

*James B. Smith*  
GRAND TRUNK RAILWAY

INSURANCE AND PROVIDENT SOCIETY.

---

FIFTH ANNUAL REPORT

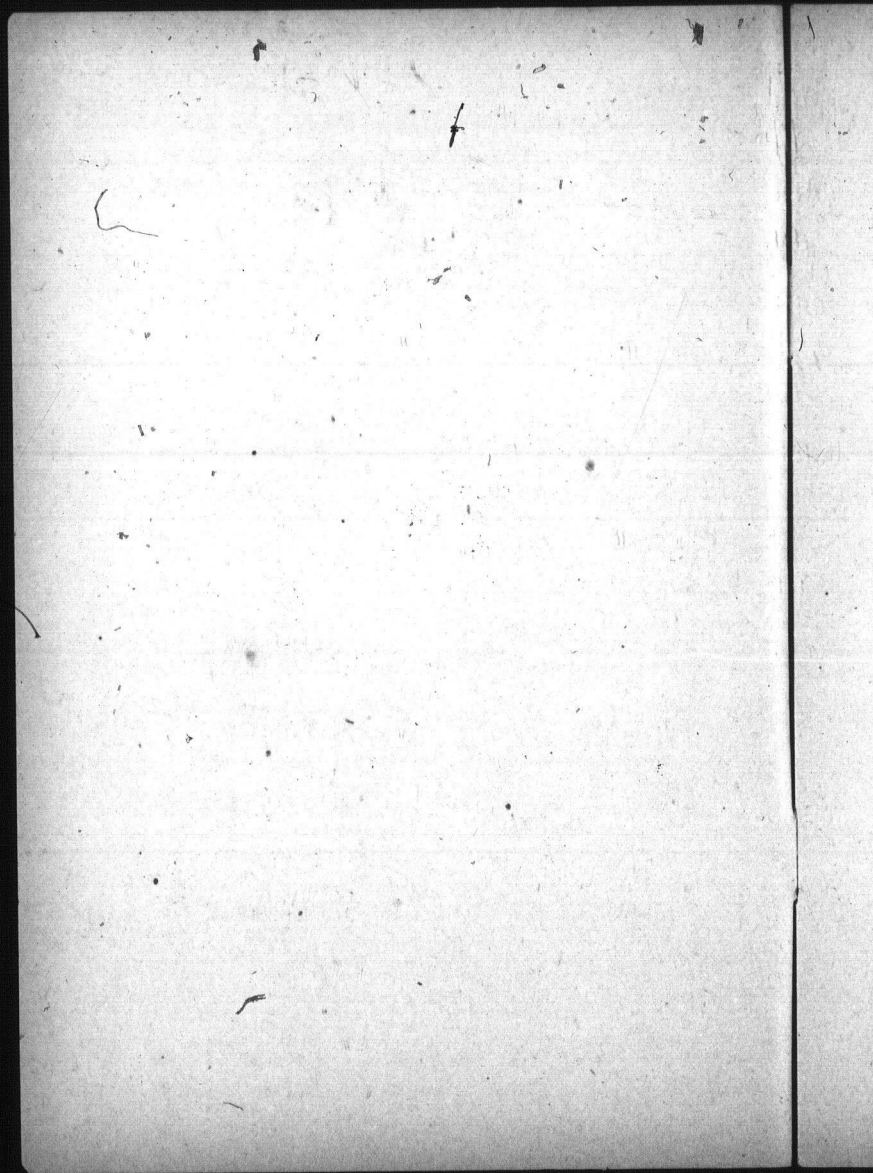
OF THE

COMMITTEE OF MANAGEMENT,

WITH STATEMENT OF ACCOUNTS.

FOR YEAR ENDED 31st DECEMBER

1889.



# GRAND TRUNK RAILWAY

## Insurance and Provident Society.

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### OFFICERS.

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#### Committee of Management:

|                  |                  |
|------------------|------------------|
| PRESIDENT,       | SIR J. HICKSON.  |
| VICE-PRESIDENT,  | L. J. SEARGEANT. |
| W. M. RAMSAY.    | H. W. WALKER.    |
| W. WAINWRIGHT.   | J. P. CLARK.     |
| J. STEPHENSON.   | S. PEGG.         |
| C. STIFF.        | J. McNABB.       |
| E. F. HANNAFORD. | R. FOUNTAIN.     |
| J. HOBSON.       | W. SWEET.        |
| H. WALLIS.       | J. BAXTER.       |
| C. K. DOMVILLE.  | J. STEWART.      |
| R. WRIGHT.       | ALEX. STEWART.   |
| J. F. WALKER.    |                  |

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#### Chairmen and Secretaries of Executive Committees:

|              |                               |                                 |
|--------------|-------------------------------|---------------------------------|
| 1st Section: | J. Y. LLOYD, <i>Chairman.</i> | D. ROBERTSON, <i>Secretary.</i> |
| 2nd "        | J. MARSHALL, "                | E. J. SISSON, "                 |
| 3rd "        | W. E. TIFFIN, "               | J. D. RIDDELL, "                |
| 4th "        | J. WALLACE, "                 | R. P. LESLIE, "                 |

#### Trustees:

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

#### Auditors:

|             |              |
|-------------|--------------|
| V. GARIEPY. | N. J. POWER. |
|-------------|--------------|

#### Chief Medical Officer:

T. A. RODGER.

#### Secretary-Treasurer.

H. B. MOORE.

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Head Office Grand Trunk Railway General Offices, Montreal.

# GRAND TRUNK RAILWAY INSURANCE

## GENERAL ABSTRACT OF RECEIPTS AND DISBURSEMENTS

### SICK BENEFIT

|                                                  | 1889              | 1888              |
|--------------------------------------------------|-------------------|-------------------|
| To Balance Profit and Loss account.....          | \$10657.23        | \$12467.75        |
| " Sick Benefits.....                             | 38053.15          | 34652.00          |
| " Incurable Members.....                         | 3250.00           | 2810.00           |
| " Medical Attendance.....                        | 19424.26          | 18349.64          |
| " Stationery and Printing.....                   | 787.63            | 704.09            |
| " Salaries and Expenses of Executive Committees. | 555.80            | 519.03            |
| " " " Sec'y Treas'r and Ass'ts.                  | 3310.07           | 3500.44           |
| " Auditors Fees for 1888.....                    | 200.00            | 200.00            |
| Totals .....                                     | <u>\$76238.14</u> | <u>\$73202.95</u> |
| To BALANCE.....                                  | <u>\$ 844.48</u>  | <u>10657.23</u>   |

### INSURANCE

|                                       |                   |                 |
|---------------------------------------|-------------------|-----------------|
| To Claims paid.....                   | \$66935.40        | \$61191.00      |
| " " assessed but unpaid*.....         | 2424.95           | 8895.30         |
| " Balance.....                        | <u>228.33</u>     | <u>14.62</u>    |
| * (Unpaid Claims December, 31st)..... | <u>\$69588.68</u> | <u>70100.93</u> |
| Carrière A.....                       | \$ 116.80         | Levied Oct. 86  |
| Allen R.....                          | 166.75            | " Jan. 89       |
| Kelly W.....                          | 1391.40           | " Nov. 89       |
| Swan E.....                           | 250.00            | " Nov. 89       |
| McDonald P.....                       | 250.00            | " Dec. 89       |
| High W. C.....                        | 250.00            | " Dec. 89       |
|                                       | <u>\$2424.95</u>  |                 |

### BALANCE SHEET.

|                                     |                 |                 |
|-------------------------------------|-----------------|-----------------|
| To Balance at Dr. of Sick Fund..... | \$844.48        | 10657.23        |
| " Sundry unsettled accounts.....    |                 | <u>165.66</u>   |
| Totals.....                         | <u>\$844.48</u> | <u>10822.88</u> |
| To BALANCE FORWARD.....             | <u>\$616.16</u> | <u>10808.25</u> |

## AND PROVIDENT SOCIETY.

FOR YEAR ENDED DECEMBER 31ST 1889.

## FUND.

|                                                      | 1889              | 1888            |
|------------------------------------------------------|-------------------|-----------------|
| By Monthly Fees .....                                | \$60642.65        | 52144.67        |
| " Annual Fees of retired Members.....                | 371.11            | 401.95          |
| " G. T. R. Co.'s Annual Allowance.....               | 12500 00          | 10000.00        |
| " Interest on half-yearly Balances.....              | 368 89            |                 |
| " Balance transferred from N. & N. W. b. B. Soc'ty.. | 1511.01           |                 |
| " Balance.....                                       | 844.48            | 10667.23        |
|                                                      | <u>\$76238.14</u> | <u>73202.95</u> |

## FUND.

|                  |                   |                 |
|------------------|-------------------|-----------------|
| By Balance ..... | \$ 8909.93        | 6304.21         |
| " Levies.....    | 60678.75          | 68796.72        |
|                  | <u>\$69588.68</u> | <u>75100.93</u> |
| By Balance.....  | 228.33            | 14.63           |

## DECEMBER 31st 1889.

|                                          |                  |                 |
|------------------------------------------|------------------|-----------------|
| By Balance at Cr. of Insurance Fund..... | \$228.33         | 14.63           |
| " Balance.....                           | 616.15           | 10808.25        |
|                                          | <u>\$ 844.48</u> | <u>10822.88</u> |

Audited and found correct,

 N. J. POWER, {  
 V. GARIEPY, { *Auditors.*

Under terms of the agreement referred to in the last Annual Report, this Society, on the first of January 1889, assumed the membership, assets and liabilities of the late Northern and North Western Railways' Sick Benefit Society, the result of which was an immediate addition of 1000 members to the Society. Since that date a still further increase has taken place through extensions in the Company's system and additions to the retired members' list.

The number of policies issued during the year was 4341, and those cancelled 2364, leaving at the 31st of December a total membership of 12,462 as against 10,485 of last year and insured in the several classes as under:—

| CLASS.                          | A   | B   | C    | D    | E    | F    | Nil  | Total |
|---------------------------------|-----|-----|------|------|------|------|------|-------|
| Members, 1st January 1889.....  | 586 | 166 | 1253 | 1076 | 1977 | 5393 | 34   | 10485 |
| Policies issued in 1889 .....   | 56  | 13  | 336  | 75   | 430  | 3431 | .... | 4341  |
|                                 | 642 | 179 | 1589 | 1151 | 2407 | 8824 | 34   | 14826 |
| Policies cancelled in 1889..... | 43  | 12  | 160  | 81   | 292  | 1773 | 3    | 2364  |
| Remaining { In Employment.....  | 568 | 163 | 1399 | 1000 | 2038 | 6977 | 31   | 12176 |
| at { Retired members.....       | 31  | 4   | 30   | 70   | 77   | 74   | .... | 286   |
| 31st Dec. 1889. {               | 599 | 167 | 1429 | 1070 | 2115 | 7051 | 31   | 12462 |

The result of the Society's operations for the year past as shewn by the statement of the accounts will be found most satisfactory. Allowing for the increase of membership, a reduction has taken place in every item of expenditure; the working expenses being actually less, and are now at the rate of 38 cts. per member as compared with 46 cts. the previous year or  $3\frac{1}{2}$  per cent of the Society's income. Whilst the expenditure has been reduced the income from each source has been increased, the net result being a reduction of the debt of the Society from \$10,808.25 to \$616.15.

In consideration of the addition of the Northern and North Western Railway's Sick Benefit Society and the increased membership above referred to, the Grand Trunk Railway Company has added the sum of \$2,500 per annum to its contribution.

A marked improvement has taken place in the Life Insurance business of the Society. Including the Insurances commuted, the number of claims levied for was a little over one per cent of the membership, the premium paid being in the same ratio.

*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 in 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       | 599                           | 4                                         | 13.14                                    | 4822.80                                       | .96                    | .66                                               | 1198000.00                          |
| B       | 167                           | 2                                         | 12.59                                    | 2517.25                                       | 1.00                   | 1.20                                              | 250500.00                           |
| C       | 1429                          | 13                                        | 10.71                                    | 12000.00                                      | 1.07                   | .91                                               | 1429000.00                          |
| D       | 1070                          | 23                                        | 8.20                                     | 15375.00                                      | 1.09                   | 2.15                                              | 802500.00                           |
| E       | 2115                          | 25                                        | 5.20                                     | 11000.00                                      | 1.04                   | 1.18                                              | 1057500.00                          |
| F       | 7051                          | 67                                        | 2.46                                     | 14750.00                                      | .98                    | .95                                               | 1762750.00                          |
| Totals. | 12431                         | 134                                       |                                          | 60465.05                                      | .....                  | 1.08                                              | 6505250.00                          |

\* Excluding "Nil"

The policy which has been so steadily pursued of weeding out and paying off as rapidly as possible all the aged and decrepit members is already shewing beneficial results in the working of both the Insurance and Provident schemes of the Society.

During the past year 69 members were certified by the Chief Medical Officer unfit for further work; of these 30 were allowed to commute their Insurance, being unable to earn a livelihood in any capacity and 33 were paid off the Sick Fund only, the remaining claims being in course of settlement at the close of the year.

Of the total number of Insurance claims levied for 35 were the result of accidents, 1 suicide and the remaining 98 of natural causes.

The names of the deceased and incurable members and of those paid off the Sick Fund will be found as usual in the appendices as also the tabular form shewing the averages and statistics for the year.

The total number of cases reported on the fund during the

year were 4578 and the number of members who received sick allowance 3615. The average cost of the Society per member for sick allowance and medical attendance has been \$4.98 as compared with \$5.44 of the previous year.

Appended to the report is a complete list of the Society's duly appointed Medical Officers with the Districts or Towns within which their attendance is authorized.

Members are reminded that the Rules of the Society are now being strictly enforced regarding payment of sick allowance only where the District Surgeon is notified at the time the member goes on the fund; also that except for consultations (which must be authorized by the member's superior officer on the spot), and in cases of accident or sudden and dangerous illness (and then only till the District Surgeon can arrive) will the Society be liable for any other accounts for medical attendance.

The Society at the close of this its fifth year is now established on a sound financial basis. There is every reason to hope that not only a continuance of, but even an improvement in, the present condition of affairs may be looked for, and that at no distant date either the original low rate of fees may again be adopted or the Society be enabled to deal in a more generous manner with its aged and decrepit members.

It must be obvious to all that this desirable result will be the more quickly attained if members will personally interest themselves in the welfare of the Society; each one should bear in mind that in his connection therewith he is the guardian of his own interests and not only avoid taxing unnecessarily the funds of the Society himself but also firmly oppose any attempt to do so on the part of others.

This Society is at present undergoing a crucial test through demands made upon it on account of the prevailing epidemic. Probably before its disappearance not less than 25 per cent of the members or say 3000 will have claimed sick allowance for this

disease alone, whilst as many more who have not been on the fund will have received medical attendance and medicines for the same cause.

The experience of the current half year may therefore evidence the wisdom of allowing a fund to accumulate to meet any such extraordinary contingencies in the future.

By order of the Committee of Management.

H. B. MOORE,

*Secretary-Treasurer.*

Montreal, March 1st, 1890.

## APPENDIX A.

The following are the names of Members who died during the year and amounts of Insurance for which Levies have been made.

| No. | Name.              | Age. | Occupation.     | Station.       | Date and Cause of Death. |                           | Class. | Amount of Insurance. | Date Paid.  |
|-----|--------------------|------|-----------------|----------------|--------------------------|---------------------------|--------|----------------------|-------------|
| 1   | Trick G. E.        | 19   | Truckman.       | Pt. Edward.    | Nov. 28 1888             | Drowning                  | P      | \$ 250.00            | Feb. 4 1889 |
| 2   | Lalonde J. B.      | 32   | Brakeman.       | Richmond.      | Dec. 27 " 4              | Injuries                  | F      | 250.00               | " 4 "       |
| 3   | Shaw T. S.         | 61   | Foreman.        | Toronto        | Jan. 1 1888              | Disease of Liver.         | F      | 250.00               | " 4 "       |
| 4   | Humphrey H.        | 19   | Brakeman.       | York.          | Dec. 28 1888             | Injuries                  | C      | 1000.00              | " 4 "       |
| 5   | Burke E. (ret'd)   | 61   | Laborer         | Niagara Falls. | Nov. 17 "                | Chronic Dyspepsia         | E      | 500.00               | " 11 "      |
| 6   | Murphy J. R.       | 18   | Clerk.          | London.        | Dec. 31 "                | Consumption.              | F      | 250.00               | June 24 "   |
| 7   | Tollman E. (ret'd) | 65   | Porter.         | Hamilton.      | Jan. 7 1888              | Heart Disease.            | F      | 250.00               | Feb. 4 "    |
| 8   | Close J. (ret'd)   | 65   | Carpenter.      | "              | " 8 "                    | Asthma.                   | E      | 500.00               | " 6 "       |
| 9   | Grant P.           | 58   | Truckman.       | Paris.         | " 8 "                    | Disease of Liver.         | E      | 500.00               | " 6 "       |
| 10  | Green C. (ret'd)   | 72   | Carpenter.      | Brantford.     | " 9 "                    | Bright's Disease.         | D      | 750.00               | " 6 "       |
| 11  | McMaster A.        | 57   | "               | Guelph.        | " 15 "                   | Tumour.                   | E      | 500.00               | " 5 "       |
| 12  | Culy E. (ret'd)    | 63   | Watchman.       | Ft. Galt.      | " 2 "                    | Heart Disease.            | D      | 750.00               | " 4 "       |
| 13  | Allen E.           | 33   | Brakeman.       | Hamilton.      | Dec. 3 1888              | Injuries.                 | F      | 250.00               | Unpaid.     |
| 14  | Powell B.          | 59   | Checker.        | Niagara Falls. | " 20 "                   | "                         | E      | 500.00               | March 8 "   |
| 15  | Gardner T. J.      | 25   | Fitter.         | Brantford.     | " 14 "                   | Disease of Kidneys        | E      | 250.00               | " 11 "      |
| 16  | Giddins S.         | 29   | Cleaner.        | Niagara Falls. | Jan. 29 1889             | Lock Jaw                  | E      | 500.00               | " 8 "       |
| 17  | McCarthy F.        | 29   | Repairer        | Portland.      | " 30 "                   | Inflammation of Bowels.   | D      | 750.00               | " 8 "       |
| 18  | Hill J.            | 26   | Brakeman.       | London.        | " 27 "                   | Consumption               | D      | 750.00               | " 8 "       |
| 19  | Currie M. (ret'd). | 55   | Coalman.        | Montreal.      | Feb. 2 "                 | Senility.                 | F      | 250.00               | " 8 "       |
| 20  | Griffin C. H.      | 32   | Clerk.          | Toronto.       | Jan. 31 "                | Inflammation of Kidneys.  | D      | 750.00               | " 8 "       |
| 21  | Robinson G.        | 68   | Asst. Engineer. | "              | Feb. 7 "                 | Disease of Liver.         | D      | 750.00               | April 25 "  |
| 22  | Terry W.           | 39   | Truckman.       | Angus.         | " 7 "                    | Injuries.                 | D      | 250.00               | May 8 "     |
| 23  | Owens J.           | 33   | Brakeman.       | Pt. Edward.    | " 13 "                   | Consumption               | F      | 250.00               | M'ch. 15 "  |
| 24  | Wonnacott G.       | 18   | Call boy        | Bellefille.    | " 24 "                   | Inflammation of Bowels.   | F      | 250.00               | April 27 "  |
| 25  | Condron T. (ret'd) | 24   | Cleaner         | Richmond.      | " 20 "                   | Chronic Bright's Disease. | B      | 1256.40              | " 25 "      |
| 26  | Robinson J. W.     | 41   | Clerk           | Toronto.       | Jan. 4 "                 | Cancer of Stomach.        | F      | 250.00               | May 9 "     |



Members who have died during the year.—Continued.

| No. | Name.            | Age. | Occupation.        | Station.       | Date and Cause of Death. |                                | Class. | Amount of Insurance. | Date Paid.  |
|-----|------------------|------|--------------------|----------------|--------------------------|--------------------------------|--------|----------------------|-------------|
|     |                  |      |                    |                |                          |                                |        | \$                   |             |
| 59  | Martel A.        | 43   | Trackman           | Lyster         | July 6                   | Brought forward                | F      | 29861.55             | Aug. 7 1889 |
| 60  | Stock A.         | 50   | Cleaner            | York.          | " 11                     | " " Inflammation of the lungs. | F      | 250.00               | " 8 "       |
| 61  | Richards H. J.   | 20   | "                  | Niagara Falls. | " 11                     | " " " "                        | E      | 500.00               | " 23 "      |
| 62  | Pace W.          | 37   | Conductor          | Montreal       | June 28                  | Injuries                       | E      | 500.00               | " 23 "      |
| 63  | McMahon W. H.    | 25   | Brakeman           | Millbrook      | July 22                  | " " of Bowels                  | E      | 1000.00              | " 23 "      |
| 64  | Scott J.         | 71   | Storeman           | Pt. Edward     | Aug. 21                  | Consumption                    | C      | 1000.00              | Sept. 6 "   |
| 65  | Martin P.        | 71   | Storeman           | Toronto        | " 21                     | Exhaustion after Infl. lungs   | D      | 750.00               | " 5 "       |
| 66  | Emery W.         | 59   | Laborer            | Montreal       | Aug. 7                   | Drowning                       | F      | 250.00               | " 26 "      |
| 67  | Witherspoon R.   | 33   | Striker            | Bellerive      | " 20                     | Epilepsy                       | F      | 250.00               | " 26 "      |
| 68  | Gonlette F.      | 26   | Fitter             | Montreal       | " 23                     | Inflammation of bowels         | C      | 1000.00              | Oct. 14 "   |
| 69  | Chadwick J.      | 56   | Conductor          | Montreal       | " 21                     | Apoplexy                       | E      | 500.00               | Aug. 1 "    |
| 70  | Urquhart D.      | 30   | Switchman          | Cobourg        | " 20                     | Injury to hip                  | E      | 500.00               | Oct. 1 "    |
| 71  | McIntosh T.      | 34   | Carpenter          | Allandale      | " 30                     | Consumption                    | F      | 250.00               | Dec. 18 "   |
| 72  | Langlois N.      | 43   | Painter            | Stratford      | " 21                     | Old age and Diarrhoea          | F      | 250.00               | Oct. 1 "    |
| 73  | Vanvolkenburg D. | 43   | Painter            | Montreal       | Sept. 7                  | Consumption                    | F      | 250.00               | " 5 "       |
| 74  | Jones W.         | 28   | Brakeman           | Pt. Edward     | " 5                      | Injuries                       | F      | 250.00               | " 1 "       |
| 75  | Spence A.        | 28   | Car Examiner       | Bellerive      | " 2                      | " " "                          | D      | 750.00               | " 1 "       |
| 76  | Scanton M.       | 54   | Baggage-man        | Cayuga         | " 24                     | " " "                          | C      | 1000.00              | Nov. 14 "   |
| 77  | Tandy T.         | 41   | Gen. Freight Agent | London         | Aug. 21                  | Apoplexy                       | D      | 750.00               | " 11 "      |
| 78  | Gould J.         | 25   | "                  | Montreal       | Oct. 12                  | Heart Failure                  | D      | 750.00               | " 23 "      |
| 79  | Thomson R.       | 31   | Cleaner            | "              | " 3                      | Typhoid Fever                  | F      | 250.00               | " 23 "      |
| 80  | Guyon J. W.      | 20   | "                  | "              | " 17                     | Injuries                       | C      | 1000.00              | Dec. 2 "    |
| 81  | England J.       | 48   | Cleaner            | Toronto        | " 16                     | Typhoid Fever                  | F      | 250.00               | Nov. 19 "   |
| 82  | Conroy P.        | 78   | Night Watchman     | London         | " 13                     | Inflammation of lungs          | C      | 1000.00              | " 4 "       |
| 83  | Flynn G.         | 24   | Switchman          | Guelph         | " 23                     | Paralysis                      | D      | 750.00               | " 4 "       |
| 84  | Gibson H.        | 25   | Laborer            | Toronto        | " 23                     | Typhoid Fever                  | F      | 250.00               | Dec. 2 "    |
| 85  | Coil J.          | 27   | Trackman           | Howick         | " 30                     | " " "                          | F      | 250.00               | " 30 "      |



**APPENDIX B.**—The following Members certified by the Chief Medical Officer, to be incurable were allowed to commute their Insurances under the provision of Clause 3 of Rule 4.

[illegible]

APPENDIX C.—The following Members have been paid off the Sick Fund of the Society as unfit for further service, under the 1st Clause of Rule 6, and have received the amounts stated:

| No. | Name.         | Occupation.            | Dept. | Station.       | Date.            | Amount. |              |
|-----|---------------|------------------------|-------|----------------|------------------|---------|--------------|
| 1   | McGormach J.  | Laborer.               | E     | Weston.        | February 18 1889 | 100.00  |              |
| 2   | Cockfield J.  | Fitter.                | M     | Montreal.      | " " 25 "         | 100.00  |              |
| 3   | Rock C.       | Galeman.               | T     | " "            | March            | 7 "     | 100.00       |
| 4   | McAdoo E. A.  | Brakeman.              | T     | Belleville.    | " 18 "           | 100.00  |              |
| 5   | Enright J.    | Clerk.                 | T     | Hamilton.      | " 25 "           | 100.00  |              |
| 6   | Noonan P.     | Laborer.               | M     | Montreal.      | " 29 "           | 100.00  |              |
| 7   | Dean D. N.    | Switchman.             | T     | Matland.       | April            | 25 "    | 100.00       |
| 8   | Morrell R.    | Foreman.               | E     | St. Thomas.    | May              | 9 "     | 100.00       |
| 9   | McDonald D.   | Cleaner.               | M     | Windsor.       | "                | 14 "    | 100.00       |
| 10  | Ross T.       | Trackman.              | E     | Chatham.       | "                | 14 "    | 100.00       |
| 11  | Butters T.    | Freight Agent.         | T     | Niagara Falls. | "                | 17 "    | 100.00       |
| 12  | Dunlay P.     | Porter.                | T     | Hamilton.      | "                | 20 "    | 100.00       |
| 13  | Woods C.      | Helper.                | E     | Toronto.       | "                | 27 "    | 100.00       |
| 14  | Rooke W.      | Striker.               | M     | Brantford.     | "                | 28 "    | 100.00       |
| 15  | Ryan J.       | Trackman.              | E     | Canfield.      | "                | 28 "    | 100.00       |
| 16  | McMahon M.    | Helper.                | M     | London.        | "                | 28 "    | 100.00       |
| 17  | Honeford J.   | Fitter.                | M     | Hamilton.      | "                | 28 "    | 100.00       |
| 18  | Langin J.     | Trackman.              | E     | Burgessville.  | June             | 12 "    | 100.00       |
| 19  | Sensabaugh A. | "                      | E     | Darling Road.  | "                | 19 "    | 100.00       |
| 20  | Dartnell W.   | "                      | E     | Hamilton.      | July             | 18 "    | 100.00       |
| 21  | Turton F.     | Engineman.             | M     | London.        | August           | 1 "     | 100.00       |
| 22  | McDonald J.   | Trackman.              | E     | Pt. Stanley.   | "                | 28 "    | 100.00       |
| 23  | Dave G.       | Smith.                 | M     | Hamilton.      | September        | 25 "    | 100.00       |
| 24  | Burrow E.     | Fitter.                | M     | "              | October          | 1 "     | 100.00       |
| 25  | Trepanier F.  | Carpenter.             | M     | Montreal.      | "                | 8 "     | 50.00sp. act |
| 26  | Taylor J.     | Assistant Boiler Maker | M     | "              | "                | 21 "    | 100.00       |
| 27  | Phillips J.   | Trackman.              | E     | Scarboro Jct.  | "                | 31 "    | 100.00       |
| 28  | Lyons J.      | Laborer.               | M     | Montreal.      | November         | 4 "     | 100.00       |
| 29  | Slater J.     | Trackman.              | E     | Toronto.       | "                | 12 "    | 100.00       |
| 30  | Ryckman D.    | "                      | E     | Jordan.        | "                | 25 "    | 100.00       |
| 31  | Mellroy D.    | Fitter.                | E     | Hamilton.      | December         | 10 "    | 100.00       |
| 32  | Pollard W. J. | Shunter.               | T     | Montreal.      | "                | 13 "    | 100.00       |
| 33  | Easter J. T.  | Cleaner.               | M     | Brockville.    | "                | 26 "    | 100.00       |
|     |               |                        |       |                |                  | 3250.00 |              |

# Appendix D—ANALYSIS OF BENEFITS BY DEPARTMENTS AND OCCUPATIONS.

| DEPARTMENT.                        | OCCUPATION.                 | Rate of loss. |               | Accident. |               | Sickness. |               | Final payment. |               | Total.  |               | Percentage of Cases to No. Injured. | Average time per case. | Cost per Month on the Fund. | Insurance's Claims paid. |       | Percentage of Insured. |          |      |
|------------------------------------|-----------------------------|---------------|---------------|-----------|---------------|-----------|---------------|----------------|---------------|---------|---------------|-------------------------------------|------------------------|-----------------------------|--------------------------|-------|------------------------|----------|------|
|                                    |                             | No. Insured.  | No. of Cases. | Amount.   | No. of Cases. | Amount.   | No. of Cases. | Am't.          | No. of Cases. | Amount. | No. of Cases. |                                     |                        |                             | Amount.                  | No.   |                        | \$       |      |
| Traffic .....                      | Conductors, {               | 50            | 1683          | 308       | 3868.50       | 534       | 3509.50       | 3              | 300.00        | \$      | 842           | 7678.00                             | 50.03                  | 9.12                        | 17.52                    | 4.56  | 30                     | 18509.10 | 1.78 |
|                                    | Brakemen and Train Bagmen { | 50            | 578           | 80        | 977.50        | 213       | 1507.50       | 3              | 300.00        | \$      | 293           | 2785.00                             | 50.69                  | 9.50                        | 16.96                    | 4.82  | 8                      | 4000.00  | 1.38 |
|                                    | Yardmen {                   | 50            | 1894          | 52        | 505.75        | 328       | 3377.75       | 3              | 300.00        | \$      | 380           | 4183.50                             | 20.06                  | 11.01                       | 20.42                    | 2.20  | 15                     | 8953.50  | .79  |
|                                    | Couplers and Switchmen {    | 40            | 4155          | 440       | 5351.75       | 1075      | 8394.75       | 9              | 900.00        | \$      | 1515          | 14646.50                            | 36.46                  | 9.56                        | 18.14                    | 3.52  | 53                     | 29462.60 | 1.27 |
|                                    | Station Staff.....          | ...           | ...           | ...       | ...           | ...       | ...           | ...            | ...           | ...     | ...           | ...                                 | ...                    | ...                         | ...                      | ...   | ...                    | ...      |      |
| TOTAL.....                         |                             | ...           | ...           | ...       | ...           | ...       | ...           | ...            | ...           | ...     | ...           | ...                                 | ...                    | ...                         | ...                      | ...   | ...                    | ...      |      |
| Mechanical.....                    | Enginemen.....              | 50            | 1146          | 84        | 480.50        | 402       | 2671.00       | 1              | 100.00        | \$      | 466           | 3251.50                             | 40.87                  | 6.98                        | 13.52                    | 2.85  | 7                      | 3375.00  | .61  |
|                                    | Mechanics.....              | 40            | 2708          | 235       | 1440.75       | 865       | 6180.00       | 6              | 550.00        | \$      | 1100          | 8170.75                             | 40.62                  | 7.42                        | 13.84                    | 3.01  | 25                     | 9125.00  | .92  |
|                                    | Labourers.....              | 40            | 1238          | 112       | 778.50        | 529       | 3913.75       | 6              | 600.00        | \$      | 641           | 5292.25                             | 51.77                  | 8.25                        | 14.64                    | 4.29  | 19                     | 7249.00  | .53  |
| TOTAL.....                         |                             | ...           | ...           | ...       | ...           | ...       | ...           | ...            | ...           | ...     | ...           | ...                                 | ...                    | ...                         | ...                      | ...   | ...                    | ...      |      |
| Engineer.....                      | Mechanical Dept.....        | ...           | 5086          | 411       | 2699.75       | 1796      | 12764.75      | 13             | 1250.00       | \$      | 2207          | 16714.50                            | 43.39                  | 7.57                        | 14.00                    | 3.28  | 51                     | 19749.00 | 1.00 |
|                                    | Mechanics.....              | 40            | 259           | 20        | 477.50        | 65        | 536.50        | .....          | .....         | \$      | 85            | 1014.00                             | 32.82                  | 11.93                       | 23.86                    | 3.91  | 6                      | 2500.00  | 2.31 |
| TOTAL.....                         |                             | 40            | 2348          | 123       | 1660.65       | 569       | 5671.50       | 11             | 1100.00       | \$      | 692           | 8432.15                             | 29.47                  | 12.18                       | 21.82                    | 3.59  | 19                     | 5335.00  | .80  |
| Stores and Gen'l Office Staff..... | Engineer's Dept.....        | 40            | 2807          | 143       | 2138.15       | 634       | 6208.00       | 11             | 1100.00       | \$      | 777           | 9445.15                             | 29.80                  | 12.15                       | 21.48                    | 3.62  | 25                     | 7325.00  | .95  |
|                                    | Retired Members.....        | 40            | 328           | 18        | 112.00        | 61        | 384.00        | .....          | .....         | \$      | 79            | 496.00                              | 24.09                  | 6.38                        | 12.56                    | 1.51  | 4                      | 2500.00  | 1.22 |
| GRAND TOTAL.....                   |                             | 12463         | 101210        | 301.65    | 3566          | 27751.50  | 33350.00      | 46.78          | 9.02          | 16.62   | 3.39          | 147                                 | 66935.40               | 1.17                        | .....                    | ..... | .....                  | .....    |      |

## APPENDIX E.

## ANALYSIS OF DISEASES AND ACCIDENTS.

| DEATHS.                       | No. |
|-------------------------------|-----|
| Abscess.....                  | 1   |
| Apoplexy.....                 | 3   |
| Asthma.....                   | 1   |
| Blood Disease of.....         | 1   |
| Bowels Inflammation of.....   | 4   |
| Brain ".....                  | 1   |
| Bright's Disease.....         | 2   |
| Bronchitis.....               | 6   |
| Cancer.....                   | 2   |
| Consumption.....              | 14  |
| Debility.....                 | 2   |
| Diabetes.....                 | 1   |
| Dyspepsia.....                | 2   |
| Epilepsy.....                 | 1   |
| Fevers, Typhoid.....          | 6   |
| Heart, Disease of.....        | 11  |
| Hodgkins Disease.....         | 1   |
| Inflammation of Stomach.....  | 2   |
| Insanity.....                 | 1   |
| Kidneys, Inflammation of..... | 2   |
| " other Diseases of.....      | 2   |
| Liver, Congestion of.....     | 1   |
| " Inflammation of.....        | 1   |
| " other diseases of.....      | 1   |
| Lock-Jaw.....                 | 1   |
| Lungs, Inflammation of.....   | 11  |
| " other diseases of.....      | 1   |
| Old age.....                  | 8   |
| Paralysis.....                | 2   |
| Prostatic Disease.....        | 1   |
| Spine, Disease of.....        | 1   |
| Suicide.....                  | 1   |
| Tumours.....                  | 1   |
| Varicose Ulcers.....          | 1   |
| Drowning.....                 | 3   |
| Injuries, various.....        | 32  |
| TOTAL.....                    | 134 |

## APPENDIX E.—Continued.

## Disablements.

| SICKNESS.                      | 1889 | 1888 | SICKNESS.                    | 1889 | 1888 |
|--------------------------------|------|------|------------------------------|------|------|
|                                |      |      | Brought forward .....        | 1965 | 1717 |
| Abscess .....                  | 75   | 72   | Heart, Disease of .....      | 20   | 31   |
| Apoplexy .....                 | 4    | 7    | "    Inflammation of .....   | 2    |      |
| Asthma .....                   | 10   | 21   | Hæmorrhage .....             | 6    | 6    |
| Biliousness .....              | 112  | 95   | Inflammation of Ear .....    | 10   | 18   |
| Bladder, Inflammation of ..... | 28   | 16   | "    Eye .....               | 42   | 42   |
| "    other diseases of .....   | 4    | 1    | "    Intestines .....        | 30   | 19   |
| Boils .....                    | 41   | 46   | "    Joints .....            | 33   | 20   |
| Bowels, Inflammation of .....  | 29   | 29   | "    Skin .....              | 35   | 17   |
| "    other diseases of .....   | 12   | 8    | "    "    Vac. ....          | 6    | 2    |
| Brain, Congestion of .....     | 3    | 1    | "    Stomach .....           | 6    | 4    |
| "    Inflammation of .....     | 1    | 5    | "    Testicles .....         | 8    | 17   |
| "    Other diseases of .....   | 1    | 1    | "    Tonsils .....           | 96   | 58   |
| Bronchitis .....               | 260  | 232  | "    Various .....           | 29   | 16   |
| Calculus .....                 | 1    | 4    | Influenza .....              | 22   | 41   |
| Cancer .....                   | 4    | 4    | Indigestion .....            | 32   | 28   |
| Carbuncle .....                | 21   | 21   | Insanity .....               | 7    | 2    |
| Cataract .....                 | 1    | 1    | Jaundice .....               | 5    | 4    |
| Catarrh, Bronch. ....          | 49   | 63   | Kidneys, Congestion of ..... | 9    | 5    |
| "    Stomach .....             | 4    | 3    | "    Inflammation of .....   | 13   | 5    |
| Cholera Morbus .....           | 25   | 21   | "    Other diseases of ..... | 8    | 7    |
| Cold .....                     | 356  | 309  | Liver, Congestion of .....   | 23   | 20   |
| Colic .....                    | 56   | 49   | "    Inflammation of .....   | 6    | 6    |
| Consumption .....              | 26   | 30   | "    Other diseases of ..... | 27   | 18   |
| Constipation .....             |      | 4    | Lungs, Congestion of .....   | 15   | 21   |
| Cramps .....                   | 17   | 13   | "    Inflammation of .....   | 47   | 62   |
| Debility .....                 | 59   | 30   | "    Other diseases of ..... | 2    | 5    |
| Diabetes .....                 | 1    | 3    | Lumbago .....                | 232  | 218  |
| Diarrhoea .....                | 212  | 131  | Measles .....                | 22   | 23   |
| Diphtheria .....               | 9    | 12   | Mumps .....                  | 10   | 12   |
| Dizziness .....                | 8    | 6    | Miscel. Diseases .....       | 90   | 77   |
| Dropsy .....                   | 5    | 4    | Neuralgia .....              | 88   | 96   |
| Dysentery .....                | 31   | 24   | "    of Stomach .....        | 1    | 3    |
| Dyspepsia .....                | 114  | 113  | Paralysis .....              | 8    | 15   |
| Ear Ache .....                 | 2    | 1    | Palsy .....                  | 2    |      |
| Erysipelas .....               | 26   | 25   | Piles .....                  | 31   | 28   |
| Epilepsy .....                 | 3    | 6    | Pleurisy .....               | 47   | 27   |
| Fever, Intermittent .....      | 149  | 136  | Poisoning .....              | 1    | 5    |
| "    Bilious .....             | 23   | 24   | "    of Blood .....          | 18   | 12   |
| "    Brain .....               |      | 2    | Rheumatism .....             | 231  | 198  |
| "    Remittent .....           | 7    | 10   | Sciatica .....               | 48   | 40   |
| "    Rheumatic .....           | 3    |      | Shingles .....               | 1    | 1    |
| "    Scarlet .....             | 8    | 4    | Sores, Various .....         | 45   | 25   |
| "    Simple .....              | 64   | 48   | Spine, Disease of .....      | 3    | 5    |
| "    Typhoid .....             | 65   | 60   |                              |      |      |
| Fistula .....                  | 1    | 4    | Forward .....                | 3382 | 2966 |
| Frost Bites .....              | 1    | 2    |                              |      |      |
| Gout .....                     | 4    | 2    |                              |      |      |
| Headache .....                 | 30   | 14   |                              |      |      |
| Forward .....                  | 1965 | 1717 |                              |      |      |

## APPENDIX E.—Continued.

| SICKNESS.                      | 1889 | 1888 | SICKNESS.                | 1889 | 1888 |
|--------------------------------|------|------|--------------------------|------|------|
| Brought forward .....          | 3382 | 2966 | Brought forward .....    | 125  | 124  |
| Spitting of Blood .....        | 5    | 7    | Gunshot Wounds .....     |      | 1    |
| Suffocating Breast Pangs ..... | 1    | 1    | Injuries to Arm .....    | 34   | 25   |
| Suicide .....                  | 1    | 2    | “ Back .....             | 33   | 12   |
| Sunstroke .....                | 1    | 6    | “ Body .....             | 32   | 37   |
| Tapeworm .....                 |      | 1    | “ Eye .....              | 34   | 28   |
| Throat, Ulcerated .....        | 7    | 6    | “ Feet .....             | 94   | 97   |
| “ Sore .....                   | 96   | 84   | “ Fingers .....          | 123  | 138  |
| “ Inflammation of .....        | 17   | 24   | “ Hands .....            | 145  | 127  |
| Tumours .....                  | 8    | 1    | “ Head .....             | 46   | 29   |
| Ulcers .....                   | 18   | 38   | “ Leg .....              | 93   | 91   |
| Varicose Veins .....           | 13   | 7    | “ Ribs .....             | 3    |      |
| Whitlow .....                  | 17   | 12   | “ Shoulder .....         | 19   | 13   |
| TOTAL .....                    | 3566 | 3155 | “ Spine .....            | 3    |      |
| ACCIDENTS.                     |      |      | “ Toes .....             | 13   | 14   |
| Amputation of Arm .....        | 1    | 4    | “ Wrist .....            | 2    | 6    |
| “ Fingers .....                | 22   | 21   | “ Various .....          | 63   | 58   |
| “ Hand .....                   | 1    | 1    | Rupture .....            | 10   | 6    |
| “ Leg .....                    | 6    | 6    | Scalds .....             | 9    | 8    |
| “ Foot .....                   | 2    |      | Sprains, Ankle .....     | 43   | 61   |
| “ Toes .....                   |      | 3    | “ Arm .....              | 3    | 6    |
| Bites .....                    | 1    | 1    | “ Back .....             | 30   | 27   |
| Burns .....                    | 16   | 13   | “ Body .....             | 13   | 17   |
| Dislocation of Ankle .....     | 1    | 1    | “ Fingers .....          |      | 1    |
| “ Fingers .....                | 2    | 1    | “ Foot .....             | 5    | 3    |
| “ Jaw .....                    | 1    |      | “ Hand .....             | 1    |      |
| “ Knee .....                   | 2    | 1    | “ Leg .....              | 15   | 13   |
| “ Shoulder .....               | 1    | 4    | “ Shoulder .....         | 5    | 5    |
| Fractures of Arm .....         | 12   | 11   | “ Side .....             | 1    |      |
| “ Ankle .....                  | 4    |      | “ Wrist .....            | 14   | 6    |
| “ Collar Bone .....            | 4    | 2    | TOTAL ACCIDENTS .....    | 1012 | 947  |
| “ Fingers .....                | 7    | 14   | TOTAL SICKNESS .....     | 3566 | 3155 |
| “ Foot .....                   |      | 1    | TOTAL DISABLEMENTS ..... | 4578 | 4102 |
| “ Hand .....                   |      | 3    |                          |      |      |
| “ Leg .....                    | 13   | 9    |                          |      |      |
| “ Nose .....                   |      | 1    |                          |      |      |
| “ Ribs .....                   | 19   | 17   |                          |      |      |
| “ Shoulder Blade .....         | 3    | 7    |                          |      |      |
| “ Spine .....                  | 1    |      |                          |      |      |
| “ Toes .....                   | 4    | 2    |                          |      |      |
| “ Wrist .....                  | 2    | 1    |                          |      |      |
| Forward .....                  | 125  | 124  |                          |      |      |

- APPENDIX F.

# MEDICAL STAFF

## Chief Medical Officer.

T. A. RODGER, M. D., ..... Montreal.

## Assistants to Chief Medical Officer.

H. T. RIDLEY, M. D. .... Hamilton.

R. L. MACDONELL, M. D. .... Montreal.

## DISTRICT SURGEONS.

| SURGEON.              | RESIDENCE.         | DISTRICT.                                                                                         |
|-----------------------|--------------------|---------------------------------------------------------------------------------------------------|
| Merrill H. P. ....    | Portland.....      | City of Portland                                                                                  |
| Bates J. M. ....      | Yarmouth.....      | Between Falmouth and West Semaphore North Yarmouth.                                               |
| Oakes W. K. ....      | Auburn.....        | West Semaphore, Mechanics Falls to East Semaphore Pownal.                                         |
| Yates O. K. ....      | West Paris.....    | West Paris to Oxford inclusive.                                                                   |
| Hill C. D. ....       | Bethel.....        | Between Bryants Pond and Gilead inclusive.                                                        |
| Wight E. M. ....      | Gorham.....        | From Stark to Shelburne inclusive.                                                                |
| Elie A. ....          | Island Pond.....   | Between Island Pond and Groveton inclusive.                                                       |
| O'Brien C. C. ....    | Groveton.....      |                                                                                                   |
| Ives E. ....          | Coaticooke.....    | Between Hillhurst and Summit.                                                                     |
| Austin F. J. ....     | Sherbrooke.....    | Between Windsor Mills and Compton.                                                                |
| Brown T. L. ....      | Richmond.....      | Between Richmond and Warwick inclusive.                                                           |
| Brown O. C. ....      | Acton Vale.....    | Between Lisgar and Britannia Mills inclusive.                                                     |
| Despars P. F. ....    | St. Hyacinthe..... | West Semaphore St. Hubert to west Semaphore Britannia Mills.                                      |
| Poulin A. F. ....     | Arthabaska.....    | Between West Semaphore Arthabaska, and West Semaphore St. Agapit.                                 |
| Lafèche F. X. R. .... | Aston.....         | Between Doucets and Arthabaska.                                                                   |
| Lacerte N. ....       | Point Levi.....    | Between Point Levi and St. Agapit inclusive.                                                      |
| Hebert A. ....        | St. Rémi.....      | St. Rémi to South Semaphore Barington to East Semaphore St. Constant to West Semaphore St. Regis. |
| Wood H. W. ....       | St. Johns.....     | Between Brossenau's Junction and Rouses-Point.                                                    |
| Hutchison J. A. ....  | Montreal.....      | City of Montreal.                                                                                 |
| Leblanc B. H. ....    | ".....             | " "                                                                                               |
| Genand F. L. ....     | ".....             | " "                                                                                               |
| England F. R. ....    | ".....             | " "                                                                                               |
| Finley F. G. ....     | ".....             | " "                                                                                               |
| Lancetot J. ....      | St. Henri.....     | St. Henri and St. Cunegonde.                                                                      |
| Madore G. ....        | Pt. Claire.....    | Between Jacques-Cartier and St. Dominique.                                                        |
| Hamilton C. J. ....   | Cornwall.....      | West Semaphore St. Dominique to East Semaphore Aultsville.                                        |
| Stephenson J. ....    | Iroquois.....      | West Semaphore Prescott and east Semaphore Aultsville.                                            |
| McGannon E. A. ....   | Brockville.....    | Maitland to Mallorytown inclusive.                                                                |
| Saunders H. J. ....   | Kingston.....      | Kingston to Ballantynes and Collins Bay.                                                          |
| Ruttan A. ....        | Napanee.....       | Between Shannonsville and Ernestown incl.                                                         |

## DISTRICT SURGEONS.—Continued.

| SURGEON.             | RESIDENCE.       | DISTRICT.                                                                                                                                                                                                                        |
|----------------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Willson B. S. ....   | Belleville ..... | City of Belleville.                                                                                                                                                                                                              |
| Tracy R. ....        | " .....          | " .....                                                                                                                                                                                                                          |
| Sanford C. M. ....   | Brighton .....   | Between Colborne and Sidney.                                                                                                                                                                                                     |
| Powers L. B. ....    | Port Hope .....  | Between Grafton, New Castle, and Garden Hill inclusive.                                                                                                                                                                          |
| Bogart D. P. ....    | Whitby .....     | West Semaphore Newcastle to West Semaphore Port Union.                                                                                                                                                                           |
| Walters W. R. ....   | York .....       | East Semaphore Port Union and to North Semaphore Unionville.                                                                                                                                                                     |
| Thorburn J. ....     | Toronto .....    | City of Toronto.                                                                                                                                                                                                                 |
| Riordan B. L. ....   | " .....          | " .....                                                                                                                                                                                                                          |
| Heggie D. ....       | Brampton .....   | West Semaphore Carlton to East Semaphore Acton West.                                                                                                                                                                             |
| Herod G. S. ....     | Guelph .....     | Guelph to Alma, inclusive, North; Guelph to Acton West inclusive East; and to Berlin inclusive West; and Berlin Branch between Waterloo and Doon.                                                                                |
| Fraser D. M. ....    | Stratford .....  | Stratford to North Semaphore Dublin B. & G. Line; to South Semaphore Tavistock B. & G. Line; to West Semaphore, St. Pauls and East Semaphore Shakespeare, Main Line; and to North Semaphore Strathallan, G. B. & L. E. Division. |
| Robertson J. A. .... | Stratford .....  | City of Stratford.                                                                                                                                                                                                               |
| Mathieson J. H. .... | St. Marys .....  | St. Marys to North Semaphore Thorndale and West Semaphore Lucan.                                                                                                                                                                 |
| Piper D. H. ....     | Parkhill. ....   | Between west Semaphore Forrest and East Semaphore Ailsa Craig.                                                                                                                                                                   |
| Logie W. ....        | Pt. Edward. .... | Pt. Edward to East Semaphore Camlachie.                                                                                                                                                                                          |
| Stewart A. ....      | Palmerston ..... | From South Semaphore Drayton, to North Semaphore Mildmay, and Palmerston to North Semaphore Listowell and Palmerston to North Semaphore Mount Forest.                                                                            |
| Mearns W. A. ....    | Hanover .....    | South Semaphore Allenford and South Semaphore Drew.                                                                                                                                                                              |
| Fisher R. M. ....    | Warton .....     | Warton to South Semaphore Allenford.                                                                                                                                                                                             |
| Parke & Rutherford   | Milverton .....  | North Semaphore Listowell to North Semaphore Stratford.                                                                                                                                                                          |
| Elliott & Gunn ..    | Clinton .....    | Clinton to North Semaphore Londesboro and South Semaphore Brucefield and East Semaphore Seaforth.                                                                                                                                |
| Taylor A. ....       | Goderich .....   | Goderich to West Semaphore Clinton.                                                                                                                                                                                              |
| Hyndman J. ....      | Exeter .....     | North Semaphore Clinton to North Semaphore Hyde Park Junction.                                                                                                                                                                   |
| Holmes T. G. ....    | Brussels .....   | From Listowell inclusive to South Semaphore Wingham Junction.                                                                                                                                                                    |
| Chisholm T. ....     | Wingham .....    | South Semaphore Wingham Jct. to North Semaphore Lucknow; and between Wingham and North Semaphore Clinton L. H. & B. Branch.                                                                                                      |
| Secord S. ....       | Kincardine ....  | North Semaphore Lucknow to Kincardine incl.                                                                                                                                                                                      |
| McArton S. ....      | Paisley .....    | Between South Semaphore Turners and North Semaphore Mildmay.                                                                                                                                                                     |

## DISTRICT SURGEON.—Continued.

| SURGEON.           | RESIDENCE.        | DISTRICT.                                                                                                                     |
|--------------------|-------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Wallace J. M. .... | Port Elgin ....   | From South Semaphore Turners to Southampton inclusive.                                                                        |
| Riddall J. K. ...  | Parkdale .....    | East Semaphore Parkdale to West Semaphore Carlton and West Semaphore Burlington.                                              |
| Mackelcan G. L. .  | Hamilton .....    | To East Semaphore Grimsby and to Burlington inclusive.                                                                        |
| Greenwood F. S. .  | St. Catharines..  | East Semaphore Merriton and East Semaphore Grimsby; and Welland Railway to North Semaphore Allanburg Junction.                |
| Reade T. W. ....   | Niagara Falls..   | Niagara Falls.                                                                                                                |
| Langs M. S. ....   | " " .....         | " " American side.                                                                                                            |
| Potter J. H. ....  | Buffalo .....     | Between Buffalo and Black Rock.                                                                                               |
| Douglas W. ....    | Fort Erie .....   | Fort Erie to Welland Jct.                                                                                                     |
| Glasgow S. H. .... | Welland .....     | East Semaphore Moulton and East Semaphore Welland Jct. L. L. and Welland Jct. to East Semaphore Allanburg Junction.           |
| Montague W. H. .   | Dunnville .....   | East Semaphore Canfield to East Semaphore Bertie                                                                              |
| Lundy J. B. ....   | Preston .....     | North Semaphore Harrisburg to South Semaphore Guelph, and Galt to South Semaphore Doon.                                       |
| Vardon T. W. ....  | Galt .....        |                                                                                                                               |
| Bertram T. A. ...  | Dundas .....      | From Toronto Junction to East Semaphore Harrisburg.                                                                           |
| Digby J. W. ....   | Brantford .....   | City of Brantford.                                                                                                            |
| Langrill & Jaques. | Jarvis .....      | West Semaphore Jarvis to East Semaphore Canfield and from Canfield, to North Semaphore Caledonia and East Semaphore Moulton.  |
| Sinclair A. J. . . | Paris .....       | West Semaphore Dumfries to East Semaphore Princeton and from Paris to North Semaphore Bright.                                 |
| Kitchen E. E. .... | St. George .....  | Between Dumfries and Harrisburg inclusive.                                                                                    |
| Welford A. B. .... | Woodstock .....   | East Semaphore Princeton to East Semaphore Ingersoll and South Semaphore Currie and North Semaphore Strathallan.              |
| Franks W. H. ....  | Norwich .....     | To East Semaphore Burford; to North Semaphore Burgessville; to North Semaphore C. S. Crossing; and to G. T. Crossing T. L. L. |
| Hayes J. ....      | Simcoe .....      | East Semaphore Delhi to West Semaphore Jarvis and from Port Dover to C. S. Crossing inclusive and South Norfolk Branch.       |
| Stewart G. ....    | Port Rowan .....  | Town of Pt. Rowan.                                                                                                            |
| McKay A. ....      | Ingersoll .....   | From West Semaphore Beachville to West Semaphore Waubuna.                                                                     |
| Joy S. ....        | Tilsenburgh ..... | East Semaphore Aylmer to East Semaphore Delhi L. L. and from Tilsenburgh to West Semaphore Norwich B. & T.                    |
| Gardiner J. H. ... | London .....      | London to East Semaphore Komoka to South Semaphore Westminster; to West Semaphore Waubuna, and to North Semaphore Thorndale.  |
| Moore C. S. ....   | London .....      | City of London.                                                                                                               |

## DISTRICT SURGEON.—Continued.

| SURGEON.            | RESIDENCE.          | DISTRICT.                                                                                                                                        |
|---------------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Gustin E. W. ....   | St. Thomas. ....    | From West Semaphore Lawrence to East Semaphore Aylmer L. L. and from South of Westminster Station to Port Stanley.                               |
| Hoare W. W. ....    | Strathroy. ....     | East Semaphore Komoka to West Semaphore Wanstead.                                                                                                |
| Lumley W. G. ....   | Glencoe. ....       | West Semaphore Komoka and west Semaphore, Newbury M. L. and from Glencoe to West Semaphore Lawrence L. L.                                        |
| Poussette A. C. ... | Sarnia. ....        | West Semaphore Wanstead to Sarnia inclusive and Petrolia Branch.                                                                                 |
| Bray J. L. ....     | Chatham. ....       | Between Thamesville exclusive and St. Clair inclusive.                                                                                           |
| Tye G. A. ....      | Thamesville. ....   | West Semaphore Newbury to West Semaphore Thamesville.                                                                                            |
| Coventry J. ....    | Windsor. ....       | Between Windsor and East Semaphore St. Clair inclusive.                                                                                          |
| King R. ....        | Peterboro. ....     | Between Peterboro, Keene, Lakefield and Omeme.                                                                                                   |
| Turner H. ....      | Millbrook. ....     | Town of Millbrook.                                                                                                                               |
| Clemens G. H. ....  | Port Perry. ....    | North Semaphore Manilla Junction and North Semaphore Myrtle.                                                                                     |
| Bascom H. ....      | Uxbridge. ....      | North Semaphore Sunderland and South Semaphore Unionville and Ballantrae.                                                                        |
| Freel S. L. ....    | Stouffville. ....   |                                                                                                                                                  |
| Coulter C. L. ....  | Lindsay. ....       |                                                                                                                                                  |
| Kempt W. ....       | "                   | Lindsay to Reaboro Mariposa and Cambray.                                                                                                         |
| Wilson & Wilson.    | Fenelon Falls. .... | North Semaphore Kinmount and South Semaphore Cameron.                                                                                            |
| Bingham H. ....     | Cannington. ....    | Coboconk to Cannington.                                                                                                                          |
| Shaw W. F. ....     | Orillia. ....       | Orillia to North Semaphore Oro and South Semaphore Washago; and South Semaphore Beaverton to South Semaphore Alma.                               |
| Raikes R. ....      | Midland. ....       | Midland and North Semaphore Alma.                                                                                                                |
| Rogers & Stewart.   | Newmarket. ....     | Newmarket to South Semaphore Thornhill and South Semaphore Lefroy.                                                                               |
| Roe W. J. ....      | Georgetown. ....    | South Semaphore Tottenham and South Semaphore Milton.                                                                                            |
| Tamblyn T. J. ....  | Beeton. ....        | Beeton to North Semaphore Glencairn South Semaphore Thornton and North Semaphore Tottenham.                                                      |
| Stephens A. R. ...  | Collingwood. ....   | Collingwood to Meaford to north Semaphore Glencairn and North Semaphore Angus.                                                                   |
| Ross E. A. ....     | Barrie. ....        | Barrie to North Semaphore Minessing, to North Semaphore Oro, to South Semaphore Thornton to South Semaphore Lefroy and to North Semaphore Angus. |
| Spohn P. H. ....    | Penetang. ....      | Penetang to North Semaphore Minessing.                                                                                                           |
| Cornell A. P. ....  | Gravenhurst. ....   | Gravenhurst to South Semaphore Washago and South Semaphore Utterson.                                                                             |
| Howland F. L. ...   | Huntsville. ....    | South Semaphore Sundridge to North Semaphore Bracebridge.                                                                                        |
| Porter J. A. ....   | Powassan. ....      | North Bay to South Semaphore Sundridge.                                                                                                          |
| Mairn J. M. ....    | Port Dover. ....    | Town of Port Dover.                                                                                                                              |

The following Surgeons are also authorised to attend  
members residing at the Stations named.

| STATION.                                   | SURGEON.                                  |
|--------------------------------------------|-------------------------------------------|
| St. Lambert .....                          | J. McNeece and V. Moquin                  |
| Quebec .....                               | H. Russell, J. A. Garneau, D. Smyth, C. S |
| Laprairie .....                            | J. B. Brossard [Parke                     |
| Stg. Martine .....                         | J. A. Cardinal                            |
| Howick .....                               | J. C. Shanks, B. Carter                   |
| Orms town .....                            | W. Sutherland, P. McLaren                 |
| Huntingdon .....                           | A. D. McMillan                            |
| Fort Covington .....                       | W. Gillis, J. Macfie                      |
| Johnstons .....                            | W. DeMouilpied, M. G. Lafontaine, J. E.   |
| Hemmingford .....                          | Tremblay, A. Poole                        |
| Lachine and Jacques Cartier Junction ..... | A. R. Champagne                           |
| Lansdowne .....                            | G. F. Emery                               |
| Gananoque .....                            | J. N. McCammon, J. S. Atkinson            |
| Foxboro .....                              | D. W. Faulkner                            |
| Baden .....                                | W. R. Nichols                             |
| Hamburg .....                              | G. Schmidt, J. Marty                      |
| Durham .....                               | D. Jamieson                               |
| Holstein .....                             | A. L. Brown                               |
| Mount Albert .....                         | R. W. Forrest                             |
| Brooklin .....                             | F. Warren                                 |
| Haliburton .....                           | W. Giles                                  |
| Stirling .....                             | J. H. Boulter, H. J. Meiklejohn           |
| Campbellford .....                         | J. Macoun                                 |
| Hastings .....                             | R. N. Clarke                              |
| Madoc .....                                | H. H. Sutton, W. Dafoe, D. M. Smellie     |
| Stevensville .....                         | M. K. Collier                             |
| Longueuil .....                            | V. Moquin                                 |
| Beauharnois .....                          | H. Hervieux                               |
| North Hastings Junction .....              | H. J. Meiklejohn                          |
| Massena Springs .....                      | O. McFadden                               |
| Valleyfield .....                          | W. Sutherland                             |
| Helena .....                               | B. Hasen                                  |
| Bombay Junction .....                      | H. H. Reynolds                            |