



FRED. W. DREWRY,
President N. W. O. T. A.

The Commercial Travellers.

The annual meeting of the Northwest Commercial Travellers' Association will be held this (Saturday) evening, in the board of trade rooms, Grain Exchange building, Winnipeg. The election of a board of directors and the reception of the annual reports will be the principal business. There will be no contest for any of the offices this year, all the officers having been elected by acclamation at a recent meeting.

SIXTEENTH ANNUAL REPORT.

Following is the annual report, which will be submitted at the meeting this evening:

To the Members of the Northwest Commercial Travellers' Association of Canada:

Dear Sirs,—

It is with much pleasure your board of directors present to you the sixteenth annual report of the association.

The progress that has been made during the year, ending November 30th, 1898, has marked it as one of the best years in its history.

Our membership is the highest that we have yet attained, being 512, a

gain over last year of 80 members or about 20 per cent.

In accordance with the recommendation made in the president's last annual report on the matter of mortuary benefit, this was taken up for consideration early in the year. A complete statement, giving the names of each member, with the years of membership, ages and amount to the credit of each account, was prepared and submitted to Mr. J. H. Brock, for an actuary report to be made thereon.

On Jan. 7th Mr. Brock reported that, to meet the liability at the end of last year, there should be set aside to the credit of this account \$4,399.76, with a nett premium for 1897, of \$1,221.11.

He also drew the attention of the board to the fact that there is one element of uncertainty with the valuation of our policies, and that is—we do not require a medical examination or, in other words, the lives are not called selected lives. Taking this into consideration he has placed the reserves on a stronger basis.

A further report was submitted on Nov. 19th last, showing that the maximum amount of the mortuary benefit could be increased, if \$7.50 to \$8.00 per member would be set aside an-



JOHN M. O'LOUGHLIN,
Secretary N. W. O. T. A.

nually as a reserve fund; such being the case your board thought it unadvisable at the present time to increase the maximum amount, but recommended an increase in the minimum, which is set forth in the proposed amendments to the mortuary benefit by-law, which will this evening be submitted for your approval. (Since this report was written Mr. Brock has informed us that he will have another report to give us on the day of the annual meeting.)

The amount of mortuary benefit carried by the association is \$75,740.40.

We have to report that the claim against the Manufacturers' Accident Insurance Co., on behalf of Mrs. Garden, of Vancouver, has been satisfactorily settled.

It is with great regret that we have to report the death of three of our members this year, namely—Mr. E. H. Cameron, Mr. Arthur Harper and Mr. J. A. McLennan.

Referring to the proposed amendments of by-laws, other than mortuary benefit, the main reason your board recommend this change is in consequence of a request from the British Columbia members for better representation in the association than they have had in the past.



WM. HARGREAVES,
First Vice-President N.W.O.T.A.

Your board further recommends that British Columbia members shall be represented by—one vice-president and two directors for Vancouver; Victoria—one vice-president and one director; New Westminster—one director; and Kootenay—one director. The above to be elected by the whole association.

In order to carry out this recommendation it is first necessary to pass the amendments to the by-laws as placed before you; also to authorize an application to the legislature of Manitoba for any amendments to our charter.

Your board has pleasure in stating that Mr. G. L. Courtney, traffic manager of the Esquimalt and Nanaimo Railway company, has agreed to extend to the members of this association the same privileges as other Canadian Railway companies on their steamer from Vancouver to Nanaimo and on their railway line from Victoria to Nanaimo and intermediate points, to take effect January 1st, 1899.

On June 17th a circular was sent from this office to all members, regarding storage of baggage, and we trust that the request of the C. P.



F. J. O. OOX,
Second Vice-President N.W.O.T.A.



L. O. MCINTYRE,
Treasurer N. W. O. T. A.