

ZONOLITE COMPANY
MINERS AND MANUFACTURERS OF VERMICULITE INSULATION
LIBBY, MONTANA

PLAINTIFF'S
EXHIBIT
WRG-1151

September 2, 1959

W. J. Bejn

Chicago

E. D. Lovick

Libby

Occupational Disease Insurance Coverage

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Y

Dear Walter:

In a letter from Jack Toot dated August 18, 1959, he mentioned that under the new Montana Occupational Disease Act, there is a provision which allows an employer to file with the Industrial Accident Board an indication that it would like to have the compensation portion of their Workmen's Compensation insurance extended to diseases that are not specified in the Act. He suggests we give some consideration to this, and our doctors may be of some assistance.

Last week we tried to gather all five of the doctors who are on the staff of the local hospital together for a conference. One of them was out of town, one had an emergency, but Butch and I got together with the other three. We had quite a little discussion on this. At first, it was the feeling that the only disease which should be specified by us was "asbestosis." Then after discussion, the possibility of specifying "pneumoconiosis" was suggested. This means "dust retained in the lungs" without any implication that there was or was not any reaction to the dust. This was discussed. Because it is so broad a term, this appeared to be an undesirable specification.

The final decision was that at this time they were not in a position to advise us what to specify.

Because of this, it is the feeling of Butch and myself that we do not elect to extend insurance coverage to specified diseases under the occupational disease law. Perhaps at a later date, when more definite conclusions have been drawn from the study of the X-ray survey of our people has been made, or more learned from follow-ups on some of the cases, we may have further definite recommendations to make. At any rate, for the present, we feel we should live with the coverage which must be provided by Senate Bill No. 112 only.


E. D. Lovick/ibr

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September 2, 1959

W. J. Bein Chicago

E. D. Lovick Libby

Occupational Disease Insurance Coverage (Letter No. 2)

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Dear Walter:

This is in addition to my previous letter regarding the above subject. In that letter I mentioned our having talked with the local doctors regarding their recommendations. Today (Tuesday) I talked with Dr. W. J. Little, Staff Radiologist of the local hospital on the matter.

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Dr. Little resides and practices in Kalispell, but spends one day a week in Libby doing Radiological interpretation for this hospital. He originally came from Indiana where he had experience in General Practice and in a clinic as a staff Radiologist. He comes from the coal mining area of Indiana so has experience and knowledge of Industrial Medicine.

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In our conversation we discussed moral obligation to employees, the practical aspects, i.e., cost of such insurance, etc. It was his feeling that at this time he would not recommend our asking to be insured for asbestosis or other occupational disease. He stated that actually we have not as yet proved that any of our people are so afflicted.

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You will recall that even in the Glenn Taylor case, who spent 38 days at the State Sanatorium, this was not shown after exhaustive tests and examinations. Their final diagnosis was questionable asbestosis in his case.

Dr. Little stated that it would be a fine thing for our employees, if they may contract the disease, that they be so covered. He also stated though that we have a greater moral obligation to remove the hazard, if one exists. This, I believe, we all agree with.

At any rate, Dr. Little feels we now have a base line from where to start as a result of our having given all our employees a chest X-ray and having them interpreted. He feels that it will contribute to our knowledge of our hazard and problem when follow-ups are made. He was not too definite in a suggestion for a follow-up, perhaps a blanket in two years, or one on those cases where some indication is present at an earlier time--perhaps in one year.