PLAINTIFF'S EXHIBIT

MET-952

6-10-37

VERMONT ASBESTOS CORPORATION

TO OUR UNINSURED GENERAL EMPLOYEES:

During the period of time our Insurance Program has been in effect under our Metropolitan Life Insurance Company Group Life contract, we have had ample opportunity to note its many values. The claims paid by the Insurance Company have proven very valuable to your co-workers and their beneficiaries in time of greatest need.

There are at the present time a number of employees who have been with us for some time but who have not availed themselves of the benefits of this Insurance Protection who now wish to do so. We have accordingly made arrangements with the Insurance Company to allow all employees who have been with us for three (3) months or more and who are now actively at work, to apply for $1,000. Group Life Insurance with total and permanent disability benefits, without medical examination, provided a prescribed number of such uninsured employees make application on or before April 30, 1938, on which date the insurance will become effective on such subscribing employees then actively at work. The insurance on eligible subscribing employees not then actively at work will become effective immediately upon their return to active work.

The cost of the entire plan to you is only 60 cents monthly. The balance of the entire net cost will be paid by the Company. For your convenience, the Company will deduct your share of the cost from your pay.

You need only complete the application card which you will receive and all details will be arranged.

If your service is less than three (3) months, sign the application card and we will send it to the Insurance Company when you become eligible, provided, of course, that you are then actively at work. Subscribing employees absent from work on the date their insurance would otherwise be effective will be insured immediately upon their return to active work.

Each insured employee will receive Insurance Certificates issued by the Metropolitan Life Insurance Company outlining his Benefits and Privileges.

CONVERSION PRIVILEGE - If you leave our employ for any reason, you may arrange with the Metropolitan Life Insurance Company to convert your Life Insurance, without medical examination, into any of the regular policies customarily issued by the Metropolitan (Term Insurance excepted) at the rate applicable to your attained age and class of risk, provided you make application within 31 days after leaving our employ.

TOTAL AND PERMANENT DISABILITY BENEFIT - If you become totally and permanently disabled while insured hereunder, and prior to age 60, through either sickness or accident, the Life Insurance will be payable to you, during the continuance of such disability, in Forty monthly instalments of $26.25. The first payment will be made three months after receipt of due proof of such disability by the Insurance Company.

[redacted]

SPECIAL FEATURES

NURSING SERVICE - The Metropolitan Life Insurance Company maintains a Visiting Nursing Service. Employees insured under this plan and who live where the service is available may take advantage of it without cost to the employee. After the first visit the Nurse will continue to visit the employee as often as necessary, if a doctor is in attendance, in order to assist in carrying out the doctor's instructions. She will also instruct some member of the family in the proper care of the patient. The Nurse is a visiting Nurse and although she cannot remain in the employee's home, she will make daily visits or at longer intervals as may be required.

HEALTH LIBRARY - The Metropolitan Life Insurance Company publishes valuable booklets on Health Conservation, Disease Prevention, and Hygiene, etc. These booklets will be distributed to our insured employees as part of this Insurance Plan - without cost to you.

April 18, 1938