## AUTOMATIC SPRINKLERS AND WORKMEN'S COMPENSATION.

Consideration must be given to the safety of employees as a body; especially must the fire hazard with the possibility of panic be guarded against. To further reduce accidents it will be necessary for employers to improve the supervision, to eliminate ignorance and carelessness among the employees, to require suitable clothing for the workers, to see that sufficient light is furnished to safeguard the tools and machines. While devising safety appliances for the individual worker the employer must give his main attention to the studying of conditions that affect the employees collectively such as the sanitary conditions and the hazards of occupancy of the building in order to avoid catastrophes by fire which might cause an enormous loss of life, as in the Burdette Building in Troy, and the Asch Building, with its 143 lives and the Newark fire where 25 more employees' lives were sacrificed. In the New York Evening Sun of July 2, a Boston fire was chronicled as "just escaping a disaster like the New York Triangle Shirt Waist Horror," and the reason given is that a traffic pocket in which three engines and two ladder companies were caught prevented the apparatus from reaching the scene until just in time to take the girls from the windows and crowded fire-escapes.

Information gathered by the United States Geological Survey records 1,449 deaths by fire and 5,654 persons injured in the year 1907, and states "that these figures are incomplete and perhaps do not represent more than one-half of the persons who were victims of fire." Contrast with this record the data furnished us by the Manufacturers Mutual Fire Insurance Company, showing that in properties equipped according to their standards the loss of life was less than one per year per million employees, due to their risks being protected by sprinklers.

### AUTOMATIC SPRINKLERS AS LIFE SAVERS.

Automatic sprinklers have been included in the proposed New York building code as the result of agitation by architects, engineers and fire insurance authorities. Illustrative of the attitude of the Fire Insurance Exchange are Mr. E. P. Boone's remarks on the Asch Building fire: "There is no question in my mind that the automatic sprinkler solves the problem of fire prevention. It is one of the greatest life savers. If there had been a proper sprinkler system with an adequate supply of water I am certain there would have been no loss of life in the Asch Building fire. Of course, in dealing with the class of help employed there any show of fire is almost certain to cause a panic. People lose their heads. But in such cases the automatic sprinkler has a psychological effect on the panic-stricken. Not only the sight of the sprinkler heads letting go and deluging the fire, but the cold water itself falling on people has the effect of bringing them to their senses, of quieting their nerves."

The insurance record of a fire February 17, in the Bush Terminal Building, Brooklyn, which was equipped with automatic sprinklers, describes 800 girls working in the building in the stories above the fire as making no attempt to create a panic or leave the building, though the nature of the fire was such as to cause a great deal of smoke, so confident were they in the character, arrangement and sprinkler equipment of the building.

### THE FINANCIAL POINT OF VIEW.

Having pointed out the trend of the times which is compelling the employer to compensate all employees injured in the course of their employment, regardless of fault (unless wilful), and having shown the development of more stringent accident prevention requirements, and advanced the humanitarian side of the movement, let us look at the situation from an entirely financial point of view.

Take, for instance, the Triangle Shirt Waist Company fire; the maximum indemnity that would be required by law for the 143 lives sacrificed would be \$429,000, while at the minimum charge of \$1,500 for life the indemnity would be \$214,500. Such compensation could bankrupt a company. According to Mr. S. G. Walker, of the Mutual Insurance Organization, "All of these lives could have been saved and the entire expense, regardless of the accompanying loss of property, avoided had the building been properly equipped with sprinklers, and the same may be said of the Iroquois Theatre, Boyertown and Collingwood fires and many others which stand forth prominently among the extended list of calamities of this kind in our country."

To the employer who is confronted with the expense of insuring under the compensation law and wishes to protect the greatest number of his employees with a minimum expenditure of money, we suggest that he study the question of fire protection, for by installing automatic sprinklers he can obtain an actual reduction of from 25 per cent. to 75 per cent. in his fire insurance and with this saving meet the compensation insurance charges. By doing this he will not only have protected his own life and the lives of his employees, but his property and the continuation of his business as well. Further than this he will have established with himself and the liability company the feeling that he has taken the first step and the big step towards preserving the lives and interests of his employees.—*Automatic Sprinkler Bulletin.*

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The Bell Telephone Company, which some time ago announced that a plan had been adopted which provided for pensions, sick benefits and life insurance for its army of more than 175,000 employees, has now made its scheme public. It provides for the benefits to be derived by the employees of the entire Bell system and associated companies, which include the American Telephone and Telegraph Company and associated interests, the Western Union Telegraph Company and the Western Electric Company, representing more people than double the size of the standing army of the United States. A fund of \$10,000,000 has been set aside to be used for this purpose January 1, 1913, and a like amount will be made from year to year in the annual appropriation. The company has provided the insurance for the employees without contributions from them, and it applies to every rank in the various companies. A sum of about \$115,000,000 is paid annually to the employees of the system, and out of this amount salaries of \$80,000,000 go to the Bell Company employees alone.