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Mutual Benefit Associations

By W. G. Ross, Managing Director Montreal Street Railway.

The formation of mutual benefit associations among the employes of large railway and industrial companies, started within the last few years, has proven very successful from the point of view of the employes as well as the employer, for the reason that the object of such associations is to better the general condition of the employes and in so doing improve their standard and create a better feeling between them and the management. This, I consider, is essential to the proper management of a company, particularly street railways, which, being public service corporations, are continually in touch with the public, and when the public know that the management of a company is looking after the needs of its employes, their general attitude is materially different in times of trouble. You will agree that this in itself is worth attention, also that the success of a street railway depends to some extent upon its popularity with its employes and the general populace which it caters to.

The introduction of the employes' mutual benefit association in Canada was brought about in 1884, when the Grand Trunk Ry. Co. established, under the provisions of several acts of Parliament, the G.T.R. Insurance and Provident Society. The objects of this Society are, to provide benefits or allowances to members unable, through sickness or bodily injury, to follow their usual occupation in the company's service; and to assist the legal representatives of deceased members. All except salaried employes, who contribute to a special superannuation fund of the company, are compelled to join, paying monthly contributions, the company paying an amount equal to 50% of the amount paid in by the members. The management of the Society is controlled by a board of directors, composed of an equal number of officials and employes, the latter of whom are elected by members of the Society. The G.T.R. Company experienced some trouble in the first few years of its organization in getting the employes to join, principally owing to the fact that they were not thoroughly conversant with the many advantages to be obtained, but now that they have familiarized themselves with the many benefits from membership in the Society, it has turned out a complete success.

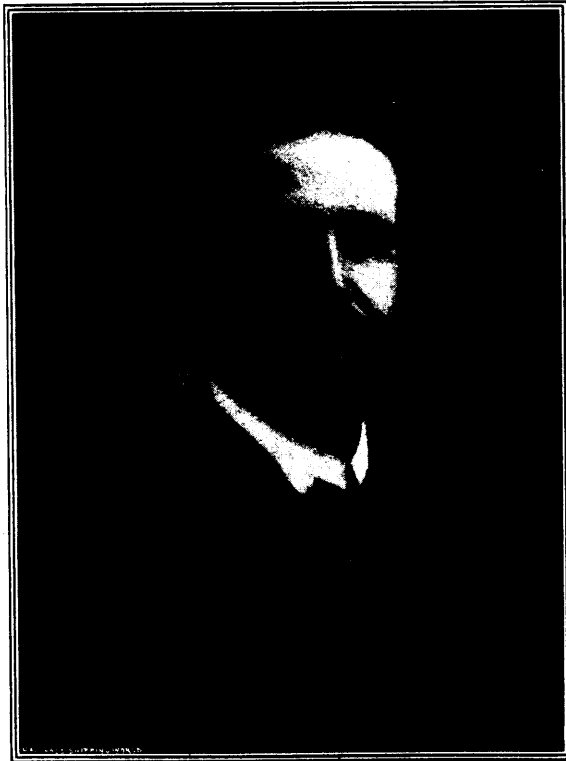
The Canadian Pacific Ry. Co. organized, within the last few years, a pension fund for its employes. It has no society to provide allowances for its employes in case of disability, either through sickness or bodily injury. In the spring of 1903 the writer suggested

the formation of a mutual benefit association among the employes of the Montreal Street Ry. Co., and in Aug., 1903, the company requested the employes to elect two of their number from each of the various departments to meet the officials of the company, to discuss the advisability of forming such an association. This meeting took place at the head office of the company on Aug. 17. Rules and by-laws were drawn up and proofs distributed to the representatives of the men for careful consideration and discussion among their fellow-employes, the meeting then adjourning until Aug. 20 to give the men time

time to explain to their fellow-employes the objects of the association and enrol applicants for membership. Forms of application, rules and by-laws, in the English and French languages, were at once printed and in the short period of two months the membership of the association had reached 600. Since then the membership has increased, until to-day it has reached the 1,500 mark, or about 80% of the total number of employes.

The objects of the Montreal Street Railway Mutual Benefit Association are to afford relief to such employes of the Montreal Street Ry. Co. and the Montreal Park & Island Ry. Co., as may become members of the said association; by providing allowances, medical attendance and medicine to members when incapable of following their usual vocation in the service of the companies, by reason of illness or bodily injury; by providing a pension for old and disabled members, and by providing allowances in case of death to the representatives of the deceased members. Members, upon admission, pay \$1 as initiation fee, and thereafter 50c. a month, for which they receive in cases of disablement for sickness and bodily injury, 60c. a day, including Sundays, for the first 90 days, and 30c. a day, including Sundays, for the next 90 days, including medical attendance and medicine. In cases of sickness the payment starts from the seventh day of illness, no payment being allowed for the first six days and monthly dues are not exacted during disablement. Members over 65 years of age, and having served in the company's employ for 25 years, are also entitled to a pension for life at the rate of 50c. a day, or may commute the daily payment for an immediate payment of a total sum, provided that if the employe temporarily, at any time thereafter, shall return to work or engage in any other work, at a rate of daily wages exceeding 50c., the payment of the pension shall be suspended during the continuance of such re-employment or period of actual work. Upon the death of a member, from whatever cause, \$500 is paid, providing the deceased member was under 40 years

of age when admitted to membership; \$333.33 when between the age of 40 and 50, and \$166.66 when 50 years and over. In addition to the above sum \$50 is allowed to cover funeral expenses. Leaving the service of the companies severs membership, and no member leaving during the first five years of his membership in the association has any claim to insurance benefits or refunds, or a refund of any fees paid during such membership. After five years and up to ten, members severing membership are



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to consider the same. On the latter date all the representatives were present, as well as the officials of the company, and after reading the clauses, the rules and by-laws were passed, as amended, and a temporary board of directors was elected, composed of four members elected by the directors of the company, and four elected by the representatives present, with the General Manager of the company as chairman. The newly elected board then elected a Secretary-Treasurer and Medical Officer, and in order to expedite matters, ten of the representatives were instructed to devote their whole