

two others resigned owing to being no longer eligible, the result is a net gain of three in the membership for the year, but it is hoped that many of those who have not paid for the current year will yet do so. Members are urged to remit their subscriptions to the Secretary-Treasurer early in January in each year so that they may receive the official organ of the Association, THE RAILWAY AND SHIPPING WORLD, regularly from the commencement of each year. The receipts during the year were \$734.31, and the expenditure \$423.90, leaving a balance of \$310.41, with no outstanding liabilities.

The special committee, composed of F. W. Churchill, S. B. Morris, W. McIlroy, W. Buntton and W. H. McFarlane, appointed at Washington, D.C., last year to inquire into the feasibility and advisability of the Association adopting an insurance or benefit fund, reported that F. W. Churchill had been appointed chairman and S. B. Morris secretary. Having made inquiries from the Dominion Insurance Department and taken legal advice, they have ascertained that it would be necessary to be incorporated by special act of Par-

liament before the Association could conduct an insurance department in connection with the Association, the cost of which would be very considerable. The committee are, therefore, of the opinion that the proposed insurance scheme is not at present feasible. Accompanying the report was a letter from Mr. Churchill which stated that the committee, through the courtesy of several officials of the Lehigh Valley, the West Shore, the Boston and Maine and other railways had had placed before them considerable information as to various schemes in operation on their several roads. Some of these are in the nature of clubs, while others came within the scope of the insurance act and would necessitate special legislation, and furthermore appear unsuitable on other grounds. The Honorary Counsel has expressed his opinion that a funeral benefit scheme might be organized which would not infringe on the Insurance Act, and Mr. Churchill suggested that an effort be made to carry out the scheme along these lines with a funeral benefit of say \$100 or \$150, each member to pay \$1 with his annual subscription so as to minimize clerical labor.

President McNamara then said: In the many addresses heretofore delivered at our annual gatherings, nearly all subjects of general interest to our Association have been covered so well that but little remains to be dealt with outside the working details of our organization. We are well treated by the important corporations that we have the honor to represent, and I know that the members generally will support the executive in thanking the chief officers of the great transportation companies of Canada for the courtesies extended to our Association. Individually also, we have no just cause of complaint in dealing with our official superiors, for we find by experience that those who attend to their duties are always well treated, and that even the auditors relax the stern frown of official severity when our returns go in promptly and prove correct.

During the past year there has been great activity in the special department with which we are connected. The railways of Canada carried in 1902 a total of 20,679,974 passengers, an increase of 2,293,652 over the previous year. The modesty peculiar to ticket

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