

OUR MEMBERS OF THE ROAD.

Commercial Travelers in Annual Session.

R. J. ORR THE PRESIDENT.

It Was One of the Hottest Fights Known to the Organization.

The Winner Beat His Opponent, Mr. Ansley, by 187 Votes—There Was Also a Lively Race for the Directorships—The Figures of the Vote—Excellent Showing of the Annual Report—The Gratuity Fund in Good Shape—Actuary's Report—Matters of Interest to the Men Who Build Up Trade.

The twenty-fourth annual meeting of the Commercial Travelers' Association of Canada was in progress in Shaftesbury Hall all day yesterday. There was a good attendance of members.

Gray was in the chair, and associated with him on the platform were ex-presidents A. A. Allan, J. C. Black, John Burns, C. C. Van Norman and Hugh Blain.

On motion of J. C. Black and Mr. Caldwell, it was decided to close the ball box at 12 o'clock noon.

THE ANNUAL REPORT.

The annual report was submitted and showed that a total of \$22,654 had been paid out as gratuity benefits. Accident payments amounted to \$112,156. During the year the receipts amounted to \$24,867, while the expenditures had been \$44,457.67, leaving a balance to be applied to the permanent reserve fund of \$10,664.04.

A PROPOSED CHANGE.

The chief matter of business taken up at the morning session was the discussion of a proposed amendment by Mr. William Van Dyke to the effect that the assessment system should be so arranged that older members should get the maximum amount, \$100, for the fixed annual assessment of \$10.

RETIRING PRESIDENT'S ADDRESS.

The first matter of importance at the afternoon session was the retiring president's address. "The past year," he said, "has been a quiet one in the history of the association. Our relations with the railway and other transportation companies have been the most friendly character. Speaking as one of the executive, we feel that it is our interest and duty at all times to do whatever lies in our power to make things work pleasantly, and, though there are at times elements of friction cropping up, we deem it in our interest to run with patience the machinery we are before us, trusting to time to ameliorate and soften the difficulties we feel. In making this remark I refer particularly to the new system of checking baggage lately introduced on one of our railways, which has been a matter of complaint on the part of some of our members. The board have had this matter under consideration, but have thought it best to recommend that a fair trial be given to the system introduced rather than by complaining antagonize the road.

MORTUARY LIABILITIES.

"As stated in the report, our mortuary liabilities have increased during the year that is past, as indeed they must continue to do from year to year as our membership increases and grows older. Out of 4088 members there are 222 over the age of 50 and 595 whose membership is over 10 years standing, which, on their decrease, will entitle their beneficiaries to a large mortuary benefit. Many of our members think that our accumulated funds are larger than is necessary, but our actuary will tell us that, in view of the yearly increasing liability mentioned, we should endeavor to augment the fund to a greater extent than has hitherto been done. As the report points out, this fund has been increased by the additional accident business introduced by your Board of Management to the extent of nearly \$10,000, and by the loyal support of the members, which I hope will be given to your executive in the future, you can rely on it being still further increased to a very considerable extent.

THE RELIEF FUND.

"The relief fund, as mentioned in the report, is the most important adjunct of the association's work, and is a very sorry to say, not supported in the slightest condition with its importance. As you will notice by the report, it was entirely exhausted at the end of the financial year, but demands have already been made on the fund being collected for 1897. I wish some method could be devised which would induce every member to contribute \$1 per year to this fund voluntarily. It would be a great pleasure to your board to feel that they had an ample fund to relieve distress, as such demands are constantly pressing upon them. In this connection I may mention certain resolutions introduced by Mr. J. H. Kenney at our last quarterly meeting, which will come up for discussion in the regular order of business. Mr. Kenney proposes that \$10,000 be set apart and invested for three years, and that all members pay \$1 additional for three years to form a fund, for such relief as I have mentioned, but such suggestions as he makes are impracticable without special legislation to produce the result Mr. Kenney desires. However, we shall hear his views when we come to the heading of 'New Business.'

THE GROWTH OF MINING.

"The reference in the report to the prospective improvement of business owing to the development of our mineral resources is not intended as a boom for the various mining companies who are seeking to dispose of treasury stock, but rather to congratulate the members and the transportation companies on the extension of commerce to centres opened by recent enterprise. I certainly think it a subject for congratulation." The adoption of the report was seconded by ex-Mayor and ex-President report Mr. Kenney moved and Mr. J. Allworth seconded a resolution to the effect that letters of condolence be sent to the nearest relatives of the thirty-six members who had died during the year. He also proposed that such letters be sent hereafter at each quarterly meeting of the association. The report was adopted.

THE DEPARTMENTAL STORE.

The president then called on Capt. and ex-President McMaster to address the meeting. Capt. McMaster spoke

at some length on the effect of the departmental store on the trade of the country. He advised the members to consider well these effects and concluded by presenting the president with a bunch of beautiful sunset roses. Mr. M. C. Ellis spoke on the peculiar advantages of members taking out insurance policies in the association. Mr. J. Allworth moved that the name, "Relief Fund," should be changed to some other name as the word "relief" was a disgrace to the travelers. A discussion of some length followed, many members taking part. Finally Mr. Ellis brought the matter to a close by suggesting that what the directors wanted was more money for the fund and not a change of name, as the calls on it were numerous, and of a very deserving character. Several suggestions as to means of increasing the fund were offered.

THE ACTUARY SPEAKS.

Mr. William McCabe, the actuary of the association, in referring to the mortuary benefit fund spoke of the gratifying features of the fund, especially the unequalled position the association had attained. Of the thirty-six deaths the families of twenty-one deceased members had received the maximum mortuary benefit, \$1,200 each, aggregating \$25,200. The total insurance carried in 1896 was \$2,880,554, being an increase over the preceding year of \$114,750.

In reply to a series of questions Mr. McCabe called attention to the report of the Inspector of Insurance, where on page C, 214, it is stated that the annual premium required for the payment of \$1000 at death was a much larger sum at the age of 50 than at 40, and that the rate at the age of 60, as set out in the table, was over double that at the age of 40.

A vote of thanks was extended to Mr. McCabe for his work in the interests of the society.

G.T.R. BAGGAGE SYSTEM.

After a good deal of discussion the following resolution was passed: That the directors be instructed to look into the new baggage regulations of the G.T.R., and to seek by conference to remove all just causes of friction between the members and the G.T.R.

It being 8 o'clock an adjournment was made till 7:15.

THE EVENING MEETING.

In opening the evening meeting the president called the President of the Western Commercial Travelers' Association, Mr. William Gray, to the platform, and introduced him to the meeting.

The first matter of business taken up was the proposed rules relating to the "Commercial Travelers' Total Disability Fund," which were drawn up by a committee appointed at last year's meeting.

After moving the adoption of the proposed rules, Mr. Taylor said that it was for members who had to give up active life, either through accident or old age. In all countries that he knew anything of there was such a fund, and he could see no reason why such should not be established in the Canadian association.

Mr. M. C. Ellis, seconded and the motion was carried.

The proposed fund demands a payment of \$5 monthly and must have at least 500 subscribers before it can be adopted.

A good deal of discussion was indulged in over the proposed bylaws governing the fund which were submitted and the following resolution was finally passed: "That the report of the committee be accepted and that the association and its members. This meeting would, therefore, recommend it as one which should receive their active support."

THE ANNUAL ELECTIONS.

The election of officers for the coming year caused a good deal of interest and excitement. For a good many years there has been no election for president, that officer being appointed by acclamation. This year two candidates were brought out, Mr. R. J. Orr of the Coburn Manufacturing Co., and Mr. Alfred Ansley of the firm of Gillespie & Dixon, and a hot fight resulted. There are 2000 in the city, and cabs and hacks were kept busy all the morning getting the votes polled. It is said every vote was cast.

THE NEW OFFICERS.

The following are the officers for next year: President, R. J. Orr; 1st vice-president, C. E. Kyle (accl.); 2nd vice-president, M. C. Ellis; treasurer, J. C. Black (accl.). Directors for Toronto Board (with number of votes cast)—Joseph Taylor 274, M. Bayne 87, William Caldwell 84, Joseph McKay 73, E. H. Bell 71, N. Goodman 69, H. Bedlington 67, George West 66.

Following was also the vote of the unsuccessful candidates: C. A. Bernard 234, Wesley Birmingham 232, G. G. A. F. Henderson 236, A. F. Murdoch 207, Robert Keyes 204, C. H. J. Salisbury 160, C. J. Tutill 226, Taylor Webb 221, S. R. Wickett 412, and G. N. White 225.

Hamilton Board—First vice-president, W. E. De Charon (accl.); 2nd vice-president, W. E. De Charon (accl.). Directors for Hamilton Board (with number of votes cast)—William Brennan 62, James Hooper 62, H. G. Wright 62, W. G. Reid 54, J. H. Herd 47, and Fred Smythe 45.

The vote of the successful candidates was: T. P. Allan 420, Richard Coleman 394, T. M. Davis 341, Fred Johnson 411, John Madill 402, E. W. Moore 387, C. H. Ross 400, J. P. Steedman 365.

The presidential vote stood: Ansley 300, Orr 387, and the vice-presidential: Devaney 621, Ellis 1060.

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Queen's University Graduates.

The first regular meeting of the association lately formed by the graduates and alumni of Queen's University in Toronto was held on the evening of Tuesday, Jan. 5, at 8 o'clock. After a social supper together, the constitution of the association as drafted will be submitted and matters of general interest to the university discussed.

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