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MEMORANDUM

February 27, 1935

MR. LINCOLN
VICE PRESIDENT AND GENERAL COUNSEL.

Yesterday I suggested that Dr. Lanza and I would like to go over our current activities and certain recent developments in the field of dust in industry, in a conversation with you, so that all angles of the situation could be considered in connection with our routine activities and special appropriations.

Dr. Lanza has endeavored to summarize his views in the attached memorandum, and it occurs to me, if you have time, that it will be helpful to look this over prior to our conference. We could then no doubt get the benefit of your reactions in a very few minutes, and can perhaps present certain angles of the situation more compactly in this memorandum than could be done in conversation.

I suggested a reply to General Cumming's letter concerning the silicosis research with the Public Health Service that indicated the belief that our participation in this particular activity should be terminated, unless the participation of other agencies might later seem to justify our continuation on a modified basis. The field is really of great importance, and a little stake in the research aspect of it, jointly with the leading Government agency in the field, may actually be quite advantageous and logical in view of the significance of the dust problem to our extensive Group and Industrial interests and in view of the routine services now carried out by the Industrial Health Section primarily for Group policyholders, and largely in this dust field, as indicated by Dr. Lanza's memorandum.

D. B. Armstrong, M.D.
Third Vice-President.

DR. ARMSTRONG
THIRD VICE PRESIDENT

With reference to our recent conversation, I will endeavor to summarize the present status of the dust question in industry and our relation to it.

Viewed broadly, the problem of dust in industry is the problem of tuberculosis in industry. Conversely, it may be stated that the problem of tuberculosis in this country today is an industrial one. It is true that the death rate from tuberculosis in general has been steadily falling for a number of years. It is also true that the vital statistics in this country and abroad show definitely an inordinate amount of tuberculosis in what might be summarized as the dusty trades.

The specific action of silica dust is well known as is the fact that those exposed to silica dust have an extremely high tuberculosis death rate. In the last few years, there has been an extraordinary number of damage suits brought by employees against employers on the basis of exposure to silica dust so that at the present time it is estimated that these damage suits are well in excess of $100,000,000. Now there is a very marked tendency of employees who are exposed to dust other than silica dust to bring damage suits against their employers, alleging pulmonary injury and this state of affairs has progressed to a point where whole industries are in a turmoil, handicapped on the one hand by lack of definite knowledge of the action of these dusts on the lungs and on the other by the inadequacy of the law to protect them.

The Metropolitan has had a co-operative agreement with the Public Health Service (formerly with the Bureau of Mines) to carry on dust studies. As the budget was originally set up for the Picher Clinic, the mine operators (Group policyholders) contributed $16,000 a year, the Government $8,000 a year, and the Metropolitan $8,000 a year. Later when the Picher Clinic was turned over to the operators, our relationship with the Public Health Service continued. Both we and the Public Health Service contribute $8,000 a year for co-operative dust studies.

We have also contributed $5,000 a year for several years to the Saranac Laboratory for the Study of Tuberculosis for studies on the pathological effects of dusts. Last year, this office was instrumental in getting both the Association of Stock Casualty Companies and the Association of Mutual Casualty Companies each to contribute $5,000 a year.

The object of these studies, particularly at Saranac, has been to increase our knowledge of the action of silica dust in the body, its relationship to tuberculosis, and the determining of methods of prevention and control of the silica dust hazard. With respect to the Public Health Service, we have been more concerned with formulating accurate and speedy methods of determining whether any given dust is harmful and as a matter of fact, such a technique has been

developed by Dr. Sayers and his associates. All kinds of dust have been tested by this method, including limestone, kaolinite, calcite, tripoli, gypsum, soapstone, carborundum, anthracite coal, bituminous coal, precipitator ash, talc, foundry dust, fullers earth, feldspar, asbestos, and others too numerous to mention, but all representing dusts to be found in various plants of our Group policyholders.

Our Industrial Hygiene Section is being continually consulted on the technical aspects of wording of proposed laws, regulations, and codes dealing with the dust problem. For several years, this Section has been engaged in field studies designed to determine the scope, severity, and the hazard from silica dust and other dusts in industrial plants. Most of these studies have been restricted to the plants of Group policyholders in accordance with our declared policy. Where studies have been made on an industry wide basis, they have included plants not covered by Group insurance. I might mention, for instance, the study of the foundries in Wisconsin and the preliminary asbestos study. The Industrial Hygiene Section is now engaged in completing the final study on asbestos and will then take up the ceramic industry in New York State. This latter study will include some of our important Group policyholders such as the General Eelectric Company, the Carborundum Company, the Corning Class Company, and others.

So important has this subject become and so great is the interest taken in it that in January of this year, a conference was held at the Mellon Institute in Pittsburgh, to which were invited representatives of eighty-five industries and manufacturing plants, for the purpose of considering what might be done in the way of concerted action dealing with research into the medical aspects of the dust problem, engineering methods for the control of dust hazards, and legal procedures with reference to laws, codes, and regulations. About two hundred representatives of various industries were present at this meeting and a Temporary Committee was formed, consisting of one representative each from the following industries:

(1) Asbestos, Cork and non-metallic;
(2) Chemical, Abrasives, Alloy and non-ferrous metals;
(3) Foundries;
(4) Glass Sand, Ground Sand and Glass Manufacturers;
(5) Iron, Steel and Iron Ore
(6) Limestone, Cement and Gypsum
(7) Refractories, Ceramics and Clays

The Chairman of this Committee is Mr. Roger A. Hitchins, President of the American Refractories Institute, and the organization work was largely done by Mr. A. W. Sherwood, Vice President of the Owens-Illinois Glass Company, and heading up the glass sand, and ground sand and glass manufacturers.

Last week, Mr. Sherwood and Mr. Hitchins spent an afternoon with me, outlining their plans and endeavoring to formulate their procedure. It was made perfectly plain to me, both by these two gentlemen and others that the industries they

represent are looking to the Metropolitan for advice and leadership in this endeavor to set up a co-ordinating agency to deal with dust problems. Mr. Hitchins told me that he had received a letter from Mr. Gentholtz, Counsel for the Republic Steel Company, stating that his Company would not be interested in this Pittsburgh plan unless I were associated with it; also that he had received a letter to similar effect from Mr. E. O. Jones on behalf of the National Founders Association. I told Mr. Hitchins and Mr. Sherwood that I would be glad to be of any possible help in the way of advice and consultation but that I could not interest myself in this undertaking in any more active way.

Naturally, it is our large Group policyholders who have the most vital interest in this whole dust problem, such as the General Electric Company, the Westinghouse Electric Company, Jones and Laughlin, Pickans-Mather, General Motors, Cleveland Cliffs Iron Company, Union Carbide and Carbon Corporation, the gypsum and cement companies. Since this meeting, I have been consulted by representatives of both the Republic Steel Company and the American Car and Foundry Company, both incidentally, very active prospects for Group insurance.

Appended to this memorandum is a list of the various persons who participated in the Mellon Institute meeting. I mention all this to show how wide-spread and active is the interest of these large manufacturing companies, many of whom are numbered among our Group policyholders.

In a paper presented before the National Tuberculosis Association two years ago, Lanza and Vane estimated on a conservative basis that there were over half a million industrial workers exposed to silica dust and that the problem of family infection due to incident tuberculosis in many instances is a serious one.

I do not know whether this effort to set up a co-ordinating agency to deal with dust problems in industry will be successful or not. I am inclined to think that there are possibly too many divergent interests represented in the group that was brought together at Pittsburgh to get concerted action from them. But there is no question in my mind that many of the largest industries in the country are looking to the Metropolitan as the one place where they can get accurate and impersonal guidance in dealing with the problem that at present is a serious menace to them from an economic standpoint. This is true also of the casualty insurance companies with whose representatives both Dr. McConnell and I have had many conferences in the past two years.

As you well know, we have been extremely careful to keep away from all litigative and legislative matters and there is a pretty general realization now in industry that we cannot be approached on these two phases of the subject. The effect of this has been, I think, to strengthen our position; there is a general feeling that we have no ax to grind and that our motives are in accord with our general policy of being willing to help as far as practicable, in any undertaking that has to do with the conservation of human life.

With respect to our relationship with the Public Health Service, I can quite understand that it may not be expedient to continue further our present relationship. I do think that we should have some interest in research work in the general field of dust diseases.

February 27, 1935

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Assistant Medical Director

1/15/35

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Pittsburgh, Pa.

Williams, Marshall,
American Bridge Company,
Frick Building,
Pittsburgh, Pa.

Williamson, George H.,
J. K. Davison & Bro.,
42nd & Davison Streets,
Pittsburgh, Pa.

Wilson, L. C., Works Mgr.,
Reading-Pratt & Cady Company,
Reading, Pa.

Woods, W. J.,
Pennsylvania Pulverizing Company,
Lewiston, Pa.

Woody, G. V., Manager,
Pittsburgh District,
Allis-Chalmers Mfg. Company,
Koppers Building,
Pittsburgh, Pa.

Wychgel, Dr. James H.,
American Steel & Wire Company,
Rockefeller Building,
Cleveland, Ohio.

Yanson, C. R., Secretary,
Code Authority, Sandstone Industry,
1125 Builders Exchange Building,
Cleveland, Ohio.

Yant, William P.,
Bureau of Mines,
4800 Forbes Street,
Pittsburgh, Pa.

Yoder, Ray,
Standard Steel Works Company,
Burnham, Mifflin Co., Pa.

MEMORANDUM

February 27, 1935

MR. LINCOLN
VICE PRESIDENT AND GENERAL COUNSEL.

Yesterday I suggested that Dr. Lanza and I would like to go over our current activities and certain recent developments in the field of dust in industry, in a conversation with you, so that all angles of the situation could be considered in connection with our routine activities and special appropriations.

Dr. Lanza has endeavored to summarize his views in the attached memorandum, and it occurs to me, if you have time, that it will be helpful to look this over prior to our conference. We could then no doubt get the benefit of your reactions in a very few minutes, and can perhaps present certain angles of the situation more compactly in this memorandum than could be done in conversation.

I suggested a reply to General Cumming's letter concerning the silicosis research with the Public Health Service that indicated the belief that our participation in this particular activity should be terminated, unless the participation of other agencies might later seem to justify our continuation on a modified basis. The field is really of great importance, and a little stake in the research aspect of it, jointly with the leading Government agency in the field, may actually be quite advantageous and logical in view of the significance of the dust problem to our extensive Group and Industrial interests and in view of the routine services now carried out by the Industrial Health Section primarily for Group policyholders, and largely in this dust field, as indicated by Dr. Lanza's memorandum.

D. B. Armstrong, M.D.
Third Vice-President.

Memorandum

Dr. A. J. Lanza,
Assistant Medical Director

It would be perfectly sound to approach industrial companies, where silica hazard is present, with the thought of selling annuities for those exposed.

However, the cost of an annuity bearing a reasonable relationship to pay is pretty high at age 55 and much higher at 50.

An annuity payable at 60 costs about two-thirds more than annuity at 65. We have a devil of a time to get employers to put up the necessary fund for Group Annuity Plans which have a normal retirement age of 65, so you can see it would be some sales job to get the money for an age 52 plan.

All in all, while the idea is sound enough, I question its salability unless some employer with the silica hazard is particularly sentimental about it.

If you want any actual figures, please advise.

G. C. McCormack

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June 13, 1939

MEMORANDUM

October 11, 1935

THE PRESIDENT:

Dr. Gardner was in to see Dr. Lanza and me several days ago, concerning the possibility of our renewing our appropriation for his silicosis work next year. We have already contributed $30,000 to this research.

I frankly and completely discouraged any further participation in silicosis research on our part - hence this statement from Dr. Gardner, without the usual request!

Their work will continue and not suffer a great deal from our withdrawal, for other sources of support, as Dr. Gardner says, have been developed. We shall of course continue practical working cooperation with their laboratory, through Dr. Lanza and our own Industrial Hygiene Section.

I have also written Dr. Gardner, asking for a summary report on the results of the work financed by us - as a matter of record.

D. B. Armstrong, M.D.
Third Vice-President.