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Aircraft Accidents

Source Material on Insurance Available from Federal Records

Library Practice of Outstanding Insurance Libraries

Notes and Departments
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*New members joined since last issue of Special Libraries.
Aircraft Accidents

By Edward P. Howard, Chief, Air Regulations Division, Aeronautics Branch, Department of Commerce

The Aeronautics Branch of the Department of Commerce is vitally interested in the analysis and tabulation of all aircraft accidents, whether these accidents are serious or not; for it has been found possible through a detailed study of accidents to determine with a great amount of accuracy their causes and in a general way means for preventing their recurrence.

On March 1, 1928, the Executive Committee of the National Advisory Committee for Aeronautics adopted a resolution whereby a special sub-committee was formed to study the nomenclature sub-division and classification of aircraft accidents. This sub-committee was composed of members from the National Advisory Committee for Aeronautics, the Navy Branch of Aeronautics, the Army Air Corps, and the Aeronautics Branch of the Department of Commerce. From the first it was realized that no uniform terms and definitions, nor any standard method of analysis of aircraft accidents, existed whereby uniform analysis of accidents could be made in order to arrive at comparative figures. The Committee realized that this condition must first be remedied and after sixteen meetings returned its report, known as Aircraft Accidents, A Method of Analysis, Report No. 308, National Advisory Committee for Aeronautics. This report may be obtained from the Superintendent of Documents, Government Printing Office, and is by far the greatest advancement ever made in this direction.

After several meetings it was quite obvious to the members of the Committee representing the Department of Commerce that the method of analyzing accidents which was being formulated could be used to great advantage by the Regulations Division of the Aeronautics Branch, as it offered a means for discovering exactly wherein the existing regulations were inadequate or where new regulations or revisions were necessary to secure the best results in preventing accidents. It might be well to say here that the Regulations Division is primarily interested in decreasing the percentage of accidents, and that all the regulations are primarily made for the purpose of increasing the safety of air travel. This Committee was devising a means for definitely determining why accidents were occurring and pointing the way toward preventing recurrence. Consequently a Statistical Section and an Accident Board were organized within the Regulations Division, and the method of analyzing accidents, as suggested by the National Advisory Committee, was put into practice.

The Accident Board consists of two expert airplane pilots, a flight surgeon, an aeronautical engineer, a lawyer especially familiar with air law, and a statistician. Expert knowledge covering every factor that might be contributory to an accident is thus available. It is only rarely that an accident can be attributed solely to one cause. The problem before the Board is not only to determine the various causes but to give these causes their true value in proportion to the whole. For instance, an airplane is flying at a low altitude over an assembly of persons, the pilot engaging in aero batic flying, when the engine runs out of gasoline and stops. The pilot has sufficient altitude to glide to a reasonably safe landing on a nearby golf course, but instead lands among the assembly of
people, injuring himself and several others. An Inspector of the Aeronautics Branch proceeds at once to the scene of the accident, collects all available information regarding the accident, including the testimony of witnesses, and in case of a structural defect in the plane secures that part or parts of the plane which were defective. He now reconstructs the accident from the information obtained and sends a detailed report to Washington of the events leading up to the accident. Because of the additional information that may be obtained from a map of surrounding terrain, the Inspector prepares such a map which gives the Board any information of value in respect to the particular accident under consideration. This report, after completion in Washington, is now ready for submission to the Accident Board.

The question for the Board to determine is whether the accident was due to engine failure, carelessness, error of judgment, poor technique, or disobedience of orders, or a combination of all of these factors. To avoid misunderstanding of the above terms, their definitions for the purpose of aircraft accident analysis are as follows:

(1) **Errors of Pilot**—This includes all accidents the responsibility for which rests upon the pilot. The pilot is the actual manipulator of the controls or the individual responsible for their correct manipulation.

(a) **Error of Judgment**—This includes all accidents resulting from a decision made by the pilot which was not the best possible under existing circumstances.

(b) **Poor Technique**—This includes all accidents resulting from lack of skill, dexterity, or co-ordination of the senses in handling aircraft controls, whether traceable to inherent inability to attain such or to infrequent flying, lack of experience in flying, lack of experience of flying under particular conditions, or in the particular type of aircraft.

(c) **Disobedience of Orders**—This includes all accidents resulting from the violation of disobedience of local or general orders or regulations, or provisions of law governing the operation of aircraft, such as low acrobatics, acrobatics in aircraft not to be used for such purposes or any other type or manner of operation specifically forbidden by orders or regulations issued by competent authorities.

(d) **Carelessness or Negligence**—This includes all accidents resulting from the absence of care on the part of the pilot according to circumstances or the failure to use that degree of care which the circumstances justify demand, either on the ground or in the air, such as careless manipulation of the controls of an aircraft, failure to ascertain the amount of gasoline on board before taking off, failure to ascertain the conditions of the instruments, etc.

A case must be gone into in detail before a satisfactory conclusion as to the cause or causes can be reached. In the instance referred to, if the pilot could have glided to the golf course it is obvious that the engine cannot be held entirely responsible for the accident. Poor judgment on the part of the pilot must be taken into consideration and given a higher percentage than if there had been no other place to land. The pilot’s failure to determine whether or not the airplane had a sufficient supply of gasoline before taking off must be considered and carelessness given a high percentage.

The accident can now be broken down and its causes distributed by the Board in their respective percentages, as shown by the Table of aircraft accidents in civil aviation for the latter half of 1928 (Figure 1). This table shows whether the accident was due to personnel, material, miscellaneous, or undetermined and doubtful. These factors are further divided into errors of pilot or other personnel, power plant, structural, etc., and they may be still further sub-divided until reduced to considerable detail. All factors are expressed in percentages. A separate distribution chart is prepared for each accident and these form the basis for the composite chart of causation factors for all of the accidents during the year.

On examining the accident figures it will be seen that to the general division of personnel is charged the greatest number of accident causes and that the greatest contributing factor in this category is poor technique on the part of the pilot. This of course reflects back on the pilot’s original training, and
student instruction is shown to be the greatest contributing group as to kind of flying engaged in. This all leads to the conclusion that higher standards in flying schools are necessary.

Senator Hiram Bingham of Connecticut recently sponsored an amendment to the Air Commerce Act of 1926 which makes it mandatory for the Aeronautics Branch of the Department of Commerce to examine and rate flying schools upon their request. Within a very short while the Aeronautics Branch will be actively rating schools. This work will do much toward raising the standard of the pilot's primary training.

At the present time there is a regrettable discrepancy between the number of student permits and private pilot licenses issued. Only twenty percent of all the students who enter flying schools ever become private pilots. This is not necessarily a reflection on the schools, but it does show that the average person has been misled in his conception of what requirements are necessary in order to become an airplane pilot—that they lacked the means to complete their course or, as is presumably the case with many, they only wanted to engage in what someone has called "vocal" aviation. It is generally thought that learning to fly an airplane may be compared to learning to drive a car. It is true that after, say, ten hours instruction almost anyone under favorable conditions can take a plane off and land it without damage to the plane, but at that stage an aviator might well be compared to a year old child just able to stand and walk a little alone. The first uneven ground will cause the child to fall; the first complication of events in the air will in turn be more than likely to bring trouble to the novice. This is brought out by reference to the statistics collected by the Department of Commerce during the year 1928. It is shown that during the early solo stages of student instruction 17.69% of all accidents in commercial aviation occurred,—in the latter half of the year this was reduced to 9.65%, but it is felt that this reduction was due somewhat to the fact that there was a larger proportional increase in other kinds of flying in this half. Although last year 70% of all pilots licensed were transport pilots, less than 20% of all accidents occurred to pilots of this grade. As a further example, out of a total of 161 pilots involved in fatal accidents only 9 pilots were operating as part of a scheduled airway, whereas 20% of the commercial flying was done by these airways.

Out of 390 airplane accidents, the statistics show that 76 involved pilots with less than 50 hours flying time, 21 pilots having between 50 and 100 hours, 17 pilots between 100 and 150 hours, 20 pilots between 150 and 200 hours, 13 between 200 and 250 hours. So it is seen that there were three times as many accidents occurring to pilots in the first 50 hours of flying than in any other of the succeeding 50 hours. A study of the records of pilots who have been killed show that they are apt to have a series of minor accidents preceding the fatal one. The Aircraft Accident Board report shows that there were 12.64% of the accidents of 1928 attributable to errors of judgment on the part of the pilots, 29.80% due to poor technique, a total of 55.79% thus chargeable to some class of pilots' error.

Returning to the analysis of accidents, it may be seen that with the system devised it is possible to further break down and divide the causes of accidents in a cross-analysis. For example, poor technique on the part of the pilot may be divided into lack of experience, general or special, total or recent, or into physiological and psychological causes which in turn may be sub-divided into defect or disease, or slow or poor reaction, either of which may be inherent or only temporary. An engine failure, by the same method, may be broken down into the cooling system, which can be further divided into faulty maintenance, or inspection, manufacture, overhaul and maintenance, or material which might be originally defective, deteriorated, or the cause undeterminable. However, with the information that it is found practicable to obtain from the scene of the accident, it becomes necessary or expedient to go into the accident only as far as shown in the charts that have been so far published.

If there is any reasonable doubt as to any of the contributing factors, they are placed in the Undetermined and DoubtfuI class. This is to insure more ac-
curacy in the information that is distributed into the other classifications. In the first half of 1928 there were 390 accidents analyzed, where there were 672 analyzed in the second half. It would appear at first glance that there had been a startling increase in the number of accidents, but further investigation discloses that the increase in hours and miles flown was proportionately much greater, and that the accident rate is decreasing.

Information is desired on all accidents, no matter of how minor a nature, and with the proportional increase in the number of responsible operators there are fewer accidents left unreported in the second half of the year. It can be shown that accidents for the miles flown are decreasing. During the month of January, 1928, the average commercial airplane flew four hours, while in January, 1929, the average plane flew twenty hours. This is an increase of 500% of the average flying time of each commercial plane. In addition to this there was an approximate increase of 100% in the number of airplanes. So it can be seen that the total amount of flying increased roughly ten times in one year.

In compliance with the Air Commerce Regulations, a quarterly operations report is submitted by aircraft operators. Unfortunately there are a few operators who have not sent in their reports at the proper time, and it has been very difficult to determine the actual number of hours or miles flown. This difficulty has lately been remedied, however, and in the future it will be possible to obtain an exact index of the number of accidents occurring against the actual number of hours and miles flown. During the year 1928 twelve million miles were flown by regularly scheduled transport lines, while sixty million miles were flown by planes not engaged on any specified route or schedule. Assuming that these planes flew at a rate of 90 miles an hour, it would appear that the transport or scheduled line plane had flown a total of one hundred thirty-three thousand three hundred and thirty-three hours, and planes not engaged in this transportation had flown a total number of seven hundred forty-eight thousand hours. There were thirty-five thousand passengers carried on scheduled lines.

Some evidence of the increasing interest in aviation is given by the number of applications for pilots', mechanics', and airplane licenses received during the year. During the first half there were approximately nine thousand applications received, whereas during the latter half approximately twenty-three thousand were received, an increase of over 250%, and accidents have increased by less than 100%. It is understood that these methods of comparison are not accurate, but they are nevertheless a true indication of the tremendous increase which has occurred during the last six months of 1928, and the proportional decrease in accidents.

It is considered highly probable that the Department of Commerce will be able to still further reduce the number of aircraft accidents in proportion to the mileages flown through the medium of these accident analyses. It is obvious that, as there are more accidents caused by poor piloting than anything else, by raising the standard of training a marked improvement should result. The records of the Board show that in the number of deaths caused by airplane accidents the scheduled planes have the lowest percentage.

In regular schedule flying there were nine pilots killed, and in every instance the weather played a prominent part, whereas one hundred and fifty-two pilots were killed who were engaged in other phases of flying, such as local flights, instruction, and so forth. Regular schedule flying turned out to be safer for the passengers as well, for out of a total of two hundred and twenty-three passengers killed only thirteen fatal accidents occurred in scheduled flying. The percentage of serious injuries to pilots as well as to passengers in scheduled flying, as compared to miscellaneous, bears about the same ratio as the fatalities. Seven pilots received injuries in the former classification as compared to one hundred and fifty-six in the latter. One passenger was injured on schedule airways, whereas one hundred eighty were injured in general flying. There are now approximately ten thousand pilots, sixty-five hundred of which are licensed, and two hundred
seventy-five pilots are engaged in regular schedule flying.

From these figures it is evident that the greatest cause of accidents is due to poor piloting and that raising the standards of student instruction will have a marked effect on this factor. Careful attention is also given to accidents which are caused by material; the Board is in a position to obtain exact information regarding any structural failures which may occur to any make of aircraft, or any accidents which may result from poor flying characteristics, such as stalling and spinning tendencies.

It is now possible to deal with facts rather than conjectures, and it is the policy of the Department to go directly to the particular manufacturer concerned and then to do all in its power to assist him in eliminating the defect. It is believed that with the information that is now available, obtained from the numerous reports which have come under the consideration of the Board, that a great additional factor has been created toward the reduction of aircraft accidents, the promotion of more competent pilots, and the construction of more airworthy aircraft.

It should be emphasized that the sole purpose of the Department in collecting and analyzing the causes of aircraft accidents is to be of assistance in eliminating those causes, and is not for the purpose of assessing or placing the blame on any particular individual or individuals. Consequently information on a particular accident is not published, but data is made available in statistical form only.

Can You Afford to be Without This?

The business executive who does not know how the United States Government departments publish material to assist him in the daily work for his corporation is at a great disadvantage. Many business men probably are not aware of the aids which are at his hand for the asking. Perhaps the research department of his firm may be familiar with them or his special librarian may have many or some of them available.

Many a business executive will be amazed to know how much is published. The really useful up-to-the-minute information releases come out in mimeographed form; it is these that are most needed by the business man and, of course, they are the most difficult to know about. After the firm has succeeded in getting its name on the mailing list for such mimeographed releases, the next question is to know which ones to keep and file, and to know which are soon out-dated and useless.

The United States Government publishes more information and statistics regarding the nation's economic progress than any other government in the world. Because it is so voluminous and releases come from so many departments and bureaus, difficulty is experienced by business firms or their researchers and economists in getting the greatest benefit from this material. In order to make it practicable to secure the Weekly and Monthly releases desired, the Financial Group of the Special Libraries Association has compiled a list of these mimeographed statements. Only such releases are included as contain commercial, industrial and financial statistics or ones that have research value from the business point of view; the titles included are Weekly and Monthly press releases, preliminary and mimeographed statements and occasional Annual reports if related to the items listed.

The material is arranged conveniently by placing it in alphabetical order by the name of the issuing department or bureau. A subject index makes it easy to find what you want in that way.

A succinct description of the contents of each of these mimeographed releases is given. Added to that important feature is a statement as to its usefulness in the future or whether it is replaced by some annual publication.

Undoubtedly here is a rare tool! No business man can afford to have his library, research department or filing department without it. It will save endless amount of needless searching. The legal office too can make use of it, and no financial firm nor an investment house, no matter how large or small can do without it.

This "Descriptive List for Use in Acquiring and Discarding United States Government Periodical Mimeographed Statements," 1929, may be obtained from the Special Libraries Association, 11 Nisbet Street, Providence, R. I.
The Central Research Library, Its Purpose and Pruning Service

By Laura A. Woodward, Librarian, Maryland Casualty Co., Baltimore

MORE and more research work is being demanded to-day in the casualty insurance business. The idea that some one should constantly be on the lookout for information of use to the officers, department managers and the company in general not only of value to-day but months or possibly years from now, prompted Mr. Burns, President of our company to suggest to the members of the Council the opening of a new department, that of the Central Research Library.

The suggestion did not meet with unanimous favor as, in the opinion of several members of the Council, a department of this kind could mean nothing but additional overhead expense. It is with a feeling of much gratification that most of these members can to-day be looked upon as staunch allies.

The number of magazines to which we subscribe together with the number received gratis totals approximately 200. Unlike other departments of our Company, when the daily mail is received in the library precedence is given periodicals over correspondence. This is done in order to get the magazines into circulation as promptly as possible. Our company uses a messenger system whereby inter-departmental mail is collected every hour. All magazines are stamped to show date of receipt and recorded on a subscription card. A printed circulation slip bearing the names of all persons to whom the magazines are routed is affixed.

A review is made of each periodical for the purpose of calling to the attention of persons interested the latest development of matters in which they are concerned.

No limit is set as to the time each person may keep a magazine but we have asked that whenever possible it be looked over and passed on within twenty-four hours after receipt to the next person checked on the circulation slip. If this is not possible or in the event of the absence, request has been made that that name be crossed from the list as placed there by the library and written at the bottom of the list. By doing this lost time will be eliminated and the magazine will automatically be returned to such persons before they go back to the library for filing. When magazines are returned they are crossed from the subscription records and filed for future reference.

Once each month all magazines on file are checked with the subscription records, and personal attention called to any which have not been received from the publisher or which have been in circulation three weeks or longer. At this time all duplicates are drawn and a number sent either to the public free library or the library of the Johns Hopkins University. The balance are clipped for our vertical files.

Since a large number of our magazines are technical most of which are indexed in the Industrial Arts Index, it is not necessary to clip many articles. The Index published each month in the Weekly Underwriter and Insurance Press has also eliminated quite a bit of cataloging. Thirty-nine insurance periodicals are included in this category.

The morning mail brings a number of varied inquiries. An agent, meeting competition with a smaller company, writes for a copy of the latest financial statement of that company. This can be readily obtained from the Alfred M. Best Company publications or from their New York Office.

Another agent is helping a broker in his territory to make a drive for public liability insurance. He writes to ask us for clippings of suits under which others have collected by having Owners', Landlords' and Tenants' Liability insurance.

The research section of our Engineering and Rating Division or Service Division is confronted daily with the problems of clients, agents or safety
engineers. The Maryland Casualty Company through its Service Department renders service to the assured both in accident prevention work and such puzzling problems as the increase in production and the obtaining of material and equipment which may be useful on plant processes and operations. To meet the ever increasing demand of our assured for information along these lines, the library necessarily maintains quite a collection of literature on special hazards and accident prevention work since the Engineering and Rating Research section relies largely upon this source for the material it uses.

Just recently one of our assureds inquired as to safe methods for cleaning cotton gins. Another wanted some literature on first aid, still another wanted some information as to the hazards of static electricity in relation to explosive vapors, together with precautions.

One of our supervising safety engineers was asked by another client to furnish some literature on a compound for the prevention of accidents from slippery floors, the same supervisor was also asked to obtain something of lead poisoning in the manufacture of storage batteries and still another time he was approached for information on eye accidents and preventive measures.

Quite frequently our agent or even a claim manager is asked to furnish a list of manufacturers for certain classes of material or machinery. These requests are always sent to the Home Office for attention.

Almost daily we have one or more requests for information on Industrial Health or Industrial Poisons either from the Research section of the Engineering and Rating division or direct from the Medical department. To fulfill such requests as these, we have on file a number of books together with the publications of the United States Public Health Service, the Brochures published by the International Labor Office at Geneva entitled "Occupation and health, an encyclopedia of hygiene, pathology and social welfare studied from the point of view of labor, industry and trade," as well as a large number of other miscellaneous publications.

As an Insurance Company we are constantly having problems confronting us as to the hazards of certain chemicals, this information being necessary for underwriting purposes. We have endeavored to build up our files so that we will have at our finger tips information from which we can learn the properties, and be able to trace for health hazard, fire and explosion of such chemicals as are used in industrial plants.

Frequent requests for statistics are received from the Underwriting Departments as well as the Statistical Division. For this purpose a large number of reference books are maintained on file.

All of those present who are familiar with the Maryland Casualty Company have no doubt heard of our training school. In addition to the Home Office classes which meet twice each week during the winter months with an enrollment of between twenty and thirty employees, we have correspondence courses for our agents in the field, an average of eight hundred having enrolled for the past several years. The students of the Home Office classes are urged to use the Library and to read certain books on insurance or surety bonds. Up to the present time we have not made it a practice to loan any books to our field force, as we do not have adequate space in which to keep a sufficient number of books to circulate.

In addition to the courses above mentioned, we have at all times a number of special students who are trained to go out into the field. These students do a certain amount of collateral reading, and are given research work which necessitates their using the facilities of the Library quite frequently.

The contact between the Home Office and Field is brought about more forcibly when the special student goes into an Agent's office. Before leaving the Home Office a man is urged to communicate with us for any information needed and as the various propositions are put to the Special Agents by our Field Representative, the former very frequently communicates with the Home Office and usually the library is able to help them out.

The Maryland Casualty Company heartily endorses other lines of educa-
tion. It subscribes to a number of scholarships through local institutions and agrees to pay one-half of the tuition of any course which the employee may elect to take provided it is directly helpful to his work. We make it a practice to communicate with each person who has been awarded one of the scholarships, and lay stress in our library publication on the fact that we are willing to help them with any research problems as well as obtain books from the public library. This latter not only saves the employee a trip to the public library, but our interlibrary loan permits us to keep books for an indefinite period. Another service rendered the employee is the purchasing of books subject to our library discount.

The Publicity Division, like all other advertising centers, is flooded daily with inquiries from Field Representatives. We endeavor to co-operate very closely with this Division by furnishing supplementary data from our files.

At the present time our books, pamphlets, catalogues and Government publications number approximately five thousand six hundred. This collection consists of not only books on insurance, but books on advertising, economics, psychology, business correspondence and technology and numerous reference books. We aim to at all times be in readiness to answer any question asked of us, whether it is concerning insurance; information as to the best automobile routes to some far away resort, or what not.

In addition to our own publication, the Library Scope, we use as a means of publicity the Company's House Organs, namely, The Home Office Folks and the Budget.

We also have access to the bulletin board service in each department and quite frequently use the attractive posters of the National Association of Book Publishers. A personally typed memorandum sent to an officer or a department manager calling his attention to a new book in which we know he will be interested also helps to keep the Library in front of him at all times.

The value of the library may be summed up as threefold—to the reader who gains inspiration, ideas and a broader vision; to our customers who receive better service and to our organization with the increased efficiency of our people.

Preparation of the Index to Scientific Publications

By Ruth Canavan, Metcalf & Eddy, Engineers, Boston

I ONCE heard the manufacturer of a certain popular beverage remark "I never touch the stuff myself," and it has occurred to me that the compiler of the technical index is all too frequently in the position of the manufacturer who never has occasion to consume his own output. It is perhaps to those of us who have occasion not only to prepare indices to technical publications, but also to use such indices in connection with reference work, that the deficiencies and pitfalls of them make their most urgent appeal.

Not long since I was asked to look up an article on the failure of the North Dike of Wachusett Reservoir, "by Stearns," in a specified periodical, and after some unavailing search discovered it, by means of the date, listed under "Slip of North Dike of Wachusett Reservoir," the material having been supplied by Stearns but published as an editorial. Another instance was an article having to do with foundation work on one of the large hotels at Atlantic City, where the only reference was under "hotels."

There are two distinct types of index; that which is based entirely on the Table of Contents, and that which comprises an analysis of the test. For every index the keynote of success is consistency. In undertaking the preparation of an index I am always reminded of a very young and gay zebra which broke loose at the circus. Its capture was well-planned, circumspect and conducted with a beautifully consistent casualness. And the index, unless approached with circumspection and carefully maintained
within preconceived bounds, is apt to "kick up its heels and away."

In the type of index which takes its origin from chapter headings and side headings, beware. Such headings are sometimes misleading. "Owner, liability of" when referred back to the text proved to have reference to a paragraph beginning "Liability of Owner. The Owner shall not be liable for mistakes of the Contractor . . . ." Similarly, "Unsanitary conditions" referred to text which read "Unsanitary conditions will not be tolerated . . . ." An article on metering a water supply, entitled "Is the Game worth the Candle," appeared in the index only under the words "Game" and "Candle." A candle is, to be sure, sometimes useful in reading the meter in a dark cellar. So that headings which would read correctly when listed in sequence in a Table of Contents often prove misleading or absurd when used in the original form in the alphabetical index.

Everyone, of course, realizes that the preparation of an alphabetical index must be done on cards, some of the headings running over several. I have found it useful with long headings to use a colored face card on which the principal subdivisions are alphabetically listed, and then to begin each subheading on a separate white card, clipping all of these subdivision cards to the face card. It has been my plan, in undertaking the detailed index to the text of a technical book to limit the headings to four classes—feature, subject, place and person. It has always seemed to me that Bridge Whist was an excellent (though inadequate) training for the compiler of an index. He must cultivate a card memory; he must learn concentration; he must work uninterruptedly. To develop the headings which will best fit the text, subdivide them intelligently and consistently and then hold inflexibly to the developed plan is no small mental feat.

The detailed index, also, is liable to inconsistencies and absurdities. For instance, "Bacteria, cultured" is to say the least somewhat startling, even in this advanced age of Hollywood animal training. A typographical error was, of course, responsible. "Consumption, deaths from: proportion reaching sewers," is confusing until one appre-
1909 Special Libraries Association 1929

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ERRATA

We wish to correct an error in the September "Special Libraries." Miss Winifred Dennison becomes librarian of the Carnegie Institute of Technology in Pittsburg, succeeding Mrs. Blanche K. S. Wappet who resigned. We apologize to both Miss Dennison and Miss Esther Fawcett.

Events and Publications

Rebecca B. Rankin, Department Editor

The National Association of Manufacturers sent invitations to the whole of New York Special Libraries Association and other guests to attend a luncheon at the Hotel Roosevelt on Monday, October 14, the opening day of their convention. The chief speaker was the President, John E. Edgerton of Tennessee.

The presence of business librarians was designed to emphasize to the manufacturers their importance in connection with industrial research, and was in the nature of a follow-up of the exhibit and library group conference arranged for last year’s convention by Mrs. Perkins.

About 50 librarians enjoyed the hospitality extended by the Manufacturers’ association.

Miss Cavanaugh of the Standard Statistics Company reports that after a nerve-racking summer of moving their library lines and patentes they are now in more “elegant” and comfortable surroundings than ever before—in proof whereof visitors are invited to inspect the beautiful new rug that softens the tread.
of the oncoming hosts and induces the proper library deference.

The chairman of the Insurance Group of the Special Libraries Association, Miss Laura Woodward, librarian, Maryland Casualty Company, has interested herself in increasing the usefulness of the Industrial Arts Index to Insurance Libraries. She submitted a list of insurance and related periodicals that she considered most in need of indexing; she then sent questionnaires to the libraries belonging to her group and returned to the H. W. Wilson Company so they report a careful tabulation of the returns. As a result of this co-operation the following Insurance journals, in addition to the Spectator, will be indexed beginning with 1930. Eastern Underwriter, Insurance Field, National Underwriter, Weekly Underwriter. Other periodicals, considered by Miss Woodward of value from an insurance point of view have also been elected as a result of the H. W. Wilson Company's own questionnaire. These are Public Health Reports, Explosives Engineer and Journal of Chemical Education.

"Financial libraries in banks, yes, we know that there is such a thing, but as for libraries in trust companies, we are not quite so sure." Miss Margaret Reynolds, librarian, First Wisconsin National Bank Group, quotes this as a bit of chance conversation that might be heard in any group of business men, and then proceeds to show not only that there are such libraries but that they provide valuable services to the officers, employees, and customers of the trust companies. Various trust company librarians are quoted in this article in the August issue of Trust Companies.

An annotated bibliography on "Foreign Trade" appears in the Library Journal, September 1, which is designated as International number. This and similar lists on topics of international concern, which are to be printed in following issues, have been compiled by the World Peace Foundation, with the co-operation of the Library Journal, to give authoritative aid to librarians in selecting books on world affairs. The lists are based on the votes of college professors who were asked to recommend the best books—elementary, intermediate, and advanced—in their respective specialties.

The Library of Bureau of Railway Economics has published a fourth supplement to its bibliography of Consolidation of Railroads begun in 1923. The period covered by this supplement is 1927—August, 1929, inclusive.

Advertising Specialties is a new monthly magazine announced by Hoffman Publications, Inc., 114 East 32d Street, New York, for September.

Effective with its September issue, the American Builder, published by the Simmons-Boardman Publishing company, Chicago, will absorb the Building Developer, New York, and Home Building, Chicago. The enlarged American Builder will continue to be published at Chicago.

Metals and Alloys, devoted to the advancement of scientific metallurgy, was launched in July by the Chemical Catalog Company, 419 Fourth Avenue, New York. The new monthly is under the editorial direction of Dr. H. W. Gillett, formerly Chief, Division of Metallurgy, U. S. Bureau of Standards, assisted by Mr. Richard Rimbach of the Carnegie Institute of Technology. It is intended to supply the need for a technical paper that will cover the entire field of metallurgy, ferrous and non-ferrous, that will serve all who use, manufacture or test metals and alloys, and that will confine its attention to this field. The subscription price is $3.00 a year.

Municipal News and Water Works has again a new name. The September number bears the title Water Works and Sewerage.

Steel Publications, Inc., Pittsburgh, publisher of Blast Furnace and Steel Plant and Heat Treating and Forging, will start publication of a new monthly magazine under the name of Welding, beginning with a November issue. Welding, according to the publishers, will be devoted to the latest developments in the use of intense heat for fabrication of articles from metals.

The September, 1929, issue of the Business Branch of the Newark Public Library Monthly Note is devoted to John Cotton Dana. The leading article is by the President of Board of Trustees of the Library, Mr. Richard C. Jenkinson.

As a result of the Equitable Trust Company and the Seaboard National Bank merger and the resulting addition to the library of the former of the books of the Seaboard's library, the library of the Equitable Trust Company is now feeling somewhat overcrowded in its new quarters on the 6th floor of their building. Miss Crowe, however, displays her usual cheerfulness in the face of the trying task of moving her lines and consolidating her position.
A Day In My Library

By Reatha Heeden, Retail Credit Co., Atlanta, Georgia

For a number of years I have read and heard of the Special Libraries Association. Miss Elizabeth Hanner, who for several years attended the meetings, always came back with such splendid reports of you people and of the conventions. Miss Grace Stephens also gives you all a mighty fine recommendation. Mrs. Fitzgerald in writing me about the meeting said I would find you a most informal group of kindly people. I have seen your names so many times in correspondence and in print that I felt I already knew you a little.

A day in my Library is doubtless very little different from a day in any special Library, but our method of approach may vary somewhat. The three main functions of our Library are: to provide and circulate valuable books to our Home Office and 110 Branch offices; to review insurance and business magazines, and to maintain a reference and information service.

A regular daily schedule for our work has been planned but you all know that such a schedule cannot always be worked. It is said that variety is the spice of life, and if this be true most Special Librarians lead a spicy life. I generally manage to start my day with a good laugh. The first thing on schedule is to review the morning paper for any pertinent news affecting our company, the insurance companies, or our people. This paper carries an excellent comic section, including the Andy Gump strip. Next while I am reading the morning mail, which has been matched up with any necessary correspondence by our Central File Section, my assistant is pulling the books from the shelves which are to be sent out that morning. Possibly books are going to Los Angeles, Montreal, San Juan, Porto Rico, and to Vancouver, the same day. These books were selected the afternoon before and the necessary cards made out by the stenographer. All details in sending out books have been reduced to the minimum and absolutely no pen and ink work is necessary.

In the mail, possibly I receive the fire and casualty edition of the National Underwriter, the Eastern Underwriter, the Spectator, Magazine of Business, Commerce and Finance, System, and Harpers magazine. It is the responsibility of my Library to see that our company is kept informed on all happenings in the insurance world. This is quite an assignment and receives my most conscientious consideration.

Any information on matters such as the new installment system of paying premiums, the merit rating plan for automobile insurance are of vital importance and interest to our fire and casualty sales and underwriting departments. The discussion now going on regarding disability features must be gotten up to our life and accident sales and underwriting departments. Changes in officers of your companies, new types of policies written, newly organized companies and running mate, changes in addresses, and many other such items are necessary in order that we may give your companies the service they desire and deserve. We try to keep at least one jump ahead of your underwriting departments.

Not only is the Library responsible for the insurance information, but business and general magazines must be reviewed. Conditions in Wall Street, labor conditions, trends in business management, and such are of utmost interest to our people. System which came in with the morning's mail carries an interesting lead article on "Helping or Bossin." Quite a number of our people will be interested in this. The financial information in Commerce and Finance must be gotten up to our finance and accounting department, and so on through the day's supply of magazines.

Our Library service is not limited to purely business matters.

A recent article which falls under this head and which received extensive routing among the fathers in our Home Office was, "Teaching your Child Religion," by Dr Harry Emerson Fosdick. Harpers' magazine is hastily scanned to see if it should be routed. Finding nothing of particular interest this is placed on our reading table for the benefit of those who wish to read at the lunch hour.

The mail may contain a letter from one of our Managers in New York asking for books on employment psychology. A list is prepared and given the Assistant Librarian who handles the details of getting the books out, and the letter is placed in the dictation folder for a reply.

The Assistant Librarian is checking in books, handling special reading courses, and tracing books.
A reading course of Modern Biographies is outlined for one of the Home Office girls, who had indicated a desire for such a course.

The assistant of one of the Assistant Secretaries calls to ask if he can come down to see me. I learn that the Assistant Secretary is to make a speech at a coming convention of a management association, but I am advised not to tell the Assistant Secretary how I got my information as he is the type which does not relish much help. An interview is arranged with him for that afternoon in order to ascertain if certain information in our reference files will be of any help to him.

A telephone call is received and our Research Division wishes information on the relation of the purchasing unit to the adult unit. Reference to our card index file shows exactly where this information is, and we get it to them within a few minutes.

One of our Vice-Presidents calls for me. Being still a little in awe of Vice-Presidents and such I enter his office with fear and trembling. He merely wants a "blessing" to say at a business club luncheon. It is now about eleven o'clock and he must have it by twelve.

On returning to my office I refer to our file of things to look up at Carnegie Library. One of these items is information on foreign names and their equivalents. At the library, which is located only a block from our offices, I get splendid co-operation from the reference department. The information I want is not usually allowed to be taken out but thru a special dispensation I get it. Returning to the office the blessing is given the Vice-President, who marvels at the speed which Librarians are able to attain when necessary.

The luncheon hour is most welcome but even while supposedly away from my duties my eyes naturally seek books and information. Coming back to the office by our regular book store, I notice in the window the "Hows and Whys of Human Behavior" by Dr. Dorsey. An order is placed for this.

One o'clock arrives too soon. However, I have a treat in store, for today is meeting day. One of the executives has attended a large convention and he is to tell of his observations. This affords a splendid avenue for keeping in touch with general conditions, and is also very inspirational.

Selecting books for tomorrow comes next on the schedule. This is fairly easy for our readers who choose their own books. Reading the books is voluntary but about 87% of our entire organization request books.

Next in order is dictation, which should have been done this morning, but executives must have blessings and executives always come before dictation.

A package of new books arrives. These are then sent to the proper member of our Library Board for review as to their suitability for our needs. Oh, How I would like to keep the Hows and Whys of Human Behavior, but like the cobbler's children go barefoot, most Librarians never read the good books till they are very, very old.

A portion of the afternoons are generally taken up by special research work and information. I locate an obscure railroad in South America for our Manager in charge of foreign service. This information service is the really interesting part of my work. The requests are so varied. For instance, one day a most perplexed young member of our mailing section came down to the Library. A point of social behavior was involved. The point was, when in entering a cafeteria with a young lady should the young man precede and suggest the food, or should the young lady? If the young lady should enter first she might select food beyond his financial means and would also reach the cashier first, which would possibly result in an embarrassing moment. After reference to Emily Post and other authorities we found nothing, but we convinced the young man that the better thing to do was to stay out of cafeterias with young ladies. The wedding section of our Emily Post is certainly well thumbed and well used, for it seems we almost run a matrimonial bureau in Atlanta.

What is the distinction between a jewelry floater insurance policy and an all risk tourist floater policy? Would a man's accident insurance policy continue in force if the insured is convicted of murder and sentenced to death? These are questions asked and by reference to our books the answers are given.

My day is nearly over and I will soon end the day with another laugh, for the last thing to do in the day is the reviewing of the afternoon newspaper. This, like the morning paper, carries a good comic sheet and thus the day endeth, as it begun, happily, regardless of any tiffs or hard work which have been encountered during the day.
A Day In The Travelers Library

By Emily C. Coates, Librarian, Travelers Insurance Company, Hartford, Conn.

Before telling about a day in our library, I want to give just a brief sketch of the development of it. Upon finding an old bookplate with The Library of The Travelers Insurance Company on it, I started an investigation. The earliest recollection of the library is a collection of about 1,000 volumes, including state reports, mathematical and legal books. Some one always sat in the library, a lawyer, editor or member of the Actuarial Department. This was back in the 1870's. When the Company outgrew its home office on the corner of Grove and Prospect Streets and moved to its present building in 1907, the library was divided. The law books went with the legal department and the mathematical and most of the state reports with the Actuarial Department. The Actuarial Library remained in the Actuary's Ante-room until 1919. It was then moved to a separate room and in 1924 the name was changed to The Travelers Library. Up to that time only books on insurance and allied subjects had been purchased. With the changing of the name the scope was enlarged to include popular non-fiction, history, travel and biography mostly. No fiction is bought as that is handled by The Girls' and Men's Clubs. Two years ago the law library was added once again making one general Travelers Library and a library of 17,000 volumes. The circulation has increased from 1,364 in 1922 to 6,571 in 1928.

Realizing that we cover all lines of insurance, life, casualty, indemnity, and fire, you can see how difficult it will be to confine myself to the life insurance section only. I am not going to try to do it. I have chosen the day after Mrs. Fitzgerald's letter came. This is an average day and as I look it over it does not seem that I accomplished very much. I always have what I call "busy work" on hand but many days this is not touched as happened this particular day. I sometimes forget that I am in an insurance library, so much of my work is more like that of the reference department of a public library.

Our day begins at eight-thirty with the opening of the mail. The personal mail I take care of and the other goes to my assistant. I might say, here, that we have one regular assistant and stenographic help, which means that some of the routine work, I have to do myself. The mail this morning consisted of checks for personal orders for books, requests to be put on the reserve list for new books. We have a service in Hartford that may not be familiar to others. We purchase books for individuals in the company giving them the advantage of the discount, also, subscribe to magazines. These are ordered through the Hartford News Company, a branch of The American News Company. This takes considerable time, especially in December when we suggest presents for the whole family. The mail, also, brought a request from a girl at Columbia for bibliographies on automobile, accident and health, and workmen's compensation insurance. Before starting on this, I counted the previous day's circulation. We keep it by subject, sex, and department. It takes longer but it is interesting to see that we are reaching more girls each year.

Before completing that the following requests were received:

"Where can I find the inheritance or descent laws for the District of Columbia?"
A telephone call, "How do you spell the Freer Art Gallery in Washington?"
"How much does Mathew's Field Book of Wildflowers cost? Will you order a copy for me?"
"Have any 1929 Year books come?" If the publishers only knew how miserable we librarians are until the new books are out, they would hasten that day.

Although the Hartford Public Library has recently opened a Business Branch we still have some outsiders come in. This morning a broker wanted to see The Spectator Year Book.
A telephone call from The Life Insurance Sales Research Bureau. "Where could we find Hunter's Disability Tables? Will you let the manager of a branch office here in Hartford consult it?"
A call from The Hunt Memorial Library, the medical library. Did we have Science for 1928 and could a nurse come in to see it?
"What is the story of Mother India? Have you it?" After having heard Madame Naidu I was very glad to be able to reply "No."
I want the latest Canadian Year book which will show the offices of the different companies.

Many of our questions are on English usage and I agree with Mr. Lee of Stone and Webster's when he says that he is a target for
questions on English usage. Many of these have been settled, simply from my own judgment and I am far from being an authority. I am hoping he will be able to accomplish something and help us all. This day there were three questions: "Is it correct to use 'a hose' for an inanimate object, or should it be 'of which'?" "In this sentence should it be 'am' or 'is'? As for me, who 'am', or 'is', so deeply interested in the subject, it is like this, etc." "How should the noun, 'practice' be spelled?" This took considerable time as our book "Building Travelers Letters" had "practice," the noun, and verb spelled "so." The officer had corrected his secretary several times to be told that she had been given instructions to spell it that way. It had to be traced to its source. This same man called to thank us for giving him a list of Connecticut poets whose writings had been published. His daughter in college was asked to write a paper on them. I was very glad to do this for him. He is a department secretary and in the ten years I have been here, has never called for any information before. We have helped him several times since, so, I feel we have made a new friend.

It does not seem possible but this has taken up all of the forenoon. I have an early lunch hour, going from 11:30 to 12:45. I take this time purposely hoping to be undisturbed for a while. I generally have about half an hour, in which, I do classifying and work that requires concentration. Rainy afternoons I have no time at all.

The afternoon started at one-thirty with a request from The Life Actuarial Department for some material on the Early History of the Annuity.

"Where will I find the laws on employment of minors in Maine, Massachusetts, and Rhode Island?"

"What note of music if played long enough will by its vibration cause a bridge to fall?"

"Have you anything that will show the rates for the building and loan policy of the United States Life Insurance Company?"

"What have you on Personal Hygiene?"

"I want something on home office life companies." I was sorry I did not have Mr. Handy with me because I could not answer this question.

"Have you any N. C. A. books?" He wanted Negligence and Compensation Cases Annotated.

Between times I indexed several magazines. A man from the inspection department was working on his M. A. degree and needed Bureau of Standards Technology paper Number 358, "Air hardening rivet steels." After ascertaining that it was not in our own Technical and Research Department, I called the Public Library and the Business Branch, finally locating it at the State Library. I obtained permission for him to borrow it and keep it over night.

"Have you a book which lists proper or Christian names? Can 'Gene' be used for a girl's name? Would the French name 'Joan' look correct with a German last name?"

"Have you anything which would show what the word 'kuan' means?"

"Will you settle an argument for us? What was the name of the Greek who ran from Athens to Sparta to tell about the Battle of Marathon?"

I sometimes feel they start these arguments because they think we have nothing to do.

I have not put down every time someone has asked for the Life Insurance Comitant, the Royal Indemnity Annual Statement, the City Directory, Martindale's Law Directory, an atlas, dictionary, etc. These and others were consulted many times during the day.

Nor did I count the number of periodicals that were sent out by the assistant. The sorting of the magazines, sending overdue notices, and the filing are her work. Cataloguing, preparing of lists and general publicity are my busy work. This will give you some idea of what we do in The Travelers Library. Although every day is different, this is a typical one.

More Mergers

Following the merger of the Guaranty Trust Company and the National Bank of Commerce, a merger of the two outstanding libraries of these institutions had to be effected. The entire Commerce staff of five was added to that of the Guaranty under Miss Jeanie Bulmer. Miss Elmer Bedlow, former librarian of the National Bank of Commerce, is now assistant librarian in charge of cataloguing. Miss Josephine Hefron remains in charge of the reference work, and Miss Frances Lamb of the corporation files. The number of catalogued books and pamphlets in the combined library excluding the pamphlet collection of Commerce which was uncatalogued, is estimated at between 32,000 and 33,000.

Miss Margaret Cookman, librarian of the Chase National Bank, reports that their library took over the library of the National Park Bank at the time of the merger of the two institutions. Mrs. Florence Miller, librarian of the latter, is now working in the Bank Relations Department of the bank, along lines similar to her previous work at the National Park Bank.
Recent Insurance Books

By Mary S. Allen, Librarian, Provident Mutual Life Insurance Co.,

ONLY descriptions of some of the recent books in the line of insurance have been attempted in this paper with no effort to give critical reviews.

The seventh book in the series, "Life Insurance. its Economic and Social Relations," edited by Dr. S. S. Huebner (Appleton), is "The Sociology of Life Insurance," by Edward A. Woods, who was president of the Edward A Woods Co. of Pittsburgh, before his death on November 30, 1927, when the book was in press.

Dr. Huebner writes "the author aims to present fully the vital relations of life insurance for constructive good to the major social problems of poverty, disease, crime, old age dependency, inadequate education, unemployment, needless waste of life and estates and ineffective philanthropy."

The intention of the book is to indicate the social service which life insurance may perform, without making it to appear to be the "panacea for all social ills."

In his preface the author states that "It is a paradox that so many evils should exist to the extent they do in a nation rich enough to afford every inhabitant an annual income sufficient to secure not only the ordinary comforts of life, but semi-luxuries as well."

Chapter 3 entitled "Influence of life insurance upon the status of women"—gives a brief historical outline of the position of women from the earliest periods to the present era, when "thousands of women are engaged in life underwriting, and scores of thousands of other women are furnished with clerical and other employment throughout the home and agency offices of the many insurance companies."

Women are the greatest beneficiaries of life insurance, which may provide them with means for education and training in addition to the maintenance of life's necessities.

The new second edition of "Life Insurance," by Joseph B. Macleod, assistant actuary of The Mutual Life Insurance Company of New York, is revised and enlarged to include "important changes in company practice in regard to Disability Benefits and Group Insurance and the extensive developments of these branches of the life insurance business." The investment aspects of life insurance policies is also more fully discussed.

"Investment Trust Service of Life Insurance," by Albert G. Borden, has grown from a study begun by the author some years ago for the Association of Life Agency Officers, of the "after death" financial service of the life insurance companies. So much valuable and interesting material was obtained from many companies that the Association printed a document on the subject.

This book does not attempt to be a complete treatise on this subject, but intends to stimulate individual thought to the two-fold aspect of life insurance which can be used to administrate an estate as well as to create an estate.

The book should prove helpful to the client in addition to those of the life underwriting profession. Thirty-eight pages are devoted to Exhibits giving suggestions of forms to supply needs desired.

We have "State Insurance in the United States" as the fruit of the research of David McCahan, assistant professor of Insurance in the Wharton School of Finance and Commerce in the University of Pennsylvania and recently appointed Assistant Dean of the American College of Life Underwriters, who "visited 37 states and the District of Columbia, established personal contacts with State officials, insurance men and others interested in the subject." Eight chapters take up the subject of Workmen's Compensation funds including the phases of administration, accident prevention, payment of benefits, medical and rehabilitation service, financial stability, cost and its distribution.

One chapter treats of Pension funds, particularly Teachers' retirement Funds and State Employees' retirement Funds. Other funds considered are Rail insurance, Bank and Public Deposits Guaranty, Public Property Insurance, Torrens Title Insurance and Public Official Bonding.

Chapter 14 deals with Life Insurance Funds, particularly The Wisconsin Fund and Massachusetts Savings Bank Life Insurance System.

In addition to the general index there is a special index by states, indicating the topics referring to them.

Sir Isaac Pitman & Sons, Ltd., of London, publish "Insurance Office Organization and Routine," by J. B. Wilson, Fellow of the
Chartered Institute of Secretaries, and of Gray's, Inc., Barrister-at-Law, and F. H. Sherifff, Fellow of the Institute of Actuaries. It is a textbook for the examination of the Chartered Insurance Institute and "does for the general body of students of insurance what its elder sister—the Institute of Actuaries—has done for many generations of actuarial students."

The information has been obtained from many sources and the methods described may not be necessarily the best, but they are considered generally effective, and all might need some modification before adoption in a particular office.

Librarians of the Insurance Group may be interested to note that "an adequate Library of business reference books" is mentioned as an advantage in Insurance Office Organization. The authors state that "apart from the technical works necessary for special reference in connection with insurance business" the Library should contain books of general commercial interest, finance, and textbooks recommended for study in connection with examinations for the Institute and Faculty of Actuaries, the Chartered Insurance Institute and the Chartered Institute of Secretaries and so forth."

"Management of the Library to be entrusted to one individual is clearly desirable."

In "Producing Permanent Policyholders" compiled and published by the Mutual Underwriter Company, "are correlated proved plans and business getting experiences of 144 leading underwriters who have made outstanding records in the field of life insurance salesmanship." The book is divided in two parts—one for the inexperienced life underwriter and the other for the experienced underwriter. The selections are condensed and easy to read.

A new Life Insurance series called Manuals of Life Insurance to be devoted to the more fundamental subjects dealing with the successful application of life insurance to human needs presents its first volume, in "Psychology for Life Insurance Underwriters," by W. T. Root, Professor of Educational Psychology, University of Pittsburgh, Professor of Psychology, University of Pittsburgh—School of Life Insurance Salesmanship, and Edward A. Woods, School of Life Underwriting.

Interest in psychology has been stimulated by the American College of Life Underwriters and this volume should be useful to those working for the degree of Chartered Life Underwriter.

The author states that "when we seek for some particular or special brand of psychology suited to life insurance we find it does not exist."

He claims that the life insurance underwriter should recognize that "his problem is similar to that of teachers, social workers, doctors, chairmen of committees, parents and all who are called upon to help create social ideals and influence individual behavior."

"The advanced thinker in life insurance sees it as a social agency comparable to any other of the great social institutions that have helped man lift himself from a bewildered animal at the mercy of fate to a thinking being, taking care for the morrow and exerting considerable control over his destiny and fate."

Questions and exercises and brief bibliographies of suggested readings are given at the end of chapters.

S. B. Ackerman, of the New York Bar, and assistant professor of Insurance at New York University, in his book "Insurance, a practical guide for various forms of Coverage, the policy contracts and the protection afforded customers"—gives a separate chapter to life, fire marine, accident and other branches of insurance. Other topics considered are "types of carriers, rate-making associations, organization and management of companies, reinsurance, investments and the legal interpretation of the contract. The book is useful for college courses, and as a guide in business offices.

With the recent development and growth of casualty insurance business the need for education along this line is apparent, and to help supply this demand, "Casualty Insurance," by Clyde J. Crobaugh and Amos E. Redding, has been published by Prentice-Hall, Inc. The authors have been engaged as supervisors of educational extension, and training field men for work in this line of business, and therefore, have knowledge of their requirements. They state that the book is designed "for casualty agents and brokers who desire a better and broader knowledge of the business as a whole; 2d, to be helpful to thousands of casualty insurance policyholders who want to know more about the protection they carry and who desire to get a clearer view of the scope and functions of the various casualty insurance lines; 3d, for use as a college and university textbook."

A chapter is devoted to each of the following insurance topics: Accident, Health (Sickness), Plate Glass, Power Plant, Sprinkler—Leakage Water damage, Automobile, Public Liability and Property Damage, Liability Insurance, Workman's Compensation and Employers' Liability, Burglary and Robbery, Check Alteration and Forgery. Sample forms are included in many of these chapters.
The book should prove helpful to the general public in learning more about the values and uses of these various casualty coverages.

Alfred M. Best Co., Inc., of New York, has recently published "Best’s Recommended Insurance Attorneys, a directory of experienced and capable insurance attorneys"—first annual edition 1929.

This directory has grown from the names inserted in the Monthly Editions of Best’s Insurance News. It is arranged alphabetically by States with alphabetic list of cities under each state, and includes fire, casualty and surety and life insurance attorneys.

A brief paper entitled “Some Observations on Unemployment Insurance,” by Leo Wolman, of the National Bureau of Economic Research, is included under the general topic of Unemployment in the Papers and Proceedings of the 41st Annual Meeting of the American Economic Association, December, 1928.

The American Economic Review, organ of the American Economic Association, published quarterly, in its classified notations and reviews of books, includes Insurance and Pensions, and also gives a separate list of references to periodical articles on these subjects in each issue.

Gilbert Thomas Stephenson, whose book "Living Trusts" was noted last year, has written another book entitled "Wills" which is a subject of interest in the life insurance business, and should be also to everyone who has any possessions.

This book is "concerned only with wills of normal-minded people covering normal estates, and is designed for the layman," quite as much as for the lawyer, trust officer or executor.

The author considers it in “the nature of a report from the laboratory of one who works in wills as an attorney and investigators work in plants, or in metals, or in chemicals," as he has gathered his material from a number of sources and his own experience in trust company business.

He plans to take the reader through the mental processes of deciding he needs a will, and assembling information about his estate and his beneficiaries that his attorney will ask for, of selecting his executor and trustee, working out the terms of his will, of executing his will and putting it away for safekeeping."

Source Material on Insurance Available from Federal Records

By Edith H. Sillence, Association of Life Insurance Presidents, New York

Two years ago there came to me a request from Mr. Handy, then Chairman of our Insurance Group, for a report on "Source Material on Insurance in the Archives of the Federal Government, Washington, D. C., to include a Report on Congressional Debates, Committee Hearings, Departmental Rulings, etc., as They Affect Insurance." As it was rather a large order, considering the limited time allotted to me, it was laid aside until a more opportune time. This year, after an appeal from our temporary Chairman for an address, I brought it to light for further consideration.

It still seemed a sizeable undertaking for a very busy librarian, so it follows that I can do no more than touch on its salient features.

It might be remembered at the outset that source material contained in the Federal records is necessarily limited in scope, because the Federal Government itself has limited powers over insurance companies. You will recall that in the year 1868 the United States Supreme Court handed down a decision which had far-reaching results with respect to the business of insurance. The decision in question is Paul vs. Virginia, 8 Wall. 168, which laid down the doctrine that an insurance contract is not an instrumentality of commerce within the meaning of the Constitution and, therefore, not subject to regulation by the Federal Government. Moreover, the court said that a state might debar companies of other states from admission to do business within its borders or impose such conditions on them, after admission, as it pleased. This latter power has been modified somewhat by decisions of the Supreme Court since then, but they are not pertinent to our inquiry. Suffice it to say that as a result of the decision, Paul vs. Virginia, the Federal Government’s contact with the insurance business has been one of narrow limitations, and in direct regulatory matters covers only the District of Columbia.

There is, nevertheless, much source material within this restricted field. As a matter of fact, there is a mass of material in the Statutes, Departmental Rulings, Congressional Debates and Committee Hearings, which relate to
insurance. The period making the heaviest contributions was that of the World War when the financial requirements of the Government brought about the introduction of many bills calling for revenue and, consequently, the Congressional Record contains many discussions, debates, committee hearings and reports bearing on this subject. The resultant statutes, therefore, give much space to insurance matters, and these, together with related departmental rulings and decisions, opinions of departmental counsel, solicitors' memoranda and Board of Tax Appeals' decisions form a small library in themselves.

Starting with the Congressional Record for the year 1913 up to and including the year 1921, everything touching on insurance by way of debates, hearings, information furnished by insurance companies, etc., appears therein. These references I shall not include in this paper as there are eight more years to cover, and when finished, together with the record of previous years, will make a ready reference pamphlet in themselves.

The Treasury Department rulings, decisions and legal opinions, construing the statutes and regulating the administration of the tax collecting machinery generally, are published in the form of bulletins. The bulletin of particular interest to business corporations generally is known as the Internal Revenue Bulletin. It is issued weekly and appears permanently bound in semi-annual pamphlets. The semiannual permanent volumes also measure up to the Government's uniformly excellent standard of indexing. Useful private services are published including all the statutes, departmental rulings, Board of Tax Appeals decisions and opinions of the Attorney General, the General Counsel and the Solicitor, relating to revenue laws. These services are supplied to subscribers in loose-leaf form with comprehensive indexes, and furnish a mass of material, all of which is correlated and cross-indexed so thoroughly that, in searching for information, one may start with a point in a given subject and cover it completely in all its ramifications.

There are three other sources of information which I should like to mention at this time. The first is the Survey of Current Business issued by the Department of Commerce. The inclusion of life insurance data in the Survey of Current Business was first proposed in 1921 by the Hon. Herbert Hoover, then Secretary of Commerce. In a letter to the Association of Life Insurance Presidents, Mr. Hoover suggested that the publication of a monthly series of the new-business figures of its member companies would be valuable as an economic guide to business generally. Arrangements for the compilation of these figures were soon made and the monthly service began in February, 1922, when the Association forwarded to the Department of Commerce for publication the January figures including the number and amounts of policies of ordinary, industrial and group insurance written by 40 member companies and, as a background, yearly figures for 1913 to 1921, inclusive and monthly figures for 1921. These 40 companies had in force 77% of the total business of all United States legal reserve companies. The report now includes 44 companies carrying 82% of the total business.

In 1923, a similar compilation of premium income of the same companies was begun for publication monthly in the Survey of Current Business. A year later, statistics showing the classified investments of 40 member companies were also included in this publication.

Secondly, the Bureau of Foreign and Domestic Commerce is the chief source of information regarding foreign insurance. This particular Bureau of the Department of Commerce is maintained primarily to assist American business abroad. It has trade experts and other representatives in most foreign countries. The facilities of this Department are, therefore, very important in obtaining foreign insurance information. This Bureau, in its weekly "Commerce Reports" from time to time, publishes special articles relating to insurance in foreign countries.

The third and last, which I shall mention here, is the Bureau of War Risk Insurance, which is an outcome of the World War. The Federal Government determined to provide facilities for the insurance of American vessels and their cargoes against the risks of war and on September 2nd, 1914, this Bureau was established. On June 12th, 1917, an Act was passed authorizing the Bureau of War Risk Insurance to carry insurance on the masters, officers and crews of merchant vessels, these sections being known later as the Division of Marine and Seamen's Insurance of the War Risk Insurance Bureau. On October 6th, 1917, Congress passed the Act providing for the insurance of enlisted Soldiers and Sailors. This section of insurance on enlisted Soldiers and Sailors is now known as the United States Veterans' Bureau, and is still functioning. Last year (1928) it issued its seventh annual report. There also is a volume of information regarding the Bureau of War Risk Insurance in the Congressional Record.
Personal Notes

Ray Simpson has resigned her position in the library of the Brooklyn Museum.

Virginia Hinters, formerly librarian of A. B. Leach & Company, was married on June 8 to Spencer B. Meredith. Mrs. Meredith has recently accepted the position of librarian for the new McGraw-Hill publication, The Business Week.

Mrs. A. S. Perkins has resigned from her post as librarian of the National Association of Manufacturers, and is now associated with Clark, Dodge & Company, where she is engaged in research in the Statistical Research Department.

The sympathy of the Association is extended to Mary de J. Cox, librarian of the American Telephone & Telegraph Company, in the death of her mother on September 27.

Esther Wright has resigned her position with the W. T. Grant Company library and has joined the library of Batten, Barton, Durstine & Osborne.

The marriage is announced of Gertrude Darwin of the Federal Reserve Bank of New York to Virgil Jordan. Miss Darwin will remain in her present position of cataloguer, and retain her own name.

Mildred A. Bates of the Metropolitan Life Insurance Company was married on June 15 to John Ogilvie Adams.

Alma C. Mitchell reports a delightful vacation visit to Canada, including the Thousand Islands, Montreal, Quebec and the Saguenay River.

Rhoda Royce and Marguerite VanSant, of the National City Financial Library, each spent some weeks in Europe this summer.

Winifred B. Linderman, formerly high school librarian in California, has been in New York this summer cataloging the collection of the Retail Research Association.

Rebecca A. Herring, a librarian, recently came to New York from the South, is now connected with Fleischmann Yeast Company.

Elizabeth J. Sherwood, assistant librarian at the Cleanliness Institute, has taken a position as assistant editor in the Columbia University Press.

Ida M. Lynn is now assistant librarian at Cleanliness Institute, under Marie Pidgeon.

Jane Molenaar has taken a position in the library of the McGraw-Hill Publishing Company.

Frances Walsh is now on the staff of the Bankers' Trust Company Library.

Sarah Greer, librarian of the National Institute of Public Administration, has returned from a trip to Paris made during the late summer.

Emilio Mueser, chief classifier at the Engineering Societies Library, was abroad this summer and spent part of the time studying classification systems in Europe.

Grace Studley, recently with the Filing department of J. P. Morgan Company Library, has resigned to take a position with the National Bureau of Economic Research to develop their library and files of economic data.

Margaret Binkley has accepted a position in the library of the Federal Reserve Bank.

Mary Morel has resigned as assistant in the library of the New York Title and Mortgage Company, to accept an assistantship in the Library of the American Bankers Association.

Miss Pyrrha B. Sheffield has resigned from her position with the Museum of Science and Industry in Chicago. She plans to devote her time in future to cataloging.

Books Received at Association Headquarters


Library Association Record. Sept. 1929.


Associations

New York

On October 28th the New York Special Libraries Association will hold its first fall meeting in the Auditorium of the Federal Reserve Bank. The program of the meeting is planned in the interest of the Financial Group and the Chairman, Miss G. Moe, is to be congratulated upon obtaining as our principal speaker Mr. Leland Rex Robinson, the noted authority on investment trusts. The subject has been vexing the souls of the financial librarians who have tried to keep abreast of the movement in its astonishing growth. They have been heard to intone:

Count that day lost
Whose low-descending sun
Sees not one new
Investment trust begun.

Mr. Robinson is in great demand, and we are most fortunate in having him consent to include our Association in a schedule that takes him to Chicago the week before and Atlanta a few days later.

Through special permission the Federal Reserve Bank is allowing the use of its Cafeteria for the dinner and its auditorium for the meeting itself. The latter made possible the showing of the two moving-pictures. These films are both interesting and instructive. The picture of the New York Stock Exchange was shown for two weeks recently at the Fifth Avenue Playhouse.

Philadelphia

The October meeting of the Special Libraries Council of Philadelphia and vicinity was held at Logan Hall, University of Pennsylvania. Miss Dorothy Bemis presided at the meeting.

The first speaker was Mr. Robert Smitley of the Dixie Business Book Shop of New York who gave a very interesting and enthusiastic talk on business books. He pointed out several of the best books on various business subjects, citing those which would be of permanent value while others would be only temporarily useful. He showed that it is the librarians who do the thinking for those who use the libraries. Mr. Smitley stressed the point that commercial return is secondary to pleasure derived from work among books. The talk was concluded by Mr. Smitley's telling in a very humorous manner how he had acquired the Dixie Book Shop.

Mr. Charles Sessler, Philadelphia Book dealer and collector, gave a talk on the romance of rare books and book collecting. Illustrating his talk with stories of personal experiences, Mr. Sessler told about important persons in the book world with whom he is acquainted. He told of many rare and valuable books with which he has come in contact and explained the things which make a book a collector's item much sought after as a valuable addition to any library.

Pages 313-316 deleted, advertising.