

GRAND TRUNK RAILWAY
INSURANCE AND PROVIDENT SOCIETY.

SECOND ANNUAL REPORT

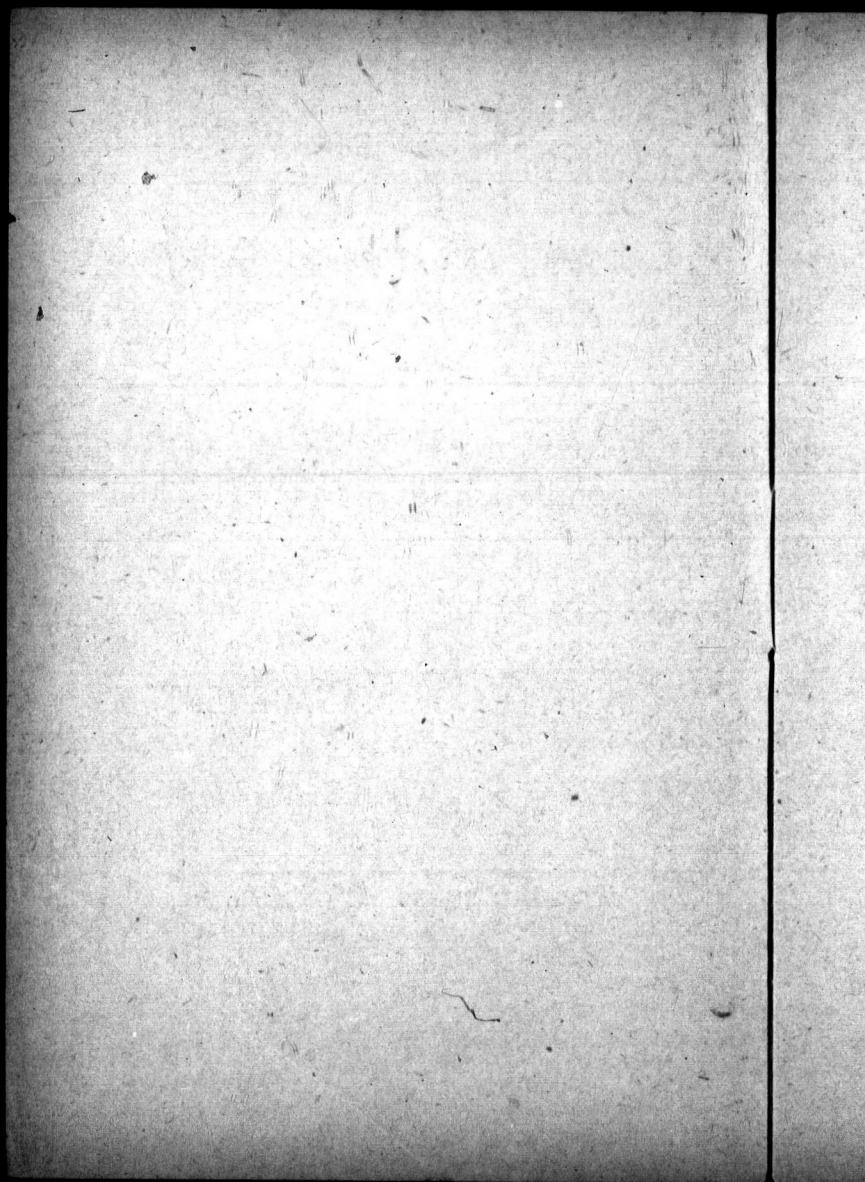
OF THE

COMMITTEE OF MANAGEMENT,

WITH STATEMENT OF ACCOUNTS.

FOR YEAR ENDED 31ST DECEMBER,

1886.



GRAND TRUNK RAILWAY

Insurance and Provident Society.

OFFICERS.

Committee of Management :

PRESIDENT. - - - - - J. HICKSON.
VICE-PRESIDENT, - - - - - L. J. SEARGEANT.

W. M. RAMSAY.	H. W. WALKER.
W. WAINWRIGHT.	F. L. WANKLYN.
J. STEPHENSON.	W. McWOOD.
C. STIFF.	W. D. ROBB.
E. P. HANNAFORD.	A. B. STEWART.
J. HOBSON,	R. CLARKE.
H. WALLIS.	R. BOAG.
C. K. DOMVILLE.	JAMES STEWART.
R. WRIGHT.	ALEX. STEWART.
T. B. HAWSON.	

Chairmen and Secretaries of Executive Committees :

1st Section	J. Y. LLOYD, <i>Chairman.</i>	D. ROBERTSON, <i>Secretary.</i>
2nd "	J. MARSHALL, "	E. J. SINSON, "
3rd "	W. B. TIFFIN, "	J. D. RIDDELL, "
4th "	J. STEWART, "	R. P. LESLIE, "

Trustees :

W. M. RAMSAY. R. WRIGHT.

Auditors :

J. F. WALKER. W. H. ROSEVEAR.

Chief Medical Officer :

T. A. RODGER.

Secretary Treasurer :

H. B. MOORE.

Head Office : Grand Trunk Ry. General Offices, Montreal.

GRAND TRUNK RAILWAY INSURANCE AND PROVIDENT SOCIETY.

General Abstract of Receipts and Disbursements for the Year ended 31st December, 1886.

TO PAYMENTS:		1886.	1885.	BY RECEIPTS:		1886.	1885.
Balance brought forward from 1885.....		\$ 1,131 56		Insurance (levies for 114 claims collected).....		\$54,307 52	\$39,841 65
Insurance.....		51,806 45	\$ 35,834 00	Sick Fund (Monthly Fees)....		44,794 86	42,950 78
Sick Allowance.....		31,285 25	30,789 50	Annual Fees of Ret. Members....		254 38	170 81
Incurable Members.....		3,100 00	2,895 00	G. T. R. Co. Annual Allowance....		10,000 00	10,000 00
Medical Attendance.....		23,026 96	26,915 55	Balance from G. T. R. E. Ins. Fund.....		476 88	8,988 88
Stationery and Printing.....		840 18	2,077 06	Do G. W. Provident Fund.....		5,355 83	1,131 56
Salaries & Expenses of Executive Committees.....		585 70	900 19	Balance.....			
Do of Sec.-Treas. & Assists.		3,153 54	3,392 50			\$115,189 67	\$102,783 48
Auditors for 1886.....		200 00					
			\$102,783 48				

BALANCE SHEET 31st DECEMBER, 1886.

To Balance of Receipts & Disbur'm'ts brought down..	\$5,355 83	By Balance.....	\$12,557 63
Death Claims unpaid.....	6,387 50		
Outstanding Liabilities of late G. W. Prov. S'cy.....	814 30		
	\$12,557 63		\$12,557 63
To Balance forward.....	\$12,557 63		

Audited and found correct,
J. FRED. WALKER, { Auditors.
W. H. ROSEVEAR, }

The results of the operations of the Society for 1886 are in nearly all respects the same as those of the previous year.

This similarity may be regarded as consistent with experience in similar cases rather than as an accidental circumstance.

The great extent of territory operated by the Society and the large membership distributed therein admit of an averaging of the risks which is the true basis of successful insurance; so that the conditions given being the same, the results of one year will generally be found to correspond closely with those of another.

At the end of 1885 there were 10,262 policies in existence; in 1886 there were 1955 policies issued and 1998 cancelled, making a total of 10,041 to which there has to be added 178 members who have left the service but continue subscribers to the Insurance fund, leaving 10,219 members on the books of the Society on the 31st December 1886, distributed as follows:—

	A	B	C	D	E	F	N ₁	Total.
Members 1st January 1886....	529	114	768	1261	2135	5401	54	10262
Policies issued in 1886.....	93	36	248	79	229	1270	00	1955
	622	150	1016	1340	2364	6671	54	12217
Policies cancelled.....	65	8	60	198	339	1315	13	1998
Remaining { In employment..	536	139	946	1083	1975	5321	41	10041
at { Retired on Insu-								
31st Dec. { rance scheme								
only	21	3	10	59	50	35	00	178
Total Membership on January								
1st, 1887.....	557	142	956	1142	2025	5356	41	10219

Reference to the first annual report of the Society shows that the receipts for that year had fallen short of the expenditure by over \$13,000.00 and doubts were expressed whether, allowing for every possible saving the operations of the Society could be continued without loss at the rates of fees then existing.

This doubt unfortunately proved to be too well founded, and although every exertion was used, and every means adopted to reduce the expenses to the lowest possible limit, the deficiency rapidly increased,

till at the 30th of June last the net liabilities of the Society amounted to \$14,077.60.

It was evident that unless an immediate addition was made to the subscriptions of the members or a proportionate reduction in the benefits, the Society would be compelled to suspend operations, at least as regards the Sick Benefit scheme.

A special meeting therefore of the whole of the members was called in August at which it was decided that the monthly fees should be raised from 33c. to 40c. with an additional 10c. for members engaged in the hazardous employments.

The new rates came into effect on the 1st of September, and the revenue since produced has not only met the expenditure, but has left a small margin averaging about \$300.00 a month, towards reduction of the debt of the Society; the net liabilities at the 31st December being \$12,557.63 as compared with \$14,077.60 at the 30th June last.

The saving in the cost of Medical Attendance by the introduction of the Contract system though at first sight not so large as was expected when compared with last year's figures, has in reality been equal to the estimate, that is to say, comparing the expenditure for the last half of each year, the cost for the December half of 1886 was \$11,887.26 as compared with \$16,542.89 in 1885 which would represent an annual saving of over \$9,000.00.

The large number of running accounts of Surgeons employed under the tariff which were closed during the first half of the year as the contracts came into force rendered the expenditure during that period exceptional, and has made the cost for the whole year considerably more than the estimated amount for the future.

The contracts which have so far been completed for Medical Attendance include 8500 members at a total cost of \$12,650.00 or about \$1.50 per annum for each member.

The remaining members residing near Stations more widely scattered and between which train service is less convenient are being still attended by Local Surgeons at tariff rates, the present cost of which, about \$6,500.00 a year, or an average of \$4.00 a head, will make the total cost for the Medical Attendance of each member of the Society amount to a little over \$1.90 a year.

The expenses of Management have also been curtailed beyond the estimate and are now reduced to the lowest possible figure consistent with the efficient working of the Society.

The receipts from all sources during the year amounted to \$109,833.84 and the total disbursements to \$115,189.67 or \$5,355.83 more than was received, to which being added \$7,201.80 on account of Insurance and other claims still unpaid at 31st December shows the total deficiency at that date to have been \$12,557.63, \$5,355.83 of which has been advanced by the Grand Trunk Railway Company, on orders of the Society issued in payment of current claims.

The death rate during the year has been heavy, the total number reported being 102.

Of these 26 were the result of injuries or accidents, 1 suicide and the remaining 75 from natural causes.

The names of the deceased members with the amounts of Insurance payable in each case will be found in Appendix [A].

In addition to the above, 13 members who were certified by the Chief Medical Officer to be incurable and unfit for further work of any description in the Company's service, were under the provisions of Clause 3 of Rule 6, paid half the amount for which they were insured, in lieu of the payment of \$100.00 off the Sick Fund, and the full amount of their Insurance at death.

The names and amounts paid and for which levies were collected, are included in Appendix [B].

The following shows the amount of Insurance payable in each class with the levies and total sums insured.

Class.	Average Number of Members.	No. of Deaths & Half Insurance.	Total of levies in each class per member	Total of Insurance payable in each class.	Percentage of deaths to membership in each class.	Total amount insured in each class.
A	557	5	\$10 05	\$5215 80	.90	\$1,114,000 00
B	142	1	9 37	1092 55	.70	213,000 00
C	956	7	8 82	7000 00	.73	956,000 00
D	1142	21	7 57	14625 00	1.84	856,500 00
E	2025	31	6 12	15000 00	1 53	1,002,500 00
F	5356	49	3 58	11500 00	.91	1,339,000 00
Totals.	10178	114	\$54433 35	1.12	\$5,481,000 00

* Exclusive of "Nil" Class.

The total number of members certified incurable during the year including those who received half their Insurance was 43, of these

31 received the final payment of \$100.00 off the Sick Fund, and of the latter 18 continued subscribers to the Insurance scheme and the remaining 13 withdrew altogether from the Society.

For names and amounts paid see Appendix [C].

The total number of cases of disablement reported during the year were :—

Accidents.....	839
Sickness.....	2790
Total.....	3629

The number of members who received Sick Allowance was 2679 of whom 104 were on the Fund over 3 months and 31 over 6 months.

At the 31st December there were remaining on the Fund 173 members, 17 of whom had been on over 3 months, and 2 over 6 months.

The analysis of the benefits, and Insurance paid according to departments and occupations will be found in Appendix [D].

A comparison with that given in last year's report shews that the general results and averages of the two years closely coincide.

The percentage of cases to the average membership for 1886 being 36.14 as compared with 36.28 for 1885, and the average time on the fund per case 17.24 days as compared with 16.76 of the previous year, the average cost to each member of the Society for the benefits paid being \$3.42 or 10c. more than the previous year.

Adding to the \$3.42 as above, the cost for Medical Attendance and management \$2.77 it will be seen that the total cost for each member exclusive of Insurance has been \$6.19.

The total cost per member for the previous year was \$6.61 shewing a saving on last year's cost of 42c. per member.

Of the 10,041 members eligible for Sick Allowance 2,887 [or 28.87%] paying 50c. a month received \$10,984.50 [or 31.94% of the benefits] whilst 7,154 members [or 71.25%] paying 40c. a month received \$23,400.15 [or 68.06%], being at the rate of \$3.80 per member in the hazardous classes, as compared with \$3.27 in the non-hazardous.

The Society is, it is now confidently hoped established on a sound financial basis.

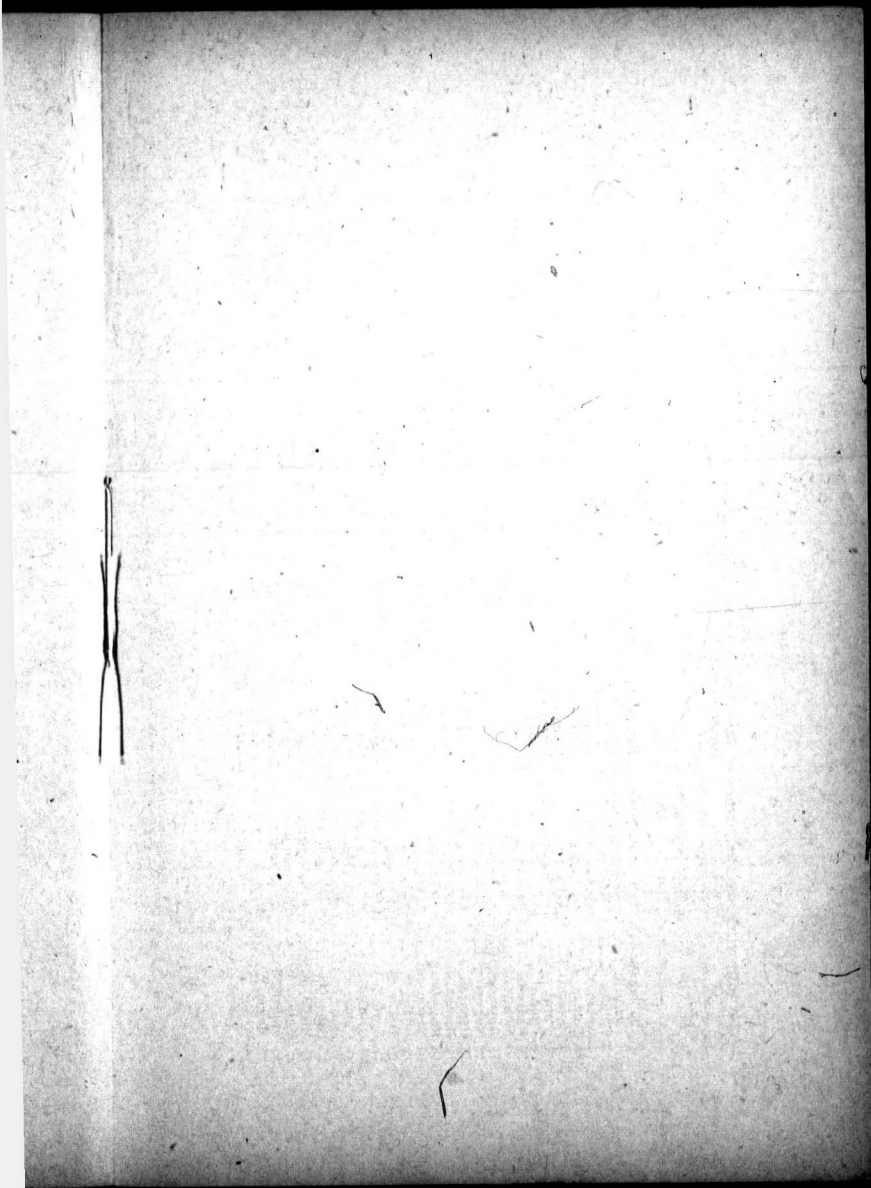
Proportionate to the benefits the payments by members are as low as those of any similar organization; and it may be assumed that a still further reduction will be made as the Society becomes strengthened by the addition of younger members admitted subject to the rigid form of scrutiny and Medical examination now in force.

By order of The Committee of Management,

H. B. MOORE,

Secretary-Treasurer.

MONTREAL, 8th March, 1887.



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.	Hannaford, J.	40	Sty. Engineman.	Montreal.	Dec. 22, 1885 Acute Phthisis.	F	250.00	Jan. 26
2.	Egan, P.	58	Flagman.	Woodstock.	" 28, " General Debility.	D	750.00	Feb. 12
3.	Phillips, J.	68	Checker (ret'd).	London.	" 16, " Disease of Liver.	D	750.00	" 17
4.	Ahern, M.	27	Brakeman.	Lacolle.	" 22, " Injury.	E	500.00	" 3
5.	Bolduc, L. P.	38	Conductor.	Point Levi.	Jan. 5, 1886 Pleuro Pneumonia.	D	750.00	" 17
6.	Clements, L.	43	Carver.	Point St. Charles.	" 10, " Heart Disease.	E	500.00	" 1
7.	Convery, D.	44	Watchman.	Brantford.	Nov. 12, 1888 Typhoid Fever.	F	250.00	" 8
8.	Prior, R.	56	"	Toronto.	Jan. 11, 1889 Chronic Albuminuria.	D	750.00	Mar. 22
9.	Richards, E. B.	38	Brakeman.	Gorham.	" 15, " Injury.	A	1143.50	Mar. 22
10.	Muir, T.	21	"	London.	" 3, " Injury.	F	250.00	" 16
11.	Ainsworth, C. F.	23	"	Montreal.	" 17, " Senile Gangrene.	C	1000.00	Apr. 2
12.	Macartney, T.	53	Porter.	Buffalo.	Feb. 8, " Double Pneumonia.	D	750.00	Mar. 9
13.	Barrett, J.	43	Foreman (ret'd).	Oakwood.	" 13, " Atrophy of the Liver.	E	500.00	Apr. 11
14.	Barratt, J.	58	Foreman (ret'd).	Dundas.	" 4, " Injury.	E	500.00	" 17
15.	McLennan, W.	58	Carpenter.	Portland.	" 22, " Pleuro Pneumonia.	E	500.00	" 9
16.	McLennan, N.	23	Fireman.	Point Levi.	March 1, " Brain Tumor.	F	1000.00	" 8
17.	White, D.	24	Brakeman.	Montreal.	Feb. 28, " Consumption.	C	250.00	" 8
18.	Davies, A.	24	Fireman.	Uxbridge.	Mar. 12, " Injury.	F	1000.00	May 10
19.	Boyd, S. K.	31	Carpenter (ret'd).	" 6, " Heart Disease.	F	250.00	Apr. 1	
20.	Reinhart, J.	39	Baggageman.	Galt.	" 12, " Phthisis.	F	500.00	" 8
21.	Quinn, J.	50	Machine-man.	Hamilton.	" 16, " Gastric Catarrh.	F	250.00	May 12
22.	Marengo, C.	18	Painter.	Montreal.	" 25, " Congestion of Brain.	F	250.00	" 10
23.	Paton, Jas.	67	Fitter.	Hamilton.	" 20, " Nephritis with supp. Urin.	F	500.00	" 26
24.	Moore, A.	23	Brakeman.	Goderich.	April 4, " Leucocythemia.	E	500.00	" 21
25.	Mulloy, J.	50	Truckman.	Portland.	" 10, " Pneumonia.	E	500.00	" 10
26.	Graham, D.	52	Switchman.	Copetown.	" 4, " " "	D	750.00	" 10
27.	Mason, W.	47	"	London.	" 16, " " "	D	250.00	June 9
28.	Whalen, M.	35	Officer.	Niagara Falls.	" 24, " " "	F	250.00	" 9

29. Thornton, J.	27 Coalman	Portland	May	2	"	Consumption.	E	500.00	"	12
30. Byron, M.	33 Moulder	Montreal	April 21	9	"	Typhoid Pneumonia	F	250.00	"	9
31. Reiph, W.	42 Fitter	Hamilton	May 4	9	"	Pleuro-Pneumonia	F	500.00	"	9
32. Cooper, T. H.	51 Asst. Superintend't	Montreal	April 4	14	"	Organic Disease Heart.	E	750.00	"	14
33. Paill, W.	27 Laborer	Port Hope	May 22	9	"	Inflammation of Bowels	E	500.00	June	9
34. Duffy, John	54 Helper	Hamilton	"	20	"	Heart Disease	E	250.00	July	9
35. Clement, J.	32 Cleaner	Palmerston	"	20	"	Blood Poisoning	E	500.00	"	9
36. King, Mark	62 Sty. Engineman	Island Pond	"	11	"	Insanity and Paralysis	E	250.00	Aug. 12	12
37. Hackett, E. S.	27 Checker	Clinton	"	23	"	Phthisis	E	500.00	July 19	19
38. Smyth, S.	26 Brakeman	Lindsay	June 12	10	"	Injuries	C	1000.00	Aug. 16	16
39. Higman, Jas	46 Cabinetmaker	London	"	18	"	Lock-jaw	E	500.00	July 8	8
40. McDonald, Daniel	37 Laborer	"	"	18	"	Heart Disease	E	250.00	"	19
41. Wade, T.	48 Trackman	Portland	"	19	"	Injuries	E	250.00	Sept. 24	24
42. Marriott, W.	39 Carpenter	Hamilton	"	6	"	Phthisis	E	500.00	July 8	8
43. Grady, P.	42 Trackman (ret'd)	Brantford	"	9	"	Cancer	F	250.00	"	8
44. O'Brien, P.	61 Switchman	Portland	"	25	"	"	D	750.00	Sept. 18	18
45. Flynn, G.	29 "	Niagara Falls	"	4	"	Affection of Lungs	E	1384.90	Aug. 10	10
46. Grant, P.	27 Brakeman	London	"	19	"	Consumption	A	500.00	"	10
47. McQuade, P.	63 Brakeman	Stratford	"	26	"	"	E	500.00	"	20
48. Egan, G.	53 Brakeman	London	"	26	"	Injury	E	500.00	"	10
49. Jones, R.	24 Drillet	Toronto	July	9	"	Brigade Disease	E	250.00	Nov. 10	10
50. Baer, D.	24 Drillet	Belleville	"	9	"	"	E	500.00	Aug. 28	28
51. Powell, W.	22 Brakeman	Millbrook	"	6	"	Dropsy	E	500.00	"	26
52. Spry, R.	70 Corporal Smith (ret.)	Belleville	"	5	"	"	E	500.00	"	18
53. Fitzgerald, J.	22 B. M. Asst.	Belleville	"	8	"	"	E	250.00	"	11
54. Donovan, A.	49 Carpenter	Hamilton	"	13	"	Heart Disease	F	250.00	Oct. 25	25
55. Cronshaw, W.	15 Apprentice	Brantford	"	18	"	Disease of Liver	F	250.00	Sept. 28	28
56. Schryer, P.	49 Engineman	Fort Erie	"	28	"	Congestion of Brain	F	250.00	"	8
57. Wilson, J. H.	29 Clerk	Toronto	Aug. 1	1	"	Injury	D	750.00	"	8
58. Bell, J.	35 Switchman	York	"	1	"	" and Lock-jaw	E	500.00	"	9
59. Houlihan, J.	21 Brakeman	Richmond	"	1	"	Inflammation of Lungs	E	500.00	"	8
60. Bowler, J.	51 Boss Cleaner	Belleville	July 21	2	"	1885 Injury	E	500.00	Dec. 2	2
61. Goulder, W.	41 Compler	Point St. Charles	Nov. 18	5	"	1886 Brain Disease	E	250.00	Oct. 6	6
62. Surgeon, D.	65 Boilermaker	"	Aug. 5	4	"	Drowning	E	500.00	"	5
63. Boulton, H. P.	32 Fireman	Toronto	July	4	"	Ulceration of Bowels	E	250.00	"	26
64. Kennedy, J.	31 Car Checker	Hamilton	Aug. 15	15	"	"	F	250.00	"	26

Forward.....31048 40

Members who have died during the year—Continued.

No	Name.	Age.	Occupation.	Station.	Date and Cause of Death.		Class.	Amount of Insurance.	Date Paid.
65	Linahan, J.	36	Engineman	Richmond	Augt. 19	Brought forw'd.	A	31048.40	Sept. 22
66	Hayden, C. F.	28	Brakeman	Gorham	" 12	1886 Rheumatic complications	F	1168.00	" 11
67	McKibbin, W. C.	21	Ticket Clerk (ret'd)	Brookville	" 19	" Injury	C	250.00	Oct. 9
68	Alford, S.	26	Brakeman	Tolsonburg	" 19	" Consumption	D	1000.00	" 8
69	Costello, E.	42	Signalman	Toronto	" 31	" Disease of Liver	E	750.00	" 13
70	Sheehy, J.	22	Trackman	Drunbo	Sept. 5	" Injury	F	500.00	" 11
71	McKenna, G.	22	Switchman	Hamilton	" 15	" Consumption	F	250.00	Nov. 10
72	Ruse, S.	26	Tinsmith	London	" 20	" Typhoid Fever	F	250.00	Oct. 8
73	Goulet, A.	23	Brakeman	Richmond	Augt. 12	" Injuries	F	250.00	Unpaid
74	Chapman, J.	69	Carpenter	London	Sept. 30	" Strangulated Rupture	F	250.00	Nov. 5
75	Quayle, W.	22	Cleaner (ret'd)	St. Mary's	Sept. 27	" Consumption	F	250.00	" 5
76	Hancock, R.	50	Trackman	Bethany	" 23	" Abdominal Abscess	D	750.00	" 5
77	Higgs, H.	46	Conductor	Niagara Falls	" 23	" Disease of Kidneys	D	750.00	" 5
78	Millman, E. W.	38	Fireman (ret'd)	Jackson	" 16	" Injuries	A	1169.00	" 5
79	Leahy, J.	62	Switchman	Montreal	Oct. 4	" Heart Disease	F	250.00	" 9
80	Brydges, J.	23	Brakeman	Hamilton	" 7	" Typhoid Fever	F	250.00	Dec. 10
81	Carey, J.	43	Foreman	Clinton	" 11	" Inflammation of Lungs	F	500.00	Nov. 15
82	Cook, H. H.	50	Baggage man	Niagara Falls	" 1	" Typhoid Fever	D	750.00	" 5
83	Maier, D.	36	Checker	Kingston	" 23	" Consumption	C	1000.00	Dec. 10
84	Lebeuf, L.	26	Brakeman	Montreal	" 15	" Fractured Skull	E	500.00	" 2
85	Wade, R.	62	Helper	Hamilton	" 27	" Injuries	F	250.00	" 2
86	O'Brien, D.	21	Machinist (ret'd)	Montreal	" 30	" Inflamm. of Bowels (Con'n)	F	250.00	" 2
87	White, T.	50	Foreman	Island Pond	" 19	" Consumption	D	750.00	" 6
88	Burns, T.	31	Trackman	Guelph	" 19	" Injuries	F	250.00	" 10
89	Watling, G.	27	Car Oiler	London	Nov. 7	" Consumption	F	250.00	" 2
90	Bell, W.	36	Car Repairer	Hamilton	" 4	" Injuries	F	250.00	" 11
91	Cockfield, M.	62	Fitter (ret'd)	Montreal	" 6	" Asthma and Diarrhoea	F	500.00	" 2
92	Grant, J.	44	Cleaner	Stratford	Oct. 26	" Consumption	F	250.00	" 7
93	O'Hara, H.	22	Brakeman	Toronto	" 12	" Injuries	B	1092.55	" 2
94	Audbert, J.	30	Machinist	Montreal	Nov. 19	" Consumption	F	250.00	Unpaid.

95. Armstrong, J.	50	Night Agent.	Sherbrooke	"	25,	"	Cancer of Stomach.	D	750.00	Unpaid.
96. Young, E. A.	27	Fireman.	Stratford	Dec.	4,	"	Suicide.	F	250.00	"
97. Lynch, J. A.	23	Farman.	Nagara Falls	"	7,	"	Diphtheria.	D	750.00	"
98. Tynan, J.	50	Carpenter.	Montreal	"	12,	"	Bright's Disease.	E	500.00	"
99. Willis, F.	27	Carpenter.	Nagara Falls	Nov. 29,	"	"	Congestion of the Lungs.	D	750.00	"
100. Marsh, R.	40	Baggeman.	Montreal	Dec. 16,	"	"	Lock-jaw result of Injury.	C	1000.00	"
101. Allan, C.	22	Switchman.	Leamerville	"	18,	"	Bright's Disease.	E	500.00	"
102. Bird, J.	31	Pumper.	Goderich.	"	"	"	"	"	"	"
									\$51473.85	

APPENDIX B.

The following Members, certified by the Chief Medical Officer, to be unfit for further service, were paid half the amounts for which they were insured under the provision of Clause 3, of Rule 6.

1. Pickersgill, E.	52	Painter's Asst.	Brantford.	In lieu of Final Payment.	E	250.00	Aug. 2, 1886
2. Murray, F.	62	Porter.	Montreal	"	E	125.00	Sept. 1, "
3. Hickey, J.	62	Laborer.	Montreal	"	E	250.00	"
4. Brady, P.	66	"	Montreal	"	E	125.00	Oct. 8, "
5. McKenzie, D.	65	Foreman.	Guelph.	"	D	375.00	"
6. Moxam, J.	62	Switchman.	Toronto.	"	D	375.00	"
7. Wilson, J. H.	30	Checker.	Whitby.	"	A	684.50	Nov. 5, "
8. McGinnis, F.	40	Laborer.	Kingston	"	F	125.00	"
9. Fleming, T.	47	Hammersman.	London.	"	F	125.00	Dec. 2, "
10. Taylor, G.	25	Machinist.	"	"	F	125.00	"
11. Williams, G.	50	Gate Keeper.	Montreal	"	F	125.00	"
12. Donohue, M.	52	Switchman.	"	"	D	375.00	Unpaid.
						\$2569.50	

APPENDIX C.
The following Members have been paid off the Sick Fund of the Society as incurable under the 1st Clause of Rule 6 and have received the amounts stated:

No.	Name.	Occupation.	Dept.	Station.	Date.	Amount.
1.	Jordan, P.	Laborer	E	Dublin	12th	\$100.00
2.	Johnston, R.	Signalman	T	Millbrook	1st	100.00*
3.	Campbell, J.	Porter	E	Montreal	1st	100.00
4.	Frampton, R.	Trackman	T	Stouffville	11th	100.00
5.	McKenzie, T.	Lumberman	M	Brantford	18th	100.00
6.	Ross, F. M.	Baggage Master	T	North Yarmouth	April	100.00
7.	Longley, W.	Signalman	T	Niagara Falls	14th	100.00*
8.	Allan, L.	Repairer	M	Palmerston	28th	100.00
9.	Hargrove, E.	Brakeman	T	Lindsay	27th	100.00
10.	Hurley, W.	Engineman	M	Brockville	1st	100.00*
11.	McGuire, M.	Machineman	M	Montreal	1st	100.00
12.	Swan, G. W.	Laborer	E	West Paris	10th	100.00
13.	Prendergast, P.	"	E	Montreal	18th	100.00*
14.	Spry, St. R.	Copper Smith	E	Belleville	"	100.00*
15.	Wickock, R.	Laborer	E	Millbrook	27th	100.00*
16.	Williams, S.	Brakeman	T	St. Thomas	31st	100.00
17.	Johnson, M. A.	Porter	T	St. Thomas	June	100.00*
18.	Healy, J. W.	Laborer	E	Brighton	19th	100.00
19.	Neal, J. W.	"	E	Portland	24th	100.00
20.	Kirkpatrick, H.	"	E	Hamilton	July	100.00
21.	Rose, F. A.	Yard Master	E	Gorham	30th	100.00*
22.	Duncan, W.	Agent	T	Woodville	August	100.00*
23.	Currie, M.	Laborer	T	Montreal	13th	100.00*
24.	Goodwin, R. A.	Porter	T	Hamilton	"	100.00*
25.	Lyons, J.	Laborer	E	Oakville	"	100.00*
26.	Maguire, J.	Agent	T	Beaverton	29th	100.00*
27.	Simons, L.	Conductor	T	Richmond	4th	100.00*
28.	Hotte, A.	Trackman	E	Upton	September	100.00
29.	Williams, Geo	Gate keeper	E	Montreal	8th	100.00*
30.	Donaldson, J.	Laborer	T	Portland	October	100.00
31.	Melody, P.	"	E	Portland	December	100.00*
					"	100.00*
					10th	100.00*

* Continue paying to the Insurance Scheme.

APPENDIX D. ANALYSIS OF BENEFITS BY DEPARTMENTS AND OCCUPATIONS.

DEPARTMENT.	OCCUPATION.	No. insured.	Accident.		Sickness.		Final Payment.		Total.		Percentage of cases to No. insured.		Average payment per case.		Average time on the fund.		Cost per member (Total).		Deaths.									
			No. of Cases.	Am't.	No. of Cases.	Am't.	No. of Cases.	Am't.	No. of Cases.	Am't.	%	\$ c.	Days	\$ c.	No. of member.	Cost per member (Total).	No. of member.	Am't.	%									
Traffic.	Conductors	50	1332	223	2508	50	363	2027	00	8	300	00	586	5495	50	43	99	9	37	17	73	4	1321	18640	96	1	57	
	Brakemen																											
	Baggagemen																											
	Yardmen																											
TOTAL.	Couplers and Switchmen	50	569	06	826	00	135	1052	50	1	100	00	201	1978	50	35	32	9	84	18	08	3	47	9	5002	50	1	58
	Station Staff	40	1003	47	374	00	270	3111	00	8	800	00	317	4285	00	19	07	13	51	22	00	2	57	10	6384	50	0	60
	Traffic Dept.	3564	339	3708	50	708	6790	50	12	1200	00	1104	11759	00	31	00	10	65	10	13	3	30	40	26287	96	1	12	
	Enginemen	50	986	86	640	00	321	2770	50	1	100	00	407	3510	50	41	27	8	62	16	76	3	56	8	3913	90	0	81
Mechanical.	Enginemen and Firemen	40	2155	209	1582	25	747	5373	50	4	400	00	956	7555	75	44	36	7	09	14	54	3	41	19	7570	60	0	88
	Mechanics	40	1025	74	540	75	340	2705	25	4	400	00	414	3735	00	40	40	9	02	10	10	3	64	5	2925	00	0	48
	Labourers	4106	309	2703	00	1408	10639	25	9	900	00	1777	14002	35	42	65	8	22	15	42	3	50	32	14109	50	0	76	
	Mechanical Dept.	40	178	15	122	50	31	280	00	0	000	00	46	411	50	25	84	8	04	17	88	2	31	0	3800	00	0	46
Engin'g.	Labourers	40	1300	114	1079	00	514	4849	50	9	900	00	628	6828	50	32	53	10	87	18	85	3	53	9	3800	00	0	46
	Engineer's Dept.	2108	129	1201	50	545	5138	50	9	900	00	674	7240	00	31	07	10	74	18	80	3	43	9	3800	00	0	46	
	Fuel Stores and Gen'l Office Staff	40	203	5	90	50	69	593	50	1	100	00	74	784	00	36	45	10	50	18	48	3	86	3	1500	00	1	47
	Retired Members	178																										
GRAND TOTAL.		10219	839	7833	50	2700	23461	75	81	8100	00	39299	4385	35	38	1	9	47	17	24	8	42	96	61866	46	0	94	

APPENDIX E.

SICKNESS.	Inflam. (of Joints)...	7	ACCIDENTS.	
Abscess	" " (Skin)...	6	Amputations—	
Apoplexy	" " " vac.)	12	" Arm....	17
Asthma	" " (Tongue)...	1	" Fingers...	1
Biliousness	" " (Testicles)...	4	" Leg....	5
Bladder (Inflam. of)...	" " (Tonsils)...	60	Bites.....	1
Bloody Urine.....	" (various)...	23	Burns.....	15
Bolls	Influenza.....	43	Concussion of Brain.	3
Bowels (Inflam. of)...	Indigestion.....	11	Dislocation of Ankle.	1
" (other dis's)...	Insanity.....	3	" Arm....	2
Brain (Congest. of)...	Jaundice.....	11	" Fingers...	3
" (Inflam. of)...	Kidneys (Conges. of)...	19	" Shoulder...	7
" (other dis's of)...	" (Inflam. ")...	11	Drowning.....	1
Bronchitis	" (oth'r dis. ")...	10	Fracture of Arm....	10
Calculus	Liver (Conges. of)...	14	" Col. Bone.	4
Carbuncle	" (Inflam. ")...	10	" Fingers...	8
Cancer	" (other dis. of)...	25	" Foot....	12
Catarrh (Bronch)...	Lock-Jaw.....	3	" Legs.....	4
" (Stomach)...	Lumbago.....	181	" Ribs.....	12
Cataract	Lungs (Conges. of)...	35	" Shd'r Bl'de	2
Cholera Morbus.....	" (Inflam. ")...	57	" Toes.....	2
Cold	" (other dis. of)...	7	Gunshot Wounds...	1
Colic	Measles.....	19	Injuries to Arm....	24
Consumption	Mumps.....	9	" Back.....	30
Constipation	Miscel. Diseases.....	95	" Body....	25
Cramps	Neuralgia.....	61	" Eye.....	18
Debility	" (of Stomach)...	2	" Feet.....	81
Deafness	Paralysis.....	9	" Fingers.....	112
Diarrhoea.....	Periostitis.....	3	" Hand.....	104
Diphtheria.....	Piles.....	25	" Head.....	33
Dizziness	11 Pleurisy.....	37	" Leg.....	71
Dropsy	Poisoning.....	6	" Shoulder...	9
Dysentery	" (Blood).....	6	" Toes.....	12
Dyspepsia.....	Rheumatism.....	236	" Wrist.....	2
Ear (Inflam. of)...	Sciatica.....	45	" Various.....	69
" (Ache).....	Shingles.....	1	Rupture.....	2
Erysipelas.....	Smallpox.....	2	Scalds.....	7
Eye (Inflam. of)...	Sores (various)...	13	Sprains of Ankle...	45
Fevers (Intermit.)...	Spitting of Blood...	4	" Arm.....	8
" (Remittent)...	100 Suff. Breast Pangs.	1	" Back.....	26
" (Rheumatic)...	Suicide.....	1	" Body....	7
" (Scarlet).....	2 Sunstroke.....	2	" Foot.....	11
" (Simple).....	3 Tape-worm.....	2	" Hand.....	3
" (Typhoid).....	48 Throat (Ulcerated)...	16	" Leg.....	19
Fistula	" (Sore).....	84	" Shoulder...	2
Frost-Bites.....	" (Inflam. of)...	7	" Side.....	1
Head-Ache	2 Tumours.....	7	" Wrist.....	6
Heart Disease.....	9 Ulcers.....	11	Total.....	839
" (Inflam. of)...	22 Varicose Veins.....	16		
Hemorrhage	1 Whitlow.....	15		
Hernia.....	3 Whooping Cough.....	2		
	Total.....	2790		