



# THE ROYAL BANK OF CANADA

## MONTHLY LETTER

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### *Fatal Home Accidents CAN be Avoided*

WHAT IS AN ACCIDENT? Some people think of it as being a misadventure. Others dismiss it as an unforeseen or unexpected event. Many think of it as a matter of bad luck.

In the interest of living longer it is a mistake to treat the word so offhandedly. Every accident is caused by something — an unsafe act, an unsafe practice, or an unrealized hazard. It is not “luck”, which is only a word we use to cover our defects of knowledge. If we wish to live we must apply our intelligence so as to preserve ourselves.

The shocking fact is that, in keeping with industry and finance which have become computerized to keep up with business, Death, too, must be using a computer to count the victims of accidents.

Thoughtful people can feel nothing but chagrin when they read the sad Canadian annual record of 11,000 men, women and children killed in accidents, more than a million injured, over a million million dollars lost economically, and 14,000 hospital beds taken up by accident victims every day. It is a national disgrace.

But death by accident is not merely a statistical fact to be tabulated. Death is a personal thing: there is a shocking finality to it.

Look at Canada's record: of every hundred people who lost their lives in accidents in a year, 46 were killed in events involving motor vehicles; 15 deaths resulted from falls; 10 were drownings; 6 were in fires or explosions; 6 involved mechanical and food suffocation; 4 were from poisoning; and two each were caused by falling objects, machinery and firearms.

In every one of those “accidental” deaths someone was at fault. He used a safe gadget dangerously; he did a safe act in an unsafe way; he used a dangerous article carelessly; he failed to look ahead to the consequences of what he was about to do.

A key word is “carelessness”. The poison taken by mistake kills just as certainly as that taken deliberately. The heedlessly driven automobile kills just as certainly as the deliberately dropped bomb. The fire caused by a cigarette kills just as certainly as that

started deliberately by an arsonist. No one can opt out of responsibility by pleading thoughtlessness.

#### *Accidents at home*

Although measurable progress has been made in reducing the death rate from home accidents, they still rank among the leading causes of death, and this *Letter* is devoted to discussing ways of avoiding them.

They happen all over the house: 30 per cent in the kitchen-dining quarters; 24 per cent in the porch or yard area; 18 per cent in the living and sleeping quarters; 12 per cent on stairs; 3 per cent in the bathroom; 3 per cent in the cellar; 2 per cent in hallways; 1 per cent in the garage; and 7 per cent in other areas.

They happen in all sorts of ways: 38 per cent result from falls on the level; 14 per cent from falls from heights; 13 per cent from hot or burning substances; 9 per cent from handling materials or objects; 2 per cent from falling material; and 10 per cent from other causes.

Accidental deaths happen at all ages: in one year there were 492 accidental deaths from all causes in the under one-year-old group; 712 deaths at ages 1 to 4; 1,137 at ages 5 to 14; 2,192 at ages 15 to 24; 3,111 at ages 25 to 44; 2,788 at ages 45 to 64; and 2,521 at ages 65 and over. The total of accidental deaths in Canada in 1965 was 10,978.

The prevention of home accidents is a challenging problem. Safety in the home is just as much a part of home operation as bringing home the pay envelope or cooking dinner.

Playing safe means appraising every new machine and gadget to uncover its unsafe qualities, and taking immediate steps to protect people from them. It means constant vigilance, taking a new look at everything in the house periodically to discover new and developing dangers. It takes account of hard facts: a four-cycle engine turning a 20-inch blade on a rotary grass mower can hurl a pebble at a speed of up to 170 miles per hour, the speed of a shell fragment.

It is not possible to eliminate every hazard, but it is

an undoubted responsibility to make everyone conscious of the hazards that exist. Without co-operation of all in the family, parents are limited in what they can do to prevent accidents. Like industrial concerns, the home should make organized accident prevention an integral part of life.

Why not form a family safety council, with every member of the family charged with examining conditions regularly? If everyone is imbued with the safety spirit there will be no need to nag or to talk tiresomely about safety.

Parents must set the tone by what they do and say. Telling is not training. Children need to be shown and to have things explained to them. They should be commended for safety suggestions and for examples of safety precautions. Then, as a combination of all these efforts, the habit of safety will follow them through their lives.

An excellent book of 32 pages, illustrated, is published by the Canadian Gas Association, available from local gas company offices. It is called *Home Safe Home*, and covers all aspects of home safety from television aerial to the cellar.

### *Safety of children*

Children are a special case in the broad safety-from-accidents picture. They don't die of diseases nearly to the extent they used to, but accidents take an increasing toll of life and limb.

Every home has built-in accident possibilities, and there is no magic formula guaranteed to protect children. There is, however, a growing appreciation of the good that can be done by providing supervision, removing known hazards, teaching simple safety measures, and setting good examples.

A mother has to relate today to yesterday, because what baby couldn't possibly do then he is quite capable of doing now. She has to keep her thinking up with her child's thinking: his curiosity is extending itself every hour. Pitting her wit against the baby's curiosity is a rugged game, but the reward is preservation of the baby's life.

Accident prevention begins with one hundred per cent protection. The baby is completely at the mercy of its custodians. As one speaker put it to a convention of pediatricians: "If it is burned, drowned, poisoned, crushed or mangled it is because it has been denied protection by those responsible for its care."

It is of the nature of babies to twist and squirm and roll; therefore they should never be left for an instant in a position where they can topple into danger. Bedding should be pinned, buttoned, or folded in such a way that smothering is impossible. Water isn't safe until the child learns to respect it. At various ages, a couple of inches of water in a basin, a six-inch deep play pool, a weed-strewn pond, and a too-shallow diving pool are menaces to children. The Saskatchewan Department of Public Health booklet *A Child Safety*

*Handbook* says without compromise: "Never leave a small child alone in a bathtub for even one second. Let the telephone ring!"

As children leave the baby stage it may appear to parents that they go looking for trouble. What of it? To explore the unknown is how they learn. What parents need to do is look for the trouble before it happens and prevent it from happening.

Little precautions count. Keep razor blades, pins, buttons and other small objects out of reach. Lock doors that open to potential danger. Keep medicines in a high latched cabinet. Read labels carefully before using the contents of any bottle or package. Seal all unused electric outlets with adhesive tape or by special plugs made for this purpose.

These warnings seem hackneyed, but their very commonplaceness is the reason for repeated emphasis. Small omissions or faults cause the greatest amount of tragedy and heartache.

### *Teaching self-protection*

Hazards multiply as the child learns to creep, walk, and climb. He embarks upon an orgy of exploration in a world that is all new to him. He will taste, tug, touch and test every article within his ever-growing reach. He needs freedom, but he needs limits, too. Absolute protection must be maintained against lethal and crippling hazards, but the run-about child must begin to amass a back-log of experience from slight mishaps, and so gain some practical concepts of pain, heat, gravity and non-edibility.

As children grow through their early years they should be progressively learning to protect themselves. Give them liberty to explore and experiment within a circle which you draw firmly and explain simply.

Discipline is a safety tool, the fore-runner of self-discipline. It may find expression in a stern voice, deprivation of privilege, and quite often in the early years an expertly placed swat. One requirement is that the discipline be reasonable, consistent and understandable. The parent should show that it arises from affection.

An authority on child training suggests that two approaches and two tones of voice are needed. When you want a child to do or not to do something that is not associated with danger, *ask* him: when it is to preserve him from harm, *order* him. Make certain words mean implicit obedience: "look out; go slowly; no!" and particularly "stop". Don't give such commands unless they are needed, but then give them in a command voice.

Some parents abdicate their authority by threatening a child with a "bogeyman" or "the police" to reinforce safety discipline. Others weaken the role of punishment by handing out the same penalty for a death-threatening act like pulling an electric extension plug out of its socket as for a trivial offence like scribbling on the wall.

To replace the forbidden fruit of dangerous activity,

something safe must be provided. Learning something to do is quite as important for safety as learning the many things not to do. When forbidding a boy to climb on a fence where there is poison ivy or barbed wire, or on a tree with unsafe branches, a father needs to show a fence or a tree that is safe to climb. Climbing is all right, the lesson says, but one must choose the right places to climb.

Parents should pass along their safety requirements to baby-sitters. A baby-sitters' course was started in Saskatchewan years ago. It provides a child safety handbook, a baby-sitter's test, and a check list which is an example of the anticipation of danger emphasized in this *Letter*.

The check list, in addition to telling about feeding, and bathing and bedding-down, tells the telephone number where the parents may be reached, the emergency telephone numbers, and what to do first, second and third in case of emergency. In the event of fire, for example, the first thing to do is to get the children out safely; then call the fire department from a neighbour's house.

### *Preventing accidents*

Good housekeeping — cleanliness and orderliness — is a fundamental of accident prevention. It removes the causes.

Good housekeeping involves the arrangement of furniture, the disposal of scrap and the physical condition of the house. It makes sure that doors at the top of stairs are kept locked; that mops and pails and cartons and bundles are not placed in dark corners; that electric wires are not allowed to become frayed or kinked; and that objects are not scattered around where they may be tripped over.

Falls compose a large and increasing proportion of the total accident mortality not only during childhood but in later life. Only motor vehicle fatalities exceed the toll from falls. The causes are innumerable: toys left strewn on the floor, frayed ropes on swings, extension cords stretched across rooms, small rugs on smooth surfaces, badly-lighted stairs, neglect to use rubber mats in bath-tubs, water or grease on floors, torn linoleum or carpet, stepping on or off a chair that is resting on a waxed floor.

All of these are preventable falls — preventable by the elimination of the cause and carefulness in the doing. Everything climbed upon should be tested, and a hand-hold found: ladders, chairs, benches, step stools and boxes. Stairs should be provided with handrails and the steps should never have anything left on them. Put a marker of some sort — a strip of metal or a painted line — at the top and bottom of stairs that are steep or not well lighted. When carrying things up or down stairs don't carry loads that will block your view.

### *Fire menaces everyone*

The danger of death by fire is only as remote from

you and your family as your preventive measures push it.

Nearly all fires are due to human blunders. Having an alarm system, fire extinguishers and escape routes does not provide the security you can obtain by taking all possible precautions to prevent fire from starting.

House fires in Canada are caused, according to the federal fire commissioner's office, by: smokers' carelessness 47 per cent; heating equipment 16 per cent; rubbish and trash 12 per cent; electric wiring 10 per cent; flammable liquids 4 per cent; ashes 3 per cent; others (usually not connected with home fire safety) 8 per cent.

Safety consists in the proper handling of potentially dangerous equipment and material. Heating apparatus must not be allowed to get too hot; rubbish should not accumulate; electric wiring must not be overloaded or unprotected by insulation; flammable liquids must not be stored indoors.

Careless smoking in bed — and is any smoking in bed careful? — takes its toll through flames and asphyxiation. The practice is foolhardy because no one is immune to falling asleep without extinguishing the cigarette.

Should a fire start, does everyone in the house know how to escape? There should be periodical reminders given, and fire drill carried out so that everyone's role becomes automatic. Even in a great fireproof structure like the Royal Bank Building in Montreal there are posters displayed in every department telling what to do in case of fire. Preparedness is just as important in your home.

A 28-page handbook, well illustrated, has been prepared by the Dominion Fire Commissioner, Ottawa, in collaboration with the Provincial Fire Marshals and Fire Commissioners. Copies of *Fire Safety in the Home* may be obtained directly from the Queen's Printer in Ottawa or at Canadian Government book shops. The price is 25 cents. A companion booklet is entitled *Farm Fire Safety*.

### *Poison lurks everywhere*

Poisoning is a senseless, tragic thing because every accidental poisoning represents a human error or human negligence.

The toll in Canada in 1965 for more than 400 people who died of accidental poisoning.

All household poisons and medicines should be kept out of reach of children. Even simple remedies may be dangerous. An adult who takes a harmless pill in a slight overdose may not suffer great harm, but when this effect is magnified by the smallness of a child the danger is real.

Medicine cabinet folly is commonplace. We reach unthinkingly for a bottle of medicine and get hold of a poison-containing compound instead. The rule for self-preservation is: do not take or give medicine in the

dark or when only half awake or without reading the label.

An hour's work with hammer and saw will provide a door shielding one or more shelves in the drug cupboard. These shelves are for poisonous or dangerous items, all of which should be clearly labelled. Ten more minutes will run a light from a nearby outlet, to be turned on when selecting a bottle or a package.

Poison-control centres in some communities perform a useful service. They provide information about the poisonous substances present in household products which may be eaten or imbibed accidentally, and the methods of emergency treatment. If there is a centre in your area, enter its telephone number in your "Emergency calls" list.

### *Care with electricity*

Keep electricity in its place and it is safe. Loose electricity plays no favourites: if mishandled it will kill an octogenarian as readily as a two-year-old.

Examine lamp cords and extension cords frequently and replace them if they are frayed or if the insulation is hard and brittle. Be careful even when changing bulbs. A man was electrocuted when his finger slipped into the socket while he was putting a new bulb in his base-ment fixture. Do not fiddle with the inside of your television set, even if it is disconnected. Use no heavier fuses than 15 ampere in lighting circuits: others may overload the wiring and cause it to heat, with the danger of starting a fire.

Look for the safety label on electrical and other heating equipment. Nationally recognized testing laboratories, such as those of the Canadian Standards Association, the Underwriters' Laboratories, the Canadian Electrical Association, the Canadian Gas Association, and the Association of Lighting Engineers, test and label most oil- and gas-fired and electrical heating equipment to accepted safety specifications.

### *A special place*

The kitchen is one of the most dangerous rooms in the house. If all the hazards that exist in a kitchen were found in an industrial plant, officials would insist on protective devices and anti-accident drill.

The kitchen is a combination factory, bakery, cannery, laundry, butcher shop, restaurant, household workshop, and children's playground. Here, indeed, is splendid practice ground for the family safety council.

It is an elementary precaution to turn pot handles toward the back of the stove, yet a number of children are fatally scalded every year when they bring down upon themselves a pot of soup or a saucepan of boiling potatoes. Women are fatally burned when their clothing catches fire from an open flame.

"Under the sink" is a handy place to keep ammonia, soap, solvents, detergents, lye, furniture polish, silver polish, and drain cleaner . . . but "under the sink" is one of the most tempting places to a child. A two-year-

old cannot be expected to differentiate between the dangerous things and such safe playthings as pots and pans.

After all the warnings that have been given in school, on radio and television and in the press, it is hard to understand why anyone would store disinfectants, insecticides, rat poison, and other similar materials near food, food containers, and cooking utensils. But this dangerous practice persists to take its toll of lives.

### *To stay alive*

Some personal and family activities have been outlined, but there is additional scope for saving of life through community action.

The fatal accident menace must be attacked with a balanced programme in four major areas outside the home: research, to find safer products and practices; engineering, to add protection to equipment and utensils; enforcement of laws, to prevent carelessness by one from injuring another; and education, so that safe thinking and safe doing become part of our way of life.

In many communities, parents have been the moving force behind safety measures. Doctors, who are familiar with the pain, fear and loss due to accidents, are making major contributions through advising parents on the principles of accident prevention and by promoting community programmes for safety.

Safety education should direct attention to hazards and to the human factors responsible for fatalities, and tell how these may be met and overcome. This education starts in the home, progresses through school, and should continue among adults. The magnitude of the problem warrants speedy and earnest action.

### *The prudent mind*

It is ridiculous that in an age of wonderful discovery of drugs and invention of devices to keep us alive the deadliest enemy of men and women is something that lies in their own hands to defeat.

The hazard factor in living can never be wholly eliminated, but much can be done to reduce it.

Life is too precious to trust to luck, and you can rely on your guardian angel or your St. Christopher medal only after you have done your best to guard yourself.

If you have made provision for dealing with dangers that can be anticipated, then your mind is free to improvise what is needed to deal with the unexpected. If you make it a habit to avoid situations out of which accidents emerge, then you have resources to cope with new contingencies.

Of this be sure: when a death occurs due to some act or omission, "I didn't think" is not an acceptable or solacing excuse.

It is good wisdom to allow prudence to keep us alive, and, anyhow, the fault of over-caution is preferable to the mistake of being killed.