

THE INTERNATIONAL NICKEL COMPANY OF CANADA, LTD.

ship in the club is restricted to boys over eighteen and girls over sixteen, those under these minimum ages being taken care of in the Junior Copper Cliff Club. In the latter club, a specially qualified Lady Superintendent teaches domestic science, dancing, deportment and physical training. In connection with the club there is also a Cadet Company of over eighty members, and a well-equipped gymnasium with classes for boys of all ages, also workmen's class in boxing, wrestling and physical training.

*Insurance.*—Shortly after the Dominion regulations regarding group insurance were altered to permit of such insurance being written in Canada, the company was enabled to protect the families of employees by issuing policies, effective November 1st, 1919, as follows:

Each employee that has completed one year's continuous service is insured for \$500.00. This is increased to \$800.00 at the end of two years, to \$1,200.00 at the end of three years, \$1,600.00 at the end of four years, and the maximum policy of \$2,000.00 is issued on completion of five years' service. This insurance is payable to the beneficiary named by the employee in event of death or total disability. The initial payment is 20 per cent of the total, with the balance in twenty-four semi-monthly instalments.

*Pensions.*—In order to provide for aged employees who have given long service to the company, the policy has been adopted of pensioning employees who have become incapacitated after twenty years' continuous service. Pensions are paid monthly from the general funds at a figure based on the pensioner's average earnings for the last year worked (based on full time). After twenty years' service the pension is fifty per cent of the average earnings, after thirty years' service, 62½ per cent, and so on in proportion to the number of years in the employ of the company.

After twenty years' continuous service, old age, sickness, injury or incapacity from any other cause, may be considered sufficient reason for granting a pension.