Compensation for Accidents to Workmen

By Wm. Hard.

A curious thing happened in Germany in the year 1900. In that year the German Chemical Industry Association offered a prize, in free public competition, for the following interesting object:

The Safest Soap-Press.

It wasn't for the soap-press that would make the most soap. It was for the soap-press that would save the most limbs and the most lives. Real money was offered to inventors for designing a thing of that kind.

It was as if Joseph Leiter, of Chicago, instead of allowing all the safety regulations of the state of Illinois to be violated in his big coal-mine down at Ziegler in Franklin County, thereby producing an explosion of gases that killed some fifty of his workmen on the third day of April, 1905, should have obeyed all those regulations to the letter and should then have gone further and inserted in a Chicago newspaper the following advertisement:

Wanted—A Perfect System of Driving gases out of mines. The state regulations are not enough for me. I want something better. $2,500. J. Leiter.

Herr L. Hertel, of Bayreuth, royal inspector of factories, won the prize for the safest soap-press. Hundreds of Germans have won similar prizes in similar contests. The Elbe Navigation Association, for instance, has given a prize for the safest ship-winch. The union of all the German Trade Associations has given a prize for the best protective arrangement to go over the eyes of workmen who are exposed to flying chips and sparks. The German railways have given all kinds of prizes for all kinds of safety-devices.

Mr. Edgar T. Davies, factory-inspector of Illinois (and one of the most practical and shortest-haired reformers in the country) says that in the year 1906 in the factories of Illinois a hundred men were killed, or crippled for life, by one little shop institution called the set-screw. The set-screw stands up from the surface of rapidly revolving shafts, and as it turns, catches dangerously at hands and clothes. It is no unchangeable provision of nature. For thirty-five cents, says Mr. Davies, this danger device could be recast into a safety device. For thirty-five cents the projecting top of the set-screw could be sunk flush with the rest of the whirling surface of the shaft, and then no sleeve could be entangled by it, no human body could be swung and thrown by it, no woman could be widowed by it.

What remote consequence of tears and lonely years may lie in a quarter and a dime! And what satire! More than once it must have happened that a widow has had her rent paid by a charity society to which yellow-backed bills are contributed by a manufacturer who could have kept her from being a widow by the expenditure of a quarter and a dime!

But why is it that German business men will offer prize-money for safety-devices, while Amercian business men so generally fail to adopt them even when they have already been invented, even when they are well known and cheap, even when they are required by law?

The difference is not in personal character. If it were, it would be the Americans that would be buying the safety-devices. The individual American is the kindliest man living. He can't even keep his children out of the jam-closet (though he knows it's bad in the long run for their teeth), because the immediate sight of unhappiness makes him uncomfortable. He is soft-hearted to a fault with his family and his friends. Personally, individually, the American is charitable and humane beyond the charity and humanity of the inhabitants of any other country in the world. The fact that the particular country he owns and operates is the world's industrial slaughter-house is a paradox in international character.

And the heart of this paradox is in the law on the subject of Compensation for Accidents to Workmen.

The Germans have a law that makes them better than they naturally would be. We have a law that conceals the real, hideous nature and the real, appalling cost of industrial accidents from our eyes, and makes us blindly and artificially selfish and cruel and brutal.

Germany has a system of compulsory insurance to which both employers and employees contribute. Every injured German workman, no matter how he was injured, whether by his own fault, by the fault of his employer, or by nobody's fault, draws regular weekly compensation either from the sickness-insurance fund or from the accident-insurance fund until he is able to go back to work again.

Whereupon the following profound reflection occurs to the Germans:

"The more accidents there are, the more injured workmen we shall have to support and the larger will be the premiums that we shall have to pay into our insurance funds. But the fewer accidents there are, the fewer injured workmen we shall have to support and the smaller our insurance premiums will be."

This thrifty consideration leads the Germans to address their workmen as follows:

"Here are safety-devices. We implore you to use them. We shall esteem it a favor if you will try not to get hurt. But if an accident does happen and you do get hurt, here are the best doctors and the best hospitals in the empire. Use them and get well as soon as you can. We shan't let you crawl away to your home and get good and sick, and good and poor, and then send a claim-agent to the side of your bed and offer you a month's rent just about the time the landlord is coming round, and get you to sign your name to a release. We aren't interested in seeing your signature on a piece of paper. We are interested in restoring you to health. The sooner you are well, the sooner you can go back to work. And the sooner you can go back to work, the sooner we can stop paying you your weekly indemnity."

In pursuance of this wise thought, the employers and the employees of Germany, united in their insurance associations for the common welfare of both wage-earners and dividend-drawers, have spent $120,000,000 in the past twenty years on workmen's dwellings, workmen's baths, workmen's hospitals, workmen's sanatoriums, and workmen's convalescent homes. It was good business. It helped to decrease the insurance premiums. It was good Christianity. It helped to make sick people well.

A good law is a law that gets men and women into the habit of doing the helpful thing, the noble thing, the right thing. Nine tenths of every one of us is habit. The German Compulsory Insurance Law is a good law, not only because it hands out coin and medical supplies at convenient times to injured workmen, but because it sets the face of the whole German nation habitually toward preventing the crippling and mangling of human beings, toward healing the wounds of those who, in spite of all precautions, have been overtaken by the bloody misfortunes of peace, toward lessening pain, toward spreading happiness.

The difference between the German situation and the American situation is the whole difference between the modern, scientific, peace-making device called "Compulsory Insurance," and that medieval unscientific strife-breeding contrivance called "Employer's Liability."

Under compulsory Insurance the remedy for an acident is to get the victim on his feet again as soon as possible, and to think up the best way of preventing all accidents of that particular kind in the future. Under Employer's Liability the remedy for an accident is to start a lawsuit.—Everybody's Magazine.

A THREE HUNDRED MILLION DOLLAR LOSS FROM LACK OF SYSTEM.

According to Mr. Harrington Emerson, an authority on several branches of engineering, the railroads of this country waste more than $300,000,000 every year by petty leakages. He believes that this waste, or a large part of it, could be saved by the proper organization of railroad operations. The waste consists of thousands of small items such as the stealing of coal, unskilled supervision in the shops, petty jealousies between officials, red tape, duplication of tools, and similar items. He cites a single large shop in which the annual tool bill was more than cut in half by one year's careful supervision.

Practical operating officials of the railroads are not disposed to dispute Mr. Emerson's figures. They admit that there is an immense amount of waste. Here and there, notably on the Harriman lines, one may find men who claim that everything possible is done to cut out this waste. Two years ago Mr. Harriman undertook to standardize his entire equipment, simply in order to eliminate an immense waste in the repair shops and in the interchange of cars and engines. Several millions of dollars have been spent in this effort, but as yet the annual saving cannot be accurately measured.

That some of this waste can be saved is undoubtedly true. The railroad men, however, declare that a large part of it turns upon the efficiency of the individual workman. That, they say, is the real railroad problem. There was a time when railroads could get efficient American workmen to labor on the tracks, in the shops, in the handling of freight. To-day the class of labor on the roads has deteriorated beyond conception. The lowest class of foreign laborers demands, and must get, the highest wages, wages that ten years ago were not paid to the best of American laborers in the same line of work. Until this condition remedies itself, the railroad men say, the larger part