

## LIABILITY COMPANIES AND THE PREVENTION OF INDUSTRIAL ACCIDENTS.

### What is Being Done by One Insurance Company—Education that Pays—Workmen's Caution More Important than Machinery Safeguards.

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One of the most effective means of bringing this about is to have the men serve on safety committees, which go about the plant once a week or once a month, looking for dangerous places, and the means of guarding them, seeing if the safeguards provided are always used, and consulting with the workmen as to possible safer methods of doing their work. This not only results in better safeguarding and working methods, for no one knows so well as the workmen themselves what is really needed to prevent accidents, but it also greatly stimulates the interest of the men in safety matters. The personnel of these committees is changed from time to time, so as to get the widest range of suggestions and to bring as many men as possible within this sphere of influence, and each man who has served on the committee is urged to consider himself an unofficial safety inspector ever afterward, keeping up his active interest and making any suggestions that may occur to him.

While the safety committee is one of the most notable among the methods employed to secure the co-operation of the workmen, many other means of arousing their interest, and keeping it aroused, have been devised.

In some plants this educational work begins at the very time of employment, signs being prominently displayed at the employment bureaus to the effect that men who will not be careful for both themselves and others are not wanted. Signs urging caution and safe practices are often placed at entrances to works, the wording being changed from time to time so as to bring out new points, and where two or more shifts are employed daily these signs are illuminated at night.

A plan which has obtained much favor is to print safety slogans, little sermonettes of safety, briefly and forcibly phrased, on the backs of pay envelopes or on slips attached to pay checks. Similar slogans are sometimes printed on forms largely used in mills, such as time records and requisitions for material.

Some plants furnish paperweights bearing safety symbols and catchy phrases tending to keep safety uppermost in the mind of foremen and other supervising employees, who have desks. In several large works the cigars which are distributed from time to time among foremen and other bosses have bands on them bearing a safety emblem and a safety slogan. Boxes of such cigars are given out for good records in keeping down accidents and for valuable safety suggestions.

The safety button is largely employed, having on it a striking color design and some such wording as "Safety First," "Boost for Safety," or "Get the Safety Habit." One of the large railroads gives such a button to each man when employed and requires him to wear it all the time and prominently. In a great industrial plant the safety button is made a badge of distinction, being awarded to men showing a thorough knowledge of the safety rules of the

plant. Foremen are required to take such examinations, and they are open to all workmen. To get a button, it is necessary to have a 90 per cent. average on the examination.

The safety bulletin board is another educational method. On such a board are posted newspaper clippings of accidents, accompanied in each case by a copy of the rule or a picture of the safety device which would have prevented such an accident. Other reading matter and photographs likely to stimulate interest in safety are also posted, and when the plant is a large one the board is used to advertise the departments which have kept their accidents below a certain percentage for some fixed period. Statements are also displayed of principal causes of accidents, showing how accidents occur and how many are due to any particular cause. So, too, are photographs of safety devices in general which have proved their efficiency.

One of the greatest fields for productive safety work is among the workmen of the future, through systematic education in safety methods. This education can well be given not only to apprentices in our shops, but in the industrial schools, in the training departments of our great industrial establishments, in the manual training departments of our public schools, and to some extent even in the ordinary school classes. If habits of caution are inculcated in our future workmen during the formative period of youth, when they are most inclined to be receptive, they will cling to them throughout life.

This education of the rising generation of workmen is looking well toward the future, and it will be a slow process, the beneficial results of which will become manifest only by degrees and in the course of long time, but eventually it cannot fail to have far-reaching effect upon the measure of accident prevention attainable. It will produce a steadily increasing number of workmen who not only will tolerate safeguards and will cheerfully use them, but who from force of habit will be addicted to safe methods of working.

While liability insurance companies are not actuated wholly by selfish motives, it is self-evident that our accident prevention work is primarily a business proposition, just as is the accident prevention work done by employers. Like them, we are glad to carry it further than our purely selfish interest might suggest, but after all it is chiefly a business matter. Neither of us could afford to take the same interest in it if did not pay.



The prospects for the immediate future seem to point unmistakably to a further expansion in business generally, and a practical disregard of politics as a factor of any especial moment. Considerable adjustment will probably have to be made in view of probable tariff revisions, but there is a well defined belief that attempts in this direction will be more carefully considered as the result of some crying necessities than has been shown up to the present time. Investment values may be expected to reflect further improvement in general lines, but with the unfavorable factors previously noted still imminent, there would seem to be very little probability of any wide and extended upward movement except so far as may be influenced by specific business conditions.—Spencer Trask & Co., N.Y.