

financial stability. The treasurer is often bonded. The books are audited at regular intervals. When fees are charged, the revenue is usually sufficient, but many firms report that they stand behind the society and meet any necessary obligations. Sometimes an extra assessment is levied on the employees to make up any deficit. Surplus funds are usually invested in bonds and other securities, and a reserve fund thus provided for emergencies.

Results of Sick Benefit Plan, (a) In Improvement of Employees' Health; (b) Economic Benefits to Employer.

The returns from employing firms indicate generally improvement in employees' health. They state that the workers are relieved of anxiety as to their families in case of sickness and as a result they can put their whole minds to their work. It has been found that the periodic medical examination and enforced prompt consultation of doctors often prevented more serious or prolonged illness, particularly incipient tuberculosis. Another great advantage has been the improved industrial relations resulting from the closer contact between employers and employees, and the employers report increase in loyalty, and in production and a decrease in labour turnover. One of the companies paying the greatest amount of sick benefits reports that the economic benefits to themselves have more than paid for the amount expended.

Efforts made towards Avoidance of Sickness through Health Talks, etc.

The most general method taken in this regard appears to be by means of pamphlets or bulletins, which are often enclosed with the pay envelopes or posted in conspicuous places about the plant. Those firms who issue employees' magazines generally devote a column or more regularly to sickness and accident prevention. A number of firms report that health and safety talks are conducted regularly, usually during the noon hour, and that instruction is given in the first-aid and home nursing. Quite a number reported that they did nothing along these lines. One of the large Canadian lumber companies has inaugurated a health program of preventive measures, including free physical and dental examinations, first-aid and nursing service. A well known insurance company issues numerous pamphlets on health and hygiene from time to time which are placed in the hands of their clerks and field employees, millions being also distributed annually to their policy holders.

SICKNESS BENEFITS PROVIDED BY TRADE UNIONS.

One phase of trade unionism which is extending from year to year is that connected with the payment of benefits in cases of sickness and death. The funds to meet these payments are raised by a per capita tax on the membership, a portion of the proceeds of this tax being placed to the credit of the beneficiary funds.