

FACTORY ACCIDENTS IN GREAT BRITAIN.

Accident Risk Has Tendency to Decrease—Conclusions of Committee.

In November, 1908, a committee was appointed by Mr. Herbert Gladstone, then Home Secretary, to enquire into the increasing number of reported accidents in Great Britain in places under the Factory and Workshops Act.

The committee's report shows that the total of reported accidents rose from 79,020 in 1900 to 100,609 in 1905, while between 1905 and 1907 there was a further striking increase, the figures being:

	Total	Fatal
1905	100,609	1,063
1906	111,904	1,116
1907	124,325	1,179

The increase in 1905 to 1907 was especially noticeable in certain trades. Thus, in the textile trade the non-fatal accidents increased by 44.62 per cent., in metal founding by 46.07 per cent., in engineering, etc., by 35 per cent.; whilst generally in non-textile factories the increase was 35.83 per cent.

Conclusions of the Committee.

After a careful review of the causes and circumstances of the increase in reported accidents, the committee arrives at the conclusion that there has been: (1) A steady enlargement in the area of accident risk, due to the gradual growth of trade during the last 20 years; and (2) some sudden increases, both in the area of risk and the degree of risk in years of booming trade, such as 1898-9 and 1906. There are not sufficient statistical data to give any precise measurement of the effect of these causes. The committee is of opinion that there is increased speed and pressure in a large number of industries, and that this is probably a cause operating to produce an appreciable increase in the accident risk. The increased use of machinery, considered as an isolated cause, is one of the causes operating to increase the accident risk. The counter operation, due to improvements in machines and in guards must not be forgotten. That the rapid introduction of machinery increases for the inspectors the difficulty of securing adequate guarding. In some districts new machines and new types of machines are introduced so rapidly that the inspectors cannot keep pace with them. The Workmen's Compensation Act has reduced the accident risk by directing the attention of employers to the occurrence of accidents and the importance of preventing them, but has led to some increase in the number of reported accidents for the reasons already given.

The general conclusion arrived at by the Committee is that the evidence on the subject of the increase or decrease of the accident risk is largely composed of inferences and probabilities, but after weighing all the material bearing on the question which could be collected, the committee thinks that the accident risk for the ten years from 1897 to 1907 probably remained almost constant, any increase due to increase of machinery and greater pressure being counteracted by improved inspection, and the greater care resulting from the Workmen's Compensation Act.

Accident Risk Decreasing.

Since 1907 there has been a tendency for the accident risk to decrease, and there can be no doubt that this result is due partly to the greater care resulting from the Workmen's Compensation Act, partly to the greater experience of employers in the efficient guarding of machinery, and partly to the efforts of the factory inspectors. It is also probable that any increase took place chiefly in the class of unpreventable accidents, while improvement has been effected as regards preventable accidents. Though the border line between preventable and unpreventable accidents is a doubtful and moving one, there must always be a number of accidents which no care can foresee or prevent; and it seems possible that the increase of machinery and the increased speed and pressure of work have enlarged this class of accidents. The increase of reported accidents up to 1907 was due almost entirely to increased reporting. Since that date the increase in reporting has been less marked and the effect of decreased risk has accordingly shown itself in the figures of reported accidents.

Prevention of Accidents.

In discussing the prevention of accidents the committee makes a considerable number of proposals, mainly of a technical character, but these are based on the general recommendations that all possible steps must be taken to secure (1) that the employers shall co-operate with the inspectors; (2) that a knowledge of the risks of new machines and the best ways of fencing them shall be diffused widely and quickly; and (3) that the best methods of fencing shall be enforced with speed and uniformity.

Mr. W. J. Dromgole, of the Merchants Bank, Brandon, Man., has been appointed manager of the branch at Gull Lake, Sask. Mr. A. Halstead, of Portage, succeeds Mr. Dromgole.

WORKMEN'S INSURANCE.

Report on Systems in Various Countries—Most Complete in Germany.

The country with the most complete system of workmen's insurance is Germany, where practically the entire wage-earning population is required by law to be provided with some form of insurance against industrial accidents, sickness, invalidity and old age. Benefits are also provided in case of maternity for wage-earning women, while for some industries there is a system of insurance to provide benefits for the widows and orphans of wage-earners. The employers defray the entire cost of the accident insurance, and it includes practically all the industrial workers in the country.

These facts and the remarkable progress made in recent years by foreign countries on the subject of employers' liability and workmen's compensation are noted in the first of two volumes comprising the twenty-fourth annual report, just issued by the United States Bureau of Labor, Department of Commerce and Labor, entitled "Workmen's Insurance and Compensation Systems in Europe."

Wide Scope of German System.

The most striking evidence of the wide scope of the German system is contained in the figures for the operations of the year 1908. In this year the number of persons insured against accident was about 27,000,000, the total receipts were about \$57,000,000, the total expenditures were about \$48,000,000, and the amount of the reserve was \$65,000,000. The number of workmen compensated for the first time in the year 1908 was 143,000.

Separate laws provide a system of compulsory sickness insurance for wage-earners in which the employers pay one-third and the workmen two-thirds of the expense. In 1908 the number of persons (not including agricultural laborers) insured against sickness, was about 13,000,000, the receipts were \$95,000,000, and the expenditures were \$91,000,000.

What is Done in Austria.

Besides these two branches there is a third national compulsory system relating to insurance for old age and invalidity, in which the employers and the workmen each pay equal amounts, while the Imperial government provides a liberal subsidy. In 1908 the number of persons insured under this branch was 15,000,000, the receipts were \$68,000,000, the expenditures were \$48,000,000, while the reserve amounted to \$355,000,000.

The three systems of insurance have been in operation for nearly 25 years, and the experience under them has been so favorable that in response to a widespread demand the German government is now preparing to revise and extend the system, and it is expected that in a few years even greater results will be shown.

In Austria the system of workmen's insurance is patterned closely after that of Germany and provides relief for cases of sickness and accident to workmen engaged in manufacturing and similar industries, though there is a separate organization for the mining industries.

One feature of workmen's insurance in Austria which no other country possesses is a national compulsory system of old age and invalidity insurance for salaried persons, such as clerical employees of all kinds; the expense of this is defrayed partly by the employer and partly by the insured person.

Variety in France.

While in Germany and Austria the workmen's insurance systems are highly centralized, in France the different types of insurance are provided by a great variety of institutions and regulated by a series of separate laws and decrees. The insurance of workmen against industrial accidents is regulated mainly by the law of 1898. The employer is required to provide at his own expense a specified system of benefits to injured workmen, and in order to protect himself he is allowed to insure his liability under the law in a variety of institutions, such as voluntary associations of workmen or of employers, private insurance companies, government insurance funds, etc.

In some industries insurance against sickness is compulsory but in the main the French government has preferred to grant certain privileges to mutual sickness insurance societies, and those complying with certain requirements receive subsidies from the national government.

TORONTO WILL BUY ELECTRIC LIGHT COMPANY.

The Toronto city council have decided to purchase, if the company will sell, and subject to the approval of the ratepayers, the plant of the Toronto Electric Light Company, paying therefor \$125 for the \$100 of the company's common stock. Three commissioners will manage the city's electric light system, one to be appointed by the Provincial Government through the Hydro-Electric Commission, one appointed by the city council, and the Mayor to be ex-officio the third member.