

ACCIDENTS IN FACTORIES AND OTHER BUILDINGS.

In the publication of the American Statistical Association for December, 1895, occurs an interesting article by Katherine Pearson Woods relative to accidents in factories and elsewhere. The writer made a personal investigation of factories in Boston and Philadelphia, and the records of several accident insurance companies, with a view to acquiring information on the subject, and presents some valuable statistics on the result. She experienced no little difficulty in getting accurate reports of accidents in factories on account of the reluctance of employers to give them, on the one hand, and the fear of dismissal on the part of the employe on the other, should he give information. The accident reports of the factory inspectors of Pennsylvania for the year 1892-1893 show that there were 246 accidents in the former year and 319 the latter. In 1892 the fatal accidents were 24, or about one-tenth of the total, while in 1893 the fatal accidents numbered 46, more than one-seventh. Nearly one-tenth each year are reported as due to the carelessness of the victim and the balance presumably were caused by the carelessness of someone else. The element of greed on the part of the employer which forces his men to work under dangerous conditions rather than take proper precautions, which involve the expenditure of money, the writer seems to consider responsible for a very considerable proportion of factory accidents. Massachusetts has a factory inspection law and the machinery in use is fairly well protected, although the standard is lower than it is in England. In that country, for example, the dynamos in the power house of an electrical car company are protected by a wire netting, while universally in this country they are not only not protected, but the wires within the power house are not insulated, and accidents among workmen are frequent. This is quite evidently only one of many similar examples which might be cited, and they carry their own lesson. And the remedy is obvious. Every State should enact stringent laws compelling all factories to have their machinery amply protected, and by a systematic inspection see that the law is rigidly complied with. Manufacturers should be made to understand that human life is of the first importance, and measures for its proper protection should be compulsory.

PROFITS ARISING FROM DISCOUNTS.

Too little attention is paid by retailers and even jobbers to the profits there are in discounts. One or two per cent. off for cash looks small, but in reality it is very considerable. If a man buys \$10,000 worth of goods and gets two per cent. off for cash, he saves \$200. Would he like to go out and pay \$200 for \$10,000 for twenty days, or \$20 for \$1,000 for the same time? No, he would say it was bad financing, and yet that's just what hundreds of business men are doing every day all over the country. Nine dollars, one per cent. ten days; thirty days net. Does it pay to discount such a bill? At first glance you would feel inclined to say no, but did you ever stop to figure? Of course it is only nine cents. Suppose I come to you and say, "Brother druggist, will you oblige me with a loan \$9 for twenty days, providing I pay you interest at eighteen per cent.?" You would not hesitate to comply with my request, that is, if my credit was good.

Well, this is exactly what a jobber offers you when he says, "One per cent. ten days; thirty days net." Yes, he offers you eighteen per cent. for the use of \$9 for twenty days, and what's queer about it, you ignore his offer, preferring to pay him eighteen per cent. for the use of that amount for twenty days. You may say, "Had I the money I would discount all my bills." Why, you don't need the ready cash to do so. No, let me ask you another question: "Suppose I sell you a bill of goods with one per cent. ten days, thirty days net, and you were prepared to pay at the end of thirty days. Now, suppose I offered you a discount when the bill became due, would you take it?" "Yes." "Then, why don't you?"

To be brief, why don't you on the 10th day go to your banker and get the required amount for twenty days at 10 per cent., so that in reality you profit 8 per cent., as you pay the banker 10 per cent. and the jobber pays you 18 per cent. These little things are well worth your attention.—*Pharmaceutical Era.*

STRAINING OF BOILERS.

Some of the chief causes for the straining of boilers and all that comes from such deficiencies—end plates too thick or too rigidly stayed, impure feed water, presence of oil in the boilers and the use of cold feed water—are discussed by a writer in *Practical Engineer*. In regard to the important matter of impure feed water he believes that purification can generally be reached by proper treatment before going to the boiler, that is, by a chemical process and filtration—or if the first cost of the plant necessary is too great, or space is very limited, by introducing suitable reagents adapted to affect the impurities found by analysis to be present in the water; by the latter method the lime, salts, etc., are rapidly precipitated and rendered easily removable by blowing out, in addition to gradually softening existing incrustation. Further, if mineral oil of good quality be used in the cylinders only in such quantities as are really required for lubrication, there is no serious danger to be apprehended from the small proportion reaching the boiler with the feed water, unless there be carbonate of lime present in considerable quantities, in which case oil is not to be admitted under any circumstances whatever, for reasons readily apparent.

"DIS IS HOW IT IS."

A St. Louis man said the other day that he had long desired to become the possessor of a bicycle, but he had not bought a wheel because he could not afford the luxury. He had at last, after months of weary thinking, evolved a scheme which would give him a "bike" for nothing.

"Yer see, dis is how it is. I buys a 'bike on de instalment plan, and den I get's out an accident policy. See? Well, I takes de wheel and takes a header and goes lame. De accident policy pays me twenty-foive dollars for de bruise. Well, I gives it ter de man wot I buys de wheel from. When I gets well, I goes again, and I gets anudder bump from de policy. Well, by de time I falls off de wheel four or five times I'se got de 'cracker jack' paid for, and it costs me nuttin', see? Yer bet it's a great game, and I'se got de nerve ter do it."—*Times-Democrat.*

WEALTH AND POVERTY.

Some straight speaking by the Bishop of New York on a recent occasion is worthy of being reproduced. It was when some buildings were being dedicated which were built to accommodate the mission work of Grace Church on the east side of New York:

"The growth of wealth, and of luxury, wicked, wasteful, and wanton, as before God I declare that luxury to be, has been matched, step by step, by a deepening and deadening poverty, which has left whole neighborhoods of people practically without hope and without aspiration. . . . Do I hear somebody say that the conditions of life in the most crowded and unsanitary part of New York make it impossible for anybody not trained by birth and poverty to such conditions to live there? Then I say in the plainest possible terms that the English language can command that such a statement is utter and absolute rubbish. I know better. Anybody can live safely and healthily under the excellent sanitary conditions of New York to-day, anywhere on this island, and do hard work for God and his brother—if he wants to."

A POSTAL DIVIDEND.

At a meeting of the Postal Telegraph Cable Company held in New York last week, a quarterly dividend of one per cent. was declared payable on April 15th to shareholders on record at the close of the books on April 4th. The stock books close on Saturday, 4th, and re-open on Thursday, April 16th. This is the first dividend that has been declared by the Postal Company, which was organized in 1886 by Mr. John W. Mackay to provide land connections for the Commercial Cable Company. The company has each year since 1887 shown a steady increase in its earnings, which have gone into the extension of the plant, until at the end of 1895, it had a property account of \$18,844,000 as against its capital stock of \$15,000,000, with no bonded or other indebtedness.

THE STOCK OF COIN AND BULLION IN THE BANK OF GERMANY.

The return of the Bank of Germany issued at the close of 1895 showed that the stock of coin and bullion held was less by £8,057,000 than at the end of the preceding year. In the weekly returns, however, the amounts of gold and silver held by the bank are not stated separately; but for the past two years the annual report of the institution has distinguished between the two items, and from the report for the past year, which has been issued this week, it is seen that it is in the stock of gold that the shrinkage has taken place. In the subjoined table the bank's holding of gold at the close of the past two years is compared:

	1895. Marks.	1894. Marks.
Gold in bars and coins	370,023,000	422,437,000
Gold in German coins	200,920,000	291,999,000

Total amount of gold. 570,943,000 714,436,000

This shows a reduction in the stock of gold held by the bank of 143,493,000 marks, or £7,174,650. In the stock of silver the movement was a follows:—

	1895. Marks.	1894. Marks.
Thalers	204,233,000	214,294,000
Small coins	77,901,000	85,490,000

Total am't of silver. 282,134,000 299,784,000

It will thus be seen that while silver constituted only about 29 per cent. of the entire stock of metal held by the bank at the end of 1894, it amounted to over 33 per cent. at the close of 1895.—*London Economist, 14th.*

OVERCOMING IRON BRIDGE REVERBERATIONS.

Recently at a meeting of a German society of railroad men, a paper was read by Her r Boe decker on a "Means for the Prevention of Noise Caused by Trains Passing Over Iron Railway Bridges." The author had made a number of experiments, all of which proved more or less unsuccessful; but in the end a final and effective method was found, which consists of a decking of 1½ in. planks between the cross girders, resting in 3 in. timbers, laid on the bottom flanges. On the plank a double layer of felt is laid, which is fixed to the vertical web of the cross girder; at the connections with the girder a timber cover joint is placed on the felt, and two hooked bolts connect the whole firmly to the bottom flange of the cross girder. A depth of 4 in. of slag gravel covers the decking, and the decking is inclined towards the centre of the bridge, small tubes being inserted through the decking connected to a suspended gutter for drainage purposes.

BUSINESS BEFORE PLEASURE.

Over the portal of the law and medical department of the old University of Bologna in Italy, appears a Latin motto, of which the following translation is given by a lawyer in Brooklyn:

While abed the sick man's lying,
While the client's cause you're trying,
That's the time to get your fee!
For when the patient has recovered,
And the lawsuit's won and smothered,
No one then will care for thee.

—There are six species of deer in Manitoba and the Territories, says an exchange: the moose, the elk, the black-tailed deer, the small jumping deer, the red deer, and the cariboo or reindeer of the woods. There are four species of bears—the grizzly, the silver-tip, the black, and the brown bear. There are four kinds of wolves—the large buffalo wolf, the timber wolf, the cross wolf and the prairie wolf.

—A Port Glasgow, Scotland, firm of shipbuilders launched last month the largest four-masted fore-and-aft sailing schooner ever built in Great Britain. This vessel is for trading on the Pacific in the lumber and Sandwich Islands traffic, and is capable of carrying 1,250,000 superficial feet of lumber, for which purpose she has been strongly and specially constructed. The vessel is owned by Mr. John Ena, of Honolulu, and is named "Honolulu." The vessel will load at Glasgow for Valparaiso.