

AUTOMOBILE DANGER INCREASING

Fatalities are as Numerous as Serious Infections—Urban Centres Furnish High Rate

The increasing importance of the automobile as an instrument of injury and death was referred to by Mr. Lee K. Frankel, Ph.D., third vice-president, at the 11th annual meeting of the Association of Life Insurance Presidents, in New York. Statisticians are observing that while the mortality from communicable diseases has responded more and more each year to the measures instituted by health authorities for their control, injuries and fatalities resulting from the growing use of automobiles are steadily climbing. Where formerly diseases like typhoid fever, scarlet fever and others played an important role in mortality tabulations, fatalities due to the automobile are to-day as numerous as some of the serious infections. What this increasing incidence of automobile fatalities means to life insurance companies is indicated by the industrial experience of the Metropolitan Life Insurance Company. In an exposure of more than ten million lives annually the death rate from automobile accidents has more than trebled since 1911. In that year the death rate from this cause was 2.3 per hundred thousand; in 1916 it had increased to 7.4 per hundred thousand.

During this six-year period the rate for each year was markedly higher than the rate for the preceding year. The rate for 1916 showed an increase of more than 37 per cent. over 1915. The figures for the first ten months of 1917 indicate a considerable increase over the totals of 1916. These figures do not reflect an isolated experience but are representative of what is going on in the country generally, especially in the urban centres of population. The data available show clearly that we have before us a problem of the first magnitude and that we must organize all communal groups interested in public safety to combat the growing evil. It will be necessary to interest legislatures and to educate the public generally, if we are to control the results of the automobile industry which has grown so tremendously in recent years.

The increase in the number of automobile accidents and fatalities bears a definite relation to the increase in the number of automobiles in use. The development of the automobile is a matter of common memory. The last decade has seen the automobile reach a condition of practical utility to permit its general use. It is estimated that in 1907 there were approximately 150,000 motor vehicles of all types in use in the United States. In 1911 the number of cars registered amounted to 677,000. In 1916 registrations had increased to more than three and one-half millions. On July 1, 1917, the number was very close to four and one-quarter millions. The annual rates of increase have varied somewhat from year to year. In 1912 it was 49 per cent. over the preceding year; in 1916 it was 43 per cent. over 1915. The indicated rate of increase in 1917 is about 40 per cent. over 1916. Apparently, we have not yet reached the diminishing rate.

Due to Type of Vehicle.

A study of automobile accidents and injuries leads to a consideration of the various types of vehicles. Experience has shown that the type of car operated makes a marked difference in the hazard. According to the reports of the Massachusetts Highway Commission, motor trucks and commercial vehicles caused 50 per cent. more accidents per vehicle than any other class of machine. In New York City motor trucks and commercial vehicles form less than 25 per cent. of the number of machines registered. The annual report of the police department for the year 1916 shows that the number of deaths caused by trucks and motor delivery machines was almost 40 per cent. of the total deaths (132 out of 335). It is obvious that the motor truck is the more dangerous type of machine. It is of interest to observe that in the country at large the number of commercial vehicles still forms but a small part of the total number of automobiles in use, approximately 11 per cent. The increasing use of the automobile for commercial purposes presents a very distinct source of future hazard which should receive especial attention.

Rate Higher in Urban Centres.

We have already referred to the increasing mortality rates from automobile accidents as shown by the industrial experience of the Metropolitan Life Insurance Company. It is interesting to note that these figures are almost identical with those for the general population of the country as reported by the bureau of the census. In 1916 there were in the registration area of the United States 5,173 deaths from automobile accidents, corresponding to a death rate of 7.3 per 100,000 population. In 1911 the rate was 2.2 per 100,000 or less than one-third the present rate. In 1915, the last year for which detailed figures are available, the rate was 5.9 per 100,000. For the cities in registration states, however, the rate was 7.6 per 100,000, while in the rural areas of these states, the figure was only 3.9 per 100,000 or just about half the urban rate. We are concerned, therefore, with what is primarily an urban problem. This is shown by the following tabulation of rates for some of the principal cities of the country for the year 1916, compiled by the Prudential Insurance Company:—

Deaths per 100,000.

United States registration area	7.3
Nine American cities	8.7
New York	7.2
Chicago	10.0
St. Louis	9.1
Baltimore	5.1
Buffalo	12.2
San Francisco	13.6
Providence	10.2
Newark	13.4
Washington	9.9

The higher rate in urban centres is borne out by the experience of the Metropolitan Life Insurance Company, as shown by the following figures:—

Mortality in 1916 from Automobile Accidents, Metropolitan Life Insurance Company Industrial Experience.

	Deaths per 100,000.
Total company experience	7.4
Ten largest cities combined	8.3
New York	8.1
Chicago	10.0
Philadelphia	9.6
St. Louis	6.0
Boston	6.4
Cleveland	6.0
Baltimore	4.1
Pittsburg	9.1
Detroit	13.9
Los Angeles	17.0

These figures should be taken with reserve as there are no available municipal data in reference to the ratio of automobiles to population. The statistics compiled by The Automobile show the following state ratios of population per car for the states in which the above cities are located:—

States.	Population per car.
New York	30
Illinois	22
Pennsylvania	34
Missouri	27
Massachusetts	28
Ohio	18
Maryland	20
Michigan	16
California	12
Rhode Island	24
New Jersey	30

SASKATCHEWAN MORTGAGE & TRUST CORPORATION

The ninth annual report of this institution, with head office at Regina, reflects great credit upon the management, especially when the unsettled state of business conditions generally is taken into account. The net profits for the year amounted to \$49,192.57, of which \$43,807.30 was used in the paying of dividends, at the rate of 6 per cent. per annum, the balance being carried forward. This profit is somewhat in excess of 1916, when it stood at \$43,032.61. The paid-up capital of the company is now \$777,206, while the assets are \$927,704.81.

In every branch of the company's business there was a healthy increase, with the exception of the item, interest accrued and in arrears, where a substantial decrease is shown, which is a pleasing feature of the report.

Taken altogether, those directly and indirectly concerned with the management of the institution, have good cause for gratification with the report as presented. Mr. C. V. Smith is manager and secretary of this progressive Western institution. Owing to the resignation of Mr. Robert Sinton, the vice-president, Mr. A. W. McGregor was elected to the vacancy on the board of directors.