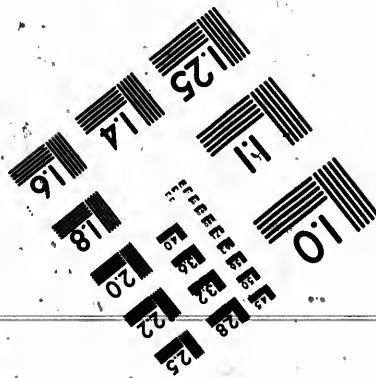
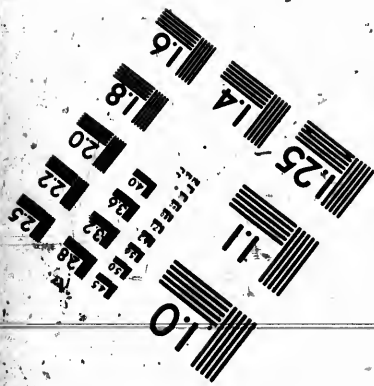
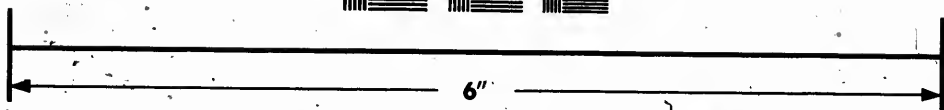
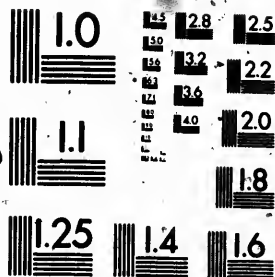


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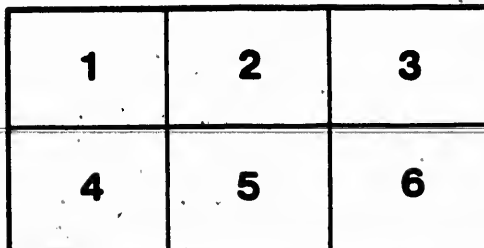
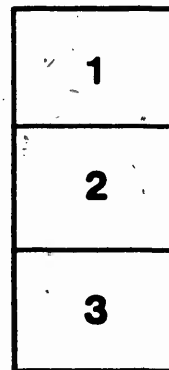
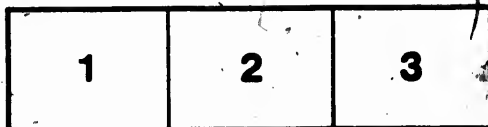
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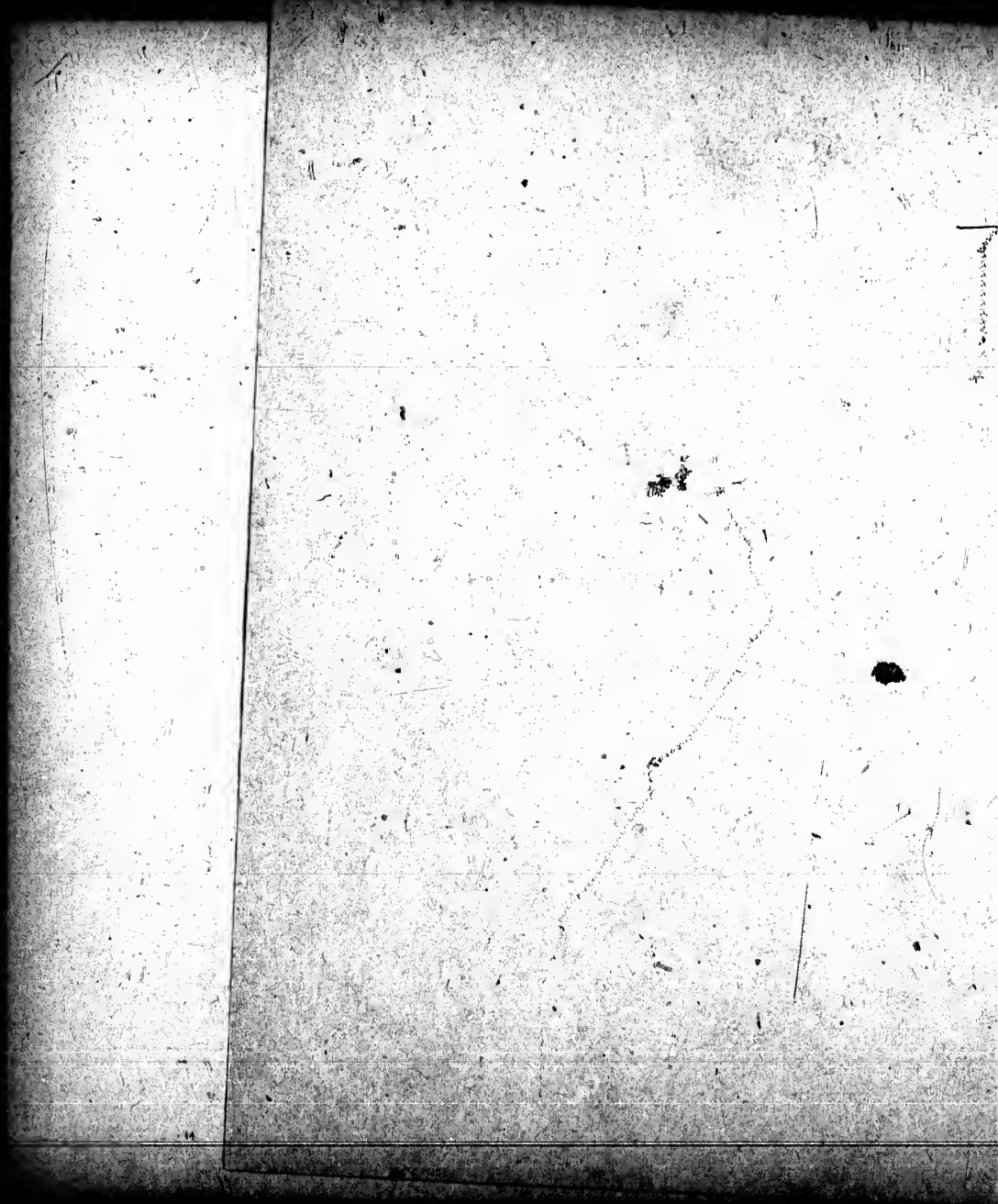
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RULES

- AND -

BY-LAWS

OF THE

**GRAND TRUNK RAILWAY INSURANCE
AND PROVIDENT SOCIETY.**

MONTREAL.

1896



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RULES AND REGULATIONS
OF THE
GRAND TRUNK RAILWAY
INSURANCE & PROVIDENT SOCIETY

Enacted under the provisions of "The Grand Trunk Consolidated Debenture Stock Act, 1874—An Act respecting the Grand Trunk Railway Company of Canada, 41 Vic. Cap. 25; the Great Western Superannuation and Provident Fund Act, 1880; and the Grand Trunk Railway Acts 1884 and 1888.

TITLE

- 1) The name of the Society shall be **THE GRAND TRUNK RAILWAY INSURANCE AND PROVIDENT SOCIETY.**

PLACE OF BUSINESS

- 2) The chief office of the Society shall be at the **General Offices of the Grand Trunk Railway Company, Montreal.** Place of Business

OBJECT

Object.

The objects of the Society are:—

(3) To provide benefits or allowances to members when rendered incapable of following their usual or any other suitable employment in the Company's service, by illness or bodily injury.

(4) To provide, in case of the death of any member, a sum of money contributed by members of the Society and payable in accordance with Rules 50 to 62.

MEMBERSHIP

Who
eligible for
Member-
ship.
(See also
By-law 3)

(5) All persons who were, on the 1st July, 1884, contributors to "The Grand Trunk Railway Employés Insurance Fund" or members of "The Great Western Railway Provident Society," and all employés entering the service of the Grand Trunk Railway Company after 1st July, 1884, provided their ages do not exceed 40 years and also provided their employment be not temporary, shall be members of the "Grand Trunk Railway Insurance and Provident Society," and shall continue members as long as they shall remain in the service of the Company; provided that membership be optional on the part of employés who under the rules of the Company are eligible for membership in "The Grand Trunk Railway Company of Canada Superannuation and Provident Fund Association 1874"; but any employés contributing to the Superannuation and Provident Fund Association may have the further option of subscribing to the insurance scheme only by payment of the levies and a fee of

5 cents per month for expenses of Management, but shall have no vote at any meeting. And provided also that membership shall be optional for all persons not entered on the pay-rolls of the Grand Trunk Railway Company, but who may be employed wholly or in part by that Company, or by the Society. Application for membership shall in all such cases, be subject to the approval of the Committee of Management.

(6) Any person in the employment of the Grand Trunk Railway Company on 1st July, 1884, shall be qualified to become a member of the Society, if under the age of 45 years.

(7) All employes of the Northern and North Western Division who on the 1st January, 1888, were members of the Northern and North Western Railways Employes Sick Benefit Society, shall on and after the 1st January, 1889, become members unconditionally of the Grand Trunk Railway Insurance and Provident Society, provided that such membership shall not include an Insurance exceeding the sum of \$250.00 on the life of each of said members. And in consideration thereof the balance of Cash at credit of the Northern and North Western Railways Employes Sick Benefit Society on the 30th June, 1888, viz; \$1756.25 together with such further sums as may accrue prior to the 1st January, 1889, shall be handed over to the Grand Trunk Railway Insurance and Provident Society at the above last named date and shall thereafter form part of the funds of the amalgamated Societies.

Admission
of Northern
and North
Western By
Members.

Application
for member-
ship.
(Also By-
laws 2, 4 & 5)

(8) All applicants for membership and members desiring to change the class of insurance shall deliver to the Secretary of the Local Executive Committee, with their applications the certificates of duly appointed Medical Officers of the Society, which shall specify that the applicants are in good health, that they are not afflicted with any disease, disorder or bodily defect tending to shorten life, or incapacitate them from the performance of their duties. Application for membership shall be made in form No 1. The application shall be delivered to the Local Secretary, and shall be considered and dealt with by the District Executive Committee at its next meeting, and, if accepted the employé shall upon such acceptance be admitted to membership; and such membership shall date and take effect and fees and levies be collected and all benefits be payable from the date of satisfactory medical examination of such applicant; and all applicants who have been certified by the Society's duly appointed Medical Officers, as aforesaid, shall be entitled to all the benefits of the Society during the interval between such examination and the acceptance or rejection of their applications by the Executive Committees.

Employee
under age of
18 years.
(Also By-
law 2)

(9) Employees under the age of 18 years must join at half the sick allowance rates, receiving half the benefits or sick allowances during illness, and such members may enter any one of the Insurance Classes, but shall, in that case, be subject to and pay the full insurance of their class. Upon attai-

ning the age of 18 years they shall be subject to and pay the full sick allowance rates, and thereafter be entitled to the full allowances, but may at any time previously, if in good health and subject to the approval of the Committee of Management, have the option of paying the full sick allowance rates and of becoming entitled thereafter to the full benefits

(10) A member who leaves the permanent service of the Grand Trunk Railway Company, and re-enters such permanent service within four months shall be taken back into the Society as if his service had been continuous. If out of the service more than four months, he must on re-entering it apply for admission to the Society as a new member. But any member who has been re-employed temporarily within four months after being discharged from the permanent service of the Company, may have the option of continuing his subscription both to the Sick Fund as well as to the Insurance Fund, provided that notice in writing of his desire to do so be given immediately upon such re-employment to the Secretary-Treasurer. Any member who after leaving the service of the Company continues his subscriptions to the Insurance scheme, shall, if again re-employed permanently at any time thereafter, become eligible for full membership and shall pay full fees and levies of his class.

Re-admission to membership after leaving service (Also By-laws)

EXPULSION OF MEMBERS

(11) Criminal or fraudulent conduct shall subject a member to expulsion from the Society, by a majority vote of the members present at any meeting

Expulsion.

of the District Executive Committee called for that purpose, of which meeting notice, and the object thereof, shall be given to the member, who shall be heard thereat, if he attend for that purpose. Such expulsion shall be subject to the approval of the Committee of Management whose decision shall be final and binding on the member.

MANAGEMENT

Committee
of
Management

(12) The affairs of the Society shall be managed by a Central Committee to be called the Committee of Management and by local advisory Committees to be called Executive Committees.

Compo-
sition of
Committee

(13) The Committee of Management shall consist of four members nominated from time to time by the board of Directors of the Grand Trunk Railway Company and of the following officers for the time being of the Company, viz: the General Superintendent, Chief Engineer, Superintendent of Motive Power, Superintendent Car department, Superintendent of Hamilton Foundry, Treasurer of the Grand Trunk Railway Company, General Freight Agent, General Auditor, General Passenger and Ticket Agent and General Purchasing Agent; and of two members to be nominated by each Local Executive Committee.

Chief Medi-
cal Officer

(14) To each district there shall be appointed a Medical Officer and the Company's Chief Medical Officer at Montreal shall be entrusted with the duty of generally Superintending the Medical affairs and staff of the Association.

Quorum

(15) Six members of the Committee of Management shall be a quorum.

(16) The said Committee shall meet at least ^{Meetings.} quarterly, but may otherwise regulate meetings at their discretion, and may lay down such rules for the conduct of their proceedings as they may think fit.

(17) The Committee of Management shall be ^{Presided over by President and Vice-president.} presided over by a President and Vice-President, and such President and Vice-President shall be appointed annually, by the Committee. Should such appointment not be made annually, the President and Vice-President last elected shall continue in Office until removed by vote of the Committee.

(18) The Committee shall appoint a Secretary-^{Secretary-Treasurer, Auditor & Trustee} Treasurer, Auditor, Trustees and such other officers as they may find necessary for giving effect to their duties and may remove them and appoint others by a majority vote of said Committee.

(19) It shall be the duty of the Committee of Management generally to superintend the operations, and business of the society, and they shall have authority to make such by-laws as may from time to time be found necessary for the management of the affairs of the Society, provided that such by-laws do not conflict with the existing rules and regulations. ^{Duties of Committee to receive Reports from Executive Committee and general supervision of operations.}

(20) The Committee of Management shall receive reports from the Executive Committees, examine into the accounts, finances and working of the Society in the different districts as it may consider necessary and may appoint Sub-Committees to deal

with any matters in connection with the Society's operations.

Salaries and expenses to be approved by C. of M.

(21) All salaries and expenses of management and all medical and other appointments shall be subject to the approval of the Committee of Management, with the object of securing that the affairs of the Association are administered with efficiency and with proper and reasonable economy.

Voting

(22) Proceedings of the Committee, upon which difference of opinion may exist, shall be regulated by a majority vote, and the President, Vice-President, or other Chairman of the day in addition to his own shall have a casting vote.

Secretaries of Committees.

(23) The Secretary of the Committee of Management and of each Executive Committee shall be in attendance at all meetings of their respective Committees and shall keep a record of the members of the Committee present and minutes of the proceedings, which shall be authenticated by the signature of the Chairman of the day.

May convene General Meeting.

(24) The Committee of Management shall be empowered if and when they think fit, to convene a general meeting of the members of the Society.

EXECUTIVE COMMITTEES

Executive Committees. (See Also By-law 1)

(25) The Company's system shall be divided into sections, the number and extent of which shall be determined by the Committee of Management.

How composed.

(26) There shall be a local Executive Committee in each section, the members in the section electing seven members of the Committee, to be elected by ballot fourteen (14) days prior to the Annual

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e section electing
to be elected by
to the Annual

General Meeting, and the Superintendents and assistant Superintendents, Master Mechanics and Assistant Engineers shall be ex-officio members of such Committee.

(27) The Executive Committee shall regulate their times of meeting, which shall be as frequently as may be necessary for the purpose of properly performing their duties, and shall cause minutes of their proceedings to be kept.

(28) Copies of all minutes of meetings of the Executive Committees and of Sub-Committees shall be sent to the Secretary of the Committee of Management.

(29) Each of the said Committees shall elect from its number a Chairman and shall appoint a Secretary.

(30) The quorum of each Executive Committee shall be five, and questions upon which a division is taken shall be determined by a majority vote. The Chairman of the day shall have a casting vote in addition to his ordinary vote.

(31) The Secretary of each Executive Committee shall receive proposals for admission, and shall keep the minutes, documents and papers of the Society relating to his district.

(32) The Secretary shall on all occasions, in the exercise of his duties, act under the control and direction of his Executive Committee.

(33) The Executive Committees may appoint Sub-Committees for special purposes, who shall keep minutes of their proceedings.

(34) It shall be the duty of each of the Local

Time of Meeting.

Minutes.

To elect Chairman & Secretary

Quorum & voting

Duties of Secretary.

Sub-Committees.

Duties of Committees.

Vacancies
how filled.

Executive Committees to deal direct with members of the Society, and generally to carry out, in detail, its rules and regulations.

(35) Upon the occurrence of any vacancy, in the Executive Committee, such vacancy shall be filled by a person to be elected by the remaining members of the Committee from the contributors in the division to which the member causing such vacancy belonged.

General
Meetings

GENERAL MEETINGS

(36) An Annual General Meeting shall be held in the Month of March when the books shall be open for inspection by members, and accounts of the Society for the previous year shall be submitted at which the President, Vice-President, or a member of the Committee of Management shall preside. At all General Meetings, members may vote by proxy, providing that such proxies be in writing or on the Society's forms, and in the hands of the Secretary-Treasurer at least three (3) clear days prior to the meeting.

Election of
members
Auditor.

(37) An Auditor shall also be elected at the Annual Meeting by the members of the Society to act jointly with the Auditor appointed by the Committee of Management. And no person shall be eligible for election as members Auditor who has not been a member of the Insurance and Provident Society for at least twelve months continuously prior to date of nomination.

(38) None of the rules of the Society shall be modified, altered, or repealed, nor shall any new

rule be made, except by a majority vote of the members present or represented at the Annual General Meeting or any, Special General Meeting convened for the purpose and unless at least six weeks notice in writing be given the Secretary-Treasurer of such proposed new rule, or alteration in the existing rules, and unless notice be sent to each member fourteen (14) clear days prior to the Meeting of the time place and object of such Meeting. All members shall give in writing to the Secretary-Treasurer at least 6 weeks notice previous to the Annual General Meeting of all subjects and complaints they intend to bring forward at such meeting in order that the Committee of Management may be prepared with the necessary explanation or information relative to such cases.

Rules when and how altered.

FEEES

(89) Each member shall pay 40 cents per month to the Society, except conductors, train baggemen, brakemen, enginemen, firemen, yardmen, couplers and switchmen, who shall each pay 50 cents per month. Should the fees aforesaid be found to produce a revenue more than sufficient to meet the current expenses of the Society and the claims thereon, the Committee of Management shall be empowered to reduce them, or to restore them to the maximum rate of 40 cents and 50 cents, as aforesaid, at their discretion. Amounts due by members will be deducted from their pay by the Grand Trunk Railway Company.

Fees (See By-Laws 7 to 11)

SICK ALLOWANCE

Sick Allowance, and limit of time on Fund.

(40) The sick allowance shall be at the rate of three dollars per week for 26 weeks, and thereafter until the Chief Medical Officer certifies that the member is incurable or permanently disabled, or unfit for work, when he shall be paid the sum of \$100 and shall no longer have any claim upon the sick fund and shall cease to contribute thereto. But may continue a contributor to the Insurance Fund as hereinafter provided in Rule 61.

Payments after relapse.

(41) Any member who has received sick allowance for 26 weeks, and who within 13 weeks shall again go upon the sick list, shall be entitled to such allowance at the rate of \$3.00 per week, and shall be subject to be paid off the Sick Fund of the Society as herein provided for members who are incurable or permanently disabled as though his illness had been continuous. This Rule shall only apply where the Chief Medical Officer, or the District Medical Officer, shall certify that the illness is a continuation of, or a relapse into, the previous illness.

Continuation of Insurance after permanent disablement

(42) Any member who has been certified by the Chief Medical Officer as aforesaid to be permanently disabled by either sickness or accident and who may be unfit for work of any description in the Company's service may, in the option of the Committee of Management after reference for report to the District Executive Committee, receive, in lieu of the payment of \$100.00, from the Sick Fund and also of the Insurance which would become payable at his death, a sum equal to one-half or such other

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...ecided upon. And any member of the Society, who,
...having left the Company's service, and continues
...his subscriptions to the insurance Fund only, may,
...if approved by the Committee of Management, and
...certified by the Chief Medical Officer at any time
...hereafter to be unfitted for work of any description,
...be allowed an immediate payment of one half the
...total amount insured for; and the receipt by any
...member of the whole or any portion of the Insur-
...ance money as herein provided, shall thereupon,
...both for himself, his heirs, executors and assigns,
...cancel all further claims whatsoever upon the Society.
...The amounts payable to members as herein pro-
...vided shall be raised by a levy upon the Insurance
...Classes of the Society.

(43) No sick allowance shall be given for less
...than three consecutive working days but every work-
...ing day beyond three consecutive working days
...will be allowed in addition to the three days.

No allow-
...ance for
...illness of
...less than
...3 days.

(44) On the illness of a member he shall cause
...notice to be given to his Agent or Foreman or other
...official under whom employed and to an authorized
...medical officer of the Society. A report of the
...disablement on form 8 will be immediately forward-
...ed to the Secretary-Treasurer by the official, and
...a duplicate to the District Surgeon. Members
...while on the Fund will be responsible for obtaining
...from the District Surgeon certificates of the facts on
...form 9, and when recovered a certificate of recovery,
...form 7, both forms to be forwarded when received

Disab-
...ments here
...reported.
(Also By
...law 1930 17)

without delay to the official under whom employed who will certify if correct and forward them to the Secretary-Treasurer at Montreal for payment.

Notice of
disablement
(Form 5.)

(45) No member shall be entitled to Sick allowance unless notice be given as aforesaid nor for any period prior to such notice, and provided he has not been prevented from giving such notice by circumstances which in the opinion of the Committee of Management were beyond his control.

Recovery
how
reported.
(Form 7)

(46) When a member has recovered from his illness, and is able to resume employment, he shall notify the Secretary-Treasurer in Form No. 7, which shall be countersigned by the District Medical Officer.

Forfeiture
of benefits

(47) Any member who while upon the sick list engages in any work or business whatever, or who disobeys the authorized Medical Officers directions, as to conduct, drinking or otherwise, or absents himself from his home or residence without leave from the District Surgeon or otherwise fails to comply with the rules of the Society, shall forfeit all right to sick allowance and medical attendance.

(48) No sick allowance or medical attendance shall be given where the illness has been brought on by dissolute habits, quarrelling, fighting or immoral conduct, or intemperance.

No sick allowance shall be assignable.

Sick
Allowance,
not
assignable

INSURANCE

Insurance shall be divided into six classes designated Class A, B, C, D, E, and F.

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upon the sick list,
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otherwise fails to
society, shall forfeit
medical assistance.
medical assistance
has been brought
lling, fighting or
assignable.

into six classes
D, E or F.

(51) Every member must join one Class, with the option of those under 45 years of age of choosing either of the six classes.

Selection of Classes

(52) Employés over 45 years of age who are members of the Grand Trunk Insurance Fund shall join class D, E or F, and members of the Great Western Provident Society over 45 years of age now in Class A must join Class D, E or F.

do do B & C do do E or F
do do D do do F

(53) Members under 45 years of age can change to a higher class after undergoing a medical examination, and obtaining the sanction of the Executive Committee.

Change of Class and surrender of old certificate.

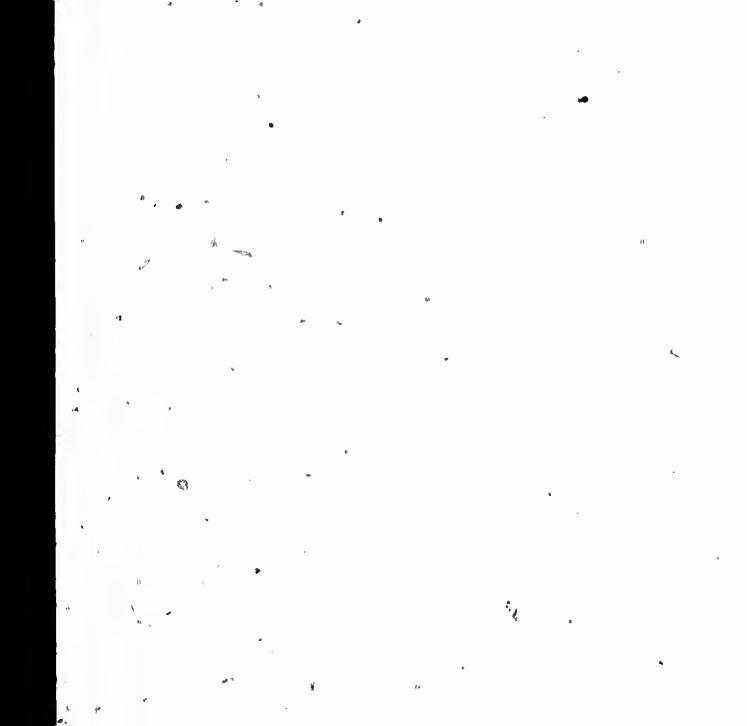
(54) If a member change his class, he must send in his certificate of membership, when a new one will be issued, otherwise his application for change of class will not be entertained.

(55) Each member shall be furnished with a certificate of membership in Form No. 3.

Certificate of membership.

(56) Upon the death of a member a certificate of his death, and the cause thereof, on Form 4, signed by an authorized Medical Officer and by the Agent or Foreman under whom employed shall immediately be sent by the official under whom such member was employed to the Secretary-Treasurer at Montreal; but if a member die who has left the service of the Grand Trunk Railway Company, satisfactory evidence shall be sent to the Secretary-Treasurer of such death accompanied with a medical certificate stating the cause and date of death.

Proof of Death of Member (Also By-laws 10, 11 and 12)



Premium
rates

(57) The amounts of Insurance in the several classes and the premium rate of each shall be :

Class	Amount	Premium rate	Rate
A	\$2000		40 cen
B	1500	do	30 "
C	1000	do	20 "
D	750	do	15 "
E	500	do	10 "
F	250	do	5 "

How
assessed.

(58) Upon the death of a member, all the other members shall be assessed as many rates of the class in which insured as will in the aggregate produce as nearly as possible the amount for which the deceased member was insured ; the balance over or under, if any, being carried forward to the next ensuing levy.

Funeral
expenses
payable
out of
Insurance.
(Also By-
law 14)

(59) The full amounts insured for shall in all cases be paid to the representatives of the deceased members, as hereinafter provided by Rule 60 except that any amounts advanced by the Society, or for which it may have become responsible, on account of funeral or other expenses chargeable against the Estate of a deceased member shall be deducted from the Insurance.

Insurance
how
payable.
(Also By-
law 13)

(60) The Insurance money which may be levied and collected shall be paid to the person or persons nominated by the member, by endorsement in Form No. 5, upon his Certificate of Membership, or by a declaration in writing upon a separate paper in Form No. 6, such endorsement and declaration being signed by the member in presence of at least one subscribing witness and being subject to revocation, either by endorsement signed and wit-

insurance in the sever
of each shall be :
m rate . . . 40 cen
. . . 30 "
. . . 20 "
. . . 15 "
. . . 10 "
. . . 5 "
mber, all the othe
s many rates of th
in the agregate pro
mount for which th
the balance over o
orward to the nex
d for shall in all
ives of the deceased
ided by Rule 60
dvanced by the
ve become respon
or other expenses
a deceased member
rance.
hich may be levied
e person or persons
endorsement in
e of Membership
upon a separate
ement and decla
r in presence of at
being subject to
signed and wit-

nested in like manner upon the certificate or decla-
ration (as the case may be), or by a revocation in
writing on a separate paper, signed by the member
in the presence of at least one subscribing wit-
ness. No declaration or revocation upon a separate
paper from the certificate shall have any effect
until delivered to the Secretary-Treasurer of the
Society. Failing any person or persons entitled
to the said insurance money by virtue of any such
nomination, the money shall be paid to the mem-
ber's widow, failing a widow it shall be paid to
the member's child or children in equal shares, if
adults, or, if minors, then to the person who may
be the executor or administrator of the deceased
member, in trust for such child or for such children
in equal shares; and failing widow and child, or
children, then to the executor or administrator of
the deceased member, and failing the production
of the certificate of membership or declaration in
Form 6, as aforesaid, within three calendar months
after the date of death of such member, then the
Insurance money shall be paid to the executor or
administrator of the deceased member. No such
endorsement shall be made in any case as security
for any indebtedness whatever.

Insurance
not valid
as security
for loans

(61) Any one who has been employed by the
Grand Trunk Railway Company, and who has left
its service and who has been a member of the Grand
Trunk Railway Insurance and Provident Society,
shall be permitted to continue his payments to the
insurance scheme of the Society, and at his death a
levy shall be made as if he had continued in the

Continu-
tion of
insurance
after
leaving the
service of
the Com-
pany.

service of the Railway Company; provided he notifies the Secretary-Treasurer in writing within thirty days after leaving the service of his desire to continue his insurance and that he pays his insurance levies within thirty days from the date of notice of death levy; and provided that he keeps the Secretary-Treasurer advised of his address, so that notices of death levies may reach him, and that he conforms to the By-Laws, Rules and Regulations of the Society; such persons shall have no vote or voice at any meeting whatever, and shall be charged \$1.00 per annum, payable in advance, for expenses of management and postage.

Where to
reside

(62) The privilege granted in the foregoing clause shall be rescinded when members reside or travel beyond the limits of the Dominion of Canada, the Northern States of North America, or Europe, unless with the permission of the Committee of Management.

MEDICAL ATTENDANCE

Regulations
for
Medical
Attendance.
Also By-
laws
10, 11 & 20)

(63) In every case medical attendance and medicine shall be given when necessary. But in no case will the Society be responsible for the payment of accounts for medical attendance other than of surgeons duly authorized and appointed to attend members nor of more than one surgeon in each case, except where consultation or surgical assistance is considered necessary, and permission for which must first be obtained from the Agent or other authorized official of the Company or Society, nor for mileage, unless the Surgeon is the nearest available of those authorized to attend, but in no

any; provided he
in writing within
vice of his desire to
at he pays his insu-
s from the date of
ed that he keeps the
his address, so that
h him, and that he
and Regulations of
ll have no vote or
and shall be char-
n advance, for ex-
ge.
in the foregoing
members reside or
minion of Canada,
merica, or Europe,
the Committee of

EE
ndance and me-
sary. But in no
e for the payment
ce other than of
ointed to attend
surgeon in each
or surgical assis-
d permission for
om the Agent or
pany or Society,
on is the nearest
ttend, but in no

case shall the Society be responsible for providing
Medical attendance and medicine for any member
residing more than five miles from the place of
employment, unless with the permission of the
Committee of Management.

(64) In case of illness, a member must (when
able) visit the Society's Doctor. If too ill to travel,
the member must send for the Doctor, whose duty
it shall be to at once call upon such member.
Railway fares paid under the above circumstances
by members will be refunded after production to
the Secretary-Treasurer of ticket clerk's receipt for
such fares.

Members to
visit
Surgeons
when able.

ACCIDENT INSURANCE OF TEMPORARY EMPLOYEES.

(65) And all persons engaged for temporary employ-
ment shall, as a condition, of such engagement, be
insured against disablement or death resulting from
injuries received whilst actually at work in the ser-
vice of the Company upon the following terms and
conditions; that is to say: That in consideration of
the payment of the sum of 10 per day, or part of
day, actually worked to be deducted from their
wages, they shall be entitled in case of disablement
the result of injuries received as aforesaid, to
medical attendance and to an allowance of \$3.00
per week for 26 weeks and at the end thereof if
certified by the Chief Medical Officer of the Com-
pany to be unable, by reason of such injuries only,
for further work of any description in the Com-
pany's service, they shall receive a further sum of
\$100.00 as a full and complete settlement of all

Insurance
against
accident
of tempo-
rary
employees

claims whatsoever on account of said injuries: and, in case of death occurring within six calendar months from date of said injuries and resulting solely from injuries received as aforesaid, the sum of \$250.00 shall be paid to the widow, of the insured, or, failing a widow, to the child or children in equal shares, or if un-married, then to the duly appointed Administrator or Executor of the deceased's Estate, and such payments shall in all other respects be made subject to the then existing Rules and Regulations of the Grand Trunk Railway Insurance and Provident Society, and no claim either on account of disablement or death from injuries shall be paid unless certified to be in accordance with the foregoing conditions by either the Chief Medical Officer or a District Medical Officer of the Society. No employes insured against accident only, shall have any vote or voice in the management of the affairs of the Society generally. (Special forms of Consultation ticket (form 11) and Death certificate (form 12) are to be used in connection with this branch.)

Company's
Contribution
Mon.
(Also by-
law 14)

(66) The Grand Trunk Railway Company will, each half year, contribute out of the revenues of the Company, a sum in aid of the sick benefits and allowances of the Society, and in consideration thereof, these rules and all alterations which may be made in them shall be subject to the approval of the Directors of the Grand Trunk Railway Company.

of said injuries: and,
within six calendar
months and resulting solely
from the said, the sum of
the law, of the insured,
or child or children in
the event, then to the duly
appointed executor of the de-
ceased shall in all other
cases then existing Rules
of the Grand Trunk Railway In-
surance and Provident Society
no claim either on
the part of the insured or
from injuries shall
be made in accordance with
the Rules of the Chief Medical
Officer of the Society.
In the event of the death of the
insured only, shall
the management of the
(Special forms of
Death certificate
in connection with this

Company will,
the revenues of the
and sick benefits and
in consideration
of the conditions which may
be subject to the approval of
the Grand Trunk Railway Company.

GRAND TRUNK RAILWAY.

Insurance and Provident Society

BY-LAWS

FOR THE

ADMINISTRATION OF THE SOCIETY.

*Under the Rules and Regulations approved by the Directors of
the Company.*

DISTRICT BOUNDARIES.

- (1) The Company's system is divided into the following sections, the Head-quarters of each being as stated.

- 1st. Kingston and all lines East } Head-quarters, Montreal
- 2nd From Kingston to York inclusive, and Midland division.. } " Belleville
- 3rd From York exclusive to Sarnia and all lines North of G. T. Main line west of Toronto. } " Stratford
- 4th All lines South of the G. T. Main line West of Toronto. } " Hamilton

Application for Membership

(2) Applications for membership must be forwarded to the District Secretary through the Examining Surgeons and Certificates of membership will be returned through the agent, foreman or other official having charge of the pay-roll and handed to the applicant after the necessary particulars as to class, rates, etc., have been entered in the Time book. The District Secretary having endorsed the class, number and date of Certificate on the application form, the latter will be transmitted to the Secretary-Treasurer for registration and filing.

Apprentices

(3) Apprentices not in receipt of wages may be admitted to membership on payment in advance of the usual fees applicable to apprentices.

Fals answers on application form may cancel membership

(4) If, after admission to the Society, any member shall have been found to have given false answers on his application form, such membership

quarters, Montreal may be cancelled ; all fees and levies paid by such member during his membership having been refunded."

" Belleville (5) Leaving the service of the Company severs membership, except as provided for in Rule 61 and no member withdrawing from the Society, for whatever cause shall have any claim to refund of fees or levies, or any part thereof, paid during such membership. Leaving the Company's service severs membership

" Stratford (6) All employees who are fully privileged members of the Grand Trunk Railway Insurance and Provident Society, and who may from any cause, other than misconduct, be temporarily laid off work, shall be required to make option on each occasion when being paid off whether they desire their names to be retained on the pay rolls, and to pay full fees and levies, and to remain eligible for full benefits ; and no employée, who fails to elect to continue his name on the pay-roll shall have any claim upon the society during any such period off work ; provided that this By-Law shall in no way affect members who, under the Rules, are allowed to continue their subscription to the insurance scheme only, by notice in writing of their desire to do so within 30 days after being paid off, as provided in Rule 61. Continuation of membership after leaving the Company's service

" Hamilton

Membership must be for through the Examination of membership will foreman or other pay-roll and handed necessary particulars entered in the Time having endorsed the certificate on the application transmitted to the and filing.

of wages may be payment in advance apprentices.

Society, any member given false and such membership

FEE

(7) Fees will be payable monthly from date of membership. For members joining between the first and last day of the month the following proportionate amounts only will be deducted for the broken period to end of first month, after which the full rates will be charged. — Fees payable monthly and rates for broken periods

40 cts. rate. 50 cts. rate.

	40 cts. rate.	50 cts. rate.
For 1 working day	2	2
" 2	3	3
" 3	4	5
" 4	6	8
" 5	8	10
" 6	9	12
" 7	11	13
" 8	12	15
" 9	14	17
" 10	15	19
" 11	17	21
" 12	19	23
" 13	20	25
" 14	22	27
" 15	23	29
" 16	25	31
" 17	27	33
" 18	28	35
" 19	30	37
" 20	31	39
" 21	33	41
" 22	34	43
" 23	36	44
" 24	37	46
" 25	39	48
" 26		
	The whole	The whole

When members leave the service before the expiration of the month, fees for the broken period up to date of retirement will be deducted according to the same scale.

rate. 50 ctd. rate:

- 2
- 3
- 5
- 8
- 10
- 12
- 18
- 15
- 17
- 19
- 21
- 23
- 25
- 27
- 29
- 31
- 33
- 35
- 37
- 39
- 41
- 43
- 44
- 46
- 48

(8) The names of members when absent from duty through sickness, on leave or for any other use, must in all cases be entered on the pay rolls with a remark opposite stating reason for omission time and pay. Names kept on pay-rolls when temporarily absent.

(9) When from any cause a member is entered more than one roll during a month for pay, the fee and levy must be deducted from the roll where the first time is entered and a note to the following effect made opposite his name in the insurance column on all other rolls. "Deducted _____ roll." Arrears due by members temporarily absent without pay must be deducted from the first wages accruing. The fees and levies of members absent through sickness will be deducted from the sick allowances. When entered on more than one roll how fees are to be collected.

(10) When a member is transferred from one station or department to another a note to that effect must be entered on the pay-roll and a memorandum form 9, sent to the Agent or Time-keeper of the new station or department by whom it will be noted and forwarded to the Secretary-Treasurer at Montreal. Transfer of members.

(11) As Death Levies vary, particulars of amounts to be deducted monthly will be furnished Agents and others by the Secretary-Treasurer not later than the 28th of each month, and will include all claims for deaths received up to the 25th. Death Levies.

PAYMENT OF CLAIMS.

(12) Orders for payment of sick allowance will be issued within one week after a certificate during Orders for payment when issued.

ole The whole
 service before the
 the broken period
 deducted according

illness, (Form 2,) or the Certificate of Recovery (Form 7,) has been received. And of Insurance within thirty days after the necessary proofs of death have been furnished.

**Proof of
title to
Insurance**

(13) The certificate of membership, a notarial copy thereof, or other legal proof of the person or persons entitled to the Insurance money must be filed with the Secretary-Treasurer before payment can be made.

**Funeral
expenses
deducted
from
Insurance**

(14) Payments advanced by the Society on account of funeral or other expenses chargeable against the estate of a deceased member shall be deducted from the Insurance money.

**Company's
Subscription
debts
claims for
damages**

(15) In consideration of the subscription of the Grand Trunk Railway Company to the Society no member thereof or his representatives shall have any claim against the Company for compensation or account of injury or death from accident.

**Certificate
of Member-
ship
number to
be given on
all claims**

(16) The certificate of membership number being the most reliable guide to identification, Agents and others in forwarding reports and claims must be careful to give it correctly in all cases. No claim upon the funds of the Society will be recognized and no allowance paid unless forms are complete in this particular.

**Visitation
of persons
on the
allowance
list**

(17) The District Committee may from time to time provide for a visitation of persons on the allowance list other than that of the attending Surgeon. Any member refusing to admit such visitor when duly authorized shall not be entitled to receive the benefits of the fund during the continuance of such refusal.

MEDICAL ATTENDANCE.

(18) Members requiring the services of specialists ^{Specialists} must immediately report to the Chief Medical Officer who will arrange for their proper treatment.

(19) The executive Committees may arrange ^{Treatment in Hospital} with members in severe cases of injury or sickness to be treated in hospitals.

(20) No claim for extra medical attendance will ^{Extra Medical Attendance} be recognized, whether contracted on account of the absence of the Society's District Medical Officer or other cause, unless the nearest Agent or Foreman is notified before the employment of such extra attendance.

APPENDIX

Form No. 1.

I. (A. B.) being employed by the Grand Trunk ^{Form 1.} Railway Company, wish to become a member of the Grand Trunk Railway Insurance and Provident Society and being admitted, do hereby declare my willingness to abide by and conform to its By-laws, Rules and Regulations, a copy of which I hereby acknowledge to have received.

Age.....
Occupation.....
Department.....
Residence.....
Class of Insurance.....

FORM No. 2.

Certificate during Sickness.

Certificate No.....

Form 2

This is to certify that.....residing at.....
and employed as a.....in the . . Department
has been since* . . 18 . . suffering from.....
and is unable to follow his usual employment.

Date,.....18.M, D

Last Certificate issued.....18..

The above is correct and no wages will be paid
for the period included.

.....Agent (or official.)

*This day will be included if the disablement occurs before noon
Sundays not allowed.

This certificate must be sent by the agent or official to the Secretary
Treasurer, on Monday, and will include the time on sick fund from com-
mencement of illness up to the previous Saturday.

N.B.—No certificate to be issued for less than three consecutive working
days.

FORM No. 3.

Form 2

Certificate No.....

Class.....

This is to certify that.....
of.....in the employment of the Grand Trunk
Railway Company, and now employed as a.....
.....is a member of the Grand Trunk Railway
Insurance and Provident Society, and is entitled
in his life time while such member to the benefits
of the said Society, under and subject to the By-
Laws, Rules and Regulations thereof, from time to
time in force, and upon his death, being then a

member, to have the assessment or death levy paid, distributed or applied, as in or by said By-Laws, rules and Regulations for the time being may be provided.

residing at.....
the . . . Department
g from.....
l employment.
.....M. D.
.....18..
wages will be paid
Agent (or official.)

This Certificate is issued upon the condition that the said member, and his widow, children, next of kin, and legal representatives, and all the rights and benefits arising from such membership, are to be subject to the provisions of the By-Laws, rules and Regulations of the Society from time to time in force.

In witness whereof, the Chairman and Secretary have hereunto set their hands, this.....day
.....18

.....Chairman } Executive
.....Secretary } Committee

Signature of Member.....
Date of Membership.....

Form No. 4

GRAND TRUNK RAILWAY INSURANCE AND PROVIDENT SOCIETY.

Certificate of Death of Member.

Class.....
.....
f the Grand Trunk
mployed as a.....
d Trunk Railway
y, and is entitled
or to the benefits
subject to the By-
proof, from time to
th, being then a

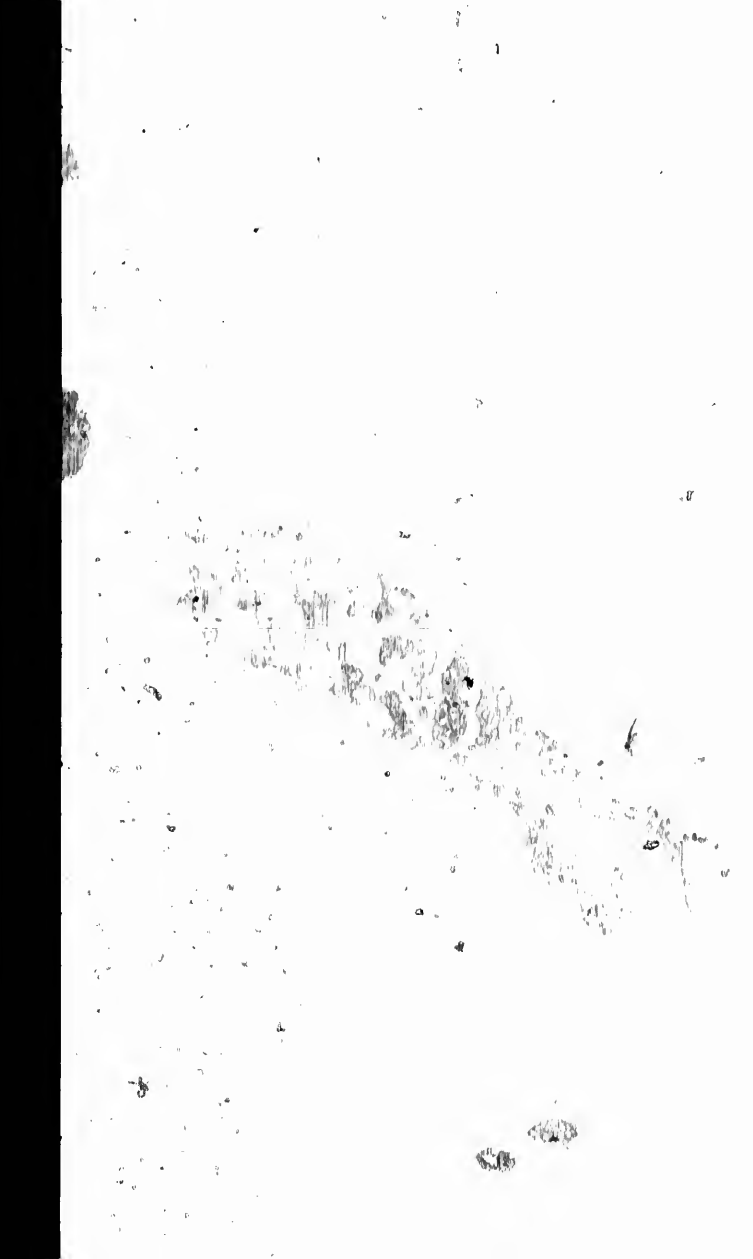
ertificate No.....
This is to certify that.....
te of.....
ied.....18.....
om.....

Form 4.

.....M. D.
Certified.....

Agent or Treasurer

ate.....



Form 6

Form No. 5

Place.....

Date..... 18.....

Upon my death pay to.....

of.....
all Insurance Money accruing upon within
tificate.

Witness..... Signature.....

Form No. 6

Class.....

Form 6

Declaration in case of Loss of Certificate.

I.....of.....
a member of the Grand Trunk Railway Insur
and Provident Society, do hereby nominate.....

of.....in the County.

of.....and [if more than one].....

to receive and be entitled upon my death [a
.....[for his, her, their] own sole use to

whole, one-half, one-fourth, &c] of the Insurance
ney accruing in respect of my membership in
said Society, my certificate of such Members

No.....having been.....

Dated this.....day of..... 18.....

Signature.....

Witness.....

Form No. 7

Certificate of Recovery and Declaration of Member going off the Funds.

18

ificate No.....

is is to certify that.....residing at Form 7.

.....and employed as a.....in the

.....Department has been since.....18.....

ring from.....

unable to follow his usual employment, and

the said.....is hereby declared off the

is of the Society as from the*.....

of.....18

Signed.....M.D.

18

Certificate issued..... 18

he above is correct and no wages will be paid

he period included.

.....Agent [or Official.]

his date will be excluded.

-This Certificate only good to used when the time of duty is less
one week or when no certificate during illness [Form 3] have been
for.

-No certificate to be issued for less than three consecutive working
days not allowed.

18

Form No. 8.
G. T. R. Insurance and Provident Society
Notice of Disablement

Form 8.

.....Department
Place Date 18

Certificate Number.....
Name.....
Occupation.....
Residence.....
Date Disabled.....
Hour.....
Date Member Reported Sick.....
Sign.....

Whenever a member is reported as absent from work on account of sickness or injury, it is the duty of his foreman to at once report on this blank. Allowance is made only from date of report

ORIGINAL.

Send Secretary-Treasurer

G. T. R. Insurance and Provident Society
Duplicate Notice of Disablement

.....Department
Place..... Date..... 18

Certificate Number.....
Name.....
Occupation.....
Residence.....
Date Disabled.....

Provident Society
Department
18

Your
Date Member Reported Sick
Sign

This notice is to be sent to the Society's Medical Officer only and immediately after the sickness or injury occurs.

DUPLICATE

Send District Surgeon.

Form No. 9.

C. T. R. Insurance and Provident Society

Station 189

TRANSFER FORM.

Certificate No.
Name
Occupation
Department
Class
Transferred to Station District,
from what date

Form 9.

Secretary-Treasurer
Provident Society
Department
18

Agent or Foreman

When a member is transferred from one station, or department to other a note to that effect must be entered on the pay-roll and a memo this form sent to the Agent or Time keeper of the new station or department by whom it will be noted and forwarded to the Secretary-Treasurer Montreal.

Form No. 10.

C. T. R. Insurance and Provident Society

..... 189 Form 10.

This is to certify that Dr District

Surgeon at.....(this day called on No.....
 Name..... and tendered his
 services which were not accepted.

In refusing his services it is understood that the
 Grand Trunk Railway Insurance & Provident
 Society is free from further medical expense.

.....
 Member or Representative.

This certificate to be sent to the Secretary-Treasurer's office.

Form No. 11

G. T. R. Insurance and Provident Society

Temporary Employee Accident Insurance.

Dr.....please prescribe for temporary
 employe (Name).....(Occupation).....
 (Dept.).....injured whilst at work in the Company's
 service at.....o'clock... M. on the.....189
 by (here state shortly how injured).....
 Station..... Agent or Foreman.
 Date.....189

Agents and Foremen are held responsible that this ticket is not
 issued unless satisfied that the disablement occurred through actual
 injury whilst working. No attendance will be given a temporary
 employe by any Medical Officer of the Society unless furnished with
 this ticket, which must be attached to the account for such atten-
 dance.

The notice of disablement, Form 9 and Consultation ticket are
 not in future to be used for Temporary Employees.

Form 12

C. T. R. Insurance and Provident Society.

Temporary Employee Accident Insurance.

Certificate of Death.

Form 12

I hereby certify that temporary employé.....
who was employed by the Grand Trunk Railway
Company as.....died on the..... day of
.....189.., and that the death of the said
employé was caused immediately and solely by injury
reported to have been received whilst actually at work
in the service of said Company.

..... Medical Officer.

I certify the above to be correct and that the injury referred to
was incurred whilst actually at work in the service of the Grand
Trunk Railway Company, and that death occurred within six calendar
months of the date of said injury.

..... Agent or Foreman,

.....189..

Montreal June 17th, 1896.

