7,429,073
1865	..... 120,754	1891	..... 8,766,430
1866	..... 175,489	1892	..... 9,300,904
1867	(⁵² Weeks) 331,744	1893	..... 9,526,167
1868	..... 412,240	1894	..... 9,443,938
1869	..... 507,217	1895	(⁵² Weeks) 10,141,917
1870	(⁵² Weeks) 677,734	1896	..... 11,115,056
1871	..... 758,764	1897	..... 11,920,143
1872	..... 1,153,132	1898	..... 12,574,748
1873	..... 1,636,950	1899	..... 14,212,375
1874	..... 1,964,829	1900	..... 16,043,889
1875	..... 2,247,395	1901	(⁵² Weeks) 17,642,082
1876	(⁵² Weeks) 2,697,366	1902	..... 18,397,559
1877	..... 2,827,052	1903	..... 19,333,142
1878	..... 2,705,625	1904	..... 19,809,196
1879	(⁵² Weeks) 2,645,331	1905	..... 20,785,469
1880	..... 3,339,681	1906	..... 22,510,035
1881	..... 3,574,095	1907	(⁵² Weeks) 24,786,568
1882	..... 4,038,238	1908	..... 24,902,842
1883	..... 4,546,889	1909	..... 25,675,938
1884	(⁵² Weeks) 4,675,371	1910	..... 26,567,833
1885	..... 4,793,151	1911	..... 27,892,990
1886	..... 5,223,179	1912	(⁵² Weeks) 29,732,154
1887	..... 5,713,235	1913	..... 31,371,976
1888	..... 6,200,074	1914	..... 34,910,813
1889	(⁵² Weeks) 7,028,944		

TOTAL SALES IN THE FIFTY-ONE YEARS, 1864 TO 1914	£534,839,573
TOTAL PROFITS IN THE FIFTY-ONE YEARS, 1864 TO 1914	£9,295,270

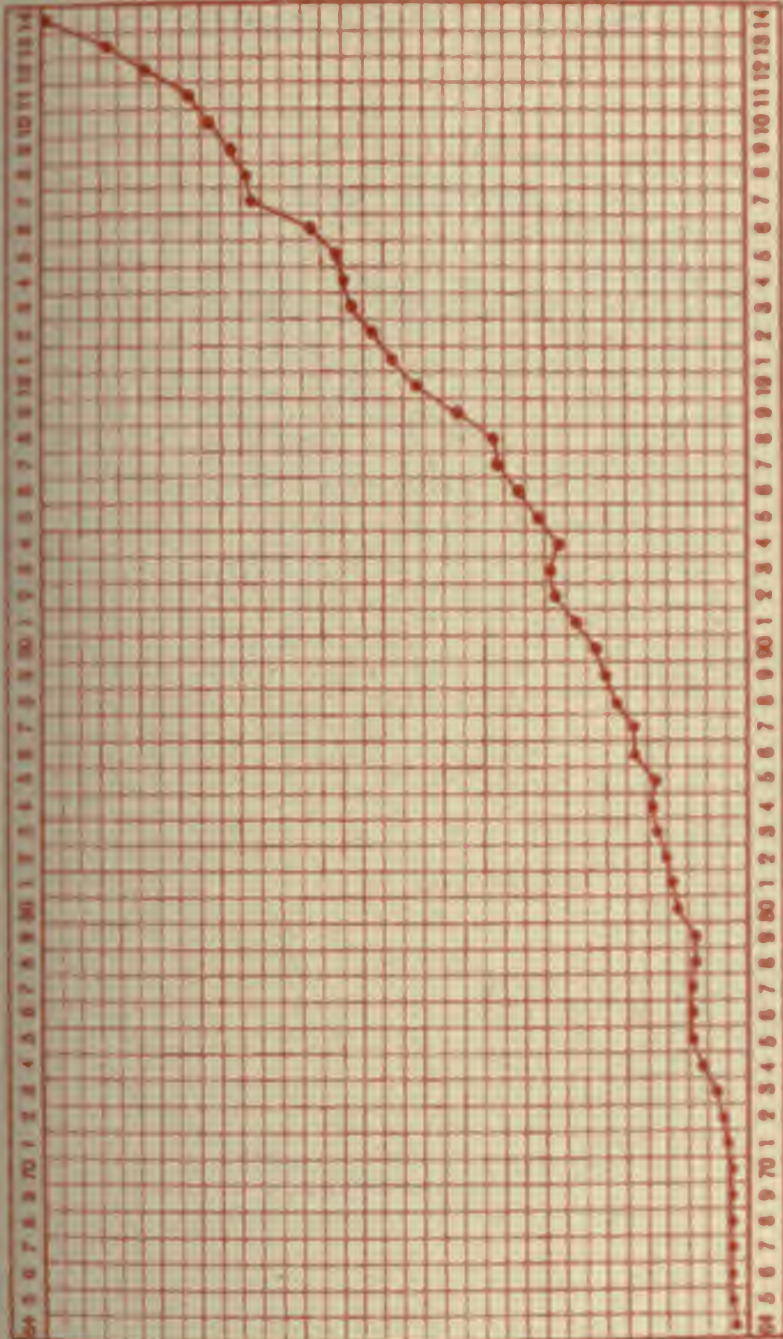
STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,

DECEMBER 26TH, 1914.

Number of Societies holding Shares	1,193
Number of Members belonging to Shareholders	2,336,460
Share Capital (Paid up)	£ 2,130,959
Loans and Deposits	5,498,965
Reserve Fund—Trade and Bank	903,355
Insurance Fund... ..	1,004,954
Sales for the Year 1914	34,910,813
Net Profits for Year 1914... ..	840,069

MILLION

Years



35 34 33 32 31 30 29 28 27 26 25 24 23 22 21 20 19 18 17 16 15 14 13 12 11 10 9 8 7 6 5 4 3 2 1

Fifty-one Years' Progress of the Co-operative Wholesale Society Limited. from 1864 to 1914.

Map of the World, showing



◦ JOINT WITH SCOTTISH WHOLESALE SOCIETY.

Foreign and Colonial Depots.



◦ JOINT WITH SCOTTISH WHOLESALE SOCIETY.
• CO-OPERATIVE WHOLESALE SOCIETY.

BUSINESS PREMISES,
&c.

OWNED BY

THE CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.

Central Premises.



Original Balloon Street Premises.

IN 1869 the Co-operative Wholesale Society built the premises shown in the illustration heading this page, in which to carry on its fast-growing business. For six years after 1863, when the Society's career began, its work was performed in rented buildings, but when the trade reached nearly £300,000 per annum the Committee felt emboldened to the extent of building the Balloon Street property. At that time the only other C.W.S. buildings existing were small depôts for the purchasing of butter at Tipperary and Kilmallock, in Ireland.

In fifty-two years the business has made rapid strides; almost every year has seen extensions, developments, or new enterprises launched, and now all the premises portrayed on the following pages are the property of the C.W.S.

In the second illustration Balloon Street runs up between the two main blocks, and the original building is that at the top of the street on the right-hand side surmounted by a glass dome. Up to the year 1885 this warehouse towered above an environment of slum property. At the rear was "Clock Alley," a court lined with old cottages, and leading to Corporation Street; little public-houses and coal yards, a cotton-waste warehouse and miscellaneous small buildings were adjacent. All these have been supplanted by the buildings of the C.W.S. In the right-hand block the Bank



Manchester: Bird's-eye View of Central Premises.



CENTRAL PREMISES—*continued.*

occupies a considerable portion of the ground floor; above this the grocery saleroom and buyers' offices are situated, and the remainder of the premises house part of the Furnishing and the Stationery Departments. The furnishing showrooms exhibit samples of practically every article that can be included under that denomination, from suites for the drawing-room to flat-irons, literally too numerous to mention. Societies in the vicinity of Manchester are able to send prospective customers to inspect the stocks, thus enabling the members of a small village store to gain the same advantages as are enjoyed by city folk. Carpets, rugs, plate, and jewellery are all to be found here. The Stationery Department supplies societies with wrapping paper, twine, and paper bags, besides all kinds of fancy stationery. Recreation is also dealt in, for this department will provide concerts, or organise excursions for holiday makers.

The buildings on the left of Balloon Street are shown on a larger scale in the illustration opposite. Here, again, several mean and insanitary courts and alleys have been demolished to give place to a fine pile facing Corporation Street. At the top is the Mitchell Memorial Hall, named after Mr. J. T. W. Mitchell, who died in 1895, having been Chairman of the C.W.S. for twenty-one years. The hall is 107ft. long, 67ft. wide, and 33ft. in height; it will seat 1,200 persons. The first quarterly meeting held here was in September, 1907. The floors below the hall are occupied by the board and committee rooms, the secretary's and general offices, and the basement provides a commodious dining-hall, rendered bright and attractive by dint of many mirrors and white enamel paint.

The Architect's Department is located in this building. A large and efficient staff is constantly occupied with work for the C.W.S. and retail societies.

Nearly 2,500 employes are engaged in earning their daily bread at the Central premises.

Balloon Street and Garden Street.

ON either side of this building will be noticed the words "Co-operative Wholesale Society;" these mark the limits of the warehouse acquired in 1869. The Grocery Department is in possession of the major portion of this block. Here are held stocks of all goods coming under the head of grocery, in variety too great to enumerate.

Situated on the upper floors and basement of the building fronting Balloon Street is the Boot and Shoe Department. Here one may find 220,000 pairs of footgear for men, women, boys, girls, and infants in immense variety of patterns, drawn from the factories at Leicester, Heckmondwike, Enderby, Rushden, and Leeds.



Manchester: Grocery, Boot and Shoe Departments, and Offices, Balloon Street and Garden Street.



Manchester: Drapery Warehouses, Balloon Street.

Drapery Warehouses, Balloon Street.

THESE warehouses are at the corner of Balloon Street and Federation Street, a thoroughfare created by the C.W.S., and a name conferred upon it that has a deep significance to all co-operators.

With the completion of the warehouse on the right-hand side of Federation Street, the C.W.S. occupied the whole of Balloon Street with buildings erected under its own direction. The general effect of the smart modern buildings is naturally much enhanced by the widening of the street, in itself a great improvement to a busy thoroughfare.

These premises add about 83,000 square feet of accommodation for the drapery departments, and are devoted to fancy drapery, the warehouse on the left being also for drapery, but the heavier descriptions are dealt with here.

From the topmost floors to the basements they are stocked with a huge variety of goods, including everything that should find a place in a well-equipped drapery store.

The vagaries of fashion are kept closely in view by the buyers in the various departments, and hard indeed to satisfy would be the customer whose requirements the C.W.S. failed to meet. This remark applies not only to the bewildering variety of materials drawn from world-wide sources, but also with equal force to the productions made in the C.W.S. factories. There is also the added satisfaction in this respect that the C.W.S. goods are made under known conditions of healthy surroundings.

Drapery, &c., Departments, Dantzic Street.



Original Dantzic Street Premises.

THE C.W.S. entered into the drapery trade in 1873, and with such success that a warehouse in Dantzic Street was secured in 1875. At this time the business in drapery and woollen cloth amounted to £114,000 annually. Additions were constantly made to adapt the premises to the growing demands until the building reached its present dimensions. It was not long, however, before the cry was again raised for more room, and the fine drapery warehouse in Balloon Street was erected and opened in 1904.

The premises are occupied by the Woollens, Ready-mades, Shirts, and Outfitting Departments. The ready-mades are all from the C.W.S. factories at Broughton or Leeds, and the cloth from various sources, amongst others the C.W.S. Batley Mill and the Scottish C.W.S. Ettrick Mills. From this department the male co-operator can be completely supplied with all the articles demanded by necessity or custom.



Manchester: Dantzic Street.—Woollens, Ready-mades, Shirts, Outfitting, &c.



Manchester: Trafford Bacon Factory and Wharf.

Bacon Factory, Trafford Wharf.

BACON rolling and smoking was carried on in the Balloon Street warehouse for many years until the exigencies of space made it necessary to find better accommodation. With this end in view, a plot of land was secured on the banks of the Ship Canal, adjacent to the Sun Mill, and here a factory was built, which has now been in use about ten years.

The Trafford Wharf Factory is not a curing house. So far as the C.W.S. is concerned, curing is done at the C.W.S. factories in Tralee (Ireland) and Herning (Denmark). At Tralee every week about 1,000 pigs are killed and twice as many sides of bacon cured. These are despatched to the C.W.S. at Trafford Wharf, London, Bristol, Cardiff, and Newcastle. To meet the demand for smoked bacon there are eighteen stoves of the latest and best pattern.

There are about 70 employes engaged mainly in the making of rolls, and the weight of bacon and hams dealt with weekly varies from 120 tons to 140 tons.

THE TRANSPORT WAREHOUSE AND WHARF

has a frontage to the canal of 460 feet, the buildings occupying 360ft. by 60ft. The premises and site were acquired in July, 1903, and the warehouse is now well equipped for receiving, storing, and despatching the various commodities. Five electric cranes lift the goods from the hold of ship or barge to the warehouse, and deposit them in railway wagons on the quayside or transfer them to luries. The permanent staff of 23 is augmented by casual labour at busy times, as in the dried fruit season, until as many as 200 workers may be employed, and these deal with an average of 15,000 tons of merchandise yearly. The C.W.S. is, we believe, the only firm which possesses its own accommodation at the Manchester Docks.

THE ENGINEERING WORKS

is another section of the Trafford Park group. It was originally a repair shop, but now deals mostly with new work, and modern tools have been installed for undertaking general engineering, electrical work, and millwrighting in all its branches. The Engineers' Department at Balloon Street act as consulting, mechanical, electrical, and heating and ventilating engineers for complete installations, reports being made on existing work, and plans and specifications prepared for repairs or new work.

Grocery Packing Warehouse, Trafford Park.

THIS building occupies a site fronting Trafford Park Road, and lying between Sun Mill and the Bacon Warehouse. It has railway accommodation directly connected with the Ship Canal and Trafford Park Railways. The building is six storeys in height, each floor being 217ft. 6in. long by 54ft. 6in. wide. Being a detached building, it has the advantage of being well lighted by windows all round. There are two fireproof staircases, one at each end of the building, which give ample protection to the employés in case of fire, and two electric cage hoists and one sack hoist. Each department is provided with suitable accommodation for washing, &c., and in addition there are men's and women's dining-rooms.

Here a smart regiment of damsels is kept busily occupied in filling packets of convenient size with rice, tapioca, canary-seed, linseed, oatmeal, and self-raising flour; of this last commodity an average of 150 tons is the weekly output.



Manchester: Grocery Packing Warehouse, Trafford Park.



Manchester: Broughton Building Department.

Building Department, Broughton.

THE Building Department sprang from the remains of the Union Land and Building Society, which failed in 1880. The C.W.S., being large mortgagees, took over some of the assets, among which were building materials, and a department was formed at Balloon Street, which was chiefly confined to repair work. The first building of any magnitude erected by the department was the extension of the original Balloon Street premises. Since then its achievements have been numerous, the chief of which was the erection of the imposing Central Offices, &c., shown in the bird's-eye view on another page. The department was removed to Broughton in January, 1913, and now, in addition to C.W.S. work, it contracts in the open market for the work of retail societies. All equipments are to be found at Broughton for the making of shop fronts and fittings, and many societies' new premises bear testimony to the artistic and substantial quality of the work. All the branches of the trade are represented—draughtsmen, clerks, joiners, plumbers, masons, &c.—and, with the perfect organisation and centralisation of the work, many economies both in time and cost are effected.

Traffic Department, Broughton.

THE Traffic Department is an essential adjunct to an institution of the magnitude of the C.W.S. Here, again, beginnings were very humble, but naturally the department has grown with the trade, and has also kept abreast with the times, for in addition to the numerous horses, drays, &c., a large fleet of motor luries are housed at Broughton, but as yet the Society has not engaged in air traction. The department specialises in quick transit of perishable goods and direct conveyance of fragile goods to save handling in transit.

The description of the Broughton Factories would be incomplete without mention of the spacious dining-room. Here accommodation is found for 800 employés, and meals can be obtained at a tariff which is suited to the pockets of the workers. During the winter months social functions are frequently held to promote good fellowship among the employés.



Manchester: Broughton Traffic Department.



Manchester: E. & S. C. W. S. Joint Insurance Department, Corporation Street.

E. & S. C.W.S. Joint Insurance Dept.

(late C.I.S.),

Corporation Street, Manchester.

THE history of the Co-operative Insurance Society is a record of honourable and useful work for co-operation. The society was registered in 1867, under the Companies Act, but no individuals were admitted to membership until 1871. In 1872 business first was done through paid agents; and in 1875 the policy of re-insuring risks was adopted. In 1899, following the Industrial and Provident Societies Act of 1893, the company was converted into a society, and power was obtained to carry on all forms of insurance. A branch office was opened in Scotland in 1893, and since then branch offices have been opened in England (north and south), Wales, and Ireland. The year 1904 witnessed the materialising of the happy idea of collective insurance. From 1905 a movement for the unification of co-operative insurance had been afoot, and, after several years of discussion at conferences and meetings, the business was transferred to the joint control of the two Wholesale Societies.

For the first four years the office was at the Rochdale Pioneers' store, but 1871 saw its removal to Manchester. Various premises were occupied and deserted as the demands of business grew, until the final move into its present home took place in 1908.

Newcastle Branch.



Newcastle Branch, Waterloo Street, in 1876.

THE Newcastle-upon-Tyne Branch was established in 1871, or exactly eight years after the inception of the C.W.S. at Manchester. Business was commenced in a small four-roomed warehouse, but, with a rapidity characteristic of the institution, the trade outgrew the accommodation, and it was thereupon decided to build the Waterloo Street warehouse, the occupation of which was entered into in 1876. That, too, only sufficed for a time, and eventually it became necessary to erect the larger warehouse in West Blandford Street.

WEST BLANDFORD STREET.

The West Blandford Street buildings are devoted to the Grocery, Provision, Boot and Shoe, Woollens and Ready-mades, Manchester and Greys, Dress, and Paper and Stationery Departments, as well as the general offices, boardrooms, meeting-hall, and dining-room.



Newcastle: West Blandford Street.



Newcastle: Waterloo Street and Thornton Street.

Newcastle Branch—continued.

In the centre of the main buildings is a spacious covered-in yard, where the receiving and despatching of all goods is conducted. Further up the street will be found the motor garage and stables, and also a building where the Saddlery and Leather Bag-making Departments are located.

WATERLOO AND THORNTON STREETS.

As the name in the illustration implies, the building on the left, which stands in Thornton Street, is occupied by the Furnishing and Carpets Department, whilst the other—the Waterloo Street building—accommodates the Millinery and Fancy Drapery, and Jewellery and Fancy Hardware Departments.

Newcastle-upon-Tyne Quayside Warehouse.

THE erection of this building was commenced in 1900 and completed in 1902. It originally consisted of eight floors, but in 1909 an extension became necessary, and the roof, which had hitherto been flat, was covered in. The building is 90ft. wide by 120ft. long, and the height from floor to ceiling on each floor is a little over 11ft. It is capable of warehousing between 7,000 and 8,000 tons. Being conveniently situated to the river and in close proximity to that part of the quay where the London, Continental, and other regular lines of steamers discharge their cargoes, it has proved to be a great boon to the departments it serves. One of the floors is used as a bonded store for the warehousing of dutiable goods, and it is, of course, only open during regulation hours. There are loading and discharging platforms fronting the quayside, and also at the back, which opens out into Sandgate. All goods on account of the Grocery, Butter, and No. 1 Grain Departments are dealt with by the staff there, and machinery has been installed for cleaning fruit, grain, &c.



Newcastle : Quayside



Newcastle: Stowell Street.

Green Fruit and Potato Department, Stowell Street.

THESE premises are situated in close proximity to the Newcastle fruit and vegetable markets. The building was completed in the year 1909, and comprises basement, ground, No. 1, and No. 2 floors. In the basement is the banana-room, specially constructed for the ripening of Canary and Jamaica bananas. On the ground floor the work of receiving and despatching is transacted, and special facilities are provided in the way of two large dockways, enabling four vehicles to be attended to at the same time. On the first floor are situated the manager's, assistants', and general offices, whilst a portion of the flat is also utilised as a saleroom. The second floor is principally used for storing goods of a keeping quality, such as nuts, figs, &c.

Pelaw: Bird's-eye View.

THE policy of the C.W.S.—and, indeed, of the co-operative movement throughout—is to produce for the consumer the necessaries of life at the least possible cost consistent with the best possible conditions for the workers.

It is a noticeable fact that the productive works of the Wholesale were nearly all centred in and around Manchester, until, in pursuit of the policy above referred to, it was found that the goods there produced could not be supplied to the consumers in the Newcastle district at the least possible cost, consequent upon the enormous carriage they had to bear. As a remedy the Newcastle Branch Committee considered that their duty lay in the direction of establishing productive works in their own district, so they at once set about to find a suitable place wherein to commence operations. In their endeavours to do this they had in view the heavy rates, taxes, &c., the factories would be called upon to pay if they were established in Newcastle, and it was for this reason partly that Pelaw was chosen as the venue of productive effort by the Newcastle Branch. Another reason which animated them in their selection of Pelaw as the ground on which their victories should be won was that the land could be procured at a very small cost; and, again, the sites available were adjacent to the railway, thus saving the heavy charges for carting to and from the station.

Illustrations of the separate works follow in due order, which comprise Drug and Drysaltery Department, Printing Works, Cabinet Factory, Clothing Factory, and Engineering Works.

There is also a commodious dining-room, which is found to be a great convenience, as the greater number of the employes come from considerable distances.



Newcastle : Bird's-eye View of Pelaw Works.



Newcastle: Pelaw Drug and Drysaltery Works.

Drug and Drysaltery Works, Pelaw.

THIS factory began in 1896 as the packing department of the C.W.S. with seven employes. The following impression, from the *Wheatsheaf*, conveys some idea of its scope to-day:—

Many visits would not exhaust the interest of these works. Standing on its galleries, overlooking the ordered industry below, one has curiously the impression that comes when exploring the decks or on the bridge of a ship, particularly an ocean liner. Perhaps the bridge-like galleries start the fancy. Then there is the same cleanliness, the same compactness and economy of arrangement, and sufficiency of space for everything, yet no waste of an article so valuable. It is the same sense of completeness which makes a boat at once the simplest and most perfect example of man's skill in adapting means to ends.

The scheme of the building is a great glass-roofed hall with a wide, encircling gallery, which is divided into rooms where all the mixing is done. You pass in rapid tour the various ingredients being blended for such diverse things as Boot Polish, Metal Polish, Emulsion of Cod Liver Oil, Cake Flours, Bronchial Mixture, the various household remedies—but the list is endless. In galleries forming a St. George's cross above the main area other goods are stored in bulk, for at Pelaw grocery sundries are packed for the Newcastle district. Here are also tins and bottles stocked by the million. And almost automatically this incongruous host descends by its own weight to the army of packers below. Patent bottling and weighing machines without number expedite the work. We have called the packers an army: rather they are drill sergeants beneath whose marshalling fingers files of bottles, packages, and tins—tall, squat, thin, broad-chested, in uniforms infinite in variety—form themselves into companies and battalions. And the wonder of it all is like that of a marvellously intricate piece of mechanism.

Efficiency may be inhuman, however. Are all the hundreds of workers, one asks, merely cogs in the machine? Pelaw visited dispels such an idea. When the *Wheatsheaf* man arrived, the manager of the works was engaged. "If you are inclined, just wander round where you like; then ask any questions you wish in twenty minutes, when I'll be at liberty," he said. Full use was made of the permission, and the simile of machinery gave place to something more human. It was a hive of happy industry. Obviously there was no driving. Subsequent inquiry proved that the Congress minimum wage scale is in force; this means that as much as £3,000 extra per year is paid at Pelaw in wages compared with the rates which rule in many competing factories. Only the continued and increasing loyalty of co-operators can overcome so great a handicap to-day.

London: Leman Street.

THIS fine block of buildings is the headquarters of the London Branch. The older part of the building, with the clock tower, was erected in 1887, and the new wing for the accommodation of the drapery department was opened for business in 1910. The general office, boardroom, conference-hall, dining-rooms, and kitchen are all in the older building, where also the grocery saleroom and buyers' offices are situated. The basement serves the purpose of a storeroom for provisions—cheese, butter, eggs, lard, &c.—while the upper floors are devoted to the grocery and boot and shoe departments, access being given both to the new wing and to a still older building not shown in the illustration, where the furnishing, ironmongery, carpets, and stationery departments are situated. In the building is a telephonic exchange, which connects all the departments in London, Northampton, Bristol, Cardiff, Manchester, Newcastle, and the productive works in various parts of the country.

The latest wing is devoted to the heavy and fancy drapery, millinery, and ready-mades departments, the basement being used for a joint packing-room.

The building, which is 333 feet in length, is of fireproof construction, the floors being built of steel and concrete, an automatic fire-extinguishing apparatus being installed throughout. Besides three stone staircases for business purposes, iron stairways provide extra exit in case of fire. There are two electric passenger lifts, besides numerous lifts for the conveyance of goods. Electric light is provided throughout, and the building is warmed by low-pressure hot-water pipes. An efficiently-drilled fire brigade composed of members of the staff affords additional security against fire.



London : Leman Street.



London: Bacon Stoves, &c.

London: Bacon Stoves, &c.

CONSIGNMENTS of green bacon are here received from various pig slaughtering centres. The English, Irish, and Danish meat arrives packed in bales, the Canadian in boxes, the C.W.S. supplies to societies being sent out in crates. A large proportion of the meat comes from the C.W.S. bacon factory at Herning, Denmark; while supplies are also received from the C.W.S. bacon factory at Tralee, Ireland. The green bacon is put into the stoves, of which there are nine, with a capacity of 2,034 sides. The smoking process takes three days, so that there is a nominal capacity of over 4,000 sides per week.

Above the bacon stoves is a storeroom for C.W.S. brushes from the Leeds factory; and in connection with the London Branch Furnishing Department are workrooms for French polishing, upholstering, and the manufacture of bedding. The leather and grindery department occupies a portion of the building. Here are kept large stocks of butts and bends of leather in the various tannages suitable for repairing, besides numerous requisites for the boot trade, such as nails, rivets, rubber heels, laces, socks, and leggings.

London: Fairclough Street.

THESE premises occupy a site bounded by Fairclough Street, Backchurch Lane, and Boyd Street, which has an area of about 4,416 square yards.

The clearing of this large area was the means of demolishing a large quantity of low-class property, and as a consequence improving the sanitary condition of the district.

The buildings occupying the site consist of an Empties Department, Joinery Department, stables for forty-four horses, with loft over, and men's mess-room, Engineers' and Electricians' Department, building material storage, laundry and boiler-house, and garage, with office and covered yards.



London: Fairclough Street.



Bird's-eye View of Silvertown Factories.

Silvertown Mill and Factories.

THIS bird's-eye view is inserted for the purpose of showing the relative positions of the Flour Mill, Productive Factory, Soap Works, also employes' dining-rooms. Other plates, which will be found in their places, give the separate buildings with a brief account of the particular work carried on.

Productive Factory, Silvertown.

EXTERNALLY the factory has little attraction. It is just a huge square building which impresses by bulk alone. First it arrests by its size, and then makes its spaciousness seem small by comparison with the multitude of articles it manufactures. It is a Confectionery Works, and Boiled Sugars, Fondants, and Clear Gums are made in forms, colours, and flavours innumerable. Should anyone desire to know into how many forms sugar can be transmuted in boiled sweets alone, Silvertown can offer a different kind for every day this year and still have a choice variety to select from on high days and holidays.

Spice, and particularly Pepper, grinding forms another important part of the work. The milling of Mustard has also proved a very successful development. Other products range from Self-Raising Flour to Piccalilli, from Crema Oats to Beef Extract, from Table Jellies to Table Salt. Such is the scope of the factory established only in 1904.

"The work of Silvertown is so varied, and its products are so dissimilar," said a writer in the *Wheatsheaf*, "that to convey a total impression by one word is not easy. If it could be done I think the word would be 'specialisation.' Despite all diversity this is the abiding idea which the factory leaves in the mind. You get it in the sweet department; there may be men who know more than its foreman about boiling sugar, but you would hesitate to say so. There seems nothing about jellies, again, that their maker does not know. You are abashed in the laboratory and amazed in the statistical department. Then the total effect comes when you stand watching the wooden cases being trundled over the loading way. Only that morning some of these orders now despatching had been received. But each department had been organised to *anticipate* them. Their execution seems as automatic as the flow of water when a bath tap is turned. It is specialisation for service, for the service of co-operators. They are availing themselves of it increasingly, and Silvertown to-day promises to be too small to-morrow."



Silvertown (London) Productive Factory.



Bristol Depot: Broad Quay.

Bristol Depot.

THE architectural style of this building is a free treatment of English Renaissance. Due attention has been given to the provision of light and air at every portion of the premises, including the basement. It is situated in the most central part of the city, the Floating Harbour forming the boundary on one side, thus bringing water communication direct to the building. An area of about 2,231 square yards is occupied, consisting of basement and six floors.

The total height of the building from the street to the ridge of the roof is 86 feet; to clock tower top, 130 feet. The present floor space is about 100,000 square feet, ultimately to be increased to 150,000 square feet.

The building has a commanding entrance from the Quay, surmounted by sculptural figures illustrating two of the local industries—mining and agriculture—and is fitted with an electrically-driven passenger lift, which gives rapid means of access to every floor. Similar hoists communicate direct with all the departments, *i.e.*, grocery, drapery, boots, furnishing, ready-mades and woollen cloth, and grocery sundry packing.

The internal structure is fire resisting, the columns being of iron and the floor of steel girders, filled in with cement concrete and covered with pine flooring.

The power and light is electrical. Heat is by low-pressure hot water apparatus, radiators being fixed in the various rooms.

Every precaution has been taken against fire, the building being fitted throughout with an installation of automatic fire sprinklers of the "Grinnell" pattern.

A complete system of telephones is installed for communication between all departments.

Cardiff Depot.

THE building, which faces Bute Terrace and Mary Ann Street, was erected by the Building Department, London Branch, from the designs of our architect at Balloon Street. It consists of basement, ground, first, second, third, and fourth floors. The basement floor is 7ft. below pavement level, and up to the ground floor is 12ft. high, the walls being built with ivory-white glazed bricks. The ground floor is about 110ft. by 44ft. and 12ft. high. The walls of this and the other floors are matchboarded all round. On the first floor are the saleroom, general offices, manager's office, and the usual lavatory accommodation. Part of the third floor is used for departmental showrooms, and the fourth floor is occupied by the Drapery Department. The main staircase, which runs from the basement to the top floor, is surmounted by a tower about 14ft. high, and flagstaff. The building is fitted up with electric light, the supply being taken from the Corporation mains. The heating arrangements are carried out by hot-water pipes and radiators situated at convenient points.



Cardiff Depot: Bute Terrace.



New Depot, Cardiff

New Depot, Cardiff.

THE C.W.S. having acquired the site of the old Town Hall, Police and Fire Brigade Station, and old Post Office, is now erecting new premises thereon.

The new buildings will have a frontage of about 170 feet to St. Mary Street, and a depth of about 154 feet to a proposed new street connecting St. Mary Street and Westgate Street. The Westgate Street portion of the site will, for the present, remain unoccupied.

There will be eight floors, including basement.

The principal entrance will be in the centre of the elevation to St. Mary Street, and there will be a loading entrance from the proposed new street to a large central covered loading-yard.

Accommodation will be provided for the grocery and provision department on the basement, ground, and first floors—the latter having a large general saleroom for the accommodation of retail societies' buyers. On the second, third, and fourth floors the drapery, boot and shoe, and furnishing departments will be situated, with joint packing and receiving department on the ground floor adjoining the central loading-yard. On the fifth and sixth floors will be situated an assembly hall (73ft. long by 53ft. wide), with dining-room in conjunction therewith and subsidiary rooms for various purposes.

Access to all floors will be from an imposing central stone staircase, provided with high-speed passenger hoist in the well, and in addition there will be a secondary stone staircase as an alternative means of exit. For warehouse purposes there will be three electric goods hoists running in fireproof hoist-wells, so that the safety and convenience of all visitors to the building will be amply assured.

Architecturally the building will have an imposing elevation to St. Mary Street, of a free classical type, the central feature being surmounted by a clock tower.

The elevations are intended to be formed in Ashlar stonework.

Northampton Depot.

THE front part of the larger building was built in 1897 by the C.W.S.'s own Building Department, and afterwards extended to meet the increased trade. It is used for the distribution of groceries to the small societies in the district. (Previously two small rooms were occupied, which were opened in October, 1890, for use as a saleroom only.) There is also a large general office, some of the clerks being engaged wholly in audit work in the supervision of societies' accounts.

The smaller building is used as a bacon warehouse, containing smoke stoves. There is a large trade done in Danish sides (smoked and plain), cured in our own slaughteries, and smoked on the premises; also a considerable quantity of American bacon is sold, consisting of Cumberland cuts, bellies, hams, also smoked and plain rolls. The rolling is done on the premises, and the bacon is brought principally direct through our New York house.

We are now nearing the completion of considerable extensions in order to cope with the growing trade.

The depôt is situated about 100 yards from the Town Hall, and the same distance from the Midland Railway Station, and stands midway between the two points.

The district covered by the depôt is Northamptonshire and Huntingdonshire; also part of Warwickshire, Bedfordshire, Buckinghamshire, Oxfordshire, and Cambridgeshire.



Northampton Saleroom: 41, Guildhall Road.



Nottingham Saleroom: Friar Lane.

Nottingham Saleroom.

THE new saleroom recently re-built is convincing evidence of the increasing loyalty of the Midland societies.

Situated midway between, and about five minutes' walk from, the Great Central and Midland Railway Stations, the site is probably one of the most interesting and historical of the many owned by the federation.

Originally a Congregational Church, the building, which came into the hands of the C.W.S. in 1899, is close by the Castle and immediately opposite to the old Friary Yard. Its foundations are laid upon old rock cellars, and during recent excavations traces of meeting places of the early Nottingham Congregationalists were discovered. In the basement may be seen several catacombs in an excellent state of preservation.

Immediately on the left of the beautiful tiled entrance the grocery saleroom provides ample space for an extensive range of samples.

The old grocery saleroom has been converted into a show and saleroom for the Furnishing Department previously situated in Wheeler Gate.

The upper storey accommodates the Drapery, Mantle, and Allied Departments. The old gallery having been removed, a floor space of 920 square feet is now given over to these important departments. A room has been provided for the buyers, in which they hold their monthly meetings. It is to the credit of the Nottingham district buyers that they were the pioneers of the Grocery Managers' Association. A permanent office for the Insurance Department is provided, also accommodation for the Scales Department, where repairs will be executed.

Birmingham Saleroom and Cycle Depot.

THE handsome block of buildings seen in the illustration was completed in 1910. Previously the premises at Birmingham consisted of only the two-storeyed building seen on the left-hand side of the illustration, and was used solely for saleroom purposes, the ground floor being occupied by the grocery saleroom, the room above having to suffice for all other departments. It had long been felt to be an impossibility to make a display in the limited room at the disposal of the drapery and allied departments, so on the decision of the Committee to form a Cycle Depot at Birmingham it was decided to take in the two blocks of premises adjacent, which were already in the possession of the C.W.S., and erect a building which would give more saleroom space, and also could be utilised for a Cycle Depot. Operations were commenced, and resulted in the building seen on the opposite page. The premises have a fine frontage on Pershore Street, and are well within five minutes' walk from New Street Station. The older portion of the building is now used for grocery sale and sample room on the ground floor, and the upper floor is the showroom for the Boots, Furnishing, Hardware, and Crockery Departments. In the new buildings the whole of the first floor is occupied by the drapery and allied departments, and gives plenty of room for a grand display. The Cycle Department occupies the basement and upper room as warehouses, the ground floor being used for offices and showrooms. The Grocery Department and Cycle Depot are open for business every day.



Birmingham Saleroom: 16, Pershore Street.



Huddersfield Salercom : 14, Upperhead Row.

Huddersfield Saleroom.

THIS saleroom was first originated in 1885. Business was commenced in the boardroom of the Industrial Society. A room in Lion Arcade was taken a little later, and samples of grocery were first shown; eventually the boots and shoes and drapery representatives commenced to attend every two months, and another room adjoining was taken. After many years of growing business it was removed to much larger premises in 1898, at 4, Railway Street, where we occupied three floors—the ground floor for office, the first floor for grocery, drapery, and boots; second floor for crockery, mantles, and furnishing. The drapery and boots representatives, owing to increasing trade, now attended weekly, and these premises soon began to show signs of being too small for the business.

In 1904 the Huddersfield Brush Factory was taken over, and in 1906 the business was transferred to the Leeds Brush Factory. The premises were then reconstructed and converted into the present saleroom. These premises were open for business in October, 1907, and consist of three floors and basement.

The basement is utilised for washing hams and storing empties; on the ground floor are the manager's office and warehouse, where a stock of hams, cheese, bacon, potatoes, onions, and green fruit are kept. The grocery saleroom is also on this flat. The first floor is occupied by boots and shoes, ready-mades, furnishing, crockery, and brushes; the second floor, which is a well-lighted room, being lighted from the roof, is used for drapery, mantles, and millinery.

There is a smokeroom; also an electric hoist and electric lights throughout. The trade has increased considerably since occupying these premises.

Longton Crockery Depot.

THE pottery trade first engaged the attention of the Wholesale Society in 1886, when the increasing business in this class of goods gave rise to the suggestion to establish a depôt in the manufacturing district for the purpose of collecting and distributing the articles suitable for co-operative trade.

The result of thus aggregating the needs of societies has been very successful, for the business connections and extensive dealing of the C.W.S. with the local manufacturers enable them to supply small orders with much advantage to the retail society, and large ones on same terms as makers.

At the commencement premises were rented, but growth of trade justified the erection of a building, and in 1889 the new place was occupied. Sufficient land was acquired at the same time to admit of future developments, and from time to time additions have been made.

About 1898 the C.W.S. decided to start a decorating department and build a kiln, so that societies could have the satisfaction of purchasing an article finished under healthy conditions. Now there are three kilns, and our visitors find this, the only co-operative production in pottery, very interesting.

Goods sold from Longton are drawn from sources where the best conditions of labour prevail, and a large quantity are dipped in either low solubility or leadless glaze.



Longton (Staffs.) Crockery Depot.



Pontefract Fellmongering Works.

Fellmongering, Fat, and Bones Department, Pontefract.

THE buildings shown on the opposite page are where the C.W.S. conduct their fellmongering business, and also their fat and bone business. In the foreground is the fellmongering department.

Fellmongering is that process by which wool is separated from the sheep skins. There are several ways of doing this, and that employed by us is by applying to the flesh side of the skin a mixture of lime and sulphide of sodium; the skins are allowed to lie two days with this mixture on them; they are then washed, and the wool after the treatment leaves the skin (or pelt, as it is called in the trade) readily. It has to be pulled off by hand, because on every skin there are several qualities of wool, and this has to be carefully sorted by hand as it is pulled off. The wool is then to be dried, and stored for sale in the large building shown on illustration.

The bone department (which is in the background) extracts grease from bones and then grinds the bones into bone meal, which is sold for manure. The grease is extracted by putting the bones, after being roughly broken, into large tanks; the tanks are then sealed, and by means of a pipe benzine is run into these tanks. The benzine is driven off again by means of steam and recovered for future charges; the bones are then ready for grinding.

All these departments are worked in conjunction with the Hide and Skin Department.

Limerick Depot.

THIS depôt was established in 1869 for the purchase of butter. It has a frontage in Mulgrave Street of 20 yards, comprising the offices, which consist of the manager's, general, typists', and shipping office, &c. The total staff at present at the depôt is seven.

The store is divided, one portion being used as a butter store, where all butter is received, graded, coopered, &c. Another part of the store is occupied by the cold storage chambers, the inner chamber being reserved for the C.W.S. societies. The outer chamber is utilised in a general way in connection with the butter arriving at the depôt during the warm weather, and placed therein before being shipped. The capacity of both chambers is 250 tons. The dimension of store and chambers together is 40 yards by 20 yards.

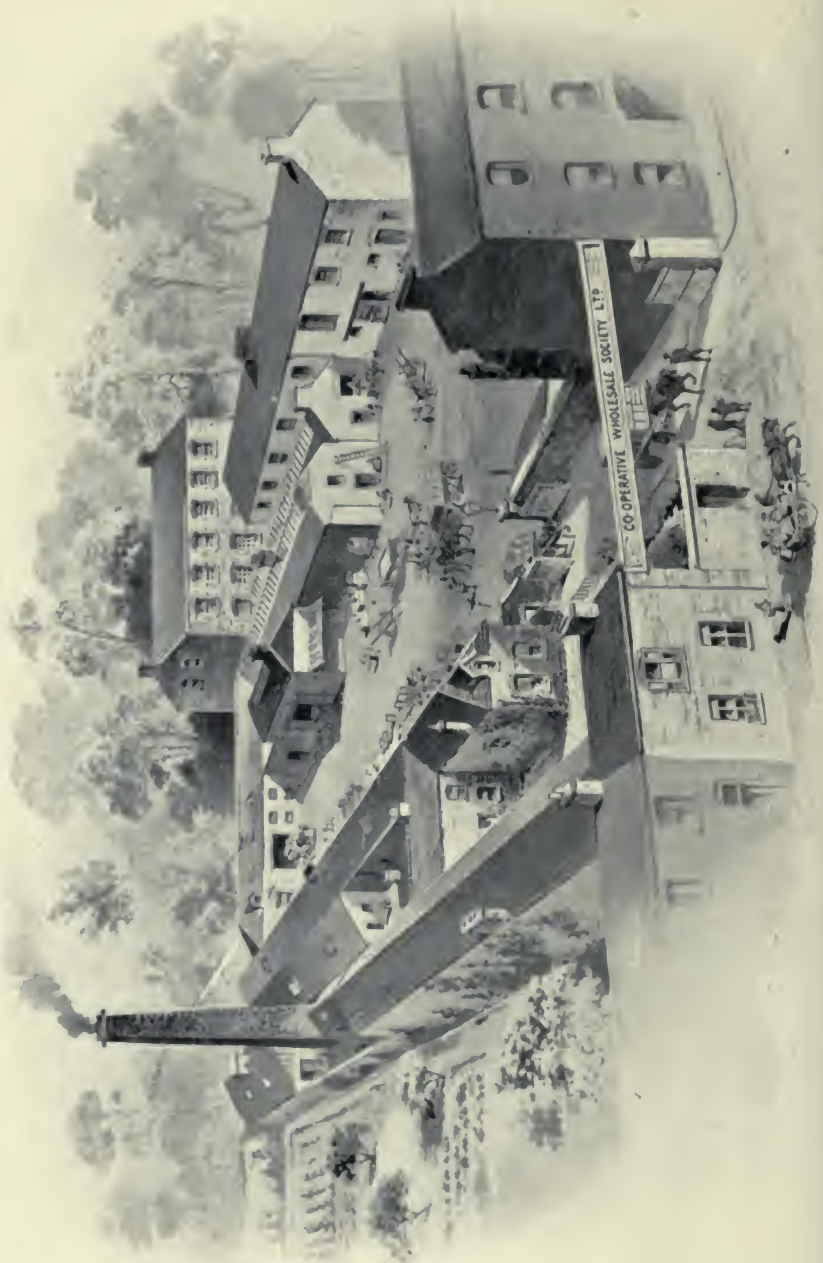
All butters received are tested from time to time to see that they comply with the standard of moisture, and any not so doing are returned to the makers.

At the rear of the stores is the engine-room, where a 12-horse power gas engine is erected, the gas for same being supplied by our own gas suction plant.

Here is also a refrigerating machine (Halls') in connection with the cold chamber. A dynamo is also erected, and the offices and stores are lighted with our own electric light.



Limerick Depot: Mulgrave Street.



Armagh Depot.

SITUATED in the midst of the finest agricultural district in Ireland, it is also the largest egg distributing centre in the movement. On the premises eighty concrete tanks have been laid down for the purpose of preserving eggs in pickle for the winter requirements of societies, the accommodation providing for over 4,000,000 eggs.

There are also box-making departments, in which all the packages required for butter and eggs are made.

Large quantities of butter are manufactured at the depôt, which is fitted up with refrigerating plant and cold stores in connection with the extensive butter trade carried on.

The depôt occupies a unique position for the shipment of fruit, the district being the largest fruit-raising centre in Ireland.

It also supplies societies with large quantities of poultry for their Christmas requirements.

The operations of the depôt extend all over the North and West of Ireland, where, in order to secure the large quantity of eggs required in the freshest possible state from the farmers, over twenty collecting stations have been established.

The premises are very extensive, covering an area of 25,000 square feet, of which two-thirds are under cover, and are lighted with electricity throughout.

Tralee Egg and Butter Depot.

THE buildings in the foreground of plate comprise offices and box-making departments. At the left are the Creamery and Butter Blending Factory. The long building at the rear is occupied by power house, fitter's shop, &c. The building in the centre of the block contains butter cellars and roll room, with timber drying, &c., lofts overhead. The vacant space between these two latter groups is now mainly occupied by new cold stores and suction gas plant. The larger group of buildings at right of illustration comprises cooperage at rear, store lofts in centre, and egg pickling department. There is also land available for purposes of extension, &c., at the rear of the buildings shown of at least equal area to that already built on. Most of the erections are fairly recent, as the property was purchased in 1896. The original depôt opened in 1874, now exclusively used for the purchase and packing of eggs, is at the other side of Pembroke Street fronting the premises illustrated, and is not shown in plate. In the background of illustration the position of Tralee Bacon Factory is illustrated, and the boundaries of both premises are practically contiguous.



Trace Egg and Butter Depot: Pembroke Street.



Tralce Baron Factory: Rock Street.

Tralee Bacon Factory.

THIS factory, which is about two minutes' walk from the railway station, is mainly constructed of local sandstone, and in design is practically a one-storeyed building.

It was originally equipped to handle about 500 pigs weekly, but, as this quantity proved totally inadequate to supply the requirements of societies, who were quick to recognise the excellence of the Wheatsheaf brand of Tralee bacon, lard, and sausages, some slight structural alterations had to be made in the year 1907, and 1,000 pigs weekly can now be dealt with by the various departments.

The pigs, which are mostly procured in the Kerry district, are driven in batches into the sticking-pen. They are there shackled by one of the hind legs, hoisted on to a running bar, and killed. They are next plunged into the scalding tank, and pass on from that to the scuttling table, where most of the hair is removed, the balance disappearing during the short time they are exposed to the extreme heat of the singeing furnace. They next get a cold bath, and are again raised to the running bars, where they are scraped quite clean, disembowelled, weighed, removed to chill-room, and finally to the curing-cellars, where they remain for about twelve days. They next reach the packing department, and are shipped from there in four, five, and six-side bales to suit the requirements of the various districts.

Esbjerg Butter Depot.

THE land is freehold, and covers a total area of 2,500 square yards. Situated in a twenty years' old garden stands the house occupied by the manager, adjacent to cool butter cellars of about 100 square yards.

In conjunction with these cellars, on the right side of the yard is the principal butter warehouse—two large working-rooms of about 450 square yards, connected with three large storing-rooms of 225 square yards, all fitted with very effective cold air refrigeration plant and facilities for handling the butter properly. Through these cellars about 3,000 casks of Danish butter pass weekly.

Opposite to the cellars stands the office building, containing three light and spacious office-rooms, in which the clerks are employed. On this side is also the motor garage.

With electric power and light all over the establishment, and well paved and otherwise kept in good order, and with flowers and trees espaliered along the railings and the whitewashed walls, the establishment is a model specimen and an attractive advertisement for the C.W.S. in Denmark.



Esbjerg (Denmark) Depot.



Odense Depot.

Odense Depot.

THIS depôt for butter, eggs, and bacon commenced business on June 26th, 1898. The butter warehouse is built at the harbour on leasehold land belonging to the Odense Town Council, and covers an area of 800 square yards.

A railway siding, connected with the main line, runs along in close proximity to the western side of the building, giving the best facilities for the receiving and despatching of goods by rail. The east side of the building faces the quay, and the berth of the steamers to Great Britain is exactly opposite and only a few yards distant from the warehouse.

The premises in every way satisfy modern requirements, the butter cellars being equipped with refrigerating plant, and the offices with hot-water heating installation, with electric light over the whole building.

The whole arrangement is ideal, and a further testimony to the endeavours of the C.W.S. to supply co-operators with articles made and distributed under the most perfect conditions.

Herning Bacon Factory.

THIS factory, built on freehold land, was purchased in 1900, and business commenced immediately after reconstruction and additions to the buildings were completed. In 1912 the premises were enlarged and the machinery renewed, so that the factory now appears as a modern, practical, and hygienic establishment.

The front building on the right comprises the manager's and clerks' offices. On the left of this building is the main entrance, where the farmers drive in with their hogs, afterwards making their exit at the gate on the right. The building on the left of the entrance contains the weighing-room for live hogs, and sties or piggeries, while further on is the sticking-pen. Continuing and turning to the right is the slaughter-house, containing scalding-tank, singeing-stove, destruction-room, and other accessories. In the same building, but on the right, is the sausage-room, smoking stove, and lard melting-room.

Close behind the large shaft are the engine-room, boiler-house, and refrigerating machinery; the condenser belonging to the latter can be seen on the top of the roof.

The very large building consists of a well-ventilated chilling-room, also used for cutting-up, baling, and packing. In the same building are the offal delivery-room and storeroom for lard, &c.

Adjoining the large building on the left are the cooling-room and curing cellar.

On the right will be seen a fence which runs along the passage where the pigs are unloaded from the railway trucks, the railway line running close alongside, thus giving easy access for loading and unloading goods.



Herning Bacon Factory.



Denia (Spain) Depot : Calle Gayarre.

Fruit Packing Depot, Denia.

THIS substantially-built warehouse is the C.W.S. depôt for the packing and exportation of Spanish produce. Denia is situated about seventy miles south of Valencia on the Mediterranean coast, and is the principal port of shipment of Valencia raisins. Co-operators' requirements of the latter commodity having greatly increased in recent years, the old rented property was found inadequate, and it became necessary to make other provision for carrying on the business efficiently. Land was bought in a central position near to rail and quay, and a large handsome building erected, 75 yards by 45 yards. This is looked upon by the natives as doing credit to the town, and without doubt is second to none in that part of Spain.

The interior is light and airy, and, with ample sanitary accommodation on the very best hygienic principles, the C.W.S. is keeping up its reputation for looking after the interest of its workers. No one arriving in Denia can fail to notice the words "Co-operative Wholesale Society Ltd.," as the warehouse abuts on a square adjacent to the station.

The walls are of thick rubble, and the columns, girders, and roof principals of iron. The bottom floor, which is used for making up, is tiled, and the upper storey, which serves as the picking department, is concreted.

During the excavations much blasting had to be done, remains of old Moorish foundations being discovered—probably those of buildings connected with the ancient castle or convent close by.

In the season upwards of 800 persons are employed in picking, packing, and shipping co-operators' requirements.

London: Tea Department.

THE Tea, Coffee, and Cocoa Departments are worked as a joint business by the English and Scottish Wholesale Societies. The premises are immediately opposite those of the C.W.S. in Leman Street, and are also conveniently near the bonded warehouses. It was in 1882 that the two great federations decided to join in the supplying of tea. The first warehouse was a small one, close to Leman Street—how small may be guessed by the fact that it employed only four warehousemen and half a dozen boys. By the end of 1885, however, the business was so important that when a disastrous fire occurred on December 30th it was sufficient to cause a loss of £35,000. No further calamity marred the steady growth of the business in the succeeding years. In 1897 the present large premises in Leman Street were opened, but within a short time it was found that much more space would be required, and extensions have recently been completed that will afford much greater facilities for the business. The factory is splendidly equipped with numerous labour-saving appliances, and the most up-to-date weighing and packing machinery is installed, which arouses wonder and admiration from everyone who is privileged to see it. The latest figures published at the time of writing give the total annual sales of tea to be 30,000,000lbs.



London : Tea Department.



Luton Cocoa and Chocolate Works.

Luton Cocoa and Chocolate Works.

IN September, 1902, this new industry was established in Luton by the opening of a factory by the Joint Committee of the English and Scottish Wholesale Societies. The manufacture of cocoa and chocolate, however, had been carried on by the two Societies in connection with the Tea Department at Leman Street, London, since November, 1887. Thus at the time it was taken from Whitechapel into the country the business was in its fifteenth year. The reasons of removal will be easily understood. On one hand, in London, a congested district with high rates and high values generally; on the other, at the edge of Luton, open country, a dry, chalk subsoil, and economies all round. Hence the present factory at Luton.

The building stands nearly 400 feet above the sea level, and commands a view of the greater part of the town and the Chiltern Hills beyond. It is of two storeys, with a basement cut in the chalk. At the back runs the Great Northern branch line from the main line at Hatfield to Dunstable.

Here one finds all the essentials for a pure food product in a light, spacious factory, equipped with the best machinery for making a range of cocoas equal to any other make, British or foreign.

All the girls, and there are a great number, are attired in scrupulously clean dresses and caps provided by the C.W.S. Considerable extensions have been made, but there is still room for additional buildings when the loyalty of co-operators to their own cocoas shall warrant their erection.

Biscuits, Cakes, Jellies, and Sweets Works, Crumpsall, Manchester.

THESE works enjoy the distinction of being the first productive enterprise of the C.W.S. The works had been the property of private manufacturers, but were purchased by the Wholesale Society in January, 1873.

It was proposed to produce biscuits, sweets, jam, soap, and tobacco, but the latter commodity had to wait for many years. The total value of the productions for the year ending October, 1874, was £12,632. Not twenty employés were then occupied, and for the sake of comparison we note that in 1914 the output reached £227,876, and employés 600.

Scarcely a corner remains of the original buildings; additional ground has been purchased from time to time and covered with substantial buildings, spacious and airy, in every respect constituting a model factory.

At the present time the works are manufacturing biscuits, sweets, cakes, and jellies. Jam and soap have demanded separate premises for several years. In the course of time certain departments have been transferred to other centres, as for instance drugs and sundries.

About 250 varieties of biscuits are made at Crumpsall, and fresh designs and flavours are constantly being introduced. It is almost needless to say that scrupulous care is exercised in the selection of ingredients, in the manufacture, and in every process involved. The girls are provided with overalls and caps.

In the cake bakery fifteen large ovens are occupied in turning out huge quantities of toothsome cakes, from the plain cake to bridecakes of highest quality.

Boiled sweets have a department to themselves. Here, again, a visitor would be convinced of the purity of Crumpsall products. He would see kegs of pure butter, cans of new milk, gallons of cream, bags of cane sugar, essences of flavour harmless and of the best quality.

Crumpsall is second to none in the social welfare of the employés. Besides the bowling green, croquet lawn, tennis courts, cricket and football grounds, there are a harriers' club, swimming clubs, physical culture classes, and also tents pitched in a beautiful part of Derbyshire for week-end camping.

Last, but not least, we have at Crumpsall the only biscuit factory in England working an eight-hour day.



Crumpeall Biscuits, Cakes, Jellies, and Sweets Works.



Preserve, Marmalade, and Peel Works, Middleton Junction.

Middleton Junction Preserve Works.

THE C.W.S. first began to make jams and marmalade at Crumpsall Works in 1888. The department succeeded so well that it was formed into a separate branch of manufacture, and was housed in the factory which the C.W.S. built on ground acquired at Middleton Junction. In June, 1896, with the fruit season of that year in view, work was commenced, and some 3,000 tons of jam were made in the first twelve months. Several extensions have been added, and in 1909 the removal of the pickle and sauce department to the adjacent vinegar brewery secured the whole of the original building to the manufacture of jams and marmalade, mincemeat, and peel. There is also a good trade in tinned fruits and potted fish and meats. At the present time the yearly output of jams and marmalade exceeds 15,000 tons. The permanent staff here consists of 600 employés, but this is increased during the season by four or five hundred workers engaged in picking and sorting fruit.

The works are admirably placed for dealing expeditiously with the traffic, being close to the main line of the Lancashire and Yorkshire Railway, to which there is direct communication by sidings. In July and August it is no uncommon event for two or three train loads of twenty wagons each to arrive at the works. Considerable quantities of the fruit come from the C.W.S. fruit farms at Roden and Marden and their depôt at Wisbech.

The marmalade trade consumes nearly one thousand tons of Seville oranges, which are bought direct by the C.W.S.

In the other departments of the factory, *i.e.*, those devoted to the production of candied peel, mincemeat, tinned fruit, and potted meat, there is the same careful supervision of detail that ensures the purity and excellence of the comestibles sold by the C.W.S.

Vinegar Brewery and Pickle Factory, Middleton Junction.

EXTREMES met in the C.W.S. Jam Works at Middleton Junction for many years, as both preserves and pickles were there manufactured. When, however, the Committee decided to erect a vinegar brewery, it was obvious that pickles would properly form an adjunct thereto. The brewery is of the very latest type, and contains a complete equipment of plant of the most approved type for the production of a high-class vinegar.



Vinegar Brewery and Pickle and Sauce Factory, Middleton Junction.



Reading Preserve and Marmalade Works.

Reading Preserve and Marmalade Works.

THESE works are situated on the Coley Estate, and approached by a private road from Berkeley Avenue. The site, which is bounded on one side by the River Kennet, covers an area of about 7 acres, the buildings at present erected covering about $2\frac{1}{2}$ acres of this area, so that there is ample room for future extensions.

In close proximity to the site are the Great Western Railway goods station and sidings, by which there is direct communication with the main line; the private sidings of the works, being also connected, make this an admirable distributing centre for the Southern Counties.

The buildings are constructed of brickwork, with steel and concrete floors, and are mainly of one storey throughout, with storage basement under, necessitated by the level of the site in relation to the railway. The rooms are well ventilated and lighted from the roof.

The internal arrangements and equipment are on the most up-to-date principles for working economically with a maximum output; the raw fruit entering the fruit receiving-room, which is situated at one end of the works, passing next to the fruit picking-room, afterwards to the boiling-rooms, and thence to the filling-room. From the filling-room it passes through cooling tunnels to the large unfinished and finished stockrooms at the opposite end of the building from which the raw fruit entered. From here the finished article is despatched to the consumer.

Wheatsheaf Boot and Shoe Works, Leicester.

CO-OPERATORS should be proud to own this, the largest shoe factory in the United Kingdom. The C.W.S. commenced the manufacture of boots and shoes in 1873, when they purchased a small factory in Duns Lane, Leicester, but this was soon found to be too small, and extensions were made in 1876 and again in 1884.

On November 4th, 1891, the Wheatsheaf works were opened. Covering something like two acres of ground, the building, viewed from the Midland Railway main line, presents a striking appearance, and is by far the largest in the kingdom. A glance at the illustration will show the general plan of construction, the principal feature of which is the main room occupying the centre of the building, roofed with iron and glass, the actual area of which is 6,600 square yards.

In every department may be seen the most ingenious and modern machines invented for the boot and shoe trade, and the management is constantly on the alert for any improvement in this direction that can possibly add to the efficiency of the works. How extensively machinery enters into boot production may be gathered from the fact that there is not a department into which it has not been introduced. As a hint to co-operators who do not insist on getting Wheatsheaf boots or shoes, it may be mentioned that the factory is capable of turning out 50,000 pairs weekly, instead of 35,000, which quantity represents the present normal average demand.

The following figures speak for themselves:—

	Pairs.	Value.
Supplies, 1874	—	£29,456
„ June, 1914, to June, 1915	1,817,334	£455,476
Paid in Wages, 1874		£9,678
„ „ June, 1914, to June, 1915		£123,303

The total profit realised up to and inclusive of June, 1915, was £185,569, and the sum devoted to interest and depreciation £236,348. The whole cost of the machinery—as well as the building—has been “wiped out” by depreciation.

The output for June, 1914, to June, 1915, as shown above, *beats all records*, the pairs sent out for the half year ended June last being 1,090,263.

The factory is devoted to the manufacture of all kinds of footwear—men’s, women’s, boys’, girls’, and nurseries—for all co-operators.

In April, 1913, a Closing Factory was established at Wellingborough in order to do, under our own control, closing previously given out to be done, and in conjunction with the same we have commenced the manufacture of leggings and gaiters, so that we are now in a position to supply co-operators with *our own productions*, and trust this department will receive full support.



Leicester Wheatisheaf Boot and Shoe Works.



Leicester (Duns Lane) Boot and Shoe Works.

Leicester (Duns Lane) Boot and Shoe Works.

THIS is the factory in which the C.W.S. commenced its shoe manufacturing in 1873. The present factory is very different from the original one, which was purchased and opened in 1873, because in the extensions in 1876 and 1884 the original building was entirely demolished. The present building is triangular in shape, with one of the long sides of the triangle fronting Duns Lane, and one side to the River Soar.

The factory is lit by electricity and driven by motors, thus making it in every way a modern factory.

Enderby Boot and Shoe Works.

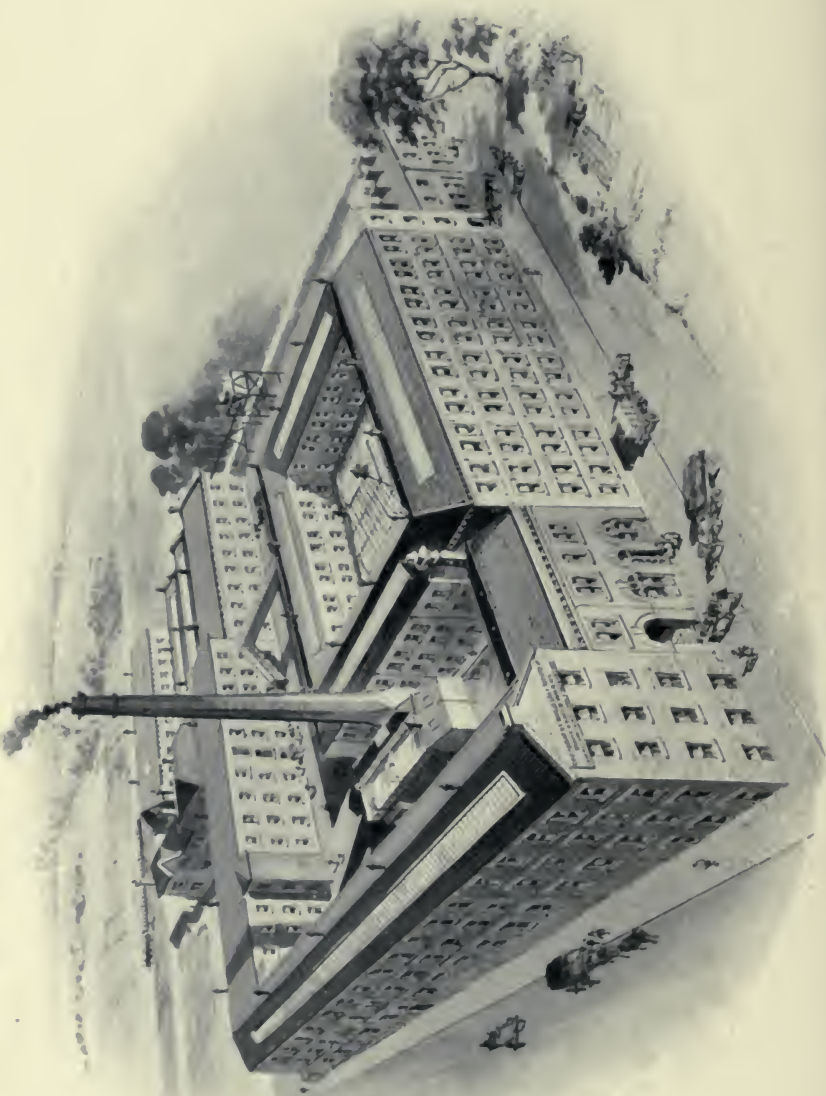
ENDERBY is some four and a half miles from Leicester, and rather less across country from the Wheatsheaf Works. The route is across the green vale of the Soar, past the pretty Aylestone Church (where Dorothy Vernon was married after the famous elopement from Haddon Hall, in Derbyshire), and thence up gently-sloping ground to the large, but clean and quiet, village of Enderby. There are thatched cottages and a thirteenth-century church, recently restored, and at least one little street of red-brick houses, wherein is the C.W.S. factory.

In the appearance of the building outside there is nothing remarkable, and inside one finds the most modern plant for boot and shoe manufacture.

It is considered the best fitted-up factory outside the town, and is driven with suction gas engines and dynamos generating electricity for lighting and for the motors which drive the machinery, all being now driven by motors. The factory is devoted to the manufacture of women's and girls' strong boots.



Enderby Boot and Shoe Works.



Heckmondwike Boot, Shoe, and Currying Works.

Heckmondwike Boot, Shoe, and Currying Works.

IN the West Riding of Yorkshire, in the heart of the industrial area of broad acres, lies the small factory centre of Heckmondwike, and here is situated the substantial structure above named. The factory is in two portions, the older—acquired in 1880—forming one-half of a square, and the newer—erected in 1896—making a square within the angle of the old.

Currying, first began by the C.W.S. in 1887, is done in the older portion. Before being exported the hides are sun dried, shorn of hair, purified, softened, and partially tanned. On reaching the Heckmondwike Works the hides undergo a long series of operations—trimming, soaking, softening, shaving, splitting, tanning, scouring, graining, &c., &c.—all performed with characteristic thoroughness.

The newer building is devoted to boot making, heavy work being the speciality. Without pursuing our "leather hunting" through the various processes in which fifty different machines perform as many different operations, a visit to the sample showroom reveals a remarkable collection of footwear. Newcastle colliers, Welsh miners, farmers, policemen, carters, quarrymen, and navvies are all catered for, and the lighter but none the less wear-resisting boots for healthy and restless school children are turned out.

Some 350 persons are normally employed, and these enjoy, in addition to the trade union standard of hours, rates of pay that are slightly above those paid in the district.

Rushden Boot and Shoe Works.

“NORTHAMPTONSHIRE.” The mention of the word immediately brings to one’s mind boot manufacture. The county town and district have a world-wide reputation for the production of gents’ high-class boots. Rushden—fifteen miles from Northampton—has developed into a very important centre for the production of footwear.

Up to the year 1900 we had been drawing supplies from this district to such an extent that it was thought advisable to purchase a factory and commence manufacturing our own goods. This was done in March of that year, the venture proving a success by the flow of trade to the works. Buildings and extensions have taken place until we have these large and extensive premises, each of the two floors containing some 600 to 700 square yards. A large and well fitted up stockroom has been added so that a supply of boots may be kept in stock ready for despatch, thus obviating, as far as possible, any inconvenience to societies who require urgent deliveries.

Each department is replete with the most modern machinery, including a large plant for the production of welted goods, which trade has grown very rapidly, and the societies can now get supplies of every description in medium and high-class gents’ and boys’ footwear.



Rushden Boot and Shoe Works.



Leeds Boot and Shoe Works.

Leeds Boot and Shoe Works.

THE increasing demand for Heckmondwike goods rendered it imperative for the Directors to provide additional producing accommodation, and Leeds was chosen as the most likely for two reasons, viz., its commercial importance and its abundant supply of trained labour.

The Buslingthorpe district of the city of Leeds has long been noted for its leather and tanning industries, and the Directors secured a suitable site in the heart of this district, within one mile of the railway stations.

It is on two main tramway routes (Meanwood Road cars pass the factory), and is immediately adjoining two fine blocks of buildings—the Council Schools and the Public Baths.

As will be observed from the illustration, there is the minimum amount of brickwork and the maximum area of glass, while inside it contains four large well-lighted and commodious rooms, fully equipped with the latest and most modern boot-making machinery.

The building is constructed on the most hygienic principles, and every provision is made for the comfort and welfare of the employés. Thus it may be claimed that this Leeds factory is one of the most up-to-date buildings of its kind in the country.

In the centre of the plot is the power-house, containing plant, &c., for the production of necessary energy for all lighting and motor-driving purposes.

It is estimated that there is sufficient factory accommodation to produce 7,000 pairs of boots weekly, and, if the demand justifies, there is ample space for any necessary extension.

Soap, Candle, Glycerine, Lard, and Starch Works, Irlam.

THE group of factories at Irlam have not come together in any haphazard way, but because of certain features which distinguish them from most of the other C.W.S. productive enterprises. Here the soap, candle, starch, and lard factories are distinctly branches of chemical industry, in which the highest degree of specialised knowledge is required.

Forty-two years ago the C.W.S. bought a small factory at Durham, originally occupied by candle factors, and began to make soap. Progress was slow owing to prejudice on the part of societies. For the first complete year of working, 1875, the sales were only £8,900, and in ten years after this amount was not even doubled.

The construction of the Manchester Ship Canal afforded a unique opportunity for the erection of a soap factory upon its banks, and the C.W.S. acquired thirteen acres of land at Irlam, eight miles from Manchester, and started erecting the works which were opened in October, 1895. A lay-by or quay was also constructed, thus enabling vessels to bring their cargoes direct to the doors of the factory.

Every kind of soap is made at Irlam, for domestic and toilet purposes, disinfectant soaps, polishing soaps, and all under the constant supervision of practical chemists.

The increased space available at Irlam offered sufficient accommodation for the additional manufacture of candles, starch, blue, and lard refining, all of which products enjoy a constantly growing popularity among the constituent societies.



Irlam Soap, Candle, Glycerine, Lard, and Starch Works.



Silvertown (London) Soap Works.

Soap Works, Silvertown.

IT is to the soap combine of 1906 that the co-operative world owes the existence of the Silvertown and Dunston works. Successful at that period in meeting demands which increased from 250 tons to 750 tons per week, the Co-operative Wholesale Society is now equipped for much larger demands than have hitherto been made. Though after the breaking of the combine the demand—owing to the short-lived public memory—fell considerably, we were able to report that the total trade for the half year ended June, 1912, averaged 660 tons per week. Since then labour troubles and increased prices of soap have again opened the eyes of co-operators to the fact that it is through their own sources that the surest and cheapest supplies are to be obtained. This recognition has resulted in the satisfactory fact that for the half year ended June, 1915, the total output of the soap works has averaged 828 tons per week, whilst Silvertown portion of this amount has been 198 tons per week. It is to be hoped that co-operators will soon fully recognise that it is to their benefit to utilise their works to the utmost.

Standing on the Thames side, and with direct facilities to the Great Eastern Railway, these works offer every advantage for the expeditious handling of both raw material and finished soap. The works are constructed on the most scientific lines, all machinery being driven by electricity, whilst all workrooms are light and airy.

Soap Works, Dunston.

ORIGINALLY it was intended to build the Newcastle district soap works on a larger stretch of ground at Pelaw, but eventually it became necessary to fall back upon the Dunston site. At Dunston, however, considerably less than an acre of land was available. The river, a road, and a railway, the C.W.S.'s own flour mill, and a ferry pier formed on all sides irremovable boundaries; but, in the end, a works has resulted which is extremely compact, and yet is light and roomy and pleasing within and without.

The basement of the works—a kind of modern crypt under the frame-room—is level with the wharf. On the latter is an electric crane for hoisting out barrels of tallow or other materials coming by water. Liquids, such as tallow, after being melted in the basement, or the caustic solution, are pumped up from below to the pan-room (on the highest floor of the works), to which solid materials are taken by lifts. From there the materials descend in the course of manufacture to the ground floor, level with the trucks that run on a railway siding into the loading-way. It will be seen from this that neither time, space, nor power is wasted.



Dunston-on-Tyne Soap Works.



Batley Woollen Cloth Factory.

Batley Woollen Mill.

THE Batley Woollen Mill was originally owned by a Workers' Productive Society, which commenced business in 1871, but after twelve years' adventures in the troublous realms of commercial enterprise, the results achieved not encouraging further effort, the concern went voluntarily into liquidation, and the C.W.S., being large mortgagees, acquired the property. In 1886 the Society began to manufacture woollen goods on its own account. Early financial results were not promising, but in 1890 the mill was placed under its present management, and since that time good progress has been made, many extensions having been added to meet the increasing trade, which in 1914 amounted to over £63,800.

The co-operative demand is of a complex character, and naturally the policy of the management is to meet to the full extent their responsibilities to the organised consumers; therefore the production ranges from the highest to the lower grades of cloth. Of the former it is claimed that the quality is equal to any manufactured in Yorkshire or elsewhere. A speciality is blue serge, but the better class fancy tweeds are also woven, and compare favourably with any on the market. Of the lower grades it must be stated that they wear well and are of excellent finish, and place comfortable clothing of co-operative manufacture within the reach of the humblest co-operator.

The wool used for the purposes of manufacture has originally come from Australia, and, to some extent, from the home counties.

It is impossible here to detail the various stages of manufacture, but it may be said that all the operations necessary for transforming the wool into the finished cloth are carried on with the exception of spinning the worsted yarn used in serges, &c. The machinery is of the best and latest type, and the general appearance of the rooms is much in advance of the majority of mills of this class. The number of employes exceeds 260, trade union rates of wages being paid, and the hours worked per week are 53, against 56½ in the trade. Designers are constantly engaged in creating new patterns and colour combinations, and the co-operator buying his new suit, if he desires satisfaction, can rely upon Batley productions.

Clothing Factory, Leeds.

LEEDS is the natural centre of the ready-made clothing trade, and in 1890 the C.W.S. transferred this branch of industry from Batley Mill to Leeds (Harper Place), then to the factory known as the Mint, at Holbeck.

During the past few years very many alterations and extensions have been made, and the factory is one of the most up-to-date of its kind.

On the left foreground is the receiving-room, where large quantities of cloth arrive, and is stored in the three-storeyed warehouse here shown. In the cutting-room adjoining a staff of 60 men and youths are continually employed. Immediately behind there is a spacious room wherein are situated 600 electrically-driven sewing machines. From 800 to 900 females are employed, and in the busy season this number is considerably augmented. The next room is occupied by the finishers, and many ingenious machines are here found.

On the extreme background (right) is the pressing-room, where about 40 men are occupied, and adjoining is the room where the final process—that of “passing”—takes place before the garments are taken into the despatch-room. The lower floor of this warehouse is used exclusively for direct orders to north-country societies.

Thus we have an entirely modern factory, where the whole operations, from cloth to finished garment, are carried out on the one level.



Leeds Clothing Factory.



Broughton (Manchester) Clothing Factory.

Broughton Clothing Factory.

BESPOKE tailoring was first made in a small building in the vicinity of Balloon Street. The department was worked in connection with the Distributive Department, and only one or two cutters and a few machinists were employed.

In 1905 the removal to Broughton occurred, and the value of supplies for the first six months totalled £7,561. In 1897 the trade amounted to £27,010, and new premises, shown in the block opposite, were built. In 1901 the figures had increased to £40,180, whilst in 1914 the total trade amounted to £65,089.

The whole of the machining and finishing work is done by female labour, the cutting and pressing by men, and the employes number 700. Trade union rates of wages are paid, and the arrangements for the lighting and ventilating of the whole of the factory are excellent. Another feature is that no attempt is made to obtain cheap labour by taking on learners and dismissing them when they are fit to go on full piecework wages.

The larger part of the trade is, of course, bespoke work, and from March to August the resources of the management are taxed to the utmost in meeting the demand, but after this busy period comes the "off season"—September or October until February—when, in order to mitigate slackness, the work is supplemented by the making of ready-mades.

Clothing Factory, Pelaw.

THE building bearing the name of "Tailoring Factory" contains four departments; on the ground floor the kersey department, wherein is manufactured miners' and artisans' clothing; the tailoring department, for the production of bespoke clothing; the top floor is devoted to the manufacture of men's woollen shirts and ladies' underclothing; the first floor is the cutting-room for tailoring, shirts, and underclothing, and stockroom for the above departments.

All machines are of the high-speed type and electrically driven, like all the machinery at Pelaw. The girls use patent adjustable seats, which add much to their comfort; the workrooms are light and airy, and labour is lightened by the use of machinery in every direction. Wages are fixed by piece work, and also hour work, the rates being above the average in the district.

Shirtmaking was started at Pelaw, thirteen years ago, in a small way, but now 270 machines are employed in the four departments.



Pelaw Clothing Factory.



London: Clothing Factory.

London: Clothing Factory.

THE Clothing Factory, situated in Grove Street, London, E., is five minutes' walk from the central premises of the London Branch, and caters for the bespoke and ready-made clothing trade of the societies in the London district, including the West of England and South Wales. It gives employment to fourteen expert cutters, whose labours are assisted by a power-driven band-knife. There are also fifty power-driven sewing and buttonhole machines. The pressing is done by men, using self-heating gas-irons. The cutting-room occupies the ground floor, and the trousers and vests are machined on the floor above. On the second floor is the sorting and examining room, while the machines in the room above are devoted to coat making. The factory employs a staff of 101 hands. Two stone staircases, one at each end of the building, give adequate means of exit in case of fire: the air space is ample, and the sanitary arrangement all that can be desired. The wages paid are the best London rates, and a general air of contentment pervades the factory, while the workers, the pick of their class, all look the picture of health.

The smaller building, conveniently situated next to the tailoring factory, is used as a woollen cloth warehouse, where the productions of Batley Mill are to be found.

Leeds Brush and Mat Works.

THE C.W.S. first began to make brushes in connection with the Furnishing Department at the London Branch. In 1904 the industry, for various reasons, was removed to Leeds and reorganised. About the same time the Co-operative Brush Society in Huddersfield was taken over, and later was incorporated with the Leeds factory. First situated at the Mint, Holbeck, the works were afterwards removed to Hunslet, on the south side of the city, where there is plenty of room for expansion. Fostered under careful management, the factory has made rapid headway, and it now claims to be the most up-to-date of its kind in the country.

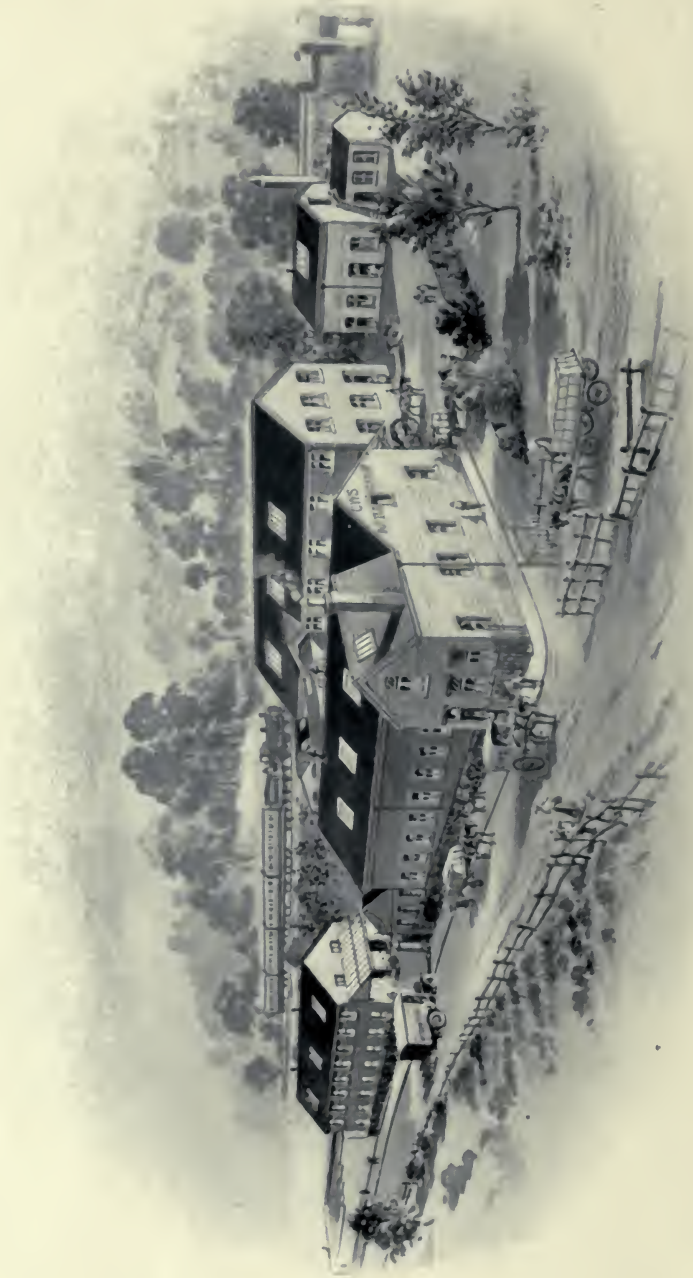
The housewife's brush, though not an aid to the highest artistic expression, is a homely and useful article, and all the quarters of the globe are under contribution to the manufacturers of the various kinds. Beech is the chief wood, but chestnut, lime, alder, sycamore, and Swedish silver birch are also used. Bristle, in addition to the home supply, comes to us from France, Germany, Poland, Roumania, Russia, Siberia, and China; bass is produced chiefly in Brazil and Africa, and bassine in Ceylon. Besides these two materials other fibres are used—Mexican whisk, French whisk, Italian sedge, and cocoanut fibre. Both by hand and machine these materials are manipulated until they assume the various forms of bass brooms, banisters, shoe, blacklead, and other brush shapes.

Mats are also made here. Woven of cocoanut fibre or yarn, the manufacture has hitherto been done by hand, but after eighteen months' experimenting a practical loom has been installed which will enable the factory the better to compete with the foreign article. Whilst having the virtual monopoly of this contrivance, it is necessary to remember that the aims and results of collective ownership are altogether different to those of individual proprietorship.

Notwithstanding Continental competition, made severe by means of cheap labour, the 240 employés are paid union wages—indeed, the women machine workers are remunerated at higher rates than are paid in the outside trade.



Leeds Brush and Mat Works.



Brislington Butter Factory.

Brislington Butter Factory.

THIS factory has been erected at Brislington, Somersetshire, with the primary object, not of producing butter itself, but to blend and pack butter obtained from various sources, to meet the requirements of numerous societies. We distinguish such blending places as "factories" as against "creameries," where butter is actually produced straight from the cream. It is a distinction worth noting, as the two terms are often confused, but are not in any way synonymous.

Business commenced in June, 1904, and the trade for the half year was £12,000. Sales have steadily increased, and now the total trade done in twelve months is close on £400,000.

The productions have met with the approval of societies to such an extent that the factory and plant have been duplicated. The factory has now greater facilities to cope with the steadily increasing demand for its products. The motive power is different to that usually employed in butter factories, the various machines being driven by electric motors. The present capacity is from 60 to 70 tons per week. The greatest proportion of the output is in 1lb. and $\frac{3}{4}$ lb. tablets and prints. Butter is also packed in 1cwt. casks and 56lb. and 28lb. pyramids. Supplies of cream can be obtained throughout the year, packed in attractive jars for counter trade, and in bulk for confectionery departments. The factory has taken up the manufacture of Lactic Cheese, put up in dainty packages. There is an increasing demand for this delicacy, and trade is rapidly developing.

During the past year a box-making plant has been installed, and has proved a great success.

Flour Mills, Dunston.

THE question of flour milling by the C.W.S. was first discussed in 1883, as the quantity of flour consumed in the Newcastle district was then held to justify such a venture. Finally, it was decided in 1886 to proceed, and the site purchased at Dunston-on-Tyne. Although many obstacles hindered the progress of the work, it went steadily forward, and on April 18th, 1891, the mills were opened.

The building containing the flour milling machinery is situate in the background of the view, and the new circular grain silos are close to the river front, while to the immediate right is to be seen the building containing the wheat cleaning, &c., machinery. The mills are divided into three distinct plants, giving a total milling capacity of about 90 sacks of flour per hour. The circular grain silos have a storage capacity of 15,000 tons of wheat, and vessels come direct alongside the premises where the wheat is discharged by means of powerful ship-elevators. Along the side of the premises opposite to the river is the railway siding with three sets of railway lines, giving facilities for loading a train consisting of 35 wagons. The whole of the machinery is driven by electric power.



Dunston-on-Tyne Flour Mills.



Silvertown (London) Flour Mill.

Flour Mill, Silvertown.

WHEN the demand arose for a flour mill in the South it was this position, full on the Thames, with railway and road in the rear, that induced the C.W.S. Committee to purchase five acres of freehold land at Silvertown. If we remember how many of the large societies in the South of England are in towns situated on tidal waters, we shall see that, apart from the facilities for receiving sea-borne wheat, the water communication has for the Silvertown Mill an especial value. To build, however, on the light gravel of the river bank was not a simple matter. Sixty five-foot cylinders, in 300 six-foot sections, had to be sunk through the surface drift and filled in with concrete. On this solid foundation the mill was erected by the C.W.S. Building Department, London. The Great Eastern Railway added a siding communicating *via* Stratford with the great main lines, and on June 20th, 1900, the mill was formally opened.

At the start the capacity of the machinery was 12 sacks of 280lbs. each per hour. It is now 50 sacks per hour.

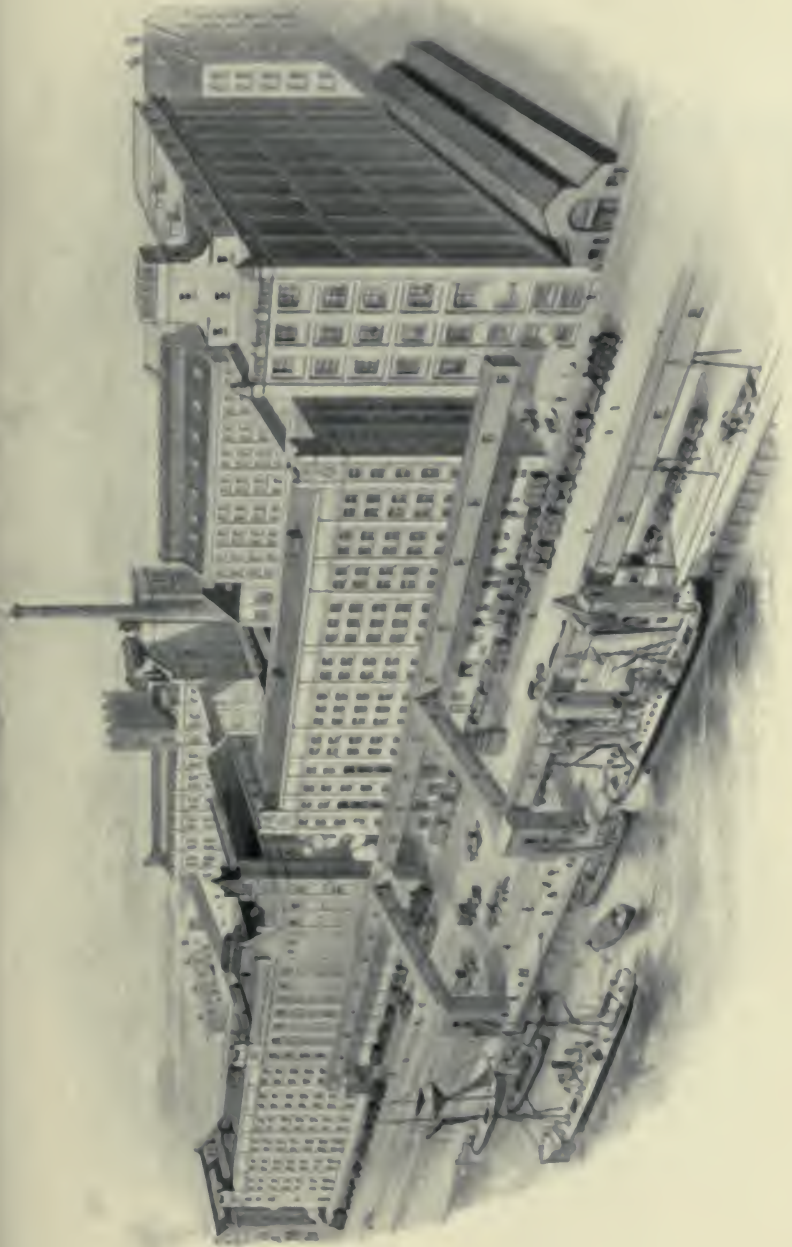
The provender mill is now in full work for the supply of cattle feeding-meals, poultry mixtures, &c.

The Sun Mills, Manchester.

WHEN the Sun Mill was bought ten years ago it had a capacity of between thirty and forty sacks per hour. This, being quite unequal to the demand, had to be increased. A new screen-room, where the wheat is washed and dried, replaced the old small one. Then came the problem of storage room for the wheat. To solve it the original warehouse and provender mill were turned into silos. The old office, a small chop warehouse, and a cottage were pulled down, and in their place a new warehouse and provender mill erected. Meanwhile the plant of the flour mill had been increased until it was equal to an output of seventy sacks per hour. All this took place in the first three years of C.W.S. ownership.

Trade for a short time was hardly sufficient, but as the quality of the flour became better known it grew to the normal power of the mill. For twelve months, perhaps, demand balanced fairly with supply. Then difficulties again began. The demand for the flour gradually increased out of all proportion to the mill's power of supply. A new mill has therefore been erected. It provides ample storage for wheat by means of ferro-concrete silos, which, together with the old ones, have a capacity of 20,000 tons. There is a washing and drying plant for dealing with this great quantity. Then there is the mill proper, with two complete plants each capable of producing 35 sacks per hour. During the past twelve months additional machinery has been installed in the new mill, and each plant is now capable of turning out over 40 sacks per hour.

Except through such a federation as the C.W.S., no body of consumers could possess so stupendous a mill. The capacity of the old and new plant together is an output of 150 sacks *an hour*. For three years the old mill has worked over 160 hours a week to keep pace with orders. Now, with double the capacity, the mill can meet every demand immediately. Thousands of pounds of co-operative capital have gone to its erection. To keep it idle a day would be equivalent to flinging 250 golden sovereigns into the Ship Canal. To withhold orders is as foolish as, after building such a mill, to refuse it wheat. There was far-sighted wisdom in its erection, but its ultimate justification and the final responsibility for its success rests with the co-operative purchaser and her demand for C.W.S. flour.



Sun Flour and Provender Mills, Trafford Wharf.



Star Flour Mill, Oldham.

The Star Mill, Oldham.

THIS mill, founded in 1868, was originally started by the two societies in the town to provide for their own needs and those of the neighbouring societies. When first started the flour was made by the old-fashioned millstones, but the directors were amongst the earliest to put in a roller plant when rolls for flour grinding were introduced.

In 1889, when one-half the mill had just been remodelled and brought up to date, a disastrous fire occurred, which totally destroyed the mill and warehouse. The insurance did not wholly cover the contents of the mill and stocks of flour, and there was a loss of £3,500 as a result of the fire.

Notwithstanding this loss, the fire was not altogether a disaster. The directors of the mill were enabled to erect new buildings, which were altogether more suitable for a modern flour mill roller plant than the old buildings had been, they having been built for the millstone plant.

The present buildings were erected in 1890, and the new mill was fitted up by Messrs. Thomas Robinson and Son, of Rochdale, with thoroughly efficient and up-to-date plant. From time to time as improvements in corn mill machinery have been made they have been introduced into the Star Mill. The whole plant has been kept in a highly efficient state, and down to the present time the results, both as regards quality of the flour and the profits, have been most satisfactory. The capacity of the mill is 32 sacks of 280lbs. each per hour.

Although an inland mill, the cost of getting the wheat from the Manchester Docks is very low. The bulk wheat is loaded into motors specially adapted for carrying wheat in bulk, and discharged into elevators in the mill yard. Although not enjoying the exceptional advantages of the Sun Mill in regard to dock accommodation, the Star Mill has all the best facilities which an inland mill can possess, and there are a number of large societies in close proximity to the mill who take the largest percentage of the flour. The quality is well known and highly appreciated, and since this mill was taken over from the Star Mill Flour Society by the C.W.S. it has in every possible way been a most satisfactory concern, and for every sack of flour that could be made there has been a good demand.

Flour and Provender Mills, Avonmouth.

A FEW minutes' walk from the modest railway terminus brings the visitor to the mill, and the value of its situation is almost immediately obvious. A network of Midland and Great Western lines surround it; the grey ferro-concrete granary stands beside it; and the deep dock is at hand from which the great Australian wheat ships, laden with their thousands of quarters, can discharge direct into the mill silos.

The fresh, clean aspect of the mill outside is not belied within. Modern milling machinery is largely boxed in, and floor after floor shows nothing but smartly-varnished cases, in which panes of glass are set to show the fine stream of flour smoothly and swiftly running like water over a weir. Much of the machinery, too, is connected from floor to floor, so that a main part of the mill resolves itself simply into one huge machine, the separate floors being merely platforms by which to reach its parts.

The Provender Department forms a well-equipped part of the mill. Here English barley, maize, and various cereals are cleaned, mixed, split, and ground, and bird food, chicken food, pigeon corn, &c., are prepared.

The mill was opened in 1910, and since then the demand for flour has compelled an increase of equipment nearly doubling the original capacity of the mill.



Avonmouth (Bristol) Flour and Provender Mills.



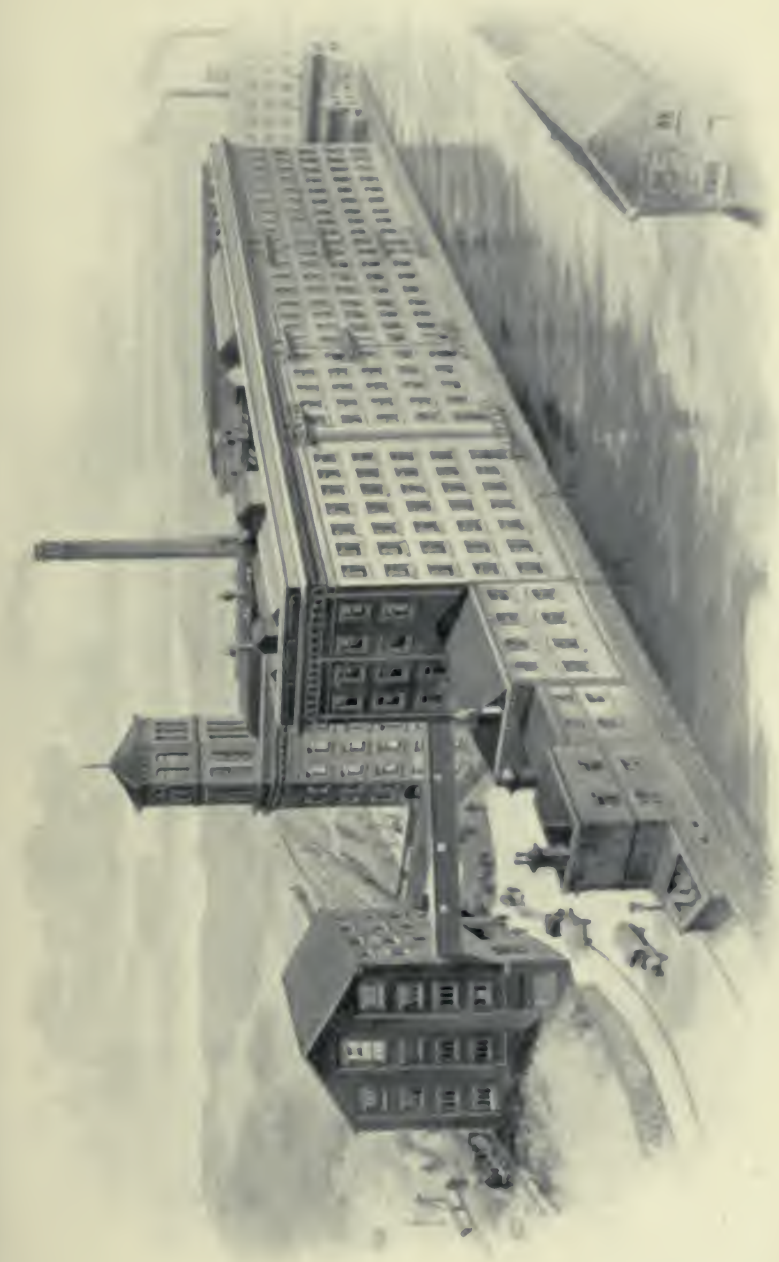
Halifax Flour Mill.

Halifax Flour Mill.

THE Halifax Flour Society originated in 1846 "for the sole purpose of producing flour as perfectly as possible" in the interests of its consumer-members. In 1847 a spinning mill at Bailey Hall, Halifax, was converted into a flour mill. Despite "additions and improvements" the mill was unequal to the growth of trade in the next fourteen years. A new mill was therefore built on the site, its sixteen pairs of millstones beginning grinding in 1863. Ten years later it was extended. In 1884 rollers were substituted for stones. In 1892 a railway siding was run to the mill, and greatly facilitated its working, and later a conveyor was built to elevate the flour to the siding. The mill was taken over by the C.W.S. in June, 1915.

Sowerby Bridge Flour Mill.

THE "Sowerby Bridge United District Flour Society" was formed in 1854—at the time of the Crimean War. During England's next Continental war it was taken over by the national federation, the C.W.S. The society's first mill was at Mearclough, and the first flour was sent out on May 1st, 1855. Land was purchased between the River Calder and the Lancashire and Yorkshire Railway, and the oldest portion of the present mill built in 1862. Not until that year were co-operative societies taken into membership. The mill has been extended at various times since, and the roller system was adopted in 1885. The society reached its maximum output in 1891 with 299,186 packs (240lbs.) of flour. In 1914 it was 192,775 packs. In June, 1915, it took its place in the ranks of the C.W.S. Flour Mills.



Sowerby Bridge Flour Mill.



Colne Vale Flour Mill.

Colne Vale Flour Mill.

THIS, the smallest of the three mills which the C.W.S. acquired last June, was the property of a society registered in 1888. The mill is situated at Slaithwaite, Yorkshire, and forms now the eighth flour mill of the C.W.S.

Broughton Shirt and Cabinet Factories.

A WALK of ten minutes from Balloon Street, through a neighbourhood where the chief features are the Assize Courts, Strangeways Gaol, and a Jewish population whose labour is largely exploited by capitalistic enterprise, brings us to Trafalgar Street, Lower Broughton, in which the Shirt Factory is situate. This factory began operations in 1896, but owing to increasing trade demanding alterations and extensions the original building is hardly recognisable in the block opposite.

Space does not permit of a description of the various operations of cutting machinery, folding, &c., but an idea of the extent of the business carried on may be gathered from the fact that over 600 employes are busily engaged, hundreds of thousands of yards of shirting are held in stock, and the output is 40,000 garments per week. Mention must be made here that, in addition to the making of shirts, duck jackets, overalls, artisans' jackets, &c., are among the garments produced. The business has grown from a turnover in the first year of £13,822 to £170,555 in 1914.

Visitors to the works are impressed by the up-to-date machinery, the systematic manner in which so large an output is dealt with, the light, airy, and spacious workrooms, and the spirit of contentment prevailing among the workers. The normal hours worked are 48 per week, no stoppages are made for needle and thread, and piecework wages are paid considerably in advance of the rate outside.

Cabinet making by the C.W.S. commenced in 1893. Prior to this date furniture was bought "in the white," polishing, &c., being done at Balloon Street. In compliance with the demand of the delegates the present factory was erected, the first of the Broughton group. It is not intended to detail here the various vicissitudes to which this enterprise has been subject; suffice it to say that the factory experienced a lean period extending from the commencement to 1905, but since this date progress has been made, other branches of trade added—viz., chair making, upholstering, bedding manufacture, and down quilt making—and the outlook at the present time is much brighter than at any other period in the history of the factory. The goods are second to none, and are made of sound materials by well-paid trade union labour and under the best conditions. When co-operators overcome the present-day tendency (which should be repugnant to them) of purchasing goods in the cheapest market, no matter how and where they are made, and give their practical support to the factories worked for the mutual benefit of themselves and the workers, there will be an increase in trade at Broughton to which the management is thoroughly entitled.

The hours worked are 48 per week, whilst the general trade hours in cabinet manufacturing in Manchester are 51.



Manchester : Broughton Shirt and Cabinet Factories.



Pelaw Cabinet Works.

Cabinet Factory, Pelaw.

THE arrangement of these buildings has been made with the greatest care and forethought. Economy in transit, unloading, and storage are followed by a carefully-planned system of putting the work through inside the factory; from the rough log to the finished article no point is missed. At the back of the factory one looks down from the level of the yard on to the railway siding, into which the wagons of timber are shunted. A travelling electric crane here renders great service by directly transporting the logs from the railway to the timber store and saw shed.

Every possible precaution is taken to ensure the proper drying of the wood, and the heat from the boilers of the power-house is utilised for this purpose. The factory is replete with the most recent inventions in the way of machinery, and in addition is fitted with a system of exhaust pipes which suck the dust and shavings from the machines and deposit them in the boiler-house. There is also some of the latest machinery for the washing, pulling, and sterilising of flock, and also two machines for the purifying and sorting of feathers, thereby ensuring complete cleanliness and purity in the making of mattresses and beds, &c., for which there is now a very great demand in the district. There are no productions of the C.W.S. more worthy the support of the societies, as an inspection of the showrooms at Newcastle would prove.

Broughton Mantle and Underclothing Factories.

LADIES' mantle and costume making by the C.W.S. began in 1896. Six employés were then engaged, and the work was carried on in a corner of the Shirt Factory. In accordance with the rule associated with C.W.S. enterprise, the trade grew until the present up-to-date factory was erected, in which over 400 hands are employed, and a glance at the pattern and design books issued by this factory will bring conviction that the costumes, &c., turned out should satisfy even the most fastidious of the fair sex. Considering the fickleness of the English climate it is not a matter for wonder that the factory should also specialise in rainproofs. The same remarks as to conditions, &c., applying to other C.W.S. factories are also relevant here. From the first operation of cutting the cloth by the band-knife to the pressing of the garments by irons, heated with hot air and gas, the dropping and lifting being controlled by the foot, numerous labour-saving machines are at work. We see the braiding, button-holing, two-needle, overlocking machines all electrically driven, and one is amazed at the ingenuity of these machines, but in the case of the C.W.S. that ingenuity has been applied not for the destruction, but for the construction of a system for the uplifting of humanity.

The same block of buildings houses the Underclothing Factory, and here again we have the light, airy, and lofty workrooms. A multiplicity of articles of women's and girls' attire come under the category of "underclothing," but to the masculine mind the machinery in this factory again appeals in preference to their delicate productions. Here again are the overlocking machine for stitching on elegant borders, hemstitching and tucking machines, and electric irons for the finishing process. A speciality is the making of overalls or magyars—a useful article which has found much feminine favour. A new departure in this department is the introduction of ladies' and children's stockinette divided skirts and petticoats.

The two factories described produce all the necessary articles, except head and footgear, the completeness of which is a tribute to the method and efficiency of the management.



Manchester: Broughton Mantle and Underclothing Factories.



Deberborough Corset Factory.

Desborough Corset Factory.

THE Corset Factory was originally a member of the Broughton group, and it began operations on October 20th, 1898. A few years sufficed to prove that at some time in the future larger premises would be required, and the attention of the Wholesale Committee was drawn to Desborough. The Northamptonshire township had a claim to be considered as a corset-making centre, and it also made a strong co-operative appeal. The distributive Co-operative Society at Desborough, besides enrolling the greater number of the inhabitants, had attained a unique position. With the help of a loan secured from the C.W.S. it had purchased (in 1898) a freehold estate of over 400 acres, carrying with it the local Manor House. Under 80 acres of this land a bed of iron ore, sufficiently valuable to recoup the society for the whole first cost, was afterwards found. The Desborough co-operators decided to work this themselves; and, under the circumstances, to find employment for the girls and women of the village, they were ready to offer the C.W.S. special terms. At the quarterly meetings in December, 1904, the Wholesale Committee obtained approval for a purchase of 7,556 square yards of building land fronting on the Rothwell Road, Desborough; 500 square yards adjoining were afterwards bought. Meanwhile the existing Desborough Corset Manufacturing Society was taken over, and finally on July 3rd, 1905, the whole of the business was transferred to the fine new factory which by that time had been erected on the Rothwell Road site.

Flannel Factory, Littleborough.

THE manufacture of flannel in Lancashire dates back to the reign of Edward III., when certain Flemish weavers, exiled by troubles at home, settled down in the wild and lofty moorland between Lancashire and Yorkshire. From them in part were descended the famous handloom flannel weavers of Rochdale who began the co-operative movement.

In 1872 co-operators in the neighbourhood formed the Lancashire and Yorkshire Productive Society, and began to make flannel at Hare Hill Mill. The venture, however, was not a success, and in 1878 it went into voluntary liquidation. In 1898 the business was purchased by the C.W.S., and has since taken its place as a profit-earning department.



Littleborough Flannel Factory.



Huthwaite Hosiery Factory.

Hosiery Factory, Huthwaite.

THE connection of the C.W.S. with hosiery began in 1903, when the Leicester Hosiery Factory, which had previously been run as a copartnership works, was taken over as a going concern. For about five years operations were carried on in the old building, but in 1908 the business was transferred to a new and commodious factory designed and erected by the C.W.S. at Huthwaite, fourteen miles from Nottingham.

The building, which lies just behind the main road from Sutton to Huthwaite, is of two storeys without a basement. It takes the shape of an L, with the engine-house and other incidental buildings grouped in an angle. From one extreme of the L to the other it is one lofty hall, lit from roof and sides.

The factory produces all kinds of hosiery, such as stockings suitable for all varieties of extremities; socks also, and underclothing, cardigans, &c.

All that modern machinery can do, guided by expert management, is brought to bear upon the work, with the result that the C.W.S. hosiery is second to none.

Bury Weaving Shed.

THIS factory, opened in February, 1905, is situated at Springs, Bury, about ten miles from Manchester, and, being directly connected with the Lancashire and Yorkshire Railway, is conveniently placed with regard to traffic facilities. As may be seen from the illustration, ample provision is made for a full volume of light, and the floor space gives ample room for each branch of the work. There are about 900 looms at work making domestics, Wigans, sheetings, &c. The material woven here is dyed and finished elsewhere, these operations being distinct and separate trades. The bulk of it reappears as lining or pocketing, the "Sataline" fabric being in considerable favour amongst the societies.



Bury Weaving Shed.



Radcliffe Weaving Shed.

Radcliffe Weaving Shed.

THIS is the latest C.W.S. development on the productive side. The site for the shed has been admirably chosen just on the borders between Radcliffe and Bury (Lancashire). Only coloured goods are woven, principally shirtings, and the other mills required for the various finishing processes are close at hand. The building is worthy of the C.W.S. Distinctive features are individual electric drive for each loom and machine, the current being supplied by the Bury Corporation. There are no humidifiers, so the health of the employes stands to gain. All "conditioning," therefore, is done to the yarn, and for this purpose there is a good cellar. Automatic looms are being used, which mean better and more reliable cloth. The productions have given every satisfaction, and with the foundations of success so securely laid, firm hopes for the future may be entertained.

Longsight Printing Works.

WHEN the annual sales of the C.W.S. approached £10,000,000 the question presented itself whether the demand for printing, books, and stationery consequent upon such a huge business could not be met by the Society itself. The question received an affirmative answer, and in 1895 work was begun in a small way in a warehouse that stood upon part of the site now covered by the Bank. The venture proved successful in so many ways that it was realised that the available accommodation would speedily prove inadequate. Building operations were then begun on a plot of land at Longsight, already owned by the C.W.S., and close to the tram route. The new works were ready in 1898, and the 100 employées then engaged had ample space for the performance of their duties. Now, in 1915, the staff is nearly 1,400, a fact that testifies eloquently to the progress of the works. In 1902 an extension to the works was made, and in 1906 another wing of five storeys was opened, and now the capacity of the works is tested to its full extent.

The whole of the allied trades connected with the printing business are engaged in these works, and thus the diversity of work carried on is too great to specify in detail. Besides the production of account books for the C.W.S. and its constituent societies, and balance sheets, the works have dealt with many jubilee histories for a large number of societies, in quantities ranging from 30,000 books of 700 pages each to small orders of one or two thousand. Here also is produced the *Wheatshaf*, a monthly journal published for about 500 societies, who contribute pages of local interest to their special editions. A total circulation of nearly 550,000 monthly has now been reached. A fine range of lithographic machinery is always busy with box labels, &c., and towards Christmas with many thousands of almanacs. Box-making is also an important feature of the works, as the extent and variety of the C.W.S. industries call for an incessant supply of boxes literally by millions.



Manchester: Longsight Printing Works.



Pelaw Printing Works.

Printing Works, Pelaw.

THIS department commenced at West Blandford Street in the spring of 1898 in connection with the paper department which had been started previously, and in July, 1902, a removal took place to the new works at Pelaw, where the paper and printing departments were carried on jointly up to June, 1908, when, consequent on the necessity for a greater development of the two branches of business, it was deemed advisable to separate the two departments, and leave the printing and allied trades the full use of the Pelaw Works.

As in most of the C.W.S. factories, white glazed bricks are used to line the walls inside. The lighting of the rooms is thus very much improved, while cleaning is a matter of the greatest ease. Not merely is dirt less liable to lodge on the porcelain surface, but it shows itself to the eye at once when there. The rooms are all heated and ventilated by the Sirocco system. Large air ducts lead from the heating apparatus, which is in a small separate building, to each room. A powerful fan drives the warm air through these pipes into each room. The air supplied has the normal amount of moisture in it, and is much more healthy to breathe and work in than the dry heat of a room warmed by radiation from hot pipes or metal surfaces.

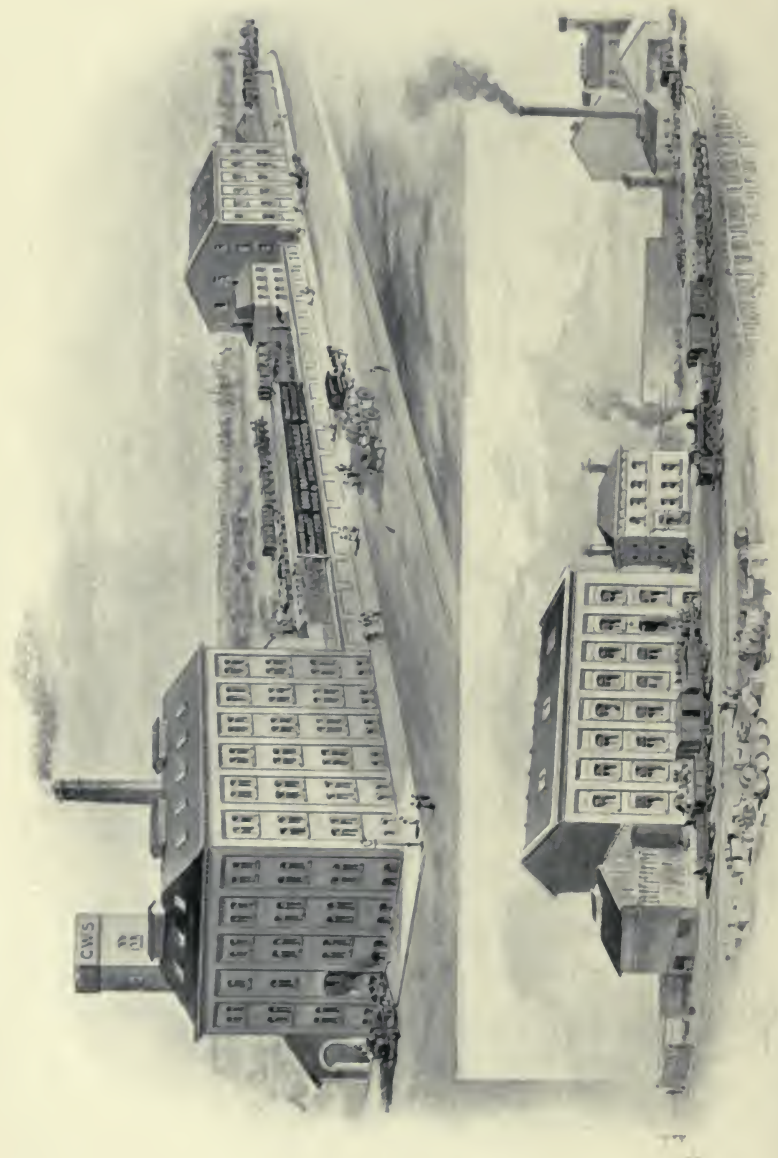
The equipment of the works is of the most modern character, a large addition having been made to the plant during the past four years. The works, which are lighted and machinery driven by electricity, cater for the full requirements of the C.W.S. works and departments, as well as societies in the North, for every description of printing, bookbinding, cardboard box making, &c., and the trade is a constantly increasing one.

Leicester Printing Works.

THESE premises were originally occupied as the hosiery factory, but when the new factory at Huthwaite was completed and the business transferred it was decided to utilise the building as an auxiliary printing works. To this end certain necessary alterations were made and modern machinery installed, and a start was made in March, 1909. In 1912 a further plot of land was secured and a large extension to buildings made, and the capacity of the works doubled. New machinery has been installed to deal with the growing trade. The works can execute orders for all kinds of printing, bookbinding, ruling, and box making. In the last-named industry over 50,000 boxes are turned out weekly for our own boot works, and millions of cartons of all sizes for various packed goods.



Leicester Printing Works.



West Hartlepool Lard Refinery. &c.

West Hartlepool Lard Refinery, &c.

THESE modern premises (which are situated at the corner of Oxford and Baltic Streets, the main entrance being from Oxford Street) were specially erected for the process of lard refining, and are equipped with the most up-to-date appliances for this business, capable of a weekly output of 100 tons. They are fitted throughout with electric light, motors, &c., and among other advantages there are cold storage chambers in which all refined lard is warehoused. The refinery is within easy access of the docks, there being a continuous line of railway up to the works, running into a large covered shed at the back of the premises, so that goods can be both despatched from and received at the works in trucks, all loading and discharging being done under cover.

Tobacco Factory, Manchester.

FOR many years the demand for tobacco had been steadily growing, and about 1896 the Directors of the C.W.S. felt that the time was opportune for embarking on the manufacture of the fragrant weed. A factory was bought in Sharp Street, a few minutes' walk from Balloon Street, and a start was made in 1898. Instant success attended the enterprise, and within four years a trade of £300,000 per annum was reached. Alterations and additions proceeded rapidly, until the buildings now cover the ground to the extent shown in the illustration, the total floor space being well over 10,000 square yards. As an indication of the strenuous efforts made to meet the varied tastes of the consumers, it may be mentioned that the factory turns out 480 separate kinds of roll, flake, mixture, shag, honeydew, cigars, and cigarettes. The annual production amounts to 1,500 tons tobacco, 4,440,000 cigars, and 81,000,000 cigarettes.



Manchester Tobacco Factory.



Keighley Ironworks.

Keighley Ironworks.

THE inception of these works was due to the local co-operators, who in 1885 had under consideration a proposition to enter into a local industry. Eventually a society was formed and registered, premises taken, and work commenced.

In 1907 negotiations were promoted with a view to the acquirement of the society by the C.W.S., and in 1908 the transfer was an accomplished fact.

In 1909 the foundry was extended and more commodious buildings erected for the machine department, whilst in 1912 and 1913 further additions were made for storage of rollers and timber, and altogether the buildings are very substantial and well adapted to the demands of the work. The works are thoroughly equipped with machinery for economical production, and for both driving and lighting electricity is the motive power.

As regards conditions of labour and wages paid, there is no hesitation in declaring them to be in harmony with the aims and desires of co-operators.

The principal articles of manufacture are washing machines and wringers, bedsteads of iron and brass, and wire mattresses.

Dudley Bucket and Fender Works.

THESE works were established in 1888 as an independent productive society, and after twenty years of steady progress the works were taken over by the C.W.S. at the same time as the Keighley Ironworks.

The main products of the factory are fenders, fire-irons (curb, brass, and antique), and fire brasses. These are of great variety in design, as new patterns are constantly in demand. Iron, steel, brass, and copper are all brought into requisition, singly or in combination, to produce attractive articles of furniture. The less ornamental but often more useful bucket is also made in large quantities and many sizes. Galvanised goods, such as buckets, baths, waterloos, &c., also constitute a large proportion of the trade.



Dudley Bucket and Fender Works.



Birtley Tinplate Works.

Birtley Tinsplate Works.

THESE are the largest works of the kind in the North of England devoted to the production of tinware, steel, and sheet metal goods of every description.

The works are situated in the south-west of Birtley, adjoining the main line of the North-Eastern Railway, six miles south of Newcastle-on-Tyne.

The building is a brick structure, composed of single and two-storey buildings, and, with the various outbuildings, covers close on an acre of ground.

The machine and general workshop is fitted up with modern machinery, with power presses for all classes of work, and automatic machinery for the production of sheet metal goods. Domestic tinware is here made in large quantities and of great variety, over 500 various articles being made in this department.

Special flour bins and shoots are made for the storage of all kinds of flour, meal, and grain. In this department are also manufactured the noted steel panel trunks. There are also manufactured ventilators, flour mill spouts and hoppers, &c., to suit the requirements of the various productive departments.

All the machinery is worked by electric motors, and the conditions of labour are all that could be desired.

Paint, Colour, and Varnish Works, Rochdale.

THESE premises were opened in November, 1911, and are completely equipped for the manufacture of paints, colours, oil varnishes, spirit varnishes, water paint, dry distemper, enamels, &c.

In addition to the usual household tinned specialities and the requirements of painting and building departments, special paints, varnishes, &c., are made for the requirements of other C.W.S. works and departments.

Although these works have only been running a few years the ever-increasing trade has demanded fresh extensions and machinery.



Paint, Colour, and Varnish Works, Rochdale.



S.S. "Fraternity."

Steamships Department.

THE Garston and Rouen service was started by the Society with a fortnightly steamer in the early part of 1879, and in 1894, on the opening of the Manchester Ship Canal, a separate fortnightly service was commenced between Manchester and Rouen, the s.s. "Pioneer" being the first boat to land inward foreign cargo direct on to the Manchester Quay.

In 1905 the service was rendered more efficient by making it weekly from each port, instead of fortnightly.

The boats call at Swansea on the outward voyage to load tinplates and other general goods.

The sailing days are from Manchester every Tuesday; from Garston, Wednesday; and from Swansea, Friday, arriving at Rouen Sunday. The homeward sailings are from Rouen every Wednesday, arriving at Manchester on Sunday. Two steamers are at present engaged in the service, viz., the s.s. "Fraternity" and "New Pioneer."

S.S. "FRATERNITY."

The "Fraternity" was built at Glasgow in 1903. Dimensions, 180ft. 2in. × 28ft. 1in. × 15ft. 6in.; net tonnage, 281. She carries 650 tons cargo and 100 tons bunkers. The crew consists of 15 hands and the master.

S.S. "New Pioneer."

THE "New Pioneer" was built at Walker-on-Tyne, December, 1905, to replace the original "Pioneer," sold in 1906. Dimensions, 193ft. x 29ft. 6in. x 12ft. 4in.; net tonnage, 320. She carries 750 tons cargo and 100 tons bunkers. The crew consists of 15 hands; master, Captain J. T. Gemmell.



S.S. "New Pioneer."



Roden Convalescent Home.

Roden Convalescent Home.

THE Roden Estate, purchased by the C.W.S. in 1896, included the Roden Hall, a small modern country house standing in its own grounds. After alterations and enlargements the house was opened in July, 1901, as a Convalescent Home. It has accommodation for fifty persons. The house includes a men's sitting-room, a billiard-room, a library, a handsome dining-room, which is used also for concerts and dances, a ladies' sitting-room, a conservatory, separate bedrooms, and also bedrooms for married couples, as well as the matron's apartments, kitchens, &c. The Home has its own kitchen garden and tennis courts. A bowling green and cricket ground adjacent are used jointly by visitors and the employes of the estate. The Home is open, first, for convalescents, who, being recommended by a co-operative society federated with the C.W.S., and not suffering from infectious disease, are received at a charge of 12s. 6d. per week. When there is room visitors are also received at 25s. per week. The official receiving day for convalescents is Tuesday, when a physician attends at the Home.

Roden Estate.

THE C.W.S. Roden Estate, in Shropshire, consists of 742 acres on the banks of the little River Roden, and is situated six miles north-east of Shrewsbury. Of this land 208 acres are farmed by the C.W.S., the remainder being mainly let to farmers. Fifty acres are (summer, 1915) under fruit, seventy acres are mowing and grazing land, and the rest is planted with peas, roots, and cereals. Besides the fruit farm there are the glasshouses, the total length of which amounts to over a mile and a half. Tomatoes, cucumbers, and grapes are chiefly grown. Thirty-four men are employed on the farm, and twenty-two men and eleven women in the glasshouses; while in the fruit-picking season a large temporary staff is recruited from the Wellington and Oakengates districts. The fruit picked is taken daily four miles to Crudgington Station, on the Wellington and Market Drayton line, by steam lurry. The lurry does the work of seven horses, and there are fourteen horses kept on the farm. Modern cottages have been built for employés, fitted with electric light, and are let at a rent of 3s. weekly. An institute, with lending library and reading and billiard rooms, has also been provided by the C.W.S., and in this building religious services are held every Sunday. The estate has its own water supply by means of a pumping station, and its own plant for electric lighting; also an organised fire brigade. The estate was acquired in 1896.



Roden Tomato Houses.



Wibeck Fruit Depot: South Brink.

Wisbech Fruit Depot.

THE Wisbech Fruit Depot is an unpretentious building, but forms an important link between the agricultural industry of the Eastern Counties and the C.W.S., acting as a collecting and distributing station for fruit and vegetables grown so abundantly in this locality. The depot was first started in connection with the purchase of potatoes, in which a large business is done, while vegetables for pickling are despatched to Middleton, Silvertown, and Pelaw factories. In the winter months employment is given to some seventy women at pea picking in connection with the dried-pea trade. During the summer, daily consignments of fruit are received from the fruit growers in the neighbourhood, the bulk of this being immediately despatched to the Middleton Preserve Works for jam. An increasing trade with the C.W.S. is that of canned fruits, and in order to preserve the strawberries, raspberries, &c., while absolutely fresh, the fruit is heated in retorts and canned the same day that it arrives from the farmers, and is afterwards sent by rail to Middleton, where it is labelled and distributed. Green fruit is also collected and despatched to the various warehouses of the C.W.S., and also to the Scottish Wholesale Society.

The building is 133 feet long by 30 feet wide, but the site provides ample room for extension as the business develops. The depot is well situated for the ready despatch of produce, the railway siding in connection with the Great Eastern Railway giving convenient access to all the distributive centres and productive works.

Coldham Estate, near Wisbech.

HERE the C.W.S. has an estate in one of the best farming districts of the country. The acreage is about 820, and consists in the main of four farms—Percival House, Fen, Lilypool, and Jew House. The first and chief of these adjoins the Coldham railway station, the farmhouse being but a couple of minutes distant. The other lands also adjoin side by side at different points. Wheat, peas, potatoes, and fruit are the main supplies from the land. The co-operative store movement, as brought into touch with the land through the C.W.S. salerooms and factories, can absorb huge quantities of all kinds of produce, and the only problem is to grow it in sufficient quantities at any two or three places to make the handling economical and the business worth while.



Coldham Estate, near Wisbech: Views of the Farms.



Marden Estate and Views of the Fruit Farm.

Marden Estate.

THE Marden Fruit Farm, which lies about five miles from the city of Hereford, was purchased by the C.W.S. in 1904 as an extension of the "back-to-the-land" policy initiated at Roden. The county of Hereford is famous for its orchards, the rich soil being eminently suited for fruit growing. The Marden Estate has 123 acres devoted to fruit culture, of which plums, apples, strawberries, gooseberries, and black currants are chiefly in favour.

Whilst tomato growing is on a smaller scale than at Roden, there is a goodly extent of glasshouses at Marden, where this popular fruit-vegetable is reared, and, in spite of every effort to keep pace, the demand from retail societies exceeds the supply. The co-operative taste has learned to distinguish the superior excellence of "our own grown" tomatoes.

A sure market for fruit is not only found in the same direction, but the requirements of Middleton Jam Works are in themselves enormous.

Eight five-roomed cottages have been erected, which are occupied by workmen.

A borehole has also been inserted to a depth of 100 feet, which has produced a plentiful supply of good water, which is pumped up into elevated tanks and distributed to the various cottages, greenhouses, and stables.

Two new glasshouses have been erected during 1914, thus increasing the output of tomatoes by several tons.

Withgill Farm and Chaigeley Estate.

WITHGILL FARM.

THIS farm, situate in the parish of Mytton, is three miles from the town of Clitheroe, and comprises an area of 293 acres, 1 rood, 17 perches of freehold land. It was purchased for the purposes of a dairy farm, cattle grazing, and pig feeding and rearing. The farm buildings have been modernised and brought thoroughly up to date as regards sanitation, &c., whilst the piggeries will accommodate about 1,800 pigs.

CHAIGELEY ESTATE.

The estate, which practically adjoins Withgill, contains an area of 477 acres, 16 perches of freehold land, and comprises eight farms, three cottages, and a large manor house, the latter at the present time being occupied, on the recommendation of the delegates assembled at the September, 1914, quarterly meeting, by a number of Belgian refugees. Auxiliary piggeries to Withgill are also erected on one of the small farms to accommodate 200 pigs.

It is not the intention of the C.W.S. to dispossess the present tenants, but to take over the farms as they become vacant.



Chalgely Manor and Views of the Estate.



Mahyville Tea Factory.

Tea Estates, Ceylon.

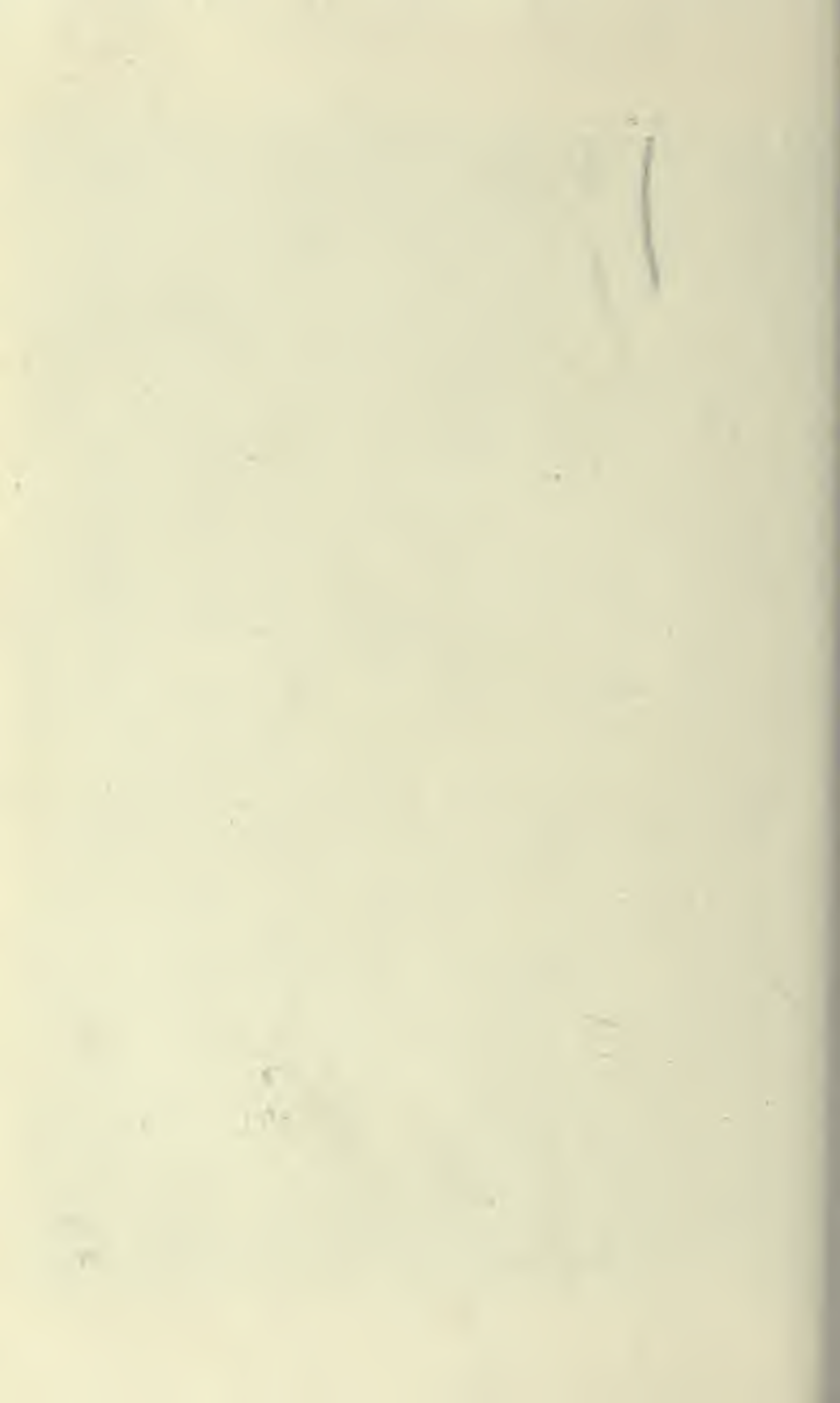
IT was in 1882 the English and Scottish Wholesale Societies combined to establish a joint Tea Department in London, adjacent to the dock warehouses and brokers' offices that constitute the great tea market of the country. At the same time tea planting was beginning in the central mountainous districts of Ceylon. The superbly beautiful, winterless island, with its warm steamy atmosphere in the mountain regions round Kandy, is now one of the chief sources of supply, and when the Wholesale Societies decided to follow the trade outside the bounds of this country, and to become tea planters themselves, it was to Ceylon they went. In 1902 the Nugawella and Weliganga estates were bought, and to these properties the Mahavilla, Dambagalla, Denmark, Westhall, Lower Barcaple, and Nagastenne estates have since been added. Altogether, through their Wholesales, English and Scottish co-operators own 3,386 acres of Cingalese ground.



Mahavilla Bungalow.



Weliganga Tea Estate.



The Co-operative Wholesale Society Limited.

ENROLLED AUGUST 11th, 1863.

under the provisions of the Industrial and Provident Societies
Act, 25 and 26 Vict., cap. 87, sec. 15, 1862.

BUSINESS COMMENCED MARCH 14th, 1864.

SHARES £5 EACH, TRANSFERABLE.

Wholesale General Dealers, Manufacturers, Bankers, Insurers, Millers, Printers, Bookbinders, Boxmakers, Lithographers, Architects, Engineers, Builders, Shipowners, Butter Factors, Lard Refiners, Bacon Curers, Fruit Growers, Drysalters, Spice Grinders, Saddlers, Curriers, Cutlers, Iron Founders and Tinplate Workers, Tea Growers, Blenders, Packers, Farmers, and Importers, Fellmongers, Dealers in Grocery and Provisions, Drapery, Woollens, Ready-made Clothing, Boots and Shoes, Brushes, Crockery, Carpets, Furniture, Coal, Hides, Skins, Bones, &c., &c.

Manufacturers of Flour, Butter, Margarine, Biscuits, Sweets, Preserves, Pickles, Vinegar, Candied Peels, Cocoa, Chocolate, Tobacco, Cigars, Cigarettes, Snuff, Soap, Candles, Glycerine, Starch, Blue, Paints, Varnish, and Colours, Boots and Shoes, Saddlery, Woollens, Clothing, Flannels, Shirts, Mantles, Underclothing, Overalls, Umbrellas, Leather Bags, Corsets, Millinery, Hosiery, Silesias, Shirtings, Coloured Cotton Goods, Pants, Ladies' Underwear, Cardigans, Furniture, Brushes, General Hardware, Bedsteads, Wire Mattresses, Mats, Fats, &c.

CENTRAL OFFICES,
BANK, SHIPPING, AND COAL DEPARTMENTS, GROCERY AND PROVISION AND
BOOT AND SHOE WAREHOUSES:

Balloon Street, Manchester.

BRANCHES:

West Blandford Street, Newcastle-on-Tyne,
AND
Leman Street, London, E.

GROCERY SALEROOM, FURNISHING AND STATIONERY
WAREHOUSES:

Corporation Street, Manchester.

DRAPERY WAREHOUSES:

Balloon Street and Dantzic Street,
Manchester.

WOOLLEN CLOTH AND READY-MADES WAREHOUSE:

Dantzic Street, Manchester.

SADDLERY, CAP MAKING, AND UMBRELLA REPAIRING
DEPARTMENTS:

Thorniley Brow, Manchester.

HIDE AND SKIN WAREHOUSES:

Elm Street, Manchester; Copley Hill, Leeds;
Beeston, Nottingham; Rotherham,
Newcastle-on-Tyne, and Stockton-on-Tees.

FELLMONGERING AND FAT AND BONES DEPARTMENTS:

Pontefract.

INSURANCE.

JOINT INSURANCE DEPARTMENT (C.W.S. & S.C.W.S.).

NATIONAL HEALTH INSURANCE:

ARCHITECT AND ENGINEER:

Corporation Street, Manchester.

SALEROOMS :

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN,
AND BIRMINGHAM.

PURCHASING AND FORWARDING DEPÔTS.

England :

LIVERPOOL, MANCHESTER, BRISTOL, LONGTON, GOOLE, GARSTON,
CARDIFF, AND NORTHAMPTON.

Ireland :

CORK, LIMERICK, TRALEE, AND ARMAGH.

IRISH CREAMERIES :

BUNKAY BRIDGE, KILCOMMON, TRALEE.
And 6 Auxiliaries.

FOREIGN AND COLONIAL.

America :

NEW YORK.

Canada :

MONTREAL.

France :

ROUEN.

Spain :

DENIA.

Denmark :

COPENHAGEN, AARIUS, ODENSE, ESBJERG, AND HERNING.

Sweden :

GOTHENBURG.

Ceylon :

COLOMBO.

West Africa :

MAKENE, FREETOWN, AND ACCRA.

Southern India :

WYNAAD.

PRODUCTIVE WORKS AND DEPARTMENTS.

Biscuits, Cakes, Table Jellies, and Sweets Works:
CRUMPSALL, NEAR MANCHESTER.

Boot and Shoe Works:
LEICESTER, HECKMONDWIKE, RUSHDEN, AND LEEDS.

Soap, Candle, Glycerine, Lard, Starch, and Blue Works:
IRLAM, NEAR MANCHESTER,
SILVERTOWN (LONDON), AND DUNSTON-ON-TYNE.

Woollen Cloth Works:
LIVINGSTONE MILL, BATLEY.

Clothing Factories:
HOLBECK (LEEDS), BROUGHTON (MANCHESTER),
LONDON, AND PELAW-ON-TYNE.

Cocoa and Chocolate Works:
DALLOW ROAD, LUTON.

Flour Mills:
DUNSTON-ON-TYNE, SILVERTOWN (LONDON), OLDHAM,
MANCHESTER, AVONMOUTH (BRISTOL), SOWERBY BRIDGE,
HALIFAX, AND SLAITHWAITE.

Furniture, Bedding, and Cartwrighting Factories:
BROUGHTON (MANCHESTER) AND PELAW-ON-TYNE.

Printing, Bookbinding, Boxmaking, and
Lithographic Works:
LONGSIGHT (MANCHESTER), PELAW-ON-TYNE, LEICESTER,
AND WARRINGTON.

Preserve, Candied Peel, and Pickle Works,
also Vinegar Brewery:
MIDDLETON JUNCTION, NEAR MANCHESTER.

Preserve, &c., Works:
READING.

Shirts, Mantles, and Underclothing, Building and Traffic:
BROUGHTON (MANCHESTER).

Cap Making, Umbrella Making and Repairing:
MANCHESTER.

Men's Overalls and Shirts:
SHEFFIELD.

Tailoring, Shirts, Kerseys, Drugs, &c.:
PELAW-ON-TYNE.

PRODUCTIVE WORKS AND DEPARTMENTS—*continued.*

Leather Bag Making:
NEWCASTLE-ON-TYNE.

Tailoring and Bedding:
LONDON.

Bacon Factories:

TRALEE (IRELAND) AND HERNING (DENMARK).

Lard Refineries:

WEST HARTLEPOOL AND IRLAM.

Tobacco, Cigar, Cigarette, and Snuff Factory:

SHARP STREET, MANCHESTER.

Flannel and Blanket Factories:

HARE HILL MILLS, LITTLEBORO'.

Corset Factories:

DESBOROUGH AND KETTERING.

Hosiery, &c., Factory:

HUTHWAITE, NOTTS.

Tea Gardens:

CEYLON AND SOUTHERN INDIA.

Weaving Sheds:

BURY AND RADCLIFFE.

Brush and Mat Works:

HUNSLET, LEEDS.

Fruit, &c., Farms:

RODEN (SHROPSHIRE), MARDEN (HEREFORD), WISBECH (CAMBS.),
AND WITHGILL (LANCS.).

General Hardware, Cutlery, Metal Bedstead, Wire Mattress,
and Tinsplate Works:

DUDLEY, BIRTLEY, KEIGHLEY, AND SHEFFIELD.

Butter Factory:

BRISLINGTON, BRISTOL.

Margarine Factory:

IRLAM, NEAR MANCHESTER.

Paint, Varnish, and Colour Works:

ROCHDALE.

Scales Departments:

MANCHESTER, NEWCASTLE, LONDON, BRISTOL, BIRMINGHAM,
LIVERPOOL, LEICESTER, NOTTINGHAM, AND LEEDS.

Engineering and Power Station:

TRAFFORD PARK, MANCHESTER.

Saddlery Departments:

MANCHESTER, NEWCASTLE, LONDON, AND BRISTOL.

Cartwrighting Departments:

BROUGHTON (MANCHESTER) AND PELAW.

SHIPOWNERS AND SHIPPERS

BETWEEN

GARSTON AND ROUEN; MANCHESTER AND ROUEN.

STEAMSHIPS OWNED BY THE SOCIETY :

"FRATERNITY," "NEW PIONEER," AND "DINAH."

BANKING DEPARTMENT.

Agencies :

THE LONDON COUNTY AND WESTMINSTER BANK LIMITED,
LONDON, AND BRANCHES.

THE MANCHESTER AND COUNTY BANK LIMITED, CORN
EXCHANGE, MANCHESTER, AND BRANCHES.

THE NATIONAL PROVINCIAL BANK OF ENGLAND LIMITED,
MANCHESTER, AND BRANCHES.

THE MANCHESTER AND LIVERPOOL DISTRICT BANK LIMITED,
WITHY GROVE, MANCHESTER, AND BRANCHES.

THE LANCASHIRE AND YORKSHIRE BANK LIMITED,
MANCHESTER, AND BRANCHES.

THE UNION BANK OF MANCHESTER LIMITED, MANCHESTER,
AND BRANCHES.

THE LONDON CITY AND MIDLAND BANK LIMITED, CORNHILL,
LONDON, AND BRANCHES.

WILLIAMS DEACON'S BANK LIMITED, MANCHESTER, AND
BRANCHES.

BARCLAY AND CO. LIMITED, LONDON, AND BRANCHES.

LLOYD'S BANK LIMITED, GREY STREET, NEWCASTLE-ON-TYNE,
AND BRANCHES.

UNITED COUNTIES BANK LIMITED, BARNSELY, AND BRANCHES.

LONDON JOINT STOCK BANK LIMITED (LATE YORK CITY AND COUNTY
BANK LIMITED), YORK, AND BRANCHES.

UNION OF LONDON AND SMITH'S BANK LIMITED, BARNSELY,
AND BRANCHES.

CAPITAL AND COUNTIES BANK LIMITED, LONDON,
AND BRANCHES.

PARRS BANK LIMITED, MANCHESTER, AND BRANCHES.

NORTHAMPTONSHIRE UNION BANK LIMITED, RUSHDEN,
AND BRANCHES.

WEST YORKSHIRE BANK LIMITED, HALIFAX, AND BRANCHES.
LONDON AND SOUTH-WESTERN BANK LIMITED AND BRANCHES.

THE COMMITTEE :

- ADAMS, Mr. THOMAS, 12, Park View, Stockton-on-Tees.
ALLEN, Mr. THOMAS W., Edward VII. Avenue, Newport, Mon.
COLEY, Mr. PHILIP, 22, Stansfield Street, Sunderland.
DUDLEY, Mr. WILLIAM E., Highlands Road, Runcorn.
ELSEY, Mr. HENRY, "Bickleigh," Festing Grove, Festing Road, Southsea.
ENGLISH, Mr. JOSEPH, "Tynholme," Birtley, R.S.O., Co. Durham.
GOLIGHTLY, Mr. A. W., 6, Webster Road, Leytonstone, Essex.
GRAHAM, Mr. EDWARD J., 5, Lynnwood Avenue, Newcastle-on-Tyne.
GRINDROD, Mr. EMMANUEL, 15, Holker Street, Keighley.
HAYHURST, Mr. GEORGE, "Hameldon," Manchester Road, Accrington.
HEMINGWAY, Mr. WASHINGTON, 108, Bolton Road, Pendleton, Manchester.
HENSON, Mr. THOMAS J., "Burrington," 11, Weatheroak Road, Sparkhill, Birmingham.
HOLT, Mr. ROBERT, "Brier Crest," Deepfish Road, Rochdale.
JOHNS, Mr. JOHN E., "Glen Aber," 3, Brunswick Hill, Reading.
KILLON, Mr. THOMAS (*Vice-President*), 7, Tenterden Street, Bury.
KING, Mr. JOHN W., 15, Petteril Street, Carlisle.
LANDER, Mr. WILLIAM, "Homeside," Lake Road, Ansdell, Lytham.
MARSHALL, Mr. CHARLES, 33, Wentworth Road, York.
McINNES, Mr. DUNCAN, Hamilton Road, Lincoln.
MOORHOUSE, Mr. THOMAS E., *Reporter* Office, Delph.
MORT, Mr. ISAAC, 233, High Road, Leyton, Essex.
OLIVER, Mr. JOHN, 231, Cardigan Terrace, Gateshead.
PARKES, Mr. MILES, 16, Heathfield Avenue, Crewe.
PINGSTONE, Mr. HENRY C., "Yew Bank," Brook Road, Heaton Chapel, Manchester.
SHOTTON, Mr. THOMAS E., 28, Grosvenor Drive, Whitley Bay.
THORPE, Mr. GEORGE, 6, Northfield, Highroyd, Dewsbury.
THREADGILL, Mr. ARTHUR E., 4, Sheffield Road, Grays, Essex.
TWEDELL, Mr. THOMAS (*President*), "Lydenhurst," Hutton Avenue, West Hartlepool.
VARLEY, Mr. ARTHUR, 36, Dallas Road, Lancaster.
WILKINS, Mr. HENRY J. A., 35, Hamilton Gardens, Mutley, Plymouth.
WOODHOUSE, Mr. GEORGE, "The Laurels," 27, Renals Street, Derby.
YOUNGS, Mr. HENRY J., 6, Portland Place, Old Palace Road, Norwich.

SCRUTINEERS :

- Mr. J. J. BARSTOW, Dewsbury.
Mr. E. PROCTER (Moorside), Swinton.

AUDITORS :

- | | |
|----------------------------------|-----------------------------------|
| Mr. THOS. J. BAYLIS, Masborough. | Mr. C. J. BECKETT, Darwen. |
| Mr. THOMAS WOOD, Manchester. | Mr. B. TETLOW, Newcastle-on-Tyne. |
| Mr. JOHN SMITH, Middlesbrough. | |

OFFICERS OF THE SOCIETY.

Secretary and Accountant:
Mr. T. BRODRICK.

Bank Manager and Cashier:
Mr. T. GOODWIN.

BUYERS, SALESMEN, &c.

Manchester—Grocery and Provisions:

Mr. J. MASTIN.
Mr. A. W. LOBB.

Mr. L. WILSON.
Mr. J. HOLDEN.

Mr. R. TURNER.

Manchester—Paper, Twine, &c.

Mr. H. WIGGINS.

Manchester—Drapery:

Mr. J. C. FODEN.
Mr. G. TOMLINSON.
Mr. J. BLOMELEY.
Mr. J. BOWDEN.
Mr. E. LEES.
Mr. E. C. REVETT.
Mr. J. D. BALL.
Mr. W. SWINDALE.

Mr. J. EDE.
Mr. H. MOORES.
Mr. L. CAMPBELL.
Mr. J. LOGAN.
Mr. J. E. KNIGHT.
Mr. F. LOCKWOOD.
Mr. S. BOLTON.

Manchester—Woollens, Boots, and Furniture:

Woollens, Ready-mades, and Outfitting	Mr. W. GIBSON.
Woollens	Mr. G. WOODALL.
Men's and Youths' Ready-mades.....	Mr. W. BOOTH.
Juvenile Clothing and Sports Outfitting	Mr. R. C. PEARSON.
Gent's Outfitting	Mr. T. LEWTY.
Gent's Bespoke Tailoring	Mr. J. A. HOLLAND.
Boots and Shoes and Saddlery	Mr. H. JACKSON.
General Furnishing	Mr. T. R. ALLEN.
Furniture and Hardware.....	Mr. F. E. HOWARTH.

Shipping Department:
Mr. A. E. MENZIES.

Export Department:
Mr. C. BOOTH.

Coal Department:

Mr. S. ALLEN.

Joint Insurance (late C.I.S.):
Mr. J. ODGERS.

National Health Insurance:
Mr. R. SMITH.

Manchester, Leeds, Newcastle, Stockton, Beeston, and Rotherham:

Hides and Skins

Mr. G. TURNER.

Pontefract:

Fellmongering

Mr. G. TURNER.

Fat and Bones

Mr. P. S. WILSON.

Shipping and Forwarding Depots:

Rouen (France)

Mr. J. MARQUIS.

Goole.....

Mr. E. W. RAPER.

BUYERS, SALESMEN, &c.—*continued.*

	London:	
Tea and Coffee		Mr. W. B. PRICE.
	Luton:	
Cocoa and Chocolate		Mr. E. J. STAFFORD.
	Liverpool:	
Grocery and Provisions		Mr. W. L. KEWLEY.
	Salerooms:	
Leeds		Mr. W. POLLARD.
Nottingham		Mr. A. DELVES.
Huddersfield		Mr. J. O'BRIEN.
Birmingham		Mr. J. BARLOW.
Blackburn		Mr. H. SHELMEKDINE.
	Longton:	
Crockery Depot		Mr. J. RHODES.
	Birmingham:	
Cycle Depot		Mr. H. H. BAILEY.
	Newcastle:	
Chief Clerk		Mr. H. R. BAILEY.
No. 1 Grocery		Mr. J. ANDERSON.
No. 2 Grocery		Mr. J. W. GILL.
Provisions		Mr. R. J. LAWTON.
Greengrocery		Mr. J. ATKINSON.
Drugs, Drysaltery, &c.		Mr. R. A. WALLIS.
Paper, Twine, &c.		Mr. H. GLENNY.
Dress		Mr. J. LEE.
Manchester		Mr. W. STODDART.
Greys		Mr. J. T. LAMBERT.
Hosiery, Haberdashery, Mercery, Millinery, Fancy, and Mantles		Mr. T. TOWNS.
Woollens and Ready-mades		Mr. J. THOMPSON.
Boots and Shoes		Mr. O. JACKSON.
Furniture, Carpets, and Hardware		Mr. J. W. TAYLOR.
Jewellery, Fancy Goods, and Saddlery		Mr. H. H. BAILEY.
Coal		Mr. E. NELSON.
Cattle		Mr. E. JONES.
	London:	
Chief Clerk		Mr. W. E. S. COCK.
Grocery and Provisions		Mr. W. OPENSHAW.
Manchester, Greys, Mercery, Haberdashery, and Hosiery		Mr. F. G. WADDINGTON.
Millinery, Dress, Fancy, and Mantles		Mr. J. W. FORSTER.
Woollens and Ready-mades		Mr. G. HAY.
Boots and Shoes		Mr. A. PARTRIDGE.
Saddlery and Grindery		Mr. M. HAMPTON.
Furnishing		Mr. F. LING.
Coal		Mr. J. BURGESS.

BUYERS, SALESMEN, &c.—*continued.*

Bristol Depot:

Chief Clerk.....	Mr. J. WHITE.
Grocery and Provisions	Mr. J. W. JUSTHAM.
Fancy Drapery	Mr. E. H. FLUDE.
Heavy Drapery	Mr. W. F. JAMES.
Woolens and Ready-mades	Mr. G. H. BARNES.
Boots and Shoes	Mr. W. WALFORD.
Furnishing.....	Mr. C. HOULGATE.
Bristolington Factory	Mr. O. THOMAS.

Cardiff Depot:

Grocery and Provisions	Mr. J. F. JAMES.
Fancy Drapery	Mr. E. H. FLUDE.
Heavy Drapery.....	Mr. W. F. JAMES.

Northampton Depot:

Grocery and Provisions	Mr. A. BAKER.
Drapery	Mr. G. PEARSON.

IRISH DEPÔTS:

BUTTER AND EGGS, ALSO BACON FACTORY.

Limerick:

Mr. P. HURLEY.

Tralee:

Mr. J. J. Mc.CARTHY.

Cork:

Mr. J. TURNBULL.

Armagh:

Mr. P. O'NEILL.

Tralee Bacon Factory:

Mr. J. ROBINSON.

COLONIAL AND FOREIGN DEPÔTS:

New York (America):

Mr. J. GLEDHILL.

Copenhagen (Denmark):

Mr. W. DILWORTH, JUNR.

Aarhus (Denmark):

Mr. H. J. W. MADSEN.

Montreal (Canada):

Mr. A. C. WIELAND.

Gothenburg (Sweden):

Mr. W. JOHNSON.

Odense (Denmark):

Mr. C. W. KIRCHHOFF.

Esbjerg (Denmark):

Mr. H. C. KONGSTAD.

Herning (Denmark):

Mr. A. MADSEN.

Denia (Spain):

Mr. W. J. PIPER.

Ceylon:

Colombo (Joint C.W.S. and S.C.W.S.),
Mr. G. PRICE.

Southern India and Ceylon

Tea Estates:

(Joint C.W.S. and S.C.W.S.)
Mr. G. BENZIE.

West Africa:

Makene }
Freetown } Mr. J. J. HONE.
Accra (Joint C.W.S. and S.C.W.S.),
Mr. H. A. PEARCE.

MANAGERS: PRODUCTIVE, &c., WORKS.

ARCHITECT	Mr. F. E. L. HARRIS, A.R.I.B.A.
AVONMOUTH FLOUR MILL	Mr. A. H. HOBLEY.
BATLEY WOOLLEN CLOTH WORKS	Mr. S. BOOTHROYD.
BIRTLEY TINPLATE WORKS	Mr. A. THORP.
BROUGHTON CABINET FACTORY	Mr. F. E. HOWARTH.
BROUGHTON CLOTHING FACTORY	Mr. A. GRIEYSON.
BROUGHTON MANTLE FACTORY	Mr. J. G. HARRISON.
BROUGHTON SHIRT FACTORY	Mr. J. EDE.
BROUGHTON UNDERCLOTHING FACTORY	Mr. R. KERSHAW.
BUILDING DEPARTMENT	Mr. H. TOWNLEY.
BURY WEAVING SHED	Mr. H. BLACKBURN.
CRUMPHALL BISCUIT, &c., WORKS	Mr. G. BRILL.
DESBOROUGH COBNET FACTORY	Mr. P. THOMAS.
DUDLEY GENERAL HARDWARE WORKS	Mr. J. ROUND.
DUNSTON FLOUR MILL	Mr. T. PARKINSON.
DUNSTON SOAP WORKS	Mr. R. BRODRICK.
ENGINEER	Mr. R. L. GASS.
ENGINEERING & POWER STATION, TRAFFORD PARK	Mr. J. HAIGH.
HECKMONDWIKE BOOT AND SHOE WORKS	Mr. H. FRANCE.
HOTHWAITE HOSIERY FACTORY	Mr. J. E. GREEN.
IRLAM SOAP, CANDLE, GLYCERINE, LARD, AND STARCH WORKS	Mr. H. BORGAN.
IRLAM MARGARINE WORKS	Mr. H. WHALLEY.
KEIGHLEY IRONWORKS	Mr. A. W. SAUNDERS.
LEEDS BRUSH AND MAT FACTORY	Mr. T. UTTLLEY.
LEEDS CLOTHING FACTORY	Mr. J. HAIGH.
LEEDS BOOT FACTORY	Mr. T. E. HUBBARD.
LEICESTER BOOT AND SHOE WORKS	Mr. G. SPEAK.
LEICESTER PRINTING AND BOXMAKING WORKS	Mr. W. H. GREENWOOD.
LITTLEBORO' FLANNEL FACTORY	Mr. G. BRYANT.
LONDON CLOTHING FACTORY	Mr. G. BREARLEY.
MANCHESTER PRINTING, BOOKBINDING, BOXMAKING, AND LITHOGRAPHIC WORKS	Mr. J. C. CRAGG.
MANCHESTER TOBACCO, CIGAR, CIGARETTE, AND SNUFF FACTORY	Mr. W. H. SLAWSON.
MANCHESTER (TRAFFORD PARK) PROVENDER MILL	Mr. W. MATTHEWS.
MANCHESTER (TRAFFORD PARK) SUN FLOUR MILL	Mr. W. J. HOWARD.
OLDHAM STAR FLOUR MILL	Mr. R. A. WALLIS.
MIDDLETON JUNCTION PRESERVE AND CANDIED PEEL WORKS, ALSO PICKLE WORKS AND VINEGAR BREWERY	Mr. W. KERSHAW.
PELAW DRUG AND SUNDRIES WORKS	Mr. W. FLETCHER.
PELAW CABINET AND CARTWRIGHTING WORKS	Mr. C. GILHESPIE.
PELAW ENGINEERING WORKS	Mr. J. THOMPSON.
PELAW PRINTING WORKS	Mr. T. TOWNS.
PELAW KEBBY AND TAILORING FACTORY	Mr. G. W. RICHARDSON.
PELAW SHIRT FACTORY	Mr. S. M. WEBSTER.
RADCLIFFE WEAVING SHED	Mr. P. KNOWLES.
READING PRESERVE WORKS	Mr. L. TYSOE.
ROCHDALE PAINT, VARNISH, AND COLOUR WORKS	Mr. A. SHORE.
RUMDEN BOOT AND SHOE WORKS	Mr. T. JOHNSON.
SCALES DEPARTMENTS: MANCHESTER, NEWCASTLE, LONDON, BRISTOL, BIRMINGHAM, LIVERPOOL, LEICESTER, NOTTINGHAM, AND LEEDS	Mr. R. DRAPER.
SHEFFIELD CUTLERY WORKS, WHELDON STREET	Mr. J. EDE.
SHEFFIELD CUTLERY WORKS, ELDON STREET	Mr. G. V. CHAPMAN.
SHEFFIELD OVERALL FACTORY	Mr. R. A. WALLIS.
SILVERTOWN FLOUR MILL	Mr. J. R. COWBURN.
SILVERTOWN PACKING FACTORY	Mr. J. LORD.
SILVERTOWN SOAP WORKS	Mr. J. LAYCOCK.
HALIFAX FLOUR MILL	Mr. W. HOLLAND.
SLAITHWAITE (COLNE VALE) FLOUR MILL	
SOWERBY BRIDGE FLOUR MILL	
WARRINGTON CARDBOARD BOX, &c.	
WEST HARTLEPOOL LARD FACTORY	

EMPLOYÉS.

NUMBER OF EMPLOYÉS, OCTOBER, 1915.

DISTRIBUTIVE DEPARTMENTS.		Collective Totals.
General, Drapery, Woollens, Boot and Shoe, and Furnishing Offices.....	Manchester	831
Bank	"	54
Architect's Office	"	42
Grocery Department	"	271
Old Trafford Wharf, Bacon and Coffee	"	108
" " Packing Warehouse	"	165
Paper, Twine, and Stationery Department Warehouse ..	"	24
Drapery Department	"	397
Woollen Cloth Department	"	79
Boot and Shoe, and Saddlery Department	"	91
Furnishing Department	"	135
Coal	"	9
Hides and Skins	"	11
Building	"	941
Dining-room	"	64
Engineers'	"	61
Scales	"	54
Traffic	"	62
Other Departments	"	83
		3,482
BRANCHES.		
Newcastle Offices		131
" Boot and Shoe Department		40
" Drapery Department		229
" Furnishing		94
" Jewellery, &c., Department		92
" Provision Department.....		43
" Traffic		105
" Paper, &c.,		34
" Coal		1
" Dining-room		30
" Laundry		5
" Building		74
" Woollens, &c.,		38
" Architect's		8
" Dentistry		10
" Saddlery		41
" Cattle		3
" Grocery		46
" Green Fruit		22
" Pelaw Drug		541
		1,587
Carried forward		1,587
Carried forward		3,482

NUMBER OF EMPLOYÉS, OCTOBER, 1915.

Collective
Totals

Brought forward 3,457

BRANCHES—continued.

Brought forward..... 1,587

Newcastle—Pelaw	Cabinet Department	304
"	"	205
"	"	74
"	"	188
"	"	6
		2,864

London Offices		194
"	"	69
"	"	22
"	"	95
"	"	24
"	"	23
"	"	4
"	"	38
"	"	8
"	"	42
"	"	360
"	"	46
"	"	35
"	"	101
"	"	52
"	"	48
"	"	540
		1,701

JOINT ENGLISH AND SCOTTISH C.W.S.

London Tea and Coffee Department.....	452	
Luton Cocoa Factory	325	
Tea Estates.....	1,396	
Insurance Department (late C.I.S.).....	277	
West Africa—Accra.....	59	
Ceylon Depôt	8	
		2,927

DÉPÔTS.

Bristol	358	
Cardiff	109	
Northampton.....	48	
		515

PURCHASING DÉPÔTS.

Boston..	1	
Goole	7	
Hull Bacon	10	
Jersey	1	
Liverpool Branch—Grocery and Shipping	81	
Longton Crockery.....	62	
Irish Branches and Creameries	111	
Traloe Bacon Factory	75	
		348

Carried forward

Carried forward 10,619

NUMBER OF EMPLOYÉS, OCTOBER, 1915.

Collective
Totals.
10,619

Brought forward

PURCHASING DEPÔTS—*continued.*

Brought forward	348	
Leeds Hides and Skins	12	
Beeston " "	11	
Stockton " "	4	
Rotherham Hides and Skins.....	2	
Newcastle " "	10	
Birmingham Cycle	12	
	399	

FOREIGN AND COLONIAL PURCHASING DEPÔTS.

New York	8	
Montreal	4	
Copenhagen	20	
Aarhus	15	
Gothenburg	12	
Odense	11	
Denia	3	
Herning	31	
Esbjerg	14	
West Africa—Freetown	4	
" " Makene	1	
	123	

SALEROOMS.

Leeds	5	
Nottingham	3	
Birmingham	2	
Huddersfield	6	
Blackburn	1	
	17	

SHIPPING OFFICES.

Garston	1	
Rouen	23	
	24	

STEAMSHIPS.

"New Pioneer"	15	
"Fraternity"	15	
"Dinah"	3	
	33	

PRODUCTIVE WORKS.

Avonmouth Flour Mill	118	
Batley Woollen Mill	262	
Birtley Tinplate Works	40	
Brislington Butter Factory	85	
Broughton Cabinet Factory	214	
" Mantle "	450	
" Shirt "	630	
" Tailoring "	668	
	2,467	
Carried forward	2,467	
Carried forward	11,215	

NUMBER OF EMPLOYES, OCTOBER, 1915.

	Collective Totals.
Brought forward	11,215
PRODUCTIVE WORKS—continued.	
Brought forward	2,467
Broughton Underclothing Factory	170
Bury Weaving Shed	353
Crumpsall Biscuit Works	642
Deaboro' and Kettering Corset Factories	370
Dudley Bucket and Fender Works	158
Dunston Corn Mill	179
" Soap Works	200
Enderby Boot and Shoe Works	314
Halifax Flour Mill	80
Heckmondwike Currying Department	24
" Shoe Works	330
Huthwaite Hosiery Factory	683
Irlam Soap Works	1,172
Keighley Ironworks	138
Leeds Ready-mades	1,167
" Brush Factory	240
" Shoe Works	265
Leicester Shoe Works, Knighton Fields	1,237
" " Duns Lane	453
" Printing Works	177
Littleborough Flannel Factory	126
Longsight Printing Works	1,318
Manchester Tobacco Factory	775
" Sun Corn Mill	258
" " Provender Mill	13
Middleton Junction Preserve, Pickle, and Vinegar Works	917
Oldham Star Corn Mill	100
Pontefract Fellmongering	64
Radcliffe Weaving Shed	250
Rochdale Paint, &c., Works	16
Rushden Boot Factory	515
Sheffield Cutlery Factories	91
Sheffield Overall Factory	290
Silvertown Corn Mill	122
" Soap Works	340
Slathwaite Flour Mill	40
Sowerby Bridge Flour Mill	56
Wellingborough Closing and Legging Factory	145
West Hartlepool Lard Refinery	25
Wisbech Fruit Depot	4
	16,306
Clitheroe Estate	14
Coldham Farm, Wisbech	50
Marden Fruit Farm	31
Roden Estate	64
" Convalescent Home	18
Total	27,603

MEETINGS AND OTHER COMING EVENTS

IN CONNECTION WITH THE SOCIETY IN 1916.



- Feb. 5—SATURDAY....Nomination Lists: Last day for receiving.
- Mar. 7—TUESDAYVoting Lists: Last day for receiving.
- „ 11—SATURDAY....Divisional Quarterly Meetings.
- „ 18—SATURDAY....General Quarterly Meeting—Manchester.
- May 6—SATURDAY....Nomination Lists: Last day for receiving.
- June 6—TUESDAYVoting Lists: Last day for receiving.
- „ 10—SATURDAY....Divisional Quarterly Meetings.
- „ 17—SATURDAY....General Quarterly Meeting—Manchester.
- „ 24—SATURDAY....Half-yearly Stocktaking.
- Aug. 5—SATURDAY....Nomination Lists: Last day for receiving.
- Sept. 5—TUESDAYVoting Lists: Last day for receiving.
- „ 9—SATURDAY....Divisional Quarterly Meetings.
- „ 16—SATURDAY....General Quarterly Meeting—Manchester.
- Nov. 4—SATURDAY....Nomination Lists: Last day for receiving.
- Dec. 5—TUESDAYVoting Lists: Last day for receiving.
- „ 9—SATURDAY....Divisional Quarterly Meetings.
- „ 16—SATURDAY....General Quarterly Meeting—Manchester.
- „ 23—SATURDAY....Half-yearly Stocktaking.

RECORD OF EVENTS IN C.W.S. HISTORY.

Date	Events.
1860 (Aug. 12).....	Tea Party and Discussion at Lowlands Farm, Jumbo. Committee appointed to prepare the way for federation.
..	Conference at Oldham.
.. (Oct. 7)	Conference at Rochdale.
.. (Dec. 25).....	The Committee formed at Jumbo reports to a Conference at Manchester. Further steps taken to alter the law.
1861 (Mar. 29)	Further Conference at Oldham.
.. (June)	The Co-operators' Bill introduced, but abandoned for the Session.
.. (Dec. 25).....	Further Conference at Rochdale.
1862	Industrial and Provident Societies Act passed.
..	Midland Counties Co-operative Wholesale Industrial and Provident Society Limited established at Northampton.
.. (Good Friday)..	"Northern Union of Co-operative Stores" projected at Newcastle.
1863 (April 8)	Special Conference in Ancoats, Manchester. C.W.S. resolved upon.
.. (June 8 and July 25)	C.W.S. Rules drafted.
.. (Aug. 11).....	C.W.S. legally enrolled.
.. (Oct. 10).....	First Meeting after enrolment.
.. (Nov. 21)	First General Meeting of the C.W.S. Officers and Committee appointed.
1864 (Mar. 14).....	C.W.S. commenced business at 3, Cooper Street, Manchester.
.. (May 21).....	C.W.S. Half-yearly Meeting in the Temperance Hall, Manchester. Thirty-two Societies represented.
.. (Nov.)	C.W.S. removes to 28, Cannon Street, Manchester. Dividend of 1½d. in the £ declared on purchases.
1865	C.W.S. occupies premises at 53, Dantzic Street.
1866 (April 24)	Butter Buyer appointed, and Tipperary Depot opened.
.. (April)	Establishment of Newcastle Branch mooted.
1867 (April 19)	Insurance Conference at Downing Street, Manchester.
..	Industrial and Provident Societies Act annuls the limitation of Societies' Investments.
.. (June 8)	Glasgow Conference to found Scottish C.W.S. English C.W.S. represented.
.. (Aug. 29).....	Co-operative Insurance Company (Society) registered.
.. (Nov. 16).....	Rules altered. Quarterly Meetings and Balance Sheets decided upon. Depreciation on Buildings commenced. Committee enlarged from seven to nine Members. Membership restricted to Retail Societies.
..	The <i>Grass</i> attempts to organise a boycott.
1868 (June 1)	Kilmallock Purchasing Depot opened.
1869 (Mar. 1)	First Balloon Street Warehouse opened.

Record of Events in C.W.S. History.

Date.	Events.
1869 (May 31).....	First Co-operative Congress (present series) and Co-operative Exhibition held in London.
.. (July 12).....	Limerick Depôt opened.
1870 (Good Friday)..	Conference on Banking at Bury.
.. (Aug.)	Abraham Greenwood resigns the Chairmanship to become Cashier. Mr. James Crabtree elected Chairman.
..	Midland Counties Wholesale Society wound up.
1871	A Southern C.W.S. proposed.
..	Extension of Balloon Street Premises.
..	Industrial and Provident Societies Act amended.
.. (Feb. 18).....	Rules altered to allow of Manufacturing.
.. (Aug. 19).....	Newcastle Branch authorised.
.. (Sept. 2)	<i>Co-operative News</i> commenced publication.
1872 (May)	Pudding Chare (Newcastle) Premises opened.
..	Congress Discusses Banking.
.. (May 18).....	First Steps towards Banking Department taken.
.. (July 8)	Industrial Bank (Newcastle) commenced.
.. (Aug.)	Manchester Boot and Shoe Department constituted.
.. (Oct. 14)	"Deposit and Loan Department" commenced.
.. (Oct. 26)	Conference at Banbury urges Wholesale to manufacture Boots.
.. (Nov. 16).....	C.W.S. authorised to commence Production (Biscuits and Sweets and Boots and Shoes).
.. (Nov. 16).....	"North of England" dropped from the Society's Title.
.. (Nov. 16).....	C.W.S. adopts Profit-sharing.
1873	Wreck of S.S. <i>St. Columba</i> leads to C.W.S. forming an Insurance Fund.
..	Coal "Famine."
.. (Jan. 13).....	Crumpsall Works purchased.
.. (Feb. 11).....	Aberdare Society agitate for C.W.S. Depôt at Cardiff or Bristol.
.. (Feb. 15).....	London Branch discussed.
.. (April 14)	Armagh Depôt opened.
.. (May 17).....	Committee authorised to establish a London Branch.
.. (June 2)	Manchester Drapery Department commenced.
.. (July 14).....	Waterford Depôt opened.
.. (Aug. 2)	"United Coal Mining Society" formed.
.. (Sept. 15)	Leicester Boot and Shoe Works (Duns Lane) commenced.
1874 (Jan. 22).....	Waterloo Street Warehouse (Newcastle) opened.
.. (Feb. 2)	Tralee Depôt opened.
.. (Mar. 9)	London Branch opened in the Minories.
.. (Mar.)	Joint Action with Scottish C.W.S. begun.
.. (May)	Mr. James Crabtree retires from the Chairmanship. J. T. W. Mitchell succeeds.
.. (Sept. 20)	Durham Soap Works purchased.
.. (Sept. 24)	Rules altered to provide for Representation and Government of Branches.
.. (Dec. 19).....	London Branch Committee appointed.
.. (Dec.)	Leicester Factory (Duns Lane) purchased.

Record of Events in C.W.S. History.

Date	Events.
1875 (April 2)	Liverpool Purchasing Department commenced.
.. (June 15).....	Manchester Drapery Warehouse, Dantzic Street, opened.
1876 (Feb. 21).....	New York Depôt established.
.. (May 24).....	S.S. <i>Plover</i> purchased.
.. (July 16).....	Manchester Furnishing Department commenced.
.. (Sept.)	Transfer of Industrial Bank contemplated.
.. (Oct. 5)	Industrial Bank fails.
.. (Nov. 25)	Special Conference re C.W.S. attitude towards Industrial Bank and Ouseburn Works. C.W.S. exonerated from blame.
..	Industrial and Provident Societies Act legalises Banking. C.W.S. "Loan and Deposit" Department becomes the "Banking Department."
1877 (Jan. 15).....	Cork Depôt established.
..	First Drapery Traveller sent out.
.. (April)	"United Coal Mining Society" fails. Bugle Horn Colliery taken over by C.W.S.
1879 (Jan. 18).....	Garston Forwarding Depôt commenced.
.. (Feb. 21).....	S.S. <i>Pioneer</i> launched.
.. (Mar. 24)	Rouen Depôt opened.
.. (June 30)	Goole Forwarding Depôt opened.
.. (July 19)	Foundation Stone of London Warehouse, Hooper Square, laid by Judge Hughes.
..	Industrial Depression. Decrease in Sales.
1880 (Jan. 1)	C.W.S. Annual first issued.
.. (June 30).....	S.S. <i>Plover</i> sold.
.. (Aug. 14).....	Hackmondwike Boot and Shoe Works commenced.
1881 (Jan. 12).....	Leman Street (London) Premises opened.
..	S.S. <i>Cambrian</i> purchased.
.. (June 6)	Copenhagen Depôt opened.
.. (July 30).....	Conference at Wakefield asks for Yorkshire Branch of C.W.S.
1882 (Mar.)	Bugle Horn Colliery sold.
.. (May)	Dining-room, Balloon Street, opened.
.. (Oct. 31).....	Leeds Saleroom opened.
.. (Nov. 1)	Tea Department, London, commenced.
1883 (Feb. 10).....	Conference at Plymouth on a Western C.W.S. Branch.
.. (July)	Direct Cargo of Tea for C.W.S. comes from China.
..	S.S. <i>Marianne Briggs</i> brought and re-named <i>Unity</i> .
.. (Nov. 3)	Rules altered; General and Branch Committees enlarged.
1884 (April-June) ...	First Deputation to America.
.. (Sept. 13)	Commemoration of the Society's Twenty-first Anniversary at Newcastle-on-Tyne and London.
.. (Sept. 20)	Commemoration at Manchester.
.. (Sept. 29)	Bristol Depôt commenced business.
.. (Oct. 6)	S.S. <i>Progress</i> launched.
..	Hamburg Depôt opened.
1885 (Aug. 25).....	Huddersfield Saleroom opened.
.. (Dec. 30).....	Fire at the London Tea Department.

Record of Events in C.W.S. History.

Date.	Events.
1886 (April 22)	Nottingham Saleroom opened.
.. (Aug. 25).....	Longton Depôt opened.
.. (Aug.)	C.W.S. Buyer first visits Greece.
.. (Oct. 12).....	S.S. <i>Federation</i> launched.
.. (Dec. 4).....	Cloth Making, Flour Milling, and Cocoa Manufacture authorised.
1887	£20,000 invested in Ship Canal.
.. (Mar. 14)	Batley Mill commenced.
.. (June).....	Pepper Grinding commenced.
.. (Aug. 29)	Heekmondwike Curryng Department commenced.
.. (Oct.)	Employés' Sick and Burial Club instituted.
.. (Nov. 2)	Manufacture of Cocoa and Chocolate commenced.
.. (Nov. 2)	London (Leman Street) New Premises opened.
1888	Enderby Boot Factory opened.
.. (July)	S.S. <i>Equity</i> launched.
.. (July)	Irish Co-operative Aid Association formed.
1889	C.W.S. take Shares in First Irish Dairy Society registered—Dromcollogher.
.. (Oct. 21)	First C.W.S. Dried Fruit Sale held at Liverpool.
1890 (May 16).....	Blackburn Saleroom opened.
.. (June 10)	Leeds Clothing Factory commenced.
.. (Oct. 22)	Northampton Saleroom opened.
1891 (Mar. 7)	First Divisional Meetings held.
.. (Mar. 14)	Land Purchased at Broughton.
.. (April 18)	Dunston Corn Mill opened.
.. (June)	Site for Irlam Works purchased.
.. (June 20)	Profit-sharing finally rejected.
.. (Oct. 22)	Cardiff Saleroom opened.
.. (Nov. 4)	Leicester Wheatsheaf Works opened.
.. (Nov. 4)	Aarhus Depôt opened.
1892 (April 9)	Special Meetings endorse Committee's policy on Insurance Fund.
.. (April 16)	Coal Conference at Balloon Street.
.. (May 5)	Birmingham Saleroom opened.
.. (Dec. 17 and 21)	Newcastle Branch Coming-of-Age Celebrations.
1893 (May 8).....	Broughton Cabinet Factory opened.
1894 (Jan. 1)	Ship Canal opened for Traffic. S.S. <i>Pioneer</i> first Merchant Vessel to reach Manchester from oversea.
.. (June)	Montreal Depôt established.
.. (Oct. 2)	Irlam Works opened.
.. (Dec. 8).....	Quarterly Meetings endorse Committee's policy on Depreciation.
1895	Broughton Tailoring Factory commenced.
.. (Jan. 23).....	Printing Department commenced.
.. (Mar. 9)	First C.W.S. Creamery (Castlemahon) acquired.
.. (Mar. 16)	Death of J. T. W. Mitchell.
..	Mr. J. Shillito elected Chairman.
.. (April 24)	London Branch Coming-of-Age Celebrations.
.. (June).....	Durham Soap Works closed.

Record of Events in C.W.S. History.

Date.	Events.
1895 (Aug. 5)	Gothenburg Depôt opened.
.. (Oct.)	S.S. <i>Unity</i> run down and sunk in River Seine.
1896 (Jan. 2)	Architect's Department formed.
.. (April 24)	West Hartlepool Lard Refinery purchased.
.. (June 13)	Roden Estate purchased.
.. (June 26)	Middleton Jam Works commenced.
.. (July 1)	The <i>Wheat-sheaf</i> first published.
..	Denia Depôt opened.
..	Broughton Mantle, Shirt, and Underclothing Factories opened.
1897 (Feb. 10)	Northampton (Guildhall Road) Premises opened.
.. (Mar. 1)	Broughton New Tailoring Factory opened.
.. (Mar. 22)	London Tea Department New Premises opened.
.. (Aug. 7)	Sydney Depôt commenced.
.. (Sept. 11)	Committee authorised to tender for Government and Municipal Supplies.
1898 (Mar. 12)	Tobacco Factory (Manchester) purchased.
.. (April 1)	Littleborough Flannel Mill acquired.
.. (June 11)	Quarterly Meetings agree to Augmentation of Insurance Fund.
.. (June 26)	Odense Depôt opened.
.. (July 11)	Longsight Printing Works commenced.
.. (Oct. 20)	Corset Making commenced.
.. (Dec. 10)	Half-yearly Stocktakings commenced.
.. (Dec. 10)	Rules altered to extend C.W.S. Insurance Business.
1899 (June 10)	Newcastle Branch Quarterly Meeting first held at West Blandford Street.
.. (June 25)	C.W.S. Dividend rises to 4d.
.. (Dec. 16)	Rushden Boot Factory purchased.
1900 (Jan. 19)	Herning Bacon Factory purchased.
.. (April 14)	Silvertown Flour Mills opened.
1901 (April 30)	Sydney Tallow Factory purchased.
.. (July 27)	Roden Convalescent Home opened.
.. (Aug.-Nov.)	Coal Conference. C.W.S. Coal-mining recommended.
.. (Sept.)	Bute Terrace (Cardiff) Premises opened.
.. (Sept. 3)	Trales Bacon Factory commenced.
..	Tax of 4s. 2d. placed on Sugar.
1902 (April 9)	Pershore Street (Birmingham) New Premises opened, and Cycle Depôt established.
.. (April 25)	Fire at Newcastle Branch.
.. (May 1)	Work commenced at Pelaw Drug Factory.
.. (June 21)	Nugawella and Weliganga (Ceylon) Tea Estates purchased.
.. (Sept. 5)	Luton Coats Works opened.
.. (Sept.)	Work commenced at Pelaw Cabinet Factory.
.. (Nov. 1)	Launch of S.S. <i>Unity</i> (II.).
1903 (June 20)	Trafford Wharf and land purchased.
.. (July 1)	Leicester Hosiery Factory taken over.
.. (Oct. 24)	Launch of S.S. <i>Fraternity</i> .

Record of Events in C.W.S. History.

Date.	Events.
904	London Brushmaking transferred to Leeds.
„ (Jan. 25).....	Employés start Thrift Fund.
„ (Feb. 20).....	Marden Fruit Farm purchased.
„ (April 18).....	New Drapery Buildings (Manchester) opened.
„ (June 20)	Brislington Butter Factory commenced.
„ (June 20)	C.W.S. Committee report against buying Collieries. Coal Department re-organised.
„ (July 1)	Huddersfield Brush Factory taken over.
„	Collective Life Assurance instituted by C.I.S.
„	Silvertown Grocery Productive Factory built.
1905 (Feb. 15).....	Weaving commenced at Bury.
„ (June 17)	Special Committee on C.W.S. Constitution appointed.
„ (July 3)	Desborough Corset Factory opened.
„ (Sept. 5)	Esbjerg Depôt opened.
„ (Oct. 26)	Launch of S.S. <i>New Pioneer</i> .
1906 (Jan. 1)	Rochdale Flour Mill taken over.
„ (Mar. 31)	Star Mill (Oldham) taken over.
„ (April 28)	Sun Flour Mill bought.
„ (May 16).....	Broad Quay (Bristol) Premises opened.
„ (July 21).....	Report of Special Committee adopted. Unification of General and Branch Committees.
„ (Oct. 11 to Nov. 23)	“ Soap Trust ” Agitation.
„ (Dec.)	East Coast Shipping Department closed.
„ (Dec. 15).....	Land and Buildings Purchased for Leeds New Brush Works.
1907	Output of C.W.S. Soap increased by one-third over 1906.
„ ..	C.W.S. House - building Scheme (Bank Advances — instituted 1897, suspended 1901) re-opened.
„ (June 15).....	Grants by Committee to Employés' Thrift Fund approved.
„ (Aug.)	Minimum Wage extended to all Adult Male Employés.
„ (Sept. 14)	Mitchell Memorial Hall opened.
„ (Oct. 1)	Huddersfield New Saleroom opened.
„ (Nov. 9)	Special Insurance Conference at Middlesbrough. C.W.S. urged to take action.
1908 (Feb. 4)	Huthwaite Hosiery Factory commenced.
„ (May 18).....	Silvertown Soap Works opened.
„ (June 29)	Keighley Ironworks, Dudley Bucket and Fender Works, and Birtley Tinplate Works taken over.
„	Sugar Tax Reduced to 1s. 10d.
1909 (Jan. 16)	Irish Creamery Conference. C.W.S. agree to transfer Creameries.
„ (Feb. 15).....	Dunston-on-Tyne Soap Works opened.
„ (Feb. 22).....	Pontefract Fellmongering commenced.
„ (April 5)	Leicester Printing Works commenced.
1910 (April)	Individual Deposits accepted by C.W.S. Bank.
„ (April 27)	Avonmouth Flour Mill opened.
„ (July 19).....	Leman Street (London) Extensions opened.
„ (Dec. 17).....	Special Meetings endorse Committee's policy on Insurance.

Record of Events in C.W.S. History.

Date.	Events.
1911 (Oct. 18)	Hearing of the case Mashro' Equitable Co-operative Society Limited v. Lever Bros. Limited and Benjamin Brooks and Co. Limited. C.W.S. defends. Judgment for defendants.
.. (Dec. 1)	Rosedale Paint Works commenced.
1912 (Feb. 29 to Mar. 2)	Plaintiffs' Appeal in Soap Case dismissed.
.. (Mar. 16)	Land Bought for Leeds Boot and Shoe Works.
.. (July 8)	C.W.S. Health Insurance Section formed.
.. (Aug. 6)	Wisbech Estate purchased.
.. (Aug. 12).....	Radeliffe Weaving Shed commenced.
.. (Dec. 21).....	Transfer of Co-operative Insurance Society agreed to by C.W.S. Quarterly Meetings.
.. (Dec. 21).....	Delegates recommend Adoption of Minimum Wage for Girl and Women Workers on the "Congress" Scale.
1913 (Jan. 20).....	Sheffield Shirt Factory opened.
..	Denmark (Ceylon) Tea Estate purchased.
..	Lower Barcaple and Wisshall (Ceylon) Tea Estates purchased.
.. (Sept. 13)	Clitheroo Estates purchased.
.. (Sept. 13 & 20).	The Society celebrates its Jubilee.
.. (Sept. 26)	First Food Ship (S.S. <i>Hare</i>) left Ship Canal for Dublin.
..	Depôt at Makene (Sierra Leone) established.
1914	South Wynaad (Southern India) Tea Estates purchased.
..	Depôt at Accra (Gold Coast) established.
..	Freetown (Sierra Leone) Trading Store opened.
1915 (Feb. 12).....	John Shillito (Chairman) died.
.. (Mar. 5)	Mr. T. Tweddell appointed Chairman.
.. (Mar. 5)	Mr. T. Killon appointed Vice-Chairman.
.. (July 1)	Halifax Flour Mill taken over.
.. (July 1)	Sowerby Bridge Flour Mill taken over.
.. (July 1)	Colne Vale Flour Mill taken over.
.. (July 1)	Unity Cutlery Society taken over.
.. (July 1)	Federated Cutlers taken over.



LIST OF TELEGRAPHIC ADDRESSES.

- ARMAGH DEPÔT: "WHOLESALE, ARMAGH."
AVONMOUTH FLOUR MILL: "WHOLESALE, AVONMOUTH."
BATLEY WOOLLEN MILL: "WHOLESALE, BATLEY."
BEESTON HIDE & SKIN DEPARTMENT: "WHOLESALE, BEESTON, NOTTS."
BIRMINGHAM CYCLE DEPÔT: "CO-OPERATE, BIRMINGHAM."
BIRMINGHAM SALEROOM: "CO-OPERATE, BIRMINGHAM."
BIRTLEY TINPLATE WORKS: "WHOLESALE, BIRTLEY."
BOSTON DEPÔT: "WHOLESALE, BOSTON."
BLACKBURN SALEROOM: "WHOLESALE, BLACKBURN."
BRISLINGTON BUTTER FACTORY: "FACTORY, BRISLINGTON."
BRISTOL DEPÔT: "WHOLESALE, BRISTOL."
BROUGHTON CABINET FACTORY: "CO-OPERATOR, MANCHESTER."
BROUGHTON SHIRT, UNDERCLOTHING, AND MANTLE FACTORY:
"JACKETS, MANCHESTER."
BROUGHTON TAILORING FACTORY: "TAILORING, MANCHESTER."
BURY WEAVING SHED: "WHOLESALE, BURY."
CARDIFF SALEROOM: "WHOLESALE, CARDIFF."
CARDIFF CO-OPERATIVE INSURANCE SOCIETY: "COLLECTIVE, CARDIFF."
CENTRAL, MANCHESTER: "WHOLESALE, MANCHESTER."
COLDHAM (PERCIVAL HOUSE FARM), CAMBS.: "WHOLESALE, COLDHAM,
FRIDAY BRIDGE."
CORK DEPÔT: "WHOLESALE, CORK."
CRUMPSALL WORKS: "BISCUIT, MANCHESTER."
DESBORO' CORSET FACTORY: "WHOLESALE, DESBORO'."
DUDLEY BUCKET WORKS: "WHOLESALE, DUDLEY."
DUNSTON-ON-TYNE SOAP WORKS: "SOAP, DUNSTON-ON-TYNE."
DUNSTON-ON-TYNE CORN MILL: "WHOLESALE, GATESHEAD."
GOOLE DEPÔT: "WHOLESALE, GOOLE."
HALIFAX FLOUR MILL: "FLOUR, HALIFAX."
HARTLEPOOL LARD REFINERY: "WHOLESALE, WEST HARTLEPOOL."
HECKMONDWIKE SHOE WORKS: "WHOLESALE, HECKMONDWIKE."
HUDDERSFIELD SALEROOM: "WHOLESALE, HUDDERSFIELD."
HULL BACON: "WHOLESALE, HULL."
HUTHWAITE HOSIERY FACTORY: "WHOLESALE, HUTHWAITE."
IRLAM SOAP WORKS: "WHOLESALE, CADISHEAD."
JERSEY DEPÔT: "WHOLESALE, JERSEY."
KEIGHLEY IRONWORKS: "WHOLESALE, KEIGHLEY."
LEEDS BRUSH FACTORY: "BROOMS, LEEDS."
LEEDS READY-MADES FACTORY: "SOCIETY, LEEDS."
LEEDS SHOE WORKS: "SYSTEM, LEEDS."
LEEDS SALE AND SAMPLE ROOMS: "WHOLESALE, LEEDS."
LEEDS HIDE AND SKIN DEPARTMENT: "SKINS, LEEDS."
LEICESTER PRINTING WORKS: "TYPOGRAPHY, LEICESTER."
LEICESTER SHOE WORKS: "WHOLESALE, LEICESTER."
LIMERICK DEPÔT: "WHOLESALE, LIMERICK."
LIVERPOOL OFFICE AND WAREHOUSE: "WHOLESALE, LIVERPOOL."

LIST OF TELEGRAPHIC ADDRESSES—*continued.*

- LONDON BRANCH: "WHOLESALE (ALD.*), LONDON."
 LONDON TEA DEPARTMENT: "LOOMIGER (ALD.*), LONDON."
 LONDON CO-OPERATIVE INSURANCE SOCIETY: "CENTRICAL, WESTCENT,
 LONDON."
 LONGBRIGHT PRINTING WORKS: "TYPOGRAPHY, MANCHESTER."
 LONGTON CROCKERY DEPÔT: "WHOLESALE, LONGTON (STAFFS)."
 LUTON COCOA WORKS: "WHOLESALE, LUTON."
 MANCHESTER CENTRAL: "WHOLESALE, MANCHESTER."
 MANCHESTER CO-OPERATIVE INSURANCE SOCIETY: "COLLECTIVE,
 MANCHESTER."
 MANCHESTER HIDE AND SKIN DEPARTMENT: "SKINS, MANCHESTER."
 MANCHESTER SUN MILL: "SUNLIKE, MANCHESTER."
 MANCHESTER TOBACCO FACTORY: "TOBACCO, MANCHESTER."
 MARDEN FRUIT FARM: "WHOLESALE, MARDEN, HEREFORD."
 MIDDLETON PRESERVE WORKS: "WHOLESALE, MIDDLETON
 JUNCTION."
 NEWCASTLE BRANCH: "WHOLESALE, NEWCASTLE-ON-TYNE."
 NEWCASTLE CO-OPERATIVE INSURANCE SOCIETY: "COLLECTIVE,
 NEWCASTLE."
 NEWCASTLE BRANCH, PELAW: "WHOLESALE, BILL-QUAY."
 NEWCASTLE BRANCH, CATTLE DEPARTMENT: "KYLOE, NEWCASTLE."
 NEWCASTLE BRANCH, GREENGROCERY (STOWELL STREET): "LOYALTY,
 NEWCASTLE."
 NORTHAMPTON SALEROOM: "WHOLESALE, NORTHAMPTON."
 NOTTINGHAM SALEROOM: "WHOLESALE, NOTTINGHAM."
 OLDHAM STAR MILL: "STAR, OLDHAM."
 PONTEFRACT FELLMONGERING: "WHOLESALE, PONTEFRACT."
 RADCLIFFE WEAVING SHED: "WHOLESALE, RADCLIFFE."
 ROCHDALE PAINT WORKS: "WHOLESALE, ROCHDALE."
 RODEN CONVALESCENT HOME: "MATRON, WHOLESALE, RODEN."
 RODEN ESTATE: "WHOLESALE, RODEN."
 RUSHDEN BOOT WORKS: "WHOLESALE, RUSHDEN."
 SHEFFIELD OVERALL FACTORY: "OVERALLS, SHEFFIELD."
 SILVERTOWN FLOUR MILL: "CO-OPERATIF (SILVER.*), LONDON."
 SILVERTOWN PRODUCTIVE: "PRODUCTIVO (SILVER.*), LONDON."
 SILVERTOWN SOAP WORKS: "OPERSAPO (SILVER.*), LONDON."
 SLAITHWAITE FLOUR MILL: "SNOWFLAKE, SLAITHWAITE."
 SOWERBY BRIDGE FLOUR MILL: "WHOLESALE, SOWERBY BRIDGE."
 TRALEE BACON FACTORY: "BACON, TRALEE."
 TRALEE DEPÔT: "WHOLESALE, TRALEE."
 WISBECH FRUIT DEPÔT: "WHOLESALE, WISBECH."

*The words "Ald." and "Silver." being indicator words are transmitted free.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST MEMBERS OF GENERAL COMMITTEE.

Name.	Nominating Society.	Elected.	Retired.
•A. Greenwood	Rochdale	1864 March....	1874 August.
†Councillor Smithies ..	Rochdale	1864 March....	1869 May.
§James Dyson	Manchester	1864 March....	1867 May.
John Hilton	Middleton	1864 March....	1868 Nov.
Charles Howarth	Heywood	1864 March	1866 October.
J. Neild	Mossley	{ 1864 March	1865 Nov.
		{ 1867 Nov.	1868 Nov.
Thomas Cheetham....	Rochdale	1864 March	1865 Nov.
•James Crabtree	Heckmondwike ..	{ 1865 Nov.	1874 May.
		{ 1885 Dec.	1886 March.
		{ 1886 June	1889 Dec.
W. Nuttall	Oldham	{ 1865 Nov.	1866 Feb.
		{ 1876 June	1877 Dec.
John Thomasson	Oldham	1866 May	1869 Nov.
Edward Hooson	Manchester	1866 May	1869 Dec.
§E. Longfield	Manchester	1867 May	1867 Nov.
Isaiah Lee	Oldham	1867 Nov.	1868 Nov.
†J. M. Percival	Manchester	{ 1868 Feb.	1868 May.
		{ 1870 Feb.	1872 August.
		{ 1876 March	1882 June.
§D. Baxter.....	Manchester	1868 May	1871 May.
J. Swindles	Hyde	1868 Nov.	1869 Nov.
T. Sutcliffe	Todmorden	1868 Nov.	1869 Nov.
‡James C. Fox	Manchester	1868 Nov.	1871 May.
W. Marcroft.....	Oldham	1869 May	1871 May.
•§J. T. W. Mitchell	Rochdale	1869 Nov.	1895 March.
Thomas Pearson.....	Eccles	1869 Nov.	1871 Nov.
R. Holgate	Over Darwen	1869 Nov.	1870 Nov.
A. Mitchell	Rochdale	1870 August ..	1870 Nov.
•John Shillito	Halifax.....	{ 1870 Nov.	1871 August.
		{ 1883 Dec.	1915 Feb.
W. Moore.....	Batley Carr	1870 Nov.	1871 August.
‡Titus Hall	Bradford	{ 1871 May	1874 Dec.
		{ 1877 June	1885 Dec.
B. Hague	Barnsley	{ 1871 May	1873 May.
		{ 1874 Dec.	1884 Sept.
Thomas Shorrocks....	Over Darwen	1871 May	1871 Nov.

PAST MEMBERS OF GENERAL COMMITTEE—continued.

Name.	Nominating Society.	Elected.	Retired.
† R. Allen	Oldham	1871 August ..	1877 April.
Job Whiteley	Halifax	1871 August ..	1872 Feb.
		1873 Feb.	1874 Feb.
† Thomas Hayes	Fallsworth	1871 Nov.	1873 August.
Jonathan Fishwick ...	Bolton	1871 Nov.	1872 Feb.
J. Thorpe	Halifax	1872 Feb.	1873 Feb.
† W. Johnson	Bolton	1872 Feb.	1876 June.
		1877 June	1885 March.
† H. Whitley	Manchester	1872 August ..	1874 Feb.
		1874 May	1876 March.
J. Butcher	Banbury	1873 May	1873 August.
H. Atkinson.....	Blaydon-on-Tyne ..	1873 August ..	1874 Dec.
William Bates.....	Ecoles	1873 August ..	1907 June.
J. F. Brearley	Oldham	1874 Feb.	1874 Dec.
Robert Cooper.....	Accrington	1874 Feb.	1876 June.
H. Jackson	Halifax	1874 Dec.	1876 June.
J. Pickersgill	Batley Carr	1874 Dec.	1877 March.
W. Barnett	Macclesfield.....	1874 Dec.	1882 Sept.
John Stansfield	Heckmondwike	1874 Dec.	1898 June.
Thomas Bland	Huddersfield	1874 Dec.	1907 March.
S. Lever	Bacup	1876 Sept.	1885 Sept.
		1886 March....	1888 May.
F. R. Stephenson ...	Halifax	1876 Sept.	1877 March.
Thomas Hind	Leicester	1877 June	1912 October.
R. Whittle	Crewe	1877 Dec.	1886 March.
† Thos. Swann	Masboro'	1882 Sept.	1899 Feb.
E. Hibbert	Fallsworth	1882 Sept.	1895 June.
John Lord	Accrington	1883 Nov.	1907 Sept.
Joseph Mc.Nab	Hyde	1883 Dec.	1886 March.
Alfred North	Batley	1883 Dec.	1906 August.
James Hilton	Oldham	1884 Sept.	1890 January.
James Lownds	Ashton-under-Lyne..	1885 March ...	1895 July.
Samuel Taylor	Bolton	1885 Sept.	1891 Dec.
William P. Hemm....	Nottingham	1888 Sept.	1889 August.
Amos Scotton	Derby	1890 June	1904 October.
James Fairclough ...	Barnsley	1895 Sept.	1911 June.

* Held Office as President.
 † Held Office as Secretary.

‡ Held Office as Secretary and Treasurer.
 § Held Office as Treasurer.

• PAST MEMBERS OF NEWCASTLE BRANCH COMMITTEE.

Name.	Nominating Society.	Elected.	Retired.
Ephraim Gilchrist	Wallsend	1873 Oct.	1874 Jan.
George Dover	Chester-le-Street . . .	1874 Dec.	1877 Sept.
Humphrey Atkinson . . .	Blaydon-on-Tyne . . .	1874 Dec.	1879 May.
† Joseph Patterson	West Cramlington . . .	1874 Dec.	1877 Sept.
John Steel	Newcastle-on-Tyne . . .	1874 Dec.	1876 Sept.
William Green	Durham	1874 Dec.	1891 Sept.
Thomas Pinkney	Newbottle	1874 Dec.	1875 March.
Richard Thomson	Sunderland	1874 Dec.	1893 Sept.
† John Thirlaway	Gateshead	1876 Dec.	1892 May.
William Robinson	Shotley Bridge	1877 Sept.	1884 June.
William J. Howat	Newcastle-on-Tyne . . .	1877 Dec.	1883 Dec.
George Scott	Newbottle	1879 May	1893 Dec.
J. Atkinson	Wallsend	1883 Dec.	1890 May.
George Fryer	Cramlington	1883 Dec.	1887 Dec.
Matthew Bates	Blaydon	1884 June	1893 June.
Robt. Gibson	Newcastle-on-Tyne . . .	1890 Sept.	1910 Sept.
George Binney	Durham	1891 Dec.	1905 May.
Robert Irving	Carlisle	1892 June	1904 August.
Thomas Rule	Gateshead	1893 June	1903 June.
William Stoker	Seaton Delaval	1893 Sept.	1902 July.
W. D. Graham	Jarrow and Hebburn . . .	1893 Dec.	1914 Dec.
Joseph Warwick	North Shields	1903 June	1912 Dec.
F. A. Ciappessoni	Cleator Moor	1904 Dec.	1912 Feb.

• PAST MEMBERS OF LONDON BRANCH COMMITTEE.

Name.	Nominating Society.	Elected.	Retired.
J. Dufrant	Arundel	1874 Dec.	1875 Dec.
John Green	Woolwich	1874 Dec.	1876 Dec.
† Thomas Fowe	Buckfastleigh	1874 Dec.	1878 March.
T. E. Webb	Battersea	1874 Dec.	1896 Dec.
J. Clay	Gloucester	1874 Dec.	1901 Oct.
H. Pumphrey	Lewes	1874 Dec.	1907 March.
Geo. Hines	Ipswich	1874 Dec.	1907 June.
† William Strawn	Sheerness	1875 Dec.	1882 March.
Frederick Lamb	Banbury	1876 Dec.	1888 Dec.
J. F. Goodey	Colchester	1878 March	1885 June.
F. A. Williams	Reading	1889 March	1910 Oct.
G. Sutherland	Reading	1882 June	1886 Sept.
G. Sutherland	Woolwich	1883 Dec.	1904 Oct.
Geo. Hawkins	Oxford	1885 June	1907 March.
J. J. B. Beach	Colchester	1886 Dec.	1888 Dec.
R. H. Tutt	Hastings	1897 March	1904 Feb.
W. H. Brown	Newport	1902 Sept.	1907 April.
A. Deans	Woolwich	1905 March	1915 Jan.

* Newcastle and London Branch Committees constituted December, 1874.

† Held Office as Secretary.

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

MEMBERS OF GENERAL, AND NEWCASTLE AND
LONDON BRANCH COMMITTEES WHO HAVE
DIED DURING TIME OF OFFICE.

Name.	Nominating Society.	Date of Death.
GENERAL.		
Edward Hooson	Manchester	December 11th, 1899.
Robert Allen	Oldham	April 2nd, 1877.
Richard Whittle	Crowe	March 6th, 1886.
Samuel Lever	Bacup	May 18th, 1888.
William P. Hemm	Nottingham	August 21st, 1889.
James Hilton	Oldham	January 18th, 1890.
Samuel Taylor	Bolton	December 15th, 1891.
J. T. W. Mitchell	Rochdale	March 16th, 1895.
E. Hibbert	Failsworth	June 25th, 1895.
James Lownds	Ashton-under-Lyne ..	July 27th, 1895.
Thos. Swann	Masboro'	February 15th, 1899.
Amos Scotton	Derby	October 2nd, 1904.
Alfred North	Batley	August 14th, 1905.
James Fairclough	Barnsley	June 11th, 1911.
Thomas Hind	Leicester	October 26th, 1912.
John Shillito	Halifax	February 12th, 1915.
NEWCASTLE.		
J. Atkinson	Wallsend	May 25th, 1890.
William Green	Durham	September 9th, 1891.
John Thirlaway	Gateshead	May 1st, 1892.
William Stoker	Seaton Delaval	July 4th, 1902.
Robert Irving	Carlisle	August 22nd, 1904.
George Binney	Durham	May 5th, 1905.
F. A. Ciappasoni	Cleator Moor	February 20th, 1912.
Joseph Warwick	North Shields	December 6th, 1912.
W. D. Graham	Jarrow and Hebburn ..	December 30th, 1914.
LONDON.		
J. J. B. Beach	Colchester	December 21st, 1888.
T. E. Webb	Battersea	December 2nd, 1896.
J. Clay	Gloucester	October 25th, 1901.
R. H. Tutt	Hastings	February 20th, 1904.
G. Sutherland	Woolwich	October 17th, 1904.
W. H. Brown	Newport	April 20th, 1907.
J. F. Goodey	Colchester	October 5th, 1910.
A. Deans	Woolwich	January 8th, 1915.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST AUDITORS.

Name.	Nominating Society.	Elected.	Retired.
D. Baxter.....	Manchester	1864 March	1868 May.
J. Hankinson	Preston.....	1864 May	1865 May.
E. Longfield	Manchester	1865 May	1867 May.
James White	Manchester	1867 May	1881 Sept.
W. Nuttall	Oldham	1868 May	1868 Nov.
		1873 Nov.....	1874 May.
A. Howard	Rochdale	1868 Nov.....	1870 May.
R. Taylor	Oldham	1870 May	1873 May.
		1873 Nov.....	1875 Feb.
J. C. Fox	Manchester	1872 May	1876 Sept.
		1876 Dec.....	1877 Sept.
H. C. Pingstone	Manchester	1872 May	1872 Nov.
W. Barnett	Macclesfield	1872 Nov.....	1873 Nov.
W. Grimshaw	Eccles	1873 May	1874 May.
J. Leach	Rochdale	1874 May	1878 June.
J. Odgers	Manchester	1874 May	1874 Sept.
J. M. Percival	Manchester	1875 March	1876 March.
W. Appleby	Manchester	1876 March	1888 Sept.
J. D. Kershaw	Oldham	1876 Oct.	1885 Sept.
James Kershaw	Rochdale	1878 June.....	1878 Sept.
W. Nuttall	Eccles	1879 March	1879 June.
T. Whitworth	Rochdale	1881 Dec.....	1885 June.
J. E. Lord	Rochdale	1885 Dec.....	1910 April.
Isaac Haigh.....	Barnsley	1888 August....	1903 Feb.
P. G. Redfearn	Birstall	1910 Sept.	1912 Sept.

PAST SCRUTINEER.

Name.	Nominating Society.	Elected	Retired.
F. Hardern	Oldham	1890 Sept.	1913 Sept.

STATISTICS

SHOWING THE
PROGRESS OF

THE CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.

PROGRESS FROM COMMENCEMENT IN MARCH, 1864, TO DEC., 1914.

YEAR ENDED	£5 Shares taken up.	No. of Members belonging to our Shareholders.	CAPITAL.					
			Shares.	Loans and Deposits.	Trade and Bank Reserve Fund.	Insurance Fund.	Reserved Balances.	Total.
			£	£	£	£	£	£
October, 1864 (30 weeks).....	..	18,337	2,455	Included	..	..	..	2,455
" 1865 .....	..	24,005	7,182	in	..	..	..	7,182
" 1866 .....	..	31,030	10,968	Shares.	82	..	..	11,060
January, 1868 (65 weeks).....	..	59,849	11,276	14,355	682	..	..	26,813
" 1869 .....	..	74,737	14,888	16,059	1,115	..	..	32,062
" 1870 .....	..	79,245	16,556	22,822	1,280	..	..	40,568
" 1871 (53 weeks).....	..	89,880	19,015	22,323	2,896	..	..	44,164
" 1872	5,585	114,588	24,410	25,768	..	..	..	52,088
" 1873	6,949	134,976	31,852	112,589	2,916	..	..	146,857
" 1874	13,899	168,985	48,126	147,940	1,613	..	..	200,044
" 1875	17,526	198,608	60,990	198,594	5,373	..	..	263,259
" 1876	22,254	249,516	78,249	286,614	8,910	..	..	379,607
" 1877 (53 weeks).....	24,717	276,522	94,590	299,267	12,631	..	634	417,966
" 1878	24,979	274,649	108,091	297,596	14,554	..	788	418,536
" 1879	28,206	306,161	117,657	291,989	16,245	..	1,146	442,114
" 1880	30,688	331,625	130,615	321,670	25,240	..	1,095	494,280
December, 1881	34,361	367,973	146,061	361,805	38,422	..	1,661	555,364
" 1882	38,643	404,006	156,052	386,894	48,922	..	2,489	632,046
" 1883	41,783	438,151	171,940	455,579	60,757	..	2,945	682,208
" 1884 (53 weeks)	45,099	459,754	186,692	485,579	20,447	..	3,214	691,161
" 1885	51,090	507,772	207,080	494,840	25,126	..	3,614	761,359
" 1886	58,612	558,104	234,112	524,781	31,094	..	4,064	841,175
" 1887	64,475	604,800	270,679	567,527	37,765	..	4,408	944,379
" 1888	67,704	634,196	300,953	590,091	39,095	..	4,866	1,017,042
" 1889	72,399	679,336	313,588	648,134	51,189	..	5,328	1,116,085
" 1890	92,572	731,316	343,218	722,321	58,368	..	5,917	1,261,685
" .....	..	..	434,017	824,374	48,549	..	11,696	1,474,466

December, 1891	160,022	761,269	475,966	900,752	63,165	190,115	15,469	1,696,397
"	112,389	634,149	628,512	995,471	56,301	215,534	17,827	1,741,645
"	131,555	673,695	670,149	917,493	55,813	340,884	14,973	1,779,261
"	137,311	910,104	698,496	972,898	87,266	589,978	52,498	1,991,108
"	132,689	980,988	638,541	1,092,070	64,254	392,603	13,050	2,039,375
"	142,676	993,554	693,656	1,195,495	97,852	519,479	30,161	2,316,042
"	151,692	1,043,564	728,749	1,264,319	109,893	550,747	39,623	2,472,323
"	161,720	1,118,158	776,536	1,307,182	132,460	362,630	34,302	2,632,040
"	170,928	1,179,609	821,224	1,372,541	193,104	415,890	30,942	2,829,591
"	182,810	1,240,091	898,791	1,464,163	257,056	447,260	31,545	3,147,245
"	196,556	1,315,285	946,944	1,564,765	305,122	477,904	39,304	3,416,049
"	208,299	1,392,869	1,006,894	1,701,932	342,168	446,757	4,915	3,592,609
"	216,249	1,445,069	1,045,069	1,971,026	357,506	461,496	13,700	3,737,548
"	227,454	1,494,145	1,196,703	1,960,352	313,413	516,949	11,739	3,939,175
"	270,266	1,636,527	1,307,941	2,122,681	323,095	639,545	9,371	4,294,333
"	267,315	1,703,554	1,369,336	2,581,190	375,565	639,263	12,597	4,583,943
"	303,701	1,798,235	1,476,021	2,257,912	416,573	641,375	15,909	5,097,130
"	282,164	1,845,415	1,570,792	3,081,924	477,279	692,547	16,177	5,739,750
"	341,581	1,935,517	1,657,205	3,376,733	469,022	742,281	16,395	6,181,316
"	265,297	1,991,376	1,740,519	3,481,922	529,394	794,299	10,817	6,506,641
"	272,280	2,007,776	1,930,311	4,091,472	617,292	649,070	9,446	7,297,430
"	392,394	2,160,191	1,916,151	4,607,681	713,393	910,236	8,023	8,023,473
"	416,260	2,272,496	2,032,054	5,082,730	811,416	977,479	15,273	8,923,417
"	432,049	2,395,460	2,130,909	5,494,263	943,355	1,064,364	119,698	9,697,289

PROGRESS FROM COMMENCEMENT IN MARCH, 1864, TO DECEMBER, 1914—continued.

YEAR ENDED	Net Sales.	Comparison with corresponding period preceding year.		DISTRIBUTIVE EXPENSES.			Net Profit.	Average Dividend per £.	ADDITIONS TO TRADE DEPT.		Dates Departments and Branches were commenced.
		Increase.	Rate per cent.	Amount.	RatonsSales				Reserve Fund.	Insurance Fund.	
					Per £.	Per £100.					
October, 1864 (30 weeks)	51,857	£	..	d. 347	s. 13	d. 307	d. 1 1/2	..	..	..
" 1865	170,754	..	..	906	15	1,868	3 3/4	..	..	..
" 1866	175,489	54,735	45 1/2	1,615	24	18 43	8	234	..	..	Tipperary.
January, 1868 (65 weeks)	891,744	112,688	51 1/2	3,185	24	18 10 1/2	3	450	..	..
" 1869	412,940	194,063	43	3,638	24	16 9 1/2	2 1/2	416	..	..	Kilmallock.
" 1870	507,217	94,977	23	4,644	24	18 5 1/2	1 1/2	542	..	..	Limerick.
" 1871 (53 weeks)	677,734	159,379	30 1/2	5,953	24	16 5 1/2	2 1/2	1,620	..	..	Newcastle. Bank.
" 1872	768,764	86,569	12 1/2	6,853	24	18 0 1/2	2 1/2	1,020	..	..	Manchester Boot and Shoe, Crumpton.
" 1873	1,153,192	394,969	61 1/2	12,811	28	22 2 1/2	2 1/2	1,848	..	..	London, Armagh, Manchester Drapery.
" 1874	1,696,950	488,818	41 1/2	21,147	3	25 10	2	922	..	..	Leicester, Cheshire, Waterford, Clonmel.
" 1875	1,964,829	397,879	20	28,436	33	28 11 1/2	2	4,461	..	..	Tralee, Durham.
" 1876	2,247,396	282,666	14 1/2	31,555	38	28 0 1/2	2 1/2	4,586	..	..	Liverpool.
" 1877 (53 weeks)	2,697,966	401,095	17 1/2	42,436	32	31 5 1/2	2 1/2	4,925	..	..	"Plover" purchased. Cork.
" 1878	2,827,052	188,897	7 1/2	43,169	32	30 6 1/2	2	5,773	..	..
" 1879	2,705,025	121,427	4 1/2	43,093	32	31 10 1/2	2 1/2	5,970	..	..	New York. Goole, Furnishing. S.S.
December, 1879 (50 weeks)	2,645,331	22,774	0 1/2	41,309	32	31 2 1/2	2 1/2	8,060	..	..	"Plover" purchased. Cork.
" 1880	3,359,681	111,282	22 1/2	47,153	33	28 2 1/2	2 1/2	10,651	..	..	Launch of S.S. "Pioneer." Rouen.
" 1881	3,674,095	234,414	7	51,306	33	28 8 1/2	2 1/2	10,651	..	..	Goole Forwarding Depôt.
" 1882	4,038,238	464,143	12 1/2	57,340	33	28 4 1/2	2 1/2	10,651	..	..	Heckmondwike. Purchase of S.S. "Cambrian."
" 1883	4,546,889	508,651	12 1/2	66,057	33	29 0 1/2	2 1/2	7,672	..	..	Copenhagen. Purchase of S.S. "Cambridge."
" 1884 (53 weeks)	4,675,371	41,042	0 1/2	70,343	34	30 1	2 1/2	8,060	..	..	Tea and Coffee Department, London.
" 1885	4,793,151	208,946	4 1/2	74,305	33	31 0	2 1/2	3,416	..	..	Purchase of S.S. "Unity."
" 1886	5,223,179	490,028	8 1/2	81,653	32	31 0	2 1/2	3,176	..	..	Hamburg. Bristol Depôt. Launch of S.S. "Progress."
" 1887	5,713,235	490,056	9 1/2	93,979	32	33 10 1/2	2 1/2	6,431	..	..	Longton Depôt. Launch of S.S. "Federation."
" 1888	6,260,074	486,839	8 1/2	106,027	4	33 10 1/2	2 1/2	7,077	..	..	Batley, Heckmondwike Currying.
" 1889 (53 weeks)	7,028,944	709,688	11 1/2	117,849	4	33 6 1/2	3 1/2	9,408	..	..	London Cocoa Department. Launch of S.S. "Equity." Batley Clothing.
" 1890	7,420,073	532,750	7 1/2	126,873	4	34 1 1/2	3 1/2	8,684	..	..	Launch of S.S. "Liberty." Leeds Clothing.

Dundee Flour Mill, Aarhus, Ladbroke
 New Works.
 Brougham Cabinet Works.
 Montreal, Briggston Clothing Factory.
 Manchester Printing, Outchamps, Irlam,
 Irish Creamerie.
 W. Hartlepool, Midholm, Roden Estate,
 Sydenham.
 Littleburn', Manchester Tobacco Factory.
 Rabbden Ribos Factory, Silvertown Corn
 Mill, Herring Bacon Factory, Oldham.
 Trade Bacon Factory, Radson Cattle-
 east House, Rydway Oil Works.
 Leasells of R.R. - Unifly, Fella.
 Luton Cocoa Works, Lanch of R.R.
 - Fraternity, Leicester Hosiery Factory.
 Bridlington Hatter Factory, Hudders-
 field and Leeds Dress Factories,
 Marham Fruit Farm, Hery Weaving
 Shed.
 Desboro' Carpet Factory, Lanch of
 R.R. - New Fashion, Edgworth.
 Rochdale Flour, Oldham Star Flour, &
 Manchester Gas Flour & Provender Mills.
 Birmingham Cycle Depot, Hathwells
 Hosiery Factory (transferred from
 Leasells), Silvertown Soap Works,
 Birley Triangle Works, Dudley
 Barchin and Feeder Works, Kingley
 Ironworks.
 Denton Soap Works, Leicester Printing
 Works, Penobtract Felt-making,
 Avonmouth Flour and Provender Mills.
 Rochdale Patent and Collier Works
 Radcliffe Weaving Shed
 Walsbrough Farms.
 West Africa, Withall (Catharine) Farm.

December, 1901	£	d.	£	d.	£	d.	£	d.	£	d.	£	d.
1901	4,766,430	1,387,387	19	22	7 1/2	143,131	21	22	125,008	24	1,145	11,702
1902	9,300,904	234,474	6	35	7 1/2	162,737	61	35	96,328	34	6,511	1,000
1903	9,358,167	235,363	54	37	9 1/2	170,910	64	37	84,135	24	117,513	7,689
1904	9,443,359	252,329	0 1/2	30	6 1/2	184,883	61	30	126,192	24	26,092	..
1905 (53 weeks)	10,141,917	516,365	5 1/2	20	4 1/2	199,513	61	20	192,765	22	37,423	10,000
1906	11,115,056	1,164,496	1 1/2	20	2 1/2	215,203	61	20	177,419	34	15,045	10,000
1907	11,295,140	805,097	7 1/2	41	4 1/2	216,477	61	41	135,561	22	8,228	..
1908	12,574,745	654,005	5 1/2	40	6 1/2	255,638	61	40	231,265	34	21,219	5,000
1909	14,313,376	1,637,627	13	20	7 1/2	279,492	61	20	585,200	4	63,568	..
1900	16,043,969	1,831,514	13 1/2	20	2 1/2	314,410	61	20	289,141	4	48,210	..
1901 (53 weeks)	17,644,882	1,448,150	8 1/2	37	1 1/2	335,182	61	37	298,321	4	27,210	..
1902	18,297,259	1,014,623	5 1/2	37	7 1/2	345,625	61	37	336,299	4	51,697	..
1903	19,323,142	926,668	5	36	7 1/2	264,216	61	36	297,204	4	4,769	..
1904	19,409,196	476,054	2 1/2	28	1 1/2	377,006	61	28	333,274	4	37,774	..
1905	20,795,469	976,273	4 1/2	28	2 1/2	366,767	61	28	304,568	4	13,691	..
1906	21,510,026	1,794,566	6 1/2	26	2 1/2	430,262	61	26	410,640	4	64,766	..
1907 (53 weeks)	24,798,566	2,089,270	9 1/2	27	2 1/2	469,101	61	27	498,271	4	67,479	..
1908	24,922,912	487,222	1 1/2	40	2 1/2	501,976	61	40	371,497	4	12,461	..
1909	25,075,328	773,066	3	40	0 1/2	518,704	61	40	549,080	4	79,549	..
1910	26,677,828	891,869	2 1/2	40	1 1/2	544,264	61	40	462,469	4	44,007	..
1911	27,292,000	1,208,157	4 1/2	41	4 1/2	576,000	61	41	579,913	4	117,994	..
1912 (53 weeks)	28,732,154	1,693,094	6 1/2	40	5 1/2	601,884	61	40	613,007	4	101,184	..
1913	31,371,476	1,284,000	6 1/2	39	4 1/2	618,220	61	39	638,119	4	86,205	..
1914	34,319,314	2,508,597	11 1/2	36	6 1/2	667,428	61	36	640,029	5	165,600	..
	344,689,273	..	..	27	6	3,265,271	3	27	3,136,444	3	113,431	..

* Increase. † From. ‡ From Disposal of Profit Account.

RESERVE FUND

Dr. TRADE DEPARTMENT FROM

Deductions from Reserve Fund—	£
Subscriptions and Donations to Charitable and other Objects.....	128,795
Investments Written off: Bank Department	18,259
" " Trade Department	10,660
Insurance Fund	6,000
Land and Buildings Account—Depreciation, Special	1,148
Fixtures " " "	852
Celebration Dinner: Opening Warehouse, Balloon Street	56
Newcastle Formation Expenses	16
21st Anniversary Commemoration Expenses, Manchester	2,017
Jubilee Celebration Expenses	36,792
Expenses incurred in West Africa	9,753
Sprinklers Account—Amount written off to date	81,250
	295,598

RESERVE FUND, December 26th, 1914:—

Investments—

Manchester Ship Canal Company, 2,000 Ordinary Shares of £10 each.....	£20,000
Gilsland Convalescent Home, 7,500 Shares of £1 each	7,500
British Cotton Growing Association, 5,500 Shares of £1 each	5,500
North-Western Co-operative Convalescent Homes Association	8,000
	41,000

Balance—

As per Balance Sheet, December 26th, 1914	759,371
As per proposed Disposal of Profit Account	78,852
	838,223
	£1,174,821

ACCOUNT.

COMMENCEMENT OF SOCIETY.

Cr.

Additions to Reserve Fund—	£
From Disposal of Profit Account, as per page 220—Net	1,122,444
Balance—Sale of Properties:—	
Strawberry Estate, Newcastle	£1,953
Land, Liverpool	718
Rosedale	11
South Shields	96
Newhall	418
Durham	376
Gorton	10,923
Calais	319
Steamships	10,621
Tipperary.....	450
Land, Shillingstone	100
Rochdale	40
	26,090
Balance—Sale of Shares—New Telephone Company.....	44
" Share Investment—Lancashire and Yorkshire Productive Society.	60
" Sale of part Shares—Co-operative Printing Society	63
" Share Investment—Leicester Hosiery Society.....	76
" " " Star and Rochdale Corn Mills.....	14
" " " Keighley Ironworks	55
Dividend on Debts, previously written off	812
Balances, Shares, Loans, &c., Accounts	232
Bonus to Employés: Differences between Amounts Provided and actually Paid	311
Dividend on Sales to Employés	408
Interest on Manchester Ship Canal Shares	1,515
Transfer from Reserve Balances	6,772
	£1,174,521

SOCIETY LIMITED.
STREET, MANCHESTER.

Act, 1893, 36 and 37 Vict., c. 39.

YEAR ENDED 26th DECEMBER, 1914
above Act).

EFFECTS, AS AT 26th DECEMBER, 1914.

Trade Department—		£	s.	d.		
Value of Stock in Trade		3,175,369	3	6		
Buildings, Fixtures, and Land—(used in trade)		1,000,944	13	1		
Four Steamships (used in trade) (Written off)						
INVESTMENTS AND OTHER ASSETS—						
In Buildings, Fixtures, and Land	£	601,130	1	2		
In Shares of Industrial and Provident Societies	(s)	2,802	2	0		
In Shares of Companies	(s)	456	3	3		
C.W.S. Proportion of Partnership Capital, including Interest and Profits—English and Scottish Wholesale Societies		602,080	5	9		
C.W.S. Proportion of Partnership Capital—Co-operative Insurance Society Limited—Consideration Money in respect of Shares Acquired	£107,558	13	7			
Less Premium Paid to C.I.S. Shareholders—Written off from Insurance Fund		98,954	13	7		
Additional Partnership Capital		8,604	0	0		
		7,596	0	0		
		16,000	0	0		
Interest Due		691	18	0		
Rents Due		16,691	18	0		
Expenses Stock, and Payments in Advance		1,939	11	7		
Amount Owing by Members and others at end of Year—Goods and Freights	£1,553,165	17	9			
Less Balances Accounts (see contra)		29,434	8	3		
Payments in Advance for Goods		1,523,741	9	6		
		43,918	13	4		
		2,003,129	9	6		
Bank Department—Investments and other Assets.						
On Mortgage Security	1,161,341	11	1			
On Shares and Loans	87,444	5	6			
Bills, Bonds, and Deposits	485,663	7	9			
Consols, India and Irish Land, and War Stocks	302,180	5	6			
Land and Buildings	2,312	3	3			
British Municipal Public Boards and Railway Mortgages and Stocks	2,661,411	14	7			
Colonial and Foreign Government, Municipal, and Guaranteed Railway Mortgages and Stocks	1,091,515	1	11			
Stamped Cheques	229	9	2			
Bank Balances	1,191,977	18	5			
		8,091,366	11	2		
Cash in hand and at Branches:—	Trade Dept.	Bank Dept.				
Cash in hand	£12,671	0	0	£20,837	6	4
at Branches	18,745	7	7			
	£31,416	7	7	£20,837	6	4
				34,328	13	11
(b) Exclusive of investments made from Reserve Fund (see a).						
Total		£14,622,446	13	1		

Secretary—THOS. BRODRICK, *Henlos*, near Manchester.

Society, and having examined the foregoing General Statement, and verified the same with the books correct, duly vouched, and in accordance with law.

T. J. BAYLIS, High Street, Rotherham,
T. WOOD, 40 to 46, Deansgate Arcade, Manchester,
C. J. BECKETT, 24, All Saints' Road, St Annes-on-Sea,
B. TETLOW, Victoria Buildings Grainger Street West, Newcastle-on-Tyne,
J. SMITH, "Wynbury," Orchard Road, Middlesbrough.

ACCOUNTANTS
AND
PUBLIC AUDITORS.

MANCHESTER GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
1½ Years,	January, 1876	2,586,601	26,417	0 2½	31,028	0 2½	56,487
5 "	December, 1880	8,740,658	87,603	0 2½	140,043	0 3½	70,091
5 "	" 1885	11,723,202	127,892	0 2½	157,209	0 3½	92,790
5 "	" 1890	15,511,598	180,023	0 2½	264,131	0 4	123,432
5 "	" 1895	21,956,461	279,262	0 3	339,816	0 3½	159,930
5 "	" 1900	28,186,928	374,568	0 3½	500,911	0 4½	158,537
5 "	" 1905	41,629,024	489,689	0 2½	774,698	0 4½	237,874
5 "	" 1910	56,681,416	669,406	0 2½	1,134,978	0 4½	292,133
Year,	" 1911	12,672,297	157,362	0 2½	249,347	0 4½	335,733
" (53 wks)	" 1912	13,405,352	163,759	0 2½	244,057	0 4½	319,102
"	" 1913	13,901,860	164,399	0 2½	265,597	0 4½	369,537
"	" 1914	15,292,459	167,963	0 2½	372,706	0 5½	367,572
Half Year,	June, 1915	9,006,982	90,786	0 2½	198,238	0 5½	394,745
41½ Years' Total	.....	251,294,928	2,979,129	0 2½	4,672,759	0 4½	..

MANCHESTER DRAPERY TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2½ Years,	January, 1876	211,861	11,464	1 1	2,165	0 3½	72,406
5 "	December, 1880	672,992	43,116	1 9½	* 941	0 6½	44,385
5 "	" 1885	771,588	42,913	1 1½	20,377	0 6½	44,948
5 "	" 1890	1,206,935	60,656	1 0	23,278	0 5½	64,739
5 "	" 1895	1,920,447	100,266	1 6½	48,228	0 6	106,297
5 "	" 1900	2,568,623	141,497	1 1½	86,123	0 8½	133,641
5 "	" 1905	3,315,793	196,568	1 2½	94,419	0 6½	197,267
5 "	" 1910	4,488,100	283,807	1 9½	142,912	0 7½	126,208
Year,	" 1911	1,075,460	68,414	1 9½	32,603	0 7½	126,686
" (53wks)	" 1912	1,150,807	71,126	1 9½	41,017	0 8½	140,549
"	" 1913	1,260,167	73,439	1 1½	50,283	0 9½	172,621
"	" 1914	1,341,925	76,471	1 1½	45,997	0 8½	137,691
Half Year,	June, 1915	722,689	44,753	1 9½	30,151	0 10	291,666
4½ Years' Total		20,704,791	1,214,622	1 2	621,697	..	..
Less Depreciation, October, 1877.....					4,787	..	
Leaves Net Profit					616,910	0 7½	

* Loss.

NOTE.—To December, 1880, the figures include Woollens and Ready-mades Department.
 " To June, 1906, inclusive, the figures include Desboro' Corset Factory, now separately
 " To December, 1906, " " Broughton Shirt " stated in Prod. Acc't.

MANCHESTER WOOLLENS AND READY-MADES TRADE.

Since publishing a separate Account in Balance Sheet.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.	
			Amount.	Rate per £.	Amount.	Rate per £.	(a)	(b)
2 Years, December, 1885 ..		£ 41,578	£ 2,470	s. d. 1 2½	£ 745	s. d. 0 4½	£ 5,242	£ ..
5 " " 1890 ..		120,546	8,331	1 4½	*1,196	0 2¾	11,463	..
5 " " 1895 ..		255,315	15,905	1 2½	*3,232	0 3	15,608	..
5 " " 1900 ..		622,486	35,706	1 1½	13,905	0 5½	35,978	..
5 " " 1905 ..		874,585	51,849	1 2½	16,346	0 4½	51,262	16,779
5 " " 1910 ..		1,190,500	73,678	1 2½	25,475	0 5½	63,211	31,741
Year, " " 1911 ..		252,688	13,693	1 3¾	4,569	0 3¾	71,082	33,428
" (53 wks) " 1912 ..		295,112	19,322	1 4	5,508	0 4½	72,219	34,720
" " " 1913 ..		325,775	20,983	1 3¾	14,261	0 10½	82,091	47,819
" " " 1914 ..		362,908	22,754	1 3	13,188	0 8¾	76,736	47,640
Half Year, June, 1915 ..		218,374	13,454	1 2¾	7,412	0 8½	61,846	44,280
3½ Years' Total....		4,539,867	283,645	1 2¾	96,881	0 5	..	..

* Loss. (a) Woollens and Ready-mades and Outfitting. (b) Linings and Dyed Goods.
NOTE.—To June, 1895, inclusive, the Results and Stocks include Broughton Clothing Factory.

MANCHESTER BOOT AND SHOE TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
2½ Years, January, 1876		£ 96,648	£ 2,659	s. d. 0 6½	£ 1,524	s. d. 0 3¾	£ 7,711
5 " December, 1880		292,347	10,500	0 8½	3,646	0 2¾	11,484
5 " " 1885		439,388	14,703	0 8	6,330	0 3¾	16,074
5 " " 1890		738,251	24,180	0 7¾	17,519	0 5¾	32,035
5 " " 1895		1,175,301	48,031	0 9½	18,957	0 3¾	56,302
5 " " 1900		1,493,428	59,448	0 9½	30,468	0 4½	62,178
5 " " 1905		1,859,595	70,983	0 9½	31,182	0 4	63,144
5 " " 1910		2,299,318	91,335	0 9½	37,121	0 3¾	80,190
Year, " " 1911		469,916	21,392	0 10½	5,173	0 2¾	85,715
" (53 wks) " 1912		528,832	22,600	0 10½	8,776	0 3¾	88,509
" " " 1913		588,661	23,068	0 10½	9,546	0 4½	99,361
" " " 1914		643,620	24,007	0 8½	14,480	0 5¾	96,925
Half Year, June, 1915		403,915	12,440	0 7¾	12,717	0 7½	60,263
4½ Years' Total		10,979,850	425,346	0 9½	197,419	0 4½	..

MANCHESTER FURNISHING TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end. (a)
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
4½ Years, December, 1880		81,286	4,999	1 3½	617	0 1½	4,907
8 " " 1886		184,218	9,264	1 0½	2,979	0 3	6,917
8 " " 1890		439,280	21,260	0 11½	6,408	0 3½	12,380
8 " " 1896		781,808	41,130	1 0½	6,587	0 3	19,974
8 " " 1900		1,817,664	66,372	0 11½	23,628	0 4½	27,617
8 " " 1906		1,639,436	80,985	0 11½	22,300	0 3½	26,288
8 " " 1910		2,030,974	105,136	1 0½	23,267	0 3½	31,064
Year, " 1911		471,296	28,215	1 3½	2,029	0 1	21,739
" (53 wks) " 1912		499,051	30,793	1 2½	2,019	0 6½	24,387
" " 1913		566,713	31,026	1 1½	8,774	0 3½	41,346
" " 1914		668,620	31,754	1 1½	4,523	0 1½	60,026
Half Year, June, 1915		304,163	16,006	1 0½	4,760	0 8½	44,500
39 Years' Total		8,874,794	465,863	1 0½	107,881	0 3½	..

NOTE.—From March, 1893, to June, 1896, inclusive, the Results and Stocks include Broughton Cabinet Works.

(a) Excludes Longton Stock. MEMO.—In Balance Sheet Longton Stocks included with Manchester Furnishing Stocks.

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
5 Years,	December, 1880	2,582,396	88,033	0 3½	23,708	0 2½	44,398
5 "	" " 1885	4,237,286	53,274	0 3	55,386	0 3½	53,546
5 "	" " 1890	5,217,881	70,760	0 3½	98,880	0 4½	42,136
5 "	" " 1895	7,761,473	104,141	0 3½	155,711	0 4½	46,719
5 "	" " 1900	10,795,105	169,596	0 3½	185,269	0 4	87,591
5 "	" " 1905	14,933,269	210,120	0 3½	182,038	0 2½	74,788
5 "	" " 1910	17,219,382	258,841	0 3½	306,296	0 4½	115,499
Year,	" " 1911	3,711,452	54,989	0 3½	81,944	0 5½	138,373
" (53 wks)	" " 1912	3,825,892	57,169	0 3½	71,579	0 4½	137,296
"	" " 1913	4,040,879	59,125	0 3½	66,211	0 3½	148,091
"	" " 1914	4,811,772	60,001	0 3½	90,995	0 5	158,613
Half Year,	June, 1915	2,599,712	31,909	0 2½	56,846	0 5½	195,397
39½ Years' Total		81,236,499	1,167,958	0 3½	1,369,853	0 4	..

NOTE.—To December, 1903, the figures include Pelaw Printing, now separately stated in Productive Accounts.

NEWCASTLE BRANCH DRAPERY TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
5 Years, December, 1890	1890	284,200	10,745	0 11	5,484	0 5½	16,171
" " " 1895	1895	313,939	17,609	0 8½	21,908	0 10½	24,064
" " " 1890	1890	476,908	20,549	0 8½	37,908	0 10½	28,216
" " " 1895	1895	1,261,904	44,694	0 7½	87,256	0 10½	68,261
" " " 1900	1900	1,864,392	71,047	0 9½	84,856	0 10½	68,704
" " " 1905	1905	2,209,078	122,128	1 0½	64,196	0 6½	69,000
" " " 1910	1910	2,698,979	156,880	1 1½	69,600	0 6	68,799
Year, " 1911	1911	289,604	34,264	1 1½	15,000	0 6	57,328
" (53 wks) " 1912	1912	393,006	36,928	1 2½	16,098	0 6½	57,643
" " " 1913	1913	684,483	38,800	1 1½	19,368	0 6½	55,179
" " " 1914	1914	662,493	39,907	1 2½	15,907	0 7½	54,295
Half Year, June, 1915	1915	360,141	20,650	1 1½	14,181	0 9½	69,870
3½ Years' Total		12,688,609	622,905	0 11½	421,510	0 7½	..

NOTE.—To June, 1898, the figures include Woollens and Ready-mades Department.

" To December, 1908, the figures include Pelaw Shirt Factory, now shown in Productive Accounts with Pelaw Tailoring and Kersey Factories.

NEWCASTLE BRANCH WOOLLENS AND READY-MADES TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2½ Years, December, 1900	1900	329,631	10,361	0 7½	14,284	1 0	26,227
" " " 1905	1905	719,657	22,340	0 10½	24,608	0 8½	28,264
" " " 1910	1910	829,636	29,931	0 11½	25,372	0 10½	36,210
Year, " 1911	1911	181,659	8,974	0 11½	6,703	0 5½	26,227
" (53 wks) " 1912	1912	187,422	9,080	0 11½	8,669	0 11	28,643
" " " 1913	1913	267,330	9,976	0 11½	8,779	0 10½	44,945
" " " 1914	1914	199,683	10,388	1 0½	6,223	0 7½	41,927
Half Year, June, 1915	1915	168,613	5,075	0 11½	7,115	1 2½	34,641
17 Years' Total		2,773,603	126,073	0 10½	114,242	0 9½	..

NOTE.—To December, 1903, the figures include Pelaw Tailoring and Kersey Factories, now shown in Productive Accounts with Pelaw Shirt Factory.

NEWCASTLE BRANCH BOOT AND SHOE TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
5 Years, December, 1880	....	144,855	4,500	0 7½	2,412	0 4	5,971
5 "	" 1885	327,150	9,980	0 7½	8,276	0 6	11,319
5 "	" 1890	493,126	18,876	0 9½	7,874	0 3½	11,870
5 "	" 1895	648,887	22,443	0 8½	14,020	0 5½	20,680
5 "	" 1900	893,524	31,452	0 8½	21,199	0 5½	26,770
5 "	" 1905	1,179,541	47,466	0 9½	18,082	0 3½	29,423
5 "	" 1910	1,291,610	51,780	0 9½	23,550	0 4½	33,298
Year,	" 1911	253,922	10,787	0 10½	4,245	0 4	33,346
" (53 wks)	" 1912	263,912	10,844	0 9½	8,073	0 2½	45,992
"	" 1913	262,589	10,888	0 9½	4,811	0 4½	43,587
"	" 1914	287,230	11,069	0 9½	6,877	0 5½	41,133
Half Year, June, 1915	....	172,842	5,676	0 7½	3,588	0 4½	36,202
39½ Years' Total	.....	6,219,178	235,761	0 9	118,007	0 4½	..

NOTE.—To December, 1888, the figures include Furnishing Department.

NEWCASTLE BRANCH FURNISHING TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2 Years, December, 1890	....	138,487	6,287	0 10½	2,387	0 4½	10,474
5 "	" 1895	485,907	26,707	1 1½	6,223	0 3	16,120
5 "	" 1900	963,098	47,272	0 11½	24,066	0 5½	29,796
5 "	" 1905	1,235,488	76,223	1 2½	11,638	0 2½	28,555
5 "	" 1910	1,411,869	100,024	1 5	30,075	0 5	32,852
Year,	" 1911	298,895	21,438	1 5½	5,338	0 4½	32,119
" (53 wks)	" 1912	288,076	21,628	1 6	4,879	0 4	34,471
"	" 1913	354,383	23,361	1 3½	7,558	0 5	35,104
"	" 1914	351,793	23,303	1 3½	8,808	0 6	37,376
Half Year, June, 1915	....	162,481	11,335	1 4½	4,656	0 6½	37,828
26½ Years' Total	.....	5,735,477	357,583	1 2½	105,633	0 4½	..

NOTE.—To December, 1903, the figures include Pelaw Cabinet Factory, now separately stated in Productive Accounts.

LONDON BRANCH GROCERY AND PROVISION TRADE

(INCLUDING BRISTOL, CARDIFF, AND NORTHAMPTON DEPOTS).

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
1½ Years,	January, 1876	308,137	8,907	0 4½	2,151	0 3½	7,319
3 "	December, 1880	1,119,233	17,236	0 3½	17,689	0 3½	20,780
3 "	" " 1885	1,746,107	20,470	0 4	34,718	0 3½	34,266
3 "	" " 1890	2,661,913	66,033	0 4½	51,370	0 3½	67,347
3 "	" " 1895	6,125,158	125,071	0 4½	74,567	0 3½	45,829
3 "	" " 1900	8,934,536	188,864	0 5	137,123	0 3½	100,408
3 "	" " 1905	15,235,804	247,770	0 3½	221,376	0 3½	120,171
3 "	" " 1910	20,980,333	234,279	0 3½	254,070	0 4	182,194
Year,	" 1911	4,800,468	76,215	0 3½	91,010	0 4½	191,004
" (53 wks)	" 1912	5,513,340	79,758	0 3½	99,527	0 4½	212,288
"	" 1913	5,750,722	79,796	0 3½	108,402	0 4½	210,022
"	" 1914	6,651,441	82,239	0 3½	122,966	0 5½	180,970
Half Year,	June, 1915	4,380,883	44,709	0 2½	91,911	0 5	229,317
4½ Years' Total	.....	85,173,225	1,265,467	0 3½	1,424,676	0 4	.....

LONDON BRANCH DRAPERY TRADE
(INCLUDING BRISTOL DEPOT).
Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
Half Year, December, 1880		8,157	312	0 9½	36	0 1	3,805
5 Years, .. 1885		209,909	11,677	1 1½	1,963	0 2½	11,502
5 " " 1890		368,681	28,327	1 6½	*5,780	0 8½	12,607
5 " " 1895		439,003	33,431	1 6½	515	0 0½	21,859
5 " " 1900		698,385	55,546	1 7½	9,992	0 3½	45,685
5 " " 1905		989,710	80,375	1 7½	10,966	0 2½	44,749
5 " " 1910		1,349,170	120,082	1 9½	13,755	0 2½	64,686
Year, .. 1911		372,985	31,694	1 8½	6,392	0 4	62,378
" (53 weeks) " 1912		405,121	33,012	1 7½	9,752	0 6½	69,685
" " 1913		455,943	34,604	1 6½	14,603	0 7½	75,624
" " 1914		546,457	37,181	1 4½	21,422	0 9½	72,483
Half Year, June, 1915		317,443	20,193	1 3½	16,910	1 0½	105,133
35 Years' Total		6,155,964	486,434	1 6½	100,537	0 3½	..

* Loss.

NOTE.—The above figures include the following: Boots and Shoes to September, 1887; Furnishing to March, 1889; Woollens and Ready-mades to March, 1898.

LONDON BRANCH WOOLLENS AND READY-MADES TRADE
(INCLUDING BRISTOL DEPOT).
Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2½ Years, December, 1900 ...		96,037	9,123	1 10½	2,054	0 5½	14,908
5 " " 1905		300,139	28,287	1 10½	4,901	0 3½	21,602
5 " " 1910		408,825	44,532	2 2½	*237	0 0½	27,110
Year, .. 1911		100,165	10,600	2 1½	*472	0 1½	27,391
" (53 weeks) " 1912		110,538	11,104	2 0	519	0 1½	29,671
" " 1913		126,848	12,004	1 10½	1,877	0 8½	40,040
" " 1914		136,559	12,712	1 10½	2,927	0 5½	41,335
Half Year, June, 1915		86,200	7,064	1 7½	4,116	0 11½	46,700
17½ Years' Total		1,365,311	135,431	1 11½	15,685	0 2½	..

* Loss.

LONDON BRANCH BOOT AND SHOE TRADE

(INCLUDING BRISTOL DEPOT).

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
			Amo'nt	Rate per £.	Amo'nt	Rate per £.	Amo'nt	Rate per £.	
		£	£	s. d.	£	s. d.	£	s. d.	£
3½ Years, December, 1890 ..		106,489	5,640	1 0½	183	0 0½	..	..	6,061
5 " " 1895 ..		242,974	15,350	1 3¼	..	..	1,013	0 1	11,183
5 " " 1900 ..		376,434	24,374	1 8¼	2,064	0 1½	..	..	20,287
5 " " 1905 ..		506,389	34,976	1 2	4,919	0 1¼	..	..	24,120
5 " " 1910 ..		615,180	58,145	1 5	..	..	6,261	0 1½	45,515
Year, " 1911 ..		179,818	13,247	1 5½	..	..	3,456	0 4½	42,629
" (53 wks) " 1912 ..		208,224	13,868	1 3½	..	..	1,276	0 1½	48,340
" " 1913 ..		223,297	13,568	1 2½	75	..	..	..	52,501
" " 1914 ..		296,808	14,441	0 11½	4,107	0 8½	..	..	42,623
Half Year, June, 1915 ..		198,124	7,828	0 9½	4,552	0 8½	..	..	56,436
27½ Years' Total ...		3,241,660	201,112	1 2½	15,809	..	12,107	..	..
							Less Loss		
									12,107
									Leaves Net Profit
									3,762
									0 0½

LONDON BRANCH FURNISHING TRADE

(INCLUDING BRISTOL DEPOT).

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
			Amo'nt	Rate per £.	Amo'nt	Rate per £.	Amo'nt	Rate per £.	
		£	£	s. d.	£	s. d.	£	s. d.	£
1½ Years, December, 1890 ..		53,967	4,487	1 7½	..	..	962	0 4½	3,267
5 " " 1895 ..		208,226	17,814	1 8½	..	..	1,565	0 1½	8,604
5 " " 1900 ..		370,518	29,067	1 6½	..	..	160	..	12,864
5 " " 1905 ..		490,048	40,071	1 7½	2,536	0 1½	..	..	14,126
5 " " 1910 ..		617,809	54,554	1 9½	4,286	0 1½	..	..	14,261
Year, " 1911 ..		153,837	13,118	1 8½	3,000	0 4½	..	..	14,297
" (53 wks) " 1912 ..		165,316	13,911	1 8½	2,269	0 2½	..	..	14,945
" " 1913 ..		180,545	14,565	1 6½	3,981	0 4½	..	..	16,213
" " 1914 ..		311,371	15,763	1 4½	5,468	0 6½	..	..	16,123
Half Year, June, 1915 ..		118,788	8,222	1 4½	3,203	0 6½	..	..	17,472
26½ Years' Total ...		2,579,594	211,072	1 7½	24,981	..	2,767	..	..
							Less Loss		
									2,767
									Leaves Net Profit
									22,114
									0 2

CRUMPSALL BISCUITS, CAKES,

Since keeping

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
2½ Years,	January, 1876.....	29,840	29,894	5,809	707	953	6,969
5 "	December, 1880.....	87,213	87,003	14,589	2,427	2,298	19,314
5 "	" 1885.....	106,079	106,959	18,014	3,194	2,123	23,330
5 "	" 1890.....	177,924	181,173	35,716	6,808	4,022	46,046
5 "	" 1895.....	421,775	436,035	73,418	10,340	8,048	91,806
5 "	" 1900.....	464,581	443,116	101,908	18,412	6,020	121,340
5 "	" 1905.....	799,152	791,129	188,172	21,110	12,793	222,075
5 "	" 1910.....	936,711	922,477	209,931	23,515	13,305	246,751
Year,	" 1911.....	207,694	204,879	50,645	3,966	1,940	56,551
" (53 wks)	" 1912.....	213,597	208,518	50,886	3,999	2,038	56,923
"	" 1913.....	200,464	196,809	54,215	4,120	1,725	60,060
"	" 1914.....	227,876	223,952	64,612	3,730	1,608	69,950
Half Year,	June, 1915.....	123,901	120,249	25,120	1,194	910	27,224
4½ Years' Total		3,997,407	3,941,723	892,535	96,022	57,782	1,048,339

NOTE.—Dry Soap and Preserves transferred to Irlam
Dried Sweets transferred to Silvertown.
Drugs and Sundries transferred to Pelaw

SWEETS, AND JELLIES-WORKS.

a separate Account.

PERIOD.	ENDED	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
2½ Years,	January, 1876	23 14 2½	4 8½	965	0 7½	1,526
5 "	December, 1880	22 8 11½	4 5½	4,649	1 0½	1,726
5 "	" 1885	21 16 2½	4 4½	7,987	1 5½	3,534
5 "	" 1890	25 8 9½	5 0½	1,027	0 1½	12,712
5 "	" 1895	21 10 11½	4 9½	22,500	1 1½	26,905
5 "	" 1900	27 7 8	5 5½	24,157	1 0½	14,015
5 "	" 1905	29 1 4½	5 7½	57,282	1 5½	14,621
5 "	" 1910	26 14 11½	5 4½	80,280	1 5½	9,907
Year,	" 1911	27 12 0½	5 6½	21,042	2 0½	15,516
" (53 wks)	" 1912	27 5 11½	5 5½	13,227	1 2½	10,122
"	" 1913	20 10 4	6 1½	15,802	1 6½	11,213
"	" 1914	31 4 7½	6 2½	17,766	1 6½	14,905
Half Year,	June, 1915	23 12 9½	4 6½	6,707	1 0½	14,246
4½ Years' Total	.....	26 11 11	5 8½	274,491	1 4½	..

and Middleton respectively, September, 1894.

December, 1906.

and Silvertown respectively, December, 1912.

MIDDLETON PRESERVE, PEEL,

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
4½ Years,	December, 1900	608,218	639,903	82,018	12,740	11,254	106,012
5 "	" " 1905	1,214,080	1,229,847	134,015	17,728	20,507	172,250
5 "	" " 1910	1,547,884	1,572,759	205,853	29,761	31,125	266,739
Year,	" " 1911	404,163	400,893	53,887	9,397	8,174	71,458
" (53 weeks)	" " 1912	420,339	477,248	57,308	9,514	8,886	75,608
"	" " 1913	449,294	424,899	61,483	9,514	8,644	79,641
"	" " 1914	471,096	452,557	64,536	9,569	8,210	82,315
Half Year, June,	1915	270,250	225,498	34,162	4,812	3,935	42,900
19 Years' Total		5,885,324	5,423,099	693,162	103,085	100,735	896,932

IRLAM SOAP, CANDLE, LARD,

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
20 Weeks,	December, 1895	26,999	32,391	3,597	807	656	5,060
5 Years,	" " 1900	908,258	904,415	104,511	19,765	15,343	139,619
5 "	" " 1905	1,875,031	1,852,601	201,734	29,576	24,813	256,123
5 "	" " 1910	3,604,606	3,391,499	313,980	44,878	30,961	388,819
Year,	" " 1911	620,965	610,157	71,658	6,280	4,962	82,900
" (53 wks)	" " 1912	658,186	647,350	84,072	6,380	5,451	95,903
"	" " 1913	770,689	752,602	91,859	6,975	5,535	104,369
"	" " 1914	838,241	820,045	112,994	7,362	5,715	126,071
Half Year, June,	1915	466,343	463,804	54,383	3,582	2,567	60,532
19 Years and 11 Mo. Total		9,769,218	9,474,664	1,037,788	125,705	96,003	1,259,496

NOTE.—Durham Soap Works business commenced January, 1875; sold March, 1896, when trade was transferred to Irlam.

AND PICKLE WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount	Rate per £ on Supplies.	
		Per cent.	Per £.			
£ s. d.	s. d.	£	s. d.	£		
4½ Years,	December, 1900.....	16 11 4	3 3½	24,220	0 9½	66,044
3 "	" 1905.....	14 0 1½	2 9½	26,200	0 6½	99,200
3 "	" 1910.....	16 19 3½	3 4½	76,977	0 11½	137,261
Year,	" 1911.....	17 16 5½	3 6½	15,371	0 9½	130,008
" (53 weeks)	" 1912.....	15 16 10½	3 3	11,504	0 6½	181,949
"	" 1913.....	18 15 3½	3 0	13,300	0 7	165,158
"	" 1914.....	18 3 9½	3 7½	19,010	0 9½	168,509
Half Year, June,	1915.....	19 0 6½	3 9½	16,758	1 2½	171,031
19 Years' Total.....		16 10 9½	3 3½	212,421	0 9½	..

AND STARCH WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end. (a)
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
£ s. d.	s. d.	£	s. d.	£		
20 Weeks,	December, 1895.....	15 12 5½	3 1½	300	0 3½	20,728
3 Years,	" 1900.....	15 8 6½	3 1	40,319	0 10½	74,009
3 "	" 1905.....	13 16 6	2 9½	60,518	0 10½	125,428
3 "	" 1910.....	11 9 3½	2 3½	126,168	0 9	63,428
Year,	" 1911.....	13 11 8½	2 6½	16,307	0 6½	91,264
" (53 wks)	" 1912.....	14 16 3½	2 11½	12,205	0 5	106,280
"	" 1913.....	13 17 4½	2 9½	17,184	0 5½	122,514
"	" 1914.....	15 7 5½	3 0½	20,645	0 5½	122,221
Half Year, June,	1915.....	13 1 5½	2 7½	16,206	0 8½	140,121
19 Years and 11 Months' Total.....		13 5 10½	2 7½	344,528	0 8½	..

(a) Includes Sydney Works.

SILVERTOWN SOAP

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
2 Years & 29 Wks., Dec., 1910 ..		370,607	381,553	36,522	8,766	7,278	52,566
Year,							
" " 1911 ..		192,009	199,467	16,924	3,588	2,770	23,282
" (53 weeks) " 1912 ..		195,916	191,147	20,647	3,468	2,585	26,695
" " 1913 ..		234,713	229,485	24,778	3,553	2,242	30,578
" " 1914 ..		224,831	219,110	26,242	3,521	2,221	31,984
Half Year,	June, 1915 ..	121,773	123,691	12,533	1,744	1,084	15,311
7 Years and 3 Weeks' Total		1,339,349	1,344,453	137,646	24,640	18,130	180,416

DUNSTON SOAP

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
1 Year & 45 Wks., Dec., 1910 ..		205,444	212,981	18,784	4,631	3,771	27,186
Year,							
" " 1911 ..		156,245	158,706	13,566	2,557	1,802	17,925
" (53 weeks) " 1912 ..		155,498	154,130	14,402	2,342	1,806	18,550
" " 1913 ..		193,022	188,720	21,236	2,614	1,890	26,740
" " 1914 ..		182,105	182,906	19,906	2,741	1,906	24,553
Half Year,	June, 1915 ..	110,603	106,182	10,432	1,365	787	12,584
6 Years and 19 Weeks' Total		1,002,917	1,003,625	99,326	16,250	11,962	127,538

WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
£ s. d.	s. d.	£	s. d.	£		
3 Years & 29 Weeks, Dec., 1910		18 15 6½	2 9	17,176	0 11	34,547
Year, .. 1911		11 18 5½	2 4	5,407	0 6½	42,750
.. (53 weeks) .. 1912		13 19 8½	2 9½	6,157	0 7½	32,988
.. .. 1913		13 6 5½	2 7½	10,681	0 11½	44,640
.. .. 1914		14 11 11½	2 11	12,673	1 1½	43,322
Half Year, June, 1915		12 7 6½	2 5½	6,400	1 0½	26,323
7 Years and 3 Weeks' Total		13 8 4½	2 6½	58,034	0 10½	..

WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
£ s. d.	s. d.	£	s. d.	£		
1 Year & 45 Weeks, December, 1910		12 15 3½	2 6½	14,376	1 4½	23,236
Year, .. 1911		11 5 10½	2 3	8,508	1 1½	21,328
.. (53 weeks) .. 1912		12 0 8½	2 4½	8,022	1 0½	25,713
.. .. 1913		14 3 4½	2 10	11,200	1 1½	30,687
.. .. 1914		13 8 5½	2 8½	12,374	1 5½	23,490
Half Year, June, 1915		11 17 0½	2 4½	8,085	1 5½	21,736
6 Years and 19 Weeks' Total		12 14 1½	2 6½	62,559	1 3½	..

DUNSTON FLOUR

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
4 Years & 36 Weeks,	Dec., 1895	1,521,168	1,502,636	86,159	29,715	23,219	139,093
5 "	" 1900	2,772,171	2,732,924	139,138	33,810	19,647	192,595
5 "	" 1905	3,390,419	3,252,957	163,484	31,470	22,002	216,956
5 "	" 1910	3,927,284	3,877,005	187,590	46,304	46,579	280,773
Year,	" 1911	765,052	769,472	46,871	9,087	7,639	63,597
" (53 weeks)	" 1912	854,824	851,306	43,029	9,133	3,488	60,650
"	" 1913	909,128	904,821	45,166	9,136	7,863	62,165
"	" 1914	934,236	886,976	50,119	9,134	8,363	67,616
Half Year,	June, 1915	747,816	746,286	27,310	5,050	3,930	36,290
24 Years & 10 Weeks' Total..		15,762,098	15,524,383	788,866	182,839	148,030	1,119,735

MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
		RATE ON PRODUCTION.		Amo't.	Rate per £ on Supplcs.	Amo't.	Rate per £ on Supplcs.	
		Per cent.	Per £.					
		£ s. d.	s. d.	£	s. d.	£	s. d.	£
4 Years & 36 Weeks,	Dec., 1896...	9 5 1½	1 10½	..	..	21,264	0 5	71,974
5 "	" 1900...	7 0 11½	1 4½	20,962	0 1½	..	..	54,476
5 "	" 1905...	6 13 4½	1 4	24,917	0 2½	..	..	121,541
5 "	" 1910...	7 4 10	1 6½	22,537	0 1½	..	..	106,340
Year,	" 1911...	8 5 2½	1 7½	11,549	0 2½	..	..	164,493
" (53 weeks)	" 1912...	7 2 5½	1 5	11,107	0 3	..	..	182,976
"	" 1913 ..	6 17 4½	1 4½	8,352	0 2½	..	..	192,179
"	" 1914...	7 12 5½	1 6½	6,572	0 1½	..	..	132,128
Half Year,	June, 1915...	4 17 3	0 11½	5,285	0 1½	..	..	229,413
34 Years & 10 Weeks' Total..		7 4 3	1 6½	121,571	..	21,264	..	..
Less Loss				21,264	..	..	..
Leaves Net Profit ..				90,307	0 1½	..	..

SILVERTOWN FLOUR

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
Half Year, December, 1900.....		62,476	61,569	5,524	1,804	1,118	8,446
5 Years, " 1905.....		1,802,999	1,771,744	92,095	25,371	17,720	135,186
5 " " 1910.....		2,809,309	2,760,514	117,596	39,474	30,427	187,497
Year, " 1911.....		466,374	417,180	23,396	8,109	4,939	36,444
" (53 weeks) " 1912.....		548,720	548,723	26,126	7,630	5,155	38,911
" " 1913.....		572,628	564,570	25,337	7,731	4,752	37,820
" " 1914.....		690,219	645,588	26,797	8,556	5,038	36,391
Half Year, June, 1915.....		582,230	508,870	14,744	1,762	2,979	19,485
15 Years' Total		7,534,955	7,273,758	331,615	95,487	72,128	499,230

MANCHESTER SUN FLOUR

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
4 Years & 34 Weeks, Dec., 1910		3,213,133	3,141,508	106,557	33,720	23,189	163,466
Year, " 1911		914,196	894,453	34,715	10,099	6,873	51,687
" (53 weeks) " 1912		1,073,127	1,038,930	40,077	10,102	5,670	55,849
" " 1913		1,047,636	1,023,552	47,164	10,102	4,993	62,259
" " 1914		1,434,256	1,423,605	49,829	17,864	9,777	77,470
Half Year, June, 1915		1,304,053	1,281,869	25,326	12,205	6,416	43,947
9 Years and 8 Weeks' Total		8,986,401	8,803,917	303,668	94,092	61,918	459,678

MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		RESULT OF WORKING.			Stocks at end.
		RATE ON PRODUCTION.		Profit.	Loss.	Rate per £ on Supplies.	
		Per cent.	Per £.				
Half Year, December, 1900	....	£ s. d. 13 14 4½	s. d. 3 8½	£ ..	£ 4,261	s. d. 1 4½	£ 18,528
8 Years,	" 1905	7 13 7½	1 6½	10,963	..	0 1½	21,713
8 "	" 1910	6 15 10	1 4½	..	24,280	0 3	52,180
Year,	" 1911	8 14 8½	1 8½	6,263	..	0 3½	42,280
" (53 weeks)	" 1912	7 2 0	1 5	2,132	..	0 0½	96,680
"	" 1913	6 13 11½	1 4	..	6,510	0 2½	106,508
"	" 1914	5 9 7½	1 1½	4,321	..	0 1½	143,555
Half Year, June,	1915	8 16 6½	0 9½	1,083	..	0 0½	148,733
15 Years' Total	.....	6 17 2	1 4½	..	10,430	0 0½	..

AND PROVENDER MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET RESULT.		Stocks at end.
		RATE ON PRODUCTION.		Profit.	Rate per £ on Supplies.	
		Per cent.	Per £.			
4 Years & 34 Weeks, December, 1910	..	£ s. d. 5 7 3	s. d. 1 0½	£ 15,507	s. d. 0 1½	£ 63,304
Year,	" 1911	5 15 6½	1 1½	17,163	0 4½	60,784
" (53 weeks)	" 1912	5 7 6½	1 0½	25,900	0 5½	22,961
"	" 1913	6 1 7½	1 2½	21,948	0 4½	61,171
"	" 1914	5 8 10	1 1	18,960	0 3½	114,361
Half Year, June,	1915	8 8 6½	0 8½	23,456	0 4½	192,308
9 Years and 8 Weeks' Total	.....	5 4 5	1 0½	122,093	0 3½	..

OLDHAM STAR FLOUR

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
4 Years and 38 Weeks, Dec., 1910		1,728,272	1,712,548	63,450	18,880	16,189	104,519
Year, December, 1911		367,265	356,691	18,413	4,089	3,017	25,519
" " 1912 (53 weeks) ..		416,190	411,926	18,314	4,035	2,673	25,022
" " 1913		395,668	395,555	20,981	3,978	2,309	27,269
" " 1914		418,419	410,761	18,991	3,999	2,307	25,297
Half Year, June, 1915		304,204	306,557	9,884	2,012	1,317	13,213
9 Years and 12 Weeks' Total		3,629,958	3,594,038	156,033	36,993	27,812	220,888

NOTE.—Rochdale Flour Mill acquired January, 1906; closed June, 1907, when trade was transferred to Oldham Star Mill.

AVONMOUTH FLOUR AND

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
34 Weeks, December, 1910		232,241	227,698	9,126	2,953	4,369	16,448
Year, December, 1911 ..		427,217	393,606	15,462	5,028	6,055	26,545
" " 1912 (53 weeks) ..		522,403	470,742	17,585	5,156	5,873	28,614
" " 1913		556,420	499,220	17,487	5,158	6,176	28,821
" " 1914		658,953	579,187	18,384	5,318	5,935	29,617
Half Year June, 1915		497,754	425,460	13,780	2,670	3,904	20,354
5 Years and 8 Weeks' Total..		2,894,988	2,595,903	91,804	26,283	32,312	150,399

MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET RESULT.			Stocks at end.
		RATE ON PRODUCTION.		Profit.	Rate per £ on Supplies.	£	
		Per cent.	Per £.				
		£ s. d.	s. d.	£	s. d.	£	
4 Years and 38 Weeks, Dec., 1910		6 2 0½	1 2½	12,061	0 1½	21,195	
Year, December, 1911		7 3 1	1 5½	4,073	0 2½	26,028	
" " 1912 (53 weeks)		6 1 5½	1 2½	5,115	0 4½	26,281	
" " 1913		6 17 10½	1 4½	3,985	0 2½	26,077	
" " 1914		6 3 2	1 2½	4,007	0 2½	40,018	
Half Year, June, 1915		4 6 2½	0 10½	5,005	0 5½	20,372	
6 Years and 12 Weeks' Total		6 2 10½	1 2½	26,226	0 2½	..	

PROVENDER MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET RESULT.			Stocks at end.
		RATE ON PRODUCTION.		Profit.	Loss.	Rate per £ on Supplies.	
		Per cent.	Per £.				
		£ s. d.	s. d.	£	£	s. d.	£
34 Weeks, December, 1910		7 4 2½	1 5½	..	11,426	0 11½	119,915
Year, Dec., 1911		6 14 10½	1 4½	6,522	..	0 2½	155,961
" " 1912 (53 weeks)		6 1 6½	1 2½	9,132	..	0 4½	137,733
" " 1913		5 15 5½	1 1½	3,465	..	0 1½	147,542
" " 1914		5 2 3½	1 0½	2,283	..	0 1½	122,087
Half Year, June, 1915		4 15 8½	0 11½	3,237	..	0 1½	212,229
5 Years and 8 Weeks' Total		5 15 10½	1 1½	16,294	..	0 1½	..

MANCHESTER TOBACCO

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
3 Years and 28½ Weeks, Dec., 1900		436,841	32,199	1,944	3,069	37,212
5 " " 1905		1,846,976	111,441	7,380	11,907	130,728
8 " " 1910		2,900,605	159,075	12,544	19,862	191,481
Year, " 1911		702,611	37,055	2,888	4,183	44,126
" (53 weeks) " 1912		730,327	39,829	2,924	4,689	47,442
" " 1913		726,091	41,166	2,955	4,692	48,813
" " 1914		754,763	42,579	3,056	5,204	50,839
Half Year, June, 1915		381,271	22,710	1,552	2,403	26,665
17 Years and 2½ Weeks' Total....		8,479,485	486,054	35,243	56,009	577,306

WEST HARTLEPOOL

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
4 Years and 37 Wks., Dec., 1900		374,595	12,475	3,690	3,298	19,463
5 " " 1905		652,604	16,279	4,588	3,708	24,575
5 " " 1910		626,581	14,610	5,338	3,785	23,733
Year, " 1911		109,527	2,846	1,082	767	4,695
" (53 weeks) " 1912		127,460	3,038	845	560	4,443
" " 1913		140,148	2,796	378	457	3,630
" " 1914		144,272	2,915	378	616	3,909
Half Year, June, 1915		71,931	1,454	189	326	1,969
19 Years and 11 Weeks' Total..		2,247,268	56,412	16,488	13,517	86,417

NOTE.—Egg Department closed June, 1904.

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
3 Years and 28½ Weeks, December, 1900		6,489	0 8½	44,502
3 " " 1905		25,326	0 4½	77,749
3 " " 1910		14,121	0 1½	75,231
Year, " 1911		2,915	0 0½	93,925
" (53 weeks) " 1912		3,691	0 1½	106,289
" " 1913		1,094	0 0½	128,457
" " 1914		202	"	117,422
Half Year, June, 1915		853	0 0½	129,614
17 Years and 2½ Weeks' Total		64,780	0 1½	

LARD REFINERY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
4 Years and 37 Weeks, December, 1900		7,496	0 4½	14,658
3 " " 1905		10,418	0 2½	6,379
3 " " 1910		11,289	0 4½	11,289
Year, " 1911		790	0 0½	8,854
" (53 weeks) " 1912		4,086	0 7½	4,081
" " 1913		4,200	0 7½	15,543
" " 1914		3,767	0 6½	31,267
Half Year, June, 1915		3,184	0 10½	17,090
19 Years and 11 Weeks' Total		45,472	0 4½	

LONGSIGHT PRINTING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
47 Weeks, December, 1895.....		7,512	3,391	591	415	4,397
5 Years, " 1900.....		177,885	79,927	10,957	5,531	96,415
5 " " 1905.....		429,902	187,020	21,330	11,183	220,033
5 " " 1910.....		641,046	285,554	30,076	14,889	330,519
Year, " 1911.....		158,844	69,928	6,290	2,943	79,161
" (53 wks) " 1912.....		160,300	75,379	6,303	2,789	84,471
" " 1913.....		175,533	78,934	6,344	2,561	87,839
" " 1914.....		188,297	86,668	3,856	2,583	93,107
Half Year, June, 1915.....		96,294	46,553	1,144	1,256	48,953
20 Years and 5 Months' Total.....		2,035,613	913,354	87,391	44,155	1,044,900

LEICESTER PRINTING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
1 Year & 39 Weeks, December, 1910.....		27,412	10,296	1,282	724	12,302
Year, " 1911.....		21,041	8,284	758	409	9,451
" (53 wks) " 1912.....		22,977	8,750	639	355	9,744
" " 1913.....		27,549	11,136	684	352	12,172
" " 1914.....		32,624	12,818	1,377	778	14,973
Half Year, June, 1915.....		17,951	7,037	701	403	8,144
6½ Years' Total.....		149,554	53,321	5,441	3,024	66,786

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
47 Weeks, December, 1905		475	1 3½	1,090
5 Years, ..	1900	6,790	0 2½	11,318
5	1905	13,300	0 7½	18,026
5	1910	18,903	0 7	29,521
Year, ..	1911	4,406	0 7½	30,540
.. (53 wks) ..	1912	1,943	0 3½	32,107
.. ..	1913	4,921	0 6½	34,906
.. ..	1914	2,706	0 3½	32,263
Half Year, June,	1915	3,600	0 2½	34,305
20 Years and 5 Months' Total		57,020	0 6½	..

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
1 Year & 39 Weeks, December, 1910		907	0 9½	2,405
Year, ..	1911	570	0 6½	3,346
.. (65 wks) ..	1912	1,430	1 3	4,021
.. ..	1913	621	0 5½	4,900
.. ..	1914	408	0 2½	5,533
Half Year, June,	1915	233	0 2½	6,712
5½ Years' Total		4,238	0 6½	..

PELAW PRINTING

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2 Years,	December, 1905	15,530	6,634	1,143	700	8,477
5 "	" 1910	62,735	27,508	4,044	1,862	33,414
Year,	" 1911	21,390	8,535	1,458	624	10,617
" (53 wks)	" 1912	21,411	9,214	1,415	600	11,229
"	" 1913	26,785	10,746	1,375	546	12,667
"	" 1914	27,511	12,460	1,411	581	14,452
Half Year,	June, 1915	14,162	6,960	712	272	7,944
11½ Years' Total		189,524	82,067	11,558	5,185	98,800

LITTLEBOROUGH FLANNEL

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2½ Years,	December 1900	56,517	12,093	1,515	952	14,560
5 "	" 1905	100,878	23,098	2,287	2,547	32,932
5 "	" 1910	118,709	29,959	1,900	2,611	34,470
Year,	" 1911	25,495	6,141	380	528	7,049
" (53 wks)	" 1912	26,417	6,271	380	517	7,168
"	" 1913	25,756	6,262	380	510	7,152
"	" 1914	33,966	6,511	380	538	7,429
Half Year,	June, 1915	14,659	4,120	373	346	4,839
17½ Years' Total		402,897	99,455	7,595	8,549	115,599

WORKS TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET RESULT.			Stocks at end.
		Profit.	Loss.	Rate per £ on Supplies.	
		£	£	s. d.	£
2 Years,	December, 1906	589	..	0 8½	815
5 "	" " 1910	1,208	..	0 4½	2,150
Year,	" " 1911	663	..	0 7½	2,147
" (53 wks)	" " 1912	481	..	0 6½	2,119
"	" " 1913	790	..	0 7	2,992
"	" " 1914	82	..	0 0½	5,212
Half Year, June,	1915 .....	..	190	0 3½	4,919
11½ Years' Total		3,572	..	0 4½	..

MILL TRADE.

commencement.

PERIOD.	ENDED.	NET RESULT.			Stocks at end.
		Profit.	Loss.	Rate per £ on Supplies.	
		£	£	s. d.	£
2½ Years,	December, 1900	13	..	..	7,992
5 "	" " 1906	400	..	0 0½	7,693
5 "	" " 1910	4,730	..	0 9½	10,080
Year,	" " 1911	996	..	0 9½	10,158
" (53 weeks)	" " 1912	1,730	..	1 2½	11,215
"	" " 1913	870	..	0 8	12,911
"	" " 1914	822	..	0 5½	8,498
Half Year, June,	1915 .....	..	584	0 9	16,719
17½ Years' Total		9,016	..	0 5½	..

HUTHWAITE HOSIERY

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
2½ Years,	December, 1905	168,815	44,581	5,120	4,559	54,260
5 "	" " 1910	365,805	102,696	11,996	12,364	127,066
Year,	" " 1911	107,290	24,358	2,559	2,762	29,679
" (53 weeks)	" " 1912	126,958	30,816	2,920	2,992	36,688
"	" " 1913	158,813	35,505	3,197	2,924	41,926
"	" " 1914	188,867	37,689	3,441	2,986	44,116
Half Year, June,	1915	87,144	18,813	1,801	1,016	21,630
12 Years' Total.....		1,202,692	294,759	81,034	29,563	355,355

NOTE.—Business transferred from Leicester to Huthwaite, June, 1908.

DESBORO' CORSET

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
Half Year,	December, 1905	5,142	2,286	56	131	2,473
5 Years,	" " 1910	115,418	43,433	5,260	3,911	52,613
Year,	" " 1911	34,208	11,237	1,105	785	13,127
" (53 weeks)	" " 1912	34,103	11,840	1,129	790	13,759
"	" " 1913	37,569	12,187	1,134	714	14,035
"	" " 1914	33,201	13,749	1,179	776	15,704
Half Year, June,	1915	26,699	7,739	620	415	8,774
10 Years' Total		291,340	102,471	10,492	7,522	120,485

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Sticks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		£	s. d.	£	s. d.	£
2½ Years,	December, 1905	255	0 0½	..	..	26,549
5 "	" 1910	..	..	40,198	2 2½	49,319
Year,	" 1911	2,308	0 6½	..	..	47,905
" (53 weeks)	" 1912	4,027	0 7½	..	..	55,548
"	" 1913	2,498	0 3½	..	..	50,428
"	" 1914	2,986	0 8½	..	..	55,328
Half Year, June,	1915	1,045	0 2½	..	..	59,167
13 Years' Total		13,180	..	40,198	..	..
Less Profit		..	..	13,180	..	..
Leaves Net Loss		..	..	27,000	0 6½	..

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Sticks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		£	s. d.	£	s. d.	£
Half Year, December, 1905		..	..	494	1 10½	7,585
5 Years,	" 1910	..	..	2,069	0 6½	11,397
Year,	" 1911	1,084	0 7½	..	..	11,344
" (53 weeks)	" 1912	1,194	0 7½	..	..	12,907
"	" 1913	1,163	0 7½	..	..	11,525
"	" 1914	2,194	1 1½	..	..	16,302
Half Year, June,	1915	1,341	1 1½	..	..	15,739
10 Years' Total		6,966	..	2,563	..	..
Less Loss		2,563	..	..	..	..
Leaves Net Profit		4,403	0 2½	..	..	..

BROUGHTON SHIRT

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£
4 Years, December, 1910		316,938	69,881	3,994	4,449	78,274
Year, " 1911		102,092	21,523	902	975	23,400
" (53 wks) " 1912		125,477	26,218	990	990	28,128
" " 1913		140,406	30,166	1,160	1,242	32,569
" " 1914		170,555	33,592	1,304	1,489	36,385
Half Year, June, 1915		92,750	19,749	732	748	21,229
8½ Years' Total		948,218	201,079	9,022	9,883	219,934

BATLEY WOOLLEN

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages & Sundry.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£	£
4 Years, December, 1890		44,826	47,618	20,973	1,124	1,607	22,704
5 " " 1895		95,265	94,954	31,183	2,239	1,990	35,367
5 " " 1900		183,887	183,125	48,641	4,394	2,808	55,848
5 " " 1905		245,026	245,771	71,871	8,374	4,566	84,811
5 " " 1910		256,059	264,100	81,869	8,729	6,201	96,799
Year, " 1911		55,786	57,686	17,959	1,924	1,353	21,236
" (53 wks) " 1912		51,984	53,562	17,523	1,924	1,327	20,774
" " 1913		59,894	60,906	18,966	1,955	1,260	22,181
" " 1914		63,833	62,905	19,080	1,978	1,297	22,805
Half Year, June, 1915		38,619	33,434	10,388	966	627	12,001
28½ Years' Total		1,093,019	1,104,060	338,358	33,627	23,036	395,021

FACTORY TRADE.

Account in Balance Sheet.

PERIOD ENDED.	NET PROFIT		NET LOSS.		Stocks at end.
	Amount	Rate per £ on supplies.	Amount.	Rate per £ on supplies.	
4 Years, December, 1910	£	s. d.	£	s. d.	£
	..	..	12	..	22,251
Year, .. 1911	854	0 2	..	..	14,584
.. (53 wks) .. 1912	2,537	0 4½	..	..	26,906
.. .. 1913	1,687	0 2½	..	..	24,925
.. .. 1914	4,180	0 5½	..	..	24,226
Half Year, June, 1915	2,976	0 7½	..	..	42,224
8½ Years' Total.....	12,343	..	12	..	..
Less Loss.....	12	..	..	..	..
Leaves Net Profit.....	12,331	0 3	..	..	..

MILL TRADE.

commencement.

PERIOD ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
	RATE ON PRODUCTION.		Amount.	Rate per £ on supplies.	
	Per cent.	Per £.			
4 Years, December, 1890	£ s. d.	s. d.	£	s. d.	£
	49 15 7	9 11½	*6796	3 0½	7,326
5 1895	37 4 11½	7 5½	3,020	0 7½	6,120
5 1900	30 9 10½	6 1½	7,648	0 10	10,904
5 1905	24 10 1½	6 10½	7,344	0 7	12,806
5 1910	36 13 0½	7 3½	6,946	0 5½	17,580
Year, .. 1911	36 16 3½	7 4½	1,881	0 8	17,900
.. (53 wks) .. 1912	28 15 8½	7 9	1,207	0 6½	21,614
.. .. 1913	36 8 4½	7 3½	1,201	0 5½	20,964
.. .. 1914	35 9 1½	7 1	1,708	0 6½	25,620
Half Year, June, 1915	25 17 10½	7 2½	227	0 1½	21,260
28½ Years' Total.....	23 15 6½	7 1½	22,265	0 5½	..

* Loss.

BURY WEAVING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
37 Weeks, December, 1905		£ 27,620	£ 7,663	£ 1,223	£ 823	£ 9,714
5 Years, " 1910		410,746	89,517	12,145	8,177	109,839
Year, " 1911		114,534	21,690	2,577	1,961	26,228
" (53 wks) " 1912		111,957	20,016	2,664	1,641	24,321
" " 1913		109,909	22,015	2,724	1,387	26,126
" " 1914		116,581	22,989	2,724	1,411	27,124
Half Year, June, 1915		60,602	12,737	1,368	648	14,753
10 Years and 11 Weeks' Total..		951,949	196,632	25,425	16,048	238,105

RADCLIFFE WEAVING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
20 Weeks, December, 1912		£ 981	£ 1,100	£ 120	£ 66	£ 1,286
Year, " 1913		17,470	6,779	947	611	8,337
" " 1914		55,852	10,815	1,550	969	13,334
Half Year, June, 1915		40,127	7,907	1,283	685	9,775
2 Years and 46 Weeks' Total..		114,430	26,501	3,900	2,331	32,732

SHED TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
37 Weeks, December, 1908	.....	£ ..	s. d. ..	£ 650	s. d. 0 5½	£ 6,120
5 Years, ..	1910	1,987	0 1½	..	..	31,913
Year, ..	1911	188	0 0½	..	..	34,784
.. (53 wks) ..	1912	1,155	0 2½	..	..	21,459
.. ..	1913	1,473	0 3½	..	..	23,337
.. ..	1914	1,724	0 3½	..	..	30,905
Half Year, June,	1915	415	0 1½	..	..	19,230
10 Years and 11 Weeks' Total		6,963	..	650	..	..
Less Loss		650	..			
Leaves Net Profit		6,313	0 1½			

SHED TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
20 Weeks, December, 1913	.....	£ ..	s. d. ..	£ 597	..	£ 6,304
Year, ..	1913	..	..	3,056	3 5½	12,005
.. ..	1914	612	0 3½	..	..	15,280
Half Year, June,	1915	608	0 2½	..	..	14,881
3 Years and 46 Weeks' Total		1,220	..	3,653	..	..
Less Profit				1,220	..	
Leaves Net Loss				2,433	0 5	

LEEDS CLOTHING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
2½ Years, December,	1890.....	10,652	6,414	149	128	6,691
8 "	" 1895.....	97,978	53,712	903	760	55,375
5 "	" 1900.....	198,863	109,204	2,639	1,740	113,583
5 "	" 1905.....	251,014	137,638	5,365	2,938	145,941
5 "	" 1910.....	288,718	164,333	4,978	3,113	172,424
Year,	" 1911.....	65,239	39,361	1,242	823	41,426
" (53 wks) "	1912.....	71,975	39,663	1,326	832	41,821
" "	1913.....	83,806	50,154	2,323	1,283	53,760
" "	1914.....	108,920	59,739	2,038	1,459	63,236
Half Year, June,	1915.....	59,280	31,000	1,039	827	32,666
26½ Years' Total	.....	1,236,445	691,218	22,002	13,903	727,123

BROUGHTON CLOTHING

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
Half Year, December,	1895.....	7,561	4,920	171	106	5,197
5 Years,	" 1900.....	146,319	96,238	3,671	2,252	102,161
8 "	" 1905.....	204,787	127,974	5,630	3,245	136,849
5 "	" 1910.....	215,743	132,269	5,860	3,124	141,223
Year,	" 1911.....	51,365	33,019	806	630	34,454
" (53 wks) "	1912.....	52,441	35,690	821	704	37,215
" "	1913.....	58,150	35,149	926	730	36,815
" "	1914.....	65,069	36,955	1,080	927	38,912
Half Year, June,	1915.....	33,406	19,850	542	335	20,736
20 Years' Total	.....	834,861	522,043	19,466	12,053	553,562

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
3½ Years, December, 1890	1890	£	s. d.	£	s. d.	£
3 "	"	1,125	..	1,125	3 1½	1,216
3 "	"	8,263	1 1½	..	..	8,376
3 "	"	13,728	1 4½	..	..	9,764
3 "	"	10,949	0 10½	..	..	8,960
3 "	"	8,508	0 7	..	..	9,748
Year,	"	1,445	0 2½	..	..	18,400
" (52 wks)	"	868	0 3½	..	..	10,960
"	"	417	0 1½	..	..	18,215
"	"	2,026	0 4½	..	..	21,389
Half Year, June,	1915	..	..	384	0 1½	12,115
36½ Years' Total	.....	43,034	..	1,500	..	..
Less Loss	.....	1,500	..	..	..	..
Leaves Net Profit	.....	42,115	0 8½	..	..	..

FACTORY TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
Half Year, December, 1896	1896	£	s. d.	£	s. d.	£
3 Years,	"	254	0 8	..	..	1,008
3 "	"	..	..	1,677	0 3½	8,483
3 "	"	6,535	0 7½	..	..	3,306
3 "	"	12,835	1 1½	..	..	4,505
Year,	"	693	0 8½	..	..	6,307
" (53 wks)	"	..	..	425	0 1½	8,200
"	"	1,301	0 4½	..	..	10,256
"	"	696	0 3½	..	..	11,800
Half Year, June,	1915	384	0 1½	..	..	8,590
20 Years' Total	.....	23,037	..	2,103	..	..
Less Loss	.....	2,103	..	..	..	..
Leaves Net Profit	.....	19,935	0 8½	..	..	..

LEICESTER BOOT AND

Since keeping

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
2½ Years,	January, 1876.....	86,565	97,576	28,264	166	914	29,344
5 "	December, 1880.....	869,357	862,821	127,772	1,947	4,987	134,706
5 "	" 1885.....	495,321	493,020	182,021	3,369	5,822	191,212
5 "	" 1890.....	771,134	783,457	291,291	5,724	7,622	304,637
5 "	" 1895.....	1,264,427	1,269,859	495,923	19,269	23,491	538,683
5 "	" 1900.....	1,560,965	1,546,488	593,400	27,815	24,566	645,781
5 "	" 1905.....	1,812,821	1,781,627	687,119	25,134	23,234	735,487
5 "	" 1910.....	1,834,286	1,823,798	662,930	14,279	25,712	702,921
Year,	" 1911.....	374,882	363,231	132,790	602	4,514	137,966
" (58 wks)	" 1912.....	428,581	412,209	140,555	494	4,163	145,212
"	" 1913.....	384,045	369,697	128,886	677	4,434	133,997
"	" 1914.....	452,042	446,669	144,550	638	4,299	149,537
Half Year,	June, 1915.....	281,831	237,242	79,457	348	2,023	81,823
41½ Years' Total		10,116,207	9,987,689	3,694,958	100,567	135,781	3,931,306

SHOE WORKS TRADE.

a separate Account.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
2½ Years,	January, 1876	30 1 5½	6 0½	1,680	0 6½	9,186
5 "	December, 1880	37 2 6½	7 5	4,008	0 2½	15,772
5 "	" 1885	38 15 8	7 9	6,620	0 4½	15,753
5 "	" 1890	38 17 8	7 9½	23,946	0 11½	61,935
5 "	" 1895	42 8 4½	8 5½	34,347	0 4½	101,621
5 "	" 1900	41 15 1½	8 4½	37,508	0 4½	114,013
5 "	" 1905	41 5 7½	8 3	15,617	0 2	114,216
5 "	" 1910	38 10 9½	7 8½	40,084	0 5½	140,403
Year,	" 1911	37 19 7½	7 7½	6,179	0 2½	122,344
" (53 weeks)	" 1912	35 4 6½	7 0½	7,577	0 4½	145,289
"	" 1913	36 4 10½	7 2½	2,305	0 2	125,404
"	" 1914	34 9 6½	6 6½	7,758	0 4	151,622
Half Year, June,	1915	34 9 9½	6 10½	2,725	0 3½	25,314
41½ Years' Total	.....	39 7 2½	7 10½	185,588	0 4½	.....

HECKMONDWIKE BOOT, SHOE,

From

PERIOD.	ENDED.	Net Supplies.	Boot and Shoe Production.	TOTAL EXPENSES (INCLUDING CURRYING DEPARTMENT).			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
Half Year, December, 1880.....		3,060	3,438	1,057	16	30	1,103
5 Years,							
5 "	1885.....	83,295	85,197	27,824	461	1,038	29,323
5 "	1890.....	139,007	117,020	44,639	2,389	2,857	49,785
5 "	1895.....	229,350	192,594	78,872	4,552	5,408	88,832
5 "	1900.....	260,601	238,078	100,647	8,605	6,104	115,356
5 "	1905.....	342,578	307,637	115,788	10,183	6,161	132,132
5 "	1910.....	357,796	333,383	115,619	3,416	4,652	123,687
Year,							
" (53 weeks),	1911.....	84,141	80,470	27,853	14	878	28,745
"	1912.....	105,738	103,790	34,194	14	1,152	35,360
"	1913.....	115,202	118,305	33,398	1,515	2,175	42,088
"	1914.....	150,908	148,133	41,238	1,616	2,563	45,412
Half Year, June, 1915.....		95,333	90,062	22,774	854	1,224	24,852
35 Years' Total.....		1,987,309	1,818,057	648,798	33,635	34,242	716,675

RUSHDEN BOOT AND

From

PERIOD.	ENDED.	Net Supplies.	Production.	EXPENSES.			
				Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£	£
31 Weeks, December, 1900.....		11,091	11,806	4,215	68	88	4,366
5 Years,							
5 "	1905.....	285,920	295,640	84,225	5,191	3,867	93,283
5 "	1910.....	544,361	559,068	153,740	9,439	8,656	171,835
Year,							
" (53 weeks),	1911.....	88,997	76,017	23,638	2,515	2,035	28,188
"	1912.....	90,796	94,843	27,777	2,769	1,915	32,461
"	1913.....	98,015	99,822	27,439	2,808	1,907	32,154
"	1914.....	117,109	115,184	31,218	2,805	2,035	36,058
Half Year, June, 1915.....		77,193	75,662	16,251	1,227	1,093	18,571
15 Years and 5 Weeks' Total..		1,312,482	1,328,647	368,503	26,822	21,591	416,916

AND CURRYING WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
		BOOT & WHOLE RATE ON PRODUCTION.		Amount	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.					
		£ s. d.	s. d.	£	s. d.	£	s. d.	£
Half Year, December, 1890 ..		32 1 7½	6 4½	..	..	181	1 2½	2,470
5 Years, ..	1895 ..	34 9 4½	6 10½	71	0 0½	..	..	3,314
5 " ..	1890 ..	32 10 1½	7 1½	4,809	0 8½	..	..	11,225
5 " ..	1895 ..	38 2 1½	7 7½	9,416	0 9½	..	..	26,711
5 " ..	1900 ..	40 18 2½	8 2½	..	..	2,373	0 1½	15,437
5 " ..	1905 ..	37 19 3½	7 7	6,074	0 4½	..	..	11,382
5 " ..	1910 ..	33 6 0½	6 7½	..	..	2,294	0 1½	17,385
Year, ..	1911 ..	33 8 8½	6 7½	616	0 1½	..	..	22,764
" (53 weeks) ..	1912 ..	31 17 3½	6 4½	1,264	0 3	..	..	26,794
" ..	1913 ..	33 12 6½	6 8½	467	0 6½	..	..	47,679
" ..	1914 ..	39 0 8	5 9½	1,821	0 2	..	..	61,868
Half Year, June, 1915 ..		26 1 7½	5 3½	818	0 2	..	..	64,470
35 Years' Total		35 0 8½	7 0	25,101	..	4,748	..	..
				4,748	..			
				20,353	0 2½			

SHOE WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
31 Weeks, December, 1900		36 19 7½	7 4½	964	1 0½	2,892
5 Years, ..	1905 ..	31 11 0½	6 2½	22,070	1 6½	20,549
5 " ..	1910 ..	30 14 0½	6 1½	37,302	1 0	29,229
Year, ..	1911 ..	37 1 7½	7 4½	363	0 5½	25,076
" (53 weeks) ..	1912 ..	34 4 2½	6 10½	725	0 1½	26,528
" ..	1913 ..	32 5 6	6 5½	720	0 1½	24,376
" ..	1914 ..	31 6 1½	6 7½	1,137	0 2½	44,078
Half Year, June, 1915 ..		34 9 7½	4 10½	1,340	0 4½	24,000
15 Years and 5 Weeks' Total		31 7 6½	6 2½	54,796	0 10	..

BROUGHTON CABINET

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
3½ Years, December, 1895		22,423	15,442	1,216	1,326	17,984
5 " " 1900		65,816	39,217	2,414	2,524	44,155
5 " " 1905		69,579	36,947	2,921	2,363	42,131
5 " " 1910		141,435	69,372	3,608	3,257	76,237
Year, " 1911		82,136	15,506	690	741	17,237
" (53 wks) " 1912		30,442	15,529	80	480	16,089
" " 1913		86,616	17,907	86	476	18,469
" " 1914		37,342	18,662	98	530	19,290
Half Year, June, 1915		19,600	9,954	74	277	10,345
22½ Years' Total		455,719	238,776	11,187	11,074	261,937

LEEDS BRUSH

Since publishing a separate

PERIOD.	ENDED	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
1½ Years, December, 1905		16,814	7,530	307	341	8,178
5 " " 1910		109,505	45,569	3,272	2,544	51,385
Year, " 1911		32,047	12,880	915	705	14,500
" (53 wks) " 1912		83,498	13,439	955	678	15,072
" " 1913		86,669	14,918	960	579	16,457
" " 1914		41,081	17,489	968	592	19,049
Half Year, June, 1915		22,311	8,602	454	286	9,372
11 Years' Total		291,925	120,427	7,861	5,725	134,013

NOTE.—Huddersfield business transferred to Leeds, June, 1906.

WORKS TRADE.

commencement.

PERIOD.	ENDED.	Net Profit.		Net Loss.		Stocks at end.
		Amount.	Rate per £ on supplies.	Amount.	Rate per £ on supplies.	
		£	s. d.	£	s. d.	£
3½ Years, December, 1905		1,205	1 1½	7,297
3 1906		5,960	1 9½	4,652
3 1907		432	0 1½	7,594
3 1908		1,547	0 9½	..	..	8,002
Year, .. 1911		311	0 1½	..	..	10,517
.. (52 wks) .. 1912		189	0 1	..	..	12,120
.. .. 1913		189	0 1½	..	..	13,797
.. .. 1914		192	0 1½	..	..	14,029
Half Year, June, 1915		379	0 3½	14,543
22½ Years' Total		2,367	..	7,906	..	..
		Less Profit		2,367	..	
		Leaves Net Loss		5,709	0 3	

FACTORY TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	Net Profit.		Stocks at end.
		Amount.	Rate per £ on supplies.	
		£	s. d.	£
1½ Years, December 1905		303	0 8	4,652
3 1910		3,307	0 9½	11,300
Year, .. 1911		1,683	0 7½	10,971
.. (52 wks) .. 1912		973	0 6½	10,277
.. .. 1913		300	0 1½	9,307
.. .. 1914		300	0 3½	11,707
Half Year, June, 1915		197	0	12,094
11 Years' Total		7,363	0 3½	..

KEIGHLEY

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
2½ Years, December, 1910		40,970	17,167	1,418	1,186	19,721
Year, .. 1911		19,712	8,283	551	435	9,269
.. (53 wks) .. 1912		23,807	9,840	562	419	10,821
.. .. 1913		29,536	11,082	574	420	12,076
.. .. 1914		30,086	11,328	574	404	12,306
Half Year, June, 1915		15,184	5,512	287	190	5,989
7 Years' Total		158,885	62,712	3,966	3,004	69,682

DUDLEY BUCKET AND

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
		£	£	£	£	£
2½ Years, December, 1910		61,120	24,717	1,189	954	26,860
Year, .. 1911		25,546	9,839	440	391	10,670
.. (53 wks) .. 1912		27,749	10,402	440	378	11,220
.. .. 1913		31,570	11,347	440	343	12,130
.. .. 1914		32,783	12,865	440	378	13,663
Half Year, June, 1915		18,331	8,618	220	174	9,012
7 Years' Total		197,099	77,788	3,169	2,598	83,555

IRONWORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2½ Years, December, 1910		898	0 5½	4,699
Year, .. 1911		805	0 9½	4,681
.. (53 wks) .. 1912		901	0 9½	5,297
.. .. 1913		1,598	1 0½	5,309
.. .. 1914		2,611	1 10½	6,000
Half Year, June, 1915		798	1 6½	4,104
7 Years' Total		7,806	0 11½	..

FENDER WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2½ Years, December, 1910		2,149	0 8½	3,849
Year, .. 1911		683	0 6½	4,009
.. (53 wks) .. 1912		1,296	0 19½	4,796
.. .. 1913		2,661	1 7½	4,542
.. .. 1914		1,396	1 2½	4,983
Half Year, June, 1915		811	0 4	6,298
7 Years' Total		6,896	0 19½	..

BIRTLEY TINPLATE

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2½ Years, December, 1910		16,745	8,476	742	542	9,760
Year, " 1911		7,118	3,016	214	172	3,402
" (53 wks) " 1912		7,439	3,073	212	151	3,436
" " 1913		7,336	3,291	212	134	3,637
" " 1914		6,893	3,438	212	127	3,777
Half Year, June, 1915		3,214	1,734	106	53	1,893
7 Years' Total		48,745	23,028	1,698	1,179	25,905

ROCHDALE PAINT, &C.,

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
42 Weeks, December, 1912		5,156	1,991	264	206	2,461
Year, " 1913		9,743	2,759	386	360	3,505
" " 1914		10,322	2,317	..	171	2,488
Half Year, June, 1915		8,494	2,082	..	61	2,143
3 Years and 15 Weeks' Total		33,715	9,149	650	798	10,597

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Weeks of work.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2½ Years, December, 1910		875	0 9½	2,647
Year, ..	1911	522	1 6½	2,366
.. (53 wks) ..	1912	620	1 5½	1,980
.. ..	1913	490	1 3	1,642
.. ..	1914	441	1 3½	1,244
Half Year, June, 1915		100	1 7½	1,458
7 Years' Total		2,028	1 1½	..

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Weeks of work.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		£	s. d.	£	s. d.	£
42 Weeks, December, 1912		..	..	797	2 11½	6,428
Year, ..	1913	..	..	3,602	..	6,500
.. ..	1914	363	0 7	..	..	4,721
Half Year, June 1915		227	0 6½	..	..	2,014
3 Years and 13 Weeks' Total		590	..	4,399	..	..
		Loss Profit	..	500	..	..
		Leaves Net Loss	..	2,829	2 ¾	..

PELAW TAILORING, KERSEY,

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2 Years, December,	1905	65,992	20,918	2,371	1,398	24,687
5 "	" 1910	209,084	62,147	5,292	3,540	70,979
Year,	" 1911	46,455	14,198	1,088	810	16,091
" (53 wks)	" 1912	47,965	14,969	1,036	766	16,791
"	" 1913	52,342	15,912	988	647	17,547
"	" 1914	55,846	17,642	1,008	705	19,365
Half Year, June,	1915	29,850	9,379	508	328	10,215
11½ Years' Total		506,634	155,185	12,286	8,194	175,665

PELAW CABINET

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2 Years, December,	1905	52,223	81,659	3,912	2,434	88,005
5 "	" 1910	152,676	78,509	5,339	4,377	88,225
Year,	" 1911	32,721	16,776	123	837	17,236
" (53 wks)	" 1912	34,204	17,604	123	403	18,130
"	" 1913	46,714	22,681	107	468	28,256
"	" 1914	48,172	24,850	155	534	25,529
Half Year, June,	1915	22,540	12,608	120	353	13,081
11½ Years' Total		369,250	204,687	9,879	8,906	223,472

AND SHIRT FACTORIES TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2 Years, December, 1905		725	0 3½	5,098
5 " " 1910		8,194	0 9½	8,411
Year, " 1911		900	0 6½	11,319
" (53 wks) " 1912		790	0 8½	8,112
" " 1913		1,459	0 6½	9,691
" " 1914		378	0 1½	9,771
Half Year, June, 1915		611	0 5	12,567
11½ Years' Total		13,090	0 6½	..

WORKS TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	RESULT OF WORKING.			Stocks at end.
		Profit.	Loss.	Rate per £ on Supplies.	
		£	£	s. d.	£
3 Years, December, 1905		..	1,814	0 8½	9,977
5 " " 1910		..	12,117	1 7	9,529
Year, " 1911		297	..	0 3	10,490
" (53 wks) " 1912		121	..	0 6½	12,211
" " 1913		609	..	0 3	12,291
" " 1914		295	..	0 1½	16,643
Half Year, June, 1915		..	578	0 6½	16,597
11½ Years' Total		..	14,598	0 7½	..

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

SALES— Expenses—	GRAND TOTAL.				
	£32,873,520.				
	Amount.		Rate per £100.		
	£	s.	d.	s.	d.
Wages.....	313558	16	0	19	2-32
Auditors.....	991	8	0	0	0-73
Scrutineers.....	47	14	0	0	0-08
Committees.....	9693	12	0	0	7-12
Price Lists: Printing.....	8872	7	2	0	6-15
" " Postage.....	777	16	7	0	0-57
Printing and Stationery.....	15832	19	8	0	11-63
Periodicals.....	383	18	8	0	0-23
Travelling.....	39620	2	0	2	5-10
Stamps.....	10170	11	10	0	7-47
Telegrams.....	757	9	6	0	0-56
Telephones.....	2522	15	3	0	1-85
Miscellaneous.....	2802	0	8	0	2-06
Advertisements and Showcards.....	7981	10	10	0	5-86
"Wheatshaf" Record.....	11371	14	4	0	8-35
Rents, Rates, and Taxes.....	16036	9	7	0	11-78
Power, Water, Lighting, and Heating.....	8267	18	1	0	6-08
Exhibition and Congress.....	2319	0	2	0	1-71
Quarterly Meetings.....	1178	17	7	0	0-87
Employés' Picnic.....	355	4	2	0	0-26
Legal.....	42	8	2	0	0-03
"Annual," 1914.....	1165	10	5	0	0-86
Dining-rooms.....	24093	3	8	1	5-70
Repairs, Renewals, &c.....	17444	3	3	1	0-81
National Health, &c., Insurance.....	1790	6	8	0	1-32
Insurance.....	6346	19	7	0	4-66
Depreciation: Land.....	6423	15	3	0	4-72
" Buildings.....	21873	6	0	1	4-07
" Fixtures, &c.....	9313	8	5	0	6-84
Interest.....	96402	9	2	5	10-81
Totals.....	687952	16	8	39	0-60

SALES FOR THE YEAR ENDED DECEMBER 26TH, 1914.

SUMMARY OF DISTRICT TOTALS.

MANCHESTER.		NEWCASTLE.		LONDON.	
£18,627,224.		£5,912,142.		£3,104,154.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
147750 9 9	16 11-25	75458 10 8	25 1-10	8871 15 7	19 19-02
292 2 1	0 0-60	314 19 9	0 0-67	344 6 2	0 0-72
27 2 11	0 0-03	8 9 2	0 0-03	12 1 11	0 0-02
4826 2 0	0 6-31	3024 16 0	0 10-00	2191 11 0	0 6-22
4892 0 4	0 0-90	1324 16 8	0 1-07	2275 10 2	0 6-74
116 12 4	0 0-67	38 3 8	0 0-22	283 0 7	0 0-00
8439 11 6	0 10-97	2191 0 8	1 0-20	4182 1 6	1 0-44
126 12 8	0 0-26	81 12 5	0 0-33	198 14 7	0 0-31
13904 2 9	2 1-71	7204 14 6	2 5-10	12261 4 9	2 0-91
2286 8 4	0 0-83	2461 12 1	0 10-02	2280 11 2	0 7-05
865 2 11	0 0-50	221 14 8	0 1-18	80 10 11	0 0-24
1200 6 2	0 1-55	454 0 0	0 1-81	268 9 0	0 2-27
1891 2 9	0 2-05	632 16 2	0 2-28	577 0 6	0 1-71
4652 7 5	0 6-00	1470 15 10	0 5-24	1257 4 7	0 5-20
6484 6 7	0 8-21	3234 12 2	0 8-22	2267 9 7	0 8-42
7550 10 0	0 9-74	4942 2 7	1 4-93	4422 16 0	1 1-15
4992 4 2	0 5-52	1292 2 10	0 7-90	2242 12 1	0 6-04
1090 6 11	0 1-40	292 7 10	0 1-14	248 5 5	0 2-40
748 19 6	0 0-96	65 9 9	0 0-26	207 6 4	0 1-62
202 14 0	0 0-26	70 12 2	0 0-20	61 14 0	0 0-24
13 7 2	0 0-02	18 14 1	0 0-08	10 2 19	0 0-08
922 0 0	0 0-82	207 7 2	0 0-84	226 2 2	0 0-87
14226 11 6	1 6-42	4772 5 4	1 7-20	3226 4 10	1 2-40
2826 9 2	0 11-47	6047 19 8	1 4-95	4422 14 4	1 1-21
912 10 4	0 1-12	418 10 5	0 1-42	422 2 11	0 1-24
2612 7 2	0 3-27	1745 14 1	0 6-97	2222 12 4	0 5-02
4122 17 9	0 5-41	1244 9 8	0 5-02	284 7 10	0 2-22
2821 2 4	1 0-11	6404 2 2	2 1-97	6272 0 5	1 0-98
5472 15 2	0 7-05	1722 2 7	0 7-24	2047 12 2	0 6-90
4992 10 6	5 1-28	2102 2 2	7 1-04	2222 16 6	6 2-17
327149 1 5	25 1-61	145546 19 6	25 11-98	162257 14 9	20 9-40

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

MANCHESTER.

SALES =	TOTALS.									GROCERY.			COAL.		
	£18,627,224.									£15,292,459.			£427,693.		
	Expenses =			Amount.	Rate per £100.		Amount.	Rate per £100.		Amount.	Rate per £100.				
	£	s.	d.	s.	d.	£	s.	d.	s.	d.	£	s.	d.	s.	d.
Wages	157750	9	9	16	11-25	75208	12	10	9	10-03	1795	1	0	8	4-73
Auditors	532	2	1	0	0-69	368	7	7	0	0-58	7	11	10	0	0-43
Scrutineers	27	2	11	0	0-03	22	5	10	0	0-03	0	12	7	0	0-08
Committees	4898	5	0	0	0-31	2688	13	1	0	4-14	46	15	0	0	2-62
Price Lists: Printing	4892	0	4	0	0-30	2252	6	4	0	3-53	....	....	....	....	....
" " Postage	516	12	4	0	0-67	430	11	9	0	0-67	....	....	....	....	....
Printing and Stationery ..	8439	11	6	0	10-57	4672	18	3	0	7-38	220	6	4	1	0-36
Periodicals	198	12	8	0	0-26	162	9	9	0	0-26	3	11	8	0	0-20
Travelling	19954	2	9	2	1-71	7791	9	10	1	0-23	504	19	9	2	4-34
Stamps	5298	8	4	0	6-83	4247	10	10	0	6-67	119	16	9	0	6-73
Telegrams	385	3	11	0	0-50	271	1	0	0	0-43	8	12	2	0	0-48
Telephones	1200	6	3	0	1-55	951	11	6	0	1-49	27	2	3	0	1-52
Miscellaneous	1592	3	9	0	2-05	1113	19	2	0	1-75	28	1	11	0	1-53
Adverts. and Showcards ..	4653	7	5	0	6-00	3400	16	0	0	5-34	67	8	11	0	3-78
"Wheat-sheaf" Record ..	6169	6	7	0	8-34	5299	5	2	0	8-32	152	16	3	0	8-58
Rents, Rates, and Taxes..	7560	10	0	0	9-74	3251	12	3	0	5-10	31	2	8	0	1-75
Power, Water, Lighting, and Heating	4295	4	2	0	5-53	1221	7	5	0	1-92	38	1	7	0	2-14
Exhibition and Congress	1090	6	11	0	1-40	643	3	6	0	1-01	16	5	0	0	0-91
Quarterly Meetings	745	19	6	0	0-96	610	15	9	0	0-96	17	13	8	0	0-99
Employés' Picnic	202	14	0	0	0-26	83	10	1	0	0-13	0	4	11	0	0-01
Legal	13	7	3	0	0-02	11	3	3	0	0-02	0	5	8	0	0-02
"Annual," 1914	663	0	0	0	0-85	544	5	10	0	0-85	15	8	1	0	0-86
Dining-rooms	14296	11	6	1	6-42	9724	12	0	1	3-26	187	12	3	0	10-53
Repairs, Renewals, &c. ...	8509	9	3	0	11-47	5442	18	7	0	8-54	341	18	10	1	7-19
National Health, &c., Insurance	918	10	4	0	1-13	474	18	9	0	0-75	12	6	10	0	0-69
Insurance	2618	7	2	0	3-37	1240	12	7	0	1-95	4	2	6	0	0-23
Depreciation: Land	4199	17	9	0	5-41	1703	0	5	0	2-67	18	19	11	0	1-07
" Buildings	9401	2	4	1	0-11	3659	11	9	0	5-74	42	19	6	0	2-41
" Fixtures, &c.	5472	15	2	0	7-05	2768	19	1	0	4-35	44	15	3	0	2-51
Interest	49962	10	6	5	4-38	27751	1	1	3	7-55	473	16	11	2	2-59
Totals	827148	1	5	35	1-51	167963	11	3	21	11-60	4228	10	0	19	9-23

SALES FOR THE YEAR ENDED DEC. 30th, 1914—continued.

MANCHESTER.

DRAPEY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£1,341,925.		£302,908.		£643,819.		£556,820.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
41122 7 0	61 279	11726 9 8	64 0 11	12128 12 10	27 9 62	16787 3 2	56 5 41
78 14 10	0 158	19 16 9	0 1 21	22 2 6	0 1 20	27 2 7	0 1 12
1 19 11	0 0 08	0 10 7	0 0 008	0 19 0	0 0 008	0 14 0	0 0 008
298 8 6	1 5 70	249 0 8	1 4 47	497 0 0	1 6 02	477 7 9	1 9 51
1090 8 8	1 6 79	1490 15 9	8 2 12	12 10 0	0 0 47	77 0 0	0 0 21
61 15 3	0 1 10	....	....	1 2 6	0 0 04	28 2 10	0 1 00
2043 6 1	3 0 54	263 9 4	1 11 37	563 17 0	1 9 10	282 14 6	2 1 08
16 7 2	0 0 29	3 10 5	0 0 23	7 0 2	0 0 26	5 12 6	0 0 24
6099 14 0	10 5 19	2245 5 9	12 4 49	858 17 5	2 7 84	1856 16 0	5 6 97
448 15 1	0 8 08	116 12 3	0 7 71	192 4 8	0 7 17	173 9 2	0 7 45
46 3 9	0 0 83	17 0 4	0 1 13	9 15 6	0 0 27	22 8 2	0 1 20
103 7 9	0 1 85	24 10 1	0 2 24	47 0 6	0 1 75	26 14 2	0 1 50
270 17 4	0 4 85	65 8 4	0 4 82	57 6 2	0 2 12	56 10 10	0 2 42
448 18 11	0 8 08	200 2 2	1 1 84	280 12 2	1 2 27	126 9 2	0 2 26
476 8 6	0 8 52	128 6 10	0 8 49	228 9 5	0 8 52	184 0 5	0 7 21
1905 12 10	2 10 08	256 7 10	1 7 72	600 14 11	1 10 40	1472 16 6	5 2 26
1090 17 6	2 4 27	216 1 1	1 2 29	271 9 8	1 1 85	267 6 11	2 1 26
174 19 6	0 2 12	43 18 6	0 2 20	109 7 6	0 4 08	192 12 11	0 4 41
54 18 4	0 0 28	14 17 11	0 0 20	26 7 4	0 0 18	21 6 6	0 0 20
22 16 2	0 1 19	15 2 8	0 1 00	14 1 8	0 0 52	22 12 6	0 0 26
0 18 1	0 0 02	0 4 10	0 0 02	0 8 7	0 0 02	0 6 10	0 0 02
48 14 9	0 0 27	12 17 1	0 0 25	23 4 7	0 0 27	19 9 8	0 0 29
2150 0 3	2 2 45	222 8 9	2 10 72	270 12 6	2 0 20	128 4 0	2 7 72
1614 9 2	2 4 27	401 12 5	2 2 50	277 2 0	0 10 24	221 2 2	2 11 26
228 10 9	0 4 00	66 1 10	0 2 71	86 12 0	0 2 11	28 19 2	0 2 26
543 16 2	0 9 72	280 7 0	1 9 19	212 2 11	0 7 21	227 6 0	1 0 77
279 15 6	1 5 22	190 10 10	1 0 00	400 2 9	1 2 22	207 2 4	2 2 20
2290 12 8	2 4 27	450 8 10	2 5 72	911 17 8	2 12 00	2045 12 11	7 2 00
1486 13 11	2 2 50	21 5 10	0 2 22	188 12 6	0 6 00	200 4 7	2 2 27
9175 12 2	12 8 10	2475 11 9	19 2 22	4225 10 10	12 2 21	4227 17 9	12 2 20
76471 4 2	112 11 07	22729 16 1	125 4 77	22628 19 10	74 7 12	21724 9 2	112 6 26

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

		NEWCASTLE.											
		TOTALS.				GROCERY.				COAL.			
SALES -		£5,942,142.				£4,311,772.				£129,231.			
Expenses -		Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.	
		£	s. d.	s.	d.	£	s. d.	s.	d.	£	s. d.	s.	d.
Wages		75436	10 8	25	4 68	27196	3 6	12	6 88	375	6 11	5	9 71
Auditors		214	19 9	0	0 67	118	7 2	0	0 66	1	18 0	0	0 85
Scrutineers		8	9 2	0	0 03	6	2 2	0	0 03	0	3 8	0	0 03
Committees		2694	16 0	0	10 88	1190	12 10	0	6 63	5	12 10	0	1 05
Price Lists: Printing		1204	16 8	0	4 87	243	9 6	0	1 36	....	....
" " Postage		58	3 8	0	0 28	58	3 8	0	0 32	....	....
Printing and Stationery..		3194	6 8	1	0 90	1273	1 1	0	7 09	28	5 5	0	5 25
Periodicals		81	12 5	0	0 33	47	3 9	0	0 26	1	8 6	0	0 26
Travelling		7204	14 6	2	5 10	1255	10 9	0	6 99	52	14 2	0	9 79
Stamps		2481	12 1	0	10 02	950	1 5	0	5 29	7	13 7	0	1 43
Telegrams		291	14 8	0	1 18	141	8 10	0	0 79	0	9 4	0	0 09
Telephones		454	0 0	0	1 83	340	11 6	0	1 30	4	0 10	0	0 75
Miscellaneous		682	16 5	0	2 56	418	0 4	0	2 33	7	8 7	0	1 38
Adverts. and Showcards..		1470	18 10	0	5 94	833	12 2	0	4 64	22	7 1	0	4 15
"Wheatsheaf" Record ..		2034	18 2	0	8 22	1455	1 6	0	8 10	46	11 3	0	8 65
Rents, Rates, and Taxes..		4042	3 7	1	4 33	1074	14 5	0	5 98	5	1 6	0	0 94
Power, Water, Lighting, and Heating		1982	3 10	0	7 80	1516	2 9	0	8 44	24	5 10	0	4 51
Exhibition and Congress.		282	7 10	0	1 14	191	6 3	0	1 06	6	13 10	0	1 24
Quarterly Meetings		65	9 9	0	0 26	46	15 3	0	0 26	1	10 0	0	0 28
Employés' Picnic		70	12 2	0	0 29	18	12 6	0	0 10	....	....
Legal		18	18 1	0	0 08	0	12 8	..		0	0 6	....
"Annual," 1914		207	7 5	0	0 84	149	5 0	0	0 83	4	13 3	0	0 87
Dining-rooms		4773	5 4	1	7 29	3190	14 6	1	5 76	126	7 1	1	11 47
Repairs, Renewals, &c. ..		4047	19 8	1	4 35	2499	2 0	1	1 91	47	4 1	0	8 77
National Health, &c., Insurance		418	10 5	0	1 69	134	18 7	0	0 75	2	4 0	0	0 41
Insurance		1725	14 1	0	6 97	842	5 10	0	4 69	1	13 6	0	0 31
Depreciation: Land		1244	9 8	0	5 03	483	6 11	0	2 69	3	3 5	0	0 59
" Buildings ..		6404	3 3	2	1 57	3343	12 6	1	6 61	11	18 11	0	2 22
" Fixtures, &c		1793	2 7	0	7 24	1631	3 8	0	5 74	5	8 1	0	1 00
Interest		21056	2 2	7	1 04	10041	0 2	4	7 89	146	9 5	2	3 20
Totals		145546	19 6	48	11 86	60001	3 2	27	9 98	940	13 7	14	6 70

SALES FOR THE YEAR ENDED DEC. 26TH, 1914—continued.

NEWCASTLE.

DRAPEERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£662,463.		£199,624.		£287,229.		£351,793.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
2228 3 5	79 5.11	6842 12 9	45 0.14	2739 12 9	39 11.50	14345 11 4	81 0.43
40 14 5	0 1.48	13 2 10	0 1.90	17 1 9	0 1.48	23 12 7	0 1.81
0 13 4	0 0.03	0 5 8	0 0.03	0 8 4	0 0.03	0 9 11	0 0.03
629 11 7	1 10.48	129 6 9	1 11.97	224 3 10	2 2.92	344 8 2	1 11.58
309 11 2	1 0.26	985 7 4	5 11.94	7 2 2	0 0.51	19 6 2	0 1.25
...
925 19 6	2 5.89	273 16 9	2 7.1	153 7 11	1 10.01	692 2 0	2 9.81
18 16 9	0 0.93	4 11 8	0 0.52	5 6 2	0 0.44	12 5 6	0 0.84
2561 16 6	10 9.03	984 17 2	9 10.41	279 19 6	1 11.39	1000 16 5	6 0.39
788 2 4	2 4.37	111 7 9	1 1.38	131 18 9	0 11.02	497 8 2	2 9.33
120 9 3	0 4.26	13 8 0	0 1.51	3 0 5	0 0.25	12 18 10	0 0.98
44 0 6	0 1.60	18 2 7	0 1.68	18 18 10	0 1.69	22 4 9	0 2.27
77 2 8	0 2.80	16 4 11	0 1.36	25 2 7	0 2.10	28 14 4	0 0.95
374 1 3	0 9.93	61 7 0	0 7.28	129 3 9	1 1.39	129 7 7	0 9.21
228 6 2	0 8.56	72 1 4	0 8.66	192 5 2	0 9.55	122 12 8	0 8.97
1000 19 4	3 3.74	263 16 0	2 7.72	623 15 6	2 0.26	1197 13 10	6 7.68
120 8 11	0 5.45	95 16 3	0 11.32	65 3 2	0 5.45	80 6 11	0 0.49
36 3 11	0 1.31	12 6 11	0 1.48	15 9 7	0 1.23	20 7 4	0 1.39
7 12 10	0 0.28	2 6 7	0 0.26	3 6 1	0 0.28	3 19 0	0 0.27
23 12 10	0 0.86	4 17 0	0 0.58	4 2 10	0 0.26	19 7 0	0 1.22
19 1 10	0 0.66	0 0 10	...	0 1 0	...	0 1 3	...
22 15 11	0 0.86	7 2 2	0 0.86	10 6 6	0 0.86	12 4 4	0 0.92
647 7 8	1 11.45	195 7 4	1 11.49	280 9 8	1 11.44	542 19 1	1 10.71
708 12 2	2 1.67	208 5 11	2 1.04	164 14 10	1 1.77	429 8 7	2 4.68
139 19 4	0 5.07	30 16 8	0 2.50	25 11 8	0 2.14	26 1 2	0 0.49
346 5 0	1 0.54	144 9 0	1 5.27	188 0 0	1 1.64	222 0 9	1 3.65
317 15 2	0 11.51	78 16 2	0 9.47	126 12 2	0 10.58	224 14 9	1 4.01
1227 18 4	3 5.85	399 10 9	4 0.03	480 2 10	2 4.95	620 19 11	2 2.92
430 8 0	1 3.92	8 7 4	0 1.01	11 17 2	0 0.99	205 18 4	1 0.26
4441 19 11	12 4.92	1286 11 5	19 10.72	2190 7 10	12 2.94	2221 14 5	12 9.02
20896 8 3	120 5.32	10322 8 1	122 0.22	11998 19 0	77 0.66	22207 5 5	122 0.66

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

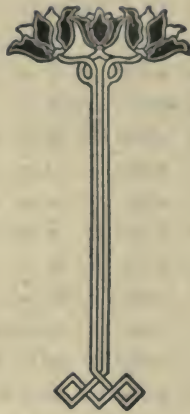
LONDON.

SALES—	TOTALS.						GROCERY.						COAL.					
	£8,104,154.						£6,651,440.						£261,523.					
	Expenses—		Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.					
	£	s. d.	s. d.	£	s. d.	s. d.	£	s. d.	s. d.	£	s. d.	s. d.						
Wages	80371	15 7	19 10-02	37812	13 8	11 4-44	1460	17 3	11 2-89									
Auditors	244	6 2	0 0-72	167	10 4	0 0-60	8	15 11	0 0-34									
Scrutineers	12	1 11	0 0-08	9	18 10	0 0-03	0	7 9	0 0-08									
Committees	2100	11 0	0 6-23	1254	6 3	0 4-53	23	7 6	0 2-15									
Price Lists: Printing	2275	10 2	0 6-74	575	19 7	0 2-08	....	....	....						
" " Postage	203	0 7	0 0-60	203	0 7	0 0-73	....	....	....						
Printing and Stationery	4199	1 6	1 0-44	2966	1 10	0 8-54	45	7 9	0 4-17									
Periodicals	103	13 7	0 0-31	76	13 11	0 0-28	2	4 6	0 0-20									
Travelling	12461	4 9	3 0-91	3935	17 4	1 2-20	409	1 11	3 1-54									
Stamps	2890	11 5	0 7-08	1786	8 10	0 6-45	44	18 10	0 4-12									
Telegrams	90	10 11	0 0-24	56	5 11	0 0-20	13	1 2	0 1-20									
Telephones	568	9 0	0 2-57	492	19 6	0 1-78	24	6 4	0 2-23									
Miscellaneous	577	0 6	0 1-71	420	15 3	0 1-52	0	10 0	0 0-05									
Adverts. and Showcards	1857	4 7	0 5-50	1274	18 10	0 4-60	39	14 9	0 3-65									
"Wheatsheaf" Record	2867	9 7	0 8-49	2352	7 4	0 8-49	92	13 2	0 8-50									
Rents, Rates, and Taxes	4433	16 0	1 1-13	1476	4 0	0 5-33	20	8 10	0 1-88									
Power, Water, Lighting, and Heating	2040	10 1	0 6-04	1095	14 6	0 3-95	8	14 7	0 0-80									
Exhibition and Congress	946	5 5	0 2-80	683	9 9	0 2-47	7	18 11	0 0-73									
Quarterly Meetings	367	8 4	0 1-09	311	14 0	0 1-12	12	1 9	0 1-11									
Employés' Picnic	81	18 0	0 0-24	47	0 11	0 0-17	0	18 0	0 0-08									
Legal	10	2 10	0 0-03	7	17 9	0 0-03	0	0 10	....								
"Annual," 1914	295	3 0	0 0-87	242	8 5	0 0-88	9	9 2	0 0-87									
Dining-rooms	5028	6 10	1 2-50	3208	17 2	0 11-58	73	11 1	0 6-75									
Repairs, Renewals, &c. ..	4496	14 4	1 1-32	1716	7 8	0 6-30	732	11 6	5 7-23									
National Health, &c., Insurance	453	5 11	0 1-34	272	7 11	0 0-98	3	19 0	0 0-36									
Insurance	2002	18 4	0 5-93	1184	12 11	0 4-27	3	4 6	0 0-30									
Depreciation: Land	984	7 10	0 2-92	338	4 10	0 1-22	7	3 5	0 0-66									
" Buildings	6073	0 5	1 5-99	3016	0 8	0 10-88	20	1 3	0 1-84									
" Fixtures, &c.	2047	10 8	0 6-06	1212	3 9	0 4-37	29	8 8	0 2-70									
Interest	25383	16 6	6 8-17	14660	6 3	4 4-90	272	1 2	2 0-97									
Totals	165257	15 9	40 9-40	82289	8 6	24 8-92	3370	19 6	25 9-35									

SALES FOR THE YEAR ENDED DEC. 26TH, 1914—continued.

LONDON.

DRAPERY.				WOOLLENS AND READY-MADES.				BOOTS AND SHOES.				FURNISHING.							
£546,458.				£136,559.				£296,803.				£211,371.							
Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.					
£	s.	d.		£	s.	d.		£	s.	d.		£	s.	d.					
1249	9	10	70	9-81	5914	19	6	86	7-64	7248	6	5	68	10-11	8276	9	11	81	1-81
38	2	6	0	1-45	11	7	10	0	3-00	15	3	9	0	1-30	13	5	10	0	1-81
0	16	4	0	0-03	0	8	11	0	0-03	0	8	10	0	0-06	0	6	3	0	0-03
332	18	4	1	2-18	121	13	11	1	2-30	229	0	4	1	5-79	158	4	8	1	5-97
280	11	3	2	1-93	951	17	9	13	11-20	30	14	10	0	2-49	128	6	9	1	2-67
...
805	6	10	2	11-97	290	8	11	4	2-97	374	9	4	2	6-28	318	6	10	3	0-14
7	12	8	0	0-34	6	11	6	0	1-15	5	6	1	0	0-43	5	4	11	0	0-60
4105	9	9	15	0-31	1527	12	10	22	4-48	1187	0	2	7	11-98	1296	2	9	13	3-17
271	19	2	0	11-94	79	4	8	1	0-69	119	13	1	0	9-69	95	6	10	0	10-98
5	3	2	0	0-23	0	19	2	0	0-16	2	16	0	0	0-23	2	6	6	0	0-23
168	18	11	0	7-46	54	8	8	0	2-57	23	11	4	0	2-71	93	7	3	0	10-60
70	19	7	0	3-12	31	8	11	0	3-77	30	16	10	0	2-49	32	9	11	0	3-69
259	16	1	0	11-59	53	3	9	0	2-35	166	3	1	1	1-44	59	8	1	0	6-74
193	7	5	0	8-40	48	17	0	0	8-59	105	4	0	0	8-51	75	0	8	0	8-32
1494	7	4	5	1-68	321	13	9	4	8-94	506	16	10	3	4-98	704	5	3	6	7-97
374	3	8	1	4-43	196	2	1	1	10-16	222	11	2	1	6-00	213	4	1	2	0-21
116	12	11	0	3-12	36	14	2	0	6-45	60	12	11	0	4-90	40	16	9	0	4-64
15	1	0	0	0-79	5	3	0	0	0-91	12	2	4	0	0-98	8	6	3	0	0-94
15	8	1	0	0-68	3	15	2	0	0-66	6	10	4	0	0-58	8	5	6	0	0-94
0	14	4	0	0-03	0	4	11	0	0-04	0	16	1	0	0-07	0	8	11	0	0-05
19	18	3	0	0-88	4	18	3	0	0-83	19	16	1	0	0-97	7	12	10	0	0-97
906	17	6	2	11-44	227	6	5	3	3-96	447	11	10	3	0-19	264	2	10	2	5-90
1205	16	4	4	4-96	230	11	1	3	4-53	221	16	7	1	6-73	349	11	2	3	3-00
83	18	10	0	3-69	20	0	10	0	0-53	29	4	1	0	2-36	43	13	3	0	4-97
334	4	5	1	2-68	133	17	6	2	3-04	164	17	5	1	1-93	162	1	7	1	6-40
290	15	2	1	0-77	105	16	6	1	6-00	87	9	10	0	7-07	124	15	1	1	8-20
1270	1	6	4	7-78	456	3	2	6	3-17	552	11	3	3	5-92	733	2	7	7	1-74
333	7	3	1	2-64	118	19	1	1	8-08	137	18	2	1	0-77	230	15	9	1	10-79
4718	8	3	17	3-23	1931	2	8	26	9-92	2406	6	0	16	2-98	1492	12	2	14	1-88
37151	3	8	136	0-97	12712	4	11	186	2-15	14469	13	0	97	3-70	15232	4	2	144	8-05



THE SCOTTISH
CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.



PLATES, ADVERTISEMENTS,
STATISTICS, &c.,

Pages 291 to 405.

THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

Enrolled 20th April, 1868, under the provisions of the Industrial and Provident Societies Act, 20th August, 1867, 30 and 31 Vict., cap. 117, sec. 4.

Business Commenced September 8th, 1868.

CENTRAL OFFICES AND FURNITURE WAREHOUSE:

MORRISON STREET, GLASGOW.

GROCERY AND PROVISION WAREHOUSES:

PAISLEY ROAD, AND CROOKSTON, CLARENCE, AND
WALLACE STREETS, GLASGOW.

DRAPERY WAREHOUSE:

DUNDAS, WALLACE, AND PATERSON STREETS, GLASGOW.

BOOT AND SHOE WAREHOUSE:

DUNDAS STREET, GLASGOW.

SHIRT, UNDERCLOTHING, BESPOKE CLOTHING, JUVENILE
CLOTHING, AND AERATED WATER FACTORIES:

PATERSON STREET, GLASGOW.

MANTLE AND UMBRELLA FACTORIES:

DUNDAS STREET, GLASGOW.

HAM-CURING, SAUSAGE FACTORY, WATERPROOF FACTORY,
CARTWRIGHT, AND SCALE REPAIR DEPARTMENTS:

PARK STREET, K.P., GLASGOW.

FACTORIES FOR BOOTS AND SHOES, CURRYING AND TANNING,
CLOTHING, FURNITURE, BRUSHES, TINWARE, PRINTING,
TOBACCO, PRESERVES, CONFECTIONS, CHEMICALS, COFFEE
ESSENCE, AND PICKLES:

SHIELDHALL, NEAR GOVAN, GLASGOW.

Branches.

LINKS PLACE, LEITH.
GRANGE PLACE, KILMARNOCK.
SEAGATE, DUNDEE.
HENRY STREET, ENNISKILLEN, IRELAND.

FURNITURE WAREHOUSE, DRAPERY & BOOT SAMPLE
ROOM—CHAMBERS STREET, EDINBURGH.
CHANCELOT FLOUR MILLS—EDINBURGH.
JUNCTION FLOUR AND OATMEAL MILLS—LEITH.
CHRICHIE OATMEAL MILL—FYVIE, ABERDEENSHIRE
REGENT FLOUR MILLS—GLASGOW.
SOAP WORKS—GRANGEMOUTH.
ETTRICK TWEED MILLS—SELKIRK.
HOSIERY FACTORY—LEITH.
DRESS SHIRT FACTORY AND LAUNDRY—PAISLEY.
FISH-CURING WORKS—ABERDEEN.
BLANKET MILLS—GALSTON.

CREAMERIES :

IRELAND—ENNISKILLEN, BELNALECK, GOLA,
FLORENCE COURT, S. BRIDGE, GARDNER'S CROSS,
BLACKLION, GLENFARNE, MONEAH;
BLADNOCH AND WHITHORN, WIGTOWNSHIRE, N.B.

CALDERWOOD ESTATE AND RYELANDS MILK CENTRE,
LANARKSHIRE.

Bankers:

THE UNION BANK OF SCOTLAND LIMITED.

Head Offices:

GLASGOW: INGRAM STREET.	LONDON: 62, CORNHILL, E.C.	EDINBURGH: GEORGE STREET.
General Manager: ARTHUR C. D. GAIRDNER.	Manager: GEORGE J. SCOTT	Manager: WILLIAM GRAHAM.

General Committee.

President :

Mr. ROBERT STEWART, " Endrick," Percy Drive, Giffnock.

Secretary :

Mr. JOHN PEARSON, " Beechdale," Fenton Street, Alloa.

Directors :

Mr. PETER GLASSE.....	185, Byres Road, Glasgow.
Mr. THOMAS LITTLE	264, Scott Street, Galashiels.
Mr. WILLIAM R. ALLAN.....	" Inchbank," Balhousie Street, Perth.
Mr. JAMES YOUNG	34, New Street, Musselburgh.
Mr. GEORGE THOMSON.....	" Newfield," Stevenson Street, Kilmarnock.
Mr. ALEX. B. WEIR	" Drhoma," Paisley Road, Barrhead.
Mr. T. B. STIRLING	Yew Cottage, Middleton Street, Alexandria.
Mr. WM. GALLACHER.....	" Loretto," Montgomery Street, Larkhall.
Mr. JOHN BARDNER	22, Netherton, Dunfermline.
Mr. WM. ARCHBOLD	31, Reid Terrace, Edinburgh.

Sub-Committees :

(1) FINANCE AND PROPERTY—

Messrs. ALLAN, GALLACHER, THOMSON, and STIRLING.
Conveners: Mr. ALLAN (Finance). Mr. THOMSON (Property).

(2) GROCERY: DISTRIBUTIVE AND PRODUCTIVE—

Messrs. LITTLE, BARDNER, YOUNG, and GLASSE.
Conveners: Mr. LITTLE (Distributive). Mr. YOUNG (Productive).

(3) DRAPERY AND FURNISHING: DISTRIBUTIVE AND PRODUCTIVE—

Messrs. PEARSON, ARCHBOLD, WEIR, and STEWART.
Conveners: Mr. WEIR (Distributive). Mr. PEARSON (Productive).

The President is *ex officio* a member of all Sub-Committees.

Auditors :

Mr. JNO. MILLEN, P.A., Rutherglen. | Mr. ROBT. J. SMITH, C.A., Glasgow.
Mr. WM. H. JACK, F.S.A.A., Glasgow.

*(Public Auditors under the Industrial and Provident Societies and
Friendly Societies Acts.)*

Officials of the Society.

Accountant :

Mr. ROBERT MACINTOSH, Glasgow.

Cashier :

Mr. ALLAN GRAY, Glasgow.

Buyers, &c. :

Grocery and Provisions.....	GLASGOW.....	Mr. F. ROSS.
" "	"	Mr. JOHN McDONALD.
" "	"	Mr. M. McCALLUM.
" "	"	Mr. A. B. HUGGAN.
" "	LEITH	Mr. PETER ROBERTSON.
" "	"	Mr. A. W. JOHNSTONE.
" "	"	Mr. J. WILSON.
" "	KILMARNOCK ..	Mr. DAVID CALDWELL.
" "	DUNDEE	Mr. JAMES WILKIE.
Potato Department	GLASGOW.....	Mr. HUGH CAMPBELL.
" "	LEITH	Mr. WM. DRUMMOND.
Cattle.....	GLASGOW.....	Mr. WILLIAM DUNCAN.
Provisions.....	ENNISKILLEN ..	Mr. WILLIAM WHYTE.
Preserve Works	GLASGOW.....	Mr. N. ANDERSON.
Chemical Department	"	Mr. A. GEBBIE.
Tobacco Factory.....	"	Mr. THOMAS HARKNESS.
Flour Mills—Chapelot and Regent Oatmeal and Flour	"	Mr. WM. F. STEWART.
Mill—Junction	EDINBURGH ..	Mr. JOHN PAISLEY.
Soap Works	GRANGENOOTH ..	Mr. J. A. PENNY.
Printing and Stationery Dept..	GLASGOW.....	Mr. DAVID CAMPBELL.
Drapery Department	"	Mr. DAVID GARDNER.
" " Assistant..	"	Mr. J. McGILCHRIST.
" " " ..	"	Mr. WM. ALLAN.
Furniture Department	"	Mr. WILLIAM MILLER.
" "	Assistant	Mr. THOMAS PENWICK.
" "	EDINBURGH ..	Mr. GEO. CARSON.
Tinware.....	GLASGOW.....	Mr. J. H. TURNBULL.
Boot and Shoe Department ..	"	Mr. P. McFARLANE.
" "	Assistant	Mr. J. J. HORN.
Ettrick Tweed & Blanket Mills..	SHEKINK	Mr. J. H. OLDFIELD.
Building Department	GLASGOW.....	Mr. WILLIAM MEBBER.
Engineering & Electrical Depts..	"	Mr. JAMES STEWART.
Carting Department	"	Mr. JAMES CALDWELL.
Coal Department	"	Mr. T. BURTON.
Fish Curing Department	ABERDEEN	Mr. W. C. STEPHEN.
Wheat Buying Depot	WINNIPEG	Mr. GEO. FISHER.
	(CANADA)	
Creameries.....	WILTOWNSHIRE ..	Mr. ROBERT GREEN.
Estates.....	LANARKSHIRE ..	Mr. G. G. YOUNG.

Business Arrangements.

Registered Office:

MORRISON STREET, GLASGOW.

Branches:

LINKS PLACE, LEITH; GRANGE PLACE, KILMARNOCK;

SEAGATE, DUNDEE;

HENRY STREET, ENNISKILLEN, IRELAND;

LEMAN STREET, LONDON, E.

Societies, to which our trade is strictly confined, desirous of opening an account with this Society, should forward a copy of their registered Rules and latest balance sheet; or, if but recently started, a statement showing the number of members, value of shares, amount subscribed for and paid up, weekly turnover expected, and the amount of credit allowed, if any, per member in proportion to the capital paid up. Should these particulars be considered satisfactory, goods will be supplied on the following terms:—The *maximum credit allowed is fourteen days*, and *interest is charged quarterly on all in excess of this allowance at the rate of 2½ per cent. per annum*, but in cases where the debt exceeds one month's purchases 5 per cent. is charged.

Interest at the rate of 2½ per cent. per annum is allowed on prepaid accounts.

The Directors, by authority of the general meeting, are empowered to have the books of societies examined whose accounts are overdue, and to take the necessary steps to protect the other members of the federation.

Orders for goods should bear the price or brand of the article wanted, the mode of transit, and name of station to which the goods are to be sent. Orders for the different departments should be on separate slips. Goods not approved of must be returned at once and intact. No claim for breakage, short weight, &c., can be entertained unless made within six days after goods are received. Delay in delivery should be at once advised.

BUSINESS PREMISES

&c.,

OWNED BY

THE SCOTTISH
CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.

With Diagrams showing Progress of Society
since Commencement.

Scottish Co-operative Wholesale Society Limited.



First Central Premises owned by the Society.

THE Scottish Co-operative Wholesale Society Limited was registered in April 1868, and commenced business during September of the same year in rented premises in Madeira Court, Argyle Street, Glasgow. During 1872 ground was purchased at the junction of Morrison Street and Paisley Road, and to the Warehouse erected there, and shown on this page, the Society's business was transferred in 1874. The whole of this gusset-shaped piece of ground was acquired by 1882, and the Warehouses and Offices erected thereon formed the Central Premises of the Society, 119 Paisley Road, Glasgow, until the Morrison Street Premises were occupied in 1897.



Grocery and Provision Warehouse. Coal and Building Departments' Offices, 119 Paisley Road, Glasgow.

CENTRAL PREMISES OF THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY UNTIL 1897.



Registered Office and Furniture Warehouse, 95 Morrison Street, Glasgow.

**Registered Office and Furniture Warehouse:
95 Morrison Street, Glasgow.**

THE block of buildings shown on the opposite page forms, since 1897, the Central Premises of the Scottish Wholesale. With its splendid façade fronting Morrison Street, and occupying a commanding situation close by the river Clyde, this structure forms one of the most imposing features of street architecture in the southern part of Glasgow.

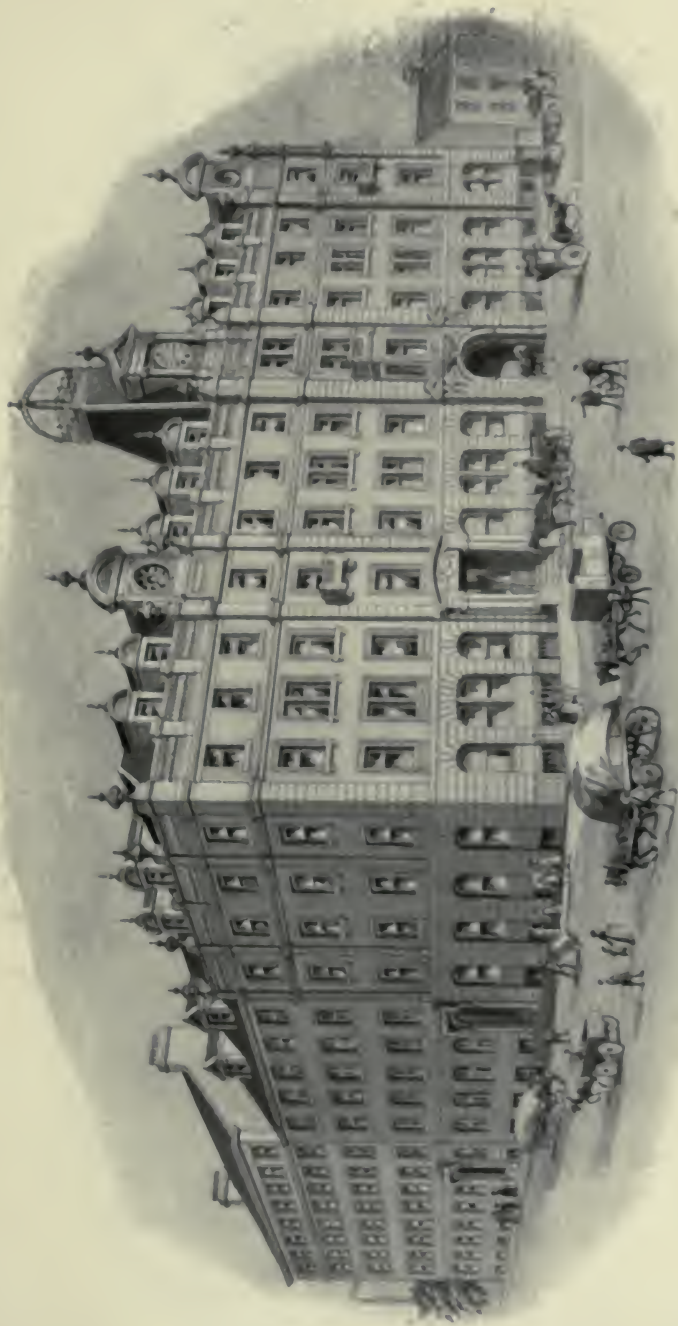
Here the Central Office, with its staff of over three hundred clerks, is located. This occupies the whole of the first floor, the ground floor giving accommodation for the Board Room, Committee Rooms, Grocery Managers' Rooms, and also the Grocery Department Saleroom. The basement and all the other floors in the front building are fully occupied by the Furniture and Furnishing Department Show-rooms. Fronting Clarence Street—on the left side of the drawing, and to the rear of the main building—is a block extending through to Crookston Street, on the right. The great bulk of this space is devoted to warehouse accommodation for the Grocery Department, and here, also, the spacious Clarence Street Hall belonging to the Society is located. On the opposite side of Clarence Street—facing the Hall, and bounded on the south by Wallace Street and on the east by Dundas Street—a large Store for Grocery Goods is now (1915) in full working order.

Grocery and Provision Warehouse, Stationery
Department, etc. :

Links Place, Leith.

NINE years after the start of the Wholesale in Glasgow, the Leith Branch was opened (in April 1877), primarily to facilitate the handling of Continental produce, but it was soon found advisable to add a full stock of groceries. This Branch has proved of great service and utility in dealing with retail societies in the East of Scotland.

Business developments soon forced it out of the original rented premises in Constitution Place, Leith, and, ground having been secured at Links Place in May 1879, the first portion of the buildings here shown was erected by the Society. At various dates extensive alterations and additions have been made to the structure. In addition to the Grocery Warehouse, a Stationery Department, Aerated Water Factory (started 1898), and a Ham-curing Department form valuable adjuncts of this Branch of the Wholesale.



Grocery and Provision Warehouse, Links Place, Leith.

ESTABLISHED 1877.



Grocery and Provision Warehouse, Grange Place, Kilmarnock.
ESTABLISHED 1878.

Grocery and Provision Warehouse Grange Place, Kilmarnock.

LESS than a twelvemonth after the inauguration of the Branch at Leith, it was decided to open a Depot in Kilmarnock to deal with agricultural produce of all kinds in Ayrshire and surrounding counties. In February 1878 this Branch was opened, and its career, like that of most other ventures of the Wholesale, has been uniformly prosperous.

Intended originally as a store from whence cheese, butter, eggs, etc., could be distributed to retail societies to the orders of the various Branches, this Depot also does a very extensive trade in potatoes. These are planted under the supervision of the Department, or purchased in the fields at agreed-on rates per acre, for the direct supply of retail shops. A very large business in cheese is also done.

Grocery and Provision Warehouse: Seagate, Dundee.

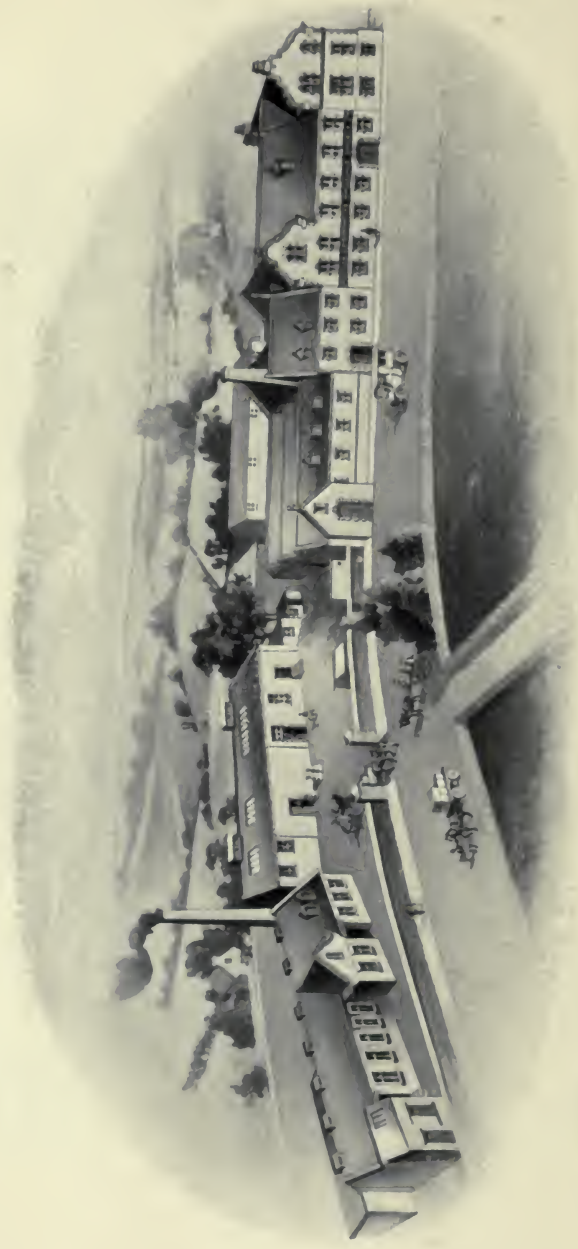
FOUR years elapsed from the foundation of the Kilmarnock Depot before another Branch of the Wholesale was started. This time the impelling idea was to provide societies in the North of Scotland with a convenient centre from which to obtain supplies. Dundee was fixed on as the most suitable place, and there, in premises at the corner of Trades Lane, a Branch was opened in 1881.

Until 1906 business was successfully conducted in the building originally occupied, but in that year a disastrous fire swept it entirely away, and caused the Directors to find a site elsewhere. Ground was soon afterwards purchased in Seagate, Dundee, and the Warehouse shown opposite erected and opened for business in July 1909.



Grocery and Provision Warehouse, Seagate, Dundee

RAY AND TOWNSEND 1861.



Central Creamery.

Power Station.

Enniskillen Branch—Central Premises.

ESTABLISHED 1885.

Egg Stores and Bacon Factory.

Central Premises, Enniskillen Branch, Ireland.

THE growing quantities of Irish produce handled by the Wholesale led the Directors at an early date to consider the advisability of establishing a Buying Branch or Depot in Ireland for collecting the produce of the north-western districts. After careful investigation, Enniskillen, directly communicating with Londonderry and Belfast by rail and thence with Glasgow by an admirable service of steamers, was fixed on as the most suitable centre. In premises rented by the Society in that town a Branch was started during May 1885, and its progress since has justified the choice of location.

In addition to a thoroughly up-to-date Central Creamery established in 1908, there are now eight Auxiliary Creameries belonging to the Society within a range of ten miles of Enniskillen. The names of these are Moneah, Gardner's Cross, Gola, S Bridge, Belnaleck, Blacklion, Glenfame, and Florencecourt. Extensive and in every respect up-to-date Piggeries are also carried on at Enniskillen by the Society.

Drapery Warehouse, Wallace Street, Glasgow.

THE Drapery Department was started on 28th December 1873, in a corner of the rented premises first occupied by the Society in Madeira Court, Argyle Street, Glasgow. The Warehouse now occupied in Wallace Street, Dundas Street, and Paterson Street, and shown on the opposite page, gives a fair idea of its growth and development during the intervening years.

The Warehouse at the present time is divided into forty departments dealing with every known variety of drapery goods. Heating, ventilating, and sanitary arrangements are of the most approved description, and from a hygienic standpoint the Warehouse meets all that science at present demands. This, with the admirable planning of departments and the up-to-date equipment, justifies its claim to premier position among such establishments.

There are also attached to the Warehouse, Mantle, Millinery, and Umbrella Workrooms, while the allied Productive Departments include the Wool Shirt Factory, Waterproof Factory, Juvenile Clothing Factory, Underclothing Factory, and Bespoke Clothing Factory, Glasgow; the Ready-made Clothing Factory, Artisan Clothing Factory, and Hosiery Factory, Shieldhall; Ettrick Tweed and Blanket Mills, Selkirk; Ayrshire Blanket Mill, Galston; the Dress Shirt Factory and Potterhill Laundry, Paisley; and Hosiery Factory, Leith.



Drapery Warehouse. Dundas Street. Wallace Street. and Paterson Street. Glasgow.
ESTABLISHED 1873.



Drapery Warehouse. Wallace and Paterson Streets, Glasgow.
(ANOTHER VIEW.)

Drapery Warehouse, Wallace Street, Glasgow.

(ANOTHER VIEW.)

THE demand for increased space to meet the steady growth of trade in Drapery goods made it necessary to enlarge the Warehouse, and the extension in Paterson Street, which was opened in June 1909, is shown on the extreme right of the picture.

In the short period of three years it became apparent that more accommodation must be found, and a further addition, also in Paterson Street, affording 20,832 square feet of extra floorage, was opened in July 1914. Still another very large extension is now (1915) being erected, with new main entrance in Morrison Street. A motor-car is seen near the present main entrance in Wallace Street.

Productive Factories, Paterson Street, Glasgow.

THESE buildings are given over solely to production, and occupy the greater portion of the west side of Paterson Street, between Gloucester Street and Scotland Street. Here accommodation is found for the manufacture of aerated waters; shirts; underclothing; juvenile clothing; and bespoke clothing. Originally two-storied only, in 1908 another flat was added, which has considerably increased the usefulness of the buildings. A large extension, for Drapery Production, was opened in March 1914 at the Gloucester Street end of the range.



Productive Factories. Paterson Street, Glasgow.



New Stationery Warehouse, Morrison Street, Glasgow.

New Stationery Warehouse, Morrison Street, Glasgow.

IN the year 1882 the Stationery Department was commenced in a small portion of the "gusset" buildings, Morrison Street. As business increased, the Department was removed from time to time, until, in the year 1910, the Directors sought and obtained power to proceed with the building depicted opposite. Situated near the principal building in Morrison Street, the erection was completed in September 1911, and at once proved of great service, being temporarily utilised for the housing of the Furniture Departments burnt out in the fire at Morrison Street, 3rd September 1911. Since January of 1913 the Stationery Department has occupied the building, which is equipped in every way to suit the trade. A magnificent showroom runs the full length of the first flat, the basement, main, and other floors being utilised for stock and despatch purposes.

Furniture and Furnishing Showrooms: Chambers Street, Edinburgh.

TO meet the requirements of societies in the East of Scotland, a branch of the Furniture and Furnishing Department was opened in premises secured during 1898 in Chambers Street, Edinburgh. In these is stocked a full range of goods similar to that in the Central Furnishing Warehouse, Glasgow. The business rapidly extended, and this led to the purchase of the adjoining property of Minto House—the most distant part of the structure. Transformed to suit the requirements of the trade, the whole building now forms a connected and spacious Warehouse.



Furniture and Furnishing Showrooms, Chambers Street, Edinburgh.

KATAMJONES & CO.



Productive Works, Shieldhall, Govan.

(A) PORTION OF FRONT BUILDING NOT YET ALLOCATED.

1. PRINTING DEPARTMENT.
2. CABINET FACTORY.
3. HOSIERY FACTORY.
4. COPPER ESSENCE.
5. BRUSH FACTORY.

6. FIREMASTER'S HOUSE.
7. JOINER'S WORKSHOP.
8. WORKMEN'S DWELLINGS.
9. COOPERAGE.
10. MECHANICAL, ELECT'L.

11. TINWARE.
12. PRESERVE WORKS.
13. TAILORING FACTORY.
14. ARTISAN CLOTHING.
15. DINING ROOMS, ETC.

16. BOOT FACTORY.
17. CURRYING WORKS.
18. TANNERY.
19. CONFECTIONERY WORKS.
20. PICKLE WORKS.

- 21-22. CHEMICAL DEPT.
23. POWER STATION.
24. TOBACCO FACTORY.
25. STABLES.

S.C.W.S. Productive Works, Shieldhall, Glasgow.

THE Shieldhall Works of the S.C.W.S. afford a vivid and impressive illustration of the growth of Productive Co-operation and the inherent force of the Co-operative Movement in Scotland.

Situated on the south side of the road, between Glasgow and Renfrew, and about three miles from the Society's Central Offices, it is claimed for the remarkable hive of industry now established there that nowhere else in this country, or any other, are so many different industrial operations carried on within one common gateway. The justice of this claim is apparent when it is recollected that the production of the various commodities is so highly specialised as to call for the services of nearly one hundred trades or occupations. There are now (1915) sixteen Factories in operation, employing close on 4,000 persons, whose yearly wages bill exceeds £201,000, and who produce goods to the value of over £1,148,000 per annum.

In the planning of the Works, sanitation, ventilation, and good health conditions have always been insisted on; and these, combined with the best labour conditions in the trades represented, place the Shieldhall Works in a position second to none in Scotland.

New Frontage and Printing Department, Shieldhall, Glasgow.

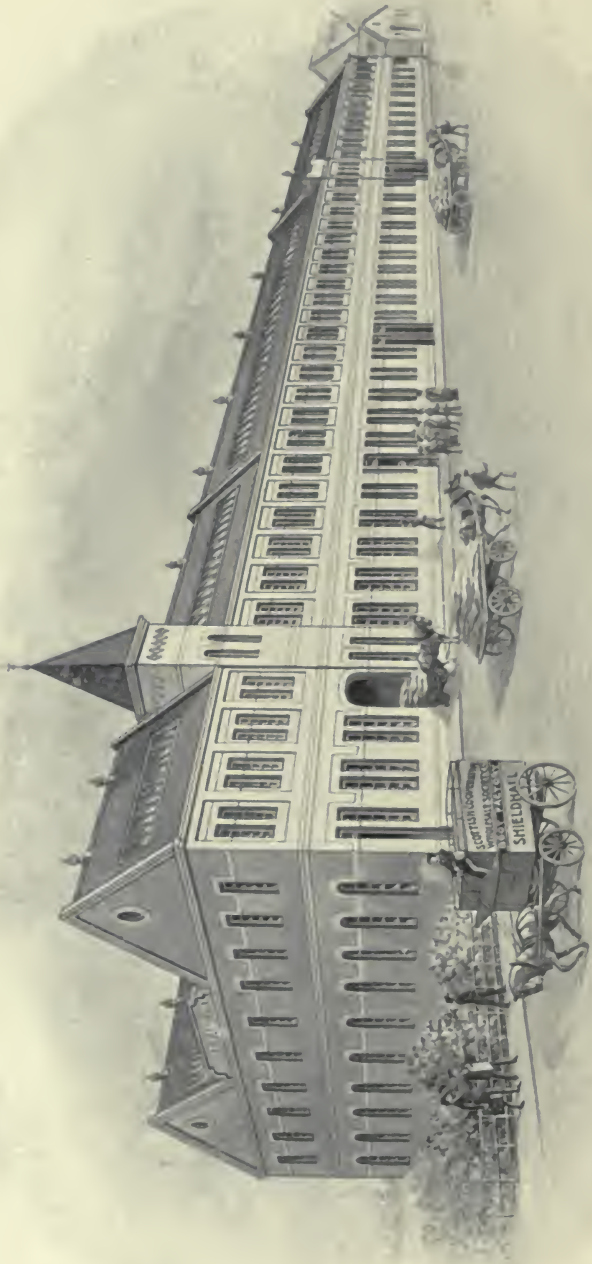
THE illustration on the opposite page shows the building which eventually will form the street front for Shieldhall. The gateway and side structures, with a large portion of the west wing, are already completed; the latter, with the whole of the shaded portion to the right of the picture, being occupied by the Printing Department.

This important branch of the Wholesale's industrial enterprises was established in 1887, and transferred to Shieldhall two years later. The Department has extended rapidly, and to the original letterpress printing, bookbinding and paper-ruling, paper-bagmaking, lithographing, designing, stereo and electrotyping, machine type-setting, and paper-boxmaking have been added in the order given. All of these can be seen in the complex establishment of to-day. The forty-eight hour week has been in force since 1901, and at the present time (June 1915) there are over 500 persons employed



New Frontage and Printing Department, Shieldhall.

PRINTING DEPARTMENT ESTABLISHED 1857.



Boot Factory, Shieldhall, Glasgow.

THE Boot Factory is the largest of all the Shieldhall Departments and the first to be established there. Started originally in part of what is now the Drapery Warehouse, Glasgow, it has expanded with very great rapidity, and at the present date (1915) the average weekly output is 15,000 pairs of all classes of footwear. For the year ended June 1915 fully 780,000 pairs were manufactured.

Every kind of boots and shoes for men and women, boys and girls, is now made, the quality ranging from strong, heavy boots for pit or workshop to the most elegant of footwear. The supply of leather is drawn from all parts of the world, that for pit boots coming from India, box calf from the Continent generally, black and tan glacé kid chiefly from America. For the last-named class of work alone some 82,000 goatskins are required annually. Altogether nearly 200,000 hides are used up in the course of a twelvemonth, apart from over 300 tons of sole leather.

An auxiliary Factory, where special attention is given to the manufacture of boys' and girls' footwear and slippers, is situated in Adelphi Street, Glasgow. Equipped with every modern labour-saving appliance and machine, the Shieldhall Boot Factory is the finest and largest in Scotland. At June 1915, 1,235 persons were employed in the two factories.

Cabinet Factory, Shieldhall, Glasgow.

AN Upholstery Department, inaugurated by the Wholesale in 1882, and conducted for a time under the ægis of the Drapery Department, was the beginning of the furniture trade now done. In 1884 a Cabinet-making Workshop was opened in Houston Street, Glasgow; and here, with a complement of six persons, the making of furniture was begun.

In March 1888 the scene of operations was removed to Shieldhall, to the first part of the existing Factory, which, by addition after addition to meet the growing demands of the trade, has reached the dimensions of the building shown in the illustration. It ranks among the largest of its kind in Scotland, and structural alterations now being effected will place it in the forefront of such establishments. It has a floor space of over two acres, a complete electric installation for power and light, the May-Oatway fire-alarm system throughout, and is replete with the latest appliances for facilitating production.

The furniture turned out from this Factory, which includes every article required for house, office, or boardroom, has earned a name for soundness of construction and beauty of design, and received the well-merited distinction of a Diploma of Honour for work exhibited at Glasgow International Exhibition during 1901. In the Scottish Historical Exhibition, held in Glasgow during 1911, the magnificent group of cases and furniture shown by the S.C.W.S. was entirely produced by the Cabinet Factory, Shieldhall.



Cabinet Factory, Shieldhall.
CABINET FACTORY ESTABLISHED 1884.



Dining Rooms and Ready-made Clothing Factory, Shieldhall.

CLOTHING FACTORY ESTABLISHED 1851.

Dining-Rooms and Ready-made Clothing Factory, Shieldhall, Glasgow.

THE higher part of the buildings shown here is occupied by the Dining and Recreation Rooms. On the ground floor are two large Halls, supplied with newspapers, periodicals, and other means of recreation. On the other floors Directors' and Managers' Dining Rooms and Halls for the use of the 4,000 workers employed at Shieldhall are situated. Meals can be obtained there at rates just sufficient to cover cost of food and expenses of service, and these facilities are largely taken advantage of.

The Ready-made Clothing Factory occupies the long range of building to the rear of the Dining Halls, and is the present-day representative of the first Clothing Factory of the Wholesale. This was started in 1881 in Dundas Street, Glasgow; was removed to Wallace Street, Glasgow, soon after; and from thence to Shieldhall. All kinds of ready-made clothing for men, youths, and boys are made up here, immense quantities being turned out in the course of a year. Every appliance for facilitating work has been installed, and this Factory to-day will hold its own for arrangement and equipment with the best in the country.

Chancelot Roller Flour Mills, Edinburgh.

DIFFERING from all other ventures of the Wholesale in the magnitude of the original undertaking, Chancelot Roller Flour Mills represent the boldest step yet taken by the Society in Co-operative Production. The nature of the work to be undertaken precluded the possibility of starting in a small way; and it was only after mature deliberation that the Directors entered on the scheme, of which the building shown on the opposite page is the outcome. A feu of fully three acres having been secured in Bonnington Road, Edinburgh, it was decided to erect thereon a group of mills, the output of which would, at least, approximate to the demand likely to be made on them.

The opening ceremony took place in August 1894, and the opinion was freely expressed that these Mills were the finest of their kind in this or any other country. From the start the Mills have been entirely successful. They are now fully equipped with the most improved milling machinery, and have been kept running night and day to meet the great demands made on their productions.



Chancelot Roller Flour Mills, Edinburgh.
ESTABLISHED 1804.



Junction Meal and Flour Mills, Leith.

Architect, J. G. B. 1887.

Junction Meal and Flour Mills, Leith.

THE product of Chancelot Mills met with such a favourable reception that it became necessary to devise some plan for rapidly augmenting supplies. The Directors therefore gave their attention to the problem, a solution for which was found by the purchase of Junction Meal and Flour Mills, Leith, in August 1897. These important Mills are in the immediate vicinity of Chancelot Mills, and as an investment they have proved both satisfactory and profitable.

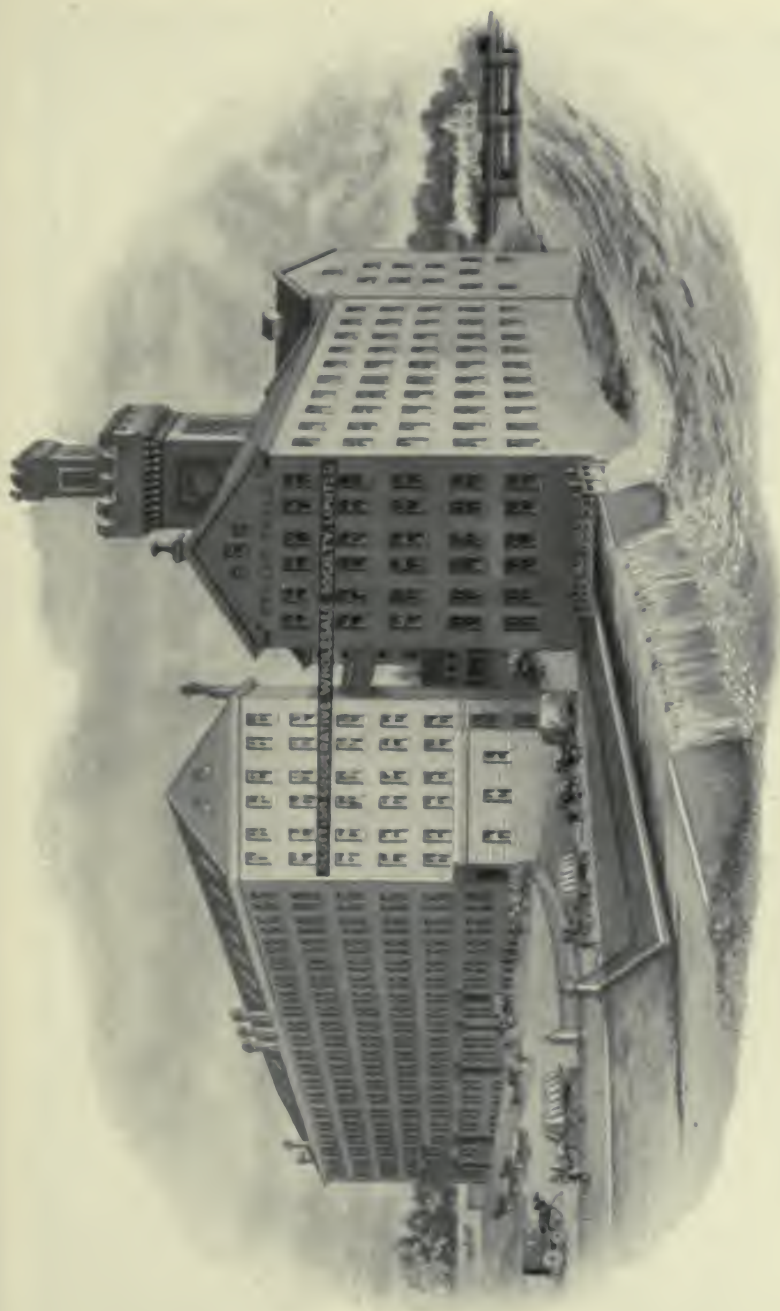
Since acquiring these Mills, and to cope with the demand for Scotland's staple food, the Oatmeal Mill has been entirely remodelled and extended. About 1,200 sacks of flour are produced per week, and the milling of pod barley is also carried on. In August of this year (1915) another Meal Mill, known as the Crichton Mill, Fyvie, Aberdeenshire, was taken over by the Society.

Regent Roller Flour Mills, Glasgow.

THE demand made on the products of the two Mills already mentioned justified the existence of another, and the question of building or acquiring one was immediately taken up. As a result, arrangements were made with Messrs John Ure & Son, the proprietors, and in November 1903 Regent Mills, Glasgow, were purchased from that firm by the Society, and business began in the following year.

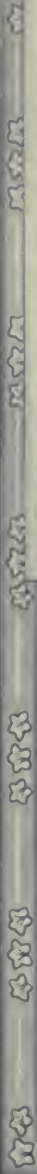
Situated on the banks of the classic Kelvin, the story of these Mills runs back to medieval times. For three and a half centuries the old Regent Mills were in possession of the Bakers' Incorporation of Glasgow, but being burned down, in 1886 they passed into the hands of the Messrs Ure, by whom they were entirely rebuilt and enlarged to something like their present dimensions. Being in good order, production commenced immediately the transfer was completed. Various alterations and additions have since been made, and the Mills now rank among the best equipped in the country.

The total productive capacity of the four Mills owned by the Society exceeds 15,000 sacks per week, or over 780,000 sacks per working year.



Regent Roller Flour Mills, Glasgow.

Acquired 1908.



Grain Elevators, Winnipeg, Canada.
ESTABLISHED 1906.

Grain Elevators, Winnipeg, Canada.

AS may be understood, the amount of grain necessary to keep the Mills with the working capacity of those just described in full operation is very large. This fact soon led the Directors to consider the question of arranging to purchase the raw material as near the first source as possible, and, as a result, a buyer was appointed in 1906 and an office taken in Winnipeg, Canada, the capital of the vast wheat-growing regions of that Colony.

From its inception the step has proved satisfactory. Thirteen large Elevators, each capable of storing 30,000 bushels of wheat, have been erected at a cost of over £1,000 each. From these the grain is forwarded as required to the Terminal Elevators at Port Arthur and Fort William, and shipped from thence to this country *via* Montreal when the St Lawrence is open, or from ports on the Atlantic seaboard during the winter season.

Ettrick Tweed and Blanket Mills, Selkirk.

AFTER being carried on for some years by the Scotch Tweed Manufacturing Society, the shareholders unanimously agreed to the transfer of the business to the Wholesale Society. Details of the bargain having been settled and matters amicably arranged, these extensive Mills became the property of the Scottish Co-operative Wholesale Society in 1895.

Since then the Society has cleared the Mills of all old types of looms or machinery, and substituted in their place the most up-to-date appliances. The result has been evident in the reputation rapidly attained among Co-operative societies by the products of the Mills, Ettrick tweeds and blankets being held in high esteem throughout Co-operative Scotland. Quite recently, for the making of all classes of hosiery yarns, spinning machinery of the latest type was introduced, and a large proportion of the yarns used in the S.C.W.S. Hosiery Factory is procured from these Mills.



Ettrick Tweed and Blanket Mills, Selkirk.

ACQUINER 1868.



Soap Works, Grangemouth.
ESTABLISHED 1857.

Soap Works, Grangemouth.

EARLY in 1896 the Directors decided to include the industry of soapmaking within the scheme of the Society's operations, and, suitable ground having been secured, the buildings shown on the opposite page were erected, and work commenced at Grangemouth Soap Works in October 1897.

The keen competition in this trade, the prejudice in favour of other soaps, and the difficulty of producing an article which would prove generally popular, seriously hampered the progress of this Department in its earlier years. Gradually, however, the productions rose in general esteem, until at the present time a very high percentage of retail societies' trade goes to Grangemouth. Apart from the ordinary soaps and cleansing preparations for household use, high-class toilet soaps now form an important branch of the manufactures. Extensive alterations and additions have been made at various times, and the Soap Works, equipped with the latest machinery and appliances, are in every respect thoroughly up to date.

Hosiery Factory, Leith.

(OLD DRESS SHIRT FACTORY.)

THE building (shown opposite) was erected for the manufacture of dress shirts—on a portion of the ground acquired with Junction Mill—work being commenced in December 1901.

In order to avoid smoky atmosphere, and obtain an abundant supply of water, the Laundry connected with the Factory was removed to Barrhead in 1904, and again, in 1909, to more suitable premises at Paisley. In the year 1912 it was decided to transfer the Factory also to that town, and the productions are now being manufactured and finished under one roof at Potterhill, Paisley.

The building has since been fitted for the manufacture of hose and half-hose, which formerly were made at the Hosiery Factory, Shieldhall.



Hosley Factory, Leith.
(This Dress Suit Factory.)



Creamery and Margarine Factory, Bladnoch, Wigtonshire.
ESTABLISHED 1899.

Creamery and Margarine Factory, Bladnoch, Wigtownshire.

TO cope with the demand for supplies of fresh butter, and also with a view to the manufacturing of margarine, the Creamery and Margarine Factory here shown was erected at Bladnoch, Wigtownshire, during 1899. At a later date an Auxiliary Creamery, situated at Whithorn in the same shire, was opened. Placed in the midst of a purely agricultural district, where the desirable adjuncts of clear atmosphere and absence of dust or smoke help the purity of the products, these Creameries have proved very successful.

Complete electrical installations have been fitted up, and the machinery is of the latest type. Consignments of the productions are forwarded direct to societies daily, as ordered. Extensive Piggeries have also been established.

Fish-Curing Works, Aberdeen.

THE growing trade in fresh and cured fish led the Directors of the S.C.W.S. to consider the advisability of undertaking this industry, and, in 1899, Fish-Curing Works were started at Aberdeen, the largest fishing centre on the East Coast of Scotland. The original rented premises were soon found inadequate for the requirements of the Department, and, later, ground was leased from the Aberdeen Harbour Trust and the buildings shown on the opposite page erected.

From this Depot boats are engaged at Scalloway, Lerwick, and other ports, and the catch of these goes direct to the Curing Works. In addition to this, large purchases of fish are made daily at the public market. These are immediately transferred to the Wholesale's premises, cleaned, sorted, packed, and sent off so expeditiously as to be on sale in retail societies' shops all over Scotland the following morning. A very successful trade is now done, over 2,600 tons of fish being dealt with annually.

The rendering of cod liver oil is now assuming considerable importance, and at the Works a thoroughly up-to-date plant for this purpose has been fitted up. The oil thus extracted is taken up by the Society's Chemical Department, and, after being treated there, is sent out to societies in the form of emulsion.



Fish-Curing Works, Aberdeen.
ESTABLISHED 1868.



Dress Shirt Factory and Laundry, Potterhill, Paisley.

Dress Shirt Factory and Laundry, Potterhill, Paisley.

THIS industry was commenced in October 1901, at Leith, in a building erected for the purpose, on a site acquired with Junction Mill. A pure atmosphere and abundant water supply being necessary for the finishing of white goods, the Laundry was removed to Barrhead in 1904. In 1909 more suitable premises, known as Stonefield Mills, Potterhill, Paisley, were purchased, and the Laundry was removed there.

Three years later (1912) the Factory was also brought from Leith, and now the goods—dress shirts, collars, and fronts—are manufactured and finished in the building shown opposite.

While managed and financed by the S.C.W.S. Ltd., the Department is worked under an arrangement with the C.W.S. Ltd., Manchester, whereby profits or losses are allocated to each in proportion to purchases. It is understood that every possible support be given by the latter, and this has been loyally adhered to.

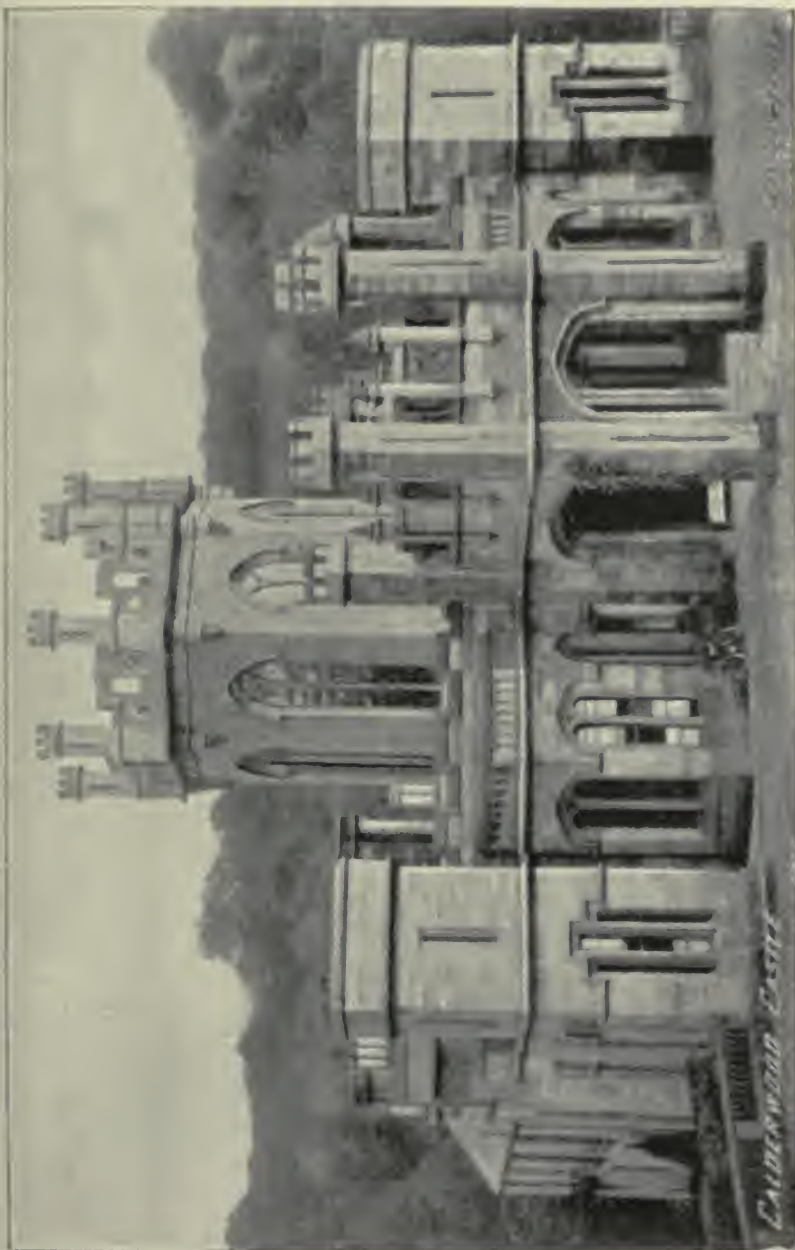
The vacated building in Leith is now occupied as an additional Factory for the manufacture of hose and half-hose.

Calderwood Castle and Estate, Lanarkshire.

BY virtue of powers entrusted to the Directors to acquire in Scotland (or in Ireland) such estates or lands as would be available for fruit-growing and general agriculture, the rich and beautiful estate of Calderwood, lying about eight miles east of Glasgow, passed in 1904 into possession of the Scottish Co-operative Wholesale Society.

The Estate extends to 1,113 acres, and includes the village of Maxwellton. About half of it is let as farms, and of the remainder 350 acres have already been devoted by the Society to farming and the cultivation of fruit, vegetables, flowers, and plants. One and a half acres have been laid out for the rearing of tomatoes under glass; and a rhubarb-house covering half an acre has been erected for growing the early or forced variety of that plant.

Self-contained cottages have been erected by the Society near the village of Maxwellton, and the capability of the Estate generally is receiving the careful attention of the Directors.



Calderwood Castle and Estate.

Acquired 1904.

Chart showing Progress of the S.C.W.S. Ltd. from commencement.

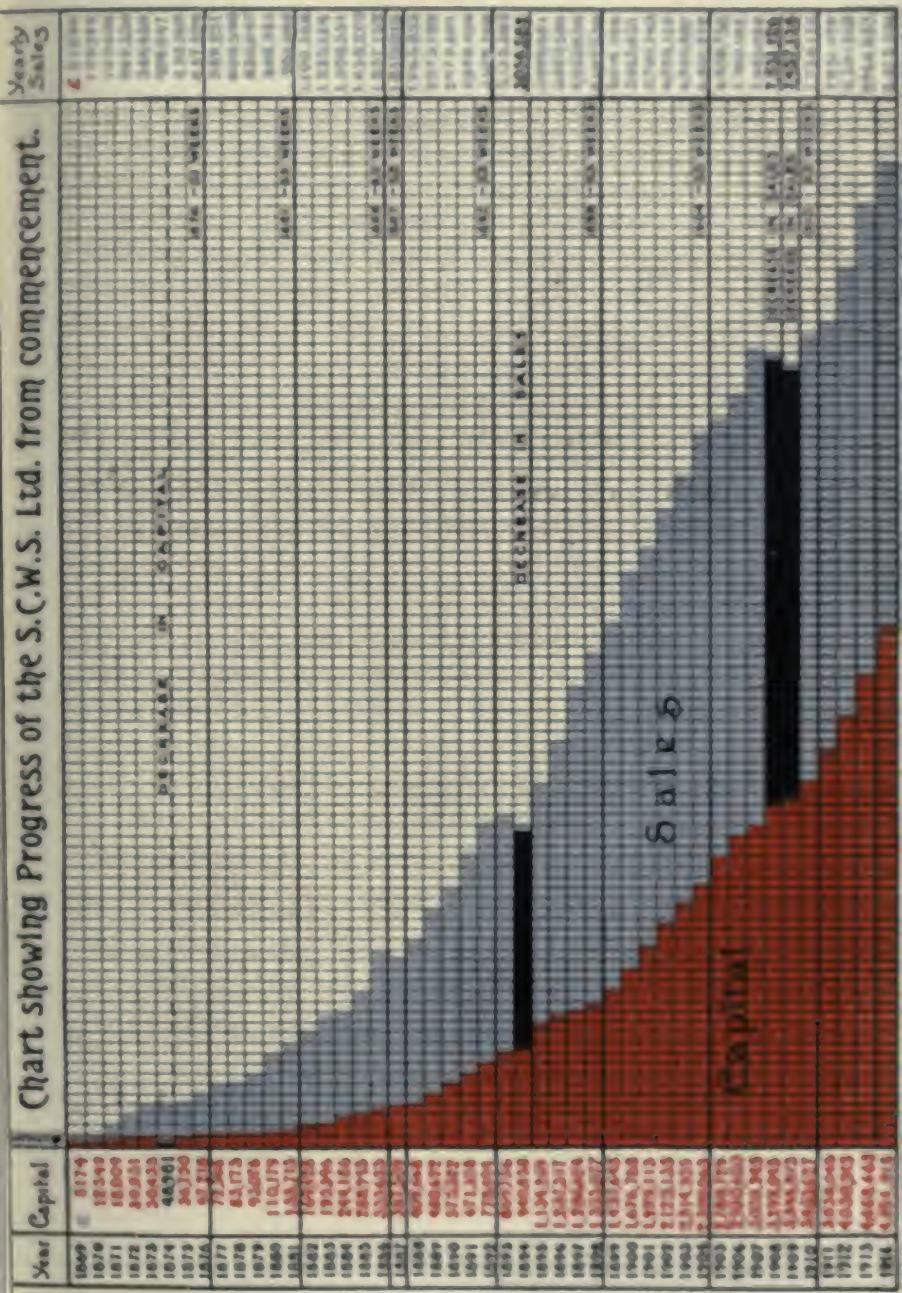


Chart showing Yearly Sales of S.C.W.S. Grocery Dept., GLASGOW, from commencement.

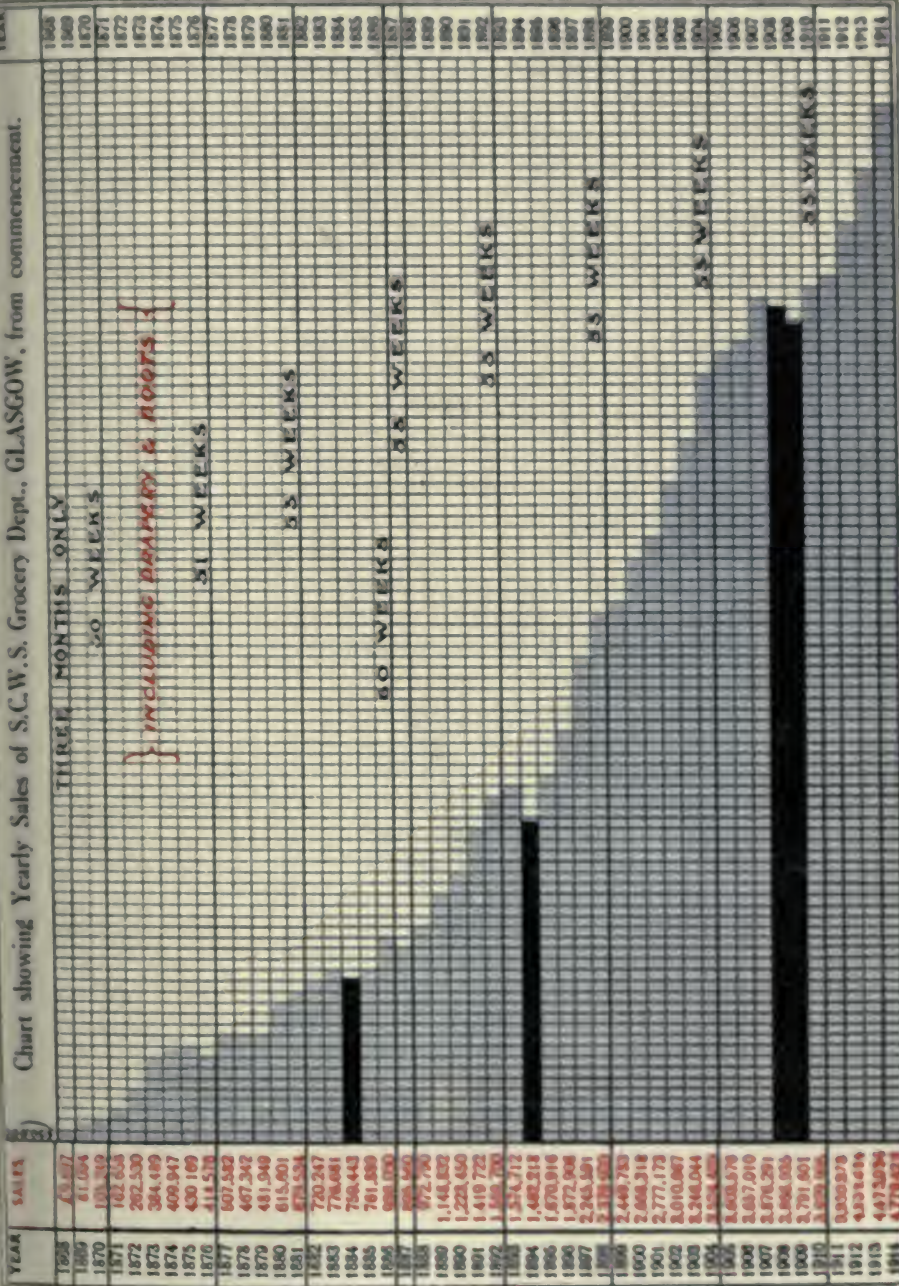
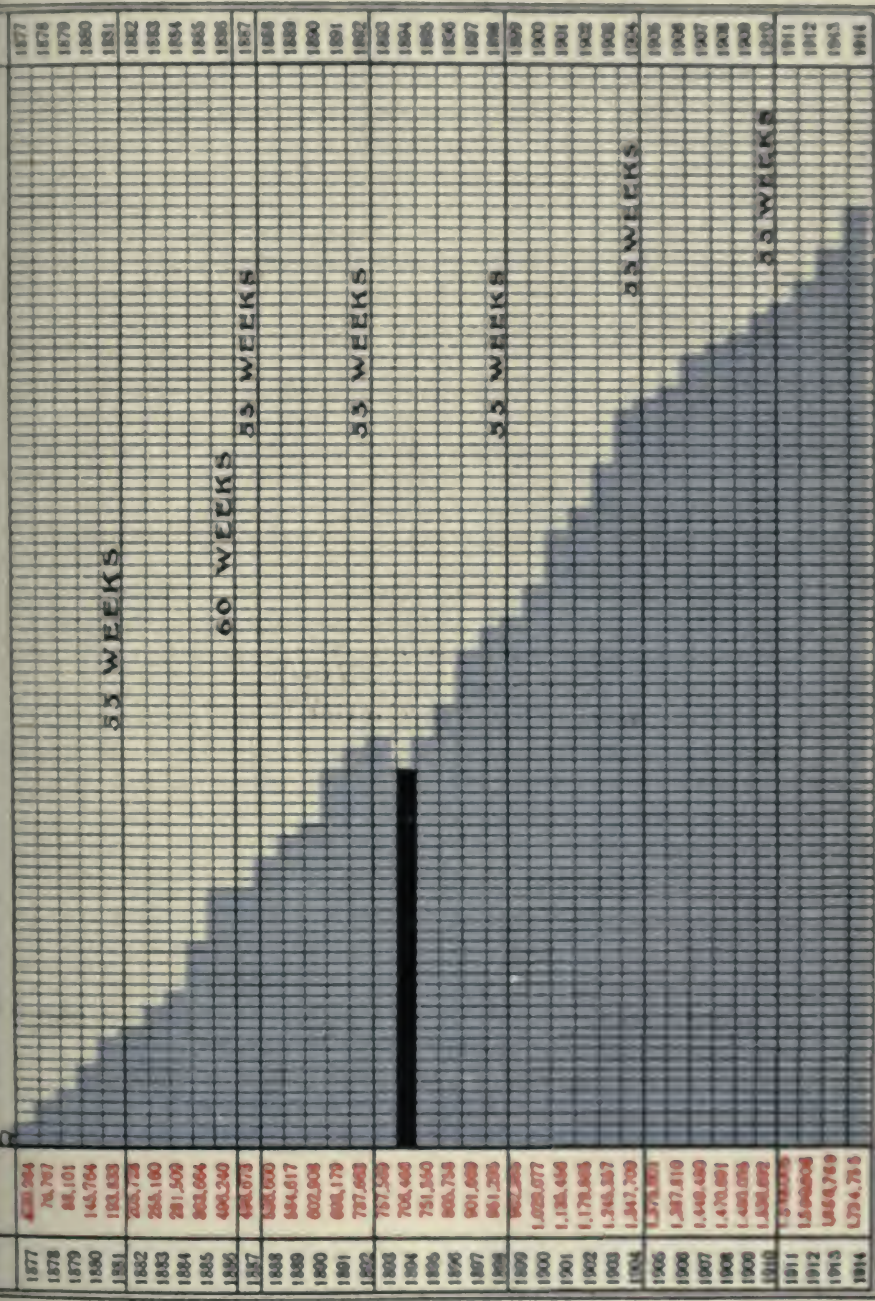


Chart showing Yearly Sales of the S.C.W.S. Grocery Dept., LEITH, from commencement.



55 WEEKS

60 WEEKS

55 WEEKS

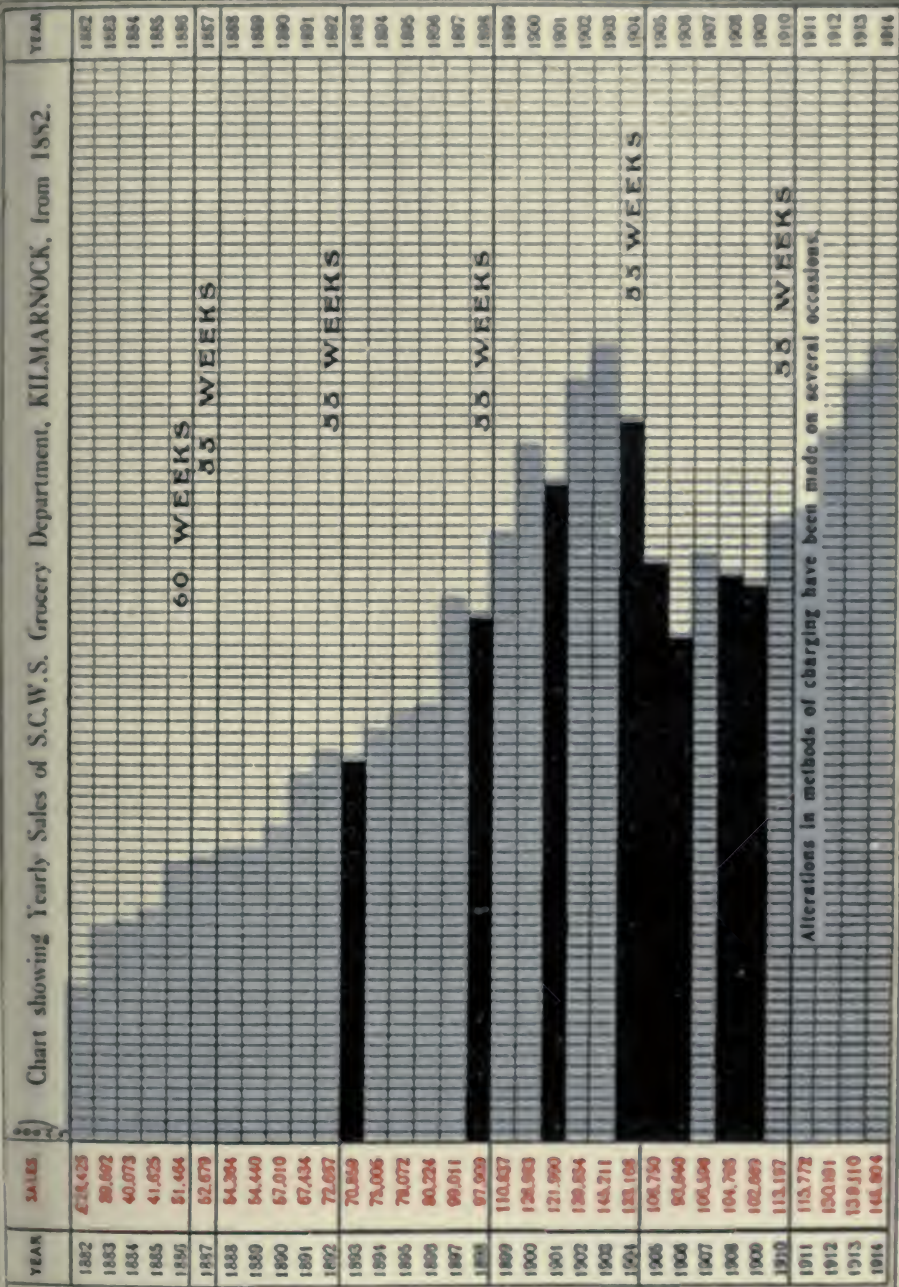
55 WEEKS

55 WEEKS

55 WEEKS

55 WEEKS

Chart showing Yearly Sales of S.C.W.S. Grocery Department, KILMARNOCK, from 1882.



Alterations in methods of charging have been made on several occasions.

Chart showing Yearly Sales of S.C.W.S. Grocery Dept., DUNDEE, from commencement.

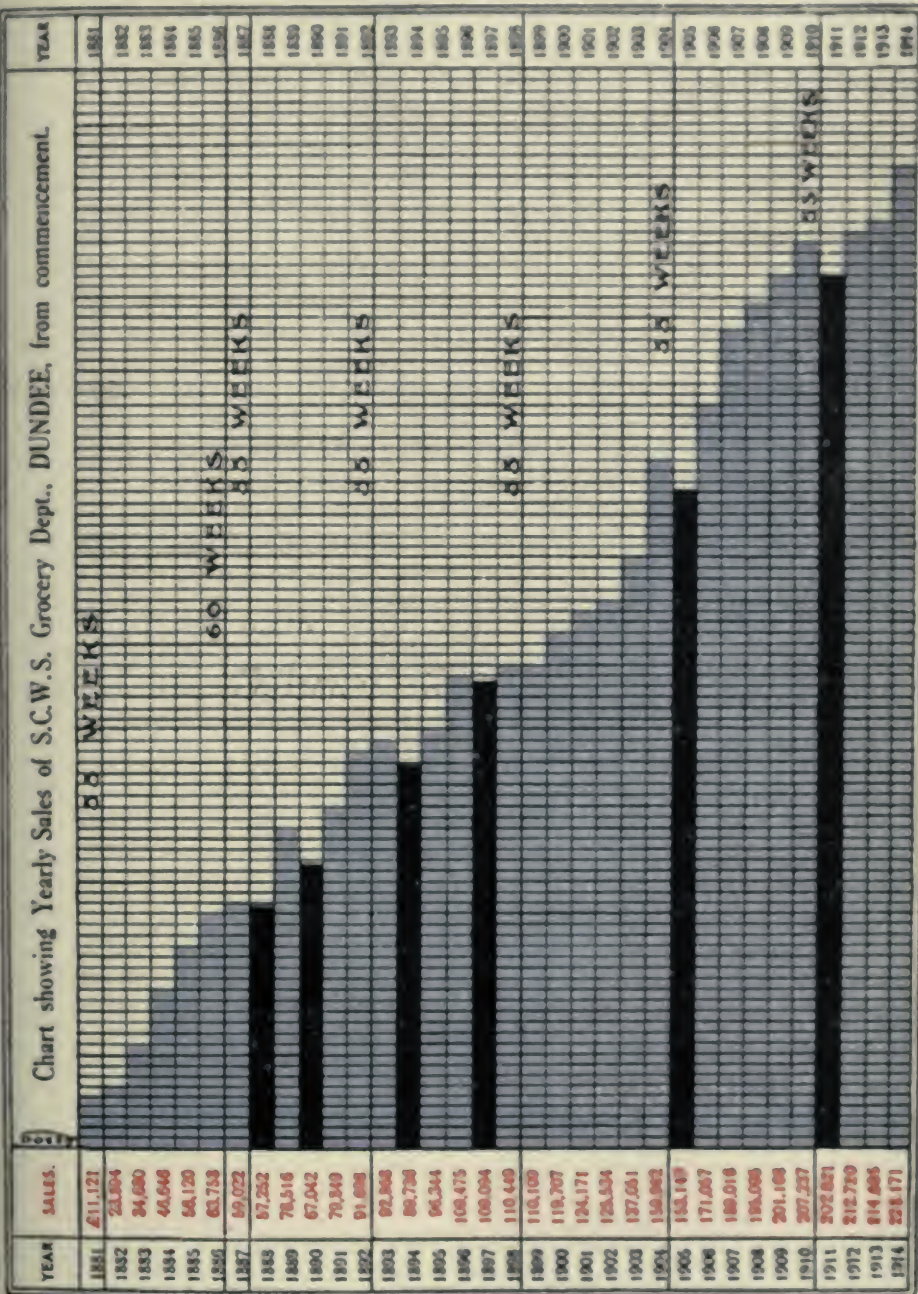


Chart showing Yearly Sales of the S.C.W.S. DRAPERY DEPARTMENT from 1882.

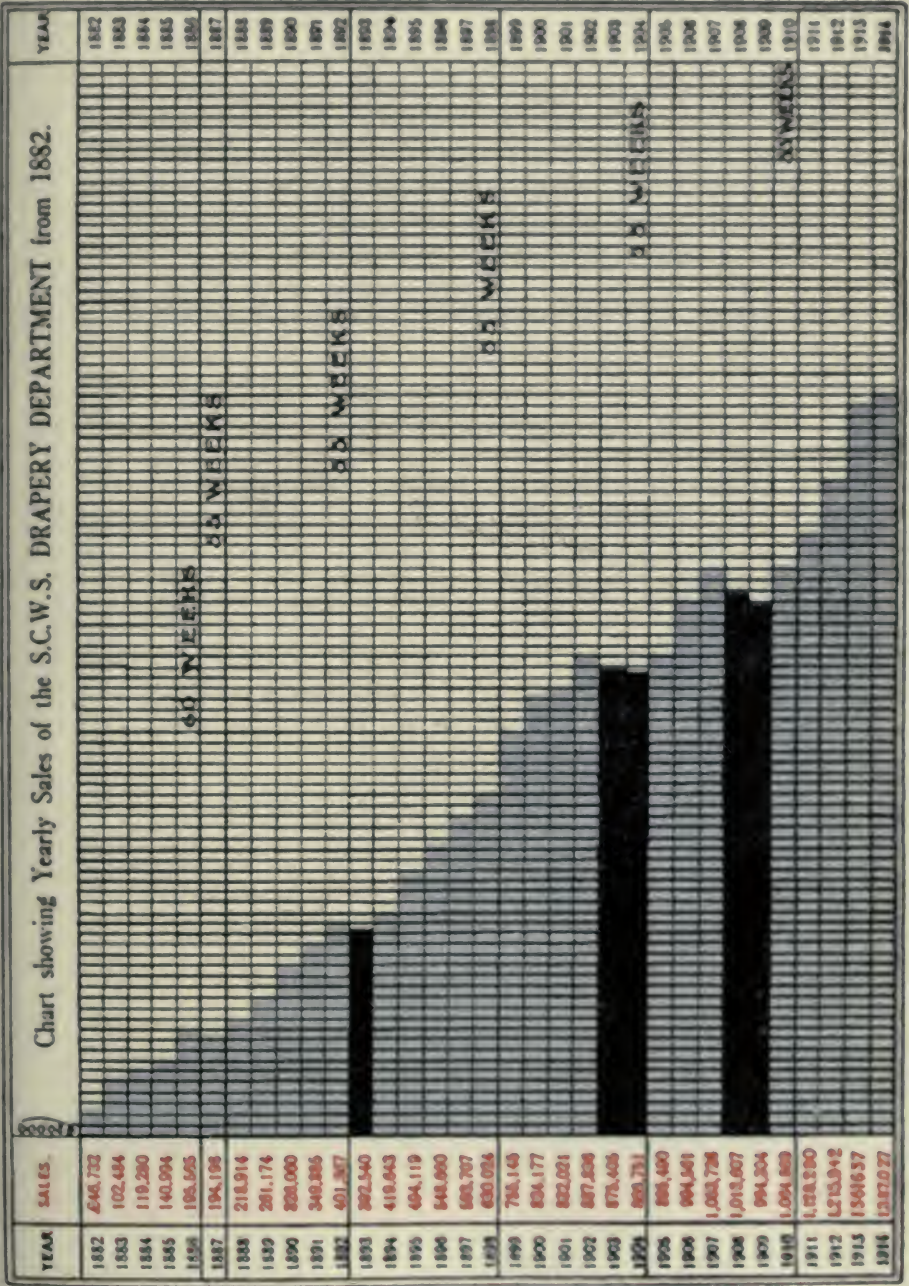


Chart showing Yearly Sales of the S.C.W.S. BOOT & SHOE DEPT. from 1882.

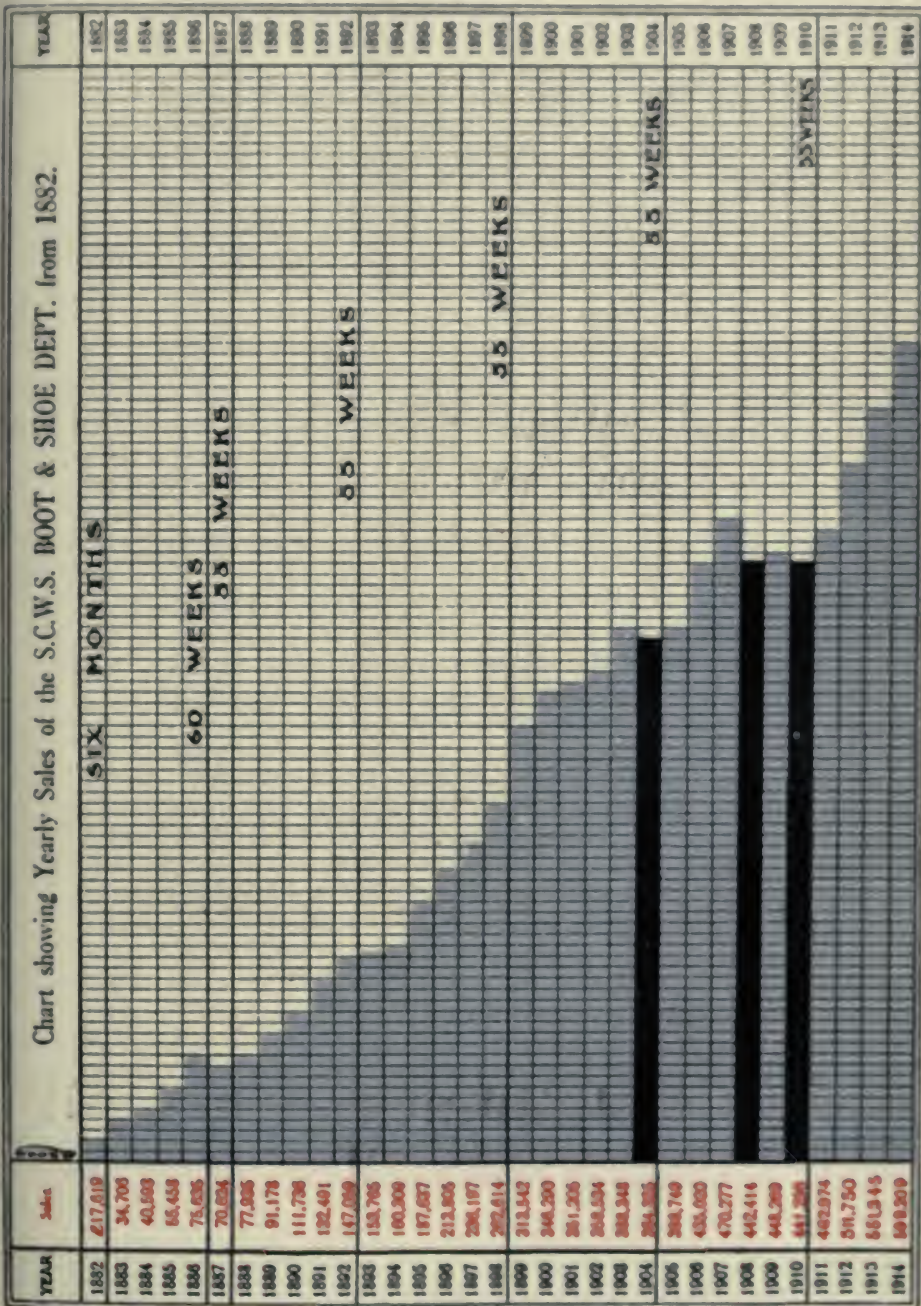
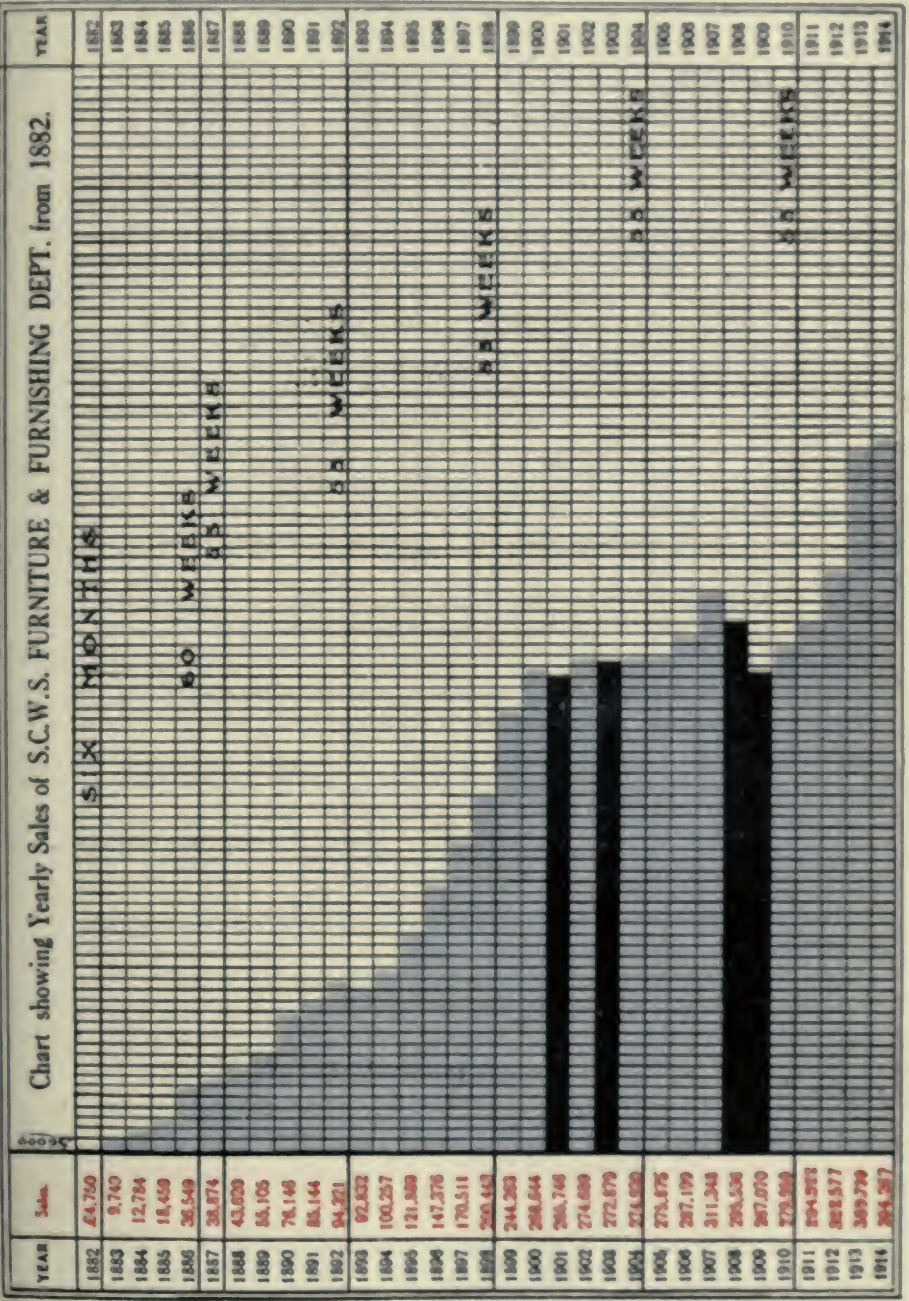


Chart showing Yearly Sales of S.C.W.S. FURNITURE & FURNISHING DEPT. from 1882.



[SPECIMEN.]

WEEKLY STATEMENT OF ACCOUNT.

9TH WEEK.
169RD QUARTER.

LEISER FOLIO, 929
95, MORRISON STREET,
GLASGOW, May 29th, 1909.

The A. B. C. Co-operative Society Limited.

Dr. **Co** The Scottish Co-operative Wholesale Society Limited. **Cr.**

GOODS.			CASH AND CREDITS.			
Date.	Amount of each Invoice.	Balance last Statement.	Date.	Cash.	Credit.	Total.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
		298 7 2				
May 24....	0 4 3	....	May 24..	....	0 5 0	....
" 24....	18 11 7	....	" 24..	....	1 0 0	....
" 24....	29 0 8	....	" 25..	....	0 12 9	....
" 24....	32 4 0	....	" 25..	....	0 12 10	....
" 24....	0 17 7	....	" 26..	....	0 5 6	....
" 24....	4 10 0	....	" 26..	....	0 1 0	....
" 24....	4 4 0	....	" 26..	....	1 3 6	....
" 24....	3 2 6	....	" 26..	....	2 7 0	....
" 25....	0 6 6	....	" 26..	....	0 12 9	....
" 25....	0 8 3	....	" 26..	....	0 12 9	....
" 25....	0 10 10	....	" 27..	....	0 14 9	....
" 25....	0 8 3	....	" 27..	....	0 10 0	....
" 25....	1 5 0	....	" 27..	....	0 15 6	....
" 25....	0 10 11	....	" 27..	....	10 11 1	....
" 25....	59 16 9	....	" 27..	....	0 15 6	....
" 25....	0 11 3	....	" 27..	....	1 12 0	....
" 25....	7 3 5	....				22 11 11
" 26....	2 10 6	....	" 28..	298 7 2	....	298 7 2
" 26....	4 17 6	....			
" 26....	0 15 2	....			
" 27....	0 6 6	....			
" 27....	0 9 2	....			
" 27....	17 10 0	....			
" 27....	0 18 0	....			
" 27....	3 10 6	....			
" 27....	5 13 8	....			
" 27....	12 11 1	....			
" 27....	4 18 7	....			
" 28....	5 3 6	....			
" 28....	0 12 9	....			
" 28....	0 1 10	....			
" 28....	2 14 9	....			
" 28....	1 8 6	....			
" 28....	27 12 8	....			
		255 10 5				
	To balance	....			By balance	281 18 6
	£ 553 17 7					£ 553 17 7

If the above Statement differs from your Books, we shall be glad if you will point out the difference at once.

Terms of Membership.

EXCERPT FROM SOCIETY'S RULES.

ADMISSION OF MEMBERS AND APPLICATION FOR SHARES.

The Society shall consist of such Co-operative Societies registered under the Industrial and Provident Societies Act, or any employé of this Society who is over twenty-one years of age, as have been admitted by the Committee, subject to the approval of a general meeting of the Society; but no society trafficking in intoxicating liquors shall be eligible for membership in the Society, and each admission must be entered in the minute book of the Society. Every application for membership, except in the case of employés, must be sanctioned by a resolution of a general meeting of any society making such application, and the same must be made in the form as on next page, said form to be duly attested by the signature of the president, secretary, and three of the members thereof, and stamped with such society's seal. Every society making application shall state the number of its members, and take up not less than one share for each member, and shall increase the number annually as its members increase, in accordance with its last return to the Registrar; but no member other than a society registered under the Industrial and Provident Societies Act shall hold an interest in the funds exceeding £50. It shall be in the option of any society to apply for shares in excess of their individual membership at any time; such applications shall be signed by the president, secretary, and three members of committee, but the granting of such excess shares shall be at the discretion of the Committee of this Society.

Any employé applying for membership must apply for not less than five shares.

CAPITAL: HOW PAID UP.

The capital of the Society shall be raised in shares of twenty shillings each, which shall be transferable only; every member—society or employé—on admission, shall pay the sum of not less than one shilling on each share taken up, and the unpaid portion of the shares may be paid by dividends, or bonus, and interest; but any member may pay up shares in full or in part at any time.

APPLICATION FORM.

Whereas, by a resolution of the.....Co-operative Society Limited, passed at a general meeting held on the....day of....., it was resolved to take up.....shares (being one share of twenty shillings for each member), said shares being transferable, in the Scottish Co-operative Wholesale Society Limited, and to accept the same on the terms and conditions specified in the Rules. Executed under the seal of the society on the....day of..... Attested by

.....
.....
..... } Three Members.

BENEFITS DERIVED FROM MEMBERSHIP.

(a) The liability of the member is limited, each member being only responsible for the value of the shares held.

(b) Members receive double the rate of dividend on purchases paid to non-members.

(c) Share capital is paid 5 per cent. per annum.

(d) Members have a share in the management of the Wholesale in proportion to the amount of goods bought, as each society has one vote in right of membership, one for the first £1,500 worth of goods bought, and one other additional vote for every complete £3,000 of purchases thereafter.

These advantages, added to the special benefits secured by the leading position of the Wholesale, will, we trust, induce societies as yet non-members to carefully reconsider the question, and take the necessary steps to secure to their members the full benefits of co-operative distribution.

CORRESPONDENCE.

All letters must be addressed to the Society, and not to individuals. Addressed envelopes are supplied at cost price. Separate slips ought to be used for the different departments—the Accountant's, Grocery and Provision, Drapery, Boot and Shoe, Furniture. The slips can all be enclosed in the one envelope. Attention to this simple rule will greatly facilitate the despatch of goods and ensure promptitude in answering inquiries; it will also aid in the classification of the letters for reference in any case of irregularity or dispute.

Cash Remittance.

Cheques must be made payable to the Society.

LIST OF BRANCHES OF THE UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:—GLASGOW, INGRAM STREET; EDINBURGH, GEORGE STREET.
LONDON OFFICE:—62, CORNHILL, E.C.

BRANCHES:

Aberdeen, Castle Street.	Edinburgh, Morningside.	Kilmarnock, Riccarton.
" Fishmarket.	" Murrayfield.	Kincardine.
" George Street.	" Newington.	Kirkcaldy.
" Holburn.	" North Merchiston.	Kirkwall.
" Torry.	" Norton Park.	Kirriemuir.
" West End.	" Piershill.	Ladybank.
Aberfeldy.	" S'th Morningside.	Largs.
Aberlour, Strathspey.	Edzell.	Larkhall.
Alloa.	Elgin.	Leith.
Alva.	Ellon.	" Leith Walk.
Ardishaig.	Errol.	Lerwick.
Ardrossan.	Fochabers.	Lealie.
Auchterarder.	Forfar.	Lochgelly, Fifeshire.
Auchtermuchty.	Fraserburgh.	Lochgilthead.
Ayr.	Galston.	Macduff.
Ballater.	Gatehouse.	Maybole.
Banchory.	Girvan.	Mearns (sub to Barrhead).
Banff.	Glasgow, Anderston.	Millport.
Barrhead.	" Battlefield.	Moffat.
Barrhill.	" Bridgeton Cross.	Moniaive.
Bathgate.	" Buchanan Street.	New Aberdeen (open on Mon-
Beith.	" Charing Cross.	days and Fridays—sub to
Blair-Atholl (sub to Pitlochry).	" Cowcaddens.	Rosehearty).
Blairgowrie.	" Dennistoun.	New Pitaligo.
Bo'ness.	" Eglinton Street.	Paisley.
Braemar.	" Govan.	" Wellmeadow.
Brechin.	" Hillhead.	Perth.
Bridge of Allan.	" Hope Street.	Peterhead.
Buckie, Banffshire.	" Hyndland.	Pitlochry.
Campbeltown.	" Kinning Park.	Port-Glasgow.
Castle-Douglas.	" Maryhill.	Portknockie, Banffshire.
Clydebank.	" Partick.	Portsoy.
Coatbridge.	" St. Vincent Street.	Renfrew.
Coupar-Angus.	" Shawlands.	Rosehearty.
Crieff.	" Shettleston.	St. Margaret's Hope, Orkney.
Cullen.	" Springburn.	Scalloway, Shetland (sub to
Dalbeattie.	" Stockwell.	Lerwick).
Dairy, Galloway.	" Tollcross.	Stewarton.
Darvel (sub to Galston).	" Tradeston.	Stirling.
Doone.	" Trongate.	Stonehouse.
Dumbarton.	" Union Street.	Strachur, Lochfyne (open on
Dumfries.	Glencraig, Fife (open on Mon-	Thursdays—sub to Inveraray).
Dunblane.	days, Wednesdays, and Satur-	Stranraer.
Dundee.	days—sub to Lochgelly).	Strathaven.
Dunfermline.	Gourock.	Stromness.
Dunkeld.	Greenock.	Stronsay (open during fishing
Dunning.	Hamilton.	season—sub to Kirkwall).
Dunoon.	Huntsburgh.	Tarbert, Lochfyne.
Edinburgh, Blackhall.	Huntly.	Tarland.
" Chambers Street.	Inveraray.	Thornhill.
" Golden Acre.	Inverness.	Thornton, Fife (open on Mon-
" Gorgie Markets	Inverurie.	days and Market Days—sub
(open on Tuesdays	Irvine.	to Kirkcaldy).
and Wednesdays—	Johnstone.	Tillicoultry.
sub to Haymarket).	Keith.	Troon.
" Haymarket.	Killin.	Turriff.
" Hunter Square.	Kilmarnock.	Wick.
" Lothian Road.		

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY FROM ITS COMMENCEMENT IN
SEPTEMBER, 1868, TO DATE.

Period.	Number of Shares Subscribed by Societies.	Number of Shares Subscribed by Employees.	Shares Capital paid up.	Deposits, including Reserve and Insurance Funds.	Net Sales.	Increase over Previous Period.	Ratio per cent.	Expenses.	Ratio per £ of Sales.
	£	£	£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
3 Years ended November, 1870	491	....	2,668	9,975	195,041 1 11	....	....	2,786 15 2	1 9 3
5 " " " 1875	127,112	....	11,765	44,985	1,640,795 7 1	1,433,754 5 2	....	24,541 1 9	1 9 3
5 " " " 1880	41,584	....	19,159	91,030	3,122,660 6 7	1,672,664 19 6	89 2	50,422 9 2	1 6 1
5 " " " 1885	70,065	....	34,287	254,698	6,078,941 15 0	2,965,261 8 5	94 6	100,185 9 0	1 6 3
5 " " " 1890	117,554	....	64,454	490,959	10,380,405 1 10	4,301,463 6 10	70 7	206,106 0 10	1 9 7
5 " " " 1895	171,986	3,099	169,206	964,263	15,574,412 2 4	5,194,007 0 6	50 0	260,137 5 1	1 6 4
5 " " " 1900	282,976	6,461	254,076	1,432,669	23,392,685 13 11	7,254,173 11 7	80 2	594,373 3 2	2 5 4
5 " " " 1905	345,226	12,371	323,721	2,427,998	31,392,361 2 11	8,497,775 9 0	20 2	720,511 1 10	2 2 7
5 " " " 1910	415,826	15,704	426,500	3,028,697	37,470,064 6 0	5,573,763 2 1	17 4	915,260 15 9	2 4 3
1 Year " " 1911	631,045	16,076	643,480	3,204,546	7,861,079 10 0	112,980 13 7	1 5	192,320 11 11	2 4 3
1 " " " 1912	639,509	16,034	653,253	3,665,580	6,391,258 5 2	540,176 15 2	7 0	200,698 8 8	3 1 0
1 " " " 1913	481,041	17,424	465,711	4,002,733	8,964,033 12 3	572,775 7 1	6 8	216,255 13 24	2 4 3
1 " " " 1914	461,646	18,699	477,084	4,477,880	9,435,268 17 3	461,260 4 11	5 1	208,222 9 6	2 2 2
6 Months " " June 26, 1915	472,259	19,524	468,623	4,770,755	5,422,496 7 0	689,427 9 9	19 4	112,741 19 84	2 4 3
Totals to June 26, 1915	472,259	19,524	468,623	4,770,755	169,821,518 9 2	....	....	3,216,046 10 0	1 9 3

* £6 each. † 10s. each. ‡ 50s. each.

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY FROM ITS COMMENCEMENT IN
SEPTEMBER, 1868, TO DATE—*continued.*

Period.	Net Profit.		Average Dividend.	RESERVE AND INSURANCE FUNDS.						Depreciation on Buildings and Plant.
	£ s. d.			Added.	Withdrawn.	Amount of Funds.				
	£	s. d.				£	s. d.	£	s. d.	
3 Years ended November, 1870	3,770	17 0	4	486	5 11	.....	486	5 11	250	0 5
5 " " 1875	32,798	8 0	4½	2,798	1 2	886 14 3	2,402	12 10	2,315	9 10
5 " " October, 1880	68,403	16 5	4½	7,782	14 0	1,780 16 10	8,404	10 0	4,516	19 2
5 " " 1885	144,643	4 0	5½	19,534	8 7	6,684 14 0	21,254	4 7	11,277	8 6
5½ " " December, 1890	289,518	7 11	6½	42,599	12 10	10,971 7 5	52,883	10 0	27,299	3 10
5 " " 1895	495,060	10 1	6½	76,710	8 7	50,661 15 6	78,931	8 1	190,129	16 8
5 " " 1900	939,867	11 4	7½	161,687	12 7	27,198 11 6	213,423	4 2	247,801	18 1
5 " " 1905	1,280,292	6 7	8	233,427	14 6	39,028 15 8	407,824	3 0	275,605	4 4
5 " " 1910	1,578,700	12 9	8	249,281	8 11	48,012 0 5	609,093	11 6	303,484	13 2
1 Year " 1911	308,890	10 10	8½	87,519	19 6	30,025 17 4	666,557	13 8	65,662	5 0
1 " " 1912	301,154	1 6	8	69,663	4 10	21,576 11 3	705,673	7 3	53,552	11 7
1 " " 1913	340,790	8 2	8	67,538	14 10	39,112 17 8	734,099	4 5	78,022	7 9
1 " " 1914	392,966	19 8	8½	102,797	5 7	57,988 6 5	778,908	3 7	83,575	13 6
6 Months " June 26, 1915	236,028	1 8	10	30,383	11 2	14,069 10 9	795,292	4 0	33,164	18 5
Totals to June 26, 1915	6,147,825	15 11	..	1,143,155	3 0	347,862 19 0	795,292	4 0	1,312,948	10 3

GLASGOW GROCERY AND PROVISION DEPARTMENTS.

Period.	NET SALES.												Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.								
	Drapery and Boots.		Dundee.		Kilmarnock.		Glasgow.		Total.		Expenses.													
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.					£	s. d.	£					
2½ Years ended Nov., 1870.....	196,041	1	11	196,041	1	11	2,738	15	3	3.75	3,770	17	0	4.61	9,000		
5 " " 1875.....	1,640,795	7	1	1,640,795	7	1	34,541	1	9	3.97	32,728	8	0	4.77	28,400		
5 " " Oct., 1880.....	223,990	6	2	.....	.....	.....	.....	2,497,053	13	5	2,781,043	18	7	45,435	19	0	3.92	60,102	10	4	5.15	43,120
5 " " 1885.....	155,347	8	11	21,507	10	0	12,963	1	4	3,697,796	1	6	3,687,038	1	9	00,284	9	3	3.73	80,069	5	7	28,130	
5½ " " Dec., 1890.....	5,176,564	9	3	5,176,564	9	3	76,677	13	5	3.51	121,126	11	3	5.61	63,000		
5 " " 1895.....	7,707,270	8	11	7,707,270	8	11	130,547	16	6	3.75	180,795	15	3	5.91	80,604		
5 " " 1900.....	11,609,641	11	0	11,609,641	11	0	164,998	13	4	3.41	340,281	12	6	7.04	85,303		
5 " " 1905.....	16,161,381	12	3	16,161,381	12	3	230,670	13	4	3.27	460,604	17	8	6.84	108,410		
5 " " 1910.....	19,121,835	8	1	19,121,835	8	1	266,430	5	5	3.33	556,345	14	0	6.98	134,716		
1 Year " 1911.....	2,950,378	11	7	3,060,378	11	7	56,833	4	7	3.44	123,993	1	3	7.88	166,897		
1 " " 1912.....	4,382,034	15	5	4,382,034	15	5	59,793	9	34	3.40	124,688	14	41	7.05	150,014		
1 " " 1913.....	4,473,035	3	8	4,473,035	3	8	62,431	2	114	3.25	131,809	4	34	7.08	178,729		
1 " " 1914.....	4,779,428	6	3	4,779,428	6	3	67,069	0	34	3.37	125,519	0	34	7.69	211,336		
6 Months " June 26, 1915.....	2,431,165	3	6	2,431,165	3	6	34,680	18	5	3.98	95,454	1	5	8.99	211,415		
Totals.....	440,357	15	1	21,507	10	0	12,963	1	4	88,083,643	7	9	88,567,489	14	2	1,200,931	1	114	3.41	3,480,541	16	14	6.73

GROCERY DEPARTMENT, LEITH.

Period.	Net Sales.			Expenses.			Rate Per £ of Sales.			Net Profit.	Rate Per £ of Stocks.	
	£	s.	d.	£	s.	d.	d.	s.	d.			£
4 Years ended October, 1880	341,617	8	0	4,996	10	2	3-51	8,301	6	1	5-83	8,410
5 " " 1885	1,299,895	19	6	18,266	10	5	3-37	34,089	9	9	6-28	29,750
5½ " " December, 1890	2,717,040	17	4	39,141	1	0	3-45	68,839	15	7	6-03	34,600
5 " " 1895	3,646,429	18	4	52,928	11	3	3-44	91,462	2	7	6-02	31,647
5 " " 1900	4,650,165	9	11	60,880	0	7	3-14	139,842	11	0	7-21	38,379
5 " " 1905	6,283,990	18	5	82,240	19	1	3-14	197,277	13	6	7-53	46,954
5 " " 1910	7,324,710	2	7	114,753	18	6	3-76	238,942	14	8	7-93	38,255
1 Year " 1911	1,543,005	11	9	24,483	2	2	3-81	54,788	9	8	8-52	41,187
1 " " 1912	1,599,808	7	8	25,236	2	3½	3-78	51,167	8	6½	7-67	44,564
1 " " 1913	1,656,769	16	3	26,952	19	2	3-90	51,828	16	5	7-50	66,934
1 " " 1914	1,734,755	10	11	27,867	0	11	3-85	57,356	2	3	7-93	64,863
6 Months " June 26, 1915	976,739	16	1	18,862	3	3½	3-40	32,930	13	5½	8-09	93,253
Totals.....	33,774,930	11	9	490,958	18	10	3-49	1,026,377	3	6	7-29	....

GROCERY DEPARTMENT, KILMARNOCK.

Period.	Net Sales.		Expenses.		Rate per £ of Sales.		Net Profit.	Rate per £ of Sales.		Stocks.
	£	s. d.	£	s. d.	d.	s. d.		d.	s. d.	
5½ Years ended October, 1885	186,835	15 11	2,952	19 11	5-18	3,151	1 3	5-52	2,300	
5½ " " December, 1890	269,960	11 5	4,309	19 4	3-83	9,037	4 2	6-03	2,400	
5 " " " 1895	365,040	0 8	7,180	4 11	4-72	12,962	11 3	8-52	2,090	
5 " " " 1900	514,966	15 3	10,467	16 8	4-88	17,185	4 3	8-01	3,848	
5 " " " 1905	646,975	18 6	11,465	4 4	4-26	22,192	16 10	8-23	5,135	
5 " " " 1910	520,869	17 4	11,091	3 5	5-11	15,262	1 6	7-03	2,994	
1 Year " " 1911	115,772	0 3	2,458	0 6	5-09	4,052	0 5	8-40	4,266	
1 " " " 1912	130,191	0 9	2,593	0 11	4-78	3,952	10 6	7-28	3,609	
1 " " " 1913	139,109	18 1	2,855	18 8	4-92	4,833	0 5	7-56	4,508	
1 " " " 1914	145,803	18 0	3,111	1 11	5-12	2,328	1 2	3-83	4,049	
6 Months " June 26, 1915	68,819	9 10	1,489	7 11	5-19	2,025	1 3	7-05	4,661	
Totals	3,034,345	6 0	53,994	19 6	4-71	96,531	13 0	7-58	.....

GROCERY DEPARTMENT, DUNDEE.

Period.	Net Sales.			Expenses.			Rate per £ of Sales.			Net Profit.			Rate per £ of Sales.			Stocks.
	£	s.	d.	£	s.	d.	d.	s.	d.	£	s.	d.	d.	s.	d.	
3½ Years ended October, 1885	150,955	18	1	3,436	7	9	5·46	1,628	4	2	2·59	2,890				
5½ " " December, 1890	320,587	3	5	5,614	14	0	4·20	5,085	2	10	3·77	4,070				
5 " " " 1895	450,497	14	8	6,239	6	5	3·32	11,080	15	11	5·90	2,260				
5 " " " 1900	558,835	10	6	6,563	2	1	2·82	15,747	19	6	6·76	1,853				
5 " " " 1905	719,789	10	1	7,382	11	6	2·46	23,288	5	10	7·76	3,361				
5 " " " 1910	963,574	18	9	10,456	8	3	2·60	31,675	9	5	7·89	4,026				
1 Year " " " 1911	202,821	2	8	2,562	14	2	3·03	7,339	15	5	8·68	3,723				
1 " " " 1912	212,720	17	8	2,529	2	0	2·85	6,168	8	8	6·96	4,120				
1 " " " 1913	214,685	12	8	2,502	2	6	2·79	7,285	3	9	8·14	4,448				
1 " " " 1914	228,171	15	6	2,652	2	4	2·79	7,868	18	2	8·27	4,476				
6 Months " " June 26, 1915	131,379	19	9	1,266	11	1	2·31	4,647	8	5	8·48	3,964				
Totals	4,154,020	3	9	51,205	2	1	2·96	121,765	12	1	7·03	....			

DRAPERY DEPARTMENT.

Period.	Net Sales.			Expenses.			Rate per £ of Sales.			Net Profit.			Rate per £ of Sales.			Stocks.
	£	s.	d.	£	s.	d.	d.	s.	d.	£	s.	d.	d.	s.	d.	
*3½ Years ended October, 1885	529,694	8	2	20,815	4	5	9.43	20,314	11	1	9.20	20,314	11	1	35,990	
5½ " " December, 1890	1,195,918	8	3	50,893	9	7	10.11	50,920	4	4	10.22	50,920	4	4	64,000	
5 " " " 1895	2,057,557	6	1	97,333	9	6	11.35	79,968	18	8	9.82	79,968	18	8	108,971	
5 " " " 1900	3,351,714	13	11	156,926	2	11	11.23	146,965	18	8	10.52	146,965	18	8	149,209	
5 " " " 1905	4,357,505	3	11	236,516	14	0	13.02	142,977	7	9	7.87	142,977	7	9	150,550	
5 " " " 1910	5,121,068	18	11	280,879	4	5	13.16	164,989	10	1	7.73	164,989	10	1	163,568	
1 Year " " " 1911	1,128,290	3	1	62,703	11	1	13.83	42,479	8	4	9.03	42,479	8	4	146,260	
1 " " " 1912	1,315,943	6	1	63,783	16	5	12.58	55,932	13	6	11.04	55,932	13	6	156,633	
1 " " " 1913	1,361,637	5	3	65,421	3	10	11.53	77,031	13	2	13.58	77,031	13	2	163,992	
1 " " " 1914	1,387,026	17	5	68,462	10	3	11.84	70,683	9	2	12.23	70,683	9	2	150,351	
6 Months " June 26, 1915	763,355	9	1	33,444	16	3	10.51	45,734	15	3	14.35	45,734	15	3	183,059	
Totals	22,469,706	0	2	1,136,635	2	8	12.14	898,008	10	0	9.59	898,008	10	0	.....

* Includes Boots and Furniture to 1884.

BOOT AND SHOE DEPARTMENT.

Period.	Net Sales.			Expenses.			Rate per £ of Sales.			Net Profit.			Rate per £ of Sales.			Stocks.
	£	s.	d.	£	s.	d.	d.	s.	d.	£	s.	d.	d.	s.	d.	
1 Year ended October, 1885	55,467	0	1	1,602	18	5	6-98	2,481	18	3	10-74	11,520				
5½ Years ,, December, 1890	427,110	9	1	15,177	13	2	8-53	10,991	17	9	6-17	14,360				
5 " " 1895	781,264	3	8	31,492	10	8	9-67	23,802	16	7	7-31	34,754				
5 " " 1900	1,372,450	4	4	53,697	13	5	9-39	37,303	11	3	6-52	66,107				
5 " " 1905	1,871,172	13	4	78,858	5	9	10-11	51,891	19	3	6-65	88,035				
5 " " 1910	2,237,278	17	5	94,993	7	7	10-19	64,623	2	6	6-93	92,570				
1 Year " " 1911	462,974	0	4	20,909	1	2	10-84	12,357	15	2	6-40	95,739				
1 " " 1912	511,750	18	5	21,422	11	2	10-05	16,962	4	5	7-95	81,999				
1 " " 1913	551,345	12	7	23,649	10	1	10-29	18,242	18	0	7-94	124,048				
1 " " 1914	599,208	18	0	25,556	17	3	10-23	25,928	6	11	10-38	125,344				
6 Months ended June 26, 1915	351,024	18	6	12,344	15	4½	8-44	19,850	2	0½	13-57	115,023				
Totals.....	9,221,047	15	9	379,705	4	0½	9-88	284,436	12	1½	7-40	.....			

FURNITURE AND FURNISHING DEPARTMENT.

Period.	Net Sales.			Expenses.			Rate per £ of Sales.			Net Profit.			Rate per £ of Stocks.		
	£	s.	d.	£	s.	d.	d.	s.	d.	£	s.	d.	d.	s.	d.
1 Year ended October, 1885	18,459	11	6	1,285	5	9	16.70	431	3	11	5.60	5,600			
5½ Years " December, 1890	250,296	11	9	15,793	1	2	15.14	11,842	11	11	11.35	13,600			
5 " " 1895	494,445	18	0	35,005	5	8	16.99	22,516	2	0	10.93	20,509			
5 " " 1900	1,031,234	6	10	80,789	15	0	18.80	39,502	7	11	9.19	43,753			
5 " " 1905	1,364,121	12	3	122,356	14	10	21.53	27,067	12	8	4.76	51,046			
5 " " 1910	1,441,114	7	11	138,756	7	11	23.11	35,767	12	7	5.95	53,375			
1 Year " 1911	294,921	19	5	29,931	18	3	24.37	6,121	18	5	4.98	47,918			
1 " " 1912	322,577	11	11	30,661	13	2	22.81	9,878	9	2	7.35	59,032			
1 " " 1913	389,789	1	2	32,443	1	3	19.97	16,935	2	1	10.00	63,371			
1 " " 1914	394,267	13	5	33,516	16	7½	20.40	15,397	15	0½	9.37	64,386			
6 Months ended June 26, 1915	205,930	10	3	15,853	7	4½	18.47	9,669	18	3½	11.26	64,140			
Totals.....	6,207,109	4	5	536,413	7	0	20.74	194,430	14	0	7.51	....		

TAILORING FACTORY.

Period.	Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.	Stocks.
	£	s. d.	£	s. d.	£	s. d.	Rate	per cent.	£	s. d.		
3½ Years ended Oct. 31, 1885	8,829	18 6	8,829	18 6	5,785	11 9	65.52	1.67	138	14 1	1.67	£ 445
3½ " " Dec. 29, 1888	22,664	0 11	22,637	17 11	14,004	16 1	61.86	1.97	447	5 1	1.97	1,083
3 " " " 26, 1891	36,286	17 9	36,294	7 3	20,700	14 4	57.03	9.83	3,568	6 9	9.83	1,222
3 " " " 29, 1894	47,454	9 1	47,426	18 10	26,665	10 1	56.22	12.15	5,765	10 9	12.15	1,177
3 " " " 25, 1897	65,408	11 4	68,950	8 8	33,208	6 9	48.16	14.87	10,253	6 4	14.87	1,332
3 " " " 29, 1900	66,275	19 9	66,217	7 11	35,527	9 2	53.65	15.04	9,959	1 9	15.04	2,106
3 " " " 26, 1903	67,510	19 5	67,658	8 8	39,687	16 7	58.66	7.34	4,967	14 1	7.34	2,354
3 " " " 29, 1906	67,238	4 3	67,526	18 7	42,120	1 0	62.27	4.58	3,096	4 8	4.58	2,049
3 " " " 25, 1909	74,346	13 2	74,839	5 5	45,676	19 6	61.03	9.05	2,284	17 5	9.05	3,149
3 " " " 28, 1912	83,583	2 10	84,232	6 11	49,472	13 1	58.73	4.44	3,739	19 10	4.44	4,983
1 " " " 27, 1913	36,376	16 7	36,368	16 0	19,591	7 8½	53.86	9.18	3,337	19 5½	9.18	6,922
1 " " " 26, 1914	39,283	6 3	38,161	7 8	20,595	6 2	53.97	12.64	4,824	10 10	12.64	5,991
6 Months " June 26, 1915	19,492	1 0	19,280	19 2	11,172	17 9½	57.94	11.34	2,186	18 11½	11.34	5,074
Totals.....	634,701	0 10	638,425	1 6	364,209	10 0	57.04	8.54	54,570	10 0	8.54	....

WOOLLEN SHIRT FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3½ Years ended Oct. 31, 1885	3,238 11 4	3,238 11 4	2,443 16 0	75.44	134 2 11	4.13	70
3½ " " Dec. 29, 1888	5,893 8 9	5,923 17 11	3,743 10 6	63.19	99 3 3	1.67	112
3 " " " 26, 1891	9,047 2 11	9,011 15 11	5,556 7 7	61.65	799 10 6	8.86	130
3 " " " 29, 1894	11,375 1 1	12,023 2 6	7,553 19 2	62.82	1,307 15 6	10.03	764
3 " " " 25, 1897	27,485 16 3	27,482 2 0	14,302 0 11	52.04	2,060 14 4	7.49	2,289
3 " " " 29, 1900	38,975 4 5	39,291 15 0	21,992 8 9	55.97	1,427 2 0	3.63	2,230
3 " " " 26, 1903	24,797 14 11	24,745 7 3	15,258 15 1	61.66	2,006 13 7	8.10	226
3 " " " 29, 1906	25,608 10 4	25,599 16 5	15,584 16 4	60.88	4,169 3 10	16.28	60
3 " " " 25, 1909	28,861 6 0	28,866 2 3	18,058 8 8	63.55	2,127 6 1	7.36	82
3 " " " 28, 1912	31,934 11 4	31,954 10 4	18,964 9 0	59.35	3,762 6 6	11.77	112
1 " " " 27, 1913	11,809 19 0	11,809 14 5	6,469 2 7	54.95	1,156 14 2	9.78	540
1 " " " 26, 1914	11,907 4 7	11,839 1 10	6,879 4 2	57.86	952 5 0	8.00	501
6 Months " June 26, 1915	6,120 17 2	6,112 15 0	3,789 5 7	61.17	506 10 2	8.27	265
Totals	237,655 2 1	237,948 12 2	140,566 4 4	59.07	20,407 7 10	8.67	....

Note.—Until June 30th, 1901, the above figures include Underclothing Factory.

ARTISAN CLOTHING FACTORY.

Period.	Transfers.			Production.			Expenses on Production.			Rate per cent.			Net Profit.			Rate per cent.			Stocks.							
	£	s.	d.	£	s.	d.	£	s.	d.	Rate	per cent.	£	s.	d.	Rate	per cent.	£	s.	d.	Rate	per cent.	£	s.	d.		
3 Years ended Dec. 30, 1893	8,212	17	10	8,908	4	7	5,708	0	7	68.70		266	10	5	3.20		266	10	5	3.20						
3 " " 26, 1896	10,851	2	6	10,837	15	0	7,801	19	0	67.37		759	12	4	7.00		759	12	4	7.00						
3 " " 30, 1899	13,847	16	3	13,792	2	11	9,619	1	3	69.74		1,376	8	10	9.84		1,376	8	10	9.84						
3 " " 27, 1902	18,565	19	9	18,557	13	11	13,440	6	8	72.42		1,530	9	7	8.24		1,530	9	7	8.24						
3 " " 30, 1905	19,891	11	8	20,103	13	8	15,670	2	6	77.95		286	4	5	1.42		286	4	5	1.42						
3 " " 26, 1908	27,109	10	6	27,240	16	2	20,185	2	8	74.10		1,066	17	7	3.91		1,066	17	7	3.91						
3 " " 30, 1911	27,886	8	10	27,687	15	1	20,664	7	10	74.63		735	11	0	2.65		735	11	0	2.65						
1 Year " 28, 1912	10,539	5	5	10,568	17	9	7,611	2	0	72.01		347	12	5	3.28		347	12	5	3.28						
1 " " 27, 1913	10,883	10	9	10,782	17	8	7,921	1	3	73.45		591	15	10	5.49		591	15	10	5.49						
1 " " 26, 1914	10,561	12	7	10,515	2	9	8,132	17	2	77.34		511	19	4	4.87		511	19	4	4.87						
6 Months " June 26, 1915	5,347	14	5	5,407	15	1	4,265	8	10	78.86		162	6	6	2.99		162	6	6	2.99						
Totals	163,697	10	6	163,802	14	7	120,519	9	9	73.57		7,635	8	3	4.66		7,635	8	3	4.66						

MANTLE FACTORY.

Period.	Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit.	Rate per cent.	Stocks.		
	£	s.	d.	£	s.	d.	£	s.	d.					£	s.	d.
3 Years ended Dec. 30, 1893 ...	7,390	3	10	7,420	4	9	4,893	2	7	65-94	•306	12	10	4-11	382
3 " " 26, 1896 ...	8,072	8	2	8,664	7	5	4,886	19	4	56-89	594	6	8	4-55	168
3 " " 30, 1899 ...	12,098	18	8	12,096	18	8	7,563	7	1	62-52	740	13	8	6-12	175
3 " " 27, 1902 ...	16,198	15	1	16,198	15	1	10,885	3	5	64-11	1,230	4	7	7-59	273
3 " " 30, 1905 ...	13,397	5	0	13,397	5	0	8,959	9	11	66-87	1,243	15	0	9-28	343
3 " " 26, 1908 ...	12,818	8	5	12,818	8	5	8,998	11	8	70-20	863	1	10	6-73	149
3 " " 30, 1911 ...	13,945	5	1	13,969	15	1	9,468	17	0	67-78	937	10	6	6-71	202
1 Year " 28, 1912 ...	5,891	8	5	5,324	3	1	3,733	9	0	70-12	287	13	0	5-39	166
1 " " 27, 1913 ...	5,036	16	8	5,038	13	3	3,623	1	2	71-91	300	8	6	3-97	119
1 " " 26, 1914 ...	4,699	6	4	4,703	9	11	3,488	9	3	74-16	85	16	8	1-83	75
6 Months " June 26, 1915 ...	2,573	5	6	2,574	12	5	1,888	7	5	73-34	58	15	7	2-29	109
Totals	102,162	1	2	102,206	13	1	67,888	17	10	66-42	5,736	12	2	5-61	....

• Lost.

HOSIERY FACTORY.

Period.	Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit.	Rate per cent.	Stocks.	
	£	s.	d.	£	s.	d.	£	s.	d.					£
3 Years ended Dec. 28, 1895.....	17,604	8	2	17,392	18	7	6,011	1	5	34.56	581	18	7	715
3 " " 31, 1898.....	27,674	2	0	28,859	13	5	9,508	17	7	32.95	1,695	0	10	2,190
3 " " 28, 1901.....	43,122	18	5	44,605	11	5	14,963	17	11	33.56	1,607	8	2	4,480
3 " " 31, 1904.....	63,662	10	3	62,202	6	8	20,989	3	6	33.66	1,261	0	2	2,492
3 " " 28, 1907.....	76,741	10	8	77,095	11	1	23,420	15	11	30.38	2,086	17	8	5,075
3 " " 31, 1910.....	94,378	11	10	97,471	9	3	29,192	2	3	29.95	1,874	14	6	8,257
1 Year " 30, 1911.....	97,118	15	8	35,606	1	4	10,363	3	5	29.10	454	6	2	7,866
1 " " 28, 1912.....	36,142	7	7	38,023	2	9	11,270	2	8	29.64	802	3	11	9,295
1 " " 27, 1913.....	32,238	4	7	34,281	18	10	10,195	3	6	29.73	341	12	4	11,778
1 " " 26, 1914.....	35,856	1	0	33,090	16	4	9,588	18	3	28.98	345	6	10	9,555
6 Months " June 26, 1915.....	20,930	10	10	19,614	11	11	5,077	8	6	25.88	832	13	1	8,367
Totals.....	485,470	1	0	488,244	1	7	150,586	14	11	30.83	11,883	2	3	....

UNDERCLOTHING FACTORY.

Period.	Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit.	Rate per cent.	Stocks.		
	£	s.	d.	£	s.	d.	£	s.	d.					£	s.	d.
6 Months ended Dec. 28, 1901	3,857	0	2	3,863	3	9	1,900	3	7	49.18	318	13	11	8.23	1,083
1 Year " " 27, 1902	8,128	19	3	8,129	16	9	4,089	13	0	49.68	839	11	7	10.32	544
1 " " " 26, 1903	7,394	13	7	7,380	12	6	4,449	11	9	60.28	561	11	9	7.6	199
1 " " " 31, 1904	7,358	17	10	7,358	17	10	4,026	9	4	54.71	447	19	11	6.09	141
1 " " " 30, 1905	6,658	13	7	6,658	13	7	3,665	7	5	55.06	718	8	6	10.78	425
1 " " " 29, 1906	7,750	9	6	7,750	9	6	3,968	6	7	51.20	1,064	3	5	13.72	275
1 " " " 28, 1907	7,624	10	5	7,628	9	4	4,192	3	4	54.96	690	19	6	9.06	524
1 " " " 26, 1908	7,844	16	11	7,840	18	0	4,340	15	1	55.36	548	17	1	7.00	511
1 " " " 25, 1909	7,526	5	3	7,526	5	3	4,290	17	10	57.01	528	18	3	7.02	495
1 " " " 31, 1910	8,119	0	6	8,123	8	6	4,427	10	0	54.50	1,105	15	7	13.61	570
1 " " " 30, 1911	8,842	7	7	8,838	11	4	4,731	16	3	53.54	1,314	4	2	14.87	495
1 " " " 28, 1912	9,308	9	2	9,307	17	5	4,988	4	8	53.05	1,418	2	10	15.23	627
1 " " " 27, 1913	10,004	9	4	10,010	4	10	5,067	13	9	50.62	972	8	1	9.71	531
1 " " " 26, 1914	10,040	10	6	10,037	3	0	5,081	14	8½	50.63	964	6	11½	9.60	631
6 Months " June 26, 1915	5,822	11	4	5,820	3	4	2,973	5	4	51.08	489	13	8	8.40	767
Totals	116,281	14	11	116,274	14	11	62,094	12	7½	53.40	11,983	15	2½	10.30	.....

BOOT FACTORY.

Period.	Transfers.		Production.		Expenses on Production.		Rate per cent.	Net Profit.		Rate per cent.	Stocks.
	£	s. d.	£	s. d.	£	s. d.		£	s. d.		
3 Years ended Dec. 31, 1887	81,477	19 2	81,455	15 8	25,676	6 1	31.52	2,445	18 3	3.00	5,406
3 " " 27, 1890	145,211	19 6	152,579	1 9	54,330	17 1	35.61	7,923	1 8	5.19	17,349
3 " " 30, 1893	252,585	16 10	257,578	3 1	94,975	9 1	36.64	15,923	5 5	6.18	20,696
3 " " 26, 1896	333,550	17 0	350,181	8 0	129,581	1 3	37.00	23,285	8 10	6.65	34,019
3 " " 30, 1899	509,304	12 7	511,422	8 5	188,686	2 1	36.89	23,414	13 0	4.58	47,896
3 " " 27, 1902	712,738	5 11	717,315	5 9	233,671	17 10	32.57	26,574	12 4	3.75	48,886
3 " " 30, 1905	715,510	11 8	707,309	10 2	225,043	3 3	31.82	17,160	0 4	2.43	43,063
3 " " 26, 1908	797,135	0 0	803,192	18 5	222,454	8 1	27.69	19,140	19 3	2.38	49,532
3 " " 30, 1911	815,367	8 5	811,904	15 3	222,407	0 3	27.39	21,344	2 3	2.63	42,314
1 Year " 28, 1912	280,384	14 8	295,016	14 3	76,193	2 2	25.83	4,531	6 9	1.55	71,100
1 " " 27, 1913	338,793	19 9	330,266	16 11	82,426	6 0	24.96	9,668	14 4	2.92	49,616
1 " " 26, 1914	328,667	4 9	332,392	7 0	82,458	1 3	24.80	8,132	2 8	2.44	73,969
6 Months " June 26, 1915	185,037	17 6	192,604	10 4	43,512	2 9	22.59	2,794	2 11	1.45	79,783
Totals	5,495,766	7 9	5,543,219	15 0	1,680,815	17 2	30.32	182,688	8 0	3.29	....

CABINET WORKS.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3 Years ended Dec. 31, 1887	6,009 0 4	6,077 10 9	3,309 9 10	54.45	157 13 6	3.07	1,069
3 " " 27, 1890	25,083 2 2	25,524 2 9	13,448 13 10	52.69	1,062 11 6	4.16	4,975
3 " " 30, 1893	48,081 15 11	50,187 13 3	27,243 16 2*	54.28	2,226 19 9	4.44	8,696
3 " " 26, 1896	65,163 8 0	62,799 1 9	35,343 8 8	56.28	3,467 14 0	5.52	10,384
3 " " 30, 1899	98,483 6 10	97,781 3 2	53,900 13 5	54.10	3,873 3 2	3.96	15,660
3 " " 27, 1902	142,598 1 1	144,451 3 0	75,190 17 8	52.05	7,597 10 4	5.26	22,104
3 " " 30, 1905	133,724 15 5	141,134 9 7	70,061 16 10	49.64	4,907 15 11	3.45	18,574
3 " " 26, 1908	139,589 13 10	141,080 0 7	70,325 13 0	49.85	3,211 12 1	2.23	18,567
3 " " 30, 1911	112,253 9 8	109,073 19 9	60,383 1 11	55.36	*411 19 2	*0.38	13,315
1 Year " 28, 1912	41,532 7 0	41,386 4 9	21,562 14 4	52.10	498 10 10	1.20	13,140
1 " " 27, 1913	48,200 12 5	47,584 10 0	23,099 9 10	48.54	1,708 8 4	3.59	13,210
1 " " 26, 1914	52,109 17 3	52,542 4 2	25,568 11 4	48.66	1,553 11 3	2.95	16,356
6 Months " June 26, 1915 . .	26,727 7 5	26,348 5 1	13,032 16 4	49.46	696 12 3	2.64	16,325
Totals	939,581 17 4	945,970 8 7	491,471 3 2	51.95	30,580 3 9	3.23	....

* Less

BRUSH FACTORY.

Period.	Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit.			Rate per cent.	Stocks.
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.		
3 Years ended Dec. 31, 1892.....	11,416	15	9	12,330	12	8	5,061	16	3	41·04	719	16	11	5·83	2,991
3 " " 28, 1895.....	14,458	6	1	13,913	14	11	5,599	4	8	40·24	1,215	18	9	8·73	3,847
3 " " 31, 1898.....	19,662	12	8	18,784	0	1	7,283	19	6	38·77	975	18	5	5·19	5,227
3 " " 28, 1901.....	22,731	15	5	21,576	19	1	8,879	7	8	41·15	2,878	16	7	13·34	5,416
3 " " 31, 1904.....	23,506	14	11	22,877	2	4	9,371	15	6	40·96	1,741	0	9	7·61	4,921
3 " " 28, 1907.....	23,770	16	3	22,764	18	3	9,260	6	10	40·68	849	9	11	3·73	4,542
3 " " 31, 1910.....	20,392	9	2	19,866	11	4	8,904	3	11	44·82	*29	0	3	0·14	3,525
1 Year " 30, 1911.....	7,146	2	11	7,123	2	4	3,186	5	5	44·73	*71	4	7	0·99	3,371
1 " " 28, 1912.....	7,324	2	7	7,643	6	2	3,492	6	8	45·69	216	5	5	2·83	4,420
1 " " 27, 1913.....	8,064	0	2	7,719	16	0	3,461	18	5	44·84	400	19	0	5·19	4,786
1 " " 26, 1914.....	7,873	10	6	8,071	3	0	3,492	10	7	43·26	311	9	11	3·85	4,595
6 Months " June 26, 1915.....	4,988	12	2	4,199	10	5	1,854	13	8	44·14	102	1	8	2·42	3,658
Totals.....	170,335	18	7	166,870	16	7	69,848	9	1	41·85	9,311	12	6	5·57	.....

PRINTING WORKS.

Period.	Transfers.		Production.		Expenses on Production.		Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£	s. d.	£	s. d.	£	s. d.				
3½ Years ended Dec. 27, 1890	14,861	19 3	14,939	12 6	7,252	2 5	48-54	1,062	1 5	832
3 " " 30, 1893	36,635	7 9	36,705	6 2	15,256	2 6	41-66	3,153	2 9	1,584
3 " " 26, 1896	55,638	13 1	55,824	19 6	21,045	4 4	37-70	7,583	4 9	2,715
3 " " 30, 1899	81,828	13 6	81,878	9 7	30,697	12 9	37-49	12,604	12 3	2,757
3 " " 27, 1902	100,587	16 9	101,109	19 9	39,484	13 2	39-05	10,474	15 7	5,657
3 " " 30, 1905	137,460	4 2	137,237	17 0	56,385	16 9	41-08	11,677	3 11	4,498
3 " " 26, 1908	164,904	13 11	165,740	14 10	65,576	0 9	39-56	14,305	5 0	6,697
3 " " 30, 1911	183,807	6 10	183,535	11 9	76,518	5 8	41-69	7,557	14 6	6,467
1 Year " 28, 1912	63,988	5 9	64,286	14 10	28,204	9 9	43-67	2,340	6 10	8,674
1 " " 27, 1913	70,587	6 8	71,396	18 5	29,721	15 2	41-63	1,692	14 2	10,655
1 " " 26, 1914	78,767	16 8	79,051	2 8	33,353	18 10	42-19	3,308	9 6	12,059
6 Months " June 26, 1915	40,239	13 10	40,598	5 5	17,469	4 4	43-03	1,428	3 8	12,401
Totals	1,029,387	18 2	1,032,295	12 5	430,965	6 5	40-77	77,007	14 4	....

TOBACCO FACTORY.

Period.	Transfers.			Production.			Expenses on Production.			Rate per cent.			Net Profit.			Rate per cent.			Stocks.				
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	Rate	per cent.	£	s.	d.	Rate	per cent.	£	s.	d.	
2½ Years ended Dec. 30, 1898	142,245	15	2	148,071	19	1	11,687	3	7	7·89	5,783	7	8	3·87	15,580								
3 " " 26, 1896	286,241	16	2	288,746	15	8	18,561	11	0	6·43	11,869	18	6	4·11	25,478								
3 " " 30, 1899	378,989	0	10	379,446	16	3	25,199	9	3	6·64	25,507	6	0	6·72	33,761								
3 " " 27, 1902	447,178	17	5	449,775	17	9	29,012	9	8	6·45	20,770	11	0	4·62	51,090								
3 " " 30, 1905	498,524	6	8	499,178	4	8	32,709	10	9	6·55	16,460	16	6	3·80	44,265								
3 " " 26, 1908	543,249	11	3	542,020	2	9	30,232	2	2	5·58	32,044	6	3	5·91	38,674								
3 " " 30, 1911	628,266	8	3	631,515	12	4	32,878	19	7	5·20	21,691	0	1	3·43	43,302								
1 Year " 28, 1912	224,036	11	10	223,584	0	0	12,166	5	1	5·44	2,491	3	4	1·11	45,772								
1 " " 27, 1913	231,184	2	5	233,628	2	3	12,107	15	0	5·18	1,229	6	11	0·52	63,648								
1 " " 26, 1914	238,060	14	6	237,496	9	0	12,562	0	6	5·29	1,201	18	11	0·50	55,016								
6 Months " June 26, 1915	120,958	2	8	121,039	4	7	6,731	0	1	5·56	377	3	10	0·31	64,616								
Totals	3,738,335	7	2	3,754,503	4	4	223,848	6	8	5·96	189,376	19	0	3·71	....							

PRESERVE WORKS.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3½ Years ended Dec. 30, 1893	135,154 4 5	148,276 19 1	15,072 1 6	10.57	7,447 0 2	5.02	20,553
3 " " 26, 1896	173,129 18 6	185,343 14 3	24,393 9 11	13.16	12,187 12 8	6.57	22,904
3 " " 30, 1899 ..	213,850 19 5	212,996 19 7	28,315 19 1	13.29	21,800 16 5	10.23	20,818
3 " " 27, 1902	204,409 5 4	210,000 1 2	32,806 5 1	15.62	15,166 3 7	7.23	26,037
3 " " 30, 1905	263,052 12 9	261,632 7 4	41,669 12 5	15.92	15,945 17 5	5.86	27,556
3 " " 26, 1908	257,275 19 6	248,961 13 10	46,317 5 7	18.60	14,398 1 5	5.78	27,675
3 " " 30, 1911	263,199 13 10	277,175 6 6	47,513 14 2	17.14	15,799 11 2	5.70	27,150
1 Year " 28, 1912	96,797 10 2	97,100 12 5	17,239 16 10	17.75	5,067 3 5	5.32	23,231
1 " " 27, 1913	88,919 2 11	89,772 18 9	17,177 2 9	19.13	2,916 0 1	3.28	27,508
1 " " 26, 1914	95,878 9 11	92,480 11 7	18,174 10 11	19.65	2,581 6 9	2.79	25,466
6 Months " June 25, 1915	62,576 15 3	48,107 11 11	9,978 8 6	20.74	1,250 6 1	2.59	15,020
Totals.....	1,854,374 12 0	1,871,838 16 5	299,252 6 9	15.98	114,009 19 3	6.09	.....

CONFECTIONERY WORKS.

Period.	Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit.	Rate per cent.	Stocks.	
	£	s.	d.	£	s.	d.	£	s.	d.					£	s.	d.
3½ Years ended Dec. 29, 1894	33,584	3	4	35,119	6	10	7,663	15	3	21.82	73	1	7	1,495
3 " " 25, 1897	41,868	17	1	41,620	4	3	9,316	19	7	22.38	2,414	7	10	1,192
3 " " 29, 1900	47,512	12	8	47,840	4	9	10,838	18	5	22.66	2,382	7	11	1,607
3 " " 26, 1903	53,386	11	0	53,731	18	11	11,750	14	2	21.87	2,018	11	11	1,695
3 " " 29, 1906	51,667	10	7	51,241	4	1	13,475	6	4	26.30	2,688	19	5	1,506
3 3 " " 25, 1909	52,515	14	8	52,403	16	11	13,920	2	9	26.56	1,894	1	2	1,521
1 Year " " 31, 1910	20,172	0	0	20,322	1	4	5,234	12	11	25.75	702	13	9	2,018
1 " " " 30, 1911	20,224	19	5	20,163	12	4	5,438	9	11	26.97	1,006	11	10	2,386
1 " " " 28, 1912	20,867	13	4	20,817	12	2	5,899	4	4	28.34	450	9	4	1,729
1 " " " 27, 1913	21,196	11	9	21,091	13	0	6,099	7	3	28.91	456	15	8	1,922
1 " " " 26, 1914	23,530	4	8	23,869	2	6	6,680	12	9	27.98	500	7	11	2,844
6 Months " June 26, 1915	12,272	7	8	13,342	11	11	3,120	0	6	23.38	298	12	0	3,511
Totals.....	399,999	6	2	401,563	9	0	99,438	4	2	24.76	14,740	17	2	....

* Loss.

CHANCELOT FLOUR MILL, EDINBURGH.

Period.	Sales and Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	
2½ Years ended Dec. 26, 1896	553,357	2 7	569,923	9 0	51,755	3 6	9.08	0 0	3,545	0 0	0.62	50,488	
3 " " 30, 1899	1,151,985	18 11	1,155,013	4 8	79,522	16 2	6.88	1 3	15,696	1 3	1.36	62,017	
3 " " 27, 1902	1,129,696	14 6	1,162,444	16 2	82,907	15 2	7.13	1 1	15,968	18 1	1.37	27,514	
3 " " 30, 1905	1,194,818	5 2	1,206,106	19 0	81,155	10 6	6.73	7 3	64,931	7 3	5.39	64,653	
3 " " 26, 1908	1,118,008	1 1	1,115,512	15 7	78,747	19 0	7.06	0 3	24,623	10 3	2.21	36,680	
3 " " 30, 1911	1,325,023	3 11	1,322,593	3 1	89,264	15 9	6.75	11 11	26,699	19 11	2.03	39,340	
1 Year " 28, 1912	454,296	3 1	449,952	13 9	29,615	17 7	6.58	9 9	3,296	19 9	0.73	54,940	
1 " " 27, 1913	444,345	14 9	439,740	6 10	80,100	4 3½	6.84	0 ½	3,569	8 0½	0.81	68,059	
1 " " 26, 1914	417,957	1 9	430,276	15 1	80,050	3 0½	6.98	7 ½	17,810	19 7 ½	4.14	178,292	
6 Months " June 26, 1915	296,663	0 8	287,735	17 1	15,325	5 6½	5.32	10 ½	7,626	7 10 ½	2.65	90,400	
Totals	8,036,091	6 5	8,138,299	19 3	568,445	10 6½	6.98	12 0½	183,058	12 0½	2.36	....

JUNCTION FLOUR AND OATMEAL MILL, LEITH.

Year ended	Sales and Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.		Net Loss.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	
* Dec. 25, 1897..	76,698	7 1	84,479	19 3	6,145	6 10	7.23	42 6 11	0.09	11,746	..	..	..	..	..	..	11,746
† " 31, 1898..	153,869	9 .2	152,908	19 5	11,597	14 1	7.64	....	..	17,683	1.29	1,979 0 9	....	....	....	....	17,683
" 30, 1899..	137,245	3 6	138,657	5 2	10,829	15 6	7.81	98 12 4	0.07	18,886	..	....	....	....	....	....	18,886
" 29, 1900..	139,289	15 11	140,317	11 1	11,548	8 3	8.23	1,514 8 2	1.08	17,298	..	....	....	....	....	....	17,298
" 28, 1901..	112,183	2 3	112,866	3 7	10,738	12 9	9.54	1,729 1 10	1.54	17,292	..	....	....	....	....	....	17,292
" 27, 1902..	163,489	5 4	162,558	5 7	12,246	0 2	7.53	3,602 7 5	2.21	10,666	..	....	....	....	....	....	10,666
" 26, 1903..	168,844	17 8	167,501	6 2	12,795	14 2	7.64	6,749 17 5	4.03	17,133	..	....	....	....	....	....	17,133
† " 31, 1904..	161,469	15 9	178,966	3 8	12,730	1 5	7.12	8,390 14 6	4.77	16,027	..	....	....	....	....	....	16,027
" 30, 1905..	160,516	17 5	165,769	7 6	12,197	5 7	7.36	5,541 13 6	3.35	13,524	..	....	....	....	....	....	13,524
" 29, 1906..	155,333	18 6	153,321	8 10	11,246	7 5	7.34	2,341 9 7	1.51	14,379	..	....	....	....	....	....	14,379
" 28, 1907..	155,291	15 10	158,994	3 9	12,061	8 11	7.53	680 18 2	0.42	16,024	..	....	....	....	....	....	16,024
" 26, 1908..	180,100	2 10	173,451	19 10	16,069	1 4	9.26	....	..	15,680	0.18	317 1 4	....	....	....	....	15,680
" 25, 1909..	184,980	0 5	190,019	3 4	17,133	14 2	9.01	....	..	20,138	0.18	354 4 10	....	....	....	....	20,138
" 31, 1910..	182,268	12 6	180,384	3 1	17,712	3 10	9.82	....	..	21,803	1.95	3,526 5 1	....	....	....	....	21,803
" 30, 1911..	165,907	7 5	164,450	10 5	16,246	14 3	9.88	....	..	27,319	1.69	2,780 13 10	....	....	....	....	27,319
" 28, 1912..	187,596	12 3	186,236	12 8	15,645	2 0	8.40	984 19 6	0.53	18,957	..	....	....	....	....	....	18,957
" 27, 1913..	176,658	2 1	175,738	17 9	15,073	7 2	8.57	....	..	23,058	0.05	7 17 11	....	....	....	....	23,058
" 26, 1914..	190,254	3 5	199,890	12 1	17,269	1 0½	8.64	7,487 3 4½	3.74	32,594	..	....	....	....	....	....	32,594
† June 26, 1915..	170,695	6 0	161,976	17 5	9,044	9 10½	5.58	3,908 16 3½	2.41	9,427	..	....	....	....	....	....	9,427
Totals	3,022,737	15 4	3,048,484	10 7	248,330	8 9	8.14	43,072 9 0	..	8,965 3 9	..	8,965 3 9	..	..	..	..	..
								34,107 5 3	1.11								

* Twenty-nine weeks. † Fifty-three weeks.

‡ Half Year.

REGENT FLOUR MILLS, GLASGOW.

Year ended	Sales and Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit.	Rate per cent.	Stocks.		
	£	s.	d.	£	s.	d.	£	s.	d.					£	s.	d.
December 31, 1904	269,913	11	7	275,283	5	3	26,393	9	6	9.59	5,686	11	7	2.07	51,999
" 30, 1905	295,023	0	11	295,016	19	4	22,166	18	4	7.51	5,700	3	1	1.93	35,595
" 29, 1906	267,352	10	4	269,793	10	0	23,951	7	0	8.89	2,160	13	11	0.80	39,939
" 28, 1907	360,638	8	11	365,555	14	2	24,903	2	2	6.81	318	5	8	0.08	36,454
" 26, 1908	427,623	5	6	426,580	6	5	26,603	10	2	6.23	3,379	14	7	0.79	71,690
" 25, 1909	466,460	11	5	473,853	8	4	26,210	7	9	5.53	9,157	8	10	1.94	67,190
" 31, 1910	447,243	6	10	436,313	3	3	25,430	9	1	6.51	5,813	8	0	1.33	99,318
" 30, 1911	593,143	16	7	593,280	11	2	26,139	16	1	6.65	2,373	3	1	0.60	36,583
" 28, 1912	457,630	1	2	457,648	5	2	30,660	17	2	6.70	862	10	1	0.19	96,776
" 27, 1913	449,580	14	6	443,735	9	6	31,569	9	1½	7.18	4,098	18	8½	0.92	194,243
" 26, 1914	457,031	4	2	493,440	19	5	35,018	3	10½	7.09	6,631	5	6½	1.35	196,800
June 26, 1915	351,816	12	11	350,661	5	10	16,301	16	0	4.64	3,494	1	0	0.99	96,997
Totals	4,673,457	4	10	4,681,162	17	10	318,549	6	3	6.80	36,610	7	6	0.78	..

• Fifty-eight weeks.

† Half Year.

‡ Loss.

SOAP WORKS, GRANGEMOUTH.

Year ended	Sales and Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.		Net Loss.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	
* Dec. 25, 1897	1,098	19 8	2,807	10 11	658	10 1	28.52	....	606	12 9	26.26	7,089				
† " 31, 1898	29,961	1 9	31,981	15 11	7,159	15 4	22.67	....	1,323	7 1	4.30	11,517				
" 30, 1899	39,247	11 2	38,753	16 7	8,524	10 5	22.14	796 13 3	....	....	..	18,590		
" 29, 1900	46,530	0 11	48,126	19 11	9,755	5 0	20.27	....	686	6 11	1.42	26,560				
" 28, 1901	54,033	0 3	54,387	14 5	9,132	7 0	16.79	1,550 10 8	....	....	..	21,792		
" 27, 1902	56,821	18 2	57,047	16 11	9,904	10 3	16.38	2,101 17 9	....	....	..	22,202		
" 26, 1903	51,010	16 2	46,534	3 8	8,975	19 5	19.58	....	4,211	8 0	10.69	14,682				
† " 31, 1904	47,665	4 0	48,500	4 10	9,906	18 8	20.46	....	928	11 10	1.91	16,289				
" 30, 1905	44,917	16 9	45,963	18 10	9,618	0 9	21.56	....	2,945	1 4	6.40	18,890				
" 29, 1906	63,453	4 7	64,667	8 2	10,560	17 6	17.06	2,751 17 8	....	....	..	17,240		
" 28, 1907	97,569	0 11	97,405	17 1	11,479	18 8	11.78	5,352 15 11	....	....	..	16,079		
" 26, 1908	83,185	3 6	82,199	13 5	11,026	16 5	12.95	8,825 3 6	....	....	..	12,647		
" 25, 1909	83,295	4 0	80,990	15 10	11,684	3 8	14.42	6,542 11 8	....	....	..	10,497		
" 31, 1910	92,260	16 3	93,333	9 8	11,632	12 11	12.46	8,373 18 11	....	....	..	15,791		
" 30, 1911	98,349	10 0	97,342	5 6	12,492	6 1	12.83	6,115 11 11	....	....	..	11,464		
" 28, 1912	99,285	12 7	97,479	7 6	13,083	14 3½	13.42	6,794 17 6½	....	....	..	10,261		
" 27, 1913	120,164	1 0	122,776	5 2	14,935	6 5½	12.16	6,198 17 5½	....	....	..	13,164		
" 26, 1914	138,576	10 9	136,259	11 3	17,540	12 6½	12.87	10,492 12 11½	....	....	..	15,767		
† June 26, 1915	81,577	11 2	82,187	4 8	9,281	11 6	11.29	8,295 17 9	....	....	..	31,107		
Totals	1,328,348	3 2	1,328,246	0 3	196,653	16 11½	14.90	74,293 6 11½	10,701 7 11	10,701 7 11
								63,591 19 0½	4.78	4.78

† Fifty-three weeks.

† Half Year.

* Short Period.

FISH CURING WORKS, ABERDEEN.

Year ended	Transfers.	Expenses.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
December 30, 1899	3,814 16 0	30 1 3	0.79	124 9 2	..	6
" 29, 1900	22,387 14 5	1,502 16 7	6.70	273 11 10	1.21	32
" 28, 1901	33,582 0 6	1,925 4 9	5.73	1,103 6 9	3.28	36
" 27, 1902	44,168 1 7	2,771 14 7	6.27	1,201 17 4	2.71	66
" 26, 1903	48,312 13 10	2,984 4 3	6.17	1,315 0 10	2.72	18
" 31, 1904	63,874 19 11	4,029 5 3	6.30	1,481 15 7	2.25	116
" 30, 1905	60,059 10 6	4,347 7 3	7.23	640 3 8	1.06	341
" 29, 1906	65,237 1 6	4,611 2 9	7.07	863 16 5	1.33	228
" 28, 1907	71,398 1 0	4,982 1 4	6.98	1,671 7 3	2.34	182
" 26, 1908	66,544 8 3	5,269 5 7	7.92	1,477 10 7	2.22	335
" 25, 1909	56,358 10 7	5,456 15 0	9.68	1,696 7 11	3.01	372
" 31, 1910	62,652 1 7	5,838 15 5	9.32	1,261 4 2	2.01	538
" 30, 1911	64,649 7 11	6,420 2 7	9.93	2,133 4 0	3.30	615
" 28, 1912	73,213 7 2	6,500 9 8	8.88	1,585 3 4	2.16	486
" 27, 1913	91,677 11 10	6,583 18 1	7.18	1,606 14 9	1.75	969
" 26, 1914	93,292 17 1	6,057 12 7	6.49	1,672 19 7	1.79	1,321
" June 26, 1915	40,693 11 5	2,840 13 2½	6.98	366 19 7½	0.90	348
Totals	961,416 15 1	72,152 10 1½	7.50	20,281 14 5½	2.11	..

; Loss.

† Fifty-three weeks.

* Half Year.

BLADNOCH AND WHITHORN CREAMERIES.

Year ended	Transfers.	Expenses.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
December 30, 1899	35,614 12 10	2,214 0 6	6·21	3,079 10 11	8·64	4,248
" 29, 1900	55,442 14 9	4,298 5 7	7·75	6,743 13 5	12·16	5,172
" 28, 1901	65,074 12 1	5,124 1 5	7·87	7,346 7 4	11·28	6,799
" 27, 1902	83,128 4 9	5,956 7 0	7·15	4,014 7 6	4·82	7,817
" 26, 1903	75,980 15 2	6,517 17 10	8·58	4,612 7 7	6·07	6,450
" 31, 1904	76,047 6 4	7,162 16 5	9·41	4,672 12 2	6·14	5,595
" 30, 1905	67,472 1 10	7,062 11 10	10·46	4,482 11 6	6·64	3,192
" 29, 1906	75,358 17 1	7,051 15 0	9·35	4,511 1 5	5·98	4,111
" 28, 1907	75,032 14 11	7,703 7 2	10·02	1,339 1 7	1·78	7,533
" 26, 1908	80,346 14 2	8,367 5 8	10·41	2,689 1 4	3·35	6,321
" 25, 1909	87,336 15 10	8,565 9 1	9·81	1,789 1 0	2·04	6,534
" 31, 1910	98,616 19 8	9,295 18 7	9·42	2,835 19 3	2·87	6,565
" 30, 1911	87,890 13 11	9,998 17 5	10·69	2,333 1 9	2·71	5,765
" 28, 1912	99,596 15 7	9,691 13 3	9·73	544 5 6	0·55	4,877
" 27, 1913	108,744 4 2	10,798 3 7½	9·93	778 0 7½	0·71	9,163
" 26, 1914	116,905 9 11	12,137 8 2½	10·38	2,654 9 0½	2·27	7,365
† June 26, 1915	68,404 2 2	6,033 8 9	8·82	517 18 2	0·75	11,463
Totals	1,356,943 15 2	127,379 7 4	9·38	54,993 10 1	4·05	..

* Fifty-three weeks.

† Half Year.

EMPLOYÉS.

NUMBER OF EMPLOYÉS, JUNE 26TH, 1915.

DISTRIBUTIVE DEPARTMENTS.		Collective Totals.
General Office	Glasgow	316
Grocery	"	200
Stationery	"	27
Potato (not including Field Staff)	"	17
Cattle Buying	"	7
Coal	"	7
Drapery (Mantle and Millinery Workrooms included)	"	572
Boot	"	139
Furniture	"	185
Carting	"	270
Waste	"	16
Cleaners	"	19
Advertising	"	2
Miscellaneous	"	10
Dining-room	"	27
"	Shieldhall	18
		1,832
Leith—Warehouse		135
" Carting Department		75
Kilmarnock		38
Dundee		7
Enniskillen and Creameries		115
Edinburgh—Chambers Street		39
Greenock—Sugar Forwarding		1
London—Drapery Office		4
Canada (Winnipeg)—Wheat Buying		4
" Elevators		10
		428
Retail Branch	Elgin	5
"	Buckie	10
"	West Bams	17
"	Aberfoyle	8
"	Forres	4
		89
PRODUCTIVE DEPARTMENTS.		
Boot Factory, Currying, &c.	Shieldhall	980
" " Parkview	Glasgow	257
Clothing Factory, Ready-made	Shieldhall	461
" " Bespoke and Caps	Glasgow	271
" " Juvenile	"	155
" " Artisan	Shieldhall	196
" " Underclothing	Glasgow	150
" " Woollen Shirts	"	181
" " Dress Shirts	Potterhill	212
" " Laundry	"	68
" " Hosiery	Shieldhall	175
" " "	Leith	114
" " Mantle	Glasgow	66
" " Waterproof	"	42
" " Hat (Silk)	"	8
" " Umbrella	"	10
		3,346
Carried forward		5,645

NUMBER OF EMPLOYÉS, JUNE 26TH, 1915.

PRODUCTIVE DEPARTMENTS—*continued.*

	Collective Totals.
Brought forward	5,645
Fodder	7
"	1
Saddlery	18
"	1
Horse Shoeing	5
"	2
Cartwright	35
"	6
Motor Engineering	18
Engineering	75
Electrical	27
Tinware	150
Scale Repair	16
Cabinet	265
Brush	44
Printing	475
Tobacco	210
Preserve	225
Confection	104
Coffee Essence	65
Pickle	33
Chemical	282
Fire Brigade	6
Miscellaneous	9
Sausage	22
Ham Curing	23
"	14
Aërated Water	85
"	8
"	12
"	9
Chancelot Flour Mills	112
Junction	62
Regent	105
Ettrick Tweed	193
Ayrshire Blanket	47
Soap Works	150
Fish Curing	59
Creameries—Bladnoch and Whithorn	89
Farm—Carntyne	1
Estate—Calderwood	42
Milk Centre—Ryelands	5
	— 3,117

BUILDING DEPARTMENT.

Tradesmen	326
Management	16
	— 342
Total	9,104

BONUS TO LABOUR.

The payment of bonus, since its institution in 1870, has taken three different forms. Till 1884 employes received, on wages earned, double the rate per £ allocated as dividend on members' purchases. This arrangement was then replaced by one which set aside the double claim of the employé, and, recognising a difference between workers in the distributive and productive departments, established a differential rate. The distributive employes received the same rate of bonus as was the rate of dividend on members' purchases, and the rate of bonus to productive workers was determined by the net aggregate profit made in the manufacturing departments only. This arrangement continued till 1892, when the system of bonus payment was again revised. Hitherto the whole bonus allocated had been paid over; but the present system, which allows a uniform rate to both distributive and productive departments, requires that one-half of each worker's bonus be retained and put to his credit, forming a special fund, called the Bonus Fund. This capital bears interest at the rate of 4 per cent. per annum, and is not withdrawable until the expiry of three months after leaving the service of the Society, unless with the consent of the Committee.

At a special general meeting of the Society held on December 12th, 1914, the rule as to division of profits was amended, whereby the payment of bonus to labour was abolished.

BONUS EQUIVALENT.

At a subsequent general meeting held on March 13th, 1915, it was proposed that a bonus equivalent of 8d. per £ on wages as at December 26th, 1914, be made to all employes formerly in receipt of bonus, and in the service of the Society at that date.

The Directors, at a general meeting held on June 12th, 1915, submitted proposals as to payments of a bonus equivalent, giving effect to the foregoing.

EMPLOYE-SHAREHOLDERS.

In 1892 a scheme was introduced whereby employes could become shareholders in the Society. The number of shares held by one individual may range from five to fifty of twenty shillings each, and the paid-up capital bears interest at the rate of 5 per cent. per annum. By the rules of the Society the shareholding employes are entitled to send one representative to the quarterly meeting, and one additional for every 150 employes who become shareholders. At this date there are 601 shareholders, which permits of a representation of five at the business meetings of the Society.

The statements following show the amount of bonus paid each year since 1870, and the total amount thus paid to employes, also the Bonus Fund and the Employé-Shareholders' Fund at June 26th, 1915.

Bonus to Labour.

FIRST BONUS SCHEME.

			Amount.			Average Rate per £.		
			£	s.	d.	s. d.		
Quarter ending	November	19, 1870.....	5	11	0	.....	0	8
Year	"	" 18, 1871.....	40	10	0	.....	0	10½
"	"	" 16, 1872.....	52	7	0	.....	0	9½
"	"	" 15, 1873.....	90	1	8	.....	0	9½
"	"	" 14, 1874.....	116	9	0	.....	0	8½
"	"	" 13, 1875.....	109	15	4	.....	0	8
"	"	" 4, 1876.....	108	13	4	.....	0	8
"	"	" 3, 1877.....	121	10	0	.....	0	8
"	"	" 2, 1878.....	147	17	0	.....	0	8
"	"	" 2, 1879.....	203	3	0	.....	0	9½
"	"	October 30, 1880.....	322	9	3	.....	1	1
"	"	November 5, 1881.....	368	3	8	.....	1	0
"	"	" 4, 1882.....	453	9	1	.....	0	11
"	"	" 3, 1883.....	542	3	0	.....	0	11½
"	"	" 1, 1884.....	484	2	6	.....	0	9½

SECOND BONUS SCHEME.

Year ending		Distributive Amount.			Rate per £.		Productive Amount.			Rate per £.	
		£	s.	d.	s.	d.	£	s.	d.	s.	d.
October	31, 1885	483	13	1	....	0	6½	....	—	....	—
December	25, 1886	873	0	6	....	0	6½	....	—	....	—
"	31, 1887	603	0	2	....	0	6¾	....	315	2	1
"	29, 1888 .. .	683	12	1	....	0	6¼	....	628	11	7
"	28, 1889	833	16	10	....	0	6½	....	1,016	14	10
"	27, 1890	1,139	6	10	....	0	7	....	1,752	10	6
"	26, 1891	1,208	9	3	....	0	6¾	....	1,802	14	9
"	31, 1892	1,313	8	3	....	0	6½	....	2,320	11	4

Bonus to Labour.

PRESENT BONUS SCHEME.				Rate per £.
Year ending December	£	s.	d.	s. d.
30, 1893	3,775	15	0	0 6½
" " " 29, 1894	3,563	18	9	0 6
" " " 28, 1895	4,634	14	0	0 7½
" " " 26, 1896	5,965	17	9	0 7½
" " " 25, 1897	7,431	8	8	0 8
" " " 31, 1898	7,017	2	6	0 7
" " " 30, 1899	8,943	12	0	0 8
" " " 29, 1900	9,938	10	8	0 8
" " " 28, 1901	10,502	8	8	0 8
" " " 27, 1902	11,136	0	0	0 8
" " " 26, 1903	11,892	11	9	0 8
" " " 31, 1904	12,476	12	8	0 8
" " " 30, 1905	12,418	15	7	0 8
" " " 29, 1906	12,849	4	8	0 8
" " " 28, 1907	13,407	14	7	0 8
" " " 26, 1908	14,276	19	10	0 8
" " " 25, 1909	13,892	9	0	0 8
" " " 31, 1910	14,366	9	4	0 8
" " " 30, 1911	15,433	3	3	0 8½
" " " 28, 1912	15,340	11	4	0 8
" " " 27, 1913	16,583	0	0	0 8
" " " 26, 1914	18,783	4	11	0 8½
Six Weeks ending Feb. 6, 1915	2,479	1	8	0 10

BONUS EQUIVALENT.

	£	s.	d.	Rate per £.
				s. d.
* Half Year ending June 26, 1915	7,450	0	0	0 8

* Twenty weeks.

Total amount paid as bonus to June 26th, 1915.....	£265,690	6	0
" " " " bonus equivalent	7,450	0	0
Amount of Bonus Fund at June 26th, 1915	81,803	6	3

Employé-Shareholders' Fund at June 26th, 1915—601 employés holding
19,524 shares, with £17,093 paid up.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS.

(Compiled by the Co-operative Union.)

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
1	1869	May 31	London: Society of Arts, John Street, Adelphi.	T. Hughes, M.P.....	A. J. Mundella, M.P.	W. Morrison, M.P.
2	1870	June 6	Manchester: Memorial Hall.....	W. Morrison, M.P.....	Rev. W. N. Molesworth, M.A.	J. T. Hibbert, M.P.
3	1871	April 10	Birmingham: Midland Institute....	Hon. Aub. Herbert, M.P.	C. Cattell.....	W. Morrison, M.P.
4	1872	" 1	Bolton: Co-operative Hall.....	T. Hughes, M.P.....	E. V. Neale.....	W. Morrison, M.P.
5	1873	" 12	Newcastle-on-Tyne: Mechanics' Institute.	Joseph Cowen, jun. ..	W. Morrison, M.P....	T. Hughes, M.P.
6	1874	" 6	Halifax: Mechanics' Hall.....	Thomas Brassey, M.P.	W. Morrison.....	W. Morrison.
7	1875	Mar. 29	London: Co-operative Institute....	Professor T. Rogers ..	T. Hughes, Q.C.....	W. Morrison.
8	1876	April 17	Glasgow: Assembly Rooms, 198, Bath Street.	*Professor Caird.....	G. Anderson, M.P....	James Crabtree.
9	1877	" 2	Leicester: Museum Hall.....	Hon. Auberon Herbert.	Lloyd Jones.....	Abraham Greenwood.
10	1878	" 22	Manchester: Co-operative Hall, Downing Street.	Marquis of Ripon....	Bishop of Manchester	Dr. John Watts.
11	1879	" 14	Gloucester: Corn Exchange.....	Professor Stuart.....	J. T. W. Mitchell ..	James Crabtree.
12	1880	May 17	Newcastle-on-Tyne: Bath Lane School-room.	Bishop of Durham....	R. S. Watson.....	H. R. Bailey.

* Inaugural Address delivered by Prof. Hodgson.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS—continued.

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
13	1881	June 6	Leeds: Albert Hall	Lord Derby	T. Hughes, Q.C.	James Crabtree.
14	1882	May 29	Oxford: Town Hall	Lord Reay	Councillor Pumfrey	George Hines.
15	1883	May 14	Edinburgh: Oddfellows' Hall	Rt. Hon. W. E. Baxter, M.P.	William Maxwell	John Allan.
16	1884	June 2	Derby: Lecture Hall	Sedley Taylor, M.A.	A. Scotton	Councillor Hartley.
17	1885	May 25	Oldham: Co-operative Hall, King St.	Lloyd Jones	F. Hardern	Lewis Feber.
18	1886	June 14	Plymouth: Guildhall	Earl of Morley	A. H. D. Acland, M.P.	J. H. Young.
19	1887	May 30	Carlisle: Her Majesty's Theatre	G. J. Holyoake	Sir W. Lawson, M.P.	Councillor Kule.
20	1888	" 21	Dewsbury: Co-operative Hall	E. V. Neale	Marquis of Ripon	John Cave, jun.
21	1889	June 10	Ipwich: Public Hall	Professor A. Marshall.	B. Jones	George Hines.
22	1890	May 26	Glasgow: City Hall	Earl of Rosebery	William Maxwell	James Deans.
23	1891	" 18	Lincoln: Drill Hall	A. H. D. Acland, M.P.	D. McInnes	J. Hepworth.
24	1892	June 6	Rochdale: Basilie Street Chapel	J. T. W. Mitchell, J.P.	A. Greenwood	Councillor Choetham.
25	1893	May 22	Bristol: Hall of the Y.M.C.A.	Councillor G. Hawkins.	J. Clay, J.P.	W. H. Brown, C.C.
26	1894	" 14	Sunderland: Victoria Hall	T. Tweddell, J.P., F.R.G.S.	J. M'Kendrick	W. Crooks.
27	1895	June 3	Huddersfield: Town Hall	Geo. Thomson	T. Bland, J.P.	Jas. Broadbent.
28	1896	May 25	Woolwich: Tabernacle, Boreford St.	B. Jones	B. Jones	B. Jones.

* Inaugural Address delivered by Earl of Winchilsea.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS—continued.

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
29	1897	June 7	Perth: City Hall	Wm. Maxwell, J.P.	Wm. Maxwell, J.P.	Wm. Maxwell, J.P.
30	1898	May 30	Peterborough: Theatre Royal, Broadway.	*D. Mc.Innes	D. Mc.Innes	D. Mc.Innes.
31	1899	" 22	Liverpool: St. George's Hall.	F. Hardern, J.P.	F. Hardern, J.P.	F. Hardern, J.P.
32	1900	June 4	Cardiff: Park Hall	W. H. Brown	W. H. Brown	W. H. Brown.
33	1901	May 27	Middlesbrough: Town Hall	J. Warwick	J. Warwick	J. Warwick.
34	1902	" 19	Exeter: Theatre Royal	G. Hawkins	G. Hawkins	G. Hawkins.
35	1903	June 1	Doncaster: Corn Exchange	J. Shillito	J. Shillito	J. Shillito.
36	1904	May 23	Stratford: Town Hall	†A. Golightly	A. Golightly	A. Golightly.
37	1905	June 12	Paisley: G. A. Clark Town Hall	†W. Maxwell	W. Maxwell	W. Maxwell.
38	1906	" 4	Birmingham: Central Hall	J. C. Gray	J. C. Gray	J. C. Gray.
39	1907	May 20	Preston: Public Hall	W. Lander	W. Lander	W. Lander.
40	1908	June 8	Newport: Central Hall	T. W. Allen	T. W. Allen	T. W. Allen.
41	1909	May 31	Newcastle: Palace Theatre	W. R. Rae	W. R. Rae	W. R. Rae.
42	1910	" 16	Plymouth: Guildhall	§H. J. A. Wilkins	H. J. A. Wilkins	H. J. A. Wilkins.
43	1911	June 5	Bradford: St. George's Hall	Geo. Thorpe	Geo. Thorpe	Geo. Thorpe.
44	1912	May 27	Portsmouth: Town Hall	Wm. Openshaw	Wm. Openshaw	Wm. Openshaw.
45	1913	" 12	Aberdeen: Music Hall	Jas. Deans	Jas. Deans	Jas. Deans.
46	1914	June 1	Dublin: Metropolitan Hall	R. Fleming	R. Fleming	R. Fleming.
47	1915	May 24	Leicester: De Montfort Hall	G. Bastard	G. Bastard	G. Bastard.

* Inaugural Address delivered by Bishop of London.
 † Inaugural Address delivered by E. O. Greening.
 ‡ Inaugural Address delivered by Dr. Müller, Basle.

§ Inaugural Address delivered by W. H. Watkins.
 ¶ Inaugural Address delivered by W. J. Douve.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869,
TOGETHER WITH NAMES OF WRITERS.

(Compiled by the Co-operative Union.)

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
1	1869	London	Trade Unions and Co-operation	John Finarson.
2	"	"	The North of England Co-operative Wholesale Society	W. Nuttall.
3	"	"	Co-operation: How to Secure Safe Progress Therein	Dr. John Watts.
4	"	"	Associated Homes	Col. Henry Clinton.
5	"	"	Higher Aims of Co-operation and How to Realise Them	Dr. Travis.
6	"	"	Organisation and Co-operation	— Bray.
7	"	"	The Principles of Co-operation as Applied to Credit	R. B. D. Marder.
8	"	"	The Best Means of Making Co-operative Societies Mutually Helpful	Rev. W. N. Malesworth.
9	"	"	Self-supporting Educational Establishments	Ion Purdicaria.
10	"	"	Co-operative Libraries and the Principles on which they should be Formed and Managed.	W. E. A. Axon, F.R.S.I.
11	"	"	Industrial Partnerships	A. Briggs.
12	"	"	Co-operative Organisation and Propaganda	W. Pare, F.S.S.
13	"	"	National Co-operative Organisation	J. Borrowman.
14	"	"	Land, Labour, and Capital	E. T. Craig.
15	"	"	A London Co-operative Board	G. J. Holyoake.
16	"	"	The Claims of Co-operative Societies to the Use of Public Land for Agricultural and Building Purposes.	T. Hare.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
37	1871	Birmingham	London Co-operative Agency	R. Stephens.
38	1872	Bolton	Mutual Guarantees	E. O. Greening.
39	"	"	The Check System	J. Borrowman.
40	"	"	A Plea for Checking the Cash taken by Salesmen	J. Watt.
41	"	"	Co-operative Check System	W. Nuttall.
42	"	"	Productive Co-operation	J. Borrowman.
43	"	"	Production of Flour by the Wholesale Society	— Mc.Pherson.
44	"	"	How to Dispose of the Surplus Capital of Co-operative Societies	F. Smith.
45	"	"	Co-operative Agriculture	R. Stapleton.
46	"	"	How the Rapidly Accumulating Capital of Co-operators may be Best Employed.	E. T. Craig.
47	"	"	Federative Trading	Lloyd Jones.
48	"	"	The Extension of Wholesale Co-operative Societies	J. Borrowman.
49	1873	Newcastle-on-Tyne	The Most Efficient and Practical Plan of Arranging the Powers and Duties of the Central Board.	E. V. Neale.
50	"	"	Principles and Methods of Voting	J. T. McInnes.
51	"	"	The Best Means of Promoting Co-operative Production	J. Borrowman.
52	"	"	" " "	G. J. Holyoake.
53	"	"	Some Hints on the Problem of Co-operative Production	J. M. Ludlow.
54	"	"	The Co-operative Notes	T. Hayes.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
55	1873	Newcastle-on-Tyne	The Journalism of the Movement.....	G. J. Holyoake.
56	"	"	How to Increase Co-operation.....	P. H. Holland.
57	"	"	The Highest Form of Co-operation.....	Dr. Henry Travis.
58	1874	Halifax.....	Mode of Appointing the Central Board.....	E. V. Neale.
59	"	"	The Leakage Question.....	— Whiteley.
60	"	"	The Progress and Consolidation of Co-operation.....	Lloyd Jones.
61	"	"	The Future of Labour in Co-operation.....	E. O. Greening.
62	"	"	Co-operative Production.....	J. Borrowman.
63	"	"	A Plea for a Truly Co-operative Press.....	E. O. Greening.
64	"	"	The Best Form of the Co-operative Organ.....	J. T. McInnes.
65	"	"	Co-operative Propaganda.....	G. J. Holyoake.
66	"	"	Higher Education on Co-operative Principles.....	— Cunningham.
67	"	"	Equitable Distribution of Profits.....	J. Holmes.
68	"	"	Trade Unions in Relation to Co-operation.....	Lloyd Jones.
69	1875	London.....	The Schulze-Deletzsch System of Banking.....	W. Morrison.
70	"	"	Co-operation v. Individualism.....	R. Kyle.
71	"	"	Co-operative Production.....	E. O. Greening.
72	"	"	The Management of Productive Societies.....	F. Smith.
73	"	"	The Management and Best Form of Constitution to be given to Productive Societies, &c.	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
74	1875	London.....	The Present State of the Co-operative Movement and the Future before it	Bailey Walker.
75	"	"	Proposal of a National Industrial Orphanage.....	Dr. Rutherford.
76	"	"	Proposal for the Establishment of International Co-operation	G. J. Holyoake.
77	"	"	International Co-operation.....	Dr. Worrall.
78	"	"	Trade Societies' Funds and Co-operative Production	Lloyd Jones.
79	1876	Glasgow	The Policy of Paying High Dividends.....	E. V. Neale.
80	"	"	Organization for Propaganda	J. Smith.
81	"	"	Co-operation and Trades Unionism	H. R. Slatter.
82	"	"	Hindrances to Productive Co-operation.....	R. Kyle.
83	"	"	How to Diminish the Risks and Increase the Benefits of Productive Co-operation.	W. Campbell.
84	"	"	Associated Healthy Dwellings; or, a New Plan of Practical Propaganda..	E. T. Craig.
85	1877	Leicester	Banking.....	T. Hughes.
86	"	"	A Special Means of Safe and Profitable Investment	W. Campbell.
87	"	"	The Accumulation of Capital.....	E. T. Craig.
88	"	"	How should Labour be Paid in Co-operation?	Lloyd Jones.
89	"	"	The Relation of Capital and Labour when engaged in Co-operative Production.	F. Smith.
90	"	"	Labour in Co-operative Workshops	J. Smith.
91	"	"	What Trade Unionists Might Do for the Worker through Co-operation ..	E. V. Neale.
92	"	"	Trade Unions and Co-operation	H. R. Slatter.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
93	1877	Leicester	Store Management	Lloyd Jones.
94	"	"	The Proper Position of Labour in the Co-operative Movement	R. Kyle.
95	"	"	The Place of the Labourer in Co-operation	J. Greenwood.
96	"	"	The Failures of Industrial Partnerships	E. O. Greening.
97	"	"	Diffusion of the <i>Co-operative News</i>	G. J. Holyoake.
98	"	"	Re-establishment of Labour Exchanges	"
99	"	"	Educational Funds	G. Hines.
100	"	"	The Necessity of Co-operative Education, &c.	J. Holmes.
101	1878	Manchester	Working Men's Clubs	Hodgson Pratt.
102	"	"	Co-operative Friendly Society	J. Odgers.
103	"	"	Co-operation and Culture	J. H. Jones.
104	"	"	The Development, Promotion, and Benefits of Education	R. Kyle.
105	"	"	Voluntary Propagandist Efforts	E. V. Neale.
106	1879	Gloucester	The Co-operative Union: Its Work, Duties, and Machinery	J. Borrowman.
107	"	"	"	R. Kyle.
108	"	"	"	E. V. Neale.
109	"	"	Co-operative Production	J. Odgers.
110	"	"	Spread of Co-operation in Agricultural Villages, &c.	G. Hines.
111	"	"	"	W. H. Hall.
112	"	"	The Attitude of the Co-operative Movement to Private Trade	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
113	1879	Gloucester	A Co-operative Review, &c.	E. T. Craig.
114	"	"	"	R. Newton.
115	"	"	A Co-operative Orphanage	Dr. Rutherford.
116	1880	Newcastle-on-Tyne	The Co-operative Union	R. Kyle.
117	"	"	Productive Co-operation	W. Swallow.
118	"	"	Wholesale Co-operation	Lloyd Jones.
119	"	"	Store Management	G. Scott.
120	"	"	Co-operative Cottage Building and the Land Question.	T. Thirlaway.
121	"	"	Co-operation and the Perils of Credit	G. Hines.
122	"	"	The Land	E. V. Neale.
123	"	"	Education in Connection with Co-operation.	J. Holmes.
124	1881	Leeds	Surplus Funds	J. Smith.
125	"	"	"	J. Crabtree.
126	"	"	The Land Question in Connection with Co-operation.	Lloyd Jones.
127	"	"	Co-operative Production	J. Hepworth.
128	"	"	The Fundamental Principles of Co-operation.	A. Greenwood.
129	"	"	Manual of Auditing	R. J. Milburne.
130	"	"	Organisation and Education	J. Holmes.
131	"	"	The Constitution of the Central Board	H. R. Bailey.
132	1882	Oxford	The Banking Question	J. Crabtree.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
133	1882	Oxford	The Banking Question	T. Hughes, Q.C.
134	"	"	Co-operation and Agriculture	Rev. G. W. Kitchin.
135	"	"	The Education of Co-operators	Arnold Toynbee.
136	"	"	"	B. Jones.
137	"	"	The Revenue of the Central Board	John Allan.
138	"	"	"	G. J. Holyoake.
139	1883	Edinburgh	The Present Position and Future Development of Co-operation	A. H. D. Acland.
140	"	"	"	J. Lochbead.
141	"	"	The Banking Question	E. V. Neale.
142	"	"	Utilisation of Surplus Capital	Lloyd Jones.
143	"	"	"	J. Lord.
144	"	"	The Best Means of Propagating Co-operation in Large Towns	J. Mc.Nair.
145	"	"	"	W. Nuttall.
146	1884	Derby	The Nationalisation of the Land	G. Purcell.
147	"	"	Co-operative Farming	D. Johnson.
148	"	"	Surplus Capital	W. T. Nutter.
149	"	"	"	J. Hepworth.
150	"	"	The Economic Aspect of Co-operation	E. V. Neale.
151	1885	Oldham	The Limited Liability Movement in Oldham.	F. Hardern.
152	"	"	Difficulties of Productive Co-operation	T. W. Fenton.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
153	1885	Oldham	The Rise and Progress of Co-operation in Oldham	L. Feber.
154	"	"	Education in Connection with Co-operation	W. Crooka.
155	"	"	The Future of the Working Classes	E. O. Greening.
156	1886	Plymouth	Co-operative Education	Miss Sharp.
157	"	"	"	J. H. Jones.
158	"	"	Co-operative Production	J. C. Gray.
159	"	"	"	W. Swallow.
160	"	"	The Common Sense of Co-operation	E. V. Neale.
161	1887	Carlisle	Co-operative Agriculture	D. McInnes.
162	"	"	"	W. G. Loveday.
163	"	"	Co-operative and Competitive Trade and Dividends	D. Thomson.
164	"	"	"	T. Ritchie.
165	1888	Dewabury	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	G. E. Quirk.
166	"	"	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	C. Shuffelbotham.
167	"	"	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	C. Shuffelbotham.
168	"	"	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	E. Copland.
169	1889	Ipswich	The Credit System	W. Swallow.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
170	1869	Ipswich	Co-operation and International Commerce	Vaughan Nash.
171	1890	Glasgow	The Relations between Co-operation and Socialistic Aspirations	Miss M. L. Davies.
172	"	"	Cash and Check Systems	J. Thirlaway.
173	"	"	Co-operation in Ireland	Hon. H. C. Plunkett.
174	"	"	Labour, Capital, and Consumption	E. S. Bycraft.
175	1891	Lincoln	The Best Method of bringing Co-operation within the Reach of the Poorest of the Population.	Sidney Webb.
176	"	"	How Best to Consolidate and Improve the Position of Productive Societies.	W. G. Harrison.
177	"	"	The Best Means of bringing Co-operation and Trades Unions into closer union.	J. Arnold.
178	"	"	How Best to Utilise the Increasing Surplus Capital of the Movement	A. Maskery.
179	1892	Rochdale	The Best Method of Consolidating and Federating Existing Productive Effort.	J. Deans.
180	"	"	The Duties of Co-operators in Regard to the Hours and Conditions of Labour.	Tom Mann.
181	"	"	How Best to Do Away with the Sweating System	Miss Beatrice Potter.
182	1893	Bristol	The Relation of Employés to the Co-operative Movement	W. Maxwell.
183	"	"	Overlapping, its Varieties and Dangers	C. J. Beckett.
184	"	"	The Position Co-operators ought to take with regard to the Social and Industrial Problems of the Present Day.	R. H. Turtl.
185	1894	Sunderland	Store Management	W. Openshaw.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
186	1894	Sunderland	Co-operative Agriculture	W. Campbell.
187	1895	Huddersfield	Co-operation as Applied to the Agricultural Population and to Agriculture.	D. McInnes.
188	1896	Woolwich	The Relation of the Co-operative Movement to National and International Commerce.	A. Williams.
189	"	"	Are Modifications in the Rochdale System of Co-operation necessary to Meet the Needs of Great Centres of Population?	G. Hawkins.
190	1897	Perth	The Rights and Privileges of Citizens, with special reference to the Scottish Traders' Agitation against the Co-operative Movement.	W. E. Spell.
191	"	"	Superannuation of Co-operative Employés	R. J. Wilson.
192	1898	Peterborough	Co-operative Credit Banking	H. W. Wells.
193	"	"	Co-operation in Agriculture	J. C. Gray.
194	1899	Liverpool	How to Make Co-operation succeed in Large Centres of Population	E. O. Greening.
195	1904	Stratford	Reserve Funds and Depreciation	Thos. Wood.
196	"	"	Utilisation of Educational Funds	W. R. Rae.
197	1905	Palaisey	Is Co-operation Capable of Solving the Industrial Problem?	G. Blisset.
198	"	"	Land Monopoly, or Land Values Taxation	J. M. Knight.
199	"	"	Direct Representation in Parliament	Thos. Tweddell.
200	1906	Birmingham	Overlapping: its Evils and Remedies	Jas. Johnston.
201	"	"	Co-operation in its Relation to Industrial Developments at Home and Abroad	H. W. Wolff.
202	1907	Preston	Co-operation in Housing and Town Buildings	A. Williams.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
203	1907	Preston.....	Position of Employés in the Co-operative Movement	R. J. Wilson.
204	1908	Newport	The Small Holdings and Allotments Act, 1907, and its Relation to Distributive Co-operative Societies.	W. L. Charleton.
205	"	"	The Co-operative Movement Abroad	Hans Müller.
206	1909	Newcastle	Agricultural Co-operation and its Relation to Co-operative Distributive Societies.	Nugent Harris.
207	"	"	Agricultural Co-operation and its Relation to Co-operative Distributive Societies.	James Mastin.
208	"	"	Co-operation as a Remedy for Unemployment	A. Stoddart.
—	1910	Plymouth	No Papers were read.	
209	1911	Bradford	Co-operation in Relation to the Trust Movement	D. H. Macgregor.
210	1912	Portsmouth	The Co-operative Union and the Unification of its Forces	W. R. Rae.
211	1913	Aberdeen	The Best Means of Developing the Productive Side of the Movement....	W. G. Harrison.
212	1914	Dublin	Relationship of Agricultural Productive and Distributive Co-operative Societies.	G. Russell.
213	1915	Leicester	Can the Co-operative Movement Govern the Output and Price of Commodities?	G. Thorpe.
214	"	"	The Future Policy of Co-operation: National and International	A. Williams.

LIST OF INTERNATIONAL CO-OPERATIVE CONGRESSES.

Year.	Country.	Town.	President.
1895	England	London	Earl Grey.
1896	France	Paris	M. Jules Selgfried.
1897	Holland	Delft	{ J. C. van Marken. Dr. M. W. F. Treub.
1900	France	Paris	M. Jules Selgfried.
1902	England	Manchester	H. W. Wolff.
1904	Hungary	Budapest	Count Alexander Károlyi.
1907	Italy	Cremona	His Excellency Luigi Luzzatti.
1910	Germany	Hamburg	William Maxwell.
1918	Scotland	Glasgow	William Maxwell.

THE CO-OPERATIVE UNION LIMITED.

HEAD OFFICES :

HOLYOAKE HOUSE, HANOVER STREET, MANCHESTER.

GENERAL SECRETARY : MR. A. WHITEHEAD.

ASSISTANT SECRETARY : MR. T. HORROCKS.

BRANCH OFFICES :

GLASGOW : 263, WALLACE STREET, KINGSTON.

Sectional Secretary : Mr. JAS. DEANS.

LONDON : 99, LEMAN STREET, E.

Sectional Secretary : Mr. B. WILLIAMS.

NEWCASTLE-ON-TYNE : 84, WESTMORLAND ROAD.

Sectional Secretary : Mr. W. CLAYTON.

WHAT IS THE CO-OPERATIVE UNION ?

IT is an institution charged with the duty of keeping alive and diffusing a knowledge of the principles which form the life of the Co-operative movement, and giving to its active members, by advice and instruction—literary, legal, or commercial—the help they may require, that they may be better able to discharge the important work they have to do.

WHAT HAS IT DONE ?

THE greater part of the legal advantages enjoyed by Co-operators originated in the action of the Central Board of the Union, and the Central Committee which it succeeded. They may be summarised as follows :—

- (1) The right to deal with the public instead of their own members only.
- (2) The incorporation of the Societies, by which they have acquired the right of holding in their own name lands or buildings and property generally, and of suing and being sued in their own names, instead of being driven to employ trustees.
- (3) The power to hold £200 instead of £100 by individual members of our Societies.
- (4) The limitation of the liability of members for the debts of the Society to the sum unpaid upon the shares standing to their credit.
- (5) The exemption of Societies from charge to income tax on the profits of their business, under the condition that the number of their shares shall not be limited.
- (6) The authorising one Registered Society to hold shares in its own corporate name to any amount in the capital of another Registered Society.
- (7) The extension of the power of members of Societies to bequeath shares by nomination in a will, without the formality of a will or the necessity of appointing executors, first from £30 to £50, and now to £100, by the Industrial and Provident Societies Act, 1893, and the amendment of 1913, which also makes this power apply to loans and deposits as well as to shares.

The Co-operative Union Limited.

- (8) The Industrial and Provident Societies Act, 1871, which enables Societies to hold and deal with land freely.
- (9) The Industrial and Provident Societies Act, 1876, which consolidated into one Act the laws relating to these Societies, and, among many smaller advantages too numerous to be mentioned in detail, gave them the right of carrying on banking business whenever they offer to the depositors the security of transferable share capital.
- (10) The Industrial and Provident Societies Act, 1893 and 1913.

The Union consists of Industrial and Provident Societies, Joint-Stock Companies, and other bodies corporate.

No Society is admitted into Union unless its management is of a representative character, nor unless it agree—

- (1) To accept the statement of principles in the rules of the Union as the rules by which it shall be guided in all its own business transactions.
- (2) To contribute to the funds of the Union the annual payment following:—

A contribution at the rate of 1½d. in respect to each member of each such Society, and calculated according to the number of members returned by each Society in its last Annual Return to the Registrar.

The financial year commences on January 1st in each year, and ends on December 31st following.

N.B.—Secretaries forwarding Cheques on account of the Union are requested to make them payable to the Co-operative Union Limited; Money Orders to N. H. COOPER, Cashier.

SUMMARY OF THE LAW RELATING TO SOCIETIES UNDER THE INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

I. The Formation of Societies—

1. Application must be made to the Registrar of Friendly Societies, in London, Edinburgh, or Dublin, according to the case, on a form supplied by the office, signed by seven persons and the secretary, accompanied by two copies of the rules, signed by the same persons.

2. These rules must provide for twenty matters stated on the form of application.

N.B.—Model rules on these twenty matters can be obtained from the Registrar's office; and the CO-OPERATIVE UNION LIMITED, HOLYOAKE HOUSE, HANOVER STREET, MANCHESTER, publishes, at the cost of 1½d. a copy, general rules, approved of by the Chief Registrar, providing also for many other matters on which rules are useful; and capable of being adopted, either with or without alterations, by a few special rules, with a great saving in the cost of printing.

The General Secretary of the Union will prepare such special rules, without charge, on receiving a statement of the rules desired.

The Co-operative Union Limited.

II. Rights of a Registered Society—

1. It becomes a body corporate, which can by its corporate name sue and be sued, and hold and deal with property of any kind, including shares in other societies or companies, and land to any amount.

2. Its rules are binding upon its members, though they may have signed no assent to them; but may be altered by amendments duly made as the rules provide, and registered, for which a fee of £1 is charged. The application for registration must be made on a form supplied by the Registrar's office.

3. It can sue its own members, and can make contracts, either under its seal or by a writing signed by any person authorised to sign, or by word of mouth of any person authorised to speak for it, which will be binding wherever a contract similarly made by an individual would bind him.

4. It may make all or any of its shares either transferable or withdrawable, and may carry on any trade, including the buying and selling of land, and banking under certain conditions, and may apply the profits of the business in any manner determined by its rules; and, if authorised by its rules, may receive money on loan, either from its members or others, to any amount so authorised.

5. If it has any withdrawable share capital it may not carry on banking, but may take deposits, within any limits fixed by its rules, in sums not exceeding 10s. in any one payment, or £20 for any one depositor, payable at not less than two clear days' notice.

6. It may make loans to its members on real or personal security; and may invest on the security of other societies or companies, or in any except those where liability is unlimited.

7. It may make provision in its rules for the settlement of disputes between members and the society or any officer thereof, and any decision given in accordance with the conditions stated in the rules is binding on all parties to the dispute, and is not removable into any court of law.

8. If the number of its shares is not limited, either by its rules or its practice, it is not chargeable with income tax on the profits of its business.

9. It can, in the way provided by the Act, amalgamate with or take over the business of any other society, or convert itself into a company.

10. It can determine the way in which disputes between the society and its officers or members shall be settled.

11. It can dissolve itself, either by an instrument of dissolution signed by three-fourths of its members, or by a resolution passed by a three-fourths vote at a special general meeting, of which there are two forms—(A) purely voluntary, when the resolution requires confirmation at a second meeting; (B) on account of debts, when one meeting is sufficient. In such a winding up hostile proceedings to seize the property can be stayed.

III. Rights of Members (see also IV., 4, 5, 6)—

1. They cannot be sued individually for the debts of the society, nor compelled to pay more towards them than the sum remaining unpaid on any shares which they have either expressly agreed to take or treated as their property, or which the rules authorise to be so treated.

2. If they transfer or withdraw their shares, they cannot be made liable for any debts contracted subsequently, nor for those subsisting at the time of the transfer or withdrawal, unless the other assets are insufficient to pay them.

The Co-operative Union Limited.

3. Persons not under the age of 16 years may become members, and legally do any acts which they could do if of full age, except holding any office.

4. An individual or company may hold any number of shares allowed by the rules, not exceeding the nominal value of £200, and any amount so allowed as a loan. A society may hold any number of shares.

5. A member may nominate up to £100 of his holding in the society, whether in shares, loans, or deposits, by a writing recorded by it, and may revoke the nomination of any persons to take this investment at his death; and if he dies intestate, without having made any subsisting nomination, the committee of management of the society are charged with the administration of the fund; subject in either case to a notice to be given to the Commissioners of Inland Revenue whenever the sum so dealt with exceeds £50.

6. The members may obtain an inquiry into the position of the society by application to the Registrar.

IV. Duties of a Registered Society—

1. It must have a registered office, and keep its name painted or engraved outside, and give due notice of any change to the Registrar.

2. It must have a seal on which its name is engraved.

3. It must have its accounts audited by a Public Auditor at least once a year, and keep a copy of its last balance sheet and the auditor's report constantly hung up in its registered office.

4. It must make to the Registrar, before the 31st of March in every year, a return of its business during the year previous, and supply a copy of its last returns gratis to every member and person interested in its funds on application.

5. It must, once at least in every three years, make out and send to the Registrar, along with the Annual Return for the year, a special return showing the holding of each person in the society (whether in shares or loans) at the date to which the said Annual Return is made out.

6. It must allow any member or person interested in its funds to inspect his own account and the book containing the names of the members.

7. It must supply a copy of its rules to every person on demand, at a price not exceeding one shilling.

8. If it carries on banking, it must make out in February and August in every year, and keep hung up in its registered office, a return, in a form prescribed by the Act; and it has also to make a return every February to the Stamp Office under the Banking Act.

The non-observance by a society of these duties exposes it and its officers to penalties varying from £1 to £50, which are in some cases cumulative for every week during which the neglect lasts.



Photo]

Maul & Fox.

THE LATE JOHN SHILLITO, J.P., F.R.G.S.,
President of the Co-operative Wholesale Society Limited.

The Late John Shillito, J.P., F.R.G.S., *President of the Co-operative Wholesale Society.*

BY WILLIAM MAXWELL, J.P.,

*President of the International Co-operative Alliance and ex-President of the
Scottish Co-operative Wholesale Society.*

So, when a good man dies,
For years beyond his ken
The light he leaves behind
Falls on the path of men.

TWENTY years ago (in 1895) it was the present writer's sad duty to write a memoir of the late J. T. W. Mitchell for the *C.W.S. Annual of 1896*. Mr. Mitchell had filled the presidential chair of the Co-operative Wholesale Society with honour and dignity for twenty years. By a singular coincidence his eminent successor and faithful friend, Mr. Shillito, occupied the same high office for almost the same time, so that the important position was held by those two great and good men for fully forty years in the first half century of our great organisation's existence.

In June, 1874, Mr. Mitchell was appointed chairman, and passed away in March, 1895. He left a great void in the co-operative world that was recognised by all as most difficult to fill. Mr. Shillito, who was a great admirer and friend of the late chairman, was appointed by the Board of Directors to fill the office of his late friend. It was a happy choice; and it is pleasant to place on record that the appointment was made on the motion of the present esteemed president, Mr. T. Tweddell, who was in close friendship with both of his predecessors.

Memoirs or biographies of eminent men are often prefaced with a glowing description of the greatness of the ancestors of the deceased. In fact, some have more to say about the ancestry than about the subject of the memoir. In the present case the ancestral deeds and virtues will not overshadow or dim the lustre of the useful and beautiful life of our subject.

Honour and shame from no condition rise;
Act well your part—there all the honour lies.

The most practical and trusted leaders of co-operation up to the present time have been men of the people; men who have been familiar and in touch with all the difficulties and trials that assail the worker.

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But the position of the workers, say, seventy or eighty years ago, was of so despairing a nature as to appeal to the thinking and sympathetic, not only of the workers themselves, but of every class of the community. Fierce opposition was raised against every measure that had for its object the uplifting of the worker—mentally, materially, and, we might say, morally. For although the people were not without sturdy champions, who voiced the grievances of the masses in Parliament, progress was slow. But, by the persistent efforts of a few good men, the Legislature gradually awakened to the necessity of giving more attention to the lives of the people which it had so long neglected, and had also so often opposed any proposal for reform. The workers also began to awaken to their own interests. Schemes innumerable were advocated to make the life of the worker more tolerable. Most of these schemes were frowned at and openly opposed by many of the governing classes.

It was in such a state of society that our late leader first saw the light. John Shillito was born on January 19th, 1832, at Upper Brear, Northowram, near Halifax. His parents, George and Jane Shillito, were humble working folk. His father was a farm labourer to Mr. George Robinson, card clothing manufacturer, of Lower Brear. John Shillito was the eldest son, and inherited from his parents a strong and vigorous constitution. He used to say, in after years, "it was his only inheritance, and he was grateful for it." While still a child he was sent to a dame's school in the village for a very short time. It was part of the curriculum that, whatever else was learnt, every scholar (boy and girl) must learn to knit stockings. It is said that when he was six years of age John Shillito was an expert at knitting. His schooldays were over at this infantile age.

For the next two years he was kept at home to assist his mother in hand card setting. When eight years of age he was sent to the fields to help his father with farm and garden work. It was here that this keen and observant boy first took an interest in the great book of Nature that was such a delight to him in after years. Agriculture and horticulture remained favourite studies with him to the end of his long life. His love of animals, birds, and insects drew him to the study of their habits, and in a rough-and-ready way at this early age he became familiar with the names and habits of all the living things that frequented the fields and gardens of the locality.

The formation of rocks, the different soils, the effect of temperature, and rainfall were problems he could not solve, nor could his many questions be answered satisfactorily by those around him. He made up his mind that if opportunity offered itself he would make an effort to solve the many problems of Nature with which he was then surrounded. During this time he

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greatly improved his elementary education by close study after his hard day's work in the fields.

When he was fourteen years of age it was decided by his parents that he should leave his occupation of farm labourer and learn a trade. His father wisely refused to have his son go through the drudgery that had been his lot. One can understand that the proposed change would not be very acceptable to the boy, seeing that his chief delight was in studying the great variety of questions presented to him in the field and garden. He said himself in after years " that it was strenuous work, but he loved it passionately, " and the impress of this outdoor life remained with him to the end of his days. He worked from seven in the morning till eight at night, and his wages were two shillings per week. His opportunities and time for reading could not be great, yet by this time he had become acquainted with many of our best books, especially those dealing with natural history and botany. Such was the boyhood of the man who in later years was honoured and respected by men of all classes in all countries.

A deep impression was made on his mind regarding the treatment and position of the workers, both in field and factory. His sympathetic nature revolted at the sufferings of boys and girls of his own age in factories and coalmines. In the immediate neighbourhood of Halifax children of both sexes worked in the mines, their ages being from six to sixteen. Almost naked, they worked sometimes sixteen hours per day. The evidence given before Lord Shaftesbury's Commission in 1842 was simply appalling. John Shillito knew many of these victims of avarice. He listened to their terrible tales of woe. He was unable to do anything for them, except to extend his sympathy and condemn in the strongest terms the system and the men that caused so much suffering and misery. No one who was familiar with Mr. Shillito in his later years but could see that the scenes of poverty and suffering with which he had been brought into contact in early life had been the means of moulding that beautiful sympathetic character for the workers which distinguished him through life.

Those of my readers who are familiar with the history of Halifax Industrial Co-operative Society must have been struck with the character and opinions of its pioneers. Many of them were still talking of the seven points of the Charter, for they were either Chartists or the sons of Chartists. But on the other side of the Pennine Hills, which divides Lancashire from Yorkshire, a new social movement was being mooted and had arrested the attention of the old Chartists. A pamphlet, called *The Recollections of an Old Chartist*, written by Benjamin Wilson, one of the Halifax pioneers, throws considerable light on the position of the workers in 1842, when what were called the Plug Riots took place at

Halifax and elsewhere. Mr. Shillito was then a boy of ten years of age, and remembered distinctly the physical force party and the military coming into conflict on the site where the imposing buildings of the Halifax Industrial Society now stand.

It was in 1846 that John Shillito was apprenticed to his father's employer, Mr. G. Robinson, as a small wire drawer. His record while an apprentice was all that could have been desired. His intelligence, punctuality, and close application to duty won the esteem of his fellow-workers and the good opinion of his employers. His apprenticeship was a time of great difficulty and distress. His wages were small and quite inadequate to meet his ardent desire for education and the possession of certain books which he required to carry on his self-imposed studies; add to this the death of his father, which brought the care of the family upon his young shoulders. His courage never failed amidst his many difficulties and discouragements. He shared the little he had with his mother and the family, but he still pursued his much-loved studies without a helping hand or an encouraging word from anyone. The bankruptcy of the firm he served necessitated his finishing his apprenticeship with Mr. John Wright, Hightown, Cleckheaton.

Mr. Shillito, even at this early stage of his career, showed he was no ordinary young man. He had no sooner completed his apprenticeship than he was appointed foreman in the wire-drawing department of Messrs. Gaukroger Bros. Now began that persistent self-education which distinguished him throughout his after years. He was able to attend the lectures of the local scientific professors after his day's work was over. He bought or borrowed the works of Huxley, Tyndall, Darwin, Lyell, Spencer, and many others of our best authors, which he studied with great delight. It is recorded of him that his savings at this time were all spent on his favourite books. At the Mechanics' Institute he was to be found attending many of the evening classes. Geology specially attracted his attention. He spent every hour he could spare in exploring the hills and dales around Halifax for many miles, examining with care the geological formations and comparing them with the data he had got either in the classroom or from some of the standard works. The geological collection which he accumulated (now to be seen at Holyoake House) was gathered from all parts of Great Britain, but notably from Lancashire and Yorkshire. On Saturday afternoons, or on his very infrequent holidays, armed with his geological hammer, his microscope, and some text-book on the science, he would roam for many miles in search of some specimen that would prove or disprove some historical theory of the locality. In time he became acquainted with men in different parts of the country who shared his enthusiastic temperament. With them he

exchanged specimens, and thus added to the variety of his collection.

Physical geography greatly interested him; he set himself to study this vast subject with his habitual enthusiasm. Many of us remember with pleasure his accurate description of the Himalayas or the Andes—their position, height, and temperature. Suddenly he would turn to the Alps, comparing them with the giant ranges of Asia and America. The great rivers of the world he would trace from their source to the sea. The North and South Poles, and the controversies that have engaged the attention of scientists on these subjects, had his close attention. The numerous expeditions and their results were carefully examined and noted. His retentive memory could reproduce, with charming clearness and exactitude, facts and figures of bygone efforts on the part of science to solve some of Nature's problems. One of his friends remarked once, on hearing Mr. Shillito discuss Sir John Franklin's last expedition to the North Pole: "Mr. Shillito, you must have been a scientific member of Sir John's staff who has mysteriously survived."

Climatic influences were also a favourite study, no matter whether it was Asia, Africa, America, or some of the more distant parts of Europe that were under discussion. He was always able to give you the average temperature and rainfall; the most prevalent winds and their general effect on the produce of the land. Nor did he fail to study the history and habits of the people of the various countries of the world. Their diseases and probable causes, their temperaments, their creeds, and modes of government were all subjects he spoke on, giving from memory quotations from some of our most reliable travellers. Dr. Livingstone's work in Africa gave him great pleasure, and the doctor's kindly methods of dealing with the natives seemed to appeal to Mr. Shillito as being the proper way to approach any primitive race. While thus giving much thought and study to the conditions of life obtaining in other countries, he never forgot how much was to be done in his own country before the masses could reach their true social position. Few men put more value on education, and he took every opportunity of impressing upon young men the necessity of studying some of the sciences. He told them how they would see the world with new eyes, how they would read history anew in the rocks, and how the great book of Nature would open up new vistas that would keep them joyfully employed in mind to the end of their lives.

His career as foreman at Messrs Gaukroger Bros. was eminently successful. He was placed over many old and experienced workmen, but his honesty of purpose, intelligence, and kindly character won the esteem of the few who looked with some little jealousy at the promotion of one whom they thought

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was an inexperienced youth. His employers had every confidence in him, and in many ways showed how much they valued his services.

In 1856, when he was twenty-four years of age, he married Frances, youngest daughter of John Sykes, Harley Head, Lightcliff. His home was comfortable, peaceful, and happy. The family in time consisted of four sons and two daughters. One daughter died in infancy, the remainder of the family are with us to-day. Mr. Shillito was now in a position to follow his much-loved studies under much better conditions. His library increased, his friends recognised his ever-growing and expanding ability. He was now consulted on many subjects that disturbed the minds of men who, like himself, took an interest in science. His information was always at the service of the younger students, and many to-day in good positions look back with gratitude to the assistance they received from the self-taught John Shillito.

It has already been pointed out that the old Chartists of Halifax had heard of Rochdale's efforts in co-operation. Halifax had made two unsuccessful attempts to follow their example, but it was not till 1851 that the present successful organisation was brought into full life and usefulness. Mr. Shillito had many friends who had become members of the society, and, having studied the principles of co-operation, he saw in it a hope for the workers at last through the power of unity. Robert Owen's work was familiar to him, and to his last day he kept quoting Owen and describing the social miracles worked out by him at New Lanark. Being convinced that co-operation, if properly organised, was the workers' hope of the future, his next step was to throw himself enthusiastically into the work, not as a passive member who waits only for its monetary benefits, but as a propagandist who had a message for his fellows. He became a member of Halifax Industrial Co-operative Society in 1861, and from that moment till his end came, the movement got of his best, both in thought and action.

His employment was now remunerative, which allowed him to secure many comforts denied to those around him. He bought at this time some of his most expensive and rare books. Carlyle had before this appeared on the literary horizon. Mr. Shillito followed the thoughts of the Sage of Chelsea with eagerness, and quoted passage after passage to his fellow-workmen. His mind by this time was extremely well stored with most useful information from his long and continuous study of science and literature. Astronomy received much attention, and politics was a kind of serious recreation to him. His fellow-workmen looked up to him as a kind of encyclopedia, while his employers always treated him with the greatest respect, but they did not share his enthusiasm for science, or even ordinary

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education. He could always give them a courteous and logical reason for any circumstance or incident in which they might be interested. His study of geology had led him to inquire into the nature of metals and their manufacture into useful articles. He thus became of the greatest value to his employers, who were more interested in results than the causes that led up to them.

Thus we find him in early manhood fully armed with knowledge of an exceptional kind which placed him far ahead of his fellow-workmen, and also of many of the employing class. Still his insatiable desire for information was ever with him. A lecture on some scientific subject in a distant town he could not resist attending. All the local professors were his friends and associates; he was also in correspondence with many outside his own locality.

But the social yearning of his nature had also to be satisfied. Although in comfortable circumstances himself, his sympathetic nature went out to the workers everywhere. He saw little hope of social improvement except through their own unity of interests. His frequent appearances at conferences, where he expressed his views with clearness and sound judgment, soon made him popular among the co-operators of Yorkshire.

A vacancy occurring at this time on the Committee of the C.W.S., Halifax Society nominated Mr. Shillito, with the result that he was elected, and joined the Board of Directors in 1870. He appreciated this appointment very highly, as it unmistakably showed the confidence and respect in which he was held by his fellow-co-operators.

At the time of which we write the C.W.S. Board held its meetings in the evenings, as the members were all employed in the daytime. The great difficulty soon presented itself to Mr. Shillito of attempting to attend to his daily duties (from 6 a.m. to 6 p.m.), travel to Manchester, attend a Board meeting, and then find his way back to Halifax the same evening. It could not be done; so, in 1871, he reluctantly resigned his seat on the Wholesale Board. The short time he served at the C.W.S. greatly increased his enthusiasm for the movement. He now saw more clearly the possibilities of the future, and felt, he said at the time, "that it was only a matter of intelligent development till co-operation would control much of England's industry."

The history of the Halifax Industrial Co-operative Society, while most interesting from its very inception, is scarcely part of our work here, nor would it serve any good purpose to criticise the policy that led to considerable trouble in its early days; but it may be stated that it has produced some of our most earnest and useful co-operators. In 1848 Mr. Holyoake said "that co-operation which had twice existed in Halifax had died a natural death. It was not only dead, it was despised." The enterprise

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and intelligence of the men of Halifax have now resuscitated co-operation from the dead and despised, and placed it in a position which is a source of pride to the whole movement.

It was among the resurrectionists that John Shillito found himself when he became a co-operator. From the moment he became a member of the society he took an active interest in its affairs, punctually attending all the meetings and giving his opinions on its administration. His intelligence and sound advice struck the members with admiration, as he was never captious or pessimistic, and his criticisms were always courteous and logical. He spoke with knowledge on many subjects that were formerly left to special experts, eulogising the power of co-operation, if the members had only faith in themselves. The members were drawn unconsciously towards this young man, not by eloquent oratory, but by his strong commonsense, expressed in quiet and homely phrases.

From the very beginning of his co-operative career he was marked out as a leader, and while he was rather of a modest and retiring nature his ability and great fund of information, sterling character, and genial manner soon made him so popular that he could not resist the desire of his fellow-members to place him on the directorate of the society. From that moment his administrative abilities were recognised and appreciated. His power was felt in the boardroom, and he was looked upon as a safe guide in all matters requiring delicate handling. He made no enemies, was no partisan, and detested intrigue. The best interest of the whole society was the basis of his policy. The resolutions which he proposed were marked by careful thought and intelligent reflection; caution was his watchword, while he never lost sight of progress. Some of his fellow-directors could not always follow his close reasoning, but they trusted his honesty of purpose and greater intelligence. It was only a matter of time and opportunity till he was appointed vice-president. Suave and kindly to all, just in all his dealings, patient and calm with the captious, John Shillito was truly a strong man to lean upon.

By the year 1876 Halifax Society found itself in troubled waters. It will suffice to say that some of their investments had gone wrong, amongst them a heavy loss incurred by the failure of the Ouseburn engine works. When the directors met the members it seems that among the proposals made to establish confidence was a suggestion that the profits should be taken to redeem the losses that had been made. Mr. Shillito was not of that opinion, and at once proposed a resolution to the effect that it would be unfair to take the profit of the purchaser to pay the losses of the shareholders. He said it was asked that the society should not pay any profit till the losses were made up. Profits had made the society, and that by continuing paying the profit they would retain

the trade by which they had lived and by which they would again thrive.

The resolution was adopted unanimously.

The value of the shares was written down, and some other little sacrifices soon brought peace and prosperity to the Halifax Society.

As might be expected, Mr. Shillito was a keen advocate for co-operative education, and he was appointed on a small committee to consider facilities whereby a library and reading-room could be started. This was congenial work, and he soon had a report presented to the committee, which was the beginning of the educational efforts of the society. He did not confine his efforts to Halifax only, but willingly attended meetings in the neighbouring villages, and delivered addresses in all kinds of unsuitable places. The meetings were generally anticipatory of opening a branch in the locality. The difficulties which had to be overcome in planting branches may be gathered from the following:—

A branch was to be opened at Southwram, and a meeting was to be held at which Mr. Shillito was to deliver an address, but private interest manifested itself so strongly against the introduction of co-operation that all the suitable rooms were refused for holding the proposed meeting, including the Church of England school and the Wesleyan school. The committee, however, were determined to hold the meeting, and therefore arranged that it should be held in the Shoulder of Mutton Inn, which was not at all to their liking. However, about one hundred sat down to tea, after which the meeting was held, the room being crowded. Mr. Shillito, in his address, made good use of the foolish tactics of the upholders of private interests, and carried his audience with him in favour of co-operation.

We find him at district conferences continually reminding his hearers of the possibilities of the movement. He strongly advocated the keeping of co-operative capital within the movement, and suggested the starting of a blanket factory in the Calder Vale. But he also reminded his audience that before beginning any productive concern, a thorough commercial knowledge should be acquired, and that such undertakings should not be started merely to produce large dividends, but rather as a means to raise the tone of commercial morality and improve the lot of the workers. He never failed to point out that a higher educational standpoint should be aimed at if productive co-operation was to be a success. He was a strong supporter of the proposal whereby the Wholesale Society should be the banker of the movement. He also pressed his views on all the conferences that the existing co-operative corn mills should be federated. It was his good fortune to live long enough to see most of these suggestions carried into practice and success through the influence and enterprise of the C.W.S.

The banking department of the Wholesale Society has become one of the many marvels of co-operation. The corn mills, one by one, have seen it to their interest and that of the movement to

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become one great federation in the C.W.S. Thus, Mr. Shillito had the rare pleasure in his later years of not only seeing his early suggestions carried into practice, but to preside over their successful realisation.

Away back in 1873 he delivered a characteristic address at a Sowerby Bridge conference that is worth referring to. He said:

There were two things that ought to go hand in hand, namely, education and co-operation. They needed co-operative knowledge in order to encourage prudent and commercial habits; co-operative benefits could not then drift into private hands. At present the members ran too much after high dividends, and were inclined too much to speculation. Committees did not do all that was expected of them when they confined their entire attention to distribution. They ought to lay themselves out with other societies to enter the field of production, and thus attain for their members the full advantages of co-operation, and for this purpose they must acquire a higher standard of education. He concluded by saying that they must push co-operative enlightenment among their members. If they remained in ignorance failure would be the result.

He then moved:—

That the delegates present pledge themselves to use their best endeavours to propagate more extensively the circulation of the *Co-operative News*.

It will be seen that this busy student was never tired of urging upon his fellows the great necessity of acquiring knowledge if they would hope to succeed in their co-operative efforts. When we consider that the opinions expressed above were uttered between forty and fifty years ago we must feel that we have no ordinary man to deal with. At that time, while the Wholesale Society was still in its infancy, John Shillito was picturing the possibilities of co-operation if the societies throughout the country would only unite. He saw in the future a great uplifting of the people through education and co-operation.

In 1874 the Co-operative Congress was held in Halifax, Mr. Thomas Brassey being chairman, who also delivered the inaugural address. All the leading men of the movement of that day were in attendance. Mr. Shillito derived great pleasure from coming in contact with the recognised leaders, and he remained on friendly terms with them all while life endured. He modestly replied for Halifax Society for entertaining the Congress. Messrs. Brassey, E. V. Neale, T. Hughes, Walter Morrison, G. J. Holyoake and others hastened to make his friendship. They were surprised that this modest-looking working man had such an intelligent grasp of the problems that were agitating the country at the time. His geographical knowledge aroused their curiosity, for he discussed with accuracy the various countries of the world, their products, their mode of government, and the conditions under which the people lived. Mr. Holyoake never forgot that first conversation with John Shillito.

The Halifax Congress increased (if that were possible) his enthusiasm for co-operation. He was appointed as a delegate to

most of the conferences, where he was always welcome. He was continually advocating the claims of the Wholesale Society. At that early date we find him suggesting a federated coal organisation. This was a favourite theme, because few men at that time had studied with more care the coal-fields of England than John Shillito. He knew the carboniferous system, especially of Lancashire and Yorkshire, thoroughly. He knew the oncost of the quantity produced, and was familiar with the rewards of labour; he also knew all the risks, both to employer and employed.

He could, therefore, clearly demonstrate that the middleman, or agent, intercepted a considerable sum paid by the consumer. He urged co-operators to form such an organisation as would secure a supply of coal without the intervention of an intermediary.

He was deeply interested in the proposed Mississippi Valley scheme. In fact, he was one of the first directors appointed, his idea being that co-operators ought to go to the sources of supply. His information as regards area, temperature, possible produce, &c., was freely given to all. The result of this venture is well known to all students of co-operative history.

In December, 1883, Mr. Shillito was again elected to the Board of the C.W.S. By this time the meetings of committee had been arranged to be held in the daytime, so that Mr. Shillito now resigned the position he had held for thirty years with Messrs. Gaukroger to enable him to give all his time to the work he loved so well. His employers and their employees vied with each other in paying their tribute of praise to Mr. Shillito's sterling character, his fair-mindedness, great knowledge, and kindly conduct. They expressed their deep regret at his leaving the position where he had made himself highly respected by both employer and employed. It was admitted by all that his many virtues and accomplishments fitted him for a much higher position than that which he had filled so worthily for so many years.

Mr. Shillito entered on his new duties not as a stranger, but as a well-known friend and keen supporter of the Wholesale. He was regarded as a shrewd man of business, who was possessed of a fund of useful information that would be of great help to his colleagues on the Board of the Wholesale Society. His pleasant manner and genial disposition soon won him the esteem and friendship of his colleagues, and he became the fast friend of the chairman, Mr. J. T. W. Mitchell.

Although these two men differed on many subjects, Mr. Mitchell, having but little knowledge of science, adopted most of his views without the painstaking study and research which Mr. Shillito gave to all subjects on which he had formed an opinion; still, on the great subject which had brought them together they were at one. Mr. Mitchell's beautifully unselfish character and

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blameless life attracted Mr. Shillito; while Mr. Mitchell was drawn to Mr. Shillito because of his wide and comprehensive views and his kindly thoughts for the poor and oppressed.

The C.W.S. was fortunate, indeed, in having two men like these as administrators—the one, perhaps, sometimes impulsive and demonstrative, the other cautious, reflective, and far-seeing.

While faithfully attending to his many duties at the Wholesale Society he also kept in close touch with his own society in Halifax. At the opening of a new branch at Ovenden he addressed the members, pointing out the duty of each to purchase co-operative productions. He reminded them of the antagonism of the traders of the town, when they secretly assisted in the attempt to bring about the downfall of the society some years previously, which was averted by the united loyalty of the members to the principles of co-operation.

We find him also at the quarterly meeting of the C.W.S. explaining the collapse of the Dudley Productive Society, where, he said, the Wholesale Society had advanced £150 to help this struggling effort in production, and when, later, it came to grief the Wholesale Directors wrote off £87 of this debt rather than press the workers, who were shareholders, for the whole balance.

His remarks in replying to questions regarding some of the departments of the Wholesale soon impressed the delegates attending the quarterly meetings with his wisdom and tact. While firm, he was always courteous; while conciliatory, he was always just. He was now regarded as one of the best known leaders of co-operative thought in the country, and certainly one of the most trusted.

His fellow-townsmen in Halifax, knowing his great love for the spread of education, at the first opportunity elected him as a member of the School Board. We have evidence of the pleasure which this appointment gave him. His great regret was his want of time, as he decidedly refused to let anything come between him and his duties at the Wholesale. One can readily understand how the masters of the various schools became at once his warmest friends, for he could discuss with them sciences and educational subjects upon which few School Board members cared to speak.

At present, when the subject of getting to the sources of supply is being discussed, it may not be uninteresting to note that at the starting of our tea department in London by the two Wholesale Societies we had in mind that our next step must be to produce the tea—a policy that was later carried out in Ceylon and elsewhere. This was a favourite topic with the late Mr. Mitchell and others over thirty years ago. It was taken up with enthusiasm by Mr. Shillito, and as he grew in years his opinion grew in intensity. But no man knew better than he the

difficulties that surrounded the question; and while, with his fellow-directors, he favoured the policy, he also advocated the greatest caution in the interest of the people whose capital was to be used. He held that large transactions and permanent obligations entered into in distant lands would be most difficult, if not impossible, to recall.

In 1892 Mr. Shillito was elected vice-president of the C.W.S., by his fellow-directors. At one of the divisional meetings, at which he presided, he showed how greatly he was interested in the expansion of production by the Wholesale. Someone had made the remark "that production by the Wholesale was a huge failure." Mr. Shillito kindly, but firmly, rebuked the critic, pointing to the balance sheet which he held in his hand, which showed a profit of from £40,000 to £50,000 from production. He carried the meeting with him in the proposition to start printing works, and at several other meetings he was successful in inducing the delegates to vote for the proposed printing works. At one meeting the vote was 352 for and 394 against. However, the printing department is now one of the many wonders of Wholesale production. No amount of opposition could daunt his brave spirit if he was convinced he was working in the people's interest.

We find him telling a C.W.S. meeting that the Wholesale had been awarded the highest mark of merit at the Liverpool Exhibition for boots and shoes, yet, he remarked, "too many societies in the federation bought their goods elsewhere." He now urged that the time had come for the making of clothing on a large scale, also the making of the cloth itself. His aim was to produce everything required by the co-operative movement. His often-repeated regret was that societies would advocate loyalty to co-operative principles to their own members and yet continue disloyal to their own productions. Still, his optimism revealed itself when he said that "the most successful societies were those which were most loyal to their own Wholesale, and they would ever remain so."

In every forward step we find him leading. He powerfully and successfully advocated half-yearly stocktaking instead of quarterly, showing how more economical it would be. He was foremost in urging the formation of a Joint Propaganda Committee (with the Co-operative Union), which was subsequently formed, and of which he became chairman.

At another time we find him pleading with co-operators to take up agriculture, and showing by statistics that Germany, Normandy, Denmark, Sweden, the Argentine, and America were exerting great energy, which was making these countries great and keen competitors for our markets. He was of opinion that a co-operative society of from 2,000 to 3,000 members could work a farm successfully of, say, about 1,000 acres, and they

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could consume the whole of the produce themselves. His enthusiasm for agricultural expansion in this country caused him to study the productive powers of almost every country in the world. His familiarity with Board of Trade reports and Foreign Office returns enabled him to quote with accuracy the amount of wheat, cotton, or tobacco raised in America per annum; so with the products of Africa and Asia. He continually expressed his regret at the declining agricultural productivity of this country. He examined its causes, and was strongly of opinion that our land laws would require to be greatly reformed, so that the people would be attracted back to agricultural pursuits. It must be remembered that he had a sound practical knowledge of this subject, having in early life come in close contact with the miserable life of the farm labourer, and could not blame him for leaving the fields for the already over-crowded towns. Still, he held strongly that, given proper conditions, the labourer would live a happier and more healthful life in the fields than he could find in the factories.

In 1892 Mr. Shillito was the recipient of many congratulations on his being appointed a Justice of the Peace. The honour was certainly none of his seeking; but his upright character, his outstanding attainments in science, his ever-ready willingness to serve the people had marked him out as being a most desirable man to adorn the magisterial bench. The working men of Halifax felt themselves honoured by the appointment, for the elevation of working men to the bench was a rare occurrence at that time. The Halifax Co-operative Society was highly gratified that one of their members had been recognised for his attainments and good work, and this feeling took a practical form when the society entertained and presented Mr. Shillito with a beautifully illuminated address, couched in the following terms:—

We, the undersigned, representing the co-operators of Halifax and neighbourhood, desire to congratulate you on your appointment as a magistrate for the important County Borough of Halifax. We recognise the very valuable assistance you have, as a working man, for a long period given towards promoting the principles of co-operation, and we desire to express our great esteem and regard for you personally, and to assure you of our appreciation of the kind and courteous consideration for your fellows which has always been so marked a feature in your dealings with them.

We hope long life may be given you, so that you may continue your career of usefulness and enjoy the honour so justly conferred upon you.

In his reply to the many eulogiums passed upon him, Mr. Shillito modestly disclaimed having done more than his duty, and what he had done, he said, could be excelled by anyone who loved his fellow-men.

The banking department of the Wholesale had not at this time increased with the rapidity which Mr. Shillito thought it deserved, and he dwelt on co-operators' duty towards their own bank on

every opportunity. At a conference on banking, held at Newcastle, he said :

He wished to draw attention to the fact that nothing had been said that afternoon to show that the banking business was not a profitable one; and he submitted that the C.W.S. could not have done what it had done if it had not its own banking business. Their accounts were audited every quarter by chartered auditors, so that they had not to wait twelve months before they received accurate reports as to the position of the bank. What had interested him most that afternoon was the anxiety that seemed to run through the delegates that co-operators ought to control their own resources and do their own banking. Let them be determined on that point. They were now doing their own trade in a great variety of ways. There was a time when there was no productive enterprise, but they were now spending a million a year on production. Let that go on, and it would take up a considerable portion of their surplus capital. Let them control their own resources and show that they had capacity, ability, and determination to carry on their ever-growing work in a highly moral commercial manner. Let them show those people outside they could do it, and do it to their own advantage.

This gives one some idea of his great earnestness in all matters co-operative. Mr. Shillito never posed as an orator; he had no tricks of the platform, his speeches were all impromptu, but his incisive style and modest manner quite captivated his northern audience.

In March, 1895, Mr. Mitchell (the president of the C.W.S. for twenty years) passed away. His loss was mourned throughout the entire movement. He had become the recognised chief, and was regarded with great affection everywhere for his splendid work, for his unselfish and sterling character. His death caused a mighty void in the co-operative world, and all eyes were now turned towards the vice-president, who was naturally expected to fill the now vacant chair. His fellow-directors, without hesitation, acknowledged his ability and worth by offering him the high but difficult position of president. He accepted this new honour with great modesty, and, it might be said, almost reluctance. He pointed out that he could not hope to fill the position as it had been filled by the late esteemed Mr. Mitchell, on whom he passed a high eulogium. Mr. Shillito entered upon his new duties with the full support of his colleagues and with the good wishes of all who knew him.

Honours at this time literally showered on him. He had been for some years on the most intimate terms with some of the highest authorities on geography. He had come into personal contact with some eminent men, with whom he discussed geographical problems in various parts of the world. He surprised some of them with his knowledge of the geological formations which had lately been discovered in India and Africa, and showed by his long and intelligent study a complete understanding of what these countries might be expected to produce from the nature of the soil, the temperature, and the rainfall.

His scientific friends recognised his great mastery of detail, especially in geography, and on November 23rd, 1896, he was proposed by Mr. Sugden Sutcliffe, and admitted a Fellow of the Royal Geographical Society of Great Britain. He was no doubt greatly pleased at this recognition of his efforts in self-education, but he was neither elated nor boastful of his success; in fact, his family did not know that this new honour had been bestowed on him till they saw it in the public press. When congratulated he used to say "that any poor boy had it within his power to attain almost any position, but he must have continuous application." This was the secret of John Shillito's success. Everything he took in hand he applied himself to till he mastered it. Perhaps his election to the Royal Geographical Society made him still more anxious to excel in the science of geography. He now became deeply interested in all expeditions formed for the purpose of opening up countries such as Africa and South America. Every available authority was consulted as to their geographical, geological, and agricultural position and prospects, till he would converse with his friends about these distant lands with as much familiarity as he would of the streets of his own town.

Thus the poor boy who commenced life without even an elementary education—and whose early struggles would have discouraged the majority of youths—had now, by his self-education and lofty ideals, which he continuously strove for, won a place among the savants of Britain. He was now in close touch with the most eminent authorities of his favourite science. He had easy access to its highest literature, and but for his devotion to duty at the C.W.S. would have taken a larger part in the interesting work of the Royal Geographical Society. This devotion to his co-operative duties was the cause of much self-sacrifice on his part regarding public life. When he was made a magistrate he made it clear that his manifold duties at the Wholesale would debar him from regular attendance at courts. The same with his School Board position, which he eventually resigned.

Now that Mr. Shillito had accepted the chairmanship of the Wholesale he seemed determined to follow the lead of Mr. Mitchell in giving of his best for the great organisation that had such mighty potentialities. It would serve no good purpose to compare the abilities and the valuable work done by both these men for co-operation. Mr. Mitchell was an eloquent and robust orator on the platform, Mr. Shillito was a devoted student of social problems, expressing himself in terse phrases, showing his mastery of logic and of detail. Both had the instinct of leadership, but their respective trainings had been in different schools of thought. The chairmanship of the C.W.S. carried with it many duties performed by his predecessor; these he accepted willingly. He was appointed liquidator (along with Mr. Greenwood) of the

Lancashire and Yorkshire Manufacturing Society, the history of which society is one of the marvels of co-operative administration.

At the majority celebrations of the London branch much interest was aroused by the presence of Mr. Shillito, who was unknown to many co-operators in the London district, but his quiet, telling style soon found favour with an audience which included many capable and well-known speakers of the movement. From a report in the *Co-operative News* of his first quarterly meeting of the C.W.S. as chairman we quote the following:—

A word of commendation is due to Mr. Shillito for the way he discharged the duties of his arduous position as chairman of the Manchester meeting for the first time. True, there was a subdued feeling pervading the meeting, which, on exalting topics, may not always be expected to obtain, but Mr. Shillito showed capacity sufficient to justify the belief that with experience he will prove an efficient chairman.

He cherished such an affection for the late president that he was instrumental in forming the Mitchell Memorial Committee, of which he was appointed chairman, the result of whose deliberations was the Mitchell Memorial Hall in Balloon Street, Manchester.

Mr. Shillito was only a few months chairman when we find him bringing forward a question that deeply interested him. This was the purchase of Roden Estate. His love and knowledge of agriculture and fruit-growing aided him greatly in convincing the delegates of the wisdom of this step; but he also had in his mind the utilisation of Roden Hall, which his committee proposed to convert later on into a convalescent home for co-operators. Few men were more sympathetic than Mr. Shillito with the workers when assailed with sickness. He foresaw the great possibilities of saving useful lives if allowed to spend a few weeks of convalescence in a pure atmosphere, surrounded by the beauties of Nature. It is interesting to note that almost to the last he was a constant visitor at Roden Hall. He watched with the keenest interest the effect produced on the residents by their rest far from the factory or forge. By the most humble and poor he was regarded with affection because of his sympathetic interest in their trouble. To all he extended a kindly, fatherly care, which was greatly appreciated. To the business part of Roden he gave great attention, studying the effect of climatic influences upon the produce with rare intelligence. The experts were amazed at his knowledge of their craft. He could tell them of the methods for fruit and vegetable growing that were adopted in the various countries of Europe. He never appeared to dictate, but his conversation was so full of reason that very often his hints were followed up with success.

His anxiety for the welfare of the employees manifested itself in many ways. He gave close attention to the number of hours they worked, the wages they were paid, and to their general

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comfort in the warehouses and factories of the society. As early as 1886 the Directors wished to bring forward a scheme of old-age pensions for all employees, but the delegates declined to consider any scheme. In 1898 Mr. Shillito returned to the question at a quarterly meeting. He said:—

Many large private firms all over the country had made provision for their employees in various ways. His Board of Directors now thought the time had come when, in the interests of the servants and the management of the Wholesale Society, something should be done to bring us into line with the best of employers.

Again the scheme was negatived at a special meeting. Mr. Shillito was undoubtedly disappointed, for, in reply to a vote of thanks, he said:—

Let us hope that something will arise from the scheme you have been considering, and which has come before a great number of people. One of the hardest things that co-operators have to do is certainly this—to ask one of your servants who has worked faithfully, honestly, and disinterestedly for thirty or forty years to pass into private life without recognition. Now, if you had some provision made for him in his retirement, it would be a blessing to him and a very great gain to the movement. One man who has served the movement for forty years is, to-day, going from store to store seeking a situation. Other similar cases I could tell you of. Now, these long and faithful services are worthy of recognition, and the men ought to be cared for. Men who serve you so long and so faithfully should not be forgotten in their old age and necessity.

It will be seen from this that the employees had the kindest of friends and the strongest of champions in Mr. John Shillito.

His duties now carried him to almost every town in the kingdom and frequently to the Continent. "What a delightful fellow-traveller he was," said one of his friends. His historical reminiscences were interesting and informative, his knowledge of the geological formations in England and Scotland was most accurate and enlightening. To those of us who have given some study to Geikie's voluminous text-book on geology it seemed as if Mr. Shillito had that great work committed to memory. The writer had frequently the privilege of travelling with him to London, both from Manchester and Halifax. Every mile of the ground was known to him and its productivity. Here he would point out a coal-field that had been most profitable for the last fifty years because of the abnormal thickness of the seam. There he would point out another that had been unprofitable because of water troubles. Further south he would discuss the richness of the soil and the nature of the sub-soil. The chalk measures would arrest his attention, and he would trace their presence right down to the English Channel. He would describe the flints, and speak with enthusiasm of that distant age when our ancestors formed their weapons and tools from the flints embedded in the chalk formations. His fellow-travellers had no need to contribute any remark, he simply fascinated them by his unlimited fund of useful information. Yet, at times, he would humbly acknowledge his

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great ignorance of the marvels of Nature. Like all well-informed men, he knew his limits and regretted them.

On the Continent he was delighted to have an opportunity of examining the rocks, the soil, and the various systems of irrigation. He ascertained the average sunshine and rainfall per annum wherever he went. All this information was carefully noted, and he could produce data of this kind at any moment. The social conditions of the worker in every country he visited was also noted; their implements in agriculture were examined as only an expert can examine.

While no office or position that was offered to him (and they were many) would induce him to relax his efforts or give less attention to his duties at the Wholesale, still, the little leisure he could spare he gave to some worthy associations. Thus he was a director of the British Cotton Growing Association, an associate of the Cobden Club, London, and a director of the Crossley Consumptive Hospital, a work in which he took the keenest interest. He was also a member of the committee of the Hulton Colliery Explosion Relief Fund; he had been one of the founders and remained a member of Halifax Scientific Society; he served on the executive of the Halifax Liberal Association and West Ward Liberal Club; for forty years he had been a director of the Hecknondwike Manufacturing Society; he served as vice-president of the Halifax Sunday Lecture League; he was an interested member of the Yorkshire Naturalist Society; he had also given service to the Royal Agricultural Society; he served as vice-president of the Bartholomew Hospital, Goole. He was also a member of the Central Committee of the International Co-operative Alliance.

Few men worked so hard and so continuously for the good of others as did Mr. Shillito. He laid out his life so methodically that he was able to perform his numerous duties to the satisfaction of all. His punctuality in attending the various meetings he was called to elicited the well-deserved encomiums of those who were associated with him on the various boards of administration, while his relationship with his colleagues was always of the most pleasant character. One gentleman (a director), when speaking of Mr. Shillito as chairman, expressed the hope "that he might live to be a centenarian; we love him so." No matter how exciting the debate might be in the board-room on important questions, the chairman was always the cool and impartial conciliator of differences; no trace of ill-feeling remained with him. His fine sense of justice and wise rulings so impressed his committee that it is questionable if a chairman ever had such confidence reposed in him. He was respected for love of justice, and loved for his self-abnegation.

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An anecdote is told by an old friend and colleague that when the C.W.S. Committee was interviewing some candidates for the position of manager of one of their estates (the duties of the position requiring a complete knowledge of agriculture and fruit-growing) the chairman had to put many questions to each candidate regarding the methods of agriculture, &c. Every detail seemed so familiar to the chairman that at the close of the examination a member of the committee was so impressed with the chairman's range of knowledge compared with the various candidates, that he suggested "that the position of manager should be offered to the chairman!" It was a pretty compliment to Mr. Shillito's wide knowledge of agriculture and fruit-growing.

His services as a speaker were now in request from all parts of the country. He could not be classed as a great orator, but he won the confidence of the people by his charming personality, his unfailing courtesy, and perhaps, above all, his deep interest in their welfare. His addresses were not of the highly polished or eloquent order, but his close grasp of the subject in hand, expressed in plain, terse phrases, gripped his audience in general admiration. He reached their hearts with his warmly expressed sympathy, while he roused their independence by showing the immense power they possessed, which, if properly used, would raise them to a much higher social plane than could be attained by the present competitive system. We find him an honoured guest at the jubilee celebrations of the Halifax Society, where he spoke at several meetings, and was the recipient of a handsomely bound volume of the history of the society. His reminiscences of the early days of the society, with their difficulties and discouragements, were most interesting. His old colleagues on the committee—men like Mr. Jos. Thorpe, Hy. Jackson, and others—eulogised the ability and the services which Mr. Shillito had given to co-operation. Mr. Shillito referred to a great debate that had taken place in Halifax many years ago between Mr. Lloyd Jones and Mr. Ernest Jones for and against co-operation. Although Mr. E. Jones had brought all his well-known eloquence and logical reasoning against co-operation, Mr. L. Jones surpassed himself, and proved to the satisfaction of a large audience, made up of all classes of the community, that co-operation was the true hope and stay of the workers, its principles being based on justice and unselfishness.

Mr. Shillito's magnificent memory made some of these old scenes live again. The old people were reminded; the young were encouraged.

His work at the Wholesale continued to greatly increase, for he was appointed on all sorts of committees, and generally presided over them. As his work increased at the C.W.S. he made it known that he must take less part in all outside

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organisations. He devoted himself to the ever-expanding business of the Wholesale, and no man could have been more assiduous and punctual in the performance of his many and sometimes exacting duties. He kept himself in constant communication with every part of the gigantic business, so that it might be truly said he held the reins firm of this wonderful organisation.

All who have attended the quarterly meetings of the Wholesale Society will readily admit that his grasp of the business was complete; that his conduct of debate was strictly impartial, and, whilst guiding the meetings on proper lines, he would, on important occasions, express his own views in the hope of aiding the delegates to come to a wise and prudent decision. His ideas on depreciation and productive expansion, his wise acceptance of the policy of his predecessor of getting to the sources of supply, his warm support of co-operative convalescent homes, his deep interest in the welfare of the employees, his continuous advocacy of co-operative banking, made him at once highly popular and thoroughly trusted by the whole movement.

In 1893 the Annual Co-operative Congress was held at Doncaster, and the Co-operative Union, reading aright the feeling of the movement, appointed Mr. Shillito president of Congress. In his inaugural address he followed the lines which many of his best friends had anticipated. There was in it the minimum of business and how to secure profit, but there was in it the maximum of humanitarianism and how to improve the health and prolong the lives of the workers. We can only quote a passage from this remarkable address. He said:—

The distribution and production of pure and unadulterated articles of food are certainly something to be proud of, still, the health and comfort of a community are worthy of our best efforts. We are so apt to become accustomed to the state of things that exists at the present time amongst us that we are somewhat indifferent to the real conditions and surroundings that prevail in our midst. Co-operators ought to be in the vanguard of all progress, and more especially in helping to raise the standard of life. It is said that 75 per cent. of the population of England and Wales live in towns, and we have it on the authority of Messrs. Rowntree and Sherwell that the great majority of our workers are living on 25 per cent. less food than is necessary for the maintenance of physical efficiency. Can it be possible that such a condition of affairs exists? It is no doubt true that sweating and driving are as prevalent in the land as ever in one form or another, and the health of the people in our great towns leaves much to be desired.

Mr. Shillito then dealt with the subject of the early closing movement for the workers, and said that many of the best employers regarded unreasonably long hours of labour as false economy. The dangerous trades were also dealt with. The danger may not be immediate, but ultimate, and it is unquestionable that much can yet be done to mitigate the causes which endanger the health of the workers. He firmly believed that many of the diseases of town life are both town-made and trade-made. On the

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housing question he paid a high tribute to co-operative societies that had seen to the housing of their members in well-ventilated and sanitary homes; also complimenting many societies for their care of the employees, by erecting workshops where the health of the workers was amongst the first considerations.

He spoke of the growing development of syndicates and combines for the purpose of controlling various trades and industries, and drew a contrast showing the difference of the object and purpose of the co-operator and the capitalist.

After quoting figures from the report showing the progress of the movement, Mr. Shillito said he would like to say a word in regard to education:—

Whenever I think of the future of co-operation there is one thought which always springs uppermost in my mind, and that is of those who are to be the future members and workers of the movement. The work that is being carried on in "training the young idea" will be crowned with blessings hereafter. I know of nothing nobler in connection with our cause than the constant attention devoted by our educational committees and women's guilds to educating the children in the principles of co-operation, and in inculcating in them love and sympathy for one another.

Mr. Shillito concluded by urging on the delegates to cultivate a spirit of mutual assistance and sociability.

It is through mutual aid that the people and nations will be brought closer together. We have but to look to the animal kingdom for notable examples as to the way they assist and support one another. It will help us to realise a true sense of justice and equity, it will also enable us to consider the rights of everyone as equal to our own. I beseech you at all times to uphold the dignity and reputation of the co-operative movement. Let all your business transactions be honourable. Do not allow any mean or base motives to prejudice your minds. It has cost much self-sacrifice to attain the position we are so proud to hold. The future is in your hands—it will be what you determine.

The address made a deep impression upon the minds of the delegates, especially the remarks concerning preventable diseases and the pressing need for healthier surroundings. One remark made by a delegate is worth recording; he had listened attentively to the address, and, turning to a friend, said: "A' firmly believe John's been auw'd doctor."

The Press of the country was very appreciative, and complimented Mr. Shillito on the great usefulness of such an address to working men. Mr. Holyoake, in complimenting the president, referred to him as "the silver-toned chairman."

Mr. Shillito undoubtedly enhanced his reputation as a thinker and reformer by his Doncaster address. His conduct of the business part of the Congress greatly charmed the delegates, many of whom had not had the opportunity of seeing or hearing him previously.

His interest in the health of the community was not confined to speaking on the subject. He was a frequent visitor to hospitals,

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and a close friend of eminent medical men. He gave great attention to all cases of consumption that came under his notice, and held that at the early stages of this terrible disease it would yield to treatment in most cases. He was thus ever watchful to detect cases where he could advise (young people especially), to seek sanatorium treatment and live as much as possible in the open air. From statistics which he kept up to date, he held strongly that many of the fatalities from consumption were preventable. He blamed bad housing, ill-ventilated workshops and factories, and careless living for the greatest part of this terrible scourge. He could furnish you with annual statistics of deaths from consumption from most of the countries in Europe, and he compared those countries and the conditions under which the people lived. His inquiries went further afield, for in every part of the world he visited he made special inquiry as to the treatment of the disease and its supposed causes.

His warm-hearted support of our convalescent homes was simply part of his absorbing sympathy for suffering humanity. His visits to them were not of a perfunctory kind. He chatted with the patients, interesting himself in their employment and their hope of returning health. He advised them as to their mode of life, urging moderation in all things, condemning strongly excess of all kinds. He was always accessible to any who sought his advice. He occasionally came across someone who was a student of geology or botany, then his enthusiasm knew no bounds. Every stratum and every flower was a subject for discussion.

He was regarded more as a father and instructor than the president of the C.W.S. Can it be wondered at that such a man was beloved by the most humble, and highly respected by the better informed. He never tired of pointing out that hitherto the poor were obliged to depend upon the rich if they wanted to go to a convalescent home, but now the workers were trying to help themselves, and succeeding beyond anticipation.

From 1894 to 1912 he visited many foreign countries, among them being Spain, Denmark, Sweden, France, Switzerland, America, Greece, Turkey, and Ceylon. Although the business affairs of the C.W.S. had his first attention on these visits, yet he managed to gather a great amount of useful information in every country. Before starting on a foreign journey he fairly saturated his mind with data concerning the place to be visited. When he arrived he astonished the native merchants with his historical and geographical knowledge of their own country. He talked with the working people through an interpreter, and made inquiry as to the conditions of labour and their mode of life generally.

America greatly interested him. Its vast wheatlands, its great cotton produce, its numerous industries, its mixed population,

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the negro question—all these subjects were inquired into and methodically noted by our observant traveller. Perhaps of all his journeys abroad his visits to Greece and Turkey interested him most, for here he trod the very ground of ancient history. He, like many of us, had studied Rollin's *Ancient History*, and, with his great knowledge of geography, soon found himself at home amidst the Grecian Isles. The primitive races to be met with in Ceylon was also a pleasant study to him. His visit to our tea estates afforded him great pleasure, and on his return he spoke with rapture of the policy of the Wholesales in going to the sources of supply. The fauna and flora of Ceylon kindled all the enthusiasm of his youth for the study of Nature. How many of us heaved a sigh of relief when he returned from this journey? It was a feat for a man in his eightieth year. To his many virtues we must add bravery as being not the least. His descriptions and impressions of his many journeys would have made a most interesting and informative volume. The pity is that the idea has come to us, alas, too late. In every country he visited he found

Tongues in trees, books in the running brooks,
Sermons in stones, and good in everything.

At the funeral of Mr. E. V. Neale we find Mr. Shillito paying a high tribute to the late secretary of the Co-operative Union. Although divided sharply in opinion on some important subjects, each regarded the other with admiration and respect. Such was the fair-mindedness of these two men; it was character, ability, and earnestness that drew them together.

It will be easily understood that when the Antarctic Expedition, conducted by the late Captain Scott, R.N., was suggested, Mr. Shillito took great interest in the preparations. Captain Scott, when visiting Manchester, called on Mr. Shillito to explain his plans and point out the need of financial assistance. With his usual enthusiasm Mr. Shillito took up the subject. Captain Scott was surprised at Mr. Shillito's knowledge of the geography of the Antarctic regions. Former expeditions were discussed and the causes that led to their failure. The new expedition seemed to have been planned with every hope of success. They parted with feelings of warm friendship, alas, never to meet again. The C.W.S. voted £50 to the funds of the expedition, and the Lord Mayor of Manchester handed Captain Scott a cheque for £2,000 as Manchester's donation.

Mr. Shillito followed with the greatest interest the departure of the expedition, and when the news came of the untimely end of Captain Scott and his brave companions, amid the snows of the Antarctic, few men mourned their loss more sincerely than the president of the C.W.S.

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It would be impossible to place on record all the compliments, presentations, and honours showered on Mr. Shillito during the last years of his life. But it is interesting to note that the man who knew him best loved him most. When he had completed his fifteenth year in the presidency of the C.W.S. he was entertained by his fellow-directors and the managers of the Wholesale. He was presented with a beautiful photograph as a souvenir of the occasion. His many virtues and accomplishments were recounted by various speakers, who vied with each other in doing honour to the veteran.

The co-operative insurance controversy perhaps showed Mr. Shillito at his best as a shrewd business man. In the heat of discussion and contention of interests his conciliatory demeanour and sound reasoning did much to bring about a peaceful solution of the problem. The benefit of the whole movement, as represented by the two Wholesales, was his basic policy, and even those opposed to his expressed opinions applauded his wide views and generous proposals for a harmonious settlement of the controversy. When the question was finally settled Mr. Shillito was regarded with even deeper veneration than before.

Perhaps what Mr. Shillito considered the greatest honour conferred on him during his long life was that great manifestation of love and admiration which took place in Manchester in 1910. We reproduce a report of the function from the *Co-operative News*. It may at least show that there has been no exaggeration in this short memoir of the ability, accomplishments, or character of our deeply-lamented friend and leader:—

HONOURING THEIR CHIEFTAIN.

C.W.S. DIRECTORS AND OFFICIALS ENTERTAIN MR. JOHN SHILLITO, J.P.

INTERESTING PRESENTATIONS.

Honour, love, obedience, troops of friends, the accompaniments of an old age which follows a useful and well-spent life, are vouchsafed to Mr. John Shillito, J.P. (the genial chairman of the C.W.S.), in a measure full to overflowing. The company which assembled in the old dining-room, in Ballon Street, on Friday evening, the 16th inst., to do honour to their chieftain, testified as one man to the way in which Mr. Shillito has won the hearts of all who have been fortunate enough to enjoy his personal friendship or to be associated with him in a business capacity. The gathering was a loyal, spontaneous, and heartfelt tribute to a leader and a man. The occasion was a complimentary dinner to Mr. Shillito by the committee and principal employees of the society, and the proceedings were also marked by the presentation to Mr. Shillito of his portrait in oils (the work of Mr. Walter Emaley) and a handsome illuminated address in album form, and to Mrs. Shillito of a solid silver tea and coffee service. The presentation was made by Mr. Thomas Tweddell (the vice-chairman of the C.W.S.), who also presided over an assembly of some two hundred directors, auditors, scrutineers, and chief employees from the society's various branches throughout the country. Many messages of congratulation from the society's representatives in foreign countries were also read by the secretary (Mr. T. Brodrick). The room, which in days gone by did duty for

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the business meetings of the society, was tastefully decorated, and the way in which the dinner was served was a credit alike to Miss Stephenson and her staff. After a selection by the C.W.S. Male Voice Choir, and the loyal toast, Mr. Tweddell rose to make the presentation.

MR. TWEDELLE'S EULOGY.

Mr. Tweddell, who was loudly cheered, said for some time past a general desire had been expressed amongst all sections of their people that their friend and colleague, Mr. Shillito, should be made the recipient of some suitable testimonial as a memento of his long connection with the co-operative movement, his valuable services to the C.W.S., and last, though not least, in recognition of those rare personal gifts which had won for him the respect, the esteem, and the affection of all who had come into personal contact with him: A few months ago this universal desire culminated in the appointment of a small committee to receive contributions, decide upon the form which the testimonial should take, and make the necessary arrangements for its presentation. That committee had finished its labours, and those present had been asked to attend there that night in order that they might bring to its final consummation a project which everyone participating in it had regarded as a labour of love. (Hear, hear.) The gifts which the committee had arranged to present consisted of a portrait of Mr. Shillito in oils, to match that presented to the late Mr. Mitchell, his predecessor, a solid silver tea and coffee service for Mrs. Shillito, and an illuminated address. As in the case of Mr. Mitchell, it was intended that the portrait should hang in the Wholesale Society's boardroom, which some day, he hoped, might become a kind of co-operative valhalla, to which ardent co-operators might come in search of encouragement and inspiration, and where they might behold the features of those who had done loyal and lusty service to the co-operative cause. In tendering to Mr. Shillito that evidence of esteem, they desired to accompany it with their hearty congratulations upon his having reached the ripe age of seventy-nine, with physical strength and mental vigour so little impaired. Concluding, Mr. Tweddell said he spoke in the presence of those who perhaps had known Mr. Shillito longer than he had done, who had been associated with him more closely than he had been, and all would agree, however, that they were richer because of the presence of Mr. Shillito amongst them—richer because of the splendid example he had set them, because of his genuine honesty, his wide tolerance, his devotion to duty, and, above all, by that uniform kindness and courtesy which had endeared him to every one, and which stamped him indelibly as "a fine old English gentleman." (Applause.) Mr. Tweddell then read the following address:—

To John Shillito, Esq., J.P., President of the Co-operative Wholesale Society Limited.

DEAR MR. SHILLITO,

As you are now approaching your seventy-ninth birthday, we, your colleagues on the Board, auditors, scrutineers, and principal employees of the Co-operative Wholesale Society Limited, desire to extend to you not only our hearty congratulations on your attainment to such a ripe old age, but also to take this opportunity of placing on record the expression of our warmest affection and highest esteem for you.

You have now been a member of the Board for twenty-eight years, being first elected in November, 1870, and retiring in August, 1871. You were re-elected in December, 1883, and have continued in office to the present time—a striking tribute to the unceasing confidence placed in you by the shareholding societies in the federation, and to their appreciation of your long and faithful services to the cause of co-operation in general and to the interests of the Co-operative Wholesale Society in particular.

In 1895, on the lamented death of our former respected chairman (Mr. Mitchell), your colleagues did you the honour of unanimously electing

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you to occupy the presidential chair, a position which you have since filled with remarkable skill and efficiency, controlling the various meetings with wisdom, tact, and toleration, and with a single eye to the welfare of this great institution.

During your term of office as president the progress of the society has been unprecedented. In 1895 the sales were ten million pounds sterling, and the turnover in the bank just over thirty-five millions; whilst in 1909 they had reached the enormous sum of twenty-five-and-a-half millions and one-hundred-and-twenty-seven-and-a-half millions respectively. Truly a marvellous record achieved by the working classes of this country, and it is, therefore, not surprising that the organisation is regarded as the wonder of the world by visiting co-operators from the ends of the earth.

When the history of the society comes to be written, it will be ascribed to your honour that you were at the head of the association during such a record-making epoch.

We, who have been favoured with a more intimate acquaintance with you, have been deeply impressed by your distinguished characteristics—your faithful devotion to duty, your punctuality, your strict integrity, and your willingness at all times to assist in helping forward the co-operative movement wherever possible, and however humble the call.

Your noble example has been a source of inspiration to us all, and we deem it a privilege to be associated with you in this great cause, which has for its object the social regeneration of the workers. But it is not these attributes alone which have endeared you to our hearts; your uniform courtesy, combined with your kind, genial, and warm-hearted disposition, have irresistibly drawn from us that love and deep respect for you which we are so justly proud to acknowledge.

Now, in the evening of your days, at an age when most men would have already sought the ease and comfort of a well-earned rest, we behold you still at the head of this colossal institution with your vigour and enthusiasm unabated, your interest in the work undiminished, blessed with the health and activity of one of younger years, eager and willing to continue your labour in such a worthy cause.

May the blessing of a long life well spent be your rich reward, and when your "book of toil is read and the long day closes," may you receive the commendation: "Well done! good and faithful servant."

Before unveiling the portrait, Mr. Tweddell referred to the absence of Mrs. Shillito through indisposition, and said she had reason to be proud of her husband and of the esteem in which he was held by all. (Hear; hear.)

MR. SHILLITO AND THE FUTURE OF THE C.W.S.

Mr. Shillito, in accepting the gifts, said their chairman had performed his duties in such a manner that he (the speaker) was very deeply touched. (Hear, hear.) But the kindly sympathy and the kindly spirit which Mr. Tweddell had displayed was something that was common amongst co-operators. (Hear, hear.) Whatever the chairman might have been, it would not have been possible during the past fifteen or sixteen years to make the progress they had done if that spirit had not prevailed, not only in the boardroom, but throughout the great body of co-operators. (Hear, hear.) It was that spirit, along with the best judgment, tact, and the highest skill that could be used in the service of the institution, that had made it what it was to-day. (Applause.) In the history of the Wholesale Society there had been very few mistakes. In conclusion, Mr. Shillito said he desired to hand the portrait back to the safe keeping of the Wholesale Society, and to be hung in the boardroom alongside that of his predecessor (Mr. Mitchell). From the bottom of his heart he desired to thank everyone who had in any way been associated with the presentation to him that night. (Applause.)

Such was the testimony of the men who for years had been his daily companions and fellow-workers.

Recreations he had none; holidays were unknown to him. If he had a spare evening he would take a hand at whist with some of the members of his family or some old friends. Reading filled up his every moment at home: Murchison, Geikie, Darwin, and Herbert Spencer were read and re-read. New books on his favourite sciences were secured on publication, and studied with avidity. Travel and biographies were always welcome; he also worked hard to keep himself abreast of modern thought and action.

To mark the attainment of its fifty years of progress the Directors of the C.W.S. arranged to celebrate the auspicious occasion by holding great meetings at all their branches and depôts. A beautiful casket, filled with productions of the Wholesale, was presented to each delegate. On the front of each casket was a portrait of the first chairman (Mr. A. Greenwood) and one of the present chairman (Mr. Shillito). A very fine medal was also struck, which on one side gave an admirable likeness of Mr. Shillito. But the greatest work of the directorate during the celebrations was the publication of the *Story of the C.W.S.*, which is at once a splendid testimonial to our past leaders and the ever-growing intelligence of democracy.

Mr. Shillito was called upon to preside at most of the great meetings, his speeches being varied and refreshing. He touched on the inception and early leaders of the Wholesale, traced its entry into production, its efforts to reach the sources of supply, and told of its marvellous success in banking, flour-milling, boot and shoe making, &c., enumerating each industry and its present turnover. He spoke of our foreign depôts, and paid a warm tribute of praise to the men who had served us in distant lands. Delegates from several European countries presented souvenirs to the C.W.S. to mark their indebtedness for many kindnesses rendered to them, and also to show their appreciation of the great work done for co-operation by the C.W.S. The chairman was greatly touched by this spontaneous proof of international good feeling and fraternity. At all the meetings* he was more or less reminiscent. He pictured the position of the worker and the conditions with which he was surrounded in his (the speaker's) early days, and told of the hopeless despairing lives in the fields and factories. Now, he exclaimed, through unity the workers have become the largest and most successful importers, bankers, producers, and merchants in the country. He argued that the best was yet to come, that the future was brimful of hope. His audiences responded to his enthusiasm, and gave him a great ovation at each of the meetings.

It was frequently remarked during these functions that although Mr. Shillito was now over eighty years of age he had

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all the buoyancy and keenness of youth. His outlook was more hopeful than when he was a young man. Every suggestion of progress was welcomed by him up to the last day of his business life. Unlike many old men who seek rest to reflect on the good old days, Mr. Shillito lived on the prospects of the future, determined to improve on those past days, which he held never had been good for the class he was so proud to belong to.

This strong feeling of hope for the future of co-operation was manifest in all his remarks. He seldom missed an opportunity of describing the time when co-operators would produce all their requirements, and argued with truth that this could be done now if only societies would be loyal to their own organisation. He pointed out that the greater the loyalty the greater the power of the C.W.S. in the markets of the world. While he had no sympathy with the managers or committees of societies who professed to be co-operative and did not in any way support the C.W.S. in its endeavours, yet he was most tolerant in addressing them. He reasoned with those opposed to his views. He never upbraided, but appealed to their common sense rather than wound their feelings. This beautiful trait in his character impressed all who came into contact with him. Mr. G. D. C. Goedhart, of the Hague, one of the most energetic and accomplished of co-operators, writing lately, says:—

I had the honour to meet Mr. Shillito several times, and I was impressed by the extreme softness with which he spoke of men and things, and also by his great personal charm.

Testimony of this kind could be multiplied indefinitely, but perhaps enough has been said to show that he loved all men. He judged mercifully; he was slow in the condemnation of others. If he appeared to be unsympathetic with some extreme views it was because of his confirmed belief that true progress could only be attained by increased intelligence and gradual growth, which would naturally be the result. He was strongly of opinion that a higher social platform could only be reached and retained by the workers through a higher appreciation of the powers of education, co-operation, and temperance.

HIS LAST DAYS.

In January, 1914, his many friends saw, with regret, that his vitality was waning. He thought he had caught a chill by sleeping in a damp bed on some of his many business journeys. He did not complain, but his friends and family pressed him to take medical advice, the result of which was that a slight external operation was performed on him by Dr. Thompson, of Leeds. He recovered sufficiently to take up his various duties again. His cheerful manner made his friends think that he was to be spared to them for some time yet, but his illness had left a weakness from which he never recovered. He gradually lost strength. Diabetes

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followed, which further reduced his strength, but the brave old spirit was still there. Every day he travelled to Manchester, or to wherever his duties called him, encouraging others to carry on the good work, suggesting new expansions, giving his valuable advice to those in difficulties, and keeping his watchful eye on all parts of the vast undertaking of which he was the admired head.

In company with Mr. Brodrick (the secretary) he visited his much-loved Roden on February 4th, 1915. As usual, he interested himself in the health of the patients, chatting with and cheering many who were in better health than himself. The weather was cold and damp, and he caught another chill, and on returning to Halifax he took to his bed.

His brave spirit still sustained him, he spoke of everything and anything but his own trouble, and was more cheerful than they who came to sympathise with him. The influenza, which had now rapidly developed, soon robbed him of his consciousness, and, without a murmur, he passed quietly and peacefully away, surrounded by the members of his affectionate and sorrowing family, on February 12th.

When the news of Mr. Shillito's death was flashed over the country a few hours after, a hush fell upon the co-operative movement. A trusted and much-loved leader had fallen; a truly self-educated social statesman was gone; a friend of the poor and oppressed was no more. All who had known him mourned as for a father. To the great bulk of our membership throughout the country his name was a household word. To committees and all social reformers he was a friend and adviser. He never thought himself more than a workman. Yet, in the sphere of his many activities, he became closely acquainted with such men as the present American Ambassador, the late Captain Scott (of Antarctic fame), Mr. Winston Churchill, the late Sir Alfred Jones, Lord Derby, Sir Charles Behrens, Sir Algernon Firth, Bart., and many others in high social position, who regarded him with the highest respect. He was in close touch with professors of science and workers in the various universities and educational institutions. His many admirers outside the co-operative movement have placed on record their high appreciation of his life and work.

This memoir would be very incomplete without some reference to Mr. Shillito's attitude towards public questions of importance. In politics he might be classed as an advanced Liberal. A supporter of every effort to give the people equal opportunities with those held by the privileged classes, he stood for land reform of a very drastic nature. Better housing of the people absorbed much of his time and attention, and in the interests of public health he held that this question ought to be taken up without further delay. He viewed with great favour the recognition of

Labour's voice in Parliament, and would with pleasure have supported any legislation that had for its object the making of our people more temperate in their habits. He had been a Free Trader all his life, and was a great admirer of Richard Cobden and John Bright; he was also in favour of Home Rule. He had the entire confidence of his own party, and was respected by his political opponents for his manly and outspoken attitude.

In temperance, while he never had been a total abstainer, he was one of the most temperate of men during the whole of his long life. In early middle life he was requested to become a trustee for the debenture holders of a local brewery, but he decidedly declined the invitation, stating "that in early life he had made up his mind to have nothing to do with a business that caused so much trouble and evil." He was temperate in all things.

Mr. Shillito made no profession of religion, as we know it to-day. He was tolerance itself to all he came in contact with, and no word was ever heard from him in condemnation of any man's creed.

He was a believer in Ruskin's dictum, "that man's mission on earth was work"—work not so much for his own benefit as for the good of others. His theological views were similar to those of Drs. Franklin, Priestley, and Martineau—that religion consists in service, not ceremony; and certainly no man could be more devout in his service to his fellows than the late John Shillito. His tolerance and non-aggressiveness made him friends with all kinds of Churchmen and professing Christians of every sect, and these men were the first to recognise that he possessed more of the Christian virtues than they could aspire to.

His charity in thought and action was boundless. What he gave he gave in secrecy, and it was said at his death that many a poor person in Halifax and elsewhere would miss the open heart and hand of John Shillito.

Speaking at a public meeting shortly after Mr. Shillito's death, Mr. James Parker, M.P. for Halifax, after paying a high tribute to the memory of the deceased, said: he was a man which the co-operative movement could ill afford to lose, to-day. He had not been able to do anything for Mr. Shillito, but Mr. Shillito had done many things for him. He (Mr. Parker) would cite only one incident which characterised the man:—

When I was going up to London, after being first elected to represent Halifax in Parliament, I met and walked down Horton Street with Mr. Shillito to the station. He was going on his usual journey to the C.W.S. at Manchester. I to London. Thinking that my little supply of cash would hardly last till my next quarter's pay was due, when we got to the station Mr. Shillito held out his hand and said, "Well, Jim, lad, you'll find it expensive up there." When he left me I found a five-pound note in my hand. I could not thank him; he had gone away in the train.

One could multiply such incidents indefinitely. His charity in giving was equalled by his charity in his judgment of others. He had no ice in his heart, every man of whatever station or clime he regarded as a brother, and this feeling of brotherhood was shown in the deep and sincere interest he took in the affairs of the International Co-operative Alliance. He hoped for a closer unity between the nations of the world, and he watched with the keenest interest and pleasure the rapid growth of co-operative thought and action all over Europe. War he detested, and often said "that if men were wise and loved each other" there could be no war. Peace meant progress in civilisation; war meant reaction and the stirring of our worst passions. The hearty and kindly welcome he always gave to foreign delegates when visiting the Wholesale in great numbers was typical of the man who had laboured all his life for a community of spirit amongst his fellow-men.

HIS FUNERAL.

If any proof were wanted of the high appreciation and profound respect with which John Shillito was regarded by his fellow-men, then that proof was abundant on Tuesday, February 16th, when we laid him reverently to rest in All Saints' Cemetery at Halifax. It was an outward manifestation of how he had won the affections of thousands for whom he had laboured during his long life. Men came to Halifax from every part of the kingdom to pay the last tribute to one whose memory would remain engraven in their hearts as long as life endured.

The Northgate End Unitarian Chapel was the meeting place for the numerous mourners. In this chapel John Shillito was among the oldest of its members, having attended its services for over forty years. The chapel was now crowded with a congregation representative of every Church and sect in Britain. Whatever their differences might be in religion, politics, or social matters, all found common ground in mourning for the illustrious dead. The family and private friends had met at Mr. Shillito's residence, and in long procession of hearse and carriages, headed by the Mayor (Alderman W. H. Ingham, J.P.) and the borough police, solemnly made their way to the chapel. The streets were lined with people, rich and poor, who respectfully saluted the remains of their old friend, for, as it was remarked that day, "John had been a friend to them all." The coffin was placed in front of the pulpit, covered with beautiful floral tributes sent from scientific associations, co-operative societies, and numerous private friends.

The simple and impressive service was conducted by the Rev. W. Lawrence Schroeder, the minister of the chapel. It was a happy thought to introduce in the devotional part of the service Newman's beautiful hymn, "Lead, Kindly Light." Mr. Shillito,

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Cemetery. The streets were lined with crowds of the sympathetic people of Halifax, where all had known and all had loved and respected the deceased. It was a scene of great impressiveness. It was said that seldom, if ever, had there been such a spontaneous outburst of feeling and regret for the loss of any public man in Halifax.

At the graveside hundreds gathered to pay the last tribute to their fallen chief. The Rev. Mr. Schroeder conducted the service. Mr. G. Thorpe and Mr. H. Pingstone (directors of the C.W.S.), also Mr. R. Stewart (chairman of the S.C.W.S.), gave short addresses at the graveside, eulogising the work, the character, and the ability of him who lay inanimate at their feet.

It was with sad hearts and moistened eyes that we left all that was mortal of our beloved friend. As Mr. Thorpe said, "Though we had committed his body to the earth, his spirit still lived and animated those he had left behind." Tributes flowed in from every part of the kingdom, and from co-operators abroad, all bearing strong testimony to the powerful influence for good that had been the outcome of Mr. Shillito's beautiful life. Sir Charles Behrens wrote: "There is no man I have ever met for whom I had a greater respect and, if I might say so, affection than Mr. Shillito. He will be greatly missed in many quarters, and not least in philanthropic agencies with which he was so closely connected, and where his advice was always so helpful."

It would be impossible to quote even a tithe of the many eulogistic letters received from, and speeches delivered by, all sorts and conditions of men. His ability and accomplishments, his genial and courteous conduct, his great work for the movement, his broad outlook and love for mankind in general, were all reviewed and as highly praised as his loss was deeply and sincerely regretted.

As time speeds on we venture to think that the name of John Shillito will stand even higher than it does to-day as a great leader of democracy. It cannot be forgotten that his was a life of self-abnegation; that the happiness of the masses was what he worked for, what he lived for. What an example for the young men of the present day, who begin life with infinitely better conditions than fell to his lot. The future of co-operation is more than assured if we can only infuse the unselfish and lofty ideals of John Shillito into the minds of the men who are to follow. His epitaph should be that of Abou Ben Adhem:—

Write me as one who loved his fellow-men.
And lo, Ben Adhem's name led all the rest.

The War and British Trade and Employment.

BY SIR LEO CHIOZZA MONEY, M.P.

I. INTRODUCTION.

THE economy of war has been little studied. For one thing, wars on a large scale have been fortunately rare during the last hundred years—the period in which modern wealth production has been established. Power production was in its earliest infancy in the days of our great struggle with Napoleon, and the record of those days, therefore, is not particularly helpful to us now, save in one respect which I will deal with presently. At the beginning of the nineteenth century this country, which was the chief producer of iron in the world, produced less than 200,000 tons of pig iron in a year. Iron is man's chief tool, and it is now quite difficult to realise that half a generation before Waterloo the whole world produced a quantity of iron which, in our day, is negligible. Thus a little while ago in history the world had no big tools with which to produce wealth, and wealth production consisted chiefly in agricultural operations with a very small embroidery indeed of industrial work done on a small scale. Britain was the chief manufacturing country, which is merely to say that she was the first amongst a number of little producers. International trade had not developed to any great extent; the value of goods exported in a year one hundred years ago was not nearly as great as we have recently exported in a single month.

In the hundred years since Waterloo there have been so few great European wars (indeed only one which approaches in rank either the Napoleonic struggle or the war in which we are now engaged) that there has been little or no opportunity of studying war in its effects upon modern economy. The Franco-German War of 1870-71 is removed from us by less than fifty years, but even in the eighteen-sixties the production of wealth in the different countries of the world was still on a very small scale as compared with the operations of to-day. In 1862 the whole world produced only 7,500,000 tons of pig iron, whereas in 1913—the last year of peace—the world's output was 77,000,000 tons. It is, however, true to say that the extraordinary growth of these iron figures is the best possible measure of the increase of the world's wealth in the

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interval. If, then, we study world economy during and after the Franco-German War, we are still without any true guide for the present time, save in this—that as we know how very rapidly the French recovered after 1871, although methods of wealth production were as yet little advanced, we are encouraged to believe that the world may make a speedy economic recovery when the present war has come to an end.

The growth of international commerce since Waterloo, and even since Sedan, has been prodigious, to which I should like to add that I am one of those who believe that in fifty years' time international commerce will be so much greater than to-day that our present figures will come to be regarded as comparatively negligible. Let us remind ourselves of the growth of British exports since the beginning of the nineteenth century:—

Year.	Imports.	Exports of British Goods.	Exports of Imported Goods.
	£	£	£
1805	Value not recorded	38,000,000	Value not recorded
1810	” ”	48,000,000	” ”
1820	” ”	36,000,000	” ”
1830	” ”	38,000,000	” ”
1840	” ”	51,000,000	” ”
1850	” ”	71,000,000	” ”
1860	210,000,000	136,000,000	29,000,000
1870	303,000,000	199,000,000	44,000,000
1880	411,000,000	223,000,000	63,000,000
1890	421,000,000	263,000,000	65,000,000
1900	523,000,000	* 291,000,000	63,000,000
1910	678,000,000	430,000,000	104,000,000
1912	745,000,000	487,000,000	112,000,000
1913	769,000,000	525,000,000	110,000,000

* From 1900 onwards the figures include value of new ships, not previously recorded.

The Britain of the Napoleonic era was to a very large extent independent of oversea trade. The Britain of 1870 was acquiring a very considerable accretion of wealth every year by favourable transactions with persons abroad. By 1913 our dependence upon foreign trade had become so great that one-half of our food was imported from abroad, and British work was done upon raw materials fully three-fourths of which were *necessarily* imported from abroad. Other nations also had in the same period built up a great foreign trade, and German commerce before the war had come to be a good second to our own. Even the United States, which covers so large an area and has such a splendid native production of materials, has yet to import many supplies to enable her to carry on her work successfully. To name only a few

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things, the United States does not produce india-rubber, or tin, or jute, and her production of such things as wool is not nearly large enough for her requirements.

It was, therefore, in circumstances as to which experience had little to offer as a guide that the present great struggle began. Those who desired to form a true judgment as to what was going to happen to trade and employment were compelled to reason from untried factors. The result was that most people completely misjudged the situation when the war began, and in nearly every quarter economic woe was prophesied with the gloomiest confidence. Anyone who cares to turn up the newspapers, journals, and magazines of August, 1914, will find utterances of the most doleful character as to what was, in the opinion of many people, about to happen to us. In Parliament many members urged the Government to make strenuous efforts to combat the storm of bad trade and unemployment which was about to break over our devoted islands. The Government was of the same mind as these members, and amongst its most energetic efforts—it is a great pity that some of its other efforts were not equally energetic—was the setting up of a great system of distress committees. Everywhere public meetings were held, and addressed by men of light and leading, who implored their neighbours to accumulate big funds for the unemployed and to organise themselves to distribute it. Those who have good memories will call to mind the admonitions that were given, that the great thing to do was to give the relief in such manner as to *make work*.

In the newspapers all sorts of well-known people committed themselves to the most direful jeremiads as to our prospects. Not the least amusing was that of the editor of that staid journal *The Economist*, who declared on August 4th, 1914, that if we went to war "our rulers . . . may find that in a few weeks' time half the population will be not only unemployed but in a state of revolutionary discontent," a conception which so possessed him that he went on to advise the British people to remain neutral and to make fortunes out of their neutrality! One of our modern historians wrote on August 3rd, 1914, that we should suffer far worse economic consequences than after the Napoleonic wars. Comparing the position now with the position a century ago, he said: "The purely economic catastrophe will be infinitely worse and more sudden, because the island has ceased to be mainly agricultural and self-supporting. The catastrophe would be so vast that people do not realise it, and many are helplessly watching the drift to ruin."

One of our leading London newspapers told the public on August 3rd, 1914, that the effect of the war would be that "of a universal strike without strike pay," and it went on: "While, therefore, millions of workers will have no wages to spend, the

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fortunate few who have will find that they are worth less than half their normal value. Finally, the collapse of credit—even the best credit—will bring the most cautious face to face with ruin.”

At the time I countered these prophets by pointing out that prophecies of woe based upon the misleading writings of Mr. Norman Angell were not a little wrong, but entirely wrong, that our command of the sea secured our indispensable imports, that we could prosecute a considerable proportion of our normal trade, that the Government expenditure on the war, combined with the cessation of foreign investing, would probably improve trade and employment during the war. I felt so sure of my ground that I went the length of prophesying that in the then approaching winter—that of 1914-15—many of the poor would probably be better off than if the war had not occurred. As I need hardly point out, my views were entirely justified by all that has happened. Never was work so abundant in winter time in the United Kingdom as it was last winter; never was unemployment at so low an ebb. I notice now that the prophecies of woe have been shifted on to the period after the war. Again and again we are told that a tremendous collapse after the war is inevitable. It is perfectly true that a serious situation will have to be faced when the war is over, but I am one of those who believe that it is possible for the Government to take such measures as to bring us comfortably through that trying period. To put it another way, the prophecy of collapse after the war is one which we can ourselves fulfil if we are foolish enough to neglect to take certain precautions. It is absurd to suppose that we are helpless in the matter, and I take the strongest exception to prophecies which neglect the fact that in such circumstances man is largely the master of his own fate. I shall return to this point later on.

II. OUR EXPORT TRADE DURING THE WAR.

In considering our export trade in war time we have continually to keep present in our minds the function of that trade. We do not export merely to get rid of so much British produce. We trade externally in order to secure commodities which either cannot be produced at all in these islands or which we can only produce with great economic inconvenience. In the former category are included a very large number of foodstuffs which Nature forbids us to produce, such as tea, coffee, cocoa, rice, tapioca, maize, bananas, oranges, &c. We also import many kinds of food which we can produce ourselves but which we cannot or do not produce in sufficient quantity, such as wheat, barley, apples, beef, mutton, cheese, butter, eggs, poultry, &c.

When we turn to materials the case is even more striking. We are quite unable to produce tropical woods, cotton, hemp, jute, india-rubber, gutta-percha, asbestos, gums, &c., while of the

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materials which are produced in the United Kingdom the supplies are often very small and incapable of expansion. In the all-important category of metals we are very badly off indeed. We have some iron and tin, but in insufficient quantities, and as for copper, lead, and zinc, our supplies are so small as to be almost negligible. Some metals, such as nickel and quicksilver, we entirely lack. If the United Kingdom were compelled to rely upon its own native metals it would have to be content with a very small home trade and a very small industry indeed; the important brass trade, for example, would be reduced to ridiculously small dimensions. It is very much the same with many mineral products, such as asbestos and plumbago. With regard to organic substances, such as timber, wool, hides, and skins, we produce such insufficient quantities that industries based on them would have very great difficulty in keeping their heads above water.

It is but necessary to rehearse these particulars to remind ourselves that Britain, save for her coal supply, is a very poor country naturally, and that while the coal is useful as long as we can get materials from abroad to use with it, even our coal could not save us from poverty if sea communications were shut off. That, of course, is what makes the Navy so supremely important to us, as has been amply demonstrated in this war. It was because many well-meaning people did not understand the economy of the United Kingdom that before the war we had so many proposals to cut down the Navy, proposals which could not have been made by anybody with understanding of the essential facts.

Because we have been accustomed for so many years to get sea-borne supplies safely, those supplies have come to be looked upon as a matter of course—as something as assured as the rising and the setting of the sun. The truth is, however, that our position is a most peculiar and dangerous one. If the United Kingdom were cut down to native supplies it could not sustain a large population. I think that 15,000,000 at the outside is a reasonable estimate of the number of people who could live decently in this country if external trade were cut off. So little is this understood that not long ago I read a little book in which it was sought to demonstrate that our home trade is much more important than our oversea trade, whereas the simple fact is that our home trade would very largely come to an end if it were not for our oversea trade. Our economy works in a circle. With raw stuff got from abroad we do work; the results of that work we enjoy partly ourselves, selling the remainder to foreign and Colonial customers; what we sell abroad enables us to keep up the supplies of imports without which neither home trade nor external trade could continue.

If, therefore, the war had destroyed our export trade, it would have been a very serious thing for us. The immediate effect of the

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beginning of hostilities was to cause a great drop in our exports. Whereas in July, 1914, our exports of our own productions amounted to £44,400,000, in the first month of the war they dropped to £24,200,000. After a few months there was recovery, however, and in the twelfth month of the war—July, 1915—our exports had risen to £34,700,000.

In the following statement the course of our trade month by month during the war is shown, and it is contrasted with the corresponding months of 1913-14 and of 1907-8:—

UNITED KINGDOM EXPORTS OF BRITISH GOODS.

Month.	1907-1908.	1913-1914.	1914-1915.
	£	£	£
June.....	33,100,000	42,800,000	39,900,000
July	40,400,000	47,200,000	44,400,000
August.....	37,300,000	44,100,000	24,200,000
September	35,100,000	42,400,000	26,700,000
October	38,300,000	46,600,000	28,600,000
November	35,800,000	44,800,000	24,600,000
December	32,700,000	43,300,000	26,300,000
January	34,400,000	47,800,000	28,200,000
February	31,900,000	41,300,000	26,200,000
March	32,900,000	44,500,000	30,200,000
April	30,700,000	39,900,000	32,200,000
May	31,100,000	42,000,000	33,600,000

We see what a remarkable recovery has been made in British exports during the war. Indeed, when we compare the period of the war with the period 1907-8 (when trade was very good), we see how excellent a comparison is made. In 1915, in war time, the value of our exports rose in the months of April, May, June, and July above the trade of 1908, when we were at peace. In July, 1915, our exports were worth £34,700,000, whereas in July, 1908, they were worth only £33,700,000.

We have also an export trade in imported goods, the United Kingdom acting as middleman in respect of many extra-European commodities for which we act as distributing agents—chiefly in Europe. The immediate effect of the war was also to reduce this branch of our export trade considerably. In July, 1914, the value of our exports of foreign and Colonial merchandise—"re-exports" as they are called—was £7,800,000. In the first month of the war it fell to £4,400,000, but these exports have since recovered, and in July, 1915, they had actually reached £9,400,000, as against £7,800,000 in July, 1914, and £6,300,000 in July, 1908.

It must, of course, be borne in mind in considering these figures that prices have risen considerably during the war. This consideration discounts our war exports, and the fact must not

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be lost sight of. On the other hand, the war export figures are not complete, since they do not include all our war exports. The official explanation on this head is as follows:—

The accounts of goods imported do not include certain goods which, at the time of importation, were the property of His Majesty's Government or the Governments of the Allies. The accounts of goods exported include goods bought in the United Kingdom by, or on behalf of, the Governments of the Allies, but do not include goods taken from British Government stores and depôts, or goods bought by His Majesty's Government and shipped on Government vessels.

This consideration may be partly set against the rise in prices, leaving the record of our exports in war time very satisfactory.

III. OUR IMPORTS DURING THE WAR.

Turning from exports to imports, we get some very interesting figures. The exigencies of war have enlarged many branches of our imports to an unprecedented degree of magnitude. The manufacture of war materials, and the maintenance in the field of a large number of able-bodied men, has caused us to draw upon the world's supplies as we have never done before. Whereas in July, 1914, our imports were worth £59,400,000, in July, 1915, they were worth £75,500,000. I give for purposes of comparison a table of imports in the same form as that relating to exports:—

UNITED KINGDOM IMPORTS OF FOREIGN AND COLONIAL GOODS.

Month.	1907-1908.	1913-1914.	1914-1915.
	£	£	£
June.....	47,800,000	58,300,000	58,300,000
July.....	52,200,000	61,800,000	59,400,000
August.....	49,300,000	56,000,000	42,400,000
September.....	45,300,000	61,300,000	45,100,000
October.....	57,600,000	71,700,000	51,600,000
November.....	57,100,000	68,500,000	56,000,000
December.....	56,000,000	71,100,000	67,500,000
January.....	56,400,000	68,000,000	67,400,000
February.....	52,400,000	62,100,000	65,300,000
March.....	52,100,000	66,900,000	75,600,000
April.....	47,100,000	61,600,000	73,700,000
May.....	44,300,000	59,100,000	71,600,000

And again we have to note, as with regard to exports, that the import figures as noted by the Customs are not complete. Apart from that consideration, we see that in the first twelve months of the war our imports amounted to the gigantic total of £767,800,000.

Let us now compare our external trade for the twelve months which ended in July, 1914, with that of the twelve months which ended in July, 1915. This is done in the following statement.

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OUR EXTERNAL TRADE BEFORE AND AFTER AUGUST, 1914.

	Twelve Months ended July 31st, 1914.	Twelve Months ended July 31st, 1915.	Increase or Decrease.
	£	£	£
Imports	764,000,000	767,800,000	+ 3,800,000
Exports of British Goods	521,000,000	348,700,000	-172,300,000
Exports of Imported Goods....	109,400,000	89,100,000	- 20,300,000

We see that in the first twelve months of the war our imports, as far as recorded, rose by £3,800,000, as compared with the twelve months immediately previous to the war, whereas our exports of British goods fell by £172,300,000 and our exports of imported goods fell by £20,300,000.

IV. THE BALANCE OF TRADE.

This brings us to an interesting and most important consideration. If we compare the values of imports and exports in the last table we see that in the twelve months before the war imports exceeded exports by £133,600,000, whereas in the first twelve months of the war imports exceeded exports by £330,000,000, thus:—

BALANCE OF TRADE BEFORE AND AFTER THE COMMENCEMENT OF WAR.

	Twelve Months Before Outbreak of War.	Twelve Months After Outbreak of War.
	£	£
Imports	764,000,000	767,800,000
Exports	630,400,000	437,800,000
Excess of Imports	133,600,000	330,000,000

The importance of these facts cannot be overstated. Before the war the process of paying for our enormous imports presented no difficulty. Exports of goods, as will be seen, paid for £630,400,000 of them, leaving £133,600,000. This £133,600,000 was met, and more than met, by the interest due to British investors on their oversea investments, by the earnings of our magnificent mercantile marine, and other minor items which I need not mention. Altogether, there was something like £400,000,000 due to us in the twelve months, apart from our exports of goods, which was more than sufficient to meet the excess of imports, the balance representing new investments abroad.

Turning to the figures of the first twelve months of the war, however, we see that the excess of imports rose from £133,600,000 to £330,000,000. Even the latter sum, enormous as it is, is more than met by the sums due to us, and if the excess of imports rose

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no higher there would still be no difficulty. As a matter of fact, however, the excess of imports has continued to rise; it was much greater in the second six months of the war than in the first, and in the calendar year 1915 it will absorb the whole, or more than the whole, of the amount due to us. Moreover, certain Government imports are not included in the trade figures given.

And that is not all. We are not only financing the war for ourselves; we are lending money freely to our Colonies and to our Allies. "Lending money" means paying for a great part of the imports of our Colonies and Allies. The resultant financial difficulty is a considerable one, and that is why, long before these lines reach British readers, so many appeals will have been made to them to economise and to reduce their consumption of imported commodities. It is still not too late here to repeat that warning and advice.

I hope, indeed, that before these words are published the Government will have done something to bring thrift in imports during the war more nearly home to the minds of the people.

V. THE WAR AND UNEMPLOYMENT.

The general effect of the war upon unemployment has been to diminish it to vanishing point, which reduces to rather comical reading the grave articles written at the beginning of the war by eminent sociologists, stating the measures which in their opinion ought to be taken in order to provide for the men who would be thrown out of work during the war.

The facts as to unemployment are of such deep interest and importance that I give a month-by-month record from the *Board of Trade Labour Gazette*, which shows how the trade unionists fared during the first twelve months of the war:—

THE WAR AND UNEMPLOYMENT.

(The report relates to the last day of each month.)

	Year 1913-14.	Year 1914-15.
	Per cent. Out of Work.	Per cent. Out of Work.
July	1.9	2.8
August	2.0	7.1
September.....	2.3	5.6
October	2.2	4.4
November	2.0	2.9
December.....	2.6	2.5
January	2.6	1.9
February	2.3	1.6
March.....	2.2	1.3
April	2.1	1.2
May.....	2.3	1.2
June	2.4	1.0
July	2.8	0.9

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There was a very brief slump in employment after the beginning of hostilities. In August, 1914, the unemployment rate rose to just over 7 per cent., which is not surprising in view of the uncertainty into which men's minds were thrown and the ridiculous conception of bad trade that had been circulated by so many people who knew no better. Everybody stopped buying; everybody began to distrust everybody else; the shops were raided for stores of food by people who had been reading in their newspapers silly articles stating that terrible times were in store. In September, however, there was a marked recovery, which was continued in October. By December the unemployment rate was lower than in the month before the war. By the month of June unemployment amongst trade unionists had practically disappeared, the 1 per cent. representing the odd man out, and probably not out for long.

VI. CHANGES IN THE WORK DONE.

It is a curious fact that, in spite of the recruiting of a considerable army, the United Kingdom is producing so vast a quantity of goods after twelve months of war.

To understand this it is necessary to remember that in time of peace a very large proportion of our workers, through no fault of their own, are condemned to non-productive work or services.* Consequently, when we recruit a large proportion of our workers we do not, in respect of each man recruited, deduct one productive worker from our national economy. The men we have at the Front or in training to go there are, it is true, not producing anything while they are soldiers, but it is also true that many of them did not produce anything before they were soldiers. This is not to reflect upon them by any means, for in our complex civilisation a man has very limited power to choose his work; he has to do what he can and to accept the best kind of work that offers.

This consideration alone accounts for a large part of the seeming paradox that, in spite of the recruiting of an army, we should be producing almost as much as ever. There are other factors in the case, the chief of which are (1) the bringing into employment of a large number of women and young persons to take the place of men who have gone for soldiers, (2) the working of overtime and on Sundays, (3) the turning from unproductive to productive work of a proportion of the men who have not gone for soldiers. Taking all these factors together, we see why it is that the war has not affected actual production to the extent that some people imagined would be the case.

But while the volume of our production has remained, the character of the production has largely changed. The Government, by extra taxation, and by borrowing from its citizens, has taken

* On this, see my *Future of Work*.

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to itself during the war the expenditure of a large part of the national income. That has meant a great change in the direction of capital and labour. Mills which before the war were making cloth for civilians have since the war been largely employed in making cloth for soldiers' clothes. Similarly, engineering shops which before the war were making electrical goods, or sewing machines, or special appliances have been turning out shells and other munitions. Motor-car plants which before the war were making pleasure cars, during the war have been constructing armoured cars. Some luxury trades have been very largely curtailed—for example, the trades of amusement—and their workers have either joined the Army or been drafted into factories to produce munitions. Unskilled workers and non-producers have been called in to enlarge the staffs of firms working for the Government.

Thus war goods have been substituted for peace goods as the product of a large number of our manufacturing establishments.

The immediate effect on the workers employed has been, as a general rule, not a bad one but a good one. In the normal case the worker has had more regular work than before the war, and in some cases more regular work than ever before in his life. And while prices have risen during the war, it is certainly true of a very large number of families that they have drawn more than enough in extra wages, bonuses, and overtime to compensate for this.

The shops serving the workers have in many cases done quite as good business as usual, and in some cases far better business than usual, these shops in their turn calling upon the wholesalers for the usual, or more than the usual, quantities of goods.

Simultaneously the Government has been taking or borrowing from rich and well-to-do people considerable sums of money, and paying them as separation allowances to soldiers' dependents. Where the soldier has been, say, a skilled mechanic, the separation allowance has not compensated his family for the loss of his earnings, but in a very large number of cases the separation allowances drawn by soldiers' families have been more than was received before the war, and, what is exceedingly important, regular instead of intermittent. At the time I write it is probable that the separation allowances to wives and children and other dependents of married and single soldiers amount to over £50,000,000 a year.

When we review all these considerations we understand why the change of work brought about by the war has been, on the whole, a benefit to the wage-earners. It is probably true to say that during the war the working classes have drawn a larger proportion of the national income than they did before the war, or, to put it in another way, *the war has redistributed the national income in favour of the poorer classes of the community.*

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VII. THE QUESTION OF WAR WASTE.

A deeply interesting cognate question here arises—that of the waste of war.

Many people speak of our expenditure upon the war as though it were a deduction from national income. This is a profound mistake.

As we have seen, the Government takes into its hands the spending of a large proportion of the national income, and sets up by its expenditure a new chain of trades and employments. Let us examine the case in concrete to see what happens. Because of the war the Government takes from a certain private person, by taxing or by borrowing, the sum of £500. In order to provide the £500 to hand to the Government, the private person is compelled to cut down his expenditure upon luxuries. He would have bought, let us suppose, but for the war, a new motor-car. The Government takes the money and with it buys a motor-car for war purposes. The net result is that there is one less pleasure motor-car on the roads of England and one more war motor in France. As far as the United Kingdom, considered as a nation, is concerned, it is no poorer because of this change in expenditure, and indeed I can understand some people arguing that the loss of one motor-car on our already crowded roads is something of a gain. As far as the individual is concerned, he goes without a certain comfort or luxury, which at the end of the war leaves him not a whit less better off. Possibly, too, there is one less chauffeur in England and one more military motorist doing duty in France.

The net result is to transform the character of a certain wasteful expenditure. It is not a new waste which is created, but a change in the form of a waste or extravagance which would have occurred in any case. A moment's thought will show that this illustration covers a multitude of changes brought about by the war—changes which, by the end of the war, will leave no one any worse, and in respect of which it is misleading to say that the war expenditure will have left us poorer. The nation as a whole is going to the theatre less, and handing the money to the Government to spend on the war. The loss of so many theatrical performances is, at the end of a given period of time, no real deduction from the national economy.

To realise fully the force of this particular consideration it is necessary to bear in mind that in peace a very large number of our people are engaged in doing wasteful jobs. When war comes along they simply do one wasteful job instead of another. It is true that when a shell is made it is soon blown to bits. That is also true of a vast amount of the results of the work which men are compelled to do in peace.

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As to a minor part of the war expenditure, however, there is real waste from the strictly economic point of view.

Let us suppose that A—a private gentleman with an income of £1,000 a year—would, if the war had not occurred, have invested £100 in helping to set up a new industrial wealth-producing undertaking. Because the war occurs he lends that £100 to the Government for war purposes, and it is spent in munitions which are quickly destroyed. At the end of the war the country will lack £100 worth of wealth-producing capital which, but for the war, would have been established.

Fortunately or unfortunately, while this is true, the amount of money so saved in this country before the war was not very great. The larger part of the money which the Government is spending on the war would not have been invested, and at the end of the war, therefore, the nation will not have lost anything. It is only as to a minor part of the expenditure that there is real loss—the part that would have been invested in reproductive undertakings. Even as to this, however, we know that before the war the British investing classes were investing very little in the United Kingdom, their savings chiefly going abroad. (It is estimated that in 1913 about £350,000,000 were saved, and that £200,000,000 of this were invested oversea.) Therefore, the loss to British industry at the end of the war in respect to capital that might have been invested in home undertakings will not be great, and it will be easily possible for the Government, by taking suitable measures, to recompense the nation for the comparatively small loss on this head.

VIII. TRADE AFTER THE WAR—THE LONG RUN EFFECT.

This brings us to the question of our position after the war.

Because the Government will have borrowed an enormous sum from its citizens in order to pay for the war, it will have to pay interest to the lenders and to raise money by taxes to pay that interest. For every £1,000,000,000 which it borrows at, say, 4½ per cent., it will have to raise £45,000,000 a year in new taxes, to say nothing of providing a sinking fund to redeem the capital. If no indemnity is secured from the enemy there will thus be much heavier taxation when hostilities come to an end. It is to be noted, however, that the citizens who lend the money to the Government, and who will draw the interest, will themselves have to provide that interest by paying taxes. If every family lent an equal amount to the Government, then after the war every family would have to pay in taxes exactly the amount of interest due to it on the sum it had lent. In practice, however, the lending is unequal and the tax-paying is unequal. Nevertheless, it is true that it is the rich and the well-to-do who will chiefly have to lend money

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to the Government, and it is also upon the rich and the well-to-do that the major part of the burden of taxation will fall after the war. I do not myself believe that the country will have any great difficulty in meeting the burden, and there is not the slightest need for gloom on this head.

With regard to trade in general, I believe that the effect of the war will be to stimulate every department of British industry. The war has brought every defect of our production into prominence. Before the war I found it an unpleasant duty to point out that some of our staple industries were falling relatively behind, and that in many new industries we were not keeping pace with the world at large. For years past, too, I have been protesting against the craze for oversea investing, which has deprived many of our essential industries of the new capital which ought to have been employed in them. Not long before the war I was prominently directing attention to the fact that Germany had beaten us hollow in the iron and steel trade, and that she had even taken the lead from us in our exports of machinery. As to dyes, I pointed out in *Money's Fiscal Dictionary*, which was published early in 1910, how deplorable was our position. Since the war these and other defects have been forced into prominence. We have learned with dismay that in respect of many major and minor commodities we have so neglected the means of production as to become dependent to a most humiliating degree upon some foreign source, generally Germany. As I wrote early in the war:—

You take up a newspaper largely patronised by the theatrical profession, and see a popular firm of chemists offering British grease-paints fully as good as the celebrated grease-paints which used to come from Germany. You meet a friend who is in the leather trade, and ask him how things are going; he is short, he says, of a certain chemical which used to come from Germany. You go to the Zoo, and find them short of mealworms, which were imported from Germany. You hear from the laboratory that it is short of test-tubes and other laboratory glass, for which we had come to depend upon Germany. The hat trade is troubled by the absence of German silk ribbons. The physician looks round for substitutes for valuable medicines which were not only manufactured but invented in Germany. The chemist offers you a substitute for excellent lozenges you used to get, which, of course, came from Germany. The photographer lacks paper and material which Germany had found it paid to specialise in. The naturalist misses the scientific nesting-boxes which once came from Germany. Your humble grease-paper, used for wrapping butter, was German. You are shown a traveller's sample case full of buttons, and are told that people are hunting round for a British firm who will take up their manufacture, because they no longer come from Germany. Here is an excellent disinfectant called "Thymol," made out of material of which the German Empire has a monopoly; it was a German who took the trouble to exploit the material. Here is a special rotary printing machine; you cannot buy one like it just now, because we are at war with Germany. Here, again, is a humble pair of wire nippers; the shopkeeper offers you a worse article than you used to get, and explains that the German supplies are shut off. Here is a canary with a wonderful voice; it was taught to sing in Germany. Here are dyes—but enough, it makes one melancholy to rehearse the painful history of *that* subject.

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Here is a broad analysis for 1913 of (1) our total imports from Germany, nearly all of which were for home consumption; (2) our exports to Germany of British goods, i.e., goods produced or made in this country; and (3) our exports to Germany of imported goods:—

OUR TRADE WITH GERMANY IN 1913.

Class.	Imports from Germany.	Exports to Germany of British Goods.	Re-exports to Germany of Imported Goods.
	£	£	£
Food, Drink, and Tobacco.....	16,500,000	4,000,000	2,500,000
Coal	Nil.	5,300,000	Nil.
Raw Materials and Articles mainly unmanufactured	7,100,000	3,100,000	14,100,000
Articles wholly or mainly manufactured	56,100,000	27,000,000	3,200,000
Miscellaneous	700,000	1,300,000	Nil.
	80,400,000	40,700,000	19,800,000

It will be seen that our imports from Germany were very much greater than our total exports to Germany of both British and imported goods, and that they were twice as great as our exports to Germany of our own goods. The exports to Germany of imported goods simply means the supply to that country at a profit to ourselves of raw materials for Germany to work upon. As far as the £40,700,000 of British exports to Germany in 1913 are concerned, it will be seen that £5,300,000 consisted of coal. When we turn to manufactures we see that our exports to Germany were worth only £27,000,000, while our imports from Germany were worth over £56,000,000. If we take the fourth item in the above table—articles wholly or mainly manufactured—the following statement shows what our exports of manufactures to Germany in 1913 chiefly consisted of:—

CHARACTER OF OUR EXPORTS OF MANUFACTURES TO GERMANY IN 1913.

	£
Cotton Goods (of which Yarn and Waste, £5,600,000)...	8,100,000
Machinery	1,900,000
Iron and Steel.....	1,700,000
Woollen and Worsted Goods (of which Yarn and Tops accounted for £6,000,000).....	8,100,000
All other Manufactures	7,200,000
	27,000,000

It is interesting to note that, out of the total of £27,000,000, nearly £20,000,000 is accounted for by four items only, viz., cotton goods, machinery, iron and steel, and woollens. Not only so, but the greater part of the cotton and woollen goods consisted

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of yarn bought by the Germans as material. *Of our exports of manufactured goods to Germany in 1913, nearly one-half consisted of yarn.*

Let us contrast the corresponding imports from Germany. What a contrast it is!

CHARACTER OF OUR IMPORTS OF MANUFACTURES FROM GERMANY IN 1913.

	£
Apparel.....	1,300,000
Motor-cars and Motor-cycles.....	1,500,000
Chemicals	4,000,000
Cotton Goods	7,400,000
Leather and Leather Goods	3,200,000
Machinery	2,300,000
Iron and Steel.....	7,500,000
Zinc and Manufactures of	1,700,000
Silk Goods	2,400,000
Skins and Furs (dressed or manufactured)	1,300,000
Toys and Games.....	1,200,000
Woollen Goods	2,600,000
Sugar	10,900,000
All other Manufactures	20,700,000
TOTAL	68,000,000

It seems to me that no one could compare the two statements I have just quoted without coming to the conclusion that Germany was showing, before the war, a much greater degree of industrial enterprise than ourselves. It has become common to speak of Germany as having been organised for the sole purpose of making war. It is possible to be unjust even to our enemies, and I confess that, after earnest study of the subject, I fail to see that Germany was better organised for war than she was organised for peace. It is perfectly true that the German army was carefully prepared, but that is true also of the German industries, of German railways, of German schools, of the German poor law system, of the German insurance system, and of many other things that might be named. Before the war the German army was superior to ours, but the German railways were also superior. One could have no better illustration than railways to enforce my argument. Railways are a peace instrument, and they are also a war instrument in the case of a country like Germany, which has land frontiers. In peace the German national railways were used to enlarge German trade, as I showed in these pages in 1909. In war the German railways are used to transport troops quickly to favourable strategic points. The peace purpose was as well organised as the war purpose.

Let me take another illustration which, also, I used before the war, and am therefore entitled to use now after the war. Our workmen's compensation law is well-intentioned but stupid. It

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proceeds upon a wrong principle, fails to give adequate compensation in many cases, is unjust both to employers and workmen, and does not prevent accident. The German accident insurance law, on the other hand, compels employers by its very principle to take care of their workmen, and it ensures just compensation in a much larger proportion of cases than our law does.

So it is in industry. The modern German industries are organised on a large scale, and they are aided by science at every point. Waste is scrupulously avoided, and economic production studied as it ought to be studied—as a fine art. The result has been to put Germany ahead in the iron trade, in the brass trade, in the leather trade, in the glass trade, in the pianoforte trade, in the toy trade, in the electrical trades, in the chemical trades, and in many other industries too numerous to mention here. I cannot believe that the nation will be content for business to be "as usual" after the war in the sense that "as usual" obtained before the war. I look for a great industrial revival, as a result of which the national income will be greatly enlarged, the field of employment widely increased, the production of wealth enormously augmented, and wages, as a consequence, raised. I look also for a better use of the resources of the British Empire, which, before the war, we were content in many instances to see used by the foreigner in despite of our nominal position.

Let me give two outstanding examples. The British Empire is the greatest producer of zinc ore; yet, before the war, Germany was the greatest zinc producer. We had the material, but we neglected to use it, leaving to the Germans what we were too blind to use ourselves. As a result we find in war that we have not enough zinc for our purposes, and that we have not in the United Kingdom zinc works capable of producing anything like the amount of metal required. It is a profound industrial humiliation.

A second example is afforded by the case of margarine. The British Empire is the greatest producer of the oil seeds and nuts from which is extracted the oils upon which margarine is based. Again we had the material, but neglected to use it. We left it to German chemists to invent processes of producing edible-fats from almost any kind of oil, and have been content to import our margarine from Holland—a country which learned the processes from Germany and used British Empire material to make it. During the war, for want of sufficient margarine factories, we have had to send British oil seeds and nuts to Holland to be manufactured there, under guarantee of return of the finished product to this country. It is an industrial humiliation only second to the case of zinc.

Given due enterprise, and given the new spirit which I hope for, British industry after the war may come to be very much greater than before the war.

The War and British Trade and Employment.

IX. THE POSITION AT THE CLOSE OF THE WAR.

It is necessary, however, to utter a word of warning with regard to the position at the close of the war. I have already expressed confidence in the financial outlook, but there is danger that, impressed by our huge expenditure in the war, our Government may take the mistaken course of parsimony when the war is over. Such a course would inflict a severe injury upon our economy. There is no need for it. It is true that we are adding considerably to the National Debt. It is also true, as I reminded the reader at the beginning of this article, that our power of wealth production to-day is infinitely greater than in the period when we financed the war against Napoleon and piled up a National Debt which, in proportion to our resources, was very much greater than our debt will be at the end of this war.

When the war is over it will be necessary for the Government to take measures to turn back the tide of industry from war goods to peace goods. Our young men will come trooping home from the foreign field, and the task of reorganisation will require not only intelligent but generous handling. If Government expenditure is suddenly brought to an end with the termination of the war, it will be impossible to make the necessary adjustments without great distress and the forcing of many young men into emigration. Before the war emigration had already reached danger point, as I pointed out at the time. The war has brought emigration to an end. After the war we can afford to part with a proportion of our increase of population, but it would be a sad thing and a bad thing if, through Government neglect and failure of precaution, hundreds of thousands of our best male citizens were driven across the sea.

At the time I write the Government has taken no steps to consider this problem, but it ought to have done so, as I have said again and again. We have to guard against losing by emigration at the close of the war many more men than we have lost in the fighting in France and Flanders. With proper Government provision there need be no such disaster. For a period of a year or two after the close of hostilities it will be necessary to make financial provision for special emergency works. Municipalities should be put in funds, the question of housing seriously tackled, the railways stimulated to further development, and every suitable industry fostered by an enlarged and reformed Board of Trade constituted as a Ministry of Commerce. There has been so much lack of forethought exhibited in the conduct of the war that it is earnestly to be hoped that the coming of peace will not find the Government as unready for the solution of peace problems as it was unready for the great contest with Germany.

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BY THEODORE ARMSTRONG.

ESCAPE from the advertiser is now impossible. He permits neither individuals nor institutions to elude him. He finds ever new methods of pursuit. He triumphs everywhere. His appeals accompany the morning post through the letter-box. In the streets he solicits attention wherever boards may be nailed upright. He decorates the tramcars and buses. The conductors punch at once his reminders and our tickets. In tube or railway station he beguiles the tedium of waiting. Art and humour are his servants. The vista from a carriage window he makes the background of his proclamations. Without him the halfpenny Press would cease. He studies our psychology. He exploits our instincts—the basest and the best. He creates new needs. He denies the assertion that man wants but little here below. He recruits armies and finds the wealth to equip them. The banker does not disdain his aid. He waylays the charitable and confronts the pleasure-seeker. He plasters the theatre curtain and smothers the programme. At the picture-house he halts the world in motion to blazon the wares he sells. He invades the domain of night with sky-signs that dim the stars.

Consider the dimensions of modern advertising. Its annual cost in civilised lands is estimated at six hundred million pounds (£600,000,000)—the amount of last summer's War Loan! One hundred of these millions are spent in this country. In Britain 100,000 persons are directly engaged upon it. To be ranked as a first-class advertiser of some commodities a firm must spend upwards of £100,000 annually. The proprietors of a certain toilet soap devote seven-tenths of their trading profits to publicity. A soap-maker said eight years ago that he had spent £500,000 on the Press. Advertisements are the chief financial concern of a newspaper. Its advertisements are its finance. "An assistant-editor is worth something less than half an editor (says Arnold Bennett), while an advertisement manager is worth an editor and an assistant-editor added together." The greatest financial hope

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of many a competent artist is in advertisements. Lithographers depend upon them. The salary of a good advertisement writer will mount into four figures. Wherever money can be won there are men who claim to teach the method of its winning. Hence come the schools and colleges that profess to train advertisement writers and artists. Advertising is not now simply a part of business; it is a business. It is a matter for experts. It is only not yet decided whether it is an art or a science. This in Britain; in America it is more colossal, more highly specialised. The advertiser claims to have made modern commerce possible; he threatens to make it impossible.

From nearly all this the co-operative movement stands apart. In scores of daily papers no advertisements from a co-operative source will be found. This is a matter for congratulation to many co-operators. They recognise much advertising as economic waste, and take pride in having small share in it. This general attitude of the movement is part of its heritage. The pioneers of co-operation, in the sincerity and simplicity of their faith, scorned advertisement. Their good wine needed no such bush. Fine shops seemed folly to them, and plate-glass heresy. Window-dressing was not an art, but a sin. To-day, even, there are Stores whose only use for their shop windows is to board them half-way up. (Window-dressing, strictly, concerns business management, not advertising, but the fact stated is significant.) Some societies advertise smartly, and instance their growth as justification. They are the exceptions. Among the general public the movement does not advertise. Its trade advertising can soon be told: here and there some local press publicity; the *Scottish Co-operator* and the *Co-operative News*, the *Wheatsheaf*, and a few local "Records," which circulate practically within the movement; the sporadic scattering of leaflets; the use at the stores of showcards and posters; an occasional slight distribution of samples, and a few trade lectures in the winter. This and the indirect advertising value of much educational work is about all. Is it enough? Is this abstention from the methods of competitive trade the result of principle or prejudice? Is it conviction or apathy? Would it be in the interests of individual members for the movement to cultivate a wider publicity? Would such a course ultimately serve the interests of the whole body of consumers, of whom co-operators as yet are but a fraction? These are questions which merit inquiry.

It is idle now to ask: "Does advertising pay?" Of course it pays, or why the intricate, gigantic business it has become? The only advertising that does not pay is bad advertising. A more pertinent question is: "Whom does advertising pay?" The answer is simple: It pays the advertiser. It pays the manufacturer and the retailer, because the cost of effective advertising is less than would be the resultant trade loss did they not advertise.

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Co-operation, however, brings a new test. It asks not only Will advertising pay? but Will it pay the consumer? By this test must it be examined and judged. Because in Britain co-operation is primarily a consumers' movement, its test of publicity must be the ultimate benefit of the consumer. In the last analysis the consumer pays for the advertisement. The expense of advertising is part of the "selling cost" of the goods. The consumer benefits only when his individual gain exceeds his part of the cost. What benefit do we get for our national bill of £100,000,000?

ADVERTISING AND THE CONSUMER.

Advertisements are a direct gain to the consumer when they enable him to supply his wants with greater economy or facility. That publicity is valuable which tells us what we want to know. Thus, a seedsman's catalogue is valuable. It is a necessity to the gardener. The advertising of a genuine labour-saving device is worthy if thus the housewife may lighten her work. The proclamation of a bona-fide sale may be to a woman's benefit. The cost of playbills and Press notices is necessary to the drama. They supply the theatre-goer (the "consumer" of the theatre) with desired information. A publisher's announcements are justified by lovers of literature. Not otherwise can a new book or a cheap edition of an old book find its public. Similarly, we welcome the excursion bills when time and money for holidays are forthcoming. Illustrations could be multiplied, but these will suffice.

Again, the wide use of many modern inventions has only been achieved through the advertiser. Safety razors, vacuum cleaners, cameras, gas-fires, piano-players and gramophones, boot polish in lieu of blacking are a few examples. The widespread adoption of cocoa as a beverage is largely the result of advertising. The English cigarette habit of to-day may be traced to the publicity gained by a certain brand forty years ago. Admit the advantage of using these things and you justify their advertisement.

A further argument advanced is that the wider use of a commodity cheapens its production, and thus benefits the consumer. This is only partially true. It is probably true when an invention is new. Only with popularity could cycles, for instance, be manufactured cheaply. It might be universally true if production were organised in the consumers' interest. Unfortunately and emphatically it is not. The first purpose of publicity to-day is, directly or indirectly, to increase the advertiser's sales. The benefit to the consumer is incidental. The advertiser's appeal is not that we should wash (though he may esteem cleanliness above godliness), but to use *his* soap. The tobacconist's concern is not that we should smoke, but that *his* tobacco should be in our pipes. The advertiser is not solicitous for the nation's babies, but that *his* infants' food should increase its sales. We

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give him credit that his anxiety is not the use of stimulants and the cheapening of their production, but only the sale of *his* whisky.

THE ECONOMIC WASTE OF COMPETITIVE ADVERTISING.

The purpose of much advertising, then, is to capture a rival's trade or to keep the trade already won. The cost is, therefore, largely economic waste. The waste was admitted in 1906, when twenty large soap-makers attempted a "working arrangement" among themselves. One reason stated was "the cost of competitive advertising." *To save the consumer this cost* (by not advancing prices) was given as their motive. The position is simple. One soap-maker spends, say, £200,000 a year in publicity. If all the soap-makers of England formed a huge combine, and ceased to advertise because it was unnecessary, the saving would amount to over a million sterling. If the individual companies forming that combine would be content with their present profits, that saving would go to the consumers of soap. The price of soap would fall to that extent. We know from experience of existing combines that such would not be the result. The net result of all successful combines has been increased profits for the manufacturers and generally increased prices to the purchasers. The public, by their hostility to what they thought was a threatened combine, showed they expected such a result ten years ago. History proves that public opinion then was right. Much advertising, therefore, is economic waste. In America it is frankly admitted to be "an evolution of industrial competition." Manufacturers and traders compete to supply us. Their reward is the profit to be made from our necessities. Competition is war. Advertising is one of its weapons. Like every other war, it is costly. The cost of competitive advertising falls not on the combatants, but on the consumer for whose custom it is waged.

With one important exception the indirect public gain from advertising is small. The field-boards which blotch many a country scene should be esteemed a disgrace. Illuminated sky-signs, except as direction marks, are a nuisance. Their changing lights compel the eye. Their insistent demands arouse righteous wrath. One good result of the war was to darken their disfigurement of the Thames Embankment. The humorous posters have our gratitude. The best of them shine like good deeds in a naughty world. Such a one as the Skegness poster—"So Bracing"—has lightened many a dull summer's day for thousands. Billposting stations have long been described as the "poor man's picture gallery." Certainly they attract more attention than art museums, though these are usually free. The artistic quality of posters has marvellously advanced in recent years. Whether the result is worth the cost might be debated, but a standard has been set which must be maintained. If co-operators enter the field they must be

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prepared to buy the best work. Second-rate posters are money thrown away.

THE NEWSPAPER READER'S DEBT TO THE ADVERTISER.

There remains one indirect public result of advertising. Without the advertiser we should not have the daily paper as we know it. Whilst the cost of a newspaper's production has steadily risen its selling price has fallen. The cost of procuring what is strictly "news" is tremendous to-day. The demand for illustrations has increased it. Newspapers now invade the province of the magazine. They supply general literature. They are the people's library. And all this must be paid for. Were newsboys and newsagents the only collectors of a paper's revenue its price would go up hundreds per cent. We get for $\frac{1}{4}$ d. what costs 3d. The explanation of the miracle is the advertiser.

The fact is common knowledge: the reason is not so clearly seen. What the advertiser pays for is not simply space, but our attention. In crowded modern life attention is hard to secure; there are so many claimants. It is proportionately valuable. The advertiser has something to say—if we will attend. Our purchase of the paper gives him his chance. To secure our attention he pays for our paper. In exchange for that we get our news almost gratis. Such a position is a matter for regret. The evils are obvious. The purpose of a newspaper should be the supply of news, in the widest sense, and unbiassed comment. As things are, other than public interests rule. Its finance is governed by trade interests. Ultimately, in matters affecting their own interests advertisers have large control of the Press. No paper, for example, could make any effective effort to curtail the power of "the trade" whilst drawing revenue from whisky advertisements. The editorial and advertising departments are separate, but they must work together. Inevitably at times their interests clash.

In a recent prosecution, where the supply of unsound meat by army contractors was in question, I know of a journal where a "leader" which commented strongly on the matter in the public interest did not appear—at the request of the advertising manager. A case may be recalled, also, of a public prosecution under the Corrupt Practices Act which was reported with the utmost brevity by a certain paper, no thoughtful reader of which could fail to observe that the defendants were one of its most valuable advertisers. Such a state of things is far from ideal. But it exists, and under the anarchy of competition it was inevitable. For co-operators it has a further significance. It means that co-operation receives little Press notice. An illustration is immediately to hand.

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PRESS INDIFFERENCE TO CO-OPERATION.

Since the war began the C.W.S. has done much for its employes. To any man who enlisted it offered to make up the difference between his army pay and his previous wage, paying it to his dependents or banking it for him. This was a national service. Two thousand four hundred men—15 per cent. of its male workers—joined the colours. To all employes paid less than £200 a year it has granted a war bonus equal to that of any firm—better than most. What Press notice has all this received? Practically none. The actions of other employers have had honourable mention, but not the C.W.S. Almost the only publicity co-operation receives is that which it does not want. Let there be some labour dispute in any co-operative store or works, and that is noticed. However trivial, it is fully reported. Happily, labour disputes are so rare that this happens seldom. Why is a social movement, so widespread in its ramifications, a trading concern whose yearly retail turnover is a hundred millions sterling, so completely ignored? The chief explanation is that it does not advertise.

Almost every other manufacturer, every other large trader advertises. The interests of the majority of them are opposed to our interests. They largely finance the Press. We do not. Obviously, if a newspaper gave gratuitous prominence to the doings of co-operators the pressure of advertisers could soon change the editorial policy. As things are this is no charge against the Press. Our work is not chronicled because, rightly or wrongly, we do not believe our system of trade should seek (and pay for) publicity. To the financial interests of a newspaper we simply do not exist.

There is possibly a more personal explanation also. In part, what at times amounts almost to a boycott may be unconscious. Papers are written by journalists, and no journalist as a wage-earner on the daily Press has any material interest in us. Only the smallest fraction of his earnings comes from co-operators' pockets. The journalist's wages are dependent on the advertiser. We do not advertise. A journalist might well assume that traders who do not advertise cannot be very important. They are not of much importance to him. It is worth recording that the most serious notices and adequate reviews of the *Story of the C.W.S.* were given by middle- or upper- class journals, in which the movement could never be expected to advertise, and whose readers would have the least personal interest in co-operation. Would Press advertising in some degree remove this indifference? If so, there is not perhaps sufficient reason for a Press-advertising campaign, but there is a strong argument in its favour.

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A QUESTION FOR CO-OPERATORS.

The problem of advertising which confronts co-operators is thus a complex one. We see that publicity is a gigantic business in which the movement has small share. It continues and grows because it pays the advertisers. The consumers pay the bill. For competitive advertising the consumer pays much and gets little. Inevitably the advertiser, in addition to the publicity for which he directly pays, obtains influence and some measure of control over the Press. The question, then, is: Should the co-operative movement adopt a definite policy of trade advertising? To answer it some definition of co-operation is necessary, even though it repeats what is widely known.

The co-operative movement essentially is a system of trading. Its primary purpose is to supply the consumer with commodities at the lowest price consistent with the fair remuneration of labour. Its method is to organise distribution, first local or retail, then wholesale. This in a measure achieved, demand known and (within limits) assured, it goes on to manufacture. Its development from distribution to production is historical and logical. In practical working its success is best assured by charging approximately current prices for goods and returning the difference between price and net cost as dividend on purchases. From this dividend the necessary capital for the conduct of its business is accumulated. Fair wages to its employes it regards as a necessary cost of production. Co-operation is thus organised chiefly (though not entirely) in the interests of consumers. This is its vital distinction from the competitive system of trade. This definition does not, of course, cover the whole purpose of co-operation. It only attempts to define its purpose and achievement as a trading concern. It is probably unnecessary to be thus explicit. My apology is the amount of misdirected argument which comes of vague conception and the resultant inaccurate thinking.

We differ, then, from other traders in that our first interest is that of the consumer. To serve it we work to increase the number of trading members and to supply their necessities in increasing measure. Our first aim is to secure more trade by every honest means. In that we are one with every honest competitive trader. However we differ as to means or ultimate aim, in immediate purpose we are one. In obtaining trade, therefore, what serves him will serve us if we can use it. Advertising serves him. If advertising increases his trade, and we can use the same means, it will increase ours. If publicity brings customers to his shop, other things being equal, the same magnet will draw to ours. The sauce will serve for gander and goose. If advertising pays him it will pay us. It pays him so well that he spends hundreds of millions upon it.

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WHY CO-OPERATION SHOULD ADVERTISE.

But advertising is economic waste! Its cost falls upon the consumer! That we have seen. The crux of the matter is this: *The same necessity which makes it impossible for a private maker or dealer to withdraw from the advertisers' ranks presses also upon the co-operative movement.* He cannot withdraw or his rivals would capture his trade. He would be forgotten. We have seen that soap-makers do not *want* to advertise: they have to. The only man who *wants* advertisements is the man who lives by them. Because of competition, and of private as opposed to public interest in trade, advertising is a necessity. It is a necessary evil of competition. It is an evil that must remain until co-operation takes the place of competition. Meanwhile, inevitably, co-operation must suffer some part of the waste caused by competition. Because co-operation is itself a system of trade, because it depends upon selling goods, and is, therefore, itself a competitor with other traders, it must join with them in the necessary evil of advertising. Co-operation did not create the present conditions of things. It seeks to end them. Advertising would be one of its means to that end. It makes war only to end war.

COMMERCIAL ECONOMY OF CO-OPERATIVE ADVERTISING.

This frank recognition that the consumer finally pays for advertising does not mean that the co-operative consumer should be taxed. The publicity tax would be balanced by other gains. If the advertising were skilful it would not increase prices at the Stores nor cause any drop in the dividend. Perhaps the best definition of the purpose of publicity is "to reduce to a minimum the expense of selling goods." Unless it does this it fails. Successful advertising succeeds because the gain from increased sales exceeds the cost of the advertisement. It is a commonplace of any business that sales or production may be increased, without any proportionate rise in fixed charges, until the full capacity of the shop or works is reached. This is true now of nine out of ten co-operative shops. Capital, lighting, and other fixed charges remain the same as a shop's turnover mounts from, say, £100 to £250 or more per week. This fact has a special co-operative application. Co-operators build ahead. They do not erect "jerry" properties to meet only the needs of to-day. The heavy capital charges thus incurred are only justified by increasing trade. If that increase does not come, the society is burdened. It is unnecessary to labour the point by pointing out the economies in buying which are made possible by larger trade.

What is true of distribution is to-day more true of manufacture. Economy and growth in production go hand in hand. The machine not working to its full capacity is wasting. In the far-off days, when Crumpsall had only one rotary oven, it had to readjust that

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one three or four times a day for as many different biscuits. Now, cream crackers alone keep an oven busy from January to December. Unless the demand in a boot works is sufficient, the latest labour-saving machinery cannot be installed. If it is not installed, the manufacturing cost of a pair of boots is unnecessarily high. The big factory is the successful factory within the limits of efficient management and economical distribution. Back from the factory to the supply of raw materials the principle holds. Stimulated by a series of virile articles in the *Co-operative News*, the past year has seen a widespread call that co-operation should control the sources of supply. Half the success of such developments depends upon the needs of the mills or works concerned. Increased demand for soap and flour over the counter of the Stores is the necessary condition of success in the working of Government concessions in West Africa or the raising of wheat from co-operatively owned acres.

Co-operation is the only organisation for the protection of the consumer. Through it he benefits—the millions who shop at the Stores have proved that. Events since the outbreak of war have proved it again and again. Co-operators since August, 1914, have been saved taxation by the profiteers to an amount that cannot be estimated. But their number should be doubled or trebled. If it is a good thing for a quarter of the nation it is a good thing for all. To extend this good to all is a duty. It should be extended by all means—and these include advertising. And as the movement extends, the benefit of each member will increase. The advantage shared is further advantage won. The more there are to share the more there is to share. That is why it should advertise.

The need for publicity is twofold. It is required to increase the average purchases of present members as well as to attract new ones. The tendency is not as it should be. In 1901 the average purchases per member were £29'5. In 1914 they were £28'8. Certain facts affect these figures, but when full allowance is made (especially for increased prices) there is a marked decrease. Why? A partial and probable explanation is the increased consumption of proprietary goods. From rolled oats to canned foods, from cocoa to soap—all are sold increasingly by names. And all these goods are advertised. From every hoarding and every newspaper come demands that only the advertised goods should be accepted. Every year a grocer deals less in the goods he buys in bulk; more and more he becomes an agent for the packets whose virtues the advertiser cries.

All these insistent voices call away from the Stores. Except those rare and invaluable members who are co-operators on principle, all purchasers are affected in varying degrees. There are two alternatives before the movement if its future growth is to be assured. It must stock the advertised proprietary goods—and

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thus heavily hamper its efforts at production—or it must counteract the publicity they achieve. From this dilemma it cannot escape. And if it stocks the privately manufactured or packed goods, its members do not thus elude the burden of advertising. Upon every tin of cocoa, bar of soap, pot of jam, or packet of tea sold in the Stores which is privately manufactured and advertised *the purchaser pays his or her share of their advertisement.* We must pay. Shall it be for the advertisement of our own or other people's goods?

So far the subject is a simple one. The arguments for co-operative advertising are by that means to increase the sale and decrease the selling cost of goods at the Stores. Publicity is necessary to keep the trade already won, a part of which there is always the danger of losing to persistent advertisers. It is a necessary weapon also for the winning of further trade. Even when we agree on this, there remains a wide field for investigation and experiment. The problem of *co-operative* advertising has yet to be faced. The need is for a broad but definite policy. Without that the less co-operators advertise the better. Such an authority as the advertising manager of Kodaks Limited estimates that "probably 75 per cent. of advertising ventures end in failure." Simply to buy space in newspapers or post the hoardings, without first considering what we can and should attempt, would be a sorry speculation. Co-operation does not gamble.

WANTED: A CO-OPERATIVE ADVERTISING POLICY.

There are many books on the principles and practice of advertising, the majority of them American. Though experts differ, within limits certain principles have been made clear. Advertising has been scientifically analysed. But the application of these principles to co-operative needs still waits. Co-operative trading stands alone, and has had to find its own solution for its peculiar problems. It must solve this of advertising also. No ready-made system will serve it. We have evolved our own methods of management and accountancy. There are manuals of co-operative bookkeeping, management, and auditing. The manual of co-operative advertising has yet to be written. In a brief article it is only possible to state the problem and indicate the lines on which it may be solved.

The first necessity is to understand what we should advertise. This question faces every advertiser. To none is it so complex as to co-operators. Other advertisers approach it in, roughly, two classes: they are manufacturers or retailers. We are both. In which capacity should we advertise? In past discussions of the subject those who advocated co-operative advertising have based their case almost entirely on the productive side of co-operation. In this they have a show of reason. Over three-fourths of the

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money spent in competitive advertising is spent by manufacturers and wholesalers. They set the pace. Often it is forced upon them in that many retail dealers refuse to stock goods which are not advertised. We have seen the reason for co-operators taking up the weapon of publicity. Without it they wage an unequal war. The advertisers who force it into their hands are, mainly, the makers of soap, biscuits, jam, cocoa, margarine, tobacco, the packers of tea, oats, and patent foods and medicines. They lead. Why not follow, then, and meet them on their own ground. Such are the premises.

The greatest co-operative manufacturers, alike in scale and financial strength, are the Wholesale Societies. The argument, therefore, resolves itself into a demand for wide advertisement of C.W.S. productions. The logic sounds convincing. Co-operative societies must sell goods in competition with co-operative productions because, we are told, the private makes are advertised. Their virtues are extolled by Press and posters, and members insist upon them. To refuse to stock them is to refuse trade—trade which would be, to a certain extent, co-operative. We are told: "Other dealers have the advertisements of the manufacturer to attract customers to the shop, and so should we, for we are now heavily handicapped. If our productions are as good as those of private makers let the fact be published. Proclaim the truth, and the truth shall make us free of the capitalist advertiser." Then triumphantly they point to the "profits" of the Wholesale Societies to show how it can be done. Such a course on the scale demanded would be impossible. It would mean a prodigal expenditure of co-operative resources for small immediate result. It would fail for two reasons.

It would fail because of the first principle of the co-operative movement, as it has been defined. It is a consumers' movement. It becomes manufacturer to supply the consumers whom it has organised. It manufactures to supply all their needs. It enters into the production of all the things which are possible to co-operative enterprise. It begins the boiling of jam not to force its preserves into every house in the land, but to supply its members' need of jam. So with biscuits, cigarettes, toffee, tea, pickles, and polishes. As a result, its competitors are not the makers of one article, but the grouped makers of a dozen.

Competitive advertising of our productions could only be effective if it were better or more extensive than that of other producers. Leaving aside quality of advertising, consider the question of extent. Take one article—soap. A single firm of soap-makers spends well over £100,000 in publicity annually. To make as effective an appeal by the same means it would be necessary for the C.W.S. to spend in the advertising of soap alone approximately the same sum. The profits of its three soap

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works, after meeting dividend and all other charges, for the year 1914 were £46,592. If we add the sum they actually spent on advertising, the figure is only £51,295. The fact is surely conclusive argument.

AN ESSENTIAL CONDITION.

It may be objected, however, that this sum, or the greater portion of it, should be spent. It might be an experiment worth making. Still, it would fail for the second reason which makes competitive advertising of co-operative productions only impracticable. The reason is one of the first principles of the manufacturer as advertiser. Concurrently with his advertising he must organise the means of supply. The one is as important as the other. The first without the second is waste. Therefore, every possible dealer must be induced to stock the advertised goods. No efforts are spared to discover any gaps in the scheme of distribution, because if a member of the public is induced by publicity to ask for a certain article, and is met twice or thrice with the answer "We do not keep it," the prospective sale which would have justified the advertisement is not made. Worse, future sales are prejudiced. The would-be purchaser will probably conclude, after two or three fruitless efforts, that the brand is not stocked because the dealer does not think it worth selling. He or she will certainly be told so.

Apply this to the advertising of co-operative productions. It is only possible to sell them in co-operative shops. These are the only channels of supply. What is the number of such in proportion to those possible for other advertisers? No statistics are available, and the ratio varies in different districts. In the towns and cities, where advertising is keenest, the ratio is low. Except in a few villages in industrial areas, co-operative shops are always in a minority of 1 to 10. The disproportion rises to 1 to 100 and more in some towns. The co-operative prospect of adequate return for the competitive advertising of its manufactures is a little more than the ratio of its shops. The public could be induced to try Coso Cocoa if it could be bought in any shop. The cost of persuading the public to the one shop in fifty where it is sold just to try that cocoa might be worth while to the local society, but hardly to Luton. So far as the outside public is concerned, the prospect of return is only in proportion to the proportion of the shops. The net result would be a little higher, because of the influence of such publicity upon those who already trade at the Stores. The competitive advertiser casts his bread upon the waters, confident it will return, because the mesh of his distributive net is so fine and the net so widely flung. Nationally, that is now, and for some time must be, impossible for the C.W.S. The net of the Stores cannot be as closely woven. In proportion to the casting, its bread would not return even after many days.

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PRODUCTION OR DISTRIBUTION: WHICH MOST NEEDS PUBLICITY?

The position does not dispose of either co-operative or C.W.S. advertising as impracticable. The impracticability hitherto has been in regarding it as only a question of advertising productions. In relation to advertising we are much in the position taken eighty years ago regarding co-operation as a whole. The first co-operative ideal was production. As an ideal it was right. It took nearly half a century, however, to discover the true place for the ideal. Co-operative production, even on the scale we have it to-day, only became possible when co-operative distribution began at Rochdale. What is historically true of the movement as a whole is true of its advertising to-day. If we suffer by neglecting publicity it is not through not advertising productions so much as not advertising the distributive Stores. If advertising is necessary to conquer the ground as yet unwon, we must know the geography of that territory, and, in proportion to its possibilities, it is as a distributive agency that, so far, the success of co-operation has been most partial.

WHAT WE SHOULD ADVERTISE.

The argument need not be pursued further. If sound, it shows that the greatest co-operative need for publicity is essentially in its retail distributive side. But the case for the advertising of the local Stores does not rest upon it. Local publicity is decided by the fact that such is the only form immediately practicable. The advertising of co-operative productions is inseparable from the advertising of co-operative stores. The question, What should we advertise? is thus narrowed, but not yet answered. It is the Stores we must advertise. That means many things. It includes both the goods sold and the principles of their sale. Of the goods alone, is it on the quality or price that we should focus public attention? It is generally upon one or the other that the retail advertiser concentrates his publicity. "The problem of local advertising (says an American expert) is a very simple one compared to the problem of national advertising. I very much doubt if the general merchant is justified in filling his space in the local newspapers with anything but PRICES of commodities."

Is this practical advice for British co-operative advertisers? There is no doubt of its appeal. Other things being equal, low prices are an irresistible magnet. For co-operators the matter is complicated by the dividend question, or—more exactly—by high dividends. There is no need to turn aside and discuss that vexed question. Sufficient to point out that high dividends complicate the work of the co-operative advertiser. The difficulty is not insurmountable. Illustration (1) shows one method of getting over it. The co-operator must be keenly awake to every opportunity of advertising prices. When such come the fullest

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use should be made of them. The selection of any special line for such publicity must rest with the local management. The choice depends upon markets and buying—upon conditions of trade which are never stable. Two examples from the past year might be quoted: The price of co-operative soap, flour, and biscuits at times made them eminently suitable.

There is a tide in the prices of co-operative societies which, taken at the ebb, leads on—if not to fortune, at least to successful advertising. Such a one occurred in August, 1914. The coal strike of 1912 was another. It may be argued that there was *then*

BUY ENGLISH CHEESE.

THE VERY FINEST

**CHESHIRE
CHEESE**

ONLY **8^{D.}** PER LB.

OUR DIVIDEND REDUCES IT
TO 7½d.

**ANOTHER
SPECIAL LINE.**

3 LBS. C.W.S.

MARMALADE

ONLY **10^{D.}** ONLY

OUR DIVIDEND REDUCES THE
COST TO 9d.

1.—TWO WINDOW CARDS FOR ADVERTISING NET PRICES.

no need to advertise. The necessity was to refuse the custom of any but members, and to restrict even their purchases. The advertiser's opportunity came when the rush was over *and before people had forgotten*. Illustration (2) shows how two societies took advantage of it. An objection is that the people whom low prices attract are not the sort who make co-operative members. Of a small section this is true. The rest we should not despise. The battle of life is too severe for a working woman to neglect prices. She is compelled to study them. By every possible means she must be brought to purchase at the Stores. We want her for a member. She has to form the habit of buying at the Stores. To get her the first time to the counter is the most

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difficult part. Once there it is up to the salesman to use his chance. There are many things she wants other than the advertised line which brought her. It is for him to sell her these and she will come again.

The quality of co-operative commodities should be advertised. But the publicity should be judicious. To insist upon their purity as though it constituted their only claim is to arouse the same suspicions as the lady who protested too much. Quality should be at the back of all co-operative advertising, but two things must not be forgotten. People who really appreciate quality—who

WHAT THE CO-OPERATIVE MOVEMENT IS DOING FOR ITS MEMBERS IN WARRINGTON.

In a time of great crisis, whilst retail prices of all foodstuffs have been going up by leaps and bounds, and the ordinary trader (who has in the bulk of instances not paid any advanced prices for the goods he has been selling) has been reaping fabulous profits at the expense of his customers, the

CO-OPERATIVE SOCIETY HAS NOT ADVANCED PRICES OF FOODSTUFFS AT ALL.

Our prices for Butter have been 1/3 and 1/4 per lb., whilst others have advanced to 1/6, and even 1/8. Sugar has been sold at 2d., 2½d., and 2½d., whilst 4d., 5d., and 6d. per lb. is asked and obtained in other shops. Bacon is still retailed as before.

The only thing withdrawn from sale has been Flour, and this has been done to enable us to keep the Bakery running and

TO KEEP BREAD DOWN TO PRESENT PRICES.

We do not know how long we can maintain these prices. . . . What Co-operation has done in Warrington, and is doing, it can do in the future still more.

JAMES JARMAN, Secretary.

The Question has often been asked
HOW CAN THE CO-OP. SELL GOODS AS CHEAP AS A PRIVATE TRADER?

THE BOOT is on the OTHER FOOT NOW.

People are asking Why didn't other Grocers sell their Goods as cheap as the

CO-OPERATIVE SOCIETY?

LAST WEEK WE HAD NO PANIC PRICES.

Compare these Two Lists. Which side did you Buy from LAST WEEK the RIGHT HAND or the LEFT?

Panic Shop Prices.		Co-op. Shop Prices.
2/6 to 3/.	Flour	1/8 to 2/.
1/6 to 1/8	Butter	1/3 & 1/4
1. to 1/4	Bacon	10d. & 11/.
4½d. to 7d.	Sugar	3d. & 3½d.
2d. Advance	Tea	No Advance
All Advanced	Jam & Tinned Goods	No Advance

In times of WAR we are **YOUR FRIENDS**

In times of PEACE—**BE OURS.**

Would Retail PRICES have come down this Week if there had been no **Co-operative Stores?**

2.—REDUCED FACSIMILES OF TWO PRESS ADVERTISEMENTS WHICH APPEARED IN AUGUST, 1914.

know that it and not price decides value—to some extent take it for granted. The quality is there, and the fact should be implicit in all advertising. It need not always be explicit. The second thing is that the sale of foodstuffs, especially, depends more upon appearance than quality—even with those who value the latter. The pleasure of the eye counts for much in the pleasure of the palate. We enjoy salmon from the mouth of the Fraser more than Alaska, partly because its flavour is finer, but more because its colour is richer. So in advertising, taste and appearance should not be made subordinate to quality in attracting attention. This said, the quality of the whole of the goods sold should be advertised. The quality should be guaranteed. And the fact

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should be published. Co-operative boots are an example. The price is hopeless as compared with "cheap" lines unless the quality is insisted upon. The quality makes them eminently worth while. It is also eminently worth while to give it publicity.

What else should we advertise? When a man plans publicity for his goods he seeks for something in which they differ from competing lines. There may be no obvious difference in price or taste or quality. He finds something else. It may be some feature of his shop. Or, if he is a manufacturer, some process in their manufacture in which they stand alone. He may get it by distinctive packing. It may be a small thing—but it suffices. That he advertises. Apply this: The co-operative shop differs from every other. It belongs to the members. They both own and control it. It is a savings bank. It provides for holidays and old age. Its dividend is something tangible. It is an insurance society. It can insure all its members. It is one link in a world-wide chain. The chain reaches back through wholesale warehouse to field, factory and workshop. It is one unit in a national consumers' league. It is the only shop which puts their interests first. As a trading concern it is unique. Advertise all this. Go out into the highways and byways of publicity and compel the unheeding to attend!

HOW?

The decision to advertise, and what to advertise, brings a further question: What is the most effective means? The chief mediums in the order of their importance are:—

- I. Newspapers.
- II. Magazines.
- III. Circulars, booklets, &c.
- IV. Posters.
- V. Demonstrations, samples, lectures.
- VI. Miscellaneous: canvassing, showcards, novelties, conveyance and car advertisements, &c.

Two factors must guide the decision. The first is the tastes and habits of the men and women whom the appeal is to reach. The second is the limitations set by the thing advertised. We have seen that co-operative publicity is twofold. It aims to win new purchasers. It aims also to increase the average purchases of present members. Each is important. Some mediums are of value for the latter end only. Others—Press and poster publicity—have the first as their chief object, but achieve the second also. If the benefits of co-operation be given such effective publicity that new members are made, the same means will simultaneously increase the purchases of those who already buy at the Stores.

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THE SUPREME MEDIUM—THE PRESS.

To-day half the money spent on advertising goes in Press publicity.* This is not an accident. The fittest advertising survives—and grows. The widest and most popular medium is the one which co-operation has used least. Unless there are conditions peculiar to co-operative publicity which make the Press an unsuitable medium it should have first place with us also. Further arguments are the principles and also the tendency of modern advertising.

In England the word "publicity" has been restricted or specialised by advertisers. It is used to denote one class of advertisement only. When some reason for the purchase or explanation of the use of an article is given, it is "advertising." When the public is only reminded of a name or a brand, it is "publicity." The first method reasons; the second reiterates. "Publicity" seeks to identify an article with a name, as a fountain pen with "Swan," or beer with "Bass." It does not argue; it shouts. Its object is to make a trade name synonymous with a general product, so that the public may not think of a camera, say, apart from a Kodak, or tyres from Dunlop. Its influence is hypnotic. It covers the hoardings with names, and little else. Press advertisements are usually "advertising." Open-air advertising—posters, boards, enamel plates, illuminated signs—is generally "publicity." The distinction is often arbitrary, and, as I am not concerned with the technical side of advertising, need not be observed. But it serves as a finger-post by the way. The immediate co-operative need is rather for "advertisement" than (in the restricted use of the word) "publicity."

Experience has proved two things: Posters yield the most immediate results, Press publicity the most permanent. In the matter of new members it is permanent results that co-operation desires. In the last thirty years the whole tendency of advertising has been towards fewer words on a poster and more in a Press advertisement. Newspaper publicity becomes more explanatory, the hoardings less so. This is in favour of a co-operative use of the Press. There it is possible to persuade and reason. Co-operation is too broad-based for its whole appeal to be boiled down to a phrase. To succeed permanently its publicity must explain, convince, and win.

There's another reason. The staples of co-operative trade are necessary commodities. Mainly it does not deal in luxuries except those in widest use. Its sales are for the serious material needs

* "Probably from £40,000,000 to £50,000,000 a year is spent on advertising with various journals and periodicals in this country alone. Perhaps as much is spent in Central Europe, and at least four times as much in North America."
—G. Binney Diblee ("The Newspaper," p. 115).

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of life. It invites serious attention. And the attention of the newspaper reader is serious. Just because the Press is the staple literature of the industrial classes, they take it seriously. (They take it too seriously—but that does not concern the advertiser.) When a woman turns from the war news she is prepared to think of bread and butter. To non-combatants modern warfare is largely a matter of bread and butter. On the other hand, when a reader takes up *Tit-Bits* or a novel she seeks oblivion from the commonplace. The newspaper is still invested with some shreds of the authority it possessed when the printed word was almost sacred because so few people could read. In England now with far too many readers if "it's in the paper" it is so. This increases the value of Press advertisements. Further, papers and still more magazines are not destroyed immediately. An advertisement may often be read long after its first appearance.

ADVERTISING TO REACH THE GENERAL PUBLIC.

We shall see later the important place the co-operative Press should take in any advertising scheme. Its present circulation, however, is practically confined to co-operators. It is, therefore, valueless as an immediate means of reaching the wider body of consumers. We are left with the daily (morning and evening) and weekly newspapers; the social and religious organs, and publications of a lighter nature. The choice must be for those which circulate among the folk whom we can win for co-operators. Gross circulation matters little. The woman with the basket—and her husband—is the objective of our strategy. What do they read? The answer would be different in Newcastle and Swansea, in Islington and Oldham. But general conditions do not vary. The mass of the people have small leisure for reading. It lies chiefly at the week-ends. They buy halfpenny newspapers. They buy week-end journals. The circulation of the "Sunday" papers increases enormously. And they are read by the people. Often where there is a town or district weekly, strong in local news, that will be preferred to a national paper. The question of cost will be considered later, but because the cost of newspaper space is lowest in local weekly papers they are inexpensive fields for experiment. In advertising, experiment and experience are the surest guides to success.

These facts point to local and weekly papers as the first choice for co-operative advertising. Experience confirms it. The experiment of such advertising has been made. It has succeeded. Leicester Society advertises daily in two and weekly in three journals. Melton Mowbray ascribes its recent success to Press advertisements. The Mansfield and Sutton Co-operative Society, with others, has extensively used this medium locally. Its

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manager, in a paper read before the National Co-operative Managers' Association in May, 1915, said:—

My experience for the past ten years proves that the weekly local papers are the cheapest and yet the most effective form of advertising which I know.

This is conclusive evidence for one district, and applies wherever there are local papers, the area of whose circulation is practically co-extensive with that of a co-operative society's operations. Where such conditions prevail the fullest use should be made of them. Where there is a local "advertiser" which is distributed gratis it, too, should be used. There are many of them, and space is generally cheap. A further and often neglected field is the local church and chapel magazines.

There are many districts, however, with no such easy conditions. The Potteries is an example. In others the weeklies are run in "series," so that the bulk of the paper serves several towns with a change of the local page only. Further, except in very few places, the daily paper grows in importance and the weekly declines. The war will emphasise this. Thousands who once were content with a weekly paper now must have their war news daily. The daily paper will remain as a habit. Where a daily journal fulfils the same conditions (*i.e.*, its area of circulation co-extending with that of a co-operative society) the same use may be made of it. Unfortunately, there are few of real importance which do this. And year by year the district newspaper grows at the expense of the local organ; the national Press wins more and more over the district papers. Comparatively few dailies or weeklies do not include the area of several or many co-operative societies within their own. This fact raises a serious problem. Competitive advertising by co-operative societies is unthinkable. It must, then, be the co-operative Store that is advertised—not this or that, but all. A general advertisement by one co-operative society in the *Daily Dispatch*, for example, would benefit the advertiser—but not in proportion to its cost. It would benefit all the co-operative societies in Lancashire, and many beyond. Publicity in the *London Star* or *Evening News* would be a gain to Edmonton Society—and to Woolwich, Stratford, and West London also. An advertisement in the *Daily News* or *Daily Mail* would have to be national. How can this difficulty be overcome?

A NATIONAL SCHEME OF PRESS PUBLICITY NEEDED.

It can only be surmounted by a district or national organisation of publicity. There need be no suggestion of a new society—the National Co-operative Wholesale Advertising Society is not necessary! There is a necessity, however, for the full use and adaptation of existing organisations. To sever advertising

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control from trade control is disastrous.* The national trade federations of all co-operative stores are the Wholesale Societies. The C.W.S. Bank gives increasing financial strength to the movement; its advice is increasingly sought and valued. Just such a position could the C.W.S. take in regard to co-operative advertising. Effective local publicity might be the same concern to the C.W.S. as now is the efficient auditing of its members' accounts. It could organise a publicity department, not simply for the advertisement of its own trade and products, but for the publicity, local and national, of individual societies. The need for some such central organisation will be emphasised when we consider the matter of "copy" or the writing of advertisements.

Until joint Press advertising by local societies is practicable, further discussion as to mediums is almost idle. Yet such effort (which would be co-operative in a double sense) grows in importance when the field of operations it makes possible is realised. From newspapers proper a campaign could be extended to the social and religious organs. In these rates are comparatively low. They are valuable because they are read. Often they are loved by their readers. The *Clarion*, *Labour Leader*, *Herald*, *British Weekly*, *Methodist Times*, *Catholic Times* are a few obvious examples. Co-operation makes a unique appeal to social and religious workers, independent of creed or political belief. For each of these journals and others effective, distinctive "copy" could be written. Properly done, it would pay. The lighter class of weekly—of the *Answers* type—is not a likely field, for reasons already given. The reader's attention is not serious. More remunerative would be a few of the journals which appeal especially to working women. Investigation of mediums for co-operative use would be one of the first duties of such a publicity department as I have suggested.

In previous discussions of wide Press publicity an objection has been the cost. This has been regarded as prohibitive. It has been described as "handing over our resources to the capitalist Press." It is impossible here to state the exact cost of any newspaper publicity. Rates vary from 3d. per inch in local weeklies to £350 for a page in the *Daily Mail*. Every paper has its scale.† Few papers are paid their scale figures. The biggest

* "When the advertising is divorced from the other trade arrangements it has little chance of success."—*The Advertising Manager of Kodaks*.

† Scale rates are very misleading. As much as 33½ per cent. discount often can be obtained by a good agent. But here are a few: *Times*, £250; *Daily News*, £175; *Daily Sketch*, £140; *Star*, £100; *Lloyds News*, £390; *John Bull*, £100; *Sphere*, £50; *Strand*, £40; *London*, £30; *Labour Leader*, £12.

In some journals space is dearer by the page than by the column—a full-page ad. is a sub-editorial nuisance—in others and in magazines it is cheaper. A rough method of calculation is 1d. per inch (column) per 1,000 of circulation, but there are many variations.

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advertisers get the lowest rates. The regular advertiser pays less than the spasmodic one. Net prices vary with the season. In extensive advertising an agent is commonly employed, and he will often obtain lower rates for an advertiser than if the latter dealt direct with the paper.

Without consideration advertisement rates seem high. To estimate them fairly it is necessary to divide by the circulation and remember that the payment covers the cost of distribution. Thus £35 for half a double column in a journal with a circulation of 1,000,000 is only 8½d. per thousand. You cannot effectively distribute, hardly print, a good handbill at that rate. Coming to smaller circulations, say, for experiment by local societies, the case is still strong. Thus, even 2s. per inch for space in a journal with a circulation of only 5,000 (which is a high price) means 8s. per thousand for a 10-inch double column. And, to repeat, this includes the cost of distribution. The printing of a good handbill on decent paper—for if the advertisement is the property of the advertiser its appearance *must* be good—and the payment for its distribution from door to door would be quite as expensive. Whilst such a distribution could be more thorough, there is little doubt that the Press advertisement would be the more effective with those whom it reached.

Here is a further illustration: Last year a circular was published, "Unsolicited Testimonials for Co-operation." Societies were asked to circulate it broadcast. The price to them was 5s. per 1,000. A Lancashire society desired to do this. The local cost of distribution was 3s. 6d. per 1,000, making the cost of the circular 8s. 6d. In the town were 10,000 houses. Total cost, 85s. Instead, they took a page in the local *Standard*, or "Advertiser," which is delivered to every house in the town. Printed there the circular would probably receive more attention than separately distributed. Certainly it would not receive less. The total cost was 20s.—2s. per 1,000, instead of 8s. 6d.—a saving of 65s., or 76 per cent. This is, of course, an extreme case, but worth recording.

Before any wide co-operative publicity were attempted the whole question of cost would be considered. There is small danger of the movement rashly contracting with the advertisement managers of the Press. For the present it is sufficient for us to realise that the cost of newspaper publicity is not high, *provided* right use is made of the space bought. It is a question of "copy." "Copy," or the writing of the advertisements, is vital. It makes all the difference between success and failure in Press publicity.

ADVERTISING AMONG CO-OPERATORS.

Before discussing it, however, we should consider other mediums for which, too, "copy" is required, and also return to the second

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class whom we desire to reach—the members whose average spendings at the Stores are not what they might be, and those who want goods which compete with co-operative productions. They would be greatly influenced by such publicity as has already been suggested. Meanwhile, to reach them the movement has a Press of its own. This co-operative Press consists mainly of three sections: the Co-operative Newspaper Society's publications and the *Scottish Co-operator*; a few local monthly "Records," issued individually by a few societies; and the *Wheat-sheaf*. The value of the first is decided by their circulation. That of the *Co-operative*

Colman's Starch
IS AS GOOD AS
Colmar's Mustard
AND BOTH ARE MADE
THE GRAND PRIZE AT THE FRANCO-BRITISH EXHIBITION, 1702.
THE GARDEN STREET, LONDON

Bournville Cocoa



The Bournville Cocoa is a superior quality cocoa which has been prepared in a factory in a district in which are produced all the good things that have the name and mark of Bournville.

Reckitt's Starch

RECKITT'S BLUE.

ZEBRA Grate Polish.

ARE YOU ABOUT TO BUILD?

On Foundation & Floor of any building

WM. CARR

Builder & Contractor,
70, HARRISON ROAD,

HE BEING THE ASSOCIATED ENGINEERS' LANE
Agents for the Foundation Plan System

THE WHEAT-SHEAF



THE CHILDREN WELCOME IT!

THEY WILL ASK EAGERLY FOR THIS DELICIOUS JAM

C.W.S. Middleton Strawberry Jam

It is made from the finest strawberries and is of a pure, fresh, sweet, and delicious flavor. It is a most valuable and healthful food for the young and the old.



BREAD IS THE GREATEST ESSENTIAL

You don't make one of getting the best and purest Flour at reasonable prices. The C.W.S. flour has some time been the best flour sold in the Kingdom. It is made from the finest wheat and is of a pure, fresh, sweet, and delicious flavor. It is a most valuable and healthful food for the young and the old.

C.W.S. FLOUR

INSIST UPON C.W.S. FLOUR BEING SUPPLIED TO YOU



BRISLINGTON CHEESE

MAYFLOWER BRAND

From the C.W.S. Butter Factory

3.—A CONTRAST IN "CO-OPERATIVE" ADVERTISING.

The cover of a local "Record" and of the *Wheat-sheaf* for the same month.

News is approximately 90,000 per week—and the membership to be reached is over two millions in England and Wales! In every way possible its circulation should be increased, and, meanwhile, we must find our medium elsewhere.

Monthly local "Records" are published by twenty-seven societies and distributed gratis to their members. They have a total circulation of 157,000 among a membership of 427,000, or a little more than one copy for every three members. The majority are well printed, and some are well edited, but in one only is the editing and format distinctive. A careful examination of twenty "Records" of English societies compels one to the conclusion that six of them at least must do small service to the societies which

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issue them. Three are printed on paper so poor that it is doubtful if they have any advertising value. Poverty in the appearance of an advertisement which is the property of the advertiser is fatal. It is pleasant to turn from such co-operative productions. Others admirably fulfil their description. Twelve of the twenty are "Records." They provide a chronicle of the work of the society and glimpses of the wider movement. They vary in interest. In a few the matter is brightly arranged and well balanced. Their make-up suggests the pencil of a journalist. In others the delegates' reports spread lengthily and prosily. In one "Record" display advertisements fill two-thirds of the pages.

What is the value of these "Records" as advertising mediums? The publicity value of an ordinary magazine is decided by its prestige and the number of its readers. Its circulation depends upon its attraction for that public to which it appeals. That magazine is the best medium which is most read and most esteemed, provided the advertiser seeks his customers among its readers. Value is decided also by the number or absence of competing advertisements. Thus an advertisement of seeds in a journal devoted to the garden, where it would be only one of a dozen, would be worth much less than the same advertisement in the general Press even though the number of gardening readers was no greater. This advantage should belong to all co-operative journals so far as co-operative productions are concerned. Yet a few of them fling it away by allowing the competition of private advertisements.

Whilst it is impossible, of course, to apply the test of sales to a magazine which is given away, the same principle holds. The striking thing about all these "Records" is that they are of greatest interest to a minority of members. They are most interesting to those who regard the Stores as something more than a shop. Except in a very few, the bulk of the matter in these "Records" is obviously only intended for those who are already so interested that they want to read, say, a verbatim report of the quarterly meeting. They appeal to the "co-operators" as distinct from that much larger class who are merely members or customers. Apart from advertisements, half the space is filled by reports of co-operative meetings. Out of 500 pages in the "Records" examined, there were only 36 of matter which had any general interest. Of this 36, 13 were very short instalments of serial fiction, and 13 were "lifts" from other sources. Unless the advertisements are extraordinarily good in themselves their value is largely determined by the interest of the other matter. That matter, we have seen, is chiefly of interest to the keen, "live" member. It follows that the advertisements only get their chance with these. They are a minority of the members. And they are not those whom we most want to reach.

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THE ONLY WAY—CO-OPERATION.

This is no criticism of the editors of these "Records." They are up against a difficulty, which for a local magazine is insuperable. A popular magazine to-day must be illustrated. Good artists must be paid for original drawings. There are copyright fees on photos. Process blocks are expensive. Good articles must be paid for, because they command good money anywhere. With fiction this is still more true. The cost of eight pages of special articles, and of adequate illustrations (including blocks and fees) for sixteen pages, may be averaged at £30. The cost of printing a certain society's

**SENSIBLE
PEOPLE
DON'T BET !**

**NO ;
IT'S TOO RISKY.**

But there is . . .

NO RISK

In putting 2/4 in the

**MANSFIELD and SUTTON
CO-OPERATIVE SOCIETY,**

As you are

**Certain to get £4 a year
back in Dividend.**

All that you have to do is to spend
15/6 per week at any of their Shops
(most people spend as much as that),
many members SPEND DOUBLE
that amount and get . . .

£8 a year in Dividend.

4.—AN EXCELLENT FOUR-PAGE FOLDER:

"Record" is £10. The cost of the magazine would therefore be quadrupled if these new features were added—2'4d. instead of 0'6d. per copy. The difficulty can only be got over by co-operation. Newspapers and magazines to-day are the supreme illustration of what co-operation can do. This is made possible by large circulation. It costs no more to procure an item of news, a picture, or a short story for a million readers than for a thousand.

The gain of this co-operation is now possible for the movement through the C.W.S. The *Wheatshaf* has made it possible. The early numbers of that journal were on the same lines as any good local "Record," with the addition of photographs of C.W.S. works. Gradually the general interest of its pages and pictures has been

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developed. And just in that proportion its value as an advertising medium has increased. The cost of blocks and non-co-operative matter in a single issue seems large. But £30, say, spread over a circulation of 584,000 is infinitesimal: '012d., in fact. This excellent policy might be carried even further with good results. The general pages of the magazine thus provide the general interest; the local pages can supply the needs of local news, comment, and publicity, which is the object of all "Records." That the *Wheatshaf* can be used to reach a wider public is proved by the fact that a few societies now distribute copies in excess of their membership.

THEN BESIDES GETTING THE £4
PER YEAR IN DIVIDEND.

If your Husband died

:: :: You would also get :: ::

**£8 in Cash from
our Insurance Fund.**



NO OTHER FIRM insures their
Customers' lives like we do.

HOW LONG should you have to
Trade anywhere else before they
would give you £8 if your Husband
Died?



Last year we paid £237. 11s. 2d.
from our Insurance Fund.

Then look how our Trade Trade Keeps Growing.

In 1900 our Total Sales were only
£65,922.

Last year (1910) they reached
... **£221,735.**

This should convince you that if people found
when they joined us that they had to pay for
their Dividend BEFORE THEY GOT IT they
would soon DRAW OUT AGAIN! But they
don't. That is the best proof we can give you
that WE DON'T CHARGE MORE than other
Firms for our goods.

Then give us a Trial!

It only costs 2/4 to become a
Member of the

**MANSFIELD and SUTTON
CO-OPERATIVE SOCIETY.**

IT GAINED BY BEING USED DURING DONCASTER RACES.

HANDBILLS, CIRCULARS, POSTERS.

The next possible medium for publicity has been given as "books and circulars." Its advantage is that fuller explanation is made possible, and thorough distribution can be assured. The cost of large distribution is a heavy item. Good use of this means is made by a few societies. Illustration (4) shows an excellent four-page folder issued by the Mansfield Society. Leeds and Derby Societies have booklets ready for inquirers' questions. The day of the old-fashioned tract is long past. "Handbills and "cheap" (in appearance) circulars are little use except to announce a meeting, a new shop, a sale—or to provide pipe-lighters. The

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value of booklets, folders, &c., depends entirely on the way they are written and printed. They must be advertisements, not co-operative essays. It is again a question of "copy," and must be so considered.

Granted the right sort of matter, rightly set up, such literature is a valuable aid to a Press campaign. The Press medium would arouse interest and excite questions. The booklets or circulars can foster that interest (once aroused) and further explain. There seems a need for a smart booklet in attractive covers. It should state what the co-operative store is, in racy paragraphs which

IF WOMEN

will smash windows because they

CANNOT VOTE

what would they do if there was

NO DIVIDEND

for them at the

CO-OPERATIVE STORES?

But it's always there. Last month
—(April, 1912) we paid nearly—

£6,000

Dividend for one Quarter. Did
you get any of it?

The PRIME MINISTER advises **THRIFT.**

Are YOU prepared to follow his
advice? If so, why not become a
Trading Member of the

—GRANTHAM—
CO-OPERATIVE SOCIETY
and SHARE THE PROFITS
made.

£3,290 to be paid away
to Members in Dividend on
Purchases and Interest on
Capital for Half Year ending
June 7th, 1915.

Particulars of Membership can be
obtained at the Office or Branches
of the Society.

5.—TWO GOOD POSTERS. The first was issued by the Mansfield Society.

arrest attention. It could be prepared for national circulation—with space provided for local facts. Another way would be the preparation of a really good simple cookery book, which many women would value. Alternate pages could be devoted to recipes, &c., and the facing pages to "solid" (but not heavy) advertisement. The value of either idea would depend on the way it was carried out.

"Everybody sees posters," but their value depends on local conditions and events. For getting an immediate effect they are invaluable. It is worth while to so announce any striking single fact—the dividend distributed, for example. The limitation of the poster is that it cannot explain. It must be written so that he

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who runs for a train may read. Effective posters could be used to bring to a head a Press publicity campaign. They would have to be arresting in design. If used on the public hoardings they would have to be big. Otherwise they are swamped. I have seen a poster advertising a C.W.S. lecture which by itself was striking, yet on a hoarding became almost invisible. There can be no statement as to the value of a poster unless the exact nature of the advertisement is first known. Its further discussion here is, therefore, of little value.

A STOCKTAKING OF METHODS WANTED.

Upon V. and VI. of our list of mediums little comment is required. They are the channels through which co-operative publicity hitherto has been chiefly conducted. The need to-day is for a strict valuation of methods and results, and more energetic use of those proved successful. We have seen that co-operation is at some disadvantage when it begins to advertise. It has also one great advantage. Co-operative purchasers are not simply customers. They are *members*. They have, or should have, a social bond unknown in any other shop. This is of supreme advantage for that publicity which seeks to increase the trade of its members. Many societies have their own halls. They have funds for educational and social purposes. Co-operative shops, warehouses, and factories are *theirs* uniquely. In advertising possibilities they stand alone. Thus co-operative exhibitions are inimitable. Demonstrations can be arranged which no other trader can emulate. Trade lectures furnish an effective means of appeal at trifling cost per head. A Press or poster advertisement at best can hold attention for a few minutes only. Its attraction may usually be measured in seconds. A co-operative lecturer, if he knows his business, secures attention for an hour. Cinematograph developments have opened new possibilities. As more societies run picture palaces these will be extended. It is a fertile field.

Samples require judicious use. That secured, they are excellent. One society has a plan worth following. Whenever it opens a new branch a card folder is distributed throughout the neighbourhood. This folder sets forth briefly the aims and achievements of the society, announces the time of the opening, and invites everybody to the new shop. A part of the card is printed as a coupon. This, if presented together with 6d. at the shop, is exchanged for a parcel of C.W.S. goods worth about 1s. 6d. The experience of the society is that 95 per cent. of the coupons are used. Thus many possible customers are brought to the counter who might not otherwise visit it. As no dividend is paid on the sixpences the cost of the advertisement secured is not high.

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If there is difficulty in getting good attendances at lectures, samples (*not free*) will often remedy it. A Lancashire society averages crowds of a thousand at these functions. It charges for admission. It gives a sample of higher value than the price charged, but, at wholesale prices, the cost to the society is little more than the money received. Thus the lecturer has 1,000 people to address instead of perhaps 500, and the samples are in themselves an advertisement. Concerts in many places may be used effectively for advertising if a speaker is introduced—provided he does not talk co-operative platitudes merely.

The effects of canvassing for new members can be directly checked where a society's system preserves individual records of members' trade. It is, therefore, not a matter for argument but for facts. Societies which employ canvassers can supply the facts. Where card or glass advertisements are admitted inside tramcars they are very effective if rightly worded. Passengers are often compelled and generally glad to read *anything* in a tramcar. Fuller use should be made of a society's vehicles and vans. They are excellent for the display of good posters, and, if distinctively and uniformly decorated, are themselves an advertisement. Garston Society fills the bull's eyes on the curtain at the local theatre and takes the best place on the programme. Leicester and Parkstone and Bournemouth Societies occupy the back of the corporation tram tickets. In short, every place has its own possibilities to a live management.

THE GREATEST THING IN ADVERTISING.

There remains one big question. It is raised whether the advertising medium be Press or poster, booklet or handbill. It is the question of "copy." The writing of the advertisement is the most vitally important item in the whole sum of publicity. Consider the demands on an advertisement. Unless it attracts the reader it does nothing. Unless he remembers its subject (though possibly unconsciously) it cannot succeed. Unless it interests or compels his attention he cannot remember it. Unless, finally, it impels him to action—to buy—it fails. This result cannot be expected from one advertisement, but except the cumulative ultimate effects of advertising result in sales they are futile. The Americans describe an advertiser as a "butter-in." He butts into the magazine or news. He intrudes. He has to justify that intrusion. Therefore the advertisements must be better written than any other "copy." If they are illustrated the illustrations must be the best or most striking on the page. Buying space is easy. Filling that space is equally easy. That is not advertising. Writing advertisements is not easy—except possibly to a genius.

This is not a treatise on the writing of advertisements, nor will space permit much discussion. Yet something must be said to

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emphasise its importance. Everything depends on what is to be advertised. In introducing some new commodity (not necessarily new in itself—but new to the reader) such information must be conveyed that a desire to possess the article is aroused. Or if the advertisement be of a shop the wish to enter that shop must be created. There are many means—each right in its place. Appeal must be made to something in the reader—some feeling, instinct, or memory. It must influence the will. It must overcome prejudice and inertia. It must sow that seed which matures in action. There is that publicity, also, the function of which is simply to remind. It is to prevent the effects of previous



6.—A TYPICAL CROWDED ADVERTISEMENT WHICH LARGELY "CANCELS OUT."



7.—A GOOD RACY "DISPLAY" FOR THE CLASS OF GOODS ADVERTISED.

efforts passing to oblivion. It trusts no one's memory. Again an advertisement must be intimately one with the commodity advertised. A picture or "copy" which is adapted for either soap or biscuits will probably sell neither. The advertisement must be designed for the space it is to occupy. "Copy" for eight inches of a double column if magnified to fill a page does not make a page advertisement. The writer must know something about type and how to make himself intelligible to a printer. Compositors are conservative and a stiff-necked generation. Press space is costly. The filling it should not be left to a junior clerk. If it is not worth while having good advertisements—which to-day means paying for them—it is not worth while advertising.

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A glance over present co-operative advertisements—chiefly in local "Records" and local pages of the *Wheatsheaf*—shows how slightly the first principles are grasped. Their pages are often monotonous in themselves and monotonous in their futility. The bright exceptions prove the rule. Illustration (6) is typical of the way space is wasted, whilst (7) shows how it can be used. Some societies hardly vary their advertisements from New Year to Christmas, except by variety of type. I have seen "new" dried fruit advertised in July! Good advertisements are often spoiled by repetition. In the end they irritate. Much of the "copy" seems to have been a bore to the man who wrote it. It is certainly a bore to read. Better be silent than bore.

WHO SHOULD WRITE THE ADVERTISEMENTS?

Who should write the advertisements? Emphatically, the manager of the store or works if he has the ability and the time. He knows better than anyone else the true quality of what he sells. He knows best the market and what to advertise. He is in the best position to test his advertising by results. Unfortunately this combination is rare. Many excellent managers cannot write advertisements—and some who could have not the time. Advertisement writing to-day has been lifted to so high a level that unless a manager has unusual native talent it is better to enlist a skilled man. We have seen what is required of him: there must therefore be no doubt of his ability. The right man chosen, he must be trusted. He must know as much about the goods to be advertised as the man who makes them. He must be as intimate with trade conditions as the manager. If he is not fit to be trusted with this knowledge he is not fit to be trusted with the advertisements.

It is obvious that few co-operative societies need sufficient publicity to justify the salary which such a man would get. What of the others? There are advertising experts whose services can be obtained like those of a barrister. Their employment has been sometimes recommended. The success of such a course is limited. Co-operation itself to-day demands technical knowledge, which the expert would have to acquire. The C.W.S. some years ago had a series of six page advertisements in an important newspaper's special supplement. They were written by the paper's own expert. They were technically excellent; but they were a failure because it was apparent that the writer knew nothing about co-operation. The best of the series consisted of matter taken from the *Wheatsheaf*. We have seen how the fact that most newspapers' circulation covers the ground of many societies makes some central organisation of co-operative advertising necessary.

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The C.W.S. was suggested as a means.* This would solve also the problem of the writing of the advertisements.

Such a publicity department for co-operative trade would require careful organisation. Advertisements cannot be prepared like boot polish. They are not to be compounded from a formula. Local conditions would have to be studied. The same sympathetic relations required between the C.W.S. architects and the needs of societies would have to be cultivated. On the other hand, there would be made possible a national policy of advertising through many channels, cumulative in effect, and so organised that the publicity of one society would enhance and be enhanced by the publicity of its neighbours. Further, the advertising of the C.W.S. and of co-operative productions could be economically and efficiently undertaken in ways which are now impossible. The development of such an organisation is necessary and inevitable if co-operative advertising is to achieve its great possibilities.

Such a development is not yet. Societies must first realise the need and essentials of advertising. Scores of sound businesses have been built up and many millionaires created by successful publicity. Examples are everywhere. But no such El Dorado must lure co-operators. More fortunes are lost by advertising than ever are made by it. There is a crying need for co-operative publicity. But its expansion must be experimental and sure. The test of results must be continually applied. Wrong methods will be tried. Every advertiser learns by failures. The wrong methods must be detected and stopped and the right persisted in. Advertising must be continual. Spasmodic publicity is waste. The pressure need not always be the same. But a definite policy, ever modified by changing conditions, must be pursued. On right lines, rightly pursued, co-operative publicity would be, not an expense, but an economy. Such an effect might not be immediate. To a limited extent, for a period of, say, two to four years from the beginning of an adequate national campaign, it would be necessary to regard the cost as an investment. It would be a safe investment—upon two conditions.

* This article appears in an official publication of the C.W.S. It is hardly necessary, however, to say that the writer is alone responsible for the above suggestion. But this is hardly the place for its further development. Otherwise it might be shown how the C.W.S. could initiate such a scheme—with societies' consent. It could only succeed with their active sympathy. A simple, equitable solution of the financial side would be to charge societies with the cost of local advertising in proportion to their trade and in ratio to their purchases from the C.W.S. Thus if a society made 90 per cent. of its possible purchases from the C.W.S. it would be charged only 10 per cent. of the cost of local advertising. This would be fair to both parties. Any increase of a society's trade through advertising would automatically benefit the C.W.S. in proportion to that society's loyalty. Already the most extensive publicity campaign among members of the movement—the *Wheatstack*—has been organised by the C.W.S. There the C.W.S. (which means all societies) bears approximately two-thirds of the cost, and the societies which use the magazine one-third.

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THE CONDITIONS OF SUCCESS.

The first condition we have seen—that the right sort of advertising be employed. The second condition is a national recognition of what advertising demands. Only quality can justify publicity. An advertisement is dangerous if it promises more than can be performed. To advertise is to grasp one of the keenest weapons of competition. It is to invite and challenge the keenest competition. The light of publicity is fierce and pitiless. Co-operation should not fear it. But a scrupulous stocktaking of commercial methods would first be necessary. No bulk-head doors must be left open when the decks are cleared for action. Efficiency must precede and accompany publicity.

This very need is now an argument for advertising. Exactly what social and commercial conditions will be after the war no one knows, but there will be lessened spending power and keener efforts by all traders to keep or capture a diminished demand. The war has been a testing time; the aftermath of war will be a furnace seven times heated, and anything which urges the need of preparation should have welcome. The mission of the movement is not yet fulfilled, nor can it be while competition controls the bulk of the nation's trade. Trade may be won by advertisement, and the winning is for no unworthy end. Co-operation has done much for the people. Let it publish the fact. Under the dangers of war time it has served them. Let the fact be proclaimed. It can do still more when peace returns. It is "up to" co-operative societies to advertise this ability. The good advertiser triumphs everywhere, and if the co-operative store does not triumph by him he may triumph over it. Where competition continues there is only one co-operative society that should not advertise. It is the society which can offer the public nothing more than any other shop. That society should not merely not advertise. It should not exist.



Co-operation and the War.

BY W. HENRY BROWN

(Member of the Co-operative Union).

CO-OPERATORS have been foremost in the development of the international spirit; ever ready to demonstrate to the people of other countries the harmony and goodwill that permeates the British movement. In various European lands congresses have been held from time to time, furnishing continuous proof of the universality of the principle of association in trade and industry. Each nation has developed the ideas and policy of the Rochdale Pioneers according to national predilections and opportunities, and there has come into being an International Co-operative Alliance that has welded millions of wage-earners in a score of lands in a great commonwealth of mutual help and service. Side by side with this development has been an increasing trading relationship—the exchange of commodities produced under co-operative conditions being the corollary of the association for guidance and knowledge. Thus the barriers that divide nations have been co-operatively overcome, and, independent of the treaties and alliances of diplomatists, there has been formed a bond of humanity—the workers of all lands have been uniting under the shade of the famous store in Toad Lane, Rochdale.

Such was the hastening tendency of thought and affairs in the world's co-operative movement when the war-storm broke out in the summer of 1914. It was as though an avalanche of Anger had hurtled its destructive agents upon the rising edifice of Brotherhood in Business and Conscience in Commerce. The resolutions for amity, unanimously adopted at the International Co-operative Congress at Hamburg, and again at Glasgow in 1913, faded from view before the shattering of Peace in Europe. But, despite the universal ruin, the co-operative movement is probably the one great organism of modern life that will emerge from the clash of nations with renewed hope and fresh potentialities for the future. Governments have rushed to the aid of banks, stock exchanges, and financiers, and have adopted emergency measures to deal with all manner of national ills; but the co-operative movement has pursued its way without State nursing—harassed but helpful, and demonstrating the possibility of national service

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as well as individual protection. Seventy years of progressive prosperity have given strength and solidity to the British co-operative fabric. Some have chafed at its supposed slowness of growth. But, in the epoch of great extremity, it has proved its security and stability. The foundations have been well and truly laid; it will emerge from the period of war with a power and prestige that will establish its position with the consumer and show the way to the producer. No longer will it simply be "a State within a State;" its ramifications will be almost co-extensive with those of the community.

The fact that co-operators number more than three million persons constitutes the justification for considering their policy and work as a great constituent in the national life during the war. They are a body of wage-earning capitalists, with a reserve of funds and an experience in business organisation that has rendered and is still giving great service to the State. They were consulted, and were able to circumvent the endeavours of multiple-shop concerns to establish enhanced maximum prices in the early stages of the war. Even before the British Expeditionary Force landed in France it was realised that the individualism of normal times had broken down.

No definite plans of dealing with the distributive trades were formulated until the extortion of the coal traders became unbearable, and the prices of foodstuffs advanced to threatening figures. Then we had a series of hastily considered measures calculated to curb the rapacity of traders, most of them coming into operation when the mischief had been done.

Immediately on the outbreak of war the pessimists rushed to the shops. Predictions of universal unemployment and widespread distress filled newspaper columns. Providers of food supplies endeavoured to secure their own position by purchasing all available stocks, raising the prices of goods already in their possession, and invoking the artificial operation of "the law of supply and demand" to add to their own gains. Throughout the country prices mounted up by "leaps and bounds," and people bought quantities beyond their normal requirements. Members of co-operative stores, in common with other consumers, joined in the stampede, and the unusual spectacle was seen of traffic in shops being regulated, doors being opened to admit small batches of customers at a time to avoid undue congestion. Then it was discovered by outsiders that prices were being maintained at the old levels in co-operative concerns so long as the existing supplies lasted. The general public quickly realised that co-operators had different conceptions of business to those of other folks. So great was the immediate demand that committees had to limit the quantities of goods supplied to customers; in some places they were compelled to decline to serve non-members. There was

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recognition everywhere of the good influence of the stores, and as recently as July 26th, 1915, the Prime Minister commissioned his secretary to inform the Parliamentary Committee of the Co-operative Congress that he fully recognised "the value of the services rendered by the co-operative movement." All these evidences have been accepted, as is evident from the accessions of membership made in industrial and rural centres. The statistical records for 1915 will show a greater acceleration of co-operative progress in membership, production, capital, and sales than any previous year of the decade.

THE RISE IN PRICES.

But while co-operative distributive societies, largely through the foresight and assistance of the Co-operative Wholesale Society, did so much, they were not able to do more than stem for awhile the rise in values. A comparison of wholesale and retail prices in May, 1914, and May, 1915, shows how great was the pressure upon the weekly resources of the wage-earners—not all of whom were able to share in war bonuses and other advances.

The following examples will serve to illustrate the general advance:—

	WHOLESALE.		RETAIL.	
	May, 1914.	May, 1915.	May, 1914.	May, 1915.
	d.	d.	s. d.	s. d.
Butter, Danish .....per lb.	12-27	16-32	1 3½	1 4
Bread, Best " 4lb.	4-88	6-75	0 5½	0 9
Cheese, Cheshire..... " lb.	6-15	9-38	0 10	1 0
Eggs, Irish .....for 1s.	14	10	12	9
Ham, Gammon.....per lb.	9-46	10-24	0 9	0 10
Oatmeal " "	1-25	2-06	0 2	0 3
Potatoes .....per 10lb.	3-45	3-99	0 6	0 6
Sugar, Granulated....per lb.	1-65	2-95	0 2	0 3½
Tea, No. 41 " "	14-50	19-50	1 4	2 0
Beef, Fresh " "	8-50	10-50	0 10½	1 1
Mutton, Fresh..... " "	10-25	12-50	0 11½	1 2
Beef, Frozen " "	4-34	7-03	0 6½	0 8
Mutton, Frozen " "	4-25	5-65	0 5½	0 8
	s. d.	s. d.	s. d.	s. d.
Dress Lengths	7 8	9 9	10 0	12 6
Flannel.....per yard	0 9	0 11½	0 11½	1 1½
Ladies' Underclothing ..set	6 6	8 10	8 6	10 6
Men's Suits.....	19 9	23 5	25 0	30 0
Boots, Gents'.....	9 3	11 0	12 0	14 6
.. Ladies'.....	7 4	8 1	9 11	10 6
.. Children's.....	4 2	5 2	5 6	6 6

It will be seen that in many instances the retail prices were not advanced by the stores in the same ratio as the rise in wholesale

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price, wherein is to be found some explanation of the lower prices and lessened dividends that is the feature of the position.

The advance of prices may be shown in another way, which illustrates more cogently how working-class families have been affected by the enhanced values. An inquiry was held by the Board of Trade in 1904 which concerned 1,944 families with an average weekly income of 36s. 10d. The total expenditure on food averaged 22s. 6d., or 61 per cent. of the family income. Between 1904 and July, 1914, the cost of the family food for one week had risen from 22s. 6d. to 25s. War was declared in the beginning of August, and the cost of living rose rapidly and then steadily, until the margin left for rent, clothes, and other necessities of life is small indeed.

	Cost of the Week's Food.		Increase per cent.
	s.	d.	
1914—July	25	0	—
Aug. 8	29	0	16
Dec. 3	29	3	17
1915—Feb. 1	30	9	23
April 1	31	6	26
June 1	33	9	35
Oct. 15	35	0	40

To the average weekly wage of 36s. 10d. may be added, in some cases, a war bonus of 3s. a week, making 39s. 10d. Before the war there was 11s. 10d. left after food had been purchased; but that has been reduced to 4s. 10d. by the grievous advance. That is the position as revealed to-day, and it is safe to say that, but for the presence of co-operative societies in the rural districts and the action of the federal body in withstanding pressure to raise prices inordinately, the margin would have disappeared altogether. Quietly and unceremoniously the co-operators have exerted their influence; it is as impossible to tell the full measure of the work they have done till the last guns have boomed and peace breaks out upon an exhausted and stricken Europe. But the balance sheets of societies are demonstrating how they have kept prices down—at the sacrifice of substantial inroads upon the dividends paid to members. When we consider that the margin in the wage illustration just given is only 4s. 10d., and as little as 1s. 10d. where no war bonus has been obtained, it suggests a lowering of the standard of life which must adversely affect the stamina of the population. The capacity for paying rent, purchasing clothes, &c., is being lowered, and the philosophy of Dr. Samuel Smiles in “providing for the rainy day” has become merely a tradition. But for the remarkable development of munition work, and the addition in thousands of homes of daughters

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into the ranks of the wage-earners, it would be impossible to make ends meet in the average worker's family. Times are abnormal and the position precarious. When peace breaks out, and we are faced with a slackening of employment, coupled with the presence of women as a greater factor than ever in the labour world, a serious economic outlook will confront the nation. Prices rarely fall as rapidly as they advance, and, so far as foodstuffs are concerned, even more infrequently reach their original level. Then will come the testing time, revealing the strong foundations of the co-operative movement and its ability to protect the consumer.

TESTIMONY TO CO-OPERATION.

The experience thus far during the war has been one of increasing trade, the volume of business being an advancing one; accessions of membership; and a general appreciation of the movement. Perhaps the most noteworthy expression of opinion in this respect has come from the War Emergency: Workers' National Committee, that has been materially aided in its deliberations and also in its representations to Government departments by the knowledge and experience of the co-operative movement. This committee was formed at a conference of organised labour held at the House of Commons early in August, 1914, and includes representatives of the Trades Union Congress, the Labour Party, the General Federation of Trade Unions, the Co-operative Union, the Fabian Society, the Women's Co-operative Guild, the Women's Labour League, and other bodies—altogether the most comprehensive body of working-class opinion yet brought together for watching the interests of the people. Its original intention was to safeguard the wage-earners from the course of economic ills that were anticipated. The development of its policy has shown how much co-operators and trade unionists have in common. The former have assisted the latter in setting a standard of performance in many industries where comparisons of decent wages and conditions might otherwise have been impossible; the latter have helped the former in getting rid of anti-co-operative methods on many local relief committees—committees which, happily, have not had much real work to do. Early in the present year it formed a sub-committee to investigate the position of the consumer in the market, and later it endorsed the conclusions of the sub-committee (Miss Susan Lawrence, L.C.C., Messrs. W. C. Anderson, M.P., H. M. Hyndman, J. A. Seddon, B. Williams, W. Brace, M.P., J. R. Macdonald, M.P., and Sidney Webb), which were:—

The War Emergency: Workers' National Committee strongly recommends to the working and middle classes the advisability of turning to the co-operative societies for supplies. Only in these stores is it possible to buy food and other necessities at the bare cost of production and distribution. In all other

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stores the purchaser has, in addition, to pay for a margin of profit to the proprietor of the stores and the wholesaler behind him. What the committee urges upon the Government to adopt to save the nation from undue expense and exploitation will, in its own way, be found of the first importance to the consumer.

The committee also issued a manifesto explanatory of the co-operative principle, eulogising its democratic character, and declaring that:—

The annual savings effected by the system and returned to the purchasers amount to no less than £14,000,000, which would otherwise find its way into the pockets of private people. This saving is only the tangible monetary saving effected. In addition there is an incalculable benefit rendered to the public at large by the influence exercised in the societies steadying the market and elevating the standard of quality. The first co-operative societies came into existence as much in protest against the adulteration that was then rampant as against the high prices that prevailed.

The committee came into close association with the co-operative movement in connection with its campaign for better conditions for the widows of soldiers and sailors—a movement endorsed by more than 400 co-operative societies; a series of national conferences called to consider the rise and remedies for the enhanced food prices, and in several other directions. Hence the particular value of its endorsement of the effect and service of the co-operative influence.

From within the movement a most notable declaration from the housewives, who on such a question are the most competent judges, has served to prove the keen concern of co-operators as to the effect of prices on the welfare of the people. At their annual Congress at Liverpool the Women's Co-operative Guild, after a full discussion, adopted the following resolution unanimously:—

Seeing that the war has shown that co-operation can modify prices in the interests of the people, this Congress requests the Co-operative Union to institute an inquiry by co-operators and economists into the whole question of the best policy for our movement as regards prices, dividends, and sources of supply; and, further, this Congress urges that the co-operative movement should press on the Government the necessity of preventing the rise of prices through the exploitation of the present scarcity, and should point out that the national interest would be best served by the use of co-operative societies and municipalities in the work of distribution.

Steadily the Parliamentary and other committees of the movement have carried out the suggestion in the latter clause of the resolution, but equally steadily has there been neglect to meet the point until, as in the case of coal, the price had been raised to a most immoderate degree. The need for the proposed inquiry is to a great extent minimised by the steps taken by the federal body in the movement to extend its ownership of raw materials, and to develop the resources of the land—the combination of grower, producer, salesman, and consumer in the one term "co-operator" being the surest way of averting the exploitation of any one class by another.

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Of a kindred character to the rise in the price of food was the advance in the rates charged for fuel, particularly in the Metropolitan area, as well as in many of the large towns. Prices, particularly of the cheaper classes of coal most consumed by the poorer classes, rose rapidly, despite the fact that the bulk of the house coal on sale in London had been contracted for at prices ruling before the war. Not only did freights and increased charges by the colliery owners, after the original contracts were finished, enter into the position, but monopoly profits in those districts where coal competition is a commercial pretence also intensified the position. Here, again, we have testimony of an impartial kind given after exhaustive inquiry and investigation by the War Emergency: Workers' National Committee, which reported that:—

To a certain extent consumers can avoid monopolist prices by purchasing through a co-operative society, for even where the advertised prices obtaining in the general market are charged the purchaser receives a varying rebate in the form of dividend. It has been reported that certain of the co-operative societies in and around London are supplying the cheaper classes of coal consumed by the poorer people at prices below the normal rates. Certain qualities, for instance, are sold at 27s. 6d. and 28s. at a time when the same class of coal is being sold by private merchants at 30s. Other qualities are being sold at 31s. when 32s. is being demanded by the merchants, and on each of these qualities, of course, dividend is payable to the purchaser as a member of the society.

The rise in prices could not be prevented by co-operative societies, and their inability to do this is again giving new force to the proposal for the co-operative ownership of coal mines—a suggestion overshadowed by the wider plea, in many quarters, for the nationalisation of the colliery industry of the country.

CO-OPERATIVE SERVICE TO THE STATE.

The time is not yet to adequately appraise the services rendered to the nation by the co-operative movement, but it has been significantly important in many ways. They may be briefly reviewed:—

1. In stemming the upward movement towards higher prices.
2. In generous subscriptions to national and local relief funds, such amounting to at least £100,000 in the first five months of war.
3. Liberal allowances to employes, and the dependents of the same, serving with the Forces.
4. Prompt response to the War Loan through the medium of the co-operative banking facilities
5. Expeditious execution of contracts for feeding, clothing, and supplying necessaries to the Army and Navy.
6. Help in the administration of local funds and service to the central authorities in supplying technical and other information.

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At the first sign of mobilisation there were fears that private enterprise could not solve the problems of military equipment that immediately arose. Throughout the country there was excitement and strain. Then the good deeds of co-operators in the dark days of the Dublin strike were recalled by the military authorities. Someone remembered that a workmen's organisation had packed, shipped, and distributed vast food supplies for the relief of distress in the Irish city. When in the early weeks of the war troops were being mobilised, the same resources that were available for the Irish strikers were placed at the disposal of the British War Office, to the complete and continued satisfaction of all concerned. Contracts for clothing were given to the co-operative movement, and orders placed for other necessities of the Navy and the Army, the co-operative productions being in every instance recognised as the standard of attainment. Not only was that the case with regard to the great quantities of clothing, uniforms, &c., required, but throughout the country the War Office authorities drew upon the resources of co-operative societies for the supply of bread and other foodstuffs—the co-operative bakery being in many cases the only local establishment capable of dealing with the immense production required for camps and canteens. Many officers have been quick to realise the advantages of co-operative trading, and the method has appealed to them so strongly that the co-operative organisation of the canteen system is well on its way. Unfortunately instances were plentiful during the early stages of the war of private contractors and others supplying the Forces of the Crown indulging in the practices which led to the original Rochdale Pioneers establishing the co-operative movement. Adulteration, inferior quality, dubious quantities, and other schemes of profiteers were reprehensible enough in peace time; they became criminal when continued during a national emergency. In scores of cases canteens have since been organised on co-operative lines, and in a few places the local distributive societies have been asked by the military authorities to organise and take over the canteens. In no case has complaint arisen, and the pleasant association of the co-operators with the military people has given a new tone to the canteen system. Moreover, the presence of thousands of co-operators in the new armies is introducing a fresh spirit, and the time may yet come for the men to develop their own co-operative canteens, securing regimental administration of canteens by those for whom they are provided. Already the introduction of a standard tariff by the Army Council, and the provision for the return of $7\frac{1}{2}$ per cent. of the profits to the regiment for the addition of comforts and conveniences to be shared in common, is showing what is possible. And co-operation is providing the avenue by which success can be reached.

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BACK TO RURAL CULTIVATION.

Despite the way in which the Navy has kept open the trade routes, and the plenteous harvests with which Nature has supplied the earth, we have been made to realise the folly of neglecting our own soil. A great appeal is being made from landowners, farmers, and labourers alike for co-operation; the Government is encouraging the formation of various societies for the development of the land, and the shortage of labour has thrown a searchlight upon our neglect of the co-operative ownership of the machinery and implements required in agricultural work. The war has revealed the national neglect, and now we have co-operative experiments being made in egg collection, fruit and vegetable drying, milk supply, and other forms of food preparation. Moreover, the Co-operative Wholesale Society, by establishing an agricultural department and purchasing farms in various parts of the country, is giving further proof of its responsiveness to the will of its constituents. British people have been distributors of the produce of the co-operative dairy farmers of Denmark, Russia, and Ireland, who learned their lesson of association from this country. As a result of the war the same principle of co-operation is now being applied in our own land, and the co-operative distribution of the produce will save the country from much exploitation in the future. In fact, this is the basic principle upon which the capacity of the organised consumer for his mutual protection must rest in the future. Before the Industrial Revolution took people from field to factory, and the coming of the railroad carried folks from the rural hamlets into congested areas called cities and towns, Britain was dependent upon her own rich acres for food and the raw materials of raiment. The population of twenty millions was fed practically wholly from the produce of British soil. The task of spoiling the Napoleonic policy of aggression by the war concluded by Wellington on the Continent cost this country a thousand million pounds—a sum equal to £2,000,000,000 at the value of money to-day. England became a great manufacturing country, and till the "hungry forties" brought the people to the nadir of despair all work was directed towards paying the legacy of the French conflict. Agriculture was neglected, and the oldest industry that had maintained the people through the ages became the Cinderella of national life. Those who made great gains in business became owners of land for prestige, power, and pleasure. The people were driven from the countryside, and instead of 75 per cent. finding occupation on the land—as was the case when Robert Owen sought to warn manufacturers of the dangers with which they were threatening the nation—less than 25 per cent. lived in the villages when the present Clash of Nations began. All the time the importation of food for the people has been increasing.

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rendering the country dependent for its supplies not on the farmers and growers in other countries, but on the manipulators of finance and the corner-men of commerce, who have wielded a power as dominant as ever king possessed in the days of mediævalism. That is the problem that co-operators must tackle, and slowly, but surely, they are undertaking the work of restoring to the people of the countryside the incentive to remain on the land by giving them fair remuneration for fair work and security of employment. The presence of a co-operative estate, or the influence of a farm owned by co-operators, is securing for the rural community exactly the same advantages that come to an industrial neighbourhood when a co-operative factory gets to work. Co-operators, by recognising the principle that "the labourer is worthy of his hire," and providing him with decent housing accommodation, are showing the first step towards that revival of country prosperity which will follow the war. Thousands of men have had such an introduction to the healthful influence of the open-air life that they will not wish to return to the crowded places and big centres of population; co-operators can attract them back to the country by the organisation of rural industries in combination with the growth of produce—such as is being done at Swanwick in Hampshire, and in the growing number of estates owned by the Co-operative Wholesale Society—north, east, south, and west. Swanwick presents but one instance of a development that may become universal as co-operators see the larger vision that is coming to their work. In the little village there is a branch store belonging to the co-operative society in the port of Southampton, and there the villagers saw the possibilities of associated trading. The district is a famous area for strawberry cultivation, and the people have applied the principle of co-operation in the ownership of the land, the cultivation, collection, transport, and sale of the fruit from Hampshire to London. Then they went a stage further and devised a co-operative factory for basket making, employing female labour at the slack period, and introducing an industry into the village, the products of which were required for the storage and packing of the fruit. Thus the distribution of domestic wants, fruit growing, and rural production are linked together, giving the residents of the village new hopefulness, and restraining the tendency to seek work in the great towns. Now that the Co-operative Wholesale Society is adding an agricultural department to its distributive and productive facilities, and is bringing the supply from the country directly to the demand from the town, there is a chance for a restoration of rural life such as England has not experienced for three generations. The war of the first decade of the nineteenth century incited us to encourage manufacturing activity to restore the financial and national balance; so it may be necessary to ease the burden of the war to posterity for England to again recognise that

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in the cultivation and development of her national resources she can feed her people and give them a better chance of living through the troublous times ahead. That can only be fully realised as the co-operative movement turns its practical and trading attention to the agrarian problem. Having satisfied itself as to having secured its market, it must go down to the soil, putting the intermediary profit-takers on one side.

NEW SOCIAL AND TRADING CONDITIONS.

One remarkable effect of the war has been seen in the change wrought in the social habits of the people. The shortage of labour and the difficulty of getting supplies have led to a reorganisation of shop hours in many co-operative societies, proving again, as they had done so frequently, that the movement is always solicitous as to the conditions of employment. Hundreds of societies have adopted the plan of closing for an hour in the mid-day with a view to enabling the managers to organise the employment of assistants on lines more approximating to those of well-regulated factories, and also to meet the continuously growing shortage of labour. When the first flush of patriotic enlistment was spent girls and women labour was introduced into many departments where male workers exclusively had been previously employed. Troublous questions as to relative rates of payment were threatened, but these have been equitably disposed of by the good sense and good government of the movement. Members have not only been urged to shop early but the revival of the household market basket is imminent, for whilst labour has gone from the stores motor vehicles and other means of delivery have been commandeered, and the transport problem has necessitated the reduction of ordinary delivery to a minimum. Here, again, those responsible for the direction of the shops have been able to show the advantage of the co-operative over the competitive system. The members of societies by thoughtfully easing the labour of the employes, and by carrying their own parcels, have really inconvenienced their own institution—not contributed to saving profits for some private person or joint-stock company. So, too, with regard to the question of female labour. In the final settlement questions of experience, fitness, and continuity of service are involved. In fact these new considerations involved have made unwise any immediate determination of conditions. Committees and employes alike must have some guidance before the actual circumstances are stereotyped; there is need for toleration and a spirit of amity in the settlement.

The co-operative movement is being entrusted with a larger proportion of juvenile labour, and the duties of societies to the young people will soon be in need of adjustment. The removal of thousands of workers who had some knowledge of the movement

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and acquaintance with its aims is a serious matter; and the difficulty is increased by their substitution by thousands of young people lacking the essentials of co-operative education and, in many cases, business experience. Here is scope for experiments in co-operative and industrial education, the fulfilment of which is fraught with hope for the future. Educational and management committees should co-operate in the work; never was there such a rich promise of a rich harvest. In the mediæval age, when trade guilds and similar bodies sought to equitably adjust the relations of labour and capital, consumer and producer, the apprenticeship system brought into play the friendly relationship that eased the burden of industrial life. It was crushed out by the Industrial Revolution and the subsequent, and almost consequent, growth of the joint-stock system. Robert Owen, in his experiment at New Lanark, sought a revival of some of its features, insisting on training as essential to craftsmanship, whether in production or distribution. But the idea faded as the nineteenth century advanced. Now that the conditions of shop life are again in a state of flux it is a great opportunity for co-operators to again come into the forefront of industrial organisation by recognising that combination of utility with idealism that has been the glory of the movement in the past. Complaint is made that junior employés do not seriously study in their leisure; the attractions of pleasure and pictures are alluring in a way that their forbears never knew, and the incitement to knowledge is often suppressed by the attractions of the moment. But the new organisation of shop life gives opportunity to resume that oversight of the technical skill and educational attainment of the young apprentice that was the striking note of the Middle Ages. It gave an acquaintance with the things that made up the livelihood that induced interest and brought the heart as well as the head into action for the common welfare.

WOMEN'S RECOGNITION.

As was to be expected, the women of the co-operative movement organised in the Women's Co-operative Guild have taken up special work of a wide public character, the value of which has been attested by at least one Cabinet Minister—the Rt. Hon. Herbert Samuel, M.P., who has written a preface to the Guild's new book on the *Care of Maternity*. They were engaged in a campaign for the establishment of maternity centres when the war broke out, making its realisation more imperative than ever. A scheme for the special circumstances of the emergency was devised for the guidance of Public Health Authorities and relief committees. This was submitted to the Local Government Board, receiving more than official sympathy. It was extended to include the provision of maternity centres, nourishment and medical assistance, as well as the training of household or sick helps; and

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while the Local Government Board circularised Public Health Authorities on the subject, conferences and deputations were arranged throughout the country, and public opinion deeply stirred. In consequence the Guild was able to report to its Congress at Liverpool that no fewer than 140 Public Health Committees had begun or increased their work in the direction advocated. Both in urban and rural districts a great impetus to the care of maternity was developed by the organisation of the Guild branches, which have done much to bring about co-operation between the nation, the medical profession, and the working women of the country. Arising in great measure from the enthusiasm imparted to the women co-operators by the maternity agitation were the efforts made to secure the representation of co-operative women on local relief committees and the women's unemployment committees, which were set up in the early stages of the war, when the note of industrial despondency was loud in the land. Influence was also brought to bear in the attitude adopted by the Government towards the conditions of the employment of women. Naturally the Women's Guild has been greatly perturbed by the continuous advance in the prices of foodstuffs, and many discussions have taken place in Guildrooms with reference to the problem of how far dividends should be maintained or prices lowered in a time of national crisis. Following its general policy of endeavouring to reach the poorest members of the community, the Guild has urged societies to keep prices rather than dividends at as normal a level as considerations of the safety of the societies will allow.

CO-OPERATION AND FINANCE.

When the War Loan was floated some co-operative societies plunged into immediate support of the State by making large investments; others were more cautious, but none the less patriotic. They resolved to make their contributions through the Co-operative Wholesale Society, which has become recognised as the financial clearing house for the movement. Such a concentration of effort is doubly useful. It saves the State the trouble and expense of dealing with a thousand possible investors, and secures in one amount the maximum obtainable. Mr. Mc.Kenna expressed a hope to one of the committees before which he explained his scheme that the Government would become formidable competitors with the co-operative societies. The latter have, in point of fact, become valuable auxiliaries in securing investments for the War Loan, adding considerably to their loan capital with the C.W.S., and so enabling that federal institution to greatly augment its total investments in the War Loan. Individual co-operators can participate in the aggregate result by placing all they can with the societies, taking advantage of the individual deposit section of the Wholesale Bank, and so enabling the distributive societies to have surplus funds for passing on to the Co-operative Wholesale

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Society for loan to the Government. It has been clearly demonstrated that there is an advantage to the movement as a whole to act in an united way in trade and ordinary business; the same principle will have to prevail in finance. There is no reason why our movement should not be accepted by the Government as the medium for securing the use of working-class savings. Hence the advocacy by leading co-operators of the increase of facilities for investment in co-operative societies. The statutory limit of shareholdings is £200; in too many places societies have, by resolution, restricted this modest amount to £100, and some to even less extent. When the movement was mainly a distributive one ample resources were provided without great effort, but it is widening into production, agriculture, international relations, insurance, banking, and other operations inseparable from the conditions of present-day commerce. Its financial resources must therefore be developed, and societies should withdraw their self-imposed restrictions of capital in order to provide as large a fund of liquid capital as possible to enable the movement to develop in new directions whenever opportunity offers. Compared with some of the great companies that are opening up new countries and supplying the people with their requirements, co-operative capital is small; it could easily be doubled by taking advantage of the present legal rights and making an earnest campaign among members to take full advantage of their financial opportunities.

In this association societies are realising the wisdom of husbanding resources despite the opportunities that are constantly being presented for extended operations in the direction of enlarged premises, fresh branches, and new departments. The appeals from members for further steps forward are as urgent and clamant as ever, but the immediate uncertainty demands caution as well as courage. Not only does the withdrawal of millions of men from civil life make a growing difference in the local demands, but the ebb and flow of employment in Government work is another factor that has to be considered. Reserves, depreciations, and other signs of financial acumen are being preserved generally and the strengthening of the position is being well maintained.

THE INTERNATIONAL ASPECT.

British co-operators saw with sadness the devastation that war brought to the movement on the Continent—Belgium and Northern France suffering greatly. The work of the International Co-operative Alliance has been to maintain a strictly impartial attitude towards all the belligerent countries, and to keep in direct and constant touch with the co-operators of neutral lands in the hope that when victors and vanquished arise from a stricken and exhausted Europe the Alliance may play a healing part, and help to realise that International Co-operative Commonwealth which must be developed if the horrors of war are to be shrouded for ever

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from the gaze of civilised nations. Hence the help rendered to the International Relief Fund by some societies. Throughout the course of the war the British movement has expressed its desire that when the "carnage of war" has ceased future wars shall be rendered impossible. At the Co-operative Congress, held at Leicester, this view was expressed in a resolution, carried unanimously, to the effect:—

That this Congress expresses its abhorrence at the carnage of war now being enacted throughout Europe. It puts on record its sense of indignation at the crime committed against Belgium and the disregard of the dictates of humanity by the German Government. It declares that no peace will be satisfactory, or can be permanent, which does not secure at least, first, the evacuation of Belgian territory by the invader, and, second, the future freedom of Europe from the menace of militarism. It also expresses a hope that provision will be made as speedily as possible for the setting up of an international tribunal to enforce the public law of nations and uphold the rights of small peoples.

This resolution, adopted at the Co-operative Union Congress, has been endorsed and its necessity intensified every successive month of the war. There has been no weakening in the opinion of the past or of hope for the future. The study of international relations from the economic and co-operative aspects is becoming a necessity of the age, and educational committees of societies are already looking to the wider issues that will lead the world to an international tribunal for the perpetuation of Peace.

Apart from the direct effects of the war on the organisation and development of the British movement, reference may be made to the opportunity afforded to testify to the universality of the co-operative principle—a principle which, as Professor Treub told the Liverpool Co-operative Congress, has "no frontiers." No sooner did the stream of refugees flow from Belgium than the co-operative societies in the towns where they landed on the East and South Coasts prepared to welcome them with a hospitality which, in view of the darkened prospects of those on the Eastern side, they could subsequently ill afford. But the spirit of good comradeship was there, and manifested itself in many ways. The Co-operative Union secured large sums; the Wholesale and many distributive societies lent buildings and houses for the reception of the harassed people; Women's Co-operative Guild branches became responsible for the maintenance of many families; and all sections of the movement contributed to the work of helpfulness.

So far as the Continent has been concerned, the movement has had an equally good influence for the working people of other lands as for England and Scotland. Congresses have been held, at which proof has been given of the way in which co-operative societies have kept down prices and helped the families of dependents of mobilised soldiers. Even the country of Serbia has been able to forward her annual subscription to the International Co-operative Alliance, one-fourth of the income of which for 1915

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has been maintained by foreign countries. A German representative on the central committee of the International Co-operative Alliance, at the Congress of German societies, reported on the future of international co-operation, and declared that "in spite of everything we must approach each other. The nations have a community of interests, both material and ideal." In the neutral countries of Switzerland and those of Northern Europe—Denmark, Finland, Norway, and Sweden—congresses were held, at which counsel was taken to persevere with the international aspect of the work in view of the future. But perhaps the most significant utterance on this point comes from the co-operative women of England, Austria, Holland, and Switzerland, whose joint manifesto has been sent to the co-operative unions of all countries, in which they re-proclaim the "vow of international solidarity among co-operators throughout the world," and after declaring that "capitalism is based on the principle of profit and competition, and exploits the worker and buyer," goes on to observe that:—

On the other hand co-operative organisations are striving to exclude competition in their own countries, and replace competition between nations by the free exchange of commodities, which should not be disturbed by protective taxes nor commercial wars. Co-operators desire through the organisation of their own market to prepare a new economic foundation for organisation of industry and the State. They are aiming at the free and peaceful exchange of commodities, and the open door for world's markets. They protest against all the principles of economic life which has caused the war, and insist upon the principles of international solidarity and peace amongst the peoples.

Still more than men, co-operative women are disposed to be faithful to their old ideals even now in time of war, and to stretch out their hands to each other in spite of all obstacles which war and its manifestations have erected between the nations.

The co-operative women of Great Britain, Holland, Austria, and Switzerland say to all women of the world, as women and co-operators, strive for peace, work without rest that international relations may not only remain intact, but that they might be renewed in the hearts of all our comrades, in order that they may help to finish the great struggle between nations and to renew the ideal of the solidarity of the peoples.

THE FUTURE.

However interesting may be the course of co-operative events during the actual progress of hostilities, the thoughts of the movement must turn to the future. We must begin to consider the reconstruction of society on a co-operative basis. The stress of the past eighteen months has demonstrated the strength and the permanence of the principles upon which the co-operative movement is founded, and the practicability of the democratic principle applied to industry. It has justified the electoral methods that prevail in co-operative societies; the wise husbanding of assets by depreciation and in reserves, the easy accessibility of capital by shareholders, and the simplicity of organisation have all been proved of infinite value. The co-operative system has readily adapted

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itself to the changing conditions of the time. The future will require the amplification of such methods, and the development of an intensive as well as an extensive co-operation. Something of this need has been in the mind of the Co-operative Union in advising societies to:—

1. Undertake propaganda campaigns in their own immediate localities.
2. Urge greater individual loyalty in custom and in capital.
3. Strengthen the reserves even at the expense of the dividend.
4. Consider extensions that will be necessary when peace breaks out.
5. Keep their capital in a readily realisable form.

There must also be full regard to the responsibilities and obligations of the movement as a whole. There must be more than a parochial outlook, and, in order that its full influence may be adequately expressed in the affairs of the nation, more financial operations should flow through the Co-operative Wholesale Society. Such a stream would give the co-operative movement a standing in financial circles more commensurate with its industrial position in the country. The war has revealed the strength and power of the comparatively few monopolists against the interest of the majority. This prestige is largely due to their financial position—a position which, it should be carefully noted, is helped by the investments of working-class bodies, such as trade unions and friendly societies, in the banks, railways, and other means of monopoly in this country. An immediate result has been to cause organised labour to consider its position in this respect, and many trade unions are transferring their accounts to the C.W.S. Bank, confident that financial solidarity is becoming as essential to the welfare of the workers as unity of industrial purpose. Hitherto the working classes have been mainly dependent on the initiative and skill of the trained financiers and those who would keep them in a lowly and subservient station for the investment of their funds. In the friendly societies and trade unions there are millions of pounds belonging to the toilers. For safety a large proportion of such capital has been placed with the banking institutions run for the profit of persons wholly out of sympathy with the aspirations of those who believe in democratic business. Now they are realising that the ramifications of the banking department of the co-operative movement are capable not only of dealing with such investments, but of placing them for the development of aims and objects which, in principle, are common to the trio of movements calculated to help forward the interest of wage-earners generally. In thus taking direction of the funds of kindred organisations co-operators are adding to the obligations

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that the community already owes the movement, for the advantages are greatly on the side of those who utilise such facilities.

Not only has the war demonstrated that individualism is inadequate to meet a great national crisis, but it has revealed to the co-operative movement that, great as is its power to preserve the people from trading enemies, it is powerless unless it recognises that it must follow its operations through all the processes. Societies have been able, by the possession of the largest and most numerous set of bakehouses in the kingdom, to keep the price of the quarter loaf from reaching famine rates; the way in which local bakers' associations have invited them to raise prices is proof of such assertion. But their service would have been minimised had not their own Co-operative Wholesale Society been able to supply them with flour on terms which placed them in a favourable position. They have supported their own institution so well that it has become the largest miller in the country. But for its influence in being able to place flour on the market in large quantities quotations would have gone strangely against the co-operative societies. The Wholesale has been as great a force in the milling world as the retail societies have been in affecting the baking trade. But there the process practically ends, both the wholesale and the retail sides of the movement being the distributors of produce from wheat grown by others and sold at prices determined by syndicates and combinations, many of which do not even have location in this country. The same operation is taking place in other branches of business, until co-operators are being forced to realise that they, too, will have to go beyond the shop counter, the warehouse, and the factory, and penetrate the commercial financial labyrinths.

Such a policy will meet with many disappointments. It opens up a new world of endeavour for our co-operative leaders; but it demands a freshening of the loyalty of those who would follow. Such is being fostered by the war. Shelley wrote:—

Most wretched men
Are cradled into poetry by wrong,
They learn in suffering what they teach in song.

So the co-operator is learning the lesson of loyalty by economic experience. This is proving more rich in results than platform appeals, and more fruitful than the passing of resolutions. Those who, in the days of peaceful prosperity, were content to ignore their responsibilities are making the discovery that in a world of growing economic complexity co-operation "is the one thing needful."

THE PERSONAL APPEAL.

And thus, in the second year of the War of Nations, when the consumer finds in co-operation his one hope, we come back to the plain pleading of the Pioneers. Committees are the inter-

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mediaries between the individual members and the collective bodies that supply the needs. Both are essential to the welfare of the other; neither can move faster than the other without danger or loss. While, therefore, the movement is reaching along to the sources of supply, the members must realise more than ever before that the ultimate destiny is with them. They know their duty of loyalty to their own institutions; let them become zealous in doing it.



The Late
Mr. W. D. Graham, J.P.

MR. GRAHAM, who died on December 30th, 1914, was the son of the stationmaster of Plessy, in Northumberland, and was born in 1858. From being a railway clerk at Cramlington he became an employé and afterwards Assistant Secretary of the Cramlington Co-operative Society. He went to Jarrow as Secretary of the Jarrow and Hebburn Society in 1883, and retained the position until his death. His election to the Board of the C.W.S. took place in December, 1893.

In addition to his work for the Jarrow Society and for the C.W.S., Mr. Graham was a Justice of the Peace for Jarrow and a Freemason, a member of the Chartered Secretaries' Association, and for a short period some years ago he represented the Jarrow Independent Labour Party on the Borough Council.



THE LATE MR. W. D. GRAHAM, J.P.



THE LATE MR. ADAM DEANS.

The Late Mr. Adam Deans.

THE son of a soldier in the R.H.A., Mr. Deans was born in Woolwich in 1851, and spent his first working years in the Arsenal. In 1873 he joined the Royal Arsenal Co-operative Society, and in 1887 was elected to the Management Committee. An active worker in the South London District, and Vice-President of the Woolwich Congress of 1896, in 1897 he was appointed Secretary of the Southern Section of the Co-operative Union, a position which he filled until his election to the C.W.S. Committee in March, 1905. He died on January 8th, 1915. A fluent and eloquent speaker, and possessed of much dramatic power, Mr. Adam Deans was a popular figure on co-operative platforms all over the country, though especially in the South.



Co-operative Societies in the United Kingdom.

STATISTICS SHOWING THE POSITION AND PROGRESS OF THE
CO-OPERATIVE MOVEMENT FROM 1862 TO 1913.

THESE tables have been brought up to date on the basis of the Annual Returns by Societies to the Registrar of Friendly Societies, and corrected by the more recent returns to the Co-operative Union.

The tables refer to the United Kingdom, England and Wales, Scotland, and Ireland, and give the comparison between the figures of 1913 and those of ten years ago. We have also inserted below the figures relating to profits devoted to Education.

CO-OPERATION IN THE UNITED KINGDOM DURING 1903 AND 1913.

	1903.		1913.		INCREASE PER CENT.
Societies (making returns) ..No.	2,523	..	3,636	..	44
Members.....No.	2,215,873	..	3,327,125	..	50
Capital (share and loan)	£42,193,544	..	64,631,403	..	53
Sales	£93,384,799	..	133,802,557	..	48
Profits	£ 9,338,626	..	14,646,041	..	56
Profits devoted to Education..£	77,654	..	113,226	..	45

CO-OPERATION IN ENGLAND AND WALES DURING 1903 AND 1913.

	1903.		1913.		INCREASE PER CENT.
Societies (making returns) ..No.	1,840	..	2,660	..	44
Members.....No.	1,800,325	..	2,764,469	..	53
Capital (share and loan)	£33,050,551	..	51,803,156	..	56
Sales	£72,296,789	..	106,808,629	..	47
Profits	£ 6,984,344	..	10,923,318	..	57
Profits devoted to Education..£	64,823	..	92,659	..	42

CO-OPERATION IN SCOTLAND DURING 1903 AND 1913.

	1903.		1913.		INCREASE PER CENT.
Societies (making returns) ..No.	350	..	453	..	29
Members.....No.	861,422	..	468,083	..	29
Capital (share and loan)	£ 8,760,729	..	12,239,354	..	39
Sales	£19,624,718	..	23,194,774	..	43
Profits	£ 2,337,344	..	3,297,604	..	53
Profits devoted to Education..£	12,831	..	19,476	..	51

CO-OPERATION IN IRELAND DURING 1903 AND 1913.

			1903.		1913.
Societies (making returns)	No.		533	..	523
Members.....	No.		54,126	..	94,573
Capital (share and loan)	£		382,364	..	558,804
Sales	£		1,463,292	..	3,559,154
Profits	£		16,958	..	68,119
Profits devoted to Education.....	£		—	..	1,091

CO-OPERATIVE SOCIETIES,

TABLE (1).—GENERAL SUMMARY of RETURNS

(Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.	
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.			
									£
1862....	a454	768	832	90,841	428,376	54,499	2,383,523	165,562	
1863....	51	73	381	111,163	579,902	76,738	2,673,773	216,005	
1864....	146	110	394	b129,429	684,182	89,122	2,886,606	224,460	
1865....	101	182	403	b124,659	819,367	107,263	3,373,847	279,236	
1866....	163	240	441	b144,072	1,046,310	118,023	4,462,676	372,307	
1867....	137	192	577	171,897	1,475,199	136,734	6,001,153	898,578	
1868....	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420	
1869....	65	138	754	229,861	1,816,672	179,054	7,353,363	438,101	
1870....	67	153	748	245,108	2,085,626	197,029	8,201,685	553,435	
1871....	66	235	746	262,189	2,305,951	215,453	9,463,771	666,599	
1872....	141	113	985	330,550	2,969,573	371,541	13,012,120	936,715	
1873....	226	138	983	387,765	3,581,405	496,880	15,639,714	1,110,658	
1874....	130	282	1,031	412,738	3,905,093	587,342	16,374,053	1,228,038	
1875....	117	285	1,170	480,076	4,408,547	849,990	18,499,901	1,429,090	
1876....	82	177	1,167	508,067	5,141,890	919,772	19,921,054	1,743,980	
1877....	67	246	1,148	529,081	5,445,449	1,073,275	21,890,447	1,924,551	
1878....	52	121	1,185	560,993	5,647,443	1,145,717	21,402,219	1,837,660	
1879....	52	146	1,151	573,621	5,755,522	1,496,343	20,882,772	1,867,790	
1880....	69	100	1,183	604,063	6,232,093	1,341,290	23,248,314	c1,868,599	
1881....	66	..	1,240	643,617	6,940,173	1,488,583	24,945,063	1,931,109	
1882....	67	115	1,288	687,168	7,591,241	1,622,431	27,541,212	2,155,398	
1883....	55	170	1,291	729,957	7,921,356	1,577,086	29,336,028	2,434,966	
1884....	78	63	1,400	797,950	8,646,188	1,836,896	30,424,101	2,723,794	
1885....	84	50	1,441	850,659	9,211,259	1,945,834	31,305,910	2,988,690	
1886....	83	65	1,486	894,488	9,747,452	2,160,000	32,730,745	3,070,111	
1887....	87	145	1,516	967,828	10,344,216	2,263,676	34,483,771	3,190,300	
1888....	100	140	1,592	1,011,268	10,946,219	2,452,887	37,793,903	3,454,974	
1889....	98	123	1,621	1,071,069	11,637,912	2,923,711	40,674,673	3,794,546	
1890....	122	159	1,647	1,140,573	12,783,629	3,169,155	43,731,669	4,275,617	
1891....	117	122	1,684	1,207,511	13,847,705	3,393,394	49,024,171	4,718,632	
1892....	127	24	1,791	1,284,843	14,647,707	3,773,616	51,060,854	4,743,352	
1893....	106	59	1,825	1,340,318	15,818,665	3,874,954	51,803,896	4,610,657	
1894....	118	61	1,930	1,373,004	15,756,064	4,064,681	52,110,800	4,928,888	
1895....	123	118	1,966	1,430,940	16,749,826	4,581,573	55,100,249	5,389,071	
1896....	128	134	2,010	1,534,324	18,236,040	4,786,331	59,951,635	5,990,023	
1897....	125	165	2,065	1,627,185	19,510,007	a9,137,077	64,956,049	6,535,861	
1898....	182	227	2,130	1,703,098	20,671,110	a9,914,226	68,523,969	6,939,276	
1899....	152	298	2,183	1,787,576	22,340,533	a11,025,341	73,583,686	7,529,477	
1900....	117	356	2,174	1,886,252	24,156,310	a12,010,771	81,020,428	8,177,822	
1901....	143	332	2,239	1,980,441	25,897,099	a13,059,082	85,872,706	8,670,576	
1902....	253	335	2,466	2,103,264	27,063,405	a14,034,140	89,772,928	9,123,976	
1903....	225	381	2,523	2,215,373	28,200,869	a13,992,675	93,384,799	9,388,626	
1904....	202	323	2,664	2,330,116	29,337,892	a14,255,546	96,263,828	9,791,740	
1905....	175	249	2,745	2,402,354	30,389,065	a15,337,648	98,002,565	9,832,447	
1906....	166	239	2,823	2,493,981	31,935,848	a16,339,735	102,408,120	10,233,784	
1907....	165	287	2,846	2,615,321	33,888,721	a17,122,342	111,239,503	11,247,308	
1908....	300	156	2,868	2,701,123	35,075,112	a17,649,071	113,090,337	10,996,769	
1909....	206	119	2,985	2,794,943	36,077,053	a18,539,570	115,159,630	11,233,451	
1910....	289	172	3,129	2,894,586	37,096,630	a19,573,444	118,448,910	11,250,718	
1911....	259	274	3,167	3,003,260	39,019,208	a21,777,152	123,526,351	12,217,619	
1912....	240	375	3,574	3,167,682	40,822,192	a23,657,247	130,499,145	13,372,501	
1913....	273	385	3,636	3,327,125	43,605,526	a21,024,577	138,802,557	14,646,041	
							Totals....	2,580,216,982	249,263,578

a The Total Number Registered to the end of 1862. b Reduced by 18,278 for 1864, 23,927 for sale Society, and which were included in the returns from the Retail Societies. c Estimated Joint-stock Companies. e The return states this sum to be Investments other than in Trade-Share Interest.

UNITED KINGDOM.

for each Year, from 1862 to 1913 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	...	...	...	...	...	1862
187,033	...	...	...	...	...	1863
185,147	...	...	...	...	...	1864
181,766	...	...	...	...	...	1865
212,746	...	...	...	...	...	1866
225,322	222,222	449,429	...	2,200	22,000	1867
294,421	671,165	137,297	166,294	2,696	20,199	1868
280,116	784,847	117,586	174,267	2,814	20,620	1869
311,310	912,102	126,736	204,276	4,275	22,260	1870
345,415	1,029,446	145,004	282,294	5,097	26,611	1871
479,130	1,283,063	214,477	292,416	5,506	30,081	1872
505,540	1,627,492	370,402	449,029	7,107	102,722	1873
594,422	1,781,023	418,201	522,081	7,949	116,820	1874
626,178	2,095,672	667,225	653,454	10,279	241,200	1875
1,272,222	2,664,042	...	...	...	...	1876
1,281,261	2,648,282	...	...	...	...	1877
1,424,607	2,639,729	...	...	...	...	1878
1,537,122	2,467,214	...	...	...	...	1879
1,422,100	2,280,076	23,447,247	...	13,210	...	1880
...	2,022,222	...	...	13,822	...	1881
1,620,107	2,422,242	24,221,264	...	14,772	...	1882
1,225,204	2,702,555	24,427,718	...	16,728	...	1883
1,226,422	2,575,226	24,520,290	...	19,124	...	1884
2,022,222	2,722,422	25,422,120	...	20,712	...	1885
1,200,247	4,072,765	25,522,240	...	19,278	...	1886
1,200,274	4,260,226	24,421,422	...	21,220	...	1887
2,042,221	4,526,222	25,222,220	...	24,242	...	1888
2,122,776	4,722,122	25,222,222	...	25,422	...	1889
2,261,219	5,141,750	26,222,222	...	27,227	...	1890
2,621,021	5,222,270	26,222,222	...	28,027	...	1891
2,202,294	6,175,227	26,222,222	...	24,722	...	1892
2,121,212	6,214,715	27,022,222	...	22,677	...	1893
2,207,222	6,205,442	27,174,726	...	26,522	...	1894
2,472,022	6,222,102	27,222,222	...	41,421	...	1895
2,722,022	6,244,012	27,222,222	...	22,222	...	1896
2,074,420	7,022,211	27,222,222	...	20,202	...	1897
2,212,102	7,505,626	27,222,222	...	22,122	...	1898
2,461,202	8,400,022	27,222,222	...	22,222	...	1899
2,212,102	9,222,022	27,222,222	...	22,222	...	1900
2,022,222	9,205,217	27,222,222	...	22,222	...	1901
2,400,222	10,122,212	27,222,222	...	22,222	...	1902
2,422,462	10,422,024	27,222,222	...	27,222	...	1903
2,421,462	10,772,222	27,222,222	...	22,222	...	1904
2,422,745	10,621,212	27,222,222	...	21,222	...	1905
2,172,422	11,222,222	27,222,222	...	24,022	...	1906
2,222,022	12,222,242	27,222,222	...	22,222	...	1907
2,722,222	12,614,120	27,222,222	...	22,222	...	1908
2,212,022	12,222,022	27,222,222	...	22,112	...	1909
2,191,041	12,212,222	27,222,222	...	22,222	...	1910
2,422,174	14,222,222	27,222,222	...	27,222	...	1911
2,567,222	12,222,224	27,222,222	...	22,222	...	1912
2,722,422	14,222,422	27,222,222	...	112,222	...	1913

1865, and 20,221 for 1866, being the number of "Individual Members" returned by the Wholesale on the basis of the returns made to the Central Co-operative Board for 1861. *d* Includes / Estimated. *g* Investments and other Assets. *h* Loans and other Creditors. Exclusive of

CO-OPERATIVE SOCIETIES,

TABLE (2).—GENERAL SUMMARY of RETURNS

(Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
1862....	a454	768	332	90,341	428,376	54,499	2,833,523	165,562
1863....	51	73	381	111,163	579,902	76,738	3,673,778	216,005
1864....	146	110	394	b129,429	684,182	89,122	2,896,606	224,460
1865....	101	182	403	b124,659	819,367	107,263	3,573,847	279,236
1866....	163	240	441	b144,072	1,046,310	118,023	4,462,676	372,307
1867....	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868....	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869....	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870....	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871....	56	235	746	262,188	2,305,951	215,453	9,463,771	666,999
1872....	138	104	927	339,986	2,968,758	371,531	12,992,345	935,551
1873....	225	135	978	387,301	3,579,962	496,740	15,623,553	1,109,795
1874....	128	227	1,026	412,252	3,903,608	586,972	16,368,278	1,227,236
1875....	116	288	1,163	479,284	4,793,909	844,620	18,484,332	1,427,365
1876....	82	170	1,165	507,857	5,140,219	919,762	19,909,699	1,742,501
1877....	66	240	1,144	528,576	5,437,959	1,073,265	21,374,013	1,922,361
1878....	52	119	1,181	560,703	5,645,883	1,145,707	21,385,646	1,836,371
1879....	51	146	1,145	573,084	5,747,907	1,496,143	20,365,602	1,866,308
1880....	67	100	1,177	603,541	6,324,271	1,341,190	23,231,677	c1,866,839
1881....	62	..	1,230	642,783	6,937,284	1,483,583	24,926,005	1,979,576
1882....	66	113	1,276	685,961	7,581,739	1,622,253	27,509,055	2,153,699
1883....	55	165	1,282	728,905	7,912,216	1,576,846	29,303,441	2,432,621
1884....	76	57	1,391	896,845	8,636,960	1,830,624	30,392,112	2,722,103
1885....	84	47	1,431	849,616	9,202,138	1,945,508	31,273,156	2,986,155
1886....	82	62	1,474	893,153	9,738,278	2,159,746	32,684,244	3,007,436
1887....	84	140	1,504	966,408	10,333,069	2,252,672	34,437,879	3,187,902
1888....	100	130	1,579	1,009,773	10,935,031	2,452,153	37,742,429	3,451,577
1889....	89	118	1,608	1,069,396	11,677,286	2,923,506	40,618,060	3,791,966
1890....	110	151	1,631	1,138,780	12,776,733	3,168,788	43,667,363	4,273,010
1891....	95	108	1,636	1,205,244	13,832,168	3,390,076	48,921,697	4,714,299
1892....	118	14	1,753	1,282,103	14,627,570	3,766,737	50,902,681	4,739,771
1893....	98	42	1,784	1,336,731	15,297,470	3,667,305	51,577,727	4,606,811
1894....	101	43	1,880	1,368,944	15,732,061	4,054,172	51,846,349	4,923,027
1895....	78	70	1,895	1,423,632	16,726,623	4,570,116	54,768,400	5,382,862
1896....	92	87	1,908	1,525,283	18,197,828	4,766,244	59,461,852	5,983,655
1897....	73	99	1,930	1,613,008	19,466,155	h9,081,368	64,362,943	6,529,136
1898....	73	98	1,955	1,682,286	20,618,822	h9,897,108	67,869,094	6,931,704
1899....	84	116	1,994	1,763,430	22,276,641	h10,928,770	72,743,708	7,516,114
1900....	63	98	2,006	1,861,458	24,088,713	h11,905,132	80,124,319	8,163,390
1901....	107	30	2,073	1,956,469	25,620,298	h12,947,182	84,941,762	8,653,300
1902....	143	32	2,180	2,058,660	26,937,475	h13,381,354	88,420,435	9,108,860
1903....	129	46	2,190	2,161,747	28,057,210	h13,754,070	91,921,507	9,321,688
1904....	154	28	2,262	2,258,158	29,177,490	h13,978,857	94,733,258	9,772,073
1905....	121	36	2,294	2,334,416	30,211,420	h15,049,262	96,112,124	9,795,620
1906....	135	26	2,341	2,418,186	31,795,721	h16,037,956	100,191,190	10,249,218
1907....	123	34	2,381	2,538,371	33,689,383	h16,832,636	106,573,205	11,209,568
1908....	264	43	2,425	2,629,070	34,973,575	h17,372,059	110,665,842	10,949,283
1909....	166	25	2,504	2,713,645	35,849,582	h18,237,045	112,592,272	11,188,296
1910....	232	51	2,615	2,810,294	36,843,546	h19,224,957	115,710,497	11,198,724
1911....	207	82	2,677	2,925,279	38,768,765	h21,465,441	120,775,906	12,145,934
1912....	214	159	2,997	3,075,751	40,510,680	h23,229,542	126,809,431	13,295,542
1913....	231	175	3,113	3,232,552	43,266,256	h20,776,283	134,943,403	14,579,922
Totals..							2,545,861,905	248,607,651

a The Total Number Registered to the end of 1862. b Reduced by 18,273 for 1864, 23,927 for Society, and which were included in the returns from the Retail Societies. c Estimated on the Companies. e The return states this sum to be Investments other than in Trade. f Estimated.

GREAT BRITAIN.

for each Year, from 1862 to 1913 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	.....	.....	.....	.....	.....	1862
167,630	.....	.....	.....	.....	.....	1863
153,147	.....	.....	.....	.....	.....	1864
181,766	.....	.....	.....	.....	.....	1865
219,746	.....	.....	.....	.....	.....	1866
255,928	683,230	4194,420	.....	3,308	22,629	1867
294,451	671,165	137,267	166,204	3,636	23,169	1868
290,116	784,847	117,586	178,367	3,314	25,630	1869
311,910	912,102	126,786	204,876	4,376	22,900	1870
346,415	1,059,446	145,004	262,694	5,097	66,591	1871
477,846	1,293,063	214,477	282,846	6,896	98,601	1872
525,766	1,627,402	370,402	449,039	7,107	102,722	1873
593,544	1,791,063	414,301	522,081	7,949	116,929	1874
695,118	2,094,226	667,226	553,454	10,279	241,920	1875
1,379,222	2,664,042	.....	.....	.....	.....	1876
1,391,295	2,647,309	.....	.....	.....	.....	1877
1,468,842	2,609,729	.....	.....	.....	.....	1878
1,636,292	2,867,214	.....	.....	.....	.....	1879
1,429,203	2,978,282	23,429,285	17,407	13,910	.....	1880
.....	3,051,666	.....	.....	13,922	.....	1881
1,690,225	3,450,481	44,281,243	.....	14,778	.....	1882
1,815,880	3,706,978	44,420,477	.....	16,799	.....	1883
1,392,297	3,572,226	44,542,298	.....	19,154	.....	1884
2,083,427	3,728,756	55,425,319	.....	20,712	.....	1885
1,797,696	4,068,831	55,828,451	.....	19,278	.....	1886
1,867,873	4,254,857	41,490,674	.....	21,280	.....	1887
2,041,666	4,580,743	55,223,249	.....	24,239	.....	1888
2,178,961	4,789,170	55,222,425	.....	25,435	.....	1889
2,267,647	5,196,590	66,258,131	.....	27,297	.....	1890
2,617,300	5,222,573	66,200,827	.....	30,027	.....	1891
2,897,117	6,168,947	66,946,221	.....	32,728	.....	1892
3,174,460	6,309,624	67,076,071	.....	32,677	.....	1893
3,226,156	6,904,904	67,169,710	.....	36,563	.....	1894
3,422,025	6,322,781	67,876,267	.....	41,491	.....	1895
3,767,651	6,928,943	68,465,043	.....	46,205	.....	1896
3,011,234	7,242,628	68,424,371	.....	50,229	.....	1897
3,301,294	7,490,945	68,590,161	.....	52,119	.....	1898
3,443,627	8,280,722	68,126,025	.....	52,229	.....	1899
3,791,297	9,264,705	68,714,549	.....	62,629	.....	1900
4,022,990	9,577,474	69,293,660	.....	68,211	.....	1901
4,222,522	10,110,723	69,189,620	.....	73,713	.....	1902
4,515,222	10,499,289	69,290,920	.....	77,254	.....	1903
4,408,149	10,729,044	69,290,618	.....	78,681	.....	1904
4,904,371	10,629,740	69,406,222	.....	81,121	.....	1905
5,126,205	11,228,481	69,509,224	.....	84,025	.....	1906
5,473,766	12,562,223	69,222,719	.....	89,212	.....	1907
5,727,229	12,650,694	69,498,437	.....	95,144	.....	1908
5,854,226	12,225,222	69,712,790	.....	95,629	.....	1909
5,122,622	13,744,319	69,226,262	.....	96,222	.....	1910
5,297,177	14,700,222	69,227,414	.....	96,222	.....	1911
5,448,029	13,512,571	69,022,122	.....	97,226	.....	1912
5,226,125	14,570,223	69,221,022	.....	112,125	.....	1913

1865, and 30,921 for 1866, being the number of "Individual Members" returned by the Wholesale basis of the returns made to the Central Co-operative Board for 1891. d Includes Joint-stock Investments and other Assets. b Loans and other Creditors. j Exclusive of Share Interest.

CO-OPERATIVE SOCIETIES,

TABLE (3).—GENERAL SUMMARY of RETURNS

(Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
1862....	454	68	832	90,541	£ 428,876	£ 54,409	£ 2,383,523	£ 165,662
1863....	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864....	146	110	394	129,429	684,182	89,122	2,886,606	224,460
1865....	101	182	408	124,659	819,867	107,203	3,373,847	279,226
1866....	163	240	441	144,072	1,046,810	118,023	4,462,676	372,307
1867....	137	192	577	171,897	1,475,199	196,734	6,001,158	398,578
1868....	190	98	673	211,781	1,711,643	177,706	7,122,360	424,420
1869....	65	139	754	229,861	1,816,672	179,054	7,353,363	438,101
1870....	67	159	748	248,108	2,035,626	197,029	8,201,685	553,435
1871....	56	235	746	262,188	2,205,951	215,459	9,463,771	666,399
1872....	113	66	749	301,157	2,786,965	344,509	11,397,225	809,237
1873....	186	69	790	340,930	3,344,104	431,808	13,651,127	959,493
1874....	118	177	810	357,821	3,653,582	498,052	14,295,762	1,072,139
1875....	98	237	926	420,024	4,470,857	742,073	16,206,570	1,250,570
1876....	72	113	937	444,547	4,825,642	774,800	17,619,247	1,541,384
1877....	58	166	896	461,666	5,092,958	916,955	18,697,788	1,680,370
1878....	48	65	963	490,584	5,264,855	965,499	18,719,091	1,588,925
1879....	40	106	937	504,117	5,374,179	1,324,790	17,816,087	1,598,156
1880....	53	62	958	526,896	5,806,545	1,124,795	20,129,217	1,600,000
1881....	50	..	971	552,358	6,481,553	1,205,145	21,276,850	1,657,664
1882....	51	82	1,012	593,262	7,058,035	1,293,595	23,607,809	1,814,375
1883....	42	168	990	622,871	7,281,448	1,203,764	24,775,980	2,036,326
1884....	64	48	1,079	672,780	7,579,686	1,369,007	25,600,250	2,237,210
1885....	73	47	1,114	717,019	8,864,367	1,408,941	25,858,065	2,419,615
1886....	67	61	1,141	751,117	8,793,068	1,551,989	26,747,174	2,476,651
1887....	73	139	1,170	813,537	9,269,422	1,598,420	28,221,988	2,542,884
1888....	91	125	1,244	850,020	9,793,852	1,743,890	30,350,048	2,766,131
1889....	81	112	1,268	897,841	10,424,169	2,026,100	33,016,341	2,981,543
1890....	103	149	1,290	955,393	11,380,210	2,196,364	35,367,102	3,393,991
1891....	88	108	1,313	1,008,448	12,253,427	2,260,636	39,617,376	3,781,354
1892....	106	12	1,404	1,073,739	12,848,024	2,487,499	40,827,931	3,701,402
1893....	92	40	1,432	1,119,210	13,400,337	2,453,723	41,483,346	3,592,866
1894....	96	41	1,525	1,139,535	13,668,938	2,520,779	41,731,223	3,841,723
1895....	68	69	1,580	1,191,766	14,511,314	2,803,917	44,003,888	4,194,876
1896....	88	84	1,554	1,264,763	15,620,803	2,952,740	47,331,384	4,569,782
1897....	69	98	1,573	1,336,985	16,654,107	3,659,493	50,693,626	4,989,589
1898....	71	96	1,606	1,392,819	17,659,826	3,690,007	53,256,725	5,333,221
1899....	75	103	1,645	1,467,158	18,999,477	3,760,518	57,134,066	5,742,523
1900....	54	91	1,656	1,547,772	20,514,300	3,850,385	62,923,437	6,208,116
1901....	99	23	1,719	1,629,319	21,858,778	3,911,772	66,857,091	6,533,543
1902....	134	23	1,824	1,713,548	22,981,436	3,907,079	69,711,342	6,877,301
1903....	120	42	1,840	1,800,325	23,792,554	3,257,997	71,267,989	6,984,244
1904....	146	29	1,907	1,880,712	24,607,773	3,201,947	73,713,727	7,275,585
1905....	111	83	1,987	1,944,427	25,349,840	3,874,248	74,555,412	7,323,093
1906....	126	26	1,979	2,017,980	26,037,183	3,739,546	78,015,639	7,652,244
1907....	112	33	2,016	2,127,774	28,340,261	3,167,250	85,050,349	8,422,277
1908....	249	42	2,053	2,209,497	29,297,740	3,183,089	86,869,663	8,208,370
1909....	143	25	2,112	2,291,383	30,301,418	3,706,109	89,114,373	8,558,499
1910....	204	49	2,201	2,380,498	30,995,333	3,677,422	91,368,861	8,516,176
1911....	186	71	2,260	2,492,062	32,690,917	3,538,669	96,070,729	9,252,302
1912....	191	144	2,261	2,626,435	34,199,488	3,708,090	100,625,342	10,077,968
1913....	196	155	2,660	2,764,469	33,555,349	3,247,307	106,808,629	10,982,318
Totals..							2,047,233,191	192,783,369

a Loans and other Creditors.

ENGLAND AND WALES.

for each Year, from 1862 to 1913 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
137,719	...	...	...	...	...	1862
167,030	...	...	...	...	...	1863
163,147	...	...	...	...	...	1864
181,766	...	...	...	...	...	1865
319,746	...	...	...	...	...	1866
525,523	583,529	434,439	...	3,308	22,629	1867
594,461	671,165	137,367	166,366	3,626	23,198	1868
580,116	794,947	117,586	176,367	3,814	26,630	1869
511,910	912,162	126,736	304,676	4,375	61,366	1870
346,415	1,029,446	145,004	362,594	5,067	66,231	1871
419,567	1,219,092	300,712	380,043	6,461	79,229	1872
486,464	1,428,137	337,311	443,734	6,964	92,149	1873
517,445	1,573,264	386,640	510,067	7,486	96,783	1874
524,080	1,822,437	626,400	528,140	10,434	230,011	1875
1,137,053	2,377,280	...	...	...	...	1876
1,223,664	2,310,041	...	...	...	...	1877
1,315,364	2,296,795	...	...	...	...	1878
1,263,823	2,486,704	...	...	...	...	1879
1,385,978	2,512,039	18,226,370	...	13,362	...	1880
...	2,585,443	...	...	13,314	...	1881
1,499,628	2,969,267	18,919,485	...	14,070	...	1882
1,606,434	3,160,669	14,113,995	...	16,938	...	1883
1,684,070	2,932,817	14,118,751	...	18,063	...	1884
1,825,717	3,044,534	14,811,319	...	19,374	...	1885
1,825,194	3,228,460	12,475,819	...	18,440	...	1886
1,670,290	3,512,026	14,112,867	...	19,707	...	1887
1,743,528	3,697,294	14,968,141	...	22,301	...	1888
1,549,811	3,866,436	15,296,444	...	22,294	...	1889
1,906,438	4,121,400	16,407,701	...	34,919	...	1890
2,307,143	4,601,301	16,749,811	...	37,196	...	1891
2,420,370	4,947,231	16,154,426	...	39,105	...	1892
2,645,280	5,032,023	16,324,008	...	39,121	...	1893
2,627,288	4,768,963	16,064,867	...	32,503	...	1894
2,881,742	5,104,794	16,625,734	...	36,433	...	1895
3,097,516	5,525,227	11,323,264	...	40,269	...	1896
3,469,263	6,068,806	11,070,067	...	43,791	...	1897
3,548,753	6,017,306	12,816,189	...	44,485	...	1898
3,733,023	6,714,511	13,998,278	...	46,314	...	1899
3,902,926	7,303,378	15,121,374	...	52,684	...	1900
3,174,796	7,620,701	16,217,514	...	57,369	...	1901
3,464,182	8,031,117	16,898,477	...	62,817	...	1902
3,536,931	8,190,265	17,371,043	...	64,933	...	1903
3,772,225	8,289,267	17,567,314	...	66,226	...	1904
3,801,009	8,407,268	18,870,086	...	67,442	...	1905
3,973,726	9,040,222	20,247,397	...	70,410	...	1906
3,261,228	10,064,267	21,567,525	...	75,354	...	1907
3,467,700	10,046,542	22,223,290	...	74,319	...	1908
3,602,813	10,586,263	22,264,378	...	74,629	...	1909
3,808,397	11,186,506	23,221,225	...	72,972	...	1910
3,673,112	12,181,194	24,247,743	...	81,025	...	1911
3,986,455	10,207,200	27,226,373	...	82,229	...	1912
3,643,261	11,653,216	30,819,108	...	82,028	...	1913

‡ Exclusive of Share Interest.

† Investments other than in Trade.

‡ Investments and other Assets.

CO-OPERATIVE

TABLE (A).—GENERAL SUMMARY OF RETURNS

(Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£		
1872....	25	88	178	88,829	181,798	27,022	1,595,120	126,314
1873....	39	66	188	46,871	235,858	64,932	1,972,426	150,302
1874....	15	50	216	54,431	260,026	88,920	2,002,516	155,087
1875....	18	46	237	59,260	323,052	102,547	2,277,812	176,795
1876....	10	57	228	63,310	314,577	144,953	2,290,452	201,117
1877....	8	54	248	66,910	345,001	156,310	2,676,225	241,991
1878....	4	54	218	70,119	381,028	180,208	2,666,565	252,446
1879....	11	40	208	68,967	373,728	171,173	2,549,565	258,152
1880....	14	88	224	76,855	417,726	216,395	3,102,460	266,839
1881....	12	9	259	90,430	505,731	278,438	3,649,155	322,012
1882....	15	81	264	92,719	523,714	328,658	3,901,246	339,324
1883....	13	7	292	106,034	630,768	373,081	4,526,461	395,795
1884....	12	9	312	124,065	767,274	471,617	4,791,862	434,898
1885....	11	..	317	132,597	837,771	536,567	5,415,091	566,540
1886....	15	1	333	142,036	945,210	607,757	5,937,070	590,786
1887....	11	1	334	152,866	1,063,647	654,252	6,215,891	646,018
1888....	5	5	335	159,753	1,141,179	708,268	7,392,381	685,446
1889....	8	6	340	171,555	1,253,117	825,406	7,601,719	750,423
1890....	7	2	341	183,387	1,396,523	972,424	8,390,261	879,019
1891....	7	..	343	196,796	1,578,731	1,129,390	9,304,321	933,044
1892....	12	2	349	208,364	1,779,546	1,279,238	10,074,750	1,038,369
1893....	6	2	352	217,521	1,896,633	1,413,582	10,094,381	1,013,955
1894....	5	2	355	229,409	2,003,123	1,533,393	10,115,126	1,081,304
1895....	10	1	365	231,866	2,215,309	1,766,199	10,754,512	1,187,986
1896....	4	3	354	260,590	2,577,025	1,813,504	12,180,468	1,413,873
1897....	5	1	357	276,053	2,812,048	2,511,875	13,669,417	1,539,547
1898....	2	2	349	282,467	2,958,996	2,847,096	14,612,360	1,598,433
1899....	9	8	349	296,272	3,277,164	3,068,252	15,600,622	1,773,591
1900....	9	7	350	313,646	3,574,418	3,400,747	17,300,882	1,955,274
1901....	8	7	354	327,150	3,761,520	3,832,410	17,984,673	2,119,757
1902....	9	4	356	345,112	3,956,039	4,224,275	18,709,093	2,231,559
1903....	9	4	350	361,422	4,264,656	4,496,073	19,624,718	2,337,344
1904....	8	..	355	377,446	4,599,707	4,776,910	21,019,531	2,493,538
1905....	10	3	357	389,989	4,861,500	5,175,014	21,556,712	2,472,527
1906....	9	..	362	400,266	5,108,538	5,298,410	22,175,551	2,526,974
1907....	11	1	365	410,597	5,349,122	5,375,286	23,822,956	2,737,291
1908....	15	1	372	419,573	5,575,835	5,488,990	23,796,179	2,740,813
1909....	23	..	392	422,362	5,648,164	5,530,936	23,477,899	2,629,797
1910....	28	2	414	429,796	5,848,218	5,547,535	24,346,636	2,682,548
1911....	21	11	417	433,217	6,077,338	5,926,772	24,705,177	2,893,132
1912....	23	15	436	449,316	6,311,092	6,141,452	26,184,069	3,217,574
1913....	35	20	453	462,683	6,710,407	6,528,976	28,134,774	3,597,604
						Totals	498,028,114	55,824,282

* Not stated, but estimated at about 40. a Loans and other Creditors.

SOCIETIES, SCOTLAND.

for each Year, from 1872 to 1913 inclusive.

(Sources, and Corrected.)

Trade Expenditure.	Trade Stock.	CAPITAL INVESTED IN		Profits Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
86,279	163,971	17,765	2,000	325	14,300	... 1872
67,302	188,365	31,031	5,315	343	18,378	... 1873
76,103	208,789	31,651	13,034	463	16,097	... 1874
87,038	241,888	31,435	15,314	625	21,510	... 1875
143,309	286,663	...	...	...	...	... 1876
156,631	337,308	...	...	...	...	... 1877
175,478	422,304	...	...	...	...	... 1878
182,450	370,510	...	...	...	...	... 1879
143,438	366,793	303,365	17,407	648	...	... 1880
...	466,223	...	...	528	...	... 1881
130,130	480,334	436,198	...	708	...	... 1882
212,465	546,402	475,432	...	885	...	... 1883
249,227	628,409	484,627	...	1,092	...	... 1884
324,710	693,322	463,588	...	1,238	...	... 1885
371,593	741,261	486,132	...	1,439	...	... 1886
287,583	843,331	457,767	...	1,673	...	... 1887
297,738	833,349	463,308	...	1,817	...	... 1888
328,150	833,372	445,561	...	2,087	...	... 1889
361,309	1,015,180	656,430	...	3,039	...	... 1890
416,967	1,149,772	661,616	...	2,661	...	... 1891
478,847	1,321,716	479,902	...	3,649	...	... 1892
528,471	1,277,001	481,378	...	3,526	...	... 1893
596,708	1,134,961	11,114,968	...	4,500	...	... 1894
584,162	1,214,287	11,261,663	...	4,629	...	... 1895
670,135	1,239,716	12,521,119	...	6,825	...	... 1896
669,561	1,213,930	12,376,214	...	7,338	...	... 1897
662,141	1,473,740	12,892,589	...	7,523	...	... 1898
6716,033	1,668,111	13,137,737	...	8,214	...	... 1899
6728,692	1,771,227	13,592,379	...	11,994	...	... 1900
6628,164	1,916,773	14,166,145	...	16,332	...	... 1901
6694,468	2,079,606	14,485,173	...	19,986	...	... 1902
6636,632	2,308,632	14,718,667	...	19,801	...	... 1903
61,640,334	2,330,227	15,139,004	...	18,226	...	... 1904
61,103,502	2,321,787	15,096,137	...	18,282	...	... 1905
61,184,139	2,327,208	15,061,627	...	18,626	...	... 1906
61,214,398	2,335,896	15,058,139	...	18,254	...	... 1907
61,259,899	2,304,342	15,033,547	...	18,236	...	... 1908
61,263,793	2,344,939	15,727,911	...	19,749	...	... 1909
61,220,666	2,327,813	15,053,140	...	18,892	...	... 1910
61,234,065	2,373,769	15,513,871	...	18,394	...	... 1911
61,311,574	2,373,362	15,803,529	...	15,048	...	... 1912
61,303,574	2,317,147	15,461,999	...	16,476	...	... 1913

‡ Exclusive of Share Interest.

† Investments other than in Trade.

; Investments and other Assets.

CO-OPERATIVE

TABLE (5).—GENERAL SUMMARY of RETURNS

(Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
1874....	2	5	5	481	1,485	370	15,775	812
1875....	1	2	7	792	9,638	5,370	15,519	1,725
1876....	..	7	2	210	1,171	10	11,355	1,479
1877....	1	6	4	505	7,490	10	16,434	2,190
1878....	..	2	4	290	1,560	10	16,573	1,289
1879....	1	..	6	537	7,615	200	17,170	1,482
1880....	2	..	6	522	7,822	100	16,637	1,760
1881....	4	..	10	834	2,889	....	19,058	1,533
1882....	1	2	12	1,177	9,502	173	32,157	1,699
1883....	..	5	9	1,052	9,140	241	32,587	2,375
1884....	2	6	9	1,105	9,228	212	31,989	1,691
1885....	..	3	10	1,043	9,121	326	32,754	2,535
1886....	1	3	12	1,335	9,174	344	46,501	2,675
1887....	3	5	12	1,425	11,147	904	45,892	2,407
1888....	1	10	13	1,485	11,188	729	51,474	3,397
1889....	4	5	13	1,693	10,626	205	56,613	2,580
1890....	12	8	16	1,793	6,896	367	64,306	2,607
1891....	22	14	23	2,267	15,547	3,313	102,474	4,234
1892....	9	10	38	2,740	20,137	6,879	158,173	3,581
1893....	8	17	41	3,587	21,195	7,649	226,109	3,846
1894....	12	18	50	4,060	24,003	10,509	264,451	5,811
1895....	45	43	71	6,708	23,203	11,457	341,849	6,209
1896....	36	47	102	9,541	33,212	20,087	489,783	6,368
1897....	53	66	135	14,097	43,852	a55,709	593,106	6,725
1898....	109	129	175	20,812	52,288	a77,123	654,875	7,572
1899....	68	132	189	24,146	63,892	a96,571	789,978	13,363
1900....	54	258	168	24,794	67,597	a105,639	896,109	14,432
1901....	46	302	166	23,972	76,801	a111,850	930,942	17,276
1902....	110	303	266	44,604	125,330	a202,786	1,352,488	15,116
1903....	96	335	333	54,126	143,659	a234,605	1,463,292	16,338
1904....	48	295	402	61,958	159,912	a276,689	1,530,070	19,667
1905....	54	213	451	67,938	177,645	a283,386	1,890,441	36,827
1906....	31	213	482	75,795	190,127	a294,779	2,216,980	44,566
1907....	42	253	465	76,950	199,338	a280,706	2,266,298	37,735
1908....	36	113	433	72,053	201,537	a277,012	2,424,495	47,486
1909....	40	94	481	81,208	227,471	a302,525	2,567,358	45,155
1910....	57	121	514	84,232	253,084	a348,457	2,733,413	51,994
1911....	52	192	490	77,981	250,453	a311,711	2,750,445	71,685
1912....	26	116	577	91,931	311,612	a427,705	3,689,714	76,959
1913....	42	210	523	94,573	340,270	a248,594	3,859,154	66,119
Totals..							31,819,741	653,900

a Loans and other Creditors.

SOCIETIES, IRELAND.

for each Year, from 1874 to 1913 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies.	Joint-stock Companies.			
£	£	£	£	£	£	
907	....	....	....	....	....	1874
1,060	1,350	....	....	....	67	1875
464	....	....	....	....	....	1876
676	973	....	....	....	....	1877
766	....	....	....	....	15	1878
856	....	....	....	65	71	1879
887	1,344	5	....	....	....	1880
1,009	1,068	9	....	3	....	1881
3,284	2,461	*21	....	....	....	1882
1,924	2,577	*7,341	....	....	....	1883
3,188	3,610	*7,503	....	....	....	1884
2,112	2,736	*7,801	....	....	....	1885
2,651	3,024	....	....	....	....	1886
2,501	5,979	*809	....	....	....	1887
3,825	5,850	*610	....	7	....	1888
3,514	5,962	*843	....	....	....	1889
3,672	5,170	*666	....	....	....	1890
3,891	5,797	*4,040	....	....	....	1891
5,577	6,340	*6,585	....	....	....	1892
7,254	5,091	*13,619	....	....	....	1893
11,132	6,628	*5,026	....	....	....	1894
12,131	9,321	*3,766	....	....	....	1895
18,412	15,075	†34,326	....	....	....	1896
212,486	19,528	†31,523	....	8	....	1897
216,508	15,741	†23,925	....	11	....	1898
217,281	19,377	†67,301	....	34	....	1899
232,812	19,269	†74,346	....	31	....	1900
234,736	28,843	†2,453	....	47	....	1901
242,400	43,125	†121,710	....	40	....	1902
237,910	47,046	†137,613	....	....	....	1903
243,320	50,719	†163,623	....	2	....	1904
248,174	51,779	†186,617	....	170	....	1905
245,588	87,262	†216,481	....	....	....	1906
266,373	60,289	†225,443	....	230	....	1907
264,994	63,246	†229,111	....	203	....	1908
255,497	60,977	†265,171	....	477	....	1909
261,978	75,214	†300,665	....	370	....	1910
265,997	78,372	†215,497	....	320	....	1911
219,624	107,623	†220,243	....	792	....	1912
2131,201	116,225	†418,073	....	1,091	....	1913

‡ Exclusive of Share Interest.

* Investments other than by Trade.

† Investments and other Assets.

NATIONAL INCOME AND EXPENDITURE.

An Account of the Public Income and Expenditure of the United Kingdom of Great Britain and Ireland in the Year ended March 31, 1915, presented to Parliament pursuant to Act 17 and 18 Vict., c. 94, s. 2.

INCOME.	£	s.	d.	EXPENDITURE.		
Customs	88,662,000	0	0	CONSOLIDATED FUND SERVICES.		
Excise	42,313,000	0	0	NATIONAL DEBT SERVICES—		
Estate, &c., Duties	28,882,000	0	0	Inside the Permanent or Fixed Annual Charge—		
Stamps (exclusive of Fee, &c., Stamps) ..	7,577,000	0	0	Funded Debt—		
Land Tax	1,630,000	0	0	Interest	14,682,007	14
House Duty	1,930,000	0	0	Terminable Annuities	2,981,216	2
Property and Income Tax (including Super-Tax)	69,399,000	0	0	Interest on Unfunded Debt	1,771,643	14
Land Value Duties	412,000	0	0	Management of the Debt	162,330	7
Post Office	29,650,000	0	0	New Sinking Fund	1,000,000	0
Crown Lands (Net)	545,000	0	0	Outside the Permanent or Fixed Annual Charge—		
Receipts from Suez Canal Shares and Sundry Loans	1,276,631	10	3	Interest on War Debt	2,171,708	0
Miscellaneous (including Fee, &c., Stamps)	5,917,448	8	7	Road Improvement Fund	1,638,265	6
				Payments to Local Taxation Accounts, &c.	9,589,133	13
					20,497,187	19
					2,171,708	0
					1,638,265	6
					9,589,133	13
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					2,171,708	0
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					2,171,708	0
					1,638,265	6
					9,589,133	13
					20,497,187	19

DEALINGS WITH LAND.

SCALE OF LAW COSTS ON THE SALE, PURCHASE, OR MORTGAGE OF REAL PROPERTY, HOUSES, OR LAND.

	For the 1st £1,000.	For the 2nd and 3rd £1,000.	For the 4th and each subsequent £1,000 up to £10,000.	For each subsequent £1,000 up to £100,000.*
	Per £100. £ s. d.	Per £100. £ s. d.	Per £100. £ s. d.	Per £100. £ s. d.
Vendor's solicitor for negotiating a sale of property by private contract	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for conducting a sale of property by public auction, including the conditions of sale—				
When the property is sold† . . .	1 0 0	0 10 0	0 5 0	0 2 6
When the property is not sold, then on the reserve price† . .	0 10 0	0 5 0	0 2 6	0 1 3
Do., do., for deducing title to freehold copyhold, or leasehold property, and perusing and completing conveyances (including preparation of contract or conditions of sale, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Purchaser's solicitor for negotiating a purchase of property by private contract..	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing conveyance (including perusal and completion of contract, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Mortgager's solicitor for deducing title to freehold, copyhold, or leasehold property, perusing mortgage, and completing....	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagee's solicitor for negotiating loan	1 0 0	1 0 0	0 5 0	0 2 6
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing mortgage ..	1 10 0	1 0 0	0 10 0	0 5 0

Vendor's or mortgager's solicitor for procuring execution and acknowledgment of deed by a married woman, £2. 10s. extra.

Where the prescribed remuneration would amount to less than £5 the prescribed remuneration is £5, except on transactions under £100, in which case the remuneration of the solicitor for the vendor, purchaser, mortgager, or mortgagee is £3.

* Every transaction exceeding £100,000 to be charged for as if it were for £100,000.

† A minimum charge of £5 to be made whether a sale is effected or not.

Dealings with Land.

Scale of Law Costs as to Leases, or Agreements for Leases, at Rack Rent (other than a Mining Lease, or a Lease for Building Purposes, or Agreement for the same).

LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING LEASE AND COUNTERPART.

Where the rent does not exceed £100, £7. 10s. per cent. on the rental, but not less in any case than £5.

Where the rent exceeds £100, and does not exceed £500, £7. 10s. in respect of the first £100 of rent, and £2. 10s. in respect of each subsequent £100 of rent.

Where the rent exceeds £500, £7. 10s. in respect of the first £100 of rent, £2. 10s. in respect of each £100 of rent up to £500, and £1 in respect of every subsequent £100.

Lessee's solicitor for perusing draft and completing—one-half of the amount payable to the lessor's solicitor.

Scale of Law Costs as to Conveyances in Fee, or for any other Freehold Estate reserving rent, or Building Leases reserving rent, or other Long Leases not at Rack Rent (except Mining Leases), or Agreements for the same respectively.

VENDOR'S OR LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COM- PLETING CONVEYANCE AND DUPLICATE, OR LEASE AND COUNTERPART.

Amount of Annual Rent.	Amount of Remuneration.
Where it does not exceed £5..	£5.
Where it exceeds £5, and does not exceed £50	The same payment as on a rent of £5, and also 20 per cent. on the excess beyond £5.
Where it exceeds £50, but does not exceed £150	The same payment as on a rent of £50, and 10 per cent. on the excess beyond £50.
Where it exceeds £150	The same payment as on a rent of £150, and 5 per cent. on the excess beyond £150.

Where a varying rent is payable the amount of annual rent is to mean the largest amount of annual rent.

Purchaser's or lessee's solicitor for perusing draft and completing—one-half of the amount payable to the vendor's or lessor's solicitor.

THE DEATH DUTIES.

ESTATE DUTY.

This duty, which in the case of persons dying after the 1st August, 1894, takes the place of the old Probate Account and Estate Duties, is now regulated by the Finance Acts, 1894, 1896, 1898, 1900, 1907, 1910, and 1914.

It is payable on the principal value of all property (save in a few exceptional cases), whether real or personal, settled or not settled, which passes on death.

The rates of duty (which in case of real estate may be paid by instalments) are as follow:—

PRINCIPAL NET VALUE OF ESTATE.			Rate Per Cent.
Above	£100, but not above	£500	1
"	500 " "	1,000	2
"	1,000 " "	5,000	3
"	5,000 " "	10,000	4
"	10,000 " "	20,000	5
"	20,000 " "	40,000	6
"	40,000 " "	60,000	7
"	60,000 " "	80,000	8
"	80,000 " "	100,000	9
"	100,000 " "	150,000	10
"	150,000 " "	200,000	11
"	200,000 " "	250,000	12
"	250,000 " "	300,000	13
"	300,000 " "	350,000	14
"	350,000 " "	400,000	15
"	400,000 " "	500,000	16
"	500,000 " "	600,000	17
"	600,000 " "	800,000	18
"	800,000 " "	1,000,000	19
"	1,000,000		20

Where the net value of the estate (real and personal) does not exceed £100, no duty is payable.

Where the gross value of the estate (real and personal) exceeds £100, but does not exceed £500, the duty is only 30s., and where it exceeds £500, but does not exceed £500, only 50s.

Debts and funeral expenses are deducted before calculating the duty, except where the gross value of the estate does not exceed £500, and it is desired to pay the fixed duty of 30s. or 50s., as the case may be, instead of the *ad valorem* duty.

In the case of a person dying from wounds inflicted or disease contracted while on active service provision is made whereby the death duties on the property passing to his widow, lineal descendants, or lineal ascendants may, to a certain extent, be remitted.

The Death Duties.

LEGACY DUTY.

This duty is regulated by 55 Geo. III., cap. 184, 51 Vict., cap. 8, and the Finance Acts, 1894 and 1910, and is payable in respect of personal estate (including proceeds of sale of real estate) passing on death, either under a will or in case of intestacy.

The rates of duty are as follow:—

DESCRIPTION OF LEGATEE.	RATE OF DUTY.
Husband or wife of the deceased (except in the cases mentioned below)	£1 per cent.
Children of the deceased and their descendants, or the father or mother or any lineal ancestor of the deceased or the husbands or wives of any such persons (except in the cases mentioned below)	£1 "
Brothers and sisters of the deceased and their descendants, or the husbands or wives of any such persons.....	£5 "
Any person in any other degree of collateral consanguinity or strangers in blood to the deceased.....	£10 "

SUCCESSION DUTY.

This duty is regulated by 16 and 17 Vict., cap. 51, 51 Vict., cap. 8, and the Finance Acts, 1894, 1896, and 1910, and is payable in respect of real estate (including leaseholds) passing on death, and in certain cases in respect of settled personal estate.

The rates of duty are the same as those payable in respect of legacies.

NOTE.—Where the duty under the foregoing table is at the rate of £1 per cent., an extra duty at the rate of 10s. per cent., and in all other cases an extra duty at the rate of £1. 10s. per cent., is leviable in respect of legacies payable out of or charged on real estate (not including leaseholds) and of successions to real estate (not including leaseholds) on deaths between the 1st July, 1888, and the 2nd August, 1894.

A husband is exempt from legacy or succession duty where his wife's estate does not exceed £15,000 or the value of his legacy or succession does not exceed £1,000.

A wife is in like manner exempt where her husband's estate does not exceed £15,000 or the value of her legacy or succession does not exceed £2,000.

A child is in like manner exempt where the parents' estate does not exceed £15,000 or the value of such child's legacy or succession does not exceed £1,000, or if the child is under 21, £2,000.

Legacy duty is payable on the capital value, while succession duty is in certain cases payable on the capital value, and in other cases payable on the value of an annuity equal to the net income of the property, calculated according to the age of the successor.

Where the whole net value of the estate does not exceed £1,000, no legacy or succession duty is payable.

All pecuniary legacies, residues, or shares of residue, although not of the amount of £20, are subject to duty.

In case of persons dying domiciled in the United Kingdom, legacy duty is payable on all movable property wherever situate.

In case of persons dying domiciled abroad, no legacy duty is payable on movable property.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED.

If the Intestate die, leaving

His representatives take in the proportion following:—

Wife and child, or children	{	One-third to wife, rest to child or children; and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
Wife only, no relations	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to Crown.
Wife, no near relations	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child.....		All to next-of-kin and their legal representatives.
No wife, but child, children, or representatives of them, whether such child or children by one or more wives	}	All to him, her, or them.
Children by two wives		Equally to all.
If no child, children, or representatives of them		All to next-of-kin in equal degree to intestate.
Child, and grandchild by deceased child.....		Half to child, half to grandchild, who takes by representation.
Husband		Whole to him.
Father, and brother or sister		Whole to father.
Mother, and brother or sister		Whole to them equally.
Wife, mother, brothers, sisters, and nieces (daughters of deceased brother or sister).....	}	Up to £500, all to wife; residue to mother, brothers, sisters, and nieces.
Wife, and father	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, and half to father.
Wife, brothers or sisters, and mother.....	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to brothers or sisters and mother.
Mother, but no wife, child, father, brother, sister, nephew, or niece.....		The whole to mother.
Wife, and mother	{	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to mother.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED—continued.

If the Intestate die, leaving

His representatives take in the proportion following:—

<p>Brother or sister of whole blood, and brother or sister of half blood.....</p> <p>Posthumous brother or sister, and mother</p> <p>Posthumous brother or sister, and brother or sister born in lifetime of father</p> <p>Father's father and mother's mother</p> <p>Uncle or aunt's children, and brother or sister's grandchildren.....</p> <p>Grandmother, uncle, or aunt</p> <p>Two aunts, nephew and niece</p> <p>Uncle, and deceased uncle's child</p> <p>Uncle by mother's side, and deceased uncle or aunt's child</p> <p>Nephew by brother, and nephew by half-sister</p> <p>Nephew by deceased brother, and nephews and nieces by deceased sister</p> <p>Brother, and grandfather</p> <p>Brother's grandson, and brother or sister's daughter.....</p> <p>Brother, and two aunts</p> <p>Brother, and wife</p> <p>Wife, mother, and children of a deceased brother (or sister)</p> <p>Wife, brother, or sister, and children of a deceased brother or sister.....</p> <p>Brother or sister, and children of a deceased brother or sister.....</p> <p>Grandfather, no nearer relation</p>	<p>Equally to both.</p> <p>Equally to both.</p> <p>Equally to both.</p> <p>Equally to both.</p> <p>Equally to all.</p> <p>All to grandmother.</p> <p>Equally to all.</p> <p>All to uncle.</p> <p>Equally <i>per capita</i>.*</p> <p>Each in equal shares <i>per capita</i>, and not <i>per stirpes</i>.</p> <p>Whole to brother.</p> <p>All to brother or sister's daughter.</p> <p>All to brother.</p> <p>{ Up to £500, all to wife; all above the first £500, in each case, half to brother, half to wife.</p> <p>{ Up to £500, all to wife; all above the first £500, in each case, half to wife, a fourth to mother, and a fourth <i>per stirpes</i> to deceased brother's or sister's children.</p> <p>{ Up to £500, all to wife; all above the first £500, in each case, half to wife, one-fourth to brother or sister, one-fourth to deceased brother's or sister's children <i>per stirpes</i>.</p> <p>{ Half to brother or sister, half to children of deceased brother or sister <i>per stirpes</i>.</p> <p>All to grandfather.</p>
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* That is, taking individually, and not by representation. Thus, if A die, leaving three brothers or sisters, they each take an equal part of his effects in his or her own right. But if either of them die, leaving children, his children would take his share *per stirpes*, that is *through* him, and not in their own right.

By the Act 19 and 20 Vict., cap. 94, all special local customs relating to the estates of intestates are abolished so far as they affect personal property.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE
ESTATE OF A PERSON WHO HAS DIED INTESTATE.

If a person die, leaving

His movable estate is divided in the following proportions:—

Wife	{	Estate not exceeding £500, whole to wife; exceeding £500, first £500 to wife, balance half to wife, other half to deceased's next-of-kin.*
Wife and child, or children	{	One-third to wife, remaining two-thirds to child, or among children equally.
Wife and children, and issue of predeceasing children	{	One-third to wife, one-third to children equally, and the remaining third between the children and the issue of the predeceasing children—the children taking <i>per capita</i> , the latter <i>per stirpes</i> †
Wife and grandchildren	{	Half to wife, and half to grandchildren equally among them.
Wife, and his children by former marriages	{	One-third to wife, two-thirds to children equally.
Wife, and her children by last and prior marriages	{	One-third to wife, remaining two-thirds to deceased's children.
Children	{	Whole to children.
Children, and issue of predeceasing children	{	Half to children, remaining half between children <i>per capita</i> , and issue <i>per stirpes</i> .
Grandchildren	{	Equally to all.
Children by two or more marriages	{	Equally to all.
Father	{	Whole to father.
Mother	{	One-third to mother, other two-thirds to next-of-kin.

* In event of joint testate bequest, this heading requires modification.

† *Per capita*, i.e., by the head, *per stirpes* (by descent), &c., although their parents and not in their own right. Where property divides *per capita* it is divided (as in many cases) as there are children; where *per stirpes*, the share which would have fallen to the predeceasing parent if alive is divided equally among his children.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE
ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving

His movable estate is divided in the following proportions:—

Father and mother.....	Whole to father.
Father and mother, and brothers and sisters.....	Half to father, half to brothers and sisters equally.
Mother, and brothers and sisters.....	One-third to mother, remaining two-thirds to brothers and sisters.
Father, mother, brothers, or sisters, and issue of deceased brothers or sisters.....	{ Half to father, half to brothers and sisters <i>per capita</i> , and issue <i>per stirpes</i> .
Mother, brothers, or sisters, and issue of deceased brothers or sisters.....	One-third to mother, remaining two-thirds as in last example.
Father and mother, and their grandchildren.....	Half to father, other half to grandchildren equally.
Mother, and her grandchildren.....	One-third to mother, other two-thirds to grandchildren equally.
Father, mother, children, and grandchildren of deceased brothers or sisters.....	{ Half to father, other half between children <i>per capita</i> , and grandchildren <i>per stirpes</i> .
Mother, children, and grandchildren of deceased brothers or sisters.....	{ One-third to mother, other two-thirds among children <i>per capita</i> , and grandchildren <i>per stirpes</i> .
Brothers or sisters.....	Equally among them.
Brothers or sisters, and nephews or nieces.....	Brothers or sisters <i>per capita</i> , nephews or nieces <i>per stirpes</i> .
Nephews or nieces.....	Equally.
Grandnephews or nieces.....	Equally.
Brothers or sisters of full blood, and brothers or sisters of half-blood....	Whole to brothers and sisters of full blood.
Brothers or sisters consanguinean (that is, by same father but not same mother) and brothers or sisters uterine (that is, by same mother but not by same father).....	Whole to brothers and sisters consanguinean.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—continued.

If a person die, leaving

His movable estate is divided in the following proportions:—

Brothers or sisters consanguinean, and uncles or aunts	Whole to brothers and sisters.
Brothers and sisters uterine, and uncles or aunts	Half to brothers and sisters, other half to uncles and aunts.
Father, mother, and uncles and aunts	Whole to father.
Father, and cousins of full blood	Whole to father.
Mother, and uncles or aunts	One-third to mother, two-thirds to uncles and aunts.
Mother, and cousins of full blood	One-third to mother, two-thirds to cousins equally.
Grandfather, and uncles and aunts	Whole to uncles and aunts.
Grandfather, grandmother, and mother	One-third to mother, two-thirds to grandfather.

Where a wife dies, survived by

Her movable estate is divided in the following proportions:—

Husband	Half to husband, other half to next-of-kin.
Husband and children	One-third to husband, rest to children.
Children only	Whole to children.
Children, and issue of deceased children	Half to children, other half among children per stirpes, and issue per stirpes.
Children by two or more marriages	Equally to all.

Illegitimate children do not succeed to their father and mother, when the latter leave no will in their favour. When an illegitimate child dies without a will, and leaves neither wife nor children, his estate falls to the Crown.

EXPECTATION OF LIFE.

EXPECTATION OF LIFE TABLES were constructed by the late Dr. Farr, of the General Register Office, and were calculated on the death-rates of 1838-54; but since that time very important changes have occurred in the death-rates at different ages; and, consequently, new tables have been constructed by Dr. W. Ogle, who succeeded Dr. Farr, on the basis of the death-rates of 1871-80. The following table gives the results both of the older and the later calculations; the first two columns in the male and female parts, respectively, giving the survivors at each year of life out of a million born of the corresponding sex, by the older and the newer calculation, and the two other columns giving similarly the expectation of life at each year.

AGE.	MALES.						FEMALES.					
	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		AGE.			
	1838-54.	1871-80.	3	4	1838-54.	1871-80.	7	8	1838-54.	1871-80.		
Column.	1	2			5	6	7	8	Column.			
0	1,000,000	1,000,000	39.91	41.35	1,000,000	1,000,000	41.85	44.62	.....	0	
1	836,405	841,417	46.65	48.05	865,288	871,266	47.31	50.14	.....	1	
2	782,626	790,201	48.83	50.14	811,711	820,480	49.40	52.22	.....	2	
3	754,849	763,737	49.61	50.86	782,990	793,359	50.20	52.99	.....	3	
4	736,845	746,587	49.81	51.01	764,060	775,427	50.43	53.20	.....	4	
5	723,716	734,068	49.71	50.87	750,550	762,622	50.33	53.08	.....	5	
6	713,881	726,815	49.39	50.38	740,584	755,713	50.00	52.56	.....	6	
7	706,156	721,103	48.92	49.77	732,771	750,276	49.53	51.94	.....	7	
8	699,688	716,309	48.37	49.10	726,116	745,631	48.98	51.26	.....	8	
9	694,346	712,337	47.74	48.37	720,537	741,727	48.35	50.53	.....	9	
10	689,857	708,990	47.05	47.60	715,769	738,382	47.67	49.76	.....	10	
11	685,982	706,146	46.31	46.79	711,581	735,405	46.95	48.96	.....	11	
12	682,512	703,595	45.54	45.96	707,770	732,697	46.20	48.13	.....	12	
13	679,256	701,200	44.76	45.11	704,155	730,122	45.44	47.30	.....	13	
14	676,057	698,840	43.97	44.26	700,581	727,571	44.66	46.47	.....	14	

15	672,776	696,419	43-18	43-41	696,917	724,996	43-90	45-63	.....15
16	669,296	693,695	42-40	42-58	693,060	722,084	43-14	44-81	.....16
17	666,529	690,746	41-64	41-76	688,894	718,993	42-40	44-00	.....17
18	661,402	687,507	40-90	40-96	684,378	715,032	41-67	43-21	.....18
19	656,868	683,941	40-17	40-17	679,463	711,946	40-97	42-43	.....19
20	651,908	680,083	39-48	39-40	674,119	707,949	40-29	41-06	.....20
21	646,502	675,769	38-80	38-64	668,345	703,616	39-63	40-92	.....21
22	641,028	671,344	38-13	37-89	662,474	699,141	38-98	40-18	.....22
23	635,486	666,754	37-46	37-15	656,909	694,521	38-33	39-44	.....23
24	629,882	661,997	36-79	36-41	650,463	689,769	37-68	38-71	.....24
25	624,321	657,077	36-12	35-68	644,342	684,868	37-04	37-98	.....25
26	618,608	651,998	35-44	34-96	638,148	679,822	36-30	37-36	.....26
27	612,731	646,767	34-77	34-24	631,891	674,061	35-75	36-54	.....27
28	606,906	641,353	34-10	33-52	625,575	669,372	35-10	36-93	.....28
29	601,026	635,778	33-43	32-81	619,201	663,959	34-46	35-11	.....29
30	595,060	630,089	32-76	32-10	612,774	658,418	33-21	34-41	.....30
31	589,094	624,124	32-09	31-40	606,296	652,747	33-17	33-70	.....31
32	583,096	618,066	31-42	30-71	599,769	646,997	32-63	33-00	.....32
33	576,912	611,827	30-74	30-01	593,196	641,045	31-88	32-30	.....33
34	570,716	605,430	30-07	29-33	586,575	635,008	31-25	31-60	.....34
35	564,441	599,260	29-40	28-64	579,908	629,542	30-59	30-90	.....35
36	558,068	592,107	28-78	27-96	573,192	623,254	29-94	30-21	.....36
37	551,634	585,167	28-06	27-29	566,481	616,144	29-29	29-52	.....37
38	545,064	578,019	27-39	26-62	559,619	609,299	28-64	28-83	.....38
39	538,428	570,656	26-73	25-96	552,788	602,994	27-99	28-15	.....39
40	531,657	563,077	26-06	25-30	545,844	596,113	27-34	27-46	.....40
41	524,761	555,254	25-29	24-68	538,876	589,167	26-69	26-78	.....41
42	517,784	547,268	24-08	24-00	531,849	582,104	26-06	26-10	.....42
43	510,567	539,161	24-07	23-36	524,765	574,919	25-28	25-43	.....43
44	503,347	530,856	23-41	22-71	517,617	567,613	24-72	24-74	.....44

EXPECTATION OF LIFE—continued.

AGE.	MALES.					FEMALES.					AGE.
	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		Column.	THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		Column.	
	1888-54.	1871-80.	1888-54.	1871-80.		1888-54.	1871-80.	1888-54.	1871-80.		
45	495,770	522,374	22-76	22-07	510,403	560,174	24-06	24-06	24-06	24-06	45
46	488,126	513,702	22-11	21-44	503,122	552,602	23-40	23-40	23-38	23-38	46
47	480,308	504,836	21-46	20-80	495,768	544,892	22-74	22-74	22-71	22-71	47
48	472,306	495,761	20-82	20-18	488,839	537,043	22-08	22-08	22-03	22-03	48
49	464,114	486,479	20-17	19-55	480,838	529,048	21-42	21-42	21-36	21-36	49
50	455,727	476,980	19-54	18-93	473,245	520,901	20-75	20-75	20-68	20-68	50
51	447,139	467,254	18-90	18-31	465,572	519,607	20-09	20-09	20-01	20-01	51
52	438,099	457,022	18-28	17-71	457,814	504,188	19-42	19-42	19-34	19-34	52
53	428,801	446,510	17-67	17-12	449,966	495,645	18-75	18-75	18-66	18-66	53
54	419,256	435,729	17-06	16-53	442,047	486,973	18-08	18-08	17-98	17-98	54
55	409,460	424,577	16-45	15-95	433,331	477,440	17-43	17-43	17-33	17-33	55
56	399,408	413,351	15-86	15-37	424,239	467,443	16-79	16-79	16-69	16-69	56
57	389,088	401,740	15-26	14-80	414,761	456,992	16-17	16-17	16-06	16-06	57
58	378,481	389,827	14-68	14-24	404,895	446,079	15-55	15-55	15-45	15-45	58
59	367,570	377,591	14-10	13-68	394,636	434,695	14-94	14-94	14-84	14-84	59
60	356,380	365,011	13-53	13-14	383,974	422,835	14-34	14-34	14-24	14-24	60
61	344,744	352,071	12-96	12-60	372,895	410,477	13-75	13-75	13-65	13-65	61
62	332,789	336,820	12-41	12-07	361,387	397,644	13-17	13-17	13-08	13-08	62
63	320,451	325,256	11-87	11-56	349,436	384,319	12-60	12-60	12-51	12-51	63
64	307,720	311,368	11-34	11-05	337,031	370,495	12-05	12-05	11-96	11-96	64
65	294,588	297,156	10-82	10-55	324,165	356,165	11-51	11-51	11-42	11-42	65
66	281,064	282,638	10-32	10-07	310,833	341,326	10-98	10-98	10-90	10-90	66
67	267,160	267,829	9-83	9-60	297,048	325,988	10-47	10-47	10-39	10-39	67
68	252,901	252,763	9-36	9-14	282,819	310,170	9-97	9-97	9-89	9-89	68
69	238,328	237,487	8-90	8-70	268,177	293,899	9-48	9-48	9-41	9-41	69

70	223,400	222,056	8-45	8-27	253,161	277,225	9-02	8-26	.....70
71	308,453	306,539	8-03	7-85	237,822	260,207	8-97	8-50	.....71
72	198,297	190,971	7-62	7-45	222,230	242,934	8-13	8-07	.....72
73	178,114	176,449	7-22	7-07	206,464	225,497	7-71	7-65	.....73
74	163,003	160,074	6-85	6-70	190,620	208,003	7-31	7-25	.....74
75	148,076	144,960	6-49	6-34	174,800	190,566	6-93	6-87	.....75
76	133,453	130,227	6-15	6-00	159,126	173,316	6-56	6-51	.....76
77	119,251	115,986	5-82	5-68	143,722	156,392	6-21	6-16	.....77
78	106,592	102,359	5-51	5-37	128,711	139,927	5-83	5-82	.....78
79	92,587	89,449	5-21	5-07	114,229	124,065	5-56	5-50	.....79
80	80,843	77,854	4-93	4-79	100,394	108,935	5-26	5-20	.....80
81	68,946	66,163	4-66	4-51	87,323	94,662	4-98	4-90	.....81
82	58,471	55,842	4-41	4-26	75,119	81,305	4-71	4-63	.....82
83	48,970	46,489	4-17	4-01	63,862	68,966	4-45	4-37	.....83
84	40,471	38,132	3-95	3-88	53,615	57,723	4-21	4-12	.....84
85	32,979	30,785	3-73	3-56	44,419	47,631	3-98	3-88	.....85
86	26,476	24,436	3-53	3-36	35,954	38,710	3-76	3-66	.....86
87	20,936	19,054	3-34	3-17	29,302	30,948	3-46	3-46	.....87
88	16,368	14,576	3-16	3-00	23,135	24,338	3-36	3-36	.....88
89	12,428	10,926	3-00	2-82	18,027	18,788	3-18	3-08	.....89
90	9,321	8,015	2-84	2-66	13,802	14,233	3-01	2-90	.....90
91	6,859	5,749	2-69	2-51	10,376	10,553	2-85	2-74	.....91
92	4,946	4,025	2-55	2-37	7,650	7,635	2-70	2-58	.....92
93	3,492	2,749	2-41	2-24	5,290	5,429	2-55	2-44	.....93
94	2,411	1,898	2-29	2-12	3,908	3,756	2-43	2-30	.....94
95	1,628	1,123	2-17	2-01	2,704	2,635	2-22	2-17	.....95
96	1,071	742	2-06	1-90	1,327	1,361	2-13	2-11	.....96
97	688	452	1-95	1-81	1,204	1,007	2-05	2-03	.....97
98	450	306	1-83	1-72	774	653	1-96	1-92	.....98
99	362	151	1-76	1-65	463	389	1-86	1-73	.....99
100	145	82	1-68	1-61	225	226	1-76	1-63	.....100

THE KING AND ROYAL FAMILY.

THE KING.—**GEORGE V.**, of the United Kingdom of Great Britain and Ireland, &c., King, Defender of the Faith. His Majesty was born June 3, 1865, married his cousin, Princess Victoria May, only daughter of the Duke of Teck, July 6, 1893. The children of His Majesty are: Edward, born June 23, 1894; Albert, December 14, 1895; Victoria Alexandra, April 25, 1897; Henry William Frederick Albert, March 31, 1900; George, December 20, 1902; and John Charles Francis, July 12, 1905.

PARLIAMENTS OF THE UNITED KINGDOM.

Assembled.	Dissolved.	Duration.	Assembled.	Dissolved.	Duration.
		Yrs. m. d.			Yrs. m. d.
GEORGE III.			VICTORIA—<i>con.</i>		
Sept. 27, 1796*	June 29, 1802	5 9 2	Nov. 18, 1847	July 1, 1852	4 7 14
Oct. 29, 1802	Oct. 25, 1806	3 11 27	Nov. 4, 1852	Mar. 1, 1857	4 4 18
Dec. 15, 1806	April 29, 1807	0 4 14	April 1, 1857	April 23, 1859	1 11 23
June 22, 1807	Sept. 29, 1812	5 3 7	May 31, 1859	July 6, 1865	6 1 6
Nov. 24, 1812	June 10, 1818	5 6 16	Feb. 1, 1866	Nov. 11, 1868	2 9 19
Jan. 14, 1819	Feb. 29, 1820	1 1 15	Dec. 10, 1868	Jan. 26, 1874	5 1 17
GEORGE IV.			Mar. 5, 1874	Mar. 23, 1880	6 0 19
April 23, 1820	June 2, 1826	6 1 9	April 29, 1880	Nov. 18, 1885	5 6 20
Nov. 14, 1826	July 24, 1830	3 8 10	Jan. 12, 1886	June 26, 1886	0 5 15
WILLIAM IV.			Aug. 5, 1886	June 28, 1892	5 10 24
Oct. 26, 1830	April 22, 1831	0 5 27	Aug. 4, 1892	July 8, 1895	2 11 5
June 14, 1831	Dec. 3, 1832	1 5 9	Aug. 12, 1895	Sept. 25, 1900	5 1 14
Jan. 29, 1833	Dec. 30, 1834	1 11 1	Dec. 3, 1900		
Feb. 19, 1835	July 17, 1837	2 4 28	EDWARD VII.		
VICTORIA.					
Nov. 15, 1837	June 23, 1841	3 7 9	Jan. 8, 1906		5 1 6
Aug. 19, 1841	July 23, 1847	5 11 5	Feb. 14, 1901		
			Feb. 13, 1906	Jan. 10, 1910	3 10 26
			Feb. 15, 1910		
			GEORGE V.		
			May 6, 1910		
			Feb. 1, 1911	Nov. 28, 1910	0 9 13

* Parliament first met after the Union with Ireland, January 22, 1801.

LIST OF ADMINISTRATIONS FROM
DECEMBER, 1783.

Date	Prime Minister	Duration	Chancellor	Exchequer	Home Secretary	Foreign Secy
		Yrs Dya				
Dec. 22, 1783	William Pitt	17 84	Thurlow <small>(Loughborough)</small>	William Pitt	Portland	Granville
Mar. 17, 1801	Hy. Addington	3 89	Kidson	H. Addington	<small>(Portland, Pitt Russ, G. Turton)</small>	Hawkebury
May 15, 1804	William Pitt	1 372	Eldon	William Pitt	Hawkebury	<small>(Barronby Malpas)</small>
Feb. 11, 1806	Lord Grenville	1 48	Erskine	Lord H. Petty	Spencer	<small>(Clerk J. Dow Vest. Howick)</small>
Mar. 31, 1807	Duke of Portland	2 346	Kidson	S. Perceval	Hawkebury	G. Canning
Dec. 2, 1809	Spencer Perceval	2 190	Eldon	S. Perceval	R. Hyder	<small>(Bathurst Wilmot)</small>
June 9, 1812	Earl of Liverpool	14 219	Eldon	<small>N. Vauxhall F. J. Robinson</small>	<small>Edmund Robert Peel</small>	<small>Southey G. Canning</small>
Apr. 24, 1807	George Canning	9 134	Lyndhurst	G. Canning	<small>(William Murray Lonsdale)</small>	Hudley
Sept. 6, 1807	Vicct. Goderich	0 142	Lyndhurst	J. C. Herries	Landowne	Dudley
Jan. 25, 1808	D. of Wellington	2 201	Lyndhurst	H. Goulburn	Robert Peel	<small>Dudley Alcock</small>
Nov. 23, 1808	Earl Grey	3 289	Brougham	Althorp	Melbourne	Palmerston
July 18, 1804	Vicct. Melbourne	0 161	Brougham	Althorp	Duncombe	Palmerston
Dec. 26, 1804	Sir Robert Peel	0 113	Lyndhurst	Sir R. Peel	H. Goulburn	Wellington
Apr. 18, 1806	Vicct. Melbourne	6 141	<small>In Comm. Cottonham</small>	<small>T. R. Bign F. T. Baring</small>	<small>Lord J. Russell Normanby</small>	Palmerston
Sept. 6, 1841	Sir Robert Peel	4 303	Lyndhurst	H. Goulburn	Sir J. Graham	Alcock
July 6, 1848	Ld. John Russell	5 286	<small>Cottonham Truro</small>	Sir C. Wood	Sir George Grey	<small>Palmerston Graham</small>
Feb. 27, 1805	Earl of Derby	0 205	St Leonards	B. Disraeli	S. H. Walpole	Malmesbury
Dec. 28, 1805	Earl of Aberdeen	2 44	Cranworth	W. Gladstone	Palmerston	<small>Lord J. Russell Graham</small>
Feb. 10, 1805	Lord Palmerston	3 15	Cranworth	<small>W. Gladstone Mr G. C. Lewis</small>	Sir George Grey	Chambers
Feb. 25, 1806	Earl of Derby	1 113	Chelmsford	B. Disraeli	S. H. Walpole	Malmesbury
June 18, 1806	Lord Palmerston	6 141	<small>Campbell Westbury</small>	W. Gladstone	<small>Mr G. C. Lewis Sir George Grey</small>	Russell
Nov. 6, 1805	Earl Russell	0 342	Cranworth	W. Gladstone	Sir George Grey	Chambers
July 6, 1806	Earl of Derby	1 296	Chelmsford	B. Disraeli	<small>S. H. Walpole Malmesbury</small>	Stanley
Feb. 27, 1806	Benjamin Disraeli	0 285	Cairns	G. W. Hunt	G. Hardy	Stanley
Dec. 9, 1806	W. E. Gladstone	5 74	<small>Hatherley Belborno</small>	<small>Robert Lowe W. E. Gladstone</small>	<small>H. A. Bruce Robert Lowe</small>	<small>Chambers Graham</small>
Feb. 21, 1874	<small>Benjamin Disraeli Earl Beaconsfield</small>	6 67	Cairns	S. Northcote	R. A. Cross	<small>Peary Stanley</small>
Apr. 29, 1880	W. E. Gladstone	5 87	Malborne	<small>W. Gladstone H. C. E. Chubb</small>	Sir W. Harcourt	Granville
June 24, 1880	Marq. of Salisbury	0 237	Halsbury	<small>Hicks Beach H. C. E. Chubb</small>	R. A. Cross	Salisbury
Feb. 7, 1886	W. E. Gladstone	0 139	Herschel	W. V. Harcourt	H. C. E. Chubb	Tombury
July 24, 1886	Marq. of Salisbury	6 17	Halsbury	<small>Lord Chamberlain G. J. Goschen</small>	H. Matthews	<small>Stanley Salisbury</small>
Aug. 13, 1895	W. E. Gladstone	2 813	Herschel	W. V. Harcourt	H. H. Asquith	<small>Halsbury Kimberley</small>
Mar. 3, 1894	Earl of Rosebery	2 813	Herschel	W. V. Harcourt	H. H. Asquith	<small>Halsbury Kimberley</small>
June 24, 1880	Marq. of Salisbury	11 162	Halsbury	<small>Hicks Beach C. T. Erskine A. Chamberlain</small>	<small>Mr M. W. Ridley C. T. Erskine A. Chamberlain</small>	<small>Salisbury Landowne Landowne</small>
July 12, 1902	A. J. Balfour	11 162	Halsbury	<small>Laloburn Haldane Buck master</small>	<small>R. H. Asquith G. Lloyd George H. M. Kinnick</small>	<small>H. J. Vandenberg W. S. Churchill R. M. Latham Sir J. Bruce</small>
Dec. 5, 1905	Sir H. Campbell Bannerman	...	...	...	...	...
April 7, 1905	H. H. Asquith	...	...	...	...	Sir E. E. Grey

PRESIDENTS OF THE UNITED STATES OF AMERICA.

	Inauguration Year.
<i>Declaration of Independence</i>	4th July, 1776
General Washington, first President	1789 and 1793
John Adams	1797
Thomas Jefferson	1801 and 1805
James Madison	1809 and 1813
James Monroe	1817 and 1821
John Quincy Adams	1825
General Andrew Jackson	1829 and 1833
Martin Van Buren	1837
General William Henry Harrison (died 4th April)	1841
John Tyler (previously Vice-President)	1841
James Knox Polk	1845
General Zachary Taylor (died 9th July, 1850)	1849
Millard Fillmore (previously Vice-President)	1850
General Franklin Pierce	1853
James Buchanan	1857
Abraham Lincoln (assassinated 14th April, 1865)	1861 and 1865
Andrew Johnson (previously Vice-President)	1865
General Ulysses S. Grant	1869 and 1873
Rutherford Richard Hayes, after long contest with Tilden	1877
General Garfield (shot July 2; died September 19)	1881
Chester A. Arthur, Vice-President, succeeded September 20	1881
Grover Cleveland	1885
General Benjamin Harrison	1889
Grover Cleveland	1893
William McKinley	1897
William McKinley (shot September 6th, 1901; died September 14th) ..	1901
Theodore Roosevelt	1901
" " re-elected	1905
William Howard Taft	1909
Woodrow Wilson	1913

The United States of America form a Federal Republic, consisting of 45 States and 5 Territories.

BAROMETER INSTRUCTIONS.

COMPILED BY THE LATE ADMIRAL FITZROY, F.R.S.

The barometer should be set regularly by a duly-authorized person, about sunrise, noon, and sunset.

The words on scales of barometers should not be so much regarded for weather indications as the RISING or FALLING of the mercury; for if it stand at CHANGEABLE (29.50) and then rise towards FAIR (30.00) it presages a change of wind or weather, though not so great as if the mercury had risen higher; and, on the contrary, if the mercury stand above FAIR and then fall it presages a change, though not to so great a degree as if it had stood lower; beside which, the direction and force of wind are not in any way noticed.

It is not from the point at which the mercury may stand that we are alone to form a judgment of the state of the weather, but from its RISING or FALLING, and from the movements of immediately PRECEDING days as well as hours, keeping in mind effects of change of DIRECTION, and dryness or moisture, as well as alteration of force or strength of wind.

It should always be remembered that the state of the air FORETELLS COMING weather rather than shows the weather that is PRESENT—an invaluable fact too often overlooked—that the longer the time between the signs and the change foretold by them the longer such altered weather will last; and, on the contrary, the less the time between a warning and a change the shorter will be the continuance of such foretold weather.

If the barometer has been about its ordinary height, say near 30 inches at the sea-level, and is steady on rising, while the thermometer falls and dampness becomes less, north-westerly, northerly, north-easterly wind, or less wind, less rain or snow may be expected.

On the contrary, if a fall takes place with a rising thermometer and increased dampness, wind and rain may be expected from the south-eastward, southward, or south-westward. A fall with low thermometer foretells snow.

When the barometer is rather below its ordinary height, say down to near 29½ inches (at sea-level), a rise foretells less wind, or a change in its direction towards the northward, or less wet; but when it has been very low, about 29 inches, the first rising usually precedes or indicates strong wind—at times heavy squalls—from the north-westward, northward, or north-eastward, AFTER which violence a gradually rising glass foretells improving weather; if the thermometer falls, but if the warmth continues, probably the wind will back (shift against the sun's course), and more southerly or south-westerly wind will follow, especially if the barometer rise is sudden.

The most dangerous shifts of wind, or the HEAVIEST northerly gales, happen soon after the barometer first rises from a very low point; or if the wind veers GRADUALLY at some time afterwards.

Barometer Instructions.

Indications of approaching change of weather and the direction and force of winds are shown less by the height of the barometer than by its falling or rising. Nevertheless, a height of more than 30 (30·00) inches (at the level of the sea) is indicative of fine weather and MODERATE winds, except from east to north, OCCASIONALLY.

A rapid rise of the barometer indicates unsettled weather, a slow movement the contrary; as likewise a STEADY barometer, when continued and with dryness, foretells very fine weather.

A rapid and considerable fall is a sign of stormy weather, and rain or snow. Alternate rising and sinking indicates unsettled or threatening weather.

The greatest depressions of the barometer are with gales from S.E., S., or S.W.; the greatest deviations, with wind from N.W., N., or N.E., or with calm.

A sudden fall of the barometer, with a westerly wind, is sometimes followed by a violent storm from N.W., N., or N.E.

If a gale sets in from the E. or S.E., and the wind veers by the south, the barometer will continue falling until the wind is near a marked change, when a lull MAY occur; after which the gale will soon be renewed, perhaps suddenly and violently, and the veering of the wind towards the N.W., N., or N.E. will be indicated by a rising of the barometer, with a fall of the thermometer.

After very warm and calm weather a storm or squall, with rain, may follow; likewise at any time when the atmosphere is HEATED much above the USUAL temperature of the season.

To know the state of the air not only the barometer AND THERMOMETER, but appearances of the sky should be vigilantly watched.

SIGNS OF WEATHER.

Whether clear or cloudy, a rosy sky at sunset presages fine weather; a red sky in the morning, bad weather or much wind, perhaps rain; a grey sky in the morning, fine weather; a high dawn, wind; a low dawn, fair weather.*

Soft-looking or delicate clouds foretell fine weather, with moderate or light breezes; hard-edged, oily-looking clouds, wind. A dark, gloomy, blue sky is windy, but a light, bright blue sky indicates fine weather. Generally, the softer the clouds look, the less wind (but perhaps more rain) may be expected; and the harder, more "greasy," rolled, tufted, or ragged, the stronger the coming wind will prove. Also a bright yellow sky at sunset presages wind; a pale yellow, wet; and thus, by the prevalence of red, yellow, or grey tints, the coming weather may be foretold very nearly—indeed, if aided by instruments, almost exactly.

* A high dawn is when the first indications of daylight are seen above a bank of clouds. A low dawn is when the day breaks on or near the horizon, the first streaks of light being very low down.

Barometer Instructions.

Small inky-looking clouds foretell rain; light wind clouds driving across heavy masses show wind and rain, but if alone may indicate wind only.

High upper clouds crossing the sun, moon, or stars in a direction different from that of the lower clouds, or the wind then felt below, foretell a change of wind.

After fine, clear weather the first signs in the sky of a coming change are usually light streaks, curls, wisps, or mottled patches of white distant clouds, which increase, and are followed by an overcasting of murky vapour that grows into cloudiness. This appearance, more or less oily or watery as wind or rain will prevail, is an infallible sign.

Light, delicate, quiet tints or colours, with soft, undefined forms of clouds, indicate and accompany fine weather; but gaudy or unusual hues, with hard, definitely-outlined clouds, foretell rain, and probably strong wind.

When sea-birds fly out early and far to seaward, moderate wind and fair weather may be expected. When they hang about the land, or over it, sometimes flying inland, expect a strong wind, with stormy weather. As many creatures besides birds are affected by the approach of rain or wind, such indications should not be slighted by an observer who wishes to foresee weather.

Remarkable clearness of atmosphere near the horizon, distant objects such as hills unusually visible, or raised (by refraction),* and what is called a "good HEARING day," may be mentioned among signs of wet, if not wind, to be expected.

More than usual twinkling of the stars, indistinctness or apparent multiplication of the moon's horns, haloes, "wind-dogs" (fragments or pieces of rainbows, sometimes called "wind-galls") seen on detached clouds, and the rainbow, are more or less significant of increasing wind, if not approaching rain with or without wind.

Lastly, the dryness or dampness of the air, and its temperature (for the season), should ALWAYS be considered WITH OTHER indications of change or continuance of wind and weather.

On barometer scales the following contractions may be useful:—

RISE	FALL	
FOR	FOR	
N.E.L.Y.	S.W.L.Y.	When the wind shifts against the sun, Trust it not, for back it will run.
(N.W.-N.-E.)	(S.E.-E.-W.)	
DRY	WET	Finer rise after very low Indicates a stronger blow
OR	OR	
LESS	MORE	Long foretold—long lost, Short notice—soon past.
WIND.	WIND.	
—	—	
EXCEPT	EXCEPT	
WET FROM	WET FROM	
N.E.D.	N.E.D.	

* Much refraction is a sign of easterly wind.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1916.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Date.	Day.	LIVERPOOL High Water.	Date.	Day.	LIVERPOOL High Water.	Date.	Day.	LIVERPOOL High Water.	Date.	Day.	LIVERPOOL High Water.	Date.	Day.	LIVERPOOL High Water.	Date.	Day.	LIVERPOOL High Water.
		Morn.			Aftern.			Morn.			Aftern.			Morn.			Aftern.
1	S	7 10	1	Th	9 42	1	W	9 39	1	S	10 26	1	M	10 35	1	Th	11 37
2	S	7 87	2	Fr	10 38	2	Th	10 33	2	S	11 8	2	Th	11 13	2	F	11 52
3	S	8 16	3	Fr	11 26	3	Fr	10 48	3	M	11 40	3	Fr	11 53	3	S	0 36
4	M	9 16	4	S	11 44	4	S	11 26	4	W	0 3	4	W	0 10	4	S	1 1
5	M	10 12	5	S	0 29	5	S	11 54	5	W	0 3	5	W	0 18	5	M	1 22
6	M	11 2	6	S	0 58	6	S	0 6	6	W	0 36	6	W	0 45	6	M	1 33
7	W	11 54	7	Th	1 10	7	Th	0 32	7	W	1 10	7	W	0 43	7	W	2 9
8	W	0 27	8	Th	1 48	8	Th	0 44	8	W	1 41	8	W	1 19	8	Th	2 51
9	Th	1 16	9	Fr	2 26	9	Fr	1 41	9	S	2 15	9	S	1 53	9	Th	3 30
10	Th	1 16	10	S	3 3	10	S	1 53	10	M	2 55	10	M	2 31	10	Fr	4 21
11	Fr	2 2	11	Fr	3 43	11	Fr	2 48	11	Th	3 43	11	Th	3 17	11	S	5 21
12	Fr	2 58	12	S	3 43	12	S	3 6	12	W	4 52	12	W	4 16	12	M	6 24
13	S	3 90	13	W	4 84	13	W	3 52	13	Th	4 52	13	Th	5 28	13	Th	7 46
14	S	4 17	14	Th	5 6	14	Th	4 19	14	Fr	6 14	14	Fr	6 98	14	F	8 19
15	M	5 13	15	Fr	6 19	15	Fr	5 29	15	S	7 37	15	S	7 25	15	M	9 40
16	M	6 12	16	S	6 19	16	S	6 16	16	W	8 43	16	W	8 32	16	W	10 24
17	M	7 23	17	Th	7 45	17	Th	6 59	17	Th	9 28	17	Th	9 20	17	Th	10 46
18	M	8 33	18	Fr	8 31	18	Fr	8 26	18	S	10 5	18	S	10 25	18	F	11 36
19	M	9 35	19	S	10 44	19	S	9 30	19	M	10 5	19	M	10 25	19	S	0 7
20	M	10 48	20	Th	11 6	20	Th	10 46	20	Th	10 38	20	Th	11 47	20	M	0 26
21	M	11 24	21	Fr	11 15	21	Fr	11 16	21	W	11 13	21	W	11 27	21	W	1 52
22	M	11 59	22	S	11 46	22	S	11 46	22	Th	11 52	22	Th	11 47	22	Th	2 6
23	M	0 8	23	S	0 10	23	S	11 48	23	Fr	0 11	23	Fr	0 35	23	Fr	2 46
24	M	0 34	24	Th	0 41	24	Th	0 8	24	S	0 11	24	S	0 50	24	S	3 40
25	M	1 6	25	Th	1 11	25	Th	0 56	25	W	0 50	25	W	1 23	25	W	4 38
26	M	1 18	26	Fr	1 43	26	Fr	0 40	26	Th	1 32	26	Th	1 59	26	Th	5 40
27	M	1 39	27	S	1 43	27	S	1 13	27	S	2 18	27	S	2 53	27	S	6 43
28	M	1 45	28	W	2 16	28	W	1 29	28	W	3 15	28	W	3 56	28	W	7 4
29	M	2 9	29	Th	2 28	29	Th	2 27	29	Th	4 25	29	Th	5 17	29	Th	8 43
30	M	2 57	30	Fr	3 52	30	Fr	2 49	30	Fr	5 17	30	Fr	6 48	30	Fr	9 43
31	M	3 45	31	S	4 36	31	S	3 16	31	S	6 52	31	S	7 46	31	S	10 21
1	W	4 31	1	Th	5 57	1	Th	4 23	1	W	7 16	1	W	8 0	1	W	11 37
2	W	5 7	2	Th	6 47	2	Th	5 53	2	W	8 21	2	W	8 59	2	W	12 11
3	W	5 40	3	Fr	7 36	3	Fr	6 53	3	W	8 21	3	W	9 44	3	W	10 42
4	W	6 19	4	S	8 23	4	S	7 52	4	W	9 13	4	W	10 16	4	W	11 0
5	W	7 43	5	S	8 23	5	S	8 50	5	W	9 57	5	W	10 36	5	W	11 37
6	Th	8 28	6	S	8 23	6	S	9 44	6	S	9 57	6	S	11 14	6	S	11 37
7	Th	9 22	7	W	8 23	7	W	9 44	7	W	10 32	7	W	11 14	7	W	11 37
8	Th	9 57	8	W	8 23	8	W	9 44	8	W	10 32	8	W	11 14	8	W	11 37
9	Th	10 48	9	W	8 23	9	W	9 44	9	W	10 32	9	W	11 14	9	W	11 37
10	Th	11 24	10	W	8 23	10	W	9 44	10	W	10 32	10	W	11 14	10	W	11 37
11	Th	11 59	11	W	8 23	11	W	9 44	11	W	10 32	11	W	11 14	11	W	11 37
12	Th	0 8	12	W	8 23	12	W	9 44	12	W	10 32	12	W	11 14	12	W	11 37
13	Th	0 40	13	W	8 23	13	W	9 44	13	W	10 32	13	W	11 14	13	W	11 37
14	Th	1 18	14	W	8 23	14	W	9 44	14	W	10 32	14	W	11 14	14	W	11 37
15	Th	1 45	15	W	8 23	15	W	9 44	15	W	10 32	15	W	11 14	15	W	11 37
16	Th	2 9	16	W	8 23	16	W	9 44	16	W	10 32	16	W	11 14	16	W	11 37
17	Th	2 57	17	W	8 23	17	W	9 44	17	W	10 32	17	W	11 14	17	W	11 37
18	Th	3 45	18	W	8 23	18	W	9 44	18	W	10 32	18	W	11 14	18	W	11 37
19	Th	4 31	19	W	8 23	19	W	9 44	19	W	10 32	19	W	11 14	19	W	11 37
20	Th	5 18	20	W	8 23	20	W	9 44	20	W	10 32	20	W	11 14	20	W	11 37
21	Th	6 4	21	W	8 23	21	W	9 44	21	W	10 32	21	W	11 14	21	W	11 37
22	Th	6 47	22	W	8 23	22	W	9 44	22	W	10 32	22	W	11 14	22	W	11 37
23	Th	7 36	23	W	8 23	23	W	9 44	23	W	10 32	23	W	11 14	23	W	11 37
24	Th	8 27	24	W	8 23	24	W	9 44	24	W	10 32	24	W	11 14	24	W	11 37
25	Th	9 22	25	W	8 23	25	W	9 44	25	W	10 32	25	W	11 14	25	W	11 37
26	Th	9 57	26	W	8 23	26	W	9 44	26	W	10 32	26	W	11 14	26	W	11 37
27	Th	10 48	27	W	8 23	27	W	9 44	27	W	10 32	27	W	11 14	27	W	11 37
28	Th	11 24	28	W	8 23	28	W	9 44	28	W	10 32	28	W	11 14	28	W	11 37
29	Th	11 59	29	W	8 23	29	W	9 44	29	W	10 32	29	W	11 14	29	W	11 37
30	Th	0 8	30	W	8 23	30	W	9 44	30	W	10 32	30	W	11 14	30	W	11 37
31	Th	0 34	31	W	8 23	31	W	9 44	31	W	10 32	31	W	11 14	31	W	11 37

(Garston tides 7 minutes later than Liverpool each day.)

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1916—continued.

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.			
Date.	Day.	LIVERPOOL High Water.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.	Morn.			Aftern.	Morn.	Aftern.			Morn.	Aftern.	Morn.			Aftern.	Morn.	Aftern.
1	W	11 59	0 27	1 21	1	W	11 59	0 27	1 21	1	W	11 59	0 27	1 21	1	W	11 59	0 27
2	Tu	0 18	0 67	1 23	2	Tu	0 18	0 67	1 23	2	Tu	0 18	0 67	1 23	2	Tu	0 18	0 67
3	W	0 47	1 13	1 53	3	W	0 47	1 13	1 53	3	W	0 47	1 13	1 53	3	W	0 47	1 13
4	Th	1 10	1 46	2 26	4	Th	1 10	1 46	2 26	4	Th	1 10	1 46	2 26	4	Th	1 10	1 46
5	Fr	1 52	2 24	3 47	5	Fr	1 52	2 24	3 47	5	Fr	1 52	2 24	3 47	5	Fr	1 52	2 24
6	Sa	2 57	3 24	4 43	6	Sa	2 57	3 24	4 43	6	Sa	2 57	3 24	4 43	6	Sa	2 57	3 24
7	Su	3 58	4 40	5 58	7	Su	3 58	4 40	5 58	7	Su	3 58	4 40	5 58	7	Su	3 58	4 40
8	Mo	4 58	5 40	6 57	8	Mo	4 58	5 40	6 57	8	Mo	4 58	5 40	6 57	8	Mo	4 58	5 40
9	Tu	5 56	6 35	7 49	9	Tu	5 56	6 35	7 49	9	Tu	5 56	6 35	7 49	9	Tu	5 56	6 35
10	W	6 51	7 26	8 31	10	W	6 51	7 26	8 31	10	W	6 51	7 26	8 31	10	W	6 51	7 26
11	Th	7 38	8 29	9 24	11	Th	7 38	8 29	9 24	11	Th	7 38	8 29	9 24	11	Th	7 38	8 29
12	Fr	8 19	9 09	9 57	12	Fr	8 19	9 09	9 57	12	Fr	8 19	9 09	9 57	12	Fr	8 19	9 09
13	Sa	8 54	9 43	10 26	13	Sa	8 54	9 43	10 26	13	Sa	8 54	9 43	10 26	13	Sa	8 54	9 43
14	Su	9 24	10 12	10 54	14	Su	9 24	10 12	10 54	14	Su	9 24	10 12	10 54	14	Su	9 24	10 12
15	Mo	9 50	10 38	11 16	15	Mo	9 50	10 38	11 16	15	Mo	9 50	10 38	11 16	15	Mo	9 50	10 38
16	Tu	10 14	11 01	11 46	16	Tu	10 14	11 01	11 46	16	Tu	10 14	11 01	11 46	16	Tu	10 14	11 01
17	W	10 36	11 22	12 03	17	W	10 36	11 22	12 03	17	W	10 36	11 22	12 03	17	W	10 36	11 22
18	Th	10 56	11 37	12 14	18	Th	10 56	11 37	12 14	18	Th	10 56	11 37	12 14	18	Th	10 56	11 37
19	Fr	11 14	11 57	12 35	19	Fr	11 14	11 57	12 35	19	Fr	11 14	11 57	12 35	19	Fr	11 14	11 57
20	Sa	11 30	12 12	1 00	20	Sa	11 30	12 12	1 00	20	Sa	11 30	12 12	1 00	20	Sa	11 30	12 12
21	Su	11 45	12 32	1 16	21	Su	11 45	12 32	1 16	21	Su	11 45	12 32	1 16	21	Su	11 45	12 32
22	Mo	11 59	12 50	1 29	22	Mo	11 59	12 50	1 29	22	Mo	11 59	12 50	1 29	22	Mo	11 59	12 50
23	Tu	12 12	1 06	2 00	23	Tu	12 12	1 06	2 00	23	Tu	12 12	1 06	2 00	23	Tu	12 12	1 06
24	W	12 24	1 19	2 19	24	W	12 24	1 19	2 19	24	W	12 24	1 19	2 19	24	W	12 24	1 19
25	Th	12 35	1 30	2 36	25	Th	12 35	1 30	2 36	25	Th	12 35	1 30	2 36	25	Th	12 35	1 30
26	Fr	12 45	1 40	2 52	26	Fr	12 45	1 40	2 52	26	Fr	12 45	1 40	2 52	26	Fr	12 45	1 40
27	Sa	12 54	1 49	3 07	27	Sa	12 54	1 49	3 07	27	Sa	12 54	1 49	3 07	27	Sa	12 54	1 49
28	Su	1 02	1 57	3 20	28	Su	1 02	1 57	3 20	28	Su	1 02	1 57	3 20	28	Su	1 02	1 57
29	Mo	1 09	2 02	3 31	29	Mo	1 09	2 02	3 31	29	Mo	1 09	2 02	3 31	29	Mo	1 09	2 02
30	Tu	1 15	2 06	3 41	30	Tu	1 15	2 06	3 41	30	Tu	1 15	2 06	3 41	30	Tu	1 15	2 06
31	W	1 20	2 11	3 50	31	W	1 20	2 11	3 50	31	W	1 20	2 11	3 50	31	W	1 20	2 11

Given times 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1916.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.				
Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
1	S	2 50	3 42	1	W	5 6	5 24	1	S	6 39	6 32	1	M	6 47	6 45	1	Th	7 34	7 54
2	S	4 4	4 42	2	Th	6 9	6 15	2	M	7 16	7 12	2	W	7 22	7 27	2	F	8 9	8 31
3	S	5 10	5 39	3	F	7 6	7 12	3	Th	8 3	7 51	3	Th	8 27	8 36	3	S	9 8	9 12
4	Th	6 8	6 31	4	S	7 40	7 41	4	W	9 23	8 30	4	F	8 27	8 44	4	S	9 9	9 49
5	Th	7 6	7 23	5	S	8 45	8 37	5	W	8 33	9 6	5	Th	9 0	9 20	5	M	9 41	10 25
6	Th	8 4	8 13	6	M	9 25	9 17	6	Th	9 23	9 40	6	S	0 33	9 58	6	Th	10 16	11 9
7	F	8 57	8 57	7	Th	10 1	9 57	7	F	9 54	10 17	7	S	10 5	10 39	7	W	10 56	11 52
8	S	9 46	9 39	8	W	9 55	10 6	8	F	10 26	10 57	8	M	10 43	11 24	8	Th	11 43	..
9	S	10 31	10 21	9	Th	11 9	11 12	9	M	11 2	11 45	9	Th	11 26	..	9	F	0 44	0 41
10	M	11 13	11 5	10	W	11 44	11 53	10	S	11 68	11 18	10	W	0 21	0 28	10	S	1 47	1 55
11	Th	11 53	11 51	11	F	..	0 24	11	Th	11 88	..	11	Th	1 83	1 45	11	Th	2 55	3 5
12	W	..	0 36	12	S	0 49	1 28	12	W	0 9	0 34	12	W	2 23	2 38	12	M	3 53	4 7
13	W	0 45	1 31	13	S	2 8	2 52	13	Th	1 23	1 57	13	Th	3 51	3 58	13	Th	4 35	5 1
14	F	1 52	2 41	14	M	3 42	4 23	14	F	2 58	3 33	14	F	4 57	4 49	14	W	5 28	5 52
15	S	3 11	3 57	15	Th	5 9	5 23	15	S	4 35	4 51	15	S	5 39	5 34	15	Th	6 13	6 45
16	S	4 38	5 4	16	W	6 7	6 13	16	Th	5 40	5 41	16	Th	6 13	6 12	16	F	7 8	7 42
17	M	5 33	5 56	17	Th	6 52	6 48	17	F	6 21	6 19	17	W	6 43	6 49	17	F	7 56	8 37
18	Th	6 23	6 37	18	S	7 29	7 21	18	S	6 55	6 53	18	Th	7 17	7 29	18	M	8 41	9 30
19	Th	7 5	7 12	19	S	8 1	7 52	19	W	7 27	7 26	19	Th	7 53	8 9	19	F	9 28	10 24
20	W	7 45	7 44	20	M	8 31	8 25	20	Th	7 57	7 58	20	Th	8 29	8 49	20	M	10 16	11 19
21	F	8 25	8 14	21	Th	8 59	8 57	21	F	8 36	8 31	21	F	9 9	9 33	21	W	11 6	..
22	S	8 57	8 44	22	W	9 28	9 31	22	S	9 57	9 46	22	S	10 36	10 18	22	Th	0 10	0 0
23	S	9 30	9 16	23	Th	9 58	9 58	23	Th	10 6	10 6	23	Th	11 20	11 24	23	Th	1 6	1 4
24	Th	10 0	9 48	24	F	10 30	10 43	24	F	10 9	10 39	24	Th	11 30	11 30	24	S	2 8	2 16
25	Th	11 4	11 4	25	Th	11 6	11 26	25	S	10 53	11 15	25	Th	11 30	11 30	25	M	3 8	3 8
26	W	11 3	11 4	26	S	11 51	..	26	S	11 38	..	26	W	2 0	2 0	26	W	4 13	4 29
27	W	..	0 23	27	M	0 22	0 36	27	Th	0 16	0 30	27	W	2 0	2 19	27	M	5 7	5 27
28	F	0 23	0 48	28	Th	1 47	2 34	28	F	1 50	2 33	28	F	3 31	3 35	28	F	6 16	6 16
29	M	1 28	2 54	29	W	3 35	4 12	29	W	3 38	4 4	29	M	5 23	5 20	29	M	6 37	7 1
30	M	2 8	2 54	30	Th	3 35	..	30	Th	4 50	5 5	30	Th	6 9	6 2	30	Th	7 15	7 43
31	F	3 41	4 23	31	F	..	5 50	31	F	5 55	5 50	31	F	..	6 2	31	W	..	..

Hull tides 59 minutes earlier than Goole each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1916—continued.

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.		
Day.	GOOLE High Water.		Day.	GOOLE High Water.		Day.	GOOLE High Water.		Day.	GOOLE High Water.		Day.	GOOLE High Water.		Day.	GOOLE High Water.	
	Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.		Morn.	Aftern.
1	7 49	8 22	1	8 20	9 11	1	9 9	9 40	1	9 22	9 42	1	10 49	10 59	1	11 53	11 54
2	8 31	9 0	2	9 9	9 43	2	10 11	10 11	2	10 23	10 23	2	11 32	11 32	2	12 31	12 31
3	8 54	9 35	3	10 30	10 13	3	10 30	10 43	3	10 49	11 7	3	11 57	11 57	3	12 56	12 56
4	9 34	10 43	4	10 43	10 41	4	11 3	11 25	4	11 46	11 7	4	12 50	12 50	4	1 3	1 3
5	9 57	10 43	5	10 43	11 19	5	11 3	11 25	5	11 46	11 15	5	1 5	1 5	5	2 24	2 24
6	10 25	11 58	6	11 23	11 19	6	11 3	11 25	6	11 46	11 15	6	2 54	2 54	6	3 23	3 23
7	11 16	11 58	7	11 23	11 19	7	11 3	11 25	7	11 46	11 15	7	3 47	3 47	7	4 21	4 21
8	0 44	1 0	8	0 56	0 17	8	1 53	2 44	8	2 44	3 1	8	4 56	4 56	8	5 11	5 11
9	1 46	2 12	9	2 15	2 3	9	2 51	4 23	9	3 23	4 29	9	5 43	5 43	9	6 57	6 57
10	2 56	3 31	10	3 45	4 29	10	4 05	5 28	10	4 29	5 23	10	6 28	6 28	10	8 12	8 12
11	4 6	5 40	11	4 54	5 37	11	5 24	6 34	11	5 19	6 6	11	7 23	7 23	11	9 20	9 20
12	5 8	6 40	12	5 25	6 08	12	6 24	7 12	12	6 24	7 12	12	8 23	8 23	12	10 30	10 30
13	6 5	8 00	13	6 44	7 19	13	7 18	7 53	13	7 18	7 53	13	9 23	9 23	13	11 40	11 40
14	7 45	8 53	14	7 31	8 17	14	8 14	8 29	14	8 14	8 29	14	10 15	10 15	14	12 50	12 50
15	8 28	9 23	15	8 15	9 1	15	9 10	9 23	15	9 10	9 23	15	11 1	11 1	15	1 5	1 5
16	9 16	10 9	16	8 55	9 41	16	9 49	10 13	16	9 49	10 13	16	11 44	11 44	16	3 0	3 0
17	10 9	10 59	17	9 55	10 18	17	10 37	10 47	17	10 47	10 44	17	12 2	12 2	17	4 11	4 11
18	11 45	11 38	18	10 53	10 53	18	11 7	11 29	18	11 7	11 23	18	12 58	12 58	18	5 17	5 17
19	12 59	12 45	19	11 25	11 25	19	11 7	11 29	19	11 7	11 23	19	1 46	1 46	19	6 16	6 16
20	1 11	1 29	20	11 35	0 34	20	11 35	0 34	20	11 35	0 34	20	2 32	2 32	20	7 19	7 19
21	2 17	2 11	21	12 10	1 14	21	12 10	1 14	21	12 10	1 14	21	3 13	3 13	21	8 23	8 23
22	3 11	3 11	22	1 15	1 59	22	1 15	1 59	22	1 15	1 59	22	3 46	3 46	22	9 31	9 31
23	4 1	4 1	23	2 10	2 30	23	2 10	2 30	23	2 10	2 30	23	4 21	4 21	23	10 40	10 40
24	5 1	5 1	24	3 13	3 29	24	3 13	3 29	24	3 13	3 29	24	5 0	5 0	24	11 50	11 50
25	6 1	6 1	25	4 15	4 25	25	4 15	4 25	25	4 15	4 25	25	5 31	5 31	25	1 0	1 0
26	7 1	7 1	26	5 15	5 15	26	5 15	5 15	26	5 15	5 15	26	6 0	6 0	26	2 10	2 10
27	8 1	8 1	27	6 10	6 09	27	6 10	6 09	27	6 10	6 09	27	6 27	6 27	27	3 20	3 20
28	9 1	9 1	28	7 5	7 7	28	7 5	7 7	28	7 5	7 7	28	6 55	6 55	28	4 30	4 30
29	10 1	10 1	29	9 0	8 23	29	9 0	8 23	29	9 0	8 23	29	7 23	7 23	29	5 39	5 39
30	11 1	11 1	30	10 2	9 41	30	10 2	9 41	30	10 2	9 41	30	7 50	7 50	30	6 47	6 47
31	12 1	12 1	31	11 3	10 42	31	11 3	10 42	31	11 3	10 42	31	8 10	8 10	31	7 54	7 54
1	1 1	1 1	1	12 5	11 30	1	12 5	11 30	1	12 5	11 30	1	8 28	8 28	1	9 0	9 0
2	2 1	2 1	2	1 10	10 25	2	1 10	10 25	2	1 10	10 25	2	8 44	8 44	2	10 0	10 0
3	3 1	3 1	3	2 10	9 10	3	2 10	9 10	3	2 10	9 10	3	9 0	9 0	3	11 0	11 0
4	4 1	4 1	4	3 10	7 55	4	3 10	7 55	4	3 10	7 55	4	9 15	9 15	4	12 0	12 0
5	5 1	5 1	5	4 10	6 40	5	4 10	6 40	5	4 10	6 40	5	9 30	9 30	5	1 0	1 0
6	6 1	6 1	6	5 10	5 25	6	5 10	5 25	6	5 10	5 25	6	9 45	9 45	6	2 0	2 0
7	7 1	7 1	7	6 10	4 20	7	6 10	4 20	7	6 10	4 20	7	10 0	10 0	7	3 0	3 0
8	8 1	8 1	8	7 10	3 15	8	7 10	3 15	8	7 10	3 15	8	10 15	10 15	8	4 0	4 0
9	9 1	9 1	9	8 10	2 10	9	8 10	2 10	9	8 10	2 10	9	10 30	10 30	9	5 0	5 0
10	10 1	10 1	10	9 10	1 5	10	9 10	1 5	10	9 10	1 5	10	10 45	10 45	10	6 0	6 0
11	11 1	11 1	11	10 10	1 0	11	10 10	1 0	11	10 10	1 0	11	11 0	11 0	11	7 0	7 0
12	12 1	12 1	12	11 10	0 55	12	11 10	0 55	12	11 10	0 55	12	11 15	11 15	12	8 0	8 0
13	1 1	1 1	13	12 10	0 50	13	12 10	0 50	13	12 10	0 50	13	11 30	11 30	13	9 0	9 0
14	2 1	2 1	14	1 10	0 45	14	1 10	0 45	14	1 10	0 45	14	11 45	11 45	14	10 0	10 0
15	3 1	3 1	15	2 10	0 40	15	2 10	0 40	15	2 10	0 40	15	12 0	12 0	15	11 0	11 0
16	4 1	4 1	16	3 10	0 35	16	3 10	0 35	16	3 10	0 35	16	12 15	12 15	16	12 0	12 0
17	5 1	5 1	17	4 10	0 30	17	4 10	0 30	17	4 10	0 30	17	12 30	12 30	17	1 0	1 0
18	6 1	6 1	18	5 10	0 25	18	5 10	0 25	18	5 10	0 25	18	12 45	12 45	18	2 0	2 0
19	7 1	7 1	19	6 10	0 20	19	6 10	0 20	19	6 10	0 20	19	1 0	1 0	19	3 0	3 0
20	8 1	8 1	20	7 10	0 15	20	7 10	0 15	20	7 10	0 15	20	1 15	1 15	20	4 0	4 0
21	9 1	9 1	21	8 10	0 10	21	8 10	0 10	21	8 10	0 10	21	1 30	1 30	21	5 0	5 0
22	10 1	10 1	22	9 10	0 5	22	9 10	0 5	22	9 10	0 5	22	1 45	1 45	22	6 0	6 0
23	11 1	11 1	23	10 10	0 0	23	10 10	0 0	23	10 10	0 0	23	2 0	2 0	23	7 0	7 0
24	12 1	12 1	24	11 10	0 0	24	11 10	0 0	24	11 10	0 0	24	2 15	2 15	24	8 0	8 0
25	1 1	1 1	25	12 10	0 0	25	12 10	0 0	25	12 10	0 0	25	2 30	2 30	25	9 0	9 0
26	2 1	2 1	26	1 10	0 0	26	1 10	0 0	26	1 10	0 0	26	2 45	2 45	26	10 0	10 0
27	3 1	3 1	27	2 10	0 0	27	2 10	0 0	27	2 10	0 0	27	3 0	3 0	27	11 0	11 0
28	4 1	4 1	28	3 10	0 0	28	3 10	0 0	28	3 10	0 0	28	3 15	3 15	28	12 0	12 0
29	5 1	5 1	29	4 10	0 0	29	4 10	0 0	29	4 10	0 0	29	3 30	3 30	29	1 0	1 0
30	6 1	6 1	30	5 10	0 0	30	5 10	0 0	30	5 10	0 0	30	3 45	3 45	30	2 0	2 0
31	7 1	7 1	31	6 10	0 0	31	6 10	0 0	31	6 10	0 0	31	4 0	4 0	31	3 0	3 0

High tides 59 minutes earlier than Goole each day.

THE TIME ALL OVER THE WORLD.

When the clock at Greenwich points to Noon the time at the various places is as follows:—

	H. M.
Boston, U.S.	7 18 a.m.
Dublin	11 35 a.m.
Edinburgh.....	11 47 a.m.
Glasgow	11 43 a.m.
Lisbon	11 43 a.m.
Madrid	11 45 a.m.
New York, U.S.	7 14 a.m.
Penzance	11 38 a.m.
Philadelphia, U.S.	6 59 a.m.
Quebec	7 15 a.m.
Adelaide, Australia	9 11 p.m.
Amsterdam	12 19 p.m.
Athens	1 35 p.m.
Berlin.....	12 54 p.m.
Berne	12 30 p.m.
Bombay	4 52 p.m.
Brussels	12 17 p.m.
Calcutta	5 54 p.m.
Capetown	1 14 p.m.
Constantinople	1 56 p.m.
Copenhagen	12 50 p.m.
Florence	12 45 p.m.
Jerusalem	2 21 p.m.
Madras	5 21 p.m.
Malta	12 58 p.m.
Melbourne, Australia	9 40 p.m.
Moscow	2 30 p.m.
Munich	12 46 p.m.
Paris	12 9 p.m.
Pekin	7 46 p.m.
Prague	12 55 p.m.
Rome	12 50 p.m.
Rotterdam.....	12 18 p.m.
St. Petersburg	2 1 p.m.
Suez	2 10 p.m.
Sydney, Australia	10 5 p.m.
Stockholm.....	1 12 p.m.
Stuttgart.....	0 37 p.m.
Vienna	1 6 p.m.

Hence, by a little calculation, the time for those places at any hour of our day may be ascertained. At places east of London the apparent time is later, and west of London, earlier; for uniformity sake, however, Greenwich time is kept at all railways in Great Britain and Ireland.

TERMS AND ABBREVIATIONS COMMONLY USED IN BUSINESS.

A/c	Account.	D/S	Days after sight.
C	Currency.	%	Per cent.
\$	A dollar.	@ & P B	At per pound.
E. E.	Errors excepted.	B/L	Bill of lading.
E. & O. E. ..	Errors and omissions excepted.	AD VALOREM ..	According to value.
F. O. B.	Free on board (delivered on deck without expense to the ship).	AFFIDAVIT	Statement on oath.
F. P. A.	Free of particular averages.	AFFIRMATION ..	Statement without an oath.
INST.	Present month.	AGIO	The premium borne by a better sort of money above an inferior.
PROX.	Next month.	ASSETS	A term for property in contradistinction to liabilities.
ULT.	Last month.	BANCO	A continental term for bank money at Hamburg and other places.
D/D	Days after date.		
M/D	Months after date.		

DEAD FREIGHT.—The damage payable by one who engages to load a ship fully, and fails to do so.

DEVIATION, in marine insurance, is that divergence from the voyage insured which releases the underwriter from his risk.

DISCOUNT.—An allowance made for payment of money before due.

POLICY.—The document containing the contract of insurance. A *Valued Policy* is when the interest insured is valued. An *Open Policy* is one in which the amount is left for subsequent proof. In an open policy where the value shipped does not equal the value insured, the difference is termed *over insurance*; and the proportionable amount of premium returnable to the insurer is called a *return for short interest*.

PRIMAGE.—A small allowance for the shipmaster's care of goods, now generally included in the freight.

PRO RATA.—Payment in proportion to the various interests concerned.

QUID PRO QUO.—Giving one thing for another.

RESPONDENTIA.—A contract of loan by which goods in a ship are hypothecated to the lender, as in bottomry.

ULLAGE.—The quantity a cask wants of being full.

PRINCIPAL ARTICLES OF THE CALENDAR,
FOR THE YEAR 1916 (LEAP YEAR).

Golden Number..... 17	Dominical Letters B A
Solar Cycle..... 21	Roman Indiction 14
Epact 25	

Year 6629 of the Julian Period.

- „ 1920 from the Birth of Christ.
- „ 2669 „ „ Foundation of Rome according to Varron.
- „ 7424 of the World (Constantinopolitan account).
- „ 7408 „ „ (Alexandrian account).
- „ 5677 of the Jewish Era commences on September 28th, 1916.
- „ 1335 of the Mahomedan Era commences on October 28th, 1916.
- Ramadán (Month of Abstinence observed by the Turks) commences on July 2nd, 1916.

FIXED AND MOVABLE FESTIVALS, ANNIVERSARIES, ETC.

Epiphany .....Jan. 6	Ascension Day .....June 1
Septuagesima Sunday .....Feb. 20	George V. born (1865) „ 3
Quinquagesima Sunday ....Mar. 5	Pentecost—Whit Sunday.... „ 11
Ash Wednesday..... „ 8	Trinity Sunday „ 18
First Sunday in Lent „ 12	St. John Baptist—Midsummer
St. Patrick „ 17	Day „ 24
Lady Day..... „ 25	St. Michael—Michaelmas Day Sept. 29
Palm Sunday.....April 16	St. Andrew .....Nov. 30
Good Friday „ 21	Christmas Day (Monday)....Dec. 25
Easter Sunday „ 23	

THE FOUR QUARTERS OF THE YEAR.

	H. M.
Spring Quarter begins March 20th.....	10 47 afternoon.
Summer „ „ June 21st.....	6 24 afternoon.
Autumn „ „ September 23rd	9 16 morning.
Winter „ „ December 22nd	3 59 morning.

REGISTERS OF BIRTHS, MARRIAGES, AND DEATHS.

These are now kept at Somerset House, and may be searched on payment of the fee of one shilling. If a certified copy of any entry be required, the charge for that, in addition to the shilling for the search, is two shillings and sevenpence, which includes a penny for stamp duty. The registers contain an entry of births, deaths, and marriages since 1st July, 1837.

BANK HOLIDAYS, 1916.

ENGLAND.

Easter Monday	April	24
Whit Monday.....	June	12
First Monday in August.....	August	7
Boxing Day (Tuesday).....	December	26

SCOTLAND.

New Year	January	1
Good Friday	April	21
First Monday in May	May	1
First Monday in August.....	August	7
Boxing Day	December	26

LAW SITTINGS, 1916.

	Begin		End
Hilary Sittings.....	January 11	.....	April 19
Easter "	May 2	.....	June 9
Trinity "	June 20	.....	July 31
Michael. "	October 12	.....	December 21

ECLIPSES, 1916.

A Partial Eclipse of the Moon on Thursday, January 20th, partly visible throughout the British Isles.

A Total Eclipse of the Sun on Thursday, February 3rd, partly visible as a Partial Eclipse throughout the British Isles.

A Partial Eclipse of the Moon on Saturday, July 15th, partly visible throughout the British Isles.

An Annular Eclipse of the Sun on Sunday, July 30th, invisible throughout the British Isles. This Eclipse is visible generally throughout the East India Archipelago, New Guinea, Australia, and New Zealand.

A Partial Eclipse of the Sun on Sunday, December 24th, invisible throughout the British Isles. This is an extremely small eclipse; at the greatest phase only about one-ninetieth of the Sun's surface is obscured, and is visible only in high southern latitudes of the Indian Ocean.

CALENDAR FOR 1916.

January.			February.			March.		
S	...	2 9 16 23 30	S	...	6 13 20 27	S	...	5 12 19 26
M	...	3 10 17 24 31	M	...	7 14 21 28	M	...	6 13 20 27
Tu	...	4 11 18 25 ...	Tu	1	8 15 22 29	Tu	...	7 14 21 28
W	...	5 12 19 26 ...	W	2	9 16 23 ...	W	1	8 15 22 29
Th	...	6 13 20 27 ...	Th	3	10 17 24 ...	Th	2	9 16 23 30
F	...	7 14 21 28 ...	F	4	11 18 25 ...	F	3	10 17 24 31
S	1	8 15 22 29 ...	S	5	12 19 26 ...	S	4	11 18 25 ...
April.			May.			June.		
S	...	2 9 16 23 30	S	...	7 14 21 28	S	...	4 11 18 25
M	...	3 10 17 24 ...	M	1	8 15 22 29	M	...	5 12 19 26
Tu	...	4 11 18 25 ...	Tu	2	9 16 23 30	Tu	...	6 13 20 27
W	...	5 12 19 26 ...	W	3	10 17 24 31	W	...	7 14 21 28
Th	...	6 13 20 27 ...	Th	4	11 18 25 ...	Th	1	8 15 22 29
F	...	7 14 21 28 ...	F	5	12 19 26 ...	F	2	9 16 23 30
S	1	8 15 22 29 ...	S	6	13 20 27 ...	S	3	10 17 24 ...
July.			August.			September.		
S	...	2 9 16 23 30	S	...	6 13 20 27	S	...	3 10 17 24
M	...	3 10 17 24 31	M	...	7 14 21 28	M	...	4 11 18 25
Tu	...	4 11 18 25 ...	Tu	1	8 15 22 29	Tu	...	5 12 19 26
W	...	5 12 19 26 ...	W	2	9 16 23 30	W	...	6 13 20 27
Th	...	6 13 20 27 ...	Th	3	10 17 24 31	Th	...	7 14 21 28
F	...	7 14 21 28 ...	F	4	11 18 25 ...	F	1	8 15 22 29
S	1	8 15 22 29 ...	S	5	12 19 26 ...	S	2	9 16 23 30
October.			November.			December.		
S	1	8 15 22 29	S	...	5 12 19 26	S	...	3 10 17 24 31
M	2	9 16 23 30	M	...	6 13 20 27	M	...	4 11 18 25 ...
Tu	3	10 17 24 31	Tu	...	7 14 21 28	Tu	...	5 12 19 26 ...
W	4	11 18 25 ...	W	1	8 15 22 29	W	...	6 13 20 27 ...
Th	5	12 19 26 ...	Th	2	9 16 23 30	Th	...	7 14 21 28 ...
F	6	13 20 27 ...	F	3	10 17 24 ...	F	1	8 15 22 29 ...
S	7	14 21 28 ...	S	4	11 18 25 ...	S	2	9 16 23 30 ...

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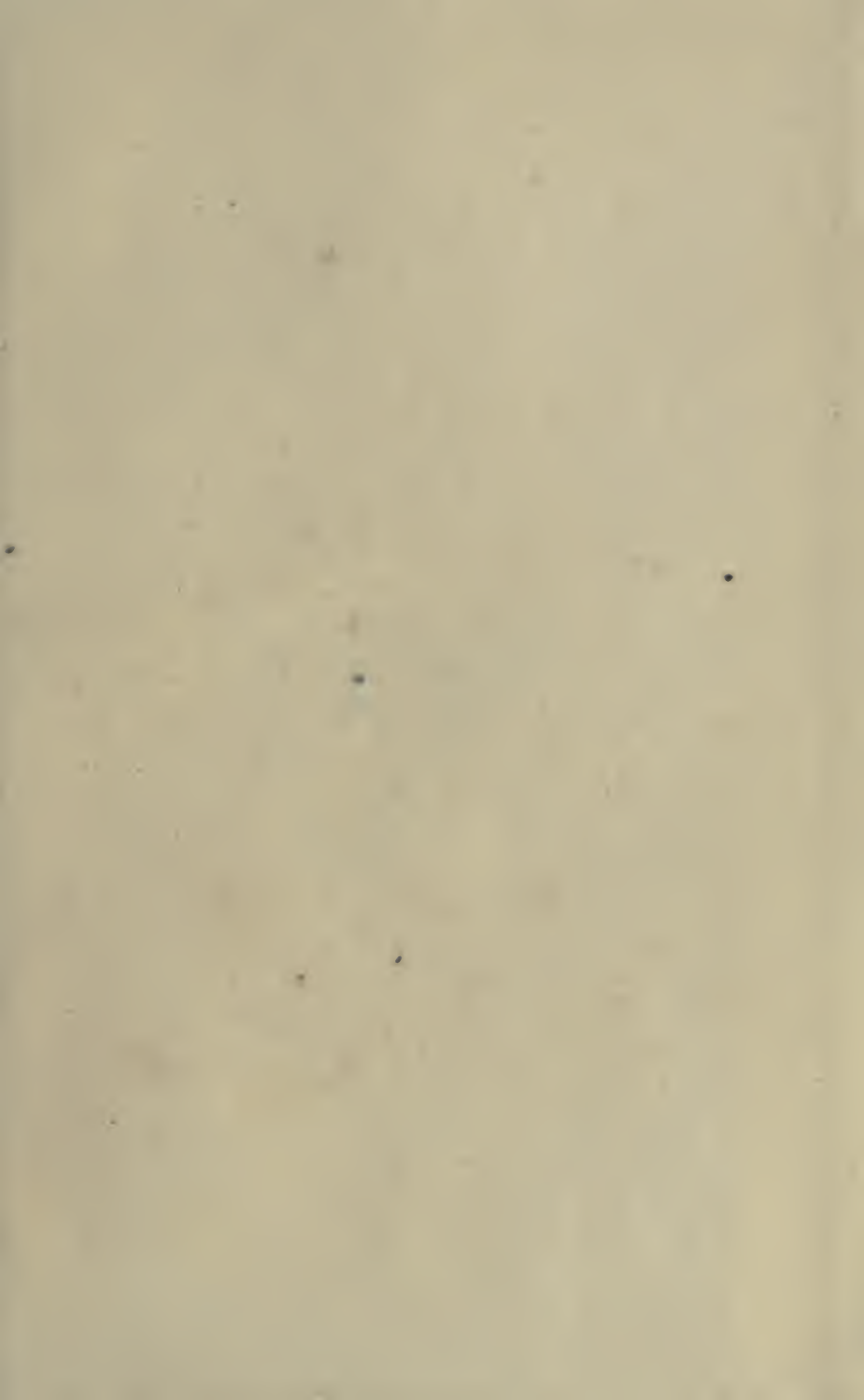
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