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# RAILWAY PROVIDENT INSTITUTIONS

*Compliments of*

*M. Rebnack*

*Comptroller, Pennsylvania Railroad Company*

*Philadelphia, Pa.*

COMPTROLLER

PENNSYLVANIA RAILROAD COMPANY

PHILADELPHIA, PA., U. S. A.



1905





# RAILWAY PROVIDENT INSTITUTIONS IN ENGLISH-SPEAKING COUNTRIES

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Being a consolidation of Reports submitted to the Permanent International Commission of the International Railway Congress at Brussels, Belgium, Europe, under date of July 1st and October 22d, 1904, respectively, conformably with appointment in April, 1902 (while holding the office of Assistant Comptroller of the Pennsylvania Railroad Company), as "Reporter for Countries Using the English Language," in connection with the Seventh Session of the International Railway Congress, to be held in Washington, D. C., U. S. A., in May, 3—13 1905.

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M. RIEBENACK

COMPTROLLER

PENNSYLVANIA RAILROAD COMPANY

PHILADELPHIA, PA., U. S. A.



1905

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RAILWAY PROVIDENT INSTITUTIONS  
IN  
ENGLISH-SPEAKING COUNTRIES.

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PREFACE.

This publication embodies the substance of two reports duly submitted, in the capacity of "Reporter for Countries Using the English Language," during the year 1904, to the Permanent International Commission of the International Railway Congress, at Brussels, Belgium, Europe, for use at the seventh session of the Congress, to be held at Washington, D. C., U. S. A., May 3-13, 1905.

Reporters are appointed by the Commission, for the different countries, to investigate and report upon specially assigned subjects, which are presented and discussed during Congressional sessions. The Congress meets every two years (recent meetings have, however, been held every five years), and the first session, held at Brussels in August, 1885, was attended by 257 delegates, and was convened to celebrate the fiftieth anniversary of the inauguration of the Belgian Railways. The last, or sixth, session was held in the "*Palais des Congres*" of the Paris International Exhibition, September 20-October 1, 1900, and was attended by 1,249 delegates.

The "General" and "Supplemental" reports which I submitted to the Commission on the above-mentioned subject were compiled under certain restrictions as to space and time imposed by that body, which inevitably precluded other than limited exploitation for the various provident features discussed therein. Numerous changes and additions have been introduced in this reprint, with the view of eliminating as much as possible any elements of ambiguity, and minimizing possible errors of statement.

M. RIEBENACK.



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 IN  
 ENGLISH-SPEAKING COUNTRIES  
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# International Railway Congress

Seventh Session, Washington, D. C., May, 1905

## QUESTION XVI (IV OF SECTION 4)—PROVIDENT INSTITUTIONS

Reporter for Countries Using the English Language

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Broad St. Station, Philadelphia, Pa., U. S. A.

Being a combined report, consisting of a consolidation of "General" and "Supplemental" Reports, submitted as of July 1 and October 22, 1904, respectively, conformably with appointment in April, 1902, while holding the office of Assistant Comptroller of the Pennsylvania Railroad Company.

*To the Permanent International Commission of the International Railway Congress, Brussels, Belgium.*

Introductory comment.

GENTLEMEN:—Pursuant to appointment communicated through your General Secretary, under date of April 12, 1902, your Reporter has the honor to submit herewith results of investigations conducted on QUESTION XVI (IV OF SECTION 4)—PROVIDENT INSTITUTIONS, ACCOUNT OF RAILWAYS IN COUNTRIES USING THE ENGLISH LANGUAGE.

Scope of investigations.

The line of investigation carried out has been, as will be perceived, quite comprehensive, it having been the aim to include in the term "provident institutions" all its recognizedly important relations to railways coming within the purview of the assignment. This was done solely with the idea of laying before the Congress a veritable compendium on all salient factors generally conceded, by English-speaking nations, to be the chief avenues through and by which the railway companies are enabled to get on closer and more intimate terms with their employes—the chief sources from which are drawn the most desirable and acceptable common grounds of activity between employer and employe; and which are at once the manifest and inevitable means of directly improving and bettering the condition of the employe generally—so firmly uniting and binding his highest interests with those of his employer as to create and adequately sustain a happy co-operation between these two inseparable interests.

\*Appointed Comptroller, Pennsylvania Railroad Company, effective as of February 1, 1905.

In other words, the several provident undertakings and institutions whose characteristics were made the subject of investigations in this instance, are one and all so thoroughly interwoven in the plan of railway endeavor for amelioration of existing improvidence among railway employes, in English-speaking countries, as to be indispensable in any report compiled and published as an exposition of modern methods of railways in providing for the uplifting, betterment, and general care of their employes and workmen.

General character  
of expenditures.

Many roads not conducting either insurance or pension features for the benefit of their men, expend quite as much money, comparatively, for other provident undertakings, as, for example, "Hospitals," "Railway Branches," "Young Men's Christian Association," "Libraries," "Reading Rooms," and other forms of beneficence. The expenditure so voluntarily incurred is intended to serve the identical ends as that assumed by other railways conducting other and differing benevolent movements for their men.

Wider and better data for  
Congressional consideration.

The character of *data* solicited, and largely obtained, under the line of investigation pursued by your Reporter, while really encyclopædic in scope and variety, is, notwithstanding, merely such as will enable the membership of the Railway Congress to enjoy a fuller conception of railway endeavor, in countries dominated by the English-speaking people, toward providing contentment, competence, and safety for their employes, than has hitherto been possible, for the reason that past Congressional effort has been restricted in this relation.

Scope of investigation  
tabulated.

The territory comprehended in the pursuit of reportorial information was practically world-wide, railway officials stationed in all quarters of the habitable globe having been furnished with the printed questions. The territorial scope is presented in the subjoined table, which also exhibits, in appropriately headed columns, figures indicative of "initiative action" and "resultant consequences" as related to interchanged correspondence:

	COUNTRY	ROADS PROVID- ING DATA	ROADS PROMIS- ING DATA	ROADS MAK- ING NO RE- SPONSE
	AMERICA:			
America.	United States.....	140	---	63
	Canada.....	3	---	6
	Republic of Mexico.....	4	---	4
	West Indies.....	---	---	7
	Central America.....	---	---	5
	Republic of Panama.....	1	---	---
	*Sandwich Islands.....	1	---	1
	*Philippine Islands.....	---	---	1
	Total.....	149	---	87
	EUROPE:			
Europe.	Great Britain and Ireland..	34	4	2
	Total.....	34	4	2
	ASIA:			
Asia.	India and Borneo.....	6	1	5
	Total.....	6	1	5
	AFRICA:			
Africa.	British Colonial Roads.....	3	1	1
	Total.....	3	1	1
	AUSTRALASIA:			
Australasia.	British Colonial Roads.....	1	1	5
	Total.....	1	1	5
	Grand Total.....	193	7	100

\* Dependencies of the United States of America

## General results secured.

The foregoing table discloses that out of a total of 300 roads addressed on the general subject, 193 roads, or 64 *per centum*, are represented by reporting *data*.

## Results in United States.

Results from canvass of the situation in the United States were especially good. These clearly suggest that what has been achieved stands for merely the frontispiece of a great volume in which will be eventually presented provident undertakings, in some form, for every railway operating on American soil. The seed already sown has taken firm hold and is now manifestly possessed of extraordinary fructifying tendencies. Two hundred and three (203) roads were supplied with sets of the printed reportorial questions. Replies were received from 140 roads, representing in round numbers an aggregate mileage of 175,000 miles, or 85 *per centum* of the total mileage of the country, with approximately 1,000,000 employes, or about 76 *per centum* of the total number of railway employes accredited to the country. The character of results developed embraces the following status:

## Comparative statistics for U. S.

## Condensed table of results for U. S.

Roads submitting replies on provident schemes.....	120
Roads advising that provident schemes are not conducted.....	20
Roads making no responses.....	63
	203

## Small non-replying roads not factors.

The number of non-replying roads was largely anticipated, the Reporter having estimated that few, if any, American roads with less than 200 miles of operated line would be identified with any of the several provident plans mapped out in the printed lists. Eliminating these small, non-participating roads (a considerable percentage of which are, it may be observed, members of the large System roads

from which replies were received, and, therefore, are practically included in such System responses) as elements for material consideration in this place, and it may be safely announced, that quite 90 *per centum* of American railway mileage is comprehended in the replies elicited, while, abstractly speaking, all the standard representative roads of the country are registered.

Canadian results.

*Data* for Canadian railways include the Canadian Pacific, the Grand Trunk, and the Intercolonial Railway Systems, with an aggregate mileage of 13,600 miles, and employes to the number of about 70,000. These rank as the largest and may be considered the representative roads in Canada.

Mexican results.

On account of the Republic of Mexico replies were received from the Mexican Central Railway, with 3,154 miles of line, and 18,730 employes, and the National Lines of Mexico (*a System constituted by merger and consolidation of respectively the National Railroad Company of Mexico, with 1,612.19 miles, the Mexican International Railroad Company, with 880 miles, and the Interoceanic Railway of Mexico, with 736 miles of roadway*), with 3,228.19 miles of lines and 16,008 employes. These two roads represent about 76 *per centum* of the total railway mileage, and are the standard lines operating in the Republic.

West Indies and  
Central America.

Railways in the West Indies and Central America were addressed experimentally, the Reporter being conversant with the fact that railway investment and operation in these countries are not on an extended scale, while, moreover, their geographical locations, falling within the tropical zone, are obviously not conducive to the successful working of the most important provident enterprises. As shown in the foregoing recapitulative table, replies were received from none of the roads addressed in these countries, and the Reporter refrained from vigorous prosecution of investigation thereon, for the reasons stated.

## Other countries.

Replies received from other railways, located beyond the limits of the American continent, were very gratifying. They came from the better known and more prominent lines in their respective countries, which circumstance insures a reporting basis in every way truly representative of the railway practice in the countries involved.

## Specially secured data.

In addition to responses elicited by direct distribution of specially prepared sets of printed questions, considerable important information was derived from investigations prosecuted along general lines, which resulted in the gathering of *data* bearing upon provident practices of many railways, in Great Britain and the United States, that would otherwise have been without representation in report to the Congress.

## Associated outside interests.

From the standpoint of their close and continuous operative association, it was deemed proper and advisable to examine into and report upon the provident institutions and movements conducted by or in connection with the following railway auxiliaries, *viz.*:

- a.—Express Companies;
- b.—Palace or Sleeping Car Companies;
- c.—Railway Mail Service.

## Classification of undertakings.

The replies at hand include all the provident features originally contemplated and presented by the Reporter, and demonstrate that the principal agencies and methods obtaining with railways dominated by English-speaking people, looking to the relief and betterment of their employes, are as follows:

- A.—Insurance and Relief Provision.
- B.—Pension or Retirement Provision.

C.—Superannuation Provision.

D.—Hospital Service (*including Railway Hospitals, Contract Hospitals, Emergency Stations, Dispensaries, Ambulance Classes and Crews, and Hospital Cars*).

E.—Savings Funds.

F.—Co-operative Capital Stock Purchasing Scheme (*a plan providing for employes becoming full stockholders, and also invested with characteristics of the ordinary savings fund*).

G.—Young Men's Christian Association Railway Branches (*including reference to contributions by roads not directly identified with such branches*).

H.—Libraries and Reading-Rooms (*including those conducted in connection with Y. M. C. A. Branches and those provided and controlled by individual railways*).

I.—Literary Institutes (*in vogue for the most part with railways of Great Britain, and invested with characteristics corresponding very nearly to those common to the Young Men's Christian Association*).

J.—Loan Provision.

K.—Public and Private (*Outside*) Provision (*comprehending for the most part endowment provision by private individuals on behalf of railway employes*).

L.—Leave Provision (*covering practice of East Indian railways as to granting leaves of absence, with and without pay, on the basis of periods of continuous service*).

M.—Miscellaneous Provision (*including minor provident effort, such as Rest Rooms, Dining Clubs, etc.*).

N.—Railway Brotherhoods (*such as Brotherhood of Locomotive Engineers, Order of Railway Conductors, Brotherhood of Locomotive Firemen, etc.*).

O.—Welfare Work (*in vogue with large industrial enterprises in the United States, including express companies, street railway companies, etc., and comprehending, on a small scale, many of the provident movements common to the steam railways*).

Absence of charitable features.

Each of the above-mentioned features will be discussed in this report, and in the order enumerated. As their titles suggest, one and all of the features are absolutely disassociated from and unidentified with so-called eleemosynary and charitable movements and benevolent effort of a religious or semi-religious nature. In the greater proportion, the employes directly benefited are active and continuous contributors and subscribers for the benefits conferred.

Industrial advancement at stake.

Origin of movement.

America and Great Britain pioneers.

This array of provident undertakings is properly illustrative of the liberal provisions made by railway management during the past century, as well as in the one in which we are now living. It is a great and ever-increasing movement toward what may be styled "industrial advancement," whose origin was the desire of industrial concerns requiring for their adequate operation large forces of employes, with differing lines of employment, to subserve, maintain, and develop corporate entity throughout its varied ramifications. The railways of America and Great Britain were among the first of the great labor-employed industrial enterprises to perceive and act upon the question of concentrating the interests of their employes within the purview and jurisdiction of corporate oversight and control, by affording, largely through disbursements from their own revenues, avenues leading to the establishment of a standard of



Sociological status.

Railway effort  
generally copied.

Strengthens common ties.

Composite characteristics.

Effect produced  
on employes.

individual efficiency. In short, they have firmly grasped the utilitarian side of the sociological problem in its ethical application to political economy as related to railway employes, and it will not be amiss to remark in this place that the pace set by the railways is fast being equaled and patterned after by large trade, manufacturing, and other forms of general industrial enterprises. The railways began and are still moving on the principle that there is indissoluble mutuality of interest between employer and employe—that these interests, although not identical, are, nevertheless, based fundamentally and practically upon the universally conceded grounds of reciprocity, as applied to the primary law of cause and effect. And this broad conception of the subject has necessarily engendered a more liberal and intelligent diffusion of provident undertakings, one and all aimed at producing close and loyal ties between the management, who are the guardians of corporate capital and its mutations, on the one hand, and the employes, who keep the corporate machinery in requisite operative and revenue-producing condition, on the other. The real keystone of the arch of provident institutions is the composite produced by the provision made and successfully sustained at railway expense, for sick, injured, and aged employes, and designated beneficiaries in the event of their death, in conjunction with the various opportunities for mental, physical, and spiritual betterment, and general relaxation and recreation of the employes, while in good health and otherwise possessed of capacity for their enjoyment. These provisions, so evidently actuated by truly humane purpose, have inevitably resulted in improved mental, moral, and physical conditions, thus developing a reciprocal feeling between capital and labor, and at the same time energy has been vitalized and ambition stimulated among the rank and file of railway employes. They affect directly the comfort and well-being of the men, thereby insuring to a much greater degree than is commonly supposed an *esprit de corps* in the *personnel* of the service, which can be safely counted upon to defend at all times the interests and welfare so emphatically and advantageously their own.

**Amplitude in queries.**

Previous study of and contact with prominent auxiliaries of the general subject induced the conviction that considerable amplitude in variety and number of questions propounded would be required to elicit from the railways coming within the reportorial assignment, (whose practices in this relation are very dissimilar), adequate *data* for the purposes contemplated. This assumption has been fully upheld in the light of collected and collated information, as not only do the several practices of different countries on the same provident undertakings exhibit striking contrast, but also the forms in which the replies are presented display pronounced differences.

**Plan of reporting adopted.**

Realizing the utter impossibility of crystallizing the great mass of gathered and analyzed *data* into a uniform and systematized whole, it has been deemed advisable to accord the matter treatment herein by the exploitation of cardinal features pertaining to each of the undertakings discussed, consolidating, wherever possible, similarity of practice on particular features by railways in the same country, and only indulging any measure of detailed recital where such practices embrace important points of difference. This manner of procedure is not only rendered practically imperative by the vast amount of reportorial matter calling for mention, but is also further especially emphasized by the restriction upon verbiage to be encompassed by report, as prescribed by your Commission.

**Report based on year 1903.**

Unless otherwise indicated, information gazetted in report relates to conditions and operations during the year 1903.

**Order of subject treatment.**

The several provident features will be taken up in the order hereinbefore announced, and each feature discussed by "Countries," in the order shown in the foregoing table. Where a representative provident undertaking is susceptible of subdivision, consequent upon varying measures adopted by different roads, each subdivision will be discussed in the order named herein.

GENERAL PROVIDENT STATISTICS FOR AMERICAN RAILWAYS.

Statistics on mileage and number of employes for American Railways.

Statistics:

For general review and comparative purposes, and particularly to provide juxtaposition for figures announced herein on account of the operative results of sundry provident undertakings, there are submitted below tabular statistical data for all American roads in this relation, viz.:

TABLE SHOWING NUMERICAL STRENGTH OF EMPLOYES, BY OCCUPATIONS, OF AMERICAN RAILWAYS, DIRECTLY INTERESTED IN "INSURANCE OR RELIEF," "PENSION OR RETIREMENT," AND "SUPERANNUATION" PROVIDENT UNDERTAKINGS, EITHER ON BEHALF OF OR IN CONNECTION WITH SUCH EMPLOYES, SAME BEING ACCOMPANIED BY SUMMARIZED TABLE PRESENTING TOTAL MILEAGE AND NUMBER OF EMPLOYES FOR ALL AMERICAN RAILWAYS IN THIS CONNECTION.

COUNTRY AND ROAD	Mileage	General Officers	Other Officers	General Office Clerks	Station Agents (P.L. and Pass <sup>1</sup> )	Other Station-men	Engine-men (all trains)	Firemen (all trains)	Conductors (all trains)	Other Trainmen	Machinists	Carpenters	Other Shopmen	Section Foremen	Other Trackmen	Switchm'n, Flagmen and Watchmen	Telegraph Operators and Dispatchers	Employes Account Planting Equipment	All Other Employes and Laborers	Total Number Employes, all Classes
UNITED STATES.																				
Ann Arbor Railroad.....	291.9	9	18	30	46	117	62	64	54	136	43	67	233	55	267	34	45	120	163	1,563
Atlantic Coast Line Railroad.....	4,138.87	28	141	437	683	3,650	550	686	380	1,220	198	426	1,931	534	3,157	882	393	11	2,172	17,512
† Baltimore & Ohio Railroad System																				
Bangor & Aroostook Railroad.....	412.0	12	14	65	74	98	51	55	48	100	20	58	150	83	415	15	28		84	1,370
Bessemer & Lake Erie Railroad.....	207.0	12	5	61	91	78	144	151	115	207	60	94	619	58	665	71	123		122	2,676
Boston & Albany Railroad.....	389.0	7	13	37	121	892	282	310	169	476	370	167	621	89	576	152	68		1,050	5,400
Boston & Maine Railroad.....	2,281.77	30	91	922	739	3,540	1,168	1,169	1,021	2,640	641	1,061	1,259	698	3,418	1,698	-28	32	2,650	23,205
Buffalo, Rochester & Pittsburgh Railway.....	600.5	6	6	67	86	146	225	234	132	302	283	88	1,072	100	932	249	105		361	4,454
Central Railroad Company of New Jersey.....	685.0	49	25	409	300	2,772	463	520	326	891	287	243	1,200	153	2,400	375	240	500	800	11,953
Chicago & Alton Railway.....																				
Chicago & Eastern Illinois Railroad.....	750.0	12	8	158	184	173	176	176	136	255	127	116	335	127	638	311	83	32	1,941	4,988
Chicago & Northwestern Railway.....	7,392.03	24	36	707	1,031	3,500	1,759	2,004	1,093	2,739	1,068	1,702	4,258	1,257	5,723	1,727	784	2	32,295	
Chicago Burlington & Quincy Railway.....	8,324.0	59	177	1,567	1,131	3,116	1,494	1,584	984	2,055	940	2,382	7,157	1,527	6,246	1,809	984		5,138	38,350
Cincinnati, Hamilton & Dayton Railway.....	1,015.09	18	40	222	242	747	271	305	238	518	250	308	771	181	739	184	157		184	5,449
Cincinnati, New Orleans & Texas Pacific Railway.....	335.92	13	34	160	245	168	227	252	114	295	282	264	688	107	1,453	280	135		621	5,338
Cleveland Terminal & Valley Railroad.....																				
Cumberland Valley Railroad.....	163.15	9	5	62	59	209	60	69	59	124	32	30	254	54	652	32	74			1,784
Delaware, Lackawanna & Western Railroad.....	965.30	14	156	604	321	1,706	774	850	410	1,259	363	494	3,118	306	3,438	1,371	176	120	17,767	33,307
Houston & Texas Central Railroad.....	690.0	12	9	212	103	165	152	156	154	308	216	199	641	128	1,950	239	104		643	5,391
Illinois Central Railroad.....	4,301.10	60	82	1,094	889	3,282	1,332	1,407	788	1,746	1,158	2,105	2,674	916	10,119	1,528	561	42	4,516	34,249
Lehigh Valley Railroad.....	1,398.0	22	30	589	731	1,886	734	816	408	1,096	797	466	3,377	439	3,030	772	423	3	3,002	18,621
Long Island Railroad.....	391.76	23	23	181	29	404	176	197	142	415	97	219	465	103	52	529	51	308	2,001	5,415
Maine Central Railroad.....	815.83	10	32	143	201	443	169	168	136	304	107	219	109	165	895	219	89	85	618	4,172
New York Central & Hudson River Railroad.....	3,422.66	21	150	2,033	1,005	6,587	2,086	2,110	1,544	3,683	6,927	2,170	4,630	788	8,597	2,171	714	884	3,743	49,852
Norfolk & Western Railway.....	1,722.0	10	39	1,073	373	899	823	953	454	973	327	799	2,943	305	3,685	289	441		1,008	15,394
Oregon Railroad and Navigation Company.....	1,123.0	6	16	164	49	297	133	133	83	228	138	175	170	162	924	8	114		657	723
Oregon Short Line Railroad.....	1,266.0	25		395	229	130	198	198	87	156	240	62	498		1,630	92	27		733	4,700
† Pennsylvania Railroad System (East and West)																				
Philadelphia & Reading Railway.....	1,467.8	24	43	540	566	2,195	996	996	1,028	2,118	720	1,108	2,470	466	3,780	2,028	577	592	3,471	23,721
Portland & Rumford Falls Railway.....	68.0	3	5	24	22	27	14	14	10	26	6	14	8	14	52	9	3		81	332
‡ Quincy, Omaha & Kansas City Railway.....																				
San Antonio & Aransas Pass Railway.....	687.4	7	28	88	69	112	76	86	51	97	64	69	255	89	517	29	50		304	1,991
Southern Pacific Company (Pacific System).....	5,831.0	61	13	991	577	2,159	982	1,001	812	1,997	821	1,202	3,153	770	8,732	587	571	592	6,712	31,766
Southern Pacific Company (Sunset Route).....	1,621.0	43	32	337	141	693	422	497	310	740	369	578	1,860	280	3,414	482	279		1,195	11,672
Texas & Pacific Railway.....	1,827.0	16	32	220	180	570	300	349	184	473	363	730	513	289	2,321	152	170	21	1,294	8,177
Union Pacific Railroad.....	2,933.7	15	71	694	220	834	549	563	348	1,032	551	455	2,114	476	3,672	208	520		3,016	15,388
TOTAL.....	57,417.78	660	1,383	14,416	10,737	41,611	16,878	18,080	11,878	28,729	17,865	18,070	49,546	10,719	84,080	18,532	8,517	3,974	68,931	424,615
CANADA.																				
Canadian Pacific Railway.....	8,183.0	61	83	1,456	720	2,966	1,359	1,493	932	2,246	471	672	5,669	1,454	5,319	400	1,306	596	7,929	35,132
Grand Trunk Railway System.....	4,176.0	37	78	814	691	2,661	1,319	1,306	742	1,741	1,853	1,635	4,699	977	4,498	1,907	721	71	1,770	27,520
‡ Intercolonial Railway.....																				
TOTAL.....	12,359.0	98	161	2,270	1,411	5,627	2,678	2,799	1,674	3,987	2,324	2,307	10,368	2,431	9,817	2,307	2,027	667	9,699	62,652

† Baltimore & Ohio Railroad System, *vide infra*, p. 40.

‡ The Pennsylvania System, East and West of Pittsburgh (each system being operated as a distinct organization, and conducting its own provident undertakings) is shown at p. 60.

§ Intercolonial Railway of Canada did not furnish classification of employes by occupations.

¶ These roads did not furnish classification of employes by occupations.

**Amplitude in queries.**

Previous study of and contact with prominent auxiliaries of the general subject induced the conviction that considerable amplitude in variety and number of questions propounded would be required to elicit from the railways coming within the reportorial assignment, (whose practices in this relation are very dissimilar), adequate *data* for the purposes contemplated. This assumption has been fully upheld in the light of collected and collated information, as not only do the several practices of different countries on the same provident undertakings exhibit striking contrast, but also the forms in which the replies are presented display pronounced differences.

**Plan of reporting adopted.**

Realizing the utter impossibility of crystallizing the great mass of gathered and analyzed *data* into a uniform and systematized whole, it has been deemed advisable to accord the matter treatment herein by the exploitation of cardinal features pertaining to each of the undertakings discussed, consolidating, wherever possible, similarity of practice on particular features by railways in the same country, and only indulging any measure of detailed recital where such practices embrace important points of difference. This manner of procedure is not only rendered practically imperative by the vast amount of reportorial matter calling for mention, but is also further especially emphasized by the restriction upon verbiage to be encompassed by report, as prescribed by your Commission.

**Report based on year 1903.**

Unless otherwise indicated, information gazetted in report relates to conditions and operations during the year 1903.

**Order of subject treatment.**

The several provident features will be taken up in the order hereinbefore announced, and each feature discussed by "Countries," in the order shown in the foregoing table. Where a representative provident undertaking is susceptible of subdivision, consequent upon varying measures adopted by different roads, each subdivision will be discussed in the order named herein.

Statistics on  
number of  
American R

the operative results of sundry provident undertakings, there are

TABLE SHOWING "SUPERANNUATION" PROVIDENT UNDERTAKINGS, EITHER ON BEHALF OF ALL AMERICAN RAILWAYS IN THIS CONNECTION.

	Section Foremen	Other Trackmen	Switchm'n, Flagmen and Watchmen	Telegraph Operators and Dispatchers	Employees Account Floating Equipment	All Other Employees and Laborers	Total Number Employees, all Classes
Ann Arbor	55	267	34	45	120	163	1,563
Atlantic	534	3,157	882	393	14	2,172	17,512
† Baltimore							
Bangor &	83	415	15	28		84	1,370
Bessemer	58	665	71	123		122	2,676
Boston &	89	576	152	68		1,050	5,400
Boston &	698	3,418	1,698	428	32	2,650	23,205
Buffalo,	100	932	249	105		361	4,454
Central P	153	2,400	375	240	500	800	11,953
Chicago							
Chicago	127	638	311	83	32	1,941	4,988
Chicago	1,257	5,723	1,727	784	2	2,815	32,295
Chicago	1,527	6,246	1,809	984		5,138	38,350
Cincinnati	181	739	184	157		184	5,449
Cincinnati	107	1,453	280	135		621	5,338
† Cleveland							
Cumberla	54	652	32	74			1,784
Delaware	306	3,438	1,371	176	120	17,767	33,307
Houston	128	1,950	239	104		643	5,391
Illinois C	916	10,119	1,528	561	42	4,516	34,249
Lehigh V	439	3,030	772	423	3	3,002	18,621
Long Isl	103	52	529	51	308	2,001	5,415
Maine Ce	165	895	219	89	85	618	4,172
New Yor	788	8,597	2,171	714	884	3,743	49,852
Norfolk	305	3,685	289	441		1,008	15,394
Oregon R	162	924	9	114	657	722	4,180

RECAPITULATIVE TABLE, SHOWING, IN SUMMARIZED FORM, TOTAL MILEAGE AND NUMBER OF EMPLOYEES FOR ALL AMERICAN RAILWAYS INTERESTED IN ABOVE-MENTIONED PROVIDENT UNDERTAKINGS, CONFORMABLY WITH REPLIES ADDRESSED TO REPORTER.

COUNTRY AND ROAD	MILEAGE	NO. EMPLOYEES
UNITED STATES.		
As per above table ( <i>vide</i> pp. 12, 13).....	57,417.78	424,615
Baltimore & Ohio Railroad.....	3,330.30	46,378
Baltimore & Ohio Southwestern Railroad.....	991.32	8,222
Chicago & Alton Railway.....	915.00	7,339
Cleveland Terminal & Valley Railroad.....	88.38	1,088
*Pennsylvania System (East).....	5,297.53	110,729
Pennsylvania System (West).....	5,061.45	54,096
Quincy, Omaha & Kansas City Railway.....	250.00	800
<b>Total, United States.....</b>	<b>73,351.76</b>	<b>653,267</b>
CANADA.		
As per above table ( <i>vide</i> pp. 12, 13).....	12,359.00	62,652
Intercolonial Railway.....	1,342.00	5,525
<b>Total, Canada.....</b>	<b>13,701.00</b>	<b>68,177</b>
<b>Total for all American roads....</b>	<b>87,052.76</b>	<b>721,444</b>

\* Total mileage for Pennsylvania System (East), 5,297.53 miles, arrived at by deducting aggregate mileage of Cumberland Valley and Long Island Railroad Companies (affiliated lines), 554.91 miles, shown in preceding detailed statement, *vide* pp. 12, 13. Total number of employes, 110,729, arrived at by adding aggregate of employes in service of Baltimore, Chesapeake & Atlantic Railway and Philadelphia & Camden Ferry Companies (affiliated lines), 402, not shown in said detailed statement.

Statistics, all roads in United States.

In conjunction with the total mileage and number of employes afforded in the next preceding table, there is given immediately hereunder a table showing statistics in the same relation for all railroads in the United States for the fiscal year ended June 30, 1903:

	CLASS	NUMBER EMPLOYES
Employes by class.	General Officers.....	4,842
	Other Officers.....	5,201
	General Office Clerks.....	42,218
	Station Agents.....	34,892
	Other Stationmen.....	120,724
	Enginemen.....	52,993
	Firemen.....	56,041
	Conductors.....	39,741
	Other Trainmen.....	104,885
	Machinists.....	44,819
	Carpenters.....	56,407
	Other Shopmen.....	154,635
	Section Foremen.....	37,101
	Other Trackmen.....	300,714
	Switchmen, Flagmen, and Watchmen.....	49,961
	Telegraph Operators and Dispatchers.....	30,984
	Employes account Floating Equipment.....	7,949
All other employes and laborers.....	168,430	
	Total.....	1,312,537

Mileage.

Total mileage of roads in the United States, 205,000 miles.

Uses of tables.

Comparison of these two tables discloses that the railways of the United States embraced in report to the Congress, for "insurance," "pension," and "superannuation" undertakings, represent respectively 35.8 *per centum* of the total mileage, and 49.7 *per centum* of the total number of employes, of the roads of the entire country, while the combined disbursements for the features named run well up into the millions of dollars annually.

These tables also serve directly to demonstrate the full resources upon which the railway provident undertakings may draw or operate in the conduct of organizations whose

object is the general protection and betterment of railway employes.

Statistics on division of labor.

By way of further outlining the relative standing of persons engaged in transportation and commerce in connection with the various lines of industry in the labor field (those engaged in what are known as the "professions" not being included), there will be offered statistics recently published thereon, under which the situation is divided into three departments, with the following classification and percentages, *viz.*:

COUNTRIES.	AGRICULTURE, HORTICULTURE AND FORESTRY	MANUFACTURES AND MINING	COMMERCE AND TRANSPORTATION
	Percentage	Percentage	Percentage
United States.....	35.9	24.1	16.3
England and Wales.....	8.0	58.3	13.0
Scotland.....	12.0	60.4	12.4
Ireland.....	44.6	32.6	5.0
Germany.....	37.5	37.4	10.6
Austria.....	58.2	22.3	7.3
Hungary.....	58.6	12.6	3.3
Italy.....	59.4	24.5	7.4
Switzerland.....	37.4	40.7	10.7
France.....	44.3	33.6	9.4
Belgium.....	21.1	41.6	11.7
Netherlands.....	30.7	33.7	17.2
Denmark.....	48.0	24.9	11.8
Sweden.....	49.8	20.9	7.5
Norway.....	49.6	22.9	11.7

Table of English moneys.

For the purpose of affording convenient information respecting values of English money of various denominations, in general use, of which mention is made throughout report, the following table, based on equivalent in coining rate of the United States, is presented:

DENOMINATION	EQUIVALENT IN COINING RATE OF UNITED STATES	DENOMINATION	EQUIVALENT IN COINING RATE OF UNITED STATES
£, Pound Sterling, or		Florin.....	\$0.43.5
Sovereign.....	\$4.866	Shilling.....	0.21.7
Five Pounds.....	24.332	Sixpence.....	0.10.8
Two Pounds.....	9.733	Fourpence.....	0.07.2
Half-Sovereign.....	2.433	Threepence.....	0.05.4
Crown.....	1.08.7	Twopence.....	0.03.6
Half-Crown.....	0.54.4	Penny.....	0.01.8



# Insurance.

## A.—INSURANCE AND RELIEF PROVISION.

America.

America.

Insurance sub-classified.

Sub-classification:

- a.—Life and Accident Insurance—regular or commercial.
- b.—Mutual Insurance.
- c.—Endowment Insurance.\*
- d.—Railway Relief Department.
- e.—Employes' Relief Association.

United States.

UNITED STATES.

### LIFE AND ACCIDENT INSURANCE.

#### *Bangor & Aroostook Railroad Company.*

(412 miles; 1,370 employes.)

Commercial insurance arrangement.

While this Company conducts no regular insurance feature on behalf of its employes, it arranges annually for a careful canvass among the men, as a whole, by representatives of commercial insurance companies.

#### *Chicago & Alton Railway Company.*

(915 miles; 7,339 employes.)

Inauguration.

This Company instituted in 1899 a plan to aid its employes in securing life and accident insurance.

Kind of insurance.

Contract entered into with a prominent insurance company issuing both life and accident policies.

Premium for "hazardous" classes

Company bears one-half the premium, on accident insurance, for conductors, baggagemen, brakemen, firemen, switchmen, yard foremen, and other employes usually classified as "hazardous risks."

\* See definition of term "Endowment," *vide infra*, "Note," p. 283.

- "Non-hazardous" classes. For employes in the "non-hazardous" classes, and who are consequently accorded low rates of premium, it bears 30 *per centum* of the premium.
- Term policy issued. In connection with the accident insurance there is provision for issuance of a "term" policy to such employes as may desire it, insuring for a term not exceeding five (5) years, against death from natural causes.
- Premium account of term policy. In aid of employe carrying a term policy, the Company bears one-half the premium for the first year, the employe paying the premium for the remaining years of the term. The term life policy is issued only to such as hold an accident policy.
- Arrangement to terminate. The President of the Railway Company advised the Reporter that this arrangement is about to terminate, the Insurance Company having notified of its inability to longer carry it out.
- Chicago & Eastern Illinois Railroad Company.*  
(750 miles; 4,988 employes.)
- Inauguration. Company conducts its own system of accident insurance, issuing its own form of policy providing for certain benefits in case of accident, as well as death benefits payable to beneficiaries of deceased employes, the plan having been instituted in June, 1893.
- Examination. No medical examination required for admission to membership.
- Maximum admission age. Persons 65 years or more of age, excepting those attaining that age in the service, are debarred from participation.
- Premium rates. Rates of premium are as follows:
- |   |                             |
|---|-----------------------------|
| Officemen, Stationmen, Passenger Conductors, Towermen, and Flagmen..... | * $\frac{1}{2}$ % of wages. |
| Freight Trainmen and Switchmen.....                                     | 2% of wages.                |
| All others.....   | 1% of wages.                |

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\* % = *Per centum*.

Following are the sample forms of application blank and certificate for the policies issued:

Residence.....190.....No.  
 I hereby apply to the Chicago & Eastern Illinois Railroad Company for an Accident Insurance Certificate, and request said Company to advance for me the premium thereon, as hereinafter specified, and I agree to accept said certificate subject to all its conditions and provisions.  
 Death benefit under such certificate, if any, to be made payable to.....  
 if..... survive me; otherwise to my legal representatives.  
 I hereby authorize and direct the Pay Master of said Company to deduct from my pay each month, so long as I shall remain in the service of said Company, and until such certificate shall be cancelled by said Company in accordance with the provisions thereof, ONE PER CENT. of my usual monthly wages. For the purposes of such insurance I hereby agree that \$..... shall be considered to be my usual monthly wages, and shall be the basis for the computation of all premiums and benefits to be paid under such certificate.  
 Signature.....Age.....Employed as.....  
 OFFICEMEN, STATIONMEN, PASSENGER CONDUCTORS, TOWERMEN AND FLAGMEN.  
 Freight, Trainmen and Switchmen.  
 All Others.....  
 Rates of Premium.  
 1 per cent. of wages.  
 2 per cent. " "  
 1 per cent. " "

The Applicant must SIGN HIS OWN NAME IN FULL if he can write. If he cannot write, HE must make his mark, which must be witnessed.

**READ CONDITIONS CAREFULLY.**

No.....per Month.  
 THIS IS TO CERTIFY: That.....\$.....  
 employed by the CHICAGO & EASTERN ILLINOIS RAILROAD COMPANY as.....is insured, subject to the conditions hereinafter mentioned, against accidents resulting in bodily injury or death.  
 By the terms of his insurance said insured will receive, through the Paymaster of said Chicago & Eastern Illinois Railroad Company (on regular pay days only) in case he shall sustain accidental injury at any time after the date hereof, and while he remains in the employ of said Company (unless this certificate shall be sooner cancelled, as hereinafter provided), the following benefits:  
 1.—In case of accidental injury not resulting in death, one-half of his usual wages during such time (not exceeding fifty weeks) as he shall be totally and necessarily disabled from all work by reason of such injury; the total in no event to exceed the sum of One Thousand Dollars. Such benefit shall not accrue nor be payable, except on presentation of certificate of attending surgeon as to consequent disability, and the certificate of the Local Surgeon of the Chicago & Eastern Illinois Railroad Company shall determine the period of such disability.  
 2.—In case of accidental injury resulting in death.....of insured, if surviving, otherwise the legal representatives of said insured, will receive one-half of his usual wages for one year (less such amounts as shall have been paid to said insured, by reason of such injury, during his life time); said Company will also pay funeral expenses, and doctor's bills (not exceeding one hundred dollars), the total in no event to exceed the sum of One Thousand Dollars.  
 For the purposes of this insurance it is hereby agreed, that.....DOLLARS per month shall be considered to be the "usual wages" of said insured, and shall be the basis for the computation of all premiums and benefits to be paid hereunder.  
 Such benefit shall not accrue except for accidental injury sustained by said insured while he is actually engaged in the service of said Company, nor unless immediate notice of such injury shall be given by said insured to his superior officer.  
 No benefits shall accrue hereunder for any injury that may be sustained by reason of the Act of God, or of accident occurring as the result of a riot or other violation of law.  
 This insurance does not cover injury of which there is no visible mark on the body.  
 When ever said insured shall change his employment in said Company's service, he must make application for a new certificate.  
 Said Company reserves the right to cancel this certificate at any time, provided that thirty days' notice of such cancellation be given to said insured by written notice delivered to him, or by printed notices posted on its various bulletin boards, and at the stations on its railroad.  
 This certificate is issued in accordance with the application of said insured, and bears same date.  
 Dated at Chicago, Illinois, this.....day of.....  
 CHICAGO & EASTERN ILLINOIS RAILROAD COMPANY,  
 By.....  
 This Certificate will not be valid unless countersigned  
 by.....  
 Countersigned:.....  
 Vice-President.

Benefits.	Benefits are for: Accident: One-half of usual wages not exceeding 50 weeks, the total not to exceed \$1,000. Death: One-half of usual wages for one year (less such amounts as may have been already paid to the insured), and funeral expenses and physician's bills (not exceeding \$100), the total not to exceed \$1,000.
Free attendance.	Free surgical attendance by Company surgeons.
Prosthetic agencies.	Artificial limbs and other prosthetic agencies not included in insurance contract.
No sick benefits.	Sick benefits not paid.
Deficits.	Company makes good fund deficiencies, and assumes absolute responsibility for and support and security of the fund.
Administration.	Managed by the Railway Company through a special representative.
<i>Cincinnati, New Orleans &amp; Texas Pacific Railway Company.</i> (335.92 miles; 5,338 employees.)	
Inauguration.	Company conducts no regular insurance feature of its own, but in August, 1897, inaugurated a plan of encouraging its employes to take out insurance in a regular accident and death insurance company.
Scheme.	Comprehends accident insurance, and makes payments for death and disability.
Basis of payments.	Indemnity and risk based on occupations, exposures, and hazards.
Health Insurance.	Health Insurance written exclusively in connection with Accident Insurance, for which weekly indemnities do not exceed three-fourths of weekly accident indemnity; the health contract covering time of actual confinement in the house in excess of the first three (3) days; limit of

benefits 26 weeks; and limit of weekly indemnity \$12.50 *per week*; the rates being \$6.00 *per year* for each \$5.00 *per week* sick benefit applied for.

## Policies written.

Forms of policies written, and payments thereunder, are:

a.—Regular Policy, 52 weeks, accident only, with a *minimum* death indemnity of \$500, and weekly indemnity of \$5.00, and a *maximum* death indemnity of \$5,000, and weekly indemnity of \$25.00; this policy carrying the highest premiums.

b.—Regular Policy, with one-third off, carrying same *minimum* and *maximum* allowances as “a” hereof, but at rates one-third lower, and covering same period, 52 weeks.

c.—Non-Contestable Policy, 104 weeks, with same *minimum* and *maximum* allowances as “a” and “b” hereof, and at lower rates.

d.—Non-Contestable Policy, 104 weeks, with same allowances as “c” hereof, but at lower premium rates.

## Sick benefits.

Same classification of policies are issued for weekly indemnity only, with *minimum* and *maximum* payments of respectively \$5.00 and \$25.00.

## No examination.

Medical examination not required.

## Collections.

Deduction of premiums is made monthly from the pay-rolls.

## Basis of handling scheme.

Insurance Company practically secures its full premiums, as it figures the cost of soliciting would amount to about 41 *per centum* and it is relieved entirely of this work; the Railway is put to no expense for the soliciting feature, it being taken care of by railway officers in connection with their other duties; the Railway is put to an expense of about \$50.00 or \$60.00 a month for its 4 *per centum* of the pre-

miums, while the insured employe receives the benefit of a full insurance for 55 *per centum* of quoted and standard rates.

Period of insurance.

The insurance is active only so long as the insured employe earns sufficient to pay the monthly premiums.

Territory covered.

The insurance policy covers only injuries received within the United States (not including its parts beyond the seas), Canada and Mexico.

Maximum of monthly indemnity.

Monthly indemnity must not exceed three-fourths of the employe's average income.

Number employes. Insurance written.

At close of 1903 there were 517 employes in the various grades, carrying insurance aggregating \$780,100 for death and \$7,097 for monthly indemnity.

Prohibitive ages.

*Minimum* and *maximum* participating ages are respectively 18 and 60 years, these being prohibited risks.

Financing.

Annual receipts, \$12,633.48, made up:

Employes.....	\$11,761.92
Railway subscriptions.....	871.56

*Illinois Central Railroad Company.*

(4,301.10 miles; 34,249 employes.)

General.

The Railway Company has simply made arrangements with strong accident insurance companies whereby the most favorable rates are obtained for its employes on the entire system.

*Norfolk & Western Railway Company.*

(1,722 miles; 15,394 employes.)

Inauguration.

Company has in operation a plan of life and accident insurance, under contract with regular commercial insurance companies, in which its employes of all classes insure for protection against injury and death, the arrangement having been instituted in 1882.

Premiums.	Annual premiums—level insurance.
Classification.	Classification for insurance risk embraces: "Select," "Preferred," "Extra Preferred," "Ordinary," "Medium," "Special," "Hazardous," "Extra Hazardous," "Special Hazardous," "Extra Special Hazardous."
Ordinary allowances.	\$500 insurance and \$2.50 weekly indemnity, and \$1,000 insurance and \$5.00 weekly indemnity, are respectively the <i>minimum</i> and <i>maximum</i> risks for the foregoing classes; the premiums operating on a graduated scale, from "Select," <i>minimum</i> , upward to "Extra Special Hazardous," <i>maximum</i> ; that is, all classes may participate in these benefits.
Highest risks.	Highest risks, with corresponding graduated premiums, \$6,000 insurance and \$30.00 weekly indemnity, and \$10,000 insurance and \$50.00 weekly indemnity; these risks being confined to "Select," "Preferred," "Extra Preferred" and "Ordinary" classes.
Table of indemnity based on wages.	<i>Maximum</i> amount of indemnity to wages subject to limit for occupation:

MONTHLY WAGES	WEEKLY WAGES	MAXIMUM INDEMNITY
\$15.00	\$3.50	\$2.50
18.00	4.00	3.00
21.00	5.00	3.50
23.00	5.50	4.00
26.00	6.00	4.50
30.00	7.00	5.00
35.00	8.00	6.00
45.00	10.00	7.50
48.00	11.00	8.00
52.00	12.00	9.00
60.00	13.50	10.00
75.00	17.00	12.50
90.00	20.00	15.00
100.00	23.50	17.50
115.00	27.00	20.00
130.00	30.00	22.50
145.00	33.50	25.00

Special premiums.

Special combinations and premiums are made for the different grades of employes.



- Premium concession. Premium concessions are based on privileges extended to the insurance companies to do business with the employes.
- Collections. Railway collects the premiums for the insurance companies, by deduction on pay-rolls.
- Membership. Number of participating employes as of February 1, 1904, was 3,865.

*Portland & Rumford Falls Railway Company.*  
(68 miles; 332 employes.)

- Accident insurance. Company conducts no regular form of insurance or relief scheme for its employes, but has an arrangement by which it insures all its employes against accident in a specified insurance company, where they do not prefer to insure in other companies, the Company paying the insurance in full.

*Texas & Pacific Railway Company.*  
(1,827 miles; 8,177 employes.)

- Inauguration. Company has arrangements with various accident insurance companies whereby its employes are insured at reasonable rates and under as favorable terms as possible, the plan having been started about 1881.
- Premiums. Premiums average about \$10.20 to \$61.20 *per annum*.
- Death indemnity. Death indemnities range from \$500 to \$5,000.
- Weekly indemnity. Weekly indemnities range from \$5.00 to \$25.00 *per week*.
- Solicitation. Solicitation done by representatives of insurance companies, to whom Railway Company furnishes free transportation for the purpose.
- Collection. Premiums deducted on pay-rolls of Railway Company in four monthly installments, the insured signing a deduction order, which is turned over to Railway Company by Insurance Company for collection.



Railway allowance.            Railway Company allowed 5 *per centum* on all premiums collected.

Number insured.            Average number of participating employes, 1,250.

*Union Pacific Railroad Company.*

(2,933.7 miles; 15,338 employes.)

Commercial insurance.    While this Company conducts no regularly organized insurance or relief department for its employes, it put into operation January 1, 1901, a plan enabling the men to secure accident-insurance policies at reasonable rates, the Company assuming one-third of the premiums for those in the most hazardous occupations and one-fourth of the premiums in other grades.

MUTUAL INSURANCE.

*Ann Arbor Railroad Company.*

(291.9 miles; 1,563 employes.)

Inauguration.            In June, 1899, the officers and employes of the Company organized an Employees' Relief Association, which was later abandoned, and the present plan established, entitled "The Ann Arbor Railroad Employes' Relief Association," and the business conducted after the manner of other mutual insurance associations.

Separate scheme.            Conducted as a separate department.

Officers.                    The officers are a President, a Vice-President, a Secretary-Treasurer, an Assistant Secretary-Treasurer, and an Executive Committee of eleven (11) members.

Election of Officers.       Officers and Executive Committee are elected by delegates representing the Transportation, Roadway, and Equipment Departments of the Railroad Company; the proxies of the delegates consisting of receipts for premiums paid by employes in the active service of the Company for the month immediately preceding the meeting.

- Financing.** Company assumes no responsibility, the Association being operated on basis of premiums paid by employes participating in benefits.
- Total membership.** Membership in 1903 was 850.
- Premium basis.** Monthly premium assessment plan, premiums being based, for accident benefits, on hazardous nature of risk, and divided into four grades of weekly indemnity payments, with five grades of death benefit allowances.
- Minimum premiums and benefits—accident.** *Minimum* premium, for Station Agents and Clerks, 25 cents *per* month, with weekly indemnity of \$5.00 and death benefit of \$1,000.
- Maximum premiums and benefits—accident.** *Maximum* premiums and allowances:  
 For Enginemen and Firemen, \$1.62 *per* month; weekly indemnity, \$10.00; death benefit allowance, \$2,000.  
 For Freight Brakemen and Switchmen, \$1.74 *per* month, weekly indemnity, \$7.00; death benefit \$700; there is only one assessment grade and scale of payments for Freight Brakemen and Switchmen.

ACCIDENT TABLE.

Following is table exhibiting rates of monthly assessment, and weekly indemnity and death benefits, on account of accident, including injury, accidental death, or sickness:

GRADES	MONTHLY RATES OF CONTRIBUTION						
Passenger Conductors.....		\$0.38				\$0.56	\$0.75
Freight Conductors.....							1.62
Passenger Brakemen.....		.50		\$0.68		.75	1.00
Freight Brakemen.....			\$1.74				
Enginemen and Firemen.....		.81				1.20	1.62
Station Agents and Clerks.....		.25		.34	\$0.43	.37	.50
Shopmen.....		.50		.63		.75	1.00
Sectionmen.....	\$0.43	.50					
Switchmen.....			1.74				
Weekly Indemnity.....	\$5.00	\$5.00	\$7.00	\$7.50	\$10.00	\$7.50	\$10.00
Death Benefits.....	\$500.00	\$1,000.00	\$700.00	\$1,000.00	\$1,000.00	\$1,500.00	\$2,000.00

Duties of Executive  
Committee.

It is the duty of the Executive Committee to authorize payment of indemnity due members for injury, or their heirs for death, to settle or adjudicate all claims for injury or death of members, to provide hospital privileges and benefits for members, and to set aside and invest such part of the surplus each year as in its judgment is equitable or necessary. The Committee also reports all legislation and disbursements to the annual meeting, and also decides the question of withholding assessments or rebating a proportion of the surplus.

Sick benefits.

Sick benefits based on level rates, without death-benefit allowance, divided into three classes: Premium 35 cents *per* month, with weekly indemnity of \$5.00; 50 cents *per* month, weekly indemnity \$7.50; and 70 cents *per* month, weekly indemnity \$10.00.

Premiums and indemnities.

Fixed payments.

Return of undivided profits.

Payments are fixed, the rate being adjusted to actual cost as computed for some ten years, and employe-members leaving the service are allotted their share of the undivided profits. Where a member leaves the service of the Railroad Company he is refunded such proportion of the premiums he has paid in as the total premiums paid in less the total expense would be proportionately due each member.

Funeral benefit.

Funeral benefit of \$100 paid in case of death from causes other than accident. If member is insured in both accident and sick department, \$50.00 is taken from each fund; but if insured in only one department, the full \$100.00 is paid from the fund of that department in which insured.

General Fund.

Reserve Fund.

One General Fund provided for association purposes. This General Fund is preserved by an authorized Reserve Fund fixed at \$6,000, with the interest accrued thereon.

Collections.

Premiums deducted on monthly pay-rolls.

## Receipts.

Total receipts to January 1, 1904, \$41,616.75.

Receipts during 1903 amounted to \$11,686.20, made up:

Premiums—Accident Department... \$8,274.60

Premiums—Sickness Department.... 3,411.60

Average receipts *per annum*, based on an operative period of four years and seven months, ending December 31, 1903, about \$9,080.00.

## Disbursements.

Total disbursements to January 1, 1904, \$36,806.19.

Disbursements during 1903 amounted to \$5,596.44, made up:

General Expenses..... \$592.20

Accident Department..... 2,741.40

Sickness Department..... 2,262.84

Average disbursements *per annum*, based on operative period above indicated, about \$8,000.00.

*Cincinnati, Hamilton & Dayton Railway Company.*

(1,015.09 miles; 5,449 employees.)

## Inauguration.

Employees conduct the "C., H. & D. Railway Company's Employees' Mutual Benefit Association," organized October 4, 1876, which maintains a fund for the relief of members during disablement by accident, and to provide for their dependents in case of death.

## Assessment plan.

Assessment plan, with provision for extra assessments when needed.

## Age limit.

*Maximum* age for membership, 45 years.

## Death assessment and allowance.

*Per capita* assessment on death of member is \$1.00 for class A and \$2.00 for class B, the death allowance for A being \$500 and for B \$1,000.

## Benefit period.

Benefits extend for 26 weeks.

Minimum benefit period. No benefit allowed for less than seven (7) days' disability.

Accident benefits. Accident benefits range from \$5.00 *per* week in class A, in case of injury, up to \$1,000 in class B, for loss of both legs, both eyes, or both arms, or one leg and one arm.

Accident benefits. Table of Weekly Indemnities and Accident Benefits:

Weekly indemnity, Class A, \$5.00.

Weekly indemnity, Class B, \$10.00.

ACCIDENT BENEFITS.

CLASS A			CLASS B		
FOR LOSS OF LEG OR ARM	FOR LOSS OF BOTH LEGS, BOTH EYES OR BOTH ARMS, OR ONE LEG AND ONE ARM	FOR LOSS OF ONE EYE	FOR LOSS OF LEG OR ARM	FOR LOSS OF BOTH LEGS, BOTH EYES OR BOTH ARMS, OR ONE LEG AND ONE ARM	FOR LOSS OF ONE EYE
\$250.00	\$500.00	\$100.00	\$500.00	\$1,000.00	\$200.00

And in case of death, whether by disease or accident, \$500.00, in Class A, and \$1,000.00, in Class B, is paid to the heirs.

Where indemnity exceeds endowment.

When a member receives an amount for indemnity in one payment equal to an endowment, he ceases to be a member, and his name is stricken from the rolls.

Mortality rate.

Average annual mortality rate *per* 1,000 members, 12.4.

Out-of-service membership.

Member leaving service of Railroad Company may continue his membership by paying all calls within the required time, unless discharged for drunkenness or theft.

Number members.

Total membership, 1,610.

## Endowment Insurance.

## ENDOWMENT INSURANCE.

*Bessemer & Lake Erie Railroad Company.*

(207 miles; 2,676 employes.)

## Andrew Carnegie Relief Fund.

The Company (as a distinctive member of the Carnegie Steel Company of New Jersey, discussed hereinafter under "K—Public or Private (*Outside*) Provision") is a member of the "Andrew Carnegie Relief Fund," promoted and maintained under an endowment fund of \$4,000,000, donated by Mr. Andrew Carnegie, which fund provides accident and death benefits and pension allowances, and became effective as of January 1, 1902.

## Beginning of railroad membership.

The Railroad Company was absorbed by the Carnegie interests, thereby becoming a constituent member thereof, on December 22, 1896.

## Participants.

All classes of employes are benefit participants.

## Fund maintenance.

Employes are not required to contribute in any way toward maintenance of the fund, benefits or allowances being gratuities growing out of the basis of fund creation.

## Accident benefits.

## Accident benefits:

Single men, 75 cents *per diem* for a *maximum* period of 52 weeks, and half rates thereafter.

Married men, \$1.00 *per diem* for a *maximum* period of 52 weeks, with an additional benefit of 10 cents for each child under 16 years of age on date of injury; half rates after 52 weeks.

## Death benefits.

## Death benefits:

*Maximum* payment in any case, \$1,200.

a.—\$500 to widow of deceased.

b.—\$100 additional for each child under 16 years of age on date of death.

c.—\$500 for relatives of unmarried employe, provided he was sole support of, or a regular contributor to support of, such relative or relatives.

## Investment of fund.

Principal sum of endowment invested in bonds of the Steel Company, and all increment arising from operations is, under terms of agreement, applied to the purposes of the trust conditions.

## Deficits.

Provision for meeting fund deficiencies by ratable reduction in allowances.

## Total disbursements.

Total disbursements for railway employes since inauguration, \$9,168.75, made up:

Accident benefits.....	\$4,788.75
Death benefits.....	4,380.00

## Annual disbursements.

Average disbursements *per annum*, \$4,584.37.

## RAILWAY RELIEF DEPARTMENT.

## Origin of Relief Department in United States.

The purely representative Relief Department, so styled, established and conducted as a distinctive branch of the railway corporation with which identified, had its origin, in the United States, with the organization of the Relief Department of the Pennsylvania Railroad Company on February 15, 1886. The employes of the Baltimore & Ohio Railroad Company had previously, on May 1, 1880, established a Relief Association, operated independently of the Company, and which was succeeded by the present Company Relief Department, established April 1, 1889. Investigation and examination show that the relief schemes of the Pennsylvania and the Baltimore & Ohio Railroad Companies have served as the models for like undertakings instituted subsequently by roads in different parts of the country, and this element of similarity, both in general scheme outlining and operative detailing, makes unnecessary extended detailed recital in this relation of the prominent administrative features of the several Relief Departments encompassed by reportorial results, and there will, therefore, only be presented such aspects of these departments as evidence marked differentiations from those common to the two organizations herein specified.

## Pennsylvania Railroad.

## Baltimore &amp; Ohio Railroad.

## Similarity of administration.

## Characteristics.

Relief Funds may be properly styled "mutual benefit associations," as under their operations each member prac-

## Voluntary membership.

tically contributes for the joint welfare of himself and fellow members, and with company co-operation the duration of mutual assistance is unlimited. Membership is purely *voluntary*. As a matter of fact "compulsory" membership is prohibited by the United States Arbitration Act of June 1, 1898. It is sometimes held that membership is nominally voluntary but practically compulsory. This view undoubtedly arises from the circumstance that the companies, in accordance with the principle observed by all large business undertakings requiring the constant employment of large numbers of men, exercise the generally conceded right to decide upon the physical fitness and general qualifications of applicants for positions in their service. In carrying out this principle the discriminations made between applicants may appear to the uninformed to indicate a disposition to enforce "compulsory" membership. This is, however, an entirely erroneous conclusion, as such a course is of paramount importance with railroads for safeguarding the interests of the public as well as their own.

## Membership status.

The question of joining the fund is laid before new employes without the slightest pressure one way or another. There are no cases on record to the Reporter's knowledge where an employe has been dismissed from service simply because he refused to become a member of the Relief Fund, or rejected for employment on account of his declining, if employed, to become a member of the organization. It is entirely optional with the employe after he has become a member of the Relief Fund to resign from it at any time he may see fit, and his status with the company as an employe is not affected by such action on his part.

## Basis of fund stability.

The stability of relief departments is based altogether on the extent to which the railroad companies assume responsibility for their operations and are willing to guarantee their financial obligations. The members are thus doubly protected, first by their own contributions and next by the promise and ability of the companies to make



up any deficiency which may occur. There is, therefore, a direct mutual interest between the members and the companies. There is no encroachment on other plans of relief or insurance which may have enlisted the support of employes.

Purposes of contributions.

Contributions are intended primarily for the purpose of assuring sick or disabled members of a designated monthly income at a time when most needed, and in providing this income promptly.

Death benefit an incidental feature.

The payment of death benefits is an incidental feature of the plan, whose presence stands for a logical constituent of the chief factors—sickness and accident—from the fact that it insures deceased members respectable burial, and intervenes to prevent the possible immediate impoverishment of their families.

Return of contributions precluded.

No provision is made for the return to members of the relief fund, leaving either the service or the fund, of any proportion of their contributions, for the reason that during their connection therewith they have been protected against sickness and accident at a *minimum* cost, and to make repayments would necessitate an increase in rates, which would entail added expense to all the members. It is also a fact that the laws of some States prohibit the continuance of fund death benefits after employes leave the service of the interested corporation, as being an infringement on and violation of existing legislation for the government of insurance practice.

Members' rights in fund and at law for accident disablement.

An important point in connection with the operation of relief funds is the question of a member's right to have recourse to action at law against the interested railroad companies in lieu of accepting accident benefits extended by the funds. To understand this point it must be borne in mind, primarily, that the applicant for fund membership enters into an agreement with the fund to accept, in the event of sustaining disablement injury while in the service and in the performance of service duties, the accident benefits specifically prescribed in fund regulations. This is a distinct agreement, with a good and valid considera-

tion, made between proper contracting parties, and, therefore, invested with due legal status. By becoming voluntarily a party to the agreement, the applicant should live up to its terms, any overt or serious violation of which should, and does, result in relinquishment by the violating party of the benefits that would otherwise have accrued to him thereunder. The companies by reason of guaranteeing that all obligations of the funds will be met, also paying their deficiencies, and contributing the entire amount necessary in the conduct of their operations, clearly assume responsibilities which warrant them in asking employe applicants to enter into the agreement referred to. By entering into such contract the member is invested with a fixed and certain rate of compensation, while the companies are always in position to determine the extent of their financial obligation, and accord each case prompt and systematic treatment. The object contemplated by the agreement is the safeguarding of both the funds and the associated or interested railroad companies, by the introduction of provisions that are plainly set forth and as well serve equally the best interests of both parties to the contract. This manner of fund agreement does not deprive the member from instituting legal proceedings instead of taking the rate of compensation offered by the fund. It does provide, however, that where the member disregards his plain obligations under its terms, he thereupon forfeits his rights to fund benefits, and the question of company compensation will then depend wholly upon the merits of the case from a purely legal standpoint.

*Atlantic Coast Line Railroad Company.*

(4,138.87 miles; 17,512 employes.)

Inauguration.

Relief feature instituted April 1, 1899. The present department, styled the "Atlantic Coast Line Relief Department," is the outcome of merger of the Plant System Relief and Hospital Department, established July 1, 1896, into the Relief Department of the Atlantic Coast Line Railroad Company, under amended regulations effective December 1, 1902.

- Participants. All classes of employes eligible to membership.
- Membership age. *Maximum* age for membership, 45 years, 6 months.
- Fund security. Company assumes full responsibility for the Fund.
- Total membership. Membership in 1903 was 8,129, or about 62 *per centum* of total working force.
- Distribution of membership. Distribution of membership among the several grades is as follows:

CLASS.	PERCENTAGE.
General Office and Station employes.....	23
Trainmen, Yardmen, and Telegraphers.....	23
Enginemen and Firemen.....	12
Machine and Car-shop employes.....	25
Track Department employes.....	17

- Fund classification. For purposes of Fund contributions and payments membership is divided into five classes, and these classes, as well as membership contributions and benefit payments, correspond with those of the Pennsylvania Railroad Relief Department (*vide infra*), with certain exceptions as herein-after set forth.
- Additional benefits. Contributions may be made for from one to fifteen additional death benefits, according to class.
- Accident benefits. Benefits paid for each day of disability classed as due to accident for a period not longer than fifty-two (52) weeks, and at half rates thereafter during continuance of disability.
- Sickness benefits. Benefits paid for each day, except the first six (6) days, of disability classed as due to sickness, for a period not longer than fifty-two (52) weeks, at the same rates as for accident benefits; with provision by the Department for free medical treatment of the member, in one of the hospitals under its control, in cases of disability, classed as due to sickness which, in the opinion of the medical examiners of the Department, may require such treatment thereat, and when approved by the superintendent or chief surgeon.
- Hospital treatment.



Class for employe not over age 45.

Employe not over 45 years of age may, under prescribed conditions, become a member in the highest class allowed by his pay, or in any lower class, with or without additional death benefits of the first class not greater in the aggregate than three times the death benefits of the class he enters.

Change to higher class by member not over age 45.

Member not over 45 years of age may, under prescribed conditions, change to any higher class allowed by his pay, or take additional death benefits of the first class to such extent that the aggregate of additional death benefits shall not exceed three times the death benefit of the class in which he is or becomes a member.

All members may change.

Any member may change to a lower class, or relinquish all or a part of his additional death benefits.

Reduction in class does not reduce death benefit.

Employe cannot remain a member in a class higher than that allowed by his pay, but when the pay of a member is reduced he shall not be required to make any change in the amount of his death benefit; and any excess of death benefit above that to which he is entitled by his new class is treated as additional death benefit.

Out-of-service membership.

Any member who has been continuously in the service three (3) years, and a member of the Relief Fund one (1) year immediately preceding termination of his employment in the Company's service, may continue his membership thereafter, but only in respect of the *minimum* death benefit which he has held at any time during the last year, or of any smaller amount, upon making supplementary application therefor on the prescribed form before termination of employment, or within five days thereafter.

When a member contributing for death benefit only after termination of service is again re-employed, he shall thereupon resume full membership if physically qualified.

Terms used account of relief from service.

In indicating the relations to the Company's service of employes relieved of employment and pay therein the following terms are used:

"Resigned."—For those voluntarily leaving the service and giving notice to employing officer.

"Relieved Account Reduction Force."—For those relieved on account of necessary reduction of force.

"Discharged."—For those dismissed "for cause."

"Quit."—For those who leave without notice to employing officer.

"Furloughed."—For those who have been granted leave of absence for a special time.

"Suspended."—For those temporarily relieved as a penalty for offence.

Commutation of allowance by payment of lump sum.

In any case of grave injury or chronic sickness where the member desires to accept a lump sum in lieu of the benefits which might become due to him or on his account, and in full of all obligations of the Department or Company arising from his membership or service, the Superintendent has authority to make full and final settlement with such member on such terms as may be agreed upon in writing.

What acceptance of membership benefits involves.

Acceptance by the member of benefits for injury operate as a release and satisfaction of all claims against the Company, and all other companies associated therewith, for damages arising from or growing out of such injury; and, further, in the event of the death of a member no part of the death benefit or unpaid disability benefit will be due or payable unless and until good and sufficient releases are delivered to the Superintendent of all claims against the Relief Department, as well as against the Company, and all other companies associated therewith, arising from or growing out of the death of the member, said releases having been duly executed by all who might legally assert such claims; and, further, if any suit is brought against the Company, or any other company associated therewith, for damages arising from or growing out of injury or death occurring to a member, the benefits otherwise payable, and

all obligations of the Relief Department and of the Company created by the membership of such member in the Relief Department, will thereupon be forfeited without any declaration or other act by the Relief Department or the Company; but the Superintendent may, in his discretion, waive such forfeiture upon condition that all pending suits are first dismissed.

Claims settled without suit or by compromise.

If a claim for damages on account of injuries is settled by the Company, or any company associated therewith, without suit, or by compromise, such settlement will release the Relief Department and the Company from all claims for benefits on account of such injuries.

Total receipts.

Total receipts since inauguration, \$409,385.12, from following sources:

From membership.....	306,817.86
From Company.....	98,690.23
From other sources (Hospitals).....	3,877.03

Annual receipts.

Average receipts *per annum*, all sources, \$87,725.38.

Total disbursements.

Total disbursements since inauguration, \$386,231.33, made up:

Membership benefits:	
Accident.....	\$35,576.90
Sickness.....	86,219.70
Death.....	117,241.92
	\$239,038.52
Operating expenses.....	96,863.49
Other expenses (Surgical and Hospitals).....	50,329.32

Annual disbursements.

Average disbursements, all expenses, *per annum*, \$82,763.83.

*Baltimore & Ohio Railroad System.*

(4,410 miles; 55,688 employees.)

Inauguration.

The first organization providing so-called "relief" features for railway employes was established in connection with this Company on May 1, 1880, and was known as the "Employes' Relief Association of the Baltimore & Ohio Railroad Company." Membership was originally voluntary for all persons in the service prior to May 1, 1880; subsequently all persons entering the service, except officers whose salary amounted to \$2,000 or more annually, and those whose duties were not of a hazardous character, were obliged to join the organization. The charter of the association in question, of May 3, 1882, was repealed in 1888, whereupon the Company, on March 15, 1889, established a Relief Department as a regular part of its service, assuming the liabilities of the old association, winding up its existence, and taking into membership about 95 *per centum* of its members, or about 19,467 out of 20,606.

Early title.

Establishment of present plan.

Financing.

At the start the Company paid all operating expenses of the association, but when the pension feature was put into active operation, October 1, 1884, the Company expenditure was discontinued, and same is borne by membership contributions; the Company does, however, still contribute a portion of this amount, in the form of an annual contribution of \$6,000 for support of the relief feature, or, when not needed in that relation, for the support of the pension adjunct; and also contributes \$10,000 annually for the physical examination of employes.

Superannuation and annuities originally contemplated.

The original organization contemplated the operation of superannuation and annuity features in conjunction with the ordinary relief scheme, but the plan not meeting with success, it was superseded by the present pension feature.



Three distinct features involved.

As now constituted, the Relief Department includes three distinct sections—namely, the Relief feature, the Pension feature, and the Savings feature.

Company control.

The entire Department is under the charge and financial control of the President and Directors of the Company. The Company assumes general charge of the Department; provides office room and furniture; gives the service of its officers and employes and the use of its facilities; becomes the custodian of its funds, with responsibility therefor; and guarantees the true and faithful performance of the obligations of the Department in conformity with established regulations.

Officered.

Officers of the Department are appointed by the President.

Administration.

Administrative and managerial functions are distributed as follows:

a.—Committee on the Relief Department, composed of directors or officers of the Company, appointed by the President, which has charge of the operations of the Department, and may make any changes in existing regulations it may deem necessary. New regulations will be operative only when approved by the President and directors of the Company.

b.—Advisory Committees, two (2) in number, one (1) for lines and divisions east, and one (1) for the lines and divisions west, of the Ohio River. Each committee consists of seven (7) members, including the chairman. The General Manager east of the Ohio River is, *ex officio*, chairman of one, and the General Manager west of said river is, *ex officio*, chairman of the other committee. The other members of each

committee are elected annually by the members of the Relief feature employed on the several lines or divisions east and west of the Ohio River, respectively, from among themselves—two (2) by the vote of those employed in the Machinery Department, two (2) by the vote of those employed in the Transportation Department, and two (2) by the vote of those employed in the Road Department.

The election is by ballot, each member being entitled to one (1) vote for the representative or representatives of the Department in which he is employed. The ballots are returned to the General Manager, and by him forwarded to the Superintendent of the Relief Department, to be counted by tellers appointed by the Committee on the Relief Department. Result ascertained by tellers is reported by the Superintendent to the General Managers, who notify the members elected.

c.—Operating Committee, consisting of three members appointed and constituted by Committee on Relief Department, and which passes upon applications for loans from the savings feature, also upon applications for pensions; also in first instance passes on all appeals from Superintendent of the Department.

Superintendent.

Superintendent of Relief Department, aided by an Assistant Superintendent and a Chief Clerk, has immediate charge of the conduct of business of the Department.

Membership grading.

Membership is graded in accordance with rate of monthly pay.

Table of contributions and benefits.

Following is a table showing contributions of and benefits to members of the Department:

CONTRIBUTIONS AND BENEFITS OF MEMBERS OF THE BALTIMORE & OHIO  
RELIEF DEPARTMENT.

CLASS AND WAGES <i>per MONTH</i>	CONTRIBUTIONS <i>per MONTH</i>		DISABLEMENT BENEFITS <i>per DAY, NOT INCLUDING SUNDAYS AND LEGAL HOLIDAYS</i>			DEATH BENEFITS		
	First Division	Second Division	For accident on duty		For sickness, first 52 weeks, not including first 6 workdays.	Accident	Sickness	
			First 26 weeks	Thereafter until recovery			Ordinary	Maximum
A (not more than \$35)...	\$1.00	\$0.75	\$0.50	\$0.25	0.50	\$500	\$250	\$1250
B (bet. \$35 and \$50).....	2.00	1.50	1.00	.50	1.00	1000	500	1250
C (bet. \$50 and \$75).....	3.00	2.25	1.50	.75	1.50	1500	750	1250
D (bet. \$75 and \$100)...	4.00	3.00	2.00	1.00	2.00	2000	1000	1250
E (more than \$100).....	5.00	3.75	2.50	1.25	2.50	2500	1250	1250

Two general classes.

Above table involves division of members into two general classes, *viz.*:

1st Class—Those engaged in operating trains or rolling stock.

2nd Class—Those not engaged as indicated for 1st class.

Subdivision of classes.

Further subdivision is made into classes A, B, C, D, and E, in accordance with average monthly pay as indicated.

Restrictions on non-hazardous membership.

Officers, clerks, telegraphers, and others of like occupation not exposed to accidents may insure for natural death benefits only, or for natural death and sick benefits; cost of each such benefit being 25 cents *per month*, which is also the cost of additional natural death benefits.

**Nature of membership held.**

All persons employed may acquire membership in either the natural death or sick benefit, or both, upon compliance with the conditions thereto attaching.

**Additional benefits.**

Additional benefits: A member already in the service must be under 50 years of age and able to pass satisfactory physical examination to gain admission to a class or grade of benefits higher than that based on his earnings; for a new member the age limit is 45 years.

**Higher or lower class according to change in pay.**

When a member's pay is increased beyond the limit of the class in which he contributes, he will enter the correspondingly higher class; and he may enter the correspondingly lower class if his pay is reduced; in either case he must make a new application, without medical examination, to correspond with the change; change of occupation, involving change from first to second class (division), or *vice versa*, calls for new application and change of rate contribution.

**Class basis.**

Class to which a member is to be assigned is ascertained by multiplying his average daily wages by 26, the average number of working days in a month.

**Monthly contributions and returns.**

The amount to be contributed or returned for a part of a month is ascertained on the basis of thirty (30) days *per* month, adding to make even cents where fractions occur.

Contributions are due on the first day of each calendar month, and are ordinarily made by the appropriation of wages earned in the preceding month. The first contribution is for the unexpired part of the month in which the application takes effect and for the whole of the next month.

Contribution of a member who enters and leaves the service in the same month, is only for the period between the date his application takes effect and that on which he leaves the service.

**Out-of-service membership.**

A member who, at the time his employment ceases, is disabled by injury or sickness, continues to receive the benefits therefor during the period provided by Department

regulations, and during such period retains the death benefit covered by his application. After the expiration of said period he may retain his natural death benefit only, by making application as provided within ten (10) days from the date of the last payment of benefits on account of such injury or sickness; otherwise his membership will wholly cease from that date.

Preference account  
service employment.

In reductions of force, temporary or permanent, preference as to retention in the service will be given members of the Relief feature, other things being equal, over those in the same grades of service who are not connected with said feature.

Transportation privileges.

Members of the Fund in the service of the Company, their wives and children, fathers, mothers, brothers, or sisters, wholly dependent upon them for support, are entitled to travel over all the lines of the Railroad Company at one-half the rates charged the public for transportation only. The children of such members, under sixteen (16) years of age, travel free over all lines when going to or returning from daily school. Furloughed or suspended members, and pensioners who retain their natural death benefit, are entitled to the same privileges.

Special provision for  
injured members.

All members injured in the service of the Company, and in discharge of their duty, to such a degree as to incapacitate them from earning a livelihood at their usual occupations, are provided so far as possible with such positions in the service as they can efficiently fill.

Age limits.

No person admitted to membership if over 45 years of age, without approval of President of Company. *Maximum* and *minimum* age limits are established by the Company for various occupations:

Occupation age limits.

Conductors.....	24 to 38 years.
Brakemen.....	21 to 30 years—experienced men, 33.
Firemen.....	21 to 28 years—experienced men, 33.
Enginemen.....	24 to 38 years.
Train Dispatchers..	21 to 35 years.
Operators.....	18 to 35 years.
Station Agents.....	20 to 40 years.

Mortality rate. Average annual mortality rate *per* 1,000 members, 10.56.

Fund receipts. Total receipts since inauguration, \$9,520,628.80, made up:

Membership.....	\$8,730,415.40
Company.....	344,590.75
Other sources.....	445,622.65
	\$9,520,628.80

Average and actual annual receipts.

Average receipts *per annum*, \$410,962.38.  
Receipts from all sources for the fiscal year ended June 30, 1903, aggregated \$775,646.43, made up:

From members.....	\$712,595.82
From Company towards operating expenses.....	10,000.00
From Company for Relief feature reserve fund.....	6,000.00
Interest on securities and monthly balances.....	35,115.04
Bonds redeemed.....	10,000.00
From miscellaneous.....	1,935.57
	\$775,646.43

Fund disbursements.

Total disbursements since inauguration, \$8,691,061.88, made up:

Accident benefits.....	\$1,468,259.96
Sickness benefits.....	2,257,336.38
Death benefits.....	3,781,304.95
	\$7,506,901.29
Operating expenses.....	931,373.04
Other expenses.....	252,787.55
	\$8,691,061.88

Average and actual  
annual disbursement.

Average disbursements *per annum*, \$375,153.75.

Disbursements for all purposes during the fiscal year  
ended June 30, 1903, aggregated \$732,102.97, made up:

Death benefits, accident.....	\$178,500.00	
Death benefits, natural.....	152,090.00	
Disablement benefits, accident..	129,362.60	
Disablement benefits, sickness....	178,867.38	
Surgical expenses.....	14,909.81	
Contributions refunded mem- bers.....	12,274.68	
Advances to members for pur- chase of artificial limbs, <i>etc.</i> ....	2,564.80	
Operating expenses.....	68,076.18	
		\$736,645.45
Add outstanding or- ders on Treasurer, June 30, 1902.....	\$24,722.45	
Less orders returned and canceled.....	5,347.53	
		19,374.92
		\$756,020.37
Outstanding orders on Treas- urer, June 30, 1903.....	23,917.40	
		\$732,102.97

Total membership.

Total membership June 30, 1903, 41,783, or about 90 *per centum* of entire working force of the Baltimore & Ohio Railroad Company, the membership consisting exclusively of employes of that Company.

The total membership is distributed between the "hazardous" and "non-hazardous" occupations in the following proportions, *viz.*:

Hazardous.....	28.75 <i>per centum</i> .
Non-hazardous.....	71.25 <i>per centum</i> .

**Disposition of surplus funds.**

Surplus funds of Relief feature at the close of each fiscal year are disposed of in accordance with determination of Committee on the Relief Department; whether to decrease the next year's contributions; to increase the amount payable for natural death; to increase the efficiency of the Pension feature or otherwise promote the interest of those contributing thereto.

**Investments.**

Investments for the several features of the Department are directed by the Committee on the Relief Department.

**Custody of moneys and securities.**

All moneys and securities of the Department, with the exception of the mortgages made to secure loans from the Savings feature, are entrusted to the official custody of the Treasurer of the Company, to be held subject to proper requisitions. All such securities are held in the name of the Company "in trust for the Relief Department."

Cheques issued by the Superintendent of the Relief Department will be cashed by the Treasurer, or any bonded agent or cashier of the Company having Company's funds in his possession, and such cheques may be used as cash or vouchers in settlement with the Accounting Department.

**Number of employes by grades.**

Following is table showing numerical strength of the several grades of employes of the Baltimore & Ohio System as of March 31, 1904, including the Baltimore & Ohio Railroad Company, with 3,330.30 miles, the Baltimore & Ohio Southwestern Railroad Company, with 991.32 miles, and the Cleveland Terminal & Valley Railroad Company, with 88.38 miles:



DEPARTMENT	B. & O. R. R.	B. & O. S. W. R. R.	C. T. & V. R. R.
<i>General Officers and Miscellaneous</i> (Including General Officers, Clerks of General Officers, Purchasing Agent, Stationer, Relief Department, Dining Car and Restaurant Department, Elevators, Warehouses, etc.).....	1,586	109	-----
<i>Traffic Department</i> (Including all employes in Freight and Passenger traffic offices).....	621	165	-----
<i>Conducting Transportation Department</i> (Including all Agents, Operators, Yardmen, Conductors, Brakemen, Engineers, and Firemen).....	19,466	3,073	594
<i>Maintenance of Way Department</i> (Including Superintendent of Maintenance of Way office, Signal Engineer, Engineer of Bridges and Buildings, Bridge Hands, Section Men, and all employes of the Engineer Department).....	12,405	2,874	294
<i>Motive Power Department</i> (Including all Motive Power officers and clerks, and all shop employes).....	12,300	2,001	200
Totals.....	46,378	8,222	1,088

Number of employes by grades, and distribution in Relief Department membership.

Following table shows the full numerical strength of each grade of employes, with the distribution by number and percentage in Relief Department membership, for respectively the Baltimore & Ohio Railroad Company and the Cleveland Terminal & Valley Railroad Company, as of March 31, 1904 (the latter Company conducting its own Relief Department, which is discussed herein, in detail, at page 54):

CLASS	B. & O. R. R.			B. & O. S. W. R. R.				C. T. & V. R. R.		
	TOTAL NUMBER EMPLOYES	NUMBER IN RELIEF FUND	RELIEF FUND PER CENTAGE	TOTAL NUMBER EMPLOYES	NUMBER IN RELIEF FUND	RELIEF FUND PER CENTAGE	TOTAL NUMBER EMPLOYES	NUMBER IN RELIEF FUND	RELIEF FUND PER CENTAGE	
Officers, Agents, Clerks, etc.....	8,277	4,612	55.72	1,698	-----	-----	267	158	59.18	
Telegraph Operators.....	1,152	311	27.00	178	-----	-----	17	1	5.88	
Conductors, all trains.....	1,223	1,179	96.40	187	-----	-----	17	17	100.00	
Brakemen, all trains.....	3,190	3,123	97.90	376	-----	-----	60	49	81.67	
Enginemen, all trains.....	1,948	1,910	98.05	234	-----	-----	25	23	92.00	
Firemen, all trains.....	2,080	1,885	90.63	238	-----	-----	22	20	90.91	
Yardmen.....	3,639	3,269	89.83	446	-----	-----	210	179	85.24	
Shopmen.....	12,206	10,965	89.83	1,991	-----	-----	200	183	91.50	
Trackmen.....	12,325	8,129	65.96	2,874	-----	-----	270	153	56.67	
Floating Equipment.....	338	76	22.49	-----	-----	-----	-----	-----	-----	
Total.....	46,378	35,459	76.46	8,222	-----	-----	1,088	783	71.97	

## Accounting method.

Under the system of accounting for Department transactions, the Auditing Department of the Company keeps an account with the Relief feature, to which account is credited all moneys collected on pay-rolls and through agents for that feature, and against this is charged the cheques issued by the Department on the Treasurer, when paid.

Accounts are kept in the Department with members, showing the contributions paid by each and the benefits the member has received; also an account with the Treasurer corresponding to the account on the Auditor's books with the Relief feature.

A General Ledger and Journal, a Record of Cheques, and a Member's Ledger, or Register, are also used by the Department in keeping the accounts of the Relief feature.

*Chicago, Burlington & Quincy Railway Company.*

(8,324 miles; 38,350 employees.)

## Inauguration.

Conducts the "Burlington Voluntary Relief Department," established March 15, 1889, beginning operations June 1, 1889, and operated on lines corresponding with those obtaining with the Pennsylvania Railroad Company, *vide infra*.

## Classification.

Classification of membership same as with Pennsylvania Railroad; that is, five (5) classes, or 1st, 2nd, 3rd, 4th, and 5th class.

## Contributions.

Contributions graded by class, same as with Pennsylvania Railroad, *vide infra*.

## Benefit basis.

Benefits determined on basis of class membership.

## Accident and Sickness benefits.

Scale of Accident and Sickness benefits, *per diem*:

	CLASSES,	1st	2nd	3rd	4th	5th
Accident.....		\$0.50	\$1.00	\$1.50	\$2.00	\$2.50
Sickness.....		.50	1.00	1.50	2.00	2.50

## Benefit periods.

Benefit periods:

For Accident, 52 weeks at full rates, and half rates thereafter during disability.

For Sickness, 52 weeks at full rates, and 52 weeks at half rates; no benefits paid for first six (6) days, except in cases of relapse.

TABLE OF BENEFITS.

Table showing monthly pay admitting to the several classes, the rates of contributions and disability benefits, and the *minimum* and *maximum* death benefit of any class:\*

TOTAL DEATH BENEFIT	ANY AMOUNT				\$35.00 OR MORE			\$55.00 OR MORE			\$75.00 OR MORE			\$95.00 OR MORE					
	1ST CLASS				2ND CLASS			3RD CLASS			4TH CLASS			5TH CLASS					
	BENEFITS 50 Cts. per DAY				BENEFITS \$1.00 per DAY			BENEFITS \$1.50 per DAY			BENEFITS \$2.00 per DAY			BENEFITS \$2.50 per DAY					
	NUMBER OF ADDITIONAL DEATH BENEFITS		AGES		NUMBER OF ADDITIONAL DEATH BENEFITS		AGES	NUMBER OF ADDITIONAL DEATH BENEFITS		AGES	NUMBER OF ADDITIONAL DEATH BENEFITS		AGES	NUMBER OF ADDITIONAL DEATH BENEFITS		AGES			
NOT OVER 45 YEARS	OVER 45 AND NOT OVER 60 YEARS	OVER 60 YEARS		NOT OVER 45 YEARS	OVER 45 AND NOT OVER 60 YEARS	OVER 60 YEARS		NOT OVER 45 YEARS	OVER 45 AND NOT OVER 60 YEARS	OVER 60 YEARS		NOT OVER 45 YEARS	OVER 45 AND NOT OVER 60 YEARS	OVER 60 YEARS		NOT OVER 45 YEARS	OVER 45 AND NOT OVER 60 YEARS	OVER 60 YEARS	
\$300	0	\$0.75	\$0.75	\$0.75	0	\$1.50	\$1.50	\$1.50	0	\$2.25	\$2.25	\$2.25	0	\$3.00	\$3.00	\$3.00			
600	1	1.05	1.20	1.35	1	1.80	1.95	2.10	1	2.55	2.70	2.85	1	3.30	3.45	3.60	0	\$3.75	\$3.75
900	2	1.35			2	2.10	2.40	2.70	2	3.15	3.60	4.05	2	3.60	3.90	4.20	1	4.05	4.20
1,200	3	1.65			3				3	3.45	3.60	4.05	3	3.90	4.35	4.80	2	4.35	4.65
					4				4	3.75			4	4.20	4.80	5.40	3	4.65	5.10
1,500					5				5				5	4.50			4	4.95	5.55
1,800					6				6	4.05			6	4.80			5	5.25	6.00
2,100					7				7	4.35			7	5.10			6	5.55	6.75
2,400					8				8	4.65			8	5.40			7	5.85	
					9				9	4.95									
2,700													9	5.70			8	6.15	
3,000													10	6.00			9	6.45	
3,300													11	6.30			10	6.75	
3,600													12	6.60			11	7.05	
3,900																			
4,200																			
4,500																			
4,800																			
5,100																	12	7.35	
5,400																	13	7.65	
5,700																	14	7.95	
6,000																	15	8.25	

\*In addition to death benefit shown in this table, members may take extra accident death benefits not greater in the aggregate than twice the death benefit of their class, without regard to age or physical condition. The monthly rate of contribution for each extra accident death benefit is 15 cents. This allows a member in the first class to carry extra accident death benefit of \$600; second class, \$1,200; third class, \$1,800; fourth class, \$2,400; fifth class, \$3,000. Under this arrangement a member of the fifth class is enabled to take death benefits aggregating \$9,000. \*

Commutation of allowance  
by payment of lump sum.

Where a member receives accidental injuries producing the immediate severing of, or necessitating, in the opinion of the medical officers of the Department, the amputation of, a hand or a foot at or above the wrist or ankle, he may receive daily benefits and payment of surgical bills as provided by regulations, also an artificial limb when such can be worn, or, in lieu thereof and in full of all claims or demands of whatsoever nature against the Department and the Company, and upon executing a release to this effect satisfactory to the Superintendent, he may receive the following amounts:

1st class.....	\$800
2nd class.....	1,400
3rd class.....	2,000
4th class.....	2,600
5th class.....	3,200

and twice these amounts in case of loss of both hands or both feet or of one hand and one foot.

In any case of grave injury or chronic sickness where the member desires to accept a lump sum in lieu of the benefits which might become due to him or on his account, and in full of all obligations of the Department or Company arising from his membership or service, the Superintendent has authority to make full and final settlement with such member on such terms as may be agreed upon in writing.

Out-of-service membership.

Any member who has been continuously in the service three (3) years, and a member of the Relief Fund one (1) year immediately preceding termination of his employment, may continue his membership thereafter, but only in respect of the *minimum* death benefit which he has held at any time during the last year, or of any smaller amount, upon making supplementary application therefor on the prescribed form before termination of employment, or within five (5) days thereafter.

Defrayal of funeral or other urgent expenses.

A part of the death benefit, not to exceed \$200, may, at the discretion of the Superintendent, be paid before final settlement, to meet funeral or other urgent expenses incident to the death of a member.

Age limit.

*Maximum* age for admission, 45 years; no *minimum* age.

Mortality rate.

Average annual mortality rate *per* 1,000 members, 8.7.

Fund receipts.

Total receipts since institution to December 31, 1903, \$4,368,215.69, made up:

Membership.....	\$4,197,912.42
Company (deficiencies). . . . .	42,532.94
Other sources.....	127,770.33

Average receipts *per annum*, all sources, \$337,489.90.

Fund disbursements.

Total disbursements since institution to December 31, 1903, \$4,592,579.36, made up:

Accident benefits.....	\$1,432,372.94
Sickness benefits.....	1,127,247.00
Death benefits.....	1,167,019.50
	\$3,726,639.44
Operating expenses (paid by Com- pany).....	865,939.92

Average disbursements *per annum*, all expenses, \$332,504.71.

Custodianship of fund moneys.

Moneys received for the Relief Fund are held by the Company in trust for the Department. The committee, with the approval of the Board of Directors, may invest money not required for current use. Securities for such investments are in the name of the Company "in trust for the Relief Department." To maintain a reasonable cash balance in the Fund, the Company may sell or secure a loan upon such securities; but if there are no securities upon which money may be realized or no money in the Relief Fund, the Company temporarily advances, without charge to the Fund, such money as is necessary to meet obligations of the Department as they become due.

Deficits.

Total membership. Membership December 31, 1903, 22,141, or about 58 *per centum* of entire working force.

Distribution of membership. The various grades of employes participate in membership in the following percentage proportions of their entire numerical strength:

CLASS.	PERCENTAGE.
Locomotive Engineers.....	95.97
Locomotive Firemen .....	96.56
Conductors.....	90.09
Brakemen.....	96.82
Switchmen.....	96.39
Total Train, Engine and Yardmen....	95.59
All others.....	48.87

*Cleveland Terminal & Valley Railroad Company.*

(88.38 miles; 1,088 employes.)

Inauguration. Conducts the "Cleveland Terminal & Valley Railroad Relief Department," organized November 1, 1895.

Regulations. Regulations and general conditions same as those obtaining with Baltimore & Ohio Relief Department, *vide supra*.

Separate department. Separate department, but conducted by the Baltimore & Ohio Relief Department, the accounts being kept distinct from those of latter organization.

Receipts. Total receipts during 1903, representing purely membership contributions, amounted to \$17,148.65.

Disbursements. Total disbursements during 1903 amounted to \$9,304.42, made up as follows:

Accidental death .....	\$2,000.00
Natural death.....	500.00
Disablement from accident.....	3,126.67
Disablement from natural causes.....	3,094.95
Surgical expenses.....	582.80

Total membership.            Membership at end of 1903 was 995, distributed as follows:

Hazardous class.....	399
Non-hazardous class.....	596

*Lehigh Valley Railroad Company.*

(1,398 miles; 18,621 employees.)

Inauguration.            Conducts the Lehigh Valley Railroad "Relief Fund," established in January, 1878, which makes provision for members in case of accident, and their families in event of their death from accident, no sick benefits being paid.

No examination.            No examination or special procedure for admission to Fund benefits.

No age conditions.            Age conditions do not apply, all employes being permitted to contribute for and receive benefits.

Management.            In immediate charge of the General Manager of the Railroad Company and a Treasurer who is an officer of the Railroad Company, appointed by the President of the Company, its affairs being controlled by the Railroad, which assumes responsibility and bears all expense of management.

Membership contributions.            Contributions made on following basis: When Fund needs replenishing the Treasurer issues notice accordingly, when subscription sheets are distributed, on which employes sign their names and specify the amounts which they authorize to be deducted from their wages on the pay-rolls. Employes may contribute one day's wages or less, under each call for contribution, but in no case is the amount to exceed \$3.00. These calls are made at intervals of four or five months.

Company contribution.            Company contributes an amount equal to the aggregate of that paid by all contributors.

Basis of allowances.	Benefits are paid on basis of contributions to credit of members at time of injury. Employees receive accident benefits, at rate of three-fourths of amount of contributions for the "call" during which injured, for every week-day, exclusive of holidays, for a <i>maximum</i> period of nine months, if disability so long continues.						
Allowance period.							
Burial benefit.	Fifty dollars is appropriated for burial expenses; and monthly, for two years from time of employe's decease, an allowance for every working day, at the daily rate of three-fourths of amount of his contributions. The amount of physicians' and surgeons' bills, for services rendered, is deducted from such appropriation, and balance paid to following persons, in the order named, <i>viz.</i> , the widow (provided she shall remain unmarried, and provided also that she shall not have been separated and living apart from her husband at the time of his decease); child or children under 16 years of age; mother; father; brother or brothers and sister or sisters under 16 years of age.						
Distribution among representatives.							
Artificial limbs.	Fund defrays the cost of artificial limbs.						
No refund.	Contributions are not refunded, regardless of whether employees leave the service voluntarily or are dismissed.						
Fund receipts.	Total receipts since inauguration, \$938,796.52, made up: <table border="0" style="margin-left: 40px;"> <tr> <td>Membership.....</td> <td style="text-align: right;">\$469,398.26</td> </tr> <tr> <td>Company.....</td> <td style="text-align: right;">469,398.26</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">\$938,796.52</td> </tr> </table>	Membership.....	\$469,398.26	Company.....	469,398.26		\$938,796.52
Membership.....	\$469,398.26						
Company.....	469,398.26						
	\$938,796.52						
Average annual receipts.	Average receipts <i>per annum</i> , \$36,107.56, made up: <table border="0" style="margin-left: 40px;"> <tr> <td>Membership.....</td> <td style="text-align: right;">\$18,053.78</td> </tr> <tr> <td>Company.....</td> <td style="text-align: right;">18,053.78</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">\$36,107.56</td> </tr> </table>	Membership.....	\$18,053.78	Company.....	18,053.78		\$36,107.56
Membership.....	\$18,053.78						
Company.....	18,053.78						
	\$36,107.56						
Fund disbursements.	Total disbursements since inauguration, \$924,236.35, made up of payments for accident and death claims.						
Average annual disbursements.	Average disbursements <i>per annum</i> , \$35,547.55, for accident and death.						



- Mortality rate.** Average annual mortality rate *per* 1,000 members, .003 *per centum*.
- Total membership.** Membership in 1903, 6,505, or about 35 *per centum* of entire working force.
- Distribution of membership.** The various grades of employes participate in membership in the following percentage proportions of their entire numerical strength:

CLASS.	PERCENTAGE.
Employes in Train Service, Enginemen, Firemen, Conductors, and Brakemen.....	80.9
Employes in Maintenance of Way Department.....	31.3
Employes in Maintenance of Equipment Department.....	32.1

- Accounting.** Records of membership are kept in the office of the Treasurer of the Fund. For each and every "call" there is a complete register of all contributors made.
- The Fund is subject to written orders drawn upon it jointly by the Division Superintendents and the representatives of the classes to which the beneficiaries belong, which orders must be approved by the General Manager of the Company. The orders then go to the Treasurer for payment.

*Long Island Railroad Company.*  
(391.76 miles; 5,415 employes.)

- Inauguration.** Conducts the "Long Island Railroad Employes' Mutual Relief Association," organized January 1, 1886, which provides for disablement and death benefits, and embraces all classes of employes.
- Management.** Fund management is vested in a Committee of Management, consisting of nine (9) members of the Association, one of whom is the President of the Railroad Company, *ex officio*, who has the appointment of three members, the remaining five being elected by contributors to the Fund.

## Financing.

Supported by membership contributions, the Railroad allowing interest on cash balances, and also maintaining an office for transaction of Association business, and paying the Secretary's salary.

## Basis of membership contributions.

Membership contributions based on salary, and are deducted, in advance, on pay-rolls of Railroad Company.

## Scale of contributions and allowances:

## Scale of contributions and allowances.

CLASS	SALARY	DUES <i>per</i> MONTH	WEEKLY SICK BENEFITS	DEATH BENEFITS
1st	\$60 and over <i>per</i> month....	\$1.00	\$9.00	\$400.00
2nd	Between \$40 and \$60 <i>per</i> month.....	.75	6.75	300.00
3rd	\$40 and under <i>per</i> month..	.50	4.50	200.00

## Benefit period.

Sick benefits begin with the eighth day, and continue for six (6) months. For accident, not less than seven days nor more than six (6) months.

## No special benefits.

Members not allowed to enter class calling for benefits higher than those based upon wage earnings. No additional death benefits.

## Custodianship of fund moneys.

Moneys belonging to the Fund of the Association, not needed for immediate use, are invested by the Committee of Management in such first-class securities as it may deem safe and best; and all such securities and moneys necessary to meet current expenses are entrusted to the custody of the Railroad Company, to be held subject to the requisition of said committee.

## Out-of-service membership.

Full membership may be retained after leaving the service of Company, by payment of contributions therefor.

## Railway guarantee.

Railroad Company guarantees the support and security of the Fund to the extent of \$10,000.

## Fund receipts.

Total receipts since inauguration, \$382,395.00.  
Average receipts *per annum*, \$21,244.17.

Receipts (including cash balance from preceding year) for year ending January 31, 1904, \$58,884.32, made up:

From members.....	\$41,565.25
Interest allowed by Railroad Com- pany on Association cash balance	840.50
Cash balance February 1, 1903.....	16,478.57
	<hr/>
	\$58,884.32

## Fund disbursements.

Total disbursements since inauguration, \$367,233.00.  
Average disbursements *per annum*, \$20,401.83.  
Disbursements during year ending January 31, 1904, \$42,186.86, made up:

Disablement benefits, account of injuries.....	\$10,373.34
Disablement benefits, account of natural causes.....	15,011.37
Death benefits, account of injuries....	7,300.00
Death benefits, account of natural causes.....	9,300.00
	<hr/>
	\$41,984.71
Stationery and printing.....	202.15
	<hr/>
	\$42,186.86

## Mortality rate.

Average annual mortality rate *per* 1,000 members, about 14.

## Total membership.

Membership 4,700, or about 87 *per centum* of total working force.

*Pennsylvania System East and West of Pittsburgh, Pa.*

(10,913.89 miles; 172,024 employes.)

*System East of Pittsburgh.*

(5,852.44 miles; 117,928 employes.)

Associated roads  
East of Pittsburgh.

The System East of Pittsburgh includes the following companies associated in joint administration of Relief Department, *viz.*:

Pennsylvania Railroad Company, including:  
 Pennsylvania Railroad Division,  
 United Railroads of New Jersey Division,  
 Philadelphia & Erie Railroad Division,  
 Buffalo & Allegheny Valley Division, and  
 Northern Central Railway Company;  
 Philadelphia, Baltimore & Washington Railroad Company;  
 West Jersey & Seashore Railroad Company.

The associated companies above named represent an aggregate mileage of 5,208.87 miles, and 110,327 employes, the remaining total system mileage, 643.57 miles, and employes numbering 7,601, being distributed among affiliated and subsidiary companies.

Inauguration  
East of Pittsburgh.

Although the subject had been urged upon the management of the Pennsylvania Railroad Company by its employes as far back as 1874, the department was not finally organized until February 15, 1886, with the title "The Pennsylvania Railroad Voluntary Relief Department."

First independent  
relief organization.

This was the first absolutely independent Relief organization formed in the United States for railroad employes, in that it is possessed of a complete and distinctive autonomy, wholly disassociated from any other provident feature.

*System West of Pittsburgh.*

(5,061.45 miles; 54,096 employes.)

Associated roads  
West of Pittsburgh.

The System West of Pittsburgh includes the following companies associated in joint administration of Relief Department, *viz.*:

Pennsylvania Company;  
 Pittsburgh, Cincinnati, Chicago & St. Louis Railway Company;  
 Grand Rapids & Indiana Railway Company;

Terre Haute & Logansport Railway Company;  
 Cincinnati & Muskingum Valley Railroad Company;  
 Waynesburg & Washington Railroad Company;  
 Cincinnati, Lebanon & Northern Railway Company;  
 Newport & Cincinnati Bridge Company;  
 Wheeling Terminal Railway Company;  
 Cleveland, Akron & Columbus Railway Company.

The associated companies above named represent an aggregate mileage of 4,137.99 miles, and 49,066 employes, the remaining total system mileage, 923.46 miles, and employes numbering 5,030, being distributed among affiliated and subsidiary companies.

Inauguration  
 West of Pittsburgh.

The Relief Department, a practical *fac-simile* of that of the Lines East of Pittsburgh, was organized July 1, 1889, and entitled "The Voluntary Relief Department of the Pennsylvania Lines West of Pittsburgh."

Meaning of Associated  
 Companies.

The railway companies above enumerated represent what are known as the associated companies in the operations of the Relief schemes of the entire System, their joint co-operation having been duly provided for, from time to time, by their respective Boards of Directors on the basis of agreements specially framed and executed for the purpose.

Joint consideration  
 for plans.

Unless, therefore, results consequent upon physical differences in operation of the two parts of the System shall develop marked differences in showing for Relief features common to both, the Relief plans will be discussed herein conjointly.

Objects.

The objects of the Department are stated as being: The establishment of a fund, to be known as "The Relief Fund," for the payment of definite amounts to employes contributing thereto, who, under the Regulations, may be entitled to benefits therefrom, when they are disabled by accident or sickness, and in the event of their death to the relatives or other beneficiaries designated in the applications for fund membership.

Accident, Sickness,  
 and Death benefits.

Railroad Company's  
 responsibility and  
 assumption.

The Railroad Company has general charge of the Department; guarantees the fulfillment of the obligations assumed by it from time to time; takes charge of the funds, assuming

full responsibility for their safe-keeping; supplies the necessary facilities for conducting departmental business (which is conducted as a separate branch of the service), and pays all operating expenses, including salaries of the officers, Medical Examiners and clerical force; also pays interest on monthly balances in its hands; and, as Trustee and Guarantor of the Fund, approves securities in which investments are made.

Executive charge.

Executive officer of the Department is the Superintendent, aided by an Assistant Superintendent, appointed by the Board of Directors, who has general control of all business pertaining to the department, subject to supervision of the Company's General Manager, and, with the approval of the latter, employs the medical force, consisting of a Chief Medical Examiner and a corps of Medical Examiners, and the necessary clerical force.

Superintendent.

General supervision.

General supervision of Department operations is vested in an Advisory Committee, of which the General Manager is *ex officio* a member and the chairman, and fourteen members, seven of whom are elected by the contributing members from among themselves on the basis of ballots, by specially created electoral divisions, the other seven being appointed by the several Boards of Directors. Each member serves for a period of three years, the elections being held and appointments made triennially, in different years, and in such manner as to provide for there always being on the Committee a majority of members who have served thereon for a period of time sufficient to afford them practical familiarity with the workings of the Fund.

Advisory Committee.

Participants.

Membership includes all classes of employes, and is voluntary.

Maximum age for admission to service.

*Maximum* age for entrance to service of associated companies is 35 years, except where the duties involved call for professional or other special qualifications, when em-

ployment may be given to persons over that age, by authority of the Board of Directors.

Procedure for securing membership.

Employee desiring membership makes known his wish, either verbally or in writing, to the person under whom he is immediately employed, whose duty it is to at once send the request, through the usual channel, to the Division Superintendent or other proper officer in charge, who will cause the necessary notice to be transmitted to the Relief Department and to the Medical Examiner, and the latter will make the requisite physical examination and prepare a formal application for the applicant to sign.

Maximum membership age.

Any employe of the associated companies, if not over 45 years of age, may, on application, become a member upon passing a satisfactory physical examination.

Disregard of age limit or physical condition at start.

For a period of six (6) months after institution of the Fund, the privilege of enjoying membership was extended to all employes in the service, regardless of age or physical condition.

Membership first year

At the close of the first year of operation, 1886, there were 19,952 members of the Pennsylvania Railroad Department.

System membership.

The present System membership aggregated 104,151, as of December 31, 1903.

Distribution among various classes.

This total membership has the following percentage distribution among the several grades of employes identified with roads associated in Fund administration, *viz.*:

	LINES EAST OF PITTSBURGH	LINES WEST OF PITTSBURGH
	Per Cent.	Per Cent.
Officers, Agents, Clerks, <i>etc.</i> .....	21	17
Telegraph Operators.....	2	4
Conductors, all trains.....	4	5
Brakemen, all trains.....	15	11
Locomotive Enginemen, all trains..	4	7
Locomotive Firemen, all trains.....	6	8
Yardmen.....	5	11
Shopmen.....	25	30
Trackmen.....	17	7
Floating Equipment.....	1	---

*Lines East and West.*

Number of employes, by grades, and distribution in Relief Fund membership.

Following is table showing the full numerical strength of each grade of employes, with distribution by number and percentage in Relief Fund membership, for the Lines of the System East and West of Pittsburgh, associated in Fund administration, the figures for the Lines East representing the status as of December 31, 1903, and those for the Lines West as of March 31, 1904:

CLASS	LINES EAST			LINES WEST		
	TOTAL NUMBER EMPLOYES	NUMBER IN RELIEF FUND	RELIEF FUND PER-CENTAGE	TOTAL NUMBER EMPLOYES	NUMBER IN RELIEF FUND	RELIEF FUND PER-CENTAGE
Officers, Agents, Clerks, <i>etc.</i> .....	24,093	15,833	66	7,988	4,436	56
Telegraph Operators.....	2,702	1,878	70	1,340	985	74
Conductors, all trains.....	3,606	2,969	82	1,508	1,394	92
Brakemen, all trains.....	13,087	11,352	87	3,213	3,027	94
Locomotive Enginemen, all trains	4,483	3,487	78	2,198	2,062	94
Locomotive Firemen, all trains....	4,779	4,381	92	2,328	2,260	97
Yardmen.....	4,189	3,637	87	3,515	3,018	86
Shopmen.....	27,642	18,990	69	10,587	8,894	84
Trackmen.....	24,745	13,301	54	7,586	1,908	25
Floating Equipment.....	1,001	679	68	-----	-----	-----
Total.....	110,327	76,507	69	40,263	27,984	70



## Membership contribution.

Membership payments are fixed and uniform without reference to occupation; there being five (5) classes of membership, calling for the following monthly contributions, payable in advance, and deducted on pay-rolls, *viz.*:

Classes.	1st class.....	\$0.75
	2nd class.....	1.50
	3rd class.....	2.25
	4th class.....	3.00
	5th class.....	3.75

## Membership classification.

Membership classification is based on usual earnings *per* month at the time of application, with the following grading:

## Earnings.

CLASS	LINES EAST MONTHLY EARNINGS	LINES WEST MONTHLY EARNINGS
1st	Less than \$35.	Not over \$40.
2nd	\$35 or more, but less than \$55.	Over \$40, but not over \$60.
3rd	\$55 or more, but less than \$75.	Over \$60, but not over \$80.
4th	\$75 or more, but less than \$95.	Over \$80, but not over \$100.
5th	\$95 or more.	Over \$100.

Changing to higher  
or lower class.

Members may enter or change to a class not higher than that determined by their usual earnings, physical examination being required, except on changing to a lower class. Member not over age 45, with five (5) years' continuous service and one (1) year's membership in Fund (both immediately prior to his supplementary application), may enter any class higher than that determined by his pay upon passing a satisfactory examination.

Table of benefits.

Amount of accident and sick benefits, and death allowances, based on class membership, *viz.*:

	FIRST CLASS	SECOND CLASS	THIRD CLASS	FOURTH CLASS	FIFTH CLASS
<b>ACCIDENT.</b>					
Accident benefits <i>per</i> day, including Sundays and holidays:					
First 52 weeks.....	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50
After 52 weeks.....	.25	.50	.75	1.00	1.25
<b>*SICKNESS.</b>					
Sickness benefits <i>per</i> day, including Sundays and holidays:					
Not longer than 52 weeks, but not including first 3 days.....	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00
After 52 weeks.....	.20	.40	.60	.80	1.00
<b>DEATH.</b>					
Payment in event of death.....	\$250.00	\$500.00	\$750.00	\$1,000.00	\$1,250.00

Regular and additional death benefits.

Members are privileged to take death benefits, additional to that of their class, to an amount not greater than their class death benefit, *viz.*:

	FIRST CLASS	SECOND CLASS	THIRD CLASS	FOURTH CLASS	FIFTH CLASS
Class death benefit.....	\$250.00	\$500.00	\$750.00	\$1,000.00	\$1,250.00
Additional death benefit.....	250.00	500.00	750.00	1,000.00	1,250.00
Total death benefits.....	\$500.00	\$1,000.00	\$1,500.00	\$2,000.00	\$2,500.00

For each additional death benefit of the first class (\$250) the rates of contribution are as follows:

For a member not over 45 years of age.....	\$0.30
For a member over 45 and not over 60 years of age.....	.45
For a member over 60 years of age.....	.60

\* Lines West of Pittsburgh do not pay sickness benefits for first six (6) days, nor do they provide for payment of sickness benefits after 52 weeks.

Where death benefit is taken at a given rate, the rate is not increased on account of increasing age.

#### LINES EAST.

"Company Relief,"  
Lines East.

Regulations originally provided for payment of sick benefit for a *maximum* period of 52 weeks of continuous disablement. Many cases developed calling for continued relief measures after the expiration of that period, and these were taken care of by the Boards of Directors, by authorizing donations directly from Company revenue. This form of relief, known as "Company Relief," was started in connection with the Lines East of Pittsburgh in October, 1887, and terminated with the establishment of the Pension Department, January 1, 1900, and during its continuance there was expended the aggregate sum of \$363,919.05. Under the present arrangement the sick are carried by the Fund, at half rates, after 52 weeks, until recovery, or until properly eligible to Superannuation and Pension allowance.

Substitute for  
Company Relief.

#### LINES WEST.

"Company Relief,"  
Lines West.

It is still the practice of the several companies associated in operation of the Relief Department of the Lines West of Pittsburgh and Erie, where members of the Relief Fund continue disabled by sickness beyond 52 weeks, thus exhausting their title to sickness benefits from the Fund, and where such members' service record warrants, to authorize payment of "Company Relief." The rate for the first year, as a rule, is one-half the amount to which a member was entitled from the Fund; if extended to second year, the rate being again cut in two; this process being continued until the rate is reduced to 20 cents a day, in which event it is fixed at that figure. Each individual case is treated on its merits, and, in determining whether or not "Company Relief" shall be paid, the member's length of service, performance of meritorious acts, and financial condition are all taken into consideration by the Boards of Directors. These benefits are paid from the

Basis and rate of allowance.

treasuries of the associated companies, who reimburse the Relief Fund for any amounts paid to members on this account.

Funeral expenses not regularly provided for.

Special or other funeral expenses are not paid as independent charges against the Fund; they are, however, authorized by the Regulations as a part of the death benefit before final settlement, when specially desired by the beneficiaries; all such payments being treated as a part of the death benefit, and deducted therefrom.

Triennial periods.

Fund is operated on the basis of triennial periods.

Mortality rate.

Average annual mortality rate *per* 1,000 members:

Lines East of Pittsburgh.....	12.6
Lines West of Pittsburgh.....	12.0

Basis of receipts, working capital, and operating expenses.

The receipts, working capital, and operating expenses of the Fund are derived from and provided through the following avenues, *viz.*:

- a.—Membership contributions.
- b.—Company appropriation, when necessary, to make up triennial operative deficits.
- c.—Income and profit arising from investment of Fund moneys.
- d.—Gifts or legacies made for use of Fund.
- e.—Free use of building, transportation, and other facilities supplied by the associated companies for conducting Department business.
- f.—Relief from all operating expenses, which are borne exclusively by the associated companies.

Disposition of fund surplus.

In the event of a surplus, at the end of any three-year period of operation, after making due allowance for liabilities incurred and not paid, such surplus is devoted exclusively in the promotion of a fund for the benefit of superannuated members, or in some other manner for the sole benefit of members of the Relief Fund.

Determination of  
financial condition.

Financial condition is determined through quarterly and annual statements of Fund operations, showing the total receipts from all sources, disbursements, balances, and surplus or deficit, as the case may be, this information being embodied in regular annual report of the Company to the stockholders. There is also prepared at stated intervals, as a matter of special detailed information, an exhibit of known and contingent liabilities, including in the latter an estimated cost of cases of disablement originating prior to and continuing beyond the close of the period.

Total receipts.

Total receipts since inauguration aggregate \$19,950,940.94, made up:

*Lines East of Pittsburgh.*

East of Pittsburgh.

From membership.....	\$11,672,717.39
From Company.....	2,544,348.11
From other sources.....	422,027.04

Total receipts, Lines East of Pittsburgh.....	\$14,639,092.54
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*Lines West of Pittsburgh.*

West of Pittsburgh.

From membership.....	\$4,342,321.95
From Company.....	969,526.45

Total receipts, Lines West of Pittsburgh.....	5,311,848.40
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Aggregate receipts.

Aggregate receipts, Pennsylvania System .....	\$19,950,940.94
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Average annual receipts.

Average receipts *per annum* for Lines East of Pittsburgh, \$813,282.91, and for Lines West of Pittsburgh, \$404,554.73, or an aggregate of \$1,217,837.64 for the entire System.

## Total disbursements.

Total disbursements since inauguration, \$18,595,066.75, made up:

*Lines East of Pittsburgh.*

## Lines East of Pittsburgh.

For accident.....	\$2,246,454.10	
For sickness.....	4,455,618.80	
For death.....	4,851,434.88	
For operating expenses	1,815,641.54	
For superannuation al- lowances.....	148,662.15	
		\$13,517,811.47

*Lines West of Pittsburgh.*

## Lines West of Pittsburgh.

For accident.....	\$1,162,281.65	
For sickness .....	1,473,124.60	
For death .....	1,687,241.22	
		\$4,322,647.47
For operating expenses	754,607.81	
		\$5,077,255.28
Total disbursements for entire System.....		\$18,595,066.75

## Average annual disbursements.

Average disbursements *per annum*, for Lines East of Pittsburgh, \$750,989.53, and for Lines West of Pittsburgh, \$381,260.40, or an aggregate of \$1,132,249.93 for the entire System.

## Fund Accounts.

The following "General Ledger" and "General Expense" Accounts are conducted in connection with operations of the Relief Department of the Lines East of Pittsburgh, *viz.*:

## Relief Fund Account.

"Relief Fund" Account, which includes payments of benefits on account of disablement or death of members of the Relief Fund; on account of funeral expenses advanced; payments for surgical attendance; and contributions returned to members, chargeable to the current triennial period, counting from and including the year 1886. This account is credited with contributions received from members, and any benefits returned by persons to whom same have been paid.

Relief Fund  
Liability Account.

“Relief Fund Liability” Account, which includes payments of benefits on account of disablement or death of members of the Relief Fund; on account of funeral expenses advanced; payments for surgical attendance; and contributions returned to members, chargeable to any triennial period prior to the current period. This account is credited with any benefits returned by persons to whom paid, and Company payments necessary to make up Fund deficiencies.

Relief Fund  
Surplus Account.

“Relief Fund Surplus” Account, which includes such amount as may stand to the credit of “Superannuation Fund” Account at the end of any triennial period.

Superannuation  
Fund Account.

“Superannuation Fund” Account, which includes payments of superannuation allowances to retired employes members of the Relief Fund. This account is credited with interest accrued on investments of Relief Fund surplus, and the balance standing to the credit of the “Relief Fund Liability” Account at the close of each triennial period, such credit balance being transferred to the “Relief Fund Surplus” Account.

Relief Department  
Expenses Account.

“Relief Department Expenses” Account, which includes all expenses incurred by the associated companies in connection with operation of the Department, and which are not otherwise provided for.

Advantages offered by  
Department membership.

The advantages of the Relief Department to employes may be thus recounted:

- a.—Indemnity in case of disablement from accident or sickness, and death from accident or natural causes, at a *minimum* cost; the protection extended for death being particularly advantageous to employes occupying hazardous positions, as many of the regular-line life-insurance companies will not insure them, and those that do demand largely increased premiums over the ordinary risk.

- b.*—Free surgical attendance in case of disablement from accident while in the performance of duty; also the furnishing of artificial limbs and other prosthetic agencies.
- c.*—No payment for membership or Medical Examiners' fees.
- d.*—No special dues or taxes.
- e.*—No extra assessments.
- f.*—Exemption from contribution during disablement, after that made for the month in which the disablement originates.
- g.*—Protection against possibility of forfeiting title to benefits for non-payment of dues; the practice of collecting contributions on the pay-rolls obviating this so long as the member is on duty.
- h.*—No assessments for administration, all expenses being borne by the associated companies.
- i.*—Benefits not susceptible to hypothecation; death benefits being devoted exclusively to payments to designated beneficiaries.
- j.*—Relief from making contributions to their fellow-employees or their families, in destitute circumstances, from protracted disablement or death. Papers soliciting such subscriptions, which are now no longer seen, were of common occurrence before the Department was established.

*Philadelphia & Reading Railway Company.*

(1,467.8 miles; 23,721 employees.)

Date of institution.

Conducts the "Philadelphia & Reading Relief Association," organized October 30, 1888, and put in effect December 1, 1888.

Contributions and benefits.

Contributions and benefits correspond with those obtaining with the Pennsylvania Railroad Fund, *vide supra*. There is paid an additional sum of \$100 from the Surplus Fund for each death regardless of class.



TABLE OF CONTRIBUTIONS AND BENEFITS.

	1ST CLASS	2ND CLASS	3RD CLASS	4TH CLASS	5TH CLASS
HIGHEST MONTHLY PAY.....	\$35.00	\$55.00	\$75.00	\$95.00	{ OVER \$95.00
CONTRIBUTIONS PER MONTH: Class.....	.75	1.50	2.25	3.00	3.75
ADDITIONAL DEATH BENEFIT, EQUAL TO DEATH BENEFIT OF CLASS.					
Not over 45 years of age.....	.30	.60	.90	1.20	1.50
Over 45 years and not over 60 years of age.....	.45	.90	1.35	1.80	2.25
Over 60 years of age.....	.60	1.20	1.80	2.40	3.00
DISABLEMENT BENEFITS PER DAY, INCLUDING SUNDAYS AND HOL- IDAYS.					
<i>Accident.</i>					
For 52 weeks.....	.50	1.00	1.50	2.00	2.50
<i>Sickness.</i>					
After first 7 days, and not longer than 52 weeks.....	.40	.80	1.20	1.60	2.00
DEATH BENEFITS.					
For Class.....	250.00	500.00	750.00	1,000.00	1,250.00
Additional Payment from Sur- plus Fund.....	100.00	100.00	100.00	100.00	100.00
Additional Death Benefits that may be taken.....	250.00	500.00	750.00	1,000.00	1,250.00

Disposition of yearly surplus.

Regulations provide that if, at the end of any fiscal year, there should be a surplus, after making due allowance for liabilities incurred and not paid, such surplus shall be used in the promotion of a fund for the benefit of superannuated members of the Association, or in some other manner for the sole benefit of members of the Association, whether by additional death benefits or otherwise, as shall be determined by vote of two-thirds of the Advisory Committee.

Age limit.

*Maximum* age for admission to membership, 45 years.

Benefit period.

Length of treatment, 52 weeks. Exhaustion of this benefit period leaves the member with title to death benefit allowance only.

## Out-of-service membership.

Membership rights, also those of beneficiaries, are forfeited and invalidated upon termination of service with the employing company, except that if the membership has continued for a period of three (3) years it may remain in respect to Death Benefit only.

## Railway contributions.

Railway Company and interested co-operating companies contribute to the Fund to the extent of five (5) *per centum* of all sums contributed by employes, and also make good any Fund deficiencies for benefits accrued to their respective members.

## Determination of financial condition.

Basis for determining financial condition is the annual report compiled by Auditors appointed by the Association Advisory Committee for the purpose.

## Total receipts.

Total receipts since inauguration, \$4,049,494.11, made up:

From membership.....	\$3,362,678.05
From Company.....	443,831.68
From other sources.....	242,984.38

## Annual receipts.

Average receipts *per annum*, from above sources, \$269,966.28.

Receipts from all sources for the fiscal year ended November 30, 1903, aggregated \$299,940.11, made up:

From members.....	\$262,812.84
From Railway Company, 5 <i>per centum</i> of sums contributed by members.	12,995.02
Interest on monthly bank balances at 3 <i>per centum</i> <i>per annum</i> .....	728.01
Income from investments...	23,404.24
	<hr/>
	\$299,940.11

## Total disbursements.

Total disbursements since inauguration, \$3,596,729.96 made up:

For accident.....	\$880,574.66
For sickness.....	895,794.16
For death.....	1,436,708.05
	<hr/>
	\$3,213,076.87
For operating expenses....	\$375,077.25
For other expenses.....	8,575.84
	<hr/>
	\$383,653.09

## Annual disbursements.

Average annual disbursements, as above, \$241,765.54

Disbursements for all purposes during the fiscal year ended November 30, 1903, aggregated \$292,423.41, made up:

Death benefits, accident.....	\$46,250.00	
Death benefits, natural causes.....	64,550.00	
Death benefits, accident, Surplus Fund.....	10,200.00	
Death benefits, natural causes, Surplus Fund.....	15,100.00	
Death benefits, former employees.....	3,500.00	
	<hr/>	\$139,600.00
Disablement benefits, accident.....	\$65,152.50	
Disablement benefits, natural causes.....	70,016.30	
Disablement benefits, accident, Surplus Fund.....	316.20	
Disablement benefits, natural causes, Surplus Fund.....	651.90	
	<hr/>	136,136.90
		<hr/>
Total, Death and Disablement.....		\$275,736.90
Salaries and expenses of Medical Examiners and clerks.....		16,186.51
Reduction in value of investment in The Philadelphia & Reading Coal and Iron Company's Coal Trust Certificates.....		500.00
		<hr/>
		\$292,423.41

Annual cash expenditure by Associated Companies.

The expenses of operating the Association during 1903 aggregated \$33,658.40, of which amount \$17,471.89 was paid proportionately by the associated companies, the balance, \$16,186.51, as shown in above statement of disbursements for the year, represented salaries and expenses

of the medical corps paid out of the Relief Fund. In addition to sum contributed by the associated companies for operating expenses, as above, the Philadelphia & Reading Railway Company contributed to the Fund, as shown in foregoing statement of receipts, \$12,995.02, thus making a cash outlay by the companies of \$30,466.91.

## Mortality rate.

Average annual mortality rate *per* 1,000 members, 12.1.  
The death rate during the year ended November 30, 1903, was 13.9 *per* 1,000 members.

## Total membership.

Membership as of November 30, 1903, was 18,951, or about 80 *per centum* of full working force, the average membership for the year having been 19,009.

## Distribution of membership.

Distribution of membership among employes, *viz.*:

CLASS.	NUMBER OF PARTICIPANTS.
General Officers.....	18
Other Officers.....	40
General Office Clerks.....	542
Station Agents.....	425
Other Station Men.....	652
Enginemen.....	1,152
Firemen.....	1,152
Conductors.....	925
Other Trainmen.....	2,882
Machinists.....	683
Carpenters.....	285
Other Shopmen.....	3,699
Section Foremen.....	360
Other Trackmen.....	1,446
Switchmen, Flagmen, and Watchmen.....	597
Train Dispatchers and Telegraph Operators	419
Employes account Floating Equipment.....	125
All other employes.....	3,214
Members retaining death benefit feature after termination of service.....	335

## Accounting.

All contributions to the Fund by members (whether by deduction on pay-roll or by cash payment when no wages are earned on account of furlough or suspension), contribution by the Philadelphia & Reading Railway Company, income from investments, *etc.*, are credited to the respective income accounts; and the death and disablement benefits, contributions returned, salaries and expenses of medical examiners and their clerks, and investments made, are charged to the respective expense accounts, in accordance with the principles of double-entry bookkeeping. All moneys received for the Fund are held by the Treasurer of the Philadelphia & Reading Railway Company as a separate fund to the credit of the Association, subject to drafts by such Treasurer only when same are countersigned by the Chairman of the Advisory Committee.

*Statistical Recapitulation for Railway Relief Funds in the United States.*

Statistics for Relief Funds  
in United States.

The nine (9) purely Relief Department roads hereinbefore discussed represent an aggregate of 31,000 miles of roadway, or about 15 *per centum* of the total railway mileage of the United States, with employes numbering 318,000, or about 24 *per centum* of the total number of railway employes in the country, and an insurance membership of 206,000 employes, or practically 65 *per centum* of the total number of employes identified with the service of the roads involved; and this membership percentage would be largely increased were the computations based on the exclusion of non-membership employes, who are so because of ineligibility for membership, owing to age or physical disqualifications. The combined average annual disbursements of these departments aggregate about \$2,230,000, while their combined disbursements since organization approximate \$37,150,000.

## PURELY EMPLOYES' RELIEF ASSOCIATION.

## Employes' associations.

In many instances the railway employes themselves have established relief associations whose operations are

localized with the roads with which the men are directly identified. These local organizations are sometimes absolutely self-supporting, and often are the recipients of substantial financial and other assistance from the railroads concerned. While the Reporter has advice of many of these plans, only a few of the more representative will be accorded mention:

*Boston & Maine Railroad Company.*

(2,281.77 miles; 23,205 employes.)

- Inauguration.** Employes conduct "The Boston & Maine Railroad Relief Association," organized in April, 1882, and incorporated in March, 1885, providing sick and death benefits.
- Administration.** In charge of a President, Vice-Presidents, Secretary, Treasurer, Board of Directors, Finance Committee, and Board of Trustees of Special Fund.
- Assessment plan.** Assessment plan. Eleven assessments *per annum per capita* for the Disability Fund, and one assessment in June for the Expense Fund; and twelve assessments for the Death Benefit Fund. Under the by-laws either an extra assessment for each fund may be levied or regular assessments omitted.
- Minimum and maximum ages.** Applicants for membership must be between the ages of 18 and 45 years, and must have been in employ of Railroad Company or Leased Lines not less than six months previous to making application.
- Physical examination.** Applicant for membership required to pass satisfactory physical examination and pay fee therefor.
- Admission fee.** Admission fee of \$2.00 for membership.
- Contributory basis.** Age determines membership payments.

Scale of assessments.	<p>Assessments for "Expenses" and "Disability Fund," <i>viz.</i>:</p> <p>Under 45 years of age.....\$0.50 <i>per month.</i></p> <p>45 years and over..... .75 <i>per month.</i></p> <p>Assessments for "Death Benefit" Fund, <i>viz.</i>:</p> <p>Under 45 years of age.....\$1.00</p> <p>45 years and over..... 1.50</p>
Sick benefits.	<p>Sick benefits uniform, \$6.00 a week, of six working days, for 16 weeks, if sickness so long continues, and not over 32 weeks' benefits in any year, with a <i>maximum per capita</i> sick allowance of \$500, when member becomes ineligible for further receipts from Sick Benefit Fund. In event of death \$1,000 is paid to proper beneficiary.</p>
Out-of-service membership.	<p>Membership in the Association may be retained after leaving service of Railroad Company by making the regular contributions therefor.</p>
Annual receipts.	<p>Receipts in 1903 amounted to \$36,949.82, from all sources.</p>
Total disbursements.	<p>Total disbursements since inauguration, in 1885, \$388,909.74, for disability and death benefits only.</p>
Total membership.	<p>Membership at end of 1903 was 1,904.</p>
Creation of Reserve Fund.	<p>At the annual meeting held at the close of 1903, the Railroad Company, through its President, donated \$5,000 to the Association to be used as the basis for creating and maintaining a "Reserve Fund."</p>
<p><i>Chicago &amp; Northwestern Railway Company.</i> (7,392.03 miles; 32,295 employes.)</p>	
Inauguration.	<p>Employes conduct the "Chicago &amp; Northwestern Railway Employes' Mutual Aid Association," organized January 1, 1897.</p>
Membership.	<p>Average membership, 840; employment in the Company's shops at Chicago, Ill., being the basis of admission to membership.</p>

*Cumberland Valley Railroad Company.*

(163.15 miles; 1,784 employes.)

- Inauguration.           Employes conduct the "Cumberland Valley Railroad Relief Association," established January 1, 1889.
- Contribution.           Uniform contribution of 75 cents *per* month; deducted on pay-rolls; admission fee, \$1.00; extra assessment may be called.
- Age limit.               *Maximum* age for admission to membership, 50 years.
- Railway contribution.   Railway assumes expenses of Association, and since its organization has contributed \$4,417.96 for operating expenses.
- Sick benefits.           Scale of benefits for accident and sickness, \$2.00 for first week and \$5.00 thereafter, with *maximum* disbursement of \$100 in any year.
- Death benefit.          Death benefit, \$300.
- Out-of-service membership.   Membership in the Association may be retained after leaving the service of the Railroad Company, under prescribed conditions.
- Total membership.       Membership in 1903, 805.

*Maine Central Railroad Company.*

(815.83 miles; 4,172 employes.)

- Date of institution.      Employes operate the "Maine Central Railroad Relief Association," effective as of December 1, 1887.
- Assessment plan.         Assessment plan; Fund deficiencies being met by assessment.
- Admission fee and membership dues.       Admission fee under age 45, \$2.00; at age 45 and over, \$4.00. Monthly dues under age 45, 50 cents; at age 45 and over, \$1.00. Ordinarily a *per capita* assessment of \$1.00 is levied upon death of any member, proceeds thereof,



not exceeding \$1,000, being paid to beneficiaries of deceased; condition of Fund may govern in the levying or omission of assessments.

- Age limits.                    Membership *minimum* and *maximum* ages, 18 and 50 years, respectively.
- Sick benefits.                No sick benefits for first week; thereafter \$6.00 *per* week for not over 16 weeks for same sickness, and not over 26 weeks in any calendar year.
- Out-of-service membership.    Title to death benefit may be retained after leaving service of Railroad Company by contributing therefor.
- Total membership.            Membership in 1903, 1,714.
- Mortality rate.                Average mortality rate *per* 1,000 members, seven and eleven-thirteenths ( $7\frac{11}{13}$ ).
- Reserve Fund.                Provision made for maintenance of Reserve Fund of \$25,000.
- Total receipts and disbursements.    Total receipts since inauguration, \$314,405.32; total disbursements, \$286,684.19, including \$13,772.69 on account of operating expenses.
- Annual receipts and disbursements.    Average annual receipts \$19,650.33, and disbursements \$17,917.76.

*Pennsylvania System East of Pittsburgh, Pa.*

(5,852.44 miles; 117,928 employees.)

- Inter-office associations.    Various inter-office schemes are conducted by the employes, among which may be enumerated the following:
- Clerks' Aid Society.        "Clerks' Aid Society," conducted on the assessment plan, members contributing 50 cents *per capita* on the death of a member, the entire proceeds of such collection going to proper representatives of deceased.

## Penn Yearly Association.

"Penn Yearly Beneficial Association," which provides for sick allowance, payments on death of a member or a member's wife, and *pro rata* distribution of net profits at end of year.

## Local organizations.

A number of purely local organizations are conducted by the employes identified with the various divisions and branches of the Company's lines, also in connection with its affiliated and subsidiary companies.

*Quincy, Omaha & Kansas City Railway Company.*

(250 miles; 800 employes.)

## Abandoned relief scheme.

The Company formerly undertook the organization and conduct of a relief association for its employes, to provide for them in case of accident, sickness, or death, but as the plan met with opposition among the men, it was finally abandoned in the year 1898.

## Canada.

*Grand Trunk Railway System.*

(4,176 miles; 27,520 employes.)

## Date of institution.

Conducts "The Grand Trunk Railway Insurance and Provident Society," for employes on its lines east of Detroit and St. Clair Rivers, same having been established January 1, 1889, and including similar merged societies dating back as far as 1884.

## Compulsory membership.

Membership is compulsory for permanent employes who are under 40 years of age at time of entering the service.

Employes under 18 years of age 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 in that case are subject to and pay the full insurance of their class; upon attaining age 18, they are subject to and pay full sick allowance rates, and are thereafter entitled to full allowances, but may at any time previous, under prescribed conditions, have the option of paying full sick allowance rates and of becoming entitled thereafter to full benefits.

## Sick benefits.

Sick allowance, after first three days, 50 cents a day, Sundays included, for six months, and at rate of 25 cents a day, including Sundays, for next ensuing six months, and thereafter until Chief Medical Officer of the Company certifies that member is incurable or unfitted for his usual employment, when all further claims on the sick fund cease; but member may continue his subscriptions to the insurance fund for full amount insured for payable after death.

## Commutation of insurance benefit by payment of lump sum.

Member debarred from sick fund privileges, by reason of duly certified permanent disablement or unfitness for usual employment, may be permitted to commute his insurance for an immediate payment of one-fiftieth of total amount insured, for each completed year of membership in the class or classes in which insured; and the same privilege is extended to any member leaving the Company's service, not being on the sick fund.

## Membership payments.

Each member pays 40 cents a month, except conductors, engineers, *etc.*, who pay 50 cents a month. Where fees produce more than enough to meet current expenses the Committee of Management may reduce them, and also may restore them.

## Refunds.

## Classification of insurance.

Insurance is divided into six classes, A, B, C, D, E, and F, the premium in F being 5 cents, with \$250 benefit, and that in A being 40 cents, with \$2,000 benefit, these being respectively *minimum* and *maximum* premiums and allowances.

## Basis of insurance participation.

Every member must join one of the insurance classes, those under 45 years of age having the option of choosing any of the classes, excepting applicants for employment as train brakemen, yardmen, *etc.*, whose insurance is limited to class D, premium 15 cents, with \$750 benefit.

## Temporary employes.

Accident insurance provided for temporary employes. Contribution of two cents a day, or part of a day, actually worked, provides, after first three days, 50 cents a day, including Sundays, for six months, and 25 cents a day for

next six months, with payment of \$250 to widow or other proper representative in case of death occurring within one year from date of injury.

Table of insurance payable at close of 1903.

TABLE OF INSURANCE PAYABLE IN EACH CLASS.

CLASS	Number insured in each class	Number of deaths and commuted Insurances	Total of assessments paid by each class	Total amount of claims payable in each class	Premium rate for all classes 1.42 per \$100.00	Percentage of claims to membership in each class	Total amount insured in each class
B.....	98	2	21 30	3,000 00	2.04	147,000 00	
C.....	988	14	14 20	12,580 00	1.42	988,000 00	
D.....	599	18	10 65	10,620 00	3.00	449,250 00	
E.....	1,436	31	7 10	12,830 00	2.15	718,000 00	
F.....	7,258	92	3 55	20,070 00	1.26	1,814,500 00	
Totals...	10,724	166	-----	\$70,660 00		1.55	\$4,806,750 00

Table of distribution of benefits and insurance claim during 1903.

TABLE OF DISTRIBUTION OF BENEFITS AND INSURANCE CLAIMS.

OCCUPATION	Rate of Fees	Average Number Insured	ACCIDENTS		SICKNESS		TOTALS		Cost per Member	INSURANCE CLAIMS PAID						Percentage of Insured
			No. of Cases	Amount	No. of Cases	Amount	No. of Cases	Amount		ACCIDENTS		SICKNESS		TOTALS		
										No. of Cases	Amount	No. of Cases	Amount	No. of Cases	Amount	
Conductors, Brake-men and Train Baggage-men.....	50	1,521	314	\$4,613 50	644	\$3,315 75	958	\$9,929 25	\$6 53	18	\$8,750 00	8	\$4,000 00	26	\$12,750 00	1.70
Enginemen and Fire-men.....	50	1,415	206	2,228 25	897	6,799 00	1,103	9,027 25	6 38	4	1,625 00	6	3,250 00	10	4,875 00	.70
Gardmen, Couplers and Switchmen...	50	324	37	338 50	93	840 00	130	1,178 50	3 64	2	2,500 00	2	500 00	4	3,000 00	1.23
Mechanics.....	40	2,520	297	2,192 75	865	7,819 00	1,162	10,011 75	3 97	3	750 00	14	4,250 00	17	5,000 00	.67
Laborers.....	40	3,336	242	2,664 25	759	9,172 50	1,001	11,836 75	3 55	8	3,573 00	23	9,750 00	31	13,323 00	.92
Station and General Office Staff.....	40	701	10	163 00	108	1,781 00	118	1,944 00	2 77	2	2,750 00	3	2,500 00	5	5,250 00	.71
Retired Members.....		914								7	3,860 00	65	22,800 00	72	26,660 00	7.87
TOTALS.....		10,731	1,106	\$12,200 25	3,366	\$31,727 25	4,472	\$43,927 50	\$4 09	44	\$23,808 00	121	\$47,050 00	165	\$70,858 00	1.53

Average time per case on Fund during year 1903 = 20 days.  
 " " " " " " " " " " 1902 = 19 "  
 " " " " " " " " " " 1893 = 16 "

Out-of-service membership.

Membership in the insurance feature may be retained after leaving service of Company, under prescribed conditions.

Medical attendance.

Special treatment is confined to the eye, ear, nose, throat, and other special cases, all to be determined by Society medical officers.

Executive Committee may arrange with members in severe cases of injury or sickness to be treated in hospitals.

Extra medical attendance must be duly authorized by proper officers.

Railway contribution.

Railway Company contributes half-yearly, out of its revenue, a sum in aid of the sick benefits and allowances of the Society.

Assessment for deaths.

On death of a member all other members are assessed as many rates of the class in which insured as will in the aggregate produce as nearly as may be the amount for which deceased member was insured; the balance over and above, if any, being carried forward to next ensuing levy.

Total receipts and disbursements.

Total receipts from January 1, 1885, to end of 1903, \$2,840,372.22, and disbursements for same period, \$2,940,106.13.

Total membership.

Total number of fully insured members December 31, 1903, 10,731. In addition to these fully insured members an average number of 5,489 temporary employes were insured against accident only.

Mortality.

Death rate during 1903 *per* 1,000 was, accidents, 4.10; sickness, 7.74; total, 11.84.

Average of ages of deceased members was 45.76.

*Intercolonial Railway of Canada.*

(1,342 miles; 5,525 employes.)\*

Inauguration.

There is in operation "The Intercolonial Railway Employes' Relief and Insurance Association," organized May 1, 1890, providing allowances for accident, sickness, and death.

Administration.

Affairs managed by the officers, assisted by a General Executive Committee, the officers and the committee being elected by members.

\* About 4,000 additional employes engaged temporarily during summer season.

Compulsory.	Compulsory membership.
Basis of membership.	Employees under 50 years of age examined as to family and personal physical history by District Superintendents and other designated officers of Railway Company, and if afterward approved by the Local Executive Committee are admitted to regular membership in lowest class. All other employees are members of the Temporary Employees' Accident Fund. <i>Minimum</i> age of membership 18 years, under which age contribution is made at half rates. Female employees members of the sick and accident feature contribute at half rates and receive half benefits.
Temporary employees.	
Female employees.	
Membership payments.	Membership payments uniform, except that trainmen and enginemen contribute ten cents <i>per</i> month more to the Sick and Accident Fund than other classes of employees: Class A.—Trainmen and Enginemen. 50 cents <i>per</i> month. Class B.—Other employees.....40 cents <i>per</i> month.
Death and Total Disability Fund.	Monthly payments to Death and Total Disability Fund vary according to amount required to pay monthly claims against that fund.
Temporary employees' payments.	Members of the Temporary Employees' Accident Fund pay one cent for each day or part of a day in the railway service.
Deficits.	General Executive Committee may levy special assessment to meet deficits in Sick and Accident, Temporary Employees' Accident, and Management Accounts.
Company contribution.	The Railway Department makes an annual contribution of \$8,000 to the Association, in consideration of which the Association constitution provides that said Department shall be relieved of all claims for compensation for injury or death of any member.
Collections.	Contributions deducted on pay-rolls monthly.



Benefit payments to regular members.

Sick and accident benefits for regular members are uniform; death benefits vary according to class:

- A.—\$3.00 a week and medical attendance.
- B.—\$3.00 a week and surgical attendance.
- C.—Class A, \$1,000; B, \$500; C, \$250—death and total disability benefits.

Benefit periods:

Benefit period.

- A.—*Minimum*, one week; *maximum*, 26 weeks in any one year.
- B.—Same as A.

Benefit payments to temporary employes.

For temporary employes, not less than one week and for not more than thirteen weeks.

For accident only, \$3.00 a week and surgical attendance.

In event of death occurring within thirteen weeks, caused by injury, \$250.00.

No refunds.

No claim for refunds upon leaving the service.

Special and hospital treatment.

Members are, under prescribed conditions, entitled to special or hospital treatment at the expense of the Association.

Scale of surgical and medical fees.

A scale of surgical and medical fees is provided, which includes the medicines prescribed for the patients and all after-treatment. This includes "Operative Surgery" for amputations, the fees for which range from \$5.00 to \$30.00; "Fractures," for which the fees run from \$15.00 to \$30.00; "Dislocations," with fees varying from \$10.00 to \$20.00; "Consultations," with fee of \$5.00 for first and \$2.50 for subsequent consultations; "Medical Attendance," within radius of two miles, with medicine, for first week, \$3.50, and for each subsequent week, \$2.50; attendance, with medicine, for fractions of a week after first week being also at rate of \$2.50 per week.

Day visit within same radius, with medicine..	\$1.00
Night visit.....	2.00
Office consultation, with medicine.....	.70

Mileage beyond two miles, using private vehicles, 50 cents per mile; mileage by rail, 25 cents per mile—the mileage one way only to be counted.

Financing.	Fund receipts and working capital consist of membership contributions and subscriptions by the Railway Company.								
Entering higher class.	Regular members cannot enter the higher classes after a fixed age. They must also pass a satisfactory medical examination.								
Out-of-service membership.	Membership may be retained after leaving service of Company, under prescribed conditions.								
Interest on bank balances.	Bank depository allows interest on monthly balances over \$2,000.								
Total receipts.	<p>Total receipts since inauguration, \$718,105.59, made up:</p> <table border="0" style="margin-left: 40px;"> <tr> <td>From membership.....</td> <td style="text-align: right;">\$624,051.74</td> </tr> <tr> <td>From Company.....</td> <td style="text-align: right;">94,053.85</td> </tr> </table>	From membership.....	\$624,051.74	From Company.....	94,053.85				
From membership.....	\$624,051.74								
From Company.....	94,053.85								
Total disbursements.	<p>Total disbursements since inauguration, \$708,224.55, made up:</p> <table border="0" style="margin-left: 40px;"> <tr> <td>Accident and Sickness.....</td> <td style="text-align: right;">\$355,538.52</td> </tr> <tr> <td>Death, including total disability claims</td> <td style="text-align: right;">311,514.32</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">\$667,052.84</td> </tr> <tr> <td>Operating expenses.....</td> <td style="text-align: right;">41,171.71</td> </tr> </table>	Accident and Sickness.....	\$355,538.52	Death, including total disability claims	311,514.32		\$667,052.84	Operating expenses.....	41,171.71
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Death, including total disability claims	311,514.32								
	\$667,052.84								
Operating expenses.....	41,171.71								
Accounting procedure.	Separate account "Collections" and "Payments," respectively, kept for each member, the latter showing in every case the fund claim is paid from. There is also kept General Cash Book, showing moneys received and deposited in bank, and General Ledger, which shows at any time condition of the several funds. The accounts, including the Bank Pass-Book, audited monthly by an Auditor, who reports to General Executive Committee whenever required.								
Mortality rate.	<p>Average mortality rate <i>per</i> 1,000 members:</p> <table border="0" style="margin-left: 40px;"> <tr> <td>A.—Death claims, regular and retired members.....</td> <td style="text-align: right;">11.38</td> </tr> <tr> <td>B.—Total disability claims, regular and retired members.....</td> <td style="text-align: right;">3.21</td> </tr> <tr> <td>C.—Temporary employes, death claims.....</td> <td style="text-align: right;">1.21</td> </tr> </table>	A.—Death claims, regular and retired members.....	11.38	B.—Total disability claims, regular and retired members.....	3.21	C.—Temporary employes, death claims.....	1.21		
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Total membership.	Total membership between 9,000 and 10,000.
Great Britain.	<b>Great Britain.</b>
General features.	<p>Among the railways of the British Isles these insurance organizations are conducted under such general titles as "Accident Fund," "Sick Society," "Sick and Funeral Allowance Fund," "Friendly Society," "Insurance Society," <i>etc.</i></p> <p>The organizations usually receive substantial financial aid from the railways with which they are identified, such contributions being made from railway revenue.</p> <p>The principle underlying the operations of the institutions is very similar, and space will permit of but brief mention for each.</p>
	<p><i>Furness Railway.</i> (117.25 miles; 2,369 employes.)</p>
Inauguration.	Furness Railway Company's Employees' Sick Club and Benefit Society, established in 1855.
Membership obligatory.	Membership obligatory for all employes receiving 15s. <i>per</i> week or over, and for entrants to the service under 35 years of age.
Entrance fee.	Entrance fee, 1s.
Contribution.	Contribution uniform, 5½d. <i>per</i> week. Railway Company subscribes to Sick Fund, having contributed £100 thereto during year ending December 31, 1903.
Benefits.	<p>Benefits: Sickness, infirmity, or accident, 10s. <i>per</i> week for first 13 weeks, 5s. <i>per</i> week for next 13 weeks, and 2s. 6d. <i>per</i> week for remaining period of sickness.</p> <p>Member's death allowance, £10.</p> <p>Allowance on death of member's wife, £5.</p>

Out-membership.	Member leaving the service, when over 34 years of age, may retain membership rights, by paying 6d. <i>per</i> week in the event of having been a member of the Society for 10 years.
Reading rooms, etc.	Library, reading, and billiard rooms are conducted in connection with the Society.
Deficits.	Fund deficiencies met by increasing rate of contribution.
Number members.	Membership about 1,700.
Mortality.	Average annual mortality rate <i>per</i> 1,000 members, 14 $\frac{3}{4}$ .
Table of employes by occupations.	Table showing numerical strength of employes by occupation, <i>viz.</i> :

OCCUPATION	NUMBER EMPLOYES
General and other Officers and General Office Clerks...	141
Station Agents (Freight and Passenger).....	650
Enginemen, all trains.....	107
Firemen, all trains.....	113
Conductors (Freight and Passenger).....	65
Other Trainmen.....	52
Machinists.....	68
Carpenters and other Shopmen.....	477
Section Foremen, other Trackmen, Switchmen, and Flagmen.....	285
Watchmen.....	9
All other employes and laborers.....	402
Total.....	2,369

*Great Central Railway.*

(468 miles; 20,181 employes.)

Inauguration.	Great Central Railway Mutual Provident Society, originally established July 1, 1866, and put in effect on basis of re-establishment July 1, 1872.
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**Objects.** Provides for sickness arising from accident or natural causes, medical attendance for members, their wives and children under 14 years of age, for assurance of small sums upon death of member or his wife, and old-age allowance.

**Membership.** Membership compulsory for all servants permanently employed in passenger and goods departments, except clerks and station agents, and for firemen in the locomotive department; others may join voluntarily.

**Entrance fee.** *Minimum* entrance fee of 1s. 0d., and *maximum* 5s. 0d.

**Contributions.** Members receiving wages of less than 14s. 0d. *per* week, known as half members, contribute at rate of 4d. *per* week; those receiving 14s. 0d. *per* week and over contribute according to age—namely, under age 25, 8d. *per* week; between ages 25 and 30, 9d. *per* week; and between ages 30 and 35, 10d. *per* week.

**Benefit allowances.** Allowances for sickness are as follows:

	FULL MEMBERS	HALF MEMBERS
1st 6 months.....	14s. 0d.	7s. 0d. <i>per</i> week.
2nd 6 months.....	8s. 0d.	4s. 0d. <i>per</i> week.
3rd 6 months.....	8s. 0d.	4s. 0d. <i>per</i> week.
Remainder of illness.....	3s. 0d.	1s. 6d. <i>per</i> week.

Pension allowance of 3s. 0d. *per* week at 70 years of age.

Funeral allowances: On death of full member £12, half-member £6, and member's wife £10.

Accident Society provides further allowances to men injured on duty and to their representatives if killed.

Surgical appliances supplied by Society to total value of £2 2s. 0d.

**Out-of-service membership.** Members of seven years' standing privileged to retain membership after leaving Company's service by payment of an additional 1d. *per* week.

Company.	Company subscribes $7\frac{1}{2}$ <i>per centum</i> of members' subscriptions, and also provides office accommodation, clerkage, and facilities for collecting contributions and distributing sick pay.																												
Deficits.	Fund deficiencies met by readjustment of contributions and benefits.																												
Age limit.	All entrants must be under 35 years of age.																												
Receipts and disbursements.	Total receipts since inauguration, £338,594. Average annual receipts, £10,664. Total disbursements since inauguration, £325,266. Average annual disbursements, £10,245.																												
Lapses.	Lapses from resignation since inauguration, 9,758, or an annual average of 307; from dismissals, 2,403, or an annual average of 76.																												
Mortality.	Average annual mortality rate <i>per</i> 1,000 members, 9.																												
Number members.	Present total membership, July 1, 1904, 11,267.																												
	<table border="0" style="width: 100%;"> <tr> <td style="padding-left: 2em;">Station Agents and Clerks.....</td> <td style="text-align: right;">589</td> </tr> <tr> <td style="padding-left: 2em;">Porters.....</td> <td style="text-align: right;">1,560</td> </tr> <tr> <td style="padding-left: 2em;">Inspectors.....</td> <td style="text-align: right;">260</td> </tr> <tr> <td style="padding-left: 2em;">Signalmen, <i>etc.</i>.....</td> <td style="text-align: right;">1,552</td> </tr> <tr> <td style="padding-left: 2em;">Shunters.....</td> <td style="text-align: right;">1,001</td> </tr> <tr> <td style="padding-left: 2em;">Guards.....</td> <td style="text-align: right;">971</td> </tr> <tr> <td style="padding-left: 2em;">Foremen.....</td> <td style="text-align: right;">240</td> </tr> <tr> <td style="padding-left: 2em;">Vanmen, <i>etc.</i>.....</td> <td style="text-align: right;">291</td> </tr> <tr> <td style="padding-left: 2em;">Checkers.....</td> <td style="text-align: right;">325</td> </tr> <tr> <td style="padding-left: 2em;">Locomotive workmen.....</td> <td style="text-align: right;">400</td> </tr> <tr> <td style="padding-left: 2em;">Enginemen, <i>etc.</i>.....</td> <td style="text-align: right;">1,964</td> </tr> <tr> <td style="padding-left: 2em;">Miscellaneous.....</td> <td style="text-align: right;">1,340</td> </tr> <tr> <td style="padding-left: 2em;">Non-resident members.....</td> <td style="text-align: right;">723</td> </tr> <tr> <td style="padding-left: 2em;">Pensioners.....</td> <td style="text-align: right;">51</td> </tr> </table>	Station Agents and Clerks.....	589	Porters.....	1,560	Inspectors.....	260	Signalmen, <i>etc.</i> .....	1,552	Shunters.....	1,001	Guards.....	971	Foremen.....	240	Vanmen, <i>etc.</i> .....	291	Checkers.....	325	Locomotive workmen.....	400	Enginemen, <i>etc.</i> .....	1,964	Miscellaneous.....	1,340	Non-resident members.....	723	Pensioners.....	51
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*Great Eastern Railway.*

(1,182.5 miles.)

Inauguration.	Great Eastern Railway Accident Fund, established July 1, 1898. Operated as a distinct department of the Company, embracing servants, or those paid "wages."
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**Objects.** Fund established to secure to members, or to their representatives or dependents, allowances in lieu of all payments to which they would or might by law otherwise become entitled by virtue of provisions of Employers' Liability Act, 1880, the Workmen's Compensation Act, 1897, or otherwise in respect of personal injury arising out of and in the course of their employment in the service.

**Contributions.** The contributions payable to the Fund are as follows:

- 1.—By each member one penny *per* week, to be deducted from his wages (a broken part of a week to count as a whole week).
- 2.—By the Company out of its own revenues:
  - 1.—A sum equal to one-half of amount of sums annually paid to Fund by members, and in addition following amounts:
  - 2.—Full amount payable under clause (a), set forth below, in case of death.
  - 3.—Full amount payable under clauses (b), (c), and (d), set forth below, in case of loss of eyesight, eye or limb, or limbs.
  - 4.—In case of incapacity lasting more than two weeks a sum *per* week equal to half wages, not exceeding in any case one pound, commencing with the third week of incapacity, but for a period not exceeding six months from date of injury.
  - 5.—Company also provides accommodation for meetings of the Managing Committee, and defrays the cost of stationery, printing, postage, and clerical aid required for Fund purposes.

**Benefits.** Allowances paid out of Fund are as follows:

- a.—In case of death of member, where member leaves dependents wholly dependent upon his earnings, a sum equal to his earnings in the employment of the Company during the three years next preceding the injury; if such employment period has been

less than three years, then a sum equal to 156 times his average weekly earnings during the period of actual employment; or in either case the sum of £150, whichever of those sums is the larger, but not exceeding in any case £300, provided that the amount of any weekly payments made to the member under clause (e) below shall be deducted from such sum. Where member dies leaving no full dependents, but such as are partly dependent, a sum not exceeding amount payable under foregoing provision, as may be agreed upon, or, in default of agreement, determined by Fund Committee.

- b.—In case of total loss of eyesight from such injury, an amount equal to that payable in case of death.
- c.—In case of loss of both legs or both arms, or an arm and a leg, from such injury, an amount equal to that payable in case of death.
- d.—In case of loss of a leg from such injury, an amount equal to three-fourths, and in case of loss of an arm or an eye, an amount equal to one-half of sum payable in case of death.
- e.—In case of disablement other than aforesaid through such injury, there is paid to member so long as such disablement continues, commencing from date of injury, but not for longer than six months, weekly sum of £1, provided that *maximum* allowance from fund during disablement shall not be higher than one-half his earnings during the fourteen days next previous to the injury. For the second six months, a weekly allowance equal to one-half that of first six months. After expiration of twelve months from date of injury there is paid a lump sum to be determined by Managing Committee, but not to exceed one-half the amount payable in case of death.

Custody of fund money.

The moneys of the Fund remain in the hands of the Railway Company for the purposes of the Fund.

*Great Northern Railway.*

(939 miles.)

## Inauguration.

Great Northern Railway Locomotive Sick Society, established in August, 1850; amalgamated 1853; enrolled May 4, 1857.

## Participants.

Consists of employes of Locomotive Department, between ages of 18 and 40 years.

## Contributions and benefits.

## TABLE OF CONTRIBUTIONS AND BENEFITS.

CONTRIBUTIONS PAYABLE BY MEMBERS		BENEFITS RECEIVABLE BY MEMBERS						Sums Payable on the death of a	
		Weekly Allowance in Sickness							
Entrance Fee	Monthly Contributions	For 26 weeks	For 13 weeks	For 13 weeks	For remainder of sickness	Member	Member's Wife		
From	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	£ s. d.	£ s. d.	
18 to 25.....	5 0	10 0	7 6	5 0	3 0	10 0 0	6 0 0		
25 to 30.....	7 6								
30 to 35.....	10 0								
35 to 43.....	15 0								
	Under 30 years of age, 2s.								
	Over 30 years of age, 2s. 4d.								

## Special grant for permanent incapacitation.

Member losing a limb, or otherwise becoming disabled by accident, and rendered permanently unable to follow his trade or occupation in Company's service, is, under prescribed conditions, entitled to grant of £100, to be paid from a separate fund, called the levy fund, to be raised by a levy of 5d. *per* member, made on all members save those on permanent sick pay; and after receiving grant such member will not receive more than 3s. 6d. *per* week for illness the result of the accident for which he has received a grant, but for any other illness will be paid in accordance with foregoing table; and no member will receive more than one grant from the Society.

## Receipts.

Receipts, from all sources, during year ending December 31, 1903, amounted to £16,061 14s. 11d.

## Disbursement.

Disbursement, for all expenses, during year ending December 31, 1903, amounted to £15,902 9s. 7d.

## Number members.

Total membership, December 31, 1903, 9,619.

Inauguration.	Great Northern Railway Sick and Funeral Allowance Fund, established August 2, 1853.
Contributions.	Contributions based on weekly wages, and deducted on pay-rolls.
Allowances.	Sick allowance: First 26 weeks, full allowance; second 26 weeks at half pay; and subsequently at sick quarter pay for not exceeding a third period of 52 weeks, after which claim upon Fund ceases; but a member receiving sick pay for two years, who shall on expiration of that period have contributed to Fund for a period of not less than seven years, may, by payment of 2d. <i>per</i> week quarterly in advance, be entitled to funeral allowance. Funeral allowance, with a <i>maximum</i> of £20 on death of a member, and £7 on death of a member's wife in his lifetime.
Receipts.	Receipts, from all sources, during year ending December 31, 1902, amounted to £13,568 6s. 2d.
Disbursement.	Disbursement, for all expenses, during year ending December 31, 1902, amounted to £11,934 3s. 10d.
Railway contribution.	The Railway Company makes contribution to the Fund, having subscribed £500 in 1902.
Number members.	Total membership, December 31, 1902, 6,704 men and 1,064 lads.

*Great Western Railway.*

(2,711 miles; 64,699 employees.)

Inauguration.	Great Western Railway Provident Society, a Friendly Society, organized in 1838, re-instituted in 1880, and registered under Friendly Societies Act, 1896.
Participants.	Membership obligatory. Restricted to traffic uniform staff—inspectors, guards, porters, signalmen—employed in Traffic or Goods Departments.
Age limit.	Age limit, 18 to 30 years.
Financing.	Contributions graded according to age: From 18 to 25, 7d. <i>per</i> week; from 25 to 30, 8d. <i>per</i> week. Railway makes an annual grant of £1,000.



- Allowances. Uniform benefits: 12s. for first 26 weeks, 6s. for next 26 weeks, and 4s. for rest of sickness. Funeral benefit allowance, for member, £10, and for member's wife, £5.
- "Non-resident." Where member leaves Company's service society status may be retained on basis of "non-resident" membership.
- Receipts. Average annual receipts about £17,055; disbursements about £13,254.
- Number members. Total membership, 15,919, or about 25 *per centum* of total working force.

*Hull, Barnsley & West Riding Junction Railway and Dock Company.*

(87 miles; 2,689 employees.)

- Regular insurance. The Railway Company conducts no regularly defined insurance or relief undertaking on account of its employes, but the members of the staff are permitted to act as agents for the Provident Clerks and General Mutual Life Assurance Society, and the Provident Clerks and General Accident Insurance Company, Limited; the premiums being deducted from salaries and paid by the Railway Company to the Insurance Companies.

*Lancashire & Yorkshire Railway.*

(571.5 miles; 35,250 employees.)

- Inauguration. Lancashire & Yorkshire Railway Insurance Society, established about 1854.
- Objects. Objects of Society are to administer pecuniary aid in case of temporary disablement, also in case of death arising from any cause.

Participants.

Membership obligatory for employes in Company's workshops or on the line, or upon or in connection with trains (both goods and passenger), and optional with Superintendents and Permanent-way Inspectors on the salaried list, Goods Agents, Station Masters, Clerks-in-Charge, and Clerks.

*Maximum* age limit for admission to Society, 40 years.

Every servant admitted to the Society must continue a contributing member so long as he remains in employ of Company.

Medical examination not required to secure admission to membership.

Contributions and benefits.

TABLES OF CONTRIBUTIONS AND BENEFITS.

Rates of contribution and benefit allowances for the three classes of members are given in the three scales given below, being respectively "A," "B," and "C":

SCALE A—TEMPORARY DISABLEMENT.

Class	OCCUPATION	Weekly allowance in case of Temporary Disablement by Accident whilst in the discharge of duty, the same being professionally certified in such manner as may be required by the Committee, and subject to the provisions of rules.						
		Weekly Payments	DURING FIRST TWO WEEKS OF DISABLEMENT					During continuance of disablement, not exceeding 50 weeks
			Not exceeding 6 Months Membership	Over 6 Months and not exceeding 12 Months Membership	Over 12 Months and not exceeding 18 Months Membership	Over 18 Months and not exceeding 2 Years Membership	Over 2 Years Membership.	
1st	{ Engine Drivers must join this class, and all other employes in receipt of 21s. per week and upwards can do so at their option..... }	s. d. 0 3	s. d. 12 0	s. d. 14 0	s. d. 16 0	s. d. 18 0	s. d. 20 0	s. d. 7 0
2nd	{ Goods Guards and Firemen must join this class, and all other employes in receipt of 17s. and under 21s. per week can do so at their option..... }	s. d. 0 2	s. d. 9 0	s. d. 10 6	s. d. 12 0	s. d. 13 6	s. d. 15 0	s. d. 5 3
3rd	{ Employes whose wages are less than 17s. per week and not members of the 1st or 2nd class grades, must be members of this class..... }	s. d. 0 1	s. d. 6 0	s. d. 7 0	s. d. 8 0	s. d. 9 0	s. d. 10 0	s. d. 3 6

SCALE B—TEMPORARY DISABLEMENT.

Applicable only to cases not coming under the Workmen's Compensation Act, 1897.

Class	Weekly Payments	Weekly allowance in case of Temporary Disablement by Accident whilst in the discharge of duty, the same being professionally certified in such manner as may be required by the Committee, and subject to the provisions of rules.											
		Not exceeding 6 Months service		Over 6 Months and not exceeding 12 Months service		Over 12 Months and not exceeding 18 Months service		Over 18 Months and not exceeding 2 Years service		Over 2 Years service			
		s.	d.	s.	d.	s.	d.	s.	d.	s.	d.		
1st 2nd 3rd	} During First 26 weeks.....	0	3	12	0	14	0	16	0	18	0	20	0
		0	2	9	0	10	6	12	0	13	6	15	0
		0	1	6	0	7	0	8	0	9	0	10	0
1st 2nd 3rd	} During Second 26 weeks....	0	3	6	0	7	0	8	0	9	0	10	0
		0	2	4	6	5	3	6	0	6	9	7	6
		0	1	3	0	3	6	4	0	4	6	5	0

SCALE C—DEATH ALLOWANCE.

Class	OCCUPATION	Weekly Payments	Sum insured in case of Death from any cause, the deceased being a member of the Society at the time of his death, and having been a member during the Six Months immediately preceding such time of death.										In case of Death, where a Member has not been insured Six Months, the Committee have discretionary power to make a rebate of the sum of a sum which would have been due had the Member been insured for a period of Six Months.			
			Not less than 6 Months and not exceeding 12 Months service		Over 12 Months and not exceeding 18 Months service		Over 18 Months and not exceeding 2 Years service		Over 2 Years service							
			s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
1st	See Scale A .....	0	3	12	0	0	14	0	0	16	0	0	18	0	0	0
2nd	" " .....	0	2	9	10	0	11	0	0	12	10	0	14	0	0	0
3rd	" " .....	0	1	7	0	0	8	0	0	9	0	0	10	0	0	0

Deficits.

When Society funds are found to be insufficient to discharge current claims and expenses, levy may be made, not to exceed two additional weekly contributions according to scale (members in receipt of less than 10s. *per* week excepted), during a period of six months.

Allowance when retired or dismissed for infirmity, under and over age 60.

In case of retirement or dismissal from service, under 60 years of age, through ill health arising from natural causes, or result of accident incurred on or off duty, Society, in

event of death, pays death allowance according to Scale C, subject to existing rule, provided such member has during incapacity contributed one-fourth of annual premium he was paying prior to becoming incapacitated; otherwise, in event of recovering and being able to follow employment other than in Company's service, and in case he has been a contributing member for 25 years, he may be paid an amount equal to one-half the death allowance provided for his class in Scale C, and thereupon have no further claim on the Society.

In case of member 60 years of age and over, who has been a contributing member for 20 years, there is paid an amount equal to two-thirds of the death allowance provided for his class in Scale C.

Mortality rate.

Average mortality rate *per* 1,000 members, 10.

Total membership.

Total membership at end of 1903, 31,716, or about 90 *per centum* of entire working force.

Distribution of employes by occupations:

	OCCUPATION	NUMBER
Employes by occupations.	General Officers.....	24
	Other Officers.....	26
	General Office Clerks.....	932
	Station Agents (Freight and Passenger).....	258
	Other Stationmen.....	3,749
	Enginemen, all trains.....	1,014
	Firemen, all trains.....	1,155
	Conductors, all trains.....	2,788
	Other Trainmen.....	3,599
	Machinists, Carpenters.....	4,168
	Other Shopmen, Section Foremen.....	4,570
	Other Trackmen.....	2,489
	Switchmen, Flagmen.....	745
	Watchmen.....	96
	Telegraph Operators and Dispatchers.....	618
	Employes account of Floating Equipment.....	2,489
	Clerks at stations.....	3,020
	Permanent-way Men.....	2,257
All other employes and laborers.....	1,253	
	Total.....	35,250

Receipts	Total receipts since January 1, 1873, £363,074; average annual receipts, £11,712.
Disbursements.	Total disbursements since January 1, 1873, £343,113; average annual disbursements, £11,066.
Participants.	All employees under 40 years of age required to join.

*London & North Western Railway.*

(1,945½ miles; 82,835 employees.)

## Societies discussed.

The following insurance organizations will be discussed herein, and in the order indicated:

a.—London & North Western Railway Insurance Society.

b.—Locomotive Works Insurance Society.

c.—Locomotive Running Department Insurance Society.

a.—LONDON & NORTH WESTERN RAILWAY INSURANCE SOCIETY.

## Inauguration.

Established October 1, 1871; reorganized January 1, 1881; and reorganized July 1, 1898.

## Objects.

Objects are:

a.—To provide, by members' contributions assisted by a small annual contribution by the Company, an allowance for temporary and permanent disablement, and death from accident on duty, and a smaller allowance on death from other causes.

*b.*—Reorganized January 1, 1881, to provide, by a much larger contribution from the Company (equal to five-sixths of the members' contributions), increased allowances for disablement and death from accident on duty, being a mutual arrangement by which the Company contracted out of the Employers' Liability Act, then enacted by Parliament.

*c.*—Reorganized July 1, 1898, on Workmen's Compensation Act going into operation, to provide, from the members' own contributions only, allowances in cases of disablement and death from accident on duty, to supplement the compensation payable by the Company under the act, the allowance payable at death from other causes being also retained, and the mutual arrangement between the members and the Company under clause "b" hereof ceasing.

**Membership.**

Membership is voluntary, but is restricted to the regular weekly wages staff (the men in the locomotive works and running department, who have similar societies of their own—hereinafter discussed—not being eligible), and extra and temporary staff of not less than six months' service.

**Admission features.**

No medical examination for purposes of admission. Every servant on becoming eligible is invited to join. If he elects to do so, he becomes a member forthwith on signing the necessary declaration form; otherwise his decision not to do so is recorded.

**Membership classification.**

Membership class is governed by rate of pay, there being three classes:

Under 12s. *per week*.....3rd class.  
 12s. and under 21s. *per week*.....2nd class.  
 21s. *per week* and upwards.....2nd or 1st class—optional.

Scale of contributions and benefits.

Membership weekly contributions fixed according to class, as *per* following scale of contributions and benefits.

Class	Occupation	Weekly Payments	Weekly allowance in case of temporary disablement by accident while in discharge of duty and in Company's service, the same being professionally certified as may be required by Committee		Sum insured in case of death from cause other than accident on duty	Allowance to be paid a member permanently disabled for work owing to accident in discharge of duty in the service, or to representatives in event of his death from such cause, in those cases in which Company is not liable under Workmen's Compensation Act, or is only liable up to sum of £10
			During first two weeks of disablement	Thereafter not exceeding fifty weeks		
1st..	Members in receipt of wages 21s. <i>per</i> week or over.....	0s. 3d.	24s. 0d.	12s. 0d.	£15 0s. 0d.	£60 0s. 0d.
2nd..	Members in receipt of wages 12s. <i>per</i> week or over.....	0s. 2d.	16s. 0d.	8s. 0d.	£10 0s. 0d.	£40 0s. 0d.
3rd..	Boys and persons whose wages are under 12s. <i>per</i> week.....	0s. 1d.	8s. 0d.	4s. 0d.	£5 0s. 0d.	£20 0s. 0d.

No extra assessments are made.

#### Financing.

Receipts are entirely made up of members' contributions, and interest on accumulated fund. Society receives no outside assistance.

#### Investments.

Railway Company holds whole of Society balance, allowing interest thereon at rate of 4 *per centum per annum*. The Trustees, however, with consent of Committee of Management, may invest Society's money in the public funds, or debenture stock or guaranteed preference stock of any railway company in the United Kingdom paying a dividend on ordinary capital.

#### Special levy.

Under the rules, the Committee may make a levy not exceeding two additional weekly contributions, according to scale, during a period of three months; and provision is also made for rearrangement of scale of payments and benefits on report of actuary; these provisions have not, however, been put in force.

#### Total receipts.

Total receipts since inauguration (reorganization), £120,489.

Annual receipts.	Average annual receipts, £24,098, made up:
	Accident..... £23,166
	Other sources..... 932
	<u>£24,098</u>
Total disbursements.	Total disbursements since inauguration, £107,360.
Annual disbursements.	Average annual disbursements, £21,471, made up:
	Accident..... £15,071
	Death (other than accident on duty)..... 4,296
	<u>£19,367</u>
	Operating expenses..... 2,093
	Other expenses..... 11
	<u>£21,471</u>
No sick benefits.	Sick benefits are not provided.
Mortality rate.	Mortality rate, 8.115 <i>per</i> 1,000 members.
Number members.	Total membership, 49,680, or 60 <i>per centum</i> of total working force.

*b.*—LONDON & NORTH WESTERN RAILWAY LOCOMOTIVE  
WORKS INSURANCE SOCIETY.

Inauguration.	Established July 1, 1898, headquarters being at Engine Works, Crewe, England.
Object.	Object is to provide pecuniary relief for members in cases of temporary disablement, for a period of two weeks, arising from accident, howsoever caused, while on duty, and also in all cases of death, except from accident while on duty.
Basis of 2-week benefit period.	Limitation of payment of temporary disablement allowance to two weeks is consequent upon the men afterwards becoming entitled to compensation under the provisions of the Workmen's Compensation Act, 1897, on the expiration of a fortnight from date of accident.



## Membership.

Three classes of members, all of whom are on admission persons employed by the Railway Company in its locomotive engine and general manufacture works, or employed by contractors or piecemasters working in, or in connection with, those works.

## Age limit.

No person admitted into Society whose age exceeds 40 years.

## Financing.

Funds necessary to meet the objects of the Society are secured by calls made upon the members at such times as the Committee of Management may determine, the calls and benefits being in accordance with the following scale:

Class	Qualification	Amount of each call		
		£ s. d.	£ s. d.	£ s. d.
1st.....	Persons rated at 26s. <i>per</i> week and above.....	1 0	15 0	10 0 0
2nd.....	Persons rated from 16s. to 26s. <i>per</i> week.....	8	10 0	7 10 0
3rd.....	Persons rated under 16s. <i>per</i> week.....	4	5 0	5 0 0

## Reserve Fund.

Reserve Fund, to meet Society requirements (*maximum* amount of which is fixed from time to time by members' delegates in general meeting), is formed by sums set aside out of amounts realized from time to time by membership calls, the amount to be thus set aside being determined by Committee of Management.

## Company attitude.

Railway Company makes no contribution to funds, but simply collects calls as desired from time to time through weekly wages bills, and pays such amounts into bank to the credit of the account of the Society.

## Out-membership.

Where member upon being transferred to another department of service is too old to join the insurance society connected therewith, he is allowed to retain his membership in the Works Insurance Society, provided he makes application immediately the transfer has been effected.

Where member is retired on pension, he may, by continuing to pay until death the Society calls, secure to his representatives at death the natural death allowance according to foregoing scale.

## Receipts.

Five calls made on members during year ending June 30, 1903, from which were realized £1,381 12s. 0d. Total receipts during the year—arising from calls, interest on cash in bank, and fines and forfeitures—amounted to £1,384 14s. 11d.

## Disbursements.

Total disbursements during year ending June 30, 1903, about £1,382, for claims allowed and expenses.

## Average age.

Average age of 84 members whose death occurred during above period was 51½ years.

## Span of life.

Average span of life in the United Kingdom, 41½ years.

## Number members.

Total membership June 30, 1903, 7,731.

c.—LONDON & NORTH WESTERN RAILWAY INSURANCE SOCIETY (RUNNING DEPARTMENT).

## Inauguration.

Established about 1867.

## Objects.

Objects are payment of pecuniary relief in cases of disablement while on duty during the first fortnight after the accident, not provided for by Workmen's Compensation Act, 1897; in cases of permanent disablement by accident when on duty; and at death from accident when on duty and from natural causes.

## Membership classification.

Society membership is divided into three classes, *viz.*:

No. 1.—Consisting of Drivers and Assistant Foremen.

No. 2.—Consisting of Firemen and Steam Shed Mechanics.

No. 3.—Consisting of Cleaners, Laborers, *etc.*

**Changing classes.**

Member in No. 2 class can join No. 1 class, and member in No. 3 class can join No. 2 class, by paying the increased subscription for the respective classes, and will thereby be entitled to receive benefits accruing from the Insurance Society according to the class to which contribution is made.

**Financing.**

Funds are secured by calls made from time to time by Committee of Management upon the members, when the Contingent Fund is reduced to £2,000, but in no case is more than one call made in any one week.

**Scale of calls and benefits.**

There is given next below a scale of calls and benefits of the Society:

CLASS	CALLS		OCCUPATION	INSURANCE PAYMENTS		
	s.	d.		£	s.	d.
1	1	0	Drivers.....	50	0	0
2		8	Firemen, <i>etc.</i> .....	32	10	0
3		4	Cleaners, <i>etc.</i> .....	16	5	0
1	1	0	Firemen, <i>etc.</i> .....	50	0	0
2		8	Cleaners, <i>etc.</i> .....	32	10	0
			<i>Weekly Payments.</i>			
			£	s.	d.	
1	1	0	1	1	0	} For temporary or permanent disablement allowance for first two weeks from date of accident on duty, not provided for by Workmen's Compensation Act, 1897.
2		8		14	0	
3		4		7	0	

**Admission age.**

Thirty-five years is *maximum* membership admission age, and no person after being in the service of Company six months can be admitted to membership without physician's health certificate.

**Age for class change.**

No member allowed to change his class after age 35.

**Company attitude.**

Railway Company sustains same relation to the Society as in the case of the Locomotive Works Insurance Society (*vide supra*).

**Investments.**

Society funds are invested in the London & North Western Railway Savings Bank (*vide infra*).

Disability allowance at age 60.

Member who, through defective eyesight or hearing, or is unable to follow, or retires from, his usual employment, after attaining 60 years of age, and having contributed 20 years to Class 1, 2, or 3, also providing he has not received any part payment, is granted the sum of £30, £20, or £10, according to class, in the order named, and as a payment on account of natural death allowance.

Disability allowance after 10 years' membership.

Member of 10 years' standing, who becomes totally incapacitated by natural causes for a period of two years, can obtain, on production of two medical certificates, a payment of £25, £17, or £9, according to class, on account of natural death allowance.

Retention of membership after leaving service.

Member of not less than 10 years' standing may continue his membership in the Society, upon leaving service or upon transfer to another branch of Locomotive Department, by keeping up regular contributions therefor.

Receipts.

Receipts for year ending December 31, 1903, about £6,580.

Disbursements.

Disbursements for year ending December 31, 1903, about £6,898.

Deficit.

Deficit for 1903, £318, covered by surplus of income and expenditure account as of January 1, 1903, amounting to £2,157.

Contingent Fund.

Requisite Contingent Fund, kept in bank, was maintained at *minimum* of £2,000 during the year, the balance at the end of 1903 standing at £2,126 2s. 9d.

Number members.

Total membership at end of 1903 was 11,490, with following distribution by classes:

1st class .....	5,215
2nd class .....	2,443
3rd class.....	3,832
	11,490

Following is table showing the numerical strength of employes of the Company, by occupations, at close of 1903:

OCCUPATION	NUMBER OF STAFF
Principal Officers.....	110
Brakesmen .....	2,139
Capstanmen .....	358
Capstanlads.....	17
Carmen—Adult.....	3,657
Carmen—Junior, <i>i. e.</i> , <i>Vanguards, etc.</i> .....	1,315
Carriage Cleaners—Adult.....	1,050
Carriage Cleaners—Junior.....	54
Carriage and Wagon Examiners.....	368
Checkers—Adult.....	1,875
Checkers—Junior.....	45
Checkers, Chain Boys and Slippers—Adult.....	20
Checkers, Chain Boys and Slippers—Junior.....	51
Clerks—Adult.....	7,320
Clerks—Junior.....	1,953
Engine Cleaners—Adult.....	2,448
Engine Cleaners—Junior.....	533
Engine Drivers.....	4,085
Firemen .....	2,868
Gatekeepers.....	249
Greasers—Adult.....	97
Greasers—Junior.....	30
Guards (Passenger).....	629
Horsedrivers (Shunting).....	180
Inspectors (Permanent Way).....	68
Inspectors (Others).....	554
Laborers—Adult.....	9,290
Laborers—Junior.....	548
Lampmen.....	201
Lamplads.....	8
Loaders and Sheetters.....	673
Mechanics—Adult.....	10,948
Mechanics—Junior.....	2,138
Messengers—Adult.....	110
Messengers—Junior.....	495
Number Takers—Adult.....	42
Number Takers—Junior.....	95
Permanent Way Men.....	7,276
Pointsmen (Ground).....	18
Policemen.....	103
Porters—Adult.....	6,151
Porters—Junior.....	1,135
Shunters.....	1,348
Signal Fitters and Telegraph Wiremen.....	115
Signalmen.....	3,025
Signal-box Lads.....	67
Station Masters and Goods Agents.....	877
Ticket Collectors and Examiners.....	265
Watchmen.....	72
Yardsmen.....	102
Foremen (Permanent Way).....	14
Foremen (Others).....	1,775
Busdrivers.....	24
Point Cleaners.....	58
Stablemen and Horsekeepers.....	327
Miscellaneous—Adults.....	3,067
Miscellaneous—Juniors.....	395
Total.....	82,835

Table of employes, by occupations.

*Midland Railway.*

(\*2,761½ miles; 71,091 employes.)  
 (\*Includes 1,385 miles Joint Lines.)

Inauguration.

Midland Railway Friendly Society, established September 1, 1859, providing for sickness, accident, old age, death, and death of members' wives.

Start of benefits.

Benefits of Society not extended, except for accident and medical attendance and medicine, until after 12 weeks' subscription to the funds; but if before that period has elapsed the member dies, or from any cause leaves the service of Company, the amount he has subscribed will be refunded upon written application duly made and approved.

Refund.

## TABLE OF CONTRIBUTIONS AND BENEFITS.

*A Member becomes "Free," or entitled to claim and receive all benefits, at the end of three months after entering the Society.*

CONTRIBUTIONS. (For all Members admitted after 1st July, 1879.)		
Age on Admission	Entrance Fee	Fortnightly Contribution
	s. d.	s. d.
*14 and under 18	1 0	0 8
18 " 21	1 0	}
21 " 25	2 0	
25 " 28	4 0	
28 " 31	6 0	
31 " 35	10 0	

All members admitted prior to 1st July, 1879, pay a contribution of 1s. 3d. *per* fortnight, should they be still in the service of the Midland Railway Company. Those members who had left the service prior to 1st January, 1880, pay a contribution of 1s. *per* fortnight.

\* Junior members between 14 and 18 receive half benefits.

## BENEFITS RECEIVABLE BY MEMBERS WHILE IN THE SERVICE OF THE MIDLAND RAILWAY COMPANY.

Weekly allowance in Sickness during		Sum payable on the death of a	
26 Weeks	Remainder of Sickness	Member	Member's Wife
12s. for ordinary sickness, and such cases of accident for which compensation is not recoverable from the Co. under the Workmen's Compensation Act, 1897.	6s. for ordinary sickness, and such cases of accident for which compensation is not recoverable from the Co. under the Workmen's Compensation Act, 1897.	£12	£5 In addition to any sum that may be due to such as contribute to the Wives' Burial Fund.
2 Weeks	Remainder of Sickness		
12s. for accidental sickness when compensation is recoverable from the Co. under the Workmen's Compensation Act, 1897.	6s. for accidental sickness when compensation is recoverable from the Co. under the Workmen's Compensation Act, 1897.		

A Superannuation allowance of 8s. *per* week on attaining 65 years of age, to members claiming the same, in which case the contribution ceases.

## BENEFITS RECEIVABLE BY MEMBERS AFTER LEAVING THE SERVICE OF THE MIDLAND RAILWAY COMPANY.

Weekly allowance in Sickness during		Sum payable on the death of a	
26 Weeks	Remainder of Sickness	Member	Member's Wife
10s.	5s.	£10	£5 or £10 to such members as contribute to the Wives' Burial Fund.

A Superannuation allowance on attaining 65 years of age, under certain conditions. Medical attendance and medicine are also provided.

## Company contribution.

Scale of benefits above indicated is framed on basis of an annual contribution by the Railway Company at rate of 10s. *per* member. In event of cessation or diminution of such contribution, the scale of benefits may be subject to proportionate reduction. Company subscription for year ending December 31, 1903, amounted to £19,414.

## Refund provision.

If an adult member of Society for eight years at least, the aggregate amount of contributions is ascertained, from which total amount of payments made to him, if any, and a sum calculated at rate of 6s. *per annum* to cover cost of medical attendance and management, is deducted, and he is thereupon entitled to a return of 25 *per centum* upon the balance then remaining, which residuary amount is denominated "the retiring percentage."

If an adult member for at least 10 years, he has the option of receiving the above-mentioned retiring percentage, or of remaining a member of the Society entitled to receive the benefits prescribed for Out-Members.

## Commutation of superannuation allowance.

Managing Committee may agree with member aged 65 years, who has become entitled to a superannuation allowance, for payment to him of a lump sum of money in satisfaction and discharge of his claim to such allowance.

Members receiving superannuation allowance cease to make contributions to Society, but are entitled to medical attendance and medicine and to payments on death.

## Wives' Burial Fund.

Member may, under prescribed conditions, become a member of Wives' Burial Fund, and thereupon be liable to subscribe his proportion of such funds, the necessary calls to be made from time to time, no one call to exceed the sum of 3d.

Widow of deceased member, who has been a member of Wives' Burial Fund for period of 12 months, may, under prescribed conditions, continue to contribute to such Fund, and will be deemed a member of the Society for the purpose only of insuring sum of £5 at her death.

Entrants' age.	Average age of new entrants during 1903 was 21 years.
Average age of deceased members.	Average age of members deceased during 1903 (including ages 17 to 84 years) was 48 years.
Members 60 years and over.	Number of members 60 years of age and over on December 31, 1903, was 1,570, of whom 1,337 were Service Members and 233 Out-Members.
Receipts and disbursements.	Average annual receipts for six-year period, 1898 to 1903, approximately £85,000, and disbursements £52,000. Receipts during year ending December 31, 1903, £92,650, and disbursements £56,047.
Number members.	Total membership June 30, 1860, 2,265, and on December 31, 1903, 33,903, or about 48 <i>per centum</i> of entire working force.
Employes by occupations.	Distribution of employes by occupations:

OCCUPATION	NUMBER
General Officers.....	14
Other Officers.....	89
General Office Clerks—salaried Staff and works Foremen.....	7,469
Station Agents (Freight and Passenger).....	640
Other Stationmen.....	20,952
Enginemen, all trains.....	3,208
Firemen, all trains.....	3,191
Conductors, all trains.....	3,408
Other Trainmen.....	196
Machinists.....	1,025
Carpenters.....	1,564
Other Shopmen.....	8,840
Section Foremen of Permanent Way.....	835
Other Trackmen.....	3,459
Switchmen.....	3,213
Watchmen, Detectives and Policemen.....	205
Telegraph Operators.....	612
Employes account of Floating Equipment.....	1,401
All other employes and laborers.....	10,770
Total.....	71,091

*North British Railway.*

(1,442 miles; 22,000 employes.)

Inauguration.	<i>North British Railway Insurance Society</i> , established about 1853, providing for accident, sickness, old age, and death.
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“Risk” feature.

Employes running the greatest risk pay the highest premiums, and receive a larger allowance for accident only.

Membership.

Membership is both compulsory and voluntary, servants in the working department, such as engine drivers, firemen, guards, shunters, porters, signalmen, *etc.*, being in former class, and those who are not members of North British Railway Superannuation Fund Association, being in latter class.

Members in compulsory class not required to produce medical certificate to secure admission; all others must produce medical certificate of health, and are not admitted unless under age 35 years, which is the only age restriction for membership.

Contributions and benefits.

TABLE OF CONTRIBUTIONS AND BENEFITS.\*

OCCUPATION	Weekly Payments.	Weekly Allowance for the first two weeks and under, in cases of Total or Partial Disablement by Accident whilst in the discharge of duty, and in the Company's or Joint Committee's service, the same being professionally certified in such manner as may be required by the Committee.	Weekly Allowance after the second week, for a period not exceeding twenty-six weeks.	ACCIDENTAL AND NATURAL DEATH.—In cases of death from Accident or Natural Causes, a sum of £5 is paid where the deceased has been a member of the Society for one year, rising £1 per annum up to £10.  DISABLEMENT BY SICKNESS.—When a member of at least six months' standing is laid aside by Sickness (as defined from Accident), an allowance of 10s. per week is paid for 20 weeks, 8s. per week for 16 weeks, and 5s. per week for 10 weeks—52 weeks in all.  SUPERANNUATION.—To members of 20 years' standing permanently incapacitated for regular work, a superannuation allowance is paid.
Engine Drivers.....	6d.	17s. 6d.	} 5s.	
Guards and Shunters (Goods).....	6d.	17s. 6d.		
Guards and Shunters (Passenger).....	5d.	15s.		
Station, Grain, and other Porters.....	5d.	15s.		
Pointsmen and Signalmen.....	5d.	15s.		
Ticket Collectors and Checkers.....	5d.	15s.		
Policemen and Bankheadmen.....	5d.	15s.		
Gatekeepers and Carters.....	5d.	15s.		
Firemen, Cleaners, and Coalmen.....	5d.	15s.		
Kindlers, Packers, and Tubers.....	5d.	15s.		
Laborers, Shedmen, Greasers, Washers Out, and Engine Turners.....	5d.	15s.		
Carriage and Wagon Examiners.....	5d.	15s.		
Boys and others whose wages are 10s. a week and under.....	3d.	A sum not exceeding their weekly wages		

NOTE.—Agents, Inspectors and Clerks are at liberty to join any Class, provided the amount of weekly allowance, in case of accident, for such Class does not exceed their weekly earnings.

\* Members receiving serious injuries necessitating the amputation of a leg, foot, arm, or hand, and who may be taken to their own homes or private houses for treatment, receive 2s. 6d. per week in addition to the allowances above mentioned.

Refund. Member of five years' standing and upwards, on leaving or being dismissed the Company's service, is entitled to receive an equal share of sum at credit of Society (based on membership) at close of the year to 31st December preceding date of his application for same.

## Out-membership.

Member of 10 years' standing and upwards, on leaving or being dismissed the Company's service, who is desirous of retaining connection with the Society, may lodge application accordingly, and if this is sustained he is enrolled as a Non-Resident Member; or he may have the option of accepting his share of the funds under same conditions as members of 5 years' standing.

## Deficits.

Fund deficiencies met by levying additional contributions.

## Receipts and disbursements.

Receipts for year ending December 31, 1903, about £13,000; disbursements about £12,000.

## Number members.

Total membership December 31, 1903, 10,585, or about 48 *per centum* of entire working force.

## Inauguration.

*North British Railway Locomotive, Carriage and Wagon Departments Yearly Friendly Society*, established in 1878.

TABLE SHOWING WEEKLY PAYMENTS AND BENEFITS IN SICKNESS, AND FUNERAL ALLOWANCES.

Number of Shares	Amount of Contributions per week.	Aliment per week during illness	Funeral Allowances	
			Member	Wife
	For first 12 weeks.			
1	One Penny.....	£ s. d. 0 2 9	£ s. d. 1 5 0	£ s. d. 0 15 0
2	Twopence.....	0 5 6	2 10 0	1 10 0
3	Threepence.....	0 8 3	3 15 0	2 5 0
4	Fourpence.....	0 11 0	5 0 0	3 0 0
5	Fivepence.....	0 13 9	6 5 0	3 15 0
	From 12 to 24 weeks.			
1	One Penny.....	£ s. d. 0 1 6		
2	Twopence.....	0 3 0		
3	Threepence.....	0 4 6		
4	Fourpence.....	0 6 0		
5	Fivepence.....	0 7 6		
	From 24 to 52 weeks			
1	One Penny.....	£ s. d. 0 1 0		
2	Twopence.....	0 2 0		
3	Threepence.....	0 3 0		
4	Fourpence.....	0 4 0		
5	Fivepence.....	0 5 0		

## Share allotment basis.

Shares allotted at rate of 1d. *per* week represent the weekly contribution, and these shares determine the class of benefits to which members are entitled, but no member can hold less than two nor more than five shares.

Members whose weekly wages do not exceed 10s. cannot hold more than two shares; 15s., three shares; and 20s., four shares. Each workman on entering Society must pay threepence *per* share as entry money.

## Refund on leaving service.

Members leaving Company's service, or being discharged (providing they have not received any benefits of the Society for the current year), are entitled to receive one-tenth of the contributions they may have paid into the funds, and thereupon cease to be members of and have no further claim on the Society.

## Distribution of surplus funds.

At the close of each fiscal year the funds of the Society remaining after defraying all expenses due for the year, and retaining threepence *per* share as entry-money, are divided among the members according to the amount they have paid in.

## Employes by occupations.

## Distribution of employes by occupations:

OCCUPATION	NUMBER
General Officers.....	15
Other Officers.....	19
General Office Clerks.....	2,085
Station Agents (Freight and Passenger).....	465
Other Stationmen.....	2,164
Enginemen, all trains.....	1,284
Firemen, all trains.....	1,252
Conductors, all trains.....	1,250
Other Trainmen.....	2,399
Machinists.....	356
Carpenters.....	504
Other Shopmen.....	2,190
Section Foremen.....	685
Other Trackmen.....	3,205
Switchmen, Flagmen, and Watchmen.....	232
Telegraph Operators.....	1,512
All other employes and laborers.....	2,383
Total.....	22,000

*North Eastern Railway.*

(1,669.5 miles; 51,356 employes.\*)

(\* Represents number of employes as of December 31, 1902.)

- No organization.            Company conducts no regular insurance fund for its employes.
- Company arrangement.      Payments made to staff during absence from duty owing to sickness, and not the result of accident, are governed by regulations under which the clerical staff, foremen, inspectors, and others who receive no extra payment for overtime, are allowed full wages for a period not exceeding twelve (12) weeks, which allowance period is in many cases extended.
- Arrangement for overtime.    No allowance is made to staff paid extra when required to work overtime (artisans and others).
- Accident.                    Payments in case of accident are governed by the Employers' Liability Act, 1897, although the Company frequently grants allowances beyond those provided for by the Act.
- Donations to widows.        Donations are also made to the widows of men who have died in the service of the Company, varying in amount according to the positions of the men and their length of service. These donations are paid in many cases out of a fund known as the Benevolent Fund, consisting of the accumulated moneys which have accrued from fines paid by the Company's servants.
- Taff Vale Railway.*  
(124.25 miles; 4,386 employes.)
- Inauguration.              Taff Vale Railway Employes' Accident Fund, established July 1, 1898.
- Contribution.                Members contribute  $\frac{3}{4}$ d. for every 10s. or fraction thereof received as wages, and Company, as Treasurer, deducts same on wage-lists.

Table of accident pay.

## TABLE OF ACCIDENT PAY.

Wages per fortnight not exceeding	10s.....	Benefits per fortnight	6s.
Exceeding 10s. but not exceeding..	20s.....	" " "	12s.
"	20s. " " "	" " "	18s.
"	30s. " " "	" " "	24s.
"	40s. " " "	" " "	30s.
"	50s. " " "	" " "	36s.
"	60s. " " "	" " "	42s.
"	70s. " " "	" " "	48s.
"	80s. " " "	" " "	54s.
"	90s. " " "	" " "	60s.

And so on in like proportion.

Fractions of a fortnight are calculated at the fortnightly rate.

Period of allowances.

After expiration of twelve months the accident pay is reduced by one-half, and after expiration of two years ceases, and member has no further claim in respect of the accident in question.

Allowance for permanent incapacitation.

Where member sustains such injury as will, in opinion of Committee, permanently incapacitate him, such member will be entitled to receive from Fund a lump sum not exceeding one and one-half years' full accident pay, less two years' contributions at rate of wages he was receiving when the injury was sustained, under foregoing scale, and less any amounts he may have already received on account of such injury.

Fatal accident allowance.

Where member sustains fatal injuries, the Fund pays out to designated survivors, or some or one of such persons, a sum equal to one year's accident pay under foregoing scale.

Deficits.

Fund deficiencies met by levying additional contributions.

## RAILWAY BENEVOLENT INSTITUTION.

Although a private institution, the benefits of the organization are largely participated in by employes of English railways. Characteristics of the Institution are accorded distinct treatment elsewhere herein, under the caption "Public and Private (Outside) Provision" (*vide infra*, pp. 295, 296).

*Special Comment.*

General comment on  
Friendly Societies.

It may be observed, parenthetically, by way of enlarging in a general way, the presentation of the subject, that all the representative railways of Great Britain provide Friendly Society insurance, in some form, for their employes. Sundry Parliamentary enactments, from time to time, such as the Friendly Societies Act, the Employers' Liability Act, and the Workmen's Compensation Act, stand as Governmental guarantees for the workingman's protection; and many of the roads have created their own insurance schemes to take the place of legislative requirements in these relations; it always being a prerequisite that the railway scheme shall make as good or better provision than is afforded by Parliamentary legislation, otherwise the employes may avail themselves of the latter. These schemes, previous to inauguration, are submitted to and have the approval of the Government's Registrar of Friendly Societies, and this officer is furnished periodically with reports and statements exhibiting the results of their operation along all lines.

Asia.

Asia.

General features of Asiatic  
railway provident funds.

All the roads in the Orient reporting in this connection conduct what are styled "Provident Funds," which are conducted under Government or State management. There is no real difference between an Indian railway operated by State agency as contrasted with a line worked by a Company; the Manager representing the Agent on a Company line, and the Government of India taking the place of a Board of Directors.

"Non-pensionables"  
involved.

These funds are conducted in the interest of "non-pensionable" employes, and usually include Europeans, Eurasians, and Natives 18 years of age and upwards.

"Pensionable."

"Pensionable" employes attached to the railway service are usually granted pension allowances from the general revenue of the State.

- Financing.** Members are required to subscribe on either compulsory or voluntary basis:
- Compulsory: 5 *per centum per annum* on amount of salary, wages, and personal or acting allowance.
- Voluntary: May subscribe such further sum up to and not exceeding and additional 5 *per centum per annum*.
- Company commonly subscribes on basis of either gross or net receipts from railway operation.
- Guarantee security.** Members are required to furnish "Guarantee Security," to insure fidelity to the service.
- Allowance periods.** Payments are made on retirement, death, dismissal, and on default.
- Characteristics.** These schemes are invested with characteristics common to savings funds conducted by Railways of Great Britain and the United States (*vide infra*).
- Bengal-Nagpur Railway Company, Limited.*  
(1,645 miles.)
- Name and date.** Bengal-Nagpur Railway Provident Institution, established January 1, 1891.
- Burma Railways Company, Limited.*  
(1,178 miles.)
- Name and date.** Burma Railway Provident Institution, established January, 1901 (rules being made effective from July 1, 1899).
- Eastern Bengal State Railway System.*  
(1,003 miles.)
- Name.** Eastern Bengal Railway Provident Fund.

*East Indian Railway Company.*

(2,297 miles; 77,022 employes.)

Europeans.....	1,512
*Eurasians.....	956
Natives.....	74,554
	77,022

Name and date.

East Indian Railway Provident Institution, established in 1868.

*Great Indian Peninsula Railway.*

(2,682.95 miles; 50,718 employes.)

Name.

Great Indian Railway Provident Fund.

Characteristics of State control of Indian railways.

NOTE.—That a general conception may be had of the operation of Indian railways under State control, the following statements are offered, *viz.*:

This particular railway is wholly under State control, and worked by the Company. That is, the railways are the property of the State turned over to the Company to work. The Company has a share capital of £2,575,000, and the Government pays the Company interest on said capital at the rate of 3 *per centum*.

Company runs trains at such rates of speed as the Government shall require, and all services required by the latter for the transportation of mails, troops, *etc.*, is performed on the same conditions as in force on State railways.

All moneys received are paid, without deduction, into the Government Treasury.

All moneys required are supplied by the Government.

All moneys expended are sanctioned by the Government.

Accounts are kept as required by the Government, and are made up half-yearly.

\* *Eurasian* (contraction from *Europe* and *Asia*): A cross-breed between a European and an Asiatic.



Receipts, after deducting working expenses, are applied half-yearly as follows:

- 1.—In payment to the Government of a specified sum in rupees.
- 2.—In payment to the Government of all interest on money raised or provided by the Secretary of State.
- 3.—If any surplus, nineteen-twentieths ( $\frac{19}{20}$ ) to the Government and one-twentieth ( $\frac{1}{20}$ ) to the Company.

*Oudh & Rohilkhand Railway.*

(1,203 miles; 19,039 employes.)

Name and date.

Oudh & Rohilkhand Railway Provident Fund, established January, 1889.

*Southern Mahratta Railway.*

(1,045.03 miles; 13,624 employes.)

Name and date.

Southern Mahratta Railway Provident Fund, instituted January 1, 1885.

Employe contribution.

Contribution, deducted on wage lists, equivalent to one-twelfth of salary drawn each month.

Arrears.

All arrears of subscriptions unpaid on return from leave must be paid up.

Deposit account.

Deposits are made in a special account styled the "Southern Mahratta Railway Provident Fund Account," kept at a Government treasury or at a bank in India.

Investment of surplus.

Institution surplus invested from time to time in designated Government of India and Indian railway securities; such investments being kept distinct from other investments made in the name of the Railway, and placed to the credit of the Provident Fund.

## Interest.

Interest accrued in any half year on investments or balances standing to credit of Fund is, after meeting charges for commission, renewal fees, *etc.*, credited to depositors in proportion to balance at their credit at end of the half year.

Secretary of Fund keeps a separate account with each depositor, showing receipts and payments in his behalf, and furnishes him with copy of this account annually.

All expenses connected with keeping the accounts of the Fund are charged as working expenses of the Railway.

## Company contribution.

With effect from date on which the revenue accounts of each half year are submitted to the Government, the deposit account of each servant is provisionally credited with a "bonus" equal to one-half of the compulsory deposits made on his behalf during the half year. The aggregate bonus granted for any half year to a depositor in no case exceeds the amount of compulsory deposits made on his behalf during the same period.

## Bonus.

## Legislation on disposition of deposits.

Disposal of deposits of deceased servants is regulated by the Indian Succession Act (X of 1865), the Administrator General's Act (II of 1874), and the Succession Certificate Act (VII of 1889), in cases where balance at credit of deceased members exceeds 2,000 rupees, and in cases where such balance does not exceed 2,000 rupees, by Section 3 of the Provident Funds Act (IX of 1897); under the last-named act, in cases where amount at credit does not exceed 2,000 rupees, the Secretary of Fund may pay it:

*a.*—To any person nominated in writing by the deceased servant.

*b.*—To any person appearing to him to be entitled to receive it.

## Unclaimed deposits.

Deposits, including interest and Company's contributions not withdrawn within a year after depositor's death, or his leaving the railway service, are transferred at the end of each half year to an "Unclaimed Provident Fund Account," which is kept as a subsidiary account on the books of the Fund.

## Africa.

*Cape Government Railways.*

(2,324.5 miles.)

- Date of institution. Conducts the "Cape Government Railways Sick Fund," established about 1896, which includes railway employes and members of their families.
- Contributions. Married employes required to contribute, on a provided scale, for their wives, and children resident with and dependent upon them.
- Benefits. Gratuity of one month's pay for each year in the service, with a *minimum* payment of one year's pay in case deceased member's annual emoluments amount to less than £100, otherwise a *minimum* of £100; same being paid to widow or other proper representative. Medical attendance furnished.
- Incapacitation benefits. Gratuity of £20, as *maximum*, with a *maximum* allowance of £1 *per* month, for a period not exceeding two years, in case of incapacitation from accident.
- Burial benefit. Burial allowance of £10.
- Prosthetic agencies. Artificial limbs and other prosthetic agencies furnished.

*Central South African Railways.*

(1,374 miles; 25,556 employes.)

- Regular insurance scheme. An arrangement has been concluded with various life assurance societies whereby the administration collects the premiums of officers and employes who take out assurance policies, the assurance companies allowing a small reduction on the ordinary premiums. The premiums are deducted monthly on the railway pay-sheets.

*Natal Government Railways.*

(679 miles; 4,835 employes, Europeans.)

## Inauguration.

Apart from relief extended by the Government, consisting of full pay in case of accident and half pay in sickness, there is conducted an organization styled the Natal Government Railways Mutual Benefit Society, established in March, 1885.

## Objects.

Objects are administration of pecuniary relief to members in case of sickness or accident, and to provide a sum of money, in name of funeral expenses, which is paid to proper representative of deceased member.

## Management.

Society affairs under management of a Committee of Management, consisting of eleven members, which has the appointment of a Secretary and a Treasurer, and Visiting Stewards and Collectors, subject to confirmation at next general meeting; two Trustees and two Auditors are also appointed at each yearly meeting.

## Membership requirements.

Membership is voluntary, and includes any officer or servant of the Natal Government Railways Department, over 14 and under 45 years of age (Indians and Natives excepted), who may make application and pass satisfactory physical examination by Society Medical Officer.

## Contributions and benefits.

Membership is divided into three classes, namely, 1st, 2nd, 3rd, for which the entrance fees and weekly contributions, and the benefits, after three months' membership, are in accordance with the following scale, *viz.*:

Class	Entrance Fee		Weekly Contributions		Allowances whilst unable to follow ordinary occupation through sickness or accident for a period not exceeding sixteen weeks*		Amount payable to representatives of Member at death in name of Funeral Expenses
	s.	d.	s.	d.	<i>Per Diem</i>		
1	6	0	1	0	4	0	£ * 20
2	4	0	0	9	2	8	* 15
3	2	0	0	6	1	4	* 10

\* In the case of the death of a member's wife, the member shall be entitled, if he should so desire, provided he has been twelve months continuously in the Society, to draw two-fifths of the above allowances, which shall form a deduction from the amount payable to the member's representatives at his decease.

Continuation of sick benefits.

Where disability exceeds period of sixteen weeks, Committee is empowered to grant two-thirds of scale allowance for further period not exceeding sixteen weeks; and where disability continues beyond latter period, Committee may grant one-third of scale allowance for additional period not exceeding sixteen weeks, any further allowance in exceptional cases being entirely dependent upon state of the funds, and subject to discretion of the Committee.

Financing.

Society is financed by Government grants (the grant for the year ended March, 1903, having been £500), and contributions of members.

Leaving the service.

Where member has paid contributions continuously for twelve months and leaves service of Railway Department, he receives back a sum equivalent to 25 *per centum* of his total contributions after deduction of all sums which may have been paid to or for him.

Deficits.

Where deficiencies in funds are found, the Committee is empowered to levy from members such sums as may be required to meet the emergency.

Receipts.

Income for year ended March, 1903, was £2,203 15s. 6d., made up:

Subscriptions.....	£1,579	6s.	6d.
Fines.....	10	2s.	6d.
Entrance fees.....	85	12s.	0d.
Interest from Natal Building Society.....	21	11s.	0d.
Refund.....	7	3s.	6d.
Government grant.....	500	0s.	0d.

Disbursement.

Total expenditure for year ended March, 1903, was £1,931 0s. 6d., made up:

Sick allowances.....	£734	4s.	0d.
Funeral expenses.....	128	0s.	0d.
Refunds to members leaving service..	28	14s.	0d.
Medical expenses.....	854	6s.	8d.
Honorariums.....	47	15s.	6d.
Secretary and Treasurer's salary.....	68	10s.	0d.
Auditors' fees.....	10	10s.	0d.
Stationery, printing, books, <i>etc.</i> .....	59	0s.	4d.

Expenditures during the eighteen years of Society's existence to and including year ended March, 1903, £16,659, for sick benefits, medical and funeral expenses, and refunds to members leaving the service.

Number members.

Membership as of March, 1903, 710.

## Australasia.

- Australasia.** *Tasmanian Government Railways.*  
(462 miles; 969 employes.)
- Inauguration.** There is conducted the "Tasmanian Government Railway Servants' Friendly Society," established January, 1877.
- Membership.** Society consists of an unlimited number of honorary and ordinary members.  
Persons contributing by benefaction 10s. 6d. and upwards become honorary members, but are not thereby entitled to fund benefits or emolument.  
Ordinary membership consists of males employed on Tasmanian Government Railways between ages 16 and 45 years.
- Objects.** Objects are to provide sick allowance and a sum for funeral expenses.
- Contributions.** Membership contributions:  
*a.*—Entrance fee, 2s. 6d.  
*b.*—Contribution, 1s. 3d. fortnightly.
- Benefits.** Society benefits:  
*a.*—Sick allowance, 20s. *per* week (no member to receive more than £13 sick allowance in any one year).  
*b.*—Funeral allowance £15 on the death of a member, and £10 on death of member's wife.  
Payments to be made from the General Fund.
- Probationary period.** Members subscribe three months before being entitled to receive benefits.
- Agents.** Station-masters at each station, the Permanent Way Inspectors on the line, and any member the Committee may appoint, are recognized Society agents, and are authorized

to collect all subscriptions, which must be forwarded fortnightly to the Secretary, who initials the total fortnightly amount, which is considered sufficient receipt for same; each agent being provided with a passbook, in which he enters all contributions received from the several members at time of payment, and this book, with the money, is sent to the Secretary.

Reserve Fund.

Reserve Fund is maintained, composed of entrance fees, fines, forfeits, deductions, donations, and one-third of amount divisible as annual dividend is placed in this fund until the reserve amounts to £100, and all other amounts not being subscriptions or properly divisible at annual distributions. When the fund reaches £130, amount in excess is placed to credit of General Fund.

Refund.

Where member is dismissed or leaves the service of the Government, he is entitled to a share of the money in General Fund in proportion to contributions during that year, less a 10 *per centum* deduction which is paid into the Reserve Fund.

Accounts.

Accounts are made up in November of each year, and the amount in the General Fund is then divided among the members in proportion to the amount each has contributed during the year.

Statistics.

Balance sheet embodied in annual report for 1903 shows receipts from all sources as £411 17s. 2d., against which there was an expenditure of £398 14s. 3d., which, with the Reserve Fund, left £138 16s. 8d. to the Society's credit.

Mortality.

Average mortality rate *per* 1,000 members in 1903 was 20.

Number members.

Number of members at end of 1903, 244.





## B.—PENSION OR RETIREMENT PROVISION.

### America.

#### UNITED STATES.

Railway pension funds in the United States originated with the pension feature of the Baltimore & Ohio Railroad Company, instituted October 1, 1884, participation in which is based on four (4) years' membership in the Company's Relief Department, of which the pension feature is an auxiliary. The operations of the Baltimore & Ohio fund were originally on a small scale. The Company's annual appropriation thereto up to July 1, 1900, was \$31,000 (consisting of an annual appropriation of \$25,000, and the use of the \$6,000 reserve fund of the Relief Department when the same was not needed by that department); on the date named, however, the annual subscription by the Company was increased to \$75,000, with reversionary interest in the \$6,000 reserve fund of the Relief Department, or a total of \$81,000. It will, therefore, be apparent that the present standard of pension fund operations among the railways of the country dates practically from the year 1900, from and after which year all of the funds were established on the prevailing scale of allowances.

Pension departments in the United States possess the same general characteristics, all being patterned after the plans adopted by the Baltimore & Ohio Railroad Company, next above announced, and the Pennsylvania Railroad Company, hereinafter discussed, only merely nominal differences obtaining, such as are necessitated by physical and financial conditions of the various railways.

The objects of the departments are uniformly to provide for compulsory or involuntary retirement from service at 65 or 70 years of age, and voluntary retirement consequent upon permanent incapacitation, between the ages of 61 and 69 years, with service ranging from 10 to 30 years, on a fixed allowance, usually computed at 1 *per centum* of the average monthly pay for the 10 years next preceding retirement, for each year of service.

Early pension schemes  
in United States.

Characteristics.

Objects

- Optional allowance. There is also provision in many of the pension regulations for arbitrary allowances for permanent incapacitation at any stage of service, such cases ranking as extraordinary, and being governed absolutely by decision of specified executive officer or other representative of the company concerned. This extraordinary provision is not called for, ordinarily, with railways conducting Relief Departments, for the reason that, as a rule, the regulations of these departments fully cover cases of this nature.
- Special Railway Company provision. Some of the railroad companies, although not interested in distinctive pension plans or organizations, pursue a purely company policy of awarding allowances, wholly from their own revenues, as pensions or gratuities, to meritorious employes upon the occasion of their retirement from the service owing to advanced age or permanent incapacitation.
- Department creation. Pension Departments are usually created by the Boards of Directors of the railway companies, and their administration placed in the hands of railway appointees, commonly styled either Board of Officers or Board of Pensions.
- Relation to service. With some roads the pension feature is conducted as a separate department of the service, and as such invested with autonomous status, while with others it is operated as a part of and in conjunction with other regular service departments.
- Meaning of term "pension." The term "Pension" as used by the American railways in this relation, is derived from the French word "*pension*," meaning a boarding-house, a pension, and from the Latin term "*pensionem*," signifying payment—from "*pendo*," I weigh out. Thus viewed it stands for an annual allowance of money from the public purse, or from private corporation or person, without an equivalent in labor or otherwise—generally, however, in consideration of past services.
- Allowance controlled by company. The pension allowance is purely an optional railway disbursement from railway revenue exclusively, the employe making no contribution whatever to the scheme, which is absolutely subject to company direction and control.
- Financing. Financing of the undertakings is commonly based on an original contribution, supplemented by fixed annual appropriation, which, with interest returns on the original fund,

are expected to meet all demands for allowances. Sometimes a fixed annual appropriation is the exclusive arrangement. Provision is usually made, under both arrangements, for ratable reductions in allowances where the company contribution does not cover fund expenditures.

Accounting.

The accounting system varies with the several roads, each observing a method adapted to its own convenience and requirements.

Reports.

The general operative status of the fund is usually presented in yearly report form, detailing receipts and expenditures and sundry statistics and information on fund affairs; this report being in some instances, notably in the case of the Pennsylvania Railroad Company, included distinctively, under appropriate heading, in the regular annual report to the stockholders; in other cases, notably with the Baltimore & Ohio Railroad Company, it is embodied in periodical reports on other features, such as the Relief Department; and again it is included in the regular annual report in a general way.

Allowance basis.

Allowances are, as a rule, based on age and service.

Commutation.

There is no commutation of allowance by payment of lump sum in lieu thereof or otherwise.

Allowance period.

Allowance ceases with the death of the beneficiary.

Amount of allowance.

Allowances are commonly authorized by the Boards of Directors to be paid monthly, and, as stated (*vide supra*), are determined on the basis of one (1) *per centum* of the average monthly pay for the 10 years next preceding retirement, for each year of service.

Computation of allowance.

In computation of service it is reckoned from date of entry in service to date when relieved therefrom, deduction being made for actual time out of service, and eliminating

in final result any fractional part of a month. Illustration: Where an employe has been in the service continuously for 41 years and during that time has been out of service for periods amounting to one (1) year, and the average wages for the past 10 years are \$40 *per* month, he would, upon retirement, receive 40 *per centum* of \$40, or \$16 *per* month as a pension allowance.

Statistics on results.

Eighteen (18) railways report pension schemes, 16 of which are in full operation, and 2 practically ready for launching, all preliminaries having been carried out, and only final company action being awaited. Railways reporting pension plans represent an aggregate of 50,000 miles, or about 24 *per centum* of the total railway mileage of the country, and upwards of 500,000 employes, or about 38 *per centum* of the total number of employes of all roads in the United States. These funds represent an aggregate annual appropriation not to exceed \$1,350,000, when necessary to make payment of pension allowances, while eight (8) of the roads set aside originally, as the basis of pension or working funds, an amount aggregating about \$600,000. Twelve (12) of the funds have expended since organization an aggregate of \$2,500,000, and the roads concerned were carrying on their pension-rolls the names of 3,200 pensioners at the end of the year 1903, while the aggregate mortality among pensioners, since fund organization, numbered 1,150.

*Atlantic Coast Line Railroad Company.*

(4,138.87 miles; 17,512 employes.)

Inauguration.

Pension Department established February 1, 1904.

Management.

Administration of Pension Department is by a Board of Officers, known as the Board of Pensions, appointed by the Company's Board of Directors.

## Service age limit.

*Maximum* age for entrance to railway service, 45 years. No person inexperienced in railway work over 35 years of age, and no experienced person over 45 years of age, is taken into the service; provided, however, that in the discretion of the Company's President persons may be temporarily taken into the service irrespective of age for a period not exceeding six months, and that this period may be extended, if necessary, to complete the work for which such persons were originally employed; provided, also, that with the approval of the Board of Directors, persons may be employed indefinitely, irrespective of age limit, where the service to be rendered requires professional or other special qualifications.

## Compulsory and voluntary retirements.

Compulsory retirement at age 70, with 10 years' service, for sedentary employes; age 65, with 10 years' service, for active employes.

Voluntary retirement, account of incapacitation, between ages 61 and 69, inclusive, with 10 years' service.

## Financing.

Company appropriates an amount not exceeding \$50,000 *per annum*. When pension allowances create demands in excess of this amount, and as often as such condition may arise, a new basis ratably reducing the pension allowances may be established to bring the expenditures within the limit of the Fund.

## Number pensioners.

No pensioners up to March 1, 1904.

*Baltimore & Ohio Railroad System.*

(4,410 miles; 55,688 employes.)

## Inauguration.

Pension feature organized at same time as Relief Department, but not put into active operation until October 1, 1884, four (4) years' membership in the Relief Department being required to entitle to pension membership. Conducted as a part of the Relief Department.

Compulsory and voluntary retirements.

Compulsory retirement at age 65, with 10 years' service. Voluntary retirement, for incapacitation, under 65 years of age.

Administration.

Superintendent of Relief Department has executive charge of pension feature.

Table of pension allowances.

Scale of pension allowances, showing increase for membership over 10 years:\*

CLASS IN RELIEF FEATURE	10 YEARS' MEMBERSHIP AND UNDER, $\frac{1}{2}$ SICK RATE	15 YEARS' MEMBERSHIP, 5% ADDITIONAL	20 YEARS' MEMBERSHIP, 10% ADDITIONAL
A.....	\$0.25	\$0.26 $\frac{1}{4}$	\$0.27 $\frac{1}{2}$
B.....	.50	.52 $\frac{1}{2}$	.55
C.....	.75	.78 $\frac{3}{4}$	.82 $\frac{1}{2}$
D.....	1.00	1.05	1.10
E.....	1.25	1.31 $\frac{1}{4}$	1.37 $\frac{1}{2}$

Basis of pensions.

Pensions are determined on basis of age and membership.

Financing.

Company contributes \$75,000 annually; also may have recourse to \$6,000 reserve fund of Relief Department (*vide supra*).

Disposition of surplus funds.

If at any time the funds applicable to the purposes of this feature are more than sufficient to provide for the payment of prescribed pension allowances, such surplus is applied to aid or support such class or classes of the Company's employes, members of the Relief feature, as may be deemed most deserving and most in need of help.

Disbursements.

Expenditure for pensions since inauguration, \$689,219.77.

Number pensioners.

Number of pensioners at close of fiscal year ended June 30, 1903, was 335.

\* Under Department regulations a like addition is made for each additional term of five (5) years of continuous membership.

- Deaths. Deaths among pensioners since inauguration, 437.
- Bessemer & Lake Erie Railroad Company.*  
(207 miles; 2,676 employes.)
- Andrew Carnegie endowment fund. The employes, by virtue of Company standing as a constituent member of the Carnegie Steel Company of New Jersey interests, are prospective participants in the pension allowance provided by the "Andrew Carnegie Relief Fund," an endowment fund of \$4,000,000 created by Mr. Andrew Carnegie, which extends accident and death benefits and pension allowances. Such participation by employes will not become operative until such time as the Railroad Company shall have been identified with the Carnegie Interests ten (10) years, or about December, 1906, the Railroad having been absorbed by said Interests, as already stated (*vide* p. 30), on December 22, 1896.
- Retirement age. Pension awarded at age 60, with 15 years' continuous service.
- Boston & Albany Railroad Company.*  
(389 miles; 5,400 employes.)
- Contemplated provision. This Company reports, under date of April 6, 1904, that it has under way details to be used in the creation of an elaborate pension and insurance system for its employes, which it is expected will be in operation before the advent of another year.
- Buffalo, Rochester & Pittsburgh Railway Company.*  
(500.5 miles; 4,454 employes.)
- Inauguration. Pension Department established July 1, 1903.
- Management. No special departmental organization, the plan being handled through regular official channels of the Company.
- Service age. *Maximum* service entrance ages are 35 years for inexperienced and 45 years for experienced men.
- Retirement age. Compulsory retirement at age 65, and voluntary at ages 60 to 64, with 20 years' service.

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Allowance basis.	Allowance based on 2 <i>per centum</i> of average monthly pay for 10 years preceding retirement.
Number pensioners.	Number of pensioners, 4.
Deaths.	No deaths.
Financing.	Company contributes a fund of \$25,000 <i>per annum</i> .
Disbursements.	Expenditure for pensions since inauguration, \$186.16.
Retirement age.	Average age of retirement, 65 years.
Average service.	Average length of service of beneficiaries, 23½ years.

*Central Railroad Company of New Jersey.*

(685 miles; 11,953 employes.)

Status of plan.	Company has a plan fully worked up and ready for inauguration.
Retirement age.	Compulsory retirement at age 70, with 30 years' service. Voluntary between ages 65 and 69 for permanent incapacitation.

*Chicago & Northwestern Railway Company.*

(7,392.03 miles; 32,295 employes.)

Inauguration.	Pension Department put in effect January 1, 1901.
Management.	Administration of the Department is by a Pension Board, consisting of five officers of the Company, appointed by the Board of Directors, who serve one year and until their successors are selected.
Service age.	No person over 35 years of age taken into service of Company; provided, however, that in discretion of the President persons may be temporarily taken into service, irrespective of age, for a period not exceeding six months, and that this period may be extended, if necessary, to



complete the work for which such persons were originally employed; provided, also, that, with approval of Board of Directors, persons may be employed indefinitely, irrespective of age limit, where the service to be rendered requires professional or other special qualifications.

- Retirement age. Compulsory retirement at age 70, with 20 years' service. Voluntary, for incapacitation, between ages 65 and 69, with 20 years' service.
- Financing. Financed wholly by Company appropriation, not to exceed \$200,000 *per annum*, provision being made for ratable reduction in pension allowances when the aggregate payment on that account exceeds the amount named in any year.  
Company payments to Fund in 1903, \$58,066.26.
- Disbursements. Expenditure for allowances since inauguration, \$128,726.34.
- Number pensioners. Number of pensioners carried at end of 1903 was 214.
- Average service. Average age at retirement, 69.6 years. Average length of service of those retired, 33.9 years.
- Deaths. Deaths since inauguration, 26.
- Delaware, Lackawanna & Western Railway Company.*  
(965.30 miles; 33,307 employees.)
- Inauguration. Pension Department established June 1, 1902.
- Management. Administration of the Department is by a Pension Board, consisting of six officers of the Company, appointed by the Company's Board of Managers, who serve one year and until their successors are selected and duly qualified.
- Service age. *Maximum* service entrance age is 35 years.

Retirement age.	Compulsory retirement at age 70, with 25 years' service; and voluntary retirement between 60 and 69 years of age, with 25 years' service.
Permanent disablement allowance.	Under existing Department regulations the Pension Board has power, in case a faithful employe of the Company receives injuries which totally incapacitate him for his regular or other vocation, to take his case under consideration and award him such sum, as a pension, for such length of time as the Board may determine.
Retiring age.	Average age of retirement, 67 years.
Average service.	Average length of service of beneficiaries, 36 years.
Financing.	Company annual appropriation not to exceed \$50,000, provision being made for ratable reduction in pension allowances when the aggregate payment on that account in any year exceeds the amount named.
Disbursements.	Expenditure for pensions since inauguration, \$22,563.79.
Number pensioners.	Number of pensioners, 96.
Deaths.	Deaths since inauguration, 12.

*Houston & Texas Central Railroad Company.*

(690 miles; 5,391 employes.)

Inauguration.	Department established January 1, 1903.
Management.	Administration of Department is by a Board of Officers, known as the Board of Pensions, consisting, until otherwise ordered, of the following officers of the Company: Vice-President, Manager, Engineer of Maintenance of Way, Superintendent Motive Power, Auditor, General Attorney, and Chief Surgeon.

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Service age.	<i>Maximum</i> service entrance ages are 35 years for inexperienced and 45 years for experienced men.
Retirement age.	Compulsory retirement, for sedentary grades, at age 70, and for active grades at age 65, with 20 years' service. Voluntary retirement, for permanent incapacitation, between ages 61 and 69.
Financing.	Original Company contribution of \$20,000, as a working fund, with additional annual Company contribution not to exceed \$15,000.
Disbursements.	Expenditure for pensions since inauguration, \$3,845.36.
Average service.	Average length of service of retired employes, 31.7 years.
Number pensioners.	Number of pensioners, 16.
Deaths.	No deaths.

*Illinois Central Railroad Company.*

(4,301.10 miles; 34,249 employes.)

Inauguration.	Department established July 1, 1901.
Management.	Administration of Department is by a Board of Officers, seven in number, known as the Board of Pensions, appointed by the Company's Board of Directors.
Service age.	<i>Maximum</i> service entrance ages are 35 years for inexperienced and 45 years for experienced men.
Retirement age.	Retirement ages and conditions same as for Houston & Texas Central Railroad ( <i>vide supra</i> ), except that 10 years' service is required.
Classification.	Pensioners, for accounting purposes, are classified as: 70-year class, 65-year class, 61-to-69-year class.

Financing.	Original Company contribution of \$250,000, set aside as a pension fund, and an additional <i>maximum</i> Company contribution of \$100,000 <i>per annum</i> .
Disbursements.	Expenditure for pensions since inauguration, \$70,856.20.
Average service.	Average length of service of retired employes, 33 $\frac{1}{4}$ years.
Average retiring age.	Average retirement age, all classes of pensioners, 66 years, 10 months.
Number pensioners.	Number of pensioners, 159.
Deaths.	Deaths since inauguration, 20.

*New York Central & Hudson River Railroad Company.*  
(3,422.66 miles; 49,852 employes.)

Vanderbilt System pension and insurance scheme.

The "Vanderbilt System" of railroads, of which this Company is the chief constituent member, with a mileage of approximately 15,000 miles and upwards of 170,000 employes, report as having under consideration at this time a joint pension and insurance plan for all employes.

*Oregon Railroad & Navigation Company.*  
(1,123 miles; 4,180 employes.)

Inauguration.	Pension scheme established January 1, 1903.
Management.	Administration of Department by a Board of Pensions, consisting of officers of the Railroad Company.
Service age.	<i>Maximum</i> service entrance ages are 35 years for inexperienced and 45 years for experienced men.

Retirement age.	Retirement: Compulsory, for sedentary grades, at age 70, with 20 years' service, and for active grades at age 65, with same service. Voluntary retirement between ages 61 and 69, inclusive, for incapacitation.
Financing.	Financed wholly by Company contribution.
Average retiring age.	Average age of retirement, 65 years, 4 months.
Average service.	Average length of service of beneficiaries, 23 years, 6 months, 20 days.
Disbursements.	Expenditure for pensions since inauguration, \$139.61.
Number pensioners.	Number of pensioners, 3.
Deaths.	No deaths.

*Oregon Short Line Railroad Company.*

(1,266 miles; 4,700 employes.)

Inauguration.	System established January 1, 1903. Same as announced for Oregon Railroad & Navigation Company ( <i>vide supra</i> ).
Financing.	Company set aside \$50,000 as a pension fund, and makes a further annual appropriation not to exceed \$25,000 to meet yearly demands.
Disbursements.	Expenditure for pensions since inauguration, \$592.65.
Number pensioners.	Number of pensioners, 6.
Deaths.	No deaths.

*Pennsylvania System East and West of Pittsburgh, Pa.*

(10,913.89 miles; 172,024 employes.)

Constituency.	Constituted, as to joint pension scheme, along same lines as recited for the Relief Department ( <i>vide supra</i> ).
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- Inauguration. Department of Lines East of Pittsburgh established January 1, 1900, and of Lines West January 1, 1901, both Departments being conducted on the same general plan, and as distinct departments of the service.
- Distinct department.
- Lines East. *Lines East:*
- Associated companies. Following companies are associated in joint administration of Pension Department of Lines East of Pittsburgh, known as "The Pennsylvania Railroad Pension Department," viz.:
- Pennsylvania Railroad Company,  
Northern Central Railway Company,  
Philadelphia, Baltimore & Washington Railroad Company,  
West Jersey & Seashore Railroad Company,  
Philadelphia & Camden Ferry Company.
- Lines West. *Lines West :*
- Associated companies. Following companies are associated in joint administration of "The Pension Department of The Pennsylvania Lines West of Pittsburgh," viz.:
- Pennsylvania Company,  
Pittsburgh, Cincinnati, Chicago & St. Louis Railway Company,  
Grand Rapids & Indiana Railway Company,  
Terre Haute & Logansport Railway Company,  
Cincinnati & Muskingum Valley Railroad Company,  
Waynesburg & Washington Railroad Company,  
Cincinnati, Lebanon & Northern Railway Company,  
Wheeling Terminal Railway Company.
- Administration. Both Departments, under the President of the Pennsylvania Railroad Company, in charge of a Board of Officers, appointed annually by respective Boards of Directors, to serve for one year or until their successors are appointed; these Boards of Officers electing their own Chairman and Secretary. The Board of Officers of the Lines of the System East of Pittsburgh comprises the following officers of the Railroad Company: the Vice-Presidents, the General Manager, and the Comptroller; and that of the

Lines of the System West of Pittsburgh includes the same list of officers.

Age limit for  
entrance to service.

*Maximum* age limit for entrance to service, 35 years, with the following exceptions:

- a.—Former employes may be re-employed within a period of three years from time of leaving the service.
- b.—Persons may, irrespective of age limit, be employed where service involved requires professional or other special qualifications.
- c.—Persons may be temporarily taken into the service, regardless of age limit, for a period not exceeding six months, subject to extension when necessary to complete the work for which engaged.
- d.—Employment of persons under conditions "a" and "b" must have approval of Board of Directors.

These conditions as to age limit for entrance to service are, it may be observed, in vogue with all railway pension schemes in this country.

Motive for maximum  
service entrance age.

Employment in the Company's service is generally accepted as permanent, and the Company, so viewing the matter, made provision accordingly in the organization of the Pension Department, by limiting the age to 35 years. The motive for establishing this age restriction was to provide a basis of Department operation under which employes in the future, after the starting period, would be retired from the service and carried on the pension-roll at age 65 with 30 years' service. That is, under the present workings of the Department it will be merely a matter of a few years when the application of this age limitation feature will bring about a condition under which all pension beneficiaries will have been in the Company's service for not less than 30 years previous to their retirement on pension

allowance, and will, in consequence, receive not less than 30 *per centum* of their average wages for the 10 years next preceding such retirement. The adoption of this fixed age limit does not, however, preclude re-employment of former employes aged over 35 years, for the reason that this privilege is accorded them provided they have not been out of the service for more than three years (*vide* clause "a," p. 143) and the companies have positions to which they may be assigned. This three-year period is deemed sufficient to enable employes to decide whether or not they desire re-employment, and at the same time such absence from the service does not destroy the feature of the employes, at the retiring age, having been in the service such a number of years as to give them the benefit of a fair pension allowance.

## Retirement age.

Compulsory retirement at age 70, and voluntary retirement, for incapacitation, between ages 65 and 69, both inclusive, and 30 years' service.

## Basis of allowance.

Pension allowance is based on age and service, and is computed on basis of one (1) *per centum* of average monthly pay for the 10 years next preceding retirement.

## Number pensioners.

Number of pensioners as of December 31, 1903, was 2,134, distributed as follows:

Lines East.....	1,599
Lines West.....	535
	2,134

## Deaths.

Deaths since inauguration to end of 1903 numbered 644, with following distribution:

Lines East.....	527
Lines West.....	117
	644

## Financing.

Undertaking is financed wholly by Company contributions, made up:

Lines East of Pittsburgh, *maximum* annual appropriation of \$390,000.

Lines West of Pittsburgh, *maximum* annual appropriation of \$150,000.



## Deficits.

Whenever it is found the basis of pension allowances creates demands in excess of annual appropriations, as already announced, it is provided that a new basis may be established involving ratable reduction of pension allowances to a point that will bring expenditures within limitation.

## Responsibility for Company contributions.

Responsibility is assumed by each Company associated in administration of the Department for the amount it agrees to contribute annually from its own moneys.

## Outside employment.

Pensioners are permitted to engage in outside employment while in receipt of pension allowance, but are not permitted to re-enter the service.

## Classification of pensioners.

Pensioners, for accounting and statistical purposes, are classified as "70-year class" and "65-70-year class."

## Disbursements.

Total System expenditure for pension allowances since inauguration, to and including December 31, 1903, aggregated \$1,560,315.44, distributed as follows:

Lines East.....	\$1,224,087.59
Lines West.....	336,227.85
	<hr/>
	\$1,560,315.44

## Annual payments.

Total System expenditure for pension allowances during 1903 amounted to \$487,714.47, with the following distribution:

Lines East.....	\$359,374.32
Lines West.....	128,340.15
	<hr/>
	\$487,714.47

## Accounts and records.

Accounts and records are kept by the Secretary of the Board of Officers, who has under his supervision the necessary clerical force for the purpose, whose time is devoted to work connected with the operation of the Department.

Allowances charged to operating expenses.

Pension allowances paid retired employes are charged off to "Operating Expenses" of the associated companies, the Pension Department being exclusively conducted and controlled by the roads, and financed directly and wholly from their revenues.

Annual statements.

Annual statements of Department operations are compiled and embodied in the annual reports of the Companies to their stockholders.

*Philadelphia & Reading Railway Company.*  
(1,467.8 miles; 23,721 employes.)

Inauguration.

Pension system established January 1, 1903.

Administration.

Officered and administered by the regular staff of the Company.

Service age.

*Maximum* service entrance age, 35 years.

Retirement age.

Retirements: Compulsory at age 70, with 30 years' continuous service; and voluntary, for incapacitation, between ages 65 and 69, inclusive, with 30 years' continuous service.

Permanent disablement allowance.

Any faithful employe of the Company, irrespective of age or length of service, who receives injuries in performance of duty which totally incapacitate him for regular of other vocation, or who through sickness becomes so incapacitated, may be awarded such sum, as a pension, for such length of time as the President of the Company may determine.

Financing.

Company makes an annual *maximum* appropriation of \$75,000.

Disbursements.

Expenditure for pensions since inauguration, \$19,073.19.

Number pensioners.	Pensioners at end of 1903, 89.
Deaths.	Deaths since inauguration, 3.

*San Antonio & Aransas Pass Railway Company.*  
(687.4 miles; 1,991 employes.)

Inauguration.	Department established January 1, 1903.
Management.	Administration of Department is by a Board of Officers, known as the Board of Pensions, consisting of the following Company officers: Vice-President, Superintendent of Transportation, Superintendent of Motive Power, Superintendent Maintenance of Way, Auditor, General Counsel, and Chief Surgeon.
Service age.	<i>Maximum</i> service entrance ages are 35 years for inexperienced and 45 years for experienced men.
Retirement.	Retirement regulations same as for Oregon Railroad & Navigation Company ( <i>vide supra</i> ).
Financing.	Financed wholly by Company contribution, consisting of an investment fund of \$7,500, the interest from which is applied to payment of pensions, and when such accrued interest is not sufficient to discharge Department expenses, the Company makes a further annual appropriation of \$5,000 as often as such condition arises.
Number pensioners.	No pensioners.

*Southern Pacific System.*

Pacific System.	Pacific System. (5,831 miles; 31,766 employes.)
Sunset Route.	"Sunset Route." (1,621 miles; 11,672 employes.)

- Inauguration. Both Departments established January 1, 1903; that of the "Sunset Route" being known as the Pension System of the Texas & New Orleans Railroad Company.
- Management. *Pacific System:*  
Administration by a Board of Officers, known as Board of Pensions, consisting, until otherwise ordered, of the following officers of the Company: Assistant to President, Manager of Pacific System, Engineer Maintenance of Way, General Superintendent Motive Power, Auditor, General Counsel, and Chief Surgeon.
- "Sunset Route."*  
Administration by Board of Pensions, same as for Pacific System, consisting, until otherwise ordered, of following officers of the Company: Vice-President, Manager, Engineer Maintenance of Way, Superintendent Motive Power, Auditor, General Attorney, and Chief Surgeon.
- Service age. *Maximum* service entrance ages for both Departments are 35 years for inexperienced and 45 years for experienced men.
- Financing. Financed:  
Pacific System: \$100,000 set aside as pension fund, in addition to which Company makes each year, if necessary, further appropriation not exceeding \$90,000.  
Sunset Route: \$25,000 set apart as pension fund, and further annual appropriation not exceeding \$17,500 provided for.
- Retirement. Retirement provisions same as for Oregon Railroad & Navigation Company (*vide supra*).
- Number pensioners. Number of pensioners, "Pacific System," 110.
- Deaths. Deaths since inauguration, "Pacific System," 8.

*Union Pacific Railroad Company.*  
(2,933.7 miles; 15,338 employes.)

Inauguration.	System established February 1, 1903.
Management.	Administration by a Board of Officers, known as Board of Pensions, consisting, until otherwise ordered, of following officers of the Company: General Auditor, General Solicitor, Chief Engineer, Superintendent of Transportation, Superintendent Motive Power and Machinery, and Chief Surgeon.
Service age.	<i>Maximum</i> service entrance ages are 35 years for inexperienced and 45 years for experienced men.
Retirement age.	Retirement: Compulsory, for sedentary grades, at age 70, with 20 years' service, and for active grades, at age 65, with same service. Voluntary retirement, for incapacitation, between ages 61 and 69, inclusive, with same service.
Financing.	\$100,000 set apart as a pension fund, in addition to which a further annual appropriation not to exceed \$50,000 is provided for.
Number pensioners.	Pensioners, 31.
Disbursements.	Expenditure for pensions since inauguration, \$6,296.39.
Deaths.	Deaths since inauguration, 2.

Canada.

**Canada.**

*Canadian Pacific Railway Company.*  
(8,183 miles; 35,132 employes.)

Inauguration.	Department established January 1, 1903.
Management.	Administration is by a Committee composed of the following officers of the Company: President (who is <i>ex-officio</i> Chairman), the Vice-Presidents, and the Chief Solicitor. A Secretary is appointed, who has charge of Department records.

- Retirement age. Retirement: Compulsory at age 65, with 10 years' service. Voluntary retirement, for incapacitation, between ages 60 and 65. Provision is also made for retirement before age 60, on account of disability, regardless of age or service. Retirements are made effective from the first days of January or July in each year.
- Financing. \$250,000 set apart as an investment or pension fund, with provision for further annual appropriation not to exceed \$80,000. There is no provision for ratable reduction in allowances, the amounts named being intended to meet all Department expenditure.
- General. Other features same as common to roads in United States (*vide supra*).
- Number pensioners. Number of pensioners, 94.
- Intercolonial Railway of Canada.*  
(1,342 miles; 5,525 employees.)
- Proposed pension scheme. This Company has under consideration a pension scheme for its employees. Preliminary work upon scheme details has not advanced far enough to admit of report thereon.

### Great Britain.

- General comment. As a rule pension schemes in Great Britain call for contributions by employes and compulsory membership. Those on the wage list only are affected by these schemes. Under this arrangement there is entailed refunds where non-pensioned member dies, or where a member is dismissed or leaves the service. The retirement ages are lower than with the American roads, but the service period is very similar.
- Great Central Railway.*  
(468 miles; 20,181 employes.)
- Inauguration Old-Age Fund. Great Central Railway Mutual Provident Society Accident and Old-Age Fund, effective July 1, 1874.

- Objects. Provides pecuniary relief in case of death or disablement arising from accident while in discharge of duties, and for pensions in old age.
- Management. Affairs administered by the Executive Committee of the Company's Mutual Provident Society (*vide supra*, p. 90).
- Contribution. Members contribute 2d. *per week*.
- Company payments. Up to June 30, 1898, aggregate contributions by Company amounted to £7,486 6s. 6d., Company payments having been discontinued since that date.
- Benefits. Benefit allowances are as follows:
- Insurance. 1.—Insurance allowance (if killed on duty):  
Under 10 years' membership, £50.  
Over 10 years' membership, £60.
- Disablement. 2.—Disablement allowance (injured on duty):  
5s. *per week*.  
Loss of eye, hand, or foot, £50, and an artificial limb.
- Old age. 3.—Old-age disablement allowance:  
7s. *per week* at 60 years, after 20 years' contribution, if unable to work.  
7s. *per week* under 60 years, after 25 years' contribution, if unable to work.

## Receipts.

Receipts since inauguration, £75,038 3s. 1d., made up:

From membership.....	£53,595	12s.	1d.
*From Company.....	7,486	6s.	6d.
Interest.....	13,954	10s.	1d.
Sundries.....	1	14s.	5d.

\* Company ceased contributing June 30, 1898.

Disbursements.	Disbursements since inauguration, £39,815 18s. 1d., made up:
	Insurance payments.....£13,530 0s. 0d.
	Disablement payments..... 20,391 3s. 2d.
	*Pensions..... 4,259 17s. 8d.
	Operating expenses..... 1,634 17s. 3d.
Number members.	Membership, July 1, 1904, 12,623.
Pensioners.	Number of members in receipt of pensions, 128.
Company Retiring Plan.	<u>Great Central Railway Retiring Allowances:</u>
	At present the Company compulsorily retires all servants at age 65, and has made provision for the staff so retired, who have completed 25 years' service and are not members of Railway Clearing System Superannuation Fund Corporation, to receive an allowance calculated as follows:
Allowance formula.	<u>Average weekly wage for 10 years</u> $\times$ <u>years of service.</u>
	65 $\times$ 2
	In the case of men retired for incapacity before reaching 65 the number 65 in above <i>formula</i> is thus changed, <i>viz.</i> :
	At age 64 substitute 66
	" 63 " 67
	" 62 " 68
	" 61 " 69
	" 60 " 70
Minimum and maximum.	<i>Minimum</i> allowance, 5s. <i>per</i> week; <i>maximum</i> , 15s. <i>per</i> week.
Inauguration.	Plan was put in force October 1, 1903, and will continue until December 31, 1904, when the question will be reconsidered.
Management.	Conducted exclusively by Company management, employes making no contributions towards benefit allowances.

\* Pension benefits commenced July 1, 1896.



Number participants.

Number of persons receiving these allowances July 1, 1904, was 220, total weekly payments amounting to £92 10s. 4d., or an average of 8s. 5d. *per man* weekly.

*Great Eastern Railway.*

(1,182.5 miles.)

Inauguration.

New Pension Fund.

A.—Operates "New Pension Fund," established January 1, 1899, which is practically a reconstitution of the Pension Fund established under Company General Powers Act of 1890.

Age limit.

Membership admission ages, 18 to 25 years.

Contributions and annual allowances.

SCHEDULE OF CONTRIBUTIONS AND ANNUAL RETIREMENT ALLOWANCES.

Class	Weekly Contributions	65 years, with 30 years' contributions	Between 55 and 65 years, with 30 years' contributions		Between 55 and 65 years, with 20 years' contributions	
			Minimum	Maximum	Minimum	Maximum
	d.	£	£	£ s.	£	£ s.
1	5	25	20	24 0	15	24 0
2	4	20	16	19 4	12	19 4
3	3	15	12	14 8	9	14 8
4	2	10	8	9 12	6	9 12

*Minimum and maximum allowances are based on age.*

Refunds based on premature retirement.

Retirement when member is under age 55 years, but after his contributions amount in aggregate to total amount of contributions applicable to his class for 20 years, entitles him to refund of total amount of his contributions, together with simple interest at 4 *per centum per annum* on the aggregate of his contributions in each year as from last day of year in which such contributions respectively were made, and in addition thereto the Pension Committee may award him such further allowance as it considers reasonable, not exceeding in amount three-fourths of total amount so to be refunded to him.

When such retirement takes place before contributions aggregate total amount of contributions applicable to his class for 20 years, but after he has attained age 55 years, he is refunded total amount of his contributions, together

with interest as indicated in preceding paragraph, and in addition Pension Committee may award further allowance not exceeding two-thirds of total amount so to be refunded as aforesaid.

In case member retires, otherwise than as stated in two preceding paragraphs, through ill health, he is refunded total amount of his contributions, together with simple interest at 4 *per centum per annum* on aggregate of his contributions in each year as from last day of year in which such contributions were made.

Payments after death.

Where member dies, after becoming a pensioner or while in receipt of retiring allowance, but before payments to him by way of pension or retiring allowance have reached a sum equal to twice the amount of his contributions, the difference between such sum and the aggregate payments made to him by way of pension or retiring allowance, is paid to the personal representatives of such member or other persons entitled to receive same, but without interest.

Death before becoming a pensioner.

When member dies before becoming a pensioner his personal or other representatives are entitled to receive a sum equal to twice the amount of his contributions, but without interest.

Resigning from service.

Where a member voluntarily or on notice from Company (except for dishonesty or fraud) retires from the service, he is refunded all his contributions with simple interest at the rate of 3 *per centum per annum* on the aggregate of such contributions in each year from the last day of the year in which such contributions were respectively made.

Payment periods.

All pensions and periodical allowances are paid weekly fortnightly, or monthly, as the Pension Committee may from time to time determine.

Back payments.

Where employes join the Fund at ages above the *maximum* age for entrance thereto, they make additional contributions (back payments), according to age at joining, also conformably with prescribed schedules of contributions, and

on a weekly basis, in such amounts and for such periods as are necessary to bring about full discharge of such back payments by the time they are aged 55 or 65 years; this plan being productive of general equalization of membership contributions and systematic payment of pension or retiring allowances.

Deficits.

Railway Company makes good Fund deficiencies.

New Supplemental Pension Fund.

B.—New Supplemental Pension Fund, established January 1, 1899, having been organized to enable employes in wage list receiving the higher wage compensation to increase their pension allowances, membership being divided into two classes, namely, "A" and "B."

Basis for joining.

Servants receiving wages at rate of 35s. *per* week or over or of 5s. 10d. *per* day or more may join either class—"A" or "B"; but those receiving less than wages just named can join only Class B. Member of Class B may on becoming eligible, or within three months thereafter, join Class A; provided always that every member of B who joins A shall as from time of joining latter class contribute 3d. for each 7d. he contributed as a member of B, in addition to 10d. *per* week to be contributed by him as member of A, together with compound interest at rate of 4 *per centum per annum* on each such 3d. from time when same would have been paid if such member had originally joined A until payment thereof.

Members of both this Fund and the "New Pension Fund" (*vide supra*) cease to be members upon becoming members of the Superannuation Fund.

Contributions and annual allowances.

SCHEDULE OF WEEKLY CONTRIBUTIONS AND ANNUAL RETIRING ALLOWANCES.

Class	Weekly contributions	Pension at 65 years, with 30 years' contributions	Retiring Allowance between 55 and 65 years, with 30 years' contributions		Retiring Allowance between 55 and 65 years, with 20 years' contributions					
			Minimum	Maximum	Minimum	Maximum				
	d.	£	£	s.	£	s.	£	s.		
A	10	50	40	0	48	0	30	0	48	0
B	7	35	28	0	33	12	21	0	33	12

*Great Western Railway.*

(2,711 miles; 64,699 employes.)

Inauguration.	Conducts the "Great Western Railway Company's Servants' Pension Fund," established in 1880, and effective in 1885.
Compulsory.	Membership compulsory, at option of Directors of Company.
Retirement age.	Retirement: Age must be 55 years and upwards; membership must be 30 years and upwards; entitled on retirement to a pension or superannuation allowance of 10s. <i>per</i> week, with an additional allowance of 1s. <i>per</i> week for every completed term of five years' membership beyond the first 30 years.
Allowances.	
Average age.	Average age of retirement, 62½ years.
Financing.	Maintained by membership contributions and an annual subscription by Company equal in amount to aggregate of membership contributions.
Extra payments.	Members make extraordinary payments when necessary to keep amount invested up to £40,000.
Pension basis.	Age and service basis of determining pension; computation made on years of membership.
Receipts.	Receipts during year ended December 31, 1903, £23,669.
Disbursements.	Expenditure for pensions since inauguration, about £200,000.
Commutation.	Commutation of allowances by payment of lump sum permitted.
Number pensioners.	Pensioners at end of 1903, 793.
Widows and Orphans' Fund.	Distinct departments deal with the Servants' Pension and the Widows and Orphans' Fund.
Total membership.	Membership at end of 1903, 15,500.

Great Western Railway  
Pension Society.

### GREAT WESTERN RAILWAY PENSION SOCIETY.

“*Great Western Railway Pension Society*” succeeded “*Great Western Railway Company’s Servants’ Pension Fund*” on March 28, 1904.

Management.

Administration is by a Committee of Management (appointed at each Annual General Meeting), consisting of a Chairman and six other members; the Trustees, three in number, chosen from the Directors and principal officers of Company (who continue in office until death, resignation, or removal); a Secretary; a Treasurer; and Auditors, two in number, one elected by members and the other appointed by Company. Once at least in every five years the assets and liabilities of Society (including the estimated risks and contributions) are valued in manner provided by Friendly Societies Act, 1896.

Membership age.

Employes between ages 18 and 30 years, both inclusive, are eligible to membership.

Voluntary.

Membership voluntary.

Financing.

Maintained by membership contributions, and an annual contribution by the Company of £2,000 during the first quinquennial period.

Contributions and  
allowances.

Members of the old fund contribute for and receive the following allowances:

CONTRIBUTION.	PENSION ALLOWANCE.
Weekly.	Weekly.
3d.....	3s.
4d.....	4s.
5d.....	5s.

Contributions and allowances for new members:

For a pension of 5s. *per week*:

AGE NEXT BIRTHDAY.	WEEKLY PAYMENT.
19.....	4d.
20.....	5d.
21.....	5d.
22.....	5d.
23.....	5d.
24.....	5d.
25.....	6d.
26.....	6d.
27.....	6d.
28.....	7d.
29.....	7d.
30.....	7d.

## Retirement age.

Pensions are payable as follows:

To old members after attaining age of 60 years.

To new members after attaining age of 65 years.

## Incapacitation allowance.

In case of retirement from service in consequence of incapacity from accident or infirmity of body or mind, not result of misconduct, pension is paid:

To old member irrespective of age provided his period of membership has not been less than 30 years, and to new member between ages 60 and 65 years.

## Other disablement allowance.

To member (other than non-service members) not entitled to pension under foregoing provision, but who becomes permanently disabled from following usual employment, or from earning wages in excess of 10s. a week and to whom Provident Society (*vide supra*, p. 96) grants sick pay allowance of 4s. a week, the Pension Society will grant a pension of 2s. 6d. a week, to continue so long as Provident Society sick pay allowance continues, or until such member attains 60 years, if an old member, or 65 years, if a new member, when full pension will be payable, member paying contributions until full pension accrues; where such member at time Society grants pension of 2s. 6d. a week had at least a 15-year period of membership to his credit, the full pension will be payable when his period of membership reaches 30 years, if an old member, or upon attaining age 60, if a new member.

## Increased pension.

Member before attaining age 50 may contribute, according to prescribed schedule, for an increased pension, to accrue as regards old members on reaching age 60, and new member on attaining age 65, provided, however, that the total pension allowance shall not exceed 10s. *per* week.

## Members leaving service or dying before pension.

Member leaving service, with membership of less than 10 years, receives back whole of his contributions.

Member leaving service, with membership of 10 years and over, has option of continuing membership, or, in lieu thereof, receives back whole of his contributions. Member

exercising the option of continuing membership (styled "non-service member") is entitled to withdraw from Society at any time and be repaid whole of his contributions less any sums received by way of pension.

Member dying before pension.

Member dying before receiving pension gets back whole of his contributions; or where member dies after receiving pension, the balance, if any, between amount so received and amount of his contributions is paid to person nominated, under prescribed conditions, to receive same.

Contributions returned under above provisions are repaid without interest.

Commutation.

Commutation of allowances by payment of lump sum permitted.

Supplemental pension arrangement.

*Supplemental Pensions by the Great Western Railway Company:*

From and after March 28, 1904, the Railway Company pays supplemental pensions to members of the Pension Fund:

- a.—To members in receipt of pension, one-half the amount thereof.
- b.—To members leaving service or dying before pension (non-service members excepted):
  - 1.—40 years' service and upwards, pension equal to one-fourth of weekly wages.
  - 2.—Less than 40 but not less than 30 years' service, pension calculated on same basis, but reduced in same proportion as years of service are less than 40.
  - 3.—*Maximum* and *minimum* supplemental pensions:

NUMBER OF YEARS' SERVICE	COMPANY'S SUPPLEMENTAL PENSION per WEEK			
	<i>Maximum</i>		<i>Minimum</i>	
30.....	15s.	0d.	4s.	0d.
40 and upwards*.....	15s.	0d.	5s.	0d.

\* Intervening years between 30 and 40 call for allowance on graduated ascending scale.

4.—For old member Company's supplemental pension will be not less than the difference between Society's pension of 5s. a week and the pension for which rules of Pension Fund provided:

Length of Membership of Pension Fund and Society combined	Pension provided by Rules of Pension Fund	Society's Pension	Minimum Supplemental Pension
30 to 34 years completed.....	10s. 0d.	5s. 0d.	5s. 0d.
50 years and upwards completed*	14s. 0d.	5s. 0d.	9s. 0d.*

Basis of allowance.

Completed years of service only are taken into account for the purpose of arriving at amount of Company's supplemental pension, which is calculated upon average weekly rate of wages of member for his last three years of service.

*London & North Western Railway.*

(1,945½ miles; 82,835 employees.)

List of pension undertakings.

Pension undertakings on account of employes of the Company will be treated under the following heads, and in the order named, *viz.*:

- a.—London & North Western Railway Provident and Pension Society.†
- b.—London & North Western Railway Provident Society.†
- c.—London & North Western Railway Supplemental Pension Fund.
- d.—London & North Western Railway Locomotive Foremen's Pension Fund.
- e.—London & North Western Railway Provident Society for Providing Pensions for Widows and Orphans of members of the Salaried Staff.

\* Intervening years, 35 to 49, both inclusive, call for allowances on graduated ascending scale.

† The Provident Society, although combined in the title "Provident and Insurance Society," is invested with distinctive features calling for separate consideration.



*a.*—LONDON & NORTH WESTERN RAILWAY PROVIDENT AND PENSION SOCIETY.

Inauguration.

Provident Society established January 1, 1874. Pension Fund established May 1, 1883. The two funds, forming the present Provident and Pension Society, were amalgamated January 1, 1889.

Objects.

Object of Society is to provide the following benefits to its members:\*

- a.*—A weekly allowance in cases of temporary disablement for work.
- b.*—A retiring gratuity for old or disabled members in certain cases.
- c.*—A death allowance to the representatives of deceased members.
- d.*—An allowance towards the funeral expenses on the death of a member's wife.
- e.*—A pension to old or disabled members.

Scales of payments and benefits.

Retirements are regulated in accordance with the following scales of payments and benefits—namely, Scale A, Scale B, Scale C, and Scale D:

SCALE A.

Scale A provides as follows:

1st Class.—Members not under 18 years of age and receiving wages of 12s. *per* week and upwards, contribute 7d. *per* week; sum insured in case of temporary disablement for work owing to sickness or accident incurred while not in discharge of duty, or from any cause not provided for in rules of Society, subject to six months' membership, is 12s. *per* week, during disablement, not exceeding 52 weeks; sum insured in case of death from other causes than that provided for by rules of Society under head of Accident on Duty, deceased having been a member during six months immediately preceding death, £10; payment upon death of member's wife towards funeral expenses subject to approval of committee in each case, and also to condition that member has

\* NOTE.—Payments above referred to, in clauses "a" and "b," restricted to cases of disablement arising from other causes than accident on duty, and in clause "c" to cases of death from other causes than accident on duty, except in those cases in which Company liability under Workmen's Compensation Act does not exceed £10.

been in Society six months, and that death takes place during membership, sum not exceeding £5; retiring gratuity to be paid to member in event of becoming disqualified for duty and leaving service before attaining the age of 60 (after which age is entitled to pension of 12s. *per week*), *viz.*:

Class	After 5 and not exceeding 10 years' membership	After 10 and not exceeding 15 years' membership	After 15 and not exceeding 20 years' membership	After 20 years' membership
1st class.....	£12 10s.	£25 0s.	£37 10s.	£50
2nd class.....	12 10s.	25 0s.	37 10s.	50
3rd class.....	6 5s.	12 10s.	18 15s.	25

Weekly pension payable after age of 65, or after age of 60 if disqualified for work, 12s. for 1st class and 9s. for 2nd class; weekly pension after 20 years' membership if disqualified for work before attaining the age of 60, 5s. 0d. for 1st class and 3s. 6d. for 2nd class.  
 2nd Class.—Membership age and wage earning same as for 1st class, weekly payments 6d.; and allowances same as for 1st class, as above, except for weekly pension payment features as indicated.  
 3rd Class.—Members under 18 years of age or receiving wages of less than 12s. *per week*, weekly payments 2d., receive half rates, but they do not participate in weekly pension payment features.

#### SCALE B.

Scale B provides as follows:

Pertains to 1st and 2nd class members only, provision operating under same general headings as given for Scale "A" hereof.

Weekly payments, members not under 18 years and receiving 12s. *per week* and upwards in wages, 1st class, 7d.; 2nd class, 6d. Disablement allowance, not exceeding 52 weeks, 1st class, 12s.; 2nd class, 12s. Death allowance, 1st class, £10; 2nd class, £10; allowance for member's wife, 1st class and 2nd class, £5. Retiring gratuity, *viz.*:

Class	After 5 and not exceeding 10 years' membership	After 10 and not exceeding 15 years' membership	After 15 and not exceeding 20 years' membership	After 20 years' membership
1st class.....	£12 10s.	£25 0s.	£37 10s.	£50
2nd class.....	12 10s.	25 0s.	37 10s.	50

Weekly pension allowance after 65, or after 60 when disqualified, 1st class, 10s.; 2nd class, 7s. Weekly pension after 20 years' membership, *etc.*, 1st class, 5s. 0d.; 2nd class, 3s. 6d.

SCALE C.

Scale C provides as follows:

Pertains to two classes, 1st composed of members receiving wages of 12s. *per* week and upwards, and 2nd consisting of those receiving under 12s. *per* week.

Same general headings as for Scales "A" and "B" for both classes, the two headings for pension payments being omitted.

1st class weekly payments, 5d.; 2nd class, 2d. Disablement benefits not exceeding 52 weeks, 1st class, 12s.; 2nd class, 6s. Death allowance, 1st class, £10; 2nd class, £5; allowance on death of member's wife, both classes, £5; retiring gratuity:

Class	After 5 and not exceeding 10 years' membership	After 10 and not exceeding 15 years' membership	After 15 and not exceeding 20 years' membership	After 20 years' membership
1st class.....	£12 10s.	£25 0s.	£37 10s.	£50
2nd class.....	6 5s.	12 10s.	18 15s.	25

SCALE D.

Class	Qualifications	Weekly Payments	Weekly Pension, after the age of 65, or after age of 60 if disqualified for work	Weekly Pension, after 20 years' membership, if disqualified for work before attaining age of 60
1st class..	Not under 18, and receiving 12s. <i>per</i> week and over.....	2d.	10s.	5s. 0d.
2nd class..	do. ....	1d.	7s.	3s. 6d.

Proportions borne in financing.

Company contributes 1d. *per* week *per* member, with a maximum of £6,000 *per* annum. The proportions borne by the Company and the members in financing the organizations are:

Company, about one-third.

Members, about two-thirds.

Membership.

Fund is open to all regularly appointed weekly wages staff excepting the Locomotive Department (*vide infra*), and the staff of most of the lines in which the Company is jointly interested are also admitted.

Age limit.	<i>Maximum</i> age limit for entrance to Company's service varies in different departments of the service. The <i>maximum</i> age for new entrants to the Fund is 45 years.
Retirement age.	Voluntary retirement upon attaining age of 65 years; involuntary retirement being governed by state of health in relation to fitness to continue performance of duties incident to position in service.
Basis of allowance.	Basis for determining pension allowance: Class in Fund, age, and qualifying membership.
Deficits.	Provision for levying two additional weekly contributions during a period of three months, to meet deficiencies, also for modifying scale of payments and benefits in same relation.
Commutation.	Commutation of allowance permissible. In agreeing upon a sum, there is taken into consideration the weekly amount, conditions of pensioner's health, and his age.
Average retirement age.	Average age of retirement on full pensions (at age 60 and upwards), 65 years; and on half pensions (under age 60), 52 years.
Receipts.	Receipts <i>per annum</i> aggregate £17,280.
Total disbursements.	Expenditure for pensions since inauguration, £128,741 18s. 3d.
Total operating expense.	Expenditure for fund operation since inauguration, £11,425 18s. 0d.
Number contributing members.	Members contributing for pension benefits, Scales "A," "B," and "C" ( <i>vide supra</i> ), December 31, 1903, numbered 41,090.

Number pensioners.	Number in receipt of pension December 31, 1903, was 1,165.
Number deceased pensioners.	Number of pensioners deceased, or pensions commuted, 535.
Balance.	Balance to Society's credit at close of 1903, £225,638 6s. 2d.

*b.*—LONDON & NORTH WESTERN RAILWAY PROVIDENT SOCIETY.

General.	While in this report the "Provident Society" is referred to as forming a part of the "Provident and Pension Society" ( <i>vide</i> p. 161), the pension feature only is discussed under the latter heading, and there will next be given brief presentation of characteristics pertaining to the provident feature.
Inauguration.	Provident Society was formed January 1, 1874.
Objects.	Object was to provide allowance in cases of disablement due to sickness or accident when not on duty, also an allowance at death of a member from other causes than accident on duty; also an allowance at death of a member's wife; and, also, a retiring gratuity was later added—the retiring gratuity will, however, eventually be largely merged in the pension feature ( <i>vide supra</i> , Scale "A"), which will thereby be increased from 7s. and 10s. to 9s. and 12s. respectively.
No entrance fee.	No entrance fee, member becoming entitled to all benefits, excepting the retiring gratuity, after six months' membership.

## Contributions.

Payments for provident benefits, apart from the pension, are as follows:

	WEEKLY PREMIUM
Boys and others whose wages are under 12s. <i>per week</i> .....	2d.
Those receiving 12s. <i>per week</i> or over.....	5d.

## Sick allowance.

Sick allowance payable for a total period of 52 weeks at following rates:

CLASS	AMOUNT OF ALLOWANCE
1st class member.....	12s.
2nd class member.....	6s.

All previous payments are included in calculating the 52 weeks unless a member has been free of the funds for 12 months.

## Sick disbursements.

Weekly allowances, amounting in the aggregate to £528,834 16s. 11d. (including £6,217 12s. 6d. paid by weekly installments for retiring gratuities or in excess of 52 weeks), have been paid to sick members since inauguration of the Society.

## Extended sick allowance.

Committee of Management is empowered, in exceptional cases of illness, extending beyond 52 weeks, during which sick allowance has been paid according to scale, to grant further sum not exceeding £10, either in one amount or in weekly allowances; it being understood that if member does not eventually resume work, and is entitled to the retiring gratuity, the amount paid in excess of 52 weeks' allowance will be deducted therefrom.

Up to end of 1903 extended weekly allowances amounting to £5,556 2s. 1d. (in addition to payments in one sum to extent of £920 1s. 2d.) had been granted.

## Natural death allowance.

## Natural death allowance:

CLASS	AMOUNT OF ALLOWANCE
1st class member.....	£10
2nd class member.....	5

## Disbursements for natural death allowance.

Since allowance at death of a member was introduced (to close of 1903), payments amounting to £52,966 9s. 1d. have been made to representatives of deceased members, the average number of cases *per annum*, based on the four-year period 1900 to 1903, inclusive, having been 319.

## Wives' death allowance.

## Wives' death allowance:

CLASS	AMOUNT OF ALLOWANCE
1st class member.....	£5

## Disbursements account of wives.

Since February 26, 1884, when this form of allowance was first adopted, a total sum of £17,870 has been paid to members on the death of their wives; the average expenditure in this direction *per annum* being £1,095, based on the four-year period, 1900-1903.

## Retiring gratuities.

## Retiring gratuities:\*

CLASS	AMOUNT OF ALLOWANCE
1st class member.	£12 10s. 0d. for each completed period of 5 years' membership, up to a total of £50 secured after 20 years' membership.

NOTE.—2nd class members in Scale "C" (*vide supra*) correspond with 3rd class members in Scale "A," 1st and 2nd class members in Scales "A" and "B" being same for provident but different for pension benefits.

\* As all 2nd class members eventually become 1st class members, there are naturally no claims from 2nd class members under this head.

- Disbursements for retiring gratuities. Retiring gratuities amounting to £86,033 7s. 1d. (in addition to £661 10s. 5d. by weekly installments) have been paid since this form of allowance was introduced, up to end of 1903.
- Company contribution. Railway Company contributes £800 *per annum* on account of the "provident" section of the "Provident and Insurance Society."
- Number members. Number of provident members December 31, 1903, was 44,364, or about 54 *per centum* of total working force.
- c.—LONDON & NORTH WESTERN RAILWAY SUPPLEMENTAL PENSION FUND.
- Inauguration. The Supplemental Pension Fund was introduced May 1, 1899.
- Objects. Object is to provide an additional pension to that secured through the "Provident and Pension Society," hereinbefore treated (*vide supra*).
- Membership. Membership consists of such persons as are members of the "Provident and Pension Society," and who voluntarily elect to join it.
- Retirement provision. Members on attaining age 65, and retiring, entitled to allowance of 5s. *per week*.  
Members between ages 60 and 65 unable, owing to failing health or impaired energies, to continue work, entitled to pension of 5s. *per week*; but no member whose age on joining exceeded 55 years is eligible for pension until contribution has been made for a five-year period.
- Management. Fund managed by Committee of Management of "Pension and Provident Society," but is entirely separate from and independent of that Society.



Payment tables.

Following are scales of payments under Fund operations:

TABLE "A."

(Based on five-year period, ages 20 to 60, inclusive—with no return of premiums or interest at death or withdrawal.)

Table "A," no return of premium.

AGE OF ENTRANT	WEEKLY PREMIUM	AGE OF ENTRANT	WEEKLY PREMIUM
From 20 to 25....	0s. 3d.	From 40 to 45....	0s. 10d.
" 25 to 30....	0s. 4d.	" 45 to 50....	1s. 3d.
" 30 to 35....	0s. 5d.	" 50 to 55....	2s. 2d.
" 35 to 40....	0s. 7d.	" 55 to 60....	4s. 6d.

TABLE "B."

(With return of premiums and interest at 3 per centum thereon at death or withdrawal.)

Table "B," with return of premium.

AGE OF ENTRANT	WEEKLY PREMIUM	AGE OF ENTRANT	WEEKLY PREMIUM
From 20 to 25....	0s. 4d.	From 40 to 45....	1s. 3d.
" 25 to 30....	0s. 6d.	" 45 to 50....	1s. 9d.
" 30 to 35....	0s. 8d.	" 50 to 55....	2s. 9d.
" 35 to 40....	0s. 11d.	" 55 to 60....	5s. 6d.

Receipts.

Receipts to end of 1903, £1,206 13s. 5d.  
Average annual receipts, about £216.

Disbursements.

Disbursements to end of 1903, about £122.  
Average annual disbursements, £25.

Balance.

Fund balance December 31, 1903, £1,084 17s. 10d.

Number members.

Number of members, 70.

*d.*—LONDON & NORTH WESTERN RAILWAY LOCOMOTIVE  
FOREMEN'S PENSION FUND.

Inauguration.

Established May 1, 1889.

Objects.

Objects are to provide pensions for members, qualified by age or circumstance, and grant gratuities upon retirement through lengthened sickness or permanent incapacity, resulting in inability to attend to duty, before a pension can be claimed under the rules.

## Contributions.

Contributions are on following basis:

a.—Under 35 years of age, 4s. 4d. *per* month; over 35 but not more than 45 years of age, where appointed foreman or inspector, required to pay back single premiums to age 35 by paying treble the ordinary monthly premium until arrears are cleared off.

b.—Railway Company contributes:

- 1.—Sum equal to 9d. *per* month for each member.
- 2.—1s. 6d. for each member enrolled paying double premiums.
- 3.—2s. 3d. for each member enrolled paying treble premiums.
- 4.—On behalf of fund, such further sum as may be required to make up not less than £250 *per annum* in the aggregate.

## Allowances.

Pension claims paid on following scale:

a.—Where member joined not over 25 years of age, 26s. *per* week.

b.—Where over 25 but not over 30 years of age, 23s. *per* week.

c.—Where over 30 years of age, 20s. *per* week.

## Normal age.

Normal pensioning age, 60 years.

## Refund under 25 years' membership.

Permanent incapacitation within 25 years' membership, and after six (6) months' absence from duty, entitles to refund of payments to Fund, together with Railway Company's payments in member's behalf, as retiring gratuity.

## Pension after 25 years' membership.

Incapacitation after 25 years' membership entitles to pension equal to such proportion of amount as would have been paid at ages 60 or 65, as length of membership years bears in completed years to number of years of contribution incident to claiming actual pension allowance.

Refund on dismissal, etc.	Member promoted to salaried staff and joining Superannuation Fund Association ( <i>vide infra</i> ) of the Company, and any member voluntarily leaving the service and not being employed in any other department of Company, receives back whole sum he contributed in premiums, less his proportion of working expenses calculated at rate of 2s. <i>per annum</i> ; the same provision for refund also applying to any member dismissed the service for any cause other than drunkenness or acts of criminal misconduct.
Fund balance.	Amount standing to credit of Fund membership April 30, 1904, £6,725 18s. 6½d.
Disbursements.	Disbursements for pensions during year ending April 30, 1904, £867 4s. 0d.
Number pensioned.	Number of members pensioned since organization, 30.
Deaths.	Number of deaths among pensioners since organization, 11.
Number members.	Number of members on Fund register April 30, 1904, 194.

e.—LONDON & NORTH WESTERN RAILWAY PROVIDENT SOCIETY FOR PROVIDING PENSIONS FOR WIDOWS AND ORPHANS OF MEMBERS OF THE SALARIED STAFF.

Inauguration.	Established October 1, 1900.
Objects.	Object to provide pensions for widows and orphans of officers and servants of Railway Company remunerated by an annual salary in contradistinction to weekly wages and to any form of remuneration other than an annual salary, and for the widows and orphans of other persons eligible as members of the Society.
Membership.	Membership consists of all salaried staff over age 25 or on attaining that age. Compulsory for all new appointments to service.

## Scale of allowances.

Upon death of member who has contributed for at least 10 years, his widow is entitled to pension for life, or until remarriage, according to pension scale given next below, *minimum* allowance to widow being in no case less than £15 *per annum*:

Years of Contribution completed	Proportion of Average Salary during years of Contribution	Years of Contribution completed	Proportion of Average Salary during years of Contribution
10	$\frac{10}{30}$	26	$\frac{26}{74}$
11	$\frac{11}{29}$	27	$\frac{27}{73}$
12	$\frac{12}{28}$	28	$\frac{28}{72}$
13	$\frac{13}{27}$	29	$\frac{29}{71}$
14	$\frac{14}{26}$	30	$\frac{30}{70}$
15	$\frac{15}{25}$	31	$\frac{31}{69}$

and so on up to 40 and over, when the proportion is  $\frac{40}{30}$ .

Notwithstanding the above, if a member leave a widow who, at date of his death, is between 10 and 15 years his junior, such widow shall only be entitled to a pension of three-fourths of the amount specified in the foregoing scale, and if more than 15 years his junior, one-half only thereof; but such reduction to the widow does not affect or diminish the amounts payable to any child under the age of 15 years.

## Children.

Children to extent of three (3) are paid a quarter of a widow's pension each; but if there be no widow, then a child's pension is half widow's allowance; children's allowance to cease in all cases after age of 15 years.

## Maximum allowance.

*Maximum* pension for widow and children, £300 *per annum*.

## Dismissal, etc.

Upon resignation or dismissal, member's own contributions returned, without interest.

## Continued membership.

When pensioned the contributions cease, but membership continues. If member has no wife, nor children under age 15, then membership definitely ceases and all his own contributions are returned, without interest.

- Special refund provision.      Death at any time and leaving no widow, nor children under age 15, results in an amount equal to his own contributions being paid to legal representatives. Death under 10 years' membership, leaving widow or children, entitles to payment of amount equal to a quarter of a year's salary.
- Contributions.      Members contribute  $1\frac{1}{4}$  per centum of salary, and Railway Company contributes like amount.
- Investment.      Railway Company takes charge of funds, and pays  $3\frac{1}{2}$  per centum per annum interest, calculated half-yearly.
- Receipts.      Receipts since institution, October 1, 1900, to September 30, 1903, £91,921 1s. 0d. Receipts during year ended September 30, 1903, £25,058 14s. 3d.
- Disbursements.      Disbursements since institution, about £4,767. Disbursements during year 1903, about £2,060.
- Balance.      Amount standing to credit of 4,810 members, September 30, 1903, £70,706 2s. 6d.
- Membership.

*London & South Western Railway.*  
(1,009 miles; 25,000 employes.)

- Inauguration—A.      A.—London & South Western Railway Pension Fund, established January 1, 1890.
- Retirement age.      Retirement at age 60, with not less than 25 years' service.
- Allowance basis.      Allowances are granted according to following scale:

If 60 years of age, average weekly wages during last 10 years will be divided into.....	70	parts.
If 61 years of age this division will be into.....	69	"
If 62      "      "      "      "      " .....	68	"
If 63      "      "      "      "      " .....	67	"
If 64      "      "      "      "      " .....	66	"
If 65      "      "      "      "      " .....	65	"

Each of above-mentioned parts is multiplied by number of years' service of man to be retired, and amount so ascertained is divided into two equal shares, one of which represents the weekly allowance to be granted by Company, and the other is left to the man to provide through any Friendly Society or Benefit Club to which he may belong, or by a separate Superannuation Fund to be established among the men, or by any other means which they may decide upon among themselves.

Minimum and maximum allowances.

*Minimum* and *maximum* allowances granted by Company are as follows:

At age 60, not less than 5s. 0d. nor more than 15s. 0d. <i>per</i> week.				
" 61,	"	5s. 4d.	"	16s. 2d.
" 62,	"	5s. 8d.	"	17s. 4d.
" 63,	"	6s. 0d.	"	18s. 6d.
" 64,	"	6s. 6d.	"	19s. 8d.
" 65,	"	7d. 0d.	"	21s. 0d.

Financing.

Financed wholly by Railway Company, members making no payments.

Inauguration—B.

B.—London & South Western Railway Employes' Supplementary Pension Society, established May 1, 1903, is conducted by the employes for the purpose of increasing the allowances under the above-described Company pension scheme.

Participants.

For period of 13 months from date of establishment employes between ages 18 and 55 years were eligible to membership; but at expiration of that period *maximum* admission age is fixed at age 40 years.

Contributions and benefits.

Following is scale of *minimum* and *maximum* contributions and benefits for ages 18 and 55 years, intervening ages contributing and benefiting on a graduated ascending scale:

AGE NEXT BIRTHDAY	WEEKLY CONTRIBUTIONS			
	A CLASS 5s. <i>per</i> week at 60	B CLASS 5s. <i>per</i> week at 65	C CLASS 2s. 6d. <i>per</i> week at 60	D CLASS 2s. 6d. <i>per</i> week at 65
18.....	4d.	2 $\frac{3}{4}$ d.	2d.	1 $\frac{1}{2}$ d.
40.....	11 $\frac{1}{2}$ d.	9d.	5 $\frac{3}{4}$ d.	4 $\frac{1}{2}$ d.
*55.....	2s. 4d.	2s. 4d.	1s. 2d.	1s. 2d.

\* Any person over 50 when joining must have contributed for 10 consecutive years before becoming entitled to pension.

## Change of class.

Member under age 50 may contribute for additional benefit to extent of 10s. *per week* in all. For example: Member who joined at 20 and has paid 4½d. weekly under Class A to secure 5s. *per week* at 60, may, at 32, change to secure 7s. 6d. *per week* by paying 8¼d. weekly, *i. e.*, by the addition of the weekly contribution in respect of Class C according to that age, or similarly 10s. weekly by paying in addition two such weekly contributions.

## Death before pension.

When member dies before being entitled to pension, whole of his contributions paid to his proper representative.

## Withdrawal of members.

Member withdrawing from Society receives back his contributions subject to following deductions: If a member for less than five years, whole of his contributions, less a deduction of 10 *per centum*; if a member for more than five years, whole of his contributions.

## Members discharged from or leaving service.

Member discharged from or leaving Company's service from any cause before reaching age at which pension becomes payable is deemed to have withdrawn from Society, and receives back whole of his contributions.

## Inauguration—C.

C.—London & South Western Railway Company's Engine Drivers and Firemen's Pension Fund, established in January, 1903.

## Contribution and benefits.

Contributions range from under age 23, at 6d. *per week*, to under age 30, at 1s. 2d. *per week*.

## Must belong to Company Fund.

Pensions do not become payable to members until they have been placed on the Company's Pension Fund (*vide supra*, "A").

Contributions, with interest thereon, accumulate until such time as income arising therefrom is sufficient to provide pensions at rate of 8s. *per capita per week*.

*North British Railway.*

(1,442 miles; 22,000 employes.)

- Inaugurated.** Pension provision in connection with the North British Railway Insurance Society, established March 1, 1882, *vide supra*.
- Service ages.** *Maximum* age for admission to service, for weekly wage servants without previous railway experience, 30 years; with previous railway experience, 35 years; salaried servants, no age limit—usually join service as boys about ages 14 or 15 years.
- Allowance.** The allowance was increased from 5s. to 10s. *per* week on March 1, 1885.
- Disbursements.** Expenditure for pensions since inauguration, £50,662 15s. 8d.
- Number pensioners.** Pensioners at end of 1903, 223.

*North Eastern Railway.*

(1,669.5 miles; 51,356 employes.)\*

(\*Number of employes as of December 31, 1902.)

- Proposed scheme.** Pension scheme now under consideration by Company.
- Present practice.** Present practice is to grant to employes, other than members of Superannuation Fund, 60 years of age and over, who leave the service, pensions varying according to length of service, ranging from 4s. to 6s. *per* week.

*Taff Vale Railway.*

(124.25 miles; 4,386 employes.)

- Inauguration.** Pension scheme established January 1, 1893. Similar to London & South Western Railway Pension Fund (*vide supra*, p. 173).
- Company scheme.** Allowances extended without cost to employes, Railway bearing entire expense.
- Retirement age.** Retirement at age 60 years, with not less than 25 years' service.



- Basis of computation.** Basis of computation is parts of wages received during the 10 years next preceding retirement. These parts, operating on an ascending one-part scale from 60 years of age upward to 65, being at 60 years 70 parts, and at 65 years 65 parts.
- Allowances.** *Minimum* allowance, at age 60, not less than 4s. 0d. nor more than 14s. 0d. *per week*; and *maximum*, at age 65, not less than 6s. 0d. nor more than 20s. 0d. *per week*.
- Asia.** **Asia.**
- Eastern Bengal State Railway System.*  
(1,003 miles.)
- Service classification.** Different classes of service are: A—Permanent pensionable; B—Permanent non-pensionable; C—Temporary; D—Special service.
- Pension nomenclature.** Men belonging to pensionable service are eligible for pension under rules in Civil Service regulations, the pension nomenclature being:
- a.—For Superior service: Compensation, Invalid, Superannuation, and Retiring Pension.
- b.—For Inferior service: Compensation and Invalid Pension.
- Pension after 10 years' service.** Service before 20 years of age does not count, and for less than 10 years' service pension allowance is not admissible.
- Allowance.** Allowance is one-sixtieth of average salary for each year after 10 years' service. Allowance guaranteed by the State.
- Oudh & Rohilkhand Railway.*  
(1,203 miles; 19,039 employes.)
- General.** Pension scheme similar to that obtaining with Eastern Bengal State Railway (*vide supra*).
- Number members.** Subscribers to the Fund 2,640.

## Africa.

## Africa.

*Cape Government Railways.*

(2,325 miles.)

## Inauguration.

Pension, superannuation, allowances, and gratuities, granted under Civil Service and Pension Fund Act promulgated August 6, 1895.

## Gratuities.

Service one (1) year and less than 10 entitles to gratuity not exceeding amount arrived at by allowing a month's salary and emoluments or wages for each year of service; 10 years, an annual allowance of ten-sixtieths of such salary and emoluments; and in like manner a further increase of annual allowance, at rate of one sixtieth, for each additional year up to 40 years' service.

## Basis of computation.

## Participants and age limit.

Civil Service employes at age 60, and telegraphers, engine drivers, firemen, guards, and shunters at age 50, may be retired on pension allowance based on past service, such service to be continuous and not include that rendered while under age 17.

## Membership age.

*Minimum* membership age, 17 years; *maximum*, 40 years.

## Contributions.

Contributions, deducted on pay-sheets, at rate of 3 *per centum per annum*.

## Widows' Pension Fund.

Employes with salaries of £100 *per annum* and over contribute to the Widows' Pension Fund, at rate of one (1) *per centum* on salary and emoluments or wages.

## Australasia.

## Australasia.

*New South Wales Government Railways.*

(3,042.5 miles; 14,313 employes.)

## Proposed scheme.

A liberal pension and provident scheme was propounded by State Board of Commissioners in 1890; the staff, however, did not then appreciate the matter, but within the past year the employes have revived the question, and appear anxious to promote such a fund by their own contributions subsidized by the Railway Commissioners.

## C.—SUPERANNUATION PROVISION.

### America.

United States.

#### UNITED STATES.

*Pennsylvania System East and West of Pittsburgh, Pa.*  
(10,913.89 miles; 172,024 employes.)

Pennsylvania System.

A plan comprehending the institution of a fund from which to make payments to members of the Relief Department of Lines East of Pittsburgh, as a superannuation allowance, in the event of their retirement from the service, on account of advanced age or permanent incapacitation, was under consideration long before the prosecution of investigations looking to the establishment of a general pensioning feature for all aged employes regardless of membership in the Relief Department. Consummation of the plan was, however, precluded by the circumstance that the accrued interest on Relief Fund money, set aside under Relief Fund regulations for superannuation purposes, was inadequate to furnish to retired employes, members of the fund, an income sufficient for their maintenance without other financial aid. The creation of the Pension feature precipitated formation of the Superannuation Fund, and it was decided that when members of the Relief Fund were retired from active service, it would be proper to return to them, monthly, during active retirement period, a proportion of the interest on the surplus, based on their relative contributions. The Relief Fund regulations prescribe that the superannuation allowance shall be determined by multiplying the number of each class in which an employe has been a member by the number of full calendar months in each class, respectively, and adding the results; the sum thus obtained being the rate, in cents, of the monthly allowance. Illustration: Assuming that an employe has during 20 full years, or 240 months, received \$40 a month as wages, and during that time was as a member of Relief Fund 2nd class (*vide supra*, Relief Department, Pennsylvania Railroad), and that he has subsequently received \$60 a month, 3rd class, for 15 full years,

Origin of fund.

Provides for refund.

Allowance basis.

or 180 calendar months, then his monthly superannuation allowance would be twice 240 plus three times 180, or \$10.20. The payment of allowances at this rate is, however, conditioned upon the size of the fund set aside for the purpose, as in the event of such fund being found inadequate during any annual or semi-annual period to meet allowance demands, provision is made for a *pro rata* reduction in allowances for such periods.

Revised plan of January 1, 1904.

The plan of payment of superannuation allowance originally involved that the interest accrued upon the investments of the Relief Fund should be used for the purpose. Four years' operation under this plan demonstrated that the interest accruing from the surplus was inadequate to meet the demand, whereupon the Company, preferably to making a reduction in basis for the payment of superannuation allowances, caused the Relief Department regulations to be amended, as of January 1, 1904, to provide that, in addition to the interest derived from the investment of the Surplus Fund, at the end of each three-year period, the money not used to meet the liabilities of the former periods will be applied directly to the payment of superannuation allowances instead of being transferred to and becoming a part of the Surplus Fund; and if at the end of the next subsequent three-year period there should be a balance in the Superannuation Fund, it is to be transferred to and become a part of the Surplus Fund. On the other hand, the Company at the present time holds itself responsible to pay any deficiencies in the superannuation allowances up to January 1, 1907.

Retention of death benefits.

Retired employes receiving superannuation allowance are permitted, upon paying the proper rate of contribution, to retain title to death benefits in the Relief Fund.

Represents additional pension allowance.

As will be perceived from what is herein observed on this feature, it is practically an additional pension allowance. The "Relief Fund Surplus" is the nucleus of the provision, and the accrued interest on this "surplus" is the basis for

calculating allowances. Only through Company liberality in assuming responsibility for and meeting Relief Fund deficiencies is such "surplus" made possible and maintainable, thus constituting Company contributions equivalent to direct and exclusive drains upon its own revenue arising from railway operation.

## Administration.

Fund is conducted as a part of and in connection with the Relief Department, and results of operations are incorporated in the Company's annual report to its stockholders.

*Lines East:*

## Surplus for Lines East.

As a result of contributions by members and benefits paid them, during the several three-year periods since 1886, a surplus of \$751,256.25 has been accumulated.

## Results of three years' operation.

Result of four years' operations of the superannuation feature was, interest \$148,672.23, received as returns on investment of the above-mentioned Surplus Fund. From this accrued interest, which forms the Superannuation Fund, there was paid to 1,408 retired members (376 of whom are deceased), identified with the Relief Fund, the sum of \$148,662.15.

## Number members.

## Annual expenditure.

Expenditure for superannuation allowances in 1903 amounted to \$43,875.12.

*Lines East and West:*

## Inauguration.

Plan for payment of superannuation allowances for the Lines East became effective simultaneously with that for the pension feature, January 1 1900; that for the Lines West, although contemplated by express provision, is not operative, owing to absence of desired surplus from Relief Fund operations.

Canada.

Canada.

*Grand Trunk Railway System.*

(4,176 miles; 27,520 employes.)

Inauguration.

Company conducts the "Grand Trunk Railway of Canada Superannuation and Provident Fund Association," for employes of its lines east of the Detroit and St. Clair Rivers, established in October, 1874.

Compulsory.

Membership compulsory from and after October 1, 1874, except for employes receiving less than \$400 *per annum* salary.

Retirement age.

Retirement at age 55, or at earlier age in event of permanent incapacitation. Superannuation scheme applies only to clerical or in-door staff, the out-door employes, such as firemen, brakemen, *etc.*, being insured against accident, sickness, and death. Retirement not compulsory while employe renders efficient service.

Participants.

Admission age.

*Maximum* membership admission age, 37 years.

Allowances.

Retirement at age 55 entitles to allowance, consisting of one-sixtieth of retiring pay for each year of Fund membership, with a *maximum* of two-thirds of average annual pay during whole period of membership.

Allowance for incapacitation.

Members who have contributed to Fund for not less than ten years, who become incapacitated for service, may retire and receive such retirement allowance as Committee of Management may determine.

Death before superannuation.

When member dies before receiving superannuation allowance, the Committee of Management may pay to his dependents a sum equal to amount of his contributions up to time of his death.

Leaving service.

Member leaving service of Company after five years' Association membership may have returned to him one-half his contributions; after ten years' membership, whole of his contributions; and upon leaving service, owing to disability, before the end of five years, an amount not exceeding one-half his contributions.

Financing.

Employes contribute  $2\frac{1}{2}$  *per centum* of their salaries, with contribution of like aggregate sum by Company; and latter also makes an additional contribution of one-half of members' contribution to make up Fund deficiencies, when necessary.

Number members.

Number of members, 1,350.

### Great Britain.

"Superannuation" defined.

"Superannuation," as its derivation—"super," above and "annus," a year—indicates, implies an age over and beyond what is agreed upon or accepted as the normal or proper age for continuance of human effort toward acquiring a livelihood in ordinary lines of employment. From a transportation point of view, superannuation finds its fullest and highest expression and observance with the English railways. In Great Britain the term "superannuation" is distinguished from the term "pension" in practical application, whereas in the United States there is purely a nominal distinction. The English superannuation fund has for its membership the "salaried officer and in-door staff," as a rule, and, in that light, embraces only such employes as are remunerated by an annual salary, whether paid yearly, half-yearly, quarterly, monthly, weekly, or otherwise, in contradistinction to weekly-wage or other form of remuneration than annual salary.

Participants.

Basis of formation of scheme.

The formation of superannuation funds is usually provided by Parliamentary enactment under what are styled "General Powers Acts" pertaining to interested railways.

- Financing.** Financing of the funds is on uniform lines, consisting for the most part of prescribed membership payments, usually  $2\frac{1}{2}$  *per centum* on salaries, with a corresponding aggregate subscription by the railways, with interest on surplus placed in charge of the railway concerned, or otherwise invested.
- Retirement age.** Retirement takes place at ages 60 to 65 years, regularly, with anywhere from 10 to 30 years' service or membership; and also upon permanent incapacitation, before reaching those ages, with 10 or more years' service or membership.
- Refunds.** Refunds, on a common basis, are provided in event of death either previous to or while enjoying pension benefits.
- Commutation.** Commutation of allowance, by payment of a lump sum in lieu thereof, obtains.
- Membership age.** *Minimum* and *maximum* membership ages range from 20 to 45 years.
- Administration.** Funds are usually under supervision of a Committee of Management, composed of company officers and membership representatives, whose Secretary or Treasurer, according to inclination expressed, prepares annually or semi-annually a report entitled "Annual Returns," which comprehends a Statement of Accounts, a General Balance Sheet, and general abstract of fund operations; this periodical presentation being the basis for determining fund condition; and it is generally audited, by specially selected auditors, who are privileged to make supplemental report thereon. Once in each quinquennial period actuarial examination is made of fund operations, the results being submitted in report, together with any recommendations deemed advisable, looking to modification of prevailing plan of conduct of the fund.
- Annual report.**
- Audit.**
- Actuarial examination.**

To indulge in extended detailed recital for each of the funds reported for presentation to the Congress would be manifestly supererogatory, and such course will be accordingly eschewed, only such salient facts being recounted as may be deemed essential.



*Furness Railway.*

(117.25 miles; 2,369 employes.)

Railway Clearing System  
Superannuation Fund  
Corporation.

The Company does not conduct a distinctive Superannuation Fund for its employes, but since January 1, 1896, has been associated with the Railway Clearing System Superannuation Fund Corporation (*vide* pp. 297, 298, 299), in which Association its representation stood at 270 members on September 30, 1903.

Special arrangement.

The Company does, however, make special superannuation provision, along distinctive lines, through an arrangement, inaugurated August 27, 1899, which bears no relation to any other provident feature in which it is interested.

Objects.

Object is to provide for old servants who may no longer be able to render efficient service.

No fixed rules.

There are no rules or regulations, but the plan is conducted wholly by the Railway Company, there being no contributions by prospective beneficiaries.

Basis for arrangement.

The arrangement was made for the benefit of artisans, guards, porters, laborers, and others who by the nature of their employment are not eligible for admission as members of the Railway Clearing System Superannuation Fund Corporation. It enables the administration to renew the staff without hardship to old men.

Retirement conditions.

Retirement conditions are as follows: On reaching age 65, or becoming physically incapacitated at an earlier age, the arrangement becomes operative.

Retirement is not compulsory at age 65, but if it is thought desirable, owing to partial inefficiency or otherwise, a workman may be called upon to retire, and if of good conduct is granted a gratuity.

Maximum allowance.

*Maximum* allowance, £50; *minimum*, £15.

## Allowance scale.

Allowances are made on following basis:

SERVICE	GRATUITY
10 to 20 years.....	3 months' pay.
20 to 25 years.....	4½ months' pay.
25 to 30 years.....	6 months' pay.
30 to 40 years.....	7½ months' pay.
40 to 50 years.....	9 months' pay.
50 years and upwards.....	1 year's pay.

## Retiring age.

Average retirement age, 68 years.

## Disbursements.

Total disbursements for allowances amount to £2,230, a *per capita* average of £40, all allowances being drawn entirely from the Company's general revenue resources.

*Great Central Railway.*

(468 miles; 20,181 employees.)

## Clearing House Fund.

Represented in the Railway Clearing System Superannuation Fund Corporation (*vide* pp. 297, 298, 299).

*Great Eastern Railway.*

(1,182.5 miles.)

## Inauguration.

Operates a "New Superannuation Fund," established January 1, 1898, being a rehabilitation of the "Old Superannuation Scheme" and "Old Superannuation Fund," respectively, created under Act of 1878, and abolished from and after December 31, 1897.

## Financing.

Cost of management based on membership payments, the Company, however, guaranteeing that where dividends and interest of Fund in any year, added to surplus in reserve fund, prove insufficient to provide liquidation of yearly allowances, it will make up deficiency out of its revenue, subject to reimbursement from future Fund surplus.

## Deficits.

- Allowances. *Minimum* allowance, £30; *maximum* not to exceed two-thirds of average salary during the seven years preceding retirement.
- Computation. Computation of allowance made on basis of fiftieth parts of average salary.
- Great Northern Railway.*  
(939 miles.)
- Inauguration. "Great Northern Railway Superannuation Fund," established in June, 1874, under Great Northern Railway (Various Powers) Act, 1872, and the same Company's (Further Powers) Act, 1874, and included by transfer £16,000 representing annual contributions and interest thereon from and after 1852 of the Great Northern Provident Fund.
- Fund division. Fund consists of two classes of members: "1"—Employes receiving £80 *per annum* and upwards; and "2"—Employes receiving less than £80 *per annum*.
- "1" contribution. *Class 1.*—Contribution  $2\frac{1}{2}$  *per centum* on salaries, with like Company subscription.
- Retirement provision. For retirement allowance purposes Class 1 is subdivided into two series, *viz.*:  
Series "A," or members who joined the Fund up to and including January 1, 1886; and  
Series "B," or members who joined the Fund after January 1, 1886.
- Allowance. Retirement at age 60 with 10 years' membership, in Series A, and at same age with like years of membership in Series B, entitles member to respectively one-fiftieth and one-sixtieth of average salary from date of first actual or assumed contribution to Fund for each completed year of membership; *minimum* and *maximum* allowances being respectively 20 and  $66\frac{2}{3}$  *per centum* of average salary, *maximum* not to exceed, however, £1,000 a year.

Retirement after 25 and 30 years' membership.

Retirement at age 60, with Fund membership:  
 In Series "A" 25 years, and  
 In Series "B" 30 years,  
 entitles member to allowance of not less than half his actual salary at date of retirement.

Disablement before 10 years' membership.

Where member, through failing health, is obliged to leave service before 10 years' membership in Fund, he receives back whole of contributions paid by him, together with simple interest thereon at rate of 4 *per centum per annum*; and after 10 or more years' membership, and before reaching age 60, he receives superannuation allowance in proportion to period during which he contributed, not to exceed £500 a year.

Death before 10 years' membership.

Where member dies before 10 years' Fund membership, his representative receives whole of contributions paid by him, together with amount paid by Company in addition thereto, but without interest.

Death before superannuation.

Where member dies after contributing 10 years, and before being superannuated, his proper representative receives whole of contributions paid by him, together with amount paid by Company in addition thereto.

Death after superannuation.

Where member dies after retirement on superannuation allowance, but before he receives a sum equal to whole of his own contributions, plus Company's contribution on his behalf, his proper representative receives a sum equal to difference between the total of such contributions and the amount of superannuation allowance paid to such member up to date of his death.

Voluntary retirement from service.

Where member voluntarily retires from the service before time for receiving superannuation allowance, he receives back whole of contributions paid by him, without interest.

Allowance on dismissal by Company.

Where member is dismissed from the service before time for receiving superannuation allowance (except in case of misconduct), he receives back whole of contributions paid by him, without interest.

"2" contribution.

*Class 2.*—Contribution 1 per centum on salaries, with like Company subscription. Class composed of station masters, booking clerks, inspectors, ticket collectors, guards, foremen, shunters, draymen, policemen, signalmen, inspectors of way and works, timekeepers, locomotive and carriage foremen, engine drivers, firemen, porters, and platelayers.

Participants.

Effective July 1, 1901, under approval of Directors of Company, servants joining Class 2 in receipt of salary or wages less than £80 per annum, are enabled to receive on retirement a pension instead of a gross payment, the rate of contribution and benefit allowances being in accordance with following scales:

Contributions and benefits.

SCALE OF CONTRIBUTIONS.

Age at Entry	Contribution by Member <i>per week</i>	Contribution by Company <i>per week</i>
Under 20.....	3½d.	3½d.
20 and under 25.....	4½d.	4½d.
25 and under 30.....	6 d.	6 d.
30 and under 35.....	9 d.	9 d.

SCALE OF BENEFITS.

Conditions	Payment to Member or his Representative
Retirement at 60 years of age, or upwards.....	At age 60..... 7s. 0d. <i>per week.</i>
	" 61..... 7s. 6d. "
	" 62..... 8s. 0d. "
	" 63..... 8s. 6d. "
	" 64..... 9s. 0d. "
" 65 and upwards..... 10s. 0d. "	
At death before superannuation.....	Double own contributions.
At death after superannuation.....	Amount of excess, if any, of double own contributions over amount actually paid out to member as pension.
On voluntary retirement, or on notice from Company.....	Own contributions only.
On failing health before age 60.....	If less than 10 years' membership, own contributions plus 4 per centum simple interest; if more than 10 years', a pension of 5s. <i>per week.</i>

*Great Western Railway.*

(2,711 miles; 64,699 employes.)

Two schemes.	Operates two schemes, one the "Great Western Railway Superannuation Fund," established February 1, 1865, for officers and clerks, hereinafter styled "Fund A," and the other the "Great Western Railway Enginemen and Firemen's Mutual Assurance Sick and Superannuation Society," established in January, 1865, for enginemen and firemen, hereinafter designated "Fund B."
Inauguration.	
Fund "A."	<i>Fund A.</i>
Membership age.	<i>Maximum</i> age for admission to Fund benefits, 40 years.
Contributions.	Members contribute $2\frac{1}{2}$ <i>per centum</i> of salary, with like Company subscription.
Allowances.	Allowances, on scale of graduated percentage, ranging from <i>minimum</i> , for 10 years' membership, of 25 <i>per centum</i> of average salary, to 108 <i>per centum</i> for 45 years' membership. In arriving at an average salary £60 <i>per annum</i> is reckoned as the <i>minimum</i> salary received. No allowance less than £30.

TABLE.

Years of Membership	Superannuation in percentage of average salary	Years of Membership	Superannuation in percentage of average salary	Years of Membership	Superannuation in percentage of average salary	Years of Membership	Superannuation in percentage of average salary
10	25	19	43	28	65	37	87½
11	27	20	45	29	67½	38	90
12	29	21	47½	30	70	39	92½
13	31	22	50	31	72½	40	95
14	33	23	52½	32	75	41	97½
15	35	24	55	33	77½	42	100
16	37	25	57½	34	80	43	102½
17	39	26	60	35	82½	44	105
18	41	27	62½	36	85	45	108

Addition of years to membership.

Salaried officers and clerks, in good physical condition, were, prior to June 30, 1866, given the privilege, under prescribed conditions, of having an agreed number of years, specifically agreed upon, added to their membership; such number of years to in no case exceed the number of years they actually served the Company; and thereafter they were called upon to pay  $2\frac{1}{2}$  *per centum* on their actual salaries for such a number of years then following as would equal the number of years added over and above the  $2\frac{1}{2}$  *per centum* above provided.

Admission over age 40.

Where 40 years of age or upwards at time of admission to membership, before February 1, 1865, privilege extended at any time previous to July 1, 1883, where under age 60, of securing regular membership; also of having added to membership not exceeding the number of years in service of Company, provided payment is made to Fund of  $2\frac{1}{2}$  *per centum* on salary actually received during years so added; such person not being eligible for superannuation, except in case of sickness or infirmity of body or mind, until after February 1, 1885.

Death of member.

Upon death of member before receiving superannuation allowance, his proper representative receives from Fund whole of his contributions up to time of death, together with contributions by Company on his behalf.

Death of member before receiving certain sum.

Upon death of member after being granted superannuation allowance, but before receiving from Fund the full amount of contributions by both himself and the Company on his behalf, his proper representative is paid the difference between amount so received by him and the combined contributions by himself and the Company.

Incapacitation after 10 years' membership.

Member who, after 10 years' membership, inclusive of added years, and although under age 60, is compelled, through incapacitation by disablement, to leave the service, is granted superannuation allowance.

Incapacitation at 55  
but under 60 years of age.

Member who, after attaining age 55 but under age 60 years, obliged to leave service owing to disablement, is granted superannuation allowance, where no other suitable position in service can be found.

Resignation or removal  
from service after 30  
years' service.

Where member between ages 50 and 60 years is, after expiration of 30 years' service with the Company, removed from the service by Company Directors, or is required by them to resign for any reason other than misconduct, he is granted superannuation allowance.

Member leaving service.

Where member, for any reason other than misconduct, leaves or is removed from service of Company after 10 years' membership, he receives back whole of contributions to Fund, without interest; where compelled to leave service, through disablement, before receiving superannuation allowance, he receives back whole of contributions, without interest, and Committee of Management may in its discretion, allow to such member the whole or any part of Company's contributions to Fund in his behalf.

Retiring age.

Average age of retirement, 56 years.

Operative cost.

Cost of operation since institution, £3,710 4s. 9d.

Disbursements.

Expenditure for allowances since inauguration, £229,427 or an average *per capita* allowance of £122.

Number members.

Members January 31, 1904, 5,548.

Fund "B."

*Fund B.*

Membership age.

*Minimum* and *maximum* ages for admission to membership are respectively 18 and 35 years.

Contributions and  
sick benefits.

Resident members contribute to the funds at following rates:

2nd class.....1s. 4d. *per week.*

1st class.....2s. 0d. *per week.*

Non-resident members contribute as follows:

2nd class.....2d. *per week, and*

1st class.....3d. *per week,*

in addition to amounts required to contribute as resident members. Members becoming non-resident while in 2nd class are not subsequently allowed to join 1st class.



## Sick benefits.

Rates of Sick Benefit payable are as follows:

2nd class.....	12s. <i>per week.</i>
1st class.....	14s. <i>per week.</i>

Sundays are not included in computation of sick benefit. Benefits not payable for first three (3) consecutive days. Members not entitled to sick benefit until expiration of 26 weeks from date of joining the Society, nor until the entrance fee of 2s. 6d. and whole of his contributions for that period have been paid, nor will a member receive increased benefit of 1st class until he has been a member of that class for 26 weeks; except in case of incapacitation resulting from accident while on duty, when he receives sick benefit corresponding with his class at time of the accident, regardless of 26 weeks' membership in 1st class.

Half sick benefit rates are paid after expiration of first 26 weeks, during remainder of illness:

2nd class.....	6s. 0d. <i>per week.</i>
1st class.....	7s. 0d. <i>per week.</i>

## Sick members' contributions.

Contributions due from members receiving full sick pay are deducted from their sick benefits; but in case of members receiving half sick pay it is at their option to have the contribution deducted from the benefit or allow it to accumulate as arrears until they are able to resume work, and in the event of death while contributions are in arrear the amount in arrear is deducted from assurance payable.

## Leaving service.

Member leaving service, after six years' Fund membership, has the option of accepting a rebate of a portion of amount standing to his credit on the Society's books, and ceasing to be a member, or of becoming a non-resident member; if a member less than six years he is entitled to a rebate, but ceases to be a member, and has no further claim upon Society funds.

## Wife's funeral benefit.

Wife's funeral benefit: Upon death of a member's wife he receives a funeral benefit of £5.

Assurance.

Assurance:

1st Class. 2nd Class.

If paid to member on superannuation.....£40    £25  
 If paid on death before superannuation...£60    £35

Full assurance not payable for less than two years' membership; for not less than 12 months' membership, assurance of £10 payable.

Assurance payable on death or superannuation.

Assurance is payable to member on his becoming entitled to superannuation; or in the event of his death it is payable to his proper representative, unless it has previously been paid to the member himself on his superannuation.

Superannuation.

Superannuation allowance:

1st class.....5s. *per week*.  
 2nd class.....3s. 6d. *per week*.

In certain special cases the rates of superannuation are increased to:

1st class .....10s. net *per week*.  
 2nd class.....6s. 2d. net *per week*.

Commutation of allowance.

The General Committee has power to negotiate and agree with any superannuated member for the payment to him of a sum of money as purchase-money or commutation of his allowance.

Widow's allowance.

Widow of member receives, subject to prescribed conditions, following allowance from the funds:

	PER WEEK	
	2nd Class	1st Class
Where husband had been member 5 years and less than 10 years.....	2s.	3s.
Where husband had been member 10 to 20 years.....	3s.	4s.
"    "    "    "    "    20 to 30 ".....	4s.	5s.
"    "    "    "    "    over 30 ".....	---	6s.
If children left under 14 years of age, an allowance <i>per child</i> up to age 14 of.....	6d.	1s.
Provided that in no case shall payment to widow (including allowance for children) exceed.....	4s.	6s.

These allowances may be commuted by payment of a lump sum.

Receipts.	Receipts from all sources during year 1903, £37,034.
Operative cost.	Cost of operation since institution, £9,662.
Expenditure.	Expenditure for allowances since inauguration, £99,932, or an average <i>per capita</i> allowance of £23. Expenditure, for all expenses, during year 1903, £23,039.
Number members.	Members December 31, 1903, 6,013.

*Lancashire, Derbyshire & East Coast Railway.*  
(60 miles; 614 employees.)

Clearing House Fund.	Officers, station masters, and clerks of the Railway Company are members of the Railway Clearing System Superannuation Fund Corporation ( <i>vide infra</i> , pp. 297, 298, 299), the number represented in such membership having been 84 on September 30, 1903.
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*Lancashire & Yorkshire Railway.*  
(572 miles; 35,250 employees.)

Inauguration.	Conducts "Superannuation Fund Association of the Lancashire & Yorkshire Railway Company," established in August, 1873.
Objects.	Objects are to provide allowances for officers, clerks, station masters, inspectors, and such officers and servants as the Committee may from time to time think proper to admit, upon attaining 60 years of age, or before if unfitted to follow their employment, provided they have contributed to the Fund 10 years and upwards.
Contribution.	Members contribute $2\frac{1}{2}$ <i>per centum</i> on their salaries, with like subscription by the Company.
Allowance.	<i>Maximum</i> retirement allowance 67 <i>per centum</i> plus one-fourth of average salary, and <i>minimum</i> 25 <i>per centum</i> plus one-fourth, during years of membership.

- Addition of years.** Under prescribed conditions, members may add one or more years to their membership.
- Reduction of staff.** Contributing member required to leave service owing to reduction of staff, or if required to retire in consequence of ill health before being entitled to superannuation, or required to leave the service, by the Company, for any cause other than misconduct, receives back all his contribution with simple interest at 4 *per centum per annum*.
- Members leaving service.** Member leaving service honorably, of his own accord, receives back his own contributions, without interest.
- Retirement after 10 years' membership for infirmity.** Where member after 10 years' membership or upwards becomes incapacitated for performance of duties, by reason of infirmity of body or mind, he is entitled to be superannuated at any age. The superannuation allowance granted is calculated in proportion to years of membership, upon same scale as if such member had attained the retiring age.
- Ill health.** Member whose salary is stopped in consequence of ill health is entitled so long as his name remains upon the Company's books, but not in any case for a longer period than 12 months, to continue his membership by payment of same amount of monthly subscription as he paid at time his salary was discontinued.
- Commutation of claims.** Claims against the Fund may, in the discretion of the Committee, be commuted by one payment.
- Receipts.** Receipts for period July 1, 1873, to June 30, 1903, £531,938 10s. 7d., made up:
- |                             |          |      |      |
|-----------------------------|----------|------|------|
| Members' contributions..... | £184,205 | 15s. | 10d. |
| From Railway Company.....   | 182,149  | 4s.  | 9d.  |
| Interest.....               | 165,583  | 10s. | 0d.  |

Disbursement.	Disbursements for the period next above noted, £144,885 3s. 11d., made up:
	Members' contributions refunded...£44,615 6s. 11d.
	Company's contributions refunded 12,409 10s. 0d.
	Interest refunded on members' con- tributions..... 1,893 17s. 5d.
	Payments to members superannu- ated..... £3,883 11s. 3d.
	Expenses of management..... 1,972 18s. 4d.
	Auditor's fees..... 110 0s. 0d.
Number members.	Members June 30, 1903, 6,230, number of superannuated members on same date having been 242.
Retiring age.	Average age of retirement, 61 years.

*London & North Western Railway.*

(1,945½ miles; 82,835 employees.)

Inauguration.	Conducts the "London & North Western Railway Superannuation Fund Association," established April 1, 1853.
Administration.	Officered by a Secretary subject to a Committee of Management consisting of six (6) members, three (3) appointed by the Board of Directors of the Railway Com- pany, known as "Directors' Committeemen," and three (3) elected by the contributing members, known as "Con- tributors' Committeemen." Two Auditors are selected, one being appointed by the Company's Directors, and known as "Directors' Auditor," and the other by the contributing members, and known as "Contributors' Auditor." After the expiration of a period of 20 years, commencing April 1, 1896, a Directors' Actuary and a Contributors' Actuary may be appointed by respectively the Directors and the contributing members, and these two actuaries are author- ized to appoint a "Third Actuary." The Actuaries and all accountants and other assistants authorized in writing by them, or either of them, shall respectively have free access at all reasonable times to all the books and documents of and relating to the Association and fund, with full power to make copies and extracts thereof and therefrom. The

Committee is required to deliver to the Auditors the accounts and balance-sheet for the year at least 14 days before the day appointed for the Ordinary Meeting, with reference to which they are to be balanced and made out respectively, together with all means of vouching and verifying the same.

## Objects.

Objects are to provide an annuity in event of retirement at a *maximum* age, with a designated number of years' contributory membership, and upon incapacitation after a specified number of years' membership.

## Cost of operation.

Cost of operation borne by Association. Company does the clerical work, *etc.*, and charges the Association a fixed sum *per annum*.

## Scale of allowances.

After 10 years' membership and attainment of age 60 years, member is entitled to superannuation allowance for remainder of life, amounting to such proportion of average salary received from date of first contribution until retirement as provided in subjoined scale of superannuation allowances:

Years of contribution completed	Superannuation in percentage of average salary	Years of contribution completed	Superannuation in percentage of average salary
10	22 $\frac{3}{4}$	33	76 $\frac{1}{2}$
15	34 $\frac{1}{4}$	35	81 $\frac{1}{2}$
17	38 $\frac{3}{4}$	36	84
23	52 $\frac{3}{4}$	41	97 $\frac{1}{4}$
25	57 $\frac{1}{4}$	43	103
28	64 $\frac{1}{2}$	45 and upwards.	109

Intervening years on graduated ascending scale, ranging from  $2\frac{3}{4}$  to 3 *per centum*.

## Illustration of allowance principle.

Where the intended beneficiary has been a contributing member (*i. e.*, the salaried officers for the time being contributing to the Fund, but not including recipients therefrom) for 10 years, but less than 11 years from date of first contribution, inclusive, 22 $\frac{3}{4}$  *per centum* of such average salary; but no person will be entitled to superannuation allowance while remaining in the service of the Company.

Incapacitated members.

After 10 years' membership, although under age 60 years, where a member becomes incapacitated for performance of duties, superannuation is paid as for age 60, under prescribed conditions, in accordance with foregoing scale of allowances.

Commutation of allowance.

Commutation of superannuation allowance is permissible by payment of a lump sum not exceeding five years' payments of the annual allowance to which entitled in lieu of all other payments and allowances whatsoever.

Resignation or dismissal from service.

Where member leaves the service in consequence of his services being discontinued by the Company, except for misconduct, or where he retires from the service *bona fide* of his own accord, he is entitled to receive back from the Fund the whole amount of his own contributions.

Membership.

All salaried staff (*i. e.*, officers or servants of the Company remunerated by an annual salary in contradistinction to weekly wages and any form of remuneration other than an annual salary) under 28 years of age are obliged to become members. Committee invested with power to make special and exceptional arrangements with any present or future salaried officer who was or shall be upwards of 28 years old at time of entering the service, as to amount of contribution or benefits to be derived, or both, and to provide admission to membership on footing of such arrangements.

Source of allowances.

Allowances are drawn from the Association. The Railway Company has at times, however, granted pension outside the Superannuation Fund allowances, and has given retiring gratuities, but there are no rules as to this, the Directors exercising their discretion as they have thought fitting to particular circumstances.

Special railway allowances.

Receipts.

Receipts since institution, £1,788,205 6s. 2d.  
Average annual receipts for 50-year period, about £35,765.  
Receipts from all sources during year ended March 31, 1903, amounted to £96,615 5s. 11d.

Disbursements.	Disbursements since inauguration, 50-year period, £539,893 10s. 5d. Average annual disbursements for 50-year period, about £10,798. Disbursements, for all expenses, during year ended March 31, 1903, amounted to £52,771 13s. 4d.
Contributions.	Members contribute $2\frac{1}{2}$ per centum on salaries, with like Company subscription.
Minimum allowance.	<i>Minimum</i> retirement allowance placed at £30 per annum.
Number superannuated.	Number superannuated members March 31, 1903, 416.
Number members.	Number of members March 31, 1903, 8,898.

*London & South Western Railway.*  
(1,009 miles; 25,000 employes.)

Inauguration.	Conducts what is known as "New Superannuation Scheme," effective January 1, 1900, which consists of an amalgamation of the Old Superannuation Fund, the Pension Fund, and the Special Grant Fund, maintained originally by contributions by Company for benefit of its salaried staff, and established in 1868.
Financing.	Contribution $2\frac{1}{2}$ per centum on salaries, Company guaranteeing operative deficiencies.
Allowance.	Allowances based on fiftieths of average salary for last seven years, with <i>minimum</i> of ten-fiftieths at age 60, with 10 years' membership, and a <i>maximum</i> not to exceed two-thirds of average salary.



TABLE OF ALLOWANCES.

No. of Years	Proportion of average Salary of last 7 years	No. of Years	Proportion of average Salary of last 7 years
10	10 50ths	23	23 50ths
11	11 "	24	24 "
12	12 "	25	25 "
13	13 "	26	26 "
14	14 "	27	27 "
15	15 "	28	28 "
16	16 "	29	29 "
17	17 "	30	30 "
18	18 "	31	31 "
19	19 "	32	32 "
20	20 "	33	33 "
21	21 "	34	} Two-thirds maximum)
22	22 "	And upwards	

Failure of health before  
10 years' membership.

Where member is obliged to leave service of, or his services are dispensed with by the Company before completing 10 years' membership, he receives back his contributions, if any, to the Old Fund and his subscriptions to the Income Account of the New Fund, and a further sum equal to one-half of such contributions and subscriptions.

Failure of health after  
completing 10 years'  
membership.

Where member is obliged to leave service of, or his services are dispensed with by the Company on account of ill health, after completing 10 years' membership, and before attaining age 60 years, he is entitled to receive by way of superannuation an annual allowance during remainder of life computed on basis similar to that on which his retiring allowance would have been computed if he had attained age 60 years, but such allowance shall not be less than £20 a year in the case of 10 years' membership, increasing at the rate of £2 for each additional year of membership up to a *minimum* of £30 a year.

Resignation or dismissal  
of members.

Where member voluntarily or on notice from the Directors (except for misconduct) retires from the service, he receives back whole of his contributions, if any, to Old Fund, and his subscriptions to the Income Account of the New Fund.

Death before  
superannuation.

Where member dies before receiving superannuation allowance, his proper representatives are entitled to receive a sum equal to double amount of his contributions, if any, to Old Fund and of his subscriptions to Income Account of the New Fund.

Death after  
superannuation.

Where death occurs while in receipt of superannuation allowance under the New Scheme before receiving such allowance for two years, the proper representatives are entitled to receive a sum equal to difference between amount of superannuation allowance and the aggregate amount such member may have received by way of superannuation allowance.

Commutation of  
superannuation allowance.

The Superannuation Committee may, under prescribed conditions, pay to any member becoming entitled to or in receipt of superannuation allowance, at his request, a sum in one payment, in full satisfaction and discharge of all claim on his part for superannuation or other allowance.

*Midland Railway.*

(2,761.25 miles; 71,091 employes.\*)

\*Mileage made up:

Midland Railway.....	1,376.25 miles.
Joint Lines .....	1,385.00

Inauguration.

Conducts "Midland Railway Superannuation Fund," established in February, 1870.

Contribution.

Members contribute  $2\frac{1}{2}$  per centum on actual salary, with like subscription by the Railway Company.

Minimum and  
maximum allowances.

Allowance in proportion to average salary received during membership. *Minimum* and *maximum* allowances ranging on a graduated scale; entrants under age 28 receiving 22.75 per centum after 10 years' and 100 per centum after 45 years' completed service; entrants at age 48 and over receiving 15.17 per centum after 10 years' and 33.50 per centum after 22 years' membership; intervening ages and years of membership carrying proportionate allowances.

TABLE OF ALLOWANCES.

Years of Contribution completed	SUPERANNUATION IN PERCENTAGE OF AVERAGE SALARY					
	For all entrants prior to March 1, 1885, and those under 28 years of age since March 1, 1885	For entrants since March 1, 1885, aged—				
		28 and under 33	33 and under 38	38 and under 43	43 and under 48	48 and over
	Col. (1)	(2)	(3)	(4)	(5)	(6)
10	22.75	20.68	18.96	17.50	16.25	15.17
11	25	22.73	20.83	19.23	17.86	16.67
12	27.25	24.77	22.71	20.96	19.46	18.17
13	29.5	26.82	24.58	22.69	21.10	19.67
14	31.75	28.86	26.46	24.42	22.68	21.17
15	34.25	31.14	28.54	26.35	24.46	22.83
16	36.5	33.18	30.42	28.08	26.07	24.33
17	38.75	35.23	32.29	29.81	27.68	25.83
18	41	37.27	34.17	31.54	29.29	27.33
19	43.25	39.32	36.04	33.27	30.89	28.83
20	45.75	41.59	38.12	35.19	32.68	30.50
21	48	43.64	40	36.92	34.29	32
22	50.25	45.68	41.87	38.65	35.89	33.50
23	52.75	47.95	43.96	40.57	37.68	
24	55	50	45.83	42.31	39.29	
25	57.25	52.05	47.71	44.04	40.89	
26	59.75	54.32	49.79	45.96	42.68	
27	62	56.36	51.67	47.69	44.29	
28	64.5	58.64	53.75	49.62		
29	66.75	60.68	55.62	51.35		
30	69.25	62.95	57.71	53.27		
31	71.75	65.23	59.79	55.19		
32	74	67.27	61.67	56.92		
33	76.5	69.55	63.75			
34	79	71.82	65.83			
35	81.5	74.09	67.92			
36	83.35	76.36	70			
37	85.20	78.64	72.08			
38	87.05	81.14				
39	88.90	83.41				
40	90.75	85.91				
41	92.60	88.41				
42	94.45	90.91				
43	96.30					
44	98.15					
45	100					

As revised in 1897.

Compulsory membership.

All salaried officers required to become members from time of admission to the service.

Women.

Women employed by Company as salaried officers may be admitted as members, but do not have the right to such

admittance without the express sanction of the Committee in each case.

Voluntary resignation.

Member leaving Company's service, honorably, of his own accord, receives back all his own contributions, without interest.

Death before superannuation.

Where member dies before superannuation takes place, there is paid to his proper representatives a sum equal to amount of his own contributions and the contributions of the Company on his behalf, up to time of death, without interest; and in absence of such representatives the Committee may pay a sum not exceeding £50 to his widow and children or either or any of such persons.

Membership over 28 years of age.

Contributing member over 28 years of age at date of admission has the option, by making increased contributions (including back payment if necessary), of becoming entitled to rates of pension provided by Column 1 of above scale of allowances, subject to following conditions:

- a.—As regards members after January 31, 1899, declaring such option, back payments (which include compound interest at 5 *per centum per annum*) must be fixed by the Committee, which also prescribes dates of payment.
- b.—Any such option will only take effect after three years' increased payments have been made. Any member pensioned within three years after declaring such option receives back his extra payments (contributions and interest) with 4 *per centum* compound interest thereon.
- c.—Scale of contributions (all payable by member) beyond  $2\frac{1}{2}$  *per centum* as above indicated is as follows:

Age 28 and under	33.....	$\frac{1}{2}$ <i>per centum</i> .
" 33 " "	38.....	1 " "
" 38 " "	43.....	$1\frac{1}{2}$ " "
" 43 " "	48.....	2 " "
" 48 and above	.....	$2\frac{1}{2}$ " "

- Death before drawing specified superannuation.      Where member dies before drawing out as superannuation an amount equal to his own contributions and those of Company in his behalf, the balance remaining of such contributions is paid to his proper representatives.
- Retirement after 10 years' membership from ill health.      Where, after 10 years' membership, a member retires from the service on account of ill health or infirmity, such illness not being occasioned by causes within his own control, the Committee is empowered to authorize his retirement and participation in the Fund, regardless of attainment of age of 60 years.
- Retiring age.      Average age of retirement, 65 years.
- Receipts.      Receipts, from all sources, during the period February 1, 1870, to January 31, 1904, about £1,230,275, of which amount the total contributions of the members and the Company approximated £375,994 each, or an aggregate of £751,988.
- Disbursements.      Disbursements, for allowances, during the above-mentioned period were about £275,500, and the operating expenses approximately £8,900.
- Number members.      Number of superannuated members January 31, 1904, was 270, and total membership 10,139.
- North British Railway.*  
(1,442 miles; 22,000 employes.)
- Inauguration.      Conducts "North British Railway Superannuation Fund Association," established October 1, 1883.
- Compulsory membership.      Membership obligatory for officers and servants of the Company entitled to contribute to and participate in Fund benefits, when under 50 years of age.
- Membership age.      From March 1, 1904, any salaried officer whose age exceeds 50 but does not exceed 55 years, may be admitted to membership by arrangement with the Committee.

## Contribution.

Members contribute at rate of  $2\frac{1}{2}$  per centum on actual salary, with like subscription by Railway Company.

## Allowances.

Allowance in percentage of average salary for last seven (7) years, with *minimum* of 20 per centum after 10 years' membership, with 2 per centum additional for each completed contributory year up to 33 years, or 66 per centum, 34 years and upwards,  $66\frac{2}{3}$  per centum. *Minimum* annuity, £30.

## Allowance tables.

Allowances at different ages are in accordance with the following tables.

## Age 60 with 10 years' membership.

Retirement on or after November 1, 1902, upon attaining age 60, with 10 years' membership, in accordance with following table:

TABLE A.

Years of Contribution completed	Superannuation in percentage of average Salary of last 7 years	Years of Contribution completed	Superannuation in percentage of average Salary of last 7 years
Years	Per centum	Years	Per centum
10	20	23	46
11	22	24	48
12	24	25	50
13	26	26	52
14	28	27	54
15	30	28	56
16	32	29	58
17	34	30	60
18	36	31	62
19	38	32	64
20	40	33	66
21	42	34 and upwards	$66\frac{2}{3}$
22	44		

## Aged 30 or upwards on admission.

Every salaried officer 30 years of age or upwards has the option, to be declared on admission, of contributing at rate of  $2\frac{1}{2}$  per centum on salary, entitling to superannuation on retirement at age 60 or upwards, according to following Table B, or of contributing at the higher rates named in Table C, entitling to allowances shown in Table A.

Member over 40 years of age contributing higher rates contributes according to Table C.

TABLE B.

Years of Contribution completed	Superannuation in percentage of average Salary of last 7 years	Years of Contribution completed	Superannuation in percentage of average Salary of last 7 years
Years	Per centum	Years	Per centum
10	8	23	25
11	9	24	26½
12	10	25	28
13	11	26	30
14	12	27	32
15	13	28	34
16	14½	29	36
17	16	30	38
18	17½	31	41
19	19	32	44
20	20½	33	47
21	22	34 and upwards	50
22	23½		

TABLE C.

Age at Entry as a Contributing Member	Rate of Contribution in percentage of Salary for Superannuation Allowance according to Table A
Years next birthday	Per centum
31 and not exceeding 35	3½
36 " " " 40	4½
41 " " " 45	5½
46 " " " 50	6½
51 " " " 55	7½

Entrants at age 51 and upwards are not entitled to a superannuation allowance at age 60, but only after completing ten years' contributions and retiring from the service.

Irregular retirement allowances.

Retirements before compliance with regular or ordinary conditions carry provisions, for the member or his proper representatives, according to circumstances, corresponding with those hereinbefore announced for similar funds conducted by railways of Great Britain.

Commutation.

Commutation of allowance permitted.

Retiring age.

Average age of retirement, 63 years.



Receipts.	Receipts, from all sources, during the period October 1, 1883, to December 31, 1903, £225,148 16s. 3d., and during the year ended December 31, 1903, £16,947 15s. 2d.
Disbursements.	Disbursements, for all expenses, during the above-mentioned period, £62,065 18s. 10d., and during the year ended December 31, 1903, £7,621 13s. 3d.
Number members.	Members on December 31, 1903, 2,705.

*North Eastern Railway.*

(1,669.5 miles; 51,356 employes.\*)

(\*Represents number of employes as of December 31, 1902.)

Inauguration.	Conducts "North Eastern Railway Superannuation Fund," established January 1, 1882.
Admission age.	<i>Maximum</i> age for regular admission to membership, 40 years.
Admission when over 40 years of age.	Committee is empowered to make special and exceptional arrangements with any salaried officer or servant 40 years of age and upwards at time of entering the service, as to amount of contribution or benefit to be derived, or both, and to admit him to be a contributing member on the footing of such arrangement.
Women members.	Women employed as salaried officers may be admitted as members on same terms as men, but have not the right to such admittance without express sanction of the Committee in each case.
Contribution.	Members contribute at rate of $2\frac{1}{2}$ per centum on actual salary, with like subscription by the Railway Company.
Retirement.	Retirement allowances and conditions similar to those obtaining generally with like funds conducted by English railways, as hereinbefore described. The scale of retire-



ment for ordinary purposes, after 10 years' membership and attaining age 60 years and upwards, is as follows:

## SCALE OF RETIREMENT.

Years of Contribution completed	Superannuation in percentage of average Salary	Years of Contribution completed	Superannuation in percentage of average Salary
Years	Per centum	Years	Per centum
10	25	28	46
11	26	29	47
12	27	30	48
13	28	31	50
14	29	32	51
15	30	33	52
16	32	34	53
17	34	35	54
18	35	36	55
19	36	37	56
20	37	38	58
21	38	39	60
22	39	40	61
23	40	41	62
24	42	42	63
25	43	43	64
26	44	44	65
27	45	45 or upwards	67

Retiring age. Average age of retirement for year 1903, 63.97 years.

Commutation. Commutation of allowance permitted.

Receipts. Receipts, from all sources, since inauguration to December 31, 1903, £703,543 19s. 7d., and during the year ended December 31, 1903, £52,605 2s. 0d.

Disbursements. Disbursements, for all expenses, during the above-mentioned period, £177,160 9s. 2d., and during the year ended December 31, 1903, £17,164 12s. 6d. Expenditure for allowances since inauguration, £99,076; average annual allowance *per capita* for 1903, £50 17s. 0d.

Number members. Members at end of 1903, 6,318.

## Clearing House Fund.

*Railway Clearing System Superannuation Fund Corporation.*

This Corporation includes a number of English railways coming within the purview of Reportorial assignment. The salient characteristics of the Fund will be discussed hereinafter under the caption "Public and Private (*Outside*) Provision" (*vide* pp. 297, 298, 299).

## Africa.

**Africa.***Central South African Railways.*

(1,374 miles; 25,556 employes.)

The railways of these colonies have only recently come under the control of the Imperial Government.

## Railway management.

The railways are managed by a Commissioner of Railways and a General Manager. Financial matters are under the control of an Inter-Colonial Council with His Majesty's High Commissioner in South Africa as President. The remaining members of the Council are the Commissioner of Railways, the Treasurers of the Transvaal and Orange River Colonies, and nominated representatives of the public of the two (Crown) Colonies.

## General comment.

A scheme has been drafted, and is now under consideration, to provide superannuation or other retiring allowances to officers and employes in the service who become contributors to the fund.

Contributions and allowances on same lines as for similar funds with English railways.

## Distribution of employes by departments.

Following is table showing distribution of employes by departments as of December 31, 1903:

Department	Salaried and Clerical Staff	Other white employes	Natives	Total
Traffic.....	1,035	2,261	2,652	5,948
Locomotive.....	253	3,089	2,368	5,710
Maintenance.....	186	2,820	9,337	12,343
Telegraph.....	71	22	213	306
Medical.....	61	2	186	249
Accounting.....	228	1	16	245
Stores.....	154	144	398	696
General Manager's.....	38	8	13	59
Totals.....	2,026	8,347	15,183	25,556

*Natal Government Railways.*

(679 miles; 4,835 employes, Europeans.)

## Inauguration.

The present organization is styled the "Natal Government Public Employes' Superannuation Fund," framed under Act No. 29, 1897, and effective January 1, 1898, which embraces all persons in the public employ not entitled to pension or retiring allowance under any other Law, Act, or Scheme. Up to December 31, 1897, there had been in operation the "Natal Government Railways Superannuation Fund," effective as of January 1, 1885, and which embraced the following employes:

*a.*—Principal officers of the Department and clerks and other European officials attached to their offices.

*b.*—Station masters, clerks and checkers.

*c.*—Inspectors, foremen.

The Railways Fund was incorporated, without prejudice to its members, with the wider Government scheme under said Act No. 29, 1897.

## Management.

The united Funds are controlled by a member of the Cabinet for the time being. The controlling Minister has hitherto been the Treasurer of the Colony. There is a Secretary appointed by the Government. This Secretary has hitherto been the Chief Accountant of Railways, and he obtains clerical assistance from a member of the Railway accounting staff.

## Admission age.

*Maximum* age for entrance to the Fund, 40 years.

## Financing.

Fund is financed by a percentage deduction from salaries and wages of contributors (amounting to  $2\frac{1}{2}$  per centum of actual salaries), and an equal sum paid by the Government in each half-year. Only other source of revenue is the interest accruing from investments. Proportions derived under each head during year 1903-1904 were:

Contributions by members.....	£4,923	6s.	0d.
Contributions by Government.....	4,956	19s.	7d.
Interest on investments.....	3,292	18s.	6d.

Scale for making deductions.

Following scale is observed when making deductions on pay bills in respect of contributions at ordinary rate of  $2\frac{1}{2}$  per centum:

	s. d.	s. d.	
From any sum not exceeding.....		3 4	1d.
From any sum between.....	3 5	and 6 8	inclusive 2d.
“ “ .....	6 9	“ 10 0	“ 3d.
“ “ .....	10 1	“ 13 4	“ 4d.
“ “ .....	13 5	“ 16 8	“ 5d.
“ “ .....	16 9	“ 20 0	“ 6d.

EXAMPLE:

	£ s. d.	s. d.	£ s. d.
Wages for one week.....			3 3 0
Deduction in respect of.....	3 0 0	= 1 6	
“ “ .....	0 3 0	= 0 1	0 1 7
Balance.....			<u>£3 1 5</u>

Provided that the deductions shall cease till the end of the current year so soon as they reach a total of  $2\frac{1}{2}$  per centum of the total wages for the year.

Retirement.

Voluntary retirement at age 60 years and over, with 10 years' membership, entitles to life allowance or annuity, by way of superannuation, in accordance with prescribed scale of allowances, computed on the average of the salary upon which contribution was made, the *minimum* and *maximum* yearly allowances being respectively, for 10 years' membership, £25, and for 45 years' membership and upwards, £67, allowances for intervening ages being in proportion based on ascending scale.

Age of 60 years above mentioned, may be reduced by the Minister by not more than five (5) years, whenever circumstances of the case may warrant special consideration.

Other Fund provision, by way of allowance, corresponds closely with the practices of like Funds conducted by English railways (*vide supra*).

Average retiring age.

Average age of retirement on allowance, 55 years.

Expenditure.	Total expenditure since organization, £22,175 14s. 0d., made up:
	Refunds to members leaving Public service.....£17,298 18s. 5d.
	Superannuation allowances..... 2,895 5s. 3d.
	Salaries..... 1,447 17s. 10d.
	Stationery, printing, and books..... 236 3s. 4d.
	Auditors' and Solicitors' fees..... 288 15s. 0d.
	Sundries..... 8 14s. 2d.
No. members.	Number of contributing members, 950.
Beneficiaries.	Number of beneficiaries being carried, 22.
Deaths.	Number of deaths since organization, 26.

#### Australasia.

##### *New South Wales Government Railways.*

(3,042.5 miles; 14,313 employes.)

##### Railway management.

The railways are controlled by the State. The New South Wales railways differ in regard to ownership and control from most of the railways represented in the Railway Congress. They are entirely owned by the State, but to free them as far as possible from detail political control, they are entrusted to a Board of Commissioners (3), whose appointment and functions are provided for in the Government Railways Act. The Commissioners deal only with lines open, the policy of where new lines are to be made being controlled by the State Government and Parliament, and the construction of new railways being carried out by a State Government department known as the Department of Public Works, and the lines when completed are handed over to the Commissioners to manage. Before, however, a new line is submitted to Parliament, the Railway Commissioners are required by law to report on its financial prospects, and if it is decided to undertake its construction, they are the constituted authority to decide on the position of stations, sidings, *etc.*

##### Old scheme.

Prior to placing control of railways under three Commissioners, in 1888, officers with yearly salary were compelled to contribute 4 *per centum* thereon to a Superannuation Fund, to entitle to a gratuity of one month's pay for each

year's service under 15, and a pension for 15 years' service or over, calculated on average salary during last three years' service at rate of one-sixtieth of such average for each year of service. Only about 3 *per centum* of the staff now belong to this Fund, which is not controlled by the Railway Commissioners, but by the State Public Service Board, under whom practically all other Government servants are employed. All others joining the service since 1888 are obliged to insure their lives until retiring age of 60 years, when the amount of insurance is paid to them, and this varies from £50 to £500. Employes paid at daily wage rate not insured, or not contributing to Superannuation Fund, are allowed upon voluntary retirement £2 for each year of service, provided they have completed 10 years' service.

Present plan.

Distribution of employes by grades of occupation.

Following table shows distribution of employes by occupations:

Class.	Number of.
General officers. (Heads of Branches).....	11
Other officers. (Balance of salaried officers, including the most important officers other than Heads of Branches)....	216
General Office clerks.....	657
Station agents. (Officers in charge of stations, day or night; the duties of goods and passenger traffic are interwoven).....	611
Other station men. (Wage hands employed at station)...	1,785
Enginemmen. (All locomotive engine-drivers).....	592
Firemen. (All locomotive engine-firemen).....	681
Cleaners of locomotive engines.....	839
Conductors. (Guards and assistant guards).....	489
Other train men. (Sleeping-car conductors).....	19
Machinists.....	90
Carpenters.....	141
Other shopmen. (Exclusive of trades specially given).....	1,176
Section foremen. (Gangers of permanent-way lengths)....	459
Other trackmen. (Fettlers of permanent-way lengths)....	1,262
Switchmen. (Signalmen).....	217
Flagmen. (Gatekeepers).....	640
Watchmen.....	24
Train despatchers.....	None so classified.
Telegraph operators.....	53
Employes—account float equipment.....	No similar designation
All other employes and laborers.....	3,039
Shunters.....	243
Carriage and wagon builders.....	206
Fitters.....	414
Turners.....	140
Boilermakers.....	192
Blacksmiths.....	117
	<b>14,313</b>

## D.—HOSPITAL SERVICE.

### America.

United States.

UNITED STATES.

Brief sketch.

Hospital service on account of railway employes was the earliest form of relief to which recourse was had. Apart from its socio-pathological attributes, it appealed to the men directly from the standpoint of the primary law of self-preservation.

Assessment rates.

The average assessment rates are 25 and 50 cents monthly, with an average *maximum* of \$1.00 *per* month.

Part taken by railways.

The railway companies usually provide the hospital buildings and other quarters, furnish free transportation to and from same, and not infrequently assume responsibility for operative deficiencies.

Medical staff.

Medical staff commonly consists of Chief, Division, and Local Surgeons and Physicians, distributed at convenient points along the lines of road, and a corps of Hospital Surgeons, with strictly in-door or house surgeons.

Prescriptions, etc.

Prescriptions are prepared and distributed to applying members, and trusses, bandages, and sundry prosthetic agencies are supplied on request.

Specialists.

The hospitals also command the services of necessary specialists, such as the Aurist, Throat and Lung Specialist, Oculist, Neurologist, Dermatologist, and Bacteriologist.

Sanitation and hygiene.

Many of the departments devote special attention to sanitative and hygienic matters.

First railway hospital department.

The first Hospital Department organized for railway employes in this country, invested with the characteristics now prevailing, was one in connection with the Southern Pacific Railway, started in the State of California in 1868.

Points of difference from railway relief schemes.

The Hospital Department differs from the various railway company insurance and relief department schemes, under which the sick and injured employe-member is insured and protected against loss of time, with accident and sickness benefits, and death benefit payments to designated representatives; a further difference existing in the fact that an employe signing an application in the company organization agrees, as a rule, to relinquish rights of litigation for injuries received, accepting in lieu thereof the benefits extended by the company scheme.\*

Purpose of assessment.

The monthly assessment is contributed for the purpose of sustaining the Hospital Department, and all compensation for injuries sustained are commonly settled for by the railway companies according to the legal merit of each case.

Prohibited ailments.

Employes suffering from chronic diseases or those arising from vicious acts are not entitled to hospital benefits.

Members of families treated.

In some instances members of the families of employes are treated in the hospitals at reduced rates.

Outside hospitals availed of.

A great many railways, particularly in the eastern section of the country, where the population is dense, and numerous independent State, municipal, and private hospitals exist, do not deem the provision of distinctive Hospital Departments necessary, such roads having agreements with independent hospitals along their lines for the admission and treatment of their employes on liberal terms.

Railway emergency stations.

Other roads, while contracting with outside hospitals in this relation, have also emergency hospitals located at terminal points, which are provided with medical and surgical supplies and appliances, and are in charge of what are known as "Company Surgeons."

Resident physicians.

Again, some of the roads have regularly appointed physicians, residing at various points on the lines, to give relief in cases of train accidents.

\* As to relinquishment of rights of litigation, see data on "Railway Relief Department," p. 33, last paragraph.



## Housing provisions.

The Hospital Department or Association usually embraces the General Hospital, Division Hospitals, Emergency Stations or Hospitals, Contract Hospitals, and Dispensaries.

## Patients.

Employe patients are classified as "In-Patients" and "Out-Patients."

## Roads replying to Reporter, in United States.

Following is a list of railways in the United States reporting hospital service, *viz.*:

- Atchison, Topeka & Sante Fe Railway (Coast Lines);
- Atchison, Topeka & Sante Fe Railway (proper);
- Atlantic Coast Line Railroad;
- \*Baltimore & Ohio Railroad;
- Bessemer & Lake Erie Railroad;
- \*Boston & Maine Railroad;
- Butte, Anaconda & Pacific Railway;
- Chesapeake & Ohio Railway;
- \*Cincinnati, Hamilton & Dayton Railway;
- Delaware, Lackawanna & Western Railroad;
- Denver & Rio Grande Railroad;
- Duluth & Iron Range Railroad;
- Duluth, Missabe & Northern Railway;
- El Paso & Northeastern Railway;
- \*Erie Railroad;
- Gila Valley, Globe & Northern Railway;
- Gulf, Colorado & Sante Fe Railway;
- Illinois Central Railroad;
- \*Indianapolis Union Railway;
- International & Great Northern Railroad;
- Kansas City Southern Railway;
- \*Lake Shore & Michigan Southern Railway;
- Missouri, Kansas & Texas Railway;
- Missouri Pacific Railway;
- \*Norfolk & Western Railway;
- Northern Pacific Railway;
- North Shore Railroad;
- Oregon Railroad & Navigation Company;
- Oregon Short Line Railroad;

\*Pennsylvania Railroad System, East and West;  
 \*Philadelphia & Reading Railway;  
 \*Quincy, Omaha & Kansas City Railroad;  
 Rio Grande, Sierra Madre & Pacific Railroad;  
 St. Joseph & Grand Island Railway;  
 St. Louis & San Francisco Railroad;  
 St. Louis Southwestern Railway;  
 San Antonio & Aransas Pass Railway;  
 Southern California Railway;  
 Southern Pacific Company (Pacific System);  
 Southern Pacific Company (Sunset Route);  
 Southern Railway;  
 Texas & Pacific Railway;  
 Texas Central Railroad;  
 Texas Midland Railroad;  
 Toledo, St. Louis & Western Railroad;  
 Wabash Railroad.

Summarization of  
 reportorial results in  
 United States.

The foregoing list comprises 35 railway companies with distinctive hospital organization, representing an aggregate of approximately 70,000 miles of roadway, with about 360,000 employes, and providing treatment annually for upwards of 275,000 cases. The roads preceded by an asterisk (\*) come within the category of railways extending strictly contractual or general outside hospital service out of purely railway revenue.

Funeral benefits.

Some of the hospital organizations provide special funeral allowances and burial furnishings.

Climating change.

Two or three of the larger departments, notably the Atchison, Topeka & Sante Fe and the Missouri Pacific Departments, afford their members the advantages and benefits of climatic changes by a method of hospital transfer.

Pennsylvania Railroad.

The Pennsylvania Railroad, besides having contracts with independent hospitals along its lines, also employs, in connection with its Relief Department, a special medical corps, consisting of surgeons and physicians residing at convenient points on its various divisions and branches, and

## Hospital car.

also operates what is known as the "Hospital Car Service," being a specially constructed car, manned by skilled medical representatives, and thoroughly equipped with medical and surgical supplies and appliances, the service being primarily to take care of the traveling public in the event of accidents on trains, and as well train or other employes in emergencies.

## First-aid relief.

The Company also makes special provision for extending first-aid relief to injured persons. Two plans have been adopted in this direction, namely, "First-Aid Packet" and "Emergency Box."

## First-aid packet.

What is known as the "First-Aid Packet" contains six smaller packets in a tin box, hermetically sealed, which, in turn, is enclosed in a sealed wooden box, each of the small packets carrying the following contents, viz.: two anti-septic compresses of sublimate gauze in oiled paper; one anti-septic bandage of sublimate cambric, with safety-pin; and one triangular bandage, with safety-pin. The packet is accompanied by a tag, directing that if seal of tin box is broken the box must be forwarded at once to the nearest shop to be replaced by one properly sealed, which when received is placed in wooden box and the latter sealed. When the tin box is opened for emergency treatment, report must be made to the proper Division Superintendent of the name of the person injured, and the nature of the accident, in order that he may make report to the proper officer of the Company in relation thereto. These packets are placed in every engine and caboose in the train service and at all the principal stations, also in yard offices. That the men may be duly qualified to render first aid a series of lectures is delivered to them, from time to time, in bodies of fifty men specially selected for attendance, and including all the departments of the service. These lectures are uniform, the same lecture being delivered throughout the entire system by the Company's corps of Medical Examiners, and comprehends practical instructions and demonstrations for the emergency treatment of all the condi-

tions arising in connection with all manner of train accidents. The principal subjects discussed are the following, *viz.*: Shock, Fracture, Dislocations, Hemorrhage, Burns and Scalds, and Wounds in general. This course of lectures was started on October 1, 1904.

P. R. R. emergency box.

There has been adopted a standard medicine case, known as the "P. R. R. Emergency Box."

This first-aid emergency box is placed at large stations and agencies, with full instructions as to the use of its contents, which, in a general way, include Medicines, Bandages and Plasters, and Surgical Instruments. The contents of each box comprehend provision for immediate treatment of the following ailments, *viz.*: Colic, Diarrhœa, Cramp or Flatulency; Fever, Flatulence, and Nausea; Flatulent Colic and forming stages of Cholera Morbus; Headache, Heartburn, Acid Stomach or Sick Stomach; Coughs, Colds, Hoarseness, Bronchitis, and Sore Throat; Nervous Headache, Restlessness, Sleeplessness, or other nervous disturbance; Inflamed and Bruised Surfaces; Burns and Scalds; Frost Bites, Bunions and Enlarged Joints; Sore Mouth and Gums; Rheumatism, Neuralgia, Sprains, Bruises, and Chronic Pains on any part of the body; Hemorrhage of the nose, gums, and minor cuts, or where a Local Styptic can be used; Sprains, Contusions, and Dislocations; Toilet Lotion; removing cinders or other matter from the eye, *etc.*

Stretcher service.

There is also in operation a systematic arrangement for supplying stretchers to all baggage, wrecking, and maintenance of way cars.

General orders.

In addition to the foregoing, general orders have been issued requiring the giving of instructions to all trainmen, and others concerned, on extending first aid to the injured.

Cost to Pennsylvania System during 1903.

The approximate cost to the Pennsylvania System East and West of Pittsburgh, for hospital service, during the year ending December 31, 1903, was \$20,567.50, made up:

Lines East.....	\$18,370.00
Lines West.....	2,197.50
	\$20,567.50

Mexico.

## Mexico.

*Mexican Central Railway.*

(3,154 miles; 18,730 employes.)

Inauguration.

Conducts "Mexican Central Railway Medical Department," established in 1883.

Membership at end of 1903, 18,730.

Cases treated.

Number of cases treated since institution, 270,987; average number *per annum*, 12,000.

*National Lines of Mexico.*

(3,228.19 miles; 16,008 employes.)

Character of service.

Conduct a combined hospital service for the merged lines constituting the system, namely, the National Railroad Company of Mexico, with a mileage of 1,612.19 miles, the Mexican International Railroad Company, with a mileage of 880 miles, and the Interoceanic Railway of Mexico, with a mileage of 736 miles. The three lines were merged early in year 1904, and the hospital service originally conducted by each line was consolidated into one general service known as the "Combined Hospital Service."

Management.

Affairs of the service are conducted by a Hospital Board, consisting of ten members, chosen from the officers of the three lines.

Financing.

Maintained by contributions from employes and from the several railway companies, made monthly.

Contributions.

Contributions by employes are based on salary received, and are deducted on pay-rolls of the companies, in accordance with the following scale:

MONTHLY SALARY	Monthly Contribution
\$50 or less.....	\$0.50
Over \$50 and less than \$100.....	0.75
\$100 and less than \$200.....	1.00
\$200 and less than \$300.....	2.00
\$300 and less than \$400.....	3.00
\$400 and less than \$500.....	4.00
\$500 or over.....	5.00

## Character of service.

Medical and surgical attendance, care, and maintenance furnished free of charge. Hospitals are located at *termini* and elsewhere on the lines; climatic conditions, general surroundings, convenience, and adaptability all being considered when determining their location.

## Railway contribution.

Each of the three lines contributes \$150.00 monthly, Mexican money (*the dollar of Mexico has, under the coining rate of the United States as established by Act of Congress, March 3, 1873, a value of 90 cents and 9 mills*), or a total of \$450.00 a month.

## Statistics.

The report on the Hospital Service Fund of the National Railroad Company of Mexico for the year 1903 shows the receipts during the year amounted to \$67,376.07, and the expenditure to \$53,451.54, the cash balance on hand at the close of the year having been \$37,843.45. Of the receipts the Railroad Company contributed \$2,413.83, made up:

From Railroad Company direct.....	\$1,800.00
From Railroad Company for fines collected from employes.....	613.83

The total expenditure included an item of \$4,117.77 for "Extraordinary Expenses," such as replacements, repairs, *etc.* During the year 5,117 patients were treated, at an average cost *per* patient of \$9.64.

## Panama.

## Panama.

*Panama Railroad.*

(50 miles; 1,972 employes.)

## Inauguration.

"Panama Railroad Company's Hospital," established about 1860.

Managed and all expenses paid by Company.

Medical treatment is absolutely necessary on the Isthmus owing to the prevalence of malarial and other fevers.

Hawaii.

**Sandwich Islands.***Oahu Railway & Land Company (Hawaii).*

(72 miles; 400 employes.)

Company management.

Company conducts and manages hospital service for its employes.

Uniform assessment of 50 cents *per* month.

Great Britain.

**Great Britain.***Great Central Railway.*

(468 miles; 20,181 employes.)

Ambulance classes.

No regular hospital service conducted by the Company. A system of ambulance service is countenanced and supported, the characteristics of which correspond with those herein announced for the Great Western and the London & North Western Railways (*vide infra*).

*Great Western Railway.*

(2,711 miles; 64,699 employes.)

Inauguration.

Conducts hospital service under the name of "Great Western Railway Centre of The St. John Ambulance Association (being the Ambulance Department of The Grand Friary of the Order of St. John of Jerusalem in England)," established in 1896.

Objects.

The purpose of the plan is to give instruction to the Company's servants to enable them to render "First Aid" in the event of accident to passengers or to their fellow-employes upon the railways.

Financing.

Maintained wholly by the Railway Company.

Competitive examinations.

Competitive exhibitions given, prizes being awarded the winners, the basis of participation being "individual work" and "stretcher teams (of five men)."

## Competitive features.

Individual Work : Judged in one or more of the following exercises, *viz.*: Artificial Respiration (Sylvester's and Howard's methods), Bandaging, Arresting Hemorrhage, Hand-Seats. Each man is required to treat at least one suppositional case of injury comprehended by the exercises just announced, and to submit to a brief oral examination.

Stretcher Work : Four men required to treat as a patient a fifth, whose injuries are described on a label affixed to his clothing; he must be placed on a stretcher of Furley (ordinary) pattern, carried to a given point, and unloaded; the work will then be inspected by the judge.

## Examination results.

During the period 1888 to 1902, inclusive, 6,518 members passed the first examination, 2,806 the second, and 1,562 the third.

*London & North Western Railway.*

(1,945½ miles; 82,835 employes.)

Hospital service for the Company will be divided into two heads, namely:

*a.*—Hospital Service.

*b.*—Ambulance Classes.

## Hospital.

*a.*—HOSPITAL SERVICE.

## Inauguration.

In connection with the Company's Works and Services at Crewe (where over 10,000 men are employed), a small hospital was established in 1863.

## Service.

The hospital deals with cases of accident arising in the works and on the line, there being no public institution of the kind within twenty miles of the place. The premises were extended from time to time until in 1900 an entirely new hospital was built, with accommodation for sixteen in-patients.



**Financing.**

Employees do not contribute toward maintenance of the hospital, nor toward their own maintenance while in-patients, and they have, consequently, no voice in its management.

**Other provision.**

There is no other hospital of the kind on the railway system. At a few of the large centres the Company has special arrangements with local medical officers for the treatment of cases of accident; but generally after the first medical or surgical relief in urgent cases the workmen have to procure treatment by their own doctors at their own expense.

**Hospital statistics.**

In 1902 there were 150 in-patients under treatment 3,466 days, including Sundays, and 1,317 out-patients under treatment 28,757 days, excluding Sundays. Estimated dressings or acts of treatment during the year were 10,904.

**Ambulance.***b.*—AMBULANCE CLASSES.**Original features.**

Ambulance work, in a general way, was introduced by the Company over 30 years ago, by supplying the larger stations with certain ambulance appliances, such as stretchers and tourniquets, but equipment of the kind could not be prudently increased without instructing the staff in their use.

**Early classes.**

In 1878 ambulance classes, composed of the staff, began to be formed, and Company surgeons were, as far as possible, employed as lecturers, "first-aid" books and bandages being supplied to members at Company expense. These materials were provided by the St. John Ambulance Association in London (*vide infra*).

**Company starts  
"first-aid" instruction.**

Until 1890 formation of Company classes was left largely to the initiative of the employes themselves, but in that year the Company undertook to organize "first-aid" instructions from headquarters, and the work has been regularly carried on since that date. Classes of not less

than 30 members are constantly being promoted in different parts of the line. Books, bandages, and small anatomical diagrams, *etc.*, are provided for each member; while stretchers, splints, lecturers' diagrams, *etc.*, are supplied for class use. A *minimum* number of five lectures, each followed by instruction in practical work of bandaging, arresting hemorrhage, methods of conveying the injured, *etc.*, are given to each class. At conclusion of lectures the St. John Ambulance Association instructs one of its examiners to examine the candidates for the certificate or medallion of the Association.

Staff work in study.

From beginning of 1897 to December, 1903, 4,240 members of Company's staff had obtained certificates, and of that number 1,405 had undergone a second course of instruction, while 654 had passed three examinations and had been awarded the Association medallion. In addition, the Company supplies a watch-chain badge to every member obtaining a certificate, and the whole expense for materials, class instruction, examination, awards, *etc.*, is borne by the Company.

Practical side of work.

The practical character of the movement is shown by the fact that over 1,900 accidents, attended to by Company ambulance members, were reported during 1903.

General provision.

All the workshops, larger stations, steam sheds, *etc.*, are now provided with stretchers and hampers containing all ambulance requirements.

Asia.

**Asia.**

*Eastern Bengal State Railway System.*  
(1,003 miles.)

Conducts a Medical Department.

Management.

Managed and maintained exclusively by the Railway administration; 9 hospitals and 3 dispensaries; conducted under rules of Civil Medical Department of Government of Bengal.

**Officers.**

The officers consist of a Chief Medical Officer, 4 Civil Assistant Surgeons, 5 Military Assistant Surgeons, and 13 Civil Hospital Assistants. The Chief Medical Officer is appointed by the Government of India, and the others by the Inspector General of Civil Hospitals for Bengal, from the permanent medical staff attached to the Civil Medical Department, Bengal.

**Attendance.**

Medical and surgical attendance furnished free of charge, but nurses are not employed, except that nurses are provided by the Railway administration for infectious cases, when employes go for treatment in railway hospitals. Patients are treated until they recover or die.

**Cases treated.**

Cases attended *per annum*, 42,846.

*East Indian Railway.*

(2,297 miles; 77,022 employes.)

**Distribution of employes.**

The employes have the following numerical distribution, *viz.*:

Europeans.....	1,512
*Eurasians.....	956
Natives.....	74,554

Conducts "East Indian Railway Medical Department," under revised rules and regulations of 1896.

**Management.**

Managed and maintained wholly by Company.

**Officers.**

The Department is under the supervision of the Chief Medical Officer, with headquarters at Allahabad, who has custody of the Company's medical stores in addition to charge of the Allahabad Medical District. He makes all appointments and dismissals, transfers, and exchanges of the sanctioned staff of the Department on pay not exceeding rupees 250 a month each, including temporary vaccinators, also remarks on all recommendations for additions to or reductions in such staff when forwarding them to the

\* A cross-breed between a European and an Asiatic. The term "Eurasia" is sometimes used as a name for Europe and Asia conjoined.

Agent of the Company. All applications for employment in the Department, in posts the pay of which does not exceed rupees 250 a month, are dealt with by him; and all recommendations for increase of pay under the rules to employes of the Department must be forwarded to him, accompanied by a statement from the Medical Officer of the district or the civil surgeon under whom service is rendered, as to good conduct, efficiency, *etc.* The Chief Medical Officer checks and countersigns all bills for contingent expenditure, traveling allowances, and conveyance hire, as well as bills for temporary establishments for hospitals, dieting charges, *etc.*, under the sanctioned scale.

*Great Indian Peninsula Railway.*

(2,682.95 miles; 50,718 employes.)

Inauguration.

Conducts 7 hospitals and 17 dispensaries; first hospital established at Bombay in 1853, now known as the Byculla Infirmary.

Management.

Managed and maintained wholly by Company, except that at 5 stations the Company receives "Grants in Aid" from the Government.

Officers.

The regular staff of officers consists of 1 Superintending Surgeon and 5 District Surgeons, selected and appointed by the Home Board, and 1 Resident House Surgeon, 6 Assistant Surgeons, 9 Apothecaries, and 7 Hospital Assistants, selected by the Superintending Surgeon and appointed by the Agent of the Company.

Attendance.

Medical and surgical attendance furnished free at the hospitals, nursing duties being performed thereat by male attendants (*i. e.*, ward boys), without charge. Employes are charged for food when "in-patients," conformably with a fixed scale of rates *per diem*. Treatment continues as long as necessary, but no employe is allowed to remain in the Company's hospital or any other hospital at Company expense more than three months without the special permission of the Company's Agent.

Cases treated.

Cases attended *per annum*, 98,765.

*Oudh & Rohilkhand Railway.*

(1,203 miles; 19,039 employes.)

- Character of service.** Conducts a Medical Department, with apothecaries, and employs 17 native doctors on its lines, also civil surgeons at important stations, the latter receiving a fixed allowance from the Railway for attendance on employes. There are no railway hospitals, but 9 dispensaries are conducted. Employes make no contributions.
- Officer.** The Department is in charge of a Chief Medical Officer stationed at headquarters.
- Financing.** Maintained wholly by the State.
- Road administration.** The Railway is operated under State control. There is no real difference between a railway in India as operated by State agency as contrasted with a line worked by a company; the Manager representing the Agent on a company's line, and the Government of India taking the place of a Board of Directors.

**Africa.****Africa.***Central South African Railways.*

(1,374 miles; 25,556 employes.)

- Inauguration.** Hospital service established in 1901, immediately on Imperial Military authorities taking possession of the country. It is a departmental section of the Railway service.
- Administration.** Controlled by medical officers according to defined districts, under the general supervision of a Chief Medical Officer of the Railway, and subject to the General Manager of the Railways.
- Financing.** Maintained from Railway administration funds, but it is purposed to make a charge on behalf of wives and children of employes.

Two hospitals, one at headquarters and one at Railway Camp where no local (public) hospital is available; the administration making arrangements for treatment in public hospitals where there are no railway hospitals.

Attendance.

Medical and surgical attendance free in connection with actual hospital treatment. Nurses are only allowed free of charge for accidents on duty through no fault or negligence of the injured employe. No fixed period of treatment, the duration thereof being dependent upon the patient's ailment. The administration makes arrangements for treatment of its staff in public hospitals where no railway hospital exists. Employes killed in performance of duties and deceased employes leaving no funds for defrayal of burial expenses are interred at the cost of the administration.

Cases attended.

During the six months ended June 30, 1903, there were 53,833 visits made by professional medical staff to patients, in addition to 1,085 visits over sections (or districts) of the line.

Expenditures.

Expenditures account of Medical Department for the same six months amounted to £29,340 1s. 9d.

*Natal Government Railways.*

(679 miles; 4,835 employes Europeans.)

General.

There are several hospitals connected with the Railways, but these are provided for Indian laborers (a condition to their indenture).

There are no hospitals provided for the European staff, although at three important centres special terms are allowed to members of the Railway staff using the public hospitals. For instance, at the Government Hospital, Durban, Railway employes are charged half rates; likewise at Grey's Hospital, Maritzburg; at the Ladysmith Sanatorium no reduction is made in the rates, but the Railway Department shares the expenses with the patients.

*Uganda (Mombasa-Victoria) Railway.*

(584 miles; 4,733 employes.)

- Inauguration.** Hospital service established in 1895.
- Financing.** Maintained and managed by the Government.  
Only fee paid is that on occasion of accouchement of wives of employes.  
All Government employes are treated alike, whether railway employes or not.
- Officers.** The medical staff is that of the British East Africa Protectorate, and they attend to others than the railway staff; in fact, they attend to railway employes as a part of their duties. They are selected by the Foreign Office in London, England.
- Attendance.** Medical and surgical attendance and nurses are furnished free of charge. A small charge is made *per diem* for a room in hospital, to cover cost of food, washing, *etc.*
- Cases treated.** Average number of cases treated *per annum*, 1,400.





## E.—SAVINGS FUNDS.

### America.

United States.	UNITED STATES.
Features.	These savings institutions are conducted by railways to receive such small sums as may be saved by their employes, and sometimes certain members of their families, and to invest and manage the same for the benefit of the depositors, thus encouraging habits of prudence, thrift, and economy among them, and enabling them to make provision against accident, sickness, old age, and death.
	<i>Baltimore &amp; Ohio Railroad System.</i> (4,410 miles; 55,688 employes.)
Inauguration.	Conducts the "Savings Feature of the Relief Department," established August 1, 1882, which affords opportunity to employes and their near relatives to deposit their savings and earn interest thereon, and also enables employes to borrow money at moderate rate of interest and on easy terms of repayment, for the purpose of acquiring and improving a homestead or freeing it from debt.
Objects.	
Number depositors.	Number of depositors at end of 1903 was 4,354.
Disbursements.	Total disbursements to depositors since inauguration, representing withdrawals, \$3,625,664.41.
Deposits.	Total of deposits since institution, made up of deposits, interest thereon, and dividends allowed, \$6,183,807.32; dividends allowed amounted to \$185,282.64, or an average annual dividend payment from 1890 to 1903, a period of fourteen years, of $1\frac{1}{4}$ per centum, making an average of $5\frac{1}{4}$ per centum paid depositors on their savings in the fourteen years.
	<i>Pennsylvania System East and West of Pittsburgh, Pa.</i> (10,913.89 miles; 172,024 employes.)
Lines East.	<i>Lines East.</i>
Inauguration.	"The Pennsylvania Railroad Employes' Saving Fund" established January 2, 1888.

- Administration.** Conducted as a separate department of the Company, in charge of a Superintendent, and operated under the supervision of a Board of Trustees, three in number, the members of which are directors or officers of the Company.
- Company responsibility.** Company is custodian of all moneys and securities belonging to the Fund, and holds itself responsible for the proper return of all securities in which Fund surplus is invested, as well as return of deposits, together with a fixed rate of interest, which at the present time is  $3\frac{1}{2}$  *per centum per annum*; and also defrays operating expenditures, at the present time amounting annually to about \$8,000.
- Change in rate of interest allowance.** Fund regulations provide that no change shall be made in the rate of interest allowed on deposits without six months' previous notice to depositors, thus insuring against sudden fluctuations in the earning power of savings.
- Participation.** Any employe in the service whose regular pay does not exceed \$300 *per month* may become a depositor on making application to one of the designated depositaries (usually freight and passenger agents).
- Maximum deposit.** No employe permitted to carry a balance in excess of \$5,000, nor to deposit more than \$100 in any one month.
- Deposit procedure.** Deposit books must be taken to depositary each time a deposit is made, that the transaction may be regularly entered therein. Depositaries are supplied with duplex tickets, one of which must be used to report every deposit received, and the other (colored) ticket given to depositor, who personally sends it to the Fund Superintendent in an envelope furnished for the purpose. These duplex Savings Fund tickets serve as an accounting check and safeguard for deposits, and in that respect correspond with the service performed by the "duplex cash fare slip," some-

times styled "*duplex memoranda*," used by train conductors, which is in two parts folded together so that one punching or cancellation answers for both.

Return of deposits.

The Board, on giving thirty days' notice, may order the return of any deposit with accrued interest.

Account closed on leaving the service.

The Fund is intended for the benefit of employes, and deposits will be received from them only while so employed. When depositors sever their connection with the service, their accounts with the Fund are closed within thirty days thereafter, and interest will not be allowed after expiration of that period.

Withdrawals.

Withdrawals call for ten days' notice to Superintendent, in form of withdrawal notice obtainable from depositaries, which notice, with depositor's book, is forwarded by depositary to Superintendent, the depositor being given a receipt for deposit book. On receipt of withdrawal notice and deposit book, the Superintendent enters the amount to be withdrawn in the book, deducting such amount from sum on deposit, to show balance after such withdrawal; Superintendent then prepares and signs an order on Treasurer for amount to be withdrawn, which, after being approved for payment by the Comptroller or Assistant Comptroller, is forwarded, with deposit book, to depositary designated on the order, and can be obtained by depositor on surrendering the receipt given him when his book was originally forwarded to the Superintendent.

Lines West.

*Lines West.*

Inauguration

General practice corresponds with that above outlined for the Lines East. Savings feature established January 2, 1903, and fund known as "Employes' Saving Fund of the Pennsylvania Lines West of Pittsburgh," being in charge of and conducted by the "Pennsylvania Company."

System statistics.

*Lines East and West.*

	FOR THE YEAR 1903	LINES EAST	LINES WEST
Receipts, East and West.	RECEIPTS.		
	Balance on hand December 31, 1902.....	\$3,408,250.50	.....
	Deposits.....	1,260,229.50	\$188,472.00
	Interest on securities and cash balances...	111,799.44	1,199.51
	Accrued interest on securities.....	26,041.66	2,058.31
	Operating expenses contributed by companies.....	8,417.93	4,537.76
Disbursements, East and West.	DISBURSEMENTS.		
	Withdrawals.....	\$796,204.22	\$21,219.35
	Operating expenses...	8,417.93	4,537.76
	GENERAL.		
Fund total.	Total amount of fund December 31, 1903.....	\$4,010,116.88	\$170,510.47
Interest.	Interest allowed depositors at 3½%.....	127,587.09	2,813.97
Due depositors.	Amount due depositors Dec. 31, 1903.	3,992,729.34	170,066.62
Balance.	Balance on hand December 31, 1903.....	17,387.54	443.85

*Statistics for period since Fund establishment to December 31, 1903.*

*Lines East.*

Statistics for full fund period.

Number of applications for deposit books.....	20,133
Deposits.....	\$9,334,945.08
Withdrawals.....	6,400,892.71
Interest allowed depositors.....	1,058,676.97

	ASSETS	LINES EAST	LINES WEST
Assets for Lines East and West.	Investment in ap- proved securities....	\$3,800,000.00	\$151,870.00
	Cash on deposit with Company Treasurer	196,707.88	2,148.09
	Amount due by Agts. Dec. 31, 1903.....	9,248.00	14,832.00
	Accrued interest to Dec. 31, 1903.....	26,041.66	2,058.31
		\$4,031,997.54	\$170,908.40
	Less outstanding or- ders on Treasurer....	21,880.66	397.93
	\$4,010,116.88	\$170,510.47	

Depositors,  
East and West.

Number of depositors December 31, 1903:

Lines East.....9,494  
Lines West..... 959

Depositaries,  
East and West.

Number of depositaries December 31, 1903:

Lines East.....1,102  
Lines West..... 648

Per capita balances,  
East and West.

Average balance to each depositor's credit at end of 1903:

Lines East.....\$420.55  
Lines West..... 177.53

Statistical recapitulation.

*Statistical Recapitulation for Railway Saving Funds in  
United States.*

The combined total of depositors for the three railways above discussed as of December 31, 1903, was 14,807 and depositaries 1,895, the deposits and withdrawals since organization having aggregated respectively \$14,877,724.99 and \$10,047,776.47.

Great Britain.

## Great Britain.

General features.

The English railway savings banks are conducted as to detail in very much the same manner as those in the United States. The *minimum* deposit is about 1d., and the *maximum* £5,000. Interest is paid at an average rate of  $3\frac{1}{2}$  per centum per annum.

*Great Central Railway.*

(468 miles; 20,181 employes.)

Inauguration.

Great Central Railway Provident Savings Bank, established in 1860.

Members.

Number of depositors, 5,782.

Deposits.

Deposits since establishment, £1,749,514.

Withdrawals.

Withdrawals since establishment, £1,331,265.

*Great Eastern Railway.*

(1,182.5 miles.)

Inauguration.

Established about 1890. Managed and controlled by Railway Company.

*Great Northern Railway.*

(939 miles.)

Inauguration.

Established in 1897.

Deposits.

Deposits during 1903, £33,701 7s. 5d.

Withdrawals.

Withdrawals during 1903, £27,506 14s. 6d.

*Great Western Railway.*

(2,711 miles; 64,699 employes.)

Inauguration.

Established January 1, 1892.

Members.

Number of depositors, 3,888.

Deposits.

Deposits since institution, £354,943 18s. 0d.

Withdrawals.

Withdrawals since institution, £182,348 6s. 8d.

*Lancashire & Yorkshire Railway.*

(571.5 miles; 35,250 employes.)

Inauguration.	Established in 1882.
Deposits.	Deposits since establishment, £590,885 15s. 5d.
Withdrawals.	Withdrawals since establishment, £340,688 11s. 1d.

*London & North Western Railway.*

(1,945½ miles; 82,835 employes.)

Inauguration.	London & North Western Railway Savings Bank, established January 1, 1895.
Number depositors.	Number of depositors December 31, 1903, 6,386.
Number depositories.	Number of depositories, about 1,000.
Amount of deposits.	Deposits received in amounts of 1s. and in multiples of 1s., and not more than £50 can be deposited upon a single account in any one year. Depositors wishing, under special circumstances, to pay in more than £50 in any one year, are required to state their case in writing to Secretary of the Company, who will notify of the Company's decision in the matter in due course.
Company responsibility.	All deposits made with the bank are handed over to the Company, which receives same and guarantees repayment thereof and of any interest that may be due thereon; the Company being entirely responsible for all deposits, for the interest, and for cost of operations.
Family depositors.	Wives and children (latter under age 16) of employes are privileged to make deposits in bank.
Interest.	Interest at rate of 3½ <i>per centum per annum</i> on sums up to £500, and 2½ <i>per centum</i> on sums in excess of £500, is allowed, and calculated from first day of calendar month next following the day on which £1 has been deposited or completed, up to last day of calendar month preceding day on which notice of withdrawal has been given. Interest not allowed on fractions of £1.

Deposits. Total deposits since establishment to December 31, 1903, £843,713 17s. 1d.  
Deposits during 1903, £88,840.

Withdrawals. Total disbursements to depositors since establishment to December 31, 1903, £391,147 17s. 0d.  
Withdrawals during 1903, £72,363 18s. 11d.

Balances. Balance standing to credit of 6,386 open accounts, December 31, 1903, £551,611 1s. 11d., or an average credit of £86 for each open account.

*London & South Western Railway.*

(1,009 miles; 25,000 employes.)

Inauguration. Established under authority of Various Powers Act of 1876 of South Western Railway.

*North British Railway.*

(1,442 miles; 22,000 employes.)

Inauguration. Established February 1, 1878.

Members. Number of depositors January 31, 1904, 2,982.

Deposits. Deposits since institution, £1,473,284 19s. 5d.

Withdrawals. Withdrawals since institution, £1,230,193 9s. 7d.

*North Eastern Railway.*

(1,669.5 miles; 51,356 employes.)\*

Inauguration. Established in 1860.

Members. Number of depositors, 9,932.

Deposits. Deposits since institution, £1,579,593 1s. 0d.

Withdrawals. Withdrawals since institution, £1,158,618 6s. 2d.

*Taff Vale Railway.*

(124.25 miles; 4,386 employes.)

Inauguration. Established in August, 1895.

\* Represents number of employes as of December 31, 1902.



Members.	Number of depositors, 310.
Deposits.	Deposits during 1902 amounted to £3,005 9s. 5d.
Withdrawals.	Withdrawals during 1902 amounted to £1,663 3s. 2d.

Asia.

## Asia.

*East Indian Railway.*

(2,297 miles; 77,022 employes.)

Inauguration.	Savings Bank established under regulations made by Secretary of State for India, pursuant to provisions of East Indian Railway Company Purchase Act of 1879, and styled the "East Indian Railway Savings Bank."
Management.	Management and control vested in the Agent and the Chief Auditor of the Company, at Calcutta.
Minimum and maximum deposits.	<i>Minimum</i> deposit 1 rupee; <i>maximum</i> in any year cannot exceed 500 rupees; and <i>maximum</i> amount on deposit to credit of depositor cannot exceed 1,000 rupees.
Interest.	Interest allowed on deposits at rate of $3\frac{1}{2}$ per centum per annum.
Acts as agent for depositors.	Depositors may purchase Government securities through the Bank, and the institution also acts as agent for sale of such securities, charging small fees for the service. Managerial expenses are paid out of and are a charge on interest returns on investments.

## Africa.

*Natal Government Railways.*

(679 miles; 4,835 employes, Europeans.)\*

Government Savings Bank.	The Natal Government Savings Bank is the only institution of the kind in the Colony. The Railway Department gives every facility to the employes to make use of the Bank, by deducting any amounts desired from the pay-bills and
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\* NOTE.—The first railway introduced in Africa was the two-mile line in Natal, extending from the Point to the town of Durban, opened in 1860.

then forwarding same to the Bank authorities, by whom all the accounts are kept, and who forward the deposit-book back direct to the depositor. The Railway Department never sees the depositor's bank-book, it being sent direct to the Bank, and returned by that institution in like manner.

**Deposits.**

Deposits are received at the office of the Controller of the Savings Bank, Pietermaritzburg, and at the offices of designated Magistrates situated in various parts of the Colony.

**Minimum and maximum deposit.**

No deposit of less than 2s. will be accepted, nor will more than £25 be received on any one day. Only one deposit will be received on any one day.

**Deposit procedure.**

Declaration made and signed by depositor on making first deposit, announcing willingness to comply with Bank rules. Pass-book provided each depositor, which must be produced on making or withdrawing any deposit, the amount of which is inscribed in words at length, and attested by Receiving Officer. Deposits or withdrawals may be made at any branch of the Bank after an account has been opened. Depositors are prohibited from having more than one account open in their own names. Deposits may, under prescribed conditions, be made in trust for other persons.

**Repayment.**

Where repayment is desired, application therefor is made to Controller of Savings Bank, or at any branch office, on special form, the pass-book being produced at same time.

Immediate repayment of any sum not exceeding £20 may be had in Maritzburg on payment of a fee of 1s.

Authority for repayment of any sum not exceeding £20 may be procured by telegraph at a charge of 2s. to cover cost of telegram to the head office, and the reply thereto.

**Deposits by Europeans.**

In the case of deposits by Europeans, the following particulars are given:

*a.*—Depositor's name in full.

*b.*—Occupation.

*c.*—Residence.

**Deposits by Natives.**

In case of deposits by Natives, the name of depositor's father and tribe, and that of the Chief under whom he lives, or last lived, is inserted, as well as the name and present residence of the depositor.

**Deposits by Indentured Indians.**

In case of deposits by Indentured Indians, the Indian's number, as well as name, must be inscribed on the pass-book and entered in the ledger.

**Interest.**

Interest payable to depositors is at the rate of three pounds and fifteen shillings *per centum per annum*, or such other rate as may from time to time be decided upon by the Governor in Council, on every complete pound deposited, and is computed from the first day of the calendar month next following the day on which a complete pound shall have been deposited, or on which deposits of a less amount shall have made up a complete pound up to first day of calendar month in which moneys are withdrawn. No interest allowed on any larger sum than £100.

**Yearly addition of interest.**

Pass-books must be forwarded to Controller of Savings Bank, Maritzburg, once in each year on the anniversary day on which the account was opened, in order that they may be compared with the books of the Department, and the interest due to the previous 30th June inserted.

**Railway Department instructions.**

The Railway Department has issued special instructions to employes as to procedure to be observed in making deposits and withdrawals, and the General Manager recommends the members of the staff generally to make the fullest use of the facility the Government has granted, with the view of assisting them to cultivate habits of thrift.



## F.—CO-OPERATIVE CAPITAL STOCK PURCHASING SCHEME.

### America.

United States.

UNITED STATES.

*Great Northern Railway Company.*

(5,599 miles ; 29,761 employes.)

Investment plan.

The Company conducts a plan, effective June 1, 1900, somewhat similar to that in vogue with the Illinois Central Railroad Company (*vide infra*), to provide for the investments of employes.

Objects.

The object of the plan, as set forth in circular issued by President of the Railway Company under date of May 1, 1900, is to give the Company's old and faithful employes opportunity to invest their savings in a manner which will allow them to benefit through the Company's dividends, and by that means provide for them a safe investment and enable them to share in the Company's prosperity.

Company retains stock.

It does not involve either a gift or a sale of stock to employes.

Basis.

As now conducted, the plan was based on the setting aside, originally, by the Board of Directors of the Railway Company of ten thousand (10,000) shares of stock, with a par value of \$100 each, or an aggregate value of \$1,000,000, to be handled by a company known as "The Great Northern Employes' Investment Association, Limited."

Certificates issued against shares.

Certificates are issued against these shares, in multiples of \$10. (See form of Certificate, *infra*.)

Participation.

Any employe, excepting day laborers, may buy \$10 worth and upward of these certificates, provided he has been in the employ of the Railway Company for a period of three (3) years and does not receive over \$3,000 pay, the *maximum* total amount for which an employe may subscribe being \$5,000.

Withdrawals.

Employes holding certificates are privileged to withdraw at any time, receiving the full amount and dividends accrued at that date.

## Dividend payments.

The Company guarantees payment of 6 *per centum* interest on certificates taken out between dividend dates, from the date of such certificates to the next ensuing dividend date; and also guarantees the same rate of interest on certificates redeemed from the last dividend date to the date of such redemption. Between dividend dates, it is guaranteed that the certificate-holder shall receive the same percentage as interest on his certificate as the Company pays in dividends on its stock. Interest on the principal of certificate is paid by the Investment Company in the form of quarterly dividend payments.

## Status of ownership.

Investment Company holds the shares of stock in trust for the purpose of receiving dividends earned and declared thereon, and of paying the amount of such dividends received by it to employes of the Railway Company holding specially designed and duly registered certificates issued by the Investment Company against such shares of stock; such certificates not being assignable or transferable, either absolutely or as security. The certificate-holder is not liable for any assessment upon or obligation growing out of the ownership of stock of the Railway Company. The Investment Company may at any time serve notice upon the registered holder of a certificate, requiring its surrender for redemption.

## Net investment for employes.

Investment Company makes no charge to certificate-holders on account of any service, cost, or expense growing out of, incidental to, or connected with, the performance of the contract. The Railway Company, in consideration of the benefits that accrue to employes who make investments in certificates, as indicated, assumes payment of all charges connected with the administration of the trust, in order that the employes may receive the same rate and proportion of dividends upon investments in certificates issued as aforesaid as they would receive were they owners of a like amount of the capital stock of the Railway Company.

## Value of outstanding certificates.

At the close of October, 1904, there were outstanding investment certificates worth about \$710,000, and this amount, it is stated, is gradually increasing.

[FORM OF INVESTMENT CERTIFICATE.]  
 GREAT NORTHERN EMPLOYEES' INVESTMENT COMPANY, LIMITED.  
 INVESTMENT CERTIFICATE.

\$..... No.....  
 THIS CERTIFIES That the GREAT NORTHERN EMPLOYEES' INVESTMENT COMPANY,  
 LIMITED, hereinafter called the "COMPANY," has received from.....  
 .....an employe of one of the railway companies named in paragraph one hereof,  
 .....DOLLARS,

in trust and subject to conditions as follows:

1. The Company has authority and right to subscribe for and receive a transfer of ten thousand (10,000) shares of One Hundred Dollars (\$100) each of the Capital Stock of the Great Northern Railway Company. It has received, and now holds, shares of said stock to an amount equal to the amount of this certificate, and to all outstanding similar certificates heretofore issued by it to employes of the Great Northern Railway Company, the Eastern Railway Company of Minnesota, the Montana Central Railway Company, the Willmar & Sioux Falls Railway Company and the Duluth, Watertown & Pacific Railway Company.

2. The Company holds such shares in trust for the purpose of receiving dividends earned and declared thereon, and of paying the amount of such dividends received by it to employes of the said Railway Companies holding such certificates, as provided in the next paragraph hereof.

3. The Company will pay to the holder of this certificate, interest at the rate of six per cent per annum, upon the principal thereof, from the date of its issue until the first subsequent dividend date of the Great Northern Railway Company; and after each dividend date of the Great Northern Railway Company subsequent to said first one, the Company will pay to the holder of this certificate, out of dividends received by it, an amount per dollar of said principal equal to the dividend per dollar paid to it by the Great Northern Railway Company upon the said shares held by this company in trust.

4. The Company will keep a register in which it will enter the name of each employe of the several railway companies named in paragraph one hereof, to whom it has issued investment certificates, the post office address of such employe, as given to it by such employe, and the number and amount of such certificate.

5. Certificates are not assignable or transferable, either absolutely or as security.

6. The Company will make payment of interest or dividends, as stated in paragraph 3 of this certificate, to the registered holder thereof, at its office in Saint Paul, upon presentation of the certificate, or by check, mailed, postpaid, to such holder, at his post office address, as shown by the register kept by the Company.

7. The registered holder of this certificate may at any time, upon written notice to this Company, demand redemption of this certificate and repayment of the amount of the principal thereof. At any time after ten (10) days from receipt of such notice by the Company, it will, upon presentation and surrender of this certificate, pay to the registered holder thereof the principal thereof, together with all declared and payable, but unpaid, dividends thereon. If the date fixed for redemption is not a regular dividend date, then the Company will pay the principal of this certificate, together with interest at six per cent per annum thereon from the then last prior dividend date of the Great Northern Railway Company.

8. The Company may at any time serve written notice upon the registered holder of this certificate, requiring its surrender for redemption. Such notice may be delivered to such holder, or mailed to him postpaid, directed to his post office address as shown by the register of the Company. Such notice shall state a time and place for the surrender of the certificate for redemption, which time shall be not less than fifteen (15) days from the date of the service or mailing of the notice. Upon presentation and surrender of the certificate for redemption pursuant to such demand, and within the time fixed therein, this Company will pay to the registered holder of such certificate the amount of the principal thereof, together with accrued, payable and unpaid dividends; and if the date fixed for such surrender be subsequent to a regular dividend date, then the Company also agrees to pay interest at the rate of six per cent per annum upon the said principal from the last prior dividend date to the date fixed in said demand for the surrender of such certificate.

9. If the holder of this certificate fails to surrender it for redemption upon demand of the Investment Company, the Company will retain the amount then payable thereon, and will account therefor and pay the same to the registered holder of such certificate upon its surrender for redemption, but will not pay or be chargeable with the interest or dividends accruing thereon after the date fixed for redemption in said notice.

10. Should this certificate be lost or destroyed the Investment Company will, upon satisfactory proof of such loss or destruction, and upon the execution and delivery to it of a satisfactory bond or undertaking, executed by responsible parties, indemnifying it against any claim, cost or loss, growing out of the issue of such certificate, pay the amount thereof to the owner as shown upon the register of the Company at the time of such loss or destruction.

11. The holder of this certificate will not be liable for any assessment upon or obligation growing out of the ownership stock of the Great Northern Railway Company, and will have no interest in said stock, but will have the right to share in dividends earned, declared and paid to the Investment Company thereon, as herein provided.

12. The names and post office addresses of all executors or administrators of the estates of deceased holders of outstanding certificates must be given to this Company to be entered by it in its register, and certified copy of letters or orders appointing administrators or executors must be filed with it. Thereafter, pending the administration of the estate, all notices and checks may be mailed, postpaid, to such executor or administrator, at his address, as shown upon the register of the Company.

13. The Investment Company agrees that it will, in good faith, keep the conditions of this certificate, and perform the duties of its trust, and that it will not assign or transfer shares of capital stock of the Great Northern Railway Company held by it in trust, and will make no charge to the holder of this certificate on account of any service, cost or expense, growing out of, incidental to, or connected with, the performance of this contract.

14. The Great Northern Railway Company, in consideration of the benefits that will accrue to the said employes who may desire to invest with this Company, for the purposes herein set forth, has assumed the payment of all charges connected with the administration of the trust, in order that the said employes may receive the same rate and proportion of dividends upon investment certificates issued by this Company as they would receive had they become owners of a like amount of the capital stock of the Great Northern Railway Company.  
 Given at Saint Paul, Minnesota, on the.....day of.....1900.

GREAT NORTHERN EMPLOYEES' INVESTMENT COMPANY, LIMITED,

By.....  
 Chairman.

Attest:.....  
 Secretary.

*Illinois Central Railroad Company.*

(4,301.10 miles; 34,249 employes.)

- Inauguration.** Company conducts a plan, inaugurated in May, 1893, under which its employes may purchase its capital stock upon the installment basis, the objects of which are stated as being to encourage employes to become stockholders, thus bringing them in close relation to each other, and raising the standard of service thereby; also to induce the habit of thrift among them.
- Objects.**
- Stock quotation.** On the first day of each month the Company quotes to employes, through heads of their departments, a price at which their applications will be accepted for the purchase of Illinois Central shares during that month.
- One share at a time.** An employe is offered the privilege of subscribing for one share at a time, payable by installments in sums of \$5.00 or any multiple thereof.
- Share certificate.** On completion of payments the Company delivers to such employe a certificate of the share registered in his name on the Company's books.
- Additional share buying.** The employe may then, if he desires, begin the purchase of another share on the same plan.
- Transfer and dividends.** The certificate of stock is transferable on the Company's books, and entitles the owner to such dividends as may be declared by the Board of Directors, and to a vote in their election.
- Interest allowance.** Any officer or employe making payments on this plan receives interest on his deposits, at the rate of 4 *per centum per annum*, during the time he is paying for his share of stock, provided he does not allow twelve consecutive months to elapse without making any payment, at the expiration of which period interest will cease to accrue, and the sum at his credit will be returned to him on his application therefor.
- Return of deposits.** Employe making payments under this plan, who for any reason may desire to discontinue them, can have his money returned to him with accrued interest.



## Pay-roll deductions.

First payment in this relation is made from the first wages due. Forms are provided on which the subscribing employe authorizes a designated company official to retain from his wages the amount of installment to be credited monthly to the employe for the purchase of a share of stock.

## Refund on leaving service.

Where an employe leaves the Company's service from any cause, he must then either pay for the share in full and receive certificate therefor, or take his money with accrued interest.

## Cash purchases.

An employe who has not already an outstanding application for a share of stock under the plan, which is not fully paid for, can in any given month make application for a share for cash at the price quoted to employes for that month, and he can in the same month, if he desires, make application for another share on the installment plan.

## Where more than one share is desired.

Employes desiring to purchase more than one share at a time for cash, address the Company's Vice-President, in Chicago, who obtains for them from the New York office a price at which the stock can be purchased.

## Company responsibility.

Company assumes responsibility for deposits and entire cost of operation of plan.

## Total deposits.

Total deposits (on which interest was allowed at 4 *per centum per annum*) for investment in this direction, since inauguration of the scheme to the end of 1903, amounted to \$578,022.29.

*Statistical Recapitulation for Railway Co-operative Stock Purchasing Schemes in the United States.*

## Recapitulation for stock schemes.

The two railway companies above discussed represent a combined total of 9,900.10 miles of roadway and 64,010 employes, the aggregate value of stock investments by their employes amounting to about \$1,288,022.29, distributed as follows, *viz.*:

Great Northern Railway employes..	\$710,000.00
Illinois Central Railroad employes.	578,022.29
	\$1,288,022.29

Great Britain.

Great Britain.

Co-operative institutions.

Following is given a list of Co-operative Institutions of Railway Workers of Great Britain, with the date of their establishment, the number of members, and the assets at the close of 1902.

While these institutions do not partake of the characteristics described for the plan in operation by the Great Northern Railway and Illinois Central Railroad Companies (*vide supra*), and are in no sense to be confounded therewith, they are discussed under the above general subject caption purely because of their investiture with co-operative attributes, and therefore more conveniently traceable in that relation.

RAILWAY CLEARING HOUSE CLERKS' CO-OPERATIVE  
SUPPLY ASSOCIATION.

Instituted in year 1868.

Membership at end of 1902 was 822.

Investments and other assets at end of 1902 amounted to £3,472.

WILLESDEN JUNCTION RAILWAY CO-OPERATIVE  
INSTITUTE.

Instituted in year 1886.

Membership at end of 1902 was 274.

Investments and other assets at end of 1902 amounted to £1,686.

BRADFORD & DISTRICT RAILWAY SERVANTS' COAL  
SUPPLY ASSOCIATION.

Instituted in year 1893.

Membership at end of 1902 was 453.

Investments and other assets at end of 1902 amounted to £478.

WILLESDEN JUNCTION RAILWAY SERVANTS'  
REFRESHMENT COFFEE TAVERN.

Instituted in year 1899.

Membership at end of 1902 was 518.

Investments and assets at end of 1902 amounted to £458.

MANCHESTER & DISTRICT RAILWAY SERVANTS' COAL  
SUPPLY ASSOCIATION.

Instituted in year 1895.

Membership at end of 1902 was 131.

Investments and assets at end of 1902 amounted to £269.

## RAILWAY WORKMEN'S COAL ASSOCIATION.

Instituted in year 1894.

Membership at end of 1902 was 265.

Investments and assets at end of 1902 amounted to £164.

LEEDS RAILWAY SERVANTS' MUTUAL COAL SUPPLY  
ASSOCIATION.

Instituted in year 1893.

Membership at end of 1902 was 139.

Investments and assets at end of 1902 amounted to £124.

NORTHAMPTON RAILWAY SERVANTS' REFRESHMENT  
SOCIETY.

Instituted in year 1902.

Membership at end of 1902 was 29.

Investments and assets at end of 1902 amounted to £23.



G.—YOUNG MEN'S CHRISTIAN ASSOCIATION RAILWAY  
BRANCHES.

America.

United States.

UNITED STATES.

Origin of Y. M. C. A.

Notwithstanding the fact that the first Young Men's Christian Association was organized in London, England, June 6, 1844, none of the English railways made report of these Association Branches in connection with their provident undertakings.

Institution in America.

The Association first found lodgment in America, on the London basis, at Montreal, Canada, November 25, 1851, and in the United States at Boston, Mass., on December 29th of the same year.

First railway branch  
in U. S.

It is in the United States that the railway department has its chief and almost exclusive standing. Through the reformation of a railway employe at Cleveland, Ohio, a work was begun in the Union Station there which resulted in the organization of the first railroad branch in the fall of 1872, by the united efforts of the officers and employes of the Cleveland, Cincinnati, Columbus & Indianapolis Railroad.

Statistics.

At the close of 1903 there were 198 railroad departments with 62,348 members, and 301 railroad secretaries.

Building operations.

Thirty-three new buildings were constructed in the past two years, on the cost of which 50 *per centum* was contributed by railroad employes and citizens. During 1903 there was expended upwards of \$328,000 on new railroad buildings, at nineteen different points.

Vanderbilt System.

The late Cornelius Vanderbilt, President of the New York Central & Hudson River Railroad, was among the pioneers in railroad work, having contributed \$100,000 toward the establishment of the first branch on his road, in 1875, at New York city.

Pennsylvania Railroad.

The first branch on the Pennsylvania Railroad, at Philadelphia, Pa., finally organized November 18, 1886, although originally undertaken May 1, 1876, was not fully housed until 1893, when approximately \$140,000 had been raised and disbursed by the joint efforts of officers and men. The Pennsylvania Railroad Department Young Men's Christian Association of Philadelphia, Pa., is the largest on the Pennsylvania System of Lines, and is also the largest railroad branch in the world in point of membership (which on December 31, 1903, numbered about 2,500), equipment, and variety and extent of work. At the close of the same year there were thirty-one Association branches on the Lines of the System East and West of Pittsburgh, with a total membership of 12,732, to which the Railroad Company extended financial support. Some of these branches own the buildings they occupy, but the larger number are located in structures belonging to the Company. The demonstrated benefits accruing to employes enjoying membership in the Association branches have enlisted the substantial and continuous support of the Company and its principal officers.

Status of railroad association in United States.

In the United States companies controlling 79 *per centum* of the total railway mileage recognize and support the railroad association.

First railway branch building.

The first railway association building was erected at West Detroit, Michigan, in 1878.

Privileges and features.

The following privileges and features are usually provided in connection with the branches: Reading-Rooms; Social Rooms; Bath-Rooms; Rest-Rooms; Lunch-Rooms; Bowling Alleys; Classes in Light Gymnastics; Libraries; Educational Classes; Practical Lectures on Railroad Topics; Social Receptions; Entertainments; Athletic Fields; Out-door Sports; Temporary Hospitals; Religious Services.

Educational courses.

Educational courses, conducted for the most part throughout the fall and winter months, and which are evidencing pronounced increase in the variety and usefulness of the

studies comprehended, are growing in popularity and value. These courses embrace in their *curriculum* those commercial and railroad branches a knowledge of which is of prime importance to ambitious and progressive employes, and particularly to those who would otherwise be debarred from enjoying that encouragement and opportunity for general intellectual training and improvement which experience has shown to be essential for individual advancement in any chosen vocation.

- Fees.** The membership fee ranges from \$3.00 to \$5.00 *per capita per annum*.
- Financing.** Maintenance is provided by membership and railway contributions, in conjunction with nominal fees charged for special features, such as class tuition, billiards and pool, baths, *etc.*
- Approved by railway officers.** Railway officials heartily and substantially endorse and encourage the movement, which is considered of the highest importance in developing spiritual, moral, mental, and physical improvement.
- Religious but not sectarian.** The strength of the organization is due primarily to a fact which for a time was an obstacle to enlisting corporate support, namely, that it has a religious basis.
- Religion not obtrusive.** While the religious work of the Association is predominant it is purely non-doctrinal and non-sectarian, and is so subordinated to the general work as to in no appreciable degree influence the healthy tone of activity in all the fields comprehended. One of the prominent features in the success of the movement rests on the fact that it is free from sectarian complications, the religious work being of such a broad, general character that it can be participated in without intrenching upon denominational affiliations—being based upon the simple principles of morality that are accepted and recognized by all Christian people.
- Association management.** The management is under the supervision of the International Committee of the Young Men's Christian Association, by which a Railroad Department Secretary is appointed where the size of the department warrants.

Origin of International  
Committee.

The international organization, from 1854 to 1863, consisted of the confederated associations, the conventions meeting annually and appointing a central committee to publish the proceedings, call the next convention, correspond with American and foreign associations, and promote the organization of new associations.

At Chicago, in 1863, the name of Central Committee was changed to Executive Committee, and at Baltimore, Md., in 1879, it was styled, by formal vote, "The International Committee," a title that had been applied to it for years. Under the influence of its leadership chiefly, the railroad associations have been developed.

The agents of this committee are called upon to visit the points where railroad men are found in large numbers, to study the conditions, making report to the company concerned, and to aid the men in the field in establishing the work upon a safe basis, placing the responsibility for the work upon the men themselves, and securing the necessary financial and moral support from the employing company.

Railroad association  
management.

The control of each association is vested in a Committee of Management, composed of employes representing the different departments of the railroad service, all of whom are members of the local association. The committeemen are elected by the active members of the association, except where the railroad association is a branch or department of the general association of a city, in which case the members of the Committee of Management are appointed by the Board of Directors of the General Association upon nomination by the railroad branch.

The executive officer of the railroad association is the Secretary, who is selected by the local Committee of Management.

The work of the branch is done through various standing committees, and the Secretary represents these committees in the Committee of Management.

The various State Committees and the International Committee give supervision, counsel, and aid, but do not control the local association.



## Reports.

Statements and reports are rendered monthly by the standing committees, the Secretary, and the Treasurer, to the Committee of Management, and periodically to the contributing railroad company; and reports are also sent to the State and International Committees.

These reports cover the operations of all the departments of the work, including finances, membership, condition of property, extent to which various privileges have been used, and any matters of general interest.

## Health farm feature.

One of the latest Association efforts is known as "The Association Health Farm," for the treatment of tuberculosis, and was started May 21, 1903. The farm is located in the State of Colorado, about five miles northwest of the well-known "lung cure" district, and covers about 100 acres of ground, 34 of which are devoted to fruit raising. It comprehends permanent buildings for farm material, produce and fruit storage, dining-rooms, parlor, reading-rooms, *etc.*, and upwards of 30 cottage tents, the latter being occupied on the basis of one man to a tent.

## Pennsylvania Railroad.

The employes of the freight and passenger auditing offices of the Accounting Department of the Pennsylvania Railroad are among the owners of tents on the farm, each of which costs \$175.

Following is a list of roads in the United States from which replies were received by the Reporter in this relation, *viz.*:

## List of roads reporting.

Atchison, Topeka & Santa Fe (Coast Lines);  
 Atchison, Topeka & Santa Fe Railway (proper);  
 Atlanta, Knoxville & Northern Railway;  
 Baltimore & Ohio Railroad;  
 Bessemer & Lake Erie Railroad;  
 Boston & Albany Railroad;  
 Boston & Maine Railroad;  
 Buffalo, Rochester & Pittsburgh Railway;  
 Chesapeake & Ohio Railway;  
 Chicago & Eastern Illinois Railroad;  
 Chicago & Northwestern Railway;  
 Chicago & Western Indiana Railway;

Chicago, Rock Island & Pacific Railway;  
 Cincinnati, Hamilton & Dayton Railway;  
 Cleveland, Cincinnati, Chicago & St. Louis Railway;  
 Delaware & Hudson Company;  
 Delaware, Lackawanna & Western Railroad;  
 Denver & Rio Grande Railroad;  
 Duluth, Missabe & Northern Railway;  
 Gulf, Colorado & Santa Fe Railway;  
 Houston & Texas Central Railroad;  
 Illinois Central Railroad;  
 International & Great Northern Railroad;  
 Long Island Railroad;  
 Maine Central Railroad;  
 Missouri, Kansas & Texas Railway;  
 Missouri Pacific Railway;  
 New York Central & Hudson River Railroad;  
 New York, New Haven & Hartford Railroad;  
 New York, Ontario & Western Railway;  
 New Orleans & Northeastern Railroad;  
 Norfolk & Western Railway;  
 Pennsylvania Railroad System, East and West;  
 Philadelphia & Reading Railway;  
 Pittsburgh & Lake Erie Railroad;  
 St. Louis & San Francisco Railroad;  
 St. Louis Southwestern Railway System;  
 Southern Pacific Company (Pacific System);  
 Southern Pacific Company (Sunset Route);  
 Southern Railway;  
 Texas & Pacific Railway;  
 Wabash Railroad;  
 Wisconsin Central Railway.

Reportorial results.

The above roads, 42 in number, are actively and directly engaged in the operation and promotion of railway branches, and embrace, approximately, 100,000 miles of roadway, or about 49 *per centum* of the total railway mileage of the United States, with upwards of 785,000 employes, or about 59 *per centum* of all railway employes of the country, quite 55,000 of whom are identified with railway branches, while

the annual operative cost involved approximates \$500,000. The roads representing these figures are regular contributors to the movement; there are, however, many others which, while not directly identified with the work, are systematic subscribers thereto.

List of American railways reporting annual operative cost for Y. M. C. A. branches.

In verification of above-stated approximate annual operative cost of railroad branches of the Young Men's Christian Association—*i. e.*, \$500,000—there will be presented next hereinafter a list of 28 of the roads named for which the reported cost *per annum* aggregates, in round numbers, \$453,400; or, in other words, the roads in question are identified with branches the annual cost of which foots up the aggregate announced:

ROAD	ANNUAL COST	No. BRANCHES	MILEAGE	No. EMPLOYEES
Achison, Topeka & Santa Fe Railway (proper).....	\$12,000	2	4,984.11	21,979
Baltimore & Ohio Railroad.....	2,500	*	3,330.30	46,378
Boston & Maine Railroad.....	45,000	9	2,281.77	23,205
Buffalo, Rochester & Pittsburgh Railway.....	15,400	3	500.50	4,454
Chesapeake & Ohio Railway.....	16,800	10	1,660.00	12,821
Chicago & Eastern Illinois Railroad.....	2,800	2	750.00	4,988
Chicago & Western Indiana Railroad.....	15,700	1	48.58	1,419
Cleveland, Cincinnati, Chicago & St. Louis Railway.....	70,000	11	1,891.02	12,684
Delaware, Lackawanna & Western Railroad.....	36,500	9	965.30	33,307
Denver & Rio Grande Railroad.....	2,000	1	2,429.15	9,344
Duluth, Missabe & Northern Railway.....	3,000	1	162.00	528
Houston & Texas Central Railroad.....	3,800	1	690.00	5,391
Illinois Central Railroad.....	8,500	3	4,301.10	34,249
Long Island Railroad.....	4,500	2	391.76	5,415
Maine Central Railroad.....	2,500	1	815.83	4,172
Missouri, Kansas & Texas Railway.....	24,000	6	3,206.00	9,497
Missouri Pacific Railway.....	45,000	11	6,107.74	33,747
New York Central & Hudson River Railroad.....	20,000	17	3,422.66	49,852
New York, New Haven & Hartford Railroad.....	4,500	1	2,037.12	29,876
New York, Ontario & Western Railway.....	1,800	1	548.00	4,168
Norfolk & Western Railway.....	32,000	6	1,722.00	15,394
Philadelphia & Reading Railway.....	9,500	4	1,467.80	23,721
Pittsburgh & Lake Erie Railroad.....	2,000	1	193.00	7,246
St. Louis & San Francisco Railroad.....	14,000	4	3,654.95	14,666
St. Louis Southwestern Railway System.....	10,000	1	1,312.20	6,106
Southern Pacific System (Sunset Route).....	8,000	1	1,621.00	11,672
Southern Railway.....	11,600	5	7,136.98	30,821
Wabash Railroad.....	30,000	8	2,516.70	12,869
<b>Total.....</b>	<b>\$453,400</b>		<b>60,147.57</b>	<b>469,969</b>

\* Baltimore & Ohio Railroad conducts its own library entirely distinct from the Young Men's Christian Association.

Statistics for  
Pennsylvania Railroad  
System.

The approximate cost to the Pennsylvania Railroad System East and West of Pittsburgh, on account of Young Men's Christian Association Railroad Branches and Libraries and Reading-Rooms, during the year ending December 31, 1903, was \$61,692.48, made up:

Lines East.....	\$53,351.36	
Lines West.....	8,341.12	\$61,692.48

Mexico.

### Mexico.

#### *Mexican Central Railway.*

(3,154 miles; 18,730 employes.)

Extent of participation.

Contributes \$100, Mexican money, toward support of branch of Young Men's Christian Association conducted in the City of Mexico, and which is administered on lines similar to those of the railway branches of the Association in the United States, *vide supra*.

#### *National Lines of Mexico.*

(3,328.19 miles; 16,008 employes.)

Extent of participation.

While the Lines are not directly identified with the Railroad Department of the Young Men's Christian Association, they make a monthly contribution of \$100, Mexican money, toward the support of the Association branch in the City of Mexico, which is the only one located on the Lines.

## H.—LIBRARIES AND READING-ROOMS.

### America.

United States.

UNITED STATES.

Reportorial results.

Forty-eight (48) roads, representing approximately 108,000 miles of roadway, or about 53 *per centum* of the total railway mileage of the United States, with upwards of 800,000 employes, or about 60 *per centum* of all railway employes of the country, report identification with library and reading-room features, the bulk of the representation being with those provided in connection with the various railway branches of the Young Men's Christian Association.

Sufficient *data* were not furnished by all the roads as to the number of volumes on hand to enable the making of other than a statement based on estimated figures for this feature, and from this standpoint it may be stated that the number of volumes involved is not far from 250,000.

Missouri Pacific.

The principal roads reporting in this relation are the Missouri Pacific Railway, with eleven libraries and reading-rooms, including 19,297 volumes, the New York Central & Hudson River Railroad, with twelve branches, embracing 22,471 volumes (both roads conducting their features in connection with their Y. M. C. A. Railway Branches), the Baltimore & Ohio Railroad employes' free circulating library, with 15,000 volumes, and the Pennsylvania Railroad (Lines East of Pittsburgh), with 62,973 volumes, of which number 35,000 volumes are in the Mechanics' Library at Altoona, Pa., and 8,750 volumes distributed among twelve railway stations, while 19,223 volumes are distributed among sixteen Y. M. C. A. Railway Branches located at various points on the lines.

N. Y. C. & H. R.

Pennsylvania.

Rest-rooms.

The Pennsylvania Railroad System East and West of Pittsburgh, in common with many of the larger roads of the country, provides reading-rooms at terminal and division points, where employes away from home may congregate

and spend their idle time, thus making it unnecessary for the men to frequent places whose surroundings are not of a character to prove beneficial. These rooms are currently furnished with daily papers, magazines, periodicals, and miscellaneous reading matter, the literature supplied being of such character as to be entertaining and instructive, so enabling advantageous employment of time off duty.

List of American railway libraries with over 5,000 volumes.

By way of further evidencing the extent to which railways in the United States have promoted and encouraged the establishment of libraries for their employes, there will be given next below a list of six (6) representative roads, out of the above-mentioned total of 48 from which replies were received, each of which conducts a library containing over 5,000 volumes:

NAME OF ROAD	NO. OF VOLUMES	MILEAGE	NO. OF EMPLOYEES
Achison, Topeka & Santa Fe Railway (proper).....	9,000	4,984.11	21,979
Baltimore & Ohio Railroad.....	15,000	3,330.30	46,378
Delaware, Lackawanna & Western Railroad.....	8,000	965.30	33,307
Missouri Pacific Railway.....	19,297	6,107.74	33,747
New York Central & Hudson River Railroad.....	22,471	3,422.66	49,852
*Pennsylvania Railroad (East of Pittsburgh).....	62,973	5,852.44	117,928
Total.....	136,741	24,662.55	303,191

\* Of the total of 62,973 volumes accredited to the Pennsylvania Railroad (East of Pittsburgh) approximately 35,000 volumes are embraced by the Mechanics' Library at Altoona, Pa. (at which point are located the principal car and machine works of the Railroad Company), the Library being largely maintained by the Railroad Company, which makes an annual contribution of about \$3,600 thereto.

Mexico.

Mexico.

*Mexican Central Railway.*

(3,154 miles; 18,730 employes.)

Inauguration.

Library feature inaugurated in 1894. Ten (10) in operation.

Volumes.

Number of volumes, 3,472.

Average number of books distributed *per annum*, 400.

*National Lines of Mexico.*

(3,328.19 miles; 16,008 employes.)

## Extent of participation.

The Lines are interested in a building provided by the International Railway Company (one of the constituent members of the System), located at C. P. Diaz, Mexico. This is a club building, and does not include a regular stock of books to be drawn on as desired, but has a reading-room supplied with current magazines and periodicals, the expense of which, as well as that for water for baths, and of lighting and care of building, *etc.*, is borne by the Railroad Company. In December, 1904, the employes of the Company named organized a reading-room at Puebla, the Company furnishing the room, the lights, and fuel necessary for heating the baths.

## Panama.

## Panama.

*Panama Railroad.*

(50 miles; 1,972 employes.)

## Inauguration.

Library and reading-rooms, two in number, combined and inaugurated about 1860, at Colon.

## Great Britain.

## Great Britain.

*Furness Railway.*

(117½ miles; 2,369 employes.)

## Inauguration.

Library conducted at Barrow-in-Furness, inaugurated in 1855.

## Number books.

Contains about 2,200 volumes, including fiction, biography, history, memoirs, diplomacy, politics, travel, sport, adventure, poetry, music, art, drama, science, and miscellaneous works.

## Distribution.

Average number of books distributed *per annum*, about 6,250.

**Financing.** Maintained by membership subscriptions, in connection with the Company's Employees' Sick Club and Benefit Society (*vide supra*).

**Reading-room.** Reading-room includes daily, weekly, and illustrated papers, and periodicals.

*Great Central Railway.*

(468 miles; 20,181 employes.)

**New Holland library.** The Company erected and maintains a building at New Holland, used by employes of the locomotive and ferry departments, containing a reading-room, a billiard-room, and a library.

**Number books.** Library is well equipped, and contains 6,000 volumes.

**Number members.** Institution is self-supporting, the membership being about 100.

**Gorton reading-room.** There is also a reading-room attached to the dormitories used by enginemen at Gorton, which is supplied with daily papers and monthly magazines.

*London & North Western Railway.*

(1,945½ miles; 82,835 employes.)

**General provision.** Apart from the libraries and reading-rooms already discussed (*vide infra*, subject "I.—Literary Institutes") the Company has various reading-rooms throughout its system, some of them large and others small; most of them being combined with libraries, some with the supply of refreshments, others with out-door sports. The libraries and reading-rooms are generally associated, forming one institution.

**Financing.** The Railway Company commonly supports these movements with monetary grants; also provides buildings free of charge, supplies lighting, and in some instances a small fee is paid by the staff.



Asia.

## Asia.

*Eastern Bengal State Railway.*

(1,003 miles.)

Library.

## LIBRARY.

Inauguration.

Conducts twelve libraries, inaugurated between 1874 and 1892.

Membership.

Privileges extended to all classes of employes—European, Eurasian, and Native, and their families.

Number books.

About 8,000 volumes, comprising works of fiction, biography, history, poetry, travel, theology, science, geography, *etc.*

Financing.

Maintained by membership subscriptions and Railway donations.

Distribution.

Average number of books distributed *per annum*, about 7,000.

Operation.

Annual cost of operation, including reading-rooms, about 12,500 rupees.

Reading-room.

## READING-ROOM.

Conducted along with the library features.

Publications.

Publications on file include Indian newspapers, illustrated weeklies, and technical magazines from England.

Africa.

## Africa.

*Uganda (Mombasa-Victoria) Railway.*

(584 miles; 4,733 employes.)

Inauguration.

First reading-room started at Kilindim in 1897.

Five reading-rooms in operation, at various points on the line, at the present time.



I.—LITERARY INSTITUTES.

Great Britain.

Great Britain.

General features.

The so-called Literary Institutes are peculiarly English organizations, possessing characteristics very similar to those common to railway departments of the Young Men's Christian Association, *vide supra*, as conducted by American railroads. They comprehend, among other features, educational, literary, and physical departments, libraries, reading-rooms, baths, billiards and pool, ambulance classes, *etc.*, and are supported by membership contributions, donations from the railways concerned and outside sources, receipts from hall-rent, concerts and other entertainments, fees for games, *etc.* They are variously styled, as "Mechanics' Institute," "Literary Institute," and "Railway Institute." *Data* on these institutions were received from the following roads, *viz.*:

Library statistics.

NAME OF ROADS	NUMBER OF VOLUMES	
	IN LIBRARY	ISSUED ANNUALLY
Great Eastern Railway.....	16,761	26,791
Great Northern Railway.....	4,797	22,531
Great Western Railway.....	30,000	120,000
Lancashire & Yorkshire Rail- way.....	15,128	27,480
London & North Western Rail- way.....	*25,587	*90,000
Midland Railway.....	15,472	62,590
North Eastern Railway.....	27,801	75,500
North British Railway.....	13,400	10,200
Totals.....	148,946	435,092

\* The number of volumes in libraries is based on reported information, while the number of volumes issued annually was, owing to inadequacy of reported *data*, approximated.

*London & North Western Railway.*

(1,945½ miles; 82,835 employes.)

## General.

This Company, in common with the other large railways of the United Kingdom, has neither inaugurated nor conducted branches of the Young Men's Christian Association, but has formed and substantially supports various kindred institutions, with the view of promoting the welfare of its employes. Among these undertakings *data* have been furnished for the following:

## List of undertakings.

- a.*—Crewe Mechanics' Institution, established in 1846.
- b.*—Wolverton Science and Art Institute, established about 1846.
- c.*—Earlestown Viaduct Institute, established in 1869.
- d.*—Library and Literary Association, established November 12, 1852.
- e.*—New Street Station (Birmingham) Railway Institute.
- f.*—United Kingdom Railway Temperance Union.

## Crewe, Wolverton, and Earlestown.

- a.*—CREWE MECHANICS' INSTITUTION.
- b.*—WOLVERTON SCIENCE AND ART INSTITUTE.
- c.*—EARLESTOWN VIADUCT INSTITUTE.

## Characteristics.

The general characteristics of the institutes at Crewe, Wolverton, and Earlestown being practically similar in all important respects, they will, for convenience, be treated conjointly.

## Reasons for movement.

The Company has large engineering works at Crewe and Wolverton, and large wagon works at Earlestown, and was induced to establish institutes at these points in order that its employes might obtain instruction in the sciences and arts better suited to their employment, as well as in literary, commercial, and other educational spheres.

## Membership age and rates.

At Crewe the membership includes persons over 13 years of age, on the following terms:

- a.*—Life members, £5.
- b.*—Full members, 7s. 6d. *per annum*, or 2s. *per quarter*.
- c.*—Library members, 1s. 3d. *per quarter*.
- d.*—Newsroom members, 1s. 3d. *per quarter*.
- e.*—Class members, 1s. 3d. *per half session*.

Library. Library at Crewe contains 11,587 books, the number of of volumes issued during 1903 having been 21,554. Corresponding statistics for Wolverton and Earlestown were not given.

Library Association.

*d.*—LIBRARY AND LITERARY ASSOCIATION.

Operated in interest of clerical (salaried) staff in London.

Maintained by membership subscriptions and monetary grants from Railway Company, the latter providing and maintaining the building and supplying light and fuel.

Contributions.

Membership subscription ranges from 6s. to 12s. *per annum*.

Library.

Library contains about 13,000 volumes, including history, science, fiction, magazines, *etc.*

Book distribution.

Upwards of 200 books exchanged daily.

Operation.

Annual cost of operation about £500.

Number members.

Number of members at close of 1903, about 1,000.

*e.*—NEW STREET STATION (BIRMINGHAM) RAILWAY INSTITUTE.

Inauguration.

Conducted in connection with the United Kingdom Railway Temperance Union, and inaugurated in 1898.

Financing.

Maintained by membership subscriptions, 3s. *per annum*, profits from games, and aid from Railway Company.

Library.

Library contains about 1,000 volumes, also daily and weekly papers.

Operation.

Operating expenses during 1903, £68.

f.—UNITED KINGDOM RAILWAY TEMPERANCE UNION.

Inauguration.

Union was formed in year 1882.

Objects.

Object is to aid the progress of temperance movement among the large army of workers employed on the railways of Great Britain, to promote habits of temperance among the staff, and to seek to bind together all railway temperance workers in one grand brotherhood.

Characteristics.

Movement is absolutely unsectarian and non-political.

Autonomous.

Each branch of the Union is to a large extent autonomous.

Various features.

At a number of principal places on the line institutes and suitable halls have been erected by the Railway, and in addition to temperance and religious meetings, these are used for concerts, entertainments of various kinds, lectures, art and technical classes for instruction in railway work, *etc.*, and in some places the halls are open daily as reading and smoke rooms.

The branch is also in position to provide its members with letters for hospitals, convalescent homes, and the like. At many places cricket, football, swimming, gymnasiums, billiards, libraries, and general club privileges exist in connection with the temperance society.

Financing.

Members are expected to contribute not less than 6d. *per annum*, and this is paid to local secretaries, and goes toward the working expenses.

Operative cost.

Annual cost of operation by the Official Committee of the Railway Company's branch, with between 50 and 60 sections at different parts of the system, and a total membership of about 5,000, is about £30.

## Asia.

*Southern Mahratta Railway.*

(1,045.03 miles; 13,624 employes.)

## Location of institutes.

The Railway Company has institutes established at Hubli, Dharwar, and Guntakal, and has under way arrangements for similar provision at Belgaum, Gadag, Miraj, and smaller stations.

## Subscription rates.

Subscription rates are as follows: Members in receipt of less than

*Rupees 30 <i>per mensem</i> .....	Annas 4
Rupees 50 <i>per mensem</i> .....	Annas 6
Rupees 75 <i>per mensem</i> .....	Annas 8
Rupees 100 <i>per mensem</i> .....	Annas 12
Rupees 150 <i>per mensem</i> .....	Rupees 1
Rupees 200 <i>per mensem</i> .....	Rupees 1-4
Rupees 250 <i>per mensem</i> .....	Rupees 1-8
Rupees 250 and upwards.....	Rupees 2-0

## Books.

The Railway has presented a number of valuable technical works to the undertakings, particularly to the Southern Mahratta Institute, Hubli.

## Entrance fee.

An entrance fee of rupee 1 is paid by each member of a local association.

\* NOTE.—Anna =  $1\frac{1}{2}$  pence; Rupee = 2 shillings; *per mensem* = *per month*. Rupee (silver) has nominal value of 45.9 cents; the minor coinage of British India consists of copper: the "anna" is one-sixteenth of the "rupee," or worth less than three cents; the coin of smallest denomination is the "pie," equal to one-twelfth of an "anna," or worth less than one-quarter of a cent; the pieces are: "double pie" or "half anna"; "pice" or "quarter anna"; "half pice" or "eighth anna;" "pie" or "twelfth anna."

## Africa.

## Africa.

*Central South African Railways.*

(1,374 miles; 25,556 employes.)

Railway Institutes are established wherever the number of employes at any point warrants the step.

**General.** To these institutes small libraries, consisting, generally, of about 1,000 volumes, are attached.  
The institutes are managed and controlled by a committee appointed by members.

**Financing.** Occasional grants are made by the railway administration, but they are practically self-supporting.

*Natal Government Railways.*

(679 miles; 4,835 employes, Europeans.)

**Inauguration.** Identified with the Natal Government Railways' Institute, established in 1885, membership in which is open to all officers and servants of the Natal Government Railways.

**Library.** On June 30, 1903, the library contained 7,082 books, which had a circulation of 12,975 volumes during the year. The list includes Art, Science, Biography, Theology and Philosophy, Poetry, Travel, Fiction, Essays, History, *etc.*  
Magazines and papers to the number of 3,812 were also issued during the year.

**Reading-room.** The reading-room is supplied with weekly and monthly magazines and journals.

**Education.** Classes are held during the winter evenings for instruction in Machine and Building Construction, Geometry, and Freehand and Model Drawing, and are open to all youths and apprentices in the Railway, Harbor Works, and Public Works service, also to the sons of any employe in the Government service.

**Financing.** The institution is supported by membership subscriptions and Government grants, the subscriptions for the year ended June 30, 1903, having amounted to £150 0s. 6d., and the Government grant to £300.

**Receipts.** Receipts from all sources during the year ended June 30, 1903, amounted to £489 13s. 3d.



Disbursement.	Expenditure, in all directions, during the year named, amounted to £485 6s. 10d.
Contributions.	Members contribute monthly at following rates, <i>viz.</i> : Seniors.....1s. Juniors.....6d.
No. members.	Membership for the year named, 360.
Australasia.	<b>Australasia.</b>
	<i>New South Wales Government Railways.</i> (3,042.5 miles; 14,313 employes.)
Inauguration.	A central institute has been provided at Sydney, inaugurated in 1890, to which is attached a circulating library, from which books are sent to all parts of the system.
Financing.	Institute built and equipped by Railway Commission, by which about £10,000 have been expended, and which grants an average of £200 <i>per annum</i> for its management. It is, however, supported by its members, who pay from 5s. to 10s. <i>per annum</i> .
Membership.	Number of members, 1,642.
Volumes.	Library contains 9,185 books; the distribution during 1903 having been 37,710 books.



## J.—LOAN PROVISION.

### America.

United States.

UNITED STATES.

#### *Baltimore & Ohio Railroad System.*

(4,410 miles; 55,688 employes.)

Feature of Relief Department.

Company conducts a loan feature in connection with its savings feature (*vide supra*, "Savings Funds"), which is an adjunct of its Relief Department (*vide supra*, "Insurance and Relief Provision").

Basis of repayment of loans.

Every borrower must provide life insurance in the natural death benefit of the Relief Department, to an amount equal at all times to his indebtedness to the savings feature, in such manner that the benefits payable in case of death may be available to discharge the indebtedness. Where borrower cannot meet requirement of Relief Department, then he is required to take insurance in some regular life insurance company satisfactory to the Relief Department.

Minimum loan.

Sums not less than \$100 may be borrowed, at rate of 6 *per centum per annum*.

Purpose of loans.

Loans are made to employes for the purchase of homes, building residences or making improvements thereon, for paying off mortgages and other liens on property, and for the settlement of personal debts that may become liens.

Extent of loan.

The loan must not exceed three-fourths the value of the property, counting in the valuation any buildings or other improvements which are to be paid for out of the loan, such valuation to be made by the Building Inspector of the Relief Department.

Repayment basis.

Repayment of loans is on the basis of not less than 1½ *per centum* monthly, the interest being adjusted whenever a payment is made on the loan; in this way a loan is repaid in 82 months, and the interest paid by the borrower during that period on \$1,000 is about \$219.43.

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To whom made.	Loans are made only to employes of the Railroad Company who are members of the Relief Department.
Requirement as to service.	Each applicant for a loan must have a service record of at least one year, counting from the date he last entered the Company's service.
Location of property.	The property on which loan is made must be located within one mile of the road, except in cities and towns through which the road runs.
Good title.	It must be shown that the borrower's title to the property is good, or can be made good, and that the Department will have a first lien thereon when the loan is finally consummated.
Fire insurance.	Borrower is required to insure the building in some good insurance company, approved by the Relief Department, and the policy of insurance must be assigned to and held by the Department until the loan is fully repaid.
Pay-roll deductions.	Repayments are effected by monthly deduction on pay-roll from wages of borrower.
Monthly rate of repayment.	Monthly rate of repayment is \$1.50 on each \$100 borrowed. Special payments may be made to the agents of the Company at any time, and the monthly rate of payment on the rolls may be increased whenever borrower desires.
Prohibited loans.	Money will not be loaned on second mortgage, nor do Department regulations provide for loans upon furniture or upon notes. Loans are made on leasehold property, but in valuing such property, if the ground-rent is deemed to be excessive, the excess is deducted from the value of the improvements, and the loan cannot exceed three-fourths of the remainder.
Leasehold loans.	

## Statistics.

Relief Department report for the year ended June 30, 1903, shows an item for loans to employes, secured by first mortgages on real estate, amounting to \$1,207,078.06; and in the same relation it is stated the amount loaned has been expended in building 1,505 houses, buying 1,942 homes, improving 443 homesteads, and releasing liens on 1,135 properties.

## Great Britain.

## Great Britain.

*London & North Western Railway.*

(1,945½ miles; 82,835 employes.)

## Basis of arrangement.

In connection with a building society formed many years ago by the Railway Clearing House in London, and which is largely used by railway employes, money is loaned for house-building purposes upon sufficient security.

*Building Societies.*

## Building societies.

Below is presented a list of Building Societies of Railway Workers in Great Britain, with date of their establishment, the number of members, and the assets at the close of 1902:

## RAILWAY PERMANENT BENEFIT BUILDING SOCIETY.

Instituted during year 1850.

Membership at close of 1902 was 745.

Assets at close of 1902 amounted to £52,197.

## LIVERPOOL RAILWAY PERMANENT BENEFIT BUILDING SOCIETY.

Instituted during year 1877.

Membership at close of 1902 was 141.

Assets at close of 1902 amounted to £13,594.



K.—PUBLIC AND PRIVATE (OUTSIDE) PROVISION.

America.

United States.

UNITED STATES.

*Bessemer & Lake Erie Railroad.*

(207 miles; 2,676 employes.)

ANDREW CARNEGIE RELIEF FUND.\*

Andrew Carnegie Fund.

The Fund originated with a letter (*vide infra*) addressed by Mr. Andrew Carnegie, the well-known philanthropist, March 12, 1901, to the President and Board of Directors of The Carnegie Company, Pittsburgh, Pa., and was practically created by their acceptance of the terms therein set forth at a meeting held March 20, 1901, but was made effective as of January 1, 1902.

Inauguration.

MR. CARNEGIE'S LETTER OF MARCH 12, 1901.

NEW YORK, N. Y., March 12, 1901.

*To the President and Board of Directors,  
The Carnegie Company, Pittsburgh, Pa.*

GENTLEMEN:

Mr. Robert A. Franks, my cashier, will hand over to you, upon your acceptance of the trust, \$4,000,000 of The Carnegie Company bonds, in trust for the following purposes:

The income of the \$4,000,000 to be applied:

- 1st.—To provide for employes of The Carnegie Company, in all its works, mines, railways, shops, *etc.*, injured in its service, and for those dependent upon such employes as are killed.
- 2nd.—To provide small pensions or aids to such employes as after long and creditable service, through exceptional circumstances, need such help in their old age, and who make a good use of it.
- 3rd.—This fund is not intended to be used as a substitute for what the Company has been in the habit of doing in such cases—far from it—it is intended to go still further and give to the injured or their families, or to employes who are needy in old age, through no fault of their own, some provision against want as long as needed, or until young children can become self-supporting.

4th.—A report is to be made at the end of each year, giving an account of the Fund and its distribution, and published in two papers in Pittsburgh, and copies posted freely at the several works, that every employe may know what is being done. Publicity in this matter will, I am sure, have a beneficial effect.

5th.—I make this first use of surplus wealth upon retiring from business as an acknowledgment of the deep debt which I owe to the workmen who have contributed so greatly to my success.

(Signed) ANDREW CARNEGIE.

Financing.

Briefly, it represents an endowment of \$4,000,000, the interest on which is to be applied in providing relief for employes of The Carnegie Company in all its works, mines, railways, shops, *etc.*, injured in its service, and for those dependent upon such employes as are killed; also to provide small pensions or aids to such employes as, after long and creditable service, through exceptional circumstances, need such help in their old age, and who make good use of it.

Objects.

CONSTITUENT MEMBERS OF THE CARNEGIE COMPANY.

List of constituent members of The Carnegie Company.

Employes of the following Companies and Associations, affiliated with the Carnegie Company, participate in the fund in accordance with prescribed regulations—namely:

- a.—Carnegie Steel Company (including mills, works, and general offices);
- b.—Carnegie Natural Gas Company;
- c.—Pittsburgh Limestone Company, Limited;
- c.—H. C. Frick Coke Company (including works, farms, and general offices);
- d.—Oliver Iron Mining Company (including 35 mines, located in five mountain ranges—*i. e.*, Missabe, Vermillion, Marquette, Menominee, and Gogebic Ranges);
- e.—Regent Iron Company;
- f.—Lake Superior Iron Company;
- g.—Bessemer & Lake Erie Railroad Company;



- h.*—Union Railroad Company;
- i.*—Pittsburgh Steamship Company ;
- j.*—Pittsburg & Conneaut Dock Company ;
- k.*—Union Supply Company ;
- l.*—Keystone Bridge Works ;
- m.*—Beaver Falls Mills ;
- n.*—Mingo Coal Company.

## Statistics.

December 31, 1903, there were 284 accident, 168 death, and 189 pension cases on the "active beneficiary" list.

## Disbursements.

Aggregate disbursements to beneficiaries since inauguration amounted to \$228,866.02, at end of 1903.

*Delaware, Lackawanna & Western Railroad.*

(965.30 miles; 33,307 employes.)

## Moses Taylor Fund.

## THE MOSES TAYLOR HOSPITAL.

Endowed by Mr. Moses Taylor, Sr., and Mrs. C. A. Taylor. Hospital established at Scranton, Pa., March 29, 1882, and incorporated July 22, 1884, and is conducted principally in the interest of employes of the Delaware, Lackawanna & Western Railroad Company and the Lackawanna Iron and Steel Company. The Iron and Steel Company having removed from Scranton to Buffalo, N. Y., another hospital, known as "The Moses Taylor Hospital of Buffalo," was opened in the latter city in 1904.

## Financing.

Endowment fund invested in such manner as to net an income sufficient to take care of all operating expenses.

Cost of building and equipment, \$355,333.05.

## Operative cost.

Cost of operation since establishment, \$450,524.92.

## Cases treated.

Cases treated since institution, 1,170 medical and 3,293 surgical.

*Pennsylvania Railroad System East of Pittsburgh, Pa.*  
(5,852.44 miles ; 117,928 employes.)

THE J. EDGAR THOMSON HOME FOR ORPHANS.

John Edgar Thomson.

John Edgar Thomson was born in Delaware County, Pennsylvania, February 10, 1808, was elected President of the Pennsylvania Railroad Company on February 3, 1852, and retained that office until his death, which occurred May 27, 1874.

Provisions of will.

By will dated December 20, 1871, he bequeathed all his real and personal property (except household furniture, books and ornaments, which were devised to his wife absolutely) to designated trustees, now seven (7) in number—namely, Wm. M. Spackman, Henry E. Smith, Christiana B. Smith, William A. Patton, M. Riebenack, W. Heyward Myers, and one to be selected—with full power to sell the same, or any part or parts thereof, and reinvest the proceeds of such sale or sales whenever in their judgment the interests of the trust would be promoted thereby, the proceeds from the estate, after the death of his wife (which occurred on November 24, 1903), to be given the following distribution, *viz.*:

Financing of scheme.

The net income, or so much thereof as may be judiciously applied to the purpose, to be used for the education and maintenance of female orphans of railway employes who meet death in the discharge of service duties, with preferential distribution in the order next given:

Preferential distribution of funds.

1st.—To orphans of employes engaged upon the Pennsylvania Railroad.

2nd.—To those of employes of the Georgia Railroad, between Augusta and Atlanta, Georgia (Mr. Thomson having been appointed chief engineer of this road in 1832, which extended between the points named at that time, with 213 miles of roadway, then the longest railroad in the country).

3rd.—To those of employes of lines controlled by the Pennsylvania Railroad Company, by lease or otherwise.

4th.—To those of employes of any other railroad in the United States.

Inauguration of scheme.

Mrs. Thomson, who was in full sympathy with the objects of the will, started the St. John's Orphanage, at Nos. 1720 and 1722 Rittenhouse Street, Philadelphia, Pa., on December 4, 1882 (No. 1718 was subsequently added—the third story having been used in 1884, and the entire building occupied in 1889), where have since been domiciled a number of orphan girls, who have been cared for, given the advantages of good education, and many of them established in good homes.

Proposed enlargement of scope.

The trustees now have under consideration certain disposition of property and proceeds which, when carried out, will provide for material enlargement of the scope of the work, to the extent, at least, of housing and caring for from 60 to 100 orphan girls.

\* NOTE.—The term "Endowment" is used in report, *vide supra*, pp. 17, 30), in connection with this Fund, purely for the purpose of convenient classification of the general subject, and pertains wholly to benefits provided from income arising from investment of a principal sum or fund specially donated by one or more persons, the participants neither making contributions to nor being concerned in the administration of such fund, application of the net proceeds of which is confined exclusively to beneficiaries identified with specifically designated business interests. It is thus obviously differentiated from so-called "Endowment Insurance" offered by the regular or commercial insurance companies, which may be availed of by the general public, when classifiable as proper risks, and for which a fixed premium is charged and paid until death of the insured or the expiration of the fixed period of insurance, when the full amount involved is payable.

Great Britain.

Great Britain.

*Great Central Railway.*

(468 miles; 20,181 employes.)

General.

Besides being identified with the

“Railway Benevolent Institution” and

“Railway Clearing System Superannuation Fund Corporation,”

discussed elsewhere in this report, the Company is also interested in the two following forms of outside provision, *viz.*:

Special Funds.

“Sir Edward Watkin Meritorious Conduct Fund” and  
“Edward Ross Memorial Fund.”*a.*—SIR EDWARD WATKIN MERITORIOUS CONDUCT  
FUND.

Inauguration.

Established January, 1890.

Objects.

Provides for grants of money and certificates as reward for acts of bravery and other performances of exceptional merit on the part of employes.

Financing.

Represents the sum of £1,475 12s. 6d. given by the late Chairman of the Railway Company, Sir Edward W. Watkin, for the purpose above indicated.

Grants.

Total yearly grants limited to annual income.

Capital.

Capital as of July 30, 1904, £2,012 4s. 2d.

Disbursements.

Disbursements since inauguration, £262 12s. 0d.

Number benefited.

Number of participants since inauguration, 88.

*b.*—EDWARD ROSS MEMORIAL FUND.

Inauguration	Established April, 1892.
Objects.	Provides relief for necessitous cases arising from illness or other causes.
Financing.	Represents subscriptions from servants and personal friends of the late Secretary of the Railway Company, Mr. Edward Ross, made for the purpose of raising a memorial to his memory.
Grants.	Total yearly grants limited to annual income.
Capital.	Capital at start £1,133 2s. 4d.; as of July 30, 1904, £1,223 19s. 4d.
Disbursements.	Disbursements since inauguration, £637 3s. 5d.
Number benefited.	Number of participants since inauguration, 252.

*London & North Western Railway.*

(1,945½ miles; 82,835 employes.)

## General.

## GENERAL.

## Sundry outside organizations.

There are various agencies throughout the United Kingdom established generally for the benefit of railway employes, and which are usually supported by voluntary contributions. The largest of these is the "Railway Benevolent Institution," established in 1858. The London & North Western Railway Company's employes have but little need of outside assistance in this direction, for the reason, as shown under appropriate heads in this report, that both the salaried and wages staff are adequately provided for by the establishment and conduct of the "Superannuation Fund" and "Widows and Orphans' Society" and the "Insurance Society" and "Provident

and Pension Society," together with sundry other insurance organizations. The employes are, however, identified to some extent in the following independent insurance and pension organizations, each of which will be discussed, from the Company's standpoint, in the order next hereinafter recited:

## INSURANCE.

## Insurance.

- a.—Railway Benevolent Institution.
- b.—United Kingdom Railway Officers and Servants' Association.
- c.—Railway Guards' Universal Friendly Society and Widows and Orphans' Fund.
- d.—United Kingdom Railway Temperance Union Provident and Benefit Fund.

## SUPERANNUATION OR PENSION.

## Pension.

- e.—Railway Clearing System Superannuation Fund Corporation.

## HOSPITAL SERVICE.

- f.—Ambulance Association.

## RAILWAY TEMPERANCE UNION.

- g.—United Kingdom Railway Temperance Union.

## a.—RAILWAY BENEVOLENT INSTITUTION.

## Railway Benevolent Institution.

Certain salient features of this Institution are exploited elsewhere in Report (*vide infra*, pp. 295, 296). It is conducted for the benefit of railway officers and servants, and their orphans, widows, and children.

Status of London & North Western Railway in fund.

The London & North Western Railway Company's employes are identified with the Casualty Fund in the following relations, *viz.*:

	Number of Members 1903	Number Relieved 1903
London & North Western.....	10,954	671
London & North Western and Great Western Joint.....	318	4
London & North Western and Midland Joint.....	11	1

*b.*—UNITED KINGDOM RAILWAY OFFICERS AND  
SERVANTS' ASSOCIATION.

This Association was founded in 1861.

General objects.

Objects are to grant temporary and permanent assistance to persons in the service of railway companies or railway contractors, in event of accident or severe illness; annuities in old age, or if otherwise incapacitated for work; and to assist members of their families at death; also maintenance of an Orphan Fund to provide help for the offspring of those who lose their lives in their hazardous duties.

List of funds.

Association has four funds, *i. e.*, "Pension," "Sick," "Death," and "Orphan." A person may join one or more at option, and does not lose membership benefits by leaving the railway service if he does not reside out of the United Kingdom.

1.—PENSION FUND.

Contributions, 1s. 6d. *per* quarter.

Benefits consist of pensions of £15 and £20, candidates being elected by votes of subscribers.

Amount paid to members during year ended December 31, 1903:

Pensions.....	£1,643	15s.	0d.
Special grants.....	162	11s.	0d.

## 2.—DEATH FUND.

Payments to this fund, 6d. at the death of a member or his wife (not to exceed one "call" *per* week), and management fee, weekly, 1d. Each member is free and entitled to receive the death allowance immediately his first subscription is paid.

## Benefits:

Allowance at the death of a member or his wife, amount payable at present being £30.

Amount paid to widows and members during the year ended December 31, 1903, £1,100.

## 3.—SICK FUND.

## Contributions:

Age not exceeding 24 years.....	4 d. <i>per</i> week.
Exceeding 24 and not over 34 years.....	5 d. <i>per</i> week.
Exceeding 34 and not over 40 years.....	5½ d. <i>per</i> week.
Exceeding 40 and not over 45 years.....	6½ d. <i>per</i> week.
Extra 2d. <i>per</i> month, of 4 weeks, charged for management fee.	
Entrance fee, 2s. 6d.	

## Benefits:

12s. *per* week in sickness, members being entitled to half sick allowance in three months and full sick pay in six months.

Amount paid to members during year ended December 31, 1903, £3,445 17s. 6d.

## 4.—ORPHAN FUND.

Contributions, 1s. 3d. *per* quarter.

Benefits consist of provision for destitute orphan children of railway servants or the servants of railway agents of every grade, until they attain the age of 14 years.

Amount granted during year ended December 31, 1903, £64 7s. 6d.



Aggregate amount of benefits conferred on railway servants and their wives and families since establishment of the Institution to end of December, 1903, amounted to £177,291 3s. 6d., made up as follows:

Widows and members (from Death Fund).....	£51,356	0s.	0d.
Annuitants.....	37,390	10s.	6d.
Sickness (since 1874).....	76,582	10s.	6d.
Special grants.....	7,658	4s.	6d.
Orphans.....	4,303	18s.	0d.
	<u>£177,291</u>	3s.	6d.

Association income in 1903 amounted to £10,144.

Expenditure during 1903, £8,756.

Investments, £9,029.

Number of persons assisted, 1,619.

Railway Guards' Friendly Society.

c.—RAILWAY GUARDS' UNIVERSAL FRIENDLY SOCIETY  
AND WIDOWS AND ORPHANS' FUND.

Inauguration.

The Society was founded June 11, 1849.

General objects.

Objects are to provide for railway guards on all lines throughout Great Britain the ordinary advantages of a benefit society, and, in addition, two special benefits of a most unique and exceptional character, namely:

- a.—Sick pay for life for all members who may become permanently disabled after 10 years' membership, either from injuries or constitutional causes; and
- b.—Annuities for the widows and orphans of those deceased.

Membership eligibility.

Railway guards, brakemen, and conductors, who have received their official appointment as such, are eligible to membership, provided their ages do not exceed 35 years.

Members leaving the railway service are allowed to continue membership in the Society.

Benefits extended by Society to membership are:

- a.—An allowance of 20s., 15s., or 10s. *per* week in ordinary cases of sickness.
- b.—Permanent pay to those who become totally disabled after 10 years' membership, under graduating scale.
- c.—A sum of £40, £30, or £20 at death of a member, and if married a sum of £20, £15, or £10, respectively, at death of member's wife.
- d.—Bonus of £40 or an annuity of £13 to widows and orphans of deceased member.

Sick Fund accounts.

Three accounts are kept of money disbursed in connection with Sick Fund, namely:

- a.—Casual or ordinary sickness.
- b.—Casual injuries.
- c.—Permanent sickness or injury.

Contributory period.

Casual or Ordinary Sickness and Casual Injuries (Sick Fund):

In case of claim under this head the member is accorded full pay for a *maximum* period of 26 weeks, and a sum not exceeding half pay for remainder of term.

Permanent Sick and Injured Pay (Sick Fund):

Intended to be applicable to members laboring under the following misfortunes, namely:

- a.—Loss of limbs or the use thereof.
- b.—Loss of eyesight, or injuries of such a nature or other decided and incurable ailments as permanently to incapacitate a member from earning his livelihood, provided that such loss or injury is due to causes other than profligacy, quarreling, fighting, drunkenness, or immorality.

Member not eligible to claim this allowance until he has been a contributor for a period of two years, after which time the benefits payable are:

After 2 years and under 5.....Half pay.  
 After 5 years and under 10.....Three-quarters pay.  
 After 10 years.....Full pay.

Commutation of allowance.

A claimant under this head may accept, and the Association may pay, such sum as may be agreed upon between the claimant and the General Committee in liquidation of the claim.

Old-age annuity.

Member having left the railway service, and being over 70 years of age, providing he has been a subscribing member for 40 years, may claim half permanent pay. He will be required to contribute to all funds other than the Sick Fund, but will not be required to furnish medical certificate, or be subject to same rules and regulations in force in respect to permanent sick or injured members.

Entrance fee.

Entrance fee of 1s. only is required of a proposed member under 25 years of age; and for member 25 to 30 years of age, 2s. 6d.

Basis of subscription.

Members may subscribe in accordance with their means and wishes for any of the above-named rates in the Sick and Death Funds, with the exception that if over 30 years of age at the time of joining the Society they cannot subscribe for the highest sick or death benefits.

Sick Fund contributions.

Contributions—Sick Fund:

A table of monthly contributions, compiled by an eminent actuary, payable at any age from 18 to 35 years, has been adopted for this fund, so that the younger the member may be at time of joining the Society the lower the subscription he will have to pay.

## Death Fund contributions.

## Contributions—Death Fund:

These are *per* lunar month for

£40 rate: If single,	1s. 2d.;	if married,	1s. 6d.
£30 rate: If single,	11d.;	if married,	1s. 2d.
£20 rate: If single,	7d.;	if married,	9d.

A member who may marry after joining the Society may enroll his wife in this fund by making application within 12 months of such marriage and proportionately increasing his contributions.

## Widows and Orphans' Fund contributions.

## Contributions—Widows and Orphans' Fund:

These are *per* lunar month:

Under 25 years of age.....	1s. 9d.
25 and under 30 years of age.....	2s. 0d.
30 and under 35 years of age.....	2s. 3d.

## All members take sick and death benefits.

All members must subscribe for both sick and death benefits, but it is optional whether they subscribe to the Widows and Orphans' Fund.

## Society expenditure since inauguration.

Since the Society first opened its funds for relief of members, 54 years ago, it has paid to the several classes of claimants, as noted below, the aggregate sum of £277,389 18s. 1½d., made up as follows:

Sick and injured members.....	£204,722	5s.	5d.
Payments at death of members and wives.....	48,984	12s.	11d.
Widows and orphans.....	23,682	19s.	9½d.

## Receipts and expenditure in 1903.

Contributions by members to Sick Fund during the year ending June 3, 1903, amounted to £5,698, and the payments to £9,840, and of the latter amount £4,811 represented "sick and injured pay" and £5,029 amount granted to permanently disabled members.

Contributions by members to Death Fund for the year ending June 3, 1903 amounted to £2,075, and the expenditure to £1,620.

Contributions by members to Widows and Orphans' Fund during the ending June 3, 1903 amounted to £64, and the expenditure to £542.

No. members.

Number of members of Society enrolled on June 3, 1903, was 2,989.

*d.*—UNITED KINGDOM RAILWAY TEMPERANCE UNION  
PROVIDENT AND BENEFIT FUND.

Temperance Union  
Provident and Benefit  
Fund.

This Society had been in existence 15 months December 31, 1903.

During the period named 122 members were admitted to the Total Abstinence Section and 17 into the General Section; and of these 2 withdrew and 5 lapsed, the total number of members on December 31, 1903, being 132.

Number of members receiving sick pay was 6 in Total Abstinence Section and 1 in General Section. Membership contribution to this fund is 1s.

Clearing House Fund.

*e.*—RAILWAY CLEARING SYSTEM SUPERANNUATION  
FUND CORPORATION.

This Fund discussed as a distinct undertaking elsewhere herein, *vide infra*, pp. 297, 298, 299.

Ambulance.

*f.*—AMBULANCE ASSOCIATION.

St. John Ambulance  
Association.  
Inauguration.

St. John Ambulance Association was established in 1887, by the Duke of Manchester and the Chapter of the Order of St. John of Jerusalem.\*

- Object. It has for its object the dissemination of general information on preliminary treatment of the sick and injured among all classes of society.
- Certificates awarded. A course of instruction is given to students, and those passing the examination receive a certificate of proficiency. Upwards of 400,000 certificates have been awarded to persons of both sexes.
- Invalid Corps. An Invalid Transport Corps has been formed.
- Brigade work. On public occasions ambulance stations are created by the members of the different corps of the "St. John Ambulance Brigade," and "first aid" is extended both in cases of injuries from accident and of sudden illness.
- Spread of plan. The work has been extended to the East and West Indies, Canada, China, Australia, New Zealand, and various parts of Europe and Africa.

\* NOTE.—In the year 1023 certain merchants of Amalfi, Italy (*which during the tenth and eleventh centuries was an independent republic of considerable commercial importance, with a trade extending into Egypt and the East*), obtained permission from the caliph of Egypt to establish a hospital in Jerusalem for the use of "poor and sick Latin pilgrims." With the increased utility of the undertaking organization became necessary, and in this organization is to be found the origin of the Order of Saint John.

#### g.—UNITED KINGDOM RAILWAY TEMPERANCE UNION.

General characteristics of the Union are presented herein, under above heading (*vide supra*, p. 293).

General.

Great Britain. (*General.*)*Railway Benevolent Institution.*

Inauguration.

Head Office at London, England. Established in 1858.

Objects.

Design: Relief of necessitous orphans, children and widows of officers and servants, and of disabled and necessitous officers and servants, of railways and canal companies, the railway clearing houses, and of railway carrying agents, in the United Kingdom. In the conduct of the plan special funds are created and maintained.

Contributions.

*Minimum* officers' subscription, 10s. 6d. *per annum*, and servants', 8s. *per annum*.

Benefits.

Benefits, *minimum*, between 5 and 13 years' membership, *maximum* allowance, £13 *per annum*; over 13 years', additional *maximum* allowance of £1 *per annum* up to £26 for officers. Servants between 5 and 10 years', £10 *per annum*; 10 years' and over, an additional £1 *per annum* for each completed year up to £20 *per annum*.

Statistics.

One hundred and twenty-four railways are participants in the fund, principally through membership in its Casualty Fund, which in 1903 had 121,619 subscribers, and which during the same year relieved 5,163 cases of disablement and death.

Railway Benevolent  
Institution.  
Casualty Fund.

The following railways of Great Britain addressed by the Reporter, and from which replies were not received on insurance undertakings, are subscribers to the Railway Benevolent Institution, being participants in the "Casualty Fund," viz.:

NAME OF ROAD	RAILWAY BENEVOLENT INSTITUTION— CASUALTY FUND		
	MILEAGE	NUMBER MEMBERS, 1903	NUMBER RELIEVED, 1903
Belfast & Northern Counties Railway.....	200.5	594	25
Caledonian Railways.....	960	1,368	12
Cambrian Railways.....	257	560	20
Cork, Bandon & South Coast Railway.....	94	205	15
Dublin, Wicklow & Wexford Railway.....	159	106	1
East & West Junction Railway.....	52	35	....
Glasgow & South Western Railway .....	506	1,640	14
Great North of Scotland Railway.....	337	707	8
Great Southern & Western Railway.....	1,078	13	1
Highland Railway.....	485	281	7
Isle of Man Railway.....	27	20	....
London, Brighton & South Coast Railway.....	484	1,053	30
London, Tilbury & South End Railway.....	87	208	3
Metropolitan Railway.....	70	272	10
Midland & South Western Junction Railway.....	62	208	8
Midland Great Western Railway.....	538	2,321	186
Neath & Brecon Railway....	40	43	2
North London Railway.....	17	1,787	115
North Staffordshire Railway	204	1,339	54
Rhymney Railway.....	48.25	60	....
South Eastern & Chatham Railway.....	662	4,661	125



*Railway Clearing System Superannuation Fund Corporation.*

Railway Clearing House.	This is an offshoot of the Railway Clearing House. The growth of the railway business in Great Britain, coupled with the necessity for joint or inter-road billing arrangements, providing for billing business through over the lines of two or more connecting railways, resulted in the formation by some of the roads, among themselves, of an association to facilitate the interchange of traffic; this was styled the "Railway Clearing House," and it was first inaugurated in 1847; three years later it was duly incorporated by the Parliamentary Railway Clearing Act of 1850. It may sue and be sued. Any railway may join or retire from it on one month's notice; and may be obliged to retire at request of two-thirds of the associated roads. Each road is represented by a delegate; and these delegates constitute a committee for transacting business. The committee is invested with power to adjust all accounts between associated companies, and its decisions are final and conclusive. Any balance due from a company is a debt to the committee, for the recovery of which legal remedy is provided.
Origin.	
Institution.	
Legal powers.	
Service age.	<i>Maximum</i> service entrance age to Fund, 45 years.
Financing.	Members contribute $2\frac{1}{2}$ <i>per centum</i> on salaries, with like contribution by the Clearing Committee. Additional contribution for those joining when over 24 years of age.
Retirement.	Retirement conditions based on fiftieth parts and otherwise same as for roads of Great Britain herein discussed, <i>vide supra</i> .
Commutation.	Commutation of allowances permitted.
Basis of railway contribution.	Railway companies and joint committees subscribing to the Fund contribute thereto for each calendar month $2\frac{1}{2}$ <i>per centum</i> on salaries of such month of all their salaried officers and clerks, who are Fund members, also such additional subscription which any of such employes pay to the Fund beyond $2\frac{1}{2}$ <i>per centum</i> on salaries in consideration of time being added to the membership.
Make-up of fund.	September 30, 1903, the Fund comprised the Railway Clearing Committee, 37 railways and 26 joint railway committees, representing a total membership of 14,954, with

366 annuitants, *vide infra*. Fully 95 per centum of membership roads have no funds of their own, and insure their employes exclusively in the Clearing House Fund.

## Receipts and disbursements.

Receipts for 30 years, 1874 to 1903, inclusive, £1,520,610 4s., and receipts for year ended September 30, 1903, £119,854 9s. 8d. Disbursements for same period, £417,413 6s. 10d., and for year ended September 30, 1903, £54,357 8s. 4d. Up to September 30, 1903, £267,118 2s. 9d. had been paid to 640 annuitants, of whom 366 were on the books at that date, with pensions amounting in the aggregate to £41,965 0s. 4d. *per annum*.

Report of the Committee of the Railway Clearing System Superannuation Fund Corporation for the year ended 30th September, 1903, shows the following status for annuitants and contributing membership:

Table of Clearing System  
Fund Membership Roads.

ROAD	MEMBERS	ANNUITANTS
Railway Clearing Committee.....	2,698	114
Barry Railway Company.....	139	
Belfast & County Down Railway Company.....	63	
*Brecon & Merthyr Railway Company.....	1	
*Caledonian Railway Company.....	1	
Cambrian Railway Company.....	187	
Cleator & Workington Junc. Railway Company.....	25	
Dublin, Wicklow & Wexford Railway Company.....	29	
Furness Railway Company.....	270	
*Glasgow & South Western Railway Company.....	2	
Great Central Railway Company.....	2,558	32
*Great Northern Railway Company.....	16	
Great Northern Railway Company (Ireland).....	434	16
Great North of Scotland Railway Company.....	413	16
Great Southern & Western Railway Company (Ireland).....	314	
*Great Western Railway Company.....	15	1
Highland Railway Company.....	376	20
Hull, Barnsley & West Riding Junction Rail- way and Dock Company.....	264	
*Lancashire & Yorkshire Railway Company.....	4	
Lancashire, Derbyshire & East Coast Railway Company.....	84	
*London & North Western Railway Company.....	14	
*London & South Western Railway Company.....	1	1
*London, Brighton & South Coast Railway Company.....	1	
London, Chatham & Dover Railway Company.....	22	
London, Tilbury & Southend Railway Company.....	290	
Manchester, South Junction & Altrincham Rail- way Company.....	45	2
Maryport & Carlisle Railway Company.....	57	
<i>Carried forward</i> .....	8,323	202

ROAD	MEMBERS	ANNUAL-TANTS
<i>Brought forward</i> .....	8,323	202
Mersey Railway Company.....	17	.....
Metropolitan Railway Company.....	366	.....
Metropolitan District Railway Company.....	155	1
*Midland Railway Company.....	12	.....
Midland Great Western Railway Company of Ireland.....	278	14
North London Railway Company.....	219	15
North Staffordshire Railway Company.....	616	7
Rhondda & Swansea Bay Railway Company.....	40	.....
Rhymney Railway Company.....	114	.....
South Eastern Railway Company.....	28	4
Taff Vale Railway Company.....	350	4
COMMITTEE.		
Birkenhead Park Station Joint Committee.....	2	.....
Carlisle Citadel Station Joint Committee.....	22	1
Cheshire Lines Railway Joint Committee.....	913	11
Dumbarton and Balloch Joint Committee.....	26	.....
Dundee and Arbroath Joint Committee.....	50	.....
East London Joint Committee.....	16	.....
Glasgow, Barrhead and Kilmarnock and Glas- gow and Paisley Railways Joint Committee.....	54	3
*Hammersmith and City Railway Joint Com- mittee.....	5	.....
Irish Railways London Office Committee.....	1	.....
London & North Western and Great Western Joint Railway Committee.....	226	6
Macclesfield Railway Joint Committee.....	21	.....
Metropolitan and Metropolitan District (City Lines) Joint Committee.....	13	.....
Midland & Great Northern Joint Railway Com- mittee.....	276	3
Northern Counties Committee (Midland Rail- way).....	199	.....
North & South Western Junction Railway Joint Committee.....	14	1
Oldham, Ashton & Guide Bridge Junction Rail- way Joint Committee.....	7	.....
Perth General Station Joint Committee.....	5	.....
Portpatrick and Wigtownshire Joint Committee.....	10	.....
Railway Clearing Committee (Ireland).....	107	6
Railway Companies Association.....	2	.....
Sheffield & Midland Railway Joint Committee.....	28	1
Somerset & Dorset Railway Joint Committee.....	161	2
South Eastern and London, Chatham and Dover Railways Managing Committee.....	2,254	84
South Eastern and London, Chatham and Dover (Dover & Deal Railway) Joint Committee.....	4	.....
West London Extension Railway Joint Com- mittee.....	11	1
Whitechapel & Bow Railway Joint Committee.....	9	.....
Total.....	14,954	366

\* Members in service of companies preceded by the asterisk (\*) were transferred from other services after they had joined the Fund.

**Australasia.***Tasmania Government Railways.*

(462 miles; 969 employes.)

**Inauguration.**

Effective as of October, 1902, the Government, through the medium of parliamentary grants, makes the following provision in event of sickness or death, *viz.*:

**Sickness.****Sickness:**

*a.*—One month's leave of absence is granted to any civil servant who, after four years' continuous service, retires from the civil service through sickness, or is retrenched; and one week's additional leave, on full pay, is granted to any such servant for every year's service performed in excess of said four years, provided that in no case such leave of absence exceeds twelve months.

**Death.****Death:**

*b.*—If any civil servant dies while in Government service, a gratuity is paid his widow, family, or legal representative, equal to one month's pay and emoluments, providing such servant has completed two years' continuous service; and one week's pay and emoluments for every year's service, or portion thereof, performed in excess of said two years.

## L.—LEAVE ALLOWANCE.

### Asia.

#### General vogue.

This is a system obtaining generally among East Indian railways, providing for furloughing servants or employes, both with and without pay, on the basis of continuous years of service, four classes of leaves prevailing, *viz.*:

- A.—General Leave.
- B.—Sick Leave.
- C.—Privilege Leave.
- D.—Special Leave.

#### Classification.

The provisions of the Burma Railways Company in this respect, as recited below, stand for the general practice in this relation:

#### A.—Furlough or General Leave:

#### Furlough or general leave.

Agent of the Company may grant furlough to any European servants, who can be conveniently spared, on the following scale:

- 12 months after 6 years' service.
- 14 months after 7 years' service.
- 16 months after 8 years' service.
- 18 months after 9 years' service.

Subsequent furlough may be granted for a period not exceeding two months for each additional year of further service.

No second or subsequent furlough granted until after a further actual service of three (3) years, commencing with date of expiration of previous furlough; and no single furlough is granted for a longer period than eighteen months.

With the proviso that no furlough pay shall exceed the rate of £1,000 *per annum*, an employe of the Company absent on furlough will be allowed half the substantive (real or actual) pay of his appointment, excluding all allowances except personal allowances.

## B.—Sick Leave:

Sick leave.

Agent may grant leave of absence for any period not exceeding twelve months, upon production of certificate from the Company's medical officer declaring that he is of opinion that sick leave is necessary.

Sick-leave pay not to exceed rate of £1,000 *per annum*, and with this *proviso* employe absent on sick certificate will be allowed half the substantive pay of his appointment, subject to *minimum* of three-fourths of last salary. Full pay is admissible during periods of absence not exceeding sixty days in all in any year.

## C.—Privilege Leave:

Privilege leave.

The amount of privilege leave is one-eleventh part of the time during which employe has been on duty without interruption, and the calculation should be made as follows: One calendar month for every eleven calendar months of duty, and one day for every eleven days of the balance.

## D.—Special Leave:

Special leave.

Where service has not been less than two years, leave may be granted on urgent private affairs for any period not exceeding six months, no pay or allowance being drawn for such leave.

The foregoing provisions relate to superior officers; there is, however, also provision for all servants not in that grade.

## Australasia.

*Tasmanian Government Railways.*

(462 miles; 969 employes.)

Government provision.

The Government, by parliamentary grants, provides for leaves of absence, based on length of continuous service. (*Vide supra*, page 300, "K.—Public and Private (Outside) Provision.")

## M.—MISCELLANEOUS PROVISION.

### Miscellaneous undertakings.

General: A great deal of information of a miscellaneous character reached the Reporter, from railways in general, comprehending provident endeavor in channels of comparatively minor importance. This embraces, *inter alia*, dormitories, rest-rooms, club-rooms, dining-rooms, widows' funds, orphans' funds, *etc.* They are mentioned in this place merely to more fully round out the nature and extent of provident effort.

### DORMITORIES AND REST-ROOMS.

#### Great Eastern Railway.

The following provision by the Great Eastern Railway of England will afford a good insight of provision usually made for employes in the way of dormitories and rest-rooms:

#### Stratford dormitory.

At Stratford, where the Company's locomotive and carriage works are located, there has been provided a dormitory for the accommodation of enginemen who are unable to return home at night. It consists of a sleeping chamber containing 50 cubicles (*i. e.*, small compartments or divisions for single sleepers), a reading and smoking room, provided with a small library and various games; the daily newspapers; a dining-room seating 14 persons, and a kitchen where the men's food, which they have to supply themselves, is cooked; there are also baths and a lavatory, with an ample supply of hot and cold water. This dormitory was opened November 17, 1890, with 20 beds. There are now 50 beds in all. The total number of occupants since the opening, in 1890, was 224,653. The enginemen are charged 1s. 3d. a night for the accommodations.

Another dormitory was opened by the Company at Stratford, in May, 1903, for the use of the guards. It is conducted on very much the same lines as the one above described. The charge is 1s. *per* night or day.

#### Parkeston rest-room.

At Parkeston, a Continental port, the Company has started a house partly for the accommodation of the single men permanently engaged there, and partly for those men who are obliged to spend the night there. The charges

are 2s. 6d. *per* week, or for a shorter time, 6d. *per* night. Such payments include the use of cooking and eating utensils, and the men cook their own food. There is accommodation for 50 occupants, but the average number seldom exceeds 30.

London & North Western  
Railway.

The London & North Western Railway (of England) replies include *data* on sundry miscellaneous undertakings which are supplemental of those already mentioned for other railway companies. These include athletic clubs, recreation grounds, cricket and football clubs, railway missionary work, *etc.*

#### RECREATION GROUND.

A recreation ground was opened by the Company at Wolverton in 1885, for the benefit of the people there, and the privilege is still enjoyed.

#### CRICKET AND FOOTBALL CLUBS.

At St. Helens Junction, where the general stores of the Company are dealt with, and at other centres throughout the system, the Company has materially assisted in the formation of cricket and football clubs, the officers also rendering their support.

#### LONDON & NORTH WESTERN RAILWAY (LONDON) ATHLETIC CLUB.

This club, the largest of its kind in connection with any railway in England, has been established many years, and has grown with the expansion of the Company.

Club ground, 10 acres in extent, is situated within 30 minutes' train ride from Euston.

Managed by 25 members representatives of the different departments and stations. The Right Hon. Lord Stalbridge is the President, Sir Frederic Harrison Vice-President, and the Directors of the Company and chief officials are patrons.

Among other features are cricket, bowling, swimming, and life-saving classes.

Membership at the present time is about 900, employed at Euston Station and London depots.



Crewe Athletic Club.

## CREWE ALEXANDRA ATHLETIC CLUB.

Club was formed in 1886 by the junior clerks of the locomotive offices, the initial idea being to play cricket only, membership being confined to the clerks in the general offices at Crewe. Gradually, however, the club extended its sphere of operations, apprentices in the works and youths in the town being allowed to join, and ultimately, in 1877, a new ground was secured, when other branches of sport were introduced.

Missionary work.

## MISSIONARY WORK.

*a.*—LONDON CITY MISSIONS.

London City Mission sent a missionary, who is engaged in visiting the Railway Company's employes at the London station and goods depots. His work is to distribute tracts, *etc.*, and generally attend to the spiritual welfare of the men. The Railway Company contributes about one-half of his salary.

*b.*—RAILWAY MISSION.

There exists a society known as the Railway Mission, which has for its object the propagation of the gospel among railway men. This society was inaugurated and is worked by railway people, the office being in London.

## WORKMEN'S COMPENSATION ACT, 1897.

Introduction and operation of act.

Many of the English railways make payments to injured workmen under the provisions of an Act of Parliament entitled "The Workmen's Compensation Act, 1897." The bill was introduced in English Parliament May 3, 1897, and the act became operative March 31, 1898. There will be next given a *resume* of its principal provisions:

## Compensation.

Compensation for personal injury under the act is on following scale:

- a.*—Where death results from the injury, if the workman leaves dependents, a sum equal to his earnings during previous three years, or sum of £150, whichever of the two sums is the larger, but not exceeding £300 in any case, provided the amount of any weekly payments made under the act should be deducted from such sum.
- b.*—In case of incapacity for work, a weekly payment during the incapacitation, after the second week, not exceeding 50 *per centum* of the workman's weekly earnings at time of accident, such weekly payment not to exceed £1.

## \*AMBULANCE CLASSES.

## Ambulance classes.

Ambulance Classes are in vogue with most of the English railways, and are supported wholly out of railway revenue. Their chief purpose is to act as emergency men, and in that role provide immediate care and relief pending removal of patient to regular hospital.

\* Ambulance, the French *ambulance*, *hôpital ambulant*, derived from the Latin *ambulare*, to move from place to place.

## WIDOWS AND ORPHANS' FUNDS.

Widows and  
Orphans' Funds.

These funds are usually conducted by the workingmen of English roads, and provide for small annual payments to widows and orphans in case of death of the contributors.

## ORPHANAGE SOCIETIES.

## Orphanage Societies.

Workingmen of English railways conduct these societies, which have for their object the maintenance and education of the children of deceased servants.

## DINING-ROOMS AND CLUBS.

## Dining-Rooms.

These are usually conducted in connection with the various institutes of railways in Great Britain, and provide meals at reduced rates to membership.

## FRIENDLY SOCIETIES.

## Characteristics.

Friendly Societies are a British institution, inaugurated among the poorer classes for mutual assistance against the distress arising from sickness, accident, death, or other causes of destitution. The formation of these societies dates from the eighteenth century. They were at first merely a banding together of a few persons on unscientific principles, but of late years they have been subjects of Parliamentary action, and are now limited by law to operations on a basis founded on the experience deduced from the actuaries' tables of insurance. They are limited to annuities of £50 and gross premiums of £200.

## Operative scope.

The Friendly Societies Act, 1896, and the Collecting Societies and Industrial Assurance Companies' Act, 1896, consolidate all the law on the subject. The societies include Friendly Societies proper, with their branches, Benevolent Societies, Cattle Assurance Societies, Working Men's Clubs, and specially authorized societies for various purposes, while, in addition, the Chief Registrar also deals with Industrial and Provident (Co-operative) Societies, Building Societies, Trade Unions, certified Loan Societies, Trustee Savings Banks, Railway Savings Banks, and certain Scientific and Literary Societies certified for exemption from rates.

## List of friendly societies.

Report of Chief Registrar of Friendly Societies of Great Britain for year 1900 affords the following information on these societies, *viz.*:

NAME	Date of Establishment	Number of Members	Amount of Funds
*Midland Railway Friendly Society	1859	32,214	£407,838
*Great Western Railway Enginemen and Firemen's Mutual Assurance, Sick and Super-annuation Society	1865	5,863	150,745
*Great Eastern Railway Provident Society	1851	9,168	45,164
Railway Guards' Universal Friendly Society	1848	3,022	44,776
*London & South Western Railway Friendly Society	1844	1,876	33,377
*London & South Western Railway Widows and Orphans' Benefit Society	1861	285	26,912
*Midland Railway Enginemen and Firemen's Life Assurance and Permanent Incapacitation Fund	1865	890	24,101
*North London Railway Provident Society	1859	799	12,903
Scottish Railway Servants' Friendly Society	1881	3,546	12,539
*North Staffordshire Railway Friendly Society	1848	1,733	11,964
*Great Western Railway Locomotive and Carriage Department Sick Fund	1843	11,448	11,906
Railway Signalmen's United Aid and Sick Society	1865	499	8,966
*London, Brighton & South Coast Railway Provident Society	1842	3,848	7,635
*Great Northern Railway Locomotive Sick Society	1850	9,860	7,043
*London, Brighton & South Coast Railway Station Masters and Inspectors' Mutual Aid Society	1874	239	6,881
*London & South Western Railway New Provident and Sick Benefit Society	1881	1,028	6,071
*Caledonian Railway Servants' Friendly Society	1856	4,634	5,988
*Great Western Railway Provident Society	1880	13,782	5,526
Metropolitan District Railway Mutual Provident Society	1887	784	5,266
Gateshead and District Engine Drivers, Firemen and Cleaners' Friendly Society	1899	282	4,037
Railway Men's Friendly Society	1898	222	3,751
*Glasgow & South Western Railway Friendly Society	1884	1,523	3,713
Waterford, Limerick & Western Railway Friendly Society	1863	704	3,563
London & Suburban Railway Officials' Association	1873	165	3,543
Derby Locomotive Friendly Society	1841	403	3,374
Scottish Engine Drivers and Firemen's Friendly Society	1899	290	3,355
*North Eastern Railway Passenger Signalmen's Provident Society	1885	700	3,113
*Midland Great Western Railway (Ireland) Benefit Society	1871	1,928	3,077
Railway Officers and Servants' Sick Society	1872	3,931	3,055
*North Eastern Railway Provident Society	1857	805	2,228
United Kingdom Railway Officers and Servants' Association	1861	777	2,103
Rugby and District Enginemen and Firemen's Friendly Society	1899	155	2,096
*Belfast & Northern Counties Railway Workmen's Pension Fund	1899	279	1,997
*Belfast & Northern Counties Railway Provident Society	1861	1,389	1,713
Reading Society of Railway Servants Sick Benefit and Burial Fund	1875	96	1,627
Hull Railway Benefit Society	1866	49	1,502
*Dublin, Wicklow & Wexford Railway Friendly Society	1863	864	1,286
Middlesbrough Enginemen, Firemen and Cleaners' Friendly Society	1899	112	1,241
Stoke-on-Trent and District Enginemen, Firemen and Cleaners' Friendly Society	1899	132	1,237
Glasgow and Paisley and Glasgow and Kilmarnock Joint Lines Servants' Friendly Society	1884	350	1,145
*Metropolitan Railway Mutual Provident Society	1877	1,604	1,090
Irish Railway Clearing House Provident Society	1888	68	792
*London, Brighton & South Coast Railway Servants' Benevolent Fund	1856	370	698
*North Eastern United Railway Servants' Friendly Society	1877	182	590
*Wolverhampton Great Western Railway Locomotive Permanent Sick and Burial Society	1877	672	588
*London & South Western Railway Guards' Mutual Benefit Fund	1868	119	473
*Midland Great Western Railway (Ireland) Enginemen and Firemen's Friendly Society	1880	55	394
Association of Railway Enginemen and Firemen Inchicore Friendly Society	1899	64	345
Railway Provident Society	1863	718	303
York North Eastern Railway Friendly Society	1874	62	282
*North Eastern Railway Central Station and District Railwaymen's Friendly Society	1898	545	227
Belfast & County Down Railway Servants' Provident Society	1888	600	220
*Lancashire & Yorkshire Railway Permanent Way Friendly Society	1890	113	169
North of England Railway Servants' Provident Benefit Society	1868	120	156
Newcastle and District Railwaymen's Friendly Society	1894	177	137
*Glasgow & South Western Railway Locomotive Friendly Society	1852	1,125	123
Wigan Goods Guards' Friendly Society	1886	78	121
Manchester & Milford Railway Friendly Society	1868	93	114
*Caledonian Railway Engine Drivers and Firemen's Life Assurance Friendly Society	1865	467	94
*North Eastern Railway Provident Society	1872	194	71
River Mersey Engine Drivers' Friendly Society	1884	37	35
Accrington and District Goods Guards and Shunters' Friendly Society	1891	59	29
Chester Railway Servants' Sick and Burial Tontine Society	1896	71	12
Liverpool Dock Railway and General Workmen's Tontine Society	1896	75	10
Total for 64 societies		128,342	£895,430

NOTE.—Roads preceded by asterisk (\*) were addressed by the Reporter in prosecution of investigation for report to the Congress.

## N.—RAILROAD ORDERS AND BROTHERHOODS.

United States.

### United States.

Brotherhoods.

A review of the composite picturing of the attitude of railways operated in all parts of the world, subject to dominance by English-speaking peoples, would be incomplete without in some degree exploiting the principal railway orders and brotherhoods.

General.

### GRAND INTERNATIONAL BROTHERHOOD OF LOCOMOTIVE ENGINEERS.

Locomotive Engineers.

Engineers were the first railroad employes to organize, which was done August 17, 1863. Insurance provision extended through a separate organization styled "The Locomotive Engineers' Mutual Life and Accident Insurance Association," conducted as a mutual insurance business.

Policies.

Membership *maximum* age, 50 years. Policies from \$750 to \$1,500 issued.

Membership about 45,000.

### ORDER OF RAILWAY CONDUCTORS OF AMERICA.

Railway Conductors.

Organized in 1878 under above title. Mutual Benefit Department is separate from general order so far as management of its funds is concerned. Policies of \$1,000, \$2,000, \$3,000, \$4,000, and \$5,000 issued.

Policies.

Membership about 35,000.

### BROTHERHOOD OF LOCOMOTIVE FIREMEN.

Locomotive Firemen.

Organized December 1, 1873.

Policies.

Insurance divided into three classes: Class A, \$500, premium 75 cents *per* month; Class B, \$1,000, premium \$1.50; Class C, \$1,500; premium \$2.00.

Membership about 40,000.

## BROTHERHOOD OF RAILROAD TRAINMEN.

Railroad Trainmen.

Organized December 23, 1883.

Policies.

Insurance embraces three classes: Class A, \$400, premium 75 cents monthly; Class B, \$800, premium \$1.50; Class C, \$1,200, premium \$2.00.

Membership about 69,000.

## ORDER OF RAILROAD TELEGRAPHERS.

Telegraphers.

Organized June 9, 1886.

Policies.

Insurance includes three classes: Class A, \$300, premium six payments annually of 35 cents each; Class B, \$500, same number annual payments of 50 cents each; Class C, \$1,000, same number of annual payments of \$1.00 each.

Membership about 35,000.

## BROTHERHOOD OF RAILWAY TRACKMEN OF AMERICA.

Trackmen.

Organized in 1891.

Policies.

Insurance feature provides two forms of policies: Class A, \$500, premium 50 cents *per* month; Class B, \$1,000, premium \$1.00 *per* month.

## BROTHERHOOD OF RAILWAY CARMEN OF AMERICA.

Carmen.

Organized December 9, 1890.

Policies.

Three forms of certificates issued: \$250, \$500, and \$1,000, with premiums of respectively 25 cents, 50 cents, and \$1.00 *per* month, on basis of assessment on death of a member.

## BROTHERHOOD OF RAILROAD BRIDGEMEN.

- Bridgemen.** Organized about 1900.
- Benefits.** Provides accident, sickness, death, and funeral benefits.

## SWITCHMEN'S UNION OF NORTH AMERICA.

- Switchmen.** Organized in 1897.

## BROTHERHOOD WOMEN'S AUXILIARIES.

- Women's Auxiliaries.** As the title indicates, these are organizations composed of women, their object being to aid the Brotherhoods conducted by the men.

**Great Britain.**

- Trade unions.** Following are recounted the principal trade unions of railway workers in the United Kingdom, with the year of their formation, number of members, expenditure for sick, funeral, and other benefits, and balance of funds in 1901, the data having been derived from the Fourteenth Report on Trade Unions, Labor Department, Board of Trade, 1901:

- Amalgamated Society.** AMALGAMATED SOCIETY OF RAILWAY SERVANTS OF ENGLAND, IRELAND, SCOTLAND AND WALES.
- Inauguration.** Instituted during the year 1871.
- Number branches.** Branches at end of 1901 numbered 628.
- Number members.** Number of members, 55,941.
- Income.** Income in 1901, £68,912.
- Expenditure.** Expenditure in 1901, £49,869.
- Funds.** Funds at end of 1901, £264,099.

Locomotive Engineers.	ASSOCIATED SOCIETY OF LOCOMOTIVE ENGINEERS AND FIREMEN.
Inauguration.	Instituted during the year 1880.
Number branches.	Branches at end of 1901 numbered 123.
Number members.	Number of members, 10,502.
Income.	Income in 1901, £17,908.
Expenditure.	Expenditure in 1901, £8,818.
Funds.	Funds at end of 1901, £97,953.

Railway Workers.	GENERAL RAILWAY WORKERS' UNION.
Inauguration.	Instituted during the year 1889.
Number branches.	Branches at end of 1901 numbered 54.
Number members.	Number of members, 4,699.
Income.	Income in 1901, £2,945.
Expenditure.	Expenditure in 1901, £1,856.
Funds.	Funds at end of 1901, £3,956.

## GENERAL.

General statistics. At the end of 1901 the number of trade unions was 1,236, with a total membership of 1,922,780; and of this total membership 10,801 members of branches outside of the United Kingdom were included.

Sources of income. Principal source of income of a trade union is, in an ordinary year, the weekly contributions of its members as fixed by rule.



In addition there is income from entrance fees, fines, profits from sales of rules, reports, membership cards, *etc.*, interest on funds, and, in some cases, rent of property.

Income is also sometimes increased by extra contributions and levies for special purposes. This income is never a fixed quantity, but varies according to the needs of the organization.

The average membership *per capita* contribution in 1901 was 31s. 11½d.

#### SICK AND ACCIDENT BENEFITS.

Sick and accident benefit.

For support of members incapacitated by sickness or accident, the expenditure taking the forms of weekly benefit paid in sickness, lump sums allotted as bonuses in cases of disablement by accident, and grants which some unions make to hospitals.

#### SUPERANNUATION BENEFIT.

Superannuation benefit.

Paid by a small number of trade unions only, but this number includes some of the oldest and largest societies in the country. Usually takes the form of a weekly payment, which varies greatly in amount, and may be said to range from 5s. to 10s., although the weekly allowance is sometimes as low as 2s.

#### FUNERAL BENEFIT.

Funeral benefit.

Funeral benefits are paid on account of defunct members, and, in some instances, of the wives of members, a few also providing for the funerals of members' parents or children. This is the most widely adopted of all the friendly benefits paid by the unions.

#### DISPUTE BENEFIT.

It is the practice of all trade unions to assist their members if thrown out of employment by a trade dispute.

## UNEMPLOYED BENEFIT.

Under this head are included allowances to members who travel in search of work, a form of benefit specially characteristic of the older unions in the metal group. Emigration benefit is also embraced.

Percentage of expenditure by transportation branches of the union during period 1892-1901 was: Dispute benefit, 6.8 *per centum*; unemployed, 6.8 *per centum*; sick and accident benefits, 10.4 *per centum*; superannuation benefits, 3.2 *per centum*; funeral and other benefits, 16.5 *per centum*; working and miscellaneous expenses, 56.3 *per centum*. Total expenditure, £784,533.

## O.—PALACE OR SLEEPING CAR COMPANIES.

### United States.

Railway practice.

It is customary with American railroad companies to assign the sleeping car, parlor car, and dining car service to an independent operating company.

Origin of present sleeping car.

The sleeping car of the present time originated with George M. Pullman, by whom the Pioneer A was built in 1864. Sleeping cars were soon succeeded by the buffet or hotel car, and the latter was succeeded by the drawing-room and dining cars. The "vestibuling" of trains, enabling the convenient and safe passage from one car in a train to another while in motion, dates back to 1852; the first vestibuled train, such as are now in use, was designed and built by Mr. Pullman, and run on the Pennsylvania Railroad in 1886.

Vestibuling.

Constitution of Pullman Company.

Most of these cars are owned and operated by the Pullman Company, of Chicago, Ill., which represents a consolidation of the Pullman Palace Car Company, of Chicago, and the Wagner Palace Car Company, of Buffalo, N. Y., in 1899.

The close and inseparable relations sustained by the Pullman Company to the railroads obviously suggested the advisability of presenting, for Congressional consideration, a consensus of such replies as it might furnish tending to set forth steps taken to establish "provident" undertakings for its employes. The Company's status in this relation will be next briefly announced:

*The Pullman Company.*

Mileage.	Mileage operated, 175,761 miles.
Number employes.	Number of employes, 20,398.

## INSURANCE.

Insurance.	Reply from this Company indicates that it is not in any way interested in insurance or relief undertakings or organizations on behalf of its employes.
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## PENSION.

Pension.	The Company does not conduct a regular pension system on account of its employes, but does, from time to time, retire some of its old employes, there being no definite basis for such retirements, each individual case being considered as it arises and treated on its merits.
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## GENERAL COMMENT.

General.	Apart from the announcements above made as to direct interest manifested by the Company in the promotion and conduct of provident undertakings on behalf of its employes, it may be observed that the Company encourages its employes to carry good insurance, and also has under consideration a pension plan on their account. There is also conducted, for its transportation men, what is known as the "merit system," under the operation of which those with over five years' service to their credit are rewarded by having placed conspicuously upon their service uniforms "meritorious marks" indicative of actual years of service. This feature is highly appreciated by the traveling public, the presence of these marks of special distinction inspiring confidence and security, by reason of evidencing long and faithful discharge of assigned duties.
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## P.—EXPRESS COMPANIES.

### United States.

#### Relation to railway service.

The express business of the United States is almost exclusively conducted over the railways of the country, the ramifications and territorial extent of the roads reaching every point of importance in the United States, Canada, and Mexico. In view of this general operation by the express companies over railroads, the employes of the latter very frequently performing service for the former, it is considered appropriate and advisable to discuss the effort made by express companies toward conducting "provident" undertakings on behalf of their men.

#### Railway express service.

Several railroad companies operate their own express service, such as the Northern Pacific Express operating over the lines of the Northern Pacific Railway, the Great Northern Express over the Great Northern Railway, the Denver & Rio Grande Express over the Denver & Rio Grande Railroad, the Long Island Express Company over the Long Island Railroad, and the West Jersey Express over the West Jersey & Seashore Railroad (the two last-mentioned roads being constituent members of the Pennsylvania System of Lines East of Pittsburgh and Erie, Pa.).

#### Interchange relations.

The standard express companies practically control the express service of the country, having agreed upon uniform classification and rates, and adopted a system of interchange traffic and settlement which provides for prompt and continuous service and thorough accounting.

#### Beginning of express service.

The foundation of the present express company was laid by William Harnden, in 1839, who instituted a system of parcel delivery, by responsible agents, between New York and Boston.

The express service of the country is practically controlled by a few large companies, and these the Reporter addressed in connection with "provident" features, as well as one or two of the less important companies, *viz.*:

List of representative companies.

Adams Express Company (organized in 1854);  
 American Express Company (established in 1850);  
 National Express Company (founded in 1853);  
 Pacific Express Company (organized in 1879);  
 Southern Express Company (incorporated in 1886);  
 United States Express Company (organized in 1854);  
 Wells, Fargo & Company Express (started in 1852);  
 Western Express Company.

Also the following Canadian companies:

Canadian Express Company;  
 Dominion Express Company.

Replies were received by the Reporter from several of the larger express companies, embracing *data* on various provident undertakings conducted for their employes. The information elicited will be next hereinafter concisely presented:

*a.*—INSURANCE.

Adams Express Company.

*Adams Express Company.*

Mileage.

The Express Company operates over 34,360 miles, made up:

Rail mileage.....	30,576 miles.
Water mileage.....	3,784 "
Total.....	34,360 "

Number employes.

Number of employes, 14,979.

Number offices.

Number of express offices, 5,791.

## Company attitude.

While the Company does not provide or conduct provident institutions, it has at all times contributed to purely voluntary associations and societies organized either by or for the benefit of express employes, the most generally representative of which are the Expressmen's Mutual Benefit Association and the Expressmen's Aid Society, both of which are composed of employes identified with all express companies throughout the United States.

## EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION.

## Inauguration.

The Association was organized January 12, 1869, and rules finally amended at the biennial convention in New York City, N. Y., July 9-10, 1902.

## Character.

Purely mutual institution, founded solely upon the good faith of its members.

## Objects.

Objects are collection of contributions and the payment of insurance at the death of the member, and a cash return to disabled members.

## Membership.

Any employe of a responsible express company may become a member, subject to provisions of constitution and by-laws.

## Basis of contributions.

Monthly contributions are based upon nearest present age of members at date of entry.

## Schedule of contributory rates.

Schedule of contributory rates, *viz.*:

MONTHLY CONTRIBUTIONS <i>per</i> \$1,000, AGE NEAREST BIRTHDAY.	
AGE	RATE
20	\$1.33
40	2.44
60	5.64
70 and over	9.65

- Intervening age rates.** For intervening ages in connection with the above schedule an ascending scale of graduated rates applies.
- Partial contribution.** Member may pay upon each contribution 60 *per centum* in cash, the remainder of his contribution being charged to him on the Association books, interest, at the rate of 4 *per centum per annum*, being paid to the Association, and the indebtedness deducted from the amount which may accrue in case of member's death or total disability.
- Reserve plan.** Member who has been five or more years in Association may, if he so elect, pay the rate of contribution according to his age of entering the Association, and shall have charged against his policy as a lien the reserve, according to his age of entry and the number of years of membership, on the American Experience Table with 3 *per centum* interest; such lien to be charged with interest at rate of 3 *per centum per annum*, which may be paid monthly or added to the lien and deducted from amount of indebtedness at member's death.
- Defrayal of expenses.** There is set aside from proceeds of each contribution 3 *per centum* thereof, which may be used in defraying expenses of the Association.
- Basis of Reserve Fund.** Reserve Fund is carried at least equal to the reserve based upon the American Experience Table of Mortality with 3½ *per centum* interest.
- Disposition of surplus.** Surplus in excess of reserve required by said experience table with 3 *per centum* interest is apportioned by the Executive Committee. If in their judgment the Association would be benefited by purchasing members' certificates, they are authorized to do so.
- Loan value arrangement.** Loan values are provided under the policies not exceeding the reserve on said policies. Such loans are given on the sole security of the policies, and bear interest at rate of 4 *per centum per annum*, payable monthly.



Provision on surrender of certificate.

When a member surrenders his certificate, there being no indebtedness against it, he is entitled to a fractional policy equivalent in value to the reserve, payable at death, on which no premium will be required.

Policies issued.

Certificates issued by the Association are in the sum of \$500 or multiples thereof, and not to exceed \$3,000.

Permanent disability provision.

In case of permanent disability the Executive Committee may purchase the certificate of a member out of the Surplus Fund, as already stated herein, for such an amount as they may deem advisable, provided the amount shall not be in excess of one-third of the certificate's face value, except when the reserve exceeds that proportion, when the total reserve under the certificate is payable.

Membership application.

Applications for membership must be made to a Division Secretary, indorsed by two members of the Association, the Division Secretary, and a member of the Executive Committee, and accompanied by a physician's certificate of health.

Age limit.

*Maximum* age for admission to membership is 50 years.

Changing classes.

Member of any class may become a member of any other class by furnishing physician's certificate of health.

Fixed rates.

Rates of contribution do not increase as member grows older, but remain the same as at date of entry into Association.

Table of certificate values.

Following table exhibits value of certificates *per* \$1,000 for loans or paid-up insurance.

AGE	COST PER MONTH	END OF 5TH YEAR		END OF 10TH YEAR		END OF 15TH YEAR		END OF 20TH YEAR	
		RESERVE	PAID-UP	RESERVE	PAID-UP	RESERVE	PAID-UP	RESERVE	PAID-UP
20	\$1.33	\$33	\$93	\$72	\$189	\$120	\$285	\$175	\$380
30	1.76	51	120	110	239	179	355	259	465
40	2.44	78	154	167	300	265	433	368	551
50	3.55	117	192	241	361	366	505	485	624

(Intervening ages and rates call for values on graduated ascending scale.)

Basis of certificate rates.	For certificates of \$500 and \$2,000 the rates are respectively one-half and double the above-named rates for \$1,000 certificate.
Aggregate payments.	Total payments to members since organization, \$3,448,-269.68, to January 1, 1904.
Insurance in force.	Total insurance in force through the Association on January 1, 1904, amounted to \$3,235,000.
Certificates in force.	Total number of certificates in force through Association on January 1, 1904, was 2,474.
Statement of operations in 1903.	Following is statement of operations during the year 1903:

## RECEIPTS:

Contributions from members.....	\$124,551.97
Received account notes due Association.....	17,154.08
Interest on investments.....	3,204.84
Total receipts.....	<u>\$144,910.89</u>

## DISBURSEMENTS:

Death claims paid.....	\$74,000.00
Total disability claims paid.....	33,952.86
Surrendered policies paid (for cash value).....	161.82
Total payments to members.....	<u>\$108,114.68</u>
Operating expenses.....	2,272.48
	<u>\$110,387.16</u>
Excess receipts over disbursements.....	<u>\$34,523.73</u>

## ASSETS:

Cash on hand.....	\$22,601.40
Stocks and bonds of railways and express companies (book value).....	63,949.25
Market value of stocks and bonds in excess of book value.....	10,248.00
Loans to members, secured by notes.....	440.30
Contributions in course of collection.....	8,734.38
Total assets, January 1, 1904.....	<u>\$105,973.33</u>

## LIABILITIES:

Net reserve, American Experience Table and 3 per centum.....	\$70,114.74
Death claims (proofs not completed).....	5,000.00
Surplus.....	30,858.59
Total liabilities, January 1, 1904.....	<u>\$105,973.33</u>

## EXPRESSMEN'S AID SOCIETY.

- Inauguration.** This Society was organized in 1874 by the Adams and Southern Express Companies, and also includes employes of all express companies.
- Character.** It is a purely mutual institution, founded solely upon the good faith of its members.
- Objects.** Objects are the collection of contributions by its members, and the distribution of same to beneficiaries of deceased members, or to the members themselves in case of total and permanent disability.
- Membership.** Any employe of a responsible express company or person engaged in regular business in good health, and approved by a member of the executive committee, is eligible to membership.
- Basis of contributions.** Assessment plan, assessments being levied in accordance with age, under the following scale:

	AGE	<i>Per</i> ASSESSMENT
Scale of contributory rates.	25 years and under.....	\$1.00
	26 years and under 31.....	1.25
	31 years and under 36.....	1.35
	36 years and under 41.....	1.50
	41 years and under 46.....	1.75
	46 years and under 51.....	2.00
	51 years and under 55.....	2.50
	55 years and under 60.....	2.90
	60 years and under 65.....	3.60
	65 years and over.....	4.50

**Levy basis.** Assessments are only made on the death of members.

**Benefits.** The benefit varies. It is limited to \$2,000, but is never more than the proceeds of one assessment. The Society is under no obligation to enforce payments from any member of any assessment made upon him, nor to pay any

- member the *maximum* amount of \$2,000. All it undertakes to do is to pay such sum as may be realized from a single assessment levied upon the entire membership, to be voluntarily paid by the members, not to exceed \$2,000, and nothing more.
- Disposition of surplus. Surplus arising from any assessment of membership is subject to disposal by a vote of two-thirds of the Executive Committee favoring same, and may be used to even up the amounts, if an inequality exists, paid to the beneficiaries less than \$2,000 during the year in which accumulated. If all beneficiaries have received a uniform sum during the year, then the Committee may appropriate such surplus to payment of expenses of the Society, or to any other purpose to which two-thirds of their number, by vote, consent.
- Out-membership. Membership is not forfeited upon retirement from service of an express company, so long as assessments and contributions to expense fund are kept up.
- Assessment for expenses. Each member is liable to an assessment of \$1.00 *per annum* to pay Society expenses, but no assessment is made for this purpose so long as there is sufficient expense fund in the treasury to meet its indebtedness promptly.
- Aggregate disbursement. During the existence of the Society it has paid out upwards of \$1,000,000, at a total cost of about \$7,200 for gross expenses.
- Number members. Average total membership of Society, from 1,050 to 1,250.
- Local societies. ADAMS EXPRESS COMPANY EMPLOYEES' BENEVOLENT ASSOCIATION OF NEW YORK CITY.
- Inauguration. Founded February 1, 1878; incorporated June 3, 1903; and by-laws adopted June 20, 1903.
- Nature. This is one of several benefit associations, conducted on similar lines, local to the larger cities, which are encouraged by the Express Company, receiving annual contributions therefrom.

- Objects.** Sole object of the corporation is to render help when help is most needed among its members and their dependents; this end being accomplished by the establishment and maintenance of a Relief Fund by collection of dues and assessments from members, and by holding entertainments and outings in the corporate name, and out of the fund so created and sustained allowing to members or their next of kin, in accordance with specific regulations, certain sums of money for burial expenses, and for the relief of sick, disabled, and destitute members.
- Relief Fund.**
- Membership.** Membership consists of any male person of good moral character, in sound physical and mental health, under the age of 45 years, who is either:
- Regular employes.** *a.*—A regular employe of The Adams Express Company or its affiliated interests in New York City, New York, or Hudson County, New Jersey; or,
- Messengers.** *b.*—A messenger regularly employed by said The Adams Express Company or its affiliated interests on a train or car of a railroad or street car company whose terminus is in the aforesaid territory.
- Membership relations with similar associations.** No employe of an affiliated interest of the Express Company will be admitted to membership, nor retain membership after admission, who is, or may afterward become, a member of a similar benevolent or relief association or corporation organized or maintained by employes of said affiliated interest of the Express Company, unless such benevolent or relief organization will extend the privileges of membership to members of this corporation.
- Management.** Management is vested in a President, Vice-President, Secretary, Treasurer, General Counsel, Financial Secretary, Sergeant-at-Arms, and a Board of Trustees, consisting of a chairman and eight associates. The Trustees are the governing body of the corporation.
- Dues.** Dues payable by members are \$1.00 a month, payable in advance.

Reserve Fund.	Reserve Fund of \$3,000 is provided for, and is kept intact by levying, when necessary, a <i>per capita</i> assessment of \$1.00 on every member of the Association.
Burial.	Allowances for burial expenses are provided as follows:
Wife.	a.—At death of member's wife, member is paid \$100.
Father or mother.	b.—At death of member's father or mother, if member be unmarried or a widower without children, and has been contributing to support of the parent up to time of latter's decease, and provided said parent was not a member of the corporation, member is paid \$50.
Child aged 6 months.	c.—At death of member's child under age of 6 months, member is paid \$25.
Child aged over 6 months.	d.—At death of member's child between ages of 6 months and 15 years, member is paid \$40.
Member.	e.—At death of member of corporation in good and regular standing, his immediate family or next of kin will be allowed for burial expenses \$200.
More than one account parent.	f.—Where there is more than one member contributing to support of parents, only one payment of \$50 is allowed at decease of each parent.
Benefit allowance.	Members entitled to receive an indemnity of \$1.00 a day during an illness or injury of at least six consecutive days' duration, incapacitating for performance of regular duties.
Benefit period.	No member will receive more than 12 weeks' relief allowance for incapacitation growing out of the same illness or injury; nor will any member receive more than 12 weeks' relief, consecutive or otherwise, within a period of 12 months.
Free medical service.	Members are entitled to free service of corporation physicians.
Retirement and reinstatement after payments made.	Member who retires from corporation after having received 12 weeks' relief allowance is required to pay a penalty of \$12.00, in addition to complying with other provisions of the by-laws, before being reinstated.

American Express Company.	<i>American Express Company.</i>
Mileage.	Mileage operated, 43,960 miles.
Number employees.	Number of employees, 16,800.
General.	The Company conducts no regular insurance or relief organization on behalf of its employes, but contributes to and acts as treasurer of the Expressmen's Mutual Benefit Association, the characteristics of which are herein presented ( <i>vide supra</i> , Adams Express Company).
Pacific Express Company.	<i>Pacific Express Company.</i>
Mileage.	Mileage operated, 20,729 miles.
Number employees.	Number of employees, 4,681.
Employes joint with other companies.	The Company does not conduct insurance or relief organization on account of its employes. This is so for the reason that its messengers are nearly all joint employes with railroad companies, while all the local office agents, with the exception of 143, are joint with railroad companies or other express companies, and many of the local office employes are also joint with other companies. This joint relationship enables the employes to participate in the insurance and relief benefits extended by the railroad companies or through and in connection with other express companies.
Southern Express Company.	<i>Southern Express Company.</i>
Mileage.	Mileage operated, 31,000 miles.
Number employees.	Number of employees, about 6,400.

## EXPRESSMEN'S AID SOCIETY.

Expressmen's Aid Society.	The Company does not conduct insurance or relief organization on behalf of its employes, but under its auspices, in conjunction with some other express companies, there was effected the organization known as the "Expressmen's Aid Society," hereinbefore outlined ( <i>vide supra</i> , Adams
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Compulsory membership.

Express Company); and each and every employe of the Company receiving a salary of \$50 *per* month or over is required, unless good and satisfactory reasons can be shown to the contrary, to make application for membership therein. At the present time the active membership of the Aid Society consists almost entirely of employes of the Southern Express Company.

Special Company aid to its own employe-members.

In addition to the regular provisions of the Society for levying and collecting assessments on its membership, the Southern Express Company makes distinctive Company provision for its employes members of the Society, where they have attained the age of 46 years, by paying the proportion of the assessment rate in excess of the prescribed rate for that age. This, as will be perceived by reference to the assessment schedule for the Society already presented herein (*vide supra*, Adams Express Company), represents between,

Ages 46 years and under 51, with assessment of.....	\$2.00
And ages 65 years and over, with assessment of.....	4.50
Or, say.....	\$2.50

It will thus be evident that, although the Express Company does not conduct a distinctive relief or insurance undertaking for its employes, its immediate and substantial identification with the Aid Society gives it practical status in that direction, and has gone a long way toward securing and maintaining the effectiveness of the organization in question.

United States Express Company.

*United States Express Company.*

Mileage.

Mileage operated, July 1, 1904, 28,000 miles.

Number employes.

Number of employes, approximately, 10,000.

Local societies.

While the Express Company does not conduct insurance or relief organization on account of its employes, it is interested in various benefit associations, operated along



similar lines with those obtaining with like societies conducted in connection with the Adams Express Company, (*vide* p. 318, "Adams Express Company Employes' Benevolent Association of New York City"), in and local to the larger cities being the *termini* of the railroads over which the Express Company operates. Among these local organizations are the following, namely:

New York City, etc.

UNITED STATES EXPRESS COMPANY EMPLOYES' BENEVOLENT ASSOCIATION, OF NEW YORK CITY, JERSEY CITY, COMMUNIPAW, AND HOBOKEN.

Inauguration.

Association inaugurated March 1, 1884.

Dues.

Dues 25 cents *per* month.

Benefits.

Benefits are as follows:

- a.*—At death of a member, his family or next of kin receive \$100.
- b.*—At death of member's wife, member receives \$50.
- c.*—At death of member's child, under 15 years of age, member receives \$25.
- d.*—At death of father or mother of unmarried member, whose support he was, member receives \$50.

Receipts.

Receipts during 1903, \$845.40.

Disbursements.

Disbursements during 1903, \$737.87.

Balance.

Balance on hand at close of 1903, \$1,625.56.

Number members.

Membership at end of 1903, 300.

Philadelphia, Pa.	UNITED STATES EXPRESS COMPANY EMPLOYEES' MUTUAL RELIEF ASSOCIATION, OF PHILADELPHIA, PA.
Inauguration.	Association inaugurated April 14, 1901.
Relief Committee.	Relief Committee, consisting of three members, appointed by president at each monthly meeting, whose duty it is to act on all applications for relief and payment of benefits.
Dues.	Dues, 50 cents <i>per</i> month.
Benefits.	Benefits: <ul style="list-style-type: none"> <li><i>a.</i>—Disability from sickness or accident entitles member to allowance of \$5.00 <i>per</i> week, payable weekly; no benefits being allowed for less than one week's illness or for a longer period than ten (10) weeks in any one year; and to be entitled to sick benefits contributions must have been made for a period of three (3) months.</li> <li><i>b.</i>—At death of a member, his widow or nearest relation receives \$50.</li> </ul>
Deficits.	In event of treasury deficit, each member is assessed a <i>pro rata</i> amount sufficient to make up the shortage.
Surplus funds.	The unexpended funds in the treasury at the end of the year are divided among the members in proportion to the amount of dues paid by each during that year, after deducting \$1.00 from each member's share; such deduction representing Society capital for commencing business the next ensuing year.
Admission age.	<i>Minimum</i> membership age, 18 years.
Initiation fee.	Initiation fee, \$1.00.
Out-membership.	Member leaving employ of Express Company may continue his membership until end of year, when same ceases.

Benefits from surplus distribution.

On account of a great number of employes being transient, it was decided the organization should not accumulate any surplus, but that the amount remaining in the treasury at the close of each year should be divided equally among the members. As a result of this, the protection afforded has cost the membership nothing whatever, while quite a little dividend has been declared. In the majority of cases this surplus has been diverted to the payment of "industrial" insurance held by members.

Co-operative movement.

During the year 1903-1904 \$125 was appropriated toward the purchase of a store, with the view to promotion of a co-operative movement among the membership; the effort was, however, unsuccessful, notwithstanding which each member realized the amount of the premiums in Association under dividend payments.

Receipts.

Receipts since institution, \$2,103.25.

Disbursement.

Disbursements since institution, \$792.53.

Number members.

Membership, 98.

Chicago.

CHICAGO EXPRESSMEN'S RELIEF ASSOCIATION.

Inauguration.

Inaugurated in 1891.

Dues and assessments.

Dues and assessments:

Regular dues are 50 cents *per* month and collection of 25 cents upon the death of a member.

Benefits.

Benefits:

a.—Disability from sickness or accident entitles member to allowance of \$3.00 for first week and \$7.00 *per* week thereafter, during disability, for a period not exceeding 26 weeks.

b.—At death of a member, \$100 is disbursed in defrayal of funeral expenses.

Reserve Fund.

Sick Fund reserve of \$250 is provided for, being kept intact by special collection, when necessary, of not less than 25 cents nor more than 50 cents from each member.

Age limits.	Membership ages: <i>minimum</i> , 18, and <i>maximum</i> , 50 years.
Out-membership.	Member leaving employ of either the United States, the Pacific, or the Western Express Company, may retain his membership in the Association, with benefit rights, by continuing to conform to regulations.
Receipts.	Receipts during 1903, \$4,687.25.
Disbursement.	Disbursements during 1903, \$4,164.70.
Number members.	Number of members about 600, consisting of employes of the United States and the Pacific Express Companies.
St. Paul.	NORTHWESTERN EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION, OF ST. PAUL, MINN.
Inauguration.	Organized in January, 1901, at St. Paul, Minn.
Objects.	This is a purely mutual association, whose object is to provide weekly allowance in case of sickness or accident, and designated payment for defrayal of funeral expenses in event of death.
Membership.	All salaried and exclusive employes of any express company, in good health, are eligible for membership.
Officers.	Officers are: President, Secretary-Treasurer, and a Board of Directors consisting of 15 members.
Entrance fee.	Initiation fee, \$1.00.
Dues.	Dues, 50 cents <i>per</i> month.
Benefits.	Benefits: a.—Disability from accident or sickness entitles member to allowance of \$7.00 <i>per</i> week. No member

shall receive benefits for less than four days, but, if disability so long continues, is entitled to receive benefits for a period not exceeding 26 weeks in any one year.

*b.*—At death of a member, \$100 is disbursed for funeral expenses.

*c.*—At death of member's wife, \$50 is disbursed for funeral expenses.

**Deficits.** Where death fund moneys are insufficient to meet benefit demands, an extra assessment is levied to meet the deficiency.

**Out-membership.** Member leaving employ of any express company may retain membership by continuance of Association payments excepting when employed as fireman, brakeman, switching or coupling cars, mining, car checking, selling or handling of liquors, wholesale or retail.

**Claims paid.** Claims amounting to \$632 were paid during the year 1903.

**Number members.** Number of members at end of 1903 was 400.

**Milwaukee, Wis.** RAILWAY EXPRESSMEN'S BENEVOLENT ASSOCIATION,  
OF MILWAUKEE, WIS.

**Inauguration.** Organized April 1, 1903.

**Dues.** Dues, 50 cents *per* month.  
Assessments, 50 cents at death of each member.

**Benefits.** Benefits:  
*a.*—Disability, after one month's membership, entitles member to allowance of \$3.00 for first week, and \$7.00 *per* week thereafter for a period not exceeding 15 weeks.  
*b.*—At death of a member, \$75 is disbursed for defrayal of funeral expenses.

Number members.	Number of members at end of 1903 was 63.
Outside membership.	Membership may be retained, after leaving service of Express Company, by payment of dues, <i>etc.</i>
Pittsburgh, Pa.	EXPRESSMEN'S RELIEF ASSOCIATION, OF PITTSBURGH, PA.
Inauguration.	Organized February 1, 1899.
Dues.	Dues and assessments: Regular dues, 50 cents <i>per</i> month and 25 cents upon death of a member.
Benefits.	Benefits: a.—For disability, allowance is \$2.00 for first seven days and \$1.00 <i>per</i> day for the next 175 days, and should disability longer continue such further allowance as may be determined by the Association. b.—At death of member, proper beneficiary is paid \$100.
Reserve Fund.	Reserve Fund of \$250 is provided for, being kept intact by special assessments, when necessary, of 25 cents <i>per</i> member.
Out-membership.	Membership may be retained after leaving employ of Express Company by keeping up dues.
Receipts.	Receipts during year ending January 31, 1904, amounted to \$2,222.27.
Disbursement.	Disbursements during same period aggregated \$1,389.25.
Balance.	Balance on hand January 31, 1904, \$1,118.58.
Number members.	Membership January 31, 1904, 377.
Cincinnati, Ohio.	UNITED STATES EXPRESS COMPANY'S EMPLOYEES' MUTUAL BENEFIT ASSOCIATION, OF CINCINNATI, OHIO.
Inauguration.	Organized July 31, 1890.
Dues.	Dues, 50 cents <i>per</i> month.

Benefits.	Benefits: <i>a.</i> —For disability, after one month's membership, allowance of \$7.00 <i>per</i> week for not more than 14 weeks, and \$3.00 <i>per</i> week for another period of 14 weeks thereafter. <i>b.</i> —At death of a member, surviving members are each assessed \$1.00, and the amount so collected paid to his widow or heirs.
Receipts.	Receipts from July 1, 1903, to July 1, 1904, \$470.
Disbursement.	Disbursements from July 1, 1903, to July 1, 1904, \$287.60.
Number members.	Membership, 79.
Outside membership.	Membership may be retained after leaving service of Express Company, by payment of dues, <i>etc.</i>
Wells Fargo & Company.	<i>Wells Fargo &amp; Company.</i>
Mileage.	This Company operates an express service over 40,454 miles of railroad throughout the United States of America and the Republic of Mexico.
Number employes.	Number of employes, 9,714.
General comment.	The Company does not provide or conduct insurance or relief organizations for its employes, but, like many of the other express companies, takes an interest in the Expressmen's Mutual Benefit Association, and aids in many ways in the general conduct of its affairs. For a better understanding of this organization and its scope, see general presentation in connection with insurance undertakings with which the Adams Express Company is identified, ( <i>vide supra</i> ).
Canada.	Canada.
Canadian Express Company.	<i>Canadian Express Company.</i>
Mileage.	Mileage operated, 6,880 miles.
Number employes.	Number of employes, 1,476.

CANADIAN EXPRESSMEN'S MUTUAL BENEFIT  
ASSOCIATION.

Inauguration.	Instituted in June, 1890.
Membership.	All persons employed by Canadian Express Company directly are eligible for membership if in good health.
Entrance fee.	Initiation fee, 50 cents.
Dues.	Regular monthly assessment, 35 cents.
Benefits.	Benefits: In event of disability, after three months' membership, from sickness or accident, allowance of \$5.00 <i>per</i> week is paid; no member, however, to receive benefits aggregating more than \$50 during the space of one year, and any member, after receiving the full amount allowed, is not again entitled to benefits until three months have elapsed.
Dues while sick.	Members are not exempt from paying assessments during continuance of sickness.
Termination of membership.	Membership ceases with termination of employment by the Express Company.
Suspensions.	In case of suspension by Express Company, members are entitled to membership and benefits for two months only from date of such suspension.
Deficits.	When ordinary assessments are insufficient to meet liabilities, extra assessments are levied for the purpose.
Receipts.	Receipts during year ending October 31, 1903, amounted to \$1,866.35.
Disbursement.	Disbursements during same period aggregated \$1,403.30.
Balance.	Balance on hand November 1, 1903, \$1,000.77.
Number members.	Membership, 491.





Dominion Express Company.

*Dominion Express Company.*

Mileage.

Mileage operated, 11,095 miles, including railway and stage and steamboat—not including ocean routes.

Number employes.

Number of employes, 1,777.

Attitude of Company.

The Express Company does not conduct insurance or relief organizations in behalf of its employes.

Employes' associations.

The employes conduct two sick benefit associations, the characteristics of which correspond with those above announced for the Canadian Expressmen's Mutual Benefit Association.

Dues.

Dues in both associations, 50 cents *per* month.

Benefits.

Benefits:

One association pays \$7.00 and the other \$6.00 *per* week in event of sickness.

Both organizations pay funeral benefit of \$50 on death of member.

RECAPITULATION.

Recapitulation of mileage and employes.

Following table exhibits the relative standing, from standpoint of mileage operated and number of employes, of the several express companies from which replies were received in this relation:

COUNTRY AND EXPRESS COMPANY	MILEAGE OPERATED	NO. OF EMPLOYES
<i>United States.</i>		
Adams Express Company.....	34,360	14,979
American Express Company.....	43,960	16,800
Pacific Express Company.....	20,729	4,681
Southern Express Company.....	31,000	6,400
United States Express Company.....	28,000	10,000
Wells Fargo & Company.....	40,454	9,714
Total, United States.....	198,503	62,574
<i>Canada.</i>		
Canadian Express Company.....	6,880	1,476
Dominion Express Company.....	11,095	1,777
Total, Canada.....	17,975	3,253
Grand total.....	216,478	65,827

## b.—PENSION OR RETIREMENT PROVISION.

- Adams Express Company.** *Adams Express Company.*  
(Mileage operated, 34,360 miles; 14,979 employees.)
- General plan.** The Company has no defined pension system. Each individual case is considered on its merits, including age, length of service, rate of compensation, and physical condition.
- Obstacles to defined plan.** Owing to the extended territory over which the Company operates, and the varying conditions in widely separated sections, it has been found difficult to lay down any set rules that will satisfactorily meet all requirements.
- American Express Company.** *American Express Company.*  
(Mileage operated, 43,960 miles; 16,800 employees.)
- Company conducts a pension system for its employees.
- Inauguration.** Inaugurated during the year 1875.
- Objects.** Object of the organization is to retire from service, with pension allowance, employes 60 years of age and over who have been in continuous service of the Company 20 years or more, and are permanently incapacitated for further performance of duties.
- Basis of allowance.** Pensions are granted by the Executive Committee of the Board of Directors upon the recommendation of the General Manager, no pension officials being appointed for that special duty alone.
- No special fund.** No fund has been created by the Company for the payment of pensions, such allowance being treated the same as any other Company disbursement, and charged to Pension Account, just as rent is charged to Rent Account.

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Financing.	Company assumes the entire financing of the plan, the employes making no contribution.
Eligibles.	Plan embraces the entire system, and is not restricted to any branch of the service.
Retirement.	Retirements are involuntary.
Age limits.	No <i>maximum</i> age limit for entrance to Company's service; young men are, however, preferred.
Pension allowances.	<i>Minimum</i> allowance, half pay based on average pay for preceding 10 years; <i>maximum</i> allowance, \$500 <i>per</i> year.
Outside employment.	Pensioners are allowed to engage in other business, but are subject to call when needed by the Company, if they are able to perform any duty, but are not eligible to permanent or temporary employment in Company's service.
Number of pensioners.	Number of pensioners carried on rolls July 1, 1904, was 160, of which 25 <i>per centum</i> were messengers, remaining 75 <i>per centum</i> being equally distributed between officials, clerks, drivers, and stablemen.
Average pay in service.	Average pay received during service by employes in each of the various classes of employment is \$62.50 <i>per</i> month.
Average period of pension payment.	Average period of enjoyment of pension allowance is 5 years, 6 months; that is, that period of time elapses between date of allowing pension and date of decease of beneficiary.
Deaths.	Number of deaths among pensioners since inauguration of the system, 150.

- Southern Express Company. *Southern Express Company.*  
(Mileage operated, 31,000 miles; 6,400 employees.)
- General plan. The Company conducts no regularly defined pension system, each individual case being considered on its merits, and the general conditions corresponding with those announced herein for the Adams Express Company, *vide supra*.
- System under consideration. The matter is having careful consideration, with the view to reaching such solution of the existing problem as will enable the establishment of a pensioning system that will meet acceptably the requirements of all branches of the service.
- Wells Fargo & Company. *Wells Fargo & Company.*  
(Mileage operated, 40,454 miles; 9,714 employees.)
- Inauguration. Pension system established in 1903.
- Features. Plan is invested with practically the same features and characteristics as those obtaining with the railroads of the country (*vide supra*).
- Management. Administration of Pension Department is in charge of a Board of Pensions, consisting of the managers of the Atlantic, Central, and Pacific Departments, the General Auditor, and the Cashier of the Bank at San Francisco, California.
- Operation of system. Benefits of the system apply only to those who have been required to give their entire time to Wells Fargo & Company, or to that Company and some other express company jointly where Wells Fargo & Company control; and in the latter case the Board of Pension decides the amount of the employe's monthly pay to be used in determining pension allowance.

- Retirement age.** Compulsory retirement at age 70, with 25 years' service, with the provision that if Board of Pensions shall decide that any such officer or employe is able to and does fully discharge the duties of his position, it may retain him in active employment—but any such employe is permitted to retire at his own request.
- Voluntary retirement, for incapacitation, between 60 and 70 years of age, with 25 years' service.
- Suspension, etc.** Leave of absence, suspension, dismissal followed by reinstatement (within one year), or temporary lay-off account of reduction of force, not to be considered as a break in continuity of service.
- Allowance basis.** Computation of service and authorization of allowances on same basis as with the railroad companies (*vide supra*).
- Change in allowances.** Provision is made in regulations for change in amount or basis of pension allowances, when necessary.
- Service age limits.** Age limits for new employes under regulations provide that no person inexperienced in express or banking business over 35, and no person so experienced over 45 years of age, will be taken into the service.
- Financing.** Plan is financed and controlled absolutely by the Company, the employes making no contributions in connection therewith.
- Basis of computation.** Amount of pension depends upon two conditions, namely, the number of years the person has been in the service and amount of average regular monthly pay for the 10 years next preceding retirement.

## c.—SUPERANNUATION PROVISION.

Canada.

## Canada.

Dominion Express  
Company.*Dominion Express Company.*

(Mileage operated, 11,095 miles; 1,777 employes.)

Plan under way.

This Company reports that it is now working on a superannuation system for its employes. Work has not progressed far enough to justify announcement of details at this time.

## United States.

## g.—YOUNG MEN'S CHRISTIAN ASSOCIATION BRANCHES.

General comment.

The several express companies contribute, as a rule, to Railroad Departments of the Young Men's Christian Association located on lines over which they operate, and their employes are largely represented in the membership of these branches.

The following express companies canvassed by the Reporter made specific replies in this relation:

Adams Express Company.

*Adams Express Company.*

(Mileage operated, 34,360 miles; 14,979 employes.)

Company attitude.

Company makes contributions, from time to time, to railroad branches of the Association, and its employes are represented in the membership of these branches.

American Express  
Company.*American Express Company.*

(Mileage operated, 43,960 miles; 16,800 employes.)

Company attitude.

Occupies the same position toward the Association as recited herein for the Adams Express Company, *vide supra*.

Wells Fargo &amp; Company.

*Wells Fargo & Company.*

(Mileage operated, 40,454 miles; 9,714 employes.)

Company attitude.

The Company aids its employes who desire to become members of the Young Men's Christian Association by paying one-half the membership fee.

## h.—LIBRARIES AND READING-ROOMS.

United States.

## United States.

Adams Express Company.

*Adams Express Company.*

(Mileage operated, 34,360 miles; 14,979 employes.)

Reading accommodation.

The Company has no established libraries, but affords ample accommodations for reading in connection with its sleeping apartments provided at offices in the larger cities.

Wells Fargo &amp; Company.

*Wells Fargo & Company.*

(Miles operated, 40,454 miles; 9,714 employes.)

Libraries.

The Company has libraries at the following points in the United States and the Republic of Mexico, with membership and number of books as indicated:

	LOCATION	DATE ORGANIZED	NO. OF MEMBERS	NO. OF VOLUMES
List of libraries.	San Francisco, Cal.....	August.....1890	740	5,300
	New York City, N. Y.....	October.....1897	646	3,712
	Chicago, Ill.....	January.....1898	279	2,796
	Kansas City, Mo.....	January.....1901	714	2,715
	City of Mexico, Mex.....	August.....1899	.....	1,000
	Total.....		2,379	15,523

Terminal Reference Libraries.

The Company also provides what are known as "Terminal Reference Libraries," located at 22 points throughout the territory traversed by its service, and at which the routes of express messengers terminate, for the especial use of such employes.





## Q.—RAILWAY MAIL SERVICE.

### United States.

#### RAILWAY MAIL SERVICE.

This represents one of the most important branches of the Government Post-office Department.

Route statistics.

2,935 railroad routes, with total length of 192,852 miles, and an annual travel aggregating 333,491,684 miles.

Classification of service.

The service is thus classified:

*a.*—Pouch service.

*b.*—Apartment or compartment service.

*c.*—Railway post-office service.

#### RAILWAY POST-OFFICE SERVICE.

Traveling post-offices.

This is the branch of the service which will be particularly discussed herein. The entire car (or, as it is commonly termed, traveling post-office) is devoted to mail service, in charge of one or more mail clerks. These clerks practically pass their lives on the rail, and such provision as may be in force looking to their care and the assistance of their families, in the event of sickness, accident, old age, or death, during or arising from their connection with the service, is properly a subject for investigation and report.

Number clerks.

Number of clerks in the service June 30, 1903, was 10,555.

Number cars.

Number of railway postal cars and apartments in use and in reserve was 4,039.

## DEPARTMENTAL MEASURES.

Post-office Department  
measures.

For a number of years past the Postmaster-General of each administration has strongly recommended to Congress the adoption of relief and superannuation measures for railway post-office clerks.

## CONGRESSIONAL ACTION.

Congressional action.

*a.*—Provision for absence on account of disability incurred in service:

Whenever a railway postal clerk shall be disabled in the actual discharge of his duties by a railroad or other accident beyond his power to control, the Postmaster-General may, in his judgment, the facts justifying such action, grant such disabled clerk leave of absence with pay for periods of not exceeding 60 days each, and not exceeding one (1) year in all.

*b.*—Provision through Post-office Appropriation Bill:

Since the passage of the Act of April 21, 1902, there is paid to the proper legal beneficiary of postal clerks killed in the line of duty the sum of \$1,000.

## PURELY EMPLOYEES' ACTION.

United States Railway  
Mail Service Mutual  
Benefit Association.

There will be next presented the chief characteristics of the fraternal associations promoted, conducted, and maintained wholly by employes identified with the Railway Mail Service, *viz.*:

UNITED STATES RAILWAY MAIL SERVICE MUTUAL BENEFIT  
ASSOCIATION.

Inauguration.

Organized in 1874, and incorporated under law of State of Illinois November 17, 1880.

- Object.** Object is to provide pecuniary relief to the widows, orphans, and other beneficiaries of deceased members.
- Participants.** Only railway postal clerks and others connected with the railway branch of the mail service, post-office inspectors, and superintendents of mails are eligible to membership. All members must pass a satisfactory medical examination.
- Age.** *Maximum* age for admission to membership is 40 years.
- Membership classification.** Membership at the present time is divided into two classes, membership in which is governed by age, those under 30 years of age being admitted to Class "A," and over 30 to Class "B."
- Assessments by classes.** Contributions are as follows:
- |                |                        |
|----------------|------------------------|
| Class "A"..... | \$1.50 per assessment. |
| Class "B"..... | \$2.00 per assessment. |
- Other receipts.** Other Association receipts consist of:
- |                     |        |
|---------------------|--------|
| Membership fee..... | \$1.50 |
| Annual dues.....    | 1.50   |
- Benefits.** Benefits.—On the death of a member there is paid to his beneficiaries from the Benefit Fund the sum of \$2,000, within 60 days after satisfactory proofs of death have been received.
- Two funds.** Two funds, *viz.*:

## EXPENSE FUND.

- Expense Fund.** Derived from annual dues and fees received from new members and for change in beneficiaries. The fund thus received provides for all salaries of officers and all other expenses of management, and also provides for local secretaries located at all important Railway Mail Service centres, where members may pay their assessments conveniently and without extra cost.

## BENEFIT FUND.

- Benefit Fund.** Derived from moneys received from assessments and the interest therefrom. Used for no other purpose than the payment of death benefits.
- Disposition of Benefit Fund.** This fund is deposited in designated banks or trust companies, and the Executive Committee may invest not exceeding 60 *per centum* of the fund in registered United States Government bonds; provided, also, that \$10,000 shall be invested in Government bonds annually, the interest accruing on such money and bonds to be incidental and accrue to the fund.
- Expense Fund surplus.** At the end of the business year, if more than \$500 is in the treasury to credit of Expense Fund, the surplus over \$500 is transferred to the Benefit Fund.
- Minimum of Benefit Fund.** Statutory enactment of State of Illinois requires that the Benefit Fund be kept at one-half of one (1) *per centum* of total Association liability; the Association, however, keeps the amount equal to one and one-half (1½) *per centum* of such total liability.
- Balance.** Balance in Benefit or Reserve Fund July 1, 1904, \$100,968.87.
- Disbursement.** Disbursements to beneficiaries since inauguration, over \$950,000.
- Number members.** Membership July 1, 1904, 4,969.
- NATIONAL ASSOCIATION OF RAILWAY POSTAL CLERKS.
- Nature.** Fraternal beneficiary association.
- Objects.** Aims to provide closer social relationship among railway postal clerks; to enable them to perfect any movement that may be for their benefit as a class or for the benefit of the Railway Mail Service; to furnish relief for its members and their beneficiaries and make provision for the payment of benefits to them in case of death, sickness, temporary or

permanent physical disability either as a result of disease, accident, or old age.

- Membership. Any regular employe of the Railway Mail Service or any ex-railway postal clerk employed in any classified post-office is eligible to membership.
- Executive dues. Annual dues of \$1.00 for executive purposes.
- Extra levy. Executive Committee authorized to levy extra *pro rata* assessment for emergency purposes.

## BENEFICIARY DEPARTMENT.

- Income of Benefit Fund. Income consists of:  
*a.*—Annual dues, \$1.00 *per* year.  
*b.*—Certificate fee, \$2.00.  
*c.*—Fee for change of beneficiary, 50 cents.
- Benefit Fund basis. Benefit Fund maintained as nearly as possible at one-fourth of one (1) *per centum* of the total contingent death liability; and until it does reach this status at least one assessment each two months may be levied.
- Benefit allowances. Benefit allowances:
- | NATURE OF INCAPACITATION.   | INDEMNITY<br>ALLOWANCE. |
|---|-------------------------|
| <i>a.</i> —Loss of an arm or leg.....   | \$1,000                 |
| <i>b.</i> —Loss of both arms or both legs, or one arm and one leg.....                                      | 3,000                   |
| <i>c.</i> —Loss of either eye.....  | 1,000                   |
| <i>d.</i> —Loss of both eyes.....   | 3,000                   |
| <i>e.</i> —Death from accident.....   | 3,000                   |
| <i>f.</i> —Temporary incapacitation, account of injury, \$15 <i>per</i> week<br>for not exceeding 52 weeks. |                         |
- Number members. Membership as of February 1, 1903, approximated 7,000.



## R.—WELFARE WORK.

### UNITED STATES.

#### Scope of Welfare Work.

There is in vogue throughout the United States, and comprising in its operations all lines of industrial undertaking, express companies, street-car companies, *etc.*, what is denominated "Welfare Work," which is generally defined as comprehending the following:

- a.*—Special consideration for physical comfort wherever labor is performed.
- b.*—Opportunity for recreation.
- c.*—Educational advantages.
- d.*—Provision of suitable sanitary homes.

This work inevitably partakes of the characteristics of the various provident undertakings conducted by many of the American railways, although on not so extended or varied a scale.

#### Characteristics.

The work is local to the industrial concern to which it pertains, and its application thus becomes a separate problem whose solution will for the most part rest upon the intelligent, careful, and continued effort of those identified with each undertaking.

#### Features outlined.

Some of the characteristics of Welfare Work, developed by experience, are:

- a.*—Physical welfare: Including provisions for cleanliness, pure drinking water, proper toilet rooms, ventilation, light, separate lockers for outdoor clothing, dressing rooms.
- b.*—Recreation: Including gymnasia, athletics, indoor and outdoor, club houses with rooms for dancing, entertaining, and for games.
- c.*—Homes: Including good drainage system, supply of pure water, good paving and curbing; system for saving and lending money to enable employes to own attractive homes.

*d.*—Insurance societies.

*e.*—Pension systems.

**Personal contact.**

The success of these undertakings depends, it is claimed, upon adequate mutuality of endeavor between employer and employes, and this involves more or less contact between these two interests in the promotion and conduct of the various movements set afoot.

**Efforts of one industrial concern.**

One large industrial plant provides the following features for its employes:

*a.*—Casino, containing arrangements for:

*a.*—Dining and luncheon rooms.

*b.*—Lodging rooms.

*c.*—Bicycle rooms.

*d.*—Library.

*b.*—Two (2) beneficial associations organized and conducted exclusively by employes.

*c.*—Annual dinner.

*d.*—An orchestra has been organized among the employes.

*e.*—Merit and thrift are encouraged in the form of additional compensation, according to merit, based on periodic inspection.

*f.*—Savings bank.

*g.*—Loans on mortgage: To encourage the men to build homes for themselves, the saving bank loans to them, to a proper extent, on mortgage.

*h.*—Pension system: Pensions being granted on the following age limits and terms of service, in connection with old age or permanent incapacitation:

75 years of age, 25 years' continuous service.

65 years of age, 35 years' continuous service.

60 years of age, 40 years' continuous service.

Another instance:

**A Philadelphia, Pa., manufacturing company.**

A large stock company of Philadelphia, Pa., organized to engage in the manufacture of hats of the finer grades, has in successful operation among its upwards of twenty-



five hundred employes, male and female, what is styled a "labor system," which has for its objects:

- a.—Accomplishment of work of the best quality possible.
- b.—Accomplishment of work in quantity to meet the demands of the business.
- c.—Accomplishment of work at such cost that the product will be profitable.
- d.—Maintenance of working conditions as healthful and agreeable as possible.
- e.—Encouragement of personal interest on the part of the individual employe in the business as a whole.
- f.—Promotion of the general well-being of employes through institutional establishments.

Apprenticeship.

The working force is recruited almost entirely by means of apprenticeship, its elasticity necessary to meet the demands of the business being maintained by the extension or restriction of the number of boys indentured. The primary result of apprenticeship, it is claimed, is a high order of skill in a special line of work. In addition, the long period of service (the indenture covering a period of at least three years when the boy is under 18 years of age, until majority) tends to create a feeling of personal interest on the part of the employe in the interests of the Company. The system is thus calculated to produce a permanence and solidarity of interest otherwise difficult of attainment.

Specific plans.

Certain plans are adopted by the Company from time to time in furtherance of the "system," those now in vogue including the following, *viz.*:

- a.—Prizes for apprentices. These are made as rewards of merit.
- b.—Bonuses for faithful work. These are paid at Christmas to the men who have worked continuously and faithfully throughout the year. The bonus is computed on basis of a percentage of the employe's earnings during the year.
- c.—Building association. Organized to encourage thrift, to spread home influences, and to increase the permanence of the working force.
- d.—Savings fund. Any employe is privileged to deposit to the extent of \$10 *per* week. Fund now has over 300 depositors.

- e.—Stock allotment. There was originally placed at the disposal of the President of the Company, to be allotted to employes, 5,000 shares of its increased common stock of a par value of \$500,000. This stock is placed in the hands of trustees for the benefit of the employes to whom allotted. No payment is made by the employes. Shares are to be paid for at par virtually by their own dividends. At dividend periods an amount equal to the dividend on the shares allotted, less 5 *per centum* interest on the unpaid balance on the shares, is paid to the trustees and applied by them to the payment of the par value of the shares. Employe at his option may draw annually from the dividend not to exceed 5 *per centum* of the par value of shares allotted to him. At end of 15 years, if paid up, the shares are to be transferred absolutely to the employe. If paid up before end of that period, the entire dividends are to be paid to employe until end of the period.
- f.—Beneficial fund. Maintained by Company, by monthly assessment not exceeding 25 cents on each employe. Adult employes incapacitated for work by illness or injury are paid \$5.00 a week.
- g.—Pensions. A system of pensions for aged or disabled employes has been instituted.
- h.—In addition to the foregoing a number of institutions have been established of a more usual and general nature:
- a.—A mission organization, the plant providing facilities for a Sunday-school, week-day meetings, a musical society, and various organizations.
  - b.—A free circulating library is operated in connection with the Sunday-school.
  - c.—A hospital and dispensary is maintained.

Railways interested.

Railway officials, generally, throughout the country, are interested in this work, and are giving it close observance and study.

## CONCLUSION.

Provident era.

From what has been hereinbefore premised, it will be perceived that the history of the railways concerned comes well within the cycle of three-quarters of a century of time. There was not a mile of steam railroad in the world at the beginning of the nineteenth century.

Earliest road in Great Britain.

The first public passenger railway in Great Britain was the Liverpool & Manchester Railway, begun in 1826, and opened for traffic in the summer of 1830.

First road in United States.

In the United States the first railway for general public use was the Baltimore & Ohio Railroad, chartered in 1827, on which construction was started in 1828, with 13 miles opened for traffic in 1830.

Results of three-quarters of a century.

It will thus be obvious that within the scriptural allotment for the span of human life, three score years and ten, the condition of the average railway employe has developed from the stages of veriest drudgery and hardship, with comparatively parsimonious wage allowance, up to an era, as exemplified at the present day, of exceptional opportunity and progress, in which the average wage earner has placed before him, on the most favorable terms, the very best conceivable and available means for individual advancement to the highest planes of life.

Continued growth of provident effort.

Disregarding the anthropological side of the question, as well as its purely scientific aspects, and relying altogether upon clearly demonstrable accomplishments, it may be safely asserted that each succeeding decade of railway operation has brought into widespread and substantial being a stronger, healthier, and better altruistic sentiment and condition among railway *personnel* in general, thereby doing away with antiquated and inadequate methods.

Pennsylvania System expenditure during 1903.

While statistical information furnished by the various railways and associated interests for the several provident undertakings encompassed by report was obviously characterized by dissimilarity and lack of uniformity, the Reporter, by reason of official relations sustained thereto, is enabled and feels called upon to present, by way of general information, a recapitulation of expenditure incurred and made by the Lines of the Pennsylvania System East and West of Pittsburgh, Pa., for provident movements hereinbefore detailed, during the year ended December 31, 1903, aggregating \$943,618.23, as follows:

	LINES EAST	LINES WEST
Relief Department.....	\$262,777.37	\$91,614.09
Pension Department.....	363,629.29	130,381.81
Hospital Service.....	18,370.00	2,197.50
Saving Fund.....	8,417.93	4,537.76
Young Men's Christian Association Railway Branches and Libraries and Reading- Rooms.....	53,351.36	8,341.12
Total.....	\$706,545.95	\$237,072.28

Statistics.

The following figures will serve as a groundwork for study and reflection on the extent to which railways have proceeded in the conduct of provident undertakings in the United States and Great Britain.

Railway mileage  
and employes.

At the close of the last fiscal year the railway mileage of Great Britain was 22,380 miles and the number of railway employes 575,000, while in the United States there were 205,000 miles of railway and 1,312,537 employes.

Financing and  
traffic volume.

The subjoined table presents figures on railway capitalization, earnings, and volume of traffic for the two countries named for the year 1903:

	GREAT BRITAIN	UNITED STATES
Shares of capital stock.....	£981,681,000	\$6,155,559,032
Funded debt.....	£390,224,000	\$6,444,431,226
Gross earnings.....	£110,925,000	\$1,900,846,907
Operating expenses.....	£68,579,000	\$1,257,538,852
Net earnings.....	£42,346,000	\$643,308,055
* Passengers carried.....	1,194,833,000	694,891,535
Freight tonnage carried, tons.....	443,830,000	1,304,394,323

Mileage embraced by  
reportorial investigation.

It may not be uninteresting to state that reportorial investigation comprehended territory representing approximately 303,000 miles of railway, or about 62 *per centum* of the entire railway mileage of the world, which is about 490,000 miles, based on 0.621 mile to the *kilometer*. Reportorial mileage in this relation is distributed territorially as follows:

COUNTRY	MILEAGE
United States.....	205,000
Canada.....	18,000
Mexico.....	9,500
Central America.....	800
West Indies.....	2,000
Sandwich Islands.....	200
United Kingdom.....	22,000
Asia.....	25,000
Africa.....	5,000
Australasia.....	15,000
Total.....	303,000

\* Item "Passengers carried, 1,194,833,000," for railways of Great Britain, does not include 618,000 "holders of season or periodical tickets," which class of travel is, however, included in corresponding figures given for the United States.



# ADDENDA





## ADDENDA.

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Section 4 of the International Railway Congress held its meetings during the seventh session of the Congress in Washington, D. C., May 3-13, 1905, in the Hotel Raleigh, corner Twelfth Street and Pennsylvania Avenue, under the presidency of M. Emile Heurteau, Director of the Paris & Orleans Railway Company, of France (and member of the Permanent Commission of the Congress). Reportorial results on the subject of "Provident Institutions" were laid before the Section in the following paper, read on Wednesday, May 10, 1905, presenting a synopsis of performance and conclusions, *viz.*:

REPORTORIAL REMARKS BEFORE SECTION 4,  
INTERNATIONAL RAILWAY CONGRESS,  
ON QUESTION XVI, "PROVIDENT INSTITUTIONS,"  
WEDNESDAY, MAY 10, 1905.

*Mr. President and Gentlemen:*

The subject for presentation is "Provident Institutions (general principles of plans for the retirement and insurance of railway employes and workmen) in Countries using the English Language."

Nature of investigations.

Investigations were pursued and report compiled from the standpoint of the use of the term "Provident Institutions" in its widest application to provident endeavor in connection with the railway service in English-speaking countries. As announced in report, this course was taken for the purpose of laying before the present session of the International Railway Congress a compendium on all salient factors generally conceded to be the main avenues through and by which the railway companies are enabled to get on closer and more intimate terms with their employes. The aim has been to give facts concisely and clearly, based on authoritative replies received from the railways and other sources of information with which communication

was had in relation thereto. A mere cursory glance at the makeup of the report will show the great variety of information comprehended on different provident undertakings, and the different methods observed in the framing of replies by the interested roads.

The report has been, however, devoted for the most part to what may be styled the chief provident undertakings, namely, "insurance and retirement" provision.

It has not been deemed necessary to make comment upon the practices common to commercial insurance companies, for these are pretty much the same in all countries, and with which all are generally familiar.

Division of railway insurance in U. S.

As will be noted, the subject of "insurance" in connection with the railway service in the United States has been divided into five different heads, namely:

- a.—Life and Accident Insurance.
- b.—Mutual Insurance.
- c.—Endowment Insurance.
- d.—Railway Relief Department.
- e.—Employes' Relief Association.

This division was arbitrarily made, with the view of conveniently and conspicuously emphasizing the points of difference in the characteristics common to the various forms of insurance undertakings conducted by or in connection with the several railways.

Summary of report features.

Before entering upon direct comment upon the *data* embraced by report to the Commission, your attention is respectfully directed to an announcement of the various provident institutions and measures treated therein. These will be next stated in summarized form, and in the order of their presentation in the report, namely:

- a.—Insurance and Relief Provision.
- b.—Pension or Retirement Provision.
- c.—Superannuation Provision.

- d.*—Hospital Service.
- e.*—Savings Funds.
- f.*—Co-operative Capital Stock Purchasing Plans.
- g.*—Young Men's Christian Association Railroad Branches.
- h.*—Libraries and Reading Rooms.
- i.*—Literary Institutes.
- j.*—Loan Provision.
- k.*—Public or Private (Outside )Provision.
- l.*—Leave Allowance.
- m.*—Miscellaneous Provision (including minor provident effort, such as Rest Rooms, Dining Clubs, *etc.*).
- n.*—Railroad Orders and Brotherhoods.
- o.*—Palace or Sleeping Car Companies.
- p.*—Express Companies.
- q.*—Railway Mail Service.
- r.*—Welfare Work.

Importance of auxiliary undertakings.

While the real keystone of the arch of provident institutions is the composite made up of the provision made and sustained at railway expense, for sick, injured, and aged employes, and designated beneficiaries in the event of their death, as comprehended in respectively "insurance and relief," "pension or retirement," and "superannuation" plans, the other undertakings just offered obviously form distinct and sound links in a continuous chain of provident effort clearly calculated to create mental, physical, social, and spiritual betterment; and they also serve to accentuate the force and utility of the general proposition. You are respectfully requested to consult the two parts of report, which, for sake of convenience, may be designated as "General Report" and "Supplemental Report," and which the Commission has styled "Report No. 1" and "Complement to Report No. 1." These reports are fully indexed,

and a moment's consultation of the indices will suffice to point the way to any particular provident undertaking in any of the countries included in reportorial investigation.

Insurance plans, U. S.

Insurance plans will be discussed in the order given in report, as already stated, and may be briefly described as:

*Life and Accident Insurance.*

Life and accident insurance.

This is insurance provided by regular or commercial insurance organizations conducted independently of the railway companies. The latter contract for the insurance under varying conditions, and it is provided the employes on different terms. This form of insurance will be found treated at pages 17 to 25, both inclusive, of report. It may be observed that some of the roads conduct their own system of accident insurance, and these undertakings, while patterned after the practices of the commercial companies, are also invested with peculiarities which the roads concerned may deem suitable for their own requirements.

*Mutual Insurance.*

Mutual insurance.

The presentation for Mutual Insurance will be found at pages 25 to 29, both inclusive, of report. These Mutual Benefit or Relief Associations, so styled, are characterized by features identifying them more or less closely with commercial insurance practices, especially in regard to the "risks" involved, also by reason of working exclusively along accident and death lines. As a matter of fact, they could be consistently grouped with the so-called "Employes' Relief Associations" mentioned in said General Report, and of which mention will be made later on. Their separation from this group was dictated largely by the desire to bring out the salient elements of this particular class of railway insurance.

*Endowment Insurance.*

Endowment insurance.

This is in no sense similar to the endowment insurance provided by regular life insurance companies. The insurance furnished grows out of an endowment or principal sum given by one or more persons; from the interest, or net proceeds of such interest, is created and maintained a fund out of which is made payments to designated employes when affected by sickness, accident, old age, and specified beneficiaries in the event of their death. This feature is offered at pages 30 and 31, and 279 to 281, both inclusive, of report. At the pages named will be found presented a brief outlining of the endowment fund created by the well-known philanthropist, Mr. Andrew Carnegie, amounting to \$4,000,000, providing accident and death benefits and pension allowances, and which concerns employes of companies with a standing as constituent members of the Carnegie interests.

*Railway Relief Department.*

Railway relief department.

When the term "Railway Relief Department" is used in report, the idea sought to be conveyed is, that the roads involved are directly, substantially, and continuously identified and concerned in the management and operation of the funds. They are thus differentiated from the numerous insurance societies organized and maintained by the employes themselves exclusively, and in the management of which the railroad companies have no voice, although they may from time to time make liberal contributions toward their support. A railroad relief department viewed in this light represents an organization invested with the best attributes of the so-called mutual benefit association, in the management and conduct of which both the railroad concerned and its employes mutually and jointly co-operate to bring about well-defined and common ends—fixed benefit allowances during disablement from sickness or accident, and payment of a stipulated sum of money to designated beneficiaries in the event of death.

The report includes nine (9) roads identified with the conduct of relief departments, and these I will next announce, together with certain statistics related to each:

Relief department statistics. THE NINE (9) ROADS CONDUCTING RELIEF DEPARTMENTS.

Name of Road	Mileage	Number of Employees	Number of Members	Average Annual Expenditure
Atlantic Coast Line Railroad.....	4,139	17,512	8,129	\$82,763.83
Baltimore & Ohio Railroad.....	4,322	54,600	41,783	375,153.75
Chicago, Burlington & Quincy Ry.....	8,324	38,350	22,141	332,504.71
Chicago Terminal & Valley Railroad..	88	1,088	995	9,304.42
Lehigh Valley Railroad.....	1,398	18,621	6,505	35,547.55
Long Island Railroad.....	392	6,145	4,700	20,400.00
Penna. System East of Pittsburgh.....	5,852	110,327	76,507	750,989.53
Penna. System West of Pittsburgh.....	5,062	49,202	26,644	381,260.40
Philadelphia & Reading Railway.....	1,468	23,732	18,951	241,765.54
Totals.....	31,045	319,577	206,355	\$2,229,689.73

The figures given in the table pertain to the year 1903.

The report offers these railway relief departments at pages 31 to 77, both inclusive. The departments with the several interested roads are patterned after those in operation by the Baltimore & Ohio and the Pennsylvania Railroad Companies, which are given at pages 40 to 50, both inclusive, and 60 to 72, both inclusive, respectively, in report.

Penna. R. R. Relief Department exhibit.

In this connection, permit me to call attention to the fact that I have had prepared a special exhibit for the Relief Department of the Pennsylvania Railroad Company. It embraces literature, pamphlets, forms, *etc.*, a study of which will afford a clear insight into the practical workings of the plan. I will be glad to furnish copies of these papers to any one desiring them, if they will leave their address or write for them; also similar information in regard to the Pension Department and Saving Fund of the Company.

Combined relief department  
disbursement.

Another very interesting statistical fact in connection with the operation of railway relief departments is, that while their combined average annual disbursements aggregate in round figures \$2,230,000, their combined disbursements since organization approximate \$37,150,000.

P. R. R. benefit payments.

During the eighteen years' operation of the Relief Department of the Lines of the Pennsylvania System East of Pittsburgh, to the end of 1903, benefits were paid for 469,000 cases of disablement for periods ranging from one day to seventeen years, while 8,531 families of deceased members received death benefits varying in amount from \$250 to \$2,500, according to class membership. The members numbered 19,952 on December 31, 1886, and, as already stated, numbered 76,507 at the close of the year 1903, or about 69 *per centum* of the total number of employes, and included nearly all those who, by reason of age and physical condition, were eligible to membership. The total disbursement during this eighteen-year period, inclusive of \$148,662.15 for Superannuation allowances, and \$1,815,641.54 for operating expenses, amounted to \$13,517,811.47.

*Employes' Relief Associations.*

Employes' relief  
associations.

These are, as a rule, small societies organized among the employes themselves, exclusively, and conducted wholly by themselves, the railway companies with whose service such employes are identified having no voice whatever in their affairs, although in some instances the companies contribute irregularly, and under varying conditions, to their support. A few of these associations have been offered, by way of illustration, at pages 41 to 44 of the General Report.

Insurance with British  
railways.

Among the railways of the British Isles these insurance organizations are conducted under such general titles as "Accident Fund," "Sick Society," "Sick and Funeral Allowance Fund," "Friendly Society," "Insurance Society," *etc.* The organizations usually receive financial and other aid from the railways with which they are identified. In

some instances organizations combine provision for sickness, accident, old age, and death. Membership is in many instances compulsory. The principle underlying the operations of the institutions is very similar. The subject is given at pages 89 to 118, both inclusive, of report.

It may be observed that all the representative railways of Great Britain provide Friendly Society insurance, in some form, for their employes. Sundry Parliamentary enactments, from time to time, such as the Friendly Societies Act, the Employers' Liability Act, and the Workmen's Compensation Act, stand as Government guarantees for the workingman's protection; and many of the roads have created their own insurance schemes to take the place of legislative requirements; it always being a prerequisite that the railway undertaking shall make as good or better provision than is afforded by Parliamentary legislation, otherwise the employes may avail themselves of the latter. The undertakings previous to inauguration are submitted to and have the approval of the Government's Registrar of Friendly Societies, and this officer is furnished periodically with reports and statements exhibiting the results of their operations along all lines.

Report tables. Insurance.

As a source of general information, attention is invited to the tabulated *data* presented at pages 12 and 13 of report, in regard to "insurance and retirement" provisions among the railways of the United States.

#### *Pension.*

Pension departments,  
United States.

Pension departments in the United States possess the same general characteristics, all being patterned after the plans adopted by the Baltimore & Ohio and the Pennsylvania Railroad Companies, only merely nominal differences obtaining, such as are necessitated by physical and financial conditions of the interested roads.



Objects.

The objects of the departments are uniformly to provide for compulsory retirement from service at 65 or 70 years of age, with anywhere from ten to thirty years' continuous service, on a fixed pension allowance, computed, usually, at one *per centum* of the average monthly pay for the ten years next preceding retirement, for each year of service. Involuntary or compulsory retirement takes place between ages 65 and 70, and voluntary retirement, growing out of incapacitation, between ages 61 and 69 years.

SUMMARY, BY GROUPS, OF AGE LIMIT PROVISIONS BY RAILROADS IN THE UNITED STATES CONDUCTING PENSION DEPARTMENTS.

Group	Number of Employes	Entrance Age (Years)	Voluntary Retirement Age (Years)	Involuntary Retirement Age (Years)
Group "A".....	126,799	35-45	61-69	70—Sedentary 65—Active
Group "B".....	46,378	45	Under 65	
Group "C".....	2,676	.....	Under 60	60
Group "D".....	4,454	35-45	60-64	65
Group "E".....	11,953	35-45	65-69	70
Group "F".....	228,040	35	65-69	70
Group "G".....	33,307	35	60-69	70

Roads covered by groups.

The distribution of railways in the groups just named is:

## GROUP "A":

Atlantic Coast Line Railroad;  
Houston & Texas Central Railroad;  
Illinois Central Railroad;  
Oregon Railroad and Navigation Company;  
Oregon Short Line Railroad;  
San Antonio & Aransas Pass Railway;  
Southern Pacific (Pacific System);  
Southern Pacific (Sunset Route);  
Union Pacific Railroad.

## GROUP "B":

Baltimore & Ohio Railroad.

## Group "C":

Bessemer & Lake Erie Railroad (in connection with the Andrew Carnegie Endowment Fund).

## GROUP "D":

Buffalo, Rochester & Pittsburgh Railway.

## GROUP "E":

Central Railroad of New Jersey.

## GROUP "F":

Chicago & Northwestern Railway;  
Pennsylvania System East of Pittsburgh;  
Pennsylvania System West of Pittsburgh;  
Philadelphia & Reading Railway.

## GROUP "G":

Delaware, Lackawanna & Western Railway.

## Age limit exceptions.

Referring to Group "F" roads, for which the maximum age limit for admission to the service is given as 35 years, it may be stated it is optional with the board of officers of the interested department to recommend that the board of directors authorize the re-employment of former employes over 35 years of age and not out of the service more than three years, and of the employment of persons at any age where the service for which they are needed requires special or professional qualifications.

## Financing.

A prominent characteristic of railway pension funds in the United States is, that the undertaking is wholly financed and supported by the railway companies concerned, the beneficiaries making no contribution whatever thereto. The financial demands on some of these funds are met by setting aside originally a certain amount as an investment, the interest accruing therefrom constituting pension or working funds, these amounts being in some cases supplemented by a provision for a further maximum appropriation when necessary; in other cases the railway company simply assumes responsibility for a maximum annual disbursement.

## Number of pension funds.

Data on pension undertakings furnished by eighteen (18) roads in the United States show sixteen (16) pension funds in operation, and two (2) practically ready for introduction, while, besides, several roads announce plans either under consideration or in course of preparation.

## Mileage and employes.

The roads reporting pension funds embrace upwards of 50,000 miles of railway, or about twenty-four (24) *per centum* of the total railway mileage of the country, and approximately 500,000 employes, or about thirty-eight (38) *per centum* of the total number of employes of all roads in the United States.

## Disbursements, etc.

The funds represent an aggregate annual appropriation not to exceed \$1,350,000, when necessary to make payment of pension allowances, while eight (8) of the roads set aside originally, as the basis of pension or working funds, an amount aggregating about \$600,000. Twelve (12) of the roads have expended since organization, to the close of 1903, an aggregate of \$2,500,000, and the roads concerned were carrying on their pension rolls the names of 3,200 pensioners at the end of 1903, while the aggregate mortality among pensioners, since fund organization, numbered 1,150.

## British pension plans.

As a rule, pension plans in Great Britain call for contributions by the employes, and membership is compulsory. Those on the "wage" list only are affected by these undertakings. Under this arrangement there is entailed refunds where a non-pensioned member dies, or where a member is dismissed or leaves the service. The retirement ages are lower than with the American roads, but the service period is very similar.

*Superannuation.*

## United States.

Superannuation provision with the railways of the United States is confined exclusively to the Lines of the Pennsylvania System East of Pittsburgh, Pa. The allowance grows out of membership in the Relief Department, and is in a measure an additional pension allowance. The

“Relief Fund Surplus” is the nucleus of the provision, and the accrued interest on this “surplus” is the basis for calculating allowances. The subject is presented at pages 179 to 181, both inclusive, of report, to which notice is invited.

Great Britain.

From a transportation point of view, superannuation finds its fullest and highest expression and observance with the English railways. In Great Britain the term “superannuation” is distinguished from the word “pension,” in that the English superannuation fund has for its membership the “salaried officers and in-door staff,” as a rule, and, in that light, embraces only such employes as are remunerated by an annual salary, in contradistinction to weekly-wage or other form of remuneration than annual salary.

Formation.

Formation of superannuation funds in Great Britain is usually provided by Parliamentary enactment under what are styled “General Powers Acts” pertaining to interested railways.

Financing.

Financing of the funds is on uniform lines, consisting for the most part of prescribed membership payments, commonly two and one-half *per centum* on salaries, with a corresponding aggregate subscription by the railways, with interest on surplus placed in charge of the railway concerned, or otherwise invested.

Retirement age.

Retirement takes place at ages 60 to 65 years, regularly, with anywhere from ten to thirty years’ service or membership; and also upon permanent incapacitation, before reaching those ages, with ten or more years’ service or membership.

Refunds.

Refunds, on a common basis, are provided in event of death either previous to or while enjoying superannuation benefits.

Commuting.

Commutation of allowance obtains, on the basis of a payment of a lump sum in lieu thereof.

These superannuation funds for British railways will be found at pages 183 to 210, both inclusive, and 297 to 299, both inclusive, of report, and your attention is respectfully invited to those pages.

General reportorial  
comment.

These "insurance and retirement" undertakings being the particular ones for consideration at this convention, more time will not be taken up in detailing the various features of the other forms of provident endeavor offered in reports. They are, as already remarked, important parts of the whole scheme of "railway provident endeavor," and it would no doubt prove highly interesting to accord them as much attention in session as possible. It will suffice now, for practical purposes, to merely announce their location in reports, which will place the members in position to raise any questions that may suggest themselves:

UNDERTAKING	REPORT PAGE
Hospital Service.....	215 to 231, both inclusive
Saving Funds.....	233 " 243 " "
Co-operative Stock Scheme.....	245 " 251 " "
Y. M. C. A. Railroad Branches.....	253 " 260 " "
Libraries and Reading-Rooms.....	261 " 265 " "
Literary Institutes.....	267 " 273 " "
Loan Provision.....	275 " 277 " "
Public or Private Provision.....	279 " 300 " "
Leave Allowance.....	301 " 302 " "
Miscellaneous Provision.....	303 " 308 " "
Railroad Orders and Brotherhoods.....	311 " 314 " "
Palace or Sleeping Car Companies.....	315 " 316 " "
Express Companies.....	317 " 343 " "
Railway Mail Service.....	345 " 349 " "
Welfare Work.....	351 " 354 " "

Conclusion.

The movement looking to the improvement of the mental, social, and spiritual welfare of employes generally, and the making of provision for their physical requirements during disablement from sickness or accident, incapacitation from old age, and for their dependents and designated beneficiaries in the event of their death, is now firmly rooted and widespread in all English-speaking countries, and all these elements of personal betterment have become highly important matters in the administration and operation of the more prominent railways. In many instances, in the United States, roads are deeply interested in "relief depart-

ments" and "pension" undertakings, and are deterred from inaugurating similar plans on behalf of their own employes by the great expense entailed in their conduct only.

Harmonizing of pension plans not feasible.

It does not seem possible to harmonize the pension plans adopted in English-speaking countries, for the reason that the undertakings in vogue with the railways in countries other than the United States involve contributions by employes participating in the benefits extended, while in the case of the plans conducted by the railways of the United States, the participating employes make no contribution whatever, the financing of the funds and the entire expenditure for retirement allowances being borne by the roads exclusively. Moreover, with the American plans there is no distinction drawn between the classes or grades of employes eligible to pension allowances, all employes sharing alike, on the common basis.

## INSURANCE.

### United States.

#### *Fraternal Society of the American Association of General Passenger and Ticket Agents.*

##### Inauguration.

The organization is known as "The Fraternal Society of the American Association of General Passenger and Ticket Agents," and was originally inaugurated in October, 1901.

##### Objects.

Objects of the society are:

- a.—To closely unite the bonds of fraternal relationship between its members.
- b.—To establish a Death Benefit Fund, from which on satisfactory evidence of the death of a member who has complied with its lawful requirements, *immediate* assistance will be rendered to the family of the deceased by the payment of the sum of one thousand dollars (\$1,000), to the beneficiary who has been so designated by the member, provided, however, that the amount to be paid to the beneficiary shall not in any one case exceed the sum equal to one assessment for each and every surviving member of the society.

##### Officers.

The officers are a President, Vice-President, Secretary-Treasurer, who are the Executive Committee, and who are the President, Vice-President, and Secretary duly elected annually by the American Association of General Passenger and Ticket Agents.

##### Audit Committee.

President appoints an Audit Committee, consisting of three members, who audit the books and accounts of the Secretary-Treasurer, presenting their written report at the annual meeting of the American Association of General Passenger and Ticket Agents for the previous year.

##### Secretary-Treasurer.

Keeps correct list of members of society, with their places of business and the name and residence of each beneficiary.

Conducts the general correspondence of society. Receives all moneys due the society, keeping a correct account of same, also all payments. At annual meeting of the American Association of General Passenger and Ticket Agents he renders a report to President of Association of all moneys received and paid out by him since the last annual meeting, submitting at the same time his books and accounts to the Audit Committee for their annual examination and approval. He deposits the funds of the Fraternal Society in such institution as may be agreed upon with the President and Vice-President. He is bonded in a surety company at the expense of the society for the sum of \$3,000.

Membership.

Following named are eligible to membership:

- a.*—All active and honorary members of the American Association of General Passenger and Ticket Agents.
- b.*—Assistant General Passenger and Ticket Agents of each railway corporation and transportation line in North America, issuing and receiving coupon tickets, who have an active membership in the American Association of General Passenger and Ticket Agents.
- c.*—The Commissioners of the New England Passenger Association, Trunk Line Passenger Association, Central Passenger Association, Western Passenger Committee, Trans-Continental Passenger Committee, Southwestern Passenger Committee, Southern States Passenger Association, and the Commissioners of other like Passenger Associations in America.

Application for membership.

All applications for membership are made to the Secretary-Treasurer, accompanied by the entrance fee.

Holdover membership.

Membership in the Fraternal Society is not terminated by the withdrawal of a member from the railway or transportation business, but may continue while the dues of the member are paid.



- 
- Beneficiary. Each applicant must give the Secretary-Treasurer the full name and address of the legal beneficiary to whom the death benefit amount is to be paid.
- Entrance fee. Entrance fee for the society is \$10.00, and the fund resulting from such payments to the Secretary-Treasurer is known as the general fund, to be applied to the death benefit fund and for the payment of the necessary expenses of the society.
- Dues. Dues are fixed at \$5.00, and are assessed on each member by the Secretary-Treasurer on the death of a member.
- Forfeiture of membership. Member failing to pay an assessment called on the death of a member, within 30 days, forfeits his membership and all its benefits and privileges. He may be reinstated on approval of President, Vice-President, and Secretary-General, upon paying all arrears and a new entrance fee of \$5.00.
- Total benefit disbursements. The benefit disbursements from organization of the society to the end of March, 1905, aggregated \$5,605.
- Number of members. Membership as of March 21, 1905, was 217 members.
- Deaths. Up to March, 1905, the society had been in existence about three and one-half years, during which time there were six deaths.

#### WELFARE WORK.

##### *Free Traveling Newspaper Library.*

- Basis of library. There is conducted in connection with the Southern Pacific Company ("Sunset Route"), in the State of Texas, what is known as the "Free Traveling Newspaper Library." The literary bureau of the Railroad Company receives daily a large number of papers from all parts of the country. After being scanned and clipped for the files of the bureau,

the publications still contain a great deal of good reading matter. These papers, which formerly went into the waste-basket, formed the nucleus for the Library. The institution has supplemented the original source of reading supply by becoming the recipients of voluntary contributions from newspaper offices direct, including packages of their exchanges, also of magazines from interested persons.

## Distribution.

Distribution is effected by distributors, mostly females (the wives, daughters, or sisters of the railroad employes), looked up and reported by section foremen, and who perform the work willingly for the welfare and entertainment of their own families and neighbors.

On a designated day of each week, beginning with one of the four lines of the Southern Pacific in Texas, the Library sends in rotation to each section, so that every two weeks each one receives a package of papers.

## Australasia.

## Australasia.

*South Australian State Railways.*

(1,736.25 miles; 3,567 employes; as of June 30, 1904.)

## List of provident institutions.

The following provident institutions are conducted in connection with the Railways, *viz.*:

Life Assurance.

Public Service Superannuation Fund.

Public Service Provident Fund.

South Australian Railways Hospital Fund.

These institutions will be treated herein in the foregoing order of presentation.

## INSURANCE.

*Life Assurance.*

## Inauguration.

Life Assurance for employes was started in 1889.

Object.                   The object is to secure a provision upon retirement at age 60 for the employe, or for his family in the event of his premature death.

General conditions.       By regulation of January 1, 1889, all who thereafter attained the age of 21, and new entrants—with the exception of engine-cleaners, greasers, pumpers, coalmen, mechanics, shop laborers, and a few others—have been required to assure in one of the approved societies, the latter being informed each month of those employes required to assure, and simultaneously a form is handed to the employe concerned. This form contains a recommendation by the district officer, a declaration by the employe as to his date of birth and the society chosen, the certificate of the Comptroller of Accounts that insurance is complete, and the approval of the Commissioner for the permanent appointment. Upon the acceptance of the proponent by the society the premiums are thereafter collected half-yearly by the Department and handed over.

Scale of insurance.       Every person, before confirmation of his appointment to any permanent office or employment in the railway service, is required to effect in some life insurance office carrying on business in South Australia and approved by the Commissioners, an insurance on his life, providing for the payment of a sum of money at his death, should it occur before the age of retirement from the railway service, or, if he survives until that age, of a sum of money or annuity on the date of such retirement, upon the following scale, that is to say:

The amount payable at death or retirement shall not be less than the amount of the annual salary or wages of the insured. The amount of any annuity is such as the premiums payable upon that basis will purchase. Every such insurance or annuity is proportionately increased with every additional £50 received as yearly salary or wages.

The amount of insurance is computed as follows :

Basis of computation of insurance.

SALARY OR WAGES PER ANNUM EXCLUSIVE OF OVERTIME	AMOUNT OF INSURANCE
Not exceeding £110.....	£100
Exceeding £110 and not exceeding £200.....	200
“ 200 “ “ “ 300.....	300
“ 300 “ “ “ 400.....	400
“ 400 “ “ “ 500.....	500
“ 500 “ “ “ 600.....	600
“ 600 “ “ “ 700.....	700
“ 700 “ “ “ 800.....	800
“ 800 “ “ “ 900.....	900
“ 900 “ “ “ 1,000.....	1,000

Endowment insurance rates.

All insurances are at the rates for endowment insurance at 60 years of age, or for annuity according to tables of the insurance companies, which are signed by the accredited officer of the board of management. The premiums are payable half-yearly in advance, portions of a half-year being calculated *pro rata*, but the first premium payable to any company will not be for a term of less than one full quarter.

Nature of contract.

The contract once entered into cannot be varied, but all succeeding increases are to be made with the same company, without further examination, at the rates agreed on at the original contract, increased *pro rata* according to the age of the assured at the time of increased insurance. Where the occupation of any employe is varied after the date of the original contract, involving special risk, the company in which the insurance is effected is permitted to charge, in addition to the premiums, any special rate which, under the rules of such office, are ordinarily chargeable therefor. The employe, as a condition precedent to the confirmation of his promotion, lodges such additional policy as required. All policies are in the name of the assured, are lodged with the South Australian Railway Commissioners, remain in their possession, and are unassignable either at law or in equity, provided that the amount so insured shall be pay-

able to the employe on his leaving the service at 60 years of age, or to his legal representatives within three months after his death, should he die before attaining the age of 60.

Maximum amount of insurance.

No company is required to insure the life of any officer or servant for a larger sum than is provided in regulations, but any additional insurance will be a matter of contract between the assurer and the assured, and the policies in such cases are not lodged with the Commissioners and are not in anywise subject to regulations.

Record and statistics.

A record of all insurance made in pursuance of regulations is kept by the Comptroller of Railway Accounts, and shows the date and amount of the original insurance, and of each successive increase; and it is the duty of said Comptroller to arrange for deducting from the salary or wages of the assured, in accordance with prescribed regulation, the premiums due to the insurance company concerned to the end of each calendar half-year, every 30th June and 31st December, and to pay the same to said company. It is a condition of all policies that in case of omission by said Comptroller to pay said premiums, the policy of insurance will not lapse till the expiration of one month after service of notice of such omission on the Comptroller, and the company will within such month receive, if so required to do, such overdue premium without interest or fine.

Resignation or dismissal.

Any employe, on resigning, being dismissed, or otherwise leaving the service of said Commissioners, has delivered to him all policies in his name, and the Commissioners will not thereafter have any charge of the policies or liability in respect of the half-yearly premiums, and the said policies will thereafter cease to be subject to regulations, but the said Comptroller of Accounts will give notice to the insurance company interested, and the policies will not be otherwise affected as a contract between the insurer and the insured so long as the premiums thereon are paid by the insured.

Premiums payable to approved life assurance societies.

SOUTH AUSTRALIAN RAILWAYS.

PREMIUMS PAYABLE TO APPROVED LIFE ASSURANCE SOCIETIES.  
For each £100 of Policy. Half-yearly Premiums.

Age Next Birth-day.	Australian Mutual Provident Society	Australasian Temperance and General Mutual Life Assurance Society	Australian Widows' Fund Life Assurance Society Limited	Colonial Mutual Life Assurance Society Limited *	Citizens' Life Assurance Company Limited	Equitable Life Assurance Society of the United States	Mutual Life Insurance Company New York	National Mutual Life Association of Australasia, Limited	New York Life Insurance Company	Age Next Birth-day.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
21	1 5 4	1 5 0	1 4 8	1 4 10	1 4 8	1 6 4	1 5 11	1 2 11	1 6 5	21
22	1 6 1	1 5 6	1 5 4	1 5 8	1 5 6	1 7 1	1 6 9	1 3 8	1 7 2	22
23	1 6 10	1 6 6	1 6 1	1 6 6	1 6 4	1 8 0	1 7 7	1 4 5	1 8 0	23
24	1 7 9	1 7 0	1 7 0	1 7 3	1 7 3	1 8 11	1 8 5	1 5 4	1 8 10	24
25	1 8 8	1 8 0	1 7 9	1 8 1	1 8 2	1 9 10	1 9 5	1 6 3	1 9 10	25
26	1 9 7	1 9 0	1 8 9	1 8 11	1 9 2	1 10 10	1 10 5	1 7 3	1 10 10	26
27	1 10 8	1 10 0	1 9 9	1 9 10	1 10 3	1 11 11	1 11 6	1 8 4	1 12 0	27
28	1 11 9	1 11 0	1 10 9	1 10 10	1 11 4	1 13 1	1 12 7	1 9 5	1 13 0	28
29	1 12 10	1 12 6	1 11 11	1 12 0	1 12 6	1 14 4	1 13 10	1 10 7	1 14 5	29
30	1 14 0	1 13 6	1 13 2	1 13 2	1 13 9	1 15 8	1 15 2	1 11 9	1 15 7	30
31	1 15 4	1 15 0	1 14 5	1 14 7	1 15 2	1 17 1	1 16 7	1 13 1	1 17 0	31
32	1 16 8	1 16 6	1 15 9	1 15 11	1 16 7	1 18 7	1 18 1	1 14 6	1 18 7	32
33	1 18 3	1 18 0	1 17 3	1 17 6	1 18 1	2 0 3	1 19 9	1 16 0	2 0 2	33
34	1 19 10	1 19 6	1 18 9	1 19 1	1 19 9	2 2 0	2 1 6	1 17 8	2 2 0	34
35	2 1 7	2 1 0	2 0 6	2 0 11	2 1 7	2 4 0	2 3 6	1 19 5	2 4 0	35

\* 10s. per cent. is added to these rates in the cases of guards, locomotive enginemen, and firemen.

Approved insurance societies as of January 1, 1905, in which employes could insure were as follows:

- Australian Mutual Provident Society.
- Australasian Temperance and General Mutual Life Assurance Society, Limited.
- Australian Widows' Fund Life Assurance Society, Limited.
- Colonial Mutual Life Assurance Society, Limited.
- Citizens' Life Assurance Company, Limited.
- Equitable Life Assurance Society of the United States.
- Mutual Life Association of Australasia.
- Mutual Life Insurance Company of New York.
- National Mutual Life Association of Australasia, Limited.
- New York Life Insurance Company.
- The Public Service Superannuation Fund.

#### SUPERANNUATION.

##### *The Public Service Superannuation Fund :*

“The Public Service Superannuation Fund” was authorized by Act of Parliament No. 790 of 1902, and the Fund started in 1903.

The Fund aims at providing an annuity during incapacity for a year or more, or upon retirement at ages 60 or 65, according to the division of the Fund; a pension to the widow during her life, or to the children, should they survive, until the youngest reaches 18 years of age.

The annuity varies according to the amount subscribed (which is in proportion to the amount of salary) and the number of years of membership, calculated by a professional actuary outside the service.

The amount of subscription is moderated so that the annuity does not offer too great an inducement to retirement at the option age, but rather that a member should subsequently continue in active employment should his health permit.

Approved insurance societies.

Inauguration.

Objects.

## Fund division.

There are two divisions of the Fund, namely, Division A, in which the age to be attained to entitle a subscriber who has an effective status of not less than 20 years to a continuing annuity is 60 years; and Division B, in which such age is 65 years for males, and for females, if included in this division, 60 years.

## Division A.

Division A includes:

- a.*—Every male subscriber engaged in physical labor whose employment is of such a nature as, in the option of the Board, may probably incapacitate him for continued service by the time he attains the age of 65 years.
- b.*—Every male optional subscriber entering the Fund after December 31, 1903, who at the time of entry is liable under the Departmental regulations to be required on attaining the age of 60 years to retire from the public service or railway service on the ground of age.
- c.*—Every male foundation subscriber, not within Sub-section "a" of this regulation, who may elect to enter Division A.

## Division B.

Division B includes:

Every other male subscriber.

## Administration.

The Fund is administered on a purely mutual principle by a Board, styled "The Public Service Superannuation Fund Board," consisting of seven members, three of whom are appointed by the Government and four elected by the subscribers.

## Financing.

The Fund is financed by subscriptions paid by subscribers and by moneys received for the purchase of status, and the interest arising from the investment of such subscriptions and moneys. The Fund is exempt from income tax and from all other taxation whatever. The Government assists to the extent of guaranteeing the payment of annuities during the first 15 years, of collecting the subscriptions each pay, and undertaking the clerical work.



Membership.

Membership is composed of all persons who enter the Public Service, and who being males, receive remuneration at the rate of £100 or more *per annum*, or being females, £75 or more *per annum*, excepting any person now in or hereafter entering the Railway Service or the Public Service, or now capable or hereafter becoming capable of subscribing to the Public School Teachers' Superannuation Fund.

Maximum and Minimum subscriptions.

The *maximum* and *minimum* subscriptions are as follows:

Maximum.

MALES		FEMALES	
Pay	<i>Maximum</i> Subscription	Pay	<i>Maximum</i> Subscription
Not exceeding £200	£16	Not exceeding £150	£12
Each full £50 above the first £200	£5 up to £40, inclusive of the £16	Each full £37 above the first £150	£3 up to £30, inclusive of the £12

Provided that in computing the *maximum* amount of subscription of any person who shall also be a subscriber to the Public School Teachers' Superannuation Fund, the amount subscribed by such person to that Fund shall be included.

Minimum.

The *minimum* annual subscriptions are, for males £8, and for females £6.

Employment tenure.

Employment in any branch of the Public Service shall, for the purposes of the Act, be deemed to be of a permanent character whenever the employment is not for a defined term or continues after a defined term has expired without a fresh defined term being fixed, and the person employed does not exceed the age of 32 years at the time of entering into receipt, in respect of such undefined term of employment, of, if a male, £100 or more *per annum*, or, if a female, £75 or more *per annum*, unless either the Board or the Minister controlling the department in which the person is employed shall certify on the prescribed form that such employment is not of a permanent character; the opinion of the Board and of such Minister that the employment is of a permanent character is expressed on a designated form.

## Collections.

Subscriptions are deducted from pay-sheets, and are distributed evenly over the year, a very small deduction of equal amount being made from each pay-sheet.

## Cessation of payments.

No payment of subscription is required while the subscriber is incapable of earning ordinary pay.

## Duration of benefit.

If Superannuation Board be of opinion that incapacity for work, by reason of ill health or infirmity, will continue for a year, the subscriber will be entitled to an annuity for a year, and may at the end of the year apply for another year's annuity, and so on from year to year as long as, in the opinion of the Board, the incapacity lasts.

## Retirement at 60 or 65.

When he retires at or after age 60 if in Division A, or at or after 65 if in Division B, of the Fund, a subscriber will be entitled to an annuity for the remainder of his life.

## Death with not less than five years' status.

Upon the death of a subscriber who has not less than five years' status, his widow will be entitled to an annuity for her life. The fact that the subscriber himself may have drawn an annuity on breakdown or in old age will not make any difference to the right of his widow to an annuity, provided they were married prior to his retirement.

## Death of both parents.

If both parents die, and the father had a status of five years in the Fund, his children will be entitled to an annuity until they reach 18 years of age.

## Dismissal or resignation from service before five years' status.

If, before he acquires five years' status on the Fund, a subscriber, through resignation or dismissal from the service, or by death, ceases to be a subscriber, the full amount of his subscriptions will be repaid out of the Fund; and if he has purchased status for cash the cash will also be refunded to him; and if he has purchased status by installments the installments actually paid will be refunded, less the amount required to satisfy interest and cover the risk of non-payment.

## Retirement or dismissal after five years' status.

If, after having acquired five years' status, a subscriber in good health retires from the service to better himself, or is dismissed, he will be repaid the full amount of sub-

scriptions paid; and if he has purchased status for cash the cash also will be refunded to him; and if he has purchased status by installments the installments actually paid will be refunded, less the amount required to satisfy interest and cover the risk of non-payment; but if the subscriber is not in good health, the amount, if any, to be refunded will be entirely in the discretion of the Board.

Purchase of five years' status required.

Railway Regulation No. 14 requires the purchase of five years' status, so that the subscriber may be eligible for benefits forthwith. The price of this status may be paid in cash in a lump sum, or payment may be spread over twenty years, or less, by installments deducted from the pay-sheet with the subscription, the installments being computed to cover interest and risk of non-payment as well as the purchase-money itself.

Status acquirement by probationer.

A railway probationer may, prior to any departmental requirement, become a subscriber to the Fund, and may either purchase status at once or defer doing so until required by the Department on the confirmation of his appointment, when he will be required to purchase so much status only as will make up the five years.

Annuities protected.

All annuities are absolutely protected against creditors and cannot be mortgaged.

Fund investment.

The Fund is vested in and under the control and management of the Board, who may invest the same on deposit with the Treasurer, or in any bank, or upon first mortgage of the fee-simple of land in South Australia, or upon Government securities of the Commonwealth of Australia, or of any State of the said Commonwealth, or upon securities guaranteed by the Government of said Commonwealth or of any such State, or upon the securities of any municipal corporation in South Australia, or upon any other securities authorized by law for the investment of trust funds. The invested funds amounted to £22,000 at the end of 1904.

## Annual report.

In the month of March in every year a report on the condition, investments, and affairs of the Fund and its administration during the year ending on the thirty-first day of December next preceding, is prepared and laid before the Governor of the Board, and published in the "Government Gazette."

## Audit of accounts.

The accounts relating to the Fund are once at least in every year audited by the Commissioner of Audit.

## Quinquennial investigation.

1. As soon as conveniently may be after December 31, 1907, and at the end of every subsequent period of five years, the affairs of the Fund will be investigated and reported upon by an actuary, to be appointed by the Board and approved by the Governor, and the report of such actuary will be laid before the Governor by the Board.

2. After every such actuarial investigation the rates of subscriptions or scales of benefits, or both, will be reviewed, and will be altered if in the opinion of the Board alteration may be necessary to insure:

*a.*—The actuarial soundness of the Fund.

*b.*—The fullest benefits to subscribers consistent with such soundness.

## Number of members.

At the close of 1904 the Fund had a membership of 575.

## PROVIDENT FUND.

*The Public Service Provident Fund.*

## Inauguration.

There is conducted in connection with the South Australian State Railways what is styled "The Public Service Provident Fund," started in 1893.

## Nature of Fund.

The Fund is voluntary and unofficial, and open to all grades of the State Civil Service.

Levies. An uniform levy is made on members when one of their number dies, the amount of such levy being determined by the sum to be raised, which varies from £75 to £100, according to the age of the deceased member at the time he joined. The levies have aggregated to about one pound *per member per annum*.

Beneficiary. The amount of the levy is handed over to the family or nominee.

#### HOSPITAL SERVICE.

##### *The South Australian Railways Hospital Fund.*

Inauguration. The South Australian Railways Hospital Fund was started in 1903.

Objects. The Fund provides treatment at hospitals free of cost to the subscribers.

Levy. The Department collects an annual levy of one quarter day's pay from members and hands it over to the executive of the Fund.

Disposition of levy. The amount collected is divided among approved hospitals in proportion to the number of members who have been patients, a *minimum* payment of fifteen shillings *per week per patient* being guaranteed.

#### Asia.

##### LIBRARIES AND READING-ROOMS.

###### BRITISH INDIA.

(2,682.95 miles; 50,718 employes.)

##### *Great Indian Peninsula Railway.*

###### LIBRARIES.

Inauguration. Libraries were established at the various stations at different times as the necessity for them arose. The earliest was established at Bhusawal in 1866. A Central Library in Bombay was opened in 1893.

Location and number volumes.

Libraries are located as follows, with volumes carried as indicated, *viz.*:

LOCATION	NUMBER OF VOLUMES
Mahoba.....	500
Sohagpur.....	242
Harda.....	200
Byculla.....	2,300
Igatpuri.....	1,740
Bhusawal.....	620
Manmad.....	196
Jhansi.....	842
Sholapur.....	.....
Lonavla.....	1,060
Dhond.....	1,100
Bina.....	681
Shahabad.....	451
Central Circulating Library, Bombay.....	8,445
Total.....	18,377

Other station Institutes obtain books from the Central Library, Bombay, by paying a fixed subscription.

Character of literature.

Character of literature is miscellaneous, embracing Fiction, Biography, Travels, Poetry, Scientific Works, and other works of general interest. New books are purchased by the Central Library, Bombay, from time to time as they appear.

Maintenance.

Central Library, Bombay, received a grant of £1,400 from the Board of Directors, which sum was expended on books, furniture, and fittings. The Library is maintained by membership subscriptions, with the exception of the Librarian and his assistant who are paid by the Company. The libraries at stations on the line, all of which are attached to the Railway Institutes, are supported by membership subscriptions.

Annual distribution.

The average number of books distributed yearly by the various up-country libraries is about 15,000, and by the Central Library, Bombay, about 17,000, or a total annual distribution of about 32,000 volumes.

## Management.

Libraries at up-country stations are managed by the Institute Committee, which comprises the chief resident railway officers at the station.

Central Library, Bombay, is managed by a committee of four chief officers of the Company and an Honorary Secretary.

Minutes of meetings are recorded but not circulated.

## Accounting.

Half-yearly statements of accounts, except for the Central Library, are submitted to the Agent and Chief Auditor of the Company in Bombay in connection with each Railway Institute, including the Library. They are all in the same form.

Books showing subscriptions received from members, with details of expenditure, are posted and kept up month by month, being audited every half-year by one of the Company's Travelling Audit Inspectors. The system of bookkeeping is single-entry.

## READING-ROOMS.

## Location.

Reading-rooms are provided at stations where there are Railway Institutes, and in connection therewith, such rooms being located at the following stations on the line, *viz.*: Nagpur, Mahoba, Sohagpur, Harda, Byculla, Igatpuri, Parel, Bhusawal, Manmad, also a large and comfortably furnished reading-room at Central Library, Bombay, which is located in the General Administration Offices at Victoria Terminus; and this room is thrown open on mail days to passengers arriving at or leaving Bombay, the table being supplied with all the latest papers and periodicals.

## Clientage.

The rooms are patronized by all classes who are members of the Institute in Central Library.

## Maintenance.

Maintained from Institute funds, except in the case of the Central Library, Bombay, which is supported by subscriptions.





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# GLOSSARY.\*

(Presenting, for general convenience, certain foreign and other words and phrases, also abbreviations, signs, and scientific terms, appearing in the publication.)

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## FOREIGN WORDS, ETC.

*Bona fide* (Latin): In good faith; actually; in reality.

*Bonus* (Latin): The portion of surplus capital distributed at certain periodical intervals among the assurers is usually called a "*bonus*"; or of capital over and above what may be necessary to satisfy forthcoming claims, expenses, management, *etc.*

*Congres* (French): Congress; an assembly of sovereigns or their deputies.

*Corps* (French): A body, a force (of persons).

*Data* (Latin): Allowed premises; known or admitted facts or truths.

*Des* or *des* (French): Of the.

*Duplex* (Latin): Twofold; double.

*Errata* (Latin): Errors or misprints; table of errors or misprints.

*Esprit de corps* (French): Brotherhood; brotherly feeling; literally, the "spirit of the body."

*Et cetera* (Latin): And the rest; and so forth; abbreviated form, "*etc.*"; sign, "&c."

*Ex officio* (Latin): By virtue of office; officially.

*Fac-simile* (Latin): A close imitation.

*Fiscal*: Belonging to the treasury. From the Latin " *fiscus,*" the exchequer, public treasury.

*Formula* (Latin): A prescribed form or rule.

*Id est* (Latin): That is; abbreviated form, "*i. e.*"

*Infra* (Latin): Below; under.

*Inter alia* (Latin): Among other things or matters.

*Kilometer*: 0.62136 mile. A French measure of 1,000 meters, a "meter" being equal to 39.371 inches English.

*Maximum* (Latin): The greatest (quantity or amount).

*Minimum* (Latin): The smallest (quantity or amount).

*Memoranda* (Latin): Memorandums; slips for verifying purposes.

*Palais* (French): A palace.

"*Palais des Congres*" (French): Palace of the Congress.

*Per* (Latin): By.

*Per annum* (Latin): By the year; yearly; annually; a year.

*Per capita* (Latin): By the head; individually.

*Per centum* (Latin): By the hundred; abbreviated form, "*per cent.*"; sign, "%."

*Per diem* (Latin): Daily; every day; a day.

*Per mensem* (Latin): By the month; monthly.

*Personnel* (French): Body or staff (of persons).

*Pro rata* (Latin): In proportion; proportionally.

*Proviso* (Latin): A condition, stipulation, agreement, understanding.

*Resume* (French): A recapitulation; a summing up; a summary.

## FOREIGN WORDS, ETC.—Continued.

*Socio* (Latin): I join, unite, associate.

*Surplus*: Compounded of two Latin words, "*super*," over or above, and "*plus*," more; meaning what remains over after accomplishing a purpose or object.

*Termini* (Latin): First and last stations; or principal stations.

*Vice versa* (Latin): The terms being reversed; reversely; the reverse.

*Vide* (Latin): See.

*Vide infra* (Latin): See below; under.

*Videlicet* (Latin): Namely; to wit; that is to say; abbreviated form, "*viz.*"

*Vide supra* (Latin): See above, before.

## ABBREVIATIONS.

*Etc.*, or *etc.*, or *&c.* (*et cetera*): And the rest; and so forth.

*I. e.* or *i. e.* (*id est*): That is.

P., or "p.": Page.

Pp., or "pp.": Pages.

*Viz.* (*videlicet*): Namely; to-wit; that is to say.

S. or s.: Shilling (English money).

D., or d.: Pence (English money).

## SIGNS.

& : And.

&c., or *etc.* (*et cetera*): And the rest; and so forth.

× : Sign of multiplication; meaning "multiply by."

% : *Per centum*, or *per cent.*: By the hundred.

= : Sign of equality; equal to; same as.

\* : Or little star (asterisk), used to refer to a note, or to an omission.

† : Or dagger, a mark of reference.

— : Or dash; a slight addition; additional incidental comment.

- : Or hyphen; a short line between the parts of a compound word; also between dates, as "1903-1904," or "1903-4," meaning "years 1903 and 1904, both inclusive."

£ : Pound (English money).

☞ : Index finger; so named because it is used as a pointer; a mark of reference.

## SCIENTIFIC.

Anthropology: The natural history of the human species.

Antiseptic: A substance that prevents putrefaction.

Aurist: One who treats diseases of the ear.

Bacteriologist: One skilled in treatment of bacteria, or disease germs.

Compress: Folds of soft linen cloth, used to cover the dressings of wounds, *etc.*, or to keep them in their proper place and defend them from the air.

Dermatologist: One who treats diseases of the skin.

Neurologist: One who treats diseases of the nerves.

Oculist: One who treats diseases of the eye.

Pathology: That part of medicine which treats of the nature of diseases.

Prosthetic agencies: The artificial means or agencies for supplying any defect or lost part of the human anatomy.

Sociology: The science which treats of men in social capacity, including politics, political economy, and such subjects; social science.

Styptic: A substance which checks local bleeding.

*Tourniquet*: A bandage which may be tightened by a screw, used in surgery to produce pressure on a blood-vessel, so as to restrain bleeding.

\* From the standpoint of the "international" characteristics and relations with which this book is invested, a glossary is, as a general proposition, highly necessary and practically indispensable.











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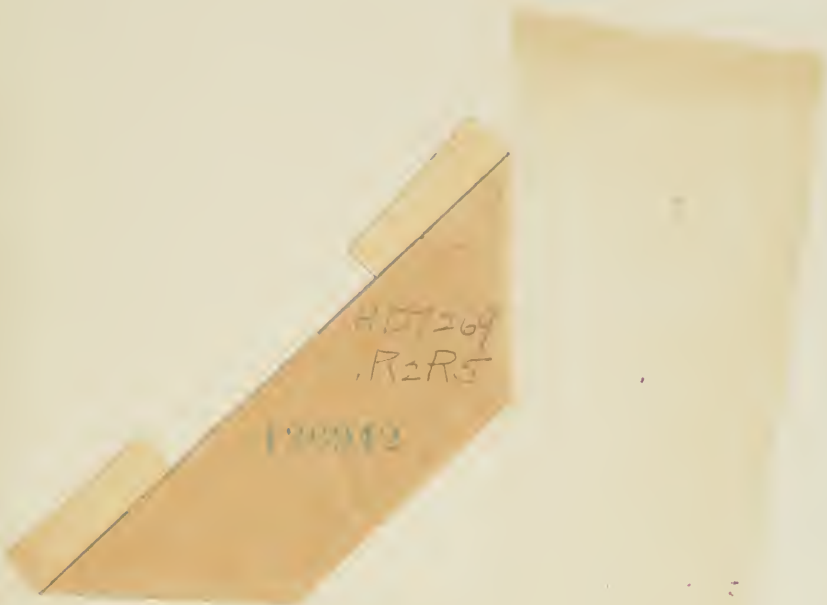
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