

Mutual Benefit Associations.

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allowed a refund of one-third of the fees paid during membership. After ten years members are allowed a refund of two-thirds, without interest in every case. Any amount paid to such members for benefits during membership is, however, deducted from the funds. The Montreal Street Ry. Co. and the Montreal Park & Island Ry. Co. jointly contribute to the funds of the association a sum annually equal to 100% of the annual amount collected from members as admission fee, and 50% of the annual amount collected for monthly dues, and in addition furnish necessary office accommodation and defray all other expenses of management.

From the above, you will admit that the benefits to be derived by being a member are numerous and inviting to the employees, yet when one considers that the association was formed immediately after a general strike and that the employees were more or less suspicious, one can realize to some extent the labor experienced in bringing the same to a successful issue. This, however, was accomplished by conscientious work on the part of the company and the men. Under the powers of incorporation, granted in May, 1904, the board of directors was increased from 9 members to 15, of which 8 are elected by the directors of the Montreal Street Ry. Co., and 7 by the members. The increase in the directorate allows the various departments to have a representative upon the board, which prevents jealousy existing among the employees of the various departments. Meetings of the board are held monthly, at which a statement of the revenue and expenses for the previous month, the benefit claims and other bills paid, as well as all applications for admission are submitted for approval, and all other matters of interest to the association are taken up and discussed. The annual meeting is held in June in each year, and after the usual business is transacted, a smoking concert is held, the talent being selected from the members present. During the course of last year a picnic under the auspices of the association was held at one of our leading parks, lasting for four days, and netted a profit, in spite of the unsatisfactory weather conditions, of \$1,361.88. During the month of January, through the courtesy of the Montreal Street Ry. Co., the members and their families were given a theatre day, each member receiving two tickets and the necessary transportation tickets, in order to attend the entertainment without expense. This proved a great success and was very much appreciated by the members. These acts of kindness have greatly assisted in the good results obtained. The members who, as I said before, represent over 80% of the total number of employees, feel that they are being considered and are in consequence interested in the welfare of the association.

During the period of 16 months the association has paid out the following amounts, which go to show the great necessity for such an association:—Sickness and injury claims, \$6,866.85; death and burial, \$3,517.67; medicine, \$384.78; medical examination, \$971.50; medical attendance, \$1,385.24; total, \$13,116.04.

The revenue from all sources for the same period has been as follows:

From members—Fees.....	\$1,657.00	
Dues.....	8,749.00	\$10,406.00
From Company—Fees.....	1,657.00	
Dues.....	4,374.50	
Special Donations.....	\$ 6,031.50	
	6,000.00	
	12,031.50	
	1,361.88	
	97.01	
	1,458.89	
	\$23,896.39	

leaving a surplus for 16 months of operation of \$11,780.35. In addition to the company's contribution of \$12,031.00, the expenses of management and organization for the same period amounted to \$10,292.79, making a total cost to the company of \$22,322.79. During the last nine months of operation, the following work has been done by the medical department:—Number of consultations, 2,902; number of visits, 388; number of prescriptions, 1,147.

In view of the large increase in membership arrangements were completed on Feb. 1 last to open medical offices at the different depots of the company, where physicians would be in attendance daily, excepting Sundays and holidays, between 11 a.m. and 12 noon, this being in addition to the office of the chief medical officer and examiner, whose office is at the head offices of the association. This additional accommodation has been much appreciated by the members. Sick committees of four to visit the sick have been formed in the various depots and departments of the company, of which the director representing the depot or department acts as chairman, and the duties of such committee consist in visiting disabled members and reporting thereon.

Our requirements for the pension and death funds have been carefully passed on by a life insurance expert, and every precaution has been taken to secure the complete success of the association.

April Birthdays.

Many happy returns of the day to—

J. A. Armstrong, Chief Dispatcher C.P.R., Ottawa, born at South Durham, Que., April 6, 1863.

Adam Brown, formerly President Wellington, Grey and Bruce Ry. (now G.T.R.), Vice-President G.N.W. Telegraph Co., and Postmaster of Hamilton, born at Edinburgh, Scotland, April 3, 1826.

A Buchanan, Superintendent of Motive Power and Car Department, Central Vermont Ry., St. Albans, Vt., born at New York city, April 3, 1870.

W. J. Camp, Electrical Engineer C.P.R. Telegraphs, Montreal, born at Oakville, Ont., April 22, 1855.

A. H. Clark, Master Mechanic, Irondale, Bancroft and Ottawa Ry., Irondale, Ont., born April 5, 1867.

A. P. Cockburn, Manager and Secretary Muskoka Lakes Navigation and Hotel Co., Gravenhurst, Ont., born in Finch tp., Stormont, Ont., April 7, 1837.

J. H. Flock, K.C., Honorary Counsel Canadian Ticket Agents' Association, London, Ont., born at Toronto, April 6, 1834.

B. W. Folger, Manager Niagara Navigation Co., Toronto, born at Kingston, Ont., April 8, 1872.

G. H. Garden, C.E., Chief Engineer Alberta Ry. and Irrigation Co., Lethbridge, Alta., born at Woodstock, N.B., April 5, 1849.

J. P. Gay, Manager G. T. Despatch Fast Freight Line, Detroit, Mich., born at Hamilton, Ont., April 26, 1857.

E. A. Geiger, ex-Superintendent Brockville, Westport and Northwestern Ry., Brockville, Ont., born at Newark, N.J., April 10, 1863.

B. C. Gesner, formerly Air Brake Inspector I.C.R., now travelling representative, Galena-Signal Oil Co., born at Cornwallis, N.S., April 23, 1859.

A. L. Hertzberg, Division Engineer C.P.R., Toronto, born in Norway, April 30, 1855.

E. J. Hilliard, Commercial Agent G.T.R., Buffalo, N.Y., born at Montreal, April 14, 1870.

J. M. Horn, city freight agent Canadian Northern Ry., Winnipeg, born at Schotts, Lanarkshire, Scotland, April 12, 1880.

E. A. James, Manager Canadian Northern

Ry., Winnipeg, Man., born in London, Eng., April, 1865.

B. S. Jenkins, General Superintendent C.P.R. Telegraphs, Winnipeg, Man., born April 8, 1859.

J. S. Lawrence, Superintendent C.P.R., Nelson, B.C., born at Toronto, April 9, 1863.

D. McNicoll, Vice-President C.P.R., Montreal, born at Arbroath, Scotland, April, 1852.

W. A. Ritchie, District Superintendent, The Pullman Co., Montreal, born at Edinburgh, Scotland, April 13, 1854.

E. V. Skinner, Assistant Traffic Manager C.P.R., New York, born in London, Eng., April 22, 1849.

J. W. Smith, General Assistant Canada Atlantic Ry., Ottawa, Ont., born at St. Albans, Vt., April 16, 1866.

A. M. Sutherland, Assistant Superintendent, Duluth, South Shore and Atlantic Ry., Thomaston, Mich., born at Hartford, Conn., April 2, 1844.

J. E. Schwitzer, Resident Engineer, Central Division, C.P.R., Winnipeg, Man., born at Ottawa, Ont., April 19, 1870.

J. R. VanCleve, Master Mechanic, White Pass and Yukon Route, Skagway, Alaska, born at Little Falls, Minn., April 6, 1859.

W. Wainwright, General Assistant and Comptroller, G.T.R., Montreal, born at Manchester, Eng., April 30, 1840.

J. J. Wallace, General Freight Agent, I.C.R. Moncton, N.B., born in Albert Co., N.B., April 20, 1847.

Hon. J. Wood, President and General Manager, New Brunswick and Prince Edward Island Ry., Sackville, N.B., born at Sackville, N.B., April 18, 1843.

W. Woollatt, ex-General Superintendent Buffalo division Pere Marquette Rd., Walkerville, Ont., born at Weedon, Hertfordshire, Eng., April 2, 1855.

Place Names in Canada—The Dominion Geographic Board was organized in 1898 by Order-in-Council, and has issued five reports, the fifth bringing the work of the Board down to June 30, 1904. During that time the Board has given decisions in regard to the spelling of the names of 2,494 places in Canada, distributed among the different provinces and territories as follows:—Alberta, 106; Assiniboia, 21; Athabasca, 24; British Columbia, 604; Franklin, 100; Keewatin, 47; Mackenzie, 12; Manitoba, 37; New Brunswick, 95; Nova Scotia, 80; Ontario, 639; Prince Edward Island, 11; Quebec, 319; Saskatchewan, 40; Ungava, 78; Yukon, 282. The report gives the authorized spelling with the location of the place in alphabetical form, the old name or the old spelling being given in italics, with a reference to the authorized name or spelling. A new feature has been added to the fifth report in the shape of a list of the names in respect of which decisions have been given, arranged alphabetically, under the separate districts or provinces. The by-laws provide for monthly meetings of the Board, and for the presentation of an annual report, but the latter by-law appears to have been overlooked, as the fourth report was issued in 1903, and gave the decisions up to June 30, 1902. A more frequent publication of decisions should be made, either by special bulletin, or by notice in the Canada Gazette after each meeting.

In the report of the passenger meetings at Buffalo, in our Feb. issue, we stated that a gavel was presented to President A. A. Shantz on behalf of Poole Bros., Chicago, by C. H. Nicholson. We should have said that T. Henry, Traffic Manager of the Richelieu & Ontario Navigation Co., made the presentation on behalf of Poole Bros.

The screen cloth painting tower at the B. Greening Wire Co.'s Works, Hamilton, Ont., was destroyed by fire Mar. 3. The fire did not affect any other branch of the company's business.