

**GRAND TRUNK RAILWAY**  
**Insurance and Provident Society**

STATEMENT OF ACCOUNTS,

31st December, 1893.

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# GRAND TRUNK RAILWAY

## Insurance and Provident Society.

### OFFICERS.

#### Committee of Management.

PRESIDENT,	L. J. SEARGEANT.
VICE-PRESIDENT,	W. WAINWRIGHT.
W. M. RAMSAY.	C. K. DOMVILLE.
THOS. DAVIDSON.	F. E. WYER.
J. STEPHENSON.	G. GYMER.
E. P. HANNAFORD.	H. FERGUSON.
J. HOBSON.	J. BELL.
H. WALLIS.	A. R. NOPPER.
R. WRIGHT.	E. LEADLEY.
H. W. WALKER.	ALEX. STEWART.
JOHN BURTON.	J. LIVESEY.

#### Chairmen and Secretaries of Executive Committees:

1st Section:	G. GYMER, <i>Chairman.</i>	D. ROBERTSON, <i>Secretary.</i>
2nd "	D. GUNN, "	E. J. SISSON, "
3rd "	J. D. BARNETT, "	H. G. WALTON, "
4th "	J. WALLACE, "	R. P. LESLIE, "

#### Trustees:

W. M. RAMSAY.	R. WRIGHT.
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#### Auditors:

W. E. SMITH	E. S. SWIFT.
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#### Chief Medical Officer:

J. ALEX. HUTCHISON, M. D., MONTREAL.

#### Asst. Chief Medical Officer:

H. T. RIDLEY, M. D., HAMILTON.

#### Consulting Surgeons

W. H. HINGSTON, M. D., MONTREAL. T. D. RODDICK, M. D., MONTREAL.  
JAMES THORBURN, M. D., TORONTO.

#### Secretary-Treasurer:

H. B. MOORE.

HEAD OFFICE—Grand Trunk Railway General Offices, Montreal.

# GRAND TRUNK RAILWAY Insurance and Provident Society.

Statement of Accounts, Analysis of benefits and statistics for year ended December, 31st 1893.

## GENERAL ABSTRACT OF RECEIPTS AND EXPENDITURE FOR YEAR ENDED DECEMBER 31st 1893

### SICK BENEFIT FUND

	1893	1892
To Sick Benefits.....	\$45838 95	\$46470 90
" Incurable Members.....	4400 00	3800 00
" Medical Attendance.....	22074 10	21477 86
" Stationery and Printing.....	684 04	184 81
" Sala. and Exps. of Exec. Committee.....	748 25	724 17
" Sec'y. Treas. Office.....	3641 25	3825 27
" Auditor's Fees 1892.....	200 00	200 00
" Balance.....	6074 47	5845 46
	<u>\$81241 66</u>	<u>\$82796 47</u>

	1893	1892
By Balance Profit & Loss account.....	\$ 5845 46	\$ 4508 08
" Monthly Fees.....	64917 46	64890 02
" Annual Fees of Retired Members.....	410 41	360 06
" G. T. Ry. Co's Annual Allowance.....	12500 00	12500 00
" By Interest on Monthly Balances.....	568 33	532 31
	<u>\$64241 66</u>	<u>\$82796 47</u>
By Balance.....	<u>\$6074 47</u>	<u>\$5845 46</u>

### INSURANCE FUND

To Claims Paid.....	\$60240 10	\$82152 55
" Assessed but unpaid.....	1230 00	\$ 1085 30
	<u>\$60240 10</u>	<u>\$83837 85</u>
To Balance.....	<u>\$ 516 10</u>	<u>\$ 189 78</u>

By Balance { Claims Unpaid \$1685 30		
" Less Short Assessed 189 78	\$ 1495 52	\$ 1094 71
" Levies.....	67228 48	82555 36
" Balance.....	516 10	189 78
	<u>\$60240 10</u>	<u>\$83837 85</u>

#### \*Unpaid Claims

Jackson C. N. (part).....	assessed Oct. 1886	\$480 00
Hoare J. ".....	Sept. 1893	250 00
Fournier B. ".....	Nov. "	250 00
Tessier D. ".....	" "	250 00
		<u>\$1230 00</u>

### BALANCE SHEET, December, 31st 1893.

To Balance at debit of Insurance fund.....	\$ 516 10	\$ 189 78
" Balance.....	<u>\$6074 47</u>	<u>\$5845 46</u>

By Balance at Cr. of S. B. fund.....	<u>\$6074 47</u>	<u>\$5845 46</u>
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By Balance.....	\$6158 37	\$5655 68
Audited and found correct.	(Signed) W. E. SMITH, } Auditors	( " ) E. S. SWIFT, }

The following Statement shows the total receipts and expenditure from the date of organization of the Society to the present time :

Total Expenditure from January 1st, 1885, to December 31st, 1893.	
Insurance.....	\$ 578973.70
Sick Benefits.....	382021 89
Medical Attendance.....	192878 19
General Expenses.....	47222 85
Unpaid Death Claims.....	1230 00
Surplus.....	6158 37
	<u>\$1209085 00</u>

Total Receipts from January 1st, 1885, to December 31st, 1893.	
From Members.....	\$ 1065316 38
" Grand Trunk Ry Co.....	111188 88
" " " Interest on monthly Balances.....	2079 74
	<u>\$1209085 00</u>
Surplus 31st December, 1893.....	<u>\$6158 37</u>

The Total membership on the books of the Society at 31st December was 13202, a decrease of 1 below that of the previous year, the number of members insured in each class being as under :

CLASS	A	B	C	D	E	F	NIL	Total
Members, 1st January, 1893.....	500	145	1425	958	2088	8058	29	13203
Policies issued in 1893.....	4	3	148	27	225	1816		2223
Policies cancelled in 1893.....	504	148	1573	985	2318	8874	29	15426
" In Employment.....	18	10	171	62	252	1707	4	2224
" Retired Members.....	448	138	1360	840	1901	8028	25	12785
Remaining at 31st Dec, 1893.....	38	5	42	83	110	139		417
Total.....	480	158	1402	923	2061	8167	25	13202

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The total number of Insurance claims for which assessments were made was 153, of which 118 were on account of death, and 35 of insurances commuted by members who had been certified unfit for further work in the Company's service.

Of the deaths, 22 were the result of accident, and the remaining 96 of natural causes.

The following shows 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 Insurance	Total of assessments paid by each class	Total amount of claims payable in each class	Premium rate per \$100	Percentage of claim to membership in each class	Total Amount insured in each class
			\$ c.	\$ c.	\$ c.	p. c.	\$ c.
A	486	2	16.40	2809.55	1.17	0.41	972,000.00
B	138	2	15.10	1996.25	1.14	1.44	207,000.00
C	1402	18	11.20	15500.00	1.12	1.28	1,402,000.00
D	923	30	8.40	18000.00	1.12	3.25	92,250.00
E	2061	27	5.60	12250.00	1.12	1.31	1,030,500.00
F	8167	74	2.80	17000.00	1.12	0.90	2,041,750.00
Totals.	13177	153		67554.80		1.16	6,345,500.00

In addition to the 35 members who commuted their insurance, 44 others, who were also certified unfit for further work in the Company's service, were paid off the Sick Fund only; and of the latter 37 continued their subscriptions to the insurance scheme for the full amounts payable after death.

The average ages of the deceased members each year since date of organization, have been as follows:—1885 41.15; 1886 38.28; 1887 41.48; 1888 44.83; 1889 41.60; 1890 41.21; 1891 43.12; 1892 45.82; 1893 46.19.

The names of the deceased members and those who have commuted their insurance as well as of those who have been paid off the Sick Fund only, have been published in the monthly assessment notices.

6409 claims for sick benefits were paid during the year, of which 1215 were on account of accident and 5194 of natural sickness; the latter again including 802 cases of influenza, being about one half the number of cases of that disease reported the previous year.

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

Department	Occupation	No. of Insured	Average Age Insured	Accident.	Sickness	Final Payments	Total	Percentage of Total Insurance	Average Pay per Case	Average time lost (days)	Percentage of Total Insurance	Insurance Claims paid	Percentage of Total Insurance
				Amount	Amount	No. Am't	Amount					No. Amount	
Traffic.....	Conductors, Brakemen & Train Bag'n	50	1707	277 3104.95	736 4571.00	4 400.00	1013 8078.95	p. c. 56.37	\$ c. 7.97	15.14	4.49	16 9942.00	p. c. 0.59
	Yardmen, Complex and Switchmen	50	612	126 1160.00	309 1799.50	1 100.00	435 3068.50	71.08	7.03	13.00	4.99	9 3625.00	1.47
	Station Staff.....	40	1066	96 629.75	521 3965.50	9 900.00	617 5495.25	31.06	8.90	14.88	2.76	28 13549.15	1.41
TOTAL.....	Traffic Dept.....		4395	499 4894.70	1566 10336.00	14 1400.00	2065 16630.70	46.98	8.06	14.74	3.78	53 27116.20	1.20
Mechanical.....	Engineermen and Firemen	50	1408	96 845.50	758 4627.50	1 100.00	854 5473.00	60.65	6.40	12.58	3.88	5 2900.40	0.35
	Mechanics	40	2802	279 2356.50	1249 7491.50	7 700.00	1528 10648.00	52.83	6.90	12.88	3.64	16 6198.50	0.55
	Labourers.....	40	1465	181 1314.25	814 5827.50	6 600.00	995 7741.75	67.92	7.78	14.34	5.28	22 8420.00	1.50
TOTAL.....	Mechanical Dept		5765	556 4516.25	2821 17846.50	14 1400.00	3377 23762.75	58.58	7.08	13.24	4.12	43 17618.90	0.74
Engineer.....	Mechanics.....	40	242	16 268.50	41 250.50	1 100.00	57 615.00	23.55	10.79	18.06	2.64	8 2500.00	3.30
	Labourers.....	40	2282	139 1948.50	731 6102.00	14 1400.00	870 8850.50	58.12	10.17	17.12	3.87	19 6750.00	0.83
TOTAL.....	Engineer's Dept.		2524	155 1607.00	772 6358.50	15 1500.00	927 9465.50	36.72	10.21	17.18	3.75	27 9250.00	1.06
Stores and General Office Staff		40	101	5 39.00	35 241.00	1 100.00	40 380.00	39.60	9.50	14.06	3.76	1 250.00	0.99
Retired Members.....			417									31 13875.00	7.43
GRAND TOTAL.....			18202	1215 11056.95	5194 34782.00	44 4400.00	6409 50238.95	50.12	7.83	14.30	3.92	155 68010.10	1.17

The Committee of Management take this opportunity of drawing the attention of members to the necessity of endorsing on their certificates of membership the names of the person or persons to whom they desire the Insurance money to be paid; the absence of such endorsement not only causes delay in settlement of Insurance claims, but often additional expense to the legatees in proving their claims.

## ANALYSIS of DISEASES and ACCIDENTS.

### DEATHS AND COMMUTED INSURANCES

SICKNESS.	1892	1893	SICKNESS.	1892	1893	SICKNESS.	1892	1893	SICKNESS.	1892	1893	ACCIDENTS.	1892	1893
Abscess.....	1	1	Brot. Forward.....	103	93	Abscess.....	95	93	Brot. Forward.....	1871	2347	Brot. Forward.....	4856	4546
Apoplexy.....	2	2	Lungs—Inflam. of.....	9	11	Apoplexy.....	10	2	Fevers—Scarlet.....	7	6	Poisoning of Blood.....	11	12
Bladder—Inflam. of.....	1	1	" " —other Diseases of.....	1	1	Adhlms.....	17	30	" Simple.....	46	37	Rheumatism.....	295	311
Blindness.....	2	2	Nervous Exhaustion.....	5	1	Biliousness.....	86	110	" Typhoid.....	48	38	Sciatica.....	51	66
Blood Poisoning.....	1	1	Old Age.....	5	10	Bladder—Inflam. of.....	23	14	Fistula.....	3	5	Frost-bites.....	2	1
" Degeneration.....	2	2	Paralysis.....	8	5	" —Other diseases of.....	2	3	5 Frost-bites.....	3	10	Sores, Various.....	154	40
Bowels—Inflam. of.....	2	2	Rheumatism (Chr.).....	4	3	Blindness.....	2	1	Gout.....	3	7	Spine—Disease of.....	4	6
" Ulceration of.....	1	1	Sciatica.....	1	2	Blood, Degeneration.....	2	2	Headache.....	21	11	Spitting of Blood.....	4	6
" Obstruction of.....	1	1	Spine—Disease of.....	2	2	Boils.....	69	65	Heart—Disease of.....	23	33	Suicide.....	2	3
Brain—Congestion of.....	2	2	Suffocation.....	1	1	Bovels—Inflam. of.....	76	58	" Failure.....	3	6	Stroke.....	23	9
" Softening of.....	2	2	Suicide.....	2	2	" Other diseases of.....	6	11	Hemorrhage.....	1	7	Throat Ulcerated.....	11	14
" Inflam. of.....	1	1	Stomach—Congestion of.....	2	2	Brain—Congestion of.....	7	7	Inflammation of Ear.....	11	5	" Shingles.....	115	114
Bright's Disease.....	3	3	Throat—Sore of.....	1	2	" Inflammation of.....	48	47	" Eye.....	47	28	Inflammation of.....	26	25
Bronchitis.....	5	5	Tumor Cerebral.....	2	2	" Other diseases of.....	2	2	" Joints.....	38	28	Tumors.....	12	12
Cancer.....	2	5	TOTAL.....	136	129	Bright's Disease.....	5	4	" Skin.....	33	44	Ulcers.....	24	16
Cerebral Hemorag.....	1	1	Calculus.....	6	6	" " " ".....	5	8	" Stomach.....	2	5	Variou Veins.....	5	3
Consumption.....	19	19	ACCIDENTS.....	136	129	Cancer.....	5	8	" Testicles.....	135	138	10 Whitlow.....	15	12
Deafness.....	1	1	Amputated Arm.....	1	1	Caruncle.....	19	21	" Tonsils.....	37	49	Total.....	5486	5194
Debility.....	2	2	" Hand.....	1	1	Catarrh—Bronchial.....	9	6	" Various.....	37	49	ACCIDENTS.....	6	6
Diabetes.....	1	1	" Leg.....	2	3	Cerebral Hemorrhage.....	1	1	Influenza.....	1763	802	Accidents.....	7	3
Dropsy.....	2	1	" Rib.....	1	1	Colds.....	429	616	Indigestion.....	51	62	Amputation of Arm.....	15	9
Dyspepsia.....	1	1	Fractured Back.....	3	1	Colic.....	37	39	" Isenalty.....	7	7	" Feet.....	1	3
Epilepsy.....	1	1	" Foot.....	1	1	Constitution.....	25	25	Kidneys—Congestion of.....	5	6	" Hand.....	4	4
Erysipelas.....	1	3	" Neck.....	1	1	Cramps.....	5	4	" Inflam. of.....	10	13	" Leg.....	5	8
Fever—Rheumatic.....	5	6	" Rib.....	1	1	Death.....	21	20	" Liver—Congestion of.....	17	14	" Toes.....	1	1
" Typhoid.....	5	6	" Spine.....	1	1	Debility.....	35	37	" Inflammation of.....	2	1	Bites.....	1	1
Heart—Disease of.....	13	13	Injuries to Eye.....	1	1	Diabetes.....	1	3	" Lungs—Congestion of.....	18	33	Burns.....	20	19
" Failure.....	3	2	" Feet.....	1	1	Diphtheria.....	11	8	" Inflammation of.....	35	19	Concussion of Brain.....	1	2
Hemor'ge of Stomach.....	2	2	" Leg.....	1	1	Dizziness.....	5	6	" Collar bone.....	32	2	Dislocation of Arm.....	1	2
Hodgkin's Disease.....	1	1	" Various.....	35	18	Dropsy.....	9	7	" Elbow.....	1	1	" Ankle.....	1	2
Influenza.....	8	1	Lightning Stroke.....	1	1	Dysentery.....	38	50	" Fingers.....	1	1	" Body.....	28	27
Jandice.....	2	3	Rupture.....	1	1	Erysipela.....	108	101	" Shoulder.....	7	6	" Fingers.....	2	3
Kidneys—Inflam. of.....	2	3	TOTAL.....	50	26	Fever.....	30	31	Miscellaneous diseases.....	84	84	" Feet.....	8	8
" other Diseases of.....	2	2	GRAND TOTAL.....	186	158	Neuralgia.....	108	101	Drowning.....	10	10	" Hand.....	1	3
Loss of Memory.....	1	1	Forward.....	103	93	Forward.....	186	158	Forward.....	4856	4546	Forward.....	89	85
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Montreal, March 1st, 1894

By order of the Committee of Management

H. B. MOORE

*Secretary-Treasurer*