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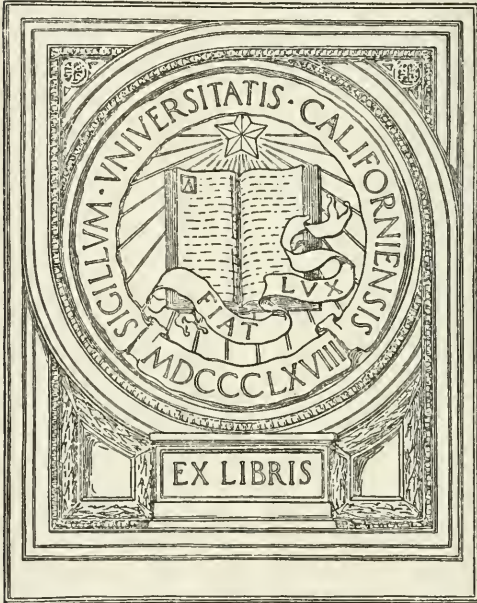
GLOUCESTER

**Co-operative & Industrial
Society Limited**



Jubilee History

UNIVERSITY OF CALIFORNIA
AT LOS ANGELES

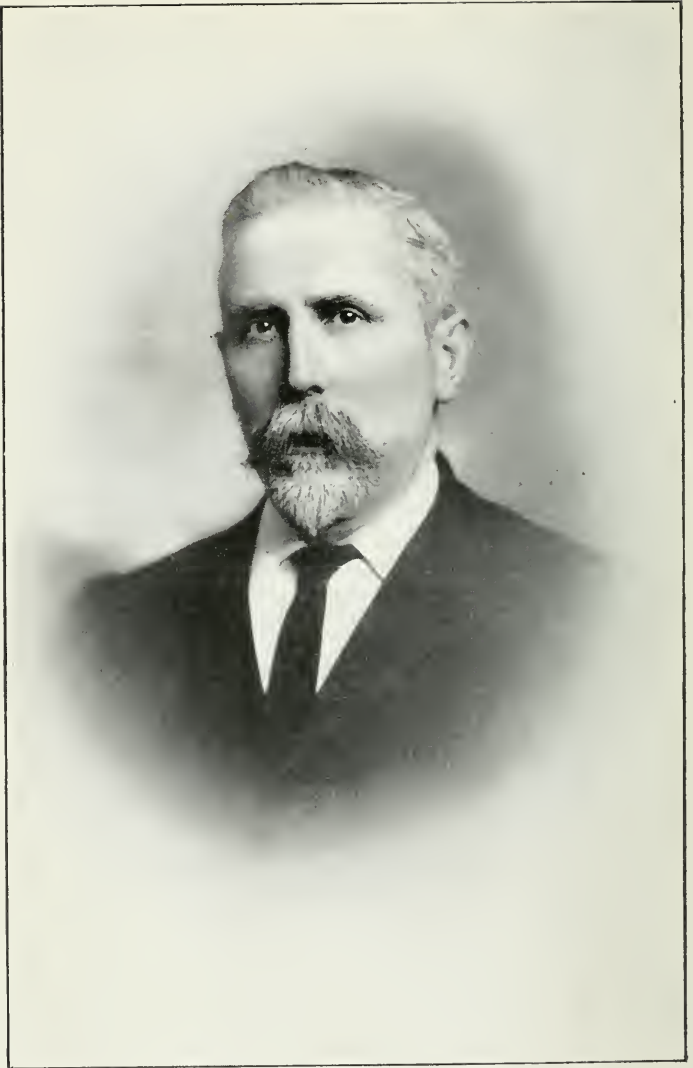


BRITISH EMPIRE COLLECTION
GIFT OF
THE SOCIETY

JUBILEE HISTORY

OF THE

GLOUCESTER CO-OPERATIVE & INDUSTRIAL SOCIETY
LIMITED.



ALFRED J. BURLTON,
President.

JUBILEE HISTORY

OF THE

GLOUCESTER CO-OPERATIVE AND
:: INDUSTRIAL SOCIETY LIMITED ::

By FRANCIS PURNELL & HENRY W. WILLIAMS

Established - - - July 10th, 1860
Commenced Business Aug. 10th, 1860



GLOUCESTER

JOHN JENNINGS, "CITY" WORKS, BRUNSWICK ROAD.

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PREFACE.

IT will be seen by reference to ensuing pages that the Society is rich in possessing nearly all the original Minute Books, Quarterly Reports and Balance Sheets, as well as other important papers, with which the Society commenced business in 1860, and so the progress of the Society as herein outlined may be said to be duly authenticated, but the compilers are indebted to many members for information as to the events which led up to the Society's formation, and the record of these is of great interest.

Then again, the sometimes brief minutes have been ably supplemented by reminiscences from those who have taken a part in leading events, and to these we also return our thanks.

The compilers would have liked to have made more than a passing allusion to the great work done by the Society and its leading members in propaganda work in all parts of the country, and especially in Wales, but the death of most of the older members who took part in this has removed the chief source of information and made it difficult to know for certain what particular societies were started and assisted.

The task of compilation has not been a light one, but the labour is justified and the effort rewarded by the publication of a noble record which surely will inspire all to continue the good work so well begun, to enlarge the boundaries of the Society, to increase its numbers in every branch, and to let the Jubilee, which has in every way passed off so happily, mark a new era of loyalty to the principles we hold so dear.

F. PURNELL.

H. W. WILLIAMS.

GLOUCESTER, 1910.

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CHAPTER I.

THE BEGINNINGS OF CO-OPERATION IN GLOUCESTER.

“ Every work, however important,
must have a small beginning.”

THE PIONEERS—RAILWAY WORKERS—ROCHDALE—NORTH-
COUNTRY NEIGHBOURS—GLOUCESTER IN 1860—POPULATION—
BOUNDARIES.

TO whom the honour belongs of being the pioneers of “ THE GLOUCESTER CO-OPERATIVE AND INDUSTRIAL SOCIETY, LIMITED,” it would of course be difficult to say, but the evidence of old members still alive and the records left by members “ gone before,” go to show that this honour must be shared, and among those to whom the present generation hereby tenders its grateful thanks for work so well begun are the names of WILLIAM POLLARD, GEORGE BAREFOOT, WILLIAM WINDRIDGE, BENJAMIN BROOKS, JAMES WILSON, ROBERT OSBORN and JAMES THOMAS.

Nearly all these were railwaymen, employed in various capacities by the Great Western and Midland Railway Companies, and there is no doubt whatever that it is to the railwaymen we owe the inception of the idea, the talking of the matter over, the calling of the first meeting, the paying of the first subscriptions, the founding of the Society, and a continued steady support which from that day to this has never failed.

Whether the Great Western or the Midland men were the first to talk it over it is impossible to say, but we do know that both were agreed on the subject and in the first list of 54 subscribers honours are fairly well divided.

It is well to notice here that the Co-operative "movement," as it is now spoken of, had then been in existence for some years, 1844 being the year in which the Rochdale pioneers of blessed memory first set out on "a way of their own," in Toad Lane. The idea had spread to other towns in Yorkshire and Lancashire, the newspapers and periodicals of that day were beginning to record its progress, railwaymen, then as now, were removed from town to town in the course of their occupation, and they naturally took with them the knowledge they had been gaining of this new society, and the railway as a means of travel was already enabling men to go farther afield in search of employment—a difficulty as patent in those erroneously called "good old days" as it is now.

This is exemplified in the list of subscribers before referred to. Thus, BENJAMIN BROOK, at that time a fitter on the Great Western Railway, came from Halifax, where he now resides, being some 86 years of age, WILLIAM PRIESTLEY from Huddersfield, WILLIAM POLLARD from Burnley, and many others whose names could be mentioned came from the "North country," and either by working together or living near, or both, were able to form a community of ideas or rather, perhaps, a reciprocity of thought, without which nothing ever succeeds. To mention that MESSRS. JOSEPH CLAY, JAMES WILSON, JAMES LATIMER, ROBERT OSBORN and WILLIAM POLLARD then lived near each other in Ryecroft Street also bears this out.

GLOUCESTER IN 1860.

In comparing the population and area of the city at the present time with what it was in 1860, it must be borne in mind that "officially" there was no part of the city beyond the inner or eastern side of the Midland Railway. The Park was Rignum Field; Parkend Road was a country lane; and Farm Street was the centre of a farm occupied by SAMUEL BOWLY, who bought a large piece of the adjoining land. One of the results of his ownership was a clause inserted in the conveyances that no licensed house was to be erected on any of the land, and that is why Brook Street, Howard Street and the streets adjoining are without a public-house.

The population in 1861 was 16,512, the number on the burgess roll 1,428, and the rateable value £52,154. It must be remembered, however, that the Added District, or the old Barton Ward or Hamlet of Barton St. Mary, was then rapidly growing, and the actual population of the city would be nearly double that given above. It is said, and with authority, that the Tredworth portion of the city was built on land condemned by the Corporation as being too wet for a cemetery! All the streets in the latter neighbourhood are referred to in all the society's minutes and other records as "Tredworth, near Gloucester."

The boundaries of the city of that date were the Sudbrook in Parkend Road and Southgate Street, the Quay and Priory Road, near the Welsh Harp in London Road, and inside Barton Gates. This latter boundary reminds us that the railway was *outside* the city, and the same want of forethought which allowed the Barton district to grow up "without the gates" and without official recognition was perhaps not to be so hardly condemned as we now think, because the railway was in the county.



CHAPTER II.

A STEP FORWARD.

FIRST PRELIMINARY MEETING—LARGE ATTENDANCE—MR. CLAY TO THE RESCUE—THE HOPE INN—ROCHDALE PLAN OR THE NATIONAL—SKETCH OF NATIONAL SOCIETY—FIERCE DEBATE—CO-OPERATION CHOSEN—SUBSCRIPTION LIST OPENED—RULES PREPARED AND REGISTERED—AMENDMENTS TO RULES.

EUT of the mists of 50 years ago, things seem to have begun to shape themselves in this way: From conversations in the shops at the railway works and amongst those who, as stated above, lived near each other, invitations were given to attend a meeting, and the front room of a dwelling-house near the city side of the Barton Gates was offered by MR. JOHNS, but, contrary perhaps to expectation, and certainly in opposition to what often happens at first meetings, a large number put in appearance, no less than 20 turning up and making the offer of MR. JOHNS of no avail. Perhaps it was as well that the room was too small, for we are told that MR. JOHNS was in negotiations with the National Society, and was so disappointed at the decision to start a store on the Rochdale plan that he took no part in any of the after proceedings. In the dilemma MR. CLAY, then Secretary of the local branch of the Amalgamated Society of Engineers, came to the rescue, and approached MR. BREWER, the landlord of the Hope Inn, Barton Street, to allow them the use of the room where the A.S.E. held its meetings. On the strength of his guarantee this was allowed, and it is interesting to note that MR. BREWER, whose lineal descendants hold high honour in the city, became one of the first subscribers in the "noble 54."

At this, the first meeting, difficulties soon arose. "Many men, many minds" is too old a truth not to have had its effect then, and in the discussion that took place two definite ideas were brought forward—(1) the Rochdale plan of Co-operation and (2) the National Society. Now this latter society had even in those days, like the co-operative movement, achieved a considerable notoriety, and it would be as well to give a brief outline of its principles and benefits, which, taken chiefly from MR. G. J. HOLYOAKE'S famous

book "The History of Co-operation," in two volumes, is supplemented by some of those who were present at that meeting. "A few years ago there appeared in *Reynolds' Newspaper* a series of letters signed 'Unitas,' advising the formation of a "National Industrial Provident Society" of which when the prospectuses appeared, WILLIAM WATKINS was named as the secretary. The object appeared to be to establish co-operative stores, to retain the profits due to members and convert them into paid-up premiums in self-devised insurance societies, guaranteeing endowments, superannuation allowances and other benefits. The plan was ingenious and attractive, and no doubt might be worked as a new feature of co-operation, which would spread the system in many quarters. The idea of persons being able to provide payments in sickness or loss of employment, and, if the fund to their credit was not exhausted in this way, to secure a sum at death or a fixed income at a certain age, by simply buying their provisions at a certain store, is both feasible and alluring. This scheme made great progress in Wales." The above very brief outline of what we might term the "rival society" is further enlarged upon by MR. HOLYOAKE, but we know from other sources that there was a strong and vigorous branch at Cardiff and that the society eventually failed to carry out its splendid objects.

The result of the discussion, which waged fierce and long, was that eleven voted for the Rochdale plan and nine for the National, and the whole of the latter withdrew from the meeting. It is pleasing to know, however, that some of them afterwards came back and helped in the construction of the co-operative society.

Whether it was taken at this meeting or not we are unable to say, but the first item of subscriptions is "twenty members, 1d. each, 1s. 8d.," and from then entrance fees and subscriptions towards shares were collected by MR. BAREFOOT. The latter was at that time District Secretary of the Ancient Order of Foresters, an honorary position except for postage, and his ability as a writer, talker and "figurer" had full scope. All information possible was obtained, including the rules of Rochdale and other societies, and the society commenced business with a set of printed rules, which bear the name as printer of MR. C. JEYNES, of the "Mercury" Office.

6 Gloucester Co-operative and Industrial Society Limited

The earnest and determined way in which the movement was taken up after the first meeting is typified by the fact that, concurrently with the collecting of entrance fees and subscriptions, the committee (if we might call them so) or, rather, the society, at its weekly meetings prepared from models of other co-operative and friendly societies rules of their own. These were printed, sent to the Registrar, and a copy which has been well preserved bears the once familiar signature of JOHN TIDD PRATT, dated the 10th day of July, 1860. They are signed by MESSRS. B. BROOK, J. THOMAS and R. OSBORN as members, and G. BAREFOOT as secretary. An inset, on the first page, fastened with a large old-fashioned seal of wax, certifies that the rules were registered under the Industrial and Provident Societies Act, 1862, on November 29th, 1862.

It is noteworthy that the first amendments to the rules were made in October, 1861, and a new set, after three special general meetings, were adopted in 1863. The first amendment increased the number of shares to be held by members from one to three, and reduced the obligatory subscription from 6d. to 3d. per week. The initial rules bear the names of BENJAMIN BROOK, JAMES THOMAS and ROBERT OSBORN as members, with GEORGE BAREFOOT as Secretary. The 1863 rules bear the autographs of ROBERT OSBORN, WILLIAM POLLARD, JAMES WILSON, NATHANIEL BURGE, JONAS IRELAND, GEORGE BAREFOOT and JOSEPH CLAY as members, with GEORGE SARGENT (president), WILLIAM LODGE (treasurer), and THOMAS HIRST (secretary). Nearly all the rules in this book were included in those recently revised. A partial amendment in 1864, bearing the name of ENOCH TAYLOR, introduced the system of quarterly elections of committeemen and contained the page "Advice to Members," which from then till the last revision formed an interesting page in every succeeding revision. The object of the society was "to raise a fund for better enabling them to purchase food, firing, clothes and other necessaries, by carrying on in common the trade or business of General Dealers." In the 1863 revision the words "wholesale and retail" were added. Every office was honorary, and committeemen were fined 2d. if they were more than a quarter of an hour late.



Educational Committee

F. Burlton

A. Williams

W. G. Roberts, *Secretary*

G. H. Young

J. H. Bye

R. J. Templeman, *Chairman*

G. Mundy

CHAPTER III.

THE SOCIETY FORMED.

FIRST LIST OF SUBSCRIBERS—FIRST SUMMONED MEETING—FIRST BANK—OPENING A SHOP—OPPOSITION FROM TRADERS—DIFFICULTIES IN TRADING—BUYING FLOUR—DISCHARGE OF BAKER—CRISIS AVERTED—ANOTHER STRANGE BANK—HENRY PHILLIPS—GEORGE SARGENT—HIS HISTORY OF THE SOCIETY—EARLY BILLS AND ORDERS—FIRST DRAPERY ORDER.

AFTER the meeting at the Hope Inn, nothing daunted, began a vigorous campaign of canvassing, with many meetings, and in six weeks MR. BAREFOOT called the first "General Summoned Meeting of the Members." The society is very fortunate in its possessions, the Secretary (MR. F. PURNELL) having in his care the first Subscription Book, Account Book, Minute Book, Invoice Book, printed rules (dated 1860), and other material of priceless value.

We propose to give extracts from some of these, and begin with the 54 names which formed the

FIRST LIST OF SUBSCRIBERS.

BENJAMIN BROOK, fitter
CHARLES BUCK, turner
SAMUEL WOODCOCK, platelayer
THOMAS JAMES, engineman
CHARLES BERRIMAN, engineman
THOMAS COLE, engineman
GEORGE GRAY, checker
JOSEPH CLAY, blacksmith
GEORGE BIGGS, engineman
JAMES HAMBLET, carpenter
WILLIAM GODDARD, fitter
S. DAY, railwayman
JAMES SMITH, labourer
J. HERBERT
G. BEARD, engineman
F. DYMCK, striker
JOHN WILKS, signalman
JAMES LATIMER, engine worker
GEORGE BAREFOOT, coppersmith
J. MARTIN
CHARLES JEFFRIES, engineman
S. PREADER
JOSEPH WEBB, loco. foreman
GEORGE MERCER
THOMAS SHEARMAN, shipwright
JAMES HOOPER, corn porter
JOSEPH BARNES, signalman

FRANCIS WALLINGTON, engineman
J. TURNER
WILLIAM TAYLOR, labourer
R. HILL
J. CHIVERS, striker
CHARLES BOSSOM, broker
R. WOOD, striker
JOHN SUTTON
SAMUEL VEALE, inspector
THOMAS EDMONDS, smith
WILLIAM WILLIAMS, engineman
THOMAS BREWER, publican
WILLIAM WINDRIDGE, printer
ED. MARDEN, carpenter
J. STAMFORD
W. STEWARD, carpenter
JAMES WILSON, sheetmaker
H. BALE, engineman
FRANK STEELE, engineman
HENRY STEPHENS, engineman
WILLIAM POLLARD, bookbinder
JAMES THOMAS, blacksmith
JOHN HOLBROOK, engineman
W. FINDLAY, fitter
ROBERT OSBORN, sheetmaker
JAMES CLARK, engineman
S. MADDISON, engineman

As we look with interest on this "first list of subscribers," we naturally ask what kind of men were they who took up the work, and the answer comes without hesitation, they were all working men. Being most of them from 20 to 35 years of age, we are not surprised to learn that the first meeting was not harmonious and that subsequent ones were of the same character.

It does not appear that the whole of the Rochdale plan was adopted in Gloucester, but we must admire the courage and persistence by which, having made up their minds, the pioneers were enabled to overcome all obstacles and set on foot one of the greatest benefits the working classes have ever enjoyed.

In common with other parts of the country, Gloucester working people paid very high prices for their goods, loaf or lump sugar, for a typical instance, being 8d. per lb. Then, too, it was noted that the private trader of those days seemed always able to retire from business fairly early, buy a house in the suburbs or country, and have the best of everything, and as this latter does not seem so common as then it is evident that co-operators still continue to get their goods on more reasonable terms than in the so-called "good old days."

FIRST GENERAL SUMMONED MEETING.

It will be of interest if we copy verbatim from the Minute Book the proceedings as recorded therein:—

GLOUCESTER CO-OPERATIVE AND INDUSTRIAL SOCIETY.

At a General Summomed Meeting of the members of this Society held at the Hope Inn, Barton Street, Gloucester, July 17th, 1860,

It was proposed by MR. J. WILSON, and seconded by MR. B. BROOK, that MR. POLLARD become President of this Society for the ensuing year ending February, 1861. Carried.

Proposed by MR. W. POLLARD, that MR. B. BROOK become Treasurer of this Society for the year ending February 1861, and seconded by MR. W. FINDLAY. Carried.

Proposed by MR. SUTTON and seconded by MR. CHIVERS that MR. G. BAREFOOT become Secretary for this Society for the year ending February, 1861. Carried.

Proposed by MR. B. BROOK and seconded by MR. BREWER that MR. S. MADDISON becomes one of the Trustees of this Society. Carried.

Proposed by MR. R. OSBORN and seconded by MR. J. WILSON that MR. HAMBLETT becomes one of the Trustees of this Society. Carried.

Proposed by MR. CLAY and seconded by MR. WOODCOCK that MR. STAMFORD becomes one of the Trustees of this Society. Carried.

It was proposed and seconded and carried unanimously that the following members form the Committee of Management for the year ending February, 1861 :

MR. R. WOOD, of Barnwood, near Gloucester.

MR. JOSEPH CLAY, of Ryecroft Street, Gloucester.

MR. JAMES WILSON, of Ryecroft Street, Gloucester.

MR. JAMES THOMAS, of Ducie Street, Tredworth, near Gloucester.

MR. J. CHIVERS, of Sweetbriar Street, Gloucester.

MR. J. HOOPER, of No. 2, Barton Street, Gloucester.

MR. THOMAS EDMONDS, of Howard Street, Gloucester.

MR. J. LATIMER, of Ryecroft Street, Gloucester.

Proposed and seconded and carried unanimously that the following members or persons become the five arbitrators for the Society :—

MR. JOHN WILKS, of Tramway Cottage, Gloucester.

MR. ROBERT OSBORN, of Ryecroft Street, Gloucester.

MR. FRANCIS WALLINGTON, Gothic Cottages, Gloucester.

MR. EDMOND MARSDEN, Ducie Street, Tredworth, near Gloucester.

MR. WILLIAM STEWARD, Wellington Terrace, Gloucester.

Proposed by MR. STAMFORD and seconded by MR. WILSON that MR. SHEARMAN become one of the auditors for quarter ending September. Carried.

Proposed by MR. WILSON and seconded by MR. VEALE that MR. GRAY become one of the auditors for quarter ending September. Carried.

Proposed by MR. STAMFORD, seconded by MR. WINDRIDGE, that there be a Check Secretary for the Society and that MR. CLAY become the Check Secretary. Carried.

I hereby certify the same to be the minutes of the evening. President, JAMES THOMAS.

To show that the preceding six weeks had been vigorous it need only be mentioned that the subscriptions that night reached £19 16s. 7d., duly signed for by BENJAMIN BROOK, whose wife, it is related, hid the money in the chimney.

At which meeting the decision was arrived at we are unable to ascertain, but it was generally agreed that nothing definite should be done until £50 had been collected, but at a Committee Meeting held on July 20th the business consisted of discussing the question as to whether the society should take "a bakehouse and shop situate in Princes Street." The minutes of the evening record "After the same being duly considered and discussed by the Committee a proposition was made by MR. CLAY and seconded by MR. CHIVERS, and carried unanimously, that the shop and bakehouse in Princes Street, Gloucester, be taken for the use of the Society, subject to the approval of the members at a summoned meeting for that purpose."

In the excitement of the evening the Secretary omitted to enter the names of those present in the usual place after the chairman's name, and a special note is added to this effect.

This sudden move to secure a shop and bakehouse without waiting for the £50 to accumulate is ascribed to MR. CLAY. MR. CLAY was some time being persuaded into the society, but once in he seems to have caught hold, and we are told that having heard that the shop and bakehouse were to be had through the bankruptcy of the proprietor, he took another committeeman with him, secured the premises, and then set out to call a meeting of the committee and obtain their sanction!

This sanction, we have already seen, was obtained, and a second general summoned meeting was held on July 24th, just a week after the first. At this meeting two dissentients only were found to the proposal to start baking;

and the two succeeding propositions that the premises in Princes Street be taken and rented quarterly were carried.

The minutes are careful to say occasionally what time the meetings closed, but a most unusual record is given at this second meeting when it says "that all meetings be closed at 10 o'clock, unless pressing business required a quarter or half-hour's extension, to be granted by the President."

One can only suppose that the enthusiasm and excitement of going into business on their own had taken hold of committee and members alike, for we are told that frequently after the public-house had closed its doors on them the committee used to walk up and down the streets for an hour or more settling some knotty point.

Matters now went on apace, the committee decided to meet twice a week—on Tuesdays and Fridays, which we are told has from then been continued—and took steps to procure a baker; bought weights and sacks, produced (the meetings being held at Prince Street), and other baking utensils at a cost of £2 9s. 6d.

Among the first items of expenditure was 2s. for a form which had been procured by MR. CLAY, and which was used in the business and for the committee to sit on at their meetings.

It took about a week to find a baker, and on August 3rd a MR. SUMMERFIELD was engaged at £1 1s. per week, to also have the use of the kitchen and three bed-rooms, with coal and gas, he to give security and sign an agreement—very liberal terms for a young society. At this meeting a bread truck for £5 and gas-piping for 15s. were purchased, and a vote of thanks was accorded MR. WILLIAM POLLARD for the very straightforward manner he had conducted the business of the evening.

If one might say so, the *first* culmination of the movement was now reached, and, instead of doing as was first intended, buying ordinary groceries and goods in bulk and selling them by retail to the members at cost price, the committee began, as it was intended co-operation always should do, with distribution and production. All that was necessary

as far as could be was provided, and the minutes of the committee at this time contain an item for the supply of paper bags, the quantities, sizes and prices of which caused the committee very long discussion.

The method of the first shopkeeping was this: The members were requested to give to the committee beforehand (Wednesday for Saturday was the rule), as far as possible, their requirements of bread and other commodities, and these were made and ordered accordingly. The baker, who was also shopman, baked, delivered his orders, and opened and attended to the shop in the afternoon and evening.

The first purchase of flour was eight bags, which the Secretary and Treasurer were empowered to obtain. This order was sent to a local miller, who declined to accept it as he did not know of such a society as the "Gloucester Co-operative Society!" MR. BAREFOOT took money to another firm of millers and the flour was delivered as ordered.

This attitude of the millers was typical of that adopted towards the society by most of the Gloucester tradespeople. With but one or two notable exceptions, they refused to fulfil the orders given them, and, not content with this, a storm of opposition was raised which embraced all the usual tactics of persecution. Not only were their bona-fides discredited, but they were subjected to that most difficult of all trials, ridicule. "Who and what were these people to set up in business for themselves?" "What did a lot of railwaymen know about shopkeeping?" are samples of the questions bandied about, while, as is usual, a number of working men, whom the movement was essentially designed to benefit, took sides against the society and poured on it, in common with the shopkeepers, all the abuse and ridicule possible

In the midst of it all, however, the committee stood firm, and at a special meeting of members, held at this juncture, a vote of confidence in the Committee of Management was carried

With the opening of the shop, difficulties arose. MR. BAREFOOT, the energetic Secretary, was taken ill and his place temporarily filled by MR. CLAY. The business fell into neglect through the baker, who, it was reported, was found



Building Committee

I. Hunt, *Vice* E. B. Pridley A. Cole J. T. Laidler N. Phelps
F. Purnell, *Secretary* J. Blackwell, *Chairman* J. G. Leaty, *Vice* M. Morris

drunk, and when called to account he tendered his resignation, which was accepted. The shop had to be closed during the day, the committeemen taking it in turns to open and attend to the shop and customers from 7 o'clock in the evening.

These reverses, however, seemed only to give an impetus to the committee, as persecution often does in other things, and we find them ordering a quantity of goods, including soap and candles. A noteworthy purchase is "144 memorandum books," to be sold at 1d. each, while MR. CLAY and MR. CHIVERS were empowered to purchase a "side of bacon."

Our old friend, WILLIAM POLLARD, the first President of the Society, had looked forward to and prayed that he might be spared to take part in the Jubilee celebrations of the society. He was induced to commit to paper some of his recollections of the early days, and from these we gather that his office, then, as now, was no sinecure. Working in the centre of the city as a bookbinder he was called upon to see to many things that his colleagues, by reason of the distance and nature of their occupation, could not do. He tells us that he was often at the treasurer's house before six o'clock in the morning to get a cheque, home to breakfast, then to the mill to order flour, run to work, bolt his dinner and go to SAMUEL BOWLY'S warehouse to try the taste of cheese and order same, then after work carry goods to customers in all parts of the city, and ending every evening by assisting the secretary in the bookwork.

While the business of opening the shop in Prince Street was going on, members continued to join the society, and in the second list of subscribers, among others, are found the names of WILLIAM LODGE, who succeeded BENJAMIN BROOK as Treasurer, and became one of the employees of the society for many years. It is reported that when promoted to the office of Treasurer his wife used to hide the money amongst the coal as the least likely place for a burglar or robber to find it! WILLIAM PRIESTLEY, a name still well known amongst us, also appears early, and in an interview was able to give some interesting recollections of early days. He tells us that the society's first baker was led astray by the opponents of the society, perhaps in an indirect manner,

by being induced to enter a public-house while on duty and becoming incapable of continuing his work. He agrees that MR. CLAY and another member took the shop in Prince Street and then came and asked permission of the committee! We have already noted that the action of the committee was ratified by the members, whatever the actual facts were. MR. PRIESTLEY agrees with other living pioneers in saying that information was obtained from other towns as to how to begin, and this was added to afterwards. As is usual, experience did not agree with theory and printed rules, and MR. BROOK took his annual leave and went to Queensborough, near his home, where there was a flourishing society. He returned full of practical information both of what to do and what not to do. MR. PRIESTLEY himself wrote to Halifax, numbering among his friends MR. HORSEFALL, who was the architect of a large store built for the Halifax society; and each of the active members made special efforts to keep going the "little ship" in which they had invested their capital and whose hold contained the goods purchased by them.

JAMES SHELLSWELL, WILLIAM WARDLE and HENRY PHILLIPS (other early members) are well known names, not only amongst railwaymen but to the society as well. HENRY PHILLIPS has the reputation of being a hero. He was for a while President of the society, and once while coming off duty at midnight he met some of the committee walking the streets and discussing the situation of the society, then very grave for the want of further capital. In a generous manner he advanced £20 out of his small savings, free of interest, his only condition being that each member should share in its being refunded, if they had to sell up. This timely aid from a friend in need saved the situation, and the first and only financial crisis was averted; and, though now and again in its earlier stages calls were made on members to advance money for launching out in greater things, never again did the want of capital prove a hindrance.

GEORGE SARGENT.

another of our earlier Presidents, joined on September 10th, 1861, and was then living at 53, Barton Street. His number on the books was 122. He kept a little shop, and was said,

as many a one has done since, to buy his goods at the stores and retail them from his shop. His name is perpetuated amongst us by a grant of £40 set aside and invested to realise £2 a year, vested in the Educational Committee towards a scholarship at the School of Science and called the "Sargent" Scholarship. Is it too much to say that this is a good way to recognise the worth of a man? MR. SARGENT soon obtained a seat on the committee and became one of its leaders. In fact we are told that for a considerable time the committee practically resolved itself into two sections—the supporters of MR. CLAY or of MR. SARGENT

The latter in 1874 compiled a pamphlet entitled "The Rise, Progress and Present Position of the Gloucester Co-operative and Industrial Society, Limited." It was dedicated to the committee and members, and its preface is a brave and courageous claim on behalf of the principles of the movement as a great means of uplifting and blessing the working classes. The history itself is very brief, and a large slice of it is taken up with an account of the opening of the then new premises in Eastgate Street. He paid a high tribute to MR. HENRY PITMAN, the famous reporter, who came to Gloucester and gave the first lecture on the benefits of working men combining for mutual help and self-elevation. LORD BROUGHAM wrote from Cannes expressing his regret at not being able to attend this lecture. Nearly a thousand partook of tea at the opening of the Brunswick Road premises, among the guests being MR. W. C. LUCY, CAPT. CARTWRIGHT, REV. W. M. MOLESWORTH (Rector of Spotland, Lancashire), and MR. SAMUEL BOWLY, all of whom made speeches, which are well reported in the history

In the midst of the inconvenience caused by the dismissal of the baker and shopman, the committee found time to increase their knowledge of the rules, for on September 4th, 1860, it was resolved to call a special general meeting of members to alter one of them, so that, as referred to in another chapter, although the society set out with a printed set of rules, they early found it advisable to improve them.

MR. EDMOND SMITH succeeded to the position of baker, on the same terms as his predecessor, with the addition that he was to pay for a lad himself. The purchase of a check

book is the subject of a special minute, while in another it is resolved that two members of the committee be fined for non-attendance according to rule.

At the committee meeting on August 17th, 1860, the bills for payment and the "order book" for the week were as follows, the minutes containing the entry that "the President ordered the following bills to be paid":—

Bought of MR. WILLIAMS & SON, coals, one ton	...	14	6
MR. CHIVERS' bill, one tablecloth for the stores room		1	10
Do. one peel for bakehouse	... ..	2	0
Do. one shovel for bakehouse	... ..	2	6
Bought of MRS. BOND for the stores, two baskets and two scoops and other articles	... ..	4	6
Bought of MR. GRAY 15 lbs. of butter, at 14 pence $\frac{1}{2}$ d. per lb.	... ..	18	1 $\frac{1}{2}$
MRS. BICK'S bill for cleaning stores	... ..	2	6

MR. THOMAS was ordered to buy 4 doz. pounds of candles at 6s. 9d. per doz. pounds, 56 lbs. of soap at 38s. per hundredweight, 56 pounds of soap at 32s. per hundredweight and 56 pounds at 37s. per hundredweight, yellow.

Again, by way of comparison, we take haphazard the goods ordered on January 31st, 1865, remembering that each item was proposed and seconded separately and deliberately discussed before being adopted. Special meetings were held to order sugar, tea and flour.

24 doz. snuffless dips.
50 ,, common dips, at 5s. 2d.
2 cwt. mottled soap, at 5d.
2 ,, soap, at 3d.
10 ,, soda.
2 ,, cocoa.
3 ,, "sundries" and split peas.
2 boxes salad oil.
1 doz. sides cured bacon. at 6 $\frac{1}{2}$ d., not to exceed 70 lbs. per side.
1 doz. pair boys' boots.
3 ,, pattens, various sizes, on best terms.

Though it is not recorded on the minutes, the first drapery order was for a number of silk handkerchiefs, at 3s. 6d. each, which the members used as a memento and in celebration of the opening of the store.

The earlier history of the society as given in the minutes is like a fairy tale or a romance, and it is a great pity that more of these exceedingly interesting items cannot be reproduced. However, a good sample is given, and members can very well judge of the quality of the remainder. The treasurer gave a bond for £30 ; it was resolved that the idea of giving credit be not entertained at present ; while the members in compliance with the rules would be allowed to participate in the profits, so that at the end of three months the members began to expect a dividend.



CHAPTER IV.

METHODS OF TRADING.

QUARTERLY MEETINGS—THE SOCIETY'S TRADESMEN—WITHDRAWING MEMBERS—ENLARGED GROCERY—BONUS TO SHOPMEN—DIVIDEND TO NON-MEMBERS—BAD MONEY—SECURITY FOR GOODS—LADY MEMBERS.

THE Tuesday and Friday committee meetings are faithfully recorded, and only once was there no business, and after recording the names of those present there appear the words "No Proposition." Members were required to give a month's notice of withdrawal from the society, and MR. J. BUCK, one of the original 54, gave this notice.

At the first quarterly meeting, held on November 6th, 1860, it was resolved to supply printed accounts to each member every half-year, and the first quarterly report, as read, was accepted. A change of officers took place, MR. PHILLIPS becoming President and MR. LODGE Treasurer. A "vote of thanks" was accorded MR. BAREFOOT, who continued in office, and MR. POLLARD was elected on the committee. MR. PHILLIPS' good offices have been previously referred to.

Our old friend, SAMUEL BOWLY, evidently reaped a reward for his favourable reception of the first officers of the society, for his name continually appears among those who received orders, flour being obtained in the city and from MR. LANE, of Stroud.

At the next succeeding general meeting MR. POLLARD was voted to the chair, MR. PHILLIPS presumably hesitating before such an ordeal. The change of shopmen and the persistency of the general opposition seemed to have had some effect about now, for one member was refused his withdrawal, and at a special general meeting it was resolved that members' withdrawal notices would not be accepted unless they had been twelve months members.

MR. GEORGE BAREFOOT gave a month's notice to give up his office as secretary; and it was decided to insert the half-year's balance sheet in the "Mercury." On February



J. T. JACKSON.
General Manager.

19th, 1861, MR. and MRS. CLAY were put in charge of the shop and empowered to find a suitable baker. MR. CLAY was to receive a suitable remuneration and "to carry out the duties according to the society's agreement form." MR. ALFRED SMITH was given three weeks' notice to leave the society's employ and was requested to give a satisfactory account of deficiencies.

At the quarterly meeting on May 8th, 1861, it was resolved to further embark in the grocery business in one month from that date, provided £30 additional capital had accumulated or been subscribed, while at this same meeting it was decided to hold a public meeting, and a deputation was subsequently appointed to wait upon "MR. FRISKEY" to ascertain his charge for delivering a lecture.

MR. GENT was appointed to take possession as salesman and to receive 6d. in the £ as remuneration. In July, 1861, "old members" were given new share books free; the question of depreciation was given consideration and instructions were issued as to the sale of goods in that connection. Mustard and bacon were returned to the sellers, and strict orders follow as to the quality and weight of goods supplied.

The question of a dividend to non-members was referred to the half-yearly meeting on August 7th, 1861, when it was unanimously resolved to give them half-dividend. At this meeting it was decided to remove from Prince Street as soon as possible, while notice was again given to alter the rules.

The salesman had to be at the loss of all bad money taken; and at the November quarterly meeting in 1861 it was resolved that the general committee should consist of twelve members, with a sub-committee of four, who were not to be fined for absence, and at this meeting MR. DYSON was unanimously elected president. Two receipted bills for soap must have been doubtful to the committee for they were sent to Bristol to MR. PHILLIPS' brother, who was to present them to the manufacturers, MR. PHILLIPS in the meantime giving assurity for his brother. It is satisfactory to note subsequently that the bills were found to be properly receipted and MR. PHILLIPS released from his assurance.

In February, 1862, MRS. ELIZABETH HAYWARD had the honour of becoming the first lady member.

CHAPTER V.

FIRST CONFERENCE.

CONFERENCE OF CO-OPERATIVE SOCIETIES—BANKING ACCOUNT
—LECTURES—SAMUEL BOWLY—SELECTION OF GOODS—
CHELTENHAM CO-OPERATIVE SOCIETY—WEDDING OF PRINCE
OF WALES.

IN March, 1862, a conference meeting of delegates was held. The records do not say who called the meeting or its purpose, but it was held in the committee-room of our society, which was represented by MESSRS. POLLARD, LODGE and SMITH, the former taking the chair. The area represented was extensive, delegates attending from

Newport ...	...	MR. CLEMERSON
Mitcheldean ...	...	MR. COOK
Cheltenham ...	...	MR. COUNT
Blakeney ...	...	MR. PLAYSTED and MR. PITT
Swansea ...	...	MR. JONES
Cinderford ...	...	MR. HARRIS
Worcester ...	...	MR. POWELL
Nailsworth ...	...	MR. COX

It is very striking to note that Co-operative Societies existed at all the places mentioned at this early date. The only available record of the conference is that they decided to meet again in three or four months' time, and that a vote of thanks was passed to MR. POWELL, of Worcester.

The Worcester Society was registered under the Companies Act, but did not fulfil expectations and passed out of existence. MR. POWELL, as its manager, was no doubt able to give advice to the conference, and hence the special vote of thanks. While in business the society opened branches at Malvern and Pershore, and its failure was largely due to a section of members who sold out and then started in opposition, with a like failure.

The name of a very favourite speaker to Gloucester is brought to notice in April, 1862, when MR. HANDEL COSSHAM was invited to give a lecture.

The next quarterly meeting was held at MR. WEBB'S Room, Westgate Street, and MR. POLLARD, who had become secretary, was granted £4 per annum for his services; and this same meeting refused to add shoemaking to its work of production. At a special meeting, May, 1862, it was agreed to open a banking account with the Gloucestershire Banking Co., if there was no charge. Soon after this MR. SAMUEL BOWLY was written to and asked to give a lecture on "Co-operation" at the Working Men's Institute; and at this time the Society became, and it has always remained so, the pioneers of the early closing movement, the shop being closed on Wednesdays at 3 o'clock. Questions of depreciation, the price and quality of articles from the makers and manufacturers, which were not always up to sample, and the price of coal, were always before the committee, but it certainly is unusual to first resolve to buy a pig at 9s. per score and then immediately afterwards, at the same meeting, to agree that "the pig subject" be rescinded.

The conference of delegates from Co-operative Societies, referred to earlier, bore fruit in one respect, the Cheltenham Society buying sugar from Gloucester, on very strict business terms. The November, 1862, quarterly meeting granted £2 to the distress fund in Lancashire; MR. J. TIDD PRATT was written to for a copy of the new Act of Parliament, and two copies of the rules sent for his approval. "The Grocers' Journal" was at this time taken in weekly; and after sending to Rochdale for a copy of their model rules, the annual meeting of February, 1863, instructed the committee to revise ours again.

The shop was closed on Tuesday, March 10th, 1863, "to celebrate the royal marriage of his Royal Highness Prince of Wales and Alexandra of Denmark." Judging by the number of orders given, butter and bacon were consumed in large quantities, and we are not surprised to read of the Society advertising locally for a dairy of butter.



CHAPTER VI.

LARGER PREMISES REQUIRED.

REMOVAL TO EASTGATE STREET—STORE INSPECTOR—EARLY BOYS—SUBLETTING BAKING—DECLARATION BOOKS—THE “CO-OPERATOR”—LEAFLETS.

FOR a long time the committee had been on the look-out for more suitable premises, and an attempt was made, which ultimately fell through, to obtain property in Barton Street. Then followed negotiations extending over some months, as to premises in Eastgate Street, and these were secured, though not on the original terms of the committee. Messrs. WHITCOMBE & SON were the Solicitors, and quite a number of letters were written and consultations held before matters could be adjusted. The premises were taken at £32 a year, on a five years' lease. MR. GENT gave up his post as salesman, and an advertisement was inserted in the “Co-operator” for a successor. MR. POLLARD was deputed to take the stock, and to be paid for his lost time. The duties of secretary were at this period being carried out by MR. HIRST

A special meeting in June, 1863, agreed to the appointment of a store inspector, the rules to be amended accordingly, and MR. LODGE was appointed a deputation to wait on MR. JEYNES as to the terms for printing.

All preliminaries having been arranged, the August (1863) half-yearly meeting was held at 13, Eastgate Street. The record of this meeting is in the handwriting of MR. ENOCH TAYLOR, and is a vast improvement on a good deal of what precedes it. At this meeting a vote of thanks was accorded those who had prepared the new premises, and 10s. per quarter was voted the treasurer. The shop was closed on Thursdays from 3, instead of Wednesdays; MR. E. TAYLOR was elected secretary; and all candidates for office had to retire from the room during election.

It is claimed that MOSES POLLARD was the first errand boy in Eastgate Street, and the minutes record that MR. SARGENT'S boy was employed as porter at 6s. per week. A boy put on for Saturdays was paid 1s. An arrangement of some standing that MR. MILNES should have bread at a cheaper rate to sell again was cancelled, as with their introduction to Eastgate Street the Society had to make other arrangements about bread-baking. This was done by the old baker, who took over the Prince Street premises and hired the utensils from the Society at 6d. per week, this continuing for some years, when they were sold outright to his successor for £1. Evidently things did not go on so well, for orders were given for the bread to be delivered by 10 o'clock each morning and to be of full weight. These difficulties in the bread trade, both as to weight and time of delivery, continued for some time, and culminated in the cancelling of the arrangement made, a new one of satisfaction to all parties concerned being made with a baker in Ryecroft Street. Other offers of premises now came along, but were laid aside, and an account was opened at the National Provincial Bank.

At the quarterly meeting on November 4th, 1863, all the members present were called upon to sign the "Declaration Book," MR. JOHN ACTON was appointed Store Inspector for three months, and in a very brief record of the meeting appears the entry "The balance sheet was read over by the auditor, and not being objected to was taken as adopted!"

This Declaration Book was the forerunner of our present Entry Form; it was a well-bound book, containing eight columns, for the members' names, the declaration as to taking up at least three shares, trade, residence, date of signing and paying deposit, and witness's signature. On the opposite side was a "Nomination List," where members could enter the name, address, and all other particulars of the person nominated to receive his shares at his death. This work was evidently taken in hand by MR. E. TAYLOR in 1863, for the autographs of several of the original members are on the first page, and many of the others appear on subsequent pages. It is pleasing to note that in a great many cases the positions in life of our members vastly improved in later years upon the occupations and residences

at the time of joining the Society, and a chapter could easily have been written on this phase of the movement—its thrifty side being the stepping stone to advancement.

The banker's cheques were ordered from MR. JOHN BELLOWS, who at this time had taken over the business and staff of MR. POWER, in Westgate Street, where MR. POLLARD, MR. WINDRIDGE and MR. HIRST were employed. In the last month of 1863 the salesman was instructed to give away the "Co-operator" for November, the "Co-operative News" of that date being a monthly paper. Two dozen leaflets! were printed showing the mode of joining the Society and the benefits to be derived.





F. PURNELL,
Secretary.

CHAPTER VII.

ANNUAL TEA INSTITUTED.

FIRST TEA AND MEETING—LECTURE BY MR. HENRY PITMAN—
COMMITTEE MISUNDERSTANDINGS—TIN CHECKS—ENLARGING
PREMISES—ORDER BOOK—MR. E. TAYLOR.

RO matter what success comes to us in after life, it is the first efforts and the first successes which count most, and it is not surprising to find that a lot of time and care were taken over the preparations for and the carrying out of the first tea, which took place at the Institute on Wednesday, February 17th, 1863. A special sub-committee was appointed, several meetings of which were held and their business recorded, the tea tickets were 9d. each, and the concert 2d. each; 500 tickets were printed "Admit the bearer to the Co-operative Tea Meeting;" the sub-committee met and tasted samples of the cake to be supplied, and other elaborate arrangements, including concert items, sale of tickets, arranging helpers, etc., occupy several quarto pages of manuscript. It is significant that the lecture by MR. HENRY PITMAN, of Manchester, referred to in "MR. SARGENT'S History," took place on the following evening, the 18th, but except that MR. LODGE was appointed to meet MR. PITMAN and take him to Dawe's Hotel, nothing else is known. His expenses were paid out of the Reserve Fund. It is to this tea and lecture, however, that the Society owes one of its moves forward.

At the annual meeting on February 3rd, 1864, MR. JONAS IRELAND received 27 votes for the office of President, but MR. GEORGE SARGENT was again declared elected. The secretary was re-elected and his salary raised to £8 a year, and that of the treasurer to £4 a year, while for the offices of Store Inspector and Committee-men there was good competition. It was at this meeting that a resolution was moved that the committee adopt the tin check system. The proposition was deferred, but adopted at the next meeting by 29 votes to 21.

One special meeting of the committee on which no further light can be thrown is recorded as being called owing

to a misunderstanding between the president and the committee, when it was significantly resolved "that the rules of the Society be more strictly adhered to."

The Eastgate Street premises soon had to be enlarged to cope with the growing trade ; and MR. HIGGS, the salesman, was allowed to live on the premises, and MRS. HIGGS was paid 3s. for services. A lad recommended by the Blakeney Society was engaged at 7s. 6d. per week, to assist behind the counter "or in any other capacity that may be deemed suitable !"

The primitive methods of treasurership had by this time given way to the system of daily accounts and banking twice each week, and 500 circulars were printed and distributed to the members, giving "the regulations for dispatching business." Our present members are sometimes concerned at the inclusion in the committee's minutes of the invariable reference, "for further particulars see the Order Book." In the early days a good deal of the recorded business was nothing but orders and later on they are entered, by MR. E. TAYLOR, at the end of the other minutes and confirmed and signed as part of them.

It is possible that we in these later days do not quite realise the *personal* and earnest efforts of our forbears, although we do know that sentiment has always had a large share in its management. Not only did all the committee give their services as committee-men, but most of the many other duties were also done gratis. The goods of every description, as regards price, quality and quantity, were subject to a lot of discussion before being ordered, and, wherever possible, samples of everything were sent to the Society and tasting and testing were a serious business. Some of the recorded incidents in this connection would be of interest if space would only permit, but it is only as a passing word this is mentioned, to illustrate, if such is needed, the great difference between the times when the committee sit and pass bills of £3,000 and £4,000 at a meeting and when all the testing and tasting is done by the Manager and the heads of departments. All new members had to have a nominator and seconder and were then subject to the veto of the committee, which was more than once exercised.

CHAPTER VIII.

OTHER TRADES INTRODUCED.

SURPLUS CAPITAL—OTHER TRADES INTRODUCED—QUARTERLY DIVIDENDS—CHECK SYSTEM—DISCOUNT ON MEAT, CLOTHING AND DRAPERY TRADES—ALDERMAN ALLEN—THE CO-OPERATIVE WHOLESALE SOCIETY—CASH BANKED EVERY DAY—COMMITTEE FINED FOR BEING ABSENT.

WE find in May, 1864, that the chairman gave the quarterly meeting a statement of the profit made on various articles, and at the same meeting a special committee was appointed to consider the best means of utilising the Society's surplus capital, the coal trade to be the first item in review. The inevitable comparison shows the best coal was 15s. 9d. per ton and the cheapest 13s. 6d., while the members who put in their own coal on delivery obtained it at 4d. per ton less. The sub-committee not only did this, but they had before them prices and particulars of boots and shoes, drapery and meat, and at a special meeting of members all their recommendations were carried, so that as far back as 1864 the foundations were laid of a large and definite extension of trade. The meat was obtained from Standish, and drapery from MESSRS. HERBERT, Northgate, a discount being given to members on their trade.

About this time it was mooted that the work of the committee should be divided into three parts, three members of the committee to each section, and the articles to be dealt with by these, the first sub-committees, were very definitely laid down. So, too, a further advance was now made in the payment of quarterly dividends (on all goods except sugar), the committee enlarged from eight to twelve and three to retire each quarter. Of course these alterations necessitated a partial amendment to the rules, with its customary formalities to be gone through.

The various resolutions as to methods of checking resulted in 15,000 tin checks and dies being obtained from Birmingham, while books of checks for the other articles were printed by MR. JEYNES. Two of the committee were appointed to inspect a safe, and to purchase if found suitable. This safe had three keys, which were in the custody of the president, treasurer and secretary respectively.

Correspondence with MR. HENRY PITMAN as to the cost of a lecture resulted in his services being requisitioned, and MR. CLAY was requested by the committee to take the chair at the lecture, which was arranged for August 3rd, 1864. At this date it is first noticed that the secretary was empowered to have notepaper printed with the Society's name and address at the top, and "any other information that may be deemed desirable." The stock and premises were insured in the Liverpool and London and Globe Co. for £600, and MR. LIVINGS, of Southgate Street, was provided with a check book on an agreement to supply the members with clothes.

A very old difficulty of the coal trade is hinted at in a minute empowering one of the committee to get a smaller riddle; and any member trying to beat down the price of any article offered for sale was liable to be deprived of his check.

An old Gloucester citizen, MR. JOHN ALLEN, who became head of a large timber business and a Councillor and Alderman of the city, was elected to the committee in November, 1864, and, as most of the members know, he was afterwards elected treasurer, filling the latter office for 9 years. Many instances occur in the minutes of help given to members in cases of distress, on one occasion money being lent, while £5 was allotted to the committee from the reserve fund "to assist needy persons who may wish to join the Society," two members to be guarantors for any money so lent, and other well planned rules being drawn up for guidance.

The Wholesale Stores, Manchester, first appear at this date as being written to for samples and prices.

It is evident that the Society was now making rapid headway, for orders were given by the committee for the cash to be banked every day, all bills were to be paid by cheque, these in turn to be signed by the treasurer and secretary, £10 in cash each to the treasurer and salesman being allowed for incidental payments. How long the resolution to fine committee-men 2d. for being absent was continued in operation we are not able to say, but it was resolved that a member of the committee who attended even one hour late should be recorded present.

CHAPTER IX.

MR. CLAY ELECTED PRESIDENT.

MR. CLAY AS PRESIDENT—TENDERS FOR RULES—DONATIONS TO RELIEVE DISTRESS—SUBSCRIPTIONS FOR THE "CO-OPERATOR"—PUBLIC LIBRARY—BALANCE SHEETS.

AT the February meeting MR. CLAY was elected President, receiving 62 votes, as against 40 for MR. SARGENT and 7 for MR. KINGSCOTE. The reserve fund was used in the business and five per cent. added to the fund quarterly for its use, while the generosity of the members was first exhibited towards the Infirmary.

This year, 1865, saw a number of important alterations. Always, as before stated, the Society was growing, and on this annual re-election the secretary's salary was increased to £16 a year.

A boy and a young man had assisted in the business up to this time, but on one of them leaving it was agreed to advertise in the local newspapers for an apprentice, and more recourse to printing was needed, 500 copies of the rules being required, MR. BRETHERTON'S tender being accepted.

In March of that year a special committee meeting was held at the house of MR. CLAY, and all the committee attended. Before proceeding to business it was resolved that "the transactions of this meeting have the same effect as if they were conducted at the registered office of the Society."

The benevolence of the members, as referred to previously, continually makes its appearance, £3 on two occasions being taken from the reserve fund to help members' widows, and 10s. to the Tenby Society to help them out of their difficulties after a fire.

Arrangements were made for members to have their boots and shoes made by a local tradesman, and the first six-ton truck for coal carrying was purchased from the Midland Wagon Co., Birmingham.

Co-operative subjects for discussion seem to run in periods, for here a very old one crops up, it being resolved to give away all the old "Co-operative Magazines" and to charge $\frac{1}{2}$ d. each for the new ones.

Difficulties arose with the salesman soon after the Society embarked in the "outside" trades as they were called, and eventually his services were dispensed with, his successor agreeing to a bond for £100 being entered to on his behalf in the European Guarantee Society.

MR. PITMAN seems to have taken on with the members, for we read of his being asked to give notice of his arrival so that the committee may arrange a special meeting to meet him, and the next quarterly meeting voted 10s. per quarter to him in aid of the "Co-operator." £1 per annum was also voted to the "Free Library, Gloucester," then privately owned and run at the Working Men's Institute.

The various references to the "Co-operator" and the name of MR. PITMAN are explained by the fact that the latter was its editor. This, the first newspaper devoted to the spread of co-operative ideas and practice, was first issued as a monthly periodical and afterwards fortnightly. Before committing the members to an annual donation on its behalf the committee had on a prior occasion made out a subscription list, which was exhibited in the shop window, asking the members to help pay a debt to its printers.

Incidental items show that the Society was spreading, the delivery cart being instructed to go to Longlevens every Saturday, provided that orders were given in on Friday.

A step forward was taken with the balance sheets, the number being increased to 700, some being left at the houses by the boy when delivering goods; and MR. ALLEN was appointed assistant secretary at £1 per quarter, £5 per quarter was paid to the secretary (an advance of £1) and £1 a year was voted to the Infirmary.





GEORGE BAREFOOT,
First Secretary.

CHAPTER X.

REMOVAL TO BRUNSWICK ROAD.

BRUNSWICK ROAD—PROTRACTED NEGOTIATIONS FOR PURCHASE—SPECIAL APPEAL FOR CAPITAL—TENDERS ACCEPTED—THE OPENING CELEBRATIONS—CHANGE OF BANKERS—TIMELY HELP—REMUNERATION OF COMMITTEE—ROBBERY—TOPICS OF DISCUSSION.

THE next great event, the purchasing of land and the building of the central premises in Brunswick Road, began first with the offer of property in Longsmith Street and other places, and then came a chance to buy land in Brunswick Road, or Parker's Row as it was mostly then called. This resulted in a deputation being appointed to attend the auction sale and bid for the Society. That this was done successfully is clearly proved, but owing to some informality in the conditions of sale, the whole auction sale was illegal and the deposit money remained in legal hands for months. Then a piece of land near by was bought for £720, the transaction being confirmed at a quarterly meeting which adjourned for a week for the purpose, and at which the attendance was "very good."

A special meeting of the committee was held to consider the best way of raising the necessary capital, but the succeeding quarterly meeting, after a long discussion, could not agree and it was therefore adjourned. Events, however, were kept moving, as we read "that the trees and shrubs in the garden be offered to MR. BOND at a price," and many latter day members will remember that MR. BOND had a large greenhouse near Parliament Street, and used as a garden all the land in front of the Crypt School Field. A deputation of three was appointed to obtain advice, an architect was engaged, plans were drawn up and these were submitted to and criticised by the quarterly meeting, though the original plans were eventually carried. Then followed an advertisement in the Gloucester papers for a builder, seven of whom sent in tenders. That of MR. J. MEREDITH for £1,567 was accepted, and was the lowest, the others rising to £1,833. A building inspection committee was appointed, the contract

signed and sealed, and building operations in earnest commenced. One is not surprised to hear that "extras" began to be counted, some being suggested by the architect, MR. JAMES, others by the committee. Shop fittings to the value of over £200 were accepted by tender, and a tea and meeting was arranged to celebrate the opening on November 21st, 1867. It may not be advisable to dwell too long on details of new buildings and tea meetings of long ago, but as this was the first of the large tea meetings and the opening of the Brunswick Road premises, which marked an epoch in the Society's history, we may be pardoned for enlarging upon it.

Those members who have read MR. SARGENT'S "History" will remember that he devotes a large amount of space to an account of the opening proceedings and there is therefore no need for this to be repeated. About 1,000 sat down to tea at the stores and in the Baptist schoolroom opposite. MR. CLAY presided in the absence of the Mayor and gave particulars of membership and trade, and apologised for the absence of our two members of Parliament, MR. PRICE and MR. MONK. MR. SARGENT, REV. W. MOLESWORTH (of Rochdale), MR. SAMUEL BOWLY, MR. W. C. LUCY, REV. W. COLLINGS, and CAPT. CARTWRIGHT addressed the meeting. Efforts to get MR. T. HUGHES, M.P. ("Tom Brown") and the REV. EMERIS, Vicar of St. James', to address the meeting were not successful.

The necessary money for the purchase of the land and the building of the store was for a long time one of difficulty; circulars were issued to all the members asking them to invest more capital and this appeal was liberally responded to. Further, the deeds of the property were offered to the Society's bankers as security for an overdraft, but were not accepted. The committee opened negotiations with the Gloucestershire Banking Co. on the same terms and these were mutually agreed upon and £600 was advanced. It is only necessary to contrast the after success of the movement in Gloucester to show that the confidence of the bankers in the Society was not misplaced, and one result has been that through a long course of years the Society and the bankers who helped them in time of need have been enabled to continue doing business with each other.

While Brunswick Road store was in the building events had been moving onwards in other directions. A second shopman and a porter had been engaged, MR. E. TAYLOR was invited to become secretary and manager, and to devote his whole time to the work, which from the earliest days to the close of a long life he performed with a regularity and honesty of purpose that never faltered.

In February, 1867, MR. FRAMPTON, Public Auditor, audited the Society's accounts, and his report on the balance sheet and the welfare of the Society gave great satisfaction to the members. It was at this same meeting a resolution was passed that the committee should be remunerated for their services, and they were voted 5s. each per quarter.

It is singular that about this time a robbery was committed at the stores, some £28 being stolen. This loss was made up from the Reserve Fund, as were most of the little odds and ends in those days, and the takings were ordered to be banked every day.

Many of the current topics of co-operative discussions seem to have been under consideration—for many references are made to servants being entitled to membership, bonus to employees, etc., and experiments in each direction were made. The system of paying all bills by cheque was again enforced, and has been rigidly insisted upon by the committee ever since.

The record of the November, 1867, quarterly meeting is the smallest in the book, but it contains a resolution that the committee apply "to become non-members of the Co-operative Wholesale Society by claiming the bonus declared on our purchases."



CHAPTER XI.

TENANTS OF LARGE ROOM.

FIRST EDITOR OF "CITIZEN"—QUALIFICATIONS OF COMMITTEE-MEN—NEW BAKING PLANT—CUSTOMERS NOT ALLOWED BEHIND COUNTERS—MR. WARNE—LEAKAGE—TENANTS OF LARGE ROOM—MORE SURPLUS CAPITAL—NO CREDIT—CHARLES ARNOLD—FRANCO-GERMAN WAR—PROSECUTION OF THE SOCIETY—FIRST BRANCH RYECROFT STREET.

THE year 1868 showed that the confidence of the committee was not misplaced, for two sums of £100 and one of £200 were repaid on the loan to the bank and 1,000 balance sheets were required. It is well known that the co-operative movement is one of the practical temperance organisations in the country: it was in this year that the Society discontinued the sale of British wines. The first appeal against the rates was made; the shop was closed all day on the Monday after Easter and the large room was sought after by a number of individuals and societies as tenants. Among those to whom it was let was the leader of a dancing class, and a number of protests were made during the year by members of the committee against it. Political and religious societies also used the room, on one occasion a "female preacher" being required to pay 11s. rent. Another user of the room was THOMAS COLLINS, the first editor of the "Citizen," who was required to pay 10s. for its use for a lecture.

A question of "overlooking" adjoining property was before the committee as the result of a lawyer's letter, but it is pleasing to note that a private talk with the persons complaining ended in *the lawyer* being informed by the committee that the matter had been amicably settled.

It has been said that at times the Society found difficulty in securing men able to devote enough time to the heavy duties of committee-men, but surely there could not be a great dearth when a quarterly meeting resolves "that every candidate for the committee must be able to read and write, and shall sign his name in the presence of the secretary!"

The installation of a plant for baking in the new premises was of course attended with difficulties, and as one result of a special committee appointed by a quarterly meeting two

new bakers were required, and the bread improved in quality. The minutes do not enlarge upon the dividends paid each quarter, but it must have been a queer position when the balance sheet had to be adjourned for the attendance of the auditors ; and it is difficult to believe that the overcrowding of the shop was the cause of a resolution that " customers on no account are to be allowed behind the counters."

MR. RICHARD WARNE.

In this year MR. WARNE makes his appearance on the committee ; and MR. LODGE was promoted from cashier to assistant secretary. The increased staff must have led to disagreements, for we read " that any employee using bad language on the premises or making use of any unlawful weapon shall be immediately suspended by MR. TAYLOR."

The year 1869 was a quiet one. The Society's thoughtfulness to others was shown in the grant to the Infirmary being increased to £5 ; whilst the salary of the committee was enlarged from 5s. to 10s. each per quarter. The leakage question, both as to bread and provisions, were given consideration, and drastic measures adopted to check it. The number of tenants of the room was so large that there was no room for the Choral Society ; and MR. WARNE, though a young member of the committee, was called upon to take the chair in the absence of MR. CLAY—the beginning of mutual assistance lasting through many years.

The increase in the bread and flour sales necessitated extensions, and the year closes with £200 being spent on this department.

Further advance is to be noted in 1870, the question of investing the surplus capital being very prominent ; notwithstanding the fact that a new bread van and another coal truck were purchased. Another tea meeting was held, this time in the Corn Exchange ; and MISS EUGENE ASKEW was invited to give an address. A third baker was put on, and the management of the larger staff necessitated printed rules for guidance, one employee being discharged for " using bad language to his superior officers."

The question of giving credit again came under notice, and it was unanimously resolved that no credit whatever be given.

In this year also MR. CHARLES ARNOLD first comes into prominence. Donations were given to the Working Men's Institute and the School of Art, the year closing with the committee and members preparing to invest capital in the drapery, boot and shoe and stationery trades, other societies being written to for information.

The committee allowed a collecting box to be placed in the shop for subscriptions to help distressed villages in France at the time of the Franco-German war. A resolution that a notice be printed and displayed that the Society are "dealers in tobacco, etc." would seem to explain why MR. TAYNTON was invited to represent the Society at the Shire Hall, the absence of the announcement being an infringement of the Act of Parliament, to which the Society had rendered themselves liable to prosecution.

FIRST BRANCH—RYECROFT STREET.

The outstanding feature of 1871 was the opening of a Branch in Ryecroft Street, the launching out into other trades being placed in the background for a while. MR. CLARK was installed as Branch Manager, and at a quarterly meeting, when a vote was given by 97 to 4 for continuance, it was shown that trade was increasing.

The first quarterly meeting of the year was attended by 200 members, and the donations were extended to the Soup Kitchen and the Children's Hospital. Of course the now yearly tea was held. The committee paid the wages of some of their employees when ill, and reduced their hours all round by three a week. This year saw the beginnings of Whitefield Memorial Church, for the Society lent chairs at the laying of the foundation stone. MR. HUGGINS was appointed junior clerk and the committee took turns of three each week as Shop Visitors, being empowered to drop in and make an inspection at any hour.

The "Co-operative News" made its first appearance, having superseded the "Co-operator," and the committee guaranteed to take 100 copies per week for six months. MR. CHARLES FARMER makes his first appearance on the committee and a commotion is caused by a member (a woman) being caught stealing bacon from the counter.



THE FIRST SHOP, PRINCE STREET.
Opened 1860.

CHAPTER XII.

NO. 1. BRANCH—STRATTON ROAD.

NO. 1 BRANCH, STRATTON ROAD—DRAPERY AND BOOT TRADES—PURCHASE OF LAND—TENDERS ACCEPTED—COMMITTEE'S SALARY INCREASED—REPRESENTATION AT CO-OPERATIVE WHOLESALE SOCIETY—CORSE DESIRES BRANCH—MR. BOODLE—NEW "ORDER BOOK"—CONFERENCE AT ABERDARE—MR. EDWIN RICHINGS—CORSE BRANCH AGAIN—BUTCHERY BUSINESS OPENED—RETAIL COAL TRADE.

THE comparative quiet of the preceding three or four years, during which the money borrowed for building the Brunswick Road premises was all paid off, was well broken, the chief outstanding feature being the building of the Stratton Road Branch. Property in Eastgate Street had been offered the Society as tenants, but it was decided to utilise the lecture and other rooms in Brunswick Road for business purposes, and many tenants were given notice to leave, and the business of drapery and boots and shoes was engaged in. MR. HIGGINS was manager of the former, MR. ADAMS of the latter, a man being also employed to make boots and shoes. Managers and committee-men made visits to Manchester and Bristol to purchase goods.

Simultaneously with these preparations the Stratton Road Branch was going on, a piece of land was purchased, and though, of course, there were objections to its position, it was eventually agreed upon, the clinching argument being that the Society would purchase the mill in the background (in Hopewell Street).

An interesting digression might here be introduced, dealing with the ambitions of many of our members to run their own flour mill (hopes which have not yet been realised), but space will not permit.

The tender of CLUTTERBUCK BROS. for £759 for the building alone was accepted, to the plans of MR. TRIPP; the opening was fixed for January 8th, 1873; a tea was held, and the two local M.P.'s, MESSRS. W. E. PRICE and C. J. MONK, with other prominent local people, were invited to be present.

Among the "minor" matters (if we may so call them) of this eventful year was the raising of the salary of the committee-men from 10s. to 15s. per quarter, and further, be it noted, the quarterly meeting never failed to pass a vote of thanks to them for their services. Twelve years had now elapsed since the Society had started, and the Stratton Road undertaking had evidently made the President (MR. CLAY) retrospective, for we find at one meeting he reviewed the work of the past, outlined the many activities of that year, and spoke confidently of the future. The little band of men who set the "idea" moving, and who had nursed it and encouraged it through difficulties innumerable, were now able to take stock of what they had done and to look forward to greater things.

The "Co-operative News" was increased to 200 per week; the Society affiliated with the C.W.S. and MR. CLAY represented the Society at a meeting in Manchester; and the Society paid their first instalment of £1 per quarter to the Central Board of the Co-operative Union.

An application was made by the members at Corse to open a branch there, and the bread cart was sent to Hempstead, Longlevens, Barnwood and other places.

Familiar names come back to us as we read of correspondence with MR. NUTTALL.

In this year also the committee again adopted the plan of dividing themselves into sub-committees for the better management of business.

Although not so striking as its immediate predecessor, the year 1873 was a full and busy one. MR. BOODLE makes his appearance as temporary assistant; and the particulars of an apprenticeship are first recorded. The committee's salary was increased to £1 per quarter. The business of the Society is put on a different footing, many items that were formerly entered in the minutes being put into an Order Book and carried *en bloc*—a system very familiar to those who attend the monthly meetings.

Deputations were sent to London to purchase goods, and MESSRS. CLAY and SARGENT were the first delegates to the C.W.S., though the latter withdrew for MR. WILSON.

MR. SARGENT represented the Society at a conference at Aberdare, and was awarded a vote of thanks for "the straightforward manner of his work." MR. RICHINGS, who was second on the list when the first boot department manager was appointed, was called in to take the position, his predecessor not giving satisfaction.

Two of the quarterly meetings of that year kept on till 10-30. At both of them, as well as at others, prominence was given to the questions of establishing a Provident (Burial) Fund and of opening a branch at Corse. The Burial Fund was at first favourably received, but afterwards fell through.

The Corse Branch was supported in the first place by a deputation from the neighbourhood, and the matter was favourably considered. This was followed by a large public meeting at Corse, attended and addressed by the committee, and from which a recommendation that a branch be opened was carried by 70 votes to 42 at the following quarterly meeting. The committee were slow in putting the matter in going order and received from the members at Corse a notice convening a special meeting, which was withdrawn at the request of the committee, who received a deputation from Corse and agreed to place the matter again before the quarterly meeting, which threw the matter out.

The members at Corse, however, were so far persistent that they started a society of their own, bought most of their goods from the Gloucester Society, and, as succeeding events will show, were eventually taken over by the Gloucester Society and became the No. 5 Branch.

A Branch was opened, however, premises in Barton Street being rented for a Butcher's Shop, which was duly opened after the necessary preliminaries of engaging a butcher and getting fittings, etc.

The detail work of the Society also received attention. The bread van extended its journeys to Maisemore and East End Road; the Redemption Fund was increased from 1 to 2 per cent; and the retail coal trade was added to the business in addition to the wholesale. It was suggested that branches might be established in Westgate or Worcester Streets; and MR. TAYLOR was requested to get advice from the Co-operative Union as to "questions received from Her Majesty's Commissioners."

CHAPTER XIII.

GENERAL MANAGER APPOINTED.

WESTGATE STREET BRANCH OPENED—CO-OPERATIVE WHOLESALE SOCIETY DEPOSITS—BANK HOLIDAYS—A LOW DIVIDEND—NON-MEMBERS AT MEETINGS—RESERVE FUND—CENTRAL BOARD CONTRIBUTIONS—EASTGATE STREET PROPERTY PURCHASED—MR. CLAY ON CO-OPERATIVE WHOLESALE SOCIETY'S COMMITTEE—TRANSFERABLE SHARES—TROUBLE AT ELECTION—CHECK BUYERS—NEW RULES—BUTCHERING TROUBLES—TREASURER RESIGNS

THE concluding and most important business of the year was the appointment of MR. WYLIE as "General Superintendent," he taking charge of all the business and staff except the office, which remained as before with MR. TAYLOR.

The success of the first grocery branch having been abundantly proved, the committee in the early part of 1874 began to look about for a suitable place for another store. A minute of February 20th shows that in their minds the neighbourhood of Alvin Street or Worcester Street was preferred, but they could not apparently find a suitable place there, as they ultimately took the shop, No. 105, Westgate Street, which was described as opposite the Lower George Hotel, at a yearly rental of £50. This was a considerable rent, but a good trade was immediately done there, an average of £87 per week being taken during the first quarter, the shop having been opened May 12th. The committee, however, announced that this was not up to their expectations and hoped that when the trade of the district revived the figures would be greatly increased.

This was really the second grocery branch opened, but has always been called No. 3, the number 2 being borne by the butchering department in Barton Street until the present Brunswick Road Central Butchers was built, when it was bestowed on the next opened grocery shop, that in Alvin Street, which really is the eighth in number.

The committee were evidently bent on extension at this period, as not only were the Corse negotiations continued but they resolved to look out for a suitable shop in the neighbourhood of Littleworth or Bristol Road, and the same evening decided to carry out the plans for a new slaughterhouse at Stratton Road.

On February 20th it was resolved that MR. CLAY make the presentation to MR. TAYLOR at the annual tea meeting, and we find the amount recorded in the payment from the reserve fund as "Secretary's Testimonial" £13 7s. od.

On February 27th it was resolved by the committee "That goods be purchased for the Corse Society as they require and that they be supplied with the said goods at cost price with carriage added, the money to be paid when the goods are taken from our stores, their orders to be delivered here on Tuesday mornings and no goods to be packed for them." This, of course, was only a temporary expedient for assisting the Corse people.

At a special meeting of the committee called for considering the best means of utilising the share capital of the Society it was resolved to place £1,000 on deposit with the Wholesale Society and take up ten shares in the Co-operative Newspaper Society, but the wisdom of trusting the Society's money with these concerns was questioned at the following quarterly meeting when the chairman explained that the Society had "the same security that our members have of us," and this was considered so good that the members were quite satisfied.

In the matter of Bank Holidays we are now much better off than at this time, for we find it was resolved to close at 12 o'clock on Easter Monday, and on July 30th that the Society's shop be *not* closed on the following Monday. The Bank Holidays Act must have been in force then, or there would obviously have been no need for such a minute.

Different days were set apart for the weekly half-holiday, for it was resolved that the newly opened Westgate Street shop should close on Tuesdays at 1 p.m., until further notice.

On June 16th it was resolved that an application be made to the Conference Board to hold a "Congress" in Gloucester and it was undertaken to let them know what

subjects we wished to be discussed. This application was successful, for a special meeting of the committee was held July 4th for the purpose of drawing up a programme for our delegates to carry out.

It was resolved that MR. CLAY should occupy the chair at the Conference (not "Congress,") and that he should introduce the question of opening a branch of the Co-operative Wholesale Society at Bristol and that MR. SARGENT should bring forward the questions of the best means of extending the principles of Co-operation in the West of England and South Wales. Further they were to advocate the formation of a separate section of the Central Board (as the Co-operative Union was then called), for the West of England and South Wales, and also the desirability of establishing a Corn Mill at Gloucester. Two of these desirable things have long been accomplished, but the last seems as far off as ever.

At the August quarterly meeting the minutes say that the chairman alluded to the low dividend, only 1s. 3d. in the £, and endeavoured to explain the cause. This was said to have been the omission of two loads of coal from the stock account, the value of which, with the balance carried forward, would have been enough to pay another penny in the £, but as the drop had been from 1s. 8d. it was plain that this did not wholly account for it.

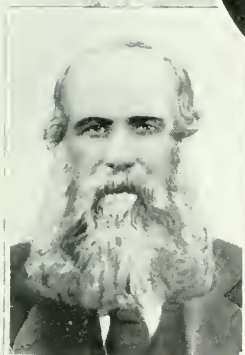
He also alluded to a rumour which had got abroad to the effect that the Society had lost a sum of £1,500 by being shareholders in the Wholesale Society, which he said was of course not true. That Society was in a most flourishing condition and there had been no loss whatever, and we could obtain the money invested there by giving fourteen days' notice.

One member wanted the balance sheet rejected and stock taken again, and this was put to the vote, but in the result the balance sheet was passed.

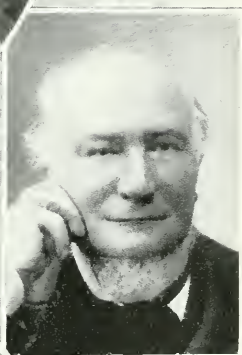
At this meeting some trouble arose through the presence of people said not to be members and who had voted for the election of committee, and objection was taken to the election. Suggestions were thrown out as to the necessity of confining the meetings to members and excluding their families, but this did not meet with the approval of the

PAST PRESIDENTS

W. POLLARD



G. SARGENT



J. CLAY



R. WARNE

meeting. A second vote was taken, which confirmed the figures of the first, and MESSRS. JENNINGS, TAYLOR and OSBORN were declared elected, two of the old committee losing their seats.

This quarterly meeting was adjourned for a fortnight for the purpose of considering the best means of increasing the Reserve Fund and also the manner of its appropriation. Although the Society had been in existence for 14 years and had a share capital of £11,000 the Reserve Fund stood at the insignificant amount of £70. It was the practice to pay all charitable grants and donations out of it, and at this meeting there were two candidates for assistance, both widows who had been left with large families. The chairman said it was sought a short time back to form a provident fund to meet cases of this kind, but it had met with so little support that it was abandoned, and now they must consider whether some better provision could not be made to meet these cases. Grants of £3 each were made to the two widows and then MR. WEEKS read a paper he had prepared on the subject of the Reserve Fund.

He advocated the necessity of a strong reserve fund and also the formation of another fund for the express purpose of dealing with these benevolent grants. The members wanted a lot of convincing that a good reserve was a necessity and after discussion decided that they would adjourn the subject to the next meeting.

The matter was brought up again at the November meeting when MR. WEEKS brought on his motion "That in the opinion of this meeting a strong reserve fund should be created." This was seconded by MR. JAMES, but opposed by several other members.

MR. SARGENT proposed that a special general meeting should be called to consider the question of transferable shares. The minutes say that MR. CLAY spoke rather strongly on the question and in favour of the proposal of MR. WEEKS. A proposal for a further adjournment of the question was made, but finally MR. WEEKS withdrew his proposition and the meeting terminated in confusion without coming to any decision. The practice of depleting the reserve fund by the payment out of it of donations and

grants continued till 1886, when the fund stood at only £135, while the share capital had grown to £58,000. In that year this practice was stopped and the undivided profit carried to the fund, which otherwise was made up only by the meagre fines and forfeits. The question of making a grant out of the profits to the fund never seems to have occurred to the members.

In the minutes we find a reference to a society at Staverton, as it is recorded that they should be allowed to purchase in the drapery and boot departments on the same terms as our own members.

In October of 1874 it was resolved to pay twopence per member to the Central Co-operative Board. The committee seem to have paid the money first, for they ordered a half year's contribution to be sent off forthwith, and then asked the members' permission at the November meeting, where it was carried unanimously.

On October 28th the committee resolved at a special meeting to recommend to the members at the quarterly meeting the purchase of the piece of land at the corner of Eastgate Street and Brunswick Road, which recommendation the members unanimously agreed to. At the November meeting MESSRS. SARGENT, WARNE and FOLLEY were re-elected on the committee, MESSRS. HANCOX and ARNOLD being in reserve.

The negotiations for the purchase of the Eastgate Street property went on, and on December 1st MR. TAYNTON, solicitor, was asked to wait on the committee respecting the agreement to purchase.

Some hitch seems to have arisen respecting a restrictive covenant on the land in question and the secretary was instructed to write to MR. E. VANSITTART NEALE, the Secretary of the Central Board, for his advice on the matter, but there does not appear to be any record of his reply. Anyhow the matter seems to have been favourably arranged, for on December 11th the committee decided to pay a deposit of £120, the purchase price being £1,200, and the conveyance was completed and the balance paid over on February 26th, MR. TAYNTON being the Society's solicitor in the matter.

On December 22nd the committee received with pleasure the intimation that our worthy President, MR. JOSEPH CLAY, had been elected to serve on the London Committee of the Co-operative Wholesale Society.

The committee's minutes at this period do not appear to have been made by any one minute secretary; at all events they are in the hand writing of several different individuals and in some cases the meaning of the minute is not plainly stated. Sometimes matters appear as "proposed and seconded" and in others as "resolved," and in both cases they appear to have been acted on.

SAMUEL SMART, bread deliverer, was ordered to appear before the committee, and a coach builder was required to send in his bill for repairs to a cab damaged by the said SAMUEL, and it was subsequently resolved that "S. SMART pay 10s. towards the expenses to the cab injured by him." SAMUEL, however, protested strongly that it was not his fault and the committee at their next meeting rescinded the minute and let him off.

At the quarterly meeting of February 3rd, 1875, the chairman announced that the Committee had under consideration the question of transferable shares and they would ask the meeting to sanction the calling of a special general meeting to alter the rules on the subject.

At this meeting some trouble arose over the election of the committee. MESSRS. BALDWIN, BAYLIS and ALLAWAY were declared elected, the two latter being new comers on the committee. The next on the list were MESSRS. HANCOX and ARNOLD, and as MR. BALDWIN was at the same meeting elected as auditor, MR. HANCOX was called to fill his place. It appears that the proposer of MR. ALLAWAY at the meeting turned out to be a non-member and MR. ALLAWAY was in consequence declared to be illegally elected and MR. ARNOLD called in in his place.

The Society was already troubled by the check buyers, and a notice to the following effect was printed and posted in the Society's shops, "It having come to the knowledge of the Committee that a good deal of traffic is carried on with the Society's checks and some having been lately stolen from Brunswick Road, it is deemed needful for the good of the

Society to forbid any private buying or selling of checks, and all persons having checks to sell must sell them to the Manager at Brunswick Road Stores. It is hoped all members will endeavour to see this carried out to prevent fraud to the injury of the Society."

The secretary was instructed to write to MR. E. V. NEALE, of the Central Board, to secure the services of DR. WORRALL to address the members at the annual tea meeting, and subsequently to ask the RIGHT HON. EARL DUCIE to take the chair on the occasion, but the minutes contain nothing showing whether the invitation was accepted or not.

A special meeting of the General Committee was held on April 16th for the purpose of considering the new rules, and Nos. 1 to 21 inclusive, with one or two alterations, were agreed upon and passed.

At another special meeting on May 22nd rules 22 to 49 were also passed with slight alterations, and at another meeting on June 3rd rules 50 to the end were passed. On June 8th it was resolved that "A special general meeting of the members be convened at the Corn Exchange for the purpose of discussing and approving the revised code of rules which have been prepared and approved by the Committee of Management, and further, that a copy of the rules be laid on the table in the Committee Room for the inspection of any members who may think proper to peruse them, also that a sheet of paper be kept so that all members inspecting the rules may sign their names together with any remarks they may think proper to make."

From this it appears that the only opportunity the members had of becoming acquainted with the new rules before the meeting at which they were to be passed was held was by inspecting the copy in the committee room.

Two meetings were held in the Corn Exchange and the rules were agreed to with little alteration. The rules as drafted increased the amount a member might hold in the Society to £200, but the meeting rejected this and adhered to the old rule. The institution of non-withdrawable or transferable shares, monthly meetings of the members and the Educational Fund were some of the changes made by the new rules. Building Department rules of 14 sections were also passed without alteration.

At the May quarterly meeting the chairman lamented the falling off in the trade and put it down to the bad trade of the port. He stated that the Committee proposed to take shares in the Mississippi Valley Trading Company. Endeavours were about to be made to bring about a federation between the Co-operators on both sides of the Atlantic, and they recommended that the members should subscribe £100 shares in this company.

MR. JOHN ALLEN, the Treasurer, resigned after eight and a half years' service and MR. H. C. WEEKS was elected in his place. MESSRS. WILSON, KINGSCOTE, ARNOLD and J. WILLIAMS were elected on the Committee, there being four vacancies to be filled owing to MR. ARNOLD having resigned the seat he gained by the informality of the election the previous quarter.

The members promptly voted the £100 for the Mississippi Valley Trading Company, and one of them recommended that a larger sum should be invested because the company had promised 8 per cent! This luckily was not agreed to.

A sub-committee appointed to enquire into the affairs of the Butchering Department reported on May 28th, and recommended that credit should on no account be given to anyone trading with this department.

On July 9th the newly-appointed treasurer resigned and was informed that the Committee could not accept his resignation as he had been appointed by the quarterly meeting and to that body he was responsible. At the next meeting a letter was received stating that he should adhere to his determination to resign and enclosing the key of the safe.

At the August quarterly meeting MR. THOMAS JAMES was elected treasurer by 98 votes against 1 given to a competitor. MR. WEEKS gave an explanation of the reasons which induced him to resign. MESSRS. MORRIS, FLETCHER and MERRELL were elected on the committee.

The Butchering Department seems to have given the committee considerable trouble at this time and the Secretary was instructed to write to the Leicester Society asking if they would give us information of the successful working of that department by them.

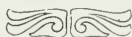
One charge made against the committee was that they had "propped up the butcher," and MR. SARGENT took it so much to heart that he resigned his seat. A new butchering manager was appointed and forms for working the business obtained from Leicester, but for a considerable period there were frequent references to this department in the minutes which show the difficulties the committee had to deal with.

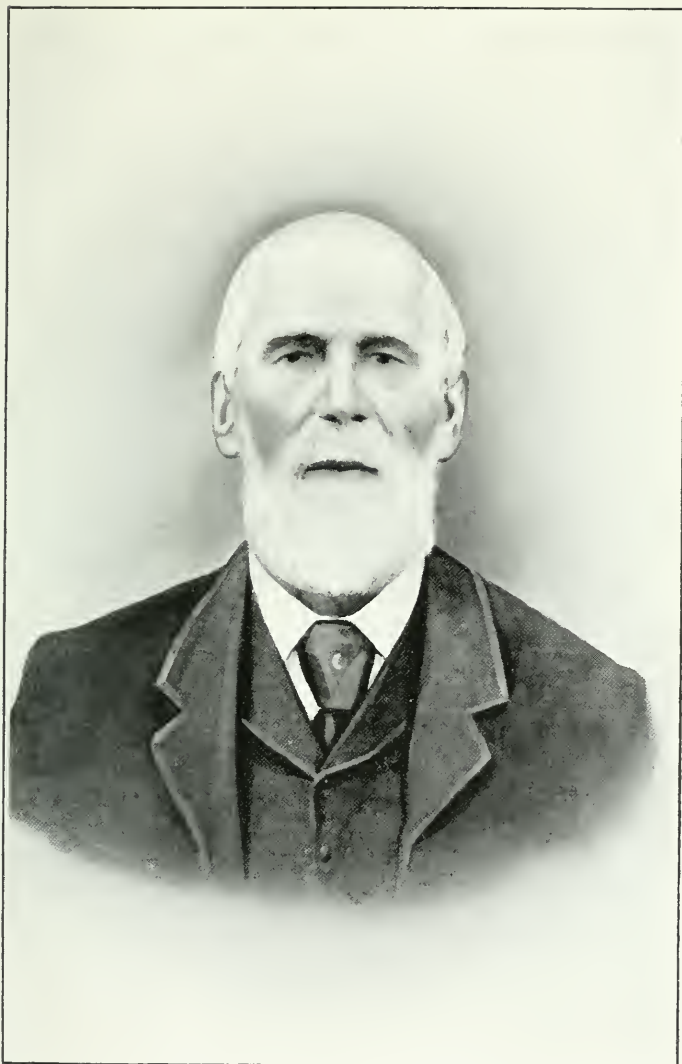
At the November quarterly meeting the chairman announced that the butchering department was looking up and that it was making some profit. MESSRS. SARGENT, JENNINGS and E. PROSSER were elected on the committee, MESSRS. WARNE and KEVEREN, two of the old committeemen, being rejected. MR. G. KINGSCOTE, having a relative in the Society's employ, was disqualified, and MR. KEVEREN called in to take his place.

The Corporation, desirous of widening the street at the junction of Eastgate and Brunswick Road, applied to purchase a small part of the land recently acquired and a deputation was appointed to confer with the Streets Committee. It was finally agreed that the Corporation should have a small strip on the Brunswick Road side of the plot for the sum of £42.

MESSRS. MEDLAND and SON were appointed architects for the new stores and were also required to superintend the erection.

The Corse Society were at the same time urging us to take over their store and work it as a branch. A deputation from them waited on the Committee and MR. ROGERS, who was the spokesman, made numerous remarks tending to convince the committee of the advantage to be derived from taking them as a branch, but the subject was adjourned. On December 28th the committee decided to recommend to the members the desirability of taking over the Corse Society as a branch and plans were also provisionally approved for the new drapery building.





THE LATE ENOCH TAYLOR.
Secretary for 43 years.

CHAPTER XIV.

MONTHLY MEETINGS ESTABLISHED.

EASTGATE STREET BUILDING ERECTED—CORSE BRANCH—AN IMPORTANT MEETING—SUDBROOK BRANCH—A HEAVY TASK—THURSDAY HALF-HOLIDAY—VOTING FOR COMMITTEE—BUTCHERING PROFITS—CHELTENHAM DEPUTATION—BRANCH AT CHELTENHAM—CONTEST FOR PRESIDENCY—NEW AUDITOR—NEWENT MEMBERS—BREAD 8d. PER QUARTERN—MEMBERS' WIVES AT MEETINGS—MARKET STALL OPENED—DRAPERY BUILDING OPENED—HARDWARE DEPARTMENT OPENED—FIRST MEETING IN THE SOCIETY'S HALL—FIRST MONTHLY MEETING.

THE new rules came into operation in January, 1876 after some alterations required by the Registrar, and in the committee's report for the December quarter it is explained that "candidates for the committee will have to be nominated in writing 21 days before the meeting, instead of as heretofore nominated at the meeting itself."

At the quarterly meeting in February the minutes say there was a very full attendance of members and that they seemed to be a little excited on the subjects to be brought forward. The chairman reported the prosperous condition of the Society, "the sales of the past year approaching £51,000; this however was only a moderate increase of £800 over the year 1874. They were about to erect buildings for the convenience of their different trades which he hoped would be a credit to the Society and to the city at large; the designs and plans were then in the room and they would be able to judge as to their suitability. The Society had grown so much that the task of managing it had become a very heavy one, and it needed the services of able and energetic men to carry it on properly. The members were to be asked to sanction the taking over of the Corse Society, which the committee believed would be mutually beneficial."

At this meeting MESSRS. WILLIAMS, HANCOX and PORTMAN were elected on the committee, our late president, MR. WARNE, failing to regain the seat he lost at the last meeting.

The meeting left the Corse business in the hands of the committee to carry out and adjourned the consideration of the building proposals till the following week.

The adjourned meeting was held at the British School, as were all the meetings of members at this time, and a lively interest was taken in the proceedings. The committee recommended the plans now shown and thought they had enough capital in hand and available to carry them out without having recourse to borrowing. They could not name a sum that would certainly cover the expense, as building contracts varied so.

The members present included some who were well known in the city apart from their connection with the Co-operative Society.

DR. HICKS, a well-known and highly respected physician, seconded the proposal that the plans be accepted, but did not approve of the clock and proposed that that portion be omitted.

MR. WARNE pointed out that the trade of the drapery and boot departments must be doubled before the profit could be made to pay the additional interest and depreciation and concluded by suggesting that a flag-staff be erected at the corner of the building. MR. SARGENT was in favour of the clock, which he thought would form a prominent advertisement for the Society. MR. JAMES agreed that the plans should be accepted and thought the reading room and library would prove a great boon to the members. From this it would seem that it was at first contemplated having the latter in the building, but this part of the plan was never carried out. The members were so pleased with the plans and the explanations given that they unanimously voted that they be accepted and carried out.

It was decided by the committee to take over the Corse Society on the 23rd March and the manager and one of the board were sent to take stock on that day.

The committee had for some time been looking out for a shop in the Sudbrook or Littleworth district, and at the meeting on February 19th it was reported that one was to let and arrangements were made to wait on the owner and also the tenant with a view to taking it.

On February 25th the committee decided to take this shop at a rental of £28 per annum and arrangements were at once made for a valuation of the tenant's fixtures which the committee were willing to take to and from a further minute it seems that the stock was taken to also. This shop (not the present one) was just below the railway gates in Southgate Street and nearly opposite the Wagon Works, and a trade was at once done there of about £90 per week. The first week's takings of both this branch and Corse appear in the accounts under date of April 4th. Corse narrowly escaped the title of No. 4 Branch which the Sudbrook shop has always held, and possibly had a better claim to it as the decision to open there was arrived at first.

The Society was now thoroughly launched on a policy of extension and as the chairman had said the task of managing it had become a heavy one, but the committee we have no doubt were imbued with the belief that they were just the sort of "able and energetic men" to carry it on successfully, which they did for the munificent remuneration of £1 per quarter each.

The trade at this period had reached £13,000 per quarter, the capital £16,000 and the membership 1,940.

One of the complaints which the committee had to deal with was caused by the noise of the pigs at the slaughter-house in Stratton Road and this complaint came from a resident in Barton Street who was invited to attend at the slaughter-house and inspect the arrangements there

The manager of the butchering department at this time not giving satisfaction was called upon to resign

The tenders for the new drapery building were opened on April 7th and that of MR. A. ESTCOURT accepted for £4,465. Other tenders received were from MR. A. KING £5,350, J. MEREDITH £4,547, WINGATE AND SON £4,488. The architect and builder were requested to see the committee and arrange for signing the contract as soon as possible.

A resolution that the sum of £2 be given as prizes at the Spelling Bee to be held in conjunction with a concert on the evening of the annual tea meeting recalls an almost

forgotten form of competition or instruction imported from America about the same time that the first roller-skating craze was in vogue. A popular name for the two combined was the "Foot and Mouth Disease."

The new shop at Sudbrook was closed on Tuesday afternoons for the weekly half-holiday, but it still remained the practice to open on Bank Holidays during the morning. On May 26th a MR. J. B. DAVIES waited on the committee as a deputation from the Gloucester Early Closing Association to ask them if they could not alter the days of closing the various branches and agree to close all shops on the same day in the week. The committee resolved to comply with this request and to close the whole of the shops on Thursday afternoons in future. The MR. DAVIES was, we believe, of the firm of booksellers in Northgate Street.

The voting for the committee after the new rules came into force appears to have been by the means of voting papers which were distributed to the members at the meetings and a pattern paper was printed with the March balance sheet together with instructions to the member how to act. The member on entering the room would be presented with a voting paper similar to that now in use, and as soon as convenient he was to mark the paper which would be collected by tellers appointed by the meeting. The committee add, "By adopting this plan we do not wish to exclude the relatives of members from attending the meeting, they will be admitted, and are cordially invited to attend, as heretofore, but members only will be entitled to a voting paper, or to vote on any question in connection with the business of the Society."

At the March quarterly meeting a sum of £20 was first voted by the members to provide an outing for the Society's servants, the grant of the previous year being £10.

A published account of the butchering department for the quarter showed that 23 beasts, 157 sheep and 144 pigs had been purchased at a cost of £1,688, the cash received £1,407, and bacon supplied to grocery department £380. After paying working expenses the account showed a net profit of £34. There were, however, no general expenses or establishment charges or interest on capital charged to this

account. In May a new manager, a MR. MOODY, of Newent, was engaged for this department and better things were anticipated.

The committee resolved that the employees' outing take place to Malvern and brakes were engaged for the purpose, and the sub-committee appointed to carry it out reported that everything passed off very satisfactorily. They were requested to convey the hearty thanks of the employees for the handsome manner in which they had been catered for, dinner and tea being provided.

At the August quarterly meeting the chairman deplored the fact that the increase in the trade was only moderate and attributed it to the bad state of trade generally in the town. MESSRS. MORRIS, MERRELL and KEVEREN were elected on the Committee, MR. WARNE being one of the defeated candidates.

The question of a branch at Cheltenham was evidently coming to the front at this time and a conference was held there on September 16th, nine members of the committee being deputed to attend. As a result possibly of the conference the committee decided that they would recommend to the quarterly meeting the desirability of opening a branch there.

The growing trade and increased number of horses kept caused the committee to make additions to the accommodation at Stratton Road about this time.

The Staverton Society appeared to be still in existence, as a letter was received from them complaining about the prices of goods supplied to them by the Gloucester Society, and they were told that no reduction could be made as they were getting them at cost price.

At the quarterly meeting in November some delay was caused by the fact that the voting papers had been forgotten to be printed and slips of paper had to be hurriedly prepared for the purpose.

Between two and three hundred were present, including several from Cheltenham, and the chairman after deploring the falling off in the trade, the accounts showing a decrease of £606 as compared with the corresponding quarter of last

year, notwithstanding the opening of two new branches, said that a deputation of Cheltenham members had waited on the committee urging them to open a branch, and at a public meeting recently held in the Town Hall there, a resolution was passed approving of this—a counter proposition that Co-operation was not needed there being defeated. MR. GEO. SARGENT addressed the meeting and strongly urged the claims of the Cheltenham members. He said we had already 70 or 80 members residing there waiting and hoping it would be done. There was some years ago a society in Cheltenham, but in consequence of giving credit it failed, but if this Society established a branch they would have to pay ready money.

Several members opposed the committee's proposition that a branch be opened there, and expressed the opinion that we should have too many irons in the fire and had better confine ourselves to the business already had in hand. MR. SKEY, a Cheltenham member, also spoke and explained the reasons which induced them to apply to us and concluded by urging the members to grant their request. On the proposition of MR. WARNE, seconded by MR. ROGERS, it was unanimously carried "That the committee be empowered to take steps to open a branch in Cheltenham."

MESSRS. SARGENT, PROSSER and WARNE were elected on the committee, MR. WARNE thus regaining the seat from which he had been absent twelve months.

The Committee immediately got to work and paid a visit to Cheltenham to look out for suitable premises, but could not at first find any they cared to take. The chairman and MR. WARNE, however, after a second visit reported that they had inspected a shop in Clarence Street which they strongly recommended the committee to take, and this they decided to do for a period of two years. The secretary was instructed to write to MR. SKEY requesting him to summon the whole of the persons who had guaranteed to become members of the Society to a meeting as early as possible, and to state that he, the secretary, would attend with share application forms and take their signatures in the usual way. The secretary subsequently reported that he had attended and taken the signatures of 47 members. MR. ALLAWAY, of

PIONEERS LIVING IN DISTRICT, 1910



R. OSBORN



J. WILSON



W. GODDARD



T. SHEARMAN



C. BOSSOM

Cheltenham, also appeared to be prominent in looking up members and in advising the committee of the local needs of Cheltenham.

MR. JAMES BOODLE was appointed manager of the new shop and it was decided to hold a tea meeting in the Town Hall (not the present building) on January 1st to celebrate the opening.

MR. JOSEPH HANCOX, who had served on the committee for ten years, resigned on February 6th, 1877, in consequence of a relative of his being about to be employed by the Society, and MR. WILLIAM HARMAN resigned the post of auditor, which he had held for twelve years.

At the annual meeting a contest for the presidency took place between MR. CLAY, the holder of the office, and MR. JOSEPH PORTMAN, one of the committee. MR. CLAY was elected by 173 votes against MR. PORTMAN'S 127. MESSRS. NOBBS, WEIGHT and WILLIAMS were elected on the committee and the retiring auditor, MR. JAMES BALDWIN, together with MR. A. D. WILKINSON, in place of MR. HARMAN, were also duly elected.

At this meeting a grant of £10 was made to the Glyn-Neath Society, they having suffered a loss of £4,000 through a fire, presumably in consequence of their neglect to insure sufficiently.

The Staverton Society about this time applied to the Society to take them into amalgamation, but the committee declined to consider the subject at that time.

It being reported that the newly appointed auditor, MR. WILKINSON, was acting as book-keeper to one of the large grocers of the city, he was summoned to appear before the committee, and having been asked if the report was true, declined to answer, whereupon the committee resolved that the matter should be brought before the quarterly meeting. The report of that meeting, however, contains no reference to the subject and probably the matter was dropped. MR. WILKINSON was, to the writers' knowledge, book-keeper to a firm, not grocers, however, nor engaged at that time in trade in competition with the Society.

The Society was apparently progressing, for they decided to close the shops all day on Easter Monday for the first time.

The members living at and near Newent now began to agitate for a branch to be established there and thirty of them signed an application to the committee to allow the subject to be brought forward at the quarterly meeting, and the matter was stated on the next balance sheet.

The committee early discovered the trouble caused by publishing the names of all the persons nominating candidates for the committee and decided that they would in future print only the names of the candidates and state by how many they were nominated, but it was found on enquiry that to do that would not be in accordance with rule and the minute was rescinded. One member living some distance from the city asked if the country members could not have ballot papers sent to them at their homes, and the committee replied that they had the subject under consideration.

The committee after a great deal of consideration decided to order a silent clock for the drapery building now approaching completion.

Some trouble appears to have arisen about this time with some of the employees at the Central Shop, the nature of which is not clear from the minutes, but as a result two of the staff were discharged.

The price of bread was in April risen to eight pence the quartern and another article of considerable consumption, petroleum, was shortly before advanced to 2s. per gallon.

At the quarterly meeting, May 2nd, it had been arranged that, owing to the confusion prevailing at the previous meeting, only members of the Society should be admitted, but the wives and families of the members presented themselves for admission as usual and considerable annoyance was felt and expressed by them in consequence of the refusal to admit them as previously.

To quiet matters a motion was there and then carried, "That members be admitted without cards and their wives also, but that those who were not members should sit apart by themselves so as not to interfere with or in the voting."

Having thus settled the matter, the meeting proceeded to business. The chairman thought they ought to establish a branch at Newent, and after discussion, in which several

members took part, the question was adjourned for six months. MESSRS. WILSON, PORTMAN and OSBORN were elected on the committee, MR. ARNOLD losing his seat. A grant of £2 was made to the widow of a deceased member in accordance with the usual custom.

A member of the committee was at a meeting of that body deputed to consult with the manager of the branch at Cheltenham as to the advisability of having a bread truck there, but when he reported it was felt to be too big a question to be decided offhand and it was adjourned for a month, when it was decided to order one, price £7 10s.

A prosecution of the Society at Cheltenham for failing to carry scales to weigh the bread on delivery resulted in the baker being requested to pay part of the costs, it being considered to have been his neglect which caused the prosecution.

Arrangements were made for the secretary to attend at Cheltenham and pay the dividend there, and in consequence of the increased work caused in the office a young man was employed in addition to MESSRS. TAYLOR and HUGGINS. The office work at this time was carried on in one corner of the grocery shop.

In June it was decided to take a stall in Gloucester Market for the sale of meat as it was thought they would thereby make it more convenient for country customers to deal with the butchering department, which it must be remembered was then situate in Barton Street, opposite where the Baths are now.

Serious complaints having been made of the damage done to the Society's property in Brunswick Road through water percolating through the wall from the adjoining property, and no notice having been taken of the complaint, the secretary was instructed to state that if the nuisance was not abated promptly the matter would be placed in the hands of our solicitor. This brought a letter from the offending neighbours that they had instructed their architect, and presumably that gentleman found some means of rectifying the defect, for nothing more was heard about it.

On July 10th MR. JOSEPH MEREDITH's tender for the supply of the fittings in the new drapery department was accepted.

At the quarterly meeting in August the chairman said that in the balance sheet to be brought before them they would find some figures encouraging and some the reverse. The pleasing ones were those that showed the general increase of trade and membership, and the reverse were those that testified to the losses in the butchering department and the small profit from the Cheltenham branch. He also reminded the members that the capital invested in their new buildings was at present unproductive, although they had to pay interest to the members for it, and this constituted a charge on the profits. A loss on the tea party also helped to lower the profits and several members thereupon wanted to stop them in the future, but the meeting declined to do this.

MESSRS. ARNOLD, MORRIS and FARMER were elected on the committee. The committee were empowered to open the new drapery building in a "popular and respectable manner."

The committee held a special meeting to decide matters relating to the stocking and preparation of the new shops, and also how to celebrate the opening in a fitting manner. September 20th was fixed as the opening day and the celebrations were to take the form of a dinner, tea and public meeting. MESSRS. E. O. GREENING, LLOYD JONES and MITCHELL, of Rochdale, chairman of the Co-operative Wholesale Society, were invited. Arrangements were made with a local caterer to supply the dinner, tickets to be 3s. 9d. each, and a minimum number of 50 to be guaranteed. The following local gentlemen were invited to the dinner: THE MAYOR, MESSRS. W. C. LUCY, S. BOWLY, T. HICKS, ESTCOURT (builder), MEDLAND (architect) and G. COOKE, the foreman engaged on the building. The Mayor and MR. LUCY were, however, unable to attend.

The dinner appears to have been held in the large room of the new buildings and the tea and public meeting in the Corn Exchange, and everything passed off satisfactorily. MESSRS. ALLAWAY, MUSTY and SKEY, prominent members of Cheltenham, were invited to the dinner, as were also MESSRS. ROGERS and GREENWOOD, of Corse.

The butchering department again called for the special attention of the committee, the manager giving a month's

notice to leave, which however he desired to withdraw a week later. The committee held him to the notice and appointed a MR. CAUDLE, of Cheltenham, in his place.

MISS DORRELL was engaged to manage the dress and mantle departments of the new drapery shop, MR. RESTARICK continuing in general charge of the drapery business. The business was closed during the week preceding the opening for the transfer of the stock from Brunswick Road.

MR. WILLIAM STAFFORD was engaged to manage the hardware department, which it was decided to open in the third of the new shops, the boot department being transferred under the continued management of MR. EDWIN RICHINGS to the second.

Arrangements were made with a Cheltenham coal merchant to supply the members and allow a discount of 1s. per ton, which resulted in a considerable trade being done.

The quarterly meeting was held for the first time in the new Lecture Hall on November 7th, 1877, a fact on which MR. J. CLAY, the chairman, congratulated the members.

Objection was taken to the balance sheet as it did not show detailed trading accounts of the various departments, which had been done for several quarters past.

The chairman explained why these accounts were omitted and gave instances where it would be against the Society's interest to publish them. MESSRS. SARGENT, WARNE, PORTMAN and others agreed with the chairman, and it was resolved, by a large majority, "That the resolution previously passed instructing the committee to show up the Trade Account be rescinded." MESSRS. SARGENT, WARNE and E. PROSSER were elected on the committee.

The question of opening a branch at Newent was then brought forward and after much discussion the meeting resolved, by a large majority, that the committee be not empowered to open there, and then further resolved that the question be deferred for three months.

The new rule relating to monthly meetings of the members had not yet been brought into operation, but it was now resolved that the first meeting be held on the first

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Wednesday in December, and MR. SARGENT announced that he would give an address showing how a member of the Society might obtain a house of his own without paying a penny for it.

The large room on the first floor of the grocery shop left vacant by the transfer of the drapery and boot departments to the new buildings was sub-divided to form an office, reading and committee rooms. The office was accommodated in the smallest of the three rooms, and having a space of only a few square feet in front of the counter, the members at busy times such as check taking and dividend paying found it difficult to get either in or out.

The first monthly meeting was held on December 4th and the chairman announced that if the rules relating to the reading of the committee's minutes were strictly carried out, it would take up the whole evening and would not be at all interesting to the members. It was thereupon resolved that the reading of the minutes be dispensed with.

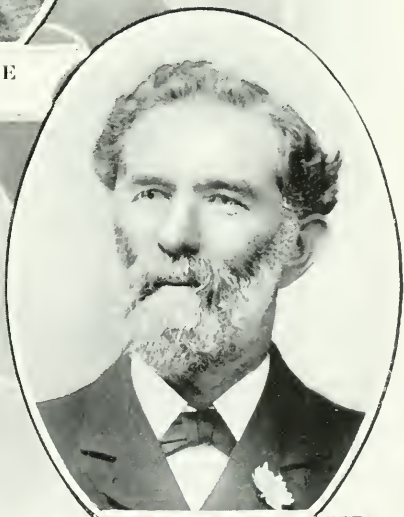
The meeting also decided that the appointment of delegates should be left in the hands of the committee.

MR. SARGENT read his paper on "Cottage building in connection with Co-operative Stores," and a discussion ensued on the building rules, MR. SARGENT objecting to one which prohibited a borrower from carrying on any trade.





ALEXANDER WYLIE
First General Manager



J. T. LAIDLER
Late General Manager

CHAPTER XV.

BUILDING COMMITTEE APPOINTED.

NO BRANCH FOR NEWENT—MR. CLAY'S LAST CONTEST—DEFALCATIONS—DIVIDEND 1s. 1d.—STORMY MEETINGS—CHARGES AGAINST COMMITTEE—A DOUBLE TIE—NO DEPARTMENTAL TRADE ACCOUNTS—A MEMBER EXPELLED—LIBRARY AND READING ROOM OPENED—DEATH OF MR. SARGENT—CONGRESS AT GLOUCESTER—CORN EXCHANGE AND SHIRE HALL REFUSED—A COLD EASTER—EMPLOYEES NOT ADMITTED TO MEMBERSHIP—SUDBROOK PROPERTY PURCHASED—LARGER SHOP FOR CHELTENHAM—FIRST BUILDING COMMITTEE—A SOLICITOR APPOINTED—PENNY BANK OPENED—ALLEGED BRIBERY AT CHELTENHAM—MORE UNPLEASANTNESS—ANOTHER MEMBER IN DISGRACE—BAKERY AT STRATTON ROAD.

IN January, 1878, the committee, dissatisfied with the progress of the drapery department, invited the manageress to resign.

At the annual meeting in February, the question of a branch at Newent was again brought forward, and a memorial signed by 37 members residing there was read, and also a list of 41 persons who were willing to join the Society if a branch was opened there. The members decided, however, "That instead of opening a branch as proposed we assist them all in our power in establishing one for themselves."

MR. CLAY was re-elected president with 182 votes against MR. PORTMAN'S 161, and MR. JAMES treasurer with 154 to MR. T. TAYLOR'S 127. MESSRS. CARTER and BETTERIDGE were elected on the committee and MESSRS. LEWIS and WEIGHT having an equal number of votes, the former retired and MR. WEIGHT was declared elected. A proposal to increase the auditor's quarterly salary of £3 by 10s. was negatived.

This was the last occasion on which MR. CLAY'S presidential seat was contested.

The committee were at this time looking out for a field to rent or purchase for the purposes of the butchering and stable departments, and enquiries were made in several directions, but without success.

The funds in hand did not warrant the starting of a Building Department, but the question of a Penny Bank was discussed at the April monthly meeting, and MESSRS. SARGENT and CLAY both offered to give 100 pence to the first depositors when one was established, which it was decided to do as soon as convenient.

The committee received a letter from Newent stating that they were about to start a Society there on their own account, and asking for any information which would assist them and suggesting a public meeting.

MR. PORTMAN resigned from the committee in April, finding his time to be too fully occupied to enable him to attend to the duties of the position.

The vacant post of drapery manager was filled by the appointment of MR. MAJOR.

In June of this year the Society was disturbed by the discovery of fraudulent practices on the part of some of the employees, which resulted in two of them being charged in the police court and convicted.

The dividend for the June quarter was only 1s. 1d. in the £, a result which was attributed to the state of trade and also to the necessity of clearing off at a sacrifice old stock in the drapery department. The quarterly meeting in August, perhaps in consequence, was a stormy one and was only concluded after two adjournments. The Committee were accused of acting illegally in altering the office hours without consulting the members, but the meeting promptly put that right by passing a resolution confirming the committee's action. MR. SHERGOLD, who, the minutes state, was frequently called to order by the chairman and made his remarks in a very irritating manner, which had the effect of causing considerable disorder in the meeting, wanted to know, amongst other things, what had become of the amount deducted for depreciation. £92 had been deducted and he could only find £46 accounted for—the remainder, he supposed, had been swindled by the committee. This ridiculous insinuation was explained by the secretary to have no foundation, but of course the meeting was excited at it being made.

MESSRS. ARNOLD, PORTMAN and PRICE were elected on the committee, and the meeting adjourned.

At the adjourned meeting, in consequence of the resignation of MR. EDWIN PROSSER, and the two reserves, MESSRS. KINGSCOTT and OSBORN having the same number of votes, viz., 37, it became necessary to decide which of the two should be called in. It was put to the vote of the meeting, when, strange to say, they tied again with 47 votes. The chairman settled the matter by giving his casting vote to MR. OSBORN.

The question of publishing departmental trade accounts was again considered, and it was decided by 111 votes to nine that it should not be done.

The charges made by MR. SHERGOLD against the committee and his generally disorderly conduct when he attended the meetings, caused a proposal to be made that he be expelled the Society in accordance with rule 50, which was carried by 70 votes to 24.

The meeting again adjourned for a week, and in the meantime the committee took the opinion of MR. E. V. NEALE as to the legality of MR. SHERGOLD'S expulsion.

MR. NEALE'S opinion was that the expulsion could not be legally carried out by an adjourned meeting, and it was in consequence put off to the November meeting, when after notice of the motion had been published on the balance sheet, MR. SHERGOLD was formally expelled, only one voting against it. Between the adjourned meetings another member had been suspended by the committee, but the trouble with him was smoothed over without such drastic proceedings.

The members apparently having had a surfeit of meetings did not appear at the September meeting in numbers sufficient for a quorum.

The dividend for the September quarter was 2s. in the £, the highest figure the Society had yet reached. At the quarterly meeting the committee were empowered to purchase property at Sudbrook.

At Christmas, 1878, the committee lost the services of MR. GEORGE SARGENT by his death after a short illness.

CONGRESS AT GLOUCESTER.

The great event of the year 1879 was the holding of the Annual Co-operative Congress here, and the committee were busy arranging for a fitting welcome to the delegates.

The Mayor and Town Council refused to grant the use of the Corn Exchange for the purpose of an exhibition in connection with the Congress, and it was resolved to get up a requisition signed by ratepayers asking them to reconsider the matter.

An application was also made to the County Chairman for the use of the Shire Hall for the Congress meetings, and this also was refused. This reply was sent to MR. HUGHES, with the request that he communicate with EARL DUCIE.

A deputation from the committee was appointed to wait on the Mayor, whether with or without the requisition is not stated, and the Mayor then expressed himself willing to let them the Corn Exchange for the Congress, in which the meetings were held, while the Exhibition was crowded into our own Lecture Hall.

The Congress was held at Easter and was attended by some 131 delegates. The weather was very cold, and on the Saturday a heavy snowstorm occurred, and it is believed that the experience of this Congress had much to do with the subsequent decision to fix the date at Whitsuntide instead of Easter.

The cost of the Congress to the Society seems to have been met by a grant of £50 and an additional item of £5 5s. for a tea for the Central Board.

The minutes contain no reference to a Reception Committee, but one was appointed, of which MR. CHARLES ARNOLD was secretary.

It was apparently the custom of the committee not to accept employees of the Society as members at this time, and a resolution was moved on February 28th that they be admitted. This was met by an amendment that they be not admitted but that they be allowed full dividend as at present, which was carried.

A block of property in Stroud Road, consisting of three houses fronting the street and four cottages in Bath

Buildings, was purchased. Two of the houses were converted into a shop and the business of Branch No. 4 removed to it.

The business of the Cheltenham branch having expanded considerably, more commodious premises were taken at 416, High Street, and the business transferred there from Clarence Street in the latter part of 1879. A bake-house was built on the back portion of these premises.

At the quarterly meeting on May 7th, MR. WARNE introduced the proposal of the committee that £1,500 and the four cottages in Bath Buildings, valued at £500, should be set apart to form a Building Fund, and that a Building Department be constituted and a committee appointed as provided for by the rules.

This was unanimously agreed to and the following appointed to form the committee:—MESSRS. JOHN C. LEAT, JOHN SMITH, HENRY TOMBS, THOMAS HAMMACOTT, H. ALLAWAY, A. KEVEREN and JOHN MORRIS.

The General Committee had previously passed a resolution that £160 should be the maximum sum to be lent to any one borrower.

MESSRS. G. LEWIS, G. BEARD and J. WILSON were elected on the General committee.

It was decided to start the Penny Bank, and MR. CLAY was appointed treasurer and MR. HOWELL, secretary.

The first application for an advance from the building department was received on June 10th, and the following week it was reported to the committee that MR. G. W. HAINES, solicitor, had agreed to act for the Society in the business of this department.

At the August quarterly meeting the question of sending a ballot box to Cheltenham to receive the votes of members there was discussed at length, but it was decided by 139 votes to 82 not to send the box.

At this meeting some feeling was aroused by a charge made by some of the Cheltenham members against certain members of the committee. The charge was to the effect that two of the then members of the committee had sent the sum of £5 to Cheltenham to endeavour to induce the members there to vote against MR. CLAY, one of the candidates for the office of president.

The two members mentioned denied the conduct imputed to them, and the person who was said to have paid the money on their account denied having done so, but admitted that he took some money which he understood had been subscribed by some of the members for the purpose of paying railway fares to Gloucester. MESSRS. PORTMAN and WARNE described how the matter had been worked between them and a committee of Cheltenham members, and ultimately MR. CARR, who had proposed a resolution on the subject, withdrew it and the matter dropped. MESSRS. ARNOLD, KINGS-COTT and PORTMAN were elected on the committee.

Some trouble seems to have arisen at the September monthly meeting, which is described as "a little unpleasantness," and which caused MR. CLAY to leave the chair. As the result of this a requisition signed by 90 members was presented to the committee requesting them to suspend MR. GILL for his conduct at the meeting. The committee declined to do this, but they called upon MR. GILL to give a promise to desist from such conduct in the future and to avoid all personalities.

As the result of the visit of a deputation to Crewe the committee resolved to erect a bakery at Stratton Road, equipped with the latest ovens and machinery.

The Penny Bank was established in the September quarter and £50 paid in by about 300 depositors. At the November meeting it was announced that the secretary, MR. HOWELL, finding that he could not perform the duties satisfactorily, had resigned. MR. WILKINSON, auditor, undertook to perform the duties during the coming quarter, with the assistance of MR. ARNOLD. MR. ROGERS undertook to act as Penny Bank Secretary at Corse. MESSRS. OSBORN, WARNE and WEIGHT were elected on the committee.

The tender of MR. J. MEREDITH for the construction of the new bakery at Stratton Road, for the sum of £1,195, was accepted. This did not include the ovens, which were a separate contract with the patentee, MR. JENNISON.

The trade of the year 1879 was £59,164, an increase of £2,490 over 1878. The membership was now 2,423 and the capital £23,128. For the first three quarters the dividend was 2s. in the £ and 2s. 3d. in the December quarter. This was the first complete year a dividend of 2s. had been paid.

TREASURERS



B. BROOK
First Treasurer



T. JAMES



T. SHEARMAN



W. HARMAN
Present Treasurer

CHAPTER XVI.

TWENTIETH ANNIVERSARY CELEBRATED. 1880-1884

EMPLOYEES AS MEMBERS—20TH ANNIVERSARY—BAKERY OPENED—VOTING AT BRANCHES—MILK TRADE BEGAN—NO. 7 BRANCH OPENED—MORE LAND IN BRUNSWICK ROAD BOUGHT—CASHIER APPOINTED—AN OFFICER NOT A MEMBER—GRANTS FROM RESERVE—NEW SHOPS IN BRUNSWICK ROAD—GRANT TO MR. CLAY—PROPOSED FLOUR MILL—TEWKESBURY IN DIFFICULTIES—INDIA ROAD ESTATE PURCHASED—PENNY BANK AT CHELTENHAM—90 AND 91, HIGH STREET, CHELTENHAM PURCHASED—“CO-OPERATIVE NEWS” FREE—A PRESS ATTACK—ALVIN STREET PROPERTY PURCHASED—NON-MEMBERS’ DIVIDEND 1s. 6d.

AT the annual meeting, February, 1880, an additional 5s. was voted to the committee, making their pay £1 5s. per quarter and 10s. to the auditors, making £3 10s. each.

At this meeting the chairman in answer to a question said there was no obstacle to the employees becoming members. MESSRS. FARMER, E. PROSSER and J. WILLIAMS were elected on the committee.

It was agreed to celebrate the twentieth anniversary of the Society’s establishment by the opening of the new bakery in Stratton Road.

At the May quarterly meeting, the auditor, MR. WILKINSON, resigned, having received an appointment in Staffordshire. MESSRS. ROBINSON and HARMAN, former auditors, were appointed until the next quarterly meeting.

At the August quarterly meeting an important innovation was made, it being decided to send ballot boxes to the branches at Cheltenham and Corse for the voting at elections for the committee.

The new bakery in Stratton Road was opened in September with a tea on the premises, and a procession with a band afterwards proceeded to the Corn Exchange to a public meeting and concert.

MR. R. OSBORN was appointed shopman at the new bread shop.

The committee in September decided to start in the milk trade and an advertisement was placed in the local papers inviting tenders for the supply of 20 gallons daily.

A shop was rented at 248, High Street, Cheltenham, for the establishment of Branch No. 7, which was rendered necessary by the increased membership at that end of the town.

In November the committee purchased the vacant piece of land adjoining the Central Stores in Brunswick Road for £650 and on this the existing butcher's and outfitting shops were subsequently built.

Efforts were being made at this time to establish a Society at Tewkesbury and delegates were sent from Gloucester to assist in its formation.

At the August quarterly meeting MR. CHARLES ARNOLD was elected auditor, an office he held without a break till his death in 1906.

At the annual meeting, February, 1881, MR. R. WARNE was appointed librarian. MESSRS. FARMER, E. PROSSER and WILLIAMS were re-elected on the committee.

At this period the Society was carrying on trading operations at four grocery shops, boot and shoe, drapery, hardware and butchering shops in Gloucester, two grocery shops in Cheltenham and the little store at Corse, in addition to the retail delivery of coal and milk. The building department and penny bank also added to the secretarial work, and in June the committee appointed a cashier to relieve MR. TAYLOR.

The drapery department again gave the committee some trouble. In September the manager was dispensed with and another appointed.

For a time the opening of grocery branches ceased, and the committee were able to devote their entire attention to the trade of the existing departments, but it was not long before extensions in other directions were urged upon them.

The attendance of non-members at the Society's business meetings had for a long time been complained of, and an incident occurred which brought the practice into notice again. The period for which MR. WARNE was appointed librarian having expired, MR. G. H. SMITH was elected to the post. MR. SMITH performed the duties for six months when it was discovered that he was not a member, although always regarded as such, the account being in his wife's name. MR. SMITH put the matter right by becoming a member.

The Cheltenham members presented a request to the committee for the ballot box to be sent there every quarter, and in November it was decided that this be done. Their representative on the committee, MR. W. C. BETTERIDGE, lost his seat at the August meeting.

At every quarterly meeting grants were made to a number of poor widows from the Reserve Fund, and as the annual donations were also paid out of it, together with any unusual expenditure, the effect was to keep it low. One member who had lost a sow asked the committee for a grant and was reminded that he must apply to the members, but it does not appear that any grant was made.

In May the tender of MR. JOSEPH MEREDITH for the erection of the new shops adjoining the grocery department in Brunswick Road, for the sum of £1,975, was accepted. A Reading Room (now the office) and Library were provided on the first floor.

At the August quarterly meeting it was proposed by MR. ARNOLD that a sum of £25 be granted to MR. CLAY, the president, in recognition of his services to the Society. On the proposition of MR. CARR this was increased to £50 and voted unanimously by the members.

For some time the question of establishing a Flour Mill had been discussed by the committee and members, and the November meeting was specially adjourned to consider it. The example of other societies in the north of England was placed before the meeting and it was decided, with two dissentients only, that the committee be empowered to acquire a site and build a "Corn" Mill. A sub-committee

was appointed, other societies' mills were visited, sites inspected, and ready-made mills in Gloucester and the neighbourhood offered to the Society by their obliging owners. The Aberdare Society applied for shares in the prospective mill and were told we should be pleased to supply them with flour and allow them to participate in the profits, but that the shares were to be reserved for our own members. Experts in the manufacture of the new roller-milling machinery waited on the committee, enquiries were made and information gathered, but as the result it was announced to the members six months later that the purchase of a certain piece of land for the purpose of the mill had been given up for the time on account of restrictions as to its use. The great cost of a mill equipped with the new roller machinery and the necessity for a very large output to make it a paying one—an output larger than our prospective requirements, caused the ultimate abandonment of the scheme.

In January the Tewkesbury people applied for advice in the management of their own Society and MESSRS. CLAY and WYLIE were deputed to visit them. They brought back a report which was said to be not at all favourable, and the secretary was instructed to ask if they would like a deputation from this Society to attend their quarterly meeting.

At the February meeting the chairman referred to some correspondence which had taken place in the local paper and said it appeared to have done the Society a great deal of good, although not started for that purpose.

The new shops in Brunswick Road were now ready for opening and arrangements were made for starting the tailoring and outfitting business in the Eastgate Shop vacated by the hardware, which was transferred to one of the new ones.

The committee in April, 1883, resolved that the shop assistants be granted five days' holiday during the year, to be taken the first five days of the week. The object was to lessen the inconvenience to trade caused by their absence on the Saturday, but as may be imagined, this order was not received with approval by them.

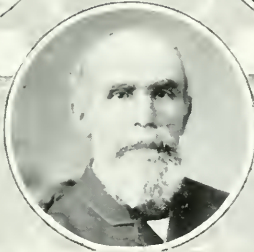
AUDITORS



C. FARMER



E. RICHINGS



C. ARNOLD



W. GURNEY



R. A. ROBERTS

Present Auditors.

INDIA ROAD ESTATE PURCHASED.

Negotiations were now opened for the purchase of a piece of land lying off what was then called India House Lane. Not much time was spent about it for it was quickly resolved to make the owner an offer of £1,950 for it. This offer was accepted and the Society became the owners of an estate of eight-and-a-half acres of valuable land quite close to the town. This was of great value to the Society as a grazing ground for cattle and sheep, which it was sometimes necessary to keep a little while before they were converted into meat and also as a place to turn out the Society's horses for an occasional rest. The stable accommodation at Stratton Road had long been insufficient and the committee foresaw that the time was coming when they would be forced to provide better and larger stables. Four other pieces of land adjoining were subsequently purchased for £674, for the purpose of rounding off the estate, making a total cost for land of £2,624.

It was not till 1886 that building operations were commenced, when plans were prepared by MESSRS. MEDLAND and SON, Architects, for the erection of stables, slaughter-house, cattle lairs, pens for pigs and sheep, etc., together with two dwelling-houses. £578 was spent in the preliminary work of drainage, road and bridge making (the stream of the Twyver intersecting a portion of the property), and the contract for the buildings was let to MR. J. MEREDITH, who also built the Brunswick Road Grocery Store. The total cost of the buildings, including architects' commission, was £2,881, and they were opened in 1887.

In August, 1883, the committee laid down the desirability of establishing a fund for the purpose of assisting widows instead of appealing for grants to the quarterly meetings, but nothing was done at the November meeting, when the usual grants were made to three widows.

It had apparently now been decided to exclude all but members from the Society's business meetings, for two persons were appointed to examine the passbooks of members at this meeting and were instructed not to allow anyone to enter without their production.

It was also at this meeting decided to open the Penny Bank at Cheltenham, and the committee appointed MR. PHELPS, of the office staff, to attend there for the purpose of receiving deposits every Friday evening.

The question of purchasing the property at 416, High Street Cheltenham, occupied by the Society, was brought up in December, and the committee decided to make an offer of £4,750 for No. 416 and the two adjoining shops. The owner would not accept this and the matter fell through.

The committee were on the look-out, however, for larger premises, and after inspecting some advertised for sale on the other side of the High Street, they decided to bid for it. They attended the sale on January 22nd, 1884, and purchased the property which consisted of Nos. 90, 91 and 91½, High Street, at a cost of £2,873. Further payments were made for a right of road to the rear of the premises and for enfranchising the property, bringing the total cost to £3,048. The Society could not get possession of the property till the end of the year.

At the May quarterly meeting, a MR. STICKLAND, who had on several occasions complained of the expenditure, objected to the amount spent on the "Co-operative News," the accounts showing a loss on its sale during the quarter of £12 7s. 11d. By way of getting rid of this disagreeable entry it was resolved "That in future the 'News' be given to members instead of being sold at half-price, and that the committee decide as to the number to be taken."

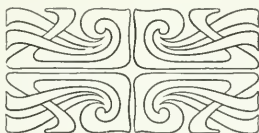
At the September monthly meeting the chairman, MR. CLAY, announced that he was preparing an answer to the statements then being made in the "Gloucester Advertiser" depreciatory to the Society, and he would read it to them at some future time. This "Gloucester Advertiser" was a short-lived paper which made opposition to Co-operation a strong point and filled its columns with letters and articles running down the Society, with apparently the only effect of advertising it.

It was also announced at this meeting that the committee had purchased three cottages in Alvin Street for the purpose of building another grocery branch. The tender of MR. E. CLUTTERBUCK for the erection of the new branch, for the sum of £515, was accepted.

This branch has always borne the title of No. 2, but it was in reality the eighth grocery branch. After the transfer of the butchery department to the new premises, the title of No. 2 became unused, and it was consequently bestowed on the next grocery shop opened.

Just before the November quarterly meeting the committee resolved that non-members be paid 1s. 6d. in the £ on their purchases instead of 1s., and that a notice be issued to warn members against purchasing checks. The difference between the 2s. 4d. which the members received and the 1s. paid non-members was a temptation to deal in them. At the quarterly meeting some objection was made to the proposal, but it was ultimately agreed to.

MR. CLAY read the paper he had prepared in answer to the attacks on Co-operation in a local paper and it was resolved that it be revised and printed, and the thanks of the meeting were accorded him for the time and trouble he had taken in its preparation.



CHAPTER XVII.

MORE BRANCHES OPENED.

1885-1888.

GENERAL CLUB ESTABLISHED—NEW SHOP, WESTGATE STREET—BURIAL CLUB—SHARPNESS BRANCH OPENED—MR. LANGLEY-SMITH, SOLICITOR—INTEREST REDUCED—COMMITTEE'S FEES—TEWKESBURY BRANCH OPENED—PROPOSED LYDNEY BRANCH—FLOWER SHOW—NO PROXY VOTES—NO. 10 BRANCH OPENED—BUTCHER'S BRANCH OPENED—GLOUCESTER AND DISTRICT ASSOCIATION FORMED—FLOUR MILL AGAIN—NO. 11 BRANCH OPENED—REDUCED DIVIDEND—NO EMPLOYEES' OUTING—CHELTENHAM MONTHLY MEETINGS—ILLNESS OF THE MANAGER—ASSISTANT MANAGER APPOINTED—TRADE COMPARISONS—CHANGES IN PRICES—POSITION OF THE SOCIETY—FIRST CRYSTAL PALACE FLOWER SHOW.

IN January, 1885, the Clothing, Coal and General Club was established, contributions being received from the members during the year and repaid at the end by orders for goods on the Society's shops. A considerable business was at once done in this way, as there were many who had contributed to clubs in connection with institutions in the city who felt it a grievance that they were compelled to take their orders for goods elsewhere than to the stores, many of these clubs limiting their orders to certain tradesmen.

Plans were passed for alterations to a shop which the Society purchased at 96, Westgate Street, a short distance below the original shop. The intention was to alter the premises to make them suitable for the Society's trade, but it was found necessary as the work proceeded to pull the building down completely and erect a new one. This, of course, added greatly to the cost and made the branch a very expensive one, but provision was made for wiping off the excess by special depreciation. Four cottages were also built on land at the rear of the shop for which tenants were readily forthcoming.

At the February meeting a proposal was brought forward that a present be made to the manager, MR. A. WYLIE, on the occasion of the 100th quarterly meeting, for his very efficient services to the Society. The consideration of this was postponed till the May meeting, when after considerable opposition had been shown to the proposal it was withdrawn by the mover.

MR. G. WHITCOMBE brought forward the subject of a Burial Club with the idea of putting an end to the quarterly grants made to widows. The contributions were to be one penny per week and £3 benefit was to be paid at death. The meeting sanctioned the proposal on the understanding that the club was to be self-supporting. A start was made with the club, but so few joined that it was soon abandoned.

In June the committee made arrangements for embarking in the coal trade at Cheltenham, and a siding was rented at the Midland Railway Co.'s wharf.

The question of a branch at Sharpness, which had been talked about some time, was brought forward by the receipt of a request signed by 73 persons residing there asking the committee to take the matter in hand. Many of the members were at times working there, and the close business connection between Gloucester and Sharpness rendered it a more suitable place for a branch, perhaps, than many other places much nearer the city. A sub-committee was at once formed and enquiries made, and as the result a small grocery business carried on there in a temporary building was taken over together with the stock and fixtures. The committee also took into their service MR. F. WAKEHAM, who was managing the business at the time, and he has ever since been the popular and efficient manager of this gradually increasing branch, which has long since left the iron shed in which it was started for the fine shop where it is now carried on.

On September 22nd, 1885, the minutes record that MR. WILLIAM LANGLEY-SMITH was engaged as the Society's solicitor in place of MR. GREEN, who was leaving the city. The connection thus made has continued ever since, and the Society is to be congratulated on the skilled and courteous assistance it has received from this gentleman during that long period. The entire legal business of the Building and Loan Department has been transacted by him to the complete satisfaction of the committee, and, it may be said, of the borrowers too. The Society has had, considering its magnitude, but few occasions to go to law, and when it has it has always had the able services of MR. LANGLEY-SMITH and latterly those of his son, MR. HAROLD LANGLEY-SMITH, who is in partnership with him.

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On the recommendation of the committee it was resolved at the November meeting that after the 31st December, 1885, $3\frac{1}{3}$ per cent. interest only should be paid to members who pay in less than £2 worth of checks per quarter or £8 yearly. The interest had hitherto been 5 per cent. to all alike, but attention had been directed to the matter by the increase in the capital and by the fact that the Society had made a loan to the Worcester Society at 4 per cent. only. There was some opposition to the proposal, and an alternative proposition by MR. LAIDLER was that the interest should be 4 per cent. to all alike.

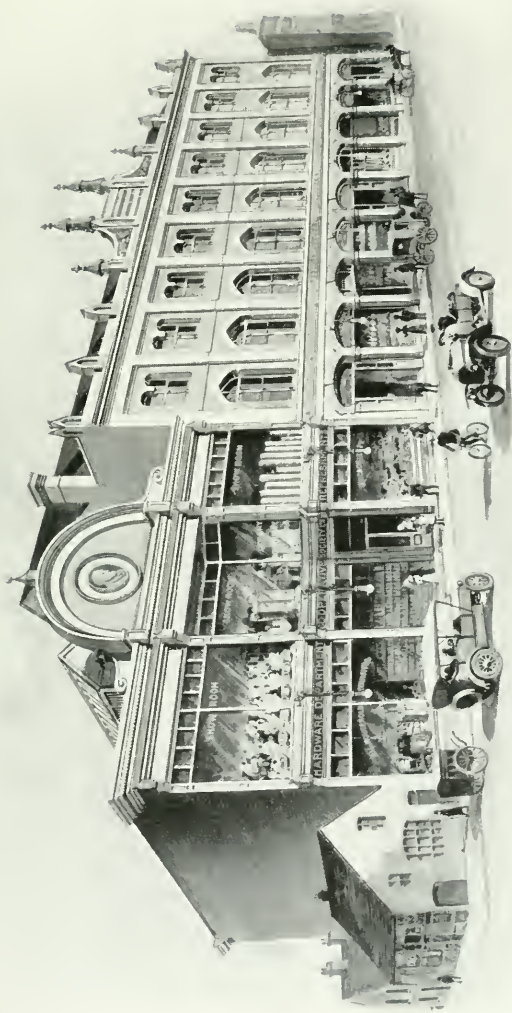
At the same meeting the committee's fees were fixed at £7 10s. per annum each, at which figure they have remained ever since.

The Society recently started at Tewkesbury finding itself in difficulties applied to the Gloucester Society to be taken over as a branch. The committee felt themselves unable to do this, but recommended to the members at the following February meeting, 1886, that a branch be opened there. This it was decided to do and the stock and fixtures were taken over from the Tewkesbury Society, which was wound up. Business was started in the late Society's shop in Barton Street and a fair trade was soon done.

This marks the limit of the Society's extension into neighbouring districts, but the committee at the time were evidently favourable to further extensions for they appointed a sub-committee to enquire into the advisability of opening a branch at Saul, a village some few miles to the south of Gloucester. The sub-committee reported favourably, saying they thought a store would pay there better than at Sharpness or Oakle Street, but the full committee adjourned the matter for three months, nothing more being heard about it.

PROPOSED BRANCH AT LYDNEY.

Efforts were made at this time to get the Society to open a branch at Lydney. Meetings were held there and a requisition sent to the committee signed by a number who had joined this Society. The committee were divided on the matter and after much discussion decided that they would not open a branch, but recommended the formation of a



BRUNSWICK ROAD PREMISES

Butchery and Outfitting, opened 1883.

Central Grocery, opened 1867.

Arcade, opened 1904.

separate society. The Lydney people, however, persisted in their efforts to get a branch of the Society established and were aided by a section of the members in Gloucester. Over 150 joined the Gloucester Society and two applications were made to the quarterly meeting. After the application had been rejected by the February meeting in 1887 it was again brought up in May and finally disposed of by an adverse vote of 302 against 169. The members who had joined at Lydney then withdrew and formed a Society of their own, which is happily a flourishing one.

At this time the practice of placing the undivided balance of profit to the Reserve Fund was adopted, MR. CLAY justifying it on the ground that the fund was very small for a Society of the magnitude of ours, and that many other Societies had much larger reserve funds.

At the August meeting, MR. WARNE stated that the committee had in contemplation the institution of a Flower Show and Bee Exhibition in connection with the Society.

The committee in January, 1887, resolved that one nomination paper for the committee only should be given to each member applying, and not as hitherto as many as they asked for. It is also curious to note that they also resolved that no votes should be given by proxy at the quarterly meetings.

In the same month a sub-committee was appointed to consider the advisability of opening new branches at Cheltenham and Tredworth.

As the outcome of the committee's enquiries, the premises Nos. 237 and 238, High Street, Cheltenham, were purchased, and the business of No. 7 Branch transferred thereto from the other side of the street. A piece of land was also purchased in High Street, Tredworth, on which No. 10 Branch was erected. The plans for this shop were prepared by MR. G. WHITCOMBE, one of the committee, and questions were raised as to the legality of this action, but they were satisfactorily disposed of by the explanation that he did it without any payment. A shop in Lower Barton Street, Gloucester, was also rented and a butchering branch opened, which divided with the Brunswick Road shop the trade of that department.

The Society's first Flower Show was held on the India Road Estate at the end of August in this year.

The committee at this time had under consideration the question of extending the butchering trade to Cheltenham and enquiries were made for a suitable shop to commence in, but the idea seems to have been dropped, as nothing further is recorded about it.

The increasing trade and membership of the Society enabled the members to make extended grants to the Infirmary and charitable institutions of Gloucester and Cheltenham, the amount voted for the purpose being £31 10s. at the annual meeting in 1888.

The idea of engaging in productive enterprise was at this time attractive to many, and at the January monthly meeting a paper on "Co-operative Production" was read by MR. N. PHELPS. He advocated the establishment of some business which would employ the greatest number of workers with the least amount of capital. A flour mill was what he recommended as fulfilling this ideal, but the chairman did not agree with this, saying he had recently been told by a prominent millwright that milling in England was going to the dogs and would never look up again. The meeting decided to have the paper printed and circulated, and adjourned its consideration to a special meeting a month later. At the adjourned meeting the paper was again read and discussed, but the opinion of the chairman and manager (MR. A. WYLIE) was against the establishment of a flour mill, they pointing out that the many improvements constantly being made in milling machinery involved heavy expense. The large importation of American flour kept down the profits of the business here, and in some instances caused heavy losses. The meeting was unable to finish the discussion and again adjourned it to the next monthly meeting, when MR. PHELPS was accorded a vote of thanks for his paper, and it was resolved that the time was inopportune to attempt the project.

At the May meeting the members passed a resolution giving the committee power to expel members proved to have purchased the Society's checks and obtained the full dividend

on them. The committee promptly framed notices of this resolution, which had the effect of checking the practice.

The expanding trade of Cheltenham caused the committee to rent a shop in Great Norwood Street in June, when Branch No. 11 was opened for the accommodation of the Bath Road and Tivoli districts.

In June the manager of the butchering department resigned his post, and MR. E. HEMINGWAY, of Morley, near Leeds, the present manager, was appointed in his place.

At the adjourned monthly meeting, July 18th, MR. F. W. STEELE read a paper in which he advocated the establishment of a district organisation for the counties of Gloucester and Hereford. MR. ARNOLD gave an outline of what was done at a conference recently held, at which it was unanimously resolved that such an organisation should be formed. The meeting approved of the formation of a district association, as advocated by the writer of the paper, and recommended that the members grant one penny per member yearly to the district funds. At the following quarterly meeting the members agreed to this, and at the September meeting MESSRS. ARNOLD, STEELE and KNIGHT were appointed the Society's representatives on the District Committee. It was stated that ten of the eleven societies in the district had joined the association.

The profits for the June quarter only allowed of a dividend of 2s. 4d. in the £, instead of the 2s. 6d. which had been paid regularly since June, 1885, and the members showed their displeasure by refusing the usual grant for the employees' outing. The employees, who had organised a club to supplement the expected grant, felt keenly the slight expressed by the refusal after the splendid results of their labours for so many quarters past. A portion of them, to show that they were not dependent on the grant, got up a most enjoyable brake outing to Birdlip and Cheltenham on a Thursday afternoon.

It seems to have been about this time that the informal monthly meetings at Cheltenham were established, the first entry in the minutes occurring on September 11th, when two members of the committee were appointed to attend.

ASSISTANT MANAGER APPOINTED.

The appointment of an assistant manager was under consideration, as on October 31st a special meeting of the committee was held, at which five members of the board were appointed to confer with MR. WYLIE on the subject. The latter was shortly afterwards stricken down by an attack of paralysis and this made the matter more urgent, but nothing was done till the beginning of the new year, when on January 16th MR. J. T. LAIDLER was appointed. There were 23 applicants for the post.

The dividend for the September quarter was 2s. 3d. in the £, a further drop of a penny. At the quarterly meeting a grant of £2 2s. was made to the then veteran Co-operator, MR. HENRY PITMAN, of Manchester, who, the minute stated, was in need of assistance.

The Society was now for a time deprived of the services of the manager, MR. ALEXANDER WYLIE, who had held the post since November, 1873. MR. WYLIE, who had served on the committee of management for some years prior to his appointment, was a Scotsman, as his name implies, and a native of Perth. He was a keen and shrewd business man, as the success of the Society under his managership amply proves, and he was at the same time a man of a kindly and genial nature. His first illness resulted in the partial paralysis of the right arm and side, but such was the determination of his character that he learned to write fairly well with the left hand before he left the sick room.

The early period of his managership was a time of some difficulty and the growth of trade was comparatively slow. In the five years from 1874 to 1879 the annual trade increased only from £50,000 to £59,000, whereas the increase in 1872-3 was £15,000. The latter was the period of high prices and booming trade which followed the French and German war, and was succeeded by a time of bad trade and falling prices. The membership in the five years increased by nearly one-half and the trade by less than one-fifth, which bears out this view.

Although we do not contend that retail grocery prices were influenced to the same extent by the trade boom, the following figures giving the cost of eight-ton railway coal wagons purchased by the Society are of interest as showing how the price of a similar article varied during a period of twenty years:—One purchased in 1869, £56; 1871, £56; 1872, £70; 1874, £81; 1875, £63; 1879, £49; 1881, £48; 1886, £42 10s.; and 1889, £53 10s.

During the years 1885, 1886 and 1887, the profits were good and a dividend of 2s. 6d. in the £ was paid without a break from the June quarter of 1885 to March quarter, 1888. The cost price of many of the miscellaneous articles dealt in by grocers had been reduced to a figure never before heard of, and the retail trade benefited by this until selling prices were adjusted to the new conditions and competition reduced the profits.

In the year 1888 the Society reached the highest point in a period of steady and uninterrupted growth from the commencement of its history. In membership, trade, and capital, each succeeding year showed an increase, sometimes considerable, sometimes slight, but always an increase, except that one year an apparent decrease was shown caused by the comparison of a 52 week year with a 53 week one. The trade of the year in round figures, £123,000, was more than double that of 1878, membership had increased from 2,128 to 5,851 in the same period, and capital from £20,000 to £74,000. The amount paid in dividend had increased from £4,464 to £13,549, which however was less than in 1887, when it was £14,226, the highest amount ever paid and not exceeded again till the year 1902. The trade also was the maximum reached till ten years later, except that 1892 exceeded it by a few hundred pounds. The large sum of £20,000 had been laid out in the preceding eight years on land and buildings, in addition to £5,500 for working stock, and this heavy expenditure was justified only by the expanding trade which made it necessary. The assets included land and buildings £28,000, fixed and working stock £5,100, and building department loans £15,500. It is interesting to note here that the nominal value of land and buildings twenty-one years later, in 1909, had increased on these figures by £8,500 and working stock by £1,300 only.

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The dividend of 2s. 3d. in the £ for the last quarter of the year was paid, however, only by the assistance of £72 from the reserve fund, for the taking of which the committee were called severely to account at the following quarterly meeting.

At the annual meeting a resolution was passed which at the time of writing is of peculiar interest in view of the abolition of the management fund, and the consequent necessity of deciding whether we revert to the arrangement existing prior to the resolution. It was "That in future the custodians of the reading rooms at Gloucester and Cheltenham be paid from the management fund instead of the educational fund as at present."





BOOT AND DRAPERY DEPARTMENTS, EASTGATE STREET.

Opened 1877.

CHAPTER XVIII.

SPECIAL SUMMONED MEETING HELD.

1889-1893

DEFALCATIONS AT CHELTENHAM—UNFOUNDED RUMOURS—
MANAGER RETURNS—LESS TRADE—REDUCED DIVIDEND—
NO BUILDING GRANT—SPECIAL DEPRECIATION—PROPOSED
NEW RULE—TEWKESBURY PROPERTY PURCHASED—TRADE
BETTER—EARLIER CLOSING—WOMEN'S GUILD ESTABLISHED—
SEYMOUR ROAD PROPERTY PURCHASED—CONFECTIONERY
DEPARTMENT OPENED—RESERVE COMMITTEE-MEN—
DIVIDEND 1s. 7d.—DECREASE IN TRADE—DWINDLING
PROFITS.

THE year 1889 had hardly begun before the committee were disturbed by the discovery of a serious case of embezzlement at Cheltenham, on the part of one of the Society's employees there, which resulted in police court proceedings and a conviction of the offender. The amount involved in this case was not large, but the fact that some of the members' share subscriptions were among the amount taken, and that all those residing in Cheltenham were circularised, had a very disquieting effect there. At the April monthly meeting the chairman commented on the rumours afloat about the Society, and said there was no foundation for them. It was true that there had been a slight fall in the trade and membership, but they could not naturally expect to go on continually increasing, and he thought it was a fact that many had been attracted by the high dividend who had no real conception of the meaning of co-operation and some of these had withdrawn as soon as the dividend fell a little. The manager's illness continued till May, when he returned to duty, although he never completely recovered from some of its effects.

At the May quarterly meeting a resolution was carried, which has often been referred to since, fixing the fees of delegates to London at 10s. and third-class railway fare.

The new bakery which had been erected at the rear of the Stratton Road premises was opened in June of this year.

The trade for June quarter also showed a decline and the dividend a further drop to 2s., and the members at the quarterly meeting still showed their displeasure by again stopping the usual grant for the employees' outing. The drop in the trade, capital and membership continued in the September quarter and the committee were compelled to stop any further grants from the building department, which stoppage continued for five quarters, and for some considerable period after only a very small sum was advanced. At the October meeting the chairman again referred to and ridiculed the rumours about concerning the stability of the Society, which he declared was as safe as the Bank of England.

The year closed with a further decrease of trade in the last quarter, although the dividend increased to 2s. 3d. again.

The year 1889 showed a decline in trade of £7,500 as compared with the year before, the membership a drop of 284 and the capital one of £6,033. The profits divided also showed a decline of £2,957 as compared with the high water mark of 1887, and it is extremely likely that the chairman was quite correct when he said that the fall in the dividend influenced a number of non-co-operative members to withdraw. This experience of a decline of any sort in the Society's operations was a novel one and all the more disconcerting on that account, but as a matter of fact there was no call for alarm as the Society was doing a flourishing trade and making a reasonable profit.

At the annual meeting the committee recommended that a special allowance of £300 be made out of the profits for the depreciation of fixed and working stock, and announced that it was intended to adopt a similar plan with the land and buildings account when the profits allowed. Perhaps as the result of this prudent and business-like policy the members' claims again showed an increase during the current quarter and the dividend increased to 2s. 4d.

In consequence of a requisition signed by 86 members residing in Cheltenham, a special summoned meeting of the members was held at the Corn Exchange, June 25th, 1890, to consider a proposal for altering the rule relating to the election of the committee. MR. SAMUEL RANDLE moved a

resolution providing for a proportionate representation on the committee of the members residing in the various places in which the Society carried on business, with strictly defined electoral districts. This was seconded by MR. W. J. MERRETT, but after an hour's discussion the meeting rejected the proposal by 167 votes to 69.

During 1890 the trade was slightly less than in the preceding year but the profits were larger and a dividend of 2s. 4d. was paid throughout the year. The members, in a better humour, allowed the employees' outing again.

A new shop was taken at Sharpness and provision made for carrying on a larger trade there. The original place of business (a temporary shop standing on the site now occupied by a Chapel) was given up and the business transferred to the new premises in January, 1891. Drapery, boots and shoes, and crockeryware were the new lines dealt in, the former under the management of MRS. WAKEHAM.

The present shop, No. 114, High Street, Tewkesbury, was purchased in March of 1891, and after alterations the business was transferred from the old premises in Barton Street. A bakehouse and stable were erected on the newly purchased property and the bread supply undertaken locally. Previously the bread had been sent from Cheltenham by road.

At the May quarterly meeting it was agreed that the depreciation of fixed and working stock should be taken on a fixed figure of £5,000, instead of the diminishing figure of the nominal value, as it was found that the amount taken under the rule was insufficient, particularly when applied to horses. This practice was continued for ten years and had the effect of reducing the nominal value to a figure well within the actual value.

In October of this year the Cheltenham members were asked whether they desired the informal monthly meetings which had been held there for some little time to be continued, and although the minutes contain no direct record of their opinion, it is plain that they did so desire, as a future minute of the committee directed that the meetings should be held as usual, and that a notice should be inserted in the almanack for 1892.

The year 1891 closed with a record trade for the December quarter, and showed on the whole a considerable increase over 1890, the amount, £121,000, being very nearly up to the 1888 standard, and the membership also had recovered the ground lost.

It was resolved by the members at the annual meeting that the Society's places of business should, after March 25th, be closed on Fridays' at 8 o'clock instead of 9 as heretofore, and this boon, for which the employees were very thankful, was followed at the May meeting by another in the same direction, making the hour of closing on Saturdays 9 o'clock instead of 10.

On March 2nd a special divisional meeting of the Co-operative Wholesale Society was held in Gloucester for the purpose of considering various proposals respecting the Society's insurance fund, and the members appointed twelve delegates to represent this Society at the meeting, but no mention is made of the result in the minutes of the following monthly meeting.

The Women's Guild, which had been established for some little time, was, it was stated at the monthly meeting, doing a good work in inducing new members to join. A committee for the purpose of carrying on propaganda work in the city had also been established, and they too were doing good work in the same direction.

There being some £17,000 on deposit at the bank, the committee were urged at the May meeting to seek some means of investing it and, as a result, it was decided to increase our shares in the Wholesale Society from £5,000 to £10,000.

The Co-operative Congress for the next year was to be held at Bristol and the members voted £100 towards the expenses.

CONFECTIONERY DEPARTMENT OPENED.

The committee at this time purchased a piece of land in Seymour Road, on which No. 12 Branch was ultimately built, together with eight dwelling-houses. Two houses adjoining the Brunswick Road grocery shop were also purchased in September and adapted for the purposes of the confectionery department, which was opened for business the following spring.

For the first two quarters of the year the dividend had been 2s. 4d. and the trade had increased to the standard of 1888, but in the third quarter it fell to 2s. The effect was not felt much in the following quarter, when the trade was the largest in any one quarter during the Society's existence, but as it was a period of fourteen weeks the figures when adjusted really showed a decrease. The chairman at the quarterly meeting pointed out to the members how the high dividends paid by some societies in the North were brought about. They did not, he said, pay dividend on all the articles sold, as we did, and they also made an extra charge for packing and delivery.

At this meeting a motion brought forward by MR. ARNOLD, one of the auditors, to the effect that the resolution limiting the amount to be lent from the building department to £250 to any one borrower be rescinded was carried, with an addition that £500 be the limit.

The year 1892 saw the trade reach £123,485, rather more than the record year 1888, but as it consisted of 53 weeks the comparison was really in favour of 1888. The amount available for dividends was, however, some £800 less.

At the annual meeting the treasurer, MR. THOMAS SHEARMAN, who had intimated his intention of resigning, was induced to accept the office for another year. At this meeting, MR. ALFRED BURLTON, our present president, was elected on the committee for the first time, at the top of the poll. At this same election an interesting point was raised respecting the appointment of committee-men in reserve. Ever since the system of voting by ballot had been in use the practice had been to declare the two highest of the non-elected candidates on the poll as the committee-men in reserve for the ensuing quarter, and this was done on this occasion, when MR. J. BLACKWELL moved that two other members be appointed, contending that it was quite competent for the meeting to do this. The chairman ruled that the matter be deferred till legal advice could be taken on the subject. The opinion of the legal adviser to the Co-operative Union was sought, and it was in favour of the practice of appointing the highest of the unsuccessful candidates voted for.

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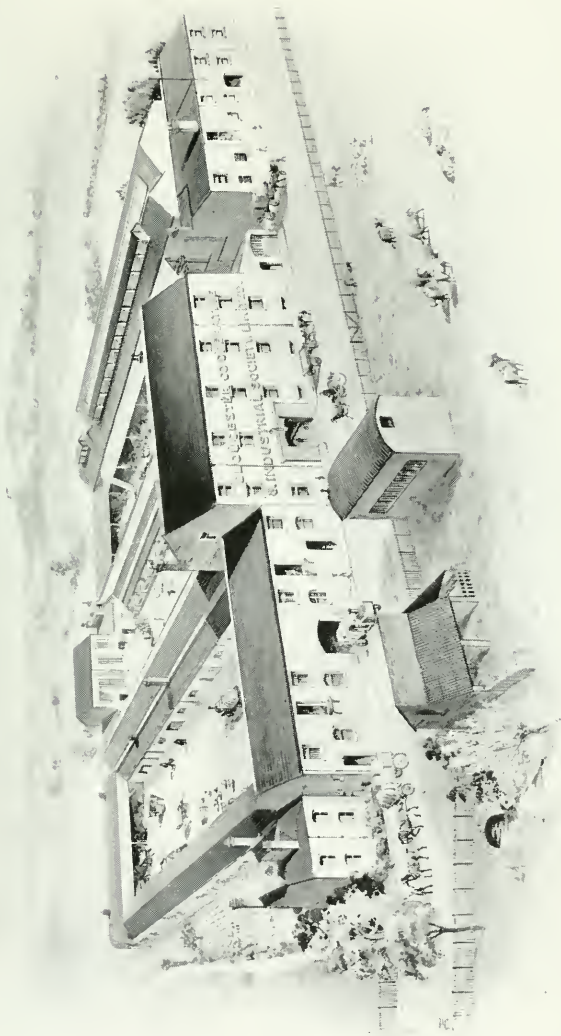
The dividend for the last quarter of 1892 was 2s. in the £ and this following on one of the same amount had the effect of depressing the trade of the first quarter of 1893, which after making an allowance for the fact that it was a 12 week one, showed a fall of £2,500 as compared with the same period the previous year.

The receipts for the June quarter, 1893, also showed a decrease, although not so much as the previous quarter, but the dividend was an alarming drop to 1s. 7d. This at once had a bad effect on the trade of the September quarter, which fell off £3,000. There was also a decline in membership. The members at the August meeting appear to have taken the reduced dividend very quietly, for the minutes say that the first five accounts in the balance sheet were passed without comment. Some objection was raised to the payment of two of the delegates to the Bristol Congress who were said to have returned and got to work when they were supposed to be at Bristol. The meeting broke up, the minutes say, at the early hour of 9.30. One cause of the reduced dividend was known to have been the reduction of the price of bread to a figure which the price of flour did not warrant, owing to competition in the city.

Whatever the cause of the low dividend the effect was to depress the trade, and, as expenses could not be reduced in proportion, to lessen the amount of net profit available for division and thus still further tend to reduce the dividend. The September dividend was 1s. 8d. and the December 1s. 7d. in the £ again.

The year closed with a trade of £106,600, which was no less than £16,800 below that of the year before, while the profits divided, £8,700, were £4,000 less. Membership had also declined 200 in the year and the capital was rather less. The management were now faced with the difficult task of regaining the lost trade or cutting down the expenses, which by the fall in the takings automatically increased in the rate per pound of sales.





INDIA ROAD

Stabling, Abattoir, &c., opened 1887.

Grocery Warehouse, opened 1897.

New Stables, opened 1903.

CHAPTER XIX.

DEATH OF MR. WYLIE.

1894-1897.

DEATH OF MR. WYLIE—MR. LAIDLER, MANAGER—NON-MEMBERS' DIVIDEND REDUCED—BARTON FAIR AT INDIA ROAD—GREAT FALL IN TRADE—NON-MEMBERS' DIVIDEND 6D. LESS THAN MEMBERS—SHARPNESS PROPERTY PURCHASED—BATH ROAD, CHELTENHAM, PURCHASED—TURN OF THE TIDE—TRADE INCREASING AGAIN—CO-OPERATIVE WHOLESALE SOCIETY FLOUR MILL—SMALL-POX IN GLOUCESTER—A TRYING TIME—CHELTENHAM STABLE PROPERTY PURCHASED—GROCERY WAREHOUSE BUILT.

IN January, 1894, MR. WYLIE, the general manager, died after a prolonged illness. He had gallantly struggled against the complaint from which he suffered (paralysis), but was obliged to be absent from duty on several occasions since his partial recovery from the first attack. MR. J. T. LAIDLER, the assistant manager, was shortly afterwards formally appointed to the vacant post, the duties of which he had carried out for some time previously.

At the annual meeting in February complaints were made about the amount of dividend paid on non-members' trade, which was the fixed rate of 1s. 6d. in the £. It was pointed out that a member paying in two pound checks received 3s. 2d., from which threepence for management was deducted, leaving a net amount of 2s. 11d., whereas a non-member received at any time he liked to apply 3s. for the same number of checks. Objections were made by the committee against a proposal to reduce the non-members' dividend to 1s. on the ground that to do so would be to still further damage the trade, but the proposal was carried by a large majority.

The committee stopped the purchase of transferable shares except in the case of members who were in real distress or had actually left the town, and this somewhat lessened the drain on the membership.

Plans were passed for a shop and eight houses on the land in Seymour Road, but the committee were taken to task at the monthly meeting for venturing to lay out any more capital just at this juncture.

The committee thinking that some of the trade was lost by the earlier closing on the Friday evening, which had always been a busy time, passed a resolution for submitting to the members a proposal that the 9 o'clock closing be reverted to for that day, and that 6 o'clock be the time for Tuesdays to make up for it. This proposal, however, does not seem to have been placed before the quarterly meeting.

The March quarter dividend was an increase of a penny, but the trade still continued to drop. At the quarterly meeting, MR. LAIDLER, the manager, said that in his opinion the reduction of the non-members' dividend had had the effect of causing a reduction in the trade, and was confirmed in this by MR. ARNOLD, one of the auditors. At this meeting, the members, notwithstanding the low dividend, granted the usual £25 for the employees' outing, perhaps with a grateful recollection of the half-crown dividends of the past.

The Corporation at this time endeavoured to get Barton Fair moved from the public street, but the difficulty was to find a suitable place for it. The committee were asked to allow the India Road field to be used for the purpose, and with the laudable desire to turn an honest penny and do the city a good turn at the same time, they consented. The field was carefully measured up and plotted out into conveniently sized plots for letting to showmen and arrangements were on the point of being made with one prominent man to either take a large part of the field or the whole of it for one, three, or five years. The amount the Society was going to receive was reckoned up, and the committee were congratulating themselves on what an excellent stroke of business they were going to do and how the dividend was going to be benefited by the receipts, when the whole thing fell through simply because the showmen refused to desert Barton Street.

The committee passed another resolution respecting the hours of closing and particularly instructed that it should be placed on the agenda for the August quarterly meeting, but for some unexplained reason this was not done. This proposal was that the shops should close at 9 o'clock Fridays and 12 noon on Thursdays.

At this meeting a resolution was carried that the amount of all fees and fares received by elective officers and committee-men should be published in the balance sheet opposite their names.

The dividend for the second and third quarters of 1894 increased one penny to 1s. 10d., but the trade still decreased, the first half of the year showing a decline of £6,000. even compared with the lessened takings of the year before.

The year closed with a December quarter's trade nearly £9,000 less than that of the same quarter three years before. The year's trade was £11,000 less than that of the year before and £28,000 lower than that of 1892. The effect of this decreased trade was to make it still more difficult to maintain the net profits because the expenses could not be reduced in proportion, and it was only by the utmost economy and careful management that a dividend of 1s. 10d. could be paid. This year trade reached low water mark since 1886, and 1895 only showed an increase of less than £2,000.

At the annual meeting the committee brought forward the proposal which they had previously considered, viz., that the shops should be kept open till 9 o'clock on Fridays as formerly and that a reduction should be made on some other day to compensate for the increase, but the members rejected this proposal by a large majority. The members were, however, convinced that it was bad policy to keep the non-members' dividend at 1s. in the £, and they agreed to a resolution fixing the rate at sixpence less than that paid to members and at this figure it has remained.

In January, 1895, the committee purchased a piece of land at Sharpness and shortly afterwards plans were prepared for the erection of a shop, bakehouse, stable and six dwelling-houses. A house situate in Bath Road, Cheltenham, was also purchased and after alteration the business of No. 11 Branch was transferred there from Great Norwood Street. This showed that the committee had confidence in the future and they were justified, for the decline in trade, which had lessened in March quarter, was almost nil in June, and in September they were once more enabled to announce an increase in trade and a dividend up to 2s. as well.

At the April monthly meeting a requisition signed by upwards of one hundred members was presented asking for the calling of a special general meeting to revise the rules, but was held to be out of order and was ordered to stand in abeyance. The minutes contain no other reference to this requisition and the matter seems to have been allowed to drop.

The committee were enabled to make the welcome announcement on the balance sheet for the September quarter that the trade was once more on the increase and that the dividend amounted to 2s. This quarter formed the turning point and thenceforward both trade and membership continued to increase. The latter had not exhibited such a decline in numbers as during the year 1889, for the simple reason that the purchase and payment out of transferable shares had been stopped by the committee except in cases of necessity. To those who were not acquainted with the experience of many other societies the fall in trade, profits, etc., seemed alarming, but as a matter of fact there are few societies which have not had similar or in many cases worse crises to pass through, and have successfully surmounted them, thanks to the inherent vitality of a once well-established Co-operative Society. The chairman at the quarterly meeting gave the members a review of the position of the Society, and pointed out many things which had been done to consolidate and improve its position. Some further expenditure in the shape of a strong-room was advocated and the committee promised this should have attention. There being abundance of spare capital in hand a further grant was made to the building department and the members dispersed in a good humour at the early hour of 9-15.

The prospect of getting a co-operative flour mill established here had for a long time been before the members, but the idea of this Society establishing one had been abandoned in favour of ownership by the Co-operative Wholesale Society. Some correspondence with the latter Society had taken place and at the December monthly meeting the delegates to the quarterly meeting of the Wholesale Society were instructed to urge the desirability of starting one should they have an opportunity of doing so. The delegates afterwards reported that at the meeting it was

urged that conferences should be held throughout the district to discuss the question, Gloucester being named as a suitable place for a mill.

Gloucester in the spring of this year suffered from a dreadful epidemic of small-pox, which resulted in some 400 deaths. Of course, no one living out of the city desired any intercourse with the unfortunate inhabitants and one result of this was that not a single Cheltenham member attended the April meeting of the Gloucester committee there. It was consequently resolved to suspend the meetings there for three months. Trade during this trying time continued quiet, but still showed an increase over the preceding year. The minutes of the period contain frequent references to those of the Society's employees who were kept in quarantine through having had a case in their own households. One minute, which recalls the effect of the epidemic on children, authorises the presentation of six dozen pairs of children's boots to the local authorities for distribution to the little sufferers in the small-pox hospitals.

At the May meeting, MR. CLAY announced that he had been appointed by the board of the Co-operative Wholesale Society to accompany their buyers to Australia and would be absent about six months. The meeting wished him a pleasant journey, a successful result to his mission and a safe return. He had offered to resign the presidency, but the committee would not hear of that.

The employees, unable to arrange an excursion to any seaside resort on account of the epidemic, went by the river to Worcester in July, by which time the disease had practically ceased. The public fear, however, effectually prevented the Educational Committee arranging the usual trip to the Crystal Palace Festival in August.

The heavy charge for interest on share capital now began to attract attention, and a reduction in the amount of shares a member was allowed to hold or else a reduction in the rate of interest was advocated at the November meeting. Borrowers from the building department were asking for a reduction of their interest to 4 per cent., which more nearly represented the value of money than the stereotyped 5 per cent., but it was obviously impossible to make any such reduction while

the interest paid to shareholders for the same money remained at the same rate. MR. WILLIAM POLLARD, the Society's first president, advocated the reduction of both the amount of shares and rate of interest. He was invited to write a paper on the subject and read it at a monthly meeting, which he did. He proposed to reduce the shares to a limit of £50 per member and the interest to 3 per cent. The secretary pointed out that the assumption that the surplus share capital was a charge on the dividend was wrong, as the invested capital produced more than was paid for it as interest. The meeting was adjourned and the matter thoroughly discussed. The general impression seemed to be that the reduction outlined was too drastic, but also that something would have to be done, and in that mind the meeting left it.

The committee found an outlet for some of the spare capital for they undertook the erection of stabling and four cottages on land recently purchased at Market Street, Cheltenham, at a cost of some £1,600.

The many branches in Gloucester and district had created a need for a central grocery warehouse, apart from one of the retail shops. The trade had gradually outgrown the accommodation afforded at Brunswick Road and the committee decided to erect a building expressly for this purpose on the India Road property. Plans were prepared by MR. NIBLETT, tenders advertised for and in April, 1897, the contract for the building was let to MESSRS. W. FREAM and SON, for £1,120. The committee were, however, severely blamed at the following quarterly meeting for their action, considering the late falling off in the trade, but they were able to point out that it was coming back again quickly. The last quarter of 1896 was £5,600 increase over the corresponding quarter and March, 1897, £4,000. Membership, too, had increased to over 6,000, a record figure.

At the August meeting the hours of polling in Gloucester were extended from 5 to 9 p.m. The hour of opening had been 6.30.

The dividend for the second and third quarters was at the rate of 2s., but in the last there was a fall of a penny. The year showed the substantial increase of £15,000 in the trade, which was now nearly back to the figure of 1888.



STABLES AND VAN SHED, INDIA ROAD.
Opened 1908.

CHAPTER XX.

EXTENSION TO CHARLTON KINGS.

1898-1903.

CHELTENHAM OFFICE OPENED—BREAD PRICES—SHARE INTEREST AGAIN REDUCED—BUILDING LOANS 4 PER CENT.—CHARLTON KINGS PROPERTY PURCHASED—WORKS DEPARTMENT—QUEEN STREET AND CALTON ROAD PROPERTY PURCHASED—ELECTIONS—LIBRARY CLOSED—CHECK SYSTEMS—DEATH OF MR. CLAY—MR. WARNE. PRESIDENT—SHARE INTEREST REDUCED THIRD TIME—A COMPLICATED RATE—ASSISTANT MANAGER APPOINTED—ARCADE BUILT—NOVELLO SHIELD WON.

THE steady increase of the Cheltenham membership had rendered necessary the provision of an office there for the transaction of the various duties connected with the accounts, which had previously been carried on by the shop manager and cashier. A small room was fitted up at 91, High Street, and MR. F. KEVEREN transferred from the office at Gloucester in February, 1898, as cashier and clerk in charge. The small room has lately been abandoned for a larger and brighter office at the front of the building.

The donations granted by the annual meeting to institutions in Gloucester, Cheltenham, Tewkesbury and Berkeley were now increased to £42.

The question of providing a fund to cover losses not covered by the ordinary insurance and also to carry the risks of some of our own cottage property was at this time being considered by the committee. We had already accumulated a plate-glass insurance fund of some £90, and the committee recommended that a sum of £1,000 should be taken from the reserve fund and added to this to make the new insurance fund. This was unanimously agreed to by the members at the August meeting.

The committee also announced in the March quarter report that they were considering the question of share interest with the view of submitting to the members at the August meeting a proposal for dealing with this matter. MR. H. W. WILLIAMS, who had given notice of a motion bearing on the same subject, withdrew it on learning of the committee's action.

There must have been at this time some very violent fluctuations in the price of flour for we learn that the price of bread was *raised* on April 4th to 5½d. per quarter, on May 6th to 6½d., and on May 13th to 7d., while on June 17th it was reduced to 5½d. This was probably the time of some speculation in wheat.

The committee's recommendation on the interest question was brought forward at the August meeting and discussed at some length. It was to the effect that the interest should be reduced to 5 per cent. on sums up to £25 and 4 per cent. on amounts over that figure to those who paid in £2 checks each quarter. Neither the printed motion nor the minutes say anything about those who paid in no checks, but they continued to receive 3½ per cent. The recommendation was carried by 94 votes to 2, to take effect at the beginning of 1899. The reduction made by this change was only about £100 per quarter and a further reduction took place in 1902.

In consequence of the large sum available and the reduction in share interest the members decided at the November meeting that the interest on loans from the building and loan department should be reduced to four per cent.

In August the extension of the confectionery department was undertaken by the inclusion of the second of the two houses which had been purchased, and tenders were asked for the erection of a shop on the property purchased at Barnwood. The committee were shortly after considering a bigger scheme for the confectionery, which involved the pulling down of the existing building, but this was postponed to a later date. Extensions were evidently again contemplated, for a sub-committee was appointed to look out for some land at Tredworth on which to build a new store with the object of relieving No. 10, where the trade was greatly congested.

The total for the trade of the year 1898 was nearly £128,000 and a record was again established, it being £5,000 over the last highest year, viz., 1892.

The village of Charlton Kings, which is practically a suburb of Cheltenham, had been growing rapidly in population and as a considerable number of the Society's members

resided there, while doing their marketing in Cheltenham, the committee thought it a desirable place for a new branch and in May they decided to purchase a piece of land and erect a shop which was to be No. 15 Branch.

In June the tender of MESSRS. BAILEY and DEAN for the erection of two shops on the land recently acquired in Tredworth Road, for the sum of £883, was accepted. One shop was to be Branch No. 14 and the other for a branch butchering business.

The October monthly meeting was specially adjourned to discuss the question of direct Parliamentary representation for Co-operators. MR. R. WARNE moved a resolution setting forth the necessity of such representation and ably supported it, as did also several other members. MR. CLAY took the opposite view and said he supposed he should be in a minority as usual upon this question, but thought the time was not ripe for it. The resolution, however, on being put to the meeting was carried unanimously, and there the matter ended.

The year closed with a trade several thousand pounds over the preceding one, and with a considerable increase in membership, capital and profits. The amount paid for share interest, notwithstanding the reduction in the rate, showed but a small decrease, and still another alteration in the rate was talked about.

At the annual meeting in February, 1900, the chairman announced that a staff of men had been engaged to do repairs for the Society, and as a great deal of work was required to be done during the past quarter this somewhat explained the increased expenses. This seems to be the first mention of the Works Department.

The Boer War was now on, and the committee kept open the situations of the men in their employment who were called up for duty in the Army Reserve and also paid a sum weekly to their families during their absence.

In the spring of this year the committee completed the purchase of the two houses in Queen Street which now form part of the Outfitting Department. A piece of land was also bought in Calton Road, which remained in the Society's possession five years before the last branch (at the time of writing), No. 16, was built upon it.

MR. EDWIN RICHINGS, one of the auditors, died at the end of the previous November while in office, and the committee appointed another gentleman, a son of the senior auditor, MR. ARNOLD, to carry on the audit until the annual meeting. Objection was raised to this on the ground that the rule said a special summoned meeting of the members should be called to fill such a vacancy "unless the quarterly meeting be near at hand." The committee justified their action on the double ground that the meeting was "near at hand" and that the time, trouble and expense of calling a special meeting were such as to render that course undesirable. At the annual meeting MR. WILLIAM GURNEY was elected as MR. ARNOLD'S colleague.

The conduct of elections was discussed at the monthly meetings, the matter being brought up by the action of the committee in appointing an officer to preside at the counting of the votes. Some opposed it and others agreed with the committee that it was necessary and pointed out that it was always done at the elections of public bodies. The appointment since then has been continued.

The December monthly meeting was adjourned for the purpose of discussing the pension scheme formulated by the Co-operative Union. The meeting generally gave MESSRS. GRAY and GREENING, who drew up the scheme, credit for the best intentions, but thought it unworkable and carried a resolution to that effect. Three delegates were appointed to attend a conference at Newport on the same subject the following January, but the minutes contain no record of their report. The scheme was for an old age pension to be obtained by Co-operative members through the contributions of their Societies, and the generally expressed opinion was that the payments required were too heavy and the time required to obtain the benefits too long.

The opening of a Public Library in Gloucester quite close to the Society's central premises had in the members' opinion rendered unnecessary the Society's library and at the May quarterly meeting it was decided to close it, the reading room to be kept on as before. It was also decided at this same meeting that the polling hours at Gloucester should be from 9 a.m. to 9 p.m., at which they have remained to the present.

In May the contract of MR. T. J. WILLIAMS, of Gloucester, for the erection of the new store at Charlton Kings, for the sum of £1,127, was accepted.

At the August meeting it was announced that MR. CLAY, the president, had that morning started for Greece in his capacity of director of the Co-operative Wholesale Society, accompanying that Society's fruit buyers.

A special sub-committee was appointed in September to enquire into and report on the working of the check system. They made themselves thoroughly acquainted with the merits and defects of our own system and also visited other Societies to enquire into and see for themselves the working of different systems. The committee stopped the purchase of checks from children under 16 years of age and this brought the matter up for discussion at the November meeting, when it was explained that as the result of their enquiries the sub-committee had come to the conclusion that our present system was as good as any : there were some weak points in it, but their efforts would be to strengthen them. The system of metal checks worked in combination with shop check books as practised by us was not the same thing as the metal check system worked by some Societies and universally denounced as unsatisfactory where the metal checks alone were relied on as a check upon cash without the use of check books.

DEATH OF MR. CLAY.

MR. CLAY, who was taken seriously ill while on the trip to Greece, returned to Gloucester and died on October 25th. He had occupied the presidential chair since the year 1865, and his funeral was made the occasion of a great demonstration of respect by the members and employees. He was a man highly respected in Gloucester outside the Co-operative movement, and was a magistrate of the city and a member of the School Board.

He had been a member of the Board of Directors of the Co-operative Wholesale Society since 1874, and his death deprived this Society of a representative in the management of that great concern which we have been unable to replace. The Society granted £100 towards a suitable memorial to him and a handsome granite monument was placed in the

Cemetery. Further subscriptions were received from Societies throughout the country and a sum of £160 was handed over to the Infirmary authorities, a memorial plate being fixed in the Infirmary to record the donation.

MR. RICHARD WARNE was elected at the following meeting to the office of president. He had for many years been a prominent member of the committee, and was well known in the co-operative world outside Gloucester, particularly in the West of England and South Wales, as a member of the Western Section of the Co-operative Union.

The old Gloucester and Hereford District Association had apparently become defunct, or we had dropped out of membership, as a proposal was made at the November meeting that we join the association. The members at this date, however, would not agree to it, the proposal being negatived by 40 votes to 22.

The year closed with a considerable increase of trade and capital, while the amount paid or credited as share interest reached the highest amount recorded up to the time of writing.

The question of share interest was again brought up at the February meeting of 1902 and was fixed at the figure at which it now remains. The rate is rather complicated and it was some time before it was thoroughly understood by the members. Those members who pay in at least £2 checks quarterly *or* £8 yearly receive at the rate of four per cent. per annum on their capital up to £50 and three per cent. for anything over. Those who pay in less than £2 checks per quarter receive two and a half per cent. There are thus three different rates for the calculation of interest, which is allowed on the amount invested a full quarter. Penny Bank interest was also reduced to the amount at which it now remains, viz., $3\frac{1}{3}$ per cent. The ultimate effect of this reduction was to effect a saving in the interest of about £800 per annum. The total interest works out at a mean rate of a fraction less than $3\frac{1}{2}$ per cent. on the capital.

The balance sheet for March quarter, 1902, appeared in the present book form for the first time and improvements were made in the manner of stating the accounts. A special subscription of £100 was at this meeting made to the Infirmary, payable in four quarterly instalments of £25.

At this time a determined attempt was being made throughout the country to boycott co-operation and the Co-operative Union formed a defence fund to combat it. The Society was invited to guarantee £100 to the fund, and the members at the November meeting agreed to this. Only a pound or two were ever asked for from this fund, as the opposition, after a great show, died out.

The committee had for some time discussed the question of appointing an assistant manager and on December 5th decided to advertise for one. No less than 179 applications were received for the post; it naturally took some time to sift these out and as a result five of the applicants were requested to wait on the committee. MR. J. T. JACKSON, of Bradford, the present manager, was appointed on February 9th, 1903.

The question of auditors taking stock had often been raised, some of the members contending that it was illegal, or at least wrong. To settle the matter the opinion of the Co-operative Union was taken and the reply was read at the March meeting, 1903. It was to the effect that it was a part of their duty and a right thing to do.

The committee were now in a position to decide what to do with the property acquired in Brunswick Road adjoining the central stores. Three dwelling-houses with their back premises extending to Queen Street had been purchased and two of these had for some time been used with little alteration as a confectionery shop and tea rooms. The site was an excellent one and worthy of better buildings, and the committee decided to clear the ground and erect two shops with a covered arcade between them leading from Brunswick Road to Queen Street. A temporary home was found for the confectionery department, and plans of the proposed building prepared by MR. NIBLETT, architect, of Gloucester. They were exhibited to the members and generally approved, though complaint was made that the time they were on view was too short.

On July 25th the tender of MR. JOSEPH GURNEY, for the sum of £2,695, was accepted, and the work commenced. New patent steam tube ovens were placed in the confectionery bakehouse, which is at the rear of the grocery shop and outside the arcade building. The arcade, with its two fine shops,

one devoted to the furnishing and hardware trades and the other to the confectionery, was finally completed and opened with some ceremony on October 1st, 1904. The furnishing shop extends the whole length of the arcade, with entrances in Queen Street and Brunswick Road and show windows in the arcade. This department also has the entire first floor of the building, which forms a spacious show room. The confectionery department, its fine shop fronting Brunswick Road, has at the rear a handsome and commodious tea room. Latterly a large room on the first floor of the grocery shop has been fitted up and forms a fine dining room.

The Great Western Railway took most of the Cheltenham stables for their line to Honeybourne, but had to pay for forced sale and disturbance to business.

In 1903 the Society's choir won the Novello Challenge Shield at the competition at the Crystal Palace for the first time. MR. W. H. MORGAN, the conductor, and the choir were warmly congratulated on the result.

A proposal was made by a member that the building committee be paid for their past services and this was submitted as a motion to the members at the November meeting, when it was defeated by 28 votes to 25.

At this same meeting strong objection was made to the amount paid to the Co-operative Union, whose rules require that a Society should pay twopence per member if the number of members is less than 1,000, and if the number exceeds that, at least the sum of two thousand pence. Thus the actual amount we were *required* to pay was £8 6s. 8d. yearly, but many large societies paid more than the minimum. We were, however, paying the twopence per member on the whole of our 7,000 members, an amount exceeded by only a very few of the largest societies. Nothing came of the objection at this meeting, but it was not lost sight of and was brought up at a later date.

The year 1903 saw an increase in trade and membership. Capital was slightly less, but that was not looked upon as an undesirable thing. The profits, £15,265, had benefited to the extent of about £800 in consequence of the change made in the rate of interest. A dividend of 2s. in the £ had been paid during the year.



THE GLOUCESTER COAL DEPOT

CHAPTER XXI.

IMPORTANT LAW CASES.

1904-1910

PROPOSED SHIRT FACTORY—NO. 16 BRANCH BUILT—NEW OFFICES—WOMEN'S GUILD CONGRESS—COSTS OF LAW CASE, £244—CO-OPERATIVE UNION CONTRIBUTION REDUCED—NOVELLO SHIELD WON THIRD TIME—FORGED CHECKS—PROSECUTION FAILS—GLOUCESTER AND HEREFORD DISTRICT ASSOCIATION REVIVED—MR. LAIDLER RESIGNS—MR. JACKSON, MANAGER—NEW BUTCHER'S BRANCH BUILT—MR. E. TAYLOR RESIGNS SECRETARYSHIP—A LONG SERVICE—MR. PURNELL, SECRETARY—BAKERY IMPROVEMENTS AT GLOUCESTER—NEW STABLES, INDIA ROAD—NEW GROCERY SHOP, CHELTENHAM—DEATH OF MR. WARNE—MR. BURLTON, PRESIDENT—AN EXCITING ELECTION—REVISION OF RULES COMMITTEE—THE KING AT GLOUCESTER—AN UNFORTUNATE ACCIDENT—ANOTHER LAW CASE—APPEALS AGAINST ASSESSMENTS—PURCHASE OF STEAM LORRY—COMPLETE REVISION OF RULES—IMPROVEMENTS TO PREMISES—PRESENT POSITION OF SOCIETY—LIABILITIES AND ASSETS—THE FUTURE.

AT the January meeting in 1904, MR. LAIDLER explained what had been done in endeavouring to get the Co-operative Wholesale Society to establish a factory here for the making of shirts, cuffs, collars, etc. MR. LAIDLER was at this time coming forward for a seat on the Board of the Wholesale, but he was unable to persuade the directors that the undoubted advantages of Gloucester warranted them in opening a factory here.

In January, MR. ENOCH TAYLOR, the secretary, desired to relinquish his position, but at the unanimous wish of the committee consented to remain. He had then held the post for 40 years. The practical direction of the accounts had for some little time been left to MR. PURNELL, the assistant secretary and cashier.

On July 19th the tender of MR. J. M. CARTER was accepted for the construction of Branch No. 16, Calton Road, and five houses adjoining.

At the monthly meetings complaints were frequently made about the quality of the bread supplied from Stratton Road bakery and the committee gave their attention to remedying this. An expert was brought from London to

initiate the bakers into the mystery of "straight dough," but although some improvement was made it was decided that the ovens were at fault and that they must be renewed.

The removal of the furnishing department to the arcade left vacant a shop and some rooms above. The committee held a special meeting to consider the question of improved office accommodation (not before it was wanted). Some idea was entertained of placing the office in the shop on the ground floor, but that was ultimately considered too valuable to be used for such a purpose, and it was decided to place the offices in the fine room which had been the reading room since it was built, with further accommodation in the room above the furnishing shop, a communication being opened between the two. The manager's office was installed in the room which had formerly been the library and a commodious fire-proof strong room built on the same floor. This is outside the main building, but communicating with it by a fire-proof door and is so constructed as to be quite independent of any support from the main building. The provision of a strong room had been talked about for a long time, but it had now become an absolute necessity, the number of important deeds and books having increased to such an extent that they could not be accommodated in safes and a number had to be deposited at the bank for safe keeping. Later on, the rooms on the upper floors of the Queen Street buildings were adapted for the accommodation of the check department and connected with the offices, the whole thus forming a suite of offices which ought to be sufficient for the Society's needs for years to come.

WOMEN'S GUILD CONGRESS.

At this Congress, held in Gloucester on July 11th, 12th and 13th, 1904, the Coming-of-Age of the Guild was celebrated at a specially arranged meeting, when the new Guild Banner was unfurled by MRS. LAWRENSON, of Woolwich (one of the founders of the Guild). A letter was read from MISS DAVIES (who was unable to attend owing to her father's illness) giving an explanation of the Banner and Motto. The Scottish, Irish and Welsh banners were also displayed, and appropriate songs sung.

On Thursday afternoon the delegates formed into procession, each section behind its own banner and headed by a band paraded the principal streets en route for the Wagon Works. There extensive preparations had been made for conducting the company through the Works and afterwards all were entertained to tea provided by the Manager (A. SLATER, ESQ.) Tea being disposed of, the delegates boarded special cars awaiting them and were conveyed to Westgate Bridge, where boats were in readiness to take them to Wainlode's Hill.

To the credit of the women be it stated that, notwithstanding the intense heat which prevailed, they stuck to their duties right through. The catering was all that could be desired, and was done by the Society, under the direction of MR. LAIDLER (General Manager) and MR. JACKSON (Assistant Manager).

At the opening reception the refreshments were provided by T. BLINKHORN, ESQ. (Mayor of Gloucester), and the Corn Exchange presented an exceedingly bright appearance, being hung round with the many banners and decorated with palms, etc. The delegates numbered over 400.

The following is a brief programme of the proceedings :

MONDAY, JULY 11TH.—Meeting of Central Committee ; Reception of Delegates by the Gloucester Reception Committee in the Corn Exchange.

TUESDAY, JULY 12TH.—Visit to Co-operative Stores and Bakery ; Congress sitting ; Concert and Public Meeting in the Corn Exchange.

WEDNESDAY, JULY 13TH.—Visit to Co-operative Stores and Bakery ; Congress sitting ; Coming-of-Age Celebration in the Corn Exchange.

THURSDAY, JULY 14TH.—Special Meeting for Central Committee, Sectional Secretaries, Council Members, and District Officials, in the Co-operative Hall ; Visit to Railway Carriage and Wagon Works ; Steamer Excursion to Wainlode's Hill.

The Congress Agenda included :—

TUESDAY, JULY 12TH.—Inaugural Address by the Chairman, MRS. McBLAIN ; Reception of Deputations from the Co-operative Women's Guilds of Scotland (including Irish Representatives) and Holland ; Report of the Central Committee—Resolutions on— (a) The Coming of Age of the Guild, (b) Open Membership, (c) Co-operation and the Poor, (d) Co-operative Education, (e) Holidays for Co-operative Employees ; and Amendments to Rules.

WEDNESDAY, JULY 13TH.—Women and Citizenship : Paper issued by the Central Committee. Representative Speakers from the Women's Labour Representation Committee and the National Union of Women's Suffrage Societies ; Licensing Bill : Resolution moved by MR. B. SEEBOHM ROWNTREE (author of " Poverty : a Study in Town Life ") ; and Credit Trading.

The Gloucester Branch of the Women's Guild was inaugurated on October 21st, 1891. The Guild started with a membership of 25, MRS. WARNE being President, MRS. BEARD Secretary, and MRS. J. CLAY Treasurer ; Committee, MESDAMES CANADINE, BUNTING, ROBINSON, BRUCE and BALDWIN. The Guild has now a membership of 78, with an average attendance of 40 members.

The Society throughout its career had been lucky enough to keep out of the law courts except for a few police court cases, but it now got involved in a case which caused a great deal of trouble and a loss of several hundred pounds. The case must be still fresh in the memory of the members, but it is as well to record here the particulars so that they may be preserved for the information of future secretaries and committees.

A member of the Society became insane and was taken to the County Lunatic Asylum, and the authorities acting through the Clerk to the Board of Guardians applied to the Society for the payment to them of a sum of some £55, which was the amount of his shares in the Society. The committee, thinking that they were not justified in asking for the whole amount at once and that the man's wife was at least entitled to some portion for her maintenance, transferred the amount

into her name. They did this under the authority of section 29 of the Industrial and Provident Societies Act, 1893, which expressly says: "When no committee of an insane member's estate has been appointed the Society may, when it is proved to the satisfaction of the committee that it is just and expedient so to do, pay the amount of the shares, loans and deposits not exceeding one hundred pounds belonging to such member, to any person whom they shall judge proper to receive the same on his behalf, whose receipt shall be a good discharge to the Society for any sum so paid."

The money was not paid over, but transferred to the wife's account, and that action seemed to be quite justified by the next section of the Act, which goes on to say, "All payments or transfers made by the committee of a registered society, under the provisions of this Act with respect to payments or transfers to or on behalf of deceased or insane members, to any person who at the time appears to the committee to be entitled thereunder, shall be valid and effectual against any demand made upon the committee or society by any other person."

This seemed to make it quite clear that it did not matter whether the money was paid to or transferred to the wife. The Guardians could, of course, have claimed for the lunatic's maintenance from the wife, but they preferred to make the claim on the Society for the whole amount, and payment being refused, commenced an action in the County Court in April, 1905. After a long hearing and an adjournment to duly consider the case, the Judge gave a verdict against the Society, apparently on the ground that the money should have been paid over and not transferred.

The committee were not satisfied, and acting on good advice appealed against this verdict. The appeal was heard in the Divisional Court some nine months later, when the lunatic had been discharged from the asylum and was living at home with his wife. The County Court judgment was reversed, the Judges saying that the transfer was, under the Act, as good as a payment. The man had now come out of the asylum and the amount of his maintenance, £19 6s. 2d., could have been obtained from him or his wife, but the Guardians determined to carry the case to a higher court and lodged another appeal.

This was heard in the Appeal Court twelve months later, by which time the man had died. To nearly everybody's astonishment this appeal was allowed and the County Court judgment restored, on the ground that the Society was not justified in making the payment or transfer, that the money, although transferred, was held in trust for the husband.

The Society had to pay the costs of both appeals and their own County Court costs, amounting altogether to £244, while out of the £55 the Guardians got the £19 and their own County Court costs, which were between £20 and £30.

The question of the Society's contribution to the Co-operative Union was raised again at the August quarterly meeting in 1905, when a motion was brought forward to reduce the amount to £20 per year. MR. BLACKWELL, who brought forward the motion, argued in its favour, while the President, MR. WARNE, was in favour of continuing the existing payment, but the motion was carried by a large majority.

A proposal to increase the Committee's fees to £2 5s. per quarter each was also submitted to this meeting, but not being favourably received by the members was withdrawn.

In August the "Novello" Challenge Shield was won by the Choir at the Crystal Palace competition for the third time and thus became the permanent property of the Society. The chairman at the September monthly meeting remarked that it was not due to luck that the Choir won but to real ability, the contest lying between five or six strong choirs, ours gaining 94 points out of a possible 100.

In September the committee were surprised and alarmed to find that a considerable number of forged one pound checks had been put into circulation, or rather had been palmed off on the Society's officials. A number of checks which had been offered for sale by an individual, a member of the Society, were submitted to the cashier and were, on examination, seen to be forgeries. This led to careful examination of the whole stock of checks in the Society's possession and some 200 of the forged ones were found. They were easily detected when the points of difference were noted, and had evidently been struck from a forged die, as



BUTCHER'S BRANCH.
Remodelled, 1907.

they were to a perceptible degree larger than the real ones and there were other unmistakeable differences. The individual who was found dealing with these forged checks was prosecuted and the dealing in them was plainly proved ; no die or plant for striking them could be discovered, however, and the jury at the Quarter Sessions dismissed the charge. The committee had before this purchased three of the National Cash Register Company's machines, which in addition to keeping a record and totalling the transactions for any desired period, issued a paper check for the purchases. These were used in the new confectionery and furnishing shops and three of the outlying branches were provided with them shortly after.

Subsequently the use of the cash registers was greatly extended, and they are now being used in nearly all the shops. They are used in the larger shops in conjunction with the cash railway system.

The empty furnishing shop in Brunswick Road was utilised as a temporary home for the grocery department while the original grocery shop was altered and brought thoroughly up to date. The old fittings, which had been in the shop from the commencement, were replaced by new. On the return of the grocery to its proper quarters it was decided to move the outfitting from Eastgate Street to the empty shop, which gave considerably more accommodation and provided a show window in Queen Street.

At the October meeting reports were received from delegates who had attended a conference recently held for the purpose of reviving the Gloucester and Hereford District Association. This led to a proposal that the Society join the newly revived association and pay not more than one half-penny per member per year to its funds. The proposal was agreed to at the November meeting.

The difficulty of hauling coal from Cheltenham led the committee to open a wharf at Charlton Kings railway station for the supply of that district.

At the annual meeting in February, 1906, an increase of £5 5s. was made in the Infirmary grant, making the amount £15 15s.

The re-modelling of the departments at the central shops was completed by the transfer of the boot and shoe department to the shop recently vacated by the outfitting, while the old boot shop was thrown into the drapery department and fitted as a mantle showroom.

In July MR. J. T. LAIDLER expressed a wish to resign the position of general manager, which he had held since the death of MR. WYLIE in 1894. The twelve years had seen a remarkable change in the position of the Society. 1894 was the year in which the trade fell to the low water mark, comparatively speaking, of £95,000 from the £123,000 of 1892, and he had the difficult task of nursing it back to its old figure. It was not till 1898 that the figure of 1892 was reached, but after a jump of £15,000 in 1897, there was a steady and continuous increase till in 1905 it reached the then highest level of £161,000.

MR. LAIDLER was at this time a candidate for a seat on the Co-operative Wholesale Society's Directorate, but, either through not being sufficiently well known to the constituencies or not having been before them long enough, he retired from the field, after standing several contests in which he polled an encouraging number of votes. One matter which militated against his chance of success was the adoption of a rule by which directors would be compelled to retire on reaching a certain age, which rendered societies unwilling to vote for a man unless he had the chance of putting in a good period of useful service before being able to claim a pension.

MR. LAIDLER, however, did not sever his connection with the management, for he stood as a candidate for the committee at the November election and was returned at the top of the poll.

MR. JACKSON APPOINTED MANAGER.

MR. J. T. JACKSON, who had been assistant manager for three and a half years, was in August appointed general manager, which position he now holds.

The year 1906 saw a slight set back to the increasing trade, but it was only of a temporary nature and the following year amply made up for it. The bread trade continued to

cause complaints, and it was felt that the committee must face the task of thoroughly overhauling the bakery. At the August meeting a promise was made that this matter should receive early attention.

Another matter which claimed attention was the condition of the butchering branch in Barton Street. This shop, originally a dwelling-house, had been acquired by the Society in 1893, but was small, inconvenient and in bad repair. The committee resolved to pull it down entirely and rebuild. A considerable amount had been written off it by ordinary depreciation, and a sum of £200 as special depreciation brought the nominal value down to that of the site only. The present handsome shop was erected at a moderate cost at the beginning of 1907.

In the early part of December MR. CHARLES ARNOLD, who had been auditor for many years, was stricken down by the same disease—paralysis—from which MR. WYLIE died, and succumbed after lying unconscious for a week.

MR. ENOCH TAYLOR, the secretary, was about the same time taken ill and compelled to absent himself from his duties, the secretarial work being carried out by the cashier and assistant secretary, MR. F. PURNELL. Other changes were brought about by the death of MR. ARNOLD. MR. A. BURLTON resigned his seat on the committee and was appointed temporary auditor until the annual meeting, when he was elected by the members without opposition. MR. TAYLOR resigned the post of secretary, which he had held for the long period of 43 years, and MR. F. PURNELL was elected as his successor. MR. TAYLOR was a man to whom the Society owed much for his long and faithful services, and it is not too much to say that in the early days he was indispensable. MR. TAYLOR, however, did not long survive his withdrawal from the post of secretary, for he died in December, 1907.

The committee now set themselves to the task of improving the bakery at Stratton Road. As the result of enquiry and experiment they had come to the conclusion that an entirely new set of ovens was required, and while they were about it they determined that they would have the best. After visiting other places and inspecting various

kinds of patent ovens at work they decided on installing three of Werner, Pfeleiderer and Perkins' patent double-decker draw-plate ovens. The old ovens in the front bakery were cleaned out and got into working order to be used during the alterations. The original tall chimney stack, which stood in the yard between the two buildings, was pulled down and the space roofed in and thrown into what became the cooling room when the bakery was finished. The new ovens were placed at the end of the bakery instead of the side and this necessitated some alteration to the building. The ovens are of the steam-pipe type, fired from the outside, and are capable of turning out 1200 loaves per hour or 11,000 two-pound loaves per working day of nine hours. In addition, patent dough-mixing, dividing, and moulding machines were purchased, and when the whole was completed the Society possessed one of the most complete and up-to-date bakeries in the country. The ovens were finished and in operation some time before the alterations to the buildings were completed. £1,830 was provided out of the revenue for the alterations and the cost of the new ovens and machinery only charged to capital. It is now in contemplation to put in electric motors to work the machinery.

The stable premises at India Road had for a long time been in a congested state ; horses were stabled in the sheds intended as a cover for the vehicles, which were turned out without any cover at all. The committee, in the middle of 1907, instructed Mr. NIBLETT to prepare plans for stabling for 40 horses and also for a galvanised iron cart shed large enough to house all the Society's vehicles. The contract was secured by MR. W. T. NICHOLLS for £2,145 and work commenced at once. The committee stipulated that slates from the Co-operative North Wales Quarries, of which we are shareholders, should be used. The whole of the machinery is electrically driven and the hay lofts and van shed are lit by electric light. The building was completed and formally opened, together with the re-modelled bakery, in July, 1908.

The question of the revision of rules was raised at the April monthly meeting in 1908, but it was explained that it was too big a task to be taken on just at that time when the committee had so many other things in hand.

At Cheltenham the trade at the central premises had grown to such an extent that more accommodation was necessary. The shop adjoining the Society's own property, No. 89, High Street, was taken on a long lease and adapted for the purposes of the grocery department, being extended towards the back and warehouse-room provided. The old grocery shop, No. 90, was altered and adapted for the drapery department, while that department's old premises, No. 91, were prepared for the boot department and thus brought forward to the public eye in the main street. The old boot shop in Grosvenor Place was thrown into the hardware shop to make more room for the latter department and an entrance provided through the boot shop in High Street. The Society has thus a range of fine shops fronting the High Street, which provide for the wants of the trade for the present, we will say.

The much talked of question of the revision of the Society's rules was brought to the front at the November meeting, 1908, when a resolution was carried in favour of a complete revision and the appointment of a committee, but before anything could be done in the matter the Society had to lament the death, after a short illness, of the president, MR. RICHARD WARNE.

MR. WARNE had occupied the post for seven years, and he was the last of a trio of old and well-tried officials who had been removed by death within the space of three years, with almost exactly a period of twelve months between each. CHARLES ARNOLD, auditor for 26 years, was the first to go, in 1906; ENOCH TAYLOR, secretary for 43 years, a year later, and now RICHARD WARNE, after more than 40 years' service as president and committee-man. MR. WARNE was always ready for work, and his long continued service on both the Educational and Building Committees, and his connection with the Western Section of the Co-operative Union as its secretary, bear testimony to his energetic character. He also held a seat on the old School Board of the city at the time of its abolition.

His funeral was made the occasion of a great demonstration of respect by Co-operators and others in the city, as well as by Societies in South Wales, where he was particularly

well known, as, in his office of Sectional Secretary of the Co-operative Union, he had been concerned in the establishment of many Societies there.

His death occurring in December left the position of president vacant till the annual meeting in February, the duties of the post devolving upon MR. WILLIAM GODDARD, vice-chairman of the committee. MR. ALFRED BURLTON, who had been auditor for two years, and previously a member of the committee for 15 years, was nominated, together with MR. J. T. LAIDLER, the late manager. The resulting contest was carried on with great spirit by both the candidates and resulted in a very much greater number of votes being recorded than had ever before been known in the Society's history. The aspect of Brunswick Road on the polling day resembled the neighbourhood of a voting place at an exciting municipal, or, for the matter of that, Parliamentary election.

In the evening the street became almost impassable from the crowd of voters, and people who were not acquainted with the cause paused to wonder what was the matter. The stream of voters ascending to and descending from the voting room on the first floor caused such a congestion that a temporary exit had to be provided through another part of the premises. The meeting itself was packed to excess and the business finished two hours before the declaration of the poll, which was not made till 12 o'clock. Several members gave songs and recitations during the long wait, which was passed in great good humour. Over 2,800 members recorded their votes and the figures were A. BURLTON 1,349, J. T. LAIDLER, 1,308.

MR. BURLTON had previously resigned the post of auditor, and MR. R. A. ROBERTS was elected with MR. GURNEY, the retiring auditor. There were six candidates for the two positions and the voting was very heavy, MR. GURNEY receiving 1,383 votes and MR. ROBERTS 727.

At this memorable election there were also contests for the General and Educational Committees, altogether no fewer than 24 candidates going to the poll. One result was that in the new rules the voting was fixed the day before the quarterly meeting, in order to give proper time to count the votes and declare the result at a reasonable hour, but



No. 1 BRANCH AND MACHINE BAKERY, STRATTON ROAD.
Opened 1873.

never, up to the present time, have the numbers voting anything like equalled this occasion.

MR. WILLIAM GURNEY, the senior auditor, had shortly before the election been appointed Public Auditor under the Friendly Societies Act, 1896, and Industrial and Provident Societies Act, 1893, a position which the late MR. ARNOLD held for many years.

The six members of the Rule Revision Committee from the general body were elected by ballot on the day of the January monthly meeting. They were MESSRS. J. T. LAIDLER, J. BLACKWELL, W. GURNEY, H. W. WILLIAMS, J. RATCLIFFE and N. PHELPS. MR. RATCLIFFE, by his election on the general committee at the annual meeting, lost his qualification to represent the members, and was replaced by MR. W. J. MERRETT, of Cheltenham, the next on the list voted for.

The six from the committee appointed were MESSRS. WILLIAM GODDARD, F. J. BALLINGER, JAMES BEARD, R. R. CHAPPELL, ERNEST J. HILL and W. B. MALLARD. MR. GODDARD was chosen as chairman, and the secretary of the Society, MR. F. PURNELL, acted in that capacity for the Revision Committee. Some doubt was felt at first as to whether the President was not the one to preside at the meetings of the committee by virtue of his office, but the opinion of the legal adviser of the Co-operative Union was that the committee could consist only of the twelve specified in the rules and that the chairman must be one of them. Another interesting point raised was as to whether MR. GURNEY, who was one of the Society's auditors, could represent the members on the committee, he being an officer of the Society. The advice of the Co-operative Union was sought on this point also, and was to the effect that he was perfectly eligible to do so. The work of the committee went on till well into the autumn of the year, 31 meetings being held and three of a sub-committee. The draft of the rules, as altered by the committee, was printed and published to the members, and amendments thereto were sent in and also published before the summoned meeting of the members. Only two of these amendments were adopted by the members, viz., those imposing a fine for non-production of share book

and allowing employees, being members, the right of voting at meetings and for the committee. Three special meetings of the members were held at the Corn Exchange and a fourth in the Society's Lecture Hall before the business was finished. The rules, as finally drafted, were sent to the Registrar and accepted without a single alteration.

The gradually decreasing number of the original pioneers of the Society was lessened by the death, in the early part of 1909, of MR. WILLIAM POLLARD, the first president, who in the early days also filled the offices of secretary and auditor.

At the May quarterly meeting it was resolved to establish a Scholarship at Cheltenham Grammar School, tenable by the children of members. It was subsequently agreed that this should be called the "RICHARD WARNE" Scholarship in recognition of the great interest taken by the late president in educational matters.

JUBILEE YEAR—JULY, 1909, TO JULY, 1910.

The event of the year in Gloucester was the holding of the Royal Agricultural Society's Show in July and the visit of the King. Great preparations for the visit had been made, the Society's premises, in common with others, being profusely decorated, and, a public holiday being kept, the whole of the inhabitants were prepared with a hearty welcome to the King. The general enjoyment, however, of most of the people was greatly lessened and for those connected with the management of the Society entirely destroyed by a shocking accident which occurred to a young woman in the crowd outside the Society's Eastgate Street building just before the King arrived. During a sudden and violent gust of wind a piece of stonework was detached from a pinnacle at the top of the building and fell, striking the unfortunate girl on the head and killing her on the spot. The Society was represented at the inquest and with proper expressions of sympathy and regret undertook to bear the funeral expenses. The jury brought in a verdict of accidental death, the Deputy City Surveyor testifying to the good quality and condition of the stonework from which the piece fell and to the good condition of the building generally. It was alleged

that the fall was caused by a flag used for the decorations or the rope thereof becoming twisted round the stone and thus, during a sudden gust of wind, breaking it off.

The committee were willing to recommend to the members that a suitable sum should be granted to the mother of the young woman, but a claim was made for such an amount that they felt bound to resist it, and with the members' consent entered a defence to an action at law brought against the Society. This was tried at the local Assizes the following February and resulted in a verdict against the Society for £75. The amount offered had been £65. The total amount of the damages and the costs borne by the Society was £249 13s.

The Committee appealed against the assessments of some of the Society's properties, which had recently been increased in common with those of many other citizens. Some of these properties were of a kind which could not be exactly compared with any similar property, and had been altered and added to in such a manner that great difficulty was experienced in making out a clear statement of the cost. The appeals were allowed in three out of the four cases and a reduction of £84 in the rateable value obtained.

The new steam lorry purchased by the Society was brought into use in September, but unfortunately was the cause, on the first day, of an accident which might have been of a very serious character. It was being taken into the Stratton Road premises to load, when some part of the engine struck against the wall, causing the fracture of a steam pipe or valve. The unfortunate driver was immediately enveloped in a cloud of scalding steam and, although he at first made light of his injuries, it was found that he was severely scalded. He was hurried to the Infirmary and detained, but completely recovered in about a month and resumed duty. The lorry was quickly repaired and has worked well ever since.

The new rules which came into operation on the day of the annual meeting, February 2nd, 1910, were urgently needed. Since the last revision in 1875, two Acts of Parliament dealing with Co-operative Societies had been passed, viz., in 1876 and 1893, which to some extent rendered the

old rules obsolete and out of date, particularly in the important points dealing with the power of nomination in case of death, the disposal of the shares of deceased and lunatic members, the power of the Society to make investments, etc., all of which are clearly set out in the new rules, which in dealing with these matters are practically copies of the Act. The revision of 1880 applied only to the Building Rules, and the most important alterations made in these by the new ones were the extension of the maximum period allowed for the repayment of loans from 20 to 25 years and the substitution of a half-yearly balancing period for an annual one. The Management Fund was abolished, the rate of depreciation fixed on a different basis, the manner of electing the various Committees altered, and other alterations and new rules made. The Secretary published in the RECORD an explanation of 35 new or altered rules and it was not pretended that this was an exact account of all the changes made.

The efforts of the Committee have for some years past been wisely directed towards the consolidation and improvement of the existing business of the Society rather than to opening new branches and departments, and this policy has been amply justified by the increased returns of the improved shops and premises. The day has long gone by when the business was done behind obscured windows, as was the case in the early days at Brunswick Road and Stratton Road, and the Society now possesses a range of shops which will bear comparison with any in the city for smartness and up-to-date equipment. Within the past six years the Brunswick Road Grocery Shop has been entirely refitted, new premises built for the Confectionery and Furnishing Departments, improved Office accommodation provided, newly fitted shops found for the Outfitting and Boot Departments, and an addition to the Drapery premises made by taking in the old boot shop. The bakery has been entirely remodelled, new stables built, and at Cheltenham the principal Grocery, Drapery, Boot and Furnishing Shops and the Bath Road Branch have been entirely remodelled and refitted. At Bath Road the inner walls were all taken out, new fixtures provided throughout, and a warehouse-room erected.

The alterations and improvements at existing premises have been effected without charging anything to capital, except in the case of the Bakery; and it should also be borne in mind that the whole of the money required (£750) for the celebration of the Jubilee was set aside beforehand.

This brings to a close our brief summary of the most important events which have happened during the 50 years, and some idea of the work which falls upon the management will be found in the next paragraph.

The Society has now a membership of 8,600 and a share Capital of £135,000. It carries on business in eighteen shops in Gloucester, seven in Cheltenham, and one each in Corse, Sharpness, and Tewkesbury. It employs 320 hands, and pays in wages and salaries £14,000 annually, also £1,000 in local rates and taxes. It owns and operates two machine and two smaller bakeries, and produces and delivers to its members over two-and-a-quarter million 2 lb. loaves annually. It sells and delivers over 20,700 tons of coal yearly, and owns and keeps fully employed fifty-five horses and fifty-three road vehicles, together with forty-two railway coal wagons and a five-ton steam road motor lorry. It owns all but two of the shops in which it carries on business, as well as an estate of eight-and-a-half acres of land at India Road, Gloucester, on which are erected extensive stabling, slaughter-house, and warehouse accommodation. It also owns twenty-two dwelling-houses let on rental. Its business for the past year (1909) amounted to £188,425, an increase of £11,369 over 1908. The profits divided amongst its 8,600 members for the year amounted to £20,550, in addition to £4,598 as interest on their share capital.

Separate chapters follow which bear on special features of the Society's work, and these, we trust, will prove equally interesting.

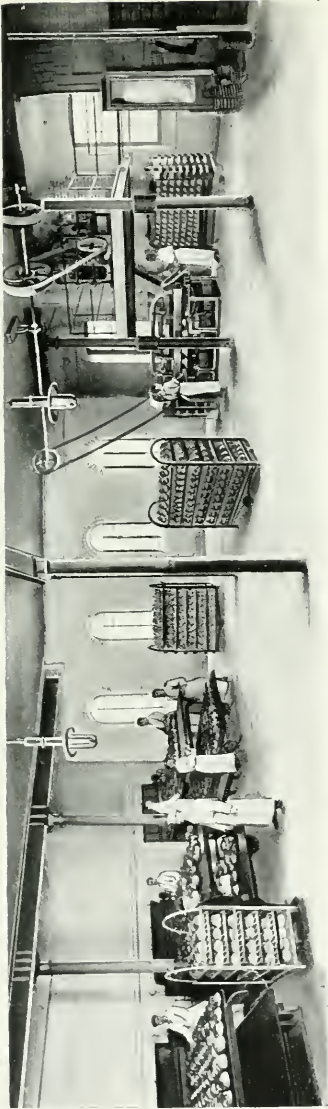
The financial position of the Society at the date of the Jubilee may be briefly set out as follows:—

158 Gloucester Co-operative and Industrial Society Limited

LIABILITIES.			ASSETS.		
		£			£
Members' Claims...		136,178	Land and Buildings (Cost		
Penny Bank (5,782 de-			£56,811) ...	...	36,246
positors) ...	...	4,553	Fixed and Working Stock		
Club Deposits ...	...	1,016	(Cost £24,334) ...	...	7,852
Tradesmen's Deposits ...	...	5	Shares in C.W.S. ...	...	10,000
Accounts Owing ...	...	2,942	Shares and Loans in other		
			Societies ...	...	365
Total Liabilities		144,694	Building Department,		
			secured by Mortgage ...	...	31,563
Reserve Fund ...	...	4,502	Loan—C.W.S. ...	...	30,933
Insurance Fund ...	...	1,590	Cash at Bank and in hand	...	11,683
Sargent Scholarship			Stock in Trade ...	...	27,539
Fund ...	...	40	Outfitting Club Accounts		
			Outstanding ...	...	129
Jubilee Celebration Fund		586	Sundry other Assets ...	...	418
Balance of Profit and Loss					
Account ...	...	5,316			
		<u>£156,728</u>			<u>£156,728</u>

What the future will bring no one can tell, but the Committee hope to make further improvements to some of the Society's premises. These will probably include the bringing up to date of the Stratton Road and Alvin Street Branches; the re-modelling of the bakery at Cheltenham; and enlarging the High Street (Tredworth) Branch, the land for which has been secured.





REMODELLED BAKERY, STRATTON ROAD.

Opened 1908.

CHAPTER XXII.

EARLY ACCOUNTS AND BALANCE SHEETS.

“The application of means to ends secures victory.”—*Emerson.*

FIRST QUARTER'S TRADING—A NEW SYSTEM—ELABORATE DETAILS—A LEAKAGE ACCOUNT—RETAIL PRICES—THIRD AND FOURTH HALF-YEARLY REPORTS—AN ACCOMMODATING LANDLORD—DIRTY ROADS—FIFTH BALANCE SHEET—HALF-HOLIDAYS—RESERVE FUND—MR. ENOCH TAYLOR, SECRETARY—QUARTERLY BALANCE SHEETS—OLD INVOICES—PRICES—NO BANK ACCOUNT—RATES AND TAXES—COAL—DISCOUNT BUSINESS—BANKING ACCOUNT STARTED.

THE account books in use at the commencement of the Society are fortunately in a good state of preservation, and afford many interesting sidelights on the struggles to firmly establish an institution which the members may now, after fifty years' existence, regard with complacency. The pioneers were determined, at all events, that their accounts should not fail for want of books to keep them in, and accordingly we find almost the earliest item of expenditure an account of the purchase of a ledger at 5s. 8d., subscription book 11s. (a solid and substantial book in use for many years), check book 4s. 6d., minute book 5s. 6d., and treasurer's book 1s. 9d., a total of £1 8s. 5d. The first recorded item of receipts, too, other than from members, is one of 1s. 5d. discount on books.

From the books it appears that the first receipts were for subscriptions of 20 persons 1s. 8d., June 13th, 1860, and that up to July 4th, entrance fees of 1s. each had been received from 56 persons.

On July 17th £19 8s. 6d. was received for members' shares, and this constituted the working capital to start with. Further share subscriptions of £8 14s., July 24th; £4 15s., July 31st; £2 14s. 6d., August 7th; and £3 13s., August 14th, were paid in, and up to the end of the quarter £50 16s. 6d. altogether had been received for shares.

The first item of receipts for goods is recorded on August 20th as “Received from SUMMERFIELD out of the till in the shop, £12 4s. 10½d.” On August 24th SUMMERFIELD paid over £8 and on the 27th another £8.

On July 28th the first items of working stock were purchased, which are described as

	£	s.	d.
One set Counter scales and Weights...	0	10	0
Baking Trough and Sideboard in the Bakehouse and the Counter in the Shop, No. 41, Prince Street ...	2	2	0
Bread Peels ...	0	5	6
Flour Scale and Balance ...	0	15	0
Two Pairs Small Scales ...	0	4	0
Tin Strainer and 3 Weights ...	0	7	0
Sack Cart and 3 Bread Boards ...	0	8	0
	<hr/>		
TOTAL ...	£4	11	6

The long seat for the committee room, referred to in another chapter, cost 2s., 200 copies of rules £2 12s., 100 pence cards 9s., 500 summonses 8s., and sundry items of stationery and postage 16s. 0½d., gas-fittings 15s., showed that they had laid out £11 4s. 1½d. of their capital up to August 7th.

On August 11th appears the first payment for goods purchased, 4 sacks of flour at 43s. 6d. per sack and 2 sacks at 41s. 6d. These prices, which it should be borne in mind are wholesale ones, compare strangely with those of the present day and more particularly with the price a few years ago, when it was as low as 19s.

One American cheese at 65s. per cwt., 4 thin cheese at 66s., and 4 thin cheese of a cheaper quality at 54s., were purchased, also on August 11th and on the 18th half cwt. best mottled soap at 38s. per cwt., half cwt. at 32s. per cwt. and half cwt. best yellow soap at 37s. per cwt.

These prices, too, must appear abnormally high to the present day housekeeper.

On September 25th appears the entry amongst the receipts of "Cash received from ALBERT SMITH, salesman, on bread £4 16s. 8d.," and also "Baking bread and dinners, 3s." The Society had started the bakery business and there appears on August 24th a heavy item of expenditure, under the heading of working stock, of a bread truck, £5.

The quarter's balance sheet ending September 25th, 1860, as set out in the account book, shows:—

RECEIPTS.		EXPENDITURE.	
	£ s. d.		£ s. d.
Subscription of 20 Persons		Flour ... ..	...48 9 6
at Id. ... ..	... 0 1 8	Bacon ... ..	...11 15 4
Entrance Fees ... ..	... 4 11 0	Cheese ... ..	... 5 7 0
Subscriptions of Members	50 16 6	Soap ... ..	... 2 13 6
Receipts on Goods ... ..	...57 7 9	Candles ... ..	... 1 7 0
Discount ... ..	... 0 14 0	Butter ... ..	... 2 9 3
Subscription Cards ... ..	... 0 6 0	Barley Meal ... ..	... 0 18 6
Contribution for Management Fund ... ..	... 0 3 3	Sharps ... ..	... 1 10 0
Nomination Fund ... ..	... 0 0 6	Bran ... ..	... 0 5 6
		Working Stock, etc.	...24 7 8
		Salesman's Wages	... 4 4 0
		Rent of Shop, paid on	
		Account ... ..	... 1 13 1
		Cash in Treasurer's hands	9 0 4
	<hr/>		<hr/>
	£114 0 8		£114 0 8

As the value of stock on hand was £20 1s. 3½d. this account shows an apparent gross profit on the sale of goods of £3 7s. 5½d., increased by receipts for cards, management, etc., to £3 18s. 10½d., but, of course, there was no net profit, the salesman's wages and rent amounting to more than that sum. The balance sheet had apparently been checked over by the auditor, but had not been signed by him. No elaborate certificate was appended such as now appears on the balance sheets of most Societies—not even the less advanced "Audited and found correct" of the earlier sheets, but it was endorsed at the foot with the single word, "Right." The Society appears to have dealt in only some nine or ten articles during the first quarter and from the amount paid the salesman as wages the shop was open four weeks.

The second quarter's accounts contain, on the paid side, a detailed statement of every article purchased and payment made. From this, flour must have advanced in price to 46s. 6d. per sack, at which figure five sacks were bought on October 3rd. The tax-collector seems to have quickly called on the Society, for there is a payment of 4s. 4½d. for one quarter's income tax on October 9th, and on the 22nd the Gloucester Local Board of Health rate of 8s. 3d. was paid.

On October 30th the balance of the quarter's rent of the shop, £2 16s. 11d., was paid, making with the former payment £4 10s. On the received side of the book a detailed account of the value at sale prices of all the goods sold had been kept weekly, and this was totalled with the members' subscriptions or any other sundry receipts, but apparently the then secretary thought this might be improved upon for the following entry was made after the first week in November: "From last quarter ending September 25th, 1860, the account is re-entered, considering the following to be a better system of book-keeping."

The new system consisted in allocating a page of the book to each article retailed, the value and weight of which was entered weekly. Thus it appears that 2 oz. blue at 1s. 4d. per lb. were sold in the week ending October 30th, 2 oz. the following week and 1 oz. the week after, the total sales of this useful article being 1 lb. 7½ ozs. for the quarter and the value 1s. 11½d. Flour appears to have been the article dealt in most largely, the sales for the December quarter amounting to £99, bread coming next with £64 (at 7½d. the quartern), bacon £15, butter £14, and cheese £12.

This system was very complete, but must have given the shopman and the secretary a great deal of trouble and could obviously only have been carried out when the number of articles dealt in by the Society was small, and accordingly we find it was abandoned after the end of the following quarter. The system is, however, again worked in our warehouse and many others in the movement, and is called "Warehouse Stock Particulars." No balance sheet seems to have been made out for December quarter, but it is recorded that the total receipts were £261 10s. 9d., of which £12 8s. was for members' subscriptions.

Another secretary appears to have taken over the accounts at the beginning of 1861, and one quarter's experience of the "better" system seems to have been enough for him. The system really was a good one, as it provided a ledger account for each article dealt in and enabled the committee to see what leakage there had been in any particular article. Thus it was shown that at the beginning of March quarter there were in stock 18 lbs. of sharps; 18

cwt. were purchased during the quarter, making together 18 cwt. 18 lb. 16 cwt. 24½ lb. were sold and 1 cwt. 2 qrs. 14 lb. were in stock at the quarter's end and there was thus a leakage of 35½ lbs.

The baker, it appears, was supplied with 25 sacks 1 peck 2½ lbs. flour and this it was reckoned would produce 2,330 quarterns of bread at the rate of 93 loaves to the sack. The actual number baked and sold was only 12 short of the estimate, so the baker was not doing so badly. No balance sheet appears to have been made out for the first quarter of 1861, but a cash account shows receipts for goods £259 19s. 4¼d., discount £1 18s. 2d., subscriptions £19 8s. 7½d., management contributions 15s. 10d., a total of £282 1s. 11¾d. The expenditure is shown as goods £266 7s. 2½d. and sundry expenses £33 13s. 1d. Included in the latter item appears a share withdrawal of £1 17s. 5d. Three shillings, it is noted, were paid for a candle box broken to pieces in the bakehouse by SMITH. The only payment for wages appears to be that to the aforesaid SMITH, who seems to have been shopman and baker. At the head of the statement is a note the meaning of which is not very clear, "There is a dividend to be placed as expenditure and added before another is declared."

At the end of June quarter the account shows receipts £267 11s. 1d., of which £31 9s. is said to be contributions, and total payments £248 19s. 1d. During this period the price of goods showed considerable differences in some articles with the prices now prevailing, while on others there is little change. Matches were retailed at one penny per box, bacon at 9d. and best parts 10d. per lb., fresh butter in the autumn was 1s. 5d. and salt butter 1s. 1d., bread was 7½d. per quartern, and flour 10s. per bushel, cheese 7d., 8d., and 9d. per lb., best yellow and best mottled soap were both 4½d. per lb., rice 2d. and 3d. per lb.

At the end of the September quarter the cash handed over to the treasurer by the salesman was £332 2s. 9d. and a further sum of £33 9s. 9d. was paid by the salesman out of the takings for baker's wages, eggs, butter, ginger beer, etc. On October 9th 10s. was paid for printing the half-yearly report, which must have been for the period ending June, as the first printed balance sheet and report preserved is for

the third half-year ending December, 1861. Coal was cheaper then, for we find a ton purchased for 13s. on November 21st, and on the 27th another ton at 11s. Gas was 5s. per 1,000 cubic feet, which seems strange, as it would be expected to bear a direct ratio to the price of coal, which at the present time is nearly double, while gas instead of increasing has diminished in price by one-half. A poor rate of 3s. 8d., even if it was for a quarter only, is small for a shop let at £18 per year. In the September quarter of 1861 a salesman was employed, paid by a commission on sales, and a baker in addition paid a weekly wage.

The first printed report and balance sheet preserved, that for the third half-year, is here produced:—

GLOUCESTER CO-OPERATIVE AND INDUSTRIAL SOCIETY.

ESTABLISHED JULY 10TH, 1860.

THIRD HALF-YEARLY REPORT.

ENDING DECEMBER 25TH, 1861.

The Committee of Management have great pleasure in presenting this, their third report, to non-members, as well as members. We may safely assert that our Society is in a flourishing condition, the receipts being more, by 50 per cent. each week, than they were three months ago, our goods giving general satisfaction to all, both as regards price and quality. We are looking forward to the day when we can declare the same amount of dividend as our Rochdale brethren. This can only be done by our united efforts; lagging behind and waiting to see if the affair will prosper, and making purchases elsewhere is no help whatever. We think the present dividend of tenpence in the pound on purchases will show to that class of (lookers-on and never speculate) persons what is to be done by Co-operation. We are now receiving our goods from the Bristol Co-operative Society, and an amalgamation (or joining together to purchase) of the whole of the stores in the West of England is shortly about to take place, by this means we shall be able to market still better, and be able to declare a greater amount of dividend to those persons who are wise enough to make their purchases at a Co-operative store. As we are now paying fivepence in the pound to non-members, we think the working classes of Gloucester are neglecting a great blessing while they stand aloof from this noble movement. We call upon all members and non-members to *read and think*, and see how much more a working-man pays for his goods than a man of wealth, who obtains his goods at the first market.

In presenting this, our balance sheet, we are proud to say that all our debts are paid, and we have now in stock, at saleable value, £108 14s. 4d. worth of articles, as well as fixed and working stock to the amount of £27 13s. 3½d., and £20 14s. 8½d. cash in Treasurer's hands.



No. 12 BRANCH, ALVIN STREET.
Opened 1884.

Gloucester Co-operative and Industrial Society Limited 169

We stand indebted to none but members, and it is shown below what is their claim.

CASH ACCOUNT.

INCOME.	£	s.	d.	EXPENDITURE.	£	s.	d.
Cash brought forward in Treasurer's hands ...	47	10	2½	Wages	44	3	4
Cash received for Goods sold	857	11	2	Withdrawals	13	4	3
Subscriptions	26	0	3	Gas and Fuel	5	12	1
Management Fund	1	4	11	Paper and Twine	7	2	2
Discounts and Allowances for paying ready money	7	2	10½	Cash paid from Till	34	13	2½
Over-paid in Rent	0	19	10½	Cash paid for Grocery, etc.	803	5	11½
				Paid for Working Stock, Machines, Scales, Weights, etc.	11	13	7½
				Balance in Treasurer's hands	20	14	8½
	£940	9	3½		£940	9	3½

GENERAL STATEMENT.

OUR DEBTS.	£	s.	d.	OUR WORTH.	£	s.	d.
Members' Claims	109	9	10½	Saleable value of Goods in Stock	108	14	4
Subscriptions	25	16	3	Fixed and Working Stock	27	13	3½
Interest on paid-up Shares	2	7	0	Cash in Treasurer's hands	20	14	8½
Members Owing to Management Fund and Fines	137	13	1½				
Present balance to be divided on purchases	133	6	7½				
	£157	2	4		£157	2	4

PROFIT ACCOUNT.

	£	s.	d.		£	s.	d.
Members' Purchases during half-year	547	9	16	Balance disposable after Paying 5 per cent. on Capital	23	15	8½
Non-Members	46	16	10				
	£594	6	8				

At 10d. in the Pound
Dividend to Members,
and 5d. in the Pound
to Non-Members ... 23 15 8½

ROBERT OSBORN, }
THOMAS SHEARMAN, } *Auditors.*

This account shows that good progress had been made, the trade averaging £33 per week and the amount available for dividend amounting to £23. A balance sheet drawn up March 25th, 1862, shows a quarterly trade of £478, but in addition to this the receipts include a separate item of "Money received and paid away from till by salesman, £34 11s. 1d.," which should, of course, be included. The quarter's profit was £6 19s. 1d., but no division of this took place. This account is certified by the auditor, GEORGE BAREFOOT.

In the report for the fourth half-year, dated June 25th, 1862, the committee congratulate the members on "the noble manner in which they have striven to further this noble work." They say that want of employment has caused some members to leave the city in search of work and their withdrawals had lessened the capital, which, however, had increased some £40 on the preceding half-year notwithstanding. They suggest the formation of a reserve fund, to be raised from the management fund and unclaimed dividends and to be used for any charitable purpose. They also say that there are many branches of business in which they might, they think, with safety embark, such as the sale of brushes, calicoes, shirtings, flannels, fustians and coals.

There is a note appended to the report in which they say, "There was an error in the last balance sheet. The cash in the treasurer's hands was only £16 2s. 6d., while the sheet stated £20 14s. 8½d., being the amount of goods supplied to the landlord, of which the treasurer holds in bills as cash. The said amount was then due for rent." The sale of goods produced £1,061 in the half-year, an increase of £204 over the preceding period and the dividend increased to 11d. The auditors signing this balance sheet were WILLIAM PRIESTLEY and ROBERT OSBORN.

The error noted in the preceding balance sheet apparently resulted in the payment of a larger dividend than the accounts, if correct, justified, the whole of the disposable balance being paid away, but it does not appear to have adversely affected the dividend of the following half-year, which increased to 11d. in the £. The cost price of flour had in July dropped to 38s. 6d. per sack.

The balance sheet for the half-year ending December 25th, 1862, showed that the receipts for goods were £1,029, or £172 increase on the corresponding half-year of 1861. They were, however, £32 less than in the first half of the year. Members' claims amounted to £185 and the balance to divide to £35 6s. 8d., which was disposed of by a dividend of 10½d. in the £ to members and one of 5d. to non-members. Amongst the income is an entry "Received from landlord, over-paid rent, £2 1s. 3d.," which, taken in conjunction with the error explained in the last balance sheet, shows that they had a landlord accommodating enough to take his rent out in goods and that having accidentally received more than was due to him he repaid it in cash. But this does not seem to have cleared up the matter, for among the Society's "Worth" as set out in this balance sheet, there appears at the end of the quarter to be "Cash due from the landlord, he having been supplied with goods above the rent, 3s. 9d." On the expenditure side is an entry which brings to mind the Cotton Famine, "Sent to the Lancashire Relief Fund, £2."

The committee's report possibly explains the slight falling off in the receipts, the "wet weather and dirty roads" being an excuse, however, that can be used sometimes, we are afraid, at the present day. The report is as follows:—

FIFTH HALF-YEARLY REPORT AND BALANCE SHEET
ENDING DECEMBER 25TH, 1862.

BROTHER MEMBERS,

In presenting our balance sheet, we are proud to state that all bills are paid up to this date, and that there is nothing in stock of any description but what is paid for.

We are astonished beyond measure to think that, notwithstanding the amount of wet weather, dirty roads, and the inconvenient situation of our stores, together with closing one half-day each week, viz., Wednesday afternoon, we have transacted business to the amount of £1,029 19s. 6¾d. But we must call the special attention of each member purchasing all the small articles of grocery, such as pepper, blue, mustard, blacking, black lead, matches, etc., nearly all of which yield about 50 per cent. of profit, whilst on bacon, fresh butter, pig feed, sugar, bread and flour, the profits are very limited, in fact several of these articles are *sometimes* retailed at a loss *after* commission is paid to the salesman.

We think it would be advisable to declare a dividend on those articles only of which we receive a profit, which is the custom of some Co-operative Societies. It would enable us to declare a much higher dividend in the pound.

A slight misunderstanding prevailed respecting the exact manner in which a Reserve Fund should be raised, so it was resolved that it should commence with our next balance sheet.

We now submit to your notice our steady but safe progress.

This balance sheet is certified by the auditors WILLIAM MALLARD and WILLIAM FORD.

This is the last balance sheet issued with the address, 41, Prince Street, upon it. The next half-yearly report and balance sheet for the period ending June 25th, 1863, is headed—Stores, 13, Eastgate Street.

The committee's report is remarkably brief and contains no reference whatever to the change into more commodious and expensive premises in one of the main streets of the town. It is as follows :—

BROTHER MEMBERS,

We make no comment on the prosperous condition of the Society. We merely ask *every Member to do his duty*, then the same success will attend this Society that has for years been the privilege of the large Co-operative companies in the North of England. The dividend as shown below we think sufficient to cheer us all and show what Co-operation is doing here.

The sales shown are £1,087, which, however, are only £26 over the corresponding half of the preceding year. It does not give the number of members, but their claims are shown as £200, an increase of £15 during the half-year. The landlord still seemed to trouble the accountant, for on the received side of the cash account appears the entry "From landlord, supplied with goods above the rent, £2 5s. 7½d.," and at the same time in the account headed "Condition of the Society," there appears on the "Debt" side the entry, "Amount of rent due, 4s. 6d." A pencilled entry appears to have been added to the paid side of the cash account "Rent, £8" and on the received side another of the same amount, "Goods to landlord to pay rent," so that it seems that gentleman eat up the rent and £2 5s. 7½d. worth in addition, but it is puzzling to know why there was 4s. 6d. still owing at the end of the half-year.

The "slight misunderstanding" about the way to start a Reserve Fund appears to have been overcome, for at this date the Society possessed one of £2 14s. 7¼d., made up of

unclaimed dividends 9s. 1½d., balance not disposed of last half-year 8s. 11d., entrance fees £1 10s. 2d., and percentage deducted from withdrawals 6s. 4¾d. The dividend was 1s. 1d. in the £ to members and 6½d. to non-members.

In July of 1863, the accounts are in the handwriting of MR. ENOCH TAYLOR, who held the office of secretary for over 40 years, and an improvement in the manner of keeping them is at once noticed. The balance sheet for December 25th shows that the trade had increased to £1,399 for the half-year, being £360 more than in the latter half of 1862, and the membership increased to 194. This was the first half-year in the Eastgate Street premises, the change from Prince Street being made in June, the committee explaining that two rents had to be paid for two months out of the six, which possibly accounted for the dividend going back to 1s. in the £. They had paid, however, heavy charges for alterations and repairs consequent on the removal. They state in the report that arrangements have been made for a tea meeting and concert, and also for a lecture on "Co-operation" by HENRY PITMAN, Esq., of Manchester.

The first mention of any management fund appears in this balance sheet, the receipts having previously gone to pay the general expenses, but at this date they were carried to the credit of the fund, which was charged with the payment of the secretary's salary. 9 months, £3 and treasurer's ditto £1 10s. This balance sheet is signed by WILLIAM POLLARD and GEORGE BAREFOOT, auditors of the Society, and by GEORGE B. BARTON, Public Auditor. These auditors report that the books and accounts are well kept, in a thoroughly good systematic manner, and reflect credit upon the Secretary and Treasurer for the able manner in which they discharge their duties. They also say they have examined carefully the Income and Expenditure for the half-year and find the Society in a sound and flourishing condition. All the same, however, there is, perhaps just a *little* doubt about the wisdom of including in a list of the Society's "Worth" such an entry as "Sundries, not saleable, £6 5s. 7½d."

At this period only one salesman and a boy were employed, and there are occasional entries of payments for assistance in shop, and also for an "Assistant errand boy."

In the first half of 1864 the trade continued to increase, amounting to £2,283, having nearly doubled compared with the same period of the year previous. The expenditure was for bread and flour £689, for grocery £1,464 and for wages £56. The committee's report, signed by the new secretary, MR. E. TAYLOR, is a long one and gives the members information about the supply of goods by tradesmen who gave checks to the purchasers and paid the Society a commission on their receipts.

The members are requested to attend the half-yearly meeting to be held at the Working Man's Institute, and are also invited to attend a lecture on the "Benefits of Co-operation," by MR. PITMAN, of Manchester, on the following evening. It is announced that the new trades authorised by a special general meeting are in operation and orders are solicited for boots and shoes, coals, drapery goods and butchers' meat. The boot trade was actually carried on at the store, but the drapery, it is stated, will be supplied by MR. HERBERT, of Northgate Street, and the meat by MR. RICKARDS, of the Eastgate Market, both on Co-operative principles. Paper checks were given for these purchases, which the members were instructed to bring in with the metal checks at the quarter's end. The prices of coal are given as Best Main 14s. 6d., Seconds ditto 13s. 3d., Screened Cobbles 12s. 9d. and Second Cobbles 12s. 3d. per ton. These prices, it is added, are independent of hauling and delivering, for which 1s. 3d. per ton extra was charged for any distance up to a mile from the station.

During the half-year, it is stated, 143 persons joined the Society, while only 17 withdrew and the trade showed an increase of 50 per cent. The dividend also had increased to 1s. 6d. in the £, so that the Society had evidently greatly improved in position and prospects. It is to be noted that a net profit of 4s. 0³d. was made on a tea meeting.

The newly-established reserve fund was not long kept intact, for we find that the expenses of MR. PITMAN'S lecture was paid out of it. This was the last half-yearly balance sheet and henceforward the accounts were made up quarterly.

None of the published balance sheets gave the names or attendance of the committee of management, but we find

PROFITS RETURNED TO PURCHASERS

BRANCH No. 3 GLOUCESTER CO-OPERATIVE SOCIETY LTD

100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

PELAW
SOCIETY

STOP HERE FOR GOOD TEA.

No. 3 BRANCH, WESTGATE STREET.
Opened 1874.

frequent changes amongst the auditors, this last sheet being signed by WILLIAM POLLARD and ROBERT COMPTON.

Some of the figures revealed by the old books are of great interest. An invoice guard book, in which the invoices were pasted for preservation, is in good order and a study of the prices is a revelation to those who know only the present cost of groceries. The book dates from the beginning of 1862, and shows that at that time the Society dealt extensively with the Bristol Equitable and Industrial Society. All the prices mentioned, it must be borne in mind, are wholesale, and an addition should be made to them in order to show the retail figures. Currants at 39s. per cwt. and butter, A. 2 (whatever quality that meant), at 108s. per cwt., do not show much variation from present prices, but tea, wholesale price, mind, at 3s. 3d., 3s. 8d. and 4s. per lb., is certainly extravagant. Sugar loaves cost 54s. per cwt., or nearly 6d. per lb., and then had to be chopped into suitable sizes for sale. Cheaper qualities of sugar were bought at 46s. and 41s. per cwt., 8 dozen dips (candles) at 6s. 6d. per dozen must have been sold at 7½d. or 8d. per lb., but ten single cheeses at 58s., and one American ditto at 44s., do not show so much difference from present prices, except perhaps that American cheese is now dearer, and probably very much better in quality. Gas at 5s. per 1,000 cubic feet we have noticed before, but as a set-off, the next account in the book is a Poor Rate for the Hamlet of Barton St. Mary of 3d. in the £, amount 2s. 9d.

An invoice of a firm still in business in the city, although they do not now deal in these articles, gives the wholesale price of coloured sweets as 7½d. per lb., and black sweets, probably the homely "humbugs," as 6½d. This firm announces themselves as importers of German goods and general confectionery, so that it appears the wily German was in evidence even then, although we do not hear much of him in the confectionery trade to-day. Gunpowder tea at 3s. 4d. ought to go off, bacon at 7d. per lb. is if anything cheaper than it is to-day, but American butter at 11½d. has been driven out of the market by Danish. An invoice of WELLINGTON & Co., paper merchants and warehousemen, has a woodcut showing their place of business, which is described

as "Near the South Wales Railway Station," and this, obviously, from its appearance and position, is what is now the Gloucester Hotel. We find numerous receipts stuck in the book from business houses tendering their thanks for letters containing bank-notes and post office orders, so that the Society had not risen at this time to the dignity of a banking account. A gas light rate of 6s. levied under the Suburbs Lighting Act, was paid in March, 1862, as was also a Local Board of Health General District Rate of 9d. in the £, levied on an assessable value of £11. Neither of these rates specify the period to which they relate. A heavy invoice of £19, from a Bristol firm for sundry groceries, was settled by a banker's draft at a cost of 1s. 1d.

In July there appears a payment of 16s. 9½d. for tea and tobacco licence. Flour in September, 1862, had fallen to 38s. per sack, and in the following month to 36s. Coal continued cheap, being bought for the bakehouse at 11s. and 12s. per ton.

The Eastgate Street shop was rented at £32 per annum, and is now occupied by the Domestic Bazaar, having been altered in the meantime. One of the difficulties they had to contend with there was the enormous number of rats which infested the premises, and the damage they did to the stock was considerable. We are informed by MR. OSBORN, one of the committee of that day, as an instance of their appetite, that one of their holes was found to be nearly blocked up by the cotton wicks of the candles which they had carried off and devoured. The dividend of 1s. 10d. in the £ was a considerable increase on any previously declared, but was one which could not be maintained, for we find that for the following quarter it had dropped to 1s. 3d.

The discount business done with the butcher this quarter was £151, and at 1s. in the £1 produced an income of £7 11s. The draper's trade was £140 and the income £7. As the Society paid the members 1s. 10d. in the £ on this same trade, it is difficult to see what advantage it was to the Society. The members' claims increased to £646 and the reserve fund to £13, one item increasing the latter being a "Member's claim presented to the Society on withdrawal 2s. 9d.," but another lecture by MR. PITMAN was paid out of it.

This MR. PITMAN was a brother of SIR ISAAC PITMAN, of shorthand fame, and was himself official reporter to the Co-operative Congresses, at the last of which, at Newcastle-on-Tyne, he was present. His death took place in 1907.

This balance sheet records the attendances of the committee and the number of times each individual was present at 8 o'clock, number of times absent with apology and number of times absent without apology and fined. Twelve meetings were held and six of the members were fined for non-attendance without apology.

A study of the balance sheet shows that the working expenses, including interest on capital, were but £65 18s. 11d., or a rate of 11d. in the £ of sales. Wages were 5½d. in the £ only, but of course the same amount of goods would now be sold for a smaller cash turnover and with a consequently larger rate per £. And, too, the Society was then engaged only in the one trade in which perhaps the rate of expenses per £ of sales is lowest. No payment was made to the committees and the secretary's and treasurer's salaries were paid out of the management fund.

December quarter, 1864, brought a further increase of trade and membership, the sales amounting to £1,746 and the membership to 400. The dividend, however, was only 1s. 3d. in the £. The Society had now a banking account, and the sum of £394 was shown as cash in bank and treasurer's hands.

These brief extracts from the early accounts only cover the first four years, but are sufficient to show the thoroughness with which everything was done, and the readiness of the committee and members to adapt themselves to new conditions of trading and to overcome its obstacles.



CHAPTER XXIII.

CO-OPERATIVE FARMING.

“There is some victory gained in every gallant struggle that is made.”

BACK TO THE LAND—LOCAL EXPERIMENT—PAPER READ AT MONTHLY MEETING—CONFERENCE AT GLOUCESTER—SAINTS-BRIDGE FARM—DAIRY FARMING—FARM TAKEN—CHANGE OF BAILIFF—LEASE RENEWED—LOSSES—FARM GIVEN UP.

ENE of the many ideals of the Co-operative movement has been that of getting the people back to the land, and in this direction our Society has taken many a part, not only by conferences on every phase of the question, but by practical experience in a genuine co-operative farm.

The first mention of this latter appears in 1879, when MR. JOHN ROGERS (of Corse) read, at the December Monthly Meeting, a paper advocating the Society going into the farming business, the suggestion being favourably received and forming a topic of discussion at the monthly meetings for a long time.

A conference on the subject was held in Gloucester, in July, 1887, and delegates were appointed to attend it. At the following quarterly meeting the chairman announced that it would be desirable to have the paper which formed the basis of discussion at the conference read at one of the monthly meetings. However, the matter seems to have progressed rapidly, as on July 26th the secretary was instructed to write MESSRS. ROGERS and SELWYN (of Corse) to say the committee would be glad to see them *re* farm. On September 23rd the committee were in negotiation with the owner of Saintsbridge Farm, and a deputation appointed to visit it returned with a favourable report.

At the September monthly meeting, in order to make time for the reading and discussion of MR. ROGERS' paper on “Dairy Farming,” it was decided to dispense with the committee's minutes. MR. ROGERS read his paper, which the report says tended to show that dairy farming would be a profitable undertaking if well managed, and he was of opinion

CO - OPERATION

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HOPE

OF THE WORKER

CLOUCESTER CO-OPERATIVE & INDUSTRIAL SOCIETY LIMITED.



No. 4 BRANCH, STROUD ROAD, opened 1876.

it could best be done by a Co-operative Society. The meeting generally favoured the idea of the Society embarking in the business, one member announcing that at first he was inclined to oppose it, but with the fuller information he had gained there he should support it. MR. WHITCOMBE proposed, as he said, to put the matter into proper form, that the committee of the Society be empowered to enter into the business of dairy farming by taking the necessary land on lease or rental. This was carried without a dissentient, and armed with the authority thus obtained the committee two days later decided to take Saintsbridge Farm, near Gloucester, on a seven years' lease. The farm was of 100 acres and most conveniently situated for the supply of milk and dairy produce to the city.

"The Farm" began to occupy a large place in the work of the Society, because it was most of all a big experiment, and secondly, it was of so varied a character in its requirements that more than usual time and trouble were called for in its management.

In the following August, MR. T. MEECHAM, the farm bailiff, who had been in the service of the former tenant of Saintsbridge Farm, and was engaged by the Society, resigned his post, and MR. JOHN ROGERS, of Corse, was appointed in his stead.

In January, 1892, the committee were faced with the necessity of paying an increased rent for the farm in accordance with the lease, and as the profit for the preceding three years had been so small, a sub-committee was appointed to wait on the landlord and point out to him the position of affairs.

At the end of five years, in 1893, the farm account for the year ending March showed a loss of £172, which the committee attributed to a deficient hay crop, poor market for calves, and depreciation in the value of the milch cows. They had interviewed the landlord and he was willing to reduce the rent £17 per year for the remainder of the lease, viz., two years.

During the following twelve months matters did not improve, though the farm was always under constant supervision. A special meeting of the committee was held in

March for the purpose of deciding whether or not they should give up the farm at the expiration of the seven years' lease ; and it was then hoped to keep it going for another five years. Friction appears to have arisen with MR. ROGERS, the bailiff, and he sent in his resignation.

A loss of £147 during the year, following one of £172, made the committee doubtful about the wisdom of continuing when every penny of profit was required to help regain the trade lost.

In the intervening period the farm was carried on with varying but not very satisfactory results, and the year 1899 had not far advanced before the committee were compelled to take into consideration the question of its continuance. They had had it long enough to realise some of the difficulties of dairy farming, and they were tired of it. With all the advantages of a ready-found market for all its produce and its close proximity to the city they could not make it pay satisfactorily, and after due consideration decided not to renew the lease at its expiration in March, 1900. The farm had been in the Society's occupation for 12 years at the time it was given up.

The farm and its management furnished abundance of material for questions at many successive quarterly meetings. Its accounts were published in detail with the balance sheet.



CHAPTER XXIV.

THE NATIONAL LAND SCHEME.

“Think what is now, and what hath been.”—*Scott*.

CORSE CO-OPERATIVE SOCIETY—LAND REFORM—SCHEME OF CHARTISTS—DESCRIPTION BY MR. HOLYOAKE—LOCAL MEMBERS AND ASSOCIATIONS.

REFERENCE to the persistent efforts made to start a branch at Corse will remind members of a great scheme of land reform undertaken by the Chartists, under the guidance of MR. FEARGUS O'CONNOR, in which Gloucestershire took a leading share. The Chartists, as everyone knows (or had we better say, everyone is supposed to know), held in the first place social reform as their leading item, and afterwards took up land reform on a large scale. Four estates were purchased—O'Connorville (Heringsgate), Herts., cost £9,736; Snigsend, Staunton, Gloucestershire, £27,237; Lowbands, Tewkesbury, £18,903; Minster Lovell, near Witney, Oxford, £22,978; Bromsgrove, Worcester, £12,046; and on Mathon, Great Malvern, a deposit of £2,005 was paid, though the purchase was not completed.

The Chartist cry was “A beautiful cottage and four acres, with £30 to work it, for a prepayment of £5 4s.”—though only two acres were sold with each house.

All the estates, owing to an ill-devised mode of purchase, came into Chancery, and the scheme practically fell through, though it is said that those who bought up the shares are now making a good profit—as the rather large ground rent continues after the owner has paid up his borrowed principal and interest.

MR. G. J. HOLYOAKE devotes an interesting chapter to many schemes of land reform, and it would be of lasting value if this could be reprinted. Referring to MR. O'CONNOR'S scheme he says: “There was confusion in making the allotments, which were given by ballot, and often fell, of course, to the unprepared and unfit. Nevertheless, there remained several persons upon these estates who lived profitably upon

them ; and had the occupants had sufficient money to live upon while they were getting in their first crops and building their houses—and the holding been four acres instead of two, much more good might have come of it. It was at the time believed that £30 would be sufficient to build a comfortable cottage, and that another £15 would provide implements, stock, seeds and subsistence until the land became sustaining to its occupiers.

When the Society had the amazing number of 70,000 members, the total sum they subscribed was a little over £36,000. It took £70,000 to locate 250 persons. Keeping the register only of 70,000 members scattered all over the country cost a great amount of money ; and the actuary of the National Debt estimated that the scheme would cost 21 million pounds and take 300 years to carry out."

It is well to remember that the scheme was well taken up locally, and many lost all their savings. The idea attracted the working classes especially, "a spirit of dissatisfaction with things as they were" making itself felt in many ways. The commencement of the scheme at Corse was a gala day in Gloucestershire. A procession, with band, paraded from Gloucester to Cheltenham and on to Corse, where the first sod was turned amidst much enthusiasm. MR. WARNE, our late President, when a young man, helped to decorate, in the Saracen's Head Yard, Eastgate, the wagons, horses and implements which went to make up a part of the procession. A portion of the local scheme which was never carried out was to make a canal from Corse to the River Severn for the conveyance of goods to and from Gloucester.





No. 5 BRANCH, CORSE, opened 1876.

CHAPTER XXV.

EDUCATION.

“Needful knowledge in this age of light
Should by birth be every Briton’s right.”—*Southey*.

CO-OPERATION AND EDUCATION—THE IDEAS OF THE PIONEERS—FIRST LECTURES—LITERATURE—THE “CO-OPERATOR”—MEMBERS’ DISCUSSIONS—READING OF PAPERS—PROPOSED GRANT OF 2½ PER CENT.—APPOINTMENT OF JOINT EDUCATION COMMITTEE—READING ROOM AND LIBRARY—LIBRARIAN—SARGENT SCHOLARSHIP—LECTURERS AND ENTERTAINERS—PENNY BANK TEA—SINGING CLASSES—ELEMENTARY EFFORTS—CONDUCTORS—FIRST CONTEST AT CRYSTAL PALACE—CONCERTS AT BRANCHES—“NOVELLO” TROPHY—WESTERN SECTION CHORAL UNION—VISITS TO CATHEDRAL—REFERENCE LIBRARIES—SHORTHAND SCHOLARSHIPS AND CLASSES—CO-OPERATIVE FLOWER SHOWS, LOCAL AND NATIONAL—LECTURES ON NURSING—CHARITABLE CONCERTS—DISTRICT ORGANISATION—CHANGES ON COMMITTEE—JUVENILE FLOWER SHOW AT CHELTENHAM—BRASS BAND—LECTURES ON COOKERY AND HYGIENE—TOM MANN—PUBLIC LIBRARY—WOMEN’S GUILDS—THE “RECORD”—THE COMMITTEE—PRESENT WORK.

THE Co-operative movement has always been identified with Education, in whatever form the subject may present itself. In this age of experts one hardly likes to say what is Education, but there is not the slightest doubt, and all will concede this point, that to manage a Co-operative Society is in itself a liberal education. Apart, however, from this view, with all its ramifications into every business under the sun, and about which all committee-men get to know something, the early pioneers of the movement kept education to the fore, encouraged every Bill before Parliament for the betterment of the people in that respect, and in hundreds of cases founded libraries, gave scholarships to Secondary Schools and Schools of Art, provided courses of lectures before the University Extension Lectures became fashionable, and in a multiplicity of other ways, besides having an eye to the social side of human nature, catered in a sober reliable way for the necessities (and such they were often then) of its members in the matter of education.

Into this question our own Society soon took a lead, for we find they very early secured a gentleman to speak at a public meeting on "Co-operation," while the annual tea and meeting was always an occasion to introduce a "lecturer," the late MR. HENRY PITMAN being first favourite.

Another of the early acts was to purchase the "Co-operator," at that time published monthly, and these were alternately given away or sold at half-price—a like result following on the production of its weekly successor, the "Co-operative News," in 1870, till the matter was settled in 1884 by always giving them away—£25 per quarter at one stroke for a grand piece of education—a Co-operative press, produced on Co-operative principles, and up-to-date in its articles and news. The holding of the Co-operative Congress and its accompanying Exhibition in Gloucester in 1879 must also be included as educational work.

Reference should be made to the fact that at various monthly meetings, especially in the earlier periods, papers were read by members, notable among them being one by MR. G. SARGENT on "Cottage Building," and another by MR. N. PHELPS on the advantage to the Society of having a flour mill of its own. Fuller reports of these are given elsewhere.

Discussions were afterwards held regularly at Cheltenham on various subjects, promoted by the Educational Committee.

Several times during the year 1870 the question of establishing a Lending Library and Reading Room was considered by the committee and at quarterly meetings, a donation being given to the "Gloucester Library" at the Working Men's Institute.

It was not until March, 1876, however, that a more definite step was taken, the balance sheet for the quarter containing an entry of £12, being 1 per cent. of the profits, carried to the credit of the Educational Fund, in which the chairman at the quarterly meeting hoped to see a nice little sum to start the contemplated Reading Room and Library.

The Reading Room and Library were opened in 1878. Prior to that the educational work had been managed by the General Committee as a whole, any extra work, such as

arranging the programme for the annual tea or a lecture, being undertaken by a special sub-committee.

In 1879, however, Messrs. WARNE, J. WILLIAMS, J. CARTER, C. ARNOLD, GEORGE LEWIS and EDWIN PROSSER were appointed from the General Committee as an Educational Committee, and a separate record of their proceedings was made, the Committee appointing one of their number as secretary.

Naturally the newly-opened Reading Room and Library, of which MR. WARNE was appointed Librarian (being succeeded in 1882 by MR. G. SMITH), with its regulations, the provision of books, newspapers, magazines, etc., occupied a lot of time, and MR. C. ARNOLD is to be thanked for the gratuitous work he consistently rendered in covering, labelling and numbering the books.

Several of the members showed an interest by gifts of books and periodicals, but this was more than counter-balanced by the purloining which took place in both sections, the committee having to take vigorous action to stop it.

The Librarian was paid £1 per quarter; Wednesdays and Saturdays, from 7 to 8, being the hours of opening. MR. HOLYOAKE'S "History of Co-operation" (2 vols.) was amongst the first purchases.

At the annual meeting in February, 1879, the members decided to perpetuate the memory of MR. GEORGE SARGENT, who had died the previous Christmas, by founding two scholarships at the School of Science, to be called the "Sargent Scholarships." The regulations for this took a considerable time to prepare, and printed copies (of which one is still preserved) were issued. Only two candidates appeared and these after examination by MR. KEMP, Head Master of Science and Art, were elected.

The new committee were vigorous, and lectures by MR. EMBREY on "The Telephone," by MR. W. SMART with the Lantern, and the REV. J. COLWELL, of Manchester, were given in quick succession, the committee being also called upon to provide a programme for a meeting at Corse.

Amid the many details of their work the committee found time to select and distribute various pamphlets,

among them being "Co-operation : a Cure for Poverty," and "What Co-operation can do for the Labourer."

MR. EMBREY, MISS M. H. HART (of London), and MRS. McILQUHAM were amongst those who gave lectures at Gloucester and Cheltenham ; a soiree, with dancing, was held ; and the programme for the Penny Bank Tea, which was then held in April, came under the purview of the Educational Committee.

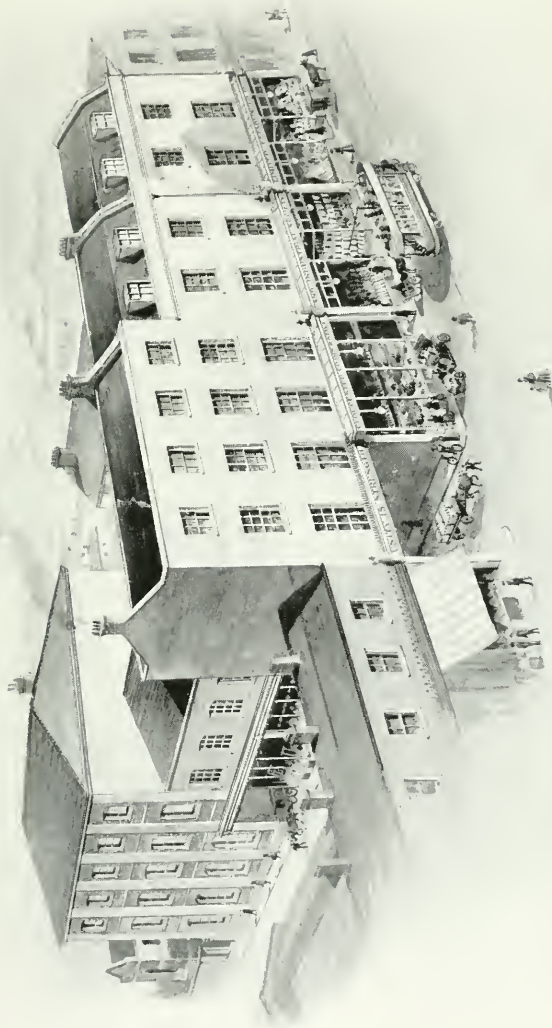
The list of lecturers to the Society furnishes many honoured names—the REV. G. KNIGHT, MR. JOHN SAWYER, REV. W. JONES (London), REV. W. BAZELEY, and MESSRS. HENRY JEFFS, S. NORTON and SYDNEY TURNER being among the second batch of lecturers, while the name of MR. ACLAND (of Oxford) almost disguises one who afterwards became noted as a leading educationist.

A conference of neighbouring Societies was arranged, MR. F. W. STEELE preparing a paper on "District Organisation," and to which the Western Section was invited. A paper by MR. CROWTHER on "District Representation" was printed and discussed locally.

One year an essay was specially invited from members on "The duty of kindness to animals," the idea emanating from the Royal Society for the Prevention of Cruelty to Animals, but it does not say how many competed. The proposed essay was part of that year's programme of the Crystal Palace Festival.

In May, 1883, MR. WHITTICK, a Cheltenham committeeman (there were then two Cheltenham members on the committee), proposed that the educational grant be increased to 2½ per cent. of the profits, but seeing there was a strong opposition withdrew it and substituted another that a grant of £20 be made to the Educational Department ; but the minute says the whole body of members held up their hands against this.

In November, 1886, the quarterly meeting resolved "That the Educational Committee (to consist of three members of the General Committee and four to be elected from the body of members) be elected at the annual meeting in each year." MESSRS. J. BLACKWELL, JAKEWAY, N.



No. 6 BRANCH, 89, 90, 91, HIGH STREET, CHELTENHAM.
Opened 1876.

PHELPS and J. WILLIAMS were appointed at the following annual meeting to represent the members, MESSRS. JOHN SMITH, JAMES SMITH, and R. WARNE acting in a similar capacity for the General Committee.

At a subsequent meeting it was resolved, on the motion of MR. N. PHELPS, that four only of the Educational Committee retire in February and the other three in August, instead of all being elected in February, and this arrangement has existed ever since, being also adopted when the Educational Committee was appointed separately by the members, with only one representative from the General Committee.

MR. N. PHELPS was the first secretary to the new committee, and it was resolved to meet on Fridays at 7 and to open a Reference Library at Cheltenham. Among other new matters were lectures on "First Aid to the Injured," by MR. J. P. WILTON, two visits of members to the Cathedral, under the able guidance of the REV. W. BAZELEY, being also arranged. These were so successful that two more were obtained, as was a further one for the employees.

The usual routine of work was varied by a concert on behalf of the Children's Hospital, which realised £5 4s. ; MR. D. C. JONES was added to the list of "limelight" lecturers ; and MR. WILTON continued his good work by a gratuitous course of lectures on "Nursing."

Shorthand Scholarships were given, and afterwards improved into classes of our own, MR. A. E. HAREWELL, the *doyen* of shorthand teachers, successfully conducting large classes for years. The classes were handed over to the City Authority when increased facilities in the subject were given at the Municipal Schools, MR. HAREWELL continuing his services there. The advantage of this training in the commercial life of the city cannot be estimated, hundreds of students being grateful for instruction received.

The starting of a Singing Class in 1886 under the tuition of MR. JOHN HUNT, an old Gloucester Cathedral chorister, marks an era in educational work, and, though there was an interval soon after MR. HUNT'S death, the choir has consistently been one of the Society's features, right on through many years of attendance at the Crystal Palace Festival to

the winning of the "Novello" Trophy in 1905—the class of music at home and at the Palace showing always an upward tendency, especially in later years.

It should be stated that the first Singing Classes were more elementary than advanced, many of those presenting themselves having to be taught their notes, and it is well within memory that some of the male singers had to have their voices "tried" to see whether they were bass or tenor. Towards the end of his life MR. HUNT was a little deaf to ordinary conversation, but not so musically, for the slightest discord never failed to reach him.

The conductors of the choir have been MR. JOHN HUNT, MR. A. C. TOMES, MR. WYMAN, MR. W. H. MORGAN, MR. PERCY GRAY, and MR. S. W. UNDERWOOD, who had the training of the choir, under somewhat difficult circumstances, for its first entry in the Western Section Choral contest.

The first note of MR. BARNISH BARNSDALE'S Recitals is in 1886, the beginning of a series by the Rochdale elocutionist of which Gloucestershire audiences have never tired.

The record of the Flower Show would take up a long time, and a brief notice must suffice. When the first was held is not quite certain, but in 1886 it was held in the Lecture Hall for two days, when most of the present features were introduced, as well as a honey exhibition with bees at work. Once at least the Corn Exchange was engaged, and on the removal of the Flower Show to the India Road Estate in 1887 it took on the appearance of a Fête and became more popular than ever.

The year 1888 was the first in which the Society took any part in the National Co-operative Flower Show, £1 is being subscribed and MESSRS. WARNE, J. SMITH and BLACKWELL being appointed a sub-committee to assist the show; a second committee being appointed to arrange an excursion. This first excursion to the Crystal Palace was attended by 554 persons, and encouraged by its success the Educational Committee have continued the excursion each year since, with the exception of "Small-pox year" (1896), and the present (1910), owing to difficulties at the Crystal Palace and a Western Section Choral Contest at Gloucester. (*See report of Jubilee Proceedings*).

In 1889 MESSRS. BLACKWELL and N. PHELPS resigned after many years' work, and their places were taken by MESSRS. A. H. THOMAS and A. SHORTLAND. Plenty of variety was introduced into the work, MR. CHARLES FOX, MR. DENT (of London), MR. E. O. GREENING, MR. HUGH HOLMES GORE (of London), MR. W. R. VOLLER and PROFESSOR HITCHENS (of Cheltenham) assisting in lectures, etc., both interesting and instructive.

Amongst the "forgotten" work (one might almost say) is a Juvenile Flower Show, which was held at Cheltenham more or less successfully for some years; the Brass Band at Gloucester, under the conductorship of MR. MUSTY, and which gave assistance at some of the concerts; the Lectures on "Cookery," by MISS ANCRUM and a course on "Hygiene" by MISS EMBREY; another batch of single lectures being given by MISS POTTER, the REV. T. LONGSTAFF, MAJOR-GENERAL MORTON (of Cheltenham), and MR. TOM MANN, who, it will be remembered, dressed from head to foot in Co-operative made clothes, stumped the country with his eloquence in favour of carrying Co-operation into every department of life.

MR. J. J. SEEKINGS gave an address on "The Advantages of a Public Library," and it goes without saying that the members of the Society gave the project its unqualified support.

It took some years, however, for the City Library to become an accomplished fact; but soon after its establishment our own Library was dismantled, some of the books being given to the City Library, others put in the Reference Libraries at Gloucester and Cheltenham and the remainder sold.

The records of the establishment and re-establishment of the Gloucester and Hereford District Association are referred to elsewhere, and go to show that the educational work of the Society is by no means confined to the 1 per cent. of the profits allocated to the Educational Committee. The work of the Women's Guilds might, perhaps, also be included, for they often work in conjunction with the Educational Committee. A series of propaganda concerts are arranged by the General Committee each winter; whilst since 1888 the salaries of the caretakers of the Gloucester and Cheltenham Reading Rooms have been defrayed from the Management

Fund ; and the free use of rooms and fire and lighting have been allowed the Educational Committee at all times.

The University Extension Movement, of which the late MISS BROOKE-HUNT was the active and capable organiser and first Honorary Secretary, received and still receives the support of the committee.

The Monthly "Record" was begun in 1894, after a conference between the General and Educational Committees. MESSRS. R. KNIGHT and F. W. STEELE were appointed to represent the General Committee in its control, and MR. W. BALDWIN was editor on behalf of the Educational Committee. Succeeding editors have been MESSRS. R. J. TEMPLEMAN, H. W. WILLIAMS, A. WILLIAMS, R. CHAPPELL, and G. MUNDY. The "Record" has increased in size and circulation, and its reports of meetings and also its use as an advertising medium have made it a feature of the Society.

The *personnel* of the Educational Committee, like that of the General Committee, has varied greatly since the work was begun, and it would take too much room to mention all of them. MR. WARNE had a long period of service, and MR. R. J. TEMPLEMAN has now put in a good few years. A number of former members left and afterwards secured seats on the General Committee, while many of those removing to other towns have continued their interest.

The present members of the Educational Committee are MESSRS. J. H. BYE, ARTHUR WILLIAMS, G. H. YOUNG, FRANK BURLTON, W. G. ROBERTS (Secretary), R. J. TEMPLEMAN (Chairman), and G. MUNDY (from the General Committee.)

The chief work of the committee at the present time may be summed up under the following heads:—

1. The RECORD.
2. Reading Rooms (Gloucester and Cheltenham).
3. Concerts, Lectures, etc.
4. Scholarships (Sir T. Rich's School, School of Science and Art and Cheltenham Grammar School).
5. Adult Choir.
6. Singing Class (Juvenile).
7. Classes on "Co-operation," Junior and Senior (Gloucester and Cheltenham).
8. Flower and Cage Bird Show.



No. 7 BRANCH, 236, HIGH STREET, CHELTENHAM, opened 1880.

CHAPTER XXVI.

BUILDING AND LOAN DEPARTMENT.

“ We’ve got to fix this thing for good and all ;
It’s no use building what’s agoing to fall.”--*Lowell*.

FRAMING AND PASSING RULES—FIRST COMMITTEE—DIFFICULTIES IN OPERATION—REVISED RULES—FIRST ADVANCE—INTEREST 5 PER CENT.—COMPETITION AMONGST BORROWERS—INTEREST REDUCED—STATEMENT OF PRESENT BORROWERS.

AT the revision of the rules in 1875 power was taken to lend money on mortgage to members, repayable by instalments on the Building Society principle, but the rule was not put into operation until 1879 owing to want of available capital. At the quarterly meeting of November, 1877, MR. SARGENT announced that he would give an address at the first monthly meeting, to be held in December, showing how a member of the Society might obtain a house of his own without paying a penny for it. This he accordingly did, and at the same time criticised some of the proposed rules of the Building Department.

From this, matters seem to have been in abeyance till May, 1879, when, as will be found fully recorded elsewhere, a sum of money was set aside, the Building Department constituted, and MESSRS. J. C. LEAT, JOHN SMITH, HENRY TOMBS, THOMAS HAMMACOTT, H. ALLAWAY, A. KEVEREN and JOHN MORRIS appointed the first committee.

The department had not been working long before trouble was met with in the interpretation of the rules and MR. E. V. NEALE was consulted on the matter, with the result that the General Committee recommended that a sub-committee be appointed to revise them. At the quarterly meeting in August, 1879, this was agreed to and it was also resolved that the Committee be empowered to advance sums not exceeding £250 to any one borrower, as they saw fit.

It does not appear from the minutes that any committee was appointed at this meeting, but one does seem to have come into existence. On September 19th the General Committee received a letter from five members representing the

Building Committee resigning their position on the Revision Committee, which they were told could not be accepted. MESSRS. E. PROSSER, ARNOLD, PORTMAN, LEWIS, WARNE and WILSON had been appointed the General Committee's representatives.

The committee's report for September quarter stated that they were still open to receive applications for grants not exceeding £160, 20 per cent. of the estimated value of the property to be paid down. The previous quarterly meeting had raised the maximum to £250. During this, the first quarter of the department, £573 had been advanced to six borrowers.

The trouble with the Revision Committee seems to have been smoothed over, for on November 20th a special meeting of the General Committee was held for the purpose of going through the new rules as drafted. A few suggestions were made for alterations and it was resolved to call a special meeting of members to pass them. This meeting was held on January 14th, 1880, and as a result the first and most important of the proposed alterations was not carried. The new rule proposed that the sole management of the department should be vested in the General Committee instead of a separately appointed one. In the result 112 members voted for the new rule and 89 for the old, and as a two-thirds majority was required for an alteration, the old rule remained. As the meeting had taken till 10 o'clock discussing the first rule, it was adjourned for a week, when the chairman of the Revision Committee, MR. PORTMAN, said that as the first rule, upon which all the others were based, had been rejected, the committee had decided to recommend that the other rules as proposed be not proceeded with. Objections were made by several members to this course, and after discussion it was resolved that the whole question be reconsidered by the Revision Committee. After an adjournment for a fortnight the members met again and the rules were agreed to with the first as altered, and an addition to another providing for a third valuer.

£397 was advanced during the December quarter, and by March 5th the whole of the grant had been expended, as the committee asked to be dismissed. By some mishap, the

minutes say, the newly revised building rules had not been registered and the Secretary was instructed to see to it at once.

At the May quarterly meeting it was decided to set aside £1,500 for the use of this department, but not to lend any of it out till the new rules had been registered.

The following were elected the committee under the revised rules:—MESSRS. J. C. LEAT, J. PORTMAN, JOHN SMITH, C. ARNOLD, R. WARNE, JAMES SMITH and GEORGE WHITCOMBE. MR. G. W. HAINES was appointed solicitor to the Building Department.

One of the changes made by the new rules was the substitution of an annual balancing up period for a quarterly one and this was the cause of complaints on the part of some borrowers, who felt aggrieved that they should be called upon to pay interest on a portion of their loan after it had been repaid. The practice, however, is one usual with building societies, and was justifiable on the part of this Society on the ground that the same rate of interest, viz., 5 per cent., was being allowed to members on their share capital as that charged to the borrowers, and that the Society was justified in making a little profit out of the transaction over and above the charge of 2s. per cent. made for the management of the department. Those members who made large repayments in excess of the required amount some considerable time before the balancing up period, of course, were not acting wisely or they would have made them just before the required date. These were not, however, many in number and the complaints came principally from those who made the regular repayments by the rules.

The amount, too, of the excess charged was misunderstood by some who thought they were being charged on the full amount of a year's payments, including interest, whereas the excess was, of course, 11 months' interest on the first instalment of *principal* only, decreasing to one month on the 11th instalment, there being no overcharge on the 12th. On the annual repayments of a loan of £100 made strictly in accordance with the rule the excess of interest was, to be exact, 2s. 3½d. only. Some who were able avoided this by making a lump payment *in advance* just before the balancing day.

Another cause of complaint was the fact that the management charge of 2s. per £100 of the amount borrowed did not decrease, as the loan was repaid, but remained the same as long as anything was owing, however small in amount.

Both these causes of complaint have been removed by the 1909 revision of rules and interest is now calculated on a half-yearly balance and the management charge based on the actual amount owing and not on the original amount borrowed.

The really substantial complaint, however, was the rate of 5 per cent. itself. The value of money had fallen and loans on mortgage were being made at a lower rate. The matter indeed, was bitterly complained of when our own Society lent money on mortgage to a neighbouring Society at 4 per cent., but no reduction could be made to the building department borrowers while 5 per cent. was paid on the members' capital.

There was a brisk competition among would-be borrowers for the earliest loans when the amount to be lent out was limited by the want of capital. The four cottages purchased with the Sudbrook shop property were disposed of under the rules of the department, an agreement to purchase being signed by the borrowers and the actual conveyance made out only when the loan was completely paid off. One of these loans was never completed and the cottage came back into the Society's possession and still remains its property. Under this same rule, by which a 5 per cent. deposit was required from the borrower, seven of the eight Seymour Road houses and three of those built by the Society at Sharpness were disposed of, but in these cases with a happier result, the loans being all or nearly all paid off.

During the first nine years of the department the amount advanced annually, as the following table shows, only on two occasions exceeded £3,000, and was once only just over £1,000. In 1888, in other respects a record year, the advances exceeded £6,000, but there was a drop to £500 in 1890 and the amount continued low until the reduction of the interest to 4 per cent. had effect, when, in 1899, £7,400 was advanced. Thus the amount outstanding at the end of 1898, after the department had been in operation for 20 years, was £12,128.



No. 3 BRANCH, SHARPNESS, opened 1885.

In the subsequent five years till the close of 1903, this amount had grown to £31,289, and since then has not greatly varied from that figure.

So far the Building and Loan Department has carried on its useful work without any serious loss. The limitation of the amount of the loan is, of course, a great safeguard, as the possibilities of a considerable decrease in value are thereby minimised. A loss of £60 was caused some 20 years ago by a case in which the borrower had been laid up by illness for a very long period and the Society had refrained from enforcing its claim, legal proceedings being necessary in the end.

No properties are in possession at the present time and the experience of three cases in which the borrowers had, after getting considerably in arrear, gone off and left them, has taught the committee the un-wisdom of keeping properties in possession for any considerable time. There was, at the time these properties were abandoned to the Society, a strong suspicion that they were not worth a penny piece more than was owing on them, but after the Society had, on first taking possession, spent a considerable sum on them to make them fit for letting, and then maintained and repaired them, letting them when they could, they were, after nearly twelve years, met with a demand from a solicitor, acting on behalf of the defaulting borrowers, for a strict account of all rents received and the officials were put to the trouble of producing every voucher for rates, repairs or other outgoings during that period. The account showed there was no profit made by the Society over the transaction and the borrowers abandoned any further claim on the properties, which were then sold by the Society.

With interest at 4 per cent., calculated on half-yearly balances and a repayment spread over 25 years, this department offers considerable advantages to a thrifty man. If a borrower finds that he can pay quicker than this scale provides, he can do so without any loss or charge to himself, or if for any reason he wishes to sell and realise his interest in the property at any time before the expiration of the 25 years, he can do so without being charged any redemption fees, as would be the case with some building societies. If

a working-man borrows, say, £200 on a house valued at £240, he would be required to pay £16 per annum the first year, which is only a little more than the rent he would expect to pay for such a house. This payment, however, would decrease annually according to scale, and would in a few years be actually less than the rent. For the seventh year the payment would be £14 1s. 8d. and for the twelfth £12 9s. 8d., becoming still less till in the 25th year it would be only £8 6s. 6d. (Some building societies charge a fixed payment throughout the whole period of the loan, which commences with less than our scale, but is more after the middle period of the loan, but we think that a man is, as a rule, better able to meet the larger payments at the earlier part of the period than later on.) The borrower would, it is true, lose the interest on the £40 he had himself provided, but he would have the satisfaction of knowing that one-half of his annual payments for rent, as some borrowers will call it, at first, and subsequently more than half, was going towards the reduction of the loan, and that he could, if circumstances rendered it necessary, sell the property and regain the amount thus saved up. He would have to pay in addition to the scale the small charge for insurance and management, but his conveyance would at the beginning cost him less than if he had bought the property outright and paid down the purchase money.

MR. G. W. HAINES, then HAINES and GREEN, and afterwards for a short time after MR. HAINES' death, MR. F. J. GREEN, acted as solicitors to the department prior to the appointment of MR. LANGLEY-SMITH, who has held the office for the long period of 25 years. The latter's long connection with the Society has been dealt with elsewhere, but we may mention in this connection the name of MR. J. E. HULLETT, for many years MR. LANGLEY-SMITH'S managing clerk, to whom the thanks of many borrowers are due for his unfailing tact and courtesy.

The late MR. WARNE took a great interest in the work of this department and acted as chairman of committee from the very first, we believe. MR. J. C. LEAT has also acted as valuer from the beginning and has had associated with him in that office MESSRS. JOHN SMITH, FREDERICK MOORE, GEORGE WHITCOMBE, ISAAC HUNT and MORGAN

MORRIS. The committee at one time seems to have consisted almost entirely of members of the General Committee, for we find that in December, 1885, only two, MESSRS. LEAT and PORTMAN, were not on the latter.

In addition to the names of those already mentioned we find those of the following who have served during the last twenty-five years:—MESSRS. JOHN MORRIS, JAMES SMITH, ROGER PRICE, WM. MOODY, H. CANADINE, JOHN SIMMONDS, JOHN BLACKWELL, JAMES BYARD, CHARLES BALL, F. J. BALLINGER, NATHANIEL PHELPS, SIDNEY T. DAVIES, HENRY SKINNER, ERNEST E. PRIDDEY, ARTHUR COLE, J. T. LAIDLER, and FRANK SMITH.

Table showing the progress of the Building and Loan Department from its commencement in 1879 to end of 1909:—

Year	Amount advanced £	Amount owing at end of year £	Year	Amount advanced £	Amount owing at end of year £
1879 ...	970	864	1895 ...	3,568	11,256
1880 ...	3,422	4,102	1896 ...	3,217	12,694
1881 ...	2,402	5,716	1897 ...	1,934	12,590
1882 ...	2,306	6,849	1898 ...	2,193	12,128
1883 ...	1,763	7,600	*1899 ...	7,491	16,606
1884 ...	1,993	8,266	1900 ...	9,767	21,850
1885 ...	1,163	8,213	1901 ...	7,335	25,281
1886 ...	2,262	9,275	1902 ...	7,870	28,445
1887 ...	3,049	10,743	1903 ...	9,143	31,289
1888 ...	6,734	15,432	1904 ...	5,823	32,492
1889 ...	1,088	13,551	1905 ...	4,723	32,487
1890 ...	549	11,775	1906 ...	6,904	32,650
1891 ...	1,875	11,087	1907 ...	4,136	30,211
1892 ...	1,078	10,122	1908 ...	6,568	32,190
1893 ...	2,369	10,471	1909 ...	6,054	32,012
1894 ...	2,409	10,570			
			TOTAL	122,158	

* Interest reduced to 4 per cent.

The total number of borrowers since the commencement of the department has been 629, and 244 accounts are still open at the time of writing, June, 1910.



CHAPTER XXVII.

BIOGRAPHIES.

“There is always noble service
For noble souls to do.”—*Mason*.

PRESIDENTS.

W. POLLARD, 1860-1861—H. PHILLIPS, 1861-1862—DOUGLE DYSON, 1862—G. SARGENT, 1862-1865—J. CLAY, 1865-1901—R. WARNE, 1902-1908—A. J. BURLTON, 1909.

POLLARD.—WILLIAM POLLARD was born at Burnley, in Lancashire, and came to Gloucester in 1855. His occupation was that of a bookbinder, working for MR. POWER, in Westgate Street, and transferring his services to the late MR. JOHN BELLOWS, who purchased MR. POWER'S business. With MR. BELLOWS he remained till 1906, when he retired. One of the original members, MR. POLLARD took a deep and active interest in the starting of the Society and continued this same interest till his death. He has left it on record that, so arduous were his duties as secretary in the early days, he was unable from physical and mental exhaustion to do any evening work of any sort for about two years. The early records are full of his work, and his self-sacrifice of time and money, coupled with a stern honesty, were the mainstay of the Society in its early stages.

PHILLIPS.—HENRY PHILLIPS will be best remembered, as the History elsewhere records, as the man who advanced a good slice of his savings (£20) free of interest, at a critical time, and saved the situation for the members. He afterwards emigrated to New Zealand, where, we are told, he prospered.

DYSON.—DOUGLE DYSON was a Yorkshireman, and a friend of WILLIAM POLLARD'S. He held the office of President for six months in 1862; was a blacksmith by occupation, and foreman at Gloucester for a Cheltenham firm. Removing to Radstock he continued his good work, and induced several of the Gloucester leaders to come down. This backing up of his own earnest efforts caused the movement to spread rapidly in the neighbourhood and the local Society to take fresh grip.

SARGENT.—GEORGE SARGENT'S name appears on the records of the Society very frequently. He became a member in 1861, soon became a member of the committee, and was appointed President in 1862. He was a vigorous critic and speaker, and did a lot of work in spreading the principles of Co-operation in Gloucestershire and other counties. He lost a leg in an accident, and it is reported that in times of eloquence he was wont to stamp the floor with his wooden leg. Many other particulars of his interesting personality are given in another chapter, and his knowledge was enriched by deep thinking, wide reading and an honest desire to adapt great principles to every-day life. He stands out from others as the compiler of the Society's first printed history, and in having the first scholarship at the School of Science called the "SARGENT Scholarship," in honour of his memory.

CLAY.—JOSEPH CLAY was born in Derbyshire, and was a smith at the Midland Railway engine sheds. His interest in Co-operation, once aroused, took deep root, and he served the Society in many ways, as will be found recorded elsewhere. He succeeded MR. SARGENT as President in 1865, and the minutes show that he very seldom missed a meeting of any description in connection with Co-operation. He became the acknowledged leader of the movement in this district, and his services as a speaker were much sought after, his rugged eloquence, his use of figures (especially millions) to illustrate his points being always a source of delight. His generosity was proverbial, his homely geniality remaining unspoiled by his very successful career. He was of sturdy build and warm temper, and in his early days it was not unusual for him to offer to settle disputes in a way now gone out of fashion. Later, his sense of humour overcame many of the difficulties which all chairmen have to face. His work on the Western Section, as a Director of the Wholesale, a city magistrate, a member of the School Board, and in many other ways, all testify to the unsparing energy put forth by him. He is commemorated by a bust in the arcade, a tablet in the Royal Infirmary setting forth the acknowledgment of a large donation collected after his death, and a splendid monument in the Cemetery, but above all in the hearts and minds of a large generation who remember with gratitude

his services so freely and cheerfully given in the cause of Co-operation.

It may not be out of place to introduce here a few verses published at the time of the death of MR. CLAY under initials easily recognised by attendants at quarterly meetings.

There was none so kind and gentle,
 There was none more true, they say,
 But still he's gone before us—
 Our dear friend, JOSEPH CLAY.

Long may his memory linger,
 With those who are left to toil
 In the garden of Co-operation,
 In which he tilled the soil.

He tilled and sowed and planted,
 In the cause he loved so well,
 That all might gather the harvest
 Wherever they may dwell.

And now he's gone—"God bless him"
 Is the least we all can say;
 And may we meet and greet him—
 Our dear friend, JOSEPH CLAY.

J.B.

WARNE.—RICHARD WARNE was not one of the first members of the Society, but took a large and active interest in its welfare. In all the educational work, as is recorded elsewhere, he took a leading part, was the first Librarian of the Society's Library, and eventually became an authority on all educational matters. As secretary to the Western Section he came into touch with many committees and members, and as a member of the United Board he visited all parts of the country on deputational work. Succeeding MR. CLAY as President on the death of that gentleman, he filled the office with ability, and the "WARNE" Scholarship at the Grammar School, Cheltenham, is a memorial of him. Although connected with Oddfellowship and other societies, MR. WARNE always gave Co-operation precedence whenever two engagements clashed.

BURLTON.—ALFRED JOSEPH BURLTON was born in Gloucester in 1856 and is foreman of the moulding mill department of the Gloucester Wagon Company. He has been a member of the Society for 32 years, served on the General Committee for 14 years, and took a prominent interest in all its undertakings. He succeeded MR. CHARLES ARNOLD as



No. 9 BRANCH, 114, HIGH STREET, TEWKESBURY.
Opened 1886.

auditor on the death of the latter, and was, on the death of MR. WARNE, elected to the office of President. Several large alterations in the Society's premises have been made during his presidency, a complete alteration of the rules was carried through under his chairmanship at four meetings of the members, and the Jubilee Celebrations this year have also been an arduous task well carried out. It is hoped that MR. BURLTON will be spared many years in the difficult office of guiding the destinies of a large and still increasing Society.

OFFICIALS.

J. T. JACKSON, GENERAL MANAGER—MESSRS. F. PURNELL, AND E. TAYLOR, SECRETARIES—MESSRS. A. WYLIE AND J. T. LAIDLER, MANAGERS—MESSRS. BENJAMIN BROOK, THOMAS JAMES, THOMAS SHEARMAN AND WILLIAM HARMAN, TREASURERS—MESSRS. CHARLES FARMER, EDWIN RICHINGS, CHARLES ARNOLD, WILLIAM GURNEY AND RALPH A. ROBERTS, AUDITORS.

JOHN THOMAS JACKSON, our energetic General Manager, was born at Saltaire, near Bradford, Yorkshire, began work with the Bradford Society, and remained with them 22 years. He was selected out of about 180 applicants in February, 1903, to be Assistant Manager to the Society, and was appointed General Manager on MR. LAIDLER'S resignation in October, 1906. Since MR. JACKSON took the premier position the business of the Society has continued to show an upward tendency, many works of improvement and consolidation having been carried out.

FRANCIS PURNELL, the Secretary, was born in Gloucester. He entered the employ of the Society as junior clerk in 1878, and has thus seen 32 years' service, steadily rising to the supreme position. For some years prior to MR. E. TAYLOR'S retirement MR. PURNELL was practically the head of the office staff, and his assiduity to duty has been very much marked. The several changes in the amount of interest made by the members from time to time have been met by MR. PURNELL without delay, tables to meet the new booking being drawn up with great rapidity. If testimony is needed, that of the auditors each quarter is proof of the care manifested in his department, where the manifold business of the Society is supplemented by a business of its own in Club and Savings Bank work.

ENOCH TAYLOR (Secretary-Manager and afterwards Secretary). Reference to the earlier pages of the HISTORY will give some idea of the incalculable good work of this man at a critical time. Indeed, he might well be said to be one of the makers of the Society. Combining ability with great honesty of purpose, if he erred at all it was in thinking that everyone else was imbued with the same principles. He lived to a ripe old age, and the members recognised his worth on more than one occasion.

ALEXANDER WYLIE'S connection with the Society is well set out in other pages of the HISTORY, and we need only say here that he succeeded MR. E. TAYLOR as General Manager in 1873 and held the office till his death in 1894.

JOHN THOMAS LAIDLER was born at Darlington, and reference to his work is also made in other pages. He was appointed assistant to MR. WYLIE in 1889, passing to the full position on the death of the latter. He was thus 17 years an official of the Society, prior to which he was a committee-man for two years.

The Society might well be proud of its Treasurers, and the fact that three of the above, including the first, are still alive, is absolutely unique in Co-operative history, especially when we remember that both MR. BROOK and MR. SHEARMAN were members of the "original 54." MR. THOMAS JAMES was appointed treasurer, August, 1875, and held the office till his resignation in 1885. He was a native of Kidderminster and came to Gloucester about 1870, holding the position of foreman at the engineering works of the late MR. J. J. SEEKINGS, Quay Street. He was for many years agent to the Co-operative Insurance Society. WILLIAM HARMAN, our present treasurer, has held the position since 1894. Prior to that he had held office as auditor for 12 years. References to these and other treasurers are made elsewhere.

The selection from past auditors reminds us that MR. FARMER passed from the committee to the auditing department, in both of which capacities he rendered great service; MR. RICHINGS, who took charge of the boot department in 1873, was elected auditor in 1891, a position he occupied till his death in 1899. MR. ARNOLD was a very familiar figure at quarterly meetings. From the time he became

a committee-man he took a prominent part in its work, and was known as a sturdy debater. As an auditor he was not only good at figures, but held strong views on the application and disposal of the Society's funds. During the 25 years he was auditor he never once missed a quarterly meeting, and when it is remembered that his work as a shipwright often took him to Sharpness, it speaks volumes for his tenacity. More than once he, with other members, walked to Sharpness after a quarterly meeting.

Of the present auditors it will suffice to say that prior to their appointments as auditors both served in the office of committee-men. MR. WILLIAM GURNEY, the Senior Auditor, is a Public Auditor. MR. R. A. ROBERTS, our Junior Auditor, was elected in 1909, and his commercial training stands him in good stead in assisting MR. GURNEY in one of the most responsible departments of the Society's work. Those who attend the quarterly meetings have ample proof, in the criticism of the balance sheet, of the work they have to overlook.

PIONEERS.

WILLIAM GODDARD—GEORGE BAREFOOT—THOMAS SHEARMAN
—CHARLES BOSSOM—JAMES WILSON—ROBERT OSBORN.

As far as we have been able to ascertain, there are still living five of the original "54," while in the few months preceding the celebration of the Jubilee several others were "called home."

WILLIAM GODDARD, our worthy Vice-President, needs no introduction. A fitter by trade, he rose to be a foreman at the Gloucester Wagon Works. His practical knowledge as an engineer has been of continuous service to the Society, while as a member of the Infirmary Board of Governors, a member of the City Council for some years, a Guardian of the Poor, a representative on the Charity Trustees, and in other ways, MR. GODDARD has shown in his retirement a vigour and consistency surprising in one no longer young.

GEORGE BAREFOOT, aged 83, still living at Swindon, the Society's first secretary, is well spoken of elsewhere.

218 Gloucester Co-operative and Industrial Society Limited

THOMAS SHEARMAN, living at Charlton Kings, Cheltenham, was always an active member of the committee, and took a deep interest, like other shipwrights, in the welfare of the Society. While treasurer he continued this interest, and now in his retirement he has been pleased to help with interesting recollections of olden times.

CHARLES BOSSOM, of Northgate Street, has long been a familiar figure in the city, and the tanks in his shop window with the gold and silver fish were for many years a great attraction to the younger generation in their walks down the street.

JAMES WILSON was a foreman sheetmaker on the Great Western Railway, and he also took a prominent part in the early days, filling several offices and for many years a member of the committee. He is a further instance of the argument that hard work does not shorten life, though we are sorry to have to record that for some years he has been an invalid, first able to go about in a bath chair, but latterly confined to the house.

ROBERT OSBORN, who died just before the Jubilee Celebrations began, at the ripe old age of 85, was first in the Royal Navy, and afterwards a sheetmaker on the Great Western Railway. He was early in office, held various posts, and was active in his interest. He afterwards obtained a situation with the Society, and at his retirement was given a pension. The Society was represented at the funeral by the President, Manager, Secretary and a deputation from the committee, wreaths also being sent from the Society and the employees.





No. 10 BRANCH, HIGH STREET, TREDWORTH.
Opened 1888.

CHAPTER XXVIII.

THE CO-OPERATIVE UNION.

“ Keep ever before you the vision of the ideal.”

THE Co-operative Union may be said to have been born in 1870, when it had the title of the Central Co-operative Board, and was composed of 15 persons, residing in or near London, with an equal number from Lancashire and Yorkshire, and two from Scotland. After various experiments, first in making sub-committees to represent various districts, and in appointing MR. NUTTALL and afterwards MR. E. VANSITTART NEALE as General Secretaries, a rule was made in 1878 to enable sections to elect their own Board, instead of at Congress, and this system was extended to Scotland in 1887.

There is no need to remind our members that the annual Co-operative Congress is arranged by the Co-operative Union, and to this “ Co-operators’ Parliament ” the several Sectional Boards and the many District Associations present their annual reports and balance sheets, when their work and that of the United Board comes under review, and is often provocative of criticism. From Congress and from the United Board come subjects for discussion at the conferences of the Sections and District Associations, and these are expected to give their opinions and help to shape the procedure of Congress and the Union in the future.

Pamphlets and papers on almost every subject under the sun, with the slightest tending to Co-operation, have from time to time been prepared, while a copious distribution of literature on the movement generally is always available for special occasions.

For the purpose of organisation the Union is divided into sections :—Midland, Northern, North-Western, Scottish, Southern, South-Western, and Western Sections. The Central Board is composed of the whole of the members of the seven Sections, and meets twice a year—at Congress.

The United Board comprises two from each section, except the North-Western, which sends three, and meets three times a year. The Union assists all affiliated societies with legal advice, and has been instrumental in helping to frame and pass many amendments to the Industrial and Provident Societies Acts by which all Co-operative Societies have benefited.

The following summary of the work of the Union will be of interest :—

WHAT IS THE CO-OPERATIVE UNION ?

1. It is a federation of most of the Co-operative Societies of the United Kingdom, joined together for the purposes of propagandist and defensive action.

2. It is 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.

3. The Union watches over the interests of Co-operative Societies generally, and employs its propagandist agents in districts where co-operation is unknown.

4. The services of Solicitors are retained by the Union for the purpose of giving legal advice to those Societies whose circumstances require it.

5. Small and struggling Societies are helped and advised by the members of the Board and the Officers of the Union.

6. The Union is governed by a Central and United Board, in connection with which are several special Committees organised for special work, viz. :—

- (a) An Educational Committee, whose work is to organise Co-operative Education.
- (b) A Committee on Production, to promote Co-operative Production.
- (c) A Joint Parliamentary Committee, to look after the interests of Co-operative Societies so far as they may be affected by Parliamentary action.

- (d) A Joint Propaganda Committee, whose special function is to work with the Wholesale Societies in forming Co-operative Societies under a "Special Propaganda Scheme."
- (e) A Joint Committee, acting with the Trade Union Parliamentary Committee, for the purpose of settling disputes in connection with Co-operative employment.
- (f) An International and Foreign Inquiry Committee, to open up communication with the co-operators of other countries, and to obtain information regarding the development of the Co-operative movement in other parts of the world.

WHAT IT HAS DONE.

The greater part of the legal advantages which are now 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 of Co-operative Societies to deal with the public in addition to 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 compelled 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 book, without the formality of a will or the necessity of appointing executors, first from £30 to £50, and now to £100, by the Provident Nominations and Small Intestacies Act, 1883, and subsequently by the Industrial and Provident Societies Act of 1893, which also makes this power apply to loans and deposits as well as to shares.

8. The Industrial and Provident Societies Act, 1871, which enabled Societies to hold and deal with land freely.

9. The Industrial and Provident Societies Acts, 1876 and 1893, which consolidated into one Act the laws relating to these Societies, and, among many smaller advantages too numerous to mention in detail, gave them the right of carrying on banking business whenever they offer to the depositors the security of transferable share capital.

CONDITIONS OF MEMBERSHIP.

No Society is admitted into the 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 fund of the Union the annual payment following :—

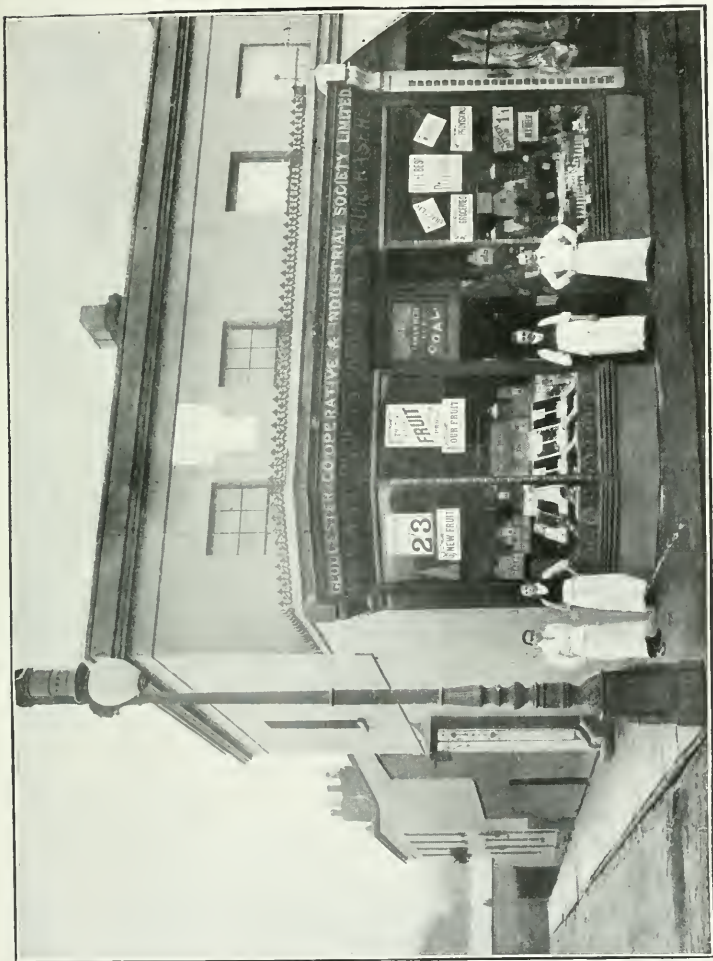
(a) If the number of members of any such Society is less than 1,000, then 2d. for each member.

(b) If the number of such members exceeds 1,000, then, at least, the sum of 2,000d.

The Union has now (the year 1910) 1,267 Societies included in its membership, and these Societies have 2,447,821 members.

The Societies which remain outside the Union number 294, and have 137,472 members.

The Central Offices of the Union are at 2, Nicholas Croft, High Street, Manchester ; and there are Branch Offices at 263, Wallace Street, Kingston, Glasgow ; 99, Leman Street, London, E. ; and 84, Westmoreland Road, Newcastle.



No. 11 BRANCH, BATH ROAD, CHELTENHAM, opened 1933.

CHAPTER XXIX.

CO-OPERATIVE WHOLESALE SOCIETY.

“The good begun shall onward flow
In many a branching stream, and wider grow.”

RO Co-operative “History” would be complete without a reference to the work of the Co-operative Wholesale Society, familiar now to all under the initials “C.W.S.,” and we are indebted to the Committee of the Wholesale for permission to quote from their neat and splendidly illustrated pamphlet “The C.W.S. To-day.”

WAGES.

One-fifth of the population of the United Kingdom is in the habit of making purchases at Co-operative Stores, where a little paper or metal check, with figures showing the amount, is given with each purchase. The shop looks like any other, the goods outwardly are not very different; the giving of the check with the purchase is the only feature likely to strike an observer. During 1908 these Co-operators did a total trade of over £107,000,000. Nearly 118,000 persons were employed in those shops and the warehouses and factories connected with them. These employees were paid £6,724,000 as wages during the year.

Yet, small as these wages may seem (the average—men, women, boys, and girls, all together—was 22s. per week), they were substantially higher than the majority of the workers would have obtained in other shops, warehouses, or factories. The goods were of the best quality, and as cheap as in other shops, and the hours of labour less. The purchasers were, for the most part, of the so-called “well-to-do” working class.

The total profit on this £107,000,000 of Co-operative trade in 1908, after wages and expenses were paid, amounted to £13,129,988. The total capital employed was £43,702,718. Under the system of business followed by four-fifths of the population this profit would have been divided, as interest on capital, at the rate of 30 per cent., between a comparatively small number of tradespeople. Under the Co-operative

system this huge sum was claimed by 2,500,000 members of Co-operative Societies. Twenty years ago the total trade of the Societies in the United Kingdom was under £40,000,000.

These facts and figures afford the most convincing evidence of the inherent vigour of Co-operation. So signal a success justifies the sanguine ideal of the Rochdale weavers that the workers of the country were able to own and manage their own business.

EDUCATION.

There are other features of Co-operative work which constitute an effective denial of the charge sometimes made, that Co-operation is no more than shopkeeping. During 1908 over £91,000 was spent in educational work, an amount which represents much earnest labour in the direction of enlightening members as to the principles of the movement, students' classes, lectures, and so on. Nor are wider claims ignored, for during the same year over £61,000 was subscribed to various charitable objects.

The idea that profits should be paid out on the same basis as they are paid in, that as they are first reckoned and got in on the purchase price they should be paid out as dividend on purchases, while capital should only receive a fair interest, seems to have been the original discovery of these Rochdale weavers in 1844. They held very strongly that profit made out of the people in front of the counter should be paid back to them. Their little attempt to run a shop that should belong to the customers and not to an individual was attended with immediate success. It held the germ of a great idea, that no individual should be allowed to amass a fortune out of the supply of necessaries to the community.

Since 1844, whenever Co-operators argued the justice of communal ownership of the means of production and distribution of domestic requirements, they did better work than they knew, because, for every Co-operator they made, they made three municipal reformers. The great advance in municipalisation of water supply, gas, electricity, and tramways was made easy by the collective and united action preached and practised by Co-operators.

Every customer in a Co-operative store is, or may become, a part owner of the business. By paying a lump sum down, or agreeing to pay it by instalments, anyone may become a member, entitled to receive a fair rate of interest on their capital, full dividend on purchases, and a voice in the management of the affairs of the Society, including the election of the Committee.

In addition, membership of a retail store makes one a part owner of the Co-operative Wholesale Society Limited, the immediate subject of this sketch.

OBJECTS OF THE C.W.S.

As stated in its rules, the objects of the Co-operative Wholesale Society are to carry on the trades or businesses of wholesale dealers, bankers, shippers, carriers, manufacturers, merchants, cultivators of land, workers of mines, and insurers of persons and property. This is a comprehensive list, certainly, and shows how Co-operators have carried into practical effect this sentence occurring in the first prospectus of the Society in 1863: "The object of the Society is to bring the producer and the consumer of commodities nearer to each other, and thus secure for the working classes those profits that have hitherto enriched only the individual."

MEMBERSHIP.

Membership of the C.W.S., to use the now familiar contraction of its title, is open only to societies and companies registered under the Industrial and Provident Societies Act or the Companies Acts, subject to the General Committee and sanctioned by general meeting of delegates. In actual fact, the members of the C.W.S. are retail distributive societies, with a few productive societies, and the ordinary limited liability company is not admitted. No individual can be a member in respect of holding shares or making purchases from the Society. Each society becoming a member of the C.W.S. has to take up one £5 share for each five of its own members, which gives a uniform distribution of share capital of £1 per head of the membership of the shareholding societies.

REPRESENTATION AND MANAGEMENT.

The system of representation is about the most equitable that could have been devised, each society having one vote for every 500 and part of 500 members it possesses. This gives even the smallest societies one vote, while a society with, say, 8,700 members would be entitled to eighteen votes in elections and to send eighteen delegates to quarterly meetings.

The management is vested in a General Committee of thirty-two, including eight representatives from the Newcastle district and eight from the London district. This General Committee is responsible to the quarterly meetings of delegates from the various shareholding societies.

All members of Committees are elected for two years, and are eligible for re-election.

To save time and secure the greatest attention to details of work, Sub-Committees are appointed for dealing with Finance, Production, Grocery, Drapery, etc., each of which reports to the General Committee.

The accounts are audited half yearly, a change having been made in this matter recently, the old practice having been quarterly balance sheets and quarterly meetings. The quarterly meetings are still held, two to consider balance sheets and reports, and the other two to consider only a general report from the Committee on the quarter's working.

After the expenses of management, depreciation, and interest at fixed rates on share and loan capital have been paid, the remaining profits are divided among the members in proportion to their trade, after such sums as the quarterly meeting may determine have been put aside for reserve fund, charitable donations, and grants to relief funds.

BUYING AND WAREHOUSING.

Cash trading is a fundamental principle of the C.W.S. both in buying and selling.

The total amount of the goods imported direct by the C.W.S. from foreign countries in the twelve months ended December, 1908, was £7,008,391. The chief items that go to make up this total are as follows:—

America	£1,192,206	...	Cheese, Bacon, Lard, Wheat, and Canned Goods.
Australia	97,051	...	Tallow, Butter, Cheese.
Canada.....	314,192	...	Cheese, Butter, Leather.
Denmark	3,633,112	...	Butter, Bacon, Eggs.
France	124,996	...	Sugar, Dried Fruit, Fancy Goods.
Germany	396,483	...	Sugar, Green Fruit, Eggs, Fancy Goods.
Greece and Turkey	222,111	...	Dried Fruit.
Holland	156,591	...	Rice, Cocoa, Cheese, Yeast, and Margarine.
Sweden	396,759	...	Butter, Eggs, Timber.

The bank is another important branch of the C.W.S., and its turnover in 1908 amounted to £122,378,400.

The Wholesale also carries on the business of shippers, having steamers employed on the Continental service.

The various productive works of the C.W.S. are situated in England, with the exception of the Creameries and Bacon Factory in Ireland, a Bacon Factory at Herning, Denmark, and a Tallow and Oil Factory in Sydney, Australia, the latter being a subsidiary to the Soap, &c., Works at Irlam, Silver-town, and Dunston. In the case of the more important factories the sites have been chosen because of the geographical position, the objects being the ready supply of raw materials, the quick despatch of goods, the neighbourhood of the retail stores to be supplied, or the existence of a supply of skilled labour.

The output from the C.W.S. factories in 1908 came to nearly £6,000,000.

An important feature of the productive work carried on by the C.W.S. is their consideration for the worker, shown by the commodious factories with the generous allowance of light and space. Visitors to these works are invariably struck by the order and cleanliness of the rooms, but it is particularly in the conditions attendant upon the employment of women and girls that the contrast is apparent between the workers toiling long hours at low rates and the employees in C.W.S. factories.

PRODUCTIVE WORKS.

Taking Manchester first, a visitor may find at Balloon Street a group of enormous warehouses covering one of the largest sites in the city. The new administrative block

fronts Corporation Street. A beautiful meeting hall—the Mitchell Memorial Hall—is situated over the offices and boardroom. The dining-room for employees and visitors, capable of accommodating 800 persons, is worth a visit in more senses than one.

In other parts of Manchester and in the immediate vicinity are to be found several important factories. At Broughton, besides a furniture factory, there is a group of clothing factories employing over 1,000 hands. Nearer to Balloon Street is the tobacco factory, with a staff of over 600, from which £553,200 worth of tobacco, cigars, cigarettes, and snuff were sent out in 1908. At Longsight there is a printing works, both letterpress and lithographic, with a large box-making plant, employing over 900. At Trafford Wharf, on the Ship Canal, besides a transit shed and bacon factory, there are the Sun Flour and Provencor Mills, said to be the largest in the kingdom. Another large flour mill is situated in Oldham. At Crumpsall we find the biscuit, sweet, and cake factory, the output from which reached nearly £190,000 in value in 1908. At Middleton Junction, near Oldham, the jam, pickle, and vinegar works are situated, where jams, pickles, preserves, vinegar, candied peel, marmalade, &c., are manufactured.

At Irlam, on the Ship Canal, we have the soap, candle, starch, and lard works, where over 400 tons of soap and 50 tons of candles are turned out every week. Auxiliary soap works have been erected at Silvertown-on-Thames and Dunston-on-Tyne. The oil and tallow works at Sydney, N.S.W., supply much of the raw material for these works. At Bury there is a large weaving shed, employing 800 looms on calicoes, dress linings, sateens, and similar fabrics. At Littleborough flannel is made, and at Batley the woollen mill produces cloth and tweeds.

Newcastle-on-Tyne is a replica of Manchester in many respects, the offices and warehouses being situated in and about West Blandford Street. At Pelaw-on-Tyne there is a group of works comprising drug and sundry, clothing, printing, furniture, and engineering works. At Dunston there is a huge flour mill and near by a soap works already referred to. At Hartlepool there is a lard factory.



No. 12 BRANCH, SEYMOUR ROAD, opened 1897.

London, again, like Manchester and Newcastle, has its blocks of warehouses, with offices, meeting hall, dining-rooms, &c., and in the immediate neighbourhood various factories. In Leman Street, E., opposite the offices, is the great tea warehouse which belongs jointly to the English and Scottish Wholesale Societies, and which does the largest tea trade in the world, sending out every week for Co-operators' consumption 190 tons of tea. Under the same joint ownership are three large tea estates—Nugawella and Weliganga, in Ceylon, and the cocoa and chocolate works at Luton, in Bedfordshire.

At Silvertown, on the Thames, there is another great flour mill, and on land adjoining there are works for the preparation and packing of various grocers' sundries, dry sweets, &c., and soap works referred to previously.

Next in importance to the three great centres at Manchester, Newcastle, and London, comes the Bristol Depôt, which is a source of supply for societies in the West and South-West of England and Wales. A fifth flour mill, at Avonmouth, was recently opened in this district.

The largest factory owned by the C.W.S., and the largest of its kind in Great Britain, is the W heatsheaf Boot Works at Leicester. Other boot factories at Duns Lane (Leicester), Heckmondwike, Rushden, and Enderby bring the total output to over 2,000,000 pairs in the year. Over 3,300 persons are employed in the boot trade.

There is a large hosiery factory at Hucknall Huthwaite, near Nottingham. At Leeds is to be found a large brush works, also a clothing factory for the ready-made trade. At Desborough a corset factory employs nearly 300 hands.

In 1908 the productive societies formerly known as the Dudley Bucket and Fender, the Keighley Ironworks, and the Birtley Tinsplate were taken over by the Wholesale. At Keighley, bedsteads, wire mattresses, washing and wringing machines are made.

In Ireland there is a large number of creameries belonging to the Society, with purchasing depots at Limerick, Tralee, Cork, and Armagh. Two bacon factories, at Tralee, in Ireland, and Herning, in Denmark, bring us nearly to the end of our list of works and factories.

At Roden, near Shrewsbury, the Wholesale has an estate of nearly 800 acres, of which 200 are under cultivation, chiefly fruit. There is a very fine mansion on the estate—Roden Hall—now used as a convalescent home for Co-operators and their families. Another fruit farm is situated at Marden, near Hereford, and consists of nearly 150 acres.

A crockery depot at Longton, in Staffordshire, is responsible for supplies of china and earthenware, much of it being decorated by the Society's employees.

Co-operation has already shown that it has some great principle of life within it which makes it grow steadily. It makes an appeal to the cool reason of man, unlike the hot pride and passion of war and the enthusiasm of religion. That such an appeal is in keeping with the spirit of our day one may see by the steady growth of opinion in all civilised countries in favour of peace and the recognition of the truth that the prosperity of each nation depends not on the poverty but on the prosperity of its neighbours.

The International Congress of Co-operators, held every alternate year, like that of the trade unions, helps enormously to promote good feeling between the workers in different lands who are in the majority in every population. It is a great pleasure to English Co-operators to be able to help, from time to time, when inquiries come seeking for practical advice and information in regard to the British phase of the movement.

ADDRESSES—Co-operative Union Ltd., Nicholas Croft, Manchester, or the Co-operative Wholesale Society, 1, Balloon Street, Manchester. Trade inquiries should be addressed to the latter, and all other matters to the former.

STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LTD.

Share Capital (Paid-up) ...	...	£1,630,634
Loans and Deposits ...	...	£3,230,807
Reserve and Insurance ...	...	£1,149,935
Sales for the year 1908 ...	...	£24,902,842
Net Profits ...	...	£371,497

CHAPTER XXX.

CO-OPERATIVE PRODUCTIVE FEDERATION.

OBJECTS :

TO ASSIST PRODUCTIVE SOCIETIES THROUGH UNITED ACTION.
TO OPEN UP A MARKET FOR THE SALE OF THEIR GOODS.
TO SECURE CAPITAL FOR CO-OPERATIVE PRODUCTION.

The Federation consists of the Productive Societies in the Co-operative movement. There are 59 society members. Their aggregate capital and reserves exceed £409,358.

Each Productive Society, on joining the Federation, makes itself responsible for one £1 share for every five of its members, and a proportion of its profits. The Federation includes some of the oldest, most important, and best known Productive Societies. In this way the Federation provides good security for loans received by it.

The Federation receives Loan Capital at 4 per cent. per annum. The notice required for withdrawal is one week for each £5 or part thereof required to be withdrawn. Loan Capital thus received is invested by the Federation on loan to the enrolled Productive Societies, the Federation, of course, being responsible for the Loan Capital it receives.

The Federation Executive consists of men in close and constant touch with the movement. The investments are made with care and knowledge, and by being divided over a number of reliable societies the risk is lessened, and the capital made useful over a large area. As the money is lent, and not invested in shares, the security to investors is increased.

This method of dealing with funds for Co-operative Production meets a long-felt want. It offers a reliable and convenient means for Societies and Individuals to invest Loan Capital; it enables them to help Production, and provides machinery for minimising the risk; and affords a regular return on the sum invested.

To Investors who wish to invest direct with the Societies so as to keep clearly in touch with them, the Federation will be pleased to give information about the various societies.

The Federation also, by its Joint Invoicing Scheme, simplifies the dealings of Co-operative Stores with the various Productive Societies.

The Federation will gladly supply information about the Societies' trades, the goods they make and prepare, etc.

If the working classes bought loyally from the Federated Productive Societies, we could increase a thousandfold the number of workers they employ and inaugurate a new system of industry more humane in its treatment of individuals and more equitable in its distribution of the results of their industry.

Space does not allow of details being given of all the activities of the Federation on behalf of its members, but full information on any point can be had from the Secretary, MR. R. HALSTEAD, 17, Narborough Road, Leicester.

Towns with Co-partnership Societies Members of the Co-operative Productive Federation.

Alcester —Needle Makers	Leicester —"Anchor" Boot
Barwell —Boot Makers	"Equity" Boot
Birmingham —Printing	Printing
Blackpool —Printing	"Self-Help" Boot
Bradford —Airedale Worsted	Grocery Sundries
Cabinet Makers	Wickerwork
Burnley (Self-Help)—Textile	Letchworth (GardenCity)—Printing
Chesham —Heavy Boots	London —Bookbinding
Coventry —Watches	Co-op. Institute (Depot
Derby —Umbrellas	for Co-op. Productions)
Printing	Builders
Desborough —Boots	Engineers
Droylsden —Grocery Sundries	Ready-made Clothing
Glenfield —Boots	Typewriters
Glasgow —Ornamental Metal Work	Nantwich —Boots
Hebden Bridge —Fustian	New Brompton —Barge Owning
Higham Ferrers —Boots, Leather	Newcastle-on-Tyne —Household
Dressing	Furnishing
Huddersfield —Thomson & Sons,	Nottingham —Printers
Cloth Manufacturers	Rochester —"Medway" Ship
Hull —Printing	Building
Kettering —Boots	Rothwell —Boots
"Union" Boots	Sileby —Boots
Clothing	Sheffield —Cutlery
Corset	Walsall —Padlock
Kirkby-in-Ashfield —Hosiery	Wellingborough —Clothing
Leek —Silk Twist	Wollaston —Boots
	Wigston —Hosiery



No. 13 BRANCH, BARNWOOD, opened 1936.

PROGRAMME OF CELEBRATIONS.

- JULY 4—Employees' Excursion to Manchester.
- JULY 13-16—C.W.S. Exhibition at Gloucester.
- JULY 16—Choral Contest at Gloucester.
- JULY 20-23—C.W.S. Exhibition at Cheltenham.
- AUGUST 1—Vehicular Parade and Demonstration.
- AUGUST 4—Children's Tea at Gloucester.
- AUGUST 17—Children's Tea at Cheltenham.
- Provision of Sick Room Appliances.
- History of the Fifty Years' Working.



JUBILEE COMMITTEE.

Officers of the Society :

Chairman—A. BURLTON (*President*).

W. GODDARD (*Vice-President*).

W. HARMAN (*Treasurer*).

F. PURNELL (*Secretary*).

J. T. JACKSON (*General Manager*).

General Committee :

F. J. BALLINGER.

J. G. CARR.

E. J. HILL.

J. BEARD.

R. R. CHAPPELL.

G. MUNDY.

A. COLE.

A. PIMBLE.

J. RATCLIFFE.

W. B. MALLARD.

S. WAKEFIELD.

Educational Committee :

A. WILLIAMS.

W. G. ROBERTS.

Building Committee :

J. BLACKWELL.

E. PRIDDEY.

Women's Guild :

MRS. CRITCHLEY.

MRS. CHANDLER.

Representing the Members :

MRS. TRIGG.

J. T. LAIDLER.

W. RODWAY.

S. T. DAVIES.

J. M. MORGAN.

H. W. WILLIAMS.

J. A. GOODE.

H. R. PROSSER.

W. WILLS.

W. GURNEY.

THE JUBILEE

“Our toil is sweet with thankfulness.”—*Whittier*

SKETCH OF THE CELEBRATIONS.

TO give a proper report of the Jubilee Celebrations would take a book to itself, and therefore we must be content with a brief review of the chief items.

THE COMMITTEE.

First, let a big word of praise be given to the Jubilee Committee and to the officials and employees generally for the excellent way in which everything was carried out and for the cheerful willing spirit and the contagious enthusiasm put into everything.

“But if so-and-so had been done in such and such a manner it would have been”——My dear friend, did you ever know a huge affair like this done, but what someone, *after it was over*, could tell you how to do it better? But back to the point. The General Jubilee Committee was divided into Sub-Committees, and no light task had they to consider the details of their work, from estimates of requirements and expense and report to the full Committee. Extending over several months many meetings were held, at which unexpected difficulties and hindrances and the diversity of opinion which sometimes arose, were all overcome, and the result from beginning to end has been a glorious success.

LOCAL CORRESPONDENCE.

So successful, indeed, have been the various functions that quite a batch of letters, from “official” traders and others, have appeared in the local newspapers criticising and praising Co-operation. Some writers seemed disappointed at not having the “official” Co-operative view printed, but the unqualified success of the Society during the 50 years of its existence and the further success of the Jubilee Celebrations led the Committee to feel that no better answer could be given. Newspaper criticism of Co-operation does not come from those who have given it a good trial.

EXCURSION TO MANCHESTER.

JULY 4TH.

A formal report of this event, which took place on Monday, July 4th, is appended, and it only remains to say that a large number of the Jubilee Committee made the journey with the employees, and that a great deal of interest was manifested in this opportunity of viewing some of our largest productive works "on the spot."

There were close upon 460 in the party, which included a number of friends, and a start was made from Gloucester soon after five o'clock in the morning. Unfortunately, a lot of time was lost on the railway between Birmingham and Manchester, with the result that the train did not arrive in Victoria Station, which is close by Balloon Street, until 10-30, instead of 9-15, as originally arranged. Naturally, the employees and their friends were vexed with the railway company, but under the influence of an appetising breakfast, which was served in the dining-room of the C.W.S., their spirits rose again. Subsequently, they visited two or three of the productive works in the neighbourhood, and returned at noon to witness an interesting ceremony. This took the form of a presentation to the society from the employees. By way of marking the Jubilee, the General Manager made the suggestion that the employees should be photographed, and the copies handed over to the Society. The suggestion was readily agreed to, and the employees in the office, departments, and branches grouped themselves before the camera. The whole of the photographs were collected and framed as one picture, and reflected great credit on the photographer, Mr. J. E. JONES, of Northgate Street.

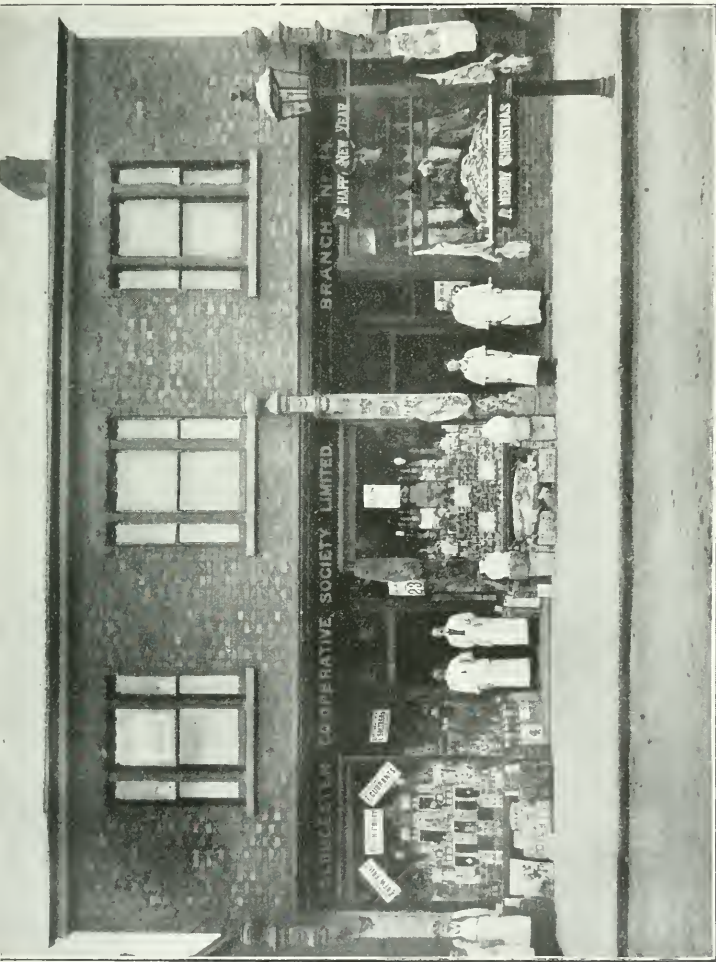
The presentation took place in the Mitchell Memorial Hall, and on the platform, in addition to officials and employees of the Gloucester Society, were MESSRS. PINGSTONE (Director) and EGERTON (general office), from the Wholesale Society. MR. A. BURLTON (President of the Gloucester Society) occupied the chair, made reference to the Jubilee, and expressed the hope that by the end of the year the trade of the Society would have increased to £200,000 and the membership to 9,000. That would be a splendid way of marking the Jubilee.

MR. JACKSON said they did not want any long speeches, as they were out to enjoy themselves, which he trusted everyone would do. They had come to the heart of the movement, though they would not be able to see all there was to see. On looking at the vast assembly he wondered if any of the old pioneers of Gloucester ever imagined that at the Society's Jubilee there would be such a gathering of employees at Manchester or anywhere else. He contrasted the little shop in Prince Street with the many branches and employees of to-day; and said that with all its progress the Society had still need to keep awake and improve its organisation; they must use up-to-date methods and develop scientific researches and technical education. They were thankful for the leaders and thinkers of the past, and leaders and thinkers were wanted to-day to carry them to a full success. Let them all look to the future and be prepared to take a part in it, as thinkers, workers and fighters, if need be. He had a most unique pleasure to perform that morning. He had never heard of any other employees doing a similar thing (though he hoped their example would be largely followed), and was sure the members would be pleased with it. He asked the President to accept, on behalf of the Society, a handsome framed photograph of the staff at the time of the Jubilee. He trusted it would find a good position in the Registered Office of the Society, and hoped that at its centenary the Society would have doubled its capacity and its employees and its benefits to mankind generally.

MR. BURLTON suitably acknowledged the gift, and said it would occupy a prominent position on the Society's premises.

A resolution of thanks to the Committee and members for the trip was moved by MR. J. M. MORGAN, seconded by MR. J. SNELSON, and carried with acclamation.

MESSRS. W. GURNEY (Senior Auditor) and F. J. BALLINGER (General Committee) proposed and seconded respectively a vote of thanks to the Wholesale Society, and MR. PINGSTONE's reply brought the proceedings to a close.



No. 14 BRANCH, TREDWORTH ROAD, opened 1900.

C.W.S. EXHIBITION AT GLOUCESTER.

JULY 13TH TO 16TH.

As the C.W.S. Productive Works in and around Manchester were an "eye-opener" to the employees and their friends, so was the Exhibition of C.W.S. Goods to the people of Gloucester and the surrounding district, thousands upon thousands passing in and out during the four days. "Official" visits, if one might call them so, were made by the committees and officials of nearly all the Societies in the county, while several of the larger societies paid the expenses of their employees to the city that they might see more of the "greater future" of Co-operation—the productive side of it—and be the better able to assist in the sale of the goods.

The Olympia Skating Rink, Brunswick Road, after a lot of difficult negotiation, was engaged for the Exhibition, and proved an ideal place—both as regards size of building and situation.

OPENING CEREMONY.

The large hall was gaily decorated in honour of the auspicious occasion, in which very great interest was taken. The opening ceremony was attended by a very large audience, who thronged the building almost right to the entrance doors.

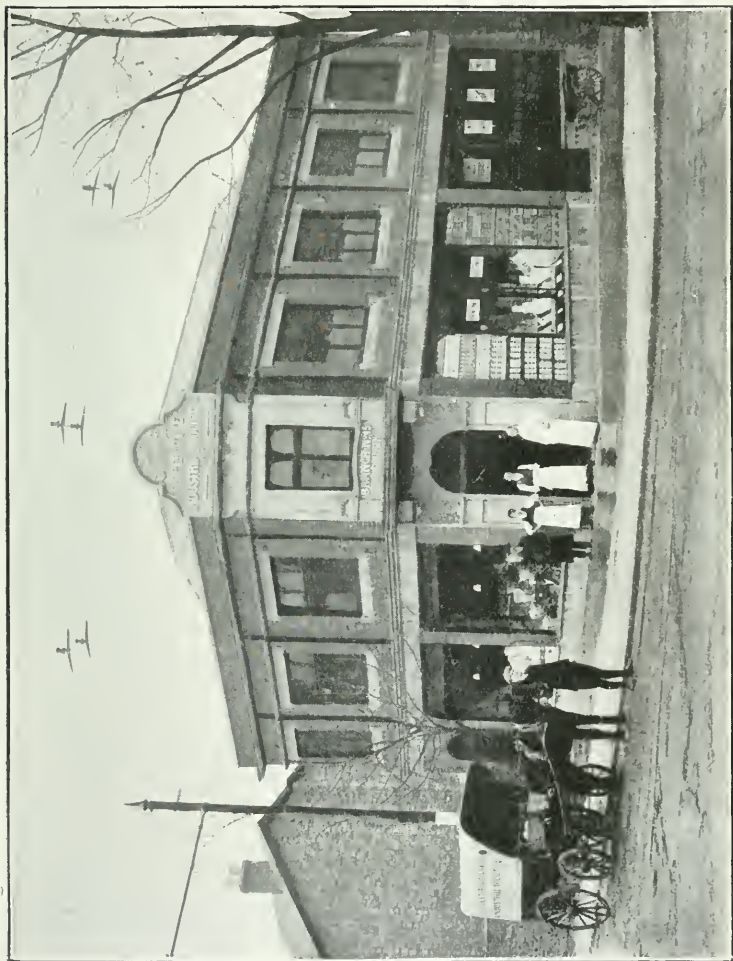
The President of the Society (MR. ALFRED BURLTON), who occupied the chair on a platform erected in the middle of the rink, was supported by the Mayor of Gloucester (ALD. F. HANNAM-CLARK)—who wore his chain of office—and the Mayoress; COUNCILLORS WILLIAM GODDARD (who is the Vice-President of the Society and a member of the General Committee) and W. LANGLEY-SMITH, the chief officials of the Society, and a large number of the Jubilee Committee; MR. A. E. THREADGILL (a Director of the Co-operative Wholesale Society), MR. JUSTHAM (Manager of the Wholesale Society's Depôt at Bristol), MR. RICHARDS (Co-operative Union), and others. Several other prominent Co-operators (both local and from a distance), and some members of the Corporation were in the body of the hall, it being obviously impossible to find room for all the representative people on the platform. The string band of the Royal Gloucestershire Hussars (under the conductorship of MR. F. DAWES) was in attendance.

Those who represented other Societies were MESSRS. G. SMITH (Malvern), H. HARRISON, H. R. FLECHER, and W. DARTERS (Lydney), T. MILES, O. J. PEARCE, D. MAY, GEORGE DAUNCEY and A. J. HOSKINS (Cainscross and Ebley), GEORGE BRINKWORTH and P. E. HAYWARD (Stroud), A. J. JONES (Kemble), W. PACE and R. R. TAYLOR (Cinderford), F. J. HYETT and T. ELDRIDGE (Hereford), H. BENNETT (Briton Ferry), D. EVANS and W. CONWAY (Tredegar), GEORGE PILE (Penarth), J. RAYMOND and T. WILLIAMS (Ton), A. LLOYD (Ten Acres and Stirchley), J. ARMSTRONG, C. DANCE, and E. MOODY (Worcester), and G. C. KINGSCOTT and W. H. NAISH (Twerton).

In opening the proceedings, MR. BURLTON expressed the pleasure it gave him to see such a large number of people present, and said how proud he felt as President of the Society to see the Mayor, members of the Corporation, representatives of the Co-operative Wholesale Society, his fellow members of the Jubilee Celebration Committee, and representatives of other Co-operative Societies present in such good numbers, to one and all of whom he gave a most cordial and sincere welcome. He felt sure they would not misunderstand him when he said how pleased and gratified he was to see upon the platform the Chief Magistrate of their ancient city. Through the Mayor they could, he thought, legitimately claim official recognition of the celebration of the Jubilee of their Society, which during the last fifty years had fostered in the city and district a high civic ideal, the cultivation of thrift, and the promotion of industrial prosperity. He was also pleased to welcome their friend, MR. WILLIAM GODDARD, who was one of the pioneers of the Society, and now its Vice-President, who must certainly feel proud, with his fellow pioneers who were still living, at the grand success of their efforts of 50 years ago. He (MR. BURLTON) felt sure none of them ever anticipated that at the end of 50 years the Society would employ 340 people to carry on its valuable work, or that it would have a membership of something near 8,700, and a capital of over £135,000. The progress the Society has made since its inception might be judged from the following statistics:—In 1870, the membership was 1,388; in 1880, 2,951; in 1890, 5,589; in 1900, 7,084; and in 1909, 8,460. The share capital in 1860 was £107; in 1870, £5,747; in 1880, £29,374; in 1890, £73,148; in 1900,

£109,989; and in 1909, £134,085. The sales in 1860 realised £308, which in 1870 increased to £25,735; in 1880 to £69,811; in 1890, to £112,854; in 1900, to £139,391; and in 1909, to £188,424. In 1870, the share interest amounted to £246; in 1880, to £1,296; in 1890, £3,326; 1900, £4,533; 1909, £4,598. The dividends paid had been as follows: 1870, £2,542; 1880, £6,686; 1890, £11,632; 1900, £12,431; and 1909, £20,550. Proceeding, MR. BURLTON said that the last 50 years had been a trying time for many institutions, but Co-operation had gone on by leaps and bounds. He very strongly commended to his hearers the goods Co-operatively produced, for thereby they were helping the workers while helping themselves. If all the working classes would only consider that fact, those institutions might be doubled and trebled. He urged all present to give their undivided interest to the Co-operative movement, and become loyal supporters of Co-operative productions. The Building and Loan Department of the Society had also done useful work. It had been the means of 385 members becoming owners of their own houses. In all 629 members had availed themselves of this splendid opportunity of becoming their own landlords; the remaining 244 were still paying the demands, and he was very pleased to say that 42 of them owed less than £50 each. The total cash advanced had reached the large sum of £115,000. The Gloucester Co-operative Society, he was proud to say, comprised many thousands of the inhabitants of the city and district, and formed, he could confidently say, a great body of prudent, sober, industrious and loyal citizens, whose presence in the district had been and still was a source of moral and financial strength to the community. His (MR. BURLTON'S) thoughts on this occasion went back to the days of two of their late Presidents, MR. JOSEPH CLAY and MR. RICHARD WARNE—how pleased they would have been to participate in these festivities; and thinking of them with feelings of deep respect and reverence, as present-day Co-operators did, they should all strive to the best of their ability to increase the membership of the Society and its trade, to carry out their ideals, and try if possible to leave the world better than they found it. MR. BURLTON concluded by saying he now had the greatest possible pleasure in introducing the Mayor, and in asking his Worship to kindly open the Exhibition.

The Mayor, who was most enthusiastically greeted, said he had the greatest pleasure in coming there to open that exhibition. It was too late in the day either to criticise the Co-operative movement or to belaud it, as the Co-operative movement in general had come to stay, and more particularly in Gloucester. It was something for the members to be able to put on their placards in connection with this celebration the little joke which expressed the present position of their Society—"50 not out." He should judge from what he had seen of the Society and from the present Exhibition that the Co-operative Society was very much alive in Gloucester. He (the Mayor) was there as representing the Corporation, and he was sure the Corporation felt with him that a movement of that kind in connection with which something like £1,000 a year was paid in rates and taxes, was an institution which the City Council could not afford to ignore. The Society found employment for a great many people, and it circulated money in Gloucester—in saying that, he had chiefly in mind the fact that some of the money which the members spent (he thought as a rule one-tenth of it) found its way back, in order that they might spend it over again with the Co-operative Society. All economists would favour that way of circulating money in a place. He did not mean to say that all the money which they spent on the goods which they procured from the Society was paid away to wholesale people in Gloucester; they knew it was not. A great deal of it found its way to the Co-operative Wholesale Society, and to other large manufacturers and producers in different parts of the United Kingdom. It must not be forgotten, however, that a very large amount was actually produced in Gloucester. On that point, he need only mention the subject of bread, and the enormous quantity that the Society made in Gloucester. He found that there were about 6,500 Co-operators in Gloucester, and to get at the number of persons in the city who were dealing with the Society and eating Co-operative bread, they would probably have to multiply that number by something like five. That would give some idea of the great quantity of the "staff of life" which was being supplied to the Society, and the whole of the money for which was kept in Gloucester. That, of course, was a great feature of their Society. Of course, those present knew that as Mayor of the city he was rather "skating on



No. 15 BRANCH, CHARLTON KINGS, CHELTENHAM, opened 1902.

thin ice " in speaking of the Co-operative movement. He was not forgetting that words had been said against the Co-operative movement, and he was not going to say anything for or against, except this : As he had already said, it was a factor in the Municipal life of the city, which he, as Mayor of Gloucester, could not afford to disregard. For money to be spent in Gloucester on Co-operation was a very different thing from the case of some people who sent away their money to London and other places to deal with stores there. The case was utterly different, and that he might say in their (the Co-operators') favour. The Mayor proceeded to make a personal reference to the late President of the Society (MR. RICHARD WARNE). He had known the late MR. WARNE nearly all his life, and it was a pleasure to him to fight a Municipal contest with him on one occasion in the Lower Barton Ward ; and if he should ever have to fight again, he hoped he might have as courteous, kindly, and straightforward an opponent as MR. WARNE. He had not forgotten, also, the late MR. JOSEPH CLAY, who in his time rendered yeoman service in the city as a member of the School Board and in other ways, and whom the Gloucester Co-operators would not readily forget. In conclusion, the Mayor said he had very much pleasure in declaring the Exhibition open, and in asking all present to make the utmost of their opportunities in seeing what was to be seen.

MR. A. E. THREADGILL, a director of the Co-operative Wholesale Society, gave a short address on Co-operation. He first of all congratulated Gloucester upon possessing so broad-minded a gentleman as the first magistrate of the city. The speaker brought them all the good wishes of the C.W.S., and also of his own particular Society, Grays, in Essex. They might look round that Exhibition and see no trace of the sweater. That was an evil they strove to combat, and it was essentially a woman's question, for there were three and a half millions of women in England who were working for under 7s. 6d. a week. The C.W.S. employed 12,500 persons, of whom 4,500 were females, and he could say they were right on the top mark as far as conditions of labour and wages were concerned. The women possessed the greatest power—the spending power—for combatting the evil, and they could do much by dealing with those who considered

their workpeople. He believed that they aimed at raising this year the membership of the Society to 9,000. He thought it was a very modest aim, for Gloucester and Cheltenham together should certainly produce 20,000 members for them. MR. THREADGILL mentioned that the C.W.S. had an annual turnover of 26 millions, which he thought was wonderfully good on a capital of four millions.

MR. JAMES BEARD, a member of the General Committee, moved a resolution of thanks to the Mayor and Mayoress, and the members of the Corporation present, for their attendance at that very pleasing ceremony, which showed a desire to help those citizens who had joined together for the welfare of all and each other.

MR. H. R. PROSSER, another member of the Jubilee Committee, seconded, and remarked that the dignified office of Mayor had never been filled in a more graceful, eloquent, and impartial manner than it was at the present time.

In putting the resolution to the audience, who carried it heartily, the Chairman asked the Mayor to accept as a slight memento of the occasion a handsomely bound copy of the "Co-operative Wholesale Annual for 1910."

In returning his best thanks his Worship spoke of the educational work the Society was doing, especially in the way of music by their efforts in connection with their choir. The contests held at the Crystal Palace in connection with the Co-operative movement were also entirely to be commended. The Mayor then moved a vote of thanks to the President of the Society, who was their Chairman that day. That MR. BURLTON should succeed such men as MR. JOSEPH CLAY and MR. RICHARD WARNE was indeed a very high testimonial.

MR. THREADGILL seconded, and, as he said, in order that no jealousy should exist between the Mayor and Mayoress, he presented the Mayoress with a handsome box of perfumery from the productive works at Pelaw.

The Mayoress said she was extremely grateful for the pretty token they had given her. She wished the Society all success. Long years ago, when she was more economical, she, too, had dealt with the Society, but she was afraid she had become more extravagant since then.

After MR. BURLTON had briefly responded to the thanks accorded him, the opening proceedings terminated with the playing of "God save the King."

THE EXHIBITS.

The local Society had a fine display of packed goods and sold a large variety of the Co-operative Wholesale Society's productions, including 1d., 2d., 6d., and 1s. lines. The whole of the goods were sold below cost price as a special advertisement and in order that everybody might sample goods made by workers in co-operative employment. The Society was also represented by an admirable refreshment department. Co-operative literature was distributed at the Women's Guild and general stalls provided for this purpose.

Many interesting processes of manufacture were seen at the Exhibition. Soap milled in machinery from Irlam, sugar boiling and sweet-making carried on as at the Silvertown Works, and the sweets in the show cases in the centre of the hall looked very tempting. The latest labour-saving methods of packing tea were demonstrated by a machine from the London establishment, where the turnover is 21,000,000 lbs. of tea per annum.

At the tea room many samples of bread made with flour milled at Avonmouth, and baked in an electrical oven at the Exhibition, were consumed and found highly palatable.

The other exhibits included a fine display of proprietary goods, medicines, etc., from Pelaw, near Newcastle; groceries from the Bristol packing depot; tobacco from the Manchester factory; boots from the factories at Leicester, Rushden, and Heckmondwike; samples from the shirt factory at Manchester, the corset factory at Desborough, the Huthwaite hosiery factory, the Littleborough flannel mills, and the Bury weaving sheds; bicycles from the depot at Birmingham, fenders from Dudley, and bedsteads and mattresses from Keighley; together with soap from Irlam and Silvertown.

Of considerable historical interest was the model of Toad Lane House, the first Co-operative store, opened in 1844 by the Rochdale pioneers.

" WELCOME TEA."

On Wednesday afternoon a "welcome tea" to the visitors representing other Societies was held at the Lecture Hall, Brunswick Road, MR. BURLTON presiding. After the repast the Chairman extended a hearty welcome to the visitors, a number of whom briefly replied.

MR. RICHARDS said that, coming from South Wales, he was very pleased to meet the Gloucester Co-operators at all times, because they in Wales owed a very deep debt of gratitude to the Gloucestershire people. They learnt their lessons in co-operation from Gloucester gentlemen, some of the old pioneers of the Gloucester Society. Sometimes the pupil outstripped the schoolmaster, and they hoped to outstrip even those who had taught them the principles of Co-operation. To control their own production through the Co-operative Society was carrying out a true democratic principle, and he regretted that the trade unionists of South Wales did not support the Society as they should. If the same amount of money that was spent over strikes and lock-outs could only be spent in getting control of production through the Co-operative movement it would go a long way towards putting an end to the wasteful struggles between capital and labour. Even Gloucester in the past had "stoned the prophets," [an obvious reference to the late MR. G. J. HOLYOAKE, who served a term of imprisonment at Gloucester for maintaining the right of free speech], but they now had a feeling of general good fellowship towards all, and they of the Co-operative movement were delighted to see the Chief Magistrate at their opening ceremony.

MR. KINGSCOTT (Twerton) said in true Co-operation he saw true Socialism, and in true Socialism he saw true Christianity. MR. PERKINS, MR. MAY and MR. BRINKMAN also replied.

MR. J. T. JACKSON (General Manager) expressed thanks to the Wholesale department and the Wholesale staff for the enthusiasm and hard work they had put into the Exhibition.

MR. JUSTHAM, in replying, said he had never met such a hustler in all his life as MR. JACKSON had been in connection with this Exhibition. The proceedings closed with a vote



No. 16 BRANCH, CALTON ROAD, opened 1905.

of thanks to the Chairman, proposed by MR. HYETT and seconded by MR. DARTERS.

On Thursday afternoon the local Society entertained to tea the employees of other Co-operative Societies visiting the Exhibition.

CONCERT IN THE CORN EXCHANGE.

On Wednesday evening, July 13th, a very successful concert was held at the Corn Exchange, Gloucester, in connection with the Society's Jubilee. The whole of the available seats were occupied at a very early hour, and there were many standing when the Chairman (MR. A. BURLTON, President of the Society) announced the first item—a madrigal by the very large mixed voice choir under the conductorship of MR. S. W. UNDERWOOD.

After other musical items, the Chairman introduced MR. A. E. THREADGILL (Co-operative Wholesale Society director), who in the course of a fluent speech regretted that the proportion of men present was not larger. He thought Gloucester Co-operators had every reason to be proud of the Exhibition in their city, which was the finest of the kind that he had ever seen. He thought Co-operative Societies throughout the country could learn much from the Gloucester Society with its vitality. He added that the local Society owed much to the energy and hard work of their manager, MR. JACKSON. The distribution of the wealth of this country was, he continued, in the hands of Co-operators if they liked to force the pace aright. Though our own was perhaps the richest country in the world, yet there were many starving. The Co-operative movement was not only concerned with the paying of dividends. Its aim was to utilise the whole of its resources, so that many of the social problems should be solved, and many of those same starving and unemployed be enabled to earn a living. The primary principle which made for success in any Society was loyalty. In the Gloucester Society they had one to be proud of, yet he doubted not that there was yet much lacking of integration which made success certain. There were some people who, if they could not be first horse, would not pull. It was that kind of individual who was not wanted in any capacity at all. The

little differences must be sunk so that in combination they would be irresistible. The Co-operative returns were very encouraging, splendid progress was being made, but by more thorough adherence with the Co-operative principles on their own parts, and by inducing others to adopt those principles they must make that progress yet more rapid. The idea of associated effort was extending all along the line, and he believed that they as co-operators were in the van of progress. The democracy was awaking and taking the settlement of social problems into its own hands, and, as he had just said, Co-operators were the leaders of that democracy.

During the evening the Chairman presented the prizes which had been offered by the Jubilee Committee for window dressing. MESSRS. ALDRIDGE and HUDSON, general managers of the Stroud and Cainscross Societies respectively, had acted as Judges, and considered there had been excellent windows in every department. Prizes were gained by the following : Furnishing 1, Outfitting 2, No. 16 Calton Road Branch 3, Boot and Shoe Department 4, Drapery 5, Stratton Road No. 1 Branch 6, Tredworth Road Branch 7, while the Confectionery and No. 10 Branch were highly commended.

The concert was an excellent one and reflected great credit on the choir and its able conductor, MR. S. W. UNDERWOOD. MISS G. MUNDY gave "Roses" and "Who'll buy my Lavender," and MR. WILLIAM HYDE "Thora" and "The Admiral's Broom." The Choir rendered "We love our Island Story," "It comes from the misty ages," "Come, let us join the Roundelay," "Rustic Coquette," "Three Fishers," "In silent night," "Love, fare thee well." MR. FRANK MILLER, the popular humorist, sang a repertoire of good songs, and MR. H. C. BALDWIN ably accompanied throughout.

Votes of thanks were passed to MR. THREADGILL for his speech, and to the President, the Manager, the Choir, the Conductor, and all who had helped to make the concert a success. MR. BURLTON responded, and in the course of his remarks said that the Jubilee Committee had obtained two sets of Sick-room Appliances, one for Gloucester and the other for Cheltenham, and as President he formally handed these over to MRS. CRITCHLEY.



COTTAGES AND STABLES, MARKET STREET, CHELTENHAM.
Opened 1897.

CHORAL COMPETITIONS.

SATURDAY, JULY 16TH.

An interesting series of choral competitions took place in the Northgate Wesleyan Church (the use of which was kindly granted for the purpose) on Saturday, July 16th. The competitions were arranged under the auspices of the newly-formed Western Section Choral Association of the Co-operative Union, Limited. Of recent years much has been done by those responsible for the direction of the Co-operative movement throughout the country to encourage music, and particularly part-singing, as an educational factor amongst the members and in furtherance of the propaganda movement; and the formation of the Choral Association for the Western Section brought this important district into line with the other sections of the movement in the possession of an organised body for the promotion of the object in view.

It was felt that the celebration of the Society's Jubilee would be a very suitable occasion for the Choral Association's inaugural competitions, which will be held annually in various parts of the Western Section. MR. J. RHYS DAVIES (who is a brother of MR. BEN DAVIES, the well-known tenor) made an efficient "master of the ceremonies." In the course of a cheery introductory speech, MR. RHYS DAVIES congratulated the Gloucester friends on the great success of their Jubilee Celebration. The Society, he said, had had a great career, and they wished them every success and an even greater success in the future. Referring to the fact that the Jubilee was being celebrated not only by an Exhibition but by the inauguration of the Choral Association for the Western Section, MR. DAVIES said it seemed strange that in that Section, which was composed very largely of South Wales—and they were told that Wales was a "sea of song"—they had hitherto done so little with regard to music. Now, however, they were inaugurating a Choral Association which they hoped and believed would be able to render good service to the movement throughout the Western Section. Alluding to the title of the first piece in the competitions, "March like the victors," MR. DAVIES remarked that whatever might be the value of it in a musical sense, it certainly

conveyed a very happy sentiment in reference to the Gloucester Co-operators. They had just accomplished a march of fifty years' duration, and they trusted that their march forward to their centenary celebration would be even a greater success than that which had been already achieved.

The competitions were then proceeded with, DR. W. G. McNAUGHT, London, being the adjudicator. The first competition was for juvenile choirs of from 40 to 60 voices, the prizes being : 1st, £5 5s. ; 2nd, £3 3s. ; and 3rd, £1 1s. The test piece was " March like the Victors " (*Rogers*). The four competing choirs sang in the following order :—Cwmbach, New Tredegar, Mountain Ash and Senghenydd. The adjudicator gave individual criticisms from the point of view of tone, quality, and in other respects, and gave his awards as follows :—1st, Mountain Ash, 71 marks ; 2nd, New Tredegar, 68 ; and 3rd, Cwmbach, 67. The Senghenydd choir (62) lost marks owing to their intonation.

For the quartet competition (1st prize £1 10s., 2nd 15s.) the test piece was *Pinsuti's* " The Sea hath its Pearls." The following quartettes competed : Lyric, Bye (Gloucester), Jones, Orpheus, Leslie, and Apollo. The results were as follows :—1st, the Jones quartette (Ton), 69 marks ; 2nd, Orpheus quartette (Newport), 63 marks. The other quartettes were placed in this order : Leslie, 62 marks ; Bye (Gloucester), 61 ; Apollo, 53 ; and Lyric, 46.

After the luncheon interval the chief contest of the day was commenced—the mixed voice competition for from 80 to 100 voices, for the Co-operative Union Challenge Shield, value £30, and £6 6s. in cash, as the first prize ; the second prize being £4 4s., and the third, £3 3s. The piece selected was *Mendelssohn's* " All men, all things." There were five competing choirs, who sang in the order given :—Ebbw Vale, Blaenavon, Gloucester, Newport, and Ton. The interest in this competition was shown by the greatly increased attendance as compared with that of the morning. In calling upon the Gloucester choir when their turn came to enter the lists, MR. RHYS DAVIES repeated the congratulations which he had previously offered upon the celebration of the jubilee, and said they were all very pleased that the local Society was taking part in the competition. He recalled

the earlier triumphs of the Gloucester Choir at the Crystal Palace in winning the Novello Shield three years in succession—which trophy now hangs in the Society's Lecture Hall. The Gloucester Choir, who took their places amidst very hearty applause, were conducted by MR. S. W. UNDERWOOD, F.R.C.O., the accompanist being MR. H. C. BALDWIN.

At the conclusion of the competition, MR. RHYS DAVIES remarked upon the success of the day's proceedings, which he said gave every promise that the new Choral Association would have a very auspicious career—so much so that in a few years' time it might be necessary to devote two or three days to the annual competitions.

Before proceeding to conduct a performance by the combined choirs in a rendering of "All men, all things," DR. MCNAUGHT made a few general remarks. He confessed that he should like to have heard the choirs sing a somewhat newer piece. In saying that, he did not wish to say one word against "All men, all things," which was a magnificent piece and one of the finest choruses ever composed. At the same time, the choirs should take care that they did other things as well. Care should be taken in choosing music for competitions to strike some fresh ground, and not to confine the selection to what had been done for the last 30 or 40 years. This great piece of *Mendelssohn's* was one of the most gorgeous and finest ever written as a chorus: it suggested such ecstasy, fervour, and sublimity, and to sing it effectively each choir must feel the words in order to move the audience; but while they felt all the glow and splendour of the piece, they must take care that it was controlled. It was control that was wanted. There had been some very good performances that afternoon, and one splendid performance, the latter being mainly distinguished by the restraint and control. In taking the baton, DR. MCNAUGHT expressed his great pleasure at the idea of all the competing forces joining to give a combined rendering at the close. It was a fine example of co-operation, and he was delighted to see it.

The members of the various choirs were ranged in the galleries all round the chapel, with the Tenor Choir behind the pulpit, as the last to compete. The rendering given by the combined choirs was remarkably fine, and was worth giving

before a very much larger audience than the chapel could possibly accommodate. Loud applause was heard throughout the chapel at the conclusion of what DR. McNAUGHT described as a magnificent performance of a piece which had nothing, written by any composer, to beat it.

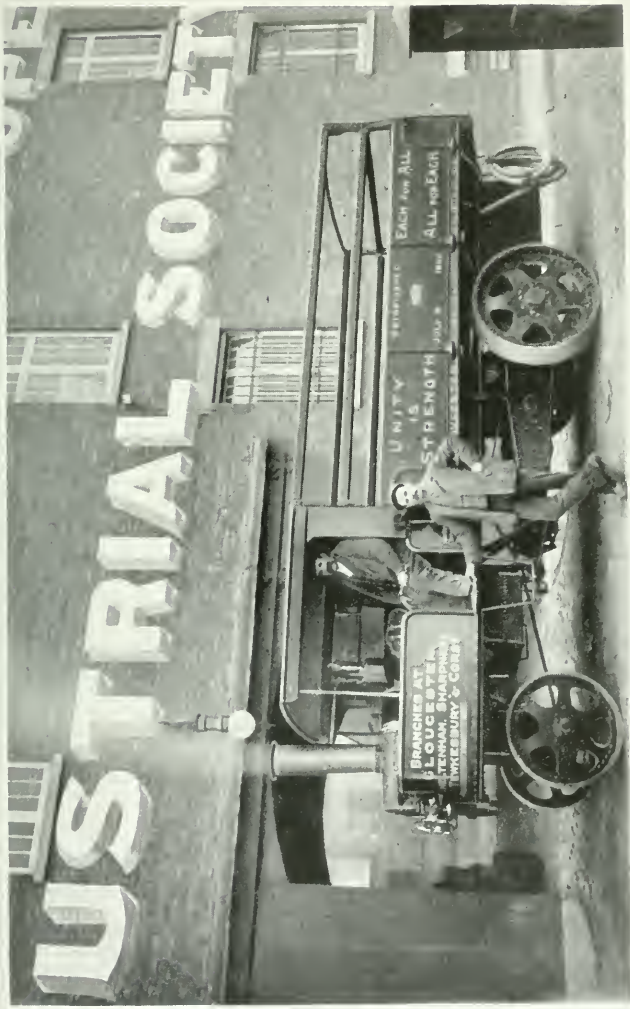
“ Now for the disagreeable part of my duties,” remarked DR. McNAUGHT, as he proceeded to criticise the performances of the respective choirs in the competition.

With regard to the Gloucester Choir, DR. McNAUGHT said that as to the musical tone there was noticeable a certain oneness of tone which was rather mellow, and the performance caught some of the ecstasy of the piece without displaying very much vitality. The attack was very good, and the rhythmical effects middling. He thought now and then the performance was a little “ bookish,” by which he meant that singers were gazing too earnestly on their books and not sufficiently on the conductor. DR. McNAUGHT remarked in passing, on the general question, that all members of a choir ought to be able to recognise their conductor when they met him in the street. The performance of the Gloucester Choir was interesting. It was a musical performance, well thought out. What impressed him most about the performance was the general unity of tone and the intelligent treatment; there was no noisy exaggeration.

In announcing his awards, the adjudicator said the maximum number of marks obtainable was 80. The result was as follows:—1st, Newport (Conductor, MR. TOM STEPHENS, R.A.M.), 76 marks; 2nd, Blaenavon (Conductor, MR. W. H. BARRY, 70; and 3rd, Gloucester (Conductor, MR. S. W. UNDERWOOD), 66. The order of the other choirs was: Ton, 64 marks, and Ebbw Vale, 58.

The prizes were distributed by COUNCILLOR W. LANGLEY-SMITH, who tendered to all concerned his most hearty congratulations upon the highly successful celebration of the Society’s Jubilee, which he thought would do much to further increase interest in the movement. He especially congratulated the choirs upon their splendid singing.

The proceedings closed with a vote of thanks to the Trustees for the use of the chapel.



FIRST STEAM WAGON, 1909.

After the competitions, the members of the Western Section, the Choral Association and the Conductors, Accompanists and Secretaries of the various Choirs were entertained by the Jubilee Committee to a meat tea at the Lecture Hall, when the President of the Society (MR. A. BURLTON) occupied the chair and extended a hearty welcome on behalf of Gloucester Co-operators. After tea, the President congratulated Newport on their well merited success, but opined that another year Gloucester would wrest the laurels of victory from them. MR. BRYANT (Blaenavon) tendered the thanks of the Choral Association to their Gloucester friends for the splendid way they had worked to make the Competition an unbounded success and thereby giving the Choral Association a good send-off. He paid a glowing tribute to the work done by MR. F. BURLTON, who had made all the local arrangements for the competition and to the Society for catering for two meals for 1,500 to 1,600 visitors. MR. HURN supported and tendered South Wales' congratulations to the Gloucester Society on attaining its Jubilee. He also spoke of the early missionary efforts of the late MESSRS. CLAY, SARGENT and WARNE in preaching the gospel of Co-operation in South Wales. The President suitably replied, whilst MR. F. BURLTON thanked MR. BRYANT for his kind remarks, stating he had only done his duty as a member of the Choral Association and with a desire to give the Association a good start.

EXHIBITION AT CHELTENHAM.

JULY 20TH TO 23RD.

The success which attended the Exhibition at Gloucester was continued at Cheltenham, and the fine Municipal Buildings proved an ideal place, setting off the various exhibits in a splendid manner.

THE OPENING CEREMONY.

Before the Mayor was called upon, MR. A. BURLTON gave succinctly the history of the Cheltenham Branch of the Society, which now has four large shops in the town, 2,300 members, and a yearly turnover of £52,500.

The Mayor said it gave himself and the Mayoress the greatest possible pleasure to be there. He noticed when their Exhibition opened at Gloucester, the Mayor in opening it said he felt that he was "skating on very thin ice." He might himself feel in the same predicament that day, but since the Mayor of Gloucester spoke the weather had not tended to make the ice thinner, and he felt pretty sure he should make no holes in it. When he received their courteous invitation he felt that the Mayor ought to be present to congratulate them on the progress of their movement in the town during the last 50 years. They had become considerable ratepayers of Cheltenham, and large customers of the Municipal electric undertaking. As an overseer he only hoped the rateable value of their properties would continue to increase. Such large success as they had achieved spoke eloquently for the business acumen of those who had had its management. Co-operation might be a potent factor for good or for harm. They had seen nations co-operating in bringing to book some other nation ruling contrary to the principles of civilisation, and they had seen the co-operation of capitalists in the nature of trusts doing great harm in some countries. That co-operation like theirs in trade was a factor for good was evidenced by the number of members. As Mayor he was not there to support or to criticise, for criticism after fifty years of successful work seemed to be a thing of the past. They had certain privileges in their Societies that private traders had not, and if he thought that these were unfairly detrimental to the private trader he would not have been standing there. He believed in "live and let live." He had never heard any charge against their Society that they were doing anything in contravention of that principle, and he took it that the way they carried on their business in Cheltenham was indicative of what they were doing elsewhere. They would agree with him that the private trader had also done much good service to the community, and he was sure they had no desire to injure him. Before closing the Mayor dropped a hint as to the duties of large trading companies such as that of assisting in the maintenance of local institutions; and lastly he referred to the excellent quality of the things composing the Exhibition, which gave ample proof that there was no question of "cheap and nasty" in the Society's trading.

MR. JOHNS (C.W.S.) delivered an excellent address on the work of the Co-operative movement and the C.W.S. in particular, which was much appreciated by the large audience present.

MR. CHAPPELL proposed and MR. RATCLIFFE seconded a hearty vote of thanks to the Mayor and Mayoress for their presence. MR. MARGRETT was subsequently presented by MR. BURLTON with a copy of the "Co-operative Wholesale Society's Annual for 1910," and MRS. MARGRETT with a box of perfumes from the productive works at Pelaw. The presentation copies of the C.W.S. Annual were specially bound and suitably inscribed.

THE CONCERT AT THE RODNEY HALL

on the evening of the opening ceremony was splendidly attended, when the proceedings were identical with those that took place at Gloucester, except that MR. JOHNS was the speaker for the C.W.S.

A vote of thanks was accorded him and MR. A. BURLTON for presiding, on the motion of MR. J. G. CARR, seconded by MRS. CHANDLER.

The successful prize winners in the Window Dressing Competition for Cheltenham were :—No. 6 Branch (Grocery), 1st ; Boot Department, 2nd ; Drapery Department, 3rd ; and Charlton Kings, 4th.

VEHICULAR PARADE.

AUGUST BANK HOLIDAY.

In continuation of the celebration, the Jubilee Committee again made history by the unbounded success that attended the vehicular parade on August Bank Holiday, prior to the Flower Show. The number of vehicles and horses included in the procession was still further evidence to the general public of the extent of the ramifications of the Society, and created a great surprise to those who were not in the "know." On every hand high encomiums were passed on the excellence of the exhibits, and the employees are to be congratulated on the success that attended their efforts.

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Prizes ranging from 20s. to 2s. 6d. were offered for the most artistically arranged trolley, and others ranging from 10s. to 5s. for the best groomed horse and best kept vehicle.

The procession was marshalled two abreast in the roadway of the India Road Estate and also extended the entire length of Salisbury Road to Barton Street, and started promptly to the advertised time in the following order:—Trap, containing MR. W. GODDARD (Vice-President), MR. J. T. JACKSON (General Manager), and MR. PURNELL (Secretary); the Band of the 5th Gloucesters, under MR. JESSE DYER; the Jubilee Committee; the Women's Guild (Gloucester and Cheltenham); and the following vehicles with the drivers named: self-raising flour, C. JACKSON; bread and flour, G. WOOD; bread van, A. WOOD; biscuits, E. CLARE (Charlton Kings); jam, A. MANN; tea, coffee and cocoa, A. TAYLOR; bread van, A. PREEN; furnishing, L. GARDNER; outfitting, W. HAWKER; boots, G. MEADOWS; bread, F. GWILLIAM; butcher's float, E. MARTIN; butcher's trolley, J. JONES; butcher's carts, G. GABB and J. MARTIN; bread van, A. HAYDEN; coal, F. MASTERS; milk float, H. BISHOP; milk truck, J. COOK; bread van, W. FORD; soap (Cheltenham), E. WALTON; Irish car, H. TIDMARSH; bread van, J. MACE.

The route taken by the procession was: Salisbury Road, Vicarage Road, Hatherley Road, Tredworth Road, Stroud Road, Calton Road, Linden Road, Seymour Road, Sudbrook, Southgate Street, Westgate Street, Priory Road, St. Catherine Street, Alvin Street, Northgate Street, Eastgate Street, and Barton Street, to India Road.

Every vehicle was neat and clean, every horse was well groomed, and the goods on such trolleys as contained them were attractively arranged, so that the judges had no easy task set them. MESSRS. W. B. MALLARD and J. BLACKWELL officiated as marshals of the procession, and the judges were MESSRS. W. GODDARD, S. T. DAVIES, J. GOODE, J. BLACKWELL, W. HARMAN and W. GURNEY.

At the conclusion of the procession all those taking part were, at the invitation of the Committee, entertained to tea, when the prizes were distributed by Mr. Goddard.



Jubilee Celebration Committee.

Back Row—W G Roberts, S T Davies, J Blackwell, J T Laidler, J M Morgan, A Williams, S Wakefield, J Ratcliffe. [W Wills
2nd Row—E E Priddey, W Rodway, A Pimble, J G Carr, Mrs Critchley, Mrs Chandler, Mrs Trigg, H R Prosser, W Harman, E J Hill, J A Goode
Front—H W Williams, A Cole, J Beard, W Goddard, J T Jackson, A Burlton, F Purnell, R R Chappell, W B Mallard, G Mundy, F J Ballinger

The awards and the names of those responsible for preparing the exhibits are as follows:—Self-raising Flour, MESSRS. COLE and WORKMAN (Managers Nos. 12 and 4) ; Bread and Flour, MR. ROWE (Bakery Manager) ; Jams and Jellies, MESSRS. MORGAN and SCOTT (Managers Central and No. 3) ; Biscuits, MESSRS. HOPKINS and COLLETT (Managers, Nos. 11 and 15) ; Coal, MR. SNOW (Coal Yard Foreman) ; Tea, Coffee and Cocoa, MESSRS. ATTWOOD and HUDSON (Nos. 10 and 14) ; Furnishing, MR. SPINK (Furnishing Manager) ; Outfitting, MR. RADFORD (Outfitting Manager) ; Boots, MR. SNELSON (Boot Manager) ; Butcher's Trolley and Float, MR. HEMINGWAY (Butchery Manager) ; Milk Floats and Trucks, MESSRS. H. BISHOP and J. COOK ; Soap, MR. TURNER (Manager, No. 6) ; Irish Car, MR. E. MAYNARD (Manager, No. 1) ; Bread Vans, MESSRS. A. WOOD, A. PREEN, A. HAYDEN, W. FORD, F. GWILLIAM and J. MACE ; Best Groomed Horse, Cleanest Harness and Trap, A. MANN, C. JACKSON, F. MASTERS, H. TAYLOR, F. MASTERS, W. HAWKER, H. CLARE, and H. TIDMARSH.

CHILDREN'S TEAS.

AUGUST 4TH AND 17TH.

The Gloucester Tea was held on the India Road Estate, on Thursday, August 4th, and the prognostications of the Committee—that the attendance would far exceed that of any of the Penny Bank Teas—were fully borne out, as about 3,500 children partook of tea. Rain fell heavily on the Wednesday night and during the early hours of Thursday morning, and the effect of this on the minds of the future Co-operators of Gloucester may be easily imagined. The sky cleared, however, and the climatic conditions were ideal, in fact the Jubilee Committee have to thank the "clerk of the weather" for the excellent manner he has served them in every function of their programme. It was a pleasant picture to see the eager joyous faces of the youngsters as they made their entrance to the field and received a packet of C.W.S. sweets. The tea was arranged in four relays in the van shed, each child being given tea *ad lib.* and a bag containing a 2d. sponge cake, a bun and several slices of bread and butter. To cater for the wants of such a party was no

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light task, but the ladies and gentlemen who undertook the duty were quite equal to the occasion, and a word of praise is due to them for their valuable assistance.

MR. S. KERLEY'S minstrel troupe with its long and varied programme was a good attraction, not only to the children, but to the adults who came into the field after tea.

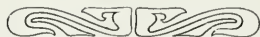
A good programme of sports for boys and girls was gone through, and the races were run with the keenest interest.

Much interest was evinced in the Boot and Shoe and Spoon Cleaning Competitions, for which useful prizes were awarded by the C.W.S. Pelaw Works, whilst roundabouts, swings, &c., were kept going with vigour.

MR. JESSE DYER'S band played pleasing selections of music during the afternoon and evening, some of the "catchy" strains being lustily taken up by the children.

The Jubilee Committee were fortunate in securing the Pittville Gardens for the tea at Cheltenham on Wednesday, August 17th, the beautiful surroundings, the lake, gardens, and splendid walks making it an ideal place for a function of this description. As at Gloucester the attendance was a record one, about 750 sitting down to the tea, which was similar to that at Gloucester. "Professor" THOMAS gave amusing ventriloquial entertainments with his dolls, whilst Boot and Shoe and Spoon Cleaning Competitions (for which six further prizes were awarded by the C.W.S. Pelaw Works) and races for boys and girls were indulged in.

For both teas the arrangements were excellent, everything going off without a hitch, and it is only to be expected that the children who participated in the teas will retain pleasant memories of the Celebrations of the Jubilee of the Society.





Committee of Gloucester Women's Co-operative Guild.

Back Row—Mesdames Wanklyn, Chamberlain, Skevington, S. Bye, Hayes, Twigg, Hale.

Front Row—Mesdames Kerley, *Treasurer*, Trigg, Critchley, *President*, Waite, *Secretary*, Prosser, J. Bye.

THE GENERAL COMMITTEE SINCE 1886.

The following table shows the composition of the General Committee for the past 25 years. Of those on the Committee in 1886, RICHARD WARNE, JOHN MORRIS, JAMES WILSON, GEORGE BEARD, EDWIN PROSSER, and JOHN SMITH had served for many years previously, and of those whose names first appear on the list subsequent to 1886, JOHN WILLIAMS, WILLIAM GODDARD, and CHARLES FARMER were also old Committee-men. The dates given with the first twelve names are when they ceased to hold office.

COMMITTEE IN 1886.

JOHN MORRIS, December Quarter, 1902.

JAMES SMITH, September Quarter, 1887.

JAMES WILSON, March Quarter, 1888, and from March Quarter, 1900, till December Quarter, 1902.

HENRY MOORMAN, December Quarter, 1889.

GEORGE BEARD, June Quarter, 1899, and from March Quarter, 1907, till March Quarter, 1909.

GEORGE WHITCOMBE, June Quarter, 1890.

JOHN SMITH, September Quarter, 1889, and from March, 1890, till December, 1890.

RICHARD WARNE, became President, December Quarter, 1901.

HENRY WHITTICK, September Quarter, 1887.

EDWIN PROSSER, March Quarter, 1887.

JOHN DALLMAN, September Quarter, 1886.

BENJAMIN HACKER, December Quarter, 1888.

ELECTED SINCE 1886.

RICHARD KNIGHT, elected September Quarter, 1886, served till December Quarter, 1889, and from June Quarter, 1890, till March Quarter, 1896.

JOHN WILLIAMS, March Quarter, 1887, served till September, 1887.

JOHN THOMAS LAIDLER, September Quarter, 1887, served till December Quarter, 1888, and from December Quarter, 1906, till September Quarter, 1907.

WILLIAM WELLS, December Quarter, 1887, served till March Quarter, 1895.

SEPTIMUS WAKEFIELD, December Quarter, 1887, served till September Quarter, 1904, and from March Quarter, 1905, till present time.

Jubilee History of the Gloucester

- ALFRED BROWN, June Quarter, 1888, served till December, 1906.
- ROBERT PROSSER, March Quarter, 1889, till June Quarter, 1889, and from December Quarter, 1889, to June Quarter, 1890.
- FREDERICK WILLIAM STEELE, March Quarter, 1889, served till December Quarter, 1896.
- WILLIAM GODDARD, September Quarter, 1889, served till present time.
- ALFRED JAKEWAY, September Quarter, 1890, served till June, 1891.
- ALBERT H. THOMAS, March Quarter, 1891, served till March Quarter, 1899.
- CHARLES FARMER, September Quarter, 1891, served till December, 1892.
- ALFRED BURLTON, March Quarter, 1893, became Auditor December 1906.
- ARTHUR COLE, March Quarter, 1893, served till present time.
- RICHARD REUBEN CHAPPELL, June Quarter, 1895, served till March Quarter, 1904, and from December Quarter, 1904, till November, 1906, and from November, 1906, till present time.
- JAMES BEARD, June Quarter, 1896, served till present time.
- WILLIAM GURNEY, December Quarter, 1896, served till December Quarter, 1899. Became Auditor, February, 1900.
- JOSEPH J. LUKER, June Quarter, 1899, served till March Quarter, 1905.
- WILLIAM B. MALLARD, September Quarter, 1899, served till June Quarter, 1906, and from December Quarter, 1906, till present time.
- HENRY W. WILLIAMS, March Quarter, 1900, served till December Quarter, 1904, and from June Quarter, 1905, till September Quarter, 1906.
- ERNEST J. HILL, December Quarter, 1901, till September Quarter, 1905, and from June Quarter, 1906, till present time.
- FRANK J. BALLINGER, March Quarter, 1903, served till present time.
- ALFRED PIMBLE, June Quarter, 1904, served till March Quarter, 1906, and from September Quarter, 1906, till June 1907, also from December Quarter, 1907, till present time.
- RALPH A. ROBERTS, December Quarter, 1905, served till December Quarter, 1908. Became Auditor, February, 1909.
- GEORGE MUNDY, September Quarter, 1907, served till present time.
- WILLIAM E. DAVIS, March Quarter, 1909, served till December Quarter, 1909.
- JAMES RATCLIFFE, March Quarter, 1909, served till present time.
- JAMES G. CARR, March Quarter, 1910, served till present time.

CHARITABLE DONATIONS.

From the very inception of the Society the members have extended practical sympathy to deserving causes, and now give every year the following handsome donations to charitable institutions:—

GLOUCESTER—

	£	s.	d.
Infirmary... ..	15	15	0
Children's Hospital	8	8	0
District Nursing Society	3	3	0
Friendless Girls' Association	2	2	0
Home of Hope	2	2	0
S.P.C.C.	2	2	0
St. Lucy's Home	2	2	0
Girls' Friendly Society	2	2	0

CHELTENHAM—

General Hospital	5	5	0
Nursing Association	2	2	0
Home for Sick Children	2	2	0
Church Army Home	2	2	0
Eye, Ear and Throat Hospital	2	2	0

MISCELLANEOUS—

Tewkesbury Nursing Institute	2	2	0
Tewkesbury Hospital	2	2	0
Painswick Convalescent Home	2	2	0
Berkeley Hospital	2	2	0
Lifeboat Institution	2	2	0
Institution for Deaf and Dumb	2	2	0

HEADS OF DEPARTMENTS, 1910.

The Society owes not a little of its success to the efforts of its employees, and the long service of most of those in the following list (besides others not mentioned) shows that the connection is appreciated on both sides.

The honour of being the oldest employee is held by Mr. S. Smart, now at Stratton Road Bakery, who entered the service in 1869. Mr. M. Pollard, of the Office Department, was employed before that date, but his service has not been continuous. Mr. J. M. Morgan, Manager of the Central Grocery, has a record of 36 years' employment, and there are several others nearly equalling it. Of the names in the list all, except about a half-dozen, have served for many years. Miss Burgess and Messrs. Spink, Radford, Rowe and Fletcher are comparatively recent additions to the staff.

General Manager ... MR. J. T. JACKSON.

Secretary	...	...	...	...	MR. F. PURNELL.
Cashier	...	...	...	...	MR. T. H. PHELPS.
Cashier, Cheltenham	...	...	...	...	MR. F. KEVEREN.

DEPARTMENTAL MANAGERS.

Boot and Shoe	...	...	...	...	MR. J. SNELSON.
Drapery—Gloucester	...	...	...	...	MISS TARLING.
Drapery—Cheltenham	...	...	...	...	MISS LEAR.
Furnishing and Hardware	...	...	...	...	MR. W. SPINK.
Tailoring and Outfitting	...	...	...	...	MR. T. M. RADFORD.
Butchering	...	...	...	...	MR. W. HEMINGWAY.
Confectionery and Restaurant	...	...	...	...	MISS BURGESS.

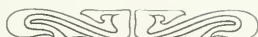
BRANCH MANAGERS.

Grocery Departments.

Grocery Warehouse	...	...	...	...	MR. G. PHELPS.
Central Grocery, Brunswick Road	...	...	...	...	MR. J. M. MORGAN.
Stratton Road	...	...	...	...	MR. A. E. MAYNARD.
Alvin Street	...	...	...	...	MR. R. SMITH.

Westgate Street	...	...	...	MR. A. H. SCOTT.
Stroud Road	...	...	...	MR. W. B. WORKMAN.
Tredworth High Street	...	...	...	MR. H. ATTWOOD.
Seymour Road	...	...	...	MR. H. COLE.
Barnwood	...	...	...	MR. T. ARNOLD.
Tredworth Road	...	...	...	MR. P. HUDSON.
Calton Road	...	...	...	MR. A. MANN.
89, High Street, Cheltenham	...	...	...	MR. G. T. TURNER.
238, High Street, Cheltenham	...	...	...	MR. H. SHORT.
Bath Road, Cheltenham	...	...	...	MR. E. W. HOPKINS.
Charlton Kings, Cheltenham	...	...	...	MR. H. G. COLLETT.
Corse	...	...	...	MR. A. TRAVELL.
Sharpness	...	...	...	MR. F. WAKEHAM.
Sharpness (Drapery)	...	...	...	MRS. WAKEHAM.
Tewkesbury	...	...	...	MR. J. MAYNARD.

Barton Street—Butchering	...	...	...	MR. M. DENNIS.
Tredworth Road—Butchering	...	...	...	MR. H. TAYLOR.
Cheltenham—Boot and Shoe	...	...	...	MR. W. FLETCHER.
Cheltenham—Furnishing	...	...	...	MR. H. RENE.
Gloucester—Bakery	...	...	...	MR. G. H. ROWE.
Cheltenham—Bakery	...	...	...	MR. T. JACKSON.
Gloucester—Coal	...	...	...	MR. E. SNOW.
Cheltenham—Coal	...	...	...	MR. F. PERKINS.
Gloucester—Stables	...	...	...	MR. T. BISHOP.
Cheltenham—Stables	...	...	...	MR. A. IRELAND.
Milk	...	...	...	MR. H. BISHOP.



EMPLOYEES' SICK BENEFIT ASSOCIATION.

<i>President</i>	...	...	MR. E. HEMINGWAY.
<i>Treasurer</i>	...	...	MR. F. PURNELL.
<i>Secretary</i>	...	...	MR. R. COLLETT.

Formed in the year 1888, the objects of the Association are to raise a fund for the assistance of Sick Members and to carry out such schemes as may be thought fit from time to time for the welfare of the Members, collectively or individually. All employees of the Society are eligible for Membership, which is strictly optional.

SUMMARY OF DISBURSEMENTS SINCE 1888 :—

Sick Pay Disbursed	...	£620	11	0
Death Claims paid	...	37	10	0
Dividend to Members	...	371	17	9
Reserve Fund	...	37	10	0

The Contributions and Benefits are as follows :—

Age,	Contributions,	Sick Pay,	Funeral,
18 to 30	2½d. per week	Weekly allowance in Sickness,	Payable at
30 to 40	3d. „	8/- per Week, for not less	Death £5.
Above 40	3½d. „	than 3 days, nor more than 13 weeks.	

Members under 18 years of age pay 1d. per week and receive half the above Benefits.

The number of members, which at the commencement was about 50, one-third of the total number of employees, has increased to nearly 200, or two-thirds. As showing the steady increase in the business of the Association, the following comparison will be useful :—

For the year ending 1889, the contributions amounted to £36 1s. 6d., as against £87 3s. 1d. for 1909. Sick Pay 1889, £17 18s. 4d., as against £47 16s. 8d. for 1909. Repaid to members as Dividend, 1889, £7 2s. 2d., as against £24 10s. 5d. for 1909.



Committee of Cheltenham Women's Co-operative Guild.

- Mrs. Matthews Mrs. Lake Mrs. Tombs
Mrs. Lush Mrs. Chandler, *President*. Miss Cole, *Secretary*. Mrs. Parsons, *Treasurer*.

PLACES OF BUSINESS.

GLOUCESTER ESTABLISHMENTS.

Registered Offices and Board Room, Lecture Hall, Reading Room, Confectionery and Refreshment Rooms, Central Grocery and Provision Stores, Furnishing and Hardware, and Tailoring and Outfitting Departments } Brunswick Road

Drapery and Millinery Dept.—Brunswick Road and Eastgate Street.

Boot and Shoe Department—Eastgate Street.

Butchering Department—

Brunswick Road, Barton Street, and Tredworth Road.

Grocery and General Stores :

No. 1 Branch—Stratton Road	No. 10 Branch—High Street
„ 2 „ Alvin Street	„ 12 „ Seymour Road
„ 3 „ Westgate Street	„ 13 „ Barnwood
„ 4 „ Stroud Road	„ 14 „ Tredworth Road
No. 16 Branch—Calton Road.	

General Grocery and Hardware Warehouse, Petroleum Stores, Cattle Lairs and Slaughter Houses, Sausage Factory, Accommodation Land, Dairy and Milk Department, and Stables } India Road Estate, Gloucester

CHELTENHAM.

Offices, Reading Room, and Reference Library, No. 6 Branch, Grocery and Provision Stores, Drapery Boot and Shoe, Furnishing and Hardware Depts. ... } 90, 91, High St. and Grosvenor Place South

Grocery and General Stores :

No. 7 Branch—238, High Street. No. 11 Branch—Bath Road.
Stables—Market Street.

CHARLTON KINGS.

No. 15 Branch—Grocery and General Stores.

CORSE.

No. 5 Branch—Grocery, Provision, and General Stores.

SILARPNESS.

Grocery, Bakery, Drapery, Hardware and Furnishing :
No. 8 Branch—Newtown.

TEWKESBURY.

No. 9 Branch—Bakery, Grocery and General Stores—114, High Street.

Machine Bakeries, Corn and Flour Stores.

Gloucester—Stratton Road. Cheltenham—Grosvenor Place South.

Coal Depots :

Gloucester—Midland Railway Coal Wharf, Station Road.
Cheltenham—Great Western Coal Wharf, St. James' Square.
Charlton Kings—Great Western Coal Wharf.

PROGRESS OF THE SOCIETY.

Year ending	No. of Members	Share Capital	Received for Goods	Interest Paid on Shares	Paid in Dividend
December, 1860	...	£107	£308	...	...
.. 1861	...	133	1379	£4	£34
.. 1862	...	185	2091	7	70
.. 1863	194	282	2486	9	107
.. 1864	400	851	5452	18	411
.. 1865	500	1410	8009	49	668
.. 1866	701	1976	12288	84	945
.. 1867	843	2835	14693	108	1080
.. 1868	1031	3499	19612	151	1331
.. 1869	1182	4373	21300	179	1808
.. 1870	1388	5747	25735	246	2542
.. 1871	1458	6509	28646	293	2662
.. 1872	1511	7815	32585	331	2632
.. 1873	1649	10180	43196	429	3309
.. 1874	1649	12129	50045	542	3712
.. 1875	1886	15628	50924	680	4401
.. 1876	1937	18547	51993	845	4041
.. 1877	2026	18955	55112	908	4237
.. 1878	2128	20243	56674	956	4464
.. 1879	2423	23121	59164	1054	5789
.. 1880	2951	29374	69811	1296	6686
.. 1881	3256	34756	74339	1564	6124
.. 1882	3438	39825	78471	1823	7099
.. 1883	3829	46591	89456	2117	8947
.. 1884	4160	51744	88373	2383	9854
.. 1885	4461	56714	93786	2647	11482
.. 1886	5186	62849	111137	2749	13340
.. 1887	5658	70199	118031	3133	14226
.. 1888	5851	74468	122921	3447	13549
.. 1889	5567	68435	115333	3347	11269
.. 1890	5589	73148	112854	3326	11632
.. 1891	5816	78222	121138	3595	12925
.. 1892	5963	83279	123485	3797	12769
.. 1893	5764	81217	106668	3919	8719
.. 1894	5701	77931	95326	3687	7954
.. 1895	5825	79839	97175	3644	8571
.. 1896	6002	85406	105202	3860	9686
.. 1897	6337	91745	120074	4153	10873
.. 1898	6552	98660	127894	4480	11672
.. 1899	6842	105740	131265	4298	12046
.. 1900	7084	109989	139391	4533	12431
.. 1901	7091	115075	146117	4785	13415
.. 1902	6917	113451	149353	4233	14877
.. 1903	7123	113150	154476	3929	15265
.. 1904	7317	115197	158978	3966	15970
.. 1905	7463	119209	161729	4091	16080
.. 1906	7585	120301	159366	4206	15867
.. 1907	7702	123763	163679	4262	17412
.. 1908	8027	129453	177054	4425	19563
.. 1909	8460	134085	188424	4598	20550

Grand Totals.....4243000 113184 415100

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