

Extra editions of the General Rules and Regulations were printed; 1000 in the English Language, 1000 in the Finnish and 500 in the Italian. There were 1,344 receipts received at the office of the Central Safety Department last year of which 715 were English, 362 Finnish and 257 Italian.

The examinations of employees on Rules and Regulations have caused many employees who have lost their books to apply for second copies, and therefore the total number of receipts which were received does not mean that this number of new employees were hired.

Rules and Regulations for Open Pit Mines.

Mr. Elliott, early in the year, appointed Captain Rough, Mr. Moulton and Wm. Conibear a committee to formulate a set of rules for application to open pits or surface mining. The Committee prepared a proposed set of rules which was sent to Mr. Barber for approval. A conference was held at Hibbing in March attended by the Committee, Mr. Barber and his assistants, when a final draft was made.

A large majority of the men who are working in the open pits on the Mesaba Range are foreigners who understand little or no English. They must be directed in their work continually by the foreman, who is held responsible for their safety. These new rules are designated for foremen only. Five hundred copies were printed and a sufficient number were distributed to the clerks at the Wade-Helmer, Crosby, Boeing, Hill-Trumbull and Jackson mines for distribution to foremen, locomotive engineers, etc.

Examination of Employees on Rules and Regulations.

Captain Rough, Mr. Moulton and the Safety Inspector were appointed a permanent committee to make regular examinations of employees on their efficiency in knowing and observing the safety rules and regulations. The mines in Minnesota were visited in March and immediately after, in April, the mines in Michigan were covered, when a total of 92 men were examined. A second visit was made in September and October when 84 men were examined.

TABLE V

Giving number of men who have been examined on the Rules and Regulations and their occupations.

Year	Foremen	Miner	Timber Men	Motor Runner	Cage Rider	Misc.U.G. Men	Surface Men	Total
1915	1	24	2	0	0	3	0	30
1919	16	40	5	2	5	2	7	77
1920	29	66	4	17	3	4	28	<u>171</u> 276

Infection Cases

A special prepared notice, printed in black and red types of large figures, was prepared, which called attention to the number of infection cases that had occurred during the year 1919. Copies were posted in the bulletin boards and other conspicuous places around the mines and shops. This notice gave a list of twenty-eight infection cases, citing the names of the mines where the accidents occurred, the occupations of the injured men, and a description of the accident and the loss of time each accident caused. An appeal was made for the elimination of similar accidents by urging employees to avail themselves of the facilities the Company has provided for the prevention of infection.

Description of Preventable Accidents.

Immediately after a monthly session of the Central Safety Committee a description of all the accidents, which have occurred during the previous month and which were classified preventable, is typewritten and mimeograph copies are sent to the superintendents, surface foremen, mining captains and shift bosses. Copies are also posted in the bulletin boards.

Automatic Couplers

The number of accidents which were caused by employees being caught between cars or a motor and drift increased from 9 in 1919 to 19 in 1920, and the total number by mine and railroad cars increased from 56 to 71. As a general rule many of these accidents can be traced to the fact that employees ^{were} endeavoring to make up loss of time in the transportation of ore from chutes to the shaft stations.

A number of the mines have the new automatic couplers which have a face of 12" instead of 6". The larger size reduces the possibility of couplers separating when a train is in motion.

When the tippie dump was introduced in the Princeton mine, cars were provided which were equipped with link and pin couplers and short draw-heads. This was a mistake, as has been proven by the number of accidents which they have caused. The design of the tippie is such that longer draw-heads cannot be used.

Shaft Sinking

Shaft sinking is practically a continuous mining operation at the Republic mine. In order that sinking and the development of a new level may be carried on at the same time, permission was granted to use a wood pentice instead of a rock pentice, which is the kind that has been used in recent years.

At the Francis mine the shaft was sunk by using a small cage instead of a bucket. The usual safety precautions which were taken at the Gwinn and Holmes mines in 1919 were observed.

Duck-boards in Shower Bath

This device was adopted to prevent men from slipping on wet floors when shower bathing. Accidents were caused by employees slipping and striking against the edge of partitions between the showers, which usually were made of sheet iron. At the request of the men many of the partitions have been removed and the Central Safety Committee recommended that when floors are not slippery and where partitions between showers have been removed, the use of duck-boards may be discarded. Advantage was taken of this recommendation without loss of time and partitions and duck-boards are now practically eliminated.

Underground Storage of Dynamite.

Supt. Eaton reported that as the main level drifts of the Cliffs-Shaft mine are not lighted he was unable to comply with the rule that required underground magazines to be equipped with electric lights, without consider-

able expense. It was decided that it would not be necessary to observe this rule under the conditions existing at that mine.

Ventilation

Drifts were started in the Francis mine and the Gwinn Mine for an underground connection in order to improve ventilation in both mines, which has been poor the past three years. At the end of the year there remained about 300 feet of drifting and 100 feet of raising before the mines would be connected. Better ventilation will be appreciated by the underground employed and it will also add considerable length of time to the life of the timber in the mines when this work is completed. All mines, with the exception of the Spies and Athens, will have two outlets to surface, which is the principal factor in providing good air. The Spies mine is comparatively shallow and the amount of timber that is used underground is practically nil. The mine has developed large open stopes. These conditions make good ventilation. At the Athens mine there are places where the sub-levels are crushing badly and high temperature may be occasionally recorded, but as yet it has not been high enough to cause discomfort to the miner.

Skip Pits

The breaking of a skip rope, which frequently results in the drop of a skip into the skip pit is not an unusual occurrence. The attention of the Central Safety Committee was called to the danger which men are exposed when cleaning skip pits if skips are in operation. At the large mines like the Maas, Negaunee and Stephenson the amount of dirt which falls into the skip pits cannot be removed between shifts and it is therefore necessary to do this when the skips are in operation. It was decided, however, that as far as possible the pits should be cleaned when skips are not in operation.

Fire Equipment

Reports received at the office of the Safety Department accounted for 116 Pyrene extinguishers which were inspected and replenished in January 1920. The larger kind, like the soda acid extinguishers of the Kings and Johns-

Manville types, were tested and recharged by the chemists at the various mines with the cooperation of the Safety Department. Reports of the extinguishers maintained at the Electric Power Stations and the Minnesota mines were not received, but a special effort will be made to collect this data for 1920.

A report of an inspection of the fire fighting equipment at each mine is made quarterly by a local inspector. This report states the amount and condition of hose at the mine, the number and condition of hydrants, etc.

Company Calanders

Fourteen group photographs of ex-service employees were taken by the Company in 1919, but these photographs do not show all of our ex-service men as all did not report when they were taken. It was decided that the photographs would be very appropriate if used in calander form, and accordingly 4,000 copies were printed and distributed to employees. A short safety slogan was printed on each sheet. The calander was appreciated by all and undoubtedly many of the service men and their relatives will preserve them as a precious record of the past.

FIRST AID WORK

Practical first aid training has been given by the Company regularly and consistently since 1911, during which time 433 employees have received more or less instruction in the important work of rendering assistance to injured fellow-workmen. Of this number, 282 completed the regular course which entitles them to receive the Company's certificate; 74 have left the service of the Company and 3 are deceased. The balance of the total number who have received training is represented by the number now in course of training and those who by change of occupation or other reasons were unable to complete the course.

In September 1919, nine teams composed of five men each were organized at the Barnes-Hecker, Holmes, Angeline, Salisbury, Athens, Negaunee, Maas, Princeton, Gwinn, Francis and Gardner-Mackinaw mines. They completed the course in August 1920. The course of training comprised instruction in control of bleeding, bandaging, treatment for burns, bruises, sprains, strains, fractures,

dislocations, shock, resuscitation, and the transportation and handling of the injured. Practices are held once each month at the mines between the hours of three and five o'clock.

On August third, the Annual First Aid Exhibition between the various teams of the Company was held on the lawn at the General Office. At this exhibition three teams from Cliffs-Shaft, Morris-Lloyd and Republic, composed of men who had received training in previous years, were invited to take part, making a total of twelve teams entered. The work of all the teams participating was very good and the competition was so close that a number of ties resulted, the Republic, Angeline and Salisbury mine teams being tied for first place.

First aid work was started at the Crosby, Hill-Trumbull, Boeing and Wade-Helmer mines last year and instruction lessons were given during the months of June, July, September, November and December. Training was also given to the mining engineers.

New teams were organized at the Cliffs-Shaft, Athens, Negaunee, Maas, Stephenson and Gardner-Mackinaw mines in October. Since the closing down of the Gardner-Mackinaw mine, a team composed of men from the Gwinn and Francis mines was selected in its place. A total of 125 practices in first aid work, in which 150 men took part, were held during 1920.

An effort was made during a part of 1919 and 1920 to secure a daily report from the drymen showing the number of first aid treatments as well as the number of cases retreated, but it was found that when the men became cognizant of the fact that a record was being made of every injury, no matter how trivial, they would not ask or accept first aid attention. In view of this fact it was thought best to discontinue this daily report.

The cost of first aid supplies amounted to \$448.28. While this amount may seem large when compared to the number of accidents reported, it can in no way be accepted, as a fair comparison, because the greater portion of the supplies are used in the treatment of minor injuries, which are not reported, and also in the retreatment of slight injuries from day to day. It has become a common practice for men to go to the drymen, most of whom are first aid men, to

have slight wounds bandaged before going into the mine and again after coming off shift. This, undoubtedly, results in preventing a considerable loss of time from aggravations of minor injuries and possible infection.

There were 703 accidents last year and of this number, 397 received first aid treatment, 250 were not reported for treatment and 34 were of such a nature that first aid treatment was not necessary. In a large number of these cases the injured men finished out the shift without reporting the injury. A large proportion of the 252 accidents were strains, sprains, kinks, etc., which might possibly not develop until after the shift's work had been completed.

MINE RESCUE WORK

There were 129 mine rescue practices held last year in which 131 men received training. 286 men have been trained in the use of mine rescue breathing apparatus since 1911, and of this number 49 have left the Company, 56 have been disqualified for physical disability and other reasons and 4 are deceased, leaving a total of 177 men qualified to wear apparatus in case of a mine fire.

It is the object of the Safety Department to maintain a crew of 10 to 12 trained men at each mine and to keep these men in training from year to year. A fair-sized force well trained is superior to a large force but partially trained.

Our mine rescue equipment consists of 25 sets of Draeger 1914 type of apparatus and one set of Paul Apparatus, each apparatus being equipped with an extra cylinder; 3 refilling pumps; ten large storage cylinders; 260 regenerator cans; 7 pulmotors and 4 lungmotors.

Apparatus repairs for the year, including repairs to pulmotors and lungmotors, amounted to \$282.05, the greater part of which is represented by the deterioration of rubber parts. This averages \$9.92 per machine, exclusive of the Paul machine on which there was no repairs made during the year, and \$3.03 per pulmotor and lungmotor. Supplies purchased during the year amounted to \$120.47 and is represented by caustic soda, oxygen, and Euthymol, which is used for washing rubber mouth bits and bags. The average cost per

practice for supplies amounted to 50¢ per individual.

The Paul apparatus purchased last year continues to prove itself far superior to the Draeger in point of adaptability to working condition. This machine automatically adjusts itself to all the varying needs of the wearer whether sitting down or performing the most arduous labor. It has been given a thorough trying out the past year and has not failed in a single instance. One man wearing the Paul can easily keep two men wearing the Draeger busy. The limit of this machine is governed entirely by the physical capacities of the wearer. While it is equipped with a by-pass attachment, in accordance with Government requirements, in not one single instance has it been necessary to resort to its use, even when undergoing the most severe tests. The men all show a decided preference for the Paul over the Draeger as far as it relates to working condition. The only objection raised is that it is necessary to remove the cylinder before inserting or removing the regenerator, but as this is a condition present in all the types sanctioned by the Bureau of Mines it may not be considered as a serious defect.

TABLE VI

Showing the number of First Aid and Mine Rescue Practices and the number of Men trained during 1920.

Mine	First Aid Practices	No. of Men Trained	Mine Rescue Practices	No. of Men Trained
Cliffs-Shaft	5	10	8	7
Salisbury)		3	11	13
Angeline)	7	4	8	7
Holmes	9	6	12	8
Morris-Lloyd	2	5	11	9
Barnes-Hecker	9	6		
Republic	4	12	10	16
Athens	12	13	11	9
Negaunee	13	14	11	13
Maas	12	12	11	9
Princeton	8	6	11	9
Stephenson	3	5	5	6
Gwinn)		7	10	8
Francis)	9	6		6
Gardner-Mackinaw	9	9	5	6
Crosby	5	5		
Hill-Trumbull	5	7		
Boeing	5	6		
Wade-Helmer	5	6		
Engineers	3	8		
Lake	0	0		
	125	150	129	131

TABLE VII

Showing Total Number of First Aid Men Trained.

1912-1920

Number trained	443
" received certificates	282
" left service of Company	74
" deceased	3
" now in employ of Company	248

TABLE VIII

Showing Total Number of Mine Rescue Men Trained.

1912-1920

Number trained	286
" left service of Company	49
" disqualified	56
" deceased	4
" now in employ of Company	177

TABLE IX

Showing Number of Accidents Receiving First Aid Treatment, etc.

Mine	Received Treatment	Treatment Not Necessary	Injury Not Reported	First Aid Not Needed.
Angeline	7		1	1
Athens	20	1	13	
Barnes-Hecker	12		3	
Cliffs-Shaft	40	1	46	5
Francis	11		11	
Gardner-Mackinaw	15	1	5	
Gwinn	20		3	1
Lake	11		12	
Maas	32		17	
Holmes	29		15	2
Morris-Lloyd	32		28	4
Negaunee	27		24	3
Princeton	20		15	5
Republic	36	1	28	8
Salisbury	10		4	
Stephenson	37		13	
Spies	3		2	
Crosby	1	3		1
Wade-Helmer	14	1	4	3
Meadow	1	6		
Boeing	3	1	4	1
Hill-Trumbull	6	10	1	
General-Storehouse	3	2	1	
McClure Plant	4			
Miscellaneous	3			
	<hr/> 397	<hr/> 27	<hr/> 250	<hr/> 34

TABLE X

Number of accidents, number of classified preventable
and percentage preventable.

Year	Number of Accidents	Preventable Accidents	Percentage Preventable
1912	207	51	25
1913	316	77	24
1914	443	118	37
1915	427	97	23
1916	592	120	20
1917	639	149	23
1918	590	124	21
1919	670	159	22
1920	708	132	19

TABLE XI

Comparison of Fatality Rates for Coal Mines, Metal Mines, etc.
(Based on 300 working days per man)

Year	U. S. Coal Mines.	U. S. Metal Mines.	Minn. Metal Mines	Mich. Metal Mines	Marq. County**	C.C.I. Co.
1911	4.97	4.45	5.46	4.28	5.42	1.89
1912	4.46	4.09	3.15	3.22	3.32	1.71
1913	4.70	3.72	3.16	3.12	2.46	4.12
1914	4.66	3.92	2.93	3.97	5.00	4.10
1915	4.44	3.89	2.71	3.74	4.09	2.16
1916	3.94	3.62	2.59	3.76	4.27	2.61
1917	4.25	4.44	3.04	3.40	3.03	1.73
1918	3.39*	3.57	3.25	3.31	.42	3.45
1919					4.20	2.79
1920					3.06	1.21
Average	4.31	3.96	3.28	3.62	3.52	2.57

* Subject to revision.

** Exclusive Cleveland-Cliffs Co.,
but including rock quarries.

TABLE X11

CLASSIFICATION OF NON-FATAL ACCIDENTS

1 9 2 0.

<u>A. Fall of Ground or Timber.</u>	
1. By fall from back or side (drift, raise or stope)	125
2. By fall or run from chute	13
3. By fall of stray chunk or stick down raise or stope	12
4. By run of mud or sand	2
Total	<u>152</u>
 <u>B. Shaft Accidents.</u>	
1. By falling down shaft	0
2. By rock or timber falling down shaft, etc.	5
3. By being struck or caught by cage, skip, bucket or tool	1
4. By falling from cage, skip or bucket	1
6. By cage, skip or bucket dropping	1
Total	<u>8</u>
 <u>C. Use of Explosives.</u>	
4. Miscellaneous cause	1
Total	<u>1</u>
 <u>D. Mine and Railroad Cars.</u>	
1. By being caught between cars or motor and drift	19
2. By riding or attempting to ride cars	4
3. By squeezing finger, hand or foot between box and track, car and drift, chute, etc.	20
4. By being run over by railroad car or haulage car	67
5. By cars falling back or off track	11
7. By car running over foot	1
8. By being struck by car handle, car rebounding, etc.	1
9. By being struck by motor or car	5
10. By miscellaneous causes	4
Total	<u>71</u>
 <u>E. Miscellaneous Causes.</u>	
1. By falling down raise, stope or mill	5
2. By falling from ladder, trestle or stage	12
3. By falling with machine or tripod, drill breaking, etc.	4
4. By squeezing finger, had or foot between pieces of timber chunks of ore, etc.	77
5. By straining or wrenching arm, back, side or leg by lifting	70
6. By chunk rolling down dirtpile, stockpile, off car, etc.	47
7. By being struck by glancing dirt, tool or timber, etc.	73
8. By being struck by pick, shovel, hammer, timber, etc.	44
9. By tools or material falling or slipping from hand, staging etc.	24
10. By running nail into hand, foot or leg	7
11. By stumbling or slipping causing a fall, etc.	39
12. By catching finger, hand or foot in blocks, gears, brakes, struck by windlass, parts of machinery, etc.	35
14. By blood poison or infection from various causes	12
16. By being scalded or burnt	4
17. By blistering hand, running sliver in finger, etc.	13
20. By miscellaneous causes	5
Total	<u>471</u>
Grand Total	<u>703</u>

TABLE X111
CLASSIFICATION OF FATAL AND MINOR ACCIDENTS
FOR THE YEAR 1920.
BY THE CENTRAL SAFETY COMMITTEE

1	TRADE RISKS, (INCIDENTAL & NON-PREVENTABLE)	Total	575	576
11	NEGLIGENCE OF COMPANY:			
	1. Failure to Use Safety Devices Provided		0	
	2. Failure to Use Proper Tools or Appliances Provided		0	
	3. Violation of Rules		1	
	4. Improper Act or Selection of Improper Method of Doing Work (By Foreman)		1	
	6. Failure to Provide Safety Devices		4	
	7. Failure to Provide Proper Tools, Appliances or Place to work.		3	
		Total	9	
111	NEGLIGENCE OF WORKMEN:			
	1. Failed to use Safety Devices Provided		5	
	2. Failed to use Proper Tools or Appliances Pro.		3	
A. Injured Men:	3. Violation of Rules		6	
	4. Improper Act or Selection of Improper Method of Doing Work. (By Workman)		43	
	5. Carelessness. (By Workman)		52	
		Total	109	
	2. Failed to use Proper Tools or Appliances		1	
B. Other Work-	3. Violation of Rules		1	
men.	4. Improper Act or Selection of Improper Method of Doing Work. (By Workman)		6	
	5. Carelessness (By Workman)		6	
		Total	14	
		Grand Total	708	

TABLE XLV.

CLASSIFICATION OF CAUSES OF FATAL ACCIDENTS

FROM DEC. 1st, 1898 to JAN. 1st, 1921.

A. Fall of Ground or Timber.

1. By fall from back or side (Drift, raise or stope)	73
2. By fall of chunk of ore from chute	1
3. By fall of stray chunk or stick down raise or stope	1
4. By run of mud or sand	10
Total	85

B. Shaft Accidents.

1. By falling down shaft	15
2. By rock or timber falling down shaft	3
3. By being struck or caught by cage, skip, bucket or tool	6
4. By falling from cage, skip or bucket	8
5. By falling from ladder in shaft	6
6. By being carried or pushed into shaft by car	3
7. By attempting to jump on or off cage, skip or bucket	3
8. By being struck by crosshead	5
Total	47

C. Use of Explosives.

1. By explosion of powder	15
2. By premature blast	2
3. By fall of ground or timber due to blast	3
4. By being overcome by gas	2
5. By erysipelas resulting from blast	1
Total	23

D. Mine and Railroad Cars.

1. By being caught by haulage cars	14
2. By riding or attempting to ride cars	3
3. By falling with car from trestle	3
4. By being run over by railroad car	4
Total	24

E. Miscellaneous Causes.

1. By falling down raise	3
2. By falling from ladder, trestle or stage	5
3. By falling with machine or tripod	2
4. By being caught under pump rod	2
5. By supposing to have come in contact with trolley wire	2
6. By asphyxiation due to mine fires	3
7. By being ruptured	1
9. By being pulled into sheave	1
10. By contact with electric wire	1
Total	20

Grand Total 199

Average percent of accidents by causes.

A. 43.72% B. 23.62% C. 11.56% D. 72.05% 16.05%

SUPPLIES AND REPAIRS FOR MINE RESCUE AND FIRST AID WORK

The supplies and repairs, represented by the money spent in Table XV, was charged to operative mines. These supplies consisted of oxygen, potash cartridges, first aid bandages and the necessary parts to replace worn out or broken portions of the rescue apparatus. The total amount spent in 1919 for similar supplies and repairs amounted to \$675.58. The cost of first aid supplies is twice the amount paid in 1919, due to increase in prices.

TABLE XV

Rescue apparatus supplies	\$ 120.47	
" " repairs	282.05	
	<u>Total</u>	402.52
First Aid supplies	448.28	
	<u>Total</u>	448.28
	<u>Grand Total</u>	850.80

EXPENSES OF THE SAFETY DEPARTMENT FOR 1920

TABLE XVI.

Supplies

Printing, new rules, etc.	484.34	
Mine Rescue and First Aid	79.24	
	<u>Total</u>	563.58

Traveling

Inspector	546.09	
Foreman	448.72	
Central Safety Committee.	103.55	
Miscellaneous Committees	249.77	
	<u>Total</u>	\$ 1,348.13

Salaries		7,876.00
	<u>Grand Total</u>	9,787.71

Respectfully submitted,

William Roubicek
Safety Inspector.

ANNUAL REPORT
OF THE PENSION DEPARTMENT
FOR THE YEAR 1920.

* * * * *

PENSION SYSTEM:

The year 1920 completed the twelfth year of the operation of the Pension System.

The following pensions were granted during the year:

	Mine.	Date Pension began.	Monthly Payment
# 94 Alex Clevon	Lake	Jan.1,1920	\$18.00
# 95 John Trembath	Maas	Jan.1,1920	18.00
# 96 Engelbright Nordtomme	Cliffs-Shaft	Jan.1,1920	30.64
# 97 Paul Beaudet	Negaunee	Jan.1,1920	19.93
# 98 Robert Uren	Negaunee	Apr.1,1920	22.33
# 99 Wm. H. Rose	Lake	May 1,1920	21.76
#100 John E. Solem	Cliffs-Shaft	May 1,1920	37.02
#101 Thomas Sparrow	Hard Ore Shops	July1,1920	24.50
#102 Oliver Devold	Cliffs-Shaft	Dec.1,1920	18.00
#103 Emanuel Asikainen	Francis	Nov.1,1920	18.00

The following Old Age pensions ceased during the year:

# 58 David Brissette	Pension began November 1st, 1914. Died April 9th, 1920.
# 80 Lars Stuen	Pension began May 1st, 1918. Died December 4th, 1920.
#100 John E. Solem	Pension began May 1st, 1920. Died September 21st, 1920.
#101 Thomas Sparrow	Pension began July 1st, 1920. Died September 10th, 1920. Pension paid for three months and an additional payment of \$100.00, authorized by Wm. G. Mather when here on September 13th, 1920, was made to Mrs. Sparrow to assist in taking care of her husband's funeral expenses.

PENSION SYSTEM: (Continued)

The following Widows' and Orphans' pensions were discontinued on November 30th, 1920, the ten-year period for which they were granted having expired:

- #15 Anna Hupala
- #16 Josephine Lepisto
- #17 Hilja Himottu
- #18 Elsie Honkala
- #19 Emma S. Johnson

There are now no pensions of this class on the roll.

There were ten additions to the pension roll in 1920 as compared with twelve in 1919, and there were four deaths in each year.

The following table shows the number of Old Age pensioners on the roll at the end of the years 1919 and 1920 and the average pension at the end of each year:

	Dec. 31, 1919.	Dec. 31, 1920.
Old Age Pensions	44	51
Average Annual Pension	\$248.40	\$249.24

There were no changes in the Furnace Department Roll during the year, Pension No. 3, John Ollila, whose pension became effective June 1st, 1919, being the only pensioner paid during 1920.

PENSION SYSTEM: (Continued)

Total amount paid to Old Age Pensioners, 1909 to 1920 inclusive:

Mining Department	\$ 75149.91	
Furnace Department	<u>2611.70</u>	
		\$77761.61

Total amount paid to Widows & Orphans, 1909 to 1920 inclusive:

Mining Department	\$ 21775.00	
Furnace Department	<u>900.00</u>	
		\$22675.00

The following statement shows a comparison between the amounts paid for pensions during the twelve years and the estimated possible pensions for the same period, this estimate having been made in 1905.

Mining Department

Old Age Pensions:

Estimate for 1909 to 1919 inclusive	\$69075.00
Estimate for 1920	<u>10260.00</u>
Total	\$79335.00

Total amount paid, 1909 to 1920 inclusive, \$75149.91

When the estimates of the probable cost of providing pensions were made in 1905, they covered a period of 15 years, or from 1906 to 1920, inclusive, so that the estimate for 1920 is the last estimate which we shall have for comparison.

The Old Age pensions paid for the year 1920 were \$2353.29 more than the estimate for the year.

The total amount paid since the system went into effect is \$75149.91, which is \$4185.09 less than the estimated possible amount required up to and inclusive of December 31st, 1920, which shows that the estimates were made on a safe basis.

On Sept. 14, 1920, the Board of Directors authorized that pensions be granted to the men employed at the Republic Mine, the pensions to be computed and granted in the same manner as under the provisions of the regular pension system, the pension fund for the payment of the pensions at Republic Mine to be made up of the one-half of one percent charged to the operating costs of the mine

PENSION SYSTEM: (Continued)

each month and an appropriation of \$8000.00 per year during the continued operation of the mine, the balance on hand in the Republic Fund to draw interest at 6%.

The following were put on the pension roll during 1920:

	Date Began.	Monthly Payment
1. Thomas Pascoe	Oct. 1, 1920	\$ 35.12
2. John Anderson	Oct. 1, 1920	31.98
3. Olaf Johnson	Oct. 1, 1920	25.77

The pensioners are in generally good health at the end of the year although some of them are becoming infirm through old age. Regularly, they call at this office each month for their pension payments, but if not in good health at that time, the pensions are delivered to them. At the present time the Pensioners on the roll live in the following localities:

Ishpeming	34	Gwinn	4
Negaunee	5	Flint	1
Lansing	1	St. Ignace	1
Detroit	2	Marquette	1
Newberry	1	Long Beach, Cal.	1

The three Republic pensions are all living at Republic.

The Furnace Department pension is living at Skandia, Mich.

On the following sheet is the annual statement of the Pension Fund which shows a total balance on hand Dec. 31st, 1920 of all pension funds, \$204,916.76.

The above does not include the balance in the pension fund for the Republic Mine which on Dec. 31st, 1920 was \$10,512.18.

Computations were made concerning the employes of the Lake Shore & Ishpeming and the Munising, Marquette & Southeastern Railways and the Pension System for these railroads went into effect on Jan. 1st, 1920. Up to the present time there is only one pensioner on their roll, this being Joseph Dougherty, formerly employed at Munising.

Pension payments for the years 1909 to 1920 inclusive are as follows:

Mining Department:

<u>Year</u>	<u>Old Age</u>	<u>Widows & Orphans</u>	<u>Total</u>
1909	\$ 351.92	\$ 464.00	\$ 815.92
1910	896.44	1043.00	1939.44
1911	1690.37	2649.00	4339.37
1912	3865.95	3113.00	6978.95
1913	5133.62	3025.00	8158.62
1914	6179.57	3403.00	9582.57
1915	7910.35	2372.00	10282.35
1916	8787.02	1694.00	10481.02
1917	9227.22	1366.00	10593.22
1918	8889.14	944.00	9833.14
1919	9605.02	888.00	10493.02
1920	<u>12613.29</u>	<u>814.00</u>	<u>13427.29</u>
Totals	\$ 75149.91	\$ 21775.00	\$ 96924.91

Furnace Department:

<u>Year</u>	<u>Old Age</u>	<u>Widows & Orphans</u>	<u>Total</u>
1910	\$ 111.75	\$	\$ 111.75
1911	268.20	120.00	388.20
1912	268.20	180.00	448.20
1913	268.20	180.00	448.20
1914	268.20	180.00	448.20
1915	268.20	180.00	448.20
1916	268.20	60.00	328.20
1917	268.20		268.20
1918	268.20		268.20
1919	130.55		130.55
1920	<u>223.80</u>		<u>223.80</u>
Totals	\$ 2611.70	\$ 900.00	\$ 3511.70

PENSION FUND
BALANCE BY COMPANIES AND DEPARTMENTS

TOTAL TO DECEMBER 31st, 1920.

	<u>Reserve Set Up</u>	<u>Payments</u>	<u>Balance</u>
<u>Mine Department:</u>			
The C. C. I. Co., (Except Republic)	171374.66	88216.14	83158.52
Negaunee Mine	22849.97	8797.87	14052.10
Athens Mining Company	5400.62		5400.62
The Mesaba-Cliffs Iron Mining Co.,	3507.57		3507.57
Total Mine Department:	\$ 203132.82	\$ 97014.01	\$ 106118.81
<u>Furnace Department:</u>			
The C. C. I. Co.,	36218.62	3511.70	32706.92
Total Furnace Department:	\$ 36218.62	\$ 3511.70	\$ 32706.92
<u>Land Department:</u>			
The C. C. I. Co.,	9802.43		9802.43
Bunker Hill Mining Company,	1.07		1.07
Munising Railway Company,	5.63		5.63
Michigamme Company,	9.98		9.98
Total Land Department:	\$ 9819.11		\$ 9819.11
<u>Lumbering Department:</u>			
The C. C. I. Co.,	22196.74	5.00	22191.74
Total Lumbering Department:	\$ 22196.74	\$ 5.00	\$ 22191.74
Plus Interest at 4%			34080.18
Total Pension Fund (Except Republic)			204916.76 X
<hr/>			
<u>Republic Mine:</u>	10253.40	278.61	9974.79
Plus Interest at 6%			537.39
Total Republic Mine Pension Fund			\$ 10512.18

COMPENSATION:

The compensation work continued in the care of Mr. T. H. Bargh as Cashier in the same manner as since December, 1912. The plan of seeing the men as soon as possible after an injury has been continued and found very satisfactory as settlements are readily made which enables us to get the very greatest satisfaction from the Workmen's Compensation Law as it makes the men very well satisfied with its operation. In most of the cases, the first weekly payment is ready at the time the agreement is presented to the employe for his signature so that settlement is easily effected. There have been no disagreements during the year requiring a hearing before the Industrial Accident Board and, in fact, since the operation of the law, there has been only one hearing, this being in the case of the brother of the man deceased, who had been wrongly advised. The Arbitration Committee agreed upon our estimate in the above matter, so that each case has been paid according to our interpretation of the law.

The following lump sum settlements were made during the year:

Settlement, Donato Sicesari, Accident Report No. 438, Cliffs-Shaft Mine	\$1290.00
Settlement, Riita Riikonen, Accident Report No. 509, Cliffs-Shaft Mine	2280.27
Settlement, Mary E. Medlin, Accident Report No. 257, Negaunee Mine	1945.64
Settlement, Teresa Morlini, Accident Report No. 75, Francis Mine	187.50
Settlement, Marttinen Roma, Accident Report No. 13, Dead River-McClure Plant	300.00
Settlement, Angelo Sartori, Accident Report No. 219, Negaunee Mine	1499.96
Settlement, William Arbelius, #272, Negaunee Mine	494.60
Settlement, Pete Baravich, Accident Report No. 262, Crosby Mine	258.75
Settlement, Joe Melich, Accident Report No. 263, Crosby Mine	158.75
Settlement, E. A. Erickson, Accident Report No. 6, Hill-Trumbull Mine	450.00

COMPENSATION: (Continued)

Settlement, Clinton S. Heald, Accident Report No.
2, Carp River Water Power \$325.00

Settlement, Battista and Maria Margherita
Mascheretti, Accident Report No. 210, Gwinn Mine \$564.40

The annual statement which is attached gives the number of accidents which occurred during the year at the different mines. It also shows the number for which compensation was paid and the number for which no compensation was paid. The report shows that there were 667 non-fatal accidents of which number 423 received compensation payments and 244 received no compensation.

For the last six years, the report shows the following:

Of the accidents that occurred in 1915, 36.3% received compensation.
Of the accidents that occurred in 1916, 43.7% received compensation.
Of the accidents that occurred in 1917, 41.7% received compensation.
Of the accidents that occurred in 1918, 37.6% received compensation.
Of the accidents that occurred in 1919, 48.7% received compensation.
Of the accidents that occurred in 1920, 63.4% received compensation.

The annual statement shows the payments made during the year on account of accidents which have occurred in 1920 and also those which had occurred in the years 1914, 1915, 1916, 1917, 1918 and 1919.

In those cases for which a definite amount is still to be paid at the end of the year, those amounts are set up in the column on the annual statement as "Compensation Still Pending".

Some accidents occur late in the year in which it is impossible to know definitely how long the disability may continue and in these cases an estimate is made based on the reports of the physicians and the corresponding amounts are included in "Compensation Still Pending". There are only few of such cases so that the amount involved is comparatively small and will not effect the comparison or data secured from the statement.

The total amount of compensation to be paid after December 31st, 1920, is \$57514.02, this being the total for all of the mines of the Company.

Of the above amount, there is pending for the years 1914, 1915, 1916, 1917, 1918, and 1919, \$37836.24 and for the year 1920, \$19677.78.

The compensation payments for the accidents which occurred in 1920 including the medical payments made during 1920 amount to a percentage of

COMPENSATION: (Continued)

.0079 of the payrolls for the year.

The percentages of compensation costs since the law went into effect are given in the following table:

Year	Percentage of Payrolls.
1912 4 months	.00649
1913	.01104
1914	.0160
1915	.01095
1916	.01903
1917	.01268
1918	.01214
1919	.00901
1920	.0079

The rate of payments for medical and hospital service which was adopted in 1918 has continued throughout the year 1920. This rate is \$1.10 per each employe per month, which is paid to the physicians for medical services for each employe and for the immediate members of his family. The Company pays 40¢ per man per month to the physicians for the care of those men who are injured while at work for the Company, this to cover the payments provided by the compensation law. The total amounts paid to the physicians, therefore, is at the rate of \$1.50 per man per month.

The payments on account of Workmen's Compensation including the payments to the Physicians are given in the following table for the years 1912 to 1920, inclusive:

Year.	Cleveland-Cliffs Iron Company	Negaunee Mine	Athens Mng. Company	Total
1912	1075.91	105.08	.03	1181.29
1913	13149.70	1152.87	27.15	14329.72
1914	27416.82	2840.13	446.03	30702.98
1915	15657.71	1699.28	656.07	18013.06
1916	32404.74	3496.75	672.29	36573.78
1917	45129.92	5301.30	911.46	51342.68
1918	43734.77	6198.93	1197.57	51131.27
1919	59680.51	11724.68	2234.77	73639.96
1920	62593.22	8888.01	2928.15	74409.38
	300843.30	41407.03	9073.79	351324.12

COMPENSATION: (Continued)

The following list shows the fatalities which occurred during the year, the family or dependents in each case and the rate of compensation:

Fred Johnson	Republic Mine, Acc. Rpt. 481. Occurred February 4, 1920. Single. Father, Olaf Johnson, partially dependent. Compensation for 300 weeks at \$7.34 per week.
John Kohloff	Hill-Trumbull Mine, Acc. Rept. #4. Occurred March 4, 1920. Single. No knowledge of any dependents. Funeral bill paid amounting to \$190.75.
Jerri Roma	McClure Plant, Accident Report #13. Occurred April 10, 1920. Single. Mother slightly dependent. Settlement of \$300.00 made to mother.
John Kuisisto	Maas Mine, Accident Report #252. Occurred June 11, 1920. Single. No record of any dependents. Funeral bill paid amounting to \$204.00.
Steve Timinivich	Wade Mine, Accident Report #52. Occurred Oct. 18, 1920. Single. No record of dependents. Funeral bill paid amounting to \$100.00.

In 1919, there were 11 fatal accidents of whom 5 were married and 6 were single. The compensation and funeral expenses in the 11 cases amounted to \$19595.00.

In 1920, there were 5 fatal accidents and all were single men, only two of whom so far as yet ascertained had any dependents. The compensation and funeral expenses in the 5 cases amounted to \$3372.75.

In the following cases of fatality payments ceased during the year:

Name	Year	Accident Report Number.	Place of Accident.
Ole Olson	1915	153	Cliffs-Shaft
Peter Kostamo	1914	50	Republic
John Ravell	1918	10	D. R. McClure Plant.
John Riikonen	1919	509	Cliffs-Shaft
Jim Mascheretti	1919	210	Gwinn
William Medlin	1918	257	Negaunee
Oscar Larson	1914	3	Athens

COMPENSATION: (Continued)

As arranged for and begun in 1915, the compensation due in fatal cases and in those other cases for which a definite total amount is to be paid is credited to Personal Injury Accounts Payable and the charge is made against the mine at which the accident occurred and in the month of occurrence whenever possible. The compensation payments to the men in these cases are made in the regular way and charged to this account.

The following statement shows the balances due in the different accident cases from the year 1915 to 1920 inclusive.

BALANCE DUE PERSONAL INJURY ACCOUNTS PAYABLE DECEMBER 31ST, 1920.

* * * * *

Year of Account.	Name of Dependents to whom Compensation Payments are Payable.		
1915	Sara Asplund	\$ 66.88	
	Elvura Hanttula	92.40	159.28
1916	Nels Rajala	387.31	
	Louis Dreon, Gd. (Est. of Angelo Mongiot)	696.92	
	Cecelia Brandt	560.11	
	Bortolo Pesenti	1000.00	
	Isabella Graham	900.00	
	John Kandelin, Gd. (Est. of Gust Myllimaki)	900.00	
	Mary Maki	900.00	
	Ellen Kneebone	580.72	5925.06
1917	Anna Rayburn	1070.00	
	Hilma Pitila	1290.00	
	Annie May Dally	1410.00	
	Michael Alanen	715.00	4485.00
1918	Maria C. Bergman	1570.00	
	Margaret Paddock	1590.00	
	Celina Badger	1610.00	
	Nestor Kauppinen	610.00	
	Matilda Carlson	1640.00	
	Martina D. Bianchi-Zanelli	1840.00	
	Emily Coole	1950.00	
	Rose Bertucci	1950.00	
	Hulda Jamback	1969.00	14729.00
1919	Josephine Karkkainen	2240.00	
	Anna Salminen	3304.00	5544.00
1920	Olaf Johnson	1864.36	
	Edward Pigeon	1582.00	<u>3446.36</u>
	The Cleveland-Cliffs Iron Co.		<u>—\$34288.70—</u>
1916	Lilly J. Johnson-Reichel	812.70	812.70
1917	Amanda Lisku	1330.00	1330.00
1918	Henry Wiik	733.20	733.20
1919	Wilhelmina Marjamaa	800.00	<u>800.00</u>
	The Negaunee Mine		3675.90
1919	Sanna L. Luoma	3318.00	<u>3318.00</u>
	The Athens Mng. Co.		<u>3318.00</u>
	GRAND TOTAL		<u>\$41282.60</u>

COMPENSATION: (Continued)

The following is a list of more serious cases occurring during the year and for which payments of \$200.00 or over have been made.

* indicates that payments were continuing at the end of the year.

Mine.	Name.	Acc. Rept. No.	Nature of Injury	Compensation Paid.
<u>ANGELINE</u>	Charles Jarvi	20	Sprained hips and thigh	\$490.00*
<u>CLIFFS-SHAFT</u>	Bert Back	583	Compound fracture lower 3d right thigh	700.00*
<u>HOLMES</u>	Konster Hermanson	165	Contused laceration of left leg. Fracture of left tibia.	252.00*
<u>MAAS</u>	Herman Granlund	257	Conjunctivitis. Find no foreign body in eyes.	350.00*
<u>MORRIS-LLOYD</u>	Toivo Rintala	401	Fractured pelvis	574.00*
<u>PRINCETON</u>	Joe Andreola	118	Fracture of fibula and tibia of right leg	658.00*
<u>WADE-HELMER</u>	John Hongista	39	Compound fracture of humerus just above and into the elbow joint, sprain left hip, laceration scalp left side, lac. right hand	585.00*
	Chas. Ranta	40	Simple fracture lower end of right fibula	570.00
	Pete Schemich	43	Simple fracture of right radius at junction of lower and middle third.	413.75*
<u>MEADOW</u>	Tony Zeitz	25	Severe bruises calf of each leg. Small varix bursted on left leg.	366.25
<u>CROSBY</u>	Joe Melich	263	No visible signs of injury. Melich complains of soreness around abdomen, back and left knee.	300.00
	Pete Baravich	262	Triangular cut between left eye and nose - cut $\frac{3}{4}$ " long on left eye-lid. Abrasion on nose and face. 3 small cuts on scalp, abrasion on left leg. General soreness	400.00
<u>HILL-TRUMBULL MINE</u>	E. A. Erickson	6	Crushing injury to terminal phalange left middle finger	450.00
	Frank Corr	9	Abrasion of right heel	207.50

COMPENSATION: (Continued)

The Compensation Law was amended in 1919, going into effect on August 14th of that year. The changes from the former provisions of the law are shown in the following list, the new provisions being still in effect:

	Old Law	New Law
Maximum Weekly Benefit	\$10.00	\$14.00
Minimum Weekly Benefit	4.00	7.00
Waiting Period	2 weeks	1 week
Free Medical Service	21 days	90 days
Retroactive After	8 weeks	6 weeks
Maximum for Death	\$3,000.	\$4,200.
Minimum for Death	\$1,200.	\$2,100.
Maximum Payment for Permanent Disability	\$4,000.	\$6,000.
Minimum Payment for Permanent Disability	\$2,000.	\$3,500.
Percentage of Weekly Wage paid	50%	60%

These changes very largely increased the work of the Compensation Department. This was principally due to the change in waiting period being reduced from two weeks to one week and the waiting period to be paid for if the disability continued for six weeks instead of eight weeks as formerly.

The following list shows the increased number of cases in which compensation was paid:

	Non-fatal Accidents.	Compensation Cases.
1919	659	321
1920	667	423

In 1919 the percentage receiving compensation was 48.7 and in 1920, 63.4. This means an increase in the number of cases in which compensation was paid of 31.8%.

There was one change in the Industrial Board at Lansing during the year, Grant M. Hudson resigned and his place was taken by Charles H. Hayden, an attorney. The Board is now made up as follows:

James A. Kennedy, Chairman.
Thomas B. Gloster
Charles H. Hayden

THE CLEVELAND-CLEFFS IRON COMPANY
STATEMENT OF COMPENSATION AND BENEFIT PAYMENTS FROM JANUARY 1ST, 1920 TO DECEMBER 31ST, 1920.

	No. of Employees	No. of Fatal Accidents	No. of Non-Fatal Accidents			ACTUAL COM-PENSATION PAID IN 1920	1914	1915	1916	1917	1918	1919	1920	Com-pensation Still Pending	Actual Payments To Phy-sicians	Fatal Cases Pending	Injury Cases Pending	Phy-sicians Still Pending	Benefit Payments
			(a)	(b)	(c)														
Personal Injury Accounts Payable						16324.74	242.73	1106.58	3162.12	1820.00	4250.00	4957.67	785.64	32319.70					
Maas	296	1	38	10	21	2229.27						195.99	2033.23	7218.00	1622.72	1	8		800.98
Maas Crusher Plant					3										22.20				
Austin	1					18.66						18.66							
Gwinn	107		14	10	1	195.95						18.66	177.29	34.99	573.00		2		35.83
Stephenson	212		34	17	16	839.90						23.33	816.57	331.33	1146.03		4		160.83
Princeton	173		22	18	7	1476.96						184.33	1292.63	2584.00	862.60		4	105.33	422.52
Gardner-Mackinaw	129		14	8	3	368.64							368.64	700.00	798.65		1		60.83
Gwinn District Crusher															44.80				
" " Laboratory															42.20				
" " Office Expense															24.80				
Francis	99		12	11	2	469.80						187.50	282.30		619.87				67.85
Morris-Lloyd	254		30	35	55	2143.95				520.00		226.32	1397.63	357.00	1379.55		4		231.50
" " Laboratory															14.40				
Barnes-Hecker	59		4	12	2	184.33							184.33	280.00	327.40		1		49.17
Jackson	11														56.00				
Dead River-McClure Plant	10	1	1	1		511.00								511.00	57.40				
Garp River Water Power	28		1	1		995.00						715.00		280.00	89.37				
Dead River Storage Dam															4.60				
Trans. Line McClure to Maas															18.20				
General Storehouse	44		6		3	235.65							235.65	88.66	217.80		1		65.50
Miscellaneous	31			2											3.40				
Lake	155		14	9	9	1742.98						1001.00	741.98	153.99	785.00		2		547.67
Cliffs-Shaft	344		47	45	31	4391.01		349.44		1350.00		290.66	2400.91	554.66	1668.80		5		563.34
" " Laboratory															31.60				
Salisbury	129		9	5	11	314.98						35.00	279.98	331.33	673.60		3		113.66
Holmes	232		27	19	33	2135.47			520.52			588.33	1026.62	158.66	1173.00		3		481.67
Angeline	72		8	1	3	851.65						98.00	753.65	118.99	359.00		3		278.50
Republic	251	1	35	37	1	1991.25			518.96			585.65	886.64	459.65	1261.80		5		
Spies	51		3	2	3	165.66							165.66	9.33	292.00		1		
Central Office	200														407.40				
Pension Department															23.40				
Purchasing Department															47.20				
Section "3" Exploration															84.00				
Personal Injury Accounts Payable						4079.86			469.56	588.46	2501.84	520.00		3675.90					
Negaunee	332		38	16	27	3088.15				1559.96		534.27	993.92	135.33	1720.00		2		
Personal Injury Accounts Payable						907.97	179.97							3318.00					
Athens	171		26	8	6	1122.27						119.42	1002.85	60.67	897.91		3		
Total--Michigan Mines	3391	3	383	268	238	46785.10	422.70	1456.02	4152.20	5007.38	8101.84	11027.79	16617.17	52690.19	17349.70	1	52	105.33	3879.85
Crosby Crude Ore	112		3	2	64	877.50						170.00	707.50		622.60				
Crosby Concentrating Plant	22														82.40				
Meadow	68		5	2		534.47						55.72	478.75		352.80				
Meadow-(P.I.A.P.)						572.00				572.00				1969.00					
Wade-Helmer	204	1	20	2		3000.95						663.45	2337.50	2027.50	1137.20		5		
Boeing	79			9		324.10							324.10	567.86	516.80		3		
Hill-Trumbull	198	1	10	6	9	1251.36						95.00	1156.36	259.47	965.20	1	4		
Mesaba District Office Expense	14														37.20				
Total--Minnesota Mines	697	2	47	12	73	6560.38				572.00	984.17	5004.21	4823.83	3714.20		1	12		
Total--ALL MINES	4088	5	430	280	311	53345.48	422.70	1456.02	4152.20	5007.38	8673.84	12011.96	21621.38	57514.02	21063.90	2	64	105.33	3879.85

THE CLEVELAND-CLIFFS IRON COMPANY
STATEMENT OF COMPENSATION AND BENEFIT PAYMENTS FROM
JANUARY 1ST, 1920 TO DECEMBER 31ST, 1920.

Compensation paid on 1920 accidents	21621.38
Compensation still pending	57514.02
Cost of medical and hospital services	<u>21169.23</u>
	100304.63
Less pending for years 1915, 1916, 1917, 1918 and 1919	<u>37836.24</u>
	62468.39
Percentage of pay-roll	.00790

Note:-

- (a) Denotes accidents on which compensation payments were made.
- (b) Denotes accidents on which no compensation payments were made.
- (c) Denotes reports of slight accidents which caused one day's time lost.

No. of Employees - Miscellaneous, 31. This figure includes men employed at Section "3" Exploration, Transmission Line McClure to Maas, Dead River Storage Dam and Maas Crusher Plant.

WHK

BENEFIT FUNDS:

These funds have continued to be paid out in cases of injury sustained by the men, while in the employ of the Company, who had worked for the Company previous to August 1st, 1912 and who had previous to that time contributed to the Benefit Funds. No collections from the men on account of Benefit Funds were made after July 31st, 1912.

The funds of the different mines were consolidated some years ago and will last for some years as the interest on the fund aids to quite an extent in payment of benefits.

On the following sheets will be found a statement of the payments from this fund from September 1st, 1912 to December 31st, 1920. There is also shown the interest credits which in 1920 amounted to \$1238.74. The sheets show payments during the year of \$3879.85.

During the year 1920, Benefit payments were made to the following number of men:

number of men:	Fatal Accident Benefit.	Non-Fatal Accident Benefit
Maas	1	11
Gwinn		5
Stephenson		15
Princeton		15
Gardner-Mackinaw		2
Francis		9
Morris-Lloyd		10
Barnes-Hecker		2
General Storehouse		3
Lake		16
Cliffs-Shaft		31
Salisbury		8
Holmes		18
Angeline		2
	1	147

Of the 667 men injured during the year 1920,

423 received Compensation Payments

147 received Benefit Payments

CONDENSED STATEMENT OF
BENEFIT FUNDS
ALL COMPANIES

CREDITS TO FUND

January 1st, 1912 Balance		65194.87
1912 Contributed by men		6182.50
1912 No Credits		
1914 Interest C.C. I. Co.	3511.43	
" C. I. C. Co.	1096.89	
" I. C. Co.	832.01	
" Negaunee	301.83	
" Athens	<u>1.11</u>	5743.27
1915 Interst C. C. I. Co.	2083.85	
" Negaunee	<u>55.25</u>	2139.10
1916 Interest C. C. I. Co.	1949.27	
" Negaunee	<u>32.85</u>	1982.12
1917 Interest C. C. I. Co.	1704.18	
" Negaunee	<u>6.37</u>	1710.55
1918 Interest C. C. I. Co.	1553.08	1553.08
1919 Interest C. C. I. Co.	1376.11	1376.11
1920 Interest C. C. I. Co.	1238.74	<u>1238.74</u>
Total Credits		87120.34

DISBURSEMENTS - ALL COMPANIES

January to August	1912	2562.66
September to December	1912	4713.97
Year	1913	6987.32
"	1914	11081.75
"	1915	6445.56
"	1916	8855.94
"	1917	5081.14
"	1918	5854.69
"	1919	6224.73
"	1920	<u>3879.85</u>
Total Debits		<u>61687.61</u>
Balance in Fund, December 31st, 1920		25432.73

WHK
3/10/21

BENEFIT FUND DISBURSEMENTS FROM SEPTEMBER 1ST, 1912 TO DECEMBER 31ST, 1920.
ALL COMPANIES

	1912	1913	1914	1915	1916	1917	1918	1919	1920	TOTAL
Ashland (a)	2952 71									2952 71
Carp River Water Power					79 16					79 16
Austin	14 05	345 90	145 83	1 67	20 83	134 83	11 67			674 78
Cliffs-Shaft	575 52	739 30	1074 55	1210 33	1128 14	640 99	1315 19	1216 86	563 34	8464 22
Morris-Lloyd	98 59	920 41	996 18	1142 51	752 00	197 81	55 83	98 84	231 50	4493 67
Hard Ore	77 50	267 67	205 83							
Lake	565 00	1401 83	940 35	1712 01	1035 17	908 16	1571 02	557 63	547 67	9238 84
Jackson	9 52	194 67	24 67			69 17	29 33			327 36
Salisbury	65 84	292 50	1308 82	1 67	165 48	170 17	145 33	1195 33	113 66	3458 80
Maas	4 17	685 03	1272 16	90 01	908 00	373 00	390 65	354 18	800 98	4878 18
Stephenson	185 57	1010 66	739 66	1499 16	1653 51	849 18	102 50	147 66	160 83	6348 73
Princeton		99 83	23 33	67 51	6 67	7 33	1022 34	562 32	422 52	2211 85
Gwinn			397 18	154 68	356 50	277 47	165 33	667 91	35 83	2054 90
Chase			31 00	15 00						46 00
General	52 67	52 54								105 21
Gardner-Mackinaw		18 50	329 18			13 67		50 01	60 83	482 19
Francis				26 00	114 50	252 33	48 67	611 83	67 85	1121 18
Dead River Water Power					88 34					88 34
Holmes					1696 14	647 50	930 00	148 32	481 67	3903 63
Angeline					10 00		10 00	16 67	278 50	315 17
Spies					40 49		6 84			47 33
Golf Club Exploration						4 67				4 67
Central Office					61 01	111 67	26 66			199 34
Barnes-Hecker							23 33	579 17	49 17	651 67
General Storehouse								18 00	65 50	83 50
Negaunee Mine	112 83	958 48	1846 66	525 01	740 00	(d)423 19				4606 17
Athens Mining Company			(b) 23 61							23 61
Crosby			(c)1712 74							1712 74
	4713 97	6987 32	11081 75	6445 56	8855 94	5081 14	5854 69	6224 73	3879 85	59124 95

On January 1st, 1914 the Benefit Fund to the credit of the different mines of the Cleveland-Cliffs Iron Company were transferred to one General Fund in one account. On May 1st, the Funds to the credit of the mines of the Iron Cliffs Company and the Cleveland Iron Mining Company were also transferred to the above account. The Jackson Iron Mining Company's Benefit Fund was transferred to above account January 31st, 1914.

(a) Paid on account of injury cases 30.93
Turned over to Hayes Brothers 2921.78
Total as above 2952.71

(b) \$500.00 paid to widow of Oscar Larson, killed at the Athens Mine on August 14th, 1914.
Payment made on the following basis:

From Benefit Fund 23.61
Charged to Opening and Equipping Athens Mine 476.39
Total 500.00

Above payment of \$23.61 exhausted the Athens Benefit Fund August 31st, 1914.

(c) Used in paying compensation in the case of Christ Matunovich.

(d) Above payment of \$423.19 wiped out the Negaunee Mine Benefit Fund. In order to pay men on the Benefit Fund Pay-Roll when the Fund was exhausted in July 1917 additional payments of \$95.15 were made which were charged to Gratuities.

*1912 column covers payment made from September 1st to December 31st.

SUSPENSE FUNDS:

In the 1918 annual report there was a complete statement of the payments made from the Suspense Funds from Sept. 1st, 1912, at which time the Compensation Law went into effect. These funds are all exhausted and reference is made here from year to year so that it can always be determined where to look for the final report of the Suspense Funds.

VISITING NURSES:

The work of the visiting nurses has continued with the greatest satisfaction to everyone. The following nurses have been employed during the year:

Ishpeming:

Miss E. R. McLeod Jan. to Sept. 30.
Miss Caroline Wallace Oct. and Nov.

Negaunee:

Miss Ina E. Atkin

Gwinn:

Miss Johanna L. Hirwas

Iron River:

Miss L. N. Fisk During the time the mine
was in operation.

Miss McLeod left in the fall to take up a course of training in New York City and it is uncertain whether she will return to her work here. All of the nurses employed are very well qualified for their work and they have been of great value to our families.

The following statement shows the salary and expenses of the Visiting Nurses for the year 1920:

Place	Total for Year	Average per Mo.
Ishpeming	\$ 2378.64	\$ 198.22
Negaunee	\$ 2697.24	224.77
Gwinn	1820.46	151.70
Iron River - Our Prop. (Apr-Dec)	56.38	6.26

The following detail sheets show the number of patients cared for during the year, number of new cases, total visits to patients and number of families visited for the first time. They also include the number of adults and children of each sex and nationality, and the different diseases or ailments cared for.

A baby clinic was held under the direction of the State Board of Health at Ishpeming, Negaunee, and Gwinn in August at which our nurses assisted. The results are very satisfactory and this work has been conducted throughout the year at Ishpeming and plans are being made for its continuance at Negaunee.

VISITING NURSE - ISHPEMING

1920.

Miss McLeod - Jan. to Sept.
Miss Wallace - Sept. to Nov.

Total number of patients cared for during year	359
Number of new cases cared for during year	254
Total number of visits to patients	2085
Number of families visited for the first time	156
Number of social calls	180
Number died	11

Classification of new cases for the year:

Number of Adults	141	Male	16	Female	125
Number of Children	113	Male	57	Female	56

Nationalities of new cases for the year:

American	55	Irish	3
English	29	Italian	34
Finnish	66	Norwegian	15
French	33	Swedish	19

Diseases of new cases:

Bowel Trouble	8	Injury	7
Bronchitis	4	Jaundice	1
Burns	6	Nephritis	3
Cold	18	Obstetrical	54
Croup	1	Pleurisy	2
Diphtheria	3	Pneumonia	14
Eczema	1	Post Operative	6
Epileptic	1	Pre-Natal	2
Erysipelas	1	Pul. Tuberculosis	2
Gangrene	1	Rheumatism	1
Gen. Debility	1	Stomach Trouble	3
Heart Trouble	4	Tonsillitis	3
Infants newborn	48	Unclassified	8
Infections	5	Undiagnosed	10
Influenza	36		

VISITING NURSE - NEGAUNEE

1920

Miss Ina E. Atkin
Nurse.

Total number of patients cared for during year	935
Number of new cases cared for during year	716
Total number of visits to patients	3293
Number of families visited for the first time	117
Number of Pension calls	60
Number of social calls	770
Number died	8

Classification of new cases for the year:

Number of adults	372	Male	107	Female	265
Number of children	344	Male	175	Female	169

Nationalities of new cases for the month:

American	149	Finnish	235	Italian	102
Austrian	13	French	75	Swedish	79
English	59	Irish	2	German	2

Diseases of new cases:

Appendicitis	5	Infants Newborn	85	Post Operative	7
Bowel Trouble	34	Infections	5	Pregnancy	80
Bronchitis	31	Influenza	35	Pul. Tuberculosis	9
Burns	4	Injury	15	Quinsy	1
Carcinoma	1	Kidney Trouble	1	Rheumatism	9
Chicken Pox	4	Mal-Nutrition	3	Scarlet Fever	1
Diphtheria	33	Mastoditis	3	Small Pox	1
Cold	51	Nephritis	1	Sore Eyes	5
Groupe	1	Neuralgia	1	Stomach Trouble	5
Eczema	3	Obstetrical	100	Tonsillitis	29
Gen. Debility	1	Otitis Media	4	Unclassified	29
Grippe	91	Pleurisy	1	Undiagnosed	5
Heart Trouble	1	Pneumonia	14	Whooping Cough	7

VISITING NURSE - GWINN

1920

Miss Johanna L. Hirwas
Nurse.

Total number of patients cared for during year	770
Number of new cases cared for during year	703
Total number of visits to patients	2362
Number of families visited for the first time	74
Number of Pension calls	36
Number of social calls	277
Number died	13

Classification of new cases for the year:

Number of adults	301	Male	74	Female	227
Number of children	402	Male	209	Female	193

Nationalities of new cases for the year:

American	94	German	1	Italian	128
Austrian	12	French	60	Norwegian	4
English	65	Irish	4	Swedish	91
Finnish	244				

Diseases of new cases:

Appendicitis	8	Heart Trouble	1	Pleurisy	6
Asthma	1	Infants Newborn	87	Pneumonia	21
Bowel Trouble	51	Infections	32	Post Operative	9
Bronchitis	9	Influenza	40	Pul. Tuberculosis	9
Burns	14	Injury	24	Quinsy	5
Carcinoma	1	Kidney Trouble	1	Rheumatism	9
Chicken Pox	1	Mal-Nutrition	9	Rupture	16
Cold	69	Mastoditis	2	Scarlet Fever	12
Colic	11	Measles	4	Sore Eyes	5
Groupe	2	Miscarriage	11	Stomach Trouble	2
Eczema	23	Nephritis	6	Tonsilitis	37
Gall Stones	2	Neuralgia	1	Unclassified	6
Gastritis	1	Obstetrical	90	Undiagnosed	21
Grippe	32	Peritonitis	1	Var. Ulcer	1
				Whooping Cough	10

VISITING NURSE - IRON RIVER

1920

Miss L. N. Fisk
Nurse.

Total number of patients cared for during year	14
Number of new cases cared for during year	13
Total number of visits to patients	71

Classification of new cases for the year:

Number of Adults	5	Male		Female	5
Number of children	8	Male	2	Female	6

Nationalities of new cases for the year:

American	1	French	2
English	3	Swedish	4
Finnish	1	Polish	2

Diseases of new cases:

Infants Newborn	3
Infants Feeding	5
Obstetrical	3
Var. Vein	1
Ulcer	1

NUMBER OF PATIENTS ATTENDED AND CALLS MADE BY VISITING NURSES:

	No. of Cases	No. of Cases	Male Adults	Female Adults	Male Children	Female Children
Ishpeming	359	254	16	125	57	56
Negaunee	935	716	107	265	175	169
Gwinn	770	703	74	227	209	193
Iron River	13	13		5	2	6
Total -	2077	1686	197	622	443	424

	Total No. Visits	Total No. Patients Died	Social Calls	Families Vis. 1st Time	Pension Calls
Ishpeming	2085	11	180	156	0
Negaunee	3293	8	770	117	60
Gwinn	2362	13	277	74	36
Iron River	71	0	0	0	0
Total -	7811	32	1227	347	96

NATIONALITY OF CASES:

	American	Austrian	English	Finnish	French	German
Ishpeming	55	0	29	66	33	0
Negaunee	149	13	59	235	75	2
Gwinn	94	12	65	244	60	1
Iron River	1	0	3	1	2	0
Total -	299	25	156	546	170	3

	Irish	Italian	Polish	Norwegian	Swedish
Ishpeming	3	34	0	15	19
Negaunee	2	102	0	0	79
Gwinn	4	128	0	4	91
Iron River	0	0	2	0	4
Total -	9	264	2	19	193

REST COTTAGE:

The Rest Cottage was opened for guests on July 7th and continued until September 6th, a total of 62 days. The results are equally as satisfactory as in previous years. Mrs. Goldsworthy acted as cook and housekeeper in an entirely satisfactory manner. The sanitary conditions were well looked after and Deer Lake caused no inconvenience of any kind during the season. It undoubtedly can continue during the season of 1921 with no change, but it is anticipated that the sediment deposited on the shores of Deer Lake will eventually make it necessary for us to change our location. Before long an investigation should be made as to where the Rest Cottage work could be carried on, if it is found necessary to change our location. Very little repairs will be required to keep the buildings useable for this year, but if we were to use them much longer considerable repairs would become necessary.

The following table gives the number of guests and cost of maintenance of the Rest Cottage work for the last 13 years:

Year	Place	Number of Guests	Cost of Operation
1908	The Maples	21	\$ 89.93
1909	Deer Lake	29	305.82
1910	"	24	403.45
1911	"	45	482.89
1912	"	57	270.23
1913	"	82	358.45
1914	"	107	625.56
1915	"	137	572.40
1916	"	82	543.00
1917	"	111	745.11
1918	"	51	720.20
1919	"	84	797.69
1920	"	<u>98</u>	<u>1005.83</u>
	Total	928	\$6920.56

Details of Operation for the year 1920:

Number of meals furnished	2212
Total Guest Days	574
Number of people at Rest Cottage	98
Average number of days per person	5.8
Number of days Cottage was open for guests	62
Average number of people at Cottage per day	9.2
Total cost of operation reduced to cost per person per day	\$1.026

GWINN ASSOCIATION:

Mr. E. L. Miller has been in charge of the club work throughout the year and has proven the best man whom we have had yet at the Club House. He was assisted during the early part of the year by Mr. A. S. Quinnell who later returned to his home in Chicago. At the end of the year he was being assisted by Wm. Bath, one of our Mine Clerks whose services were not needed at the mine.

The moving pictures continue even more popular than ever and much more space could be utilized for the moving picture room. A good many of the patrons now sit so near the screen that it is not enjoyable and undoubtedly is not good for the eyes. If there might be any possibility of enlarging the moving picture room, it would be very beneficial to the Club Work.

For two weeks the camp at Bass Lake was used for a Rest Cottage similar to the Rest Cottage at Ishpeming.

On the following pages will be found a list of the activities of the club work throughout the year and also the financial statement.

Certain features of the club work produce a revenue and the following list shows these items.

*GWINN ASSOCIATION: (Continued)

Attention is called to certain features from which a revenue was received during the year:

	Receipts	Expenditures	Profit
Pool & Billiards	\$ 355.65	\$ 118.83	\$ 236.82
Lockers	100.47		100.47
Buffet	2195.70	1847.80	347.90
Towels & Soap	92.35	87.40	4.95
Bowling Alleys	380.65	407.09	26.44
Moving Pictures	6444.69	4633.81	1810.88
Total	\$ 9569.51	\$ 7094.93	\$ 2527.46

GWINN CLUB HOUSE

GWINN, MICHIGAN.

Balance on hand January 1st, 1920.	\$ 149.02	
Receipts during the year	<u>11515.47</u>	
Total		\$ 11664.49
Total Expenditures		<u>11199.63</u>
Balance on hand December 31st, 1920.		464.86

RECEIPTS

Membership Fees - Men	1,547.50	
Theatre	6,444.69	
Coupon Books	177.00	
Bowling Alley	380.65	
Pool & Billiards	355.65	
Lockers & Gym	100.47	
Buffet	2,195.70	
Towels & Soap	92.35	
Camp	12.00	
Discount	38.03	
L. Dues 3.20	<u>330.63</u>	
Total		\$ 11,674.67
Less coupons returned		<u>159.20</u>
Net Receipts		\$ 11,515.47

EXPENDITURES

Building, Maintenance	219.11	
Equipment	249.73	
Grounds	22.15	
Education	186.06	
Lighting	636.89	
Heating	1,025.83	
Water	73.02	
Bowling Alleys	407.09	
Pool Room	118.83	
Buffet	1,847.80	
Stationery & Printing	26.25	
Entertainments	112.82	
Laundry	87.40	
Office Expense	57.41	
Camp	102.78	
Salaries	425.00	
Theatre	4,633.81	
Library	141.54	
Reading Room	103.50	
Gymnasium	139.35	
Miscellaneous	100.74	
Telephone	97.75	
Athletic	<u>384.77</u>	
Total		\$ 11,199.63

GWINN ASSOCIATION

1920.

The following report and summary of the Association activities for the year 1920 compiled from regular monthly reports:

Total attendance at building and grounds	88605
Average monthly attendance	7388
Membership January 1st, 1920	526
Membership January 1st, 1921	515
High Membership October 1920	572
Low Membership December 1920	515

Note: The decrease in December was due to closing down the Hardner-Mackinaw Mine.

General Activities and Organizations using building:

- 61 - Rehearsals by Band, Orchestra and Carol Singers
- 5 - Parties held in Ladies Room
- 7 - Sales of Fancy Work articles and other materials by local church organizations.
- 2 - Community Sings held.
- 4 - Special entertainments held in Gymnasium.
- 8 - Dancing Classes under supervision of High School Teachers for students.
- 22 - Regular dances held by different club organizations
- 112 - Visitors shown through the building during June, July, August and September.
- 20 - Meetings held by Board of Directors and Special Committees.

SPECIAL EVENTS.

- Junior reception by School.
- Easter Monday Ball
- Reception and Dance by Association Baseball Team for Francis Mine team - winners of Mine League.
- Parents-Teachers Musical and Reception.
- American Legion dance.
- Charity Ball by the Association
- Masonic Dance.
- New Year's Ball by local Firemen.

Library, (Continued)

The following number of Current Magazines and Newspapers are received for the reading tables:

Weekly Newspapers	4
Daily " "	4
Weekly Magazines	13
Monthly " "	17

EDUCATIONAL DEPARTMENT:

January - February - April - March and December 1920.

	<u>Classes held</u>	<u>Attendance</u>
Beginners English (Men)	52	246
Advanced " (Men)	30	126
English Class (Women)	10	40
Arithmetic Class (Men)	<u>23</u>	<u>85</u>
Total	115	497

Many of the same men have enrolled for 1921 and are very appreciative of this branch of the Association's activities.

Five different teachers are giving the work.

PHYSICAL AND ATHLETIC DEPARTMENT.

	<u>Periods</u>	<u>Attendance</u>
Boys' Gym Classes, including High School Boys' Basketball practice	96	1858
Girls' Gym classes, including High School Girls' Basketball classes	76	1529
Seniors using gym for following activities, (Basketball, Volley Ball, Handball, Indoor Baseball, Boxing, Wrestling, and Tumbling)	91	1179
Town Girls Using Gym	24	221
Boys' Supervised Swimming	93	1689
Girls' " "	100	1186
Number baths taken during year		6045
Basketball games during year:		7 games between local teams. 15 games with outside teams. 7 games away from Gwinn.

PENSION DEPARTMENT.

Estimated attendance on Playground and tennis courts during
June, July, August, September and part of October, 1308

BASEBALL:

All material supplied by Association - games were played on Gwinn School grounds which were kept in condition by the Association.

Baseball Mine League organized for twilight games - the following mines entered, Francis, Gwinn, Gardner-Mackinaw, Stephenson, Princeton and Laboratory-Shops.

The Francis Mine team won the championship and were given a reception by the Gwinn City Team at which event the Wm. G. Mather Trophy Cup was presented to the winners.

Games played in mine league. . . 46 Attendance 5100.

The Gwinn City Team was made up from the pick of the Mine League and was under the supervision of the Association.

Games played by City team at home . . . 8 attendance 1750
" " " " " away . . . 5

BOWLING:

The Mine Bowling Team organized in November promises to be very successful - 33 games were rolled to January 1st.

Six five-man teams are entered - Twon Team, Gwinn Mine Team, Francis Team, Princeton Team, Stephenson Team and Laboratory-Office.

BOY SCOUT ACTIVITIES:

	<u>Periods</u>	<u>Attendance.</u>
Scout Meetings	21	531
" Games Nights	22	376
" Stunt Nights	2	
" Hikes	3	

BASS LAKE CAMP

Camp opened May 30th - closed September 30th, 1920.

Estimated attendance for season	1925
Number of families using camp at different periods for entire week	6
Parties using camp week ends	3
All Day Picnics (Church) Children	2
Picnic by Ladies' Aid	1
Parties using camp for single day outings	17
Parties using camp for evening Basket Picnics	26

PENSION DEPARTMENT.

Stag Out-Door Dinner given by community as a farewell to Mr. Stewart,
Superintendent of Schools.

Masonic Out-Door Dinner given by Gwinn Masonic Club in honor of Ahmed
Temple, A. A. O. N. M. S. of Marquette.

Special repairs and new equipment added during year, the expense of which
was met by the Association.

- 1 - new railing installed in front of ticket window.
- 75 - folding chairs
- 1 - new compensarc for moving picture outfit.
- New lighting fixtures installed in lobby.
- Athletic Supplies.
 - Complete baseball playing outfit for Mine League.
 - Bats, Gloves, Mask and protector - including six dozen baseballs used during the season.

GYMNASIUM.

Basketballs, Volley ball, hand balls, boxing gloves and
basketball baskets.

Bowling Alleys:

Four new bowling balls and seven sets pins.

Billiard room;

One set Billiard balls and eight new cues.

Porches in front of building re-painted.

Tar and gravel on roof over ladies' room.

Camp Improvements;

All boats repaired and painted. Caretaker's shack constructed.
Camp grounds were kept in good condition during entire season.

NORTH LAKE CLUB HOUSE:

The club house has been in active operation throughout the year with local men in charge of the work under Mr. Bush's direction. The building has been made very satisfactory use of and the moving pictures have continued as popular as ever before. It is very useful in the community.

The following sheet shows the financial statement for the year.

NORTH LAKE CLUB HOUSE

ISHPEMING, MICHIGAN.

Balance on hand January 1st, 1920.	\$ 285.28
Receipts during the year	<u>4,036.31</u>
Total	\$ 4,321.59
Total Expenditures	<u>3,897.66</u>
Balance on hand December 31st, 1920.	\$ 423.93

RECEIPTS

Membership Fees - Men	699.76
Theatre	2,424.25
Bowling Alley	422.80
Pool & Billiards	437.30
Towels & Soap	2.27
Miscellaneous	<u>51.03</u>
Total	\$ 4,037.41

EXPENDITURES

Building, Maintenance	10.00
Equipment	34.33
Heating	200.00
Bowling Alleys	292.43
Pool Room	113.00
Stationery & Printing	12.00
Office Expense	138.38
Salaries	11.57
Theatre	2,142.25
Reading Room	116.47
Miscellaneous	27.75
Last year Accounts	<u>799.48</u>
	\$ 3,897.66

ISHPEMING Y. M. C. A.:

Work of the Association has continued during the year with Mr. T. E. Ludlow in charge as General Secretary. The activities have been largely for the older boys and younger men and during the winter months basketball has been the principal feature. The Adult Basketball games have been under the direction of the Aetna team who at their own expense fitted up the Gym especially for this work which permitted a better seating arrangement and no danger of injury to the spectators, this being arranged for by wire screen guards. These games have been a good source of revenue to the Association.

The Legion are making use of the second story of the building during the later months of the year and that portion of the building is thus serving a very useful purpose.

The swimming pool was kept in use during the summer and much use was made of it.

The year of the Association ends on April 30th, but we have made up each year to show the regular calendar year. On the following sheet is a statement of the receipts and expenditures.

The statement of receipts and expenditures show profits on certain features as is given below:

	Receipts.	Expenditures.	Profit.
Dormitory	\$2858.55	\$483.28	\$2375.27
Bowling	228.10	76.16	151.94
Billiards	521.88	44.28	477.60
Athletic Games	586.82	73.85	512.97
Spa	600.09	504.43	95.66
Baths	363.03	276.85	86.18
Socials & Entertainments	296.80	0.00	296.80
Total	5455.27	1458.85	3996.42

ISHPEMING Y. M. C. A.

FINANCIAL REPORT FOR YEAR 1920.

RECEIPTS

Membership Fees - Sustaining	\$ 202.00	
- Seniors	348.75	
- Boys	<u>276.75</u>	827.50
Miscellaneous	327.86	
Mining Company	<u>3600.00</u>	
Total Contributions		3927.86
Dormitory Rentals	2858.55	
Gymnasium Fees	16.50	
Bowling	228.10	
Billiards	521.88	
Athletic Games	586.82	
Bath Towels	<u>363.03</u>	
Spa	600.09	
Socials and Entertainments	296.80	
Educational	<u>3.95</u>	
Total Other Income		<u>5475.72</u>
Total Receipts		10231.08

EXPENDITURES

Miscellaneous and Advertising	356.48	
Building - Equipment	34.64	
Repairs	385.21	
Fuel	1259.83	
Electricity and Gas	274.42	
Water	108.66	
Supplies	150.37	
Salaries	5655.00	
Telephone Service	73.34	
Postage and Office Supplies	116.06	
Reading Room Supplies	15.55	
Religious Work	82.50	
Interest	29.97	
Dormitory Maintenance	483.28	
Gymnasium	18.81	
Bowling Alleys	76.16	
Billiards	44.28	
Athletic Games	73.85	
Bath	276.85	
Spa	<u>504.43</u>	
Total Expenditures		10019.69

SAFETY WORK:

This Department has cooperated during the year in the work of the Safety Department. During the year, two trips were made to all of the mines in this district in the examination of the men upon the rules governing their work in and around the mines. One trip was also made to the mines in Minnesota.

The Central Safety Committee has met regularly once each month, report of which is covered by the annual report of the Safety Department.

HOSPITALS:

Throughout the year the Department has kept in close touch with the hospitals at Ishpeming, Negaunee, Gwinn, Republic and Iron River.

The return of the influenza epidemic in January was not nearly so severe as that beginning in October, 1918. One of the Government Physicians investigated the records of various epidemics and found that the recurrence was at intervals of 33 weeks or multiples of that number and predicted the return in January of 1920 and a still milder return in April, 1921.

ISHPEMING HOSPITAL:

The new building erected in 1918 has continued very satisfactory in every way.

Miss A. D. Cron, our first Superintendent, was married to Dr. H. S. Smith in January and was succeeded by Miss M. E. Bensinger, who was in charge of the hospital until the end of October when she was obliged to leave on account of her health.

Mrs. Smith, our former Superintendent, assisted us in looking after the Hospital until early in December when Miss Victoria White was secured.

Miss White is a woman of wide experience and very well fitted in every way for the work.

Dr. G. G. Barnett resigned from the force, becoming effective on December 15th.

Dr. G. B. Dowland, formerly in Mining practice in Wyoming, was secured to fill the vacancy, who is to begin his services on February 1st.

On the following sheets will be found statement showing the number of house calls cared for by each physician, these calls being classified according to the employers of the men and their families visited. This includes the cases of The Cleveland-Cliffs Iron Co., the Oliver Iron Mining Co., Aetna Explosives Company and the private cases of each physician. There is also shown the number of office calls made by the employes and families of the different Companies represented and also the private patients of each of the physicians.

ISHPEMING HOSPITAL: (Continued)

This sheet also shows the percentage of the work which is done for our own Company.

The hospital is filling a great need in the community, one of the most important features being the facilities now made possible for operative work for our people.

Formerly, in a great many cases, people did not wish to go away from home and consequently necessary operations were delayed and in many cases, never performed. The operative work has been of very great benefit there having been 269 operations performed during the year.

The report shows 452 patients of which 269 were operative cases and 50 confinement cases. The hospital will become still more useful in this regard. The report shows an average number of 17.6 patients per day as compared with 12.25 patients per day for the year 1919. There is also attached a statement of the receipts and expenditures for the year.

ISHPEMING HOSPITAL

Statistical Report for the Year 1920.

Number of patients remaining in Hospital at beginning of year	7
Number of patients admitted during year	452
Number of patients discharged during year	449
Number of patients in Hospital Dec. 31st, 1920	10
Number of Operations	269
Number of births	50
Number of Deaths	26
Number of Patients Days	6448
Number of meals for Patients	19345
Number of meals for nurses	9787
Number of meals for Help	4402

ISHPEMING HOSPITAL
1920
OFFICE AND HOUSE CALLS OF
- THE DIFFERENT PHYSICIANS -

	C.C.I.Co.	O.I.M.Co.	A.Exp.Co.	Private	Total	C.C.I.Co. Percent
OFFICE CALLS:						
Vandeventer	3183	480	64	308	4035	78.9
Barnett	4185	1354	94	251	5884	71.1
Smith	3330	511	51	143	4035	82.5
Crane	2500	586	192	119	3397	73.6
Hewson	1923	164	1	85	2173	88.5
Total -	15121	3095	402	906	19524	77.4
HOUSE CALLS:						
Vandeventer	2301	327	35	797	3460	66.5
Barnett	2750	1017	53	616	4436	61.9
Smith	2633	323	5	421	3382	77.8
Crane	1965	957	251	170	3343	58.8
Hewson	1879	11		43	1933	97.2
Total -	11528	2635	344	2047	16554	69.6
TOTAL CALLS:						
Vandeventer	5484	807	99	1105	7495	73.2
Barnett	6935	2371	147	867	10320	67.2
Smith	5963	834	56	564	7417	80.4
Crane	4465	1543	443	289	6740	66.3
Hewson	3802	175	1	128	4106	92.6
Total -	26649	5730	746	2953	36078	73.6

ISHPEMING HOSPITAL
STATEMENT OF COST OF OPERATION FOR THE YEAR 1920

		AMOUNT
<u>1. GENERAL EXPENSE</u>		
a	Printing & Stationery	\$ 656.48
b	Postage	43.03
c	Office Expense	689.65
d	Telephone & Telegraph	383.72
e	Insurance	23.40
f	Personal Injury Expense	3.40
g	Taxes	1551.13
h	Central Office	<u>2230.69</u>
	Total	5581.50
 <u>2. MAINTENANCE</u>		
a	Building	2593.97
b	Equipment	3575.67
c	Linen, Bedding, etc.	976.13
d	Surgical Instruments	209.65
e	Grounds	<u>2459.49</u>
	Total	9814.91
 <u>3. OPERATING</u>		
a	Salaries	38441.07
1	Physicians	22495.16
2	Nurses	9395.49
3	Orderlies	2674.53
4	Maids	695.07
5	Janitor	1134.49
6	Bacteriologist	1475.00
7	Dietitian	571.33
b	Drugs and Medical Supplies	9514.58
c	X-Ray Supplies	477.28
d	Laundry	1450.90
e	Kitchen	1138.76
f	Groceries and Provisions	4453.00
g	Meats	1230.59
h	Electric Current	790.35
i	Water and Ice	479.88
j	Heating Expense	3836.91
k	Stable Expense	3510.18
l	Freights, Express and Drayage	136.26
m	Miscellaneous	1059.81
	Uncollectible Accounts Year 1920	<u>409.01</u>
	Total	<u>66928.58</u>
	Grand Total Cost	88324.99
 <u>REVENUE</u>		
	The Cleveland-Cliffs Iron Co.	27544.20
	Oliver Iron Mining Co.	10815.10
	Aetna Explosives Co.	2127.00
	Outside Companies:	
	Negaunee Mine	261.00
	Athens Mining Co.	33.75
	Jones & Laughlin Ore Co.	39.60
	Outside Parties	<u>16732.13</u>
	Total Revenue	57552.78
	Loss and Gain	24772.21
 <u>DEPRECIATION</u>		
	Plant Account A-4	11550.24
	Loss, Including Depreciation	36322.45
	Plant account not charged off, \$ 218,137.44	

NEGAUNEE HOSPITAL:

The work of the Negaunee Hospital has continued in the regular way during the year with Drs. Sheldon and Andrus in charge. Dr. W. A. Mudge, their assistant, is doing very good work and Dr. R. C. Whittemore, who was at Palmer, has now come to Negaunee to assist in the regular work there.

The Statistical report for the year is attached.

NEGAUNEE HOSPITAL
STATISTICAL REPORT FOR YEAR 1920

Patients in hospital January 1, 1920	2
Number of C. C. I. Co. injury cases admitted during year	7
Number of other cases admitted during year	88
Number of births	0
Number of deaths	7
Number discharged	89
Patients in Hospital on December 31, 1920 - C.C.I. injury cases	1
Patients in Hospital on December 31, 1920 - Other cases	0
Number of operations during year	71
Number of Hospital calls - All cases	20448
Number of visits - C. C. I. families	14191
Number of visits - Other cases	5215
Number of nurses employed during year	2
Number of meals served to patients	2642
Number of meals served to nurses, help, etc.	5027
Total number of meals served	7669
Total number of days of patients	883

REPUBLIC HOSPITAL:

Dr. H. H. Loveland has continued his work throughout the year in a very satisfactory manner. His health has been much better than it was the previous year.

There was very little influenza and no assistance was required by him during the year except during a vacation period.

The following sheet shows the statement of receipts and expenditures of the hospital during the year.

REPUBLIC HOSPITAL
FINANCIAL REPORT FOR YEAR 1920

RECEIPTS

From The Cleveland-Cliffs Iron Co.	\$ 4843.00
From Hospital Service	75.00
From Other Sources	<u>2281.83</u>
Total Receipts	\$ 7199.83

EXPENDITURES

Salaries - Physicians	72.00
Salaries - Nurses	112.00
Wages - Help	315.80
Lighting	48.05
Heating	335.39
Water	12.00
Telephone	46.60
Drugs and Medical Supplies	945.25
Insurance and Taxes	165.80
Equipment	12.11
Laundry	8.50
Kitchen Supplies	8.50
Hospital Supplies	88.21
Miscellaneous	75.09
Barn	<u>723.37</u>
Total Expenditures	\$ 2968.67
Net Income	\$ 4231.16

GWINN HOSPITAL:

Dr. MacIntyre has continued in charge of the medical service at Gwinn in a very satisfactory manner. His health is much better than it was in 1919. Dr. Eisle remained with him from the previous autumn until late in the spring and in July, Dr. MacIntyre secured the services of Dr. R. A. A. Oldfield who remained with him through the balance of the year. Dr. Oldfield is competent in his work and very well liked by the people and with his assistance the medical service in the district is being very well taken care of.

The influenza in January was very much milder than it was in the fall and winter of 1918 and 1919, no emergency or outside help being required.

The following sheet shows the financial statement of receipts and expenditures during the year.

GWINN HOSPITAL
FINANCIAL REPORT FOR YEAR 1920.

RECEIPTS

From The Cleveland-Cliffs Iron Company	\$ 14080.90	
From Hospital Service	3408.35	
From Other Sources	<u>240.00</u>	
Total Receipts		\$ 17729.25

EXPENDITURES

Salaries - Physicians	1182.00	
Salaries - Nurses	1640.50	
Wages - Help	1672.00	
Lighting	103.86	
Heating	1241.04	
Water & Ice	50.00	
Provisions	3017.34	
Telephone	86.75	
Drugs and Medical Supplies	935.55	
Repairs	69.81	
Insurance and Taxes	483.55	
Equipment	146.35	
Laundry	567.41	
Kitchen Supplies	16.10	
Hospital Supplies	805.29	
Barn	559.45	
Office Expense	46.48	
Auto Expense	485.70	
Freight and Express	153.87	
Miscellaneous	<u>35.00</u>	
Total Expenditures		<u>\$ 13298.05</u>
Net Income		\$ 4431.20

HEALTH:

The recurrence of Influenza which was so serious beginning in October, 1918 occurred in January, but was very mild in comparison with the former epidemic. According to the Government Physicians, the return of this will be in April, 1921 in very much milder form. The general health conditions in all of our locations have been good with the exception of some Smallpox in Negaunee early in the winter and some Diphtheria in both Ishpeming and Negaunee, but not of an alarming character.

Ishpeming now has a full time Health Officer, Dr. David Littlejohn who is doing most satisfactory work. Dr. C. J. Larson is the Health Officer at Negaunee and Dr. C. P. Drury, Health Officer at Marquette. This full time health officer service of a competent physician is becoming more and more of a service in our three cities.

SOLDIER RELIEF:

We have cooperated with the Red Cross in looking after the needs of incapacitated returned soldiers and sailors. In the matter of their insurance, the services of Mr. T. E. Ludlow, Secretary of the Y. M. C. A. were secured which relieved us of that part of the work. The County Secretary at Marquette has also been of assistance, making visits to Ishpeming when requested.

Legions have been organized in all three of the cities and through them and the Red Cross officials the work is now being taken care of in a very satisfactory manner.

The Marquette County War Funds which were contributed for various war purposes have now been turned over to a Board of Trustees, the money to be used for service of any ex-soldier or sailor and their families. These funds now amount to a little over \$60,000.00.

IMPROVEMENT WORK:

Mr. Manning made three visits here during the year, one in April, one in October and one in November.

Mr. Julien Payen was put in charge of the local work under Mr. Manning's direction and the work was continued in a satisfactory manner throughout the season.

Late in the fall, work was authorized at the Pioneer Furnace and at the McClure Plant and men were put to work upon this. Very good progress was made at the Furnace as the fall remained quite open and the work continued up until the end of the year. There remains some work which should be finished up in the spring. At the McClure Plant, various areas were put in proper shape and seeds planted covered up with bark from the Furnace Yards. This was to hold it in place and prevent its being washed away by the fall and spring rains.

The work at all of the properties is now in very good shape.

BEST KEPT PREMISES AND VEGETABLE GARDENS:

Prizes were offered as in previous years for Best Kept Premises and Vegetable gardens and a large number of lots assigned to our men for the cultivation of potatoes and other vegetables. There are not near so many cultivating ground as there were during the war, but many who became interested at that time are still continuing. In addition to our locations here, the Spies Mine and the Wade Mine were also interested.

On the following sheet is a report of the awards at the different districts.

BEST KEPT PREMISES AND VEGETABLE GARDENS: (Continued)

The following prize awards were made for the season for 1920:

Ishpeming:

Best Kept Premises	\$100.00	
Vegetable Gardens	100.00	
Ishpeming Schools	<u>53.50</u>	
		\$253.50

Negaunee:

Best Kept Premises	45.00	
Vegetable Gardens	<u>50.00</u>	
		90.00

Gwinn District:

Best Kept Premises	50.00	
Vegetable Gardens	<u>50.00</u>	
		100.00

Republic:

Best Kept Premises	50.00	
Vegetable Gardens	<u>50.00</u>	
		100.00

North Lake:

Best Kept Premises	50.00	
Vegetable Gardens	<u>50.00</u>	
		100.00

Spies:

Best Kept Premises	15.00	15.00
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Wade Location:

Best Kept Premises	50.00	<u>50.00</u>
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Total		\$718.50
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COST OF LIVING:

On the 15th of each month, we received from one of the local stores complete retail prices of all articles of food and twice each year we receive the cost of clothing and other commodities including fuel. The report which is usually made up in December was held over to see what the prices might be after the first of January, 1921 as the retail dealers stated that there would probably be some considerable reduction in prices of many commodities, especially wearing apparel. This estimate was made as of January 10th, 1921 and report submitted.

The highest price of any period was in June, 1920 and this agreed with the government reports. There has been a considerable lessening of prices during the fall, the statement of January 10th, 1921 showing a reduction in food cost over June, 1920 of 20.36% and a decrease in the total cost of living January 10th, 1921 over June, 1920 of 16.97%.

BOY SCOUTS:

George Bamford was elected President of our Scout Council and there has been a good deal of interest in the work. A committee of the Lions' Club was appointed to assist in this work and it is hoped that something will develop to make the work of still greater strength. The Knights of Columbus were interested in this movement and two troops were established under their direction and have done very good work.

I believe this to be one of the most important things that could be done for the boys of Ishpeming as there is no other plan of work which appeals so strongly to them, but the usual difficulty is in securing efficient leaders. We should lend all the encouragement possible to this effort which will assist in building up the boys of our different communities more efficiently than in any other manner.

EMPLOYMENT:

All applications for employment are referred to this Department and careful investigations have been made throughout the year by correspondence with their former employers. Complete records of all employes of the Mining Department are taken care of in this work especially for Compensation purposes and for our Pension records. During the year 1825 applications for employment were investigated.

INCAPACITATED EMPLOYEES:

During the year payments have been made to certain men whose years of service did not quite bring them within the provisions of the Pension System and some who were incapacitated on account of injury and whose condition made some assistance necessary in addition to the regular payments of Workmen's Compensation.

There are a few families on our rolls who are receiving Compensation at the rate of \$10.00 per week, this being the maximum rate payable at the time of the accident. Some of these widows with a considerable number of children have found it difficult with the high prices of food and fuel to get along and we were authorized to increase this \$10.00 rate up to the present maximum rate of \$14.00 per week in such cases as it might be found necessary. There were not many that required the additional amount, but we have kept track of them and assisted those whose conditions made it necessary.

The following list shows the men and families to whom these payments have been made.

INCAPACITATED EMPLOYEES: (Continued)

	Per Month	Per Year	
Fred Fredette, Ishpeming	\$ 25.00	\$300.00	
John Beale "	15.00	180.00	
Wm. Holman, Negaunee	15.00	180.00	
John Salson, Ishpeming	25.00	300.00	
Andrew Lerlie, "	15.00	60.00	Died in April.
Solomon Kangas, "	25.00	300.00	
" " Special		17.33	
Mrs. John Makela, Negaunee	25.00	300.00	
Wm. H. Harris, Ishpeming	15.00	180.00	
Mrs. Cecelia Brandt, Ishpeming	12.00	144.00	
Mrs. Rose Bertucci, "	15.00	180.00	
Mrs. Wilhelmina Marjamaa Negaunee	15.00	135.00	Began in Apr.
Bert Back, Ishpeming	10.00	40.00	" " Sept.
Mrs. Henry Hill, "	15.00	60.00	" " Sept.
Mrs. Henry Karkinen "	15.00	15.00	" " Dec.

COMMUNITY SERVICE:

In agreement with the law passed by the State Legislature, action was taken in Marquette County for the establishment of Community Councils. An organization was effected for the County and a number of meetings held looking towards the employment of a man to direct the work for the three cities. This was later abandoned as it was found that the City Commission of Marquette could not unite in the work as contemplated by Ishpeming and Negaunee.

It was then decided that Ishpeming and Negaunee would unite in their effort and Mr. L. B. Sharp was secured, who took charge of this work on March 1st. Mr. Farmer, in charge of the state work has paid several visits here during the season and it was through his recommendation that Mr. Sharp was secured. Mr. Crabb was stationed at Marquette for some time under the Direction of the State Commission and also Community Service Incorporated of New York. Miss Swahn, one of the instructors at the Normal was secured by the County Board of Supervisors to look after the work throughout the Rural Districts of the County and her work continued until the end of the year in a very satisfactory manner as we viewed it, but the Board of Supervisors decided not to continue the work for the present.

Mr. Sharp has been a satisfactory man in this service and the results have been beneficial. A County Pageant was presented at Teal Lake on July 5th which was one of the finest things ever produced in the Upper Peninsula and it could only have been made possible by the community service program as so much work was necessary and much of it required people of experience, Community Service sending two women here who had special experience in this work.

A Miners' Picnic was held on Labor Day which was a very enjoyable affair, the day being given over to baseball and various sports, the people bringing their own basket luncheons, coffee being served free and refreshment stands on the grounds to supply additional needs.

Dr. Felch is Chairman of the Ishpeming Community Council and Mr. G. R. Jackson, President of the Negaunee Community Council.

COMMUNITY SERVICE: (Continued)

Discussion has continued in regard to the need of a community building and the general thought has been that if one is to be erected, it should be on the lot adjoining the Y. M. C. A. and that the "Y" building could be made use of in connection with this hall which would save the duplication of many facilities already existing in the "Y" building. The Legion have been very anxious to secure quarters in which they could meet and arrangements have been made at the Y. M. C. A., but frequent meetings have been planned for which the "Y" is not large enough.

There is also need in Negaunee of a meeting place outside of the High School Auditorium which is not always available.

GROUP LIFE INSURANCE:

Careful investigation has been made by Mr. Belden and the Secretary concerning Group Insurance and representatives of many different Companies have consulted with us. Our investigation led to the conclusion that Group Insurance at this time for our Company was not desirable. While it has many things to recommend it, there are some things in connection with it that do not prove of real benefit. It was considered that the benefits to be given to our people by this plan would not be worth the expenditure that it would entail.

CLUBS:

The Mining Club has continued its meetings during the winter and an annual outing was held at Champion Beach on Lake Michigamme in August and a very satisfactory program of sports was carried out. The work of the organization has continued very satisfactory in every way.

OUT-OF-DOOR SPORTS:

On account of general health conditions it was thought undesirable to attempt to hold a Ski Tournament on February 22d, but the usual dog races were held.

Much interest was manifested in baseball and through the Community Council baseball teams among the boys were organized throughout the city and a very satisfactory series of games played. A regular Ishpeming Baseball

OUT-OF-DOOR SPORTS: (Continued)

team was organized under the direction of the Aetna Explosives Company. A Board of Directors was secured of which the Secretary was a member and baseball was continued throughout the season arrangements being made with Dr. Bell Leasee of Union Park at which place home games were played. No salaries were paid the players, but at the end of the year, division of the funds on hand was made to the men who had played during the season and this made a very satisfactory arrangement. The sum of about \$200.00 was left in the Treasury to look after initial expenses at the beginning of next season.

VARIOUS DEPARTMENTS:

The Secretary has cooperated throughout the year with the various Departments in the matter of Safety work and in the handling of Compensation payments. On the following sheets will be found the statement of expenditures for special purposes of the Mining, Furnace, Lumbering, Land, and Railroad Departments.

Damascus
Bond
MADE IN U.S.A.

THE CLEVELAND-CLIFFS IRON COMPANY

LAND DEPARTMENT

COMPARATIVE STATEMENT OF GENERAL WELFARE EXPENSES

FOR THE YEARS 1916 TO 1920 INCLUSIVE

	1916	1917	1918	1919	1920
General Welfare Acct. #11					
A-2 Prop. Charged by Treasurer	192.43	252.48	281 74	380 19	497 34
b. Prizes to tenants, etc., Munising	69 20	52.50			
Donations:					
Churches		50 00			
Fire Department	20 00	10 00	10 00	10 00	10 00
Munising Hospital	150 00	150 00	150 00	150 00	3175 00
Munisin Y. M. C. A.	450 00				
Playground - Negaunee	10 00	10 00	10 00	10 00	10 00
American Red Cross Assn. - (Seals)	10 00	20 00		10 00	18 00
Munising City Band	100 00				
Munising Baseball Grounds				82 40	
American Red Cross		160 00			
Y. M. C. A. War Work Fund		81 00			
Marquette County War Fund			360 13		
Alger County War Fund			1294 98	145 95	
Influenza Epidemic			5 00		
Paper Mfg. Association			40 00		
War Resources Committee			20 31		
Minnesota Fire Sufferers			25 00		
Liberty Loan Campaign			6 00		
U. P. Development Bureau			1000 00	1000 00	1000 00
Roman Catholic Church - Munising				1575 00	
Marq. County Historical Soc. Pageant					25 00
Safety Work:					
Charges for Safety Work and Equipment	50 89				
Compensation:					
Funeral Expenses					168 00
Compensation Payments	701 23	1255 27	1497 26	1508 68	1501 67
Medical Expense	785 95	1067 10	630 53	519 25	1494 27
Total -	2539 70	3108 35	5330 95	5391 47	7899 28

Compensation Payments:
Percentage of Pay-Rolls .00622 .012207 .009220 .006644 .0040119

THE CLEVELAND-CLIFFS IRON COMPANY

PIONEER IRON COMPANY - FURNACE DEPARTMENT

COMPARATIVE STATEMENT OF GENERAL WELFARE EXPENSES

FOR THE YEARS 1916 TO 1920 INCLUSIVE

	1916	1917	1918	1919	1920
General Welfare Acct. #11					
A-2 Prop. Charged by Treasurer	694 75	872 08	1271 18	1209 14	1575 61
b. Prizes to tenants, etc.,	50 00	50 00	50 00	50 00	50 00
c. Visiting Nurse	300 00	400 00	550 00	550 00	600 00
f. Miscellaneous Expenses			66 67		243 84
Gladstone Club:					
Total Cost of Operation	(5040 06)	(2631 57)	(2618 17)	(1677 94)	(3173 54)
Net Loss or Gain	308 20	83 29	734 47	502 02	1715 89
Boarding House:					
Total Cost of Operation					(5058 28)
Net Loss or Gain					2525 90
Donations:					
Churches					
Salvation Army				25 00	25 00
Y. M. C. A. War Fund		375 00			
Fire Department	10 00			40 00	65 00
Societies	25 00	70 00	151 00	16 50	80 00
Celebrations	10 00	10 00	10 00	125 00	
Persons	12 00	35 00			257 28
Miscellaneous	15 00				
Institutions:					
St. Luke's Hospital	300 00	300 00	300 00	300 00	350 00
Young Men's Reading Room- Gladstone	100 00	100 00			
Red Cross		650 00		10 00	10 00
Mar. County War Fund			5249 34		
Delta County War Fund			3029 30		
Pensions:					
Pensions Paid	328 20	268 20	268 20	130 55	223 80
Safety Work:					
Charges for Safety Work and Equipment	139 10	111 47	310 36		51 18
Compensation:					
Medical & Hospital Expense Compensation Paid	470 05	1712 22	3510 86	3953 44	4985 27
Totals -	2762 30	4870 68	15501 38	6911 65	12758 77

Compensation Payments - Percentage on Pay-Rolls:

Pioneer Iron Company,	.00150	.00150	.00150	.002829	.002997 -
The C. C. I. Company,	.00030	.00030	.00030	.005637	.000818 -

Gladstone Club: Red figures show a gain.

Boarding House: (Totals include net loss or gain account Gladstone Club, and Boarding House.)

THE CLEVELAND-CLIFFS IRON COMPANY

LUMBERING DEPARTMENT

COMPARATIVE STATEMENT OF GENERAL WELFARE EXPENSES

FOR THE YEARS 1916 TO 1920 INCLUSIVE

	1916	1917	1918	1919	1920
General Welfare Acct. #11 Prop. Charged by Treasurer	430 99	583 15	675 36	718 13	665 78
General Welfare: e. Apparatus					118 27
f. Miscellaneous					147 00
Donations:					
Various Societies		10 00	10 00	125 00	55 00
Red Cross		514 00	10 00		10 00
Y. M. C. A.		256 50			996 05
Persons	64 00	13 22		26 66	
Hospital at Munising	350 00	262 50	437 50	675 00	1550 00
Delta County War Relief Assn.			335 20	25 50	
Alger County War Relief Assn.			830 25	106 00	
Safety Work: Equipment					
Compensation:					
Medical and Hospital	1456 03	1611 52	1912 15	1880 38	4205 88
Compensation Payments	932 96	1431 71	1683 24	4581 92	10676 08
Total -	3234 23	4682 60	5893 70	8138 59	17429 01

Compensation Payments:
Percentage of Pay-Rolls .007 .003 .006 .0111 .0275 -

THE CLEVELAND-CLIFFS IRON COMPANY

RAILROAD DEPARTMENT

COMPARATIVE STATEMENT OF GENERAL WELFARE EXPENSES

FOR THE YEARS 1916 TO 1920 INCLUSIVE

	1916	1917	1918	1919	1920
Prizes to Tenants:	25.00				
Donations:					
Fire Department	30 00	30 00	10 00	25 00	35 00
Societies	10 00				
Celebrations	12 00				
Visiting Nurse - Marquette	120 00	120 00	120 00	120 00	120 00
Munising Hospital	150 00	150 00	150 00	150 00	412 50
St. Luke's Hospital	200 00	200 00	200 00	175 00	400 00
Safety Work:					
Equipment & Work					
Compensation:					
Compensation Paid	2367 49	3461 06	3788 40	2364 34	13745 64
Medical Expense	744 50	1941 42	1422 22	1469 02	5498 69
Total -	3678 99	5902 48	5690 62	4303 36	20091 83

Compensation Payments:

Percentage of Pay-Rolls	.0063	.0085	.0063	.0049	.0171
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STATEMENT OF EXPENSES OF PENSION DEPARTMENT

FOR FIVE YEAR PERIOD FROM JANUARY 1ST, 1916 TO DECEMBER 31ST, 1920.

ACCT. NO.		1916	1917	1918	1919	1920
A-1	Salaries of Superintendent of Pension Department and assistants	4370 50	5476 24	6805 83	8962 01	10396 82 -
B	Prizes to tenants and employees for Best Kept Premises, gardens, etc.	661 00	654 50		584 50	713 50
C	All expenses of Supt. of Pension Department including travelling expenses and livery	195 56	358 21	321 72	323 46	459 37
D	Salary and expenses of Visiting Nurse - Ishpeming	1154 40	1333 38	1653 27	1535 50	2378 64
	Rest Cottage - Deer Lake	543 00	745 11	720 20	797 69	1005 83
	Salary and expenses of Visiting Nurse - Negaunee	1157 03	1252 38	1605 60	2164 20	2697 24
	Salary and expenses of Visiting Nurse - Gwinn	1177 11	641 09	1280 79	1258 30	1820 46
	Rest Cottage - Bass Lake				285 76	314 76
	Our proportion of Visiting Nurse Expense - Iron River	65 75	134 23	265 39	83 43	56 38
E	Apparatus, Express and Freight	36 41	23 66	15 13	18 12	50 92
F	Miscellaneous Expense					
	Books, cuts, magazines, papers, etc.	18 00	42 05	57 90	80 02	234 12
	Incidental Expenses - Mining Department		86 75	6 78	40 26	103 29
	Incidental Expenses - To Treasurer	44 08	27 50	19 50	4 50	39 50
	Donations to Incapacitated Employees	757 76	1471 48	1820 00	2205 00	1986 65
	Other Donations	20 00	273 04	547 10	415 79	1041 59
	Membership in Associations	215 00	105 00	220 00	281 00	350 00
	Spanish Influenza Epidemic - Gwinn			1357 02	255 11	
	Expense of Vaccine in connection with Spanish Influenza Epidemic			1161 70	381 19	
	Food Preparedness - Including parcels of Land used by Employees for gardens				251 59	83 40
	Expenses incurred during Spanish Influenza Epidemic - Kinney					30 79
G	Employees Clubs					
	Bowling Alley and Club Work	146 47	215 42	383 65	374 19	158 60
	Our proportion of expense on account of repairs to Union Park					133 10
	Superintendents Lunches and Incidentals	85 31	149 12	88 16	86 50	179 51
	Gwinn Club House	3439 37	3591 05	5226 54	4082 47	5608 81
	Ishpeming Y. M. C. A.	1680 00	1680 00	2412 00	2412 00	2412 00
	North Lake Club House			1957 71	3643 33	4075 64
H	Office Expense					
	Stationery, Office Supplies and Expenses - To Treasurer	223 03	374 80	616 49	557 80	874 39
	Stationery, Office Supplies and Expenses - Mining Department	46 39	84 15	23 73	57 05	257 27
	Office Furniture and Equipment	215 71	152 27	255 81	144 36	54 50
	Postage	140 00	172 00	194 25	187 75	222 00
SCHOOL OF INSTRUCTION						
I-1	Salary of Instructor	2020 08	868 00			
I-2	Travelling expenses, livery, printing, stationery, etc.	547 22	88 71		41 56	34 75
TOTAL		18959 20	20000 14	29016 27	30752 06	37773 83
DISTRIBUTION						
	Mining Department	13024 55	14060 29	18923 64	22475 84	27291 07 -
	Land Department	192 43	252 48	281 74	380 19	497 34 -
	Furnace Department	694 75	872 08	1271 18	1296 26	1575 61
	Lumbering Department	430 99	583 15	675 36	718 13	665 78
	Gwinn District Office Expense	4616 48	4232 14	7864 35	5881 64	7744 03
TOTAL		18959 20	20000 14	29016 27	30752 06	37773 83 -

Damascus
~~and~~ Bond

MADE IN U.S.A.

LEASES.

The only outstanding lease is the Empire Iron Company,
covering the E $\frac{1}{2}$ of the SW $\frac{1}{4}$ and the W $\frac{1}{2}$ of the SW $\frac{1}{4}$ of Section
19-47-26.

Vice Pres. & Gen. Mgr.

Damascus
~~and~~ Bond

The following statement, giving cost of spotting engines at steam shovels for the season of 1920, shows a very large payment for this service. I understand that the railroads on the Mesaba Range will probably cancel this charge, and also will again assume the cost of moving and repairing stockpile tracks. If we are to meet the competition from this Range, it will be essential for the roads serving our Marquette and Iron County properties to remit this charge. When it was put into effect it was an indirect method of increasing rates which was only justified by the needs of the Government. The ore business has always been one of the most profitable for the railroad companies and the service of spotting cars and repairing tracks was considered a part of the rate charged, which has at all times been a liberal one.

THE CLEVELAND CLIFFS IRON COMPANY
MINING DEPARTMENT.

STATEMENT SHOWING COST OF SPOTTING ENGINES AT STEAM SHOVELS FOR SEASON 1920.

<u>MINES:</u>	<u>CARS LOADED</u>	<u>TONS LOADED</u>	<u>E N G I N E S E R V I C E</u>			<u>TOTAL</u>	<u>COST PER CAR</u>	<u>COST PER TON</u>
			<u>HOURS</u>	<u>COST</u>	<u>WAR TAX-3%</u>			
<u>ISHPEMING DISTRICT:</u>								
Lake,	1802	73167	428 5/6	3216.25	96.49	3312.74	1.84	.0452
Salisbury,	1517	62547	304 1/12	2280.63	68.42	2349.05	1.55	.0375
Cliffs Shaft,	3779	184704	681 2/3	5112.50	153.38	5265.88	1.39	.0285
Holmes,	1665	83410	404 1/2	3033.75	91.01	3124.76	1.88	.0374
Angeline,	447	20236	140 7/12	1054.37	31.63	1086.00	2.43	.0536
TOTAL 1920 -	9210	424064	1959 2/3	14697.50	440.93	15138.43	1.64	.0357
TOTAL 1919 -	3941	192462	908 5/12	6813.13	204.40	7017.53	1.78	.0365
<u>NEGAUNEE DISTRICT:</u>								
Maas,	4178	202107	750 3/4	5630.63	168.92	5799.55	1.39	.0287
Negaunee,	4989	238908	710 1/12	5325.63	159.76	5485.39	1.10	.0229
Athens,	1743	84516	448	3360.00	100.80	3460.80	1.98	.0409
TOTAL 1920 -	10910	525531	1908 5/6	14316.26	429.48	14745.74	1.35	.0280
TOTAL 1919 -	7708	365672	1321 7/12	9911.88	297.35	10209.23	1.32	.0279
North Lake District - 1920 -	1543	63068	353 7/12	2651.88	79.56	2731.44	1.77	.0433
North Lake District - 1919 -	1407	62374	302 1/2	2268.75	68.06	2336.81	1.66	.0375
Republic District - 1920 -	2164	102155	909	7425.00	222.75	7647.75	3.53	.0748
Republic District - 1919 -	792	29070	336	2520.00	75.60	2595.60	3.29	.0892
Gwinn District - 1920 -	6568	302424	1454 2/3	10907.50	327.23	11234.73	1.71	.0371
Gwinn District - 1919 -	2012	91945	366 1/4	2746.88	82.41	2829.29	1.41	.0308
Spies,	2282	109085	661 3/4	4963.13	148.89	5112.02	2.24	.0469
GRAND TOTAL 1920 -	32677	1526327	7328 1/6	54961.27	1648.84	56610.11	1.73	.0370
1919 -	15860	741523	3234 3/4	24260.64	727.82	24988.46	1.58	.0337
#Total Shipments, 1920 -		3253077						.0174
1919 -		1824476						.0136

Does not include tonnage from Mesaba Range.

JAH-NVP
1-6-21

Referring to the Statement of Comparative Wages and Production for the years 1917 to 1920, inclusive, the figures of tons per man per day for 1919 and 1920 are distorted, owing to the fact that in these years the additions to equipment and other items which would naturally have been charged to "New Construction" were charged to "Operating Expense" through "Maintenance." Therefore, the men employed on this work were included in the production statement. A study of the detail will indicate that there has been little or no change in the efficiency of the men.

I call your attention to the percentage of increase in wages in 1920 over 1917, and also the increase in labor cost per ton and supply cost per ton for these years. These figures indicate how drastic the reduction must be in order to reach the costs for 1917, for which we are striving.

THE CLEVELAND-CLIFFS IRON COMPANY
MINE DEPARTMENT
COMPARATIVE STATEMENT OF PRODUCTION AND WAGES FOR YEARS 1920, 1919, 1918 & 1917
INCLUDING OVERRUNS AS REPORTED BY THE SHIPPING DEPARTMENT.

	LAKE	NEE-AUNE	MORRIS-LLOYD	MAAS	SALIS-BURY	HOLMES	CLIFFS-SHAFT	REPUB-LIC	GWINN	STEPH-ENSON	SPIES	MEADOW	CROSBY CRUDE	ATHENS	PRINCE TON	GARDNER MACKINAW	FRANCIS
TOTAL PRODUCT.																	
Year 1920,	156,000	554,609	261,772	335,221	108,257	225,292	319,151	153,951	86,595	174,782	100,705	76,496	200,445	199,909	156,746	130,388	80,056
" 1919,	315,119	495,162	282,453	337,030	107,148	133,131	356,773	155,315	137,847	-	70,914	100,081	209,860	140,793	193,228	56,743	80,528
" 1918,	438,119	516,161	289,500	317,009	114,339	121,336	373,734	142,476	155,534	-	123,575	93,389	262,235	-	148,255	-	27,655
" 1917,	477,796	542,757	267,787	320,356	98,999	68,773	367,595	153,425	161,963	253,256	74,530	103,987	230,795	-	-	-	-
Average per Month 1920,	13,000	46,217	21,814	27,935	9,021	18,774	26,596	12,830	8,050	14,565	14,366	6,373	16,704	16,591	13,062	11,782	6,671
" " 1919,	26,260	41,510	23,540	28,055	8,950	11,095	30,565	12,945	11,490	-	11,819	8,334	26,233	-	16,100	9,457	6,710
" " 1918,	36,510	45,015	24,125	26,415	9,528	10,110	31,140	11,870	12,950	-	10,350	7,782	26,223	-	12,350	-	3,458
" " 1917,	39,835	45,315	22,310	26,750	8,250	7,238	30,630	12,755	13,495	21,150	9,316	8,666	24,230	-	-	-	-
AVERAGE DAILY PRODUCT:																	
Year 1920,	522	1,849	873	1,106	361	753	1,071	518	321	575	563	248	649	659	517	474	266
" 1919,	1,057	1,666	945	1,127	361	445	1,231	518	459	-	473	326	1,009	472	655	376	269
" 1918,	1,193	1,732	975	1,071	384	407	1,254	473	522	-	413	303	1,079	-	497	-	146
" 1917,	1,584	1,794	887	1,067	328	291	1,217	506	540	898	364	337	935	-	-	-	-
TONS PER MAN PER DAY:																	
SURFACE-																	
Year 1920,	11.77	33.60	17.65	20.50	12.45	11.98	11.52	7.70	10.60	13.13	24.76	11.32	17.86	18.77	12.28	14.83	10.75
" 1919,	15.18	29.08	18.30	18.75	12.02	10.07	11.13	8.20	12.36	-	20.26	14.10	21.28	12.56	18.70	12.10	10.50
" 1918,	19.80	29.74	20.41	16.94	12.59	8.90	15.54	7.65	14.61	-	18.79	13.51	20.53	-	9.66	-	5.19
" 1917,	20.90	30.79	18.47	19.73	9.50	9.02	15.09	7.38	16.33	15.96	16.65	15.95	24.03	-	-	-	-
UNDERGROUND-																	
Year 1920,	4.72	6.63	4.32	4.81	3.61	4.38	4.71	2.87	4.27	4.43	8.05	5.21	9.40	4.92	4.05	4.45	4.21
" 1919,	5.91	5.64	4.45	4.69	3.69	2.88	4.90	2.92	4.65	-	6.87	5.63	14.34	4.20	3.99	4.19	4.61
" 1918,	6.41	6.00	5.06	4.31	4.08	3.67	4.93	2.97	4.16	-	6.46	5.89	12.77	-	2.80	-	2.41
" 1917,	6.29	5.94	4.29	4.67	3.67	3.93	4.65	2.93	4.44	5.73	5.41	5.76	10.50	-	-	-	-
TOTAL-																	
Year 1920,	3.37	5.53	3.47	3.90	2.80	3.21	3.34	2.09	3.05	3.31	6.08	3.57	6.16	3.90	3.04	3.43	3.02
" 1919,	4.26	4.72	3.58	3.75	2.82	2.24	3.40	2.16	3.38	-	5.13	4.02	8.57	3.15	3.29	3.11	3.21
" 1918,	4.84	4.99	4.05	3.44	3.08	2.60	3.74	2.14	3.24	-	4.81	4.10	7.89	-	2.17	-	1.64
" 1917,	4.83	4.98	3.48	3.78	2.65	2.74	3.55	2.10	3.49	4.22	4.09	4.23	7.31	-	-	-	-
STOPPING-																	
Year 1920,	9.63	11.69	9.24	8.89	6.44	8.15	13.95	8.02	10.91	12.73	18.14	8.54	14.62	9.65	11.13	7.30	9.39
" 1919,	9.38	10.41	9.60	8.52	7.17	5.46	14.23	7.47	10.66	-	15.92	8.77	7.92	8.64	9.12	9.77	9.56
" 1918,	10.28	10.78	10.46	8.05	6.94	6.52	12.60	7.37	9.15	-	16.45	9.63	23.71	-	7.56	-	6.30
" 1917,	10.20	10.84	9.48	8.99	6.23	7.50	11.18	8.69	8.67	12.60	10.53	10.20	17.65	-	-	-	-
RATE PER DAY-SURFACE																	
Year 1920,	5.48	5.42	5.46	5.50	5.44	5.34	5.42	5.86	5.43	5.54	5.51	5.91	6.24	5.59	5.44	5.47	5.46
" 1919,	5.00	4.92	5.18	4.95	4.98	4.96	4.95	5.35	5.09	-	4.88	5.42	5.92	5.00	4.69	5.02	4.97
" 1918,	4.24	4.20	4.51	4.15	4.26	4.32	4.21	4.50	4.33	-	4.16	4.55	5.06	-	4.33	-	4.57
" 1917,	3.25	3.26	3.44	3.28	3.39	3.39	3.31	3.55	3.38	3.31	3.36	3.60	4.00	-	-	-	-
RATE PER DAY-UNDERGROUND																	
Year 1920,	6.57	6.53	6.42	6.27	6.26	6.35	6.78	6.47	6.81	6.51	6.43	6.96	6.77	6.65	6.48	6.33	6.55
" 1919,	5.98	5.85	6.00	5.76	5.74	5.78	5.96	5.93	6.25	-	5.72	6.42	6.24	6.20	5.94	5.73	6.16
" 1918,	5.36	5.02	5.10	4.89	5.00	5.06	5.10	5.01	5.16	-	4.80	5.50	5.22	-	-5.06	-	5.61
" 1917,	4.15	3.88	3.90	3.91	3.86	4.57	3.61	3.82	4.03	3.95	3.87	4.19	4.06	-	-	-	-
RATE PER DAY-TOTAL																	
Year 1920,	6.26	6.34	6.23	6.12	6.08	6.08	6.38	6.31	6.42	6.27	6.20	6.63	6.59	6.43	6.22	6.13	6.24
" 1919,	5.71	5.70	5.84	5.60	5.56	5.60	5.65	5.78	5.35	-	5.51	6.14	6.11	5.90	5.72	5.55	5.79
" 1918,	5.09	4.88	4.99	4.66	4.82	4.85	4.88	4.87	4.98	-	4.64	5.21	5.16	-	4.90	-	5.28
" 1917,	3.94	3.78	3.81	3.79	3.73	3.81	3.70	3.75	3.89	3.78	3.74	4.03	4.04	-	-	-	-
MEMORANDUM:																	
Stockpile overrun 1920,	-	-	326	-	-	947	-	-	-	-	8,276	-	5,621	1699	-	-	-
" " 1919,	-	-	-	-	-	1,390	-	-	-449	-	-	-	-	-	-	-	-
" " 1918,	-	10,000	-	17,638	3,624	2,081	-	-	3,612	-	-	282	4,574	-	394	-	-
" " 1917,	-	12,000	2,495	-	392	2,444	-	-	-	-	-	3,183	3,906	-	-	-	-

RER/FVB
4/1/21-3

Francis Mine-Started on operating basis May 1st, 1918.
 Gardner-Mackinaw- Started on operating basis July 1st 1919-Closed November 30th, 1920.
 Holmes Mine - Started on operating basis March 4th 1917.
 Spies Mine - Started on operating basis May 1st 1917.
 Stephenson Mine - Discontinued operating December 5th 1917. Resumed January 2nd 1920.
 Crosby Mine * Production ceased October 19th 1918. Resumed May 2nd 1919.

The following average rates per day, and tons per man per day, unit cost per ton and per cent of increase based on labor as per labor statement, which includes clerks and Mining Captains, but not Superintendent, Engineering & etc., and Supplies as per Supply Distribution Sheets at above Mines only.

	1920	1919	1918	1917	PERCENTAGE OF INCREASE							
Average Rate Per Day,	6.28	5.74	4.91	3.81	1920 over 1919,	9.4-	1919 over 1918,	16.9	1918 over 1917,	28.9	1920 over 1917,	64.8.
Tons Per Man Per Day,	3.67	3.61	4.01	3.99	" " "	1.6	" " "	10.0	" " "	.5	" " "	8.0
Labor Cost Per Ton,	1.711	1.590	1.223	.956	" " "	7.6	" " "	30.0	" " "	27.9	" " "	79.0
Supply Cost Per Ton,	.661	.646	.500	.419	" " "	2.3	" " "	29.2	" " "	19.3	" " "	57.8

The greater Percentage increase in supply cost per ton in 1919 due to various New Construction items included in Costs. 16,213 tons open pit product at Morris-Lloyd Mine in 1917 and 6,515 tons trespass ore at Holmes Mine in 1920 included in the product for the year on the Cost Sheets for these mines, but not included in the above figures. Francis Mine - 13,870 tons produced in development included in product for year 1918 on the Cost Sheet but not included in the above figures. Gardner-Mackinaw- 12,583 tons produced in development included in product for year 1919 on the Cost Sheet but not included in above figures.

