GRAND TRUNK RAILWAY

Insurance & Provident Society

STATEMENT OF ACCOUNTS,

31st December, 1891.

GRAND TRUNK RAILWAY,

Insurance and Provident Society.

OFFICERS.

Committee of Management:

. . . . SIR J. HICKSON PRESIDENT. -- L. J. SEARGEANT. VICE-PRESIDENT, - -W. M RAMSAY. J F WALKER. W WAINWRIGH !. F. E. WYER. J. STEPHENSON. G GYMER, J McNABB. C. STIFF. E P. HANNAFORD. J. BELL. J H. CLARKE. J. HOBSON. R. J BROWN. H. WALLIS. C. K. DOMVILLE, ALEX. STEWART. J. R. PECKHAM. R. WRIGHT

Chairmen and Secretaries of Executive Committees:

 1st Section:
 J. Y. LLOYD, Chairman.
 D. ROBERTSON, Secretary.

 2nd "D. GUNN, "E. J. SISSON, "I. SISSON, "I. D. RIDDELL, "I. D. RI

H. W. WALKER.

Trustees :

W. M. RAMSAY. R. WRIGHT.

Auditors:

N. J. POWER. C. H. EGG.

Chief Medical Officer:

J. ALEX. HUTCHINSON.

Secretary-Treasurer :

H. B. MOORE.

HEAD OFFICE-Grand Trunk Railway General Offices, Montreal.

GRAND TRUNK RAILWAY Insurance and Provident Society.

The Statement of the Accounts of the above Society for the year ended Debember 31st 1891, has been duly audited and is herewith presented for the information of members.

GENERAL ABSTRACT OF RECEIPTS AND DISBURSEMENTS for Year Ended December 31st, 1891. SICK BENEFIT FUND. 1891 - 1890 1891 1890 | To Balance Profit and Loss Account. | 1891 | 924.08 | 8 844.48 | 924.08 | 8 844.48 | 42325.67 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 47593.62 | 4 By Monthly Fees | \$8499.74 | \$83483.01 | "Annual Fees of Retired Members | \$492.46 | \$446.71 | "G. T. R. Co's Annual Allowance | 12500.01 | 12500.00 | "Interest on Half-Yearly Balance | 400.91 | 209.30 | "Balance | \$943.88 | "Balance | \$943 \$77603.11 \$77564.00 \$77603.11 \$77564.00 To Balance 1890.... \$ 924.98 By Balance 1891\$ 4508.08 INSURANCE FUND. By Balance { Claims Unpaid....\$1321.30 } \$ 1046 67 \$ 2653.28 " Levies Under Assessed 274.63 } 77744 29 72499.19 " Balance 7772.09 274.63 \$79563.05 \$75427.10 To Balance. \$ 772.09 * Unpaid Claims, December 31st, 1891. BALANCE SHEET, December 31st, 1891. By Balance at Cr. of Sick Benefit Fund......\$4508.08 \$4508.08 \$1199.61 \$4508.08 \$1199.61 By Balance, 1891 \$3735.99 To Balance, 1890 Audited and found (Signed) N. J. POWER CHAS. H. EGG The following Statement shews 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. 1891. Total Receipts from January 1st, 1885, to December 31st, 1891. rance...... \$428811 05 From Members..... \$816429 69 Grand Trunk Railway Co..... 86188 88 Sick Benefits...... 282312 04 Medical Attendance Unpaid Death Claims....

The total membership on the books of the Society at 31st December was 13304, being an increase of 414 over that of the previous year, the number of members insured in each class being as under:

\$902618 57

Surplus 31st December, 1891..... \$3735 99

3735 99

\$902618 57

CLASSES.	A	В	C	D	E	F	Nil.	Total.
Members, 1st January, 1891. Policies issued in 1891.	551 25	153 9	1454 243	1051 52	2127 276	7528 2155	31	12890, 2760
Policies cancelled in 1891	576 _38	162 10	1697 224	1103 83	2403 281	9678 1708	31 2	15650 2346
Remaining at { In Employment	503 35	148	1436 37	941 79	2025 97	7870 100	29	12952 352
Total	588	152	1473	1020	2122	7970	29	13304

The total number of deaths and commuted insurances reported during the year was 170, of the former (numbering 188.) 32 were the result of accidents, 2 suicides, and the remaining 104 from natural causes

Of the 32 commuted insurances 7 were on account of accident 1 of old age, and the remaining 24 from chronic ailments.

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 Insurance	Total of assess- ments paid in each class	Total amount of claims payable in each class.	Premium rate per \$100.	Percentage of claims to member- ship in each class.	Total amount insured in each class.
			\$ c.	\$ c.	\$ c.	р с.	\$ c.
Α -	588	. 5	19.10	7241.75	1.31	.92	1076000.00
В	152	*	17.10		1.25		228000.00
e	1473	23	13.70	21000 00	1.37	1.56	1473000.00
D	1020	26	9,00	17250.00	1.20	2.54	765000.00
E	2122	30	6.00	13000.00	1.20	1.41	1061000.00
Y	7970	86	3.00	19750.00	1.20	1.07	1992500.00
Totals.	13275	170		78241.75		1.28	6595500 . 00

In addition to the 32 members who were allowed to commute their insurance on account of total disability, 36 were certified unfit to follow their usual employment, and were paid, off the Sick Fund, with \$100 each, 28 of whom continued their subscriptions to the insurance scheme.

The total number of sick benefit claims paid, was 5850 of which 1252 were the result of accident, and 4598 of sickness; 638 of the latter being on account of La Grippe, which epidemic has again recurred with great virulence.

348? members (or 26.88 p.c of the whole) paying 50cts, received 35 p.c of the benefits, whilst the remaining 9470 (or 73.12 p.c of the whole), received 65 p.c of the benefits.

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

		f. f. es	perage	A	ccident.	Si	chness.	1	Finai Payment	Br	Total	Cases to insured.	age it per	se time	total).		Insurance laims paid	tage
DEPARTMENT.	Occupation.	K.teo. fes	Average No insure	No. of Cases.	Amount	No. of Cases.	Amount.	No.	Am'nt	No of Cases.	Amount	of Case No. ins	Paymer C-p	Av'r ge	C'st per	No.	Amount	Percentage of insured.
	Conductors, Brakemen and Train Bag'men	e 50	1778	334	4262.00	615	3711.75	3	800.00	949	8273.75	p.e. 58.87		Days 16.80		36	19670 35	p.c 2.05
Traffic	Yardmen, Couplers and Switchmen	50	587		979.80		1886.75	1	100.00	355	2966.55	60.47	8.36	16.14	5.08	18	6500.00	2.2
	Station Staff	40	1958	64	538.00	428	3504.75	5	500.00	492	4542.76	25.12	9.23	16.42	2.32	22	11250.00	1.1
TOTAL	Troffic Dept	Г	4323	491	5779.80	1305	9103 25	9	900 00	1796	15783.05	41.54	8.78	16.56	3.65	71	37420.3	1.6
Mechanical	Enginemen and Firemen	50	1117			1000	3581.50	3	800.00	646	4843.50	57.83	7.49	14.06	4.33	14	8082.80	1.2
	Mechanics Labourers	40	3308 1323	283 195	1842 00 1242.00		6978 27 4892 7!		800.00 600.00									
TOTAL	Mechanical Dept.	[5748	570	4046.00	2490	5452 51	17	17.0.00	3060	21198.52	58.23	6.92	12.74	3.68	47	19082.8	.81
Engineer }	Mechanics Labourers,		284 2379	29 142	227.50 1136.00		482.00 5206.00	1 7	100.00	83			9.75 8.73				2750.00 8500.00	
TOTAL	Engineer's Dept		2668	171	1363.59	718	5688.0	8	800,00	889	7851.50	33.38	8.88	15.86	2.94	31	11250.00	1.16
Stores and General	Office Staff		218	20	240.50	85	652.04	2	200,60	105	1092.50	48.16	10.40	17.00	5.01	3	1250.00	1.37
Retired Me	mbers		352													17	8693.10	4.88
GRAN	D TOTAL		13304	1252	11429.50	1598	30895.77	36	3600,00	5850	45925.57	45.17	7.85	14 46	3.54	169	77696.25	1.27

ANALYSIS OF DISEASES AND ACCIDENTS.

	1			7				The second secon	-		MENTS.	-		1		16
8ICKNESS.	1890	1891	SICKNESS.	1890 189	sickness.	1890	18	91 SICKNESS.	1890	1891	SICKNESS.	189	1891	AC	CIDENTS.	189
cess	1	2	Brought Forward.	114 19	Abscess	- 61	1	og Proudst Formand	ones	2100	D. A. Francis		e čino	Decision	Li P	-
olexy	1	7	Sunstroke	. 1	Apoplexy		1	8 Gout	2062		Brought Forward. Throat, Ulcerated		3 4410		ight Forward.	. 24
ma	2		Synovitis	1	1 Asthma		L	21 Headache	25		Sore				Feet	13
der-Inflam of	1	1	Ulcer Duodinal		1 Biliousness	104		86 Heart, Disease of	21		" Inflammation of	10	4 20			
Poisoning	1		Vertigo		2 Bladder, Inflammation			14 " Failure	-				4 20		Fingers	
ls Inflam of	2	3			Other disease	e of		3 Hemorrhage		3	Tumours		22 26		Hands	
Obstruction		2	TOTAL	116 19	Boils	56		70 Inflammation of Ear	17	2	Ulcers	2	20		Head	
-Congn. of		1			Bowels, Inflammation	of 37		35 " Eve		6	Varicose Veins	١.	1 4		Legs	
Disease of		2	ACCIDENTS.		" Other diseases	of 15					Whitlow	. 1	4 17		Ribs	
Inflam, of		4	accidiniti.	-					23			-		1 "	Shoulder	
hts Disease	3		Amputated Arm		Brain, Congestion of		1	1 ' Joints			TOTAL	592	20 4598		Spine	
chitis	3	4	" Foot		1 " Inflammation o		1	4 . Skin	17	31		1	1		Toes	
er	4	9			1 " Other diseases		1	5 Stomach	1 2	3	, ACCIDENTS.			**	Wrist	
ral Homorrhage	i	9	Drowning		3 Bright's Disease.	******		6 "Testicles				1.		4.	Various	
	î		Essetused T	. 3	2 Bronchitis		3		77	115	Amputation of Arm		5 6	Rupture		.
mption	23	14	Fractured Leg		1 Calculus		1	3 Various	22		" . Fingers	2	23 25	Scalds		1
ne88	40				1 Cancer		1	3 Influenza	2311	638	" Hand		3 1	Sprains.	Ankle	. 6
ity		1	Injuries	. 37 1	30 Carbuncle			24 Indigestion	- 48	37	" Foot		1 2		Arm	
tes	3	4	_		- Cataract	1		Insanity	. 6	2	. Leg		4 7		Back	
hœa	1		TOTAL	. 40 5	39 Catarrh, Bronchial	54		49 Jaundice	5	3	" Toes	1	1		Body	. 2
		2	Service Control of the Control of th		- " Stomach	1		4 Kidneys, Congestion of	1	7	Bites	1	9 9		Fingers	
y		1	GRAND TOTAL	156 17	70 Cerebral Homorrhage			2 " Inflammation of	11	11	Burns	9	22 24		Foot	
epsia	4				Cholera Morbus			22 " Other diseases of	1 10		Concussion of Brain		1 9	,	Hand	1
psy	2	5			Cold			16 Liver, Congestion of	17		Dislocation of Collar Bone		2		Leg.	
pelas		1		100	Colie	40	1 "	34 " Inflammation of	1 **	5			1		Shoulder	. 1
Bilious		1			Consumption			22 " Other diseases of	35		" Hip		1		Wrist	١.
Brain		2			Constipation			1 Lungs, Congestion of	26		" Kuee		0 "		W.1196	. 1
Malarial	1			1	Cramps			15 Inflammation of			Shoulder		2	Tomas	A	
Typhoid	5	9			Deafness			6 " Other diseases of	02	02	December	1 0	8 4	TOTAL	ACCIDENTS	1117
t—Disease of		10	1 1 1 1 1 1 1 1 1	. 1.	Debility			42 Lumbago		9	Drowning		3 2	-		
Failure		3		1.	Diabetes		1	1 Measles	265	306	Fractures of Arm		3 8	TOTAL	SICKNESS	· 592
m. of Stomach	1	1			Diarrhœa	100		09 Mumps	14	30			3 3			-
enza	2				Diphtheria	100	2	11 Miscellaneous Diseases	21	43	" Collar Bone		2 3	TOTAL	DISABLEMENTS	. 709
nity	4				Dissipass			Il Miscellaneous Diseases	78		Fingers		0 9			
eys-Inflam. of	1	9		1.	Dizziness			13 Neuralgia		116	" Foot		2 2			4 -
other Diseases of		9	1 1 1 1 1 1 1	to a la	Dropsy		1	4 " of Stomach	1		" Hand		1			
-Inflam of	î	9		12, 14	Dysentery		1.	31 Old Age	3	4	" Jaw					1
other Diseases of.	9	9			Dyspepsia	100	1	05 Paralysis	10		" Leg	1	3 14			1
-Congn. of		9		100	Erysipelas	. 25	6	31 Piles	27		Nose		1			
Inflam. of	13	14		1	Epilepsy			7 Pleurisy	38	34	" Neck		1	100		
other Disesses of	10	1 1		1	Fevers, Intermittent .			44 Poisoning		4	Ribs	2	0 14			1 - 2
nant-Disease	ã				Bilious			10 " of Blood	17	16	" Skull		1 1	ll .		1 3
				1 - 1	" Brain	1			204	238	" Shoulder Blade		2 2			11
ge		1 0		10	" Remittent	4		8 Sciatica	45	35	" Spine		1			17
ysis	4	3			" Rheumatic			4 Shingles		1	" Toes		. 1			1
matism Chr	4	0		1 10	" Scarlet			1 Sores, Various	50	62	" Wrist	1	1			
Gangrene		2		1 1	" Simple	68	1	68 Spine, Disease of	7	1	Gunshot Wound		1 4			1 .
	1			1	" Typhoid		1	72 Spitting of Blood	- 5	5	Injuries to Arm	5	1 50			1
-Disease of	1	1			Fistula.	8		1 Suicide		9	" Back		1 29			1
de		2		100	Frost Bites	1		2 Sunstroke	9	2	" Body		2 33	4.		1
Parment		100		1/	~ /	-	-		- 0	_	200y	_	00	3-1-		1.
Forward	114	127		1	Forward			90 Forward								1

Montrea! March let 1899

Ry order of the Committee of Managemen

H. B. MOORE, Secretary.-Treasure