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Publicity obviously would be an important factor in any public relations program, but the ordinary press agent activities, cluttering the mails with laudatory articles and manufactured propaganda, is not the type of publicity that Mr. Ives contemplates.

Ready to Organize Program

Mr. Ives said the Association of Casualty & Surety Executives for a long time has been studying this problem and appears to be in position now to organize and carry on such a program. The first requisite is regimentation of all the man power in the casualty and surety industry.

Mr. Ives stated that undoubtedly the Association of Casualty & Surety Executives, having studied the possibility of extending its public relations work will have a meeting of company officers in a short time to put the machinery in motion. He stated that many executives feel that this is the time to become far more active in this direction.

Back at Home

HENRY SWIFT IVES, New York City

Henry Swift Ives of New York City, special counsel for the Association of Casualty & Surety Executives, returned to his old haunts in Chicago this week and gave an address before the Chicago Local Agents Association. Mr. Ives is a former Chicagoan, having spent a number of years there when he was an official of the old Casualty Information Clearing House. He formerly resided at St. Paul where he was a newspaper man and later served as secretary of the Minnesota state tax commission.

Plans Are Announed for Casualty Actuarial Rally

The Casualty Actuarial Society will hold its annual meeting at the Hotel New Yorker, New York, Nov. 22-23. Paul Dorweiler is president. Addresses will be made the first day by Dr. I. M. Rubinow, who was the first president of the organization; G. F. Michelbacher, Great American Indemnity, a former president; T. O. Carlson and Dr. J. I. Bogen, editor of the New York "Journal of Commerce."

The 20th anniversary dinner will be held in the evening. The second day will be given over to discussion, dealing with recent and probable future trends of experience in automobile personal injury and property damage liability; personal accident and health, and fidelity and surety. Richard Fondiller is secretary.

Idea of Compensation Being Confused with Social Relief

DANGEROUS TENDENCY NOTED

Manager F. Robertson Jones of Casualty & Surety Executives Association Addresses Founders

The chief trouble with workmen's compensation insurance today is that it has been confused with relief, F. Robertson Jones, general manager Association of Casualty & Surety Executives, stated in an address at the annual convention of the National Founders Association in New York City. Employers should be as keenly interested as casualty companies in keeping these two ideas separate and restricting this tendency to turn the compensation system into a universal pension system, he said.

He called attention to extension of the compensation principle to occupational diseases and suggested procedure calculated to make more certain its "economic incidence." A present danger is that American industries may be forced to pay the bill for the progressive extension of workmen's compensation laws to govern a large part of the field covered abroad by health, old age, widows' and orphans' insurance, upon terms and conditions and at a level of benefit appropriate only for those injuries for which trade risks are truly responsible, but inadequate and impracticable for application to all consequences of ill health to which normal exertions and exposures of work merely contribute.

Notes Dangerous Tendency

"To impose upon industry the obligation to insure infirm or ailing employes against the consequences to them of all unusual or expected, as distinguished from accidental, occurrences and exposures of work, with cash benefits at the rate for life or long years, of two-thirds of the full time wages of capable workers, plus long term pensions to their widows, orphans and other dependents, plus unlimited medical benefits at the discretion of attending physicians, has never been conceived to be a purpose of the compensation law or to be economically practicable," he said. "Yet it is directly toward that end that our compensation laws are tending to develop."

This trend is along two lines, first relating to injuries by accident and second to occupational disease. Developments in many compensation laws of this country have been unprincipled and chaotic, he said. He cited the Illinois law, which besides expressly making some definite diseases compensable, recently was construed in the well known Burns decision of the Illinois supreme court indefinitely to cover others, including silicosis.

Some Restriction Is Needed

He said a sound principle is that the only diseases, other than those resulting from occupational accidents, for which industry owes compensation, are those which originate from risks created by industrial processes as distinguished from ordinary risks of life. This is a medical question. Industry should not be obliged to compensate for consequences of ordinary diseases of life, congenital weaknesses, infirmities of old age, vices or bad habits merely aggravated or accelerated by ordinary activities or exposures of work.

He raised the question whether discovery of silica fibrosis in lungs of elderly workmen who retire or die from other causes should obligate the employer for full compensation. He expressed belief that industries could not stand this burden, but in many cases some rule should be applied to reduce compensation to the degree to which the occupational disease contributed to acceleration of disability or death.

Occupational diseases differ from accidental injuries, being of slow contraction, in the case of silicosis often 20 or 30 years exposure. Occupational diseases may be progressive and a workman may leave hazardous occupations and years later be disabled from a disease contracted previously.

A factor is the possible special predisposition or susceptibility of the individual workman to an occupational disease. Should industry owe him full compensation, Mr. Jones asked, where exposure to the hazardous occupation was short. Another problem is whether industry should compensate, regardless of fault, for all known occupational diseases and yet leave the workman subject to other exploitation in suits for damages for other injury to health speculatively attributed to the employe's failure to observe some indefinite requirement imposed by statute. Mr. Jones believes not. The liability to compensate for occupational diseases must be exclusive; all other common liability must be eliminated except only injuries to health resulting from compensable accidents.

Removal from Work Essential

It will not be sufficient to improve working conditions. Practices must be adopted to debar from hazardous occupations all persons with predisposition or special susceptibility to occupational disease and, generally, promptly to remove workmen from exposure when the first symptoms of such disease are discovered.

The plan of all-inclusive coverage of occupational diseases exhibited in laws of a few states, he said, is demonstrating its impracticability and imposes on industry an uncertain and progressively increasing liability which is neither insurable nor tolerable.

Compensation Claim Checks Sent to Some by Lloyds, N. Y.

HOLD UP OTHERS FOR APPEAL

High Court to Pass on Constitutionality of New York Citizens' Preference Statute

NEW YORK, Nov. 21.—Checks in settlement of a limited number of workmen's compensation claims against the Lloyds of America, New York, have been sent by the liquidation bureau of the insurance department to residents of this state. Payment of others, of which there are a considerable number, will be held pending decision in the case now before the court of appeals as to the constitutionality of the statute giving preference in the event of a failure of a compensation writing carrier to claimants domiciled in New York. This issue, it will be recalled, was raised by the attorney-general of Oklahoma some months ago and the action is on the calendar for review.

A preliminary report on the Lloyds was filed by the liquidators with the county clerk here last August. Notice of the methods to be followed in dealing with claims was sent some 53,000 interested parties and no serious objections were made. These provisions will be followed subject to modification by subsequent court ruling. In addition to individual claimants the federal government has a number of claims against the defunct concern under bonds of various coverages running to it.

National Surety Plan Approved

NEW YORK, Nov. 21.—The plan for the reorganization of real estate securities guaranteed by the old National Surety Company has been approved by Judge Coxe of the United States District Court. The reorganization managers announced they had on deposit in excess of $35,000,000 of the $45,000,000 of outstanding bonds of 20 different corporations, the bonds of which are guaranteed by the National Surety.

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