

WORKMEN'S COMPENSATION: (Continued)

physician thought it would be best for him to return to Italy and an advance payment of compensation was made to him amounting to \$504.00 and he left Negaunee for Italy on September 19, 1923. We are paying him his regular compensation and are getting reports from his attending physician, the last report indicating that there was no particular change in his condition. His back still causes him considerable trouble and he is unable to work.

J. E. McNamee - Stephenson Mine Accident Report #436. This man was injured on January 15, 1918 and returned to work for us in August. At the time of his injury he was installing a telephone line at the Central Power Station at Gwinn, and fell with the ladder. Following his return to work he was put at various electrical work and for sometime has been regularly operating a motor underground. His petition was for further compensation although he had been employed at his same occupation since the accident and received, except for a very short period, higher wages than at the time of the injury. This man had played baseball on the mine league during the summers of 1920, 1921 and 1922. An appeal to the Full Board was made by McNamee and this was heard on June 26th at Marquette. The decision of the Board following this hearing was that we were under no further obligation to McNamee as he was following a similar occupation to that in which he was engaged when injured and his wages had been as high as previous to the time of the injury. No appeal has been made from this decision and the case is probably closed unless it should develop later that the injury caused him more trouble than at the time of the hearing.

W. J. Thomas - Negaunee Mine Accident Report #586. Thomas suffered a slight injury to his finger and when about ready to work was taken ill with pneumonia or something of that nature and died after an illness of a few days. Application was made for compensation in this case but we decided that the sickness and death was in no way attributable to the injury and denied any liability. Later application for payment was withdrawn and the case closed.

PENSION DEPARTMENT.

WORKMEN'S COMPENSATION (Continued)

The annual statement of Workmen's Compensation which is attached, shows the payments made during the year on account of accidents which occurred in 1923 and also those which occurred in the years 1915 to 1922.

In those cases for which a definite amount is still to be paid at the end of 1923, these amounts are set up in the column of the annual statement as "Compensation Still Pending".

In the case of some accidents, especially those which occurred late in the year, it is impossible to know definitely just how long the disability may continue and in these cases an estimate is made based on reports of the physicians and the corresponding amounts are included in "Compensation Still Pending". The number of such cases is small in comparison to the total so that the amount involved in these estimates does not affect the percentage of cost to a great extent.

The total amount of compensation to be paid after December 31st, 1923 is \$47,492.45, this being the total for all mines of the Company.

Of the above amount there is pending for the years 1917 to 1922, \$19,389.66 and for the year 1923, \$28,169.04.

The compensation payments for accidents which occurred in 1923 including medical payments for the year amount to a percentage of .01590 of the year's payroll.

The percentage of compensation costs since the laws went into effect are given in the following table:

<u>Year</u>	<u>Percentage of Payrolls</u>
1912 - 4 months	.00648
1913	.01104
1914	.0150
1915	.01095
1916	.01903
1917	.01268
1918	.01214
1919	.00901
1920	.0079
1921	.01444
1922	.01570
1923	.01590

The rate of payments for medical and hospital service on account of Workmen's Compensation which was adopted in 1918 has continued throughout the year of 1923. This rate is 40¢ per man per month. In addition to this amount

WORKMEN'S COMPENSATION (Continued)

There are occasionally cases in which a man has to be sent to a specialist and this medical service is also included in the statement.

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 1923 inclusive:

<u>Year</u>	<u>Cleveland Cliffs Iron Company</u>	<u>Negaunee Mine</u>	<u>Athens Mining Company</u>	<u>Total</u>
1912	1075.91	105.08	.30	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
1921	61832.34	4709.80	5208.92	71751.06
1922	58847.02	5283.24	2048.23	66178.49
1923	62730.85	4142.00	5007.88	71880.73
	484253.51	55542.07	21338.82	561134.40

We have made a computation which shows the effect of the changes in the compensation law which went into effect in Michigan on August 14, 1919 and in Minnesota on April 26th, 1919. Up to that time both in Michigan and in Minnesota the law provided for a waiting period of two weeks. On the above dates the laws in both states were changed to provide for a waiting period of one week. The following table shows the percentage of all non-fatal accidents on which compensation payments were made. In this same tabulation is shown the percentage of cases in which compensation payments would have been made if the law had not been changed in 1919.

	<u>Percentage Receiving Compensation</u>	<u>If laws were not changed in 1919</u>
Of the accidents that occurred in 1913	42.88%	
Of the accidents that occurred in 1914	42.49%	
Of the accidents that occurred in 1915	36.26%	
Of the accidents that occurred in 1916	43.76%	
Of the accidents that occurred in 1917	41.71%	
Of the accidents that occurred in 1918	37.61%	
Of the accidents that occurred in 1919	48.71%	39.91%
Of the accidents that occurred in 1920	60.56%	38.59%
Of the accidents that occurred in 1921	64.53%	45.64%
Of the accidents that occurred in 1922	68.49%	51.44%
Of the accidents that occurred in 1923	61.67%	42.07%

WORKMEN'S COMPENSATION (Continued)

The following table shows the percentage of cases in which compensation payments were made of the total number of men employed for the years 1913 to 1923 and also the corresponding percentages for the years 1919 to 1923 if the laws had not been changed in 1919.

	<u>Percentage of Men Paid Com- pensation</u>	<u>If laws were not changed in 1919</u>
For all accidents that occurred in 1913	8.06%	
For all accidents that occurred in 1914	6.51%	
For all accidents that occurred in 1915	6.63%	
For all accidents that occurred in 1916	8.29%	
For all accidents that occurred in 1917	7.64%	
For all accidents that occurred in 1918	5.73%	
For all accidents that occurred in 1919	8.15%	6.68%
For all accidents that occurred in 1920	10.52%	6.70%
For all accidents that occurred in 1921	9.79%	6.92%
For all accidents that occurred in 1922	10.22%	7.67%
For all accidents that occurred in 1923	10.23%	6.98%

THE CLEVELAND-CLIFFS IRON COMPANY
STATEMENT OF COMPENSATION AND BENEFIT PAYMENTS FROM JANUARY 1ST, 1923 TO DECEMBER 31ST, 1923.

	No. of Employees	No. of Fatal Accidents	No. of Non-Fatal Accidents			Act'l Comp. Paid in 1923	1915	1916	1917	1918	1919	1920	1921	1922	1923	Compensation Still Pending	Actual Payments To Physicians	Physicians Still Pending	Fatal Cases Pending	Injury Cases Pending	Benefit Payments	
			A	B	C																	
Personal Injury Accounts Payable						12404.19					845.00	3710.00	1164.84	507.68	3370.50	317.33	2488.84	28732.72				
Maas	207		11	5	12	5858.55														2	16.57	
Maas Crusher Plant					1																	
Gwinn	12		1	1																		
Austin	85		15		1	1462.73														3	219.84	
Stephenson	209	2	29	11	1	5437.27						597.31	2297.93		259.77	1202.96	2730.00			4	856.66	
Princeton	12		2			372.33									1216.97	1325.06	212.33			1	16.57	
Warner-Mackinaw	5											355.00			16.33	109.44						
Gwinn District Crusher						742.00						742.00										
" " Laboratory																						
" " Office Expense																						
Francis	97	1	10	8	2	1188.96									180.98	1007.98	413.92			3	364.67	
Morris-Lloyd	211		23	18	15	1457.24				530.00					130.65	796.59	1512.00			3	226.84	
" " Laboratory																						
Barnes-Hecker	56		7	4		470.30									37.33	432.97					119.17	
Jackson																						
Electric Generating Plant																						
General Storehouse			2	2	6	329.53									119.00	210.53					64.17	
Miscellaneous	122				1																	
Lake	1																					
Cliffs-Shaft	272		29	30	29	2501.51	356.16								714.00	1431.35	266.00	1423.20		65.00	3	63.83
" " Laboratory																						
Salisbury	12		1		2	161.68																
Holmes	224	1	36	28	11	8628.32	320.92			197.10					168.00	13.68	9.12			1		
Republic	219		29	19		1079.67						25.65			4187.31	3942.99	576.95			5	1617.61	
Spies	7			2		25.67									283.91	770.10	119.00	1094.00		2		
Virgil						315.76									25.67			17.20				
Central Office	230														315.76			210.60				
Dead River-McClure Plant																						
Dead River Storage Dam																						
Cliffs-Shaft Mine Crusher	81		10	7		331.79									74.52	257.27		460.80				
Pension Department																						
Purchasing Department																						
P. I. A. P. (Negaunee Mine)						825.70				290.00	206.70						329.00	631.90				
Negaunee	234		22	18	12	2092.40									802.66	1289.74	905.33	1223.90		3		
P. I. A. P. (Athens Mine)						892.00									756.00	126.00	7504.00					
Athens	188	1	22	14	21	3176.38									1799.52	1376.86	147.00	949.50		2		
Total - Michigan Mines	2484	5	251	167	114	49253.98	356.16	320.92	1665.00	3916.70	1361.94	5170.97	6024.43	12692.38	17755.48	44609.38	13293.67	66.25		32	3658.67	
P. I. A. P. (Meadow Mine)						572.00				572.00							297.00					
Crosby Crude Ore																						
Meadow						1250.00		1250.00										3.60				
Wade-Helmer	10		1			2530.00						2500.00				30.00		47.20				
Boeing	152	1	23	5	35	2085.48										2085.48	2582.74			9		
Hill-Turnbull	82		5	2	6	979.20									859.20	120.00	3.33	919.40		1		
Mesaba District Office Expense	10																	45.60				
Total - Minnesota Mines	254	1	29	7	41	7416.68		1250.00	572.00		2500.00			859.20	2235.48	2883.07	1906.20			10		
Total - All Mines	2738	6	280	174	155	56680.66	356.16	320.92	2915.00	4488.70	1361.94	7670.97	6024.43	13551.58	19990.96	47492.45	15200.07	66.25		42	3658.67	

F. Compensable
B. For Compensation
C. Minor. One day lost time

THE CLEVELAND-CLIFFS IRON COMPANY
STATEMENT OF COMPENSATION AND BENEFIT PAYMENTS FROM
JANUARY 1ST, 1923 TO DECEMBER 31ST, 1923.

Compensation paid on 1923 accidents	19990.96	
Compensation still pending	47492.45	
Physician's still pending	66.25	
Cost of Medical and Hospital services	<u>15200.07</u>	
		82749.73
Less pending for years 1918, 1919, 1920, 1921 and 1922		<u>19389.66</u>
		63360.07
Percentage of pay-roll		.01590

Note:

Number of accidents on which compensation payments were made	280
Number of Non-Compensable accidents	174
Number of slight accidents which caused one day's time lost	155

No. of Employees - Central Office, 230. This includes men employed at Gwinn District Office, Morris-Lloyd Laboratory, Cliffs-Shaft Laboratory and Superintendents, Captains, and Mine Clerks which are carried on the General Office pay-roll.

WHK/K - 1/22/24

WORKMEN'S COMPENSATION (Continued)

Fatalities occurring during the year 1923 and amount paid out
in each particular case.

RINALDO BETTENESCHI:	Accident Report No.626, Stephenson Mine 2-3-23. Charged Stephenson Mine and credited "Personal Injury Accounts Pay- able".	\$ 4200.00
	Funeral Expense	148.00
	Benefit Fund	500.00
	Account #30-E - 1/2 Day	<u>293.43</u>
		\$ 5141.43
WILLIAM RANTA:	Accident Report No.628, Stephenson Mine 2-12-23. Charged Stephenson Mine and credited "Personal Injury Accounts Pay- able".	\$ 1761.00
	Funeral Expense	221.84
	Medical Expense	157.93
	Miscellaneous	<u>18.00</u>
		\$ 2158.77
MIKE RITARI:	Accident Report No.247, Holmes Mine 3-7-23. Charged Holmes Mine and credited "Personal Injury Accounts Payable".	\$ 4200.00
	Funeral Expense	200.00
	Benefit Fund	500.00
	Account #30-E - 1/2 Day	<u>275.23</u>
		\$ 5175.23
JOHN KOSKIE:	Accident Report No.148, Francis Mine 4-10-23. Charged Francis Mine and credited "Personal Injury Accounts Payable".	\$ 4200.00
	Funeral Expense	121.75
	Account #30-E - 1/2 Day	<u>190.03</u>
		\$ 4511.78
NICK CUIK:	Accident Report No.27, Boeing Mine 7-24-23. No dependents - Deposited with State Treasurer of Minnesota	\$ 200.00
	Funeral Expense	150.00
	For officiation during burial	<u>35.00</u>
		\$ 385.00
ALGOT CARLSON:	Accident Report No.182, Athens Mine 10-29-23. Charged Athens Mine and credited "Personal Injury Accounts Payable"	\$ 4200.00
	Funeral Expense	200.00
	Account #30-E - 1/2 Day	<u>353.90</u>
		\$ 4753.90

WORKMEN'S COMPENSATION (Continued)

In the following cases of fatalities, payments ceased during the year 1923:

<u>Name</u>	<u>Year</u>	<u>Accident Report Number</u>	<u>Mine</u>
David Q. Rayburn	1917	34	Spies
Henry Pitila	1917	351	Cliffs-Shaft
James H. Dally	1917	433	Stephenson
Arni Alanen	1917	293	Lake
Einar Salminen	1919	23	Barnes-Hecker
Gust Lisku	1917	225	Negaunee

WORKMEN'S COMPENSATION (Continued)

The following is a list of more serious cases occurring during the year:

<u>Mine</u>	<u>Name</u>	<u>Number of Acc. Report.</u>	<u>Nature of Injury</u>	<u>Compensation " Paid</u>
<u>AUSTIN</u>	Louis Gardoni	67	Fracture of tibia and fibula middle third left leg.	616.00*
	Louis Pesotti	77	Sprained right ankle	140.00*
	Jim Gianfichi	78	Contused back and left groin	140.00*
<u>FRANCIS</u>	Eli Brazzeau	143	Fell off of sleigh - strained right groin	608.58*
<u>BARNES HECKER</u>	Jom Nancarrow	64	Right inguinal hernia	277.67
<u>CLIFFS SHAFT</u>	Victor Ollikainen	767	Contused both hips Strain back muscles	196.00*
<u>HOLMES</u>	Jom Austin	234	Contusion of left shoulder	686.00*
	Chas. Kenward	239	Fractured left wrist	259.00
	Everett Viant	241	Loss of 4th finger Right hand	203.10
	Paul St. Jom	247 $\frac{1}{2}$	Lac. contused wd. outer side left eye-ball Dr. Nelson M. Black stated the vision of the left eye is completely gone	1314.00
	Chas. Thibodeau	255	Comminuted fracture left Tibia	357.96
	Frank Williams	270	Crushing wd. of chest Separation of 3rd and 4th costal cartilage. Minor lacerations left ear, back and chest	284.66
	Wm. Youren	280	Lacerated wds of thumb and ring finger left hand	280.00*
	Carl Silas	294	Hernia	177.84*
	Esten Peterson	301	Contusion of back operated on for hernia	112.00*
<u>MAAS</u>	August Konehum	333	Dislocation of left knee inward. Complete laceration of all internal ligaments. Muscles of leg bruised and contused.	364.00*

WORKMEN'S COMPENSATION (Continued)

Serious cases (continued):

Mine	Name	Number of Acc. Report	Nature of Injury	Compensation Paid
MORRIS-LLOYD	Jom Wirtala	576	Fractured Pelvis	140.00*
	Alex Niemi	581	Oblique spiral fracture upper 3rd and middle 3rd tibia. Transverse frac. fibula middle third.	0.00*
<u>MEGAUNEE</u>	Victor Vaisanen	410	Fracture right tibia	219.33*
	Lars Saxvald	427	Loss 4th finger left hand	317.33
	Fred Hynnonen	436	Right inguinal hernia	182.00*
	Wm. Langlois	439	Loss of index finger at 1st distal joint and loss of 2nd dinger at 2nd distal joint - left hand	665.00
	Jom Peel	447	Lac. injury to left hand with comminuted compound fracture of bones of little and ring fingers. Severance of tendons and blood vessels and of end of middle finger.	0.00*
<u>ATHENS</u>	Russell Johnson	183	Rupture of lung. Sub- cutaneous emphysema. Possible fracture of ribs or sternum from crushing injury to chest. Bruised left arm and back.	126.00*

* indicates incompletd payments.

WORKMEN'S COMPENSATION (CONTINUED)

The following lump sum settlements were made during the year:

Settlement, Jacob Kangas, Accident Report No. 225 Holmes Mine.	
Payment from July 13th 1923 to June 23rd 1923	3017.50
3 Steamship tickets	337.00
2 Railway Tickets to N. Y.	<u>80.46</u>
	3434.96
Settlement of any and all claims of Rissan Rodoman, Maritza Rodoman, and Militza Rodoman dependents of Mike Rodoman. Meadow Minw Accident Report No.9. Accident occurred May 26th,1917	1250.00
Settlement covering claim made by dependent children of Steve Timinivich who was accidentally killed at the Wade Helmer Mine on October 18th,1920	2500.00
Advance payment made to Herman Granlund, Accident report No. 257 Maas Mine. Payment made from May 2nd 1923 to July 3rd 1923 or 270 weeks at \$9.61 This payment expires August 2nd,1920	2306.46

WORKMEN'S COMPENSATION: (Continued)

As arranged for and begun in 1913, all compensation due in fatal cases and the compensation to be paid in the case of an injury for which a definite total amount is to be paid is credited to Personal Injury Accounts Payable and a corresponding charge is made against the mine at which the accident occurred and in the month of occurrence when ever possible. The compensation payments to men in these cases or to their dependents are made in the regular way and charged to this account.

The following statement shows the balance due in the different accident cases occurring during the years 1918 to 1923 inclusive.

THE CLEVELAND-CLIFFS IRON COMPANY

BALANCE DUE PERSONAL INJURY ACCOUNTS PAYABLE DECEMBER 31, 1923

- MINING DEPARTMENT -

Year of Account	Names of Dependents to whom Compensation Payments are payable.	Balance Due
1918	Gelina Badger	\$ 40.00
	Rose Bertucci	380.00
	Martina D. Bianchi-Zanelli	270.00
	Matilda Carlson	70.00
	Emily Coole	380.00
	Hulda Jamback	297.00
	Margaret Paddock	<u>20.00</u> \$ 1,457.00
1919	Matt Eddy	2260.44
	Josephine Karkkainen	<u>670.00</u> \$ 2,930.44
1920	Olaf Johnson	719.32
1921	Louis Farley	3886.00
	Matilda Holmberg	2520.00
	Millicent Spencer	2156.00
	Ida Witto Kosten	<u>2170.00</u> 10,732.00
1923	Juliana Betteneschi	3542.00
	Annie Koski	3682.00
	Oscar Ranta	1343.18
	Hilda S. Ritari	3612.00
	Paul St. Jom	<u>1011.78</u> 13,190.96
	The Cleveland Cliffs Iron Company -	\$ 29,029.72
1920	Henry Wiik	120.90
1923	William Langlois	<u>511.00</u>
	The Negaunee Mine Company -	\$ 631.90
1922	Mary Vaughan	3,430.00
1923	Evelyn Carlson	<u>4,074.00</u>
	The Athens Iron Mining Company -	\$ <u>7,504.00</u>
	Total All Mines	\$ 37,165.62

PENSION DEPARTMENT

WORKMEN'S COMPENSATION: (Continued)

Early in the year a very strong effort was made at Lansing for decided changes in the Workmen's Compensation Law of Michigan. As provided by the Compensation Law, the Department of Labor & Industry submitted changes which they considered desirable and a new industrial code was prepared at the request of the Governor which was a very lengthy document and at the time of it's presentation had not been very thoroughly or carefully considered. With Mr. Thomas Clancey I attended a public hearing at Lansing in March at which it was shown that the new code had not even been read through carefully by the members of the Committee and it was necessary for a member of the Michigan Manufacturers Association to explain the proposed changes from the present law.

We had prepared sheets showing the changes from the existing law as it affected our Company of which we made good use in conferences previous to the meeting and during the hearing.

The copy of the laws showing the changes as prepared by the Michigan Manufacturers Association was left with the Labor Committee of the House and Senate and at the end of the hearing it seemed to be the unanimous opinion of the members of the Committee that it would be necessary to rewrite the whole code to get it in presentable shape.

This hearing coming well along in the session it was found impossible to do this necessary work during the meeting of the legislature. One of the leading members of the Committee told us that evening that in his opinion there would be no action taken on the Compensation Law at that session of the Legislature which proved to be the case.

WORKMEN'S COMPENSATION (Continued)

During the year the Compensation Law in Michigan has not been changed in any way. The last change became effective August, 19, 1921, which, as far as we are concerned, was principally a change in the maximum amount for permanent total disability, this being raised from \$6,000 to \$7,000 and funeral expenses to the amount of \$200 to be paid in all cases of fatalities. The principal changes made in the law after its adoption were made in 1919, becoming effective on August 14th of that year.

The following table shows the principal items of the changes made at the different periods as effecting our properties.

	When Law went into effect <u>Sept. 1, 1912</u>	As amended in effect <u>Aug. 14, 1919</u>	In effect since <u>Aug. 18, 1921</u>
Percentage of weekly wages	50	60	60
Maximum weekly compensation	\$10.00	\$14.00	\$14.00
Minimum weekly compensation	\$ 4.00	\$ 7.00	\$ 7.00
Waiting period	2 weeks	1 week	1 week
Waiting period picked up at end of	8 weeks	6 weeks	6 weeks
Maximum compensation for total disability	\$4,000.00	\$6,000.00	\$7,000.00

Computation was made of the cost of accidents which occurred during the years 1919 and 1920 showing what the increased amount of compensation was under the changes in the law. For the year 1919 the changes in the law increased the cost 46.31% more than under the former provisions. The compensation for accidents which occurred in the year 1920 cost 47.65% more than under the provisions of the law previous to the change. The average for the two years was an increase of 46.86%.

The present provisions of the law for hearing in contested cases before a Deputy Commissioner is more satisfactory than the former plan of hearing before an Arbitration Committee. The decisions of the Commissioners are subject to appeal the same as the decisions of the Arbitration Committee as formerly provided for.

In 1921 the Department of Labor and the Industrial Accident Board

WORKMEN'S COMPENSATION (Continued)

were combined into one department, called the Department of Labor & Industry. Workmen's Compensation matters are handled by three members of the Board and such Deputy Commissioners as may be appointed. The present Commissioners are:

James A. Kennedy, Lansing - Chairman

Thomas B. Gloster, Detroit

Carl Young, Muskegon.

Mr. Young pays very little attention to Compensation matters, his department of the work refers particularly to the administration of the labor laws of the State.

In Minnesota in 1921 there was a decided change in the Compensation Law of the State. Formerly all compensation matters were referred to the Judges of the district courts, the final report being sent to the Department of Labor. In 1921 the law was changed, providing for all compensation matters to be handled by an Industrial Commission with their offices in the State capitol at St. Paul. The conduct of this work is very similar to that which has always been in effect in Michigan. This change went into effect in Minnesota on June 1st, 1921 and has therefore been in effect for two years and nine months. The working out of this law has been very satisfactory and it is a great improvement on the previous method.

Settlements are readily effected under the new law and with less trouble and more uniformity than when the work was conducted by individual Judges in the different districts.

The following table shows the principal items of the law in which changes have been made at the different periods:

WORKMEN'S COMPENSATION (Continued)

	<u>When Law went into effect Oct. 1, 1913</u>	<u>As amended April 26th, 1919</u>	<u>In effect since Oct. 1, 1923</u>
Percentage of weekly wages	50	66 2/3	66 2/3
Maximum weekly compensation	\$10.00	\$15.00	\$20.00
Minimum weekly compensation	\$ 6.00	\$ 6.50	\$ 8.00
Waiting period	2 weeks	1 week	1 week
Waiting period picked up at end of			4 weeks
Maximum compensation	\$4,000.00	\$5,000.00	\$10,000.00

BENEFIT FUNDS:

We have continued to pay out the Benefit Funds in cases of injury sustained by the men in the employment of the Company and who had worked for the Company previous to August 1st, 1912 and who had, during that early period, 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 considerable time as shown by the following statement which covers the payment each year since 1912, and the balance on hand December 31st, 1923.

These payments begin on the sixth day of disability and continue during disability not to exceed the period of one year, and are at the rate of \$25.00 per month to a married man and \$20.00 per month to a single man.

The following special payments are also provided for:

Fatality	\$500.00
Both arms, legs or eyes	500.00
One arm, leg or eye	166.66

During the year 1923, Benefit Payments were made to the following

number of men:

<u>Mine</u>	<u>Fatal Accident Benefit</u>	<u>Non-Fatal Accident Benefit</u>
Barnes-Hecker		3
Cliffs-Smart		16
General Storehouse		2
Holmes	1	28
Maas		1
Morris-Lloyd		12
Austin		6
Francis		5
Princeton		2
Stephenson	1	13
Total -	2	68

CONDENSED STATEMENT OF

BENEFIT FUNDS

ALL COMPANIES

* * * * *

CREDITS TO FUND

January 1st, 1912 Balance		65194.87
1912 Contributed by men		6182.50
1913 No Credits		
1914 Interest C. C. I. Co.	3511.43	
" C. I. M. Co.	1096.89	
" I. C. Co.	832.01	
" Negaunee	301.83	
" Athens	1.11	5743.27
1915 Interest C. C. I. Co.	2083.85	
" Negaunee	55.25	2139.10
1916 Interest C. C. I. Co.	1949.27	
" Negaunee	32.85	1982.12
1917 Interest C. C. I. Co.	1704.18	
" Negaunee	6.37	1710.55
1918 Interest C. C. I. Co.	1553.08	1553.08
1919 " C. C. I. Co.	1376.11	1376.11
1920 " C. C. I. Co.	1238.74	1238.74
1921 " C. C. I. Co.	1103.40	1103.40
1922 " C. C. I. Co.	967.70	967.70
1923 " C. C. I. Co.	871.39	871.39
Total Credits		\$ 90062.83

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	3879.85
"	1921	4515.69
"	1922	3100.84
"	1923	3658.67
Total Debits		\$ 72962.81
Balance in Fund, December 31st, 1923		\$17,100.02

BENEFIT FUND DISBURSEMENTS FROM SEPTEMBER 1ST, 1912 TO DECEMBER 31ST, 1923.
ALL COMPANIES

	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	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				46 67	219 84	941 29
Cliffs-Shaft	575 52	739 30	1074 85	1210 33	1128 14	640 99	1315 19	1216 86	563 34	570 00	199 67	63 83	9170 06
Morris-Lloyd	98 59	920 41	996 18	1142 51	752 00	197 81	55 83	98 94	231 50	335 50	460 65	226 84	5516 66
Hard Ore	77 50	267 67	205 83										551 00
Lake	565 00	1401 83	940 35	1712 01	1035 17	908 16	1571 02	557 63	547 67	179 15			9417 99
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	95 84			3554 64
Maas	4 17	685 03	1272 16	90 01	908 00	373 00	390 65	354 18	800 98	813 34	50 67	16 67	5758 86
Stephenson	185 57	1010 66	739 66	1499 16	1653 51	849 18	102 50	147 66	160 83	1175 00	1323 50	856 66	9703 89
Princeton		99 83	23 33	67 51	6 67	7 33	1022 34	562 32	422 52	404 67	7 50	16 67	2640 69
Gwinn			397 18	154 68	356 50	277 47	165 33	667 91	35 83	259 17	82 50		2396 57
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 00	252 33	48 67	611 83	67 85	192 99	208 83	364 67	1887 67
Dead River Water Power					88 34								88 34
Holmes					1696 14	647 50	930 00	148 32	481 67	262 52	673 35	1817 81	6657 31
Angeline					10 00		10 00	16 67	278 50	193 34			508 51
Spies					40 49		6 84						47 33
Golf Club Exploration						4 67							4 67
Central Office					61 01	111 67	25 66						199 34
Barnes-Hecker						23 33	579 17	49 17	4 17	47 50	119 17		822 51
General Storehouse							18 00	65 50	30 00			84 17	197 67
Negaunee	112 83	958 48	1846 66	525 01	740 00	423.19 (d)							4606 17
Athens Mining Company			(b) 23 61										23 61
Crosby			(c) 1712 74										
	4713 97	6987 32	11081 75	6445 56	8855 94	5081 14	5854 69	6224 73	3879 85	4515 69	3100 84	3658 67	70400 15

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. In August, 1921, Operating Negaunee Mine Account #30-B Credited account of check made payable to John Nylander for \$15.33 being returned to Company. His present whereabouts being unknown.

The credit shown for Cliffs-Shaft Mine in 1923 is due to the following:

Payments made during year 1923 - \$436.17
Credited back to General Benefit
Fund in the Oscar Kivinen case
because no claim has been made
by his relatives 500.00
63.83

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

REPUBLIC MINE FUNDS:

When we took over the Republic Mine on May 1st, 1914, the Republic Iron Company had in its possession as Trustee for the men, the following funds:

Sick Benefit Fund	\$.75
Relief Fund		990.87
Fatal Accident Fund		6132.79

On November 16th, 1914 these funds were accepted by our Company as Trustee for the men and interest has been credited on balances at the rate of 4 per cent.

When these funds were turned over to us, the Fatal Accident Fund had been reduced by \$200.00 which had been paid to Mrs. Anne Sirtalo, on account of the death of her husband which had occurred shortly before we had purchased the property.

The Funds were for the following purposes:

SICK BENEFIT FUND:

Sick benefits have been paid to men who were off on account of sickness and on the following basis: \$15.00 per month to each man off on account of sickness, but if there is not sufficient funds for this purpose in any month, the amount on hand is divided proportionally between those entitled to sick benefits.

The men contribute 20 cents per man per month to this Fund.

FATAL ACCIDENT FUND:

This fund was provided to make a payment, in the case of a mine fatality, of \$200.00, this to cover the funeral expenses and other items of expense which might have been incurred.

Originally the men paid 20 cents per month and the Company contributed an equal amount. On August 31st, 1899 the Company discontinued its contribution to this Fund and the collections from the men ceased on December 31st, 1908.

RELIEF FUND:

At the time the property was purchased by our Company, the Relief Fund operated the Hospital.

For many years \$1.30 of the money collected from the men was paid to the Relief Fund.

On May 1st, 1913, the contribution of the men to this Fund was reduced to \$1.20.

In April of 1914 the Company began it's contribution of 10 cents per man per month on account of Workmen's Compensation, the contribution at that time to cover the first three months of 1914.

From this Relief Fund there was paid:

1. The running expenses of the Hospital.
2. 70 cents per man per month to the physician as salary for his services.
3. Benefit payments for the first two weeks of disability caused by a mine accident, this payment being at the rate of 80 cents per day for each working day lost.

On September 1st, 1916, this plan of operation of the Hospital was changed and it was put on the same basis as our other Hospitals, the physician conducting the Hospital on his own account, receiving for his services the amounts paid by the men for the medical service for themselves and family and the amounts paid by the Company to cover the care of injured men under the provisions of the Compensation law.

Since this change was made, the men have continued their payments to the Relief Fund on the basis of 30 cents per man per month and payments are made from this Fund during the first two weeks of disability on account of accident.

When the Republic Mine is operated on a full time basis, there is collected on the payroll \$1.60 per man per month which is distributed as follows:

RELIEF FUND

First - \$1.10 to resident physician

Second - .50 to Relief and Sick Benefit Fund.

Formerly the contribution of the above paid \$.50 was divided into 20¢ to the Sick Benefit Fund and 30¢ to the Relief Fund. On February 1st, 1922 the Sick Benefit Fund and the Relief Fund were combined into one fund called the Relief and Sick Benefit Fund, their purpose being so similar.

Following will be found a statement of these funds for the year 1923.

REPUBLIC MINE FUNDS - 1923

RELIEF AND SICK BENEFIT FUNDS

Balance on hand January 1st, 1923	\$ 1511.20
Receipts during the year	<u>1452.28</u>
Total	\$ 2963.48
Disbursements during the year	<u>805.60</u>
Balance on hand December 31st, 1923	\$ 2157.88

FATAL ACCIDENT FUND

Balance on hand January 1st, 1923	\$ 6401.57
Receipts during the year	<u>258.61</u>
Total	\$ 6660.18
Disbursements during the year	<u>0.00</u>
Balance on hand December 31st, 1923	\$ 6660.18

The \$258.61 shown as Receipts is interest allowed by the Company. The men formerly contributed 20 cents per man per month, but no collections have been made since December 31st, 1908. The Company discontinued its contributions on August 31st, 1899.

SUSPENSE FUNDS:

In the 1918 Annual Report there is a complete statement of the payments made from the Suspense Fund from September 1st, 1912 at which time the Compensation Law in Michigan went into effect. These Funds are exhausted and report is made here from year to year so that it can always be readily determined where to look for the final report of the Suspense Fund.

VISITING NURSES:

The work of the Visiting Nurses has continued during the year with the same satisfactory results as in previous years. This work was begun by the Company in Ishpeming in 1908 and was followed by Negaunee and then Gwinn.

The following nurses have been employed during the year:

Ishpeming:

Miss Myrtle V. Welander

Negaunee:

Miss Ina E. Atkin

Gwinn:

Miss Johanna L. Hirwas

Iron River:

Miss Laura N. Fisk

The following statement shows the cost of Visiting Nurse work for the year 1923:

<u>Place.</u>	<u>Total for Year</u>	<u>Average per Month</u>
Ishpeming	\$ 2650.61	\$ 220.88
Negaunee	2784.79	232.06
Gwinn	1953.47	162.79
Iron River - Our Proportion	63.48	5.29

Beginning in 1920 each of the three nurses have had the use of an automobile which have been very serviceable as they have enabled the nurses to visit more cases and thus made their work much more efficient. They have also enabled the nurses to spend more time with some particular case needing their attention than was possible before.

VISITING NURSE - ISHEPEMING

Miss Myrtle V. Welander,
Nurse.

1923

Total number of patients cared for during year	471
Number of new cases cared for during year	313
Total number of visits to patients	2306
Number of families visited for the first time	125
Number of Pension Calls	4
Number of Social Calls	219
Number died	9

Classification of new cases for the year:

Number of Adults	139	Male	4	Female	135
Number of Children	174	Male	76	Female	98

Nationalities of new cases for the year:

American	102	French	71	Swedish	15
English	26	Irish	3	Scotch	1
Finnish	61	Italian	34		

Diseases and number of new cases:

Appendicitis	1	Infections	13	Prenatal	30
Bowel Trouble	15	Injury	28	Pemphigus	1
Burns	12	Infant welfare	5	Quinsy	3
Cold	16	Kidney Trouble	1	Rupture	5
Colic	1	Miscarriage	8	Sore Eyes	9
Garcinoma	1	Mental	1	Stomach Trouble	1
Dysentery	3	Neuritis	1	Tonsilitis	3
Eczema	1	Obstetrical	34	Tubercular Hip	1
Earache	1	Otitis Media	14	Unclassified	12
General Debility	1	Pneumonia	10	Undiagnosed	20
Grippe	13	Post Operative	9	Urticaria	1
Infants Newborn	34	Pul. Tuberculosis	1	Var. Ulcer	3

Number of families investigated	27
Number of investigation calls	66

PENSION DEPARTMENT

VISITING NURSE - NEGAUNEE

Miss Ina E. Atkin,
Nurse.

1923

Total number of patients cared for during year	857
Number of new cases cared for during year	647
Total number of visits to patients	3522
Number of families visited for the first time	18
Number of Pension Calls 55	Number of Donation calls 36
Number of Social Calls 573	Number died 9

Classification of new cases for the year:

Number of Adults 243	Male 35	Female 208
Number of Children 494	Male 186	Female 218

Nationalities of new cases for the year:

American 207	French 41	Swedish 63
Austrian 1	Irish 1	German 2
English 52	Italian 70	
Finnish 209	Norwegian 1	

Diseases and number of new cases for the year:

Appendicitis 8	Hysteria 1	Pregnancy 57
Asthma 1	Hernia 1	Paralysis 2
Adenitis 2	Infants newborn 74	Pul. Tuberculosis 5
Bowel Trouble 25	Infections 15	Quinsy 1
Bronchitis 8	Injury 18	Rheumatism 3
Burns 3	Insanity 1	Senility 1
Cold 28	Kidney Trouble 4	Stomach Trouble 6
Chicken Pox 3	Mal-Nutrition 9	Scabies 1
Convulsions 1	Measles 119	Small Pox 1
Cystitis 1	Neuralgia 1	Tonsilitis 27
Dermatis 1	Neuritis 1	Typhoid Fever 2
Diphtheria 10	Obstetrical 78	Scarlet Fever 8
Gastritis 1	Operative 4	Unclassified 14

VISITING NURSE - NEGAUNEE

Miss Ina Atkin,
Nurse

(continued)

1923

Grippe	64	Pleurisy	4	Whooping Cough	1
Gall Stones	2	Pneumonia	7		
Heart Trouble	1	Post Operative	22		
Number of families investigated - C. C. I. Co.					24
Number of families investigated - Women's Welfare					14
Number of investigation cases - C. C. I. Co.					36
Number of investigation cases - Women's Welfare					18

VISITING NURSE - GWINN

Miss Johanna L. Hirwas
Nurse.

1923

Total number of patients cared for during year	665
Number of new cases cared for during year	608
Total number of visits to patients	2198
Number of families visited for the first time	26
Number of Pension calls 33 Social calls 220 Number died	7

Classification of new cases for the year:

Number of Adults 282	Male 64	Female 218
Number of children 326	Male 160	Female 166

Nationalities of new cases for the year:

American 61	Finnish 151	Italian 192
Austrian 5	French 63	Norwegian 8
English 62	Irish 3	Swedish 63

Diseases and number of new cases for the year:

Appendicitis 5	Grippe 109	Pleurisy 1
Adenitis 8	Hysteria 4	Pneumonia 6
Births, premature 14	Heart Trouble 4	Post Operative 18
Bowel Trouble 48	Hemorrhage 2	Pharyngitis 7
Bronchitis 5	Infants newborn 51	Prenatal 35
Burns 2	Infections 24	Pul. Tuberculosis 4
Catazrhal Fever 1	Injury 17	Quinsy 3
Cold 50	Insanity 1	Rheumatism 5
Colic 1	Kidney Trouble 9	Rupture 14
Chicken Pox 1	Mal-Nutrition 7	Senility 2
Cystitis 3	Mastoditis 1	Sore Eyes 5
Carbon Monoxide Poisoning 5	Mumps 1	Stomach Trouble 3
Eczema 20	Nephritis 4	Scarlet Fever 3
Enteritis 2	Neuralgia 1	Tonsilitis 25
Goitre 2	Obstetrical 51	Unclassified 20
General Debility 1	Otitis Media 1	Var. Ulcer 2

PENSION DEPARTMENT

VISITING NURSE - GWINN

(continued)

Miss Johanna Hirwas,
Nurse

1923

Number of families investigated 65

Number of investigation calls 99

NUMBER OF PATIENTS ATTENDED AND CALLS MADE BY VISITING NURSES

	No. of Patients	No. of New cases	Male Adults	Female Adults	Male Children	Female Children
Ishpeming	471	313	4	135	76	98
Negaunee	857	647	35	208	186	218
Gwinn	665	608	64	218	160	166
Total -	1993	1568	103	561	422	482

	Total No. Visits	Total No. Patients Died	Social Calls	Families Vis. 1st time	Pension Calls
Ishpeming	2306	9	219	125	4
Negaunee	3522	9	573	18	55
Gwinn	2198	7	220	26	33
Total -	8026	25	1012	169	92

NATIONALITY OF CASES

	American	Austrian	English	Finnish	French
Ishpeming	102		26	61	71
Negaunee	207	1	52	209	41
Gwinn	61	5	62	151	63
Total -	370	6	140	421	175

	German	Irish	Italian	Norwegian	Swedish	Scotch
Ishpeming		3	34		15	1
Negaunee	2	1	70	1	63	
Gwinn		3	192	8	63	
Total -	2	7	296	9	141	1

REST COTTAGE :

The Rest Cottage at Deer Lake was opened for guests on July 11th and closed on September 13th, a period of 65 days. Mrs. Goldsworthy, who for several years has been our cook and housekeeper at the Cottage, continued for this season, and the results were satisfactory in every way. The sanitary conditions were carefully looked after and the Deer Lake location on the shore of the storage basin caused no inconvenience even in warm weather. It will undoubtedly be possible to continue the Rest Cottage work in the same place for the year 1924.

The following table gives the number of guests and cost of maintenance of the Rest Cottage work for the last 16 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	"	98	1005.83
1921	"	68	646.80
1922	"	108	774.16
1923	"	67	625.80
	Total -	1191	\$ 6967.32

Details of Operation for the year 1923

Number of meals furnished	2002
Total guest days	536
Number of people at Rest Cottage	67
Average number of days per person	6.2
Number of days Cottage was open for guests	65
Average number of people at Cottage per day	8.2
Total cost of operation reduced to cost per person per day	\$ 1.168

NORTH LAKE CLUB HOUSE:

Joseph Pope, one of our former mine clerks, has continued in charge of the actual work at the Club House during 1923. He has worked under the direction of Mr. Bush and Mr. W. H. Thomas, clerk at North Lake, who acts as Treasurer of the Club House funds. The Club House has been actively in use throughout the year, the work during the summer months being a little lighter than at other times when the men can make use of their automobiles and also do necessary work in their gardens. In the fall of 1923 a radio receiving apparatus was put in and is working very satisfactorily.

The following sheet shows the financial statement for the year.

NORTH LAKE CLUB HOUSE
FINANCIAL STATEMENT FOR THE YEAR 1923

Balance on hand January 1st, 1923	\$ 265.15
Receipts during the year	<u>2125.98</u>
Total -	\$ 2391.13
Total Expenditures	<u>1906.43</u>
Balance on hand December 31st, 1923	\$ 484.70

RECEIPTS

Membership Fees - Men	\$ 505.25
Theatre	1021.10
Bowling Alleys	526.95
Pool and Billiards	37.60
Miscellaneous	<u>35.08</u>
Total -	\$ 2125.98

EXPENDITURES

Building, Maintenance	\$ 30.17
Equipment	46.66
Heating	345.72
Water	3.50
Bowling Alleys	333.54
Pool Room	87.19
Office Expense	114.47
Salaries	12.50
Theatre	844.66
Reading Room	82.77
Miscellaneous	<u>5.25</u>
Total -	\$ 1906.43

GWINN ASSOCIATION

The work of the Club House has continued under the direction of Mr. E. L. Miller as Superintendent, and all of the work has been very satisfactory. In the fall we lost the services of his assistant, William Bath, who left us for employment at Iron Mountain.

The Bass Lake Camp was operated during the summer as in previous years a short time being devoted to the use of the building by families in which some member was recovering from illness.

On the East Branch River a short distance from town, an open air swimming pool was conducted during the summer under the supervision of Mr. Miller and his assistant. This was quite a little improved over the preceding year. Certain days are reserved for the women and children and every precaution taken to make the swimming entirely safe. A portion of it is roped across so that even the very youngest children can play in the shallow water without the slightest danger.

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

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

	<u>Receipts</u>	<u>Expenditures</u>	<u>Profit</u>
Theatre	\$ 5325.54	\$ 4527.63	\$ 797.91
Bowling Alleys	239.70	190.33	49.37
Pool and Billiards	279.50	128.30	151.20
Buffet	983.95	724.47	259.48
	<u>\$ 6828.69</u>	<u>\$ 5570.73</u>	<u>\$1257.96</u>

GWINN ASSOCIATION

- 1923 -

The following report and summary of the Activities of the Association has been compiled from the regular monthly reports issued during 1923.

ATTENDANCE:

Every effort has been made during the year to secure an actual record of the number of persons using the Association Building or attending activities that are under the direction of the Association. Although these totals are estimated we submit them with the note that they are conservative

Total attendance at building 77335

Average monthly attendance 6445

Total estimated attendance for all outdoor activities conducted by the Association; including Ice Skating Rink, Tennis Court, Playground, Swimming Pool, Baseball Games, and Bass Lake Camp.

Attendance 11810

MEMBERSHIP:

Membership January, 1st, 1923 436

Membership January, 1st, 1924 366

Low membership for year (June) 342

High membership for year (April) 441

Average monthly membership 395

According to the number of men employed in the district during the year, the membership roll was maintained to a very satisfactory point and the pleasant feature regarding this; is the fact that those holding membership make very good use of the Association Building and the facilities it has to offer. The annual membership drive was made in August.

GENERAL ACTIVITIES AND ORGANIZATIONS USING BUILDING :

- 43 - Rehearsals by Association Band and Orchestras
- 11 - Engagements by Band
- 20 - Rehearsals by Glee Club and Carol Singers
- 5 - Sales of Fancy Work Articles by Church Organizations
- 2 - Suppers by Church Organizations
- 4 - Social Parties by young people (No Dancing)
- 6 - Dancing Classes under supervision of School
- 2 - Card Parties
- 10 - Weekly Matches played by Inter Club League
- 14 - Meetings by Church Organizations for Social work and sewing lessons. Two conducted by outside workers

GWINN ASSOCIATION (Continued)

- 31 - Dances held during year - including ordinary dances and those covering some special event
- 39 - meetings - 12 by Directors of the Association and committees - 3 C. C. I. Power Club - 12 by Sportsmen's Association - 4 American Legion and 9 other organizations.
- 54 - Lunches served at different functions during the year
- 400- Visitors were shown through the building during the year.

EVENTS OF SPECIAL INTEREST:

Easter Monday Ball by the Basketball Team
Married Folks Dance by Association
Junior Prom by High School
Card Party by Girl Scout Council
Musical by Boy Scouts
Fete and Carnival by Girl Scouts
Farewell Dinner Party Honor O. E. Brown
Reception and Dance by Baseball Team
Annual Bachelor Club Dance by Association
Hallow'een Ball by American Legion
Annual Supper by St. Anthon's Guild
Annual Parent Teacher's Reception and Dance by Association and School
Annual Ball Proceeds to fund for Children's Christmas Treat
Sportmen's Annual Roundup and Stunt Night
Community Christmas Tree for Children by Entire Community
Annual New Years Ball--by Firemen.

MOVING PICTURE THEATRE:

146 - Different Pictures Shown		
545 - Shows held during year		
38988 - Total paid attendance -	Adults -	28194
	Children -	10794

SPECIAL FREE SHOWS:

1 - Show Sportsmen's Association	130
2 - Shows "Nanock of the North" for School Children	250
2 - Shows in connection with Ball for Christmas Treat Fund	152
5 - Shows for Children at Christmas	<u>638</u>
Grand Total for the year	40158

The grade of pictures shown during the year was much higher than in previous years and many favorable comments were expressed by the members on the majority of the films exhibited.

ADMISSION PRICES CHARGED DURING THE YEAR

39 - shows at 10 cents
69 - shows at 15 cents
36 - shows at 20 cents
4 - shows at 25 cents
1 - show at 30 cents

GWINN ASSOCIATION (Continued)

An admission price of 5 cents was charged for all afternoon shows for the children except on four different occasions.

LIBRARY AND READING ROOM:

LIBRARY:

Number of books contained in library	1248
Number of books purchased during year	6
Number books donated during year	18
Number of books withdrawn (bad condition)	73
Number of books loaned on cards	3265
Number of books loaned per month	272

READING ROOM:

The reading room proved very popular during the year. It is impossible to ascertain the number making use of this privilege but all of the newspapers and magazines are enjoyed. The most popular magazines are those that describe out-door life. The following number of magazines and newspapers are received and placed on the tables in the reading room:

Weekly magazines	8	Weekly Newspapers	4
Monthly "	21	Daily "	3

MUSICAL ORGANIZATIONS:

ASSOCIATION BAND:

The Association Band after enjoying a successful run without a break for four years had the misfortune to lose several of its members during the latter part of the year and at this time it was decided to postpone rehearsals until the Spring of 1924.

At the beginning of the year 1923, all instruments in the Band were changed from high to low pitch and during the summer the band was at its height in musical ability and also in popularity. At that time the band contained 24 members but at the present time it numbers 14.

During the year the Band held 39 rehearsals and filled 11 engagements. The December statement from the Treasurer shows a balance of \$ 62.78

ASSOCIATION GLEE CLUB :

The Glee Club was organized in 1922 and proved very popular. They were again on the job this year and were responsible for bringing four very good programs to the district. Three of them have been given and the final number will come early in January. The entertainment course was secured through the Redpath Bureau. This has proved very popular with the entire community and the course was a success financially.

The club is also rehearsing for their annual concert and from the enthusiasm shown by the entire personnel, it will be well worth hearing.

During the year they held 16 meetings and rehearsals. Attendance at the three entertainments was.....1100.

GWINN ASSOCIATION (Continued)

One of the fine features of this organization is, that they are always willing to assist at any community event where vocal numbers are desired with out charge.

Financial statement at the end of the year shows a balance of \$ 40.31.

As in other years the Association assisted the Band and Glee Club when possible and besides the moral support contributed \$210.35. This was used as salary for the leader of the band and to purchase music.

INTER CLUB CRIBBAGE LEAGUE

During January of 1923, the Inter Club Cribbage League was organized with six teams and eight men to the team. Matches were played, one every week and the schedule was completed in ten weeks. The masonic Club were the winners.

RADIO PHONE

In March the Association received as a gift from the Cleveland-Cliffs Iron Company, a fine Radio Receiving Set fully equipped with loud speaker and with two stages of amplification. Many Radio fans have developed since its arrival and the present schedule is arranged so that the children as well as the older members have the opportunity to hear the fine programs that are received. During the summer results of baseball games were secured early in the evening and during football season the important games were received play by play.

Number of hours Radio Phone was used	435
Total attendance at programs (estimated)	4500

BOWLING:

Bowling proved one of the most entertaining of the indoor pastimes. The bowling league conducted for the men consisted of six teams of four men each. The league completed its full schedule of 60 games and the standings of the different teams at all times was close and the interest was maintained until the finish. The alleys were in good condition throughout the season.

The team bowling under the name of the "Professionals" won the Championship and the privilege of having their name placed on the M. M. Duncan bowling Trophy presented to the Association in 1921.

During March and April a league was organized for the women. They completed the schedule and have requested the use of the bowling alleys one night per week during the coming year.

PHYSICAL AND ATHLETIC DEPARTMENT

Including all work conducted in the Gymnasium, Swimming Pool and all Outdoor recreations such as Baseball, Football, Track, Tennis and Playground Courts, also Outdoor Swimming Pool.

All physical activities of the local High School were conducted through the Association and by Association employees. The High School program began early in January and was brought to a close the latter part of April with an exhibition illustrating the work they received during their class periods.

PENSION DEPARTMENT

GWINN ASSOCIATION (Continued)

SUMMARY OF THE ACTIVITIES OF THE PHYSICAL DEPARTMENT

	Periods	Attendance
Boys High School		
Physical Training Classes	68	2411
Girls High School		
Physical Training Classes	72	2190
Boys and Girls Basketball		
Practice Periods	56	674
Business Men's Organized Classes	12	122
Boy Scouts using Gym for		
Recreation periods	13	245
Supervised Swimming (Girls)	23	270
Supervised Swimming (Boys)	24	518
Seniors using Gym for		
Basketball, Handball, Indoor		
Baseball, Volleyball, Boxing,		
Wrestling and recreative games	72	<u>598</u>
Total		7029
Number of baths taken (estimates)		6300

Basketball games during year - 12 games between local teams - 12 games at home with visiting teams and 13 games away from home. The Gwinn High School Team entered the Class "B" Tournament at Marquette and the Association Team entered the Independant Tournament at Crystal Falls. Both teams made a creditable showing.

Local Scout and High School Class Basketball Tournaments were held and created much interest.

The Outdoor Skating Rink was maintained as in other years and the Schedule arranged permitted all those desiring a chance to enjoy the pastime. The rink was in good condition for 47 days during January, February and March. Attendance - - - - - 4765

Attendance on Playground and Tennis Courts - - - - - 798

BASEBALL:

The fourth season of the Mine Baseball League was opened with 4 teams and although they were handicapped by short evenings they were able to play out a four week schedule. The Stephenson Mine team were the winners and share the honor with the Francis Mine team of having their names twice placed on the Baseball Trophy Cup presented to the Association in 1920 by Mr. Wm. G. Mather.

As in other years the Association financed the League and all games were free of charge. The fans are all hoping that we will have daylight saving time the coming summer so that the league schedule may be increased and the same number of games played as in previous years.

The association team which is made up of the best players in the Mine league had a full schedule with some of the best teams in the county. They were successful in winning 5 games of the 11 played. The team continues to keep its amateur standing and the men playing the game do not do so for the money consideration but for the actual sport.

Total attendance for all home games - - - - - 2450

GWINN ASSOCIATION (Continued)

FOOTBALL:

The Association did not maintain a football team but the local High School played inter-class games which were interesting. The material for these games was furnished by the Association.

The final game was played election day and the winners received a football trophy donated to the Gwinn High School. These games brought out a fine spirit of fair play and sportsmanship.

BASS LAKE CAMP COTTAGE

Opened June 1st,

Closed October 15th.

Estimated attendance for season	1600
Number families using camp at different periods for entire week	6
Parties using camp week ends	14
All day picnics	11
Parties using grounds for basket picnics	42
Girl Scouts had use of camp (Days)	8
Boy Scouts had use of camp (Days)	6

Receipts for boat hire for season \$ 21.25

Two new boats were added and old boats repainted. Two new docks were constructed and a slide for the children to use while bathing was installed. Many more people made use of the bathing facilities and no doubt in the future it will be necessary to construct change rooms.

SCOUT ACTIVITIES

GIRLS:

The Girl Scout movement in Gwinn is now three years old and the entire community may well feel proud of the results obtained.

Two complete troops are being instructed and they meet weekly in the gymnasium.

The following report covers the work of both troops:

Class Meetings	78	Attendance	1508
----------------	----	------------	------

- 13 - Social Events and Parties including entertainments to raise funds.
- 8 - Hikes and Outdoor picnics.
- 1 - Ceremonial night and presentation of badges - at which event 84 merit badges - 10 second class and 2 attendance stars were awarded.
- 2 - Addresses were given to the Scouts by outside parties.

Special events to raise funds were held during the year. The Local Council held its annual rummage sale which was very successful.

The Association assisted when possible and donated the sum of \$20.00 to the local council to be used as they found necessary.

BOYS:

The following covers the activities of both troops. The larger boys or Troop Number One has been active since 1919. Troop Number Two was organized during the fall of 1922.

GWINN ASSOCIATION (Continued)

	Attendance	
58 - Meetings		1080
11 - Recreation Periods	"	183
7 - Days at Bass Lake Camping		
2 - Over Night Hikes		

Baseball and Basketball tournaments were held for both troops.

BUILDING MAINTENANCE

The usual amount of equipment to have all the departments in good working condition was purchased by the Association.

This covers Bowling Pins, Bowling Balls, Replaced Pool Balls and Cues, Athletic Supplies, New Cloth for Pool Tables, Janitor and Library Supplies.

CONSTRUCTION AND REPAIR WORK

2 - New Boats for Bass Lake Camp
2 - New Docks at Camp
All old Boats re-painted
Fence and Tennis Court put in good shape
Floors throughout Building oiled
Cabinet for Radio Phone
Moving Picture Machines put in good condition
Bowling Alleys sand-papered and shellaced
Roof and Tin Gutters re-painted
Gymnasium thoroughly cleaned, walls scrubbed and floors repaired
Ladies toilet re-arranged.

GWINN ASSOCIATION

FINANCIAL STATEMENT FOR THE YEAR 1923.

Balance on hand January 1st, 1923	\$ 63.23
Receipts during the year	<u>8061.02</u>
Total	\$ 8124.25
Total expenditures	<u>8030.47</u>
Balance on hand December 31st, 1923	\$ 93.78

RECEIPTS

Membership Fees - Men	\$ 1044.75	
Theatre	5325.54	
Coupon Books	17.95	
Bowling alley	239.70	
Pool and billiards	279.50	
Lockers	13.00	
Buffet	983.95	
Towels and soap	59.90	
Camp	21.15	
Discount	18.76	
Athletics	55.87	
Miscellaneous	<u>18.90</u>	
Total		\$ 8078.97
Less coupons returned		<u>17.95</u>
Net Receipts		\$ 8061.02

Building, maintenance	\$ 180.97	
Equipment	46.00	
Lighting	630.08	
Heating	440.21	
Water	19.24	
Bowling alleys	190.33	
Pool and billiards	128.30	
Buffet	724.47	
Stationery and printing	2.25	
Entertainments	44.76	
Towels and soap	68.92	
Laundry	32.68	
Office expense	22.82	
Camp	166.10	
Salaries	154.00	
Theatre	4527.63	
Library	18.58	
Reading room	106.45	
Athletics	168.39	
Music	210.35	
Miscellaneous	14.00	
Telephone	80.05	
Radio	<u>53.89</u>	
Total		\$ 8030.47

ISHPEMING Y. M. C. A.

During the early part of the year a leave of absence was granted to Mr. T. E. Ludlow, Secretary for the last few years, who during that period was engaged in organizing Lions Clubs principally on the western coast. He resigned the position of Secretary in June and a successor was secured in the person of Mr. J. G. Odgers who had been in charge of the County Y. M. C. A. in Iron County. He began his work with the Ishpeming Y. M. C. A. on August 1st.

Three new members have been added to the Board of Directors:

C. F. Stanford

Walter Greiss

Judge St. John

Mr. George G. Westerman, Assistant State Secretary visited us in the early part of December and a campaign for new members was begun which is now being continued. There is very much interest in the work of the Y. M. C. A. and it is hoped and expected that sufficient membership may be secured to provide for the employment of a physical director and this can be made possible by a probable change in some of the present force out side of that of Secretary.

The statement of Receipts and Expenditures show profits on certain features as given below:

	<u>Receipts</u>	<u>Expenditures</u>	<u>Profit</u>
Dormitory	\$ 2707.50	\$ 496.02	\$ 2211.48
Bowling	192.10	113.86	78.24
Billiards	295.87	147.23	148.64
Athletic Games	39.89	0.00	39.89
Baths	292.82	144.50	148.32
Spa	285.35	279.40	5.95
Total -	\$ 3813.53	\$ 1181.01	\$ 2632.52

The following sheet is the financial report for the year with comparative statement for the years 1921, 1922 and 1923.

ISHPEMING Y. M. C. A.
FINANCIAL REPORT FOR YEAR 1923.

* * * * *

RECEIPTS :

Membership Fees - Sustaining		\$ 110.00	
- Seniors		492.00	
- Boys		249.75	
TOTAL		\$ 851.75	
Miscellaneous		9.50	
Mining Companies		3600.00	
TOTAL CONTRIBUTIONS		\$3609.50	
Dormitory Rentals		2707.50	
Gymnasium Fees		200.00	
Bowling		192.10	
Billiards		295.87	
Athletic Games		39.89	
Bath Towels		292.82	
Spa		285.35	
Socials and Entertainments		3.90	
TOTAL OTHER INCOME		4017.43	
TOTAL RECEIPTS		\$ 8478.68	

EXPENSE INCURRED:

Miscellaneous and Advertising		186.52	
Building - Equipment		12.45	
Repairs		137.37	
Fuel		1550.92	
Electricity and Gas		297.77	
Water		139.99	
Supplies		195.01	
Insurance		120.62	
Salaries		4742.70	
Telephone Service		83.52	
Postage and Office Supplies		73.11	
Reading Room Supplies		15.80	
Religious Work		3.50	
Interest		16.52	
Dormitory		496.02	
Gymnasium		43.09	
Bowling Alleys		113.86	
Billiards		147.23	
Bath		144.50	
Spa		279.40	
Socials and Entertainments		29.69	
TOTAL EXPENSE INCURRED		\$ 8829.59	
LOSS		\$ 350.91	

ISHPEMING Y. M. C. A.
RECEIPTS AND EXPENDITURES

	<u>1921</u>	<u>1922</u>	<u>1923</u>	<u>Total 3 years</u>	<u>Average per year</u>
Total Receipts	8982.28	8481.99	8478.68	25942.95	8647.65
Total Expenditures	9744.92	9141.01	8829.59	27715.52	9238.51
Profit					
Loss	762.64	659.02	350.91	1772.57	590.86

ISHPEMING Y. M. C. A.

RECEIPTS

* * * * *

	1921		1922		1923	
Membership Fees:						
Sustaining	192	00	180	00	110	00
Seniors	340	75	245	50	492	00
Boys	259	00	208	75	249	75
<u>TOTAL</u>		791 75		634 25		851 75
Miscellaneous		157 35		51 70		9 50
<u>TOTAL LOCAL</u>		949 10		685 95		861 25
Mining Companies		3600 00		3600 00		3600 00
<u>TOTAL CONTRIBUTIONS</u>		4549 10		4285 95		4461 25
Dormitory Rentals	2480	50	2595	35	2707	50
Gymnasium Fees					200	00
Bowling	538	90	246	90	192	10
Billiards	406	00	407	11	295	87
Athletic Games	218	34	365	93	39	89
Bath Towels	441	56	260	57	292	62
Spa	547	88	318	72	285	35
Socials and Entertainments			1	46	3	90
<u>TOTAL OTHER INCOME</u>		4433 18		4196 04		4017 43
<u>TOTAL RECEIPTS</u>		8982 28		8481 99		8478 68

ISHPEMING Y. M. C. A

EXPENDITURES

* * * * *

	1921		1922		1923	
Miscellaneous & Advertising	177	84	47	77	166	52
Building:						
Equipment	2	51	2	75	12	45
Repairs	558	36	229	35	137	37
Fuel	1105	96	971	54	1550	92
Electricity & Gas	252	00	261	83	297	77
Water	91	77	114	74	139	99
Supplies	188	03	152	53	195	01
Insurance			755	18	120	62
Salaries	5779	00	5326	25	4742	70
Stationery & Printing	21	50				
Telephone Service	75	41	72	91	63	52
Postage & Office Supplies	73	19	103	23	73	11
Reading Room	13	95	9	25	15	80
Religious Work	10	95	62	58	3	50
Interest	29	46	32	78	16	52
<u>TOTAL REGULAR EXPENSE</u>			8379	83	8142	69
Dormitory, Maintenance & Expense	492	62	350	78	496	02
Gymnasium " "	9	62	9	44	43	09
Bowling Alleys " "	142	53	100	53	113	86
Billiards " "	126	60	15	62	147	23
Athletic Games " "	17	48	8	83		
Bath " "	195	18	166	19	144	50
Spa " "	381	06	346	93	279	40
Socials & Entertainments					29	69
<u>TOTAL OTHER EXPENSE</u>			1365	09	998	32
<u>TOTAL EXPENSE INCURRED</u>			9744	92	9141	01
					8829	59

SAFETY WORK:

The Central Safety Committee has held regular meetings on the last Saturday of each month. Mr. G. R. Jackson, Superintendent of the Negaunee district, is Chairman of this Committee. The following are the members of the Committee:

Mr. M. M. Duncan,
Mr. G. R. Jackson,
Mr. S. R. Elliott,
Mr. J. H. Rough,
Mr. O. D. McClure,
Mr. Lucien Eaton,
Mr. J. M. Bush,
Mr. C. J. Stakel,
Mr. W. W. Graff,
Mr. Wm. Conibear,
Mr. W. H. Moulton, Secretary,

The regular work of the Safety Department is covered by Mr. Conibear's report. The continued value of the Safety Work is shown very conclusively in our compensation costs which have been maintained at a low percentage rate in spite of the changes in the compensation laws in Michigan and Minnesota which have increased the cost at least 50% over the provisions of the law at the time they went into effect in Michigan on September 1st, 1912 and in Minnesota on October 1st, 1913.

A statement showing the increase in the compensation paid is shown in the Compensation part of this report.

On the following sheet is shown the average frequency rate of accidents for a six year period from 1917 to 1922.

There is also a sheet showing the Severity Rate of accidents for the six years from 1917 to 1922. There is also a sheet showing the Frequency Rate of accidents from January to November 1923, and a sheet showing the Severity Rate for the accidents which have occurred from January to November 1923 based on lost time.

PENSION DEPARTMENT

SAFETY WORK (Continued)

These accident figures are furnished to the Superintendents each month and we are now furnishing a sufficient number of copies so that the mining captains and each shift boss have a copy. We find from information given us that the captains and shift bosses are now giving a good deal of attention to these figures and are assisting us in persuading the men who are away from work on account of an injury to go back to work as soon as they possibly can.

It will be impossible to secure the figures for December and make the necessary calculations for the whole year of 1923 by the time this report is expected to be finished but reference will be made to this matter in the January monthly report.

Two trips have been made to the operating mines of Michigan for the examination of the men regarding safety rules of the Company. This examination has been made by the Secretary with Mr. Conibear and Captain Rough, and we believe the results of this examination are helpful.

ACCIDENT FREQUENCY RATE
FOR A SIX YEAR PERIOD FROM 1917 - 1922

* * * * *

	Days of Labor	- ACCIDENTS -		Accidents per 1000 days	Rank
		Non-Fatal.	Fatal.		
Miscellaneous	48497-1/2	5		.103	1
Hill-Trumbull	125501-1/2	26	2	.223	2
Boeing	56764-1/4	14		.247	3
Elec. Gen. Plants	108061-1/4	26	2	.259	4
Gen. Storehouse	72539-3/4	19		.262	5
Meadow	105257	27	3	.285	6
Wade-Helmer	211085	62	2	.303	7
Angeline	76101-3/4	29		.381	8
Crosby	192219	77		.401	9
Negaunee	536047-3/4	216	3	.409	10
Salisbury	166870-1/2	68	2	.419	11
Maas	472487-3/4	211	5	.448	12
Austin	38225-1/2	18		.471	13
Spies	100960	47	2	.485	14
South Jackson	24362-1/4	12		.492	15
Athens	236834-1/4	134	3	.578	16
Average				.588	
Gardner-Mackinaw	126653-1/2	74	1	.592	17
Lake	327523-3/4	196	3	.608	18
Holmes	328733-1/4	199	1	.609	19
Princeton	225850	143	1	.638	20
Francis	158508-3/4	111	1	.707	21
Gwinn	194678	135	2	.709	22
Morris-Lloyd	431061-1/2	315		.738	23
Barnes-Hecker	75640-3/4	55	1	.740	24
Cliffs Shaft	504182	439	5	.881	25
Stephenson	293031-1/4	261	2	.898	26
Republic	378662	350	1	.927	27
Total	5626349-1/2	3269	42		

ACCIDENT SEVERITY RATE
FOR A SIX YEAR PERIOD FROM 1917-1922.

- - - - -

	No. of Fatalities.	No. of Non. Fatalities.	Days of Labor	Compensation Costs	Compensation Cost per 1000 days	Rank.
Miscellaneous		5	48497-1/2	11.67	.24	1
South Jackson		12	24362-1/4	138.26	5.68	2
Gen. Storehouse		19	72539-3/4	888.67	12.25	3
Gardner-Mackinaw	1	74	126653-1/2	2158.79	17.04	4
Austin		18	38225-1/2	772.23	20.20	5
Crosby		77	192219	3935.47	20.47	6
Francis	1	111	158508-3/4	3244.26	20.47	7
Gwinn	2	135	194678	4201.01	21.58	8
Boeing		14	56764-1/4	1290.71	22.74	9
Hill-Trumbull	2	26	125510-1/2	3532.30	28.14	10
Morris-Lloyd		315	431061-1/2	13468.77	31.22	11
Republic	1	350	378662-3/4	12653.95	33.42	12
Holmes	1	199	328733-1/4	14984.33	45.58	13
Salisbury	2	68	166870-1/2	7768.09	46.55	14
Average					48.16	
Negaunee	3	216	536047-3/4	26459.18	49.36	15
Princeton	1	143	225850	11192.15	49.55	16
Lake	3	196	327523-3/4	17209.61	52.54	17
Maas	5	211	482487-3/4	25916.29	53.71	18
Cliffs-Shaft	5	439	504182	27752.49	55.04	19
Athens	3	134	236834-1/4	13094.22	55.29	20
Spies	2	47	100960	5818.69	57.63	21
Elec. Gen. Plants	2	26	108061-1/4	6970.29	64.50	22
Barnes-Hecker	1	55	75640-3/4	4992.28	66.00	23
Wade Helmer	2	62	211085	15711.46	74.43	24
Meadow	3	27	105257	8699.65	82.65	25
Angeline		29	76101-3/4	7559.75	99.34	26
Stephenson	2	261	293031-1/4	30561.00	104.29	27
Total -		42	3269	5626349-1/2	270985.57	

ACCIDENT FREQUENCY

NUMBER OF ACCIDENTS PER 1000 DAYS OF LABOR

NOVEMBER 1923

	<u>Rank</u> <u>Nov. 1923</u>	<u>Days of</u> <u>Labor</u>	<u>Number of</u> <u>Accidents</u>	<u>Rate per</u> <u>1000 days</u>
Negaunee	1	5875	0	.000
Maas	2	5097	0	.000
Dead River Storage Dam	3	2160	0	.000
Hill Trumbull	4	2040	0	.000
Spies	5	1306	0	.000
Barnes Hecker	6	1279	0	.000
Austin	7	1186	0	.000
Electric Generating Plants	8	551	0	.000
Holmes	9	5712	1	.175
Francis	10	2300	1	.435
AVERAGE				.438
Stephenson	11	5668	3	.529
Boeing	12	4905	3	.612
Morris-Lloyd	13	4811	3	.624
Athens	14	4570	4	.875
Cliffs Shaft	15	6400	6	.938
Republic	16	5243	5	.954
General Storehouse	17	853	1	1.172
TOTAL ALL PROPERTIES		61619	27	

RANK AND RATE FROM JANUARY TO NOVEMBER 1923

	<u>Rank</u>	<u>Days of</u> <u>Labor</u>	<u>Number of</u> <u>Accidents</u>	<u>Rate per</u> <u>1000 Days</u>
Electric Generating Plants	1	6339	0	.000
Spies	2	14451	2	.138
Hill Trumbull	3	24481	5	.204
Princeton	4	3770	1	.265
Maas	5	55254	15	.271
Wade Helmer	6	2982	1	.335
General Storehouse	7	10601	4	.377
Negaunee	8	65148	32	.491
Francis	9	27424	16	.583
AVERAGE				.598
Boeing	10	42356	26	.614
Austin	11	24438	15	.614
Morris-Lloyd	12	58314	36	.617
Barnes-Hecker	13	16081	10	.622
Stephenson	14	57954	38	.656
Athens	15	51327	34	.662
Dead River Storage Dam	16	24009	17	.708
Cliffs Shaft	17	75146	54	.719
Republic	18	60548	45	.743
Holmes	19	61658	65	1.054
TOTAL ALL PROPERTIES		693906	415	

ACCIDENT SEVERITY

NUMBER OF WORKING DAYS LOST PER 1000 DAYS OF LABOR ON

ACCOUNT OF ACCIDENTS OCCURRING IN 1923

	<u>Rank</u> <u>Nov. 1923</u>	<u>Days of</u> <u>Labor</u>	<u>Days</u> <u>Lost</u>	<u>Rate per</u> <u>1000 days</u>
Hill Trumbull	1	2040	0	.000
Spies	2	1306	0	.000
Electric Generating Plants	3	551	0	.000
Maas	4	5097	26	5.102
Republic	5	5243	37	7.057
Stephenson	6	5668	60	10.586
Negaunee	7	5875	78	13.277
Morris-Lloyd	8	4811	71½	14.862
Dead River Storage Dam	9	2160	35	16.203
AVERAGE				18.241
Barnes Hecker	10	1279	26	20.328
Cliffs Shaft	11	6400	148	23.125
Francis	12	2390	55	23.913
Boeing	13	4905	132	26.917
General Storehouse	14	853	24	28.136
Athens	15	4570	135½	29.653
Holmes	16	5712	218	38.165
Austin	17	1186	78	65.767
TOTAL ALL PROPERTIES		61619	1124	

RANK AND RATE FROM JANUARY TO NOVEMBER 1923

	<u>Rank</u>	<u>Days of</u> <u>Labor</u>	<u>Days</u> <u>Lost</u>	<u>Rate per</u> <u>1000 days</u>
Electric Generating Plants	1	6339	0	.000
Spies-	2	14451	6	.415
Hill Trumbull	3	24481	62½	2.553
Princeton	4	3770	13	3.448
Wade Helmer	5	2982	16	5.366
Maas	6	55254	352½-	6.380
Morris-Lloyd	7	58314	435½	7.468
Dead River Storage Dam	8	24009	192½	8.018
Republic	9	60548	502½	8.299
General Storehouse	10	10601	91	8.584
Cliffs Shaft	11	75147	784½	10.440
Negaunee	12	65148	742	11.390
Athens	13	51327	640	12.469
AVERAGE				12.962
Barnes Hecker	14	16081	233	14.489
Boeing	15	42356	761	17.967
Stephenson	16	57954	1066½	18.403
Austin	17	24438	515	21.074
Francis	18	27424	644	23.483
Holmes	19	61658	1961	31.804
TOTAL ALL PROPERTIES		693906	9008½	

HOSPITALS:

During the year this department has kept in close touch with the Hospitals of Ishpeming, Negaunee, Gwinn, Republic and Iron River.

ISHPEMING HOSPITAL:

The new building which was completed in 1918 and opened the last day of October of that year has continued to be very satisfactory in every way. All the professional men who have had occasion to visit the Hospital have spoken very highly of the arrangement, equipment and care evidenced in the Hospital work. Miss Victoria White, the present Superintendent, has been in charge of the Hospital since December 14, 1920 and is most satisfactory. The present medical force is as follows:

Dr. V. H. Vandeventer, Chief of Staff,

Dr. H. S. Smith,

Dr. J. D. Crane,

Dr. P. P. Hartt,

Dr. A. W. Erickson,

Dr. L. S. Youngquist of Marquette finished up his work with the Hospital on December 15th, 1922 and while we were waiting for his successor to come, Dr. G. G. Barnett assisted us from that time until January 10th. Dr. A. W. Erickson began his work on January 10th and has continued throughout the year in a very satisfactory manner. He was given the territory south of town and Dr. Hartt was changed from that territory to the North Lake district. This has worked out very satisfactorily in every way.

The Hospital is doing very good work and has become a real factor in the health of the community. Many people have had operations performed and received hospital care who otherwise would not have been able to do this because of the difficulty of their leaving home, except in the cases of those especially financially able and in cases of extreme necessity.

On the following sheet will be found a statement showing the number of office consultations handled by each physician and the number of house calls made by them, these consultations and calls being classified according

HOSPITALS: (Continued)

to the employers of the man and the family treated. This includes cases of the Cleveland Cliffs Iron Company, the Oliver Iron Mining Company, and the Hercules Explosive Company and private cases of each physician. This sheet also shows the percentage of work which was done for the people belonging to our own Company.

During the last of July and the first of August, for a period of ten days, Dr. Hartt was at Ann Arbor attending a course of instruction in the use of insulin for the treatment of diabetes. Since his return, we have had five patients admitted to the Hospital for insulin treatment and in only two cases has it been found necessary to make use of insulin, the other cases being a matter of proper foods.

The insulin has made it possible for the patients treated to eat sufficient quantities of suitable foods, at the same time that the insulin is injected, to build up their strength.

During the time these patients were in the Hospital, their foods were carefully weighed and various food values computed.

When these patients return home it is quite a difficult matter to keep to the proper diet as at least for some time they should carefully weigh all foods eaten and confine their diet to the lists furnished by the Doctor.

It is necessary that the physicians be very careful in the use of insulin as an over-dose may be dangerous.

During the year staff meetings of the Physicians, Bacteriologist, Superintendent and Nurses have been held regularly once a month. At this meeting there are discussed all of the serious medical and surgical cases in the Hospital with the view of providing the best of attention and care as the cases may develop.

This has been found to be a very valuable feature of the Hospital work and keeps all of the physicians in touch with all medical problems that may arise and also with the most approved methods of treatment and care. Dr. Vandeventer is Chairman and Miss Brown is Secretary, and careful records are kept of all meetings including discussions and instructions given.

ISHPEMING HOSPITAL
STATISTICAL REPORT FOR THE YEAR

1923

Number of patients remaining in hospital on January 1, 1923	23
Number of patients admitted during the year	556
Number of patients discharged during the year	566
Number of patients remaining in Hospital on Dec. 31st, 1923	15
Number of operations	313
Number of births	68
Number of deaths	16
Number of patients, days	7328
Number of meals for patients	21964
Number of meals for nurses, superintendent, dietitian and physicians	11611
Number of meals for help	4375
Total number of meals served	38170

The report shows an average of 20.1 patients per day as compared with 16.5 in 1922, 15.9 in 1921, 17.6 in 1920 and 12.2 in 1919.

ISHPEMING HOSPITAL
1923
OFFICE AND HOUSE CALLS OF
THE DIFFERENT PHYSICIANS

	<u>C.C.I.Co.</u>	<u>O.I.M.Co.</u>	<u>Hercules Expl.Co.</u>	<u>Private</u>	<u>Total</u>	<u>C.C.I.Co. Percent.</u>
<u>OFFICE CALLS:</u>						
Vandeventer	2769	448	85	323	3625	76.4
Smith	3687	1252	100	77	5116	72.1
Crane	4191	719	95	279	5284	79.3
Hartt	2007	864	92	91	3054	65.7
Erickson	1662	1184	236	57	3139	52.9
Barnett	105	25	0	0	130	80.7
Total -	14421	4492	608	827	20348	70.9
<u>HOUSE CALLS:</u>						
Vandeventer	1981	475	47	538	3041	65.1
Smith	2446	1108	56	242	3852	63.5
Crane	2340	549	39	310	3238	72.3
Hartt	3398	260	41	73	3772	90.0
Erickson	1993	2075	429	137	4634	43.0
Barnett	122	0	1	2	125	97.6
Total -	12280	4467	613	1302	18662	65.8
<u>TOTAL CALLS:</u>						
Vandeventer	4750	923	132	861	6666	71.3
Smith	6133	2360	156	319	8968	69.5
Crane	6531	1268	134	589	8522	76.6
Hartt	5405	1124	133	164	6826	79.2
Erickson	3655	3259	665	194	7773	47.0
Barnett	227	25	1	2	255	89.0
Total -	26701	8959	1221	2129	39010	68.4

NEGAUNEE HOSPITAL:

The work of the Negaunee Hospital has continued quite satisfactorily throughout the year with Drs. Sheldon and Andrus in charge. They have been assisted by Dr. Wm. A. Mudge.

This hospital formerly took care of the work at Palmer but Dr. R. A. Burke removed from Diorite to Palmer and is practically looking after all the work there.

The statistical report for the year follows:

NEGAUNEE HOSPITAL
STATISTICAL REPORT FOR YEAR

1923

Patients in Hospital on January 1st, 1923	3
Number of C. C. I. Co. injury cases admitted during year	10
Number of other cases admitted during year	100
Number of births during year	0
Number of deaths during year	8
Number discharged during year	101
Patients in Hospital on Dec. 31, 1923 - C.C.I.Co.injury cases	1
Patients in Hospital on Dec. 31, 1923 - Other cases	3
Number of operations during year	57
Number of hospital calls - all cases	22320
Number of visits - C.C. I. Co. families	12298
Number of visits - Outside cases	6609
Number of nurses employed during year	2
Number of meals served to patients	3483
Number of meals served to nurses, help, etc.	4695
Total number of meals served	8178
Total number of days of patients	1161

REPUBLIC HOSPITAL:

The work of the Hospital at Republic has been satisfactory during the year although Dr. Loveland during the latter portion has been in very poor health. He was first brought to the Ishpeming Hospital and when he had recovered somewhat he went to Ann Arbor for an operation and treatment. During the early part of the fall, the work was taken care of by Dr. Van Riper of Champion but when the roads became bad and it was difficult for Dr. Van Riper to readily reach Republic, Dr. Loveland engaged the services of an assistant, Dr. A. D. McKinney who is still with him. Dr. Loveland is somewhat improved in health but is not very strong and can regularly only attend to some of the easier work of the practice.

Dr. Loveland feels encouraged in the improvement of his condition and hopes by spring to be in his usual health. We trust that this may be so because his services have been very satisfactory in Republic and as the field is rather small, it will be a somewhat difficult matter to find a man of exceptional ability who will be willing to remain there for any length of time in case the Doctor is not able to continue in charge.

The following statement shows the receipts and expenditures during the year.

REPUBLIC HOSPITAL
FINANCIAL REPORT FOR YEAR 1923

- - - - -

RECEIPTS:

From The Cleveland-Cliffs Iron Co.	\$ 4377.55
From other Companies	12.00
From Hospital Service	68.00
From Other Sources	<u>2220.70</u>
Total Receipts -	\$ 6678.25

EXPENDITURES:

Salaries - Physicians	680.00
Salaries - Nurses	33.00
Wages - Help	125.00
Electricity and Lamps	47.12
Fuel	541.31
Water	9.00
Telephone	58.50
Drugs	637.26
Insurance and Taxes	157.54
Laundry	.45
Kitchen Supplies	3.45
Hospital Supplies	127.74
Miscellaneous	112.89
Barn	<u>141.94</u>
Total Expenditures -	<u>\$ 2675.20</u>
Net Income -	\$ 4003.05

GWINN HOSPITAL:

Dr. D. R. McIntyre has continued in charge of the Hospital work during the year and has been in quite a little better health than during the previous year. He has been assisted by Dr. R. A. Oldfield whose services have been very satisfactory. In addition to the people from that immediate district, a good many are coming from other localities for operative work by Dr. McIntyre.

The following sheet shows the financial and statistical reports for the year.

GWINN HOSPITAL
FINANCIAL REPORT FOR YEAR

- 1923 -

RECEIPTS:

From the Cleveland-Cliffs Iron Company	\$ 8385.05
From Hospital Service	6304.99
From Other Sources	<u>240.00</u>
Total Receipts	\$14930.04

EXPENDITURES:

Salaries - Physicians	1400.00
Salaries - Nurses	1469.00
Wages - Help	1401.36
Electricity & Lamps	97.00
Fuel	918.89
Water and Ice	40.00
Provisions	2628.86
Telephone	101.15
Drugs	586.88
Repairs	239.29
Insurance and Taxes	484.10
Laundry	406.48
Kitchen Supplies	81.64
Hospital Supplies	1123.75
Miscellaneous	69.06
Barn	343.76
Express and Freight	85.12
Office Expense	29.34
Automobiles	<u>160.83</u>
Total Expenditures	<u>\$ 11666.51</u>
Net Income	\$ 3263.53

GWINN HOSPITAL
STATISTICAL REPORT FOR YEAR

- 1923 -

Patients in hospital on January 1st, 1923	3
Number of C. C. I. Co. injury cases admitted during year	5
Number of other cases admitted during the year	180
Number of births during the year	15
Number of deaths during the year	5
Number discharged during the year	192
Patients in Hospital on Dec.31,1923 - C.C.I. injury cases	1
Patients in Hospital on Dec.31,1923 - Other cases	5
Number of operations	90
Number of Hospital calls - C.C.I.Co. families	8185
Number of Hospital calls - Outside cases	1112
Number of visits - C. C. I. families	1972
Number of visits - Outside cases	116
Number of nurses employed during the year	2
Number of meals served to patients	4593
Number of meals served to nurses, help, etc.	7387
Total Number of meals served	11990
Total number of days of patients	1778

HEALTH:

Early in the year there was some recurrence of the influenza in our various districts but not nearly so serious as in it's first and second years. The doctors were exceedingly busy during the months of January and February but the cases were not so serious and very few deaths resulted from the "Flu" or it's subsequent effects.

Dr. David Littlejohn, who was the health officer for the city of Ishpeming, left for Bluefield, W. Va., the first of the year and Dr. G. G. Barnett was selected by the City Council as health officer for the city and has been in charge of the work throughout the year. Dr. C. P. Drury has continued as health officer at Marquette. Dr. C. G. Larson, health officer of Negaunee, died early in January and Dr. W. A. Mudge of the Negaunee Hospital staff was selected to look after the health work on a half time basis which arrangement has been continued throughout the year.

RED CROSS:

The Annual Red Cross meeting of Marquette County was held at Marquette on November 7th at which time the following officers were elected:

Chairman, E. L. Pearce, Marquette

Vice Chairman, Ralph Archibald, Negaunee

Secretary, Thomas Redmond, Marquette

Treasurer, E. L. Bice, Marquette

At this meeting there were also elected to the Board of Directors, 15 men who will serve for a period of 3 years, who with those elected the previous 2 years for a like period, will be the directing body for the County Chapter.

The Annual Roll Call for Red Cross membership was conducted throughout the County in November and December. The report shows the total receipts from the County of \$ 3454.00.

RED CROSS & SOLDIER RELIEF:

We have co-operated with the officials of the Red Cross and War Fund Trustees although there have been few cases as compared with previous years. The Veterans Service Bureau, located in Marquette, has now been well organized and is looking after the general wants of the soldiers in a satisfactory manner. The County Red Cross Secretary during the first half of the year spent one half day each week in Ishpeming and one half day in Negaunee in looking after this work and upon his resignation of this position and return to college in the fall it was not found necessary to engage a full time successor. Miss Hill, the clerk in Dr. C. P. Drury's office, which is near the Red Cross rooms, is paid a small amount each month for attention to such cases as may come up. She also acts as Secretary of the Nursing Activities Committee.

The American Legion of the three cities have special committees to look after the welfare of ex-soldiers and their families and are doing very satisfactory work. The Trustees of the Marquette County War Fund are finding the income from the investment of the funds ample to take care of the needs which arise during the year. They have funds invested to the amount of \$65,000.00.

RED CROSS & SOLDIER RELIEF(Continued)

The Nursing Activities Committee has continued in it's work throughout the year. Dr. C. P. Drury is chairman and the Committee consists of men and women from Marquette, Ishpeming, Negaunee, Republic, Gwinn and some of the townships. Mrs. A. L. Jomson has continued in her employment as County Nurse and has been doing very satisfactory work.

This work was of so much importance that the Board of Supervisors in 1922 made an appropriation of \$2,000.00 for the salary and expenses of the County Nurse, her work to be supervised by the Nursing Activities Committee. This work has proven so satisfactory that the Supervisors at the annual Meeting increased this to \$2,200 for the coming year.

Following the plan which was in effect in 1922, quite a little work was done in tonsil and adenoid cases and special effort made after a thorough investigation of the subject in the matter of dental work. Dr. R. J. Sanregret of Negaunee was engaged for dental clinic and did most satisfactory work in the County for a period of 14 days during the summer.

Mrs. Jomson's annual report shows the following work done and the records show the importance of the continuance of this effort.

ANNUAL REPORT OF MRS A. L. JOHNSON, COUNTY NURSE,
 WORKING UNDER DIRECTION OF THE NURSING ACTIVITIES COMMITTEE
 OF THE MARQUETTE COUNTY RED CROSS CHAPTER

SEPT. 1, 1922 - SEPT. 1, 1923

* * * * *

Examinations in Schools, Rural.

Number of schools in county	74
Number of schools examined	74
Number of children examined	3018

Number of corrections made since 1922 visit:

Eyes	59	
Teeth	89	
Tonsils	166	
Skin	39	
Nasal Obstructions	<u>71</u>	
Total		424

Number of defects found in 1923:

Eyes	136	
Teeth	3193	
Tonsils	574	
Nasal Obstructions	220	
Pediculosis	196	
Goiter	614	
Malnutrition	306	
Ears	19	
Skin	<u>39</u>	
Total		5297

Number of defects corrected in 1923	737
Number of defects Corrected in 1922 and 1923	1161
Home visits and Investigations	403
Number of patients taken to hospital	7

COUNTY NURSE'S REPORT (Continued)

Number of addresses given 2

Number of Conventions attended 2

Clinics arranged by County Nurse, but paid for by Junior Red

Gross:

Tonsil and Adenoid 4

Number of children having tonsils and
adenoids removed in 1923 39

Dental:

Number of clinics 14

Number of children treated 202

Number of teeth filled 422

Number of teeth extracted 202

Number of silver paintings 74

Total 698

A card index has been made covering each child examined, showing defects found, corrections made, etc.

RELIEF WORK:

On account of the regularity of employment during the year 1923 there was not a great deal of need for relief, this only being furnished in some exceptional cases in which from illness or disability the family needed some assistance.

In the month of December, investigation was made of specially deserving cases that might be benefited by some assistance at Christmas time and provisions were sent to some families and others helped with clothing and fuel.

The attached sheet shows the expenditure by months through the year and the number of different families assisted.

In the 1922 report we incorporated the standard list of orders as furnished to our different families with sheets showing the food values of the orders as issued. These same orders have been used for this year based on food values as calculated at that time and the sheets are not reproduced in this report.

COST OF RELIEF
FOR THE YEAR 1 9 2 3

	<u>Ishpeming</u>	<u>Negaunee</u>	<u>North Lake</u>	<u>Republic</u>	<u>Total</u>
January	\$ 219.84		\$ 17.33		\$ 237.17
February	191.05		53.03		244.08
March	105.71				105.71
April	140.63		24.06		164.91
May	19.50	\$ 11.38	20.92		51.80
June		40.10	5.58		45.68
July	10.12	28.31	12.55		50.98
August		38.43	1.75		40.18
October	23.37	30.00			53.37
November	18.70	78.13			96.83
December	208.97	209.77		\$ 10.80	429.54
Total -	\$ 938.09	436.12	135.24	10.80	1520.25
Number of families assisted	28	7	1	1	37
Average amount of relief per family - - - - -					\$ 41.09

EMPLOYMENT:

All applications for employment are referred to this department and careful investigation made throughout the year by correspondence with the former employers of the men. There has not been a large number of new men employed but changes are constantly being made and we also furnish information to new employers of those men who refer to us for reference.

INCAPACITATED EMPLOYEES

During the year payments have been continued to certain men whose years of service do not bring them within the provisions of the pension system and some who are incapacitated through injury and whose condition make some assistance necessary in addition to regular payments of workmen's compensation and who are receiving compensation only 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 large number of children have found it impossible with the continued high prices of food and fuel to get along without additional help, and as authorized we have increased the rate of payment by additional amounts as donations, these donations bringing the total payments to the family to about the equivalent of the present rate of compensation, the maximum being \$14.00 per week.

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

DONATIONS - 1923

		Monthly Payments	Total	
John B eale	Ishpeming	\$15.00	\$180.00	
Charles Chronstrom	"	18.00	216.00	
Fred Fredette	"	25.00	300.00	
Wm. H. Harris	"	15.00	150.00	Jan-Oct.
Solomon Kangas	"	42.33	253.98	Jan-June
John Salson	"	25.00	300.00	
John Hopponen	"	25.00	150.00	July-Dec.
Mrs. Rose Bertucci	"	15.00	180.00	
Mrs. Cecelia Brandt	"	12.00	144.00	
Mrs. Matilda Carlson	"	15.00	180.00	
Mrs. Henry Hill	"	15.00	180.00	
Mrs. Henry Karkkainen	"	15.00	180.00	
Mrs. Hilma Pitila	"	15.00	90.00	Jan-June
John Kandelin, Guardian Gust Millimaki children	"	25.00	100.00	Feb-May
William Holman	Negaunee	15.00	180.00	
Mrs. John Mackela	"	25.00	300.00	
Mrs. Wilhelmina Marjamaa	"	15.00	180.00	
Sam Methereil	Marquette	18.00	<u>126.00</u>	June-Dec.
		TOTAL -	#3389.98	

COST OF LIVING:

On the 15th of each month we receive prices of forty-six principal items of food from dealers in our different cities. These are checked frequently with prices in other localities and also with prices given in the U. S. Government reports. Since June 1920, there has been a considerable reduction but not a great deal of change during the year 1923.

Our cost of living has been based on the original computations made by the U. S. Government for a family of five people, the final comparison being with 887 families of working men in the state of Michigan which agree very closely with the computations for the entire number of investigations made throughout the whole United States. Their estimates were based on the principal food items, this list and quantities being revised in 1919 and since that period we have used the revised list but the total relative cost has been continued as on the basis of computations made for the year 1913, which is considered in all cases as 100%.

On the following sheets will be found the cost of living in Ishpeming at different periods from 1913 to December 1923. The cost of living is estimated at a yearly figure based on the actual cost at the date upon which the estimate is made. From the highest point, which was in June 1920, to the present time, December 15, 1923, the cost of living in Ishpeming has decreased 27.7%. The cost on December 15, 1923, was however, 46.9% higher than it was in 1913.

The cost of food for an Ishpeming family on December 15, 1923 was 37.0% lower than on June 15th, 1920 but it is still 35.9% higher than it was in 1913. The cost of fuel on December 15, 1923 was 3.8% higher than in June 1920 and 146.8% higher than it was in 1913. The cost of clothing, drygoods, bedding, etc., is 20.2% lower than it was in June, 1920 but is still 76.1% higher than it was in 1913.

The following sheet shows the average yearly earnings of the men employed for each year from 1913 to 1923. On this sheet is also shown the cost of living at some of the different periods during these years.

COMPARISON OF WAGES AND COST OF LIVING IN ISHPEMING

1913 TO 1923

	<u>Average Wages For Year</u>	<u>Earnings Per Year</u>	<u>Cost of Living</u>	
1913	2.74	723.36	June	692.56
1914	2.72	718.08	June	706.17
1915	2.64	696.96		
1916	3.09	815.76	Feb.	738.00
			Nov.	866.31
1917	3.82	1008.48	June	1006.79
1918	4.91	1296.24	Jan.	998.55
			Nov.	1143.72
1919	5.73	1512.72	July	1235.97
1920	6.26	1652.64	June	1408.65
1921	June - Dec. Half Time Basis	975.92	June	1054.28
1922	Jan. to June 1, 5, & 26 on Half time basis	4.14	June	973.80
1923	4.70 *	1240.80	June	1006.01
			Dec.	1017.40

* The final figures for the average daily wage for 1923 have not as yet been made up but we have used a figure based on average wages from January to November which will approximate very closely to the actual.

COMPARISON OF TOTAL FOOD COSTS
AS SHOWN BY U. S. GOVERNMENT REPORTS
AND TOTAL FOOD COSTS IN ISHEPEMING

* * * * *

	<u>Year</u> <u>1913</u>	<u>June</u> <u>1920</u>	<u>June</u> <u>1923</u>	<u>October</u> <u>1923</u>
<u>IshepeMING:</u>				
	430.75	929.37	571.28	599.72
Percentage of 1913	100	215.7	132.6	139.2
<u>U. S. Reports</u>				
Percentage of 1913	100	219.0	144.0	150.0

COMPARISON OF COSTS OF THE PRINCIPAL FOOD ITEMS
AS SHOWN IN U. S. GOVERNMENT REPORTS AND THE COSTS OF THE SAME ITEMS
IN ISHPERING, BASED ON U. S. REPORTS
USING THE AVERAGE COSTS FOR 1913 AS A BASIS, AT 100%
*** **

	U.S.Reports 1913	U.S.Reports June 1920	Ishpeming June 1920	U.S.Reports Oct.1923	Ishpeming Oct. 1923
Sirloin Steak	100	182	197	157	149
Round Steak	100	191	188	154	135
Rib Roast	100	177	177	146	142
Chuck Roast	100	174	188	130	150
Plate Beef	100	157	165	108	83
Pork Chops	100	194	181	163	133
Bacon	100	200	204	146	140
Ham	100	215	225	172	167
Lard	100	185	177	118	114
Hens	100	216	197	163	150
Eggs	100	155	145	158	116
Butter	100	175	164	147	137
Cheese	100	189	204	174	158
Milk	100	182	169	158	112
Bread	100	211	320	155	260
Flour	100	267	264	139	151
Corn meal	100	230	266	143	100
Rice	100	215	230	110	115
Potatoes	100	606	490-	171	137
Sugar	100	485	546	193	200
Coffee	100	165	184	127	134
Tea	100	136	152	129	161

COST OF LIVING (Continued)

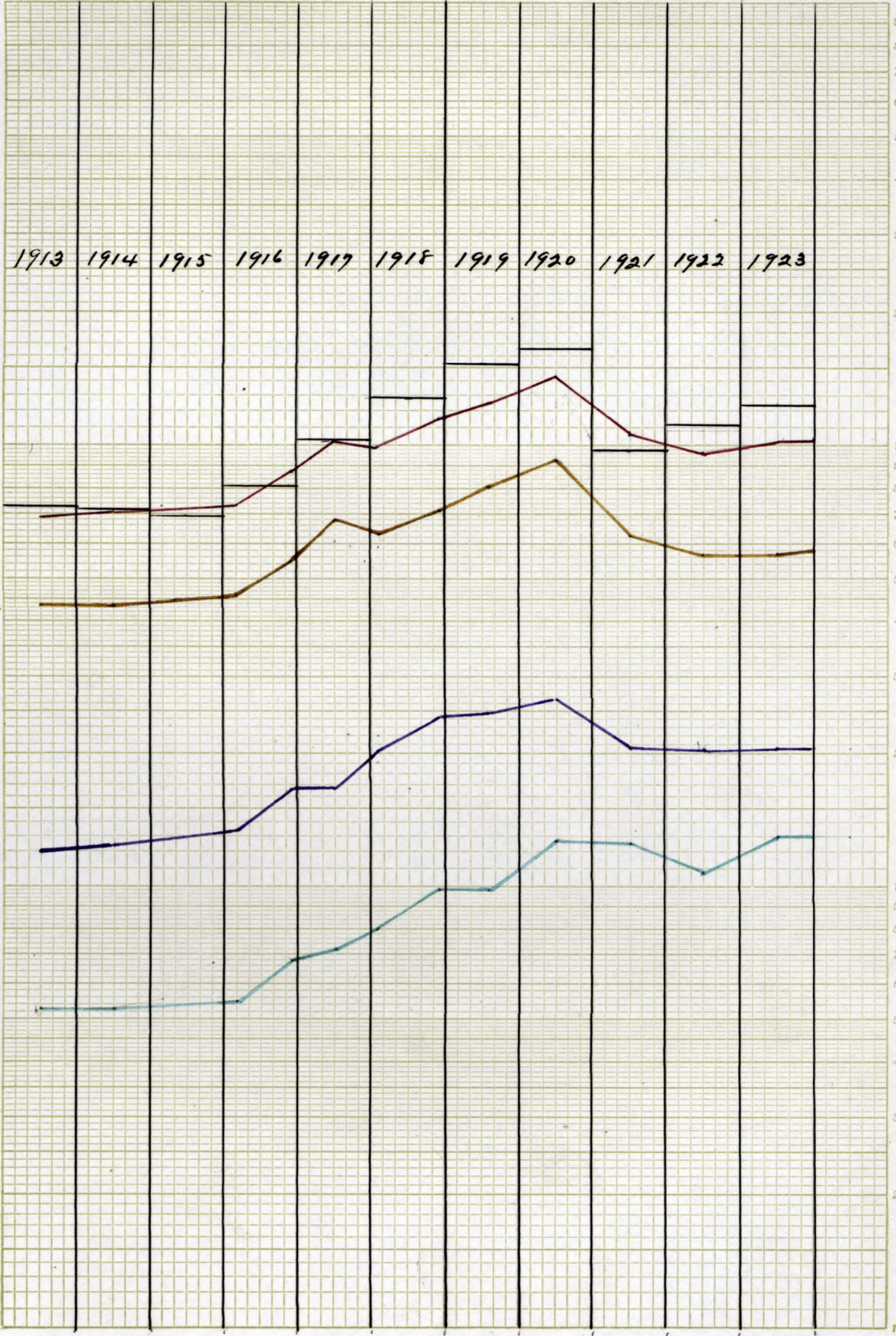
Following will be found a graphic chart which shows the average yearly wage for the years 1913 to 1923 inclusive.

Investigation was made some years ago at our largest mines and for a period of several years it was found that the men averaged to work 22 days per month and the average annual earnings are based on the average daily wages for 12 months at 22 days per month. For the years 1921 and 1922 exact calculations were made taking into account the periods worked full time and those worked half time.

This sheet also shows graphically the cost of living during the years 1913 to 1923 at the periods upon which the cost estimates were made. The cost of clothing, bedding, etc., and the cost of fuel at these same dates is also shown.

The charts show clearly the trend of prices during these 11 years and also the present cost as compared with 1913 which is used as a basis by the Government for all computations.

1913 1914 1915 1916 1917 1918 1919 1920 1921 1922 1923



CODEX BOOK CO., INC., NEW YORK, N.Y.

Average yearly wage
 Cost of living
 Cost of food

Cost of clothing
 Bedding etc

Cost of fuel

POLY-PURPOSE 12 X LOGARITHM

IMPROVEMENT WORK:

Mr. Warren H. Manning made two visits to this district during the year. The first visit in May and the second in October. His inspection covered all of the properties in this district including Gwinn and the Furnace and Railroad properties at Marquette. The regular work for the year was taken care of under the direction of Julian Payen.

There was very little new work undertaken throughout the year but every effort was made to keep the different locations up to the regular standard. During the latter part of the year a new road was built from the County Road into the North Lake location and some improvements made in the location itself. This work was not completed at the close of the year but some tree planting is to be done on the main street of the location in the spring and if the cost is not too high the other streets also may possibly be improved in like manner.

The following statement shows the cost of this work throughout the year. This cost includes the regular care of the grounds during the summer.

COST OF IMPROVEMENT WORK AND
CARE OF ALL GROUNDS FOR 1923

	#1	#2	#3	#4	#5	#6	Total
	Regular	Regular	New con-	New con-	W.J.	J. Payen	Total
	Labor	Materials	struction	struction	Manning	services	Charges
			Labor	Materials	Services & expenses		
Athens	695 40	158 58	106 23		35 00	58 46	1053 67
Barn	7 60	6 89				3 49	17 98
Boeing	262 57	49 60					312 17
J. M. Bush	150 24	5 04			15 00	19 54	189 82
Central Office	89 61	16 00			55 00	12 29	172 90
Cliffs Cottage	1154 32	420 84	151 70	23 30	110 00	130 22	1990 38
Cliffs Cottage Grove	59 41	40 58					99 99
Cliffs Shaft	589 00	13 79			20 00	49 70	672 49
E. L. Derby	8 50				10 00		18 50
Division St.	65 21	19 92				64	85 77
M. M. Duncan	1144 62	289 37			52 00	18 94	1504 93
L. Eaton	15 40					62	16 02
S. R. Elliott	7 70				30 00	64	38 34
Francis	13 47						13 47
Gardner-Mackinaw	3 80						3 80
W.W. Graff	111 00				10 00		121 00
Gwinn Dist. Office	868 78	38 65	25 50		15 00		947 93
Gwinn Mine	13 48						13 48
Gwinn Townsite	106 42				12 00		118 42
Hill Trumbull	67 60	54 00					121 60
Holmes	707 01	186 36			35 00	48 14	976 50
Hospital	1111 63	330 82			60 00	51 61	1554 06
G. R. Jackson					10 00	7 36	17 36
Jasper St.	394 60	20 86	114 59				530 05
J. Shaft						4 33	4 33
Meas	869 14	127 28	112 73	25 29	30 00	70 14	1234 58
Machine Shop	93 22	34 69				8 75	136 66
O. D. McClure	187 91	31 52				17 65	237 08
McClure Plant	263 84	10 30	79 40	261 33	45 00	51 73	711 60
Mechanical Office	176 51	53 53				12 83	242 87
Mesaba Dist. Office	5 58	33 59	13 30				52 47
Morris Lloyd	843 07	85 97	688 03	160 70	40 00	19 62	1837 39
Negaunee	579 62	61 15			20 00	33 41	694 18
No. Lake Location							
Seventh St.	5 70	15 43				1 51	22 64
C. J. Shaddick	21 68				10 00	1 27	32 95
Stephenson	29 00	2 16					31 16
Warehouse	68 72	19 08				6 12	93 92
A. J. Yunbluth	12 58				10 00	1 27	23 85
	10803 94	2125 99	1291 48	470 62	624 00	630 28	15946 31

Mr. Manning's invoice for services for the last quarter of 1923 was not received in time for all charges as distributed to reach the outlying mining properties although paid in 1923.

PRIZE AWARDS:

The first prizes for best kept premises, window boxes, vine planting and vegetable gardens were offered in 1894 and 1923 is the thirtieth year during which this effort has been continued and the people were as enthusiastic as ever in working for prizes for best kept premises and vegetable gardens, and the work throughout the year was very satisfactory.

The following is the distribution of the prizes for the season of 1923:

BEST KEPT PREMISES AND VEGETABLE GARDENS

Ishpeming

Best Kept Premises	\$100.00
Vegetable Gardens	100.00
Ishpeming Schools	<u>75.00</u>
	\$275.00

Negaunee

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

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	<u>15.00</u>
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TOTAL - \$690.00

COMMUNITY SERVICE WORK:

No united effort was made in this direction during the year but special plans were undertaken by individuals and committees throughout the season for the usual summer activities of baseball and other sports.

Mr. Conibear was very much interested in doing something for the Salisbury community and with the assistance given by the Company certain sums were raised to lease a field near the Salisbury church and much work done to provide a playground for the young people and children of the community.

The city during the winter maintained it's ice rink at the foot of Oak Street and this was continually patronized by a large number of people.

CLUBS:

The Mining Club continued meeting during the season with a supper at each meeting and some outside speaker. The meetings were very successful and the annual outing was held at Little Lake at the camp formerly owned by Mr. Joseph Richardson on August 18th.

The Power Club which is made up principally of the employees of the electrical and mechanical departments with the addition of the mining engineers and some of the office men have met every two weeks except during the summer months for the study of problems relating to electrical and mechanical work. The regular study has been supplemented by papers prepared by the members of the club and outside speakers. Special attention has been paid to matters concerning electrical development and the members have been very much benefited by the instructions given by Mr. Stanford and Mr. Durland.

The following sheet shows the report of the activities of the Power Club for the year as submitted by Mr. Stanford.

OUTDOOR SPORTS:

The annual Ski Tournament was held on Washingtons birthday but as the old scaffold on the big hill was beyond repair the Ski jumping was held on one of the hills in the New York location and while the hill was small some very satisfactory jumps were made. The usual dog races were held on Main Street in the morning. The snow did not remain on the Negaunee slide in sufficient quantities to make the jumping very satisfactory.

REPORT OF POWER CLUB ACTIVITIES

1 9 2 3

Number of meetings held	14
Average Attendance	21
Total Membership	64
New members added	3

The study of Dudley's "Connecting Induction Motors" was finished during the year. Talks and papers were given by members of the Club and several talks were given by visiting engineers.

A very successful picnic was held at the New Storage Dam. There were 109 present, including members and their families.

VARIOUS DEPARTMENTS:

Throughout the year the Secretary has co-operated with the Managers of the different departments in the matter of safety and compensation settlements, making frequent visits to Marquette in connection with this work. We have also consulted with these departments concerning medical matters, especially with the Marquette Furnace.

With Mr. Manning, we visited the Furnace and Railroad grounds at Marquette on both of his visits during the year.

On account of the press of work in the closing up of the years business, not all of the regular statements have as yet been received from the different departments but they will be included with this report if received in time.

In September the Secretary made a visit to the Ethel Mine with Mr. Jackson and Mr. Derby, being at the property and in the surrounding district from Monday until Saturday noon. Since this trip I have been in correspondence with Mr. Manning, Mr. Carleton and Mr. Kent concerning various features of the work.

STATEMENT OF EXPENSES OF PENSION DEPARTMENT
FOR FIVE YEAR PERIOD FROM JANUARY 1ST, 1919 TO DECEMBER 31ST, 1923.

ACCT. NO.		1919	1920	1921	1922	1923
A-1	Salaries of Superintendent of Pension Department and assistants	8962 01	10396 82	8622 50	7817 58	9168 29
B	Prizes to tenants and employees for Best Kept Premises, gardens, etc.	584 50	713 50	620 50	676 00	690 00
C	All expenses of Supt. of Pension Department including travelling expenses and livery	323 46	459 37	277 13	356 61	576 75
D	Salary and expenses of Visiting Nurse - Ishpeming	1535 50	2378 64	2995 06	2538 85	2790 61
	Rest Cottage - Deer Lake	797 69	1005 83	646 60	774 16	625 80
	Expense of Erecting Garage and Stable - North Lake			272 24		
	Salary and expenses of Visiting Nurse - Negaunee	2164 20	2697 24	2632 72	3124 97	2939 79
	Salary and expenses of Visiting Nurse - Gwinn	1258 30	1820 45	2220 62	2159 91	2073 47
	Rest Cottage - Bass Lake	265 76	314 76	316 80	337 00	385 60
	Our proportion of Visiting Nurse Expense - Iron River	83 43	56 38	103 25	60 24	63 48
E	Apparatus, Express and Freight	18 12	50 92	19 47	17 41	23 64
F	Miscellaneous Expense					
	Books, cuts, magazines, papers, etc.	80 02	234 12	75 00	92 94	115 80
	Incidental Expenses - Mining Department	40 26	103 29	2 84	32 79	58 00
	Incidental Expenses - To Treasurer	4 50	39 50	5 25		50 42
	Donations to Incapacitated Employees	2205 00	1986 65	2195 96	2343 96	2335 98
	Other Donations	415 79	1041 59	2159 98	1860 48	1722 48
	Membership in Associations	281 00	350 00	164 09	230 00	305 00
	Spanish Influenza Epidemic - Gwinn	255 11				
	Expense of Vaccine in connection with Spanish Influenza Epidemic	381 19				
	Food Preparedness - Including parcels of Land used by Employees for Gardens	351 19	83 40	94 01	66 00	20 00
	Expenses incurred during Spanish Influenza Epidemic - Kinney, Minn.		30 79			
	Relief rendered during curtailment of forces at the Mines				8606 29	1520 25
G	Employees Clubs					
	Bowling Alley and Club Work	374 19	158 60	137 87	228 16	187 16
	Our proportion of expenses on account of repairs at Union Park		133 10			
	Superintendents Lunches and Incidentals	86 50	179 51	144 30	86 01	98 11
	Gwinn Club House	4082 47	5608 81	6355 08	7096 54	7619 48
	Ishpeming Y. M. C. A.	2412 00	2412 00	2412 00	2412 00	2412 00
	North Lake Club House	3643 33	4075 64	3325 86	2513 34	3286 93
	Electric Power Club	41 56	34 75		27 54	126 02
H	Office Expense					
	Stationery, Office Supplies and Expenses - To Treasurer	557 80	874 39	361 19	327 18	421 71
	Stationery, Office Supplies and Expenses - Mining Department	57 03	257 27	48 62	34 80	76 85
	Office Furniture and Equipment	144 36	54 50	3 00	22 50	110 84
	Postage	187 75	222 00	163 00	164 91	192 96
		30752 06	37773 83	36375 14	44208 17	39997 42
DISTRIBUTION						
	Mining Department	22475 84	27291 07	25491 58	31831 21	26044 13
	Land Department	380 19	497 34	505 00	849 38	719 69
	Furnace Department	1296 26	1575 61	892 93	1176 70	1806 84
	Lumbering Department	718 13	665 78	593 13	757 43	1348 21
	Gwinn District Office Expense	5861 64	7744 03	8892 50	9593 45	10078 55
		30752 06	37773 83	36375 14	44208 17	39997 42

THE CLEVELAND-CLIFFS IRON COMPANY

PIONEER IRON COMPANY - FURNACE DEPARTMENT

COMPARATIVE STATEMENT OF GENERAL WELFARE EXPENSES

FOR THE YEARS 1919 to 1923 INCLUSIVE

	1919	1920	1921	1922	1923
General Welfare Acct.#11					
A-2 Prop.Charged by Treasurer	1209 14	1575 61	892 93	1176 70	1806 84
b, Prizes to Tenants,etc.	50 00	50 00			
c, Visiting Nurse	550 00	600 00	300 00	300 00	300 00
f, Miscellaneous Expenses		243 84			
Gladstone Club:					
Total Cost of Operation	(1677 94)	(3173 54)	(993 69)	(271 77)	
Net Loss or Gain	502 02	1715 89	283 93	66 11	Not operating
Boarding House:					
Total Cost of Operation		(5058 28)	(621 53)	(889 73)	(2375 64)
Net Loss or Gain		2525 90	57 32	299 73	299 64
Donations:					
Churches			115 00		
Salvation Army	25 00	25 00			25 00
Fire Department	40 00	65 00	15 00	35 00	10 00
Societies	16 50	80 00	95 00	80 00	90 00
Celebrations	125 00				
Persons		257 28			
Institutions:					
St. Luke's Hospital	300 00	350 00	300 00	400 00	400 00
Young Men's Reading Room - Gladstone			150 00		
Red Cross	10 00	10 00	10 00		
Marquette County War Fund					
Delta County War Fund					
Pensions:					
Pensions Paid	130 55	223 60	925 63	1118 04	1179 38
Safety Work:					
Charges for Safety Work & Equipment		51 18	16 91	10 13	39 24
Compensation:					
Medical & Hospital Expense			1997 93	1503 43	910 45
Compensation Paid	3953 44	4985 27	2440 33	3548 66	12597 30
Total	6911 65	12758 77	7032 12	8537 80	17058 57

Compensation payments - Percentages of Pay-Rolls

Pioneer Iron Company	.0026	.0030	.0068	.0132	.0114
The C. C. I. Company	.0056	.0008	.0074	.0106	.0405

Gladstone Club & Boarding House - Red figures show a gain.

THE CLEVELAND-CLIFFS IRON COMPANY
MINE DEPARTMENT
COMPARATIVE STATEMENT OF PRODUCTION AND WAGES FOR YEARS 1923, 1922, 1921 AND 1920
INCLUDING OVERRUNS AS REPORTED BY THE SHIPPING DEPARTMENT

	NEGAUNEE	MORRIS- LLOYD	MAAS	ATHENS	SALISBURY	HOLMES	CLIFFS-SHAFT	REPUBLIC	GWINN	STEPHENSON	SPIES
TOTAL PRODUCT:-											
Year 1923	361,915	260,335	227,792	245,545	1,569	276,672	290,615	105,863	27,334	247,212	-
" 1922	299,061	221,979	216,600	193,259	7,249	218,066	131,502	98,173	20,085	213,223	7,500
" 1921	256,635	209,034	208,288	176,077	20,106	178,000	66,470	73,014	63,501	196,539	44,514
" 1920	554,509	261,772	335,221	199,909	108,257	225,292	319,151	153,951	86,595	174,782	100,705
Average per Month 1923	31,826	21,695	18,983	20,462	-	23,056	24,218	8,822	-	20,601	-
" " " 1922	24,918	18,500	18,050	16,103	-	18,170	21,967	8,181	-	17,770	-
" " " 1921	21,390	17,420	17,355	14,667	6,702	14,825	13,294	6,084	12,700	16,375	8,903
" " " 1920	46,217	21,814	27,935	16,591	9,021	18,774	26,596	12,830	8,050	14,565	14,366
AVERAGE DAILY PRODUCT											
Year 1923	1,286	882	759	818	-	919	972	356	-	830	-
" 1922	990	737	715	638	-	722	865	411	-	728	-
" 1921	873	723	713	599	379	616	583	365	433	671	353
" 1920	1,649	873	1,106	657	361	753	1,071	518	321	575	563
TONS PER MAN PER DAY											
Surface Year 1923	28.32	18.48	19.65	20.56	-	16.88	17.32	5.74	-	20.73	-
" " 1922	29.71	17.46	22.11	22.28	-	15.68	14.47	6.91	-	17.84	-
" " 1921	30.94	18.78	20.70	23.69	8.05	12.61	9.29	5.95	15.29	18.18	15.49
" " 1920	33.60	17.65	20.50	18.61	12.45	11.98	11.52	7.70	10.60	13.13	24.76
Underground Year 1923	6.76	5.68	5.40	5.82	-	5.53	5.15	2.32	-	5.90	-
" " 1922	6.37	5.33	5.48	6.40	-	5.51	4.28	3.10	-	6.00	-
" " 1921	6.59	4.22	5.32	6.41	3.09	5.29	4.73	2.54	6.04	5.14	5.32
" " 1920	6.63	4.32	4.81	4.88	3.61	4.38	4.71	2.87	4.27	4.43	8.05
Total " 1923	5.46	4.29	4.23	4.54	-	4.17	3.97	1.65	-	4.59	-
" " 1922	5.25	4.08	4.39	4.97	-	4.08	3.30	2.14	-	4.49	-
" " 1921	5.43	3.44	4.23	5.05	2.23	3.74	3.13	1.78	4.33	4.01	3.96
" " 1920	5.53	3.47	3.90	3.86	2.80	3.21	3.34	2.09	3.05	3.31	6.08
Stopping " 1923	12.87	15.54	10.42	12.12	-	8.57	17.26	5.79	-	13.70	-
" " 1922	12.01	12.85	10.64	12.19	-	9.83	16.49	9.61	-	12.92	-
" " 1921	10.67	10.20	10.20	12.39	7.21	9.79	15.26	9.36	11.50	12.52	15.37
" " 1920	11.69	9.24	8.89	9.57	6.44	8.15	13.95	8.02	10.91	12.73	18.14
RATE PER DAY-SURFACE											
Year 1923	4.17	4.12	4.15	4.24	4.39	4.17	4.18	4.44	4.59	4.29	3.98
" 1922	3.73	3.72	3.71	3.81	3.70	3.75	3.81	4.04	4.04	3.88	3.02
" 1921	4.49	4.54	4.53	4.61	4.99	4.38	4.75	5.02	4.74	4.64	4.76
" 1920	5.42	5.46	5.50	5.55	5.44	5.34	5.42	5.86	5.43	5.54	5.51
RATE PER DAY-UNDERGROUND											
Year 1923	4.91	4.65	4.71	4.75	4.91	5.02	4.91	4.63	4.93	4.91	4.32
" 1922	4.32	4.19	4.19	4.25	4.27	4.29	4.28	4.14	4.44	4.30	3.99
" 1921	5.45	5.26	5.21	5.42	5.68	5.29	5.87	5.29	5.53	5.29	5.64
" 1920	6.53	6.42	6.27	6.65	6.26	6.36	6.78	6.47	6.61	6.51	6.43
RATE PER DAY-TOTAL											
Year 1923	4.76	4.53	4.59	4.64	4.67	4.81	4.74	4.58	4.81	4.78	4.12
" 1922	4.22	4.08	4.10	4.15	4.08	4.15	4.17	4.11	4.27	4.19	3.69
" 1921	5.23	5.13	5.07	5.26	5.49	5.02	5.50	5.21	5.31	5.14	5.42
" 1920	6.34	6.23	6.12	6.43	6.08	6.09	6.33	6.31	6.42	6.27	6.20
MEMORANDUM:-											
Stockpile Overrun 1923	797	-	-	-	1,853	-	-	13,326	27,334	961	-
" " 1922	-	-	-	-	7,249	490	-	415	20,064	14,000	7,500
" " 1921	-	-	-	-	-	489	-	-	20,502	-	-
" " 1920	-	326	-	1,699	-	947	-	-	-	-	8,276

Negaunee, Morris-Lloyd, Maas, Athens Mines:- In 1922 operated 1-4 hr. shift 6 days per week to June 4th, 1-8 hr. shift 6 days per week balance of year.

Holmes Mine:- In 1922 operated 1-8 hr. shift 6 days per week to June 4th; 2-8 hr. shifts 6 days per week balance of year.

Cliffs Shaft Mine:- Closed May 31st, 1921. Production resumed in July 1922, 1-8 hr. shift 6 days per week.

Republic Mine:- In 1922 operated 1-8 hr. shift 3 days per week to June 4th, 2-8 hr. shifts 6 days per week balance of year.

Salisbury Mine:- Closed March 5th, 1921. Gwin Mine closed May 31st, 1921. Neither of these mines operated since closing dates noted.

Spies Mine:- Closed June 30th, 1919. Resumed operating May 28th, 1920 and closed again May 31st, 1921. Still idle.

Stephenson Mine:- In 1922 operated 2-4 hr. shifts 6 days per week to June 4th, 1-8 hr. shift 6 days per week balance of year.

The following average rates per day, tons per man per day, unit cost per ton and per cent of increase or decrease based on labor as per labor statement and supplies as per supply distribution sheets at above mines only.

	1923	1922	1921	1920	Percentage of Increase or Decrease							
Average Rate per Day	4.68	4.15	5.24	6.28	1923 over 1922	12.77	1922 over 1921	20.8	1921 over 1920	16.6	1923 over 1920	25.5
Tons per Man per Day	4.08	4.10	3.83	3.73	" "	.005	" "	7.0	" "	2.6	" "	9.4
Labor cost per ton	1.147	1.019	1.369	1.683	" "	13.56	" "	25.6	" "	18.7	" "	31.85
Supply cost per ton	.591	.600	.742	.653	" "	.015	" "	19.1	" "	1.4	" "	9.5

Increase in wages effective May 1st, 1923, approximately 10%



