

EXHIBIT XIV

talk by

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"Mr. President and Insulation Contractors;

Compensation rates somewhere between 1 and 4% of the job. Accidents on jobs are costly to contractor. An average accident where the employee falls off a scaffold runs in compensation cost around \$750.00. Lung cases cost anywhere up to \$30,000.00. We should watch out for court judgments and awards for aggravation of pre-existing injuries. Courts now tend to award full judgment to an employee and the contractor who last hired him is liable. There are many other causes of lung cancer than asbestosis - cancer could be brought on by smoking, dust inhalation, flying particles, etc. We should have conventional safeties. Solvents are a particular danger and bring on lung disease. New products have a danger too- people working for us don't know how to handle them. We have to do something about this.

Simple cases - Everyone should be safety conscious. Many small cases come out and cost a lot of money in the overall accident picture. Little things happen on the job that we all are aware of and which could be avoided.

Suggestion - Have a safety chairman in each company - a responsible person and get a good report. A list should be made of the workmen who are accident prone, especially the older mechanics, to see what accidents various workmen have had and what chance he has for another accident. Insist upon a full physical examination for an older mechanic. Try sending out periodical news letters to your employees on safety. Get consciousness of accidents to mechanics by little suggestions in the pay envelope. Dust is a major problem and the foreman and supers should be made aware of this danger to health. Cements are dangerous their inhalation is serious to health - and when bags are opened they should not be turned upside down but slit at either end and used without dumping. Government agencies have many pamphlets available on safety factors in construction."

