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SCIENCE, founded in 1880, is published each Friday by the American Association for the Advancement of Science at Business Press, Lancaster, Pa. Entered at the Lancaster, Pa., Post Office as second class matter under the Act of 3 March 1879.

SCIENCE is indexed in the *Reader's Guide to Periodical Literature* and in the *Industrial Arts Index*.

Editorial and personnel-placement correspondence should be addressed to SCIENCE, 1515 Massachusetts Ave., NW, Washington 5, D.C. Manuscripts should be typed with double spacing and submitted in duplicate. The AAAS assumes no responsibility for the safety of manuscripts or for the opinions expressed by contributors. For detailed suggestions on the preparation of manuscripts, book reviews, and illustrations, see *Science* 125, 16 (4 Jan. 1957).

Display-advertising correspondence should be addressed to SCIENCE, Room 604, 11 West 42 St., New York 36, N.Y.

Change of address: The notification should reach us 4 weeks in advance. If possible, please furnish an address stencil label from a recent issue. Be sure to give both old and new addresses, including zone numbers, if any.

Annual subscriptions: \$7.50; foreign postage, \$1; Canadian postage, 50¢. Single copies, 25¢. Special rates to members of the AAAS. Cable address: Advancesci, Washington.

The AAAS also publishes THE SCIENTIFIC MONTHLY.



## Governmental Indemnity

The development by private industry of economically competitive atomic power plants requires a certain state of confidence as well as of technology. Despite an impressive published safety record both in this country and abroad, the possibility of a catastrophic accident remains. Measured in dollars and cents, admittedly an inadequate index at times, the fear of this possibility is sufficient to discourage private investment, for if such an accident did occur, the cost in damages to the general public might well put the company or companies involved out of business.

Other investments have their risks, with businessmen ordinarily able to share that risk with other investors on the basis of the laws of chance, each investor paying a premium now to insure that later he will not be subjected to a greater loss. The big insurance companies believe that by pooling their interests they will be able to offer substantial coverage to the operators of atomic power plants and the manufacturers of atomic equipment. Testimony last spring before the Joint Committee on Atomic Energy put the sum that the insurance companies could pay out for a given accident between \$50 and \$65 million, which is about 5 times more than the highest liability policy previously issued.

Impressive as is the response by the insurance companies, it still does not solve the problem unique to atomic power. Other testimony before the committee revealed that if a reactor failure occurs in which fission products escape from containment structures into the atmosphere, the resulting cost in radioactive contamination to the neighboring areas and in radiation injury to persons might be considerably higher than the protection afforded by the insurance companies. For example, Willard F. Libby estimated that the worst of all possible disasters in a 100,000-thermal-kilowatt reactor might cost in property damage alone from \$50 to \$200 million. Of course, the great size of this figure, and the possible radiation injury to persons, must be balanced against the probability, which Libby called "vanishingly small," that this awful event will take place.

One way to encourage the private development of an atomic energy industry is for the Federal Government to assume part of the risk. A bill prepared by the committee and introduced in the Senate last June by Clinton P. Anderson (S. 4112) and in the House by Melvin Price (H.R. 12050) provides until 1 August 1966 for a measure of governmental indemnity. In return for a reasonable charge, the United States will agree to pay up to \$500 million for damages above the amount covered by private insurance, with the cost of any additional damages to be handled by special legislation.

Some people have strong convictions concerning where to draw the line between governmental interference in private enterprise and governmental action in the interest of the general welfare and national security. But if there are to be atomic power plants, an experimental spirit is necessary here as well as in such matters as reactor design. In our opinion, the bill now on the calendar has been offered, and should be enacted into law, in that spirit.—J. T.