

139 deaths were reported during the year, in addition to which levies were made for 19 commuted insurances. Of the deaths, 24 were on account of accidents, 3 suicides, and the remaining 112 from natural causes.

The following shews the amount of Insurance payable in each class with the levies and total sums insured :

CLASS.	Number insured in each class.	Number of deaths and commuted insurances.	Total of assessments paid by each class.		Total amount of Claims payable in each class.		Percentage of claims to membership in each class.	Total Amount Insured in each class.	
			\$	c.	\$	c.		p. c.	\$
A	470	5	24.80		7000.00		1.06	940,000.00	
B	136	—	18.00					204,000.00	
C	1421	13	12.40		11500.00		.91	1,421,000.00	
D	837	34	9.30		24375.00		4.00	627,750.00	
E	1943	20	6.20		12000.00		1.33	971,500.00	
F	7802	80	3.10		19125.00		1.02	1,950,500.00	
Totals.	12000	158			74000.00		1.25	6,114,750.00	

83 members were certified by the Chief Medical Officer to be unfit for further work in the Company's service. Of these, 19 being totally disabled for work of any description, were allowed to commute their insurance, and 64 were paid the bonus of \$100.00 off the Sick Fund, 52 of the latter continuing their subscriptions to the Insurance Fund for the full amount of Insurance payable after death.

The average of the ages of members deceased during the year, was 48.04 as compared with 46.00 the previous year, and 41.15 in 1885.

Reference to the analysis table of diseases and accidents, shews that the epidemic of "Grippe," although decreasing, has not yet died out.

The names of the deceased members, as well as of those who have been paid commuted insurance, and the bonus of \$100.00 as a final payment off the Sick Fund only, have been published from time to time in the monthly assessment notices.

The following table shews the distribution of the benefits and Insurance claims paid during the year by departments and occupations :

Department.	Occupation.	Rate of Fees.	Average No. Insured.	Accidents.		Sickness.		Final Payments.		Totals.	No. of cases to No. Insured.	Average payment per case.	Average time taken "the fund"	Cost per member-both	Insurance claims paid.		Percentage of Insured.	
				No. of cases.	Amount	No. of cases.	Amount	No.	Amount						No.	Amount		No.
Traffic.	Conductors	50	1643	204	2408.00	531	3021.00	2	200.00	735	6587.00	44.73	8.06	17.38	4.01	10	1025.00	.97
	Tr'n Bag'men	50	611	114	1302.00	280	1746.50	2	200.00	403	3248.50	65.98	8.00	15.13	5.32	7	3000.00	1.14
	Yardmen, Couplers and Switchmen	40	2013	84	783.00	551	5547.75	10	1000.00	635	7880.75	31.54	12.41	19.78	3.91	18	8125.00	.80
TOTAL	Traffic Dept.		4307	402	4301.00	1371	11215.25	20	2000.00	1773	17716.25	41.55	9.90	17.73	4.15	41	21250.00	.96
Mechanical	Enginemen & Firemen	50	1300	105	1081.00	638	3879.00	1	100.00	743	5000.00	54.39	6.81	13.35	3.70	13	8000.00	.95
	Mechanics	40	3738	204	2211.75	1115	8013.50	18	1800.00	1370	3225.25	36.40	8.94	15.20	4.50	18	7875.00	.96
	Labourers	40	1570	146	1214.50	682	5549.25	14	1400.00	828	8163.75	60.44	9.86	16.34	5.00	10	6575.00	1.30
TOTAL	Mech'l Dept.		5472	515	4507.25	2435	17741.75	33	3300.00	2340	25549.00	83.91	8.06	15.08	4.07	50	22250.00	.91
Engineer.	Mechanics	40	100	11	40.50	48	508.00	1	100.00	50	648.50	29.05	10.99	18.50	3.26	2	1250.00	1.00
	Labourers	40	2008	125	1298.50	671	6619.50	10	1000.00	706	7018.00	37.94	9.95	17.38	3.77	18	6448.50	.86
TOTAL	Engineer Dept.		2207	136	1339.00	719	6127.50	11	1100.00	855	8566.50	37.22	10.02	17.40	3.73	20	7698.50	.87
Stores & General Office Staff.		40	102	3	14.00	17	198.50			20	210.50	19.61	10.32	21.05	2.06			
Retired Members.			402													45	20423.00	0.15
GRAND TOTAL			12680	1050	10981.25	4542	35281.00	64	6400.00	5508	52942.25	44.32	9.30	16.30	4.12	150	71621.50	1.23

Members are requested to see that the names of the legatees to their insurance money are entered on the back of their Certificates. If the Certificates are lost or mislaid, application should be made at once to the Secretary-Treasurer for form of declaration (6) to replace it.

The Committee of Management having authorised payment for board of members treated in Hospitals at the rate of 40c per diem as a tentative measure, and only to be continued providing the revenues of the Society are able to meet the expenses so incurred, desire it to be clearly understood that under no circumstances can the above allowance be exceeded, and members will be held personally responsible for any extra expenses involved through treatment in private wards, whether with the desire or consent of either themselves or their friends.

The attention of members is directed to the following By-Law.

"No claim for extra medical attendance will be recognized, whether contracted on account of the absence of the Society's District Medical Officer or other cause, unless the nearest Agent or Foreman is notified before the employment of such extra attendance."