

INSURANCE CHRONICLE

NEW BUILDING CODE.

Cement and Concrete Review for out, contains an interesting editorial on the new building code for the city of New York. The editorial will be of peculiar interest to fire engineers. It says in part:—

On the surface it would appear that concrete buildings had been dealt a knock-out blow, so far as fire safety is concerned. The following are some of the provisions, which are particularly prohibitive: Heights of reinforced concrete construction in the city report are limited in height to 75 feet. This limiting height, however, for non-fireproof buildings. Reinforced concrete buildings, with steel columns and girders thoroughly protected, may be erected to the height of 100 feet. The majority report permits of reinforced concrete buildings to a height of 85 feet, but its use is prohibited for fireproof buildings, and, as every business building over 59 feet in height must be fireproof, this form of construction has been practically nosed out here. As regards details, both reports consider segmental floor arches of concrete, brick or tile as superior in fire-resisting qualities to flat-floor construction of the same materials. For fireproof floor construction, so far as it relates to concrete arches, stone concrete only is permitted. Segmental arches of concrete, four inches thick at the crown, with a rise of not less than one inch for each foot of span, must be reinforced with metal weighing not less than 1½ pounds per square foot of floor area, while four-inch brick arches and six-inch tile arches can be built without reinforcement. Concrete appears at a decided disadvantage, even where flat-floor constructions are permitted. Summing up the revised code generally, there is little that could be called a gain for concrete construction. On the other hand, the proposed new law has practically prohibited this form of construction. Heretofore, there seems to have been no statutory provision for this class of buildings; discretionary powers to the Superintendent of Buildings made its use possible. However, the majority report gives large powers to these superintendents. This seems to be about the only redeeming feature, so far as concrete construction is concerned, of the entire building code. Because of the many protests received, both reports submitted have been referred back to the Building Committee of the Board of Aldermen of that city for public hearing. It is to be hoped that the protests being raised by concrete interests will at least be productive of placing this form of construction before the public in its proper light, and that it be given the consideration it deserves."

RAILROAD ACCIDENTS

In Canada—Dominion has an Unenviable Record—Notes of Past Records.

Canada has many records to which Canadians point with pride. This cannot be said of railway accidents. Statistics prove conclusively that our annual record of railway accidents is not one to be coveted by the people of older lands. The returns for 1908, published by the Department of Railways and Canals, show that 449 persons were killed and 2,347 injured. As compared with 1907, the fatalities were 149 less, while the number of persons injured was greater by 195. During 1907, more persons were killed in railway accidents than in any similar period in the history of Canadian

railroading, the total being 587. Comparatively speaking, this is almost tantamount to the undesirable records made by the railways of the United States. Of the persons killed during 1908, only 28 of the 449 were passengers, while of the 2,347 injured, only 345 were passengers.

The following figures give some information regarding the accidents of the last five years:—

	Passengers.		Employees.		Others.		Totals.	
	Killed.	Injured.	K.	I.	K.	I.	K.	I.
1904 ..	25	232	192	214	178	259	395	705
1905 ..	35	244	206	920	227	193	468	1,357
1906 ..	16	231	139	893	206	241	361	1,365
1907 ..	70	352	249	1,126	268	220	587	1,698
1908 ..	28	345	224	1,793	197	209	449	2,347
Totals ..	174	1,404	1,010	4,946	1,076	1,122	2,260	7,472

During 1908, an increase of 1,907,673 in the number of passengers carried was registered as compared with 1907, the travellers in 1908 numbering 34,044,992; so that during 1908 one passenger in every 1,215,893 was killed, and one in every 98,681 was injured. In the preceding year, there was one in every 459,104 killed and one in every 91,299 injured. While it is obvious that more care has been exercised in the operation of trains of late, there is still room for improvement.

Neglect is Cause of Many Fatalities.

Most of the accidents are caused by neglect, and the consequent collisions and derailments, while a few are due to defective equipment, parting of trains and level crossings.

The figures relating to employees indicate the hazardous nature of the risks connected with railway operations. Not including those in offices, 100,739 persons were employed in the operation of railways during the year; so that one in every 449 was killed and one in every 56 injured. Of those directly engaged in the operation of trains, such as engine-men, conductors and brakemen, one in every 168 was killed, while one in every 23 was injured.

To refer to the table, the figures in the columns headed "Others" relate to trespassers, mostly tramps and wayfarers. Of the number killed, 107 came to their death at various points along the lines and 16 lost their lives in attempting to get on or off moving trains.

Electric Railway Accidents.

The following are the returns of accidents which occurred on electric railways during 1907 and 1908:—

	1907.		1908.	
	Killed.	Injured.	Killed.	Injured.
Passengers	27	988	18	1,156
Employees	7	216	6	188
Others	37	532	42	539
Totals	71	1,736	66	1,883

In 1907, the total number of passengers carried was 273,999,404; in 1908, 299,099,309; so that one in every 10,148,126 was killed in 1907, and one in every 16,616,628 in 1908, while one was injured in every 277,327 in 1907, and one in 258,736 in 1908.

The majority of the persons killed on electric railways were struck at highway crossings or on the track, while most of the injuries were caused by jumping on or off moving cars, collisions and highway crossing accidents.—W. M.

In Vancouver recently in a suit brought against the B.C. Electric Railway, which was heard by Chief Justice Hunter, Mrs. Mable Schnell was awarded \$3,500 damages.