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DR. ARMSTRONG
THIRD VICE PRESIDENT

I have discussed with Mr. Bates his memorandum of November 22, addressed to Mr. Lincoln. I explained to him what was implied in our reference to having the policyholder contribute to the cost of our field surveys, particularly where the Group is a small one and where the premium income does not warrant the expense.

Mr. Bates stated that he could see the practical advantage of allowing them to bear the incidental expenses and that he would not be opposed to it, particularly if in each case, the whole matter was clearly understood by all concerned.

With this understanding, I then discussed with Mr. A. C. Campbell the request of the Kennedy Valve Company of Elmira, N. Y. I have already sent you the correspondence. You will note that we told the Kennedy Valve people that we would make the survey under two conditions, first that the information was not intended to be used in fighting a law suit, and second that they contribute the incidental expenses of approximately $300.

I think we are all clear now as to where we stand on this whole question.

November 27, 1933

A. J. Lanza, M.D.
Assistant Medical Director

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TRIAL EXHIBIT