



THE ROYAL BANK OF CANADA

MONTHLY LETTER

VOL. 56, No. 1

HEAD OFFICE: MONTREAL, JANUARY 1975

About Attaining Your Life Expectancy

SOME PEOPLE ENJOY the spice of danger, but today's dangers are too dangerous to trifle with. It has been estimated that there are 350 deaths from *needless* accidents in North America every day. In one year in Canada, accidental death claimed 8,480 male citizens and 3,551 female citizens. Traffic accidents account for about half this loss of life; accidents in the home cause 20 per cent of all accident fatalities.

During almost the whole of the time that mankind has been living on this planet his life has been a continual struggle to keep himself alive and to rear his young.

The four features contributing toward our hope of living long are: physical well-being, emotional control, respect for danger, and *the desire to live*.

Things that we brush off as "chance occurrences" are not uncaused. Voltaire said that we invented the word "chance" to express the known effect of unknown causes. To be safe, we need to uncover the things and situations that threaten our safety and eliminate them or avoid them.

In the big industrial concerns, physical dangers are to a great extent guarded; fumes and dust are trapped and sucked away; good hygienic standards exist.

Most industrial accidents, generally about 85 per cent, are the results of unsafe acts. Devices, however ingenious and effective they may be, are futile unless they are used by the workers. Having a safety programme is not a guarantee of safety, but a means toward safety that must be respected.

Offices, too, have their hazards: slippery stairs and floors; open file cabinets; dangling telephone cords and typewriter connections; swinging doors, faulty chairs, and cluttered aisles.

The key to a good safety programme in workshop or office or home is organization. There should be safety standards; education and training; warning signals and mechanical protection and inspections.

Many associations are at work in the field of business and industry to propagate safety: this *Monthly Letter* is addressed particularly to homes.

Causes of accidents

Among the causes predisposing us to accidents are our emotions, worry and anxiety, anger and fatigue. When one's brain gets out of gear the drive of emotion heads us toward a smash. Emotions can block the senses so that we are really "deafened" or "blinded" to possible dangers. They interfere with clear thinking.

Being in a bad humour is a dangerous state. A person in cheerful, kindly, happy mood is less likely to incur an accident than one in a mood of discontent, grief or despair. When we are irritated, feeling below par or frustrated, we have to be extra careful in everything we do, for these feelings make us sitting ducks for accidents.

Irritability may arise from unsatisfied desires or the annoying actions of people. A succession of irritations over trifles — and some days seem to be full of them — may build up a condition that makes it impossible to exercise control in an emergency. We may drive the car without care, or walk the streets without caution, or handle a tool negligently. When we feel an irritation nagging at us we should try it out for size: is it big enough to justify us in risking our lives?

Boredom, which is essentially a thwarted desire for events, and despondency over the course of personal or world affairs, invite us to go on a spree of danger-courting. Some people believe that the only remedy for these mental upsets is action, and the action they take may be hasty and unthinking. Others take as their patron saint St. Vitus, and are nervous, high-strung and tense. They worry like the centipede which was asked by a frog: "Which of your hundred legs do you move first?"

A person who keeps in good temper is more secure from accidents than one who is angry. Anger is not only one of the seven deadly sins but one of the unbalancing forces that incline us to do dangerous acts. It makes us less ready than usual for accuracy of thought, and interferes with our exercise of control in an emergency.

We are not only likely to speak harshly when angry, but to behave recklessly. When we bruise our shins on a chair in a dark room the emotion of anger often

instinctively arises before reflection shows that the chair was not to blame. Then we kick the chair and we hurt our toes.

When the feeling of anger arises, all bodily changes, such as scowling, clenching the fists and quickened heartbeat, are reflected back upon the mind, lessening its capacity for reasonable thought.

Fatigue, another ingredient of accidents, is a device of nature to keep us within safe limits. It makes sufficient rest of body and mind obligatory.

A special case — children

Children's safety is the paramount interest of adults and it requires special attention. All the ordinary safety precautions apply, but more is needed because children have not the experience to make them careful.

It is not possible to protect children from accidents by vaccine or toxoids. There are, however, two preventive measures that should be used: educate the children and remove all potential dangers.

The drill for assuring the safety of children is: (1) remove hazards; (2) set a good example; (3) watch and guide the children.

When small children are left in the care of a babysitter, a check list should be given the sitter. It will tell where to reach the parents; when to give food; telephone numbers of doctor, police, fire department, janitor and neighbours.

Having taken the obvious precautions for your child's safety, do a little extra thinking about what more you can do. In case of danger, a cat will remove her kittens, one by one, but will always make an extra journey, at whatever hazard, to see if there are any more left.

Use your senses

Use your senses to detect danger. Your ears will warn you that a machine is defective, or improperly adjusted, or needs lubrication. Your eyes, when on the alert, will see a potentially dangerous obstacle or an object that may fall on you. Your sense of smell will warn you about gas or chemical leaks, over-heated bearings or smouldering rags. Your sense of touch will make you aware of excessive vibration or over-heating.

Your common sense tells you that paying attention to all your other senses spells safety. There is no use in having your five physical senses awake and in good running order if your common sense is asleep.

Some people flirt with death without realizing that they are doing so. They do not use their intelligence, the crowning glory of mankind. Knowledge and sagacity are the father and mother of safety, when they are heeded. Good safety management involves clear-sighted ability to detect possible danger; it includes recognizing how the various factors — people, environment, machines — affect one another, and it applies this knowledge to an appraisal of what you should do for self-protection.

Your environment is not the wide-open spaces so often referred to in connection with air and water pollution. It presses close upon you. It is everything around you. It includes the clothes you wear, the tools and implements you use, the mechanical things in workshop, laundry, and kitchen, and the floors you walk on.

When this environment is well known to you, and you move circumspectly in it, you are contributing to your safety. If you allow it to become disordered, you live under risk of an accident.

Good housekeeping in home or factory or office is a safety device of importance. A cluttered, messy work area is an invitation to trouble, yet some people persist in strewing work surfaces and floors with bundles and heaps, spilling greasy substances on the floor, scattering tools and materials, and leaving heavy objects poised dangerously against walls.

The way to combat this menace is to practise the safe way of doing things so that it becomes habitual. Then you will automatically avoid dangerous situations. A sensible warning was given us in picturesque terms by a philosopher: "He who is not a bird should not camp above abysses."

Accommodate your actions to the nature of your environment. Prudence consists in knowing what dangers there are, distinguishing the character of possible troubles, and proceeding in such a way as to avoid danger.

Patience is an ingredient of safety. Some people are prudent and some are impulsive; some can stand waiting and some can not. It is desirable to cultivate the ability to wait if it should become advisable in the interests of preserving your life. A person who habitually acts on impulse is gambling with his safety, and often suffers the bitter consequences of over-hasty action.

If you are keen and attentive you will know when to be cautious and particularly careful. Danger of accident grows under the favour of heedlessness, which is apt to be the outcome of over-confidence. There was a town in Scotland whose motto was: "Beware when all things are safe."

Accidents are a symptom of inefficiency. Failing to judge properly the speed of a car; not reading the label on a medicine bottle; neglecting to open the switch before changing a bulb: these are errors of omission that cause accidents. A poet wrote: if you are going to thrust your hand among thorns, wear a leather glove.

Look ahead: look around

In an age when government agencies watch and record the level of water in rivers and lakes so as to warn people of impending flood danger, and keep track of hurricanes from the time they are spawned so as to protect life by giving storm warnings, there remains an environment of individual living where we must set up our own detection and warning systems.

Trusting to luck in this area is a poor substitute for planning to live. The effort involved in making sure of safety, insofar as it can be attained, is a small price to pay. It requires only that we make a careful survey to detect dangerous practices and places and take suitable measures to eliminate or minimize the dangers.

A survey revealed what parts of the home need special attention. It showed the percentage of accidents occurring in certain areas: dining and kitchen quarters 30; living and sleeping quarters 18; porch, yard, etc. 24; stairs 12; bath room 3; cellar 3; hallway 2; garage 1.

Go through your home from top to bottom and list every place and article that is potentially dangerous. Take note of fire hazards, obstacles, electric wires, frayed rugs and torn linoleum, slippery floors, loose scatter rugs, and articles hanging from the ceiling or leaning against walls.

Use your imaginative foresight in this survey. Just because no one has been hurt up to now when he climbed on a rickety stool or crossed a slippery floor is not a good reason for failing to fix these things so that the accident you can imagine happening does not occur. Safety for your family means looking ahead and taking preventive measures.

Once a year inspection and positive action in getting rid of everything that provides a hazard will give you peace of mind.

Some critical points

Falls are among the most common causes of death and injury. Thousands of people are victims of gravity every year. For elderly people falls are often fatal.

Carrying an armful of articles that you cannot see over is a sure way to risk your life. It may be possible to "feel your way" downstairs, but we recall the old song in which the refrain was: "He stepped on a step that wasn't there, and his day's work was done."

Children under five years of age are the victims of falls from windows, porches and stairs. In the age group 5 to 14 years many deaths result from falls in sports and play, from trees and roofs and down steep embankments. In the 15 to 64 age group most falls occur on stairs and steps; many others are from ladders and step stools and boxes. For the over 65 age group, falls on stairs and slippery floors or scatter rugs account for most accidents. Poor lighting contributes to the frequency of falls.

Outside the house the principal dangers are falls from ladders and tripping over branches, hose and toys. There was a bomber pilot who survived an 8,000-foot fall in 1944 without a parachute, and thirty years later fell over a garden hose and broke his leg.

Fires take a big toll of life every year. Statistics show that nearly half of all home fires in Canada are caused by careless smokers. It is 238 years since Benjamin Franklin prepared a paper telling how to

avoid starting fires by accident or carelessness, but carelessness is still the prime cause of home fires.

A tour of inspection in your home may give the appearance at a glance of total readiness to deal with a fire: there may be a fire extinguisher on every floor; stairways, halls and doorways may be clear of obstacles; sand and other dry materials may be at hand to deal with electrical fires. But there is much else to consider. Does everyone in the house know the escape routes, how to handle extinguishers effectively, and the telephone number to dial for fire department help?

Approved electrical equipment is safe when installed and properly used. All except the most elementary repairs should be made by professional electricians. Before fixing anything electrical, lock out the power source. Throwing a switch at any particular piece of apparatus may not be enough: pull the plug or remove the fuse of the circuit or open the master switch.

Everyone in a household old enough to understand such things should know where to switch off electric power. It is a good idea to attach a length of string or rope to the handle of the main switch so that it can be reached with ease.

The safety rule prohibiting switches and outlets in the bath room is widely disregarded, so particular care is needed. Never touch a switch or an outlet when your hands are wet. Do not touch an electric appliance and a water pipe or a radiator at the same time. It is good practice to keep one hand in your pocket or behind you. Do not meddle with electric connections when you are barefoot. These are precautions that should be made habitual by everyone, however expert he may be. A man who was a genius in electronics absent-mindedly picked up the live end of an electrical connection while barefoot, with disastrous results.

On the streets

Most violators of traffic laws would maintain that they are far from being ignorant of what is right or wrong, but many of them have the incurable ignorance of thinking that wrong does not matter.

Every time a driver gets into his car he has at the touch of his foot the most dangerous weapon he is ever likely to handle.

A. G. Wynne Field, A.I.I.C., editor of publications for the General Accident (Insurance) Group in Canada, wrote in "Sanctioned Violence and Bad Semantics": "Crashes are not accidents: they are caused. Semantically it is time we stopped gracing them with the euphemism 'accident'. Then we could start an educational programme to reduce the violence."

Drivers, having learned how to annihilate space, put themselves in constant danger of annihilating one another.

It is easy to let the speed needle climb without noticing it. An ordinarily cautious driver, on a straight

and nearly empty highway through monotonous country, did not notice that she was travelling at 92 miles per hour until her husband drew her attention to the speedometer.

Highway accidents, whether they result in a crushed fender or a death, are caused by the ignorance, impatience, carelessness, selfishness or aggressiveness of someone.

It would be difficult to find in the history of mankind a problem that has been so inefficiently dealt with as that of traffic. We can go to the moon, but to get from point to point on earth safely is still beyond a guarantee. The shameful record of automobile deaths started in New York on September 13, 1895: today, even twenty or thirty highway fatalities in a province over a week-end do not rate front page news coverage.

No 100 per cent safety

There is no such thing as 100 per cent safety. Here and now living means facing built-in accident possibilities. Robert Benchley, whose humour centred about the difficulties of the average middle-class citizen in contact with the complexities of the 20th century social and mechanical life, remarked: "My only solution for the problem of habitual accidents is for everybody to stay in bed all day. Even then, there is always the chance that you will fall out."

Life cannot be freed from all danger, and if it were it would become intolerably tedious. A ship that stays in harbour is safe, but that is not what ships are built for. There would be small satisfaction for a competent golfer in playing a course that was all green, with no fairway, no rough, no traps and no hazards.

Absolute safety is a will o' the wisp, but obvious booby traps should, in the name of common sense, be removed.

Fear can be a person's best friend. It is a healthy mechanism, an alarm bell, a warning of impending danger. It can stir one to prepare for the worst while hoping for the best.

Most people have the courage to encounter danger, but do not go seeking it. They do not do reckless things to show that they are not cowards. They pinpoint what there is to be afraid of, and prepare for it. As Churchill remarked: "It is very much better sometimes to have a panic feeling beforehand, and then to be quite calm when things happen, than to be extremely calm beforehand and to get into a panic when things happen."

How to play safe

Canada could become a safer country in which to live if every community had a local safety council. This is, in the words of the Ontario Department of Transport, "a group of citizens determined to make their community a safer place to live in by fighting the scourge of preventable accidents." The members are representatives of all groups interested in the welfare

of the community. The council finds out where effort is needed, and then takes action to promote it. It covers all types of safety promotion — home, street, water, fire and recreation.

Safety Leagues in the provinces make available booklets on fire prevention, home safety, traffic safety, and safety in industry. St. John Ambulance has prepared a series of training films featuring simulated case histories. Workmen's Compensation Boards from all the provinces contributed to the cost. These films, though designed for in-plant training of employees, have shown outstanding usefulness in promoting safety measures in the employees' homes.

C. J. Laurin, who has given distinguished service in the promotion of safety, published in 1974 his 108-page book entitled *Help Yourself*. Mr. Laurin pioneered the St. John Ambulance Emergency First Aid Course to make practical the teaching of safety-oriented first aid on a very wide scale. Supported by the Workmen's Compensation Board of Ontario and the Industrial Accident Prevention Association, he set up a major, world-first, controlled research project to establish the relationship between a widespread knowledge of safety-oriented first aid and a reduction in the frequency and cost of accidents. His book is distributed by the I.A.P.A., 2 Bloor Street East, Toronto, Ont.

The Boy Scouts, the Girl Guides, the Wolf Cubs and the Brownies all stress safety through skill. Some schools have study periods devoted to safety. The police and fire departments of municipalities are eager to provide instructors to address groups on safety measures.

Expect to live

Life expectancy in Canada is 71.4 years for men and 77.3 years for women, but this does not guarantee that everyone will live out that span. If you seek to live that long or longer you must avoid the moment's carelessness or thoughtlessness that can cut you off prematurely. This is something that you cannot leave to others. It is strictly personal.

When your inspection of your home and your way of life reveals that a dangerous situation or a dangerous habit exists, it will not vanish through your turning away from it. It should be confronted squarely and dealt with intelligently.

Your safety is made up of little things. Walk a few feet to throw a switch, to get a better tool, or to move an obstruction from the floor; stand off a few feet to get a good look at the apparatus you are going to work on; wait a few seconds at the street intersection for the green light or the walk signal; get a long, clear view before pulling out to pass the car in front, and make your "turn" signal.

Your safety is a matter of foresight and the expenditure of a few steps or a few seconds. These add to your expectation of life.