

GRAND TRUNK RAILWAY
Insurance and Provident Society

STATEMENT OF ACCOUNTS,

31st December, 1892.

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. |
| J. STEPHENSON. | F. E. WYER. |
| E. P. HANNAFORD. | G. GYMER. |
| J. HOBSON. | J. McNAB. |
| H. WALLIS. | J. BELL. |
| R. WRIGHT. | A. R. NOPPER. |
| H. W. WALKER. | J. DEVINE. |
| J. F. 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 " | J. HUNTER, " | E. J. SISSON, " |
| 3rd " | J. BAXTER, " | H. G. WALTON, " |
| 4th " | W. CRAWFORD, " | R. P. LESLIE, " |

Trustees:

| | |
|---------------|------------|
| W. M. RAMSAY. | R. WRIGHT. |
|---------------|------------|

Auditors:

| | |
|-------------|-------------|
| W. E. SMITH | F. W. ODELL |
|-------------|-------------|

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.

The audited Statement of the accounts of the Society for year ending December 31st 1892, together with the analysis of the benefits paid during the year are herewith submitted for the information of members.

SICK BENEFIT FUND.

| | 1892 | 1891 |
|--|------------|------------|
| By Balance Profit and Loss account 1891..... | \$ 4508 08 | |
| " Monthly Fees..... | 64896 02 | \$64209 74 |
| " Annual Fees of Retired Members..... | 360 06 | 492 46 |
| " G. T. Ry. Co's Annual Allowance..... | 12500 00 | 12500 00 |
| " Interest on monthly balances..... | 532 31 | 400 01 |

| | | |
|-----------------|------------|------------|
| | \$82796 47 | \$77603 11 |
| By Balance..... | \$5845 40 | \$4568 08 |

[illegible]

| | | | |
|----------------|----------------------------------|-------------------|-------------------|
| By Balance | { Claims unpaid.....\$1866.80 | \$ 1094 71 | \$ 1046 67 |
| | { Loss short assessed.....772 09 | | |
| " Levis..... | | 82553 36 | 77744 29 |
| " Balance..... | | 189 78 | 772 09 |
| | | <u>\$83837 85</u> | <u>\$79563 06</u> |

| | | |
|-----------------|----------|----------|
| To Balance..... | \$189.78 | \$772.09 |
|-----------------|----------|----------|

| | | | | |
|---------------------------|--------|------|------|----------|
| Carriere, A. (part) | Levied | Oct. | 1886 | \$116 80 |
| Jackson, C. N. " | " | Mch. | 1892 | 480 00 |
| Reid, G. R. " | " | Aug. | 1892 | 390 00 |
| Stewart, A. M. " | " | Oct. | 1892 | 250 00 |
| Lawrie, K. " | " | " | 1892 | 198 50 |
| Tremblay, G. " | " | Nov. | 1892 | 250 00 |

| | | |
|--|------------------|------------------|
| To Balance at Dr. of Insurance Fund..... | \$ 189 78 | \$ 772 09 |
| " Balance..... | 5655 68 | 3735 90 |
| | <u>\$5845 46</u> | <u>\$4508 08</u> |

| | | | | |
|---|----------|--------------|-----------|----|
| By Balance at Cr. of Sick Benefit Fund..... | \$5845 | 46 | 4508 | 08 |
| | \$5845 | 46 | 4508 | 08 |
| By Balance..... | \$5655 | 68 | \$3735 | 90 |
| Audited and found correct..... | (Signed) | W. E. SMITH. | | |
| | " | F. W. ODELL. | | |
| | | | Auditors. | |

Total Expenditure from January 1st, 1885, to December 31st, 1892.

| | |
|--------------------------|---------------------|
| Insurance..... | \$510963 60 |
| Sick Benefits..... | 332382 94 |
| Medical Attendance..... | 170804 09 |
| General Expenses..... | 41968 71 |
| Unpaid Death Claims..... | 1685 30 |
| Surplus..... | 5055 68 |
| | <u>\$1063400 32</u> |

Total Receipts from January 1st, 1885, to December 31st, 1892

| | |
|--------------------------------------|--------------|
| From Members..... | \$ 963260 03 |
| " Grand Trunk Ry Co..... | 98688 88 |
| " " " Interest on monthly Balances.. | 1511 41 |

| | |
|----------------------------------|------------|
| Surplus 31st December, 1892..... | \$ 5655 68 |
|----------------------------------|------------|

CLASSES

| CLASSES. | A | B | C | D | E | F | NIL. | Total |
|--------------------------------------|-----|-----|------|------|------|------|------|-------|
| Members, 1st January, 1892..... | 538 | 152 | 1473 | 1020 | 2122 | 7070 | 29 | 13304 |
| Policies issued in 1892..... | 13 | 8 | 178 | 33 | 216 | 1902 | | 2360 |
| | 551 | 160 | 1651 | 1053 | 2338 | 8972 | 29 | 15654 |
| Policies cancelled in 1892..... | 51 | 15 | 226 | 95 | 250 | 1814 | | 2451 |
| | 464 | 139 | 1388 | 879 | 1088 | 7063 | 29 | 12840 |
| Remaining at / In Employment..... | 36 | 6 | 37 | 10 | 106 | 106 | | 363 |
| 31st Dec, 1892. Retired Members..... | | | | | | | | |
| Total..... | 560 | 145 | 1425 | 968 | 2088 | 8038 | 29 | 13304 |

The total number of Insurance claims for which assessments were made was 184, of which 154 were on account of death, and 30 of insurances commuted by members who had been certified unfit for further work in the Company's service.

Of the deaths, 44 were the results of accidents, 2 suicides and the remaining 108 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 insurances. | Total of assessments paid by each class. | Total amount of claims payable in each class. | Premium rate per \$100. | Percentage of claims to membership in each class. | Total Amount insured in each class. |
|---------|-------------------------------|---|--|---|-------------------------|---|-------------------------------------|
| | | | \$ c. | \$ c. | \$ c. | p. c. | \$ c. |
| A | 500 | 7 | 19.70 | 9370.25 | 1.36 | 1.40 | 1,000,000.00 |
| B | 145 | 2 | 18.00 | 1975.80 | 1.33 | 1.31 | 217,500.00 |
| C | 1425 | 15 | 13.95 | 13000.00 | 1.39 | 1.05 | 1,425,000.00 |
| D | 958 | 22 | 9.75 | 15750.00 | 1.30 | 2.29 | 718,500.00 |
| E | 2088 | 42 | 6.50 | 19250.00 | 1.30 | 2.01 | 1,044,000.00 |
| F | 8068 | 90 | 3.25 | 22250.00 | 1.30 | 1.10 | 2,014,500.00 |
| Totals. | 13174 | 184 | | 81596.05 | | 1.39 | 6,419,500.00 |

In addition to the 30 members who commuted their insurance, 36 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 28 continued their subscriptions to the insurance scheme for the full amounts payable after death.

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.

6701 claims for sick benefits were paid during the year, of which 1215 were on account of accident and 5486 of natural sickness; the latter again including 1763 cases of influenza, being nearly three times 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. | Rate of fees | Assess- ment No. insured | No. of Cases | Amount | Accidents | Sickness | Final Payments | Total | No. of cases to be assessed | No. of cases per mem- ber paid. | Days per mem- ber paid. | Insurance Claims paid | No. | Amount. | p. c. |
|----------------------|--|--------------|--------------------------------|-----------------|----------|-----------|----------|-------------------|-------|-----------------------------------|--|-------------------------------|--------------------------|------|--------------|-------|
| Traffic..... | Conductors, Brakemen & Train Bag-men | 50 | 1800 | 358 | 4082.30 | 694 | 4673.20 | 3 200.00 | 1052 | 9055.50 | 58.44 | 8.61 | 33 20944.25 | 33 | 20944.25 | 1.53 |
| | Yardmen, Couplers and Switchmen | 50 | 602 | 109 | 1115.20 | 345 | 1984.00 | 3 300.00 | 454 | 3399.20 | 75.41 | 7.48 | 13.64 | 5.64 | 9 4600.00 | 1.49 |
| | Station Staff..... | 40 | 2045 | 80 | 815.75 | 531 | 3981.25 | 5 500.00 | 611 | 4997.00 | 29.87 | 8.18 | 14.72 | 2.44 | 20 11626.35 | 97 |
| TOTAL..... | Traffic Dept..... | | 4447 | 547 | 6713.25 | 1570 | 10638.45 | 11 1100.00 | 2117 | 17451.70 | 47.60 | 8.24 | 15.44 | 3.92 | 62 36470.60 | 1.39 |
| Mechanical..... | Enginemen and Firemen | 50 | 1113 | 100 | 907.50 | 747 | 4363.75 | 2 200.00 | 847 | 5471.25 | 70.10 | 6.46 | 12.44 | 4.91 | 10 5250.00 | 89 |
| | Mechanics..... | 40 | 2944 | 240 | 1740.25 | 1379 | 8253.95 | 9 900.00 | 1619 | 10894.20 | 54.99 | 6.73 | 12.34 | 3.70 | 25 7926.50 | 84 |
| | Labourers..... | 40 | 1615 | 161 | 1060.50 | 839 | 5441.75 | 6 600.00 | 991 | 7102.25 | 61.36 | 7.16 | 13.12 | 4.59 | 27 9129.10 | 1.67 |
| TOTAL..... | Mechanical Dept..... | | 5672 | 501 | 3708.25 | 2965 | 18059.45 | 17 1700.00 | 3457 | 23467.70 | 60.94 | 6.78 | 12.60 | 4.13 | 62 22305.60 | 1.09 |
| Engineer..... | Mechanics..... | 40 | 268 | 12 | 69.50 | 69 | 529.50 | | 81 | 599.00 | 30.22 | 7.39 | 14.78 | 2.23 | 1 125.00 | 37 |
| | Labourers..... | 40 | 2353 | 130 | 963.20 | 819 | 6011.80 | 8 800.00 | 949 | 7775.00 | 40.33 | 8.20 | 14.70 | 3.20 | 23 7800.00 | 97 |
| | Engineer Dept..... | | 2621 | 142 | 1032.70 | 888 | 6541.30 | 8 800.00 | 1030 | 8374.00 | 39.30 | 8.13 | 14.70 | 3.19 | 24 8025.00 | 91 |
| Stores & General | Office Staff..... | 40 | 100 | 25 | 137.50 | 72 | 640.00 | | 97 | 777.50 | 97.90 | 8.01 | 16.02 | 7.77 | 1 125.00 | 1.00 |
| Retired Members..... | | | 303 | | | | | | | | | | | | 37 15226.35 | 10.19 |
| GRAND TOTAL..... | | | 13203 | 1215 | 10591.70 | 5486 | 35879.20 | 36 3600.00 | 6701 | 50070.90 | 60.75 | 7.47 | 13.86 | 3 79 | 186 82162.50 | 1.40 |

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.

DISABILITIES.

| SICKNESS. | 1892 | 1891 | SICKNESS. | 1892 | 1891 | SICKNESS. | 1892 | 1891 | SICKNESS. | 1892 | 1891 | ACCIDENTS. | 1892 | 1891 |
|---------------------------|------|------|---------------------------|------|------|-----------------------------|------|------|------------------------------------|------|------|-------------------------|------|------|
| Abscess..... | 1 | 2 | Brot. Forward..... | 103 | 98 | Abscess..... | 95 | 106 | Brot. Forward..... | 1871 | 2073 | Brot. Forward..... | 89 | 103 |
| Apoplexy..... | 9 | 7 | 2 Lungs—Congn. of..... | 19 | 14 | 2 Apoplexy..... | 10 | 8 | 1 Poisoning of Blood..... | 7 | 11 | Fractures of Leg..... | 10 | 14 |
| Bladder—Inflam. of..... | 2 | 1 | “ —Inflam. of..... | 9 | 14 | 1 Asthma..... | 17 | 21 | 68 Rheumatism..... | 46 | 68 | “ “ Neck..... | 1 | 1 |
| Blindness..... | 2 | 1 | “ —other Diseases of..... | 1 | 9 | 1 Biliousness..... | 86 | 86 | 72 Sciatica..... | 48 | 72 | “ “ Ribs..... | 18 | 14 |
| Blood Poisoning..... | 1 | 1 | Muscular Atrophy..... | 1 | 1 | 1 Bladder—Inflam. of..... | 23 | 14 | 3 Shingles..... | 3 | 1 | “ “ Skull..... | 1 | 1 |
| “ Degeneration..... | 2 | 3 | Old Age..... | 5 | 3 | 3 “ —Other diseases of..... | 3 | 3 | 1 Sores, Various..... | 2 | 1 | “ “ Shoulder b'de..... | 1 | 2 |
| Bowels—Inflam. of..... | 2 | 3 | Paralysis..... | 8 | 2 | 3 Blindness..... | 2 | 2 | 3 Spine—Disease of..... | 1 | 1 | “ “ Toes..... | 1 | 1 |
| “ —Ulceration of..... | 1 | 1 | Rheumatism (Chr..... | 4 | 2 | 2 Blood Degeneration..... | 69 | 70 | 2 Spitting of Blood..... | 4 | 5 | Gunshot Wounds..... | 1 | 4 |
| “ —Obstruction of..... | 1 | 2 | Sciatica..... | 1 | 1 | 2 Boils..... | 76 | 62 | 2 Sunstroke..... | 2 | 2 | Injuries to Arm..... | 48 | 50 |
| Brain—Congestion of..... | 2 | 2 | 1 Spine—disease of..... | 1 | 1 | 1 Bowels—Inflam. of..... | 6 | 18 | 1 Throat Ulcerated..... | 11 | 6 | “ “ Body..... | 32 | 33 |
| “ —Softening of..... | 2 | 2 | Suffocation..... | 1 | 1 | “ —Other diseases of..... | 2 | 1 | “ “ —Sore..... | 115 | 112 | “ “ Ear..... | 1 | 1 |
| “ —Disease of..... | 1 | 1 | 2 Suicide..... | 2 | 2 | 2 Brain—Congestion of..... | 2 | 4 | “ “ —Inflammation of..... | 25 | 20 | “ “ Eyes..... | 41 | 38 |
| “ —Inflam. of..... | 1 | 4 | 4 Sunstroke..... | 1 | 1 | “ “ —Inflammation of..... | 2 | 5 | 17 Tumours..... | 2 | 3 | “ “ Feet..... | 117 | 121 |
| Bright's Disease..... | 3 | 6 | 6 Synovitis..... | 1 | 1 | “ “ “ Joints..... | 47 | 48 | 31 Ulcers..... | 24 | 26 | “ “ Fingers..... | 152 | 156 |
| Bronchitis..... | 5 | 4 | 4 Throat—Sore..... | 1 | 1 | “ “ “ Skin..... | 33 | 31 | 2 Varicose Veins..... | 5 | 4 | “ “ Hands..... | 148 | 164 |
| Cancer..... | 2 | 2 | 2 Ulcer Duodinal..... | 1 | 1 | “ “ “ Stomach..... | 2 | 3 | 8 Whitlow..... | 19 | 17 | “ “ Head..... | 43 | 58 |
| Cerebral Hemorrhage..... | 1 | 2 | 2 Vertigo..... | 2 | 2 | “ “ “ Testicles..... | 8 | 16 | Total..... | 5486 | 4598 | “ “ Legs..... | 96 | 97 |
| Consumption..... | 19 | 14 | TOTAL..... | 136 | 131 | Cancer..... | 6 | 3 | “ “ “ Tonsils..... | 135 | 115 | “ “ Ribs..... | 6 | 9 |
| Deafness..... | 1 | 1 | | | | 1 Carbuncle..... | 19 | 24 | “ “ “ Various..... | 37 | 35 | “ “ Shoulder..... | 17 | 17 |
| Debility..... | 2 | 4 | ACCIDENTS. | | | Catarrh—Bronchial..... | 9 | 49 | ACCIDENTS. | 1763 | 638 | “ “ Spine..... | 1 | 2 |
| Diarrhoea..... | 2 | 2 | | | | “ —of Stomach..... | 6 | 4 | 37 Amputation of Arm..... | 51 | 37 | “ “ Toes..... | 21 | 25 |
| Dropsy..... | 2 | 1 | Amputated Arm..... | 1 | 1 | Cerebral Hemorrhage..... | 1 | 2 | “ “ “ Fingers..... | 7 | 6 | “ “ Wrist..... | 5 | 9 |
| Dyspepsia..... | 1 | 5 | 1 Cholera Morbus..... | 2 | 2 | 1 Dyspepsia..... | 31 | 22 | “ “ “ Hand..... | 15 | 25 | “ “ Various..... | 101 | 98 |
| Epilepsy..... | 1 | 1 | 1 Cold..... | 2 | 2 | 429 Epilepsy..... | 429 | 516 | “ “ “ Foot..... | 4 | 1 | Lightning Stroke..... | 3 | 3 |
| Erysipelas..... | 1 | 1 | 1 Colic..... | 1 | 1 | 1 Colic..... | 37 | 34 | “ “ “ Leg..... | 5 | 7 | Rupture..... | 10 | 5 |
| Fevers—Bilious..... | 1 | 1 | 2 Drowning..... | 3 | 3 | 2 Consumption..... | 25 | 22 | “ “ “ Toes..... | 1 | 2 | 2 Scalds..... | 17 | 7 |
| “ —Brain..... | 2 | 5 | 9 Fractured Leg..... | 1 | 1 | 2 Constipation..... | 5 | 1 | 17 Bites..... | 17 | 23 | 20 Sprained Ankle..... | 87 | 81 |
| “ —Typhoid..... | 5 | 9 | “ “ Neck..... | 1 | 1 | 1 Cramps..... | 21 | 15 | 2 Burns..... | 2 | 5 | “ “ Arm..... | 3 | 7 |
| Heart—Disease of..... | 11 | 10 | “ “ Rib..... | 1 | 1 | 2 Deafness..... | 2 | 6 | 18 Concussion of Brain..... | 18 | 30 | “ “ Back..... | 24 | 21 |
| “ —Failure..... | 3 | 3 | 1 Injuries to Eye..... | 1 | 1 | 1 Debility..... | 35 | 42 | 20 Dislocation of Collar bone..... | 15 | 20 | “ “ Body..... | 28 | 22 |
| Inflam. of Stomach..... | 1 | 1 | 1 Injuries to Spine..... | 1 | 1 | 1 Diabetes..... | 1 | 1 | “ “ “ Arm..... | 59 | 52 | “ “ Fingers..... | 2 | 2 |
| Influenza..... | 8 | 8 | “ “ Various..... | 35 | 30 | 1 Diarrhoea..... | 215 | 209 | “ “ “ Elbow..... | 1 | 4 | “ “ Feet..... | 8 | 11 |
| Jaundice..... | 2 | 2 | 2 Lightning Stroke..... | 1 | 1 | 30 Diptheria..... | 11 | 11 | “ “ “ Fingers..... | 1 | 1 | “ “ Hand..... | 19 | 23 |
| Kidneys—Inflam. of..... | 1 | 2 | 2 Rupture..... | 1 | 1 | 5 Dizziness..... | 5 | 13 | “ “ “ Hip..... | 3 | 2 | “ “ Shoulder..... | 7 | 11 |
| “ —other Diseases of..... | 2 | 2 | TOTAL..... | 50 | 39 | 1 Dropsy..... | 49 | 4 | 84 Drowning..... | 84 | 88 | “ “ Wrist..... | 27 | 17 |
| Liver—Inflam. of..... | 2 | 2 | | | | 31 Dysentery..... | 38 | 31 | 116 Fractures of Arm..... | 108 | 116 | TOTAL ACCIDENTS..... | 1215 | 1252 |
| “ —other Diseases of..... | 7 | 2 | GRAND TOTAL..... | 186 | 170 | 39 Dyspepsia..... | 108 | 105 | “ “ “ Ankle..... | 89 | 116 | TOTAL SICKNESS..... | 5486 | 4598 |
| Forward..... | 103 | 98 | | | | Erysipelas..... | 30 | 31 | “ “ “ Collar bone..... | 3 | 3 | TOTAL DISABILITIES..... | 6701 | 5850 |
| | | | | | | Epilepsy..... | 2 | 2 | “ “ “ Fingers..... | 5 | 9 | | | |
| | | | | | | Fevers—Intermittent..... | 81 | 144 | “ “ “ Feet..... | 1 | 2 | | | |
| | | | | | | Fevers—Remittent..... | 17 | 10 | “ “ “ Hand..... | 7 | 4 | | | |
| | | | | | | “ —Rheumatic..... | 1 | 4 | “ “ “ Jaw..... | 1 | 1 | | | |
| | | | | | | Forward..... | 1871 | 2073 | Forward..... | 4856 | 4048 | | | |

Montreal, March 1st, 1893

By order of the Committee of Management

H. B. MOORE,

Secretary-Treasurer.