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ML Docs - Part 3

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PNL-344
A.T.
4/19/79

GENERAL ASBESTOS & RUBBER DIVISION

OF

RAYBESTOS-MANHATTAN, INC.

No. Charleston, S. C.

* * *

This survey was conducted on April 20, 21, and 22, 1936 and is supplementary to the survey made in July, 1934.

This survey was made to determine the extent of dust removal accomplished by the installation of new exhaust equipment and the redesigning of old exhaust equipment.

* *

Exhibit I

COMPARATIVE DATA

Preparation Room

The average count in this room at the time of the 1934 survey was 3.6 million particles per cubic foot of air. The average count at the time of the 1936 survey was 2.7 million particles per cubic foot of air.

Card Room

The average count in this department at the time of the 1934 survey was 3.5 million particles per cubic foot of air. The average count at the time of the 1936 survey was 1.2 million particles per cubic foot of air.

Spinning Department

The average count in this department at the time of the 1934 survey was 2.68 million particles per cubic foot of air. Samples 14 to 19 inclusive were averaged. The average count at the time of the 1936 survey was 4.4 million particles per cubic foot of air.

Weave Room

The average count in this room at the time of the 1934 survey was 3.5 million particles per cubic foot of air. The average count at the time of the 1936 survey was 2.3 million particles per cubic foot of air.

Comparison of Dust Counts of Surveys

July, 1934 Sample No.	Millions of Dust Particles per cu. ft. air sampled	April, 1936 Sample No.	Millions of Dust Particles per cu. ft. air sampled
PREPARATION ROOM			
1	1.9	1A	1.2
2	8.2	2A	1.3
4	1.2	4A	2.2
5	1.5	5A	2.1
6	0.87	6A	1.5
7	7.8	7A	6.6
8	8.1	8A	2.8
9	1.3	9A	5.0
10	1.9	10A	1.9
CARD ROOMS			
27	5.5	27A	1.0
28*	15.9	28A	1.2
29*	13.2	29A	1.3
30	2.7	30A	1.1
SPINNING DEPARTMENT			
11	1.6	11A	2.4
12	2.1	12A	1.4
13	1.1	13A	0.93
14	0.99	14A	4.9
15	2.3	15A	9.9
16	0.93	16A	6.0
17	8.1	17A	3.1
18	2.5	18A	1.1
19	1.3	19A	1.5
PACKING DEPARTMENT			
20	0.45	20A	0.82
23	1.4	23A	1.8

*Belt on blower broke while these samples were running in 1934.

Comparison of Dust Counts of Surveys

Sample No.	July, 1934 Millions of Dust Particles per cu. ft. air sampled	Sample No.	April, 1936 Millions of Dust Particles per cu. ft. air sampled
WEAVE ROOM			
22	6.9	22A	1.2
24	0.6	33*	1.4
26	5.5	34*	2.3
45	2.6	35*	6.6
46	2.7	36*	2.7
48	3.0	37*	1.2
49	5.1	38*	1.6
51	4.9	39*	1.3
52	0.9		

*Samples 33 to 39 in the 1936 survey do not compare as to location with samples in the 1934 survey.

The following tables show the results of analyses of samples taken in April, 1936. Methods of sampling and analysis are identical to those used in 1934.

GENERAL ASBESTOS & RUBBER CO.
No. Charleston, S.C.

Sample No.	Station	Date of Sampling	Cu. Ft. Air Sampled	Millions of Dust Particles per cu. ft. air sampled	Type of Dust	Remarks
PREPARATION ROOM						
1A	At #1 chaser	4/20/36	37.4	1.2	Asbestos	
2A	At #4 chaser	"	35.8	1.3	"	
3	Feeder end of #1 picker exhaust hood	"	44.6	1.1	Asbestos cotton	One man supplied with respirator
4A	Feeding end of Garnet machine	"	36.4	2.2	Asbestos	
5A	At fly shaker exhaust	"	49.8	2.1	"	
6A	Vertical fibre opener	"	44.0	1.5	"	Exhaust
7A	Floor mixing of cotton and asbestos - exhaust hoods	"	9.6	6.6	Asbestos cotton	2 men - supplied with respirators.
8A	At shaker screen - loading hand trucks with fibre	"	39.0	2.8	Asbestos	Exhaust
9A	At feeder end of cotton fibre opener	"	23.3	5.0	Cotton	Exhaust - one man
10A	At conveyor end of #2 picker	"	24.2	1.9	Asbestos	Exhaust on machine conveyor
SPINNING DEPARTMENT						
11A	General air - braiders Building #5	4/21/36	37.2	2.4	"	Large machines
12A	Between 2 ring presses Bldg. #5	"	34.5	1.4	Asbestos graphite	
13A	General air - small braiders - Bldg. #5	"	43.2	0.93	Asbestos graphite cotton	Making stock for ring presses
14A	General air - ring frame spinning	"	20.4	4.9	Cotton asbestos	
15A	General air - twister	"	38.5	9.9	Asbestos	
16A	General air - spoolers	"	33.5	6.0	"	Yarn from ring frame spinning, near windows, north side.
17A	General air - spoolers near partition wall, east side	"	33.1	3.1	"	Yarn from mule spinners four women.
18A	General air - mule spinning	"	39.5	1.1	"	Between machines #3, #4 #9 and #10
19A	General air - mule spinning	"	34.6	1.5	"	Between machine #9, #10 #15 and #16.
24	General air - 4 spooler machines	"	30.0	1.3	"	Exhaust system.

CARD ROOM						
25	South aisle - between cards #21 and 22	"	27.5	1.6	"	Hopper and finisher ends - exhaust west of bins.
26	North aisle - between cards #9 and 10	"	28.3	1.1	"	" "
27A	Center aisle - between cards #2 and #21	"	40.0	1.0	"	Camel-back ends of cards - exhaust west of bins.
28A	Center aisle - between cards #10 and #29	"	34.6	1.2	"	" " "
29A	Between cards - #16 and #35	"	32.2	1.3	"	East of bins - exhaust.
30A	General air - wick, rope, and twisted card room	"	32.1	1.3	"	
WEAVE ROOM						
22A	General air - west end of weave room	4/22/36	39.0	1.2	"	
33	At inspection table - woven cloth	"	28.8	1.4	"	Two men - exhaust
34	At Broadloom #4 - west end of room	"	27.4	2.3	"	Exhaust on both warp and slay
35	At loom #17 - brake bands dry weaving	"	33.2	6.6	"	North east corner of weave room.
36	General air - east end of weave room	"	36.4	2.7	"	
37	At broadloom #10 - north west side of room	"	35.9	1.2	"	Exhaust only under warp, not on slay.
38	Between looms #15 and #16, broadlooms - #15 wet warp	"	32.3	1.6	"	#15 - exhaust on both warp and slay #16 - exhaust on warp north side of room.
39	At two tape looms #4 and #5, south side of room	"	34.7	1.3	"	Looms face each other - dry weaving.
PACKING DEPARTMENT						
20A	General air - molded packing department	"	48.7	0.82	"	
23A	General air - rubber compounding room	"	41.7	1.8	Clay, talc lead, sulphur	
31	At Pratt & Whitney grinder	"	45.5	1.1	Asbestos	Brake lining - exhaust.
32	At drill press	"	47.1	1.1	"	" " "

GENERAL ASBESTOS & RUBBER CO.

No. Charleston, S.C.

LEAD ANALYSES

Sample No.	Station	Date of Sampling	Cu. Ft. Air Sampled	Milligrams of Lead per Cubic Foot of Air Sampled	Milligrams of Lead per Cu. Meter Air Sampled	Lead Intake in 10-hr. day on basis of workman breathing 10 cubic meters air	Remarks
21A	Between two rubber compounding mills	4/22/36	36.0	0.000389	0.0137	0.137	Exhaust
23A	General air - rubber compounding room	"	41.7	000	000	000	
31	At Pratt & Whitney grinder	"	45.5	000	000	000	
32	At drill press	"	47.1	000	000	000	

CONCLUSIONS AND RECOMMENDATIONS

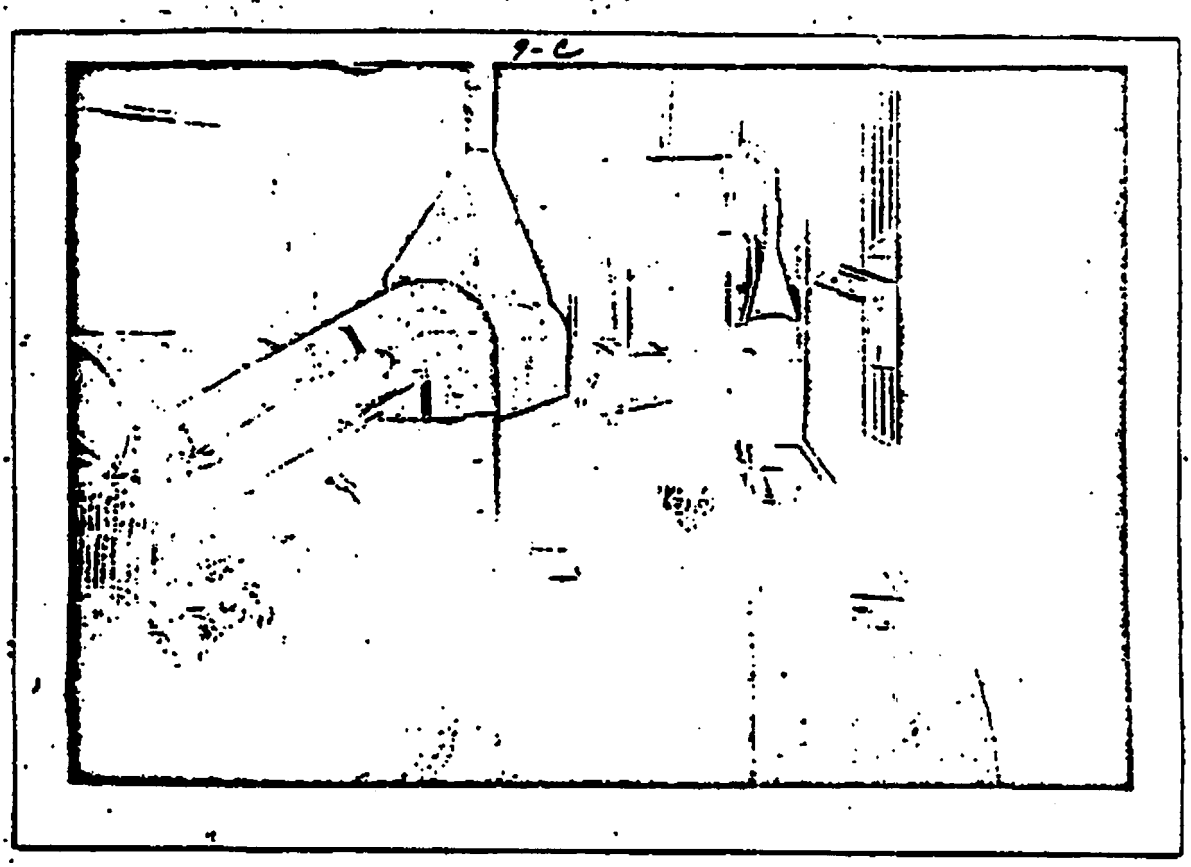
At the time of the 1936 survey the exhaust systems in the Card Room were completed, including exhaust on the storage bins. These exhaust systems were not completely finished in July, 1934.

The Spinning Department showed a slight increase over the 1934 survey. The rate of production at the time of the 1936 survey was much higher than at the time of the previous survey with more twisters in operation.

In other departments the variation is no greater than that encountered in the outside atmosphere.

It is evident from the results of this 1936 survey that the general air pollution of the Preparation Room has been decreased, but it is questionable if the exposure of the individual workmen at the floor sizing operations has been decreased.

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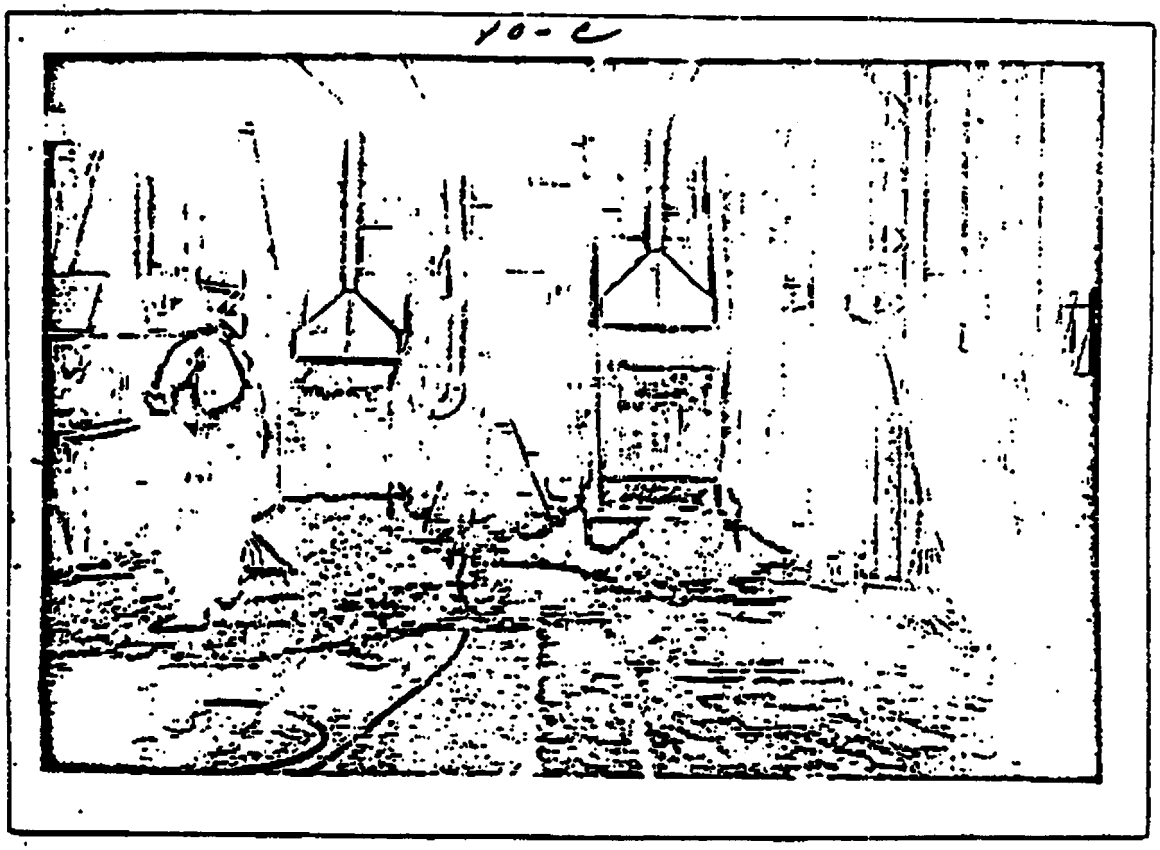
Preparation Department

View showing exhaust arrangement on discharge ends of picker machines

General Asbestos & Rubber Division
No. Charleston, S.C.

10-C

10-C

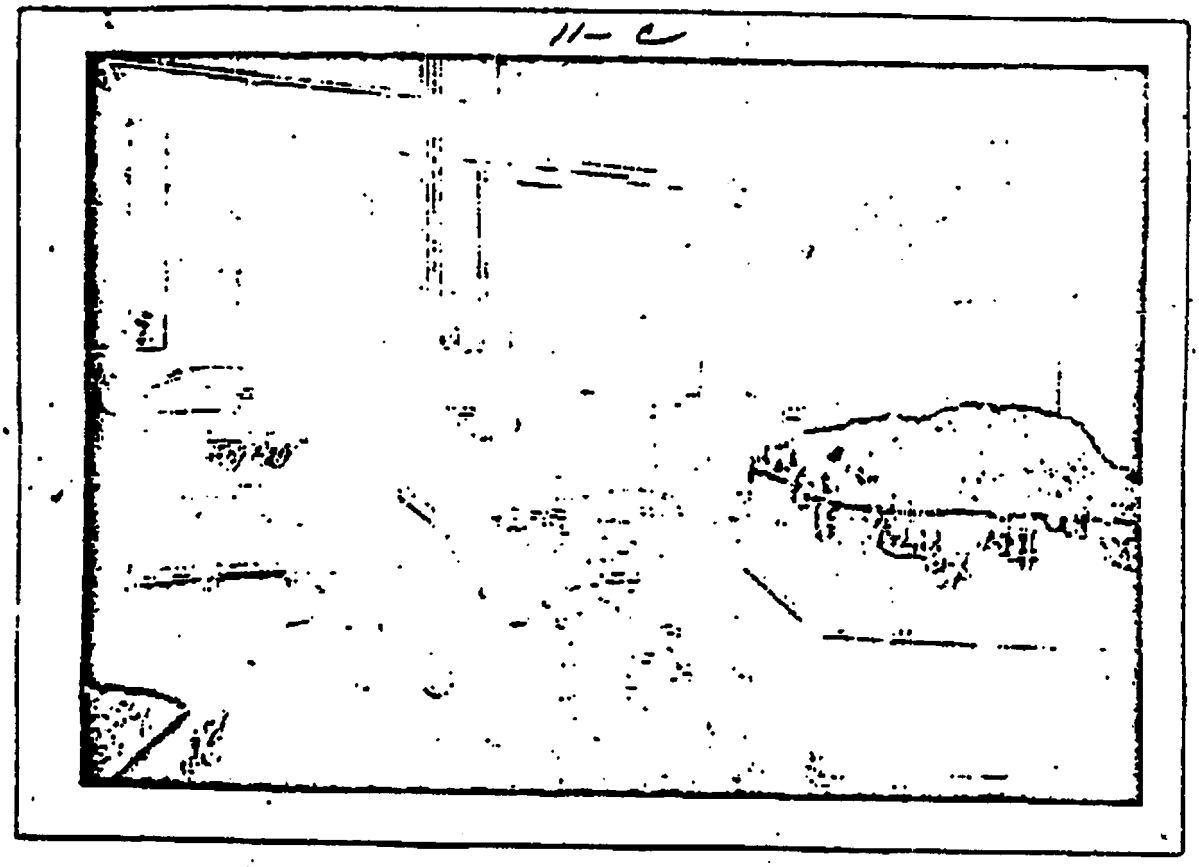


Preparation Department

View showing exhaust hoods on fibre opener machines

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11-C

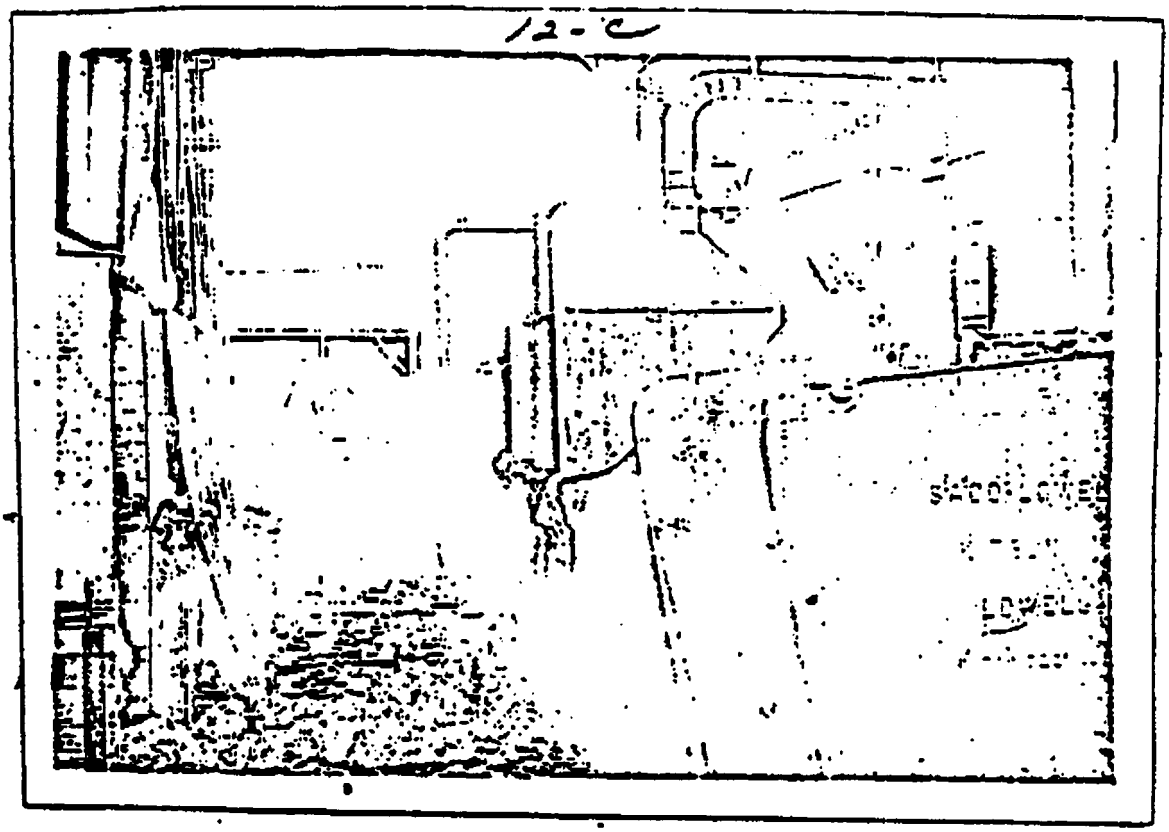
Preparation Department

View showing exhaust hoods over mixing bins

General Asbestos & Rubber Division
No. Charleston, S.C.

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12-C

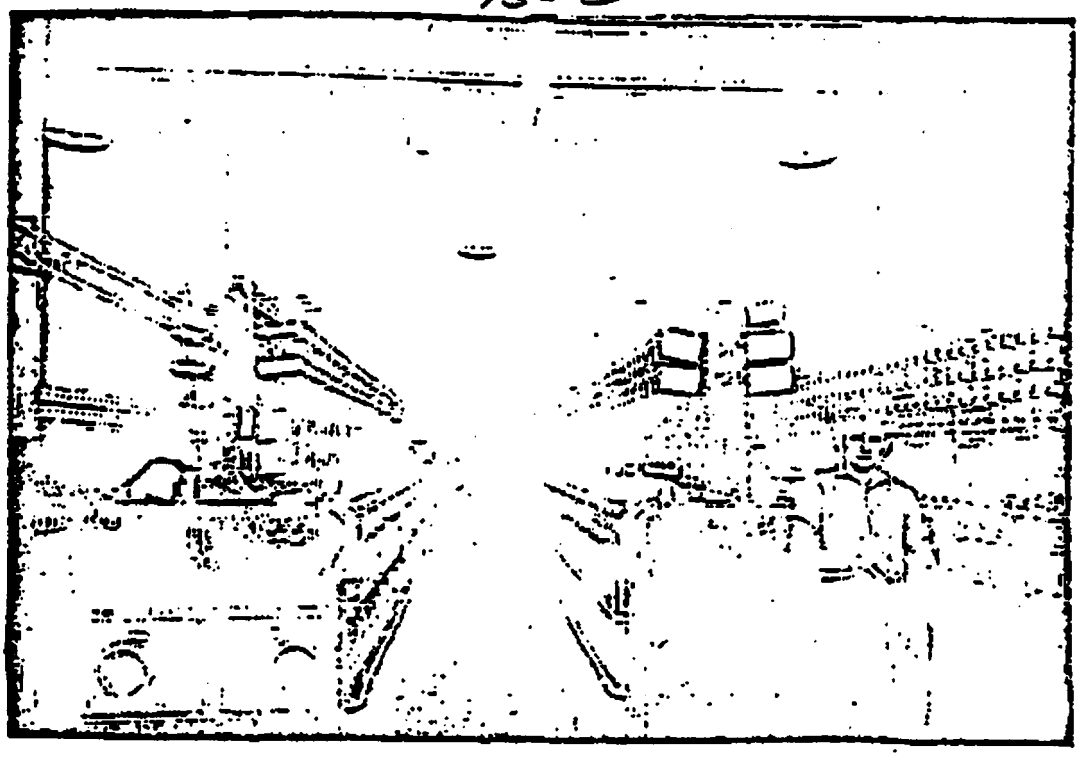


Preparation Department

View showing exhaust hood on hopper of picker machine

General Asbestos & Rubber Division
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Spinning Department

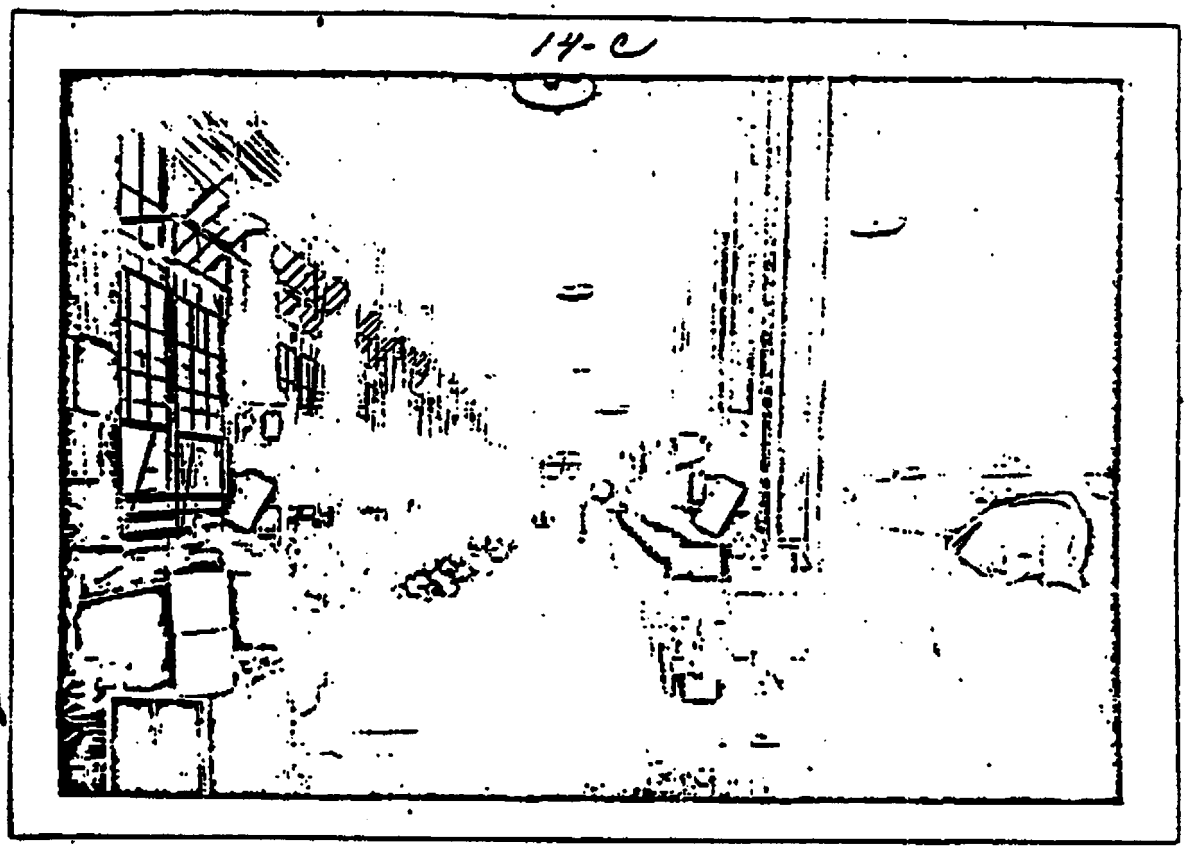
Sample 154

General air sample taken in center of twisting machines

General Asbestos & Rubber Div.
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Spinning Department

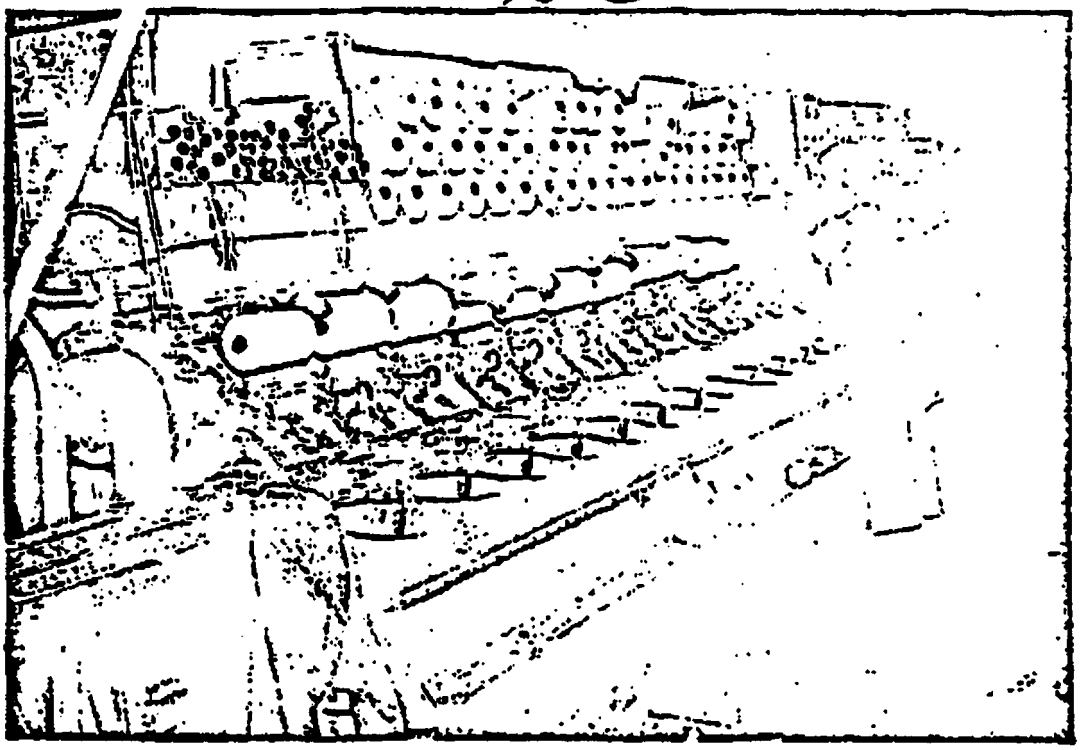
Sample #164

General air sample taken at spoolers on north side of room

General Asbestos & Rubber Div.
No. Charleston, S.C.

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15-C

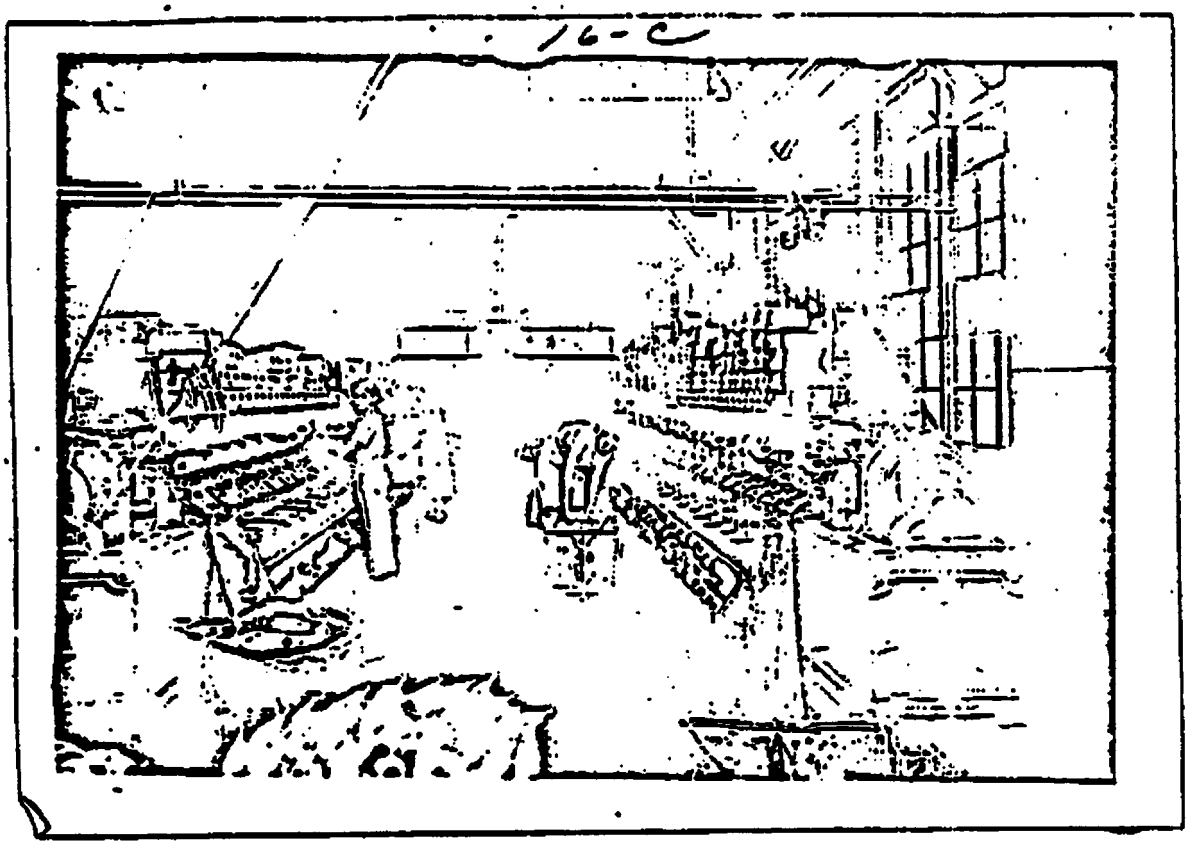


Spinning Department

View of speeder machine with exhaust equipment

General Asbestos & Rubber Div.
No. Charleston, S.C.

16-C



16-C

Spinning Department

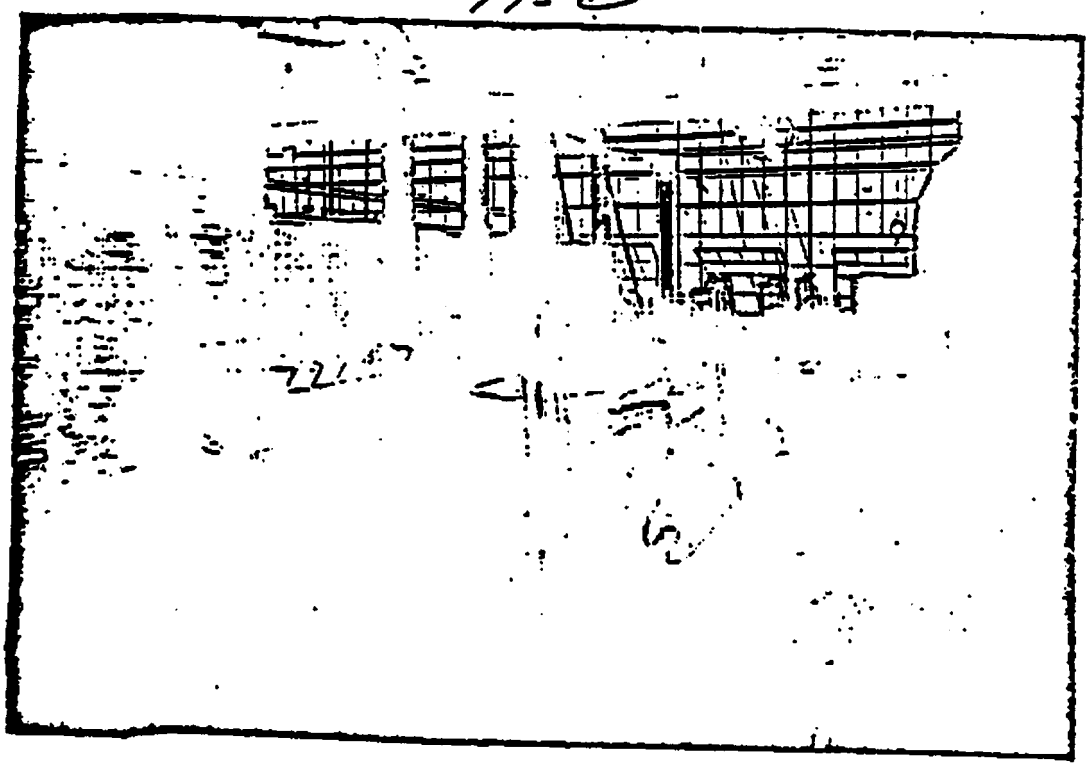
Sample #1

General air sample taken between four spooler machines with exhaust equipment

General Asbestos & Rubber Div.
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17-C

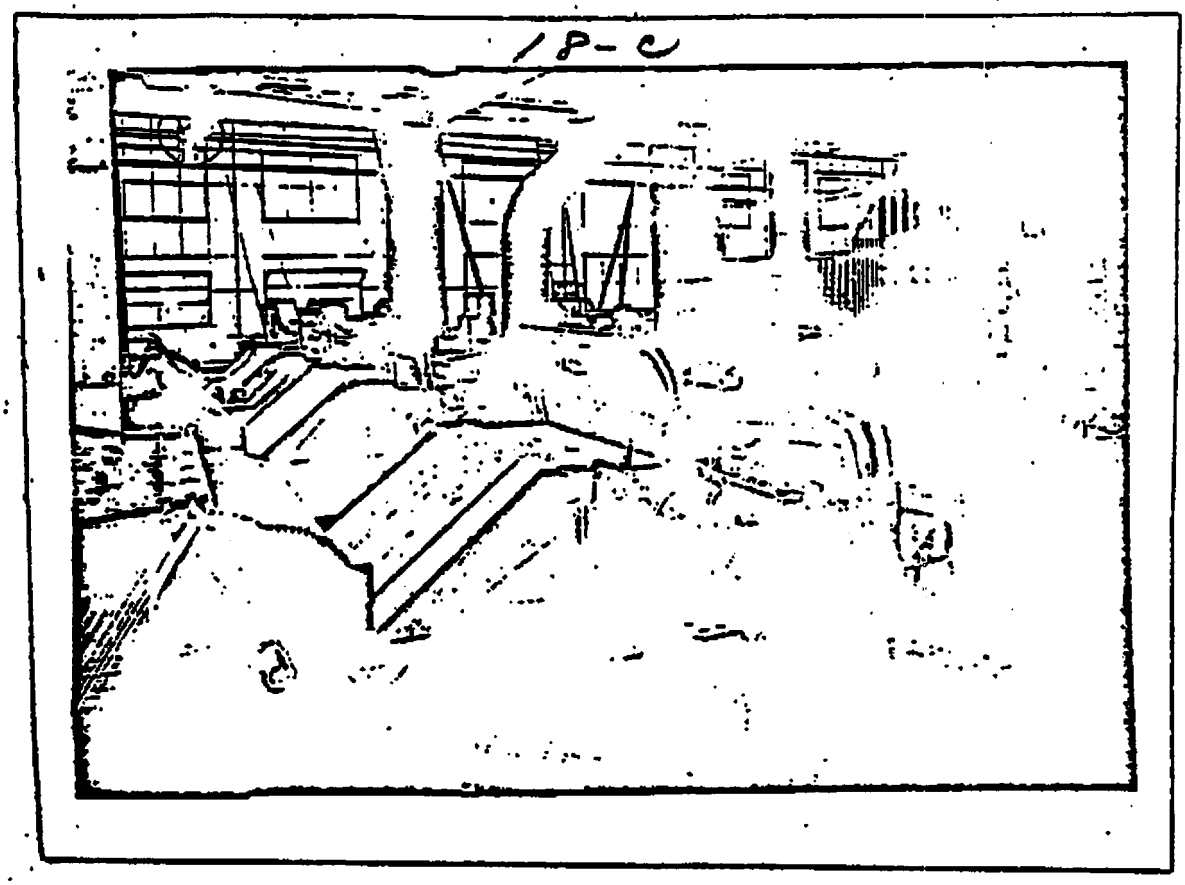


Yarn Room

View of broadloom showing exhaust equipment on clay

General Asbestos & Rubber Div.
No. Charleston, S.C.

18-C



18-C

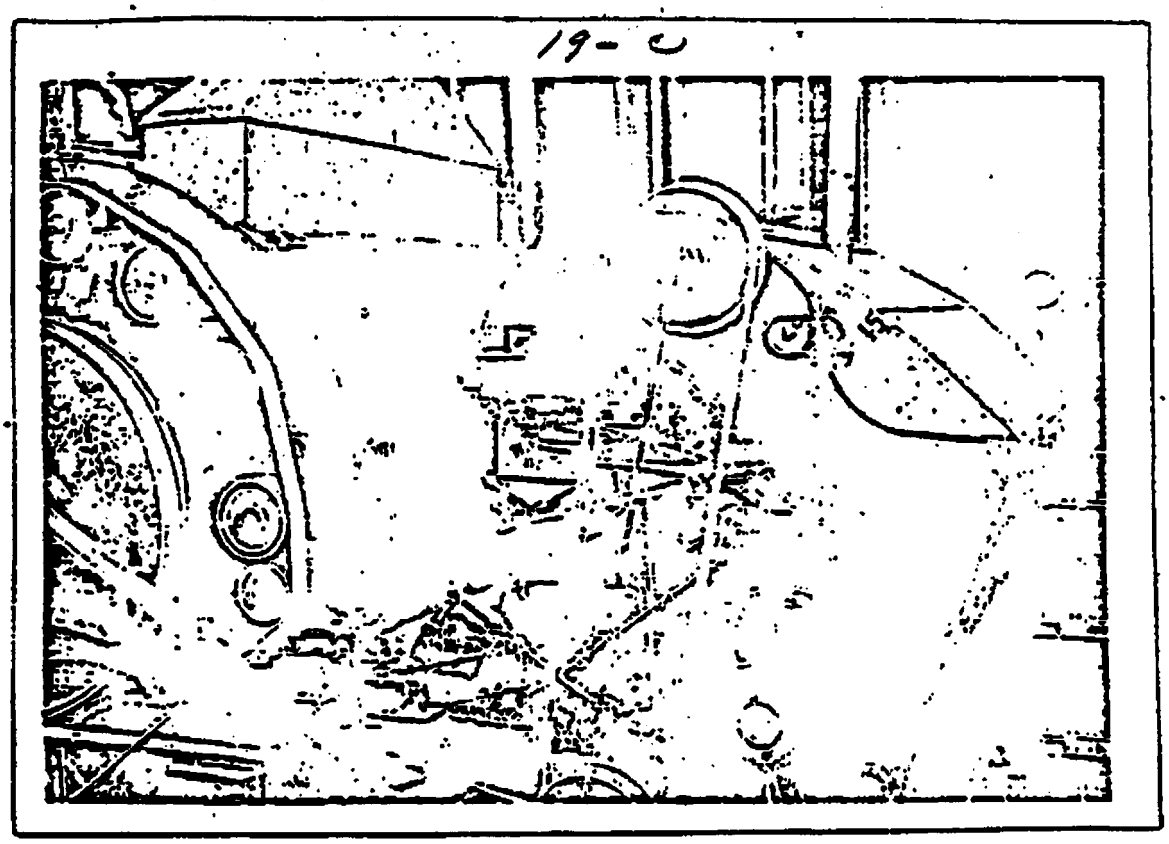
Loom Room

View of broadloom showing exhaust equipment under warp and on slay

General Asbestos & Rubber Div.
No. Charleston, S.C.

19-C

19-C

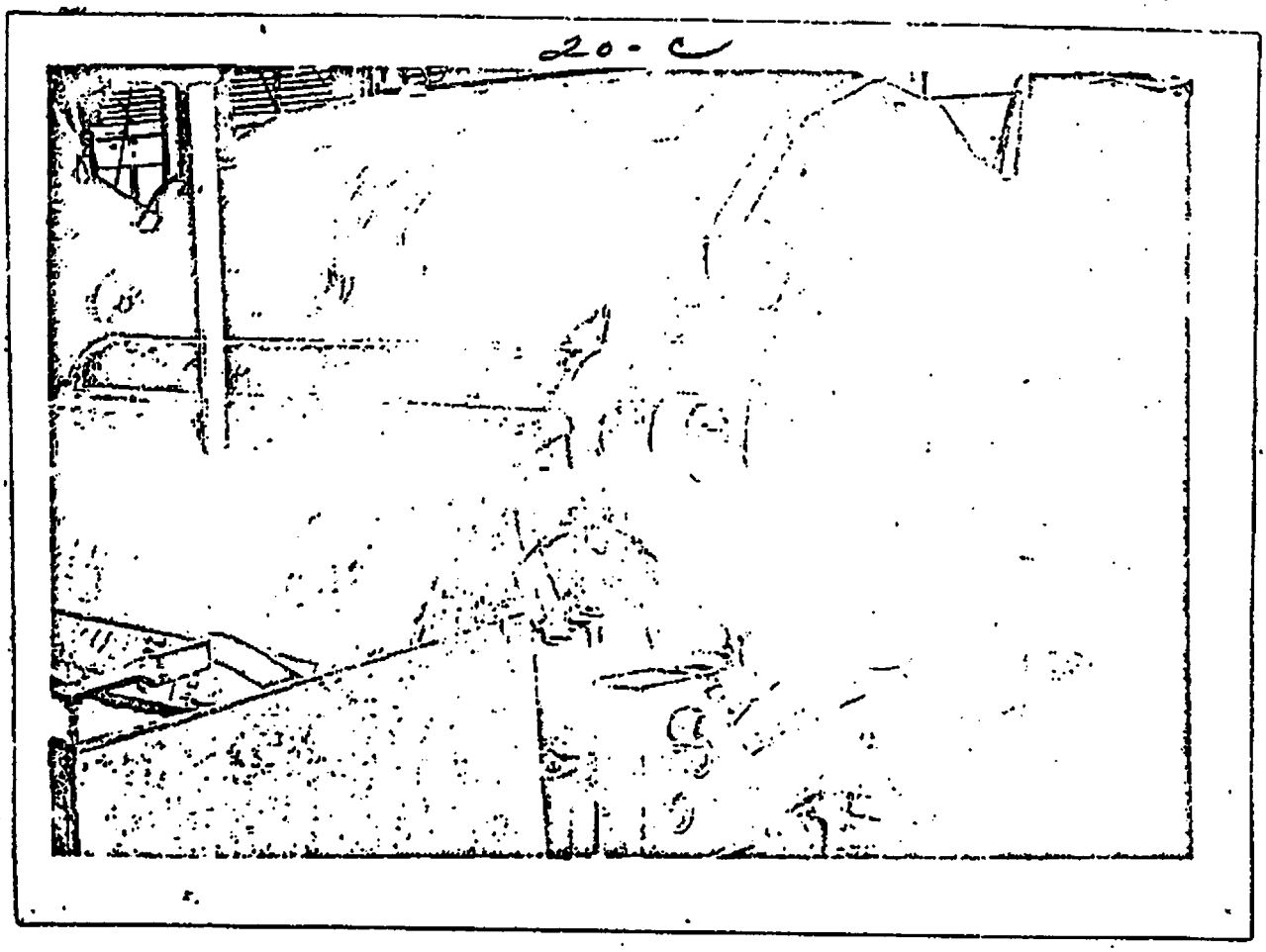


Card Room

Close-up view of card showing part of exhaust enclosure

General Asbestos & Rubber Div.
No. Charleston, S.C.

20-C

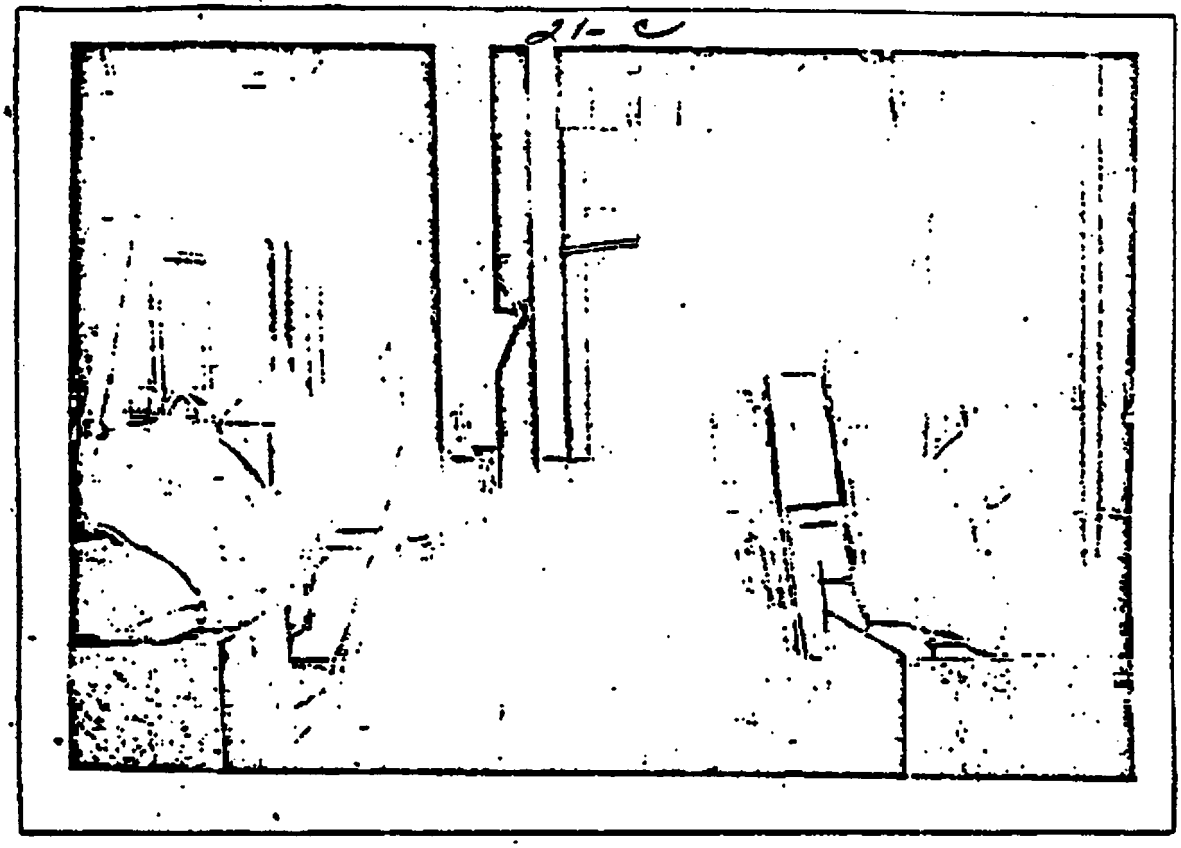


Card Room

Close-up view of card showing part of exhaust enclosure

General Asbestos & Rubber Division
No. Charleston, S.C.

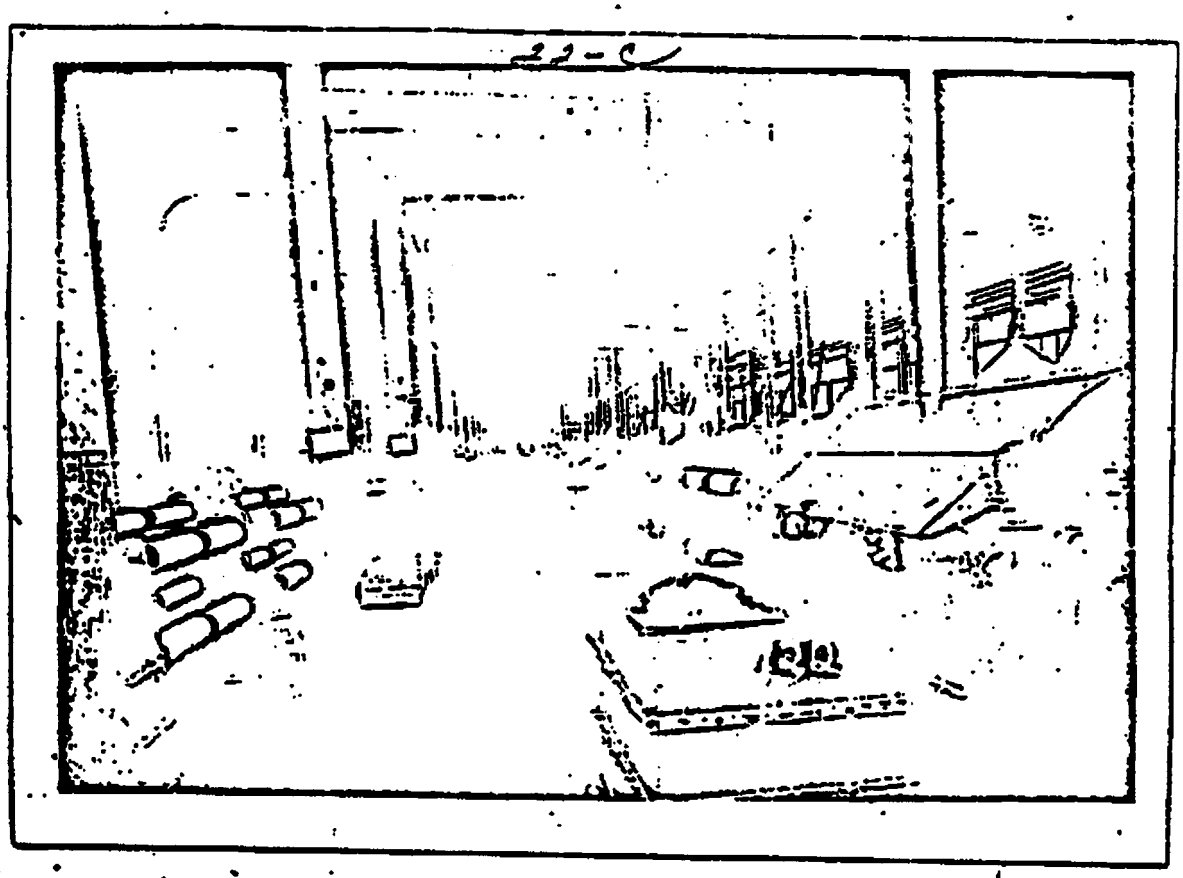
21-C



Card Room

General view - center aisle - card room - casual back ends of cards

General Asbestos and Rubber Division
No. Charleston, S.C.



Card Room

General view - south aisle - card room - hopper and finisher ends of cards

General Asbestos & Rubber Div.
No. Charleston, S.C.

Sox 11.

DMC-347
SJ.
4/19/79

UNITED STATES ASBESTOS DIVISION

of Raybestos-Manhattan, Inc.

Manheim, Penna.

* * *

A survey was made of this plant on March 14, 15, 16, 17, 20, 21 and 22, 1939. This report supplements reports made on similar surveys conducted in 1930, 1935, and 1938.

The manufacturing operations at the time of this survey were the same as in the previous surveys. A few changes have since been made in the relocation of machines and in the application of exhaust systems for the collection and removal of generated dusts. Such changes are noted in the remarks column in the following tables of results.

The same sequence of sample numbers has been followed as in the previous reports.

Exhibit L

U. S. ASBESTOS DIVISION OF RAYBESTOS-MANHATTAN, INC.

Manheim, Penna.

Sample No.	Location of Sample	Date	Cu. Ft. Air Sampled	Total Count of Millions of Particles per cubic foot of air sampled	Type of Dust	Remarks
1	Preparing or opening room area of vertical opener and shaker screen; machines #19 and 39	3/15/39	38.0	8.0	Arbestos	The exhaust fan in finisher under hood has been lowered to 4 feet from the floor and its capacity increased Approximately half the batch mixing is done outside the hood.
2	At operator's position on loom #946	3/16/39	46.0	5.2	Asbestos and cotton	This position is near the chasers which are being enclosed and exhausted.
4	Between #1 and 2 chasers; machines #2 and 3	3/14/39	56.0	4.0	Asbestos	These chasers are being provided wit exhaust hoods.
6	At loading end of tandem vertical opener; machine #15	3/15/39	56.0	5.2	Asbestos and cotton	
3	At discharge end of tandem vertical opener; machine #46	3/15/39	45.0	2.5	"	The exhaust hood has been extended to cover the conveyor and truck into which the material drops.
5	General air sample taken at center of the opening room	3/15/39	44.0	1.6	"	The additional looms placed in this department were not in operation when this sample was taken.
7	At Williams crusher	3/15/39	38.0	2.6	"	No waste material on the floor at the time this sample was taken.
9A	At Giant cutter	3/15/39	36.0	3.0	"	Sample #9 was take at the picker which has since been eliminated. No exhaust applied to this machine. The material discharges onto the floor.

Sample No.	Location of Sample	Date	Cu. ft. Air Sampled	Total Count of Millions of Particles per cu. ft. air sampled	Type of Dust	Remarks
	Card rooms - 2nd floor, dept. 1	3/21/39	42.0	1.5	Asbestos and cotton	The exhaust system on the cards is the same as in 1938.
8	At operator's position, cards 1, 2, 7 &8					
10	Condensing machine #360	"	44.6	2.5	"	No bagging of material at time this sample was taken. Exhaust hood applied over loading trucks.
12	Dept. 2 Between cards 1 and 7, machines #232 and 242, at take-off side.	3/20/39	42.0	1.7	"	
14	Between cards 7 and 13, machines #232 and 242, saddle side.	"	44.0	2.6	"	
11	Between cards 3 and 9, machines #255 and 261, at take-off side	"	42.0	3.0	"	
13	Between cards 9 and 15, machines #234 and 248, saddle side	"	43.5	1.7	"	
16	Between cards 5 and 12, machines #257 and 263, take-off side.	"	43.5	2.3	"	
15	Between cards 12 and 18, machine #264, saddle side	3/21/39	43.5	1.8	"	
17	Between cards 16 and 22, machines #266 and 270, take-off side.	3/20/39	35.6	1.8	"	
18	Between cards 13 and 20, machines #258 and 267, take-off side.	"	36.0	2.2	"	
19	Between cards 17 and 23, machines #271 and 276, take-off side.	3/21/39	51.5	1.1	"	
	Mule Spinning Dept.					
20	Between mules 1 and 2	3/17/39	29.0	2.7	"	
21	Between mules 5 and 6	"	34.0	2.7	"	
22	At Whitin spoolers, machine #418	"	34.0	3.2	"	Both Whitin spoolers now enclosed and exhausted.

Sample No.	Location of Sample	Date	Cu. Ft. Air Sampled	Total Count of Millions of Particles per cu. ft. air sampled	Type of Dust	Remarks
	Spooling, Twisting and Weaving 1st floor					
26	Between twisters, machines #657 and 658	3/16/39	34.0	2.6		
27	Between twisters, machines #651 and 652	"	44.0	2.6		
40	At spoolers, machines #603 and 613	"	42.0	3.6		
28	At Universal winders	"	36.0	1.8		
29	At looms 4 and 2; machines #1026 and 1021, operator's position	3/17/39	43.5	3.4		
30	At looms 11 and 10, machines #1031 and 1028	"	34.0	1.4		Loom #10 not operating.
31	At looms 6, 7, 8 and 9; machines #1013, 1032, 1040 and 1041	3/16/39	43.5	3.3		Loom #8 not operating; water sprays shut off; dry weaving.

Sample No.	Location of Sample	Date	Cu. Ft. Air Sampled	Total Count of Millions of particles per cu. ft. air sampled	Type of Dust	Remarks
	Brake band weave room					
32	At looms #9 and 10	3/17/39	28.0	4.9		Warp is treated with emulsion.
33	At loom #2, machine #922	"	46.5	2.5		Wet warp weaving.
34	Between #33 and 19 looms; machines #939 and 925.	3/14/39	44.0	1.1		Loom #19 - warp is treated with emulsion loom #33-not operating.
36	Between #14, 26, 7 and 12 looms	3/17/39	63.0	4.7		Only #12 loom operating with warp passing through water.
35	At inspection table	3/14/39	42.0	2.3		Inspecting regular brake band lining, exhaust over brush.

LEAD ANALYSIS

Sample No.	Location of Sample	Date	Cu. Ft. Air Sampled	Milligrams of Lead per Cu. Meter	Lead Intake per 10-hr. day	Remarks
35A	At inspection table	3/17/39	42.0	0.148	1.48	
33A	At loom #24	3/14/39	44.0	0.126	1.26	

LEAD ANALYSES

Sample No.	Location of Sample	Date	Cu. Ft. Air Sampled	Millions of Particles per Cu. Ft.	Milligrams of Lead per Cu. Meter	Lead Intake per 10-hr. day	Remarks
	Brake lining finishing dept.						
42	At calendering machine	3/21/39	33.6	1.7	0.085	0.85	
44	At sanding machine	"	34.6	2.6	0.102	1.02	
47	At drill press	3/22/39	37.4	5.3	0.074	0.74	
43	Machine shop - general air	3/21/39	43.5	1.5	0.07	0.7	
37	Emulsion mixing dept.	3/21/39	17.0	2.4	NEGATIVE		

LEAD ANALYSES

Sample No.	Location of Sample	Date	Cu. Ft. Air Sampled	Millions of Particles per Cu. Ft.	Milligrams of Lead per Cu. Meter	Lead Intake per 10-hr. day	Remarks
	Clutch Facing Dept.						
50	At Campbell cutter, machine #2321	3/22/39	34.0	4.3	NEGATIVE		
51	At Campbell clutch facing segment cutter, machine #1156	"	35.6	2.5	0.06	0.6	Exhaust applied to this operation.
52	Hand sanding tables	"	27.0	5.0	0.261	2.61	9 women now working as compared with 5 in 1938.
53	Dept. 859 - Center of mandrels	"	31.0	2.2	0.07	0.7	
54	Pratt and Whitney surface grinder, machine #2340	"	34.2	5.6	0.124	1.24	This machine exhausted.
57	At Gardner grinder #14, machine #1566	"	29.6	8.8	0.07	0.7	This machine exhausted; at times pieces being ground are too large for hood and the operator then raises the hood, defeating the purpose.
58	At Blanchard grinders machines #1579 and 1675	"	27.3	9.3	0.459	4.59	
60	Between Gardner grinder #7½ and #2 drill, machine #1598	"	42.0	3.1	0.233	2.33	The dust collector now located outside the department.
62	Drilling machine #2346 and 1654	"	48.0	1.8	0.089	0.89	This machine exhausted.
63	Segment grinding, machine #2257	"	42.0	2.8	0.304	3.04	This machine has been relocated and exhausted since 1938 survey. Formerly sample #49.
64	Yates sander, machine #783	"	40.8	2.9	0.138	1.38	This machine exhausted.

CONCLUSIONS AND RECOMMENDATIONS

The dust concentrations are comparable to those found in the 1938 survey.

Lead concentrations in general are lower. This may be due to increased efficiency of exhaust systems or the material being worked may have a lower lead content.

It is suggested that the present program of extending and improving exhaust equipment be continued.

PHL-359 14a

4/19/71

METROPOLITAN LIFE
INSURANCE COMPANY

(HEREIN CALLED THE INSURANCE COMPANY)

Group Insurance Certificate

THE INSURANCE COMPANY CERTIFIES that, under and subject to the terms and conditions of Group Policy No.(s). 8577-G. which may be amended or discontinued by the Insurance Company or the Employer in accordance with the terms thereof, and the provisions of which are summarized on this and the following pages, the Employee named herein, an Employee of

RAYBESTOS-MANHATTAN, INC.
PASSAIC DIVISION

(HEREIN CALLED THE EMPLOYER)

is insured on the effective date of this certificate, subject to the provisions of the next following paragraph, for insurance determined in accordance with the Schedule of Insurance herein. The insurance shown in such Schedule of Insurance is subject to change in accordance with the provisions of the Group Policy Number(s) given above.

If on the date the Employee becomes insured under the Group Policy for Medical Expense Insurance—Extended Coverage on account of his Dependents, any Dependent of the Employee is confined in a hospital or other institution for care or treatment, or is confined at home under the care of a physician or surgeon because of a disabling physical or mental sickness or injury, the Medical Expense Insurance—Extended Coverage on account of that Dependent shall not become effective until that Dependent is no longer confined in a hospital or other institution or confined at home under the care of a physician or surgeon.

The insurance specified herein on account of Dependents is applicable only if the Employee is eligible for, has requested, and is insured for such insurance.

SERIAL NUMBER	NAME OF EMPLOYEE	EFFECTIVE DATE

BENEFICIARY

No agent has authority to accept or waive the required proof of a claim, nor to extend the time within which such proof must be given.

This certificate is non-assignable and the insurance and benefits are non-assignable prior to a loss. The insurance does not at any time provide paid-up insurance, or loan or cash values.

METROPOLITAN LIFE INSURANCE COMPANY,

Richard R. Shinn
President.

LIFE INSURANCE
HOSPITAL EXPENSE INSURANCE
SUPPLEMENTAL HOSPITAL EXPENSE INSURANCE
SUPPLEMENTARY HOSPITAL BENEFITS FOR PHYSICIANS' ATTENDANCE
SURGICAL OPERATION INSURANCE
SUPPLEMENTAL SURGICAL AND IN-HOSPITAL PHYSICIANS ATTENDANCE EXPENSE INSURANCE
INSURANCE FOR DIAGNOSTIC X-RAY EXAMINATIONS—LIMITED
MEDICAL EXPENSE INSURANCE—EXTENDED COVERAGE
SUPPLEMENTAL MEDICAL EXPENSE INSURANCE
MATERNITY BENEFITS

Form G 3330-1, 5E, 5SA, 7, 9E, 9SB, 15E, 24D, 24SA, 30
Aug. 1959
Printed in U.S.A.

Exhibit Number 7

(1711)

IF ANY PRIOR CERTIFICATE OR CERTIFICATE SUPPLEMENT RELATING TO THE INSURANCE REFERRED TO HEREIN HAS BEEN DELIVERED TO THE EMPLOYEE REFERRED TO HEREIN SUCH CERTIFICATE OR CERTIFICATE SUPPLEMENT IS VOID.

SUMMARY OF PROVISIONS OF THE GROUP POLICY PRINCIPALLY AFFECTING THE EMPLOYEE

LIFE INSURANCE

Section A.

LIFE INSURANCE BENEFIT

If the Employee dies while in the employ of the Employer and while insured for Life Insurance under the Group Policy, the amount of Life Insurance in force on account of the Employee at the date of his death shall be paid to the Beneficiary of record.

Section B.

DEATH BENEFIT IN THE EVENT OF TOTAL DISABILITY

1. If the Employee, while insured under the Group Policy and prior to his sixtieth birthday, becomes totally disabled as a result of bodily injury or disease so as to be wholly prevented thereby from engaging in any and every business or occupation and from performing any work for compensation or profit, and continues to be so totally disabled uninterruptedly beyond the termination of his employment and until the date of his death, then upon receipt of satisfactory proof of such death (and provided no Death Benefit is payable under the provisions of subsection 2 of Section C hereof), the Insurance Company shall pay to the Beneficiary of record the amount of the Employee's Life Insurance in force under the Group Policy at the date of the termination of his employment, provided

   (A) that initial satisfactory proof that such total disability exists and has continued uninterruptedly for at least nine months is submitted either before the termination of the Employee's employment (as defined in subsection 1 of Section F hereof) or within one year thereafter, and

   (B) that acknowledgment of the receipt of such initial satisfactory proof is endorsed on the Employee's certificate by the Insurance Company, and

   (C) that each year, within the three months preceding the anniversary of such endorsement, during the entire remainder of the Employee's lifetime, further satisfactory proof is submitted that such total disability continues, and

   (D) that upon the death of the Employee, satisfactory proof is submitted that such total disability continued to the date of his death.

   If, however, the Employee's death occurs within one year after the termination of his employment and before any such proofs have been submitted, then satisfactory proof that the Employee was totally disabled uninterruptedly from the date of the termination of his employment to the date of his death must be submitted within one year after the date of his death.

2. All such proofs of total disability and of death must be submitted in writing to the Insurance Company at its Home Office or at one of its Head Offices on the initiative of the disabled Employee or by someone on his behalf, without any obligation on the part of the Insurance Company to request any such proof.

3. Whenever proof of the Employee's total disability is submitted, the Insurance Company shall have the right and opportunity to have him examined by physicians designated by it.

4. If the Employee ceases to be so totally disabled or fails to submit any required proof within the time prescribed therefor, his rights under this Section shall automatically and immediately cease.

5. If an individual policy of Life Insurance has been issued in accordance with the provisions of the following Section, payment may be made under the provisions of this Section only if such individual policy is surrendered to the Insurance Company without claim thereunder. In such case, any premiums paid on such individual policy shall be refunded by the Insurance Company to the Beneficiary of record of the Employee.

Section C.

PRIVILEGE OF OBTAINING AN INDIVIDUAL POLICY OF LIFE INSURANCE

1. Upon written application made to the Insurance Company within thirty-one days after either

   (i) the date of the termination of the Employee's employment, or

   (ii) the date of the discontinuance of the Group Policy, provided such date is five years or more after the effective date of the Employee's insurance under such Policy, or

   (iii) the date of the cessation pursuant to subsection 4 of the preceding Section, of the Employee's rights under that Section,

   the Employee shall be entitled to have issued to him by the Insurance Company, without evidence of insurability, an individual policy of Life Insurance only, without Disability or Accidental Means Death Benefits, subject to the following conditions and provisions:

   (A) such individual policy shall be upon one of the forms then customarily issued by the Insurance Company, except Term Insurance, and

   (B) the premium for such individual policy shall be the premium applicable to the class of risk to which the Employee belongs and to the form and amount of the individual policy at the Employee's attained age (nearest birthday) at the date of issue of such individual policy, and

   (C) the amount of such individual policy shall be equal to (or at the option of the Employee less than) the amount of the Employee's Life Insurance or Death Benefit under the Group Policy, as the case may be, on whichever of the dates specified in paragraphs (i), (ii) and (iii) above is applicable, except that if the Employee's Life Insurance under the Group Policy ceases because of the discontinuance of the Group Policy five years or more after the effective date of his insurance thereunder, the amount of such individual policy shall not exceed the lesser of

      (a) the amount of the Employee's Life Insurance thereunder at the date of the cessation of such insurance, reduced by any amount of Life Insurance for which he may be or may become eligible under any Group Policy issued or reinstated by the Insurance Company or by any other insurer within thirty-one days after such cessation, and

      (b) $2,000.

2. Any individual policy of life insurance so issued shall become effective not earlier than the expiration of the thirty-one-day period during which application for such individual policy may be made. If, however, the Employee dies during such thirty-one-day period, the Insurance Company shall pay to his Beneficiary of record whether or not the Employee shall have made application for such individual policy, the maximum amount of Life Insurance for which an individual policy could have been issued under this Section. If the Employee shall have been entitled to make such application pursuant to paragraph (iii) of subsection 1 of this Section and shall die within one year after the termination of his employment but before his certificate shall have been endorsed in accordance with the provisions of Section B hereof, then satisfactory proof of the Employee's death within such thirty-one-day period and that he was totally disabled uninterruptedly from the date of the termination of his employment to within thirty-one days of the date of his death must be submitted to the Insurance Company within one year after the date of his death.

Section D.

BENEFICIARIES

The Employee may change his Beneficiary at any time upon written request accompanied by this certificate for endorsement. Consent of the Beneficiary shall not be requisite to any change of beneficiary.

If, at the death of the Employee, there shall be more than one designated Beneficiary, then, unless the Employee shall have specified the respective interests of such Beneficiaries, the interests of such Beneficiaries shall be several and equal.

If any designated Beneciary shall die before the Employee, the rights and interest of such Beneficiary shall thereupon automatically terminate. If, at the death of the Employee, there be no designated Beneficiary as to all or any part of the insurance, then the amount of insurance payable for which there is no designated Beneficiary shall be payable to the estate of the Employee, provided, however, that the Insurance Company may, in such case, at its option, pay such amount to any one of the following surviving relatives: wife, husband, mother, father, child or children, and payment to any one or more of such surviving relatives shall completely discharge the Insurance Company's liability with respect to the amount of insurance so paid.

The designation by the Employee of a Beneficiary under an individual policy of Life Insurance issued in accordance with the provisions of Section C hereof, other than the Beneficiary of record of the Employee under the Group Policy, shall effect a change of Beneficiary under the Group Policy to the Beneficiary of record under such individual policy, regardless of whether or not such change is endorsed on this certificate.

Section E.

OPTIONAL MODES OF SETTLEMENT

Arrangements may be made with the Insurance Company, subject to the provisions of the Group Policy, whereby the amount of Life Insurance payable at the death of the Employee will be retained by the Insurance Company and paid to the Beneficiary in instalments instead of in one sum. Information concerning such Optional Modes of Settlement may be obtained from the Employer upon request.

Section F.

CESSATION OF INSURANCE

1. The Life Insurance shall automatically cease on the date of termination of the Employee's employment. For the purposes of the Life Insurance, termination of employment means cessation of active work as an Employee as defined in the Group Policy, except that in circumstances specified in the Group Policy the Employer may deem the Employee's employment to continue after such cessation, subject to the terms of the Group Policy.
2. The Life Insurance shall automatically cease upon the discontinuance of the Group Policy.

Notice to the Employee—If you leave work because of total disability commencing before age 60, you should be sure to submit written proof to the Home Office or one of the Head Offices of the Insurance Company, as required, as soon as possible after you have been totally disabled for nine months, and in no event more than one year after the termination of your employment.

'14

Pmc-315
15
4/9/79

Metropolitan Life Insurance Company

(HEREIN CALLED THE COMPANY)

GROUP POLICY No. 6693-GI #8

IN CONSIDERATION

of the application of the Employer for this Policy, a copy of which application is attached hereto and made a part hereof, and of the individual written applications—if any—of those Employees of

RAYBESTOS-MANHATTAN, INC.
(Herein called the Employer)

who are eligible for the insurance provided hereunder in accordance with the Formula and Schedule of Benefits hereinafter contained, and in consideration of the payment by the Employer of the premium due on the date of issue of this Policy and of the payment of the premiums due thereafter, during the continuance of this Policy, on the 3rd day of each Month (herein called the due-dates), as hereinafter provided,

SEE AMENDMENT #1

DOTH HEREBY AGREE

to pay the benefits set forth in said Schedule of Benefits, with respect to the several Employees insured hereunder, in accordance with and subject to the Terms of this Policy.

The Formula, Schedule of Benefits, General Provisions and Administrative Provisions hereinafter contained are part of this Group Policy as fully as if recited over the signatures hereto affixed.

In Witness Whereof, the Metropolitan Life Insurance Company has caused this Policy to be executed this 22nd day of August, 1933, to take effect as of the 3rd day of July, 1933, which last date is the date of issue hereof.

Secretary. Registrar. President.

Group Policy
Life Insurance—Temporary Disability Insurance
Annual Distribution of Divisible Surplus

Form G.L.M. 1018 with C insert

SCHEDULE OF INSURANCE AND EMPLOYEES' CONTRIBUTIONS

CLASS	HOSPITAL EXPENSE INSURANCE Maximum (DAILY BENEFIT) *			SURGICAL OPERATION INSURANCE (MAXIMUM BENEFIT)			MAXIMUM AMOUNT WHICH AN EMPLOYEE MAY CONTRIBUTE Weekly FOR			
							PERSONAL INSURANCE	DEPENDENT INSURANCE: EMPLOYEE AND		
	EMPLOYEE	WIFE	CHILD	EMPLOYEE	WIFE	CHILD		WIFE ONLY	CHILD OR CHILDREN ONLY	WIFE AND CHILD OR CHILDREN
All Employees	$10.00	$10.00	$10.00	$245.00	$175.00	$175.00	$0.11	$0.37	$0.37	$0.37

*Including Supplementary Hospital Benefits for Physicians' Attendance - $4.00

It is understood and agreed that for the purpose of determining effective dates of insurance under the Policy herein applied for, the written requests of Employees insured under Group Policy No. 9677-G on January 21, 1951 for Personal Insurance or for Personal Insurance and Dependent Insurance shall be deemed to be written requests for Personal Insurance or for Personal Insurance and Dependent Insurance, as the case may be, under the Policy herein applied for.

II. FORMULA

SEE AMENDMENT # 2

FINITION OF THE TERM "EMPLOYEES"

The term "Employees," as used herein, shall include only employees on the payrolls of the United States Gypsum Division and the General Asbestos and Rubber Division of the Employer.

SEE AMENDMENT # 9, CL4

IGIBILITY OF EMPLOYEES

All present Employees ~~X~~ 4, ~~X~~ ~~X~~ are eligible for insurance hereunder on the date of issue of this Policy. All other present Employees and new employees shall be eligible for insurance hereunder on the date of completion of three (3) months of continuous SERVICE. Employees age seventy (70) or over shall not be eligible for Temporary Disability insurance hereunder.

SEE AMENDMENT # 5 # 6, 9

FFECTIVE DATES OF INSURANCE

An Employee may become insured hereunder only by making written application on forms furnished by the Company. The insurance on any Employee who is eligible on the date of issue of this Policy and who makes such application on or before such date shall become effective on the date of issue of this Policy, PROVIDED he is actively at work on that date. The insurance on any Employee who becomes eligible after the date of issue of this Policy and who makes such application on or before the date of his eligibility, shall become effective on the ~~X~~ ~~X~~ date of his eligibility, provided he is actively at work on such effective date. The insurance on any Employee who makes such application after the date of his eligibility and on or before the thirty-first day following the date of his eligibility, or on or before the thirty-first day following the date of his return to active work after he was not actively at work on the date of his eligibility, shall become effective on the ~~X~~ ~~X~~ date of such application, provided he is actively at work on such effective date. Any Employee making such application after such thirty-first day and any Employee re-applying after his insurance hereunder has been discontinued in accordance with paragraph (b) under DISCONTINUANCE OF INSURANCE below, must furnish at his own expense evidence of insurability satisfactory to the Company before he may be insured hereunder. Any such insurance shall become effective on the ~~X~~ ~~X~~ date of the determination by the Company of the sufficiency of such evidence of insurability, provided such Employee is actively at work on such effective date. The insurance on any Employee not actively at work on the date when his insurance hereunder would otherwise become effective shall become effective on the next following ANY day on which he is actively at work.

MOUNT OF INSURANCE

The amount of insurance hereunder on any Employee shall be in accordance with the Schedule of Benefits hereinafter set forth and any increase ~~X~~ in the amount of such insurance, in accordance with said Schedule of Benefits, shall become effective on the date of change in occupation provided he is actively at work on such effective date; if not then actively at work, such change in the amount of insurance shall become effective on the next following day on which he is actively at work.

DISCONTINUANCE OF INSURANCE

(a) The Life Insurance on any Employee insured hereunder shall cease automatically thirty-one (31) days after the date of the termination of employment of such Employee, except as provided in the second paragraph below. The Temporary Disability Insurance on any such Employee shall cease automatically on the date of the termination of employment of such Employee, except as provided in the third paragraph below.

Cessation of active work by an Employee shall be deemed to constitute the termination of his employment, except as provided in the two paragraphs next following.

As to the Life Insurance hereunder, in case of the absence of an Employee from active work on account of sickness or injury, or on account of retirement on pension or for not longer than ~~two~~ (2) months on account of leave of absence or temporary lay-off, the employment of such Employee may, for the purposes of the Life Insurance hereunder, be deemed to continue until terminated by the Employer. The Life Insurance hereunder on such Employee shall cease thirty-one (31) days after the date of such termination by the Employer, as evidenced to the Company by the Employer, whether by notification or by cessation of premium payment on account of the Life Insurance hereunder on such Employee.

As to the Temporary Disability Insurance hereunder, in case of the absence of an Employee from active work on account of sickness or injury, the employment of such Employee shall, for the purposes of the Temporary Disability Insurance hereunder, be deemed to continue for not more than the maximum number of weeks for which weekly Temporary Disability Benefits are payable hereunder; and, provided advance notice is given to and approved by the Company, absence of an Employee from active work on account of temporary lay-off for not longer than thirty-one (31) days shall not be deemed to constitute termination of employment unless and until the Employer shall notify the Company of the termination of employment of such Employee or shall cease to make premium payments on account of the Temporary Disability Insurance hereunder on such Employee.

(b) The Life Insurance on any Employee insured hereunder, who shall have notified the Employer that his insurance under this Policy is to be discontinued, shall cease thirty-one (31) days after the date such notice of discontinuance was received by the Employer. The Temporary Disability Insurance on any such Employee shall be discontinued as of the ~~X~~ ~~X~~ date such notice of discontinuance was received. Failure of any Employee to make contribution when due, as required by the Employer, in the case of his insurance hereunder shall be deemed notice to the Employer that his insurance hereunder is to be discontinued.

(c) The Temporary Disability Insurance on any disabled Employee, who has received weekly benefits for the maximum number of weeks specified in this Policy, shall be discontinued as of [illegible] and such insurance on such Employee shall be reinstated only if and when he returns to active work for the Employer, subject to the provisions of the next paragraph.

[illegible] hereunder shall be discontinued automatically on the renewal date

III. SCHEDULE OF BENEFITS

Class	Amount of Life Insurance	Weekly Temporary Disability Benefits
1 Asbestos & Rubber Division		
·tory Employees	$ 500.00	$ 7.50
›cutives, Foremen, Supervisory l Office Employees	1000.00	10.00
1 States Asbestos Division		
ık and File Employees	500.00	7.50
remen and Executives SEE AMENDMENT # 4	1000.00	10.00
yees on Pension as of July 3, 1933	1000.00	x x

SEE AMENDMENT #9, 14, 17

SEE AMENDMENT #2 #11

An employee not actively at work on account of sickness or injury (except an employee is retired with or without pension) on the effective date of this policy, who was insured r policies 3431-G and 3441-GH bearing dates of June 3, 1927, policy 3045-G bearing date of ober 31, 1923, or policy 1032-GH bearing date of August 11, 1926 on the day immediately ceding the effective date of this policy shall be eligible for insurance hereunder in an nt equal to the amount for which he was insured under such policies on such day and such rance shall be discontinued upon his return to work or upon prior notice to the insurance any, by the employer, that such employee's employment has been terminated.

IV. GENERAL PROVISIONS

Section 1. INSURING CLAUSES—(*a*) LIFE INSURANCE—Upon receipt by the Company of due notice and proof—in writing—of the death if any Employee, while insured hereunder, and upon the surrender of the Certificate and all Certificate Riders—if any—issued hereunder to such Employee, the Company shall pay, subject to the Terms hereof, to the Beneficiary of record, the amount of Life Insurance, if any, in force on account of such Employee at the date of his death, according to the Schedule of Benefits.

(*b*) TEMPORARY DISABILITY INSURANCE—Upon receipt by the Company of due notice and proof—in writing—that any Employee, while insured hereunder, has become wholly and continuously disabled, as a result of bodily injury or disease, so as to be prevented thereby from performing any and every duty of his occupation, the Company shall pay, subject to the Terms hereof, to such disabled Employee, the Temporary Disability Benefits to which he is entitled according to the Schedule of Benefits, during the continuance of such temporary disability and up to the time such Employee is able to engage in any gainful occupation or employment for wage or profit; but in no case shall such Temporary Disability Benefits be payable for the first seven (7) days of disablement, nor for more than thirteen (13) weeks (Limit of the benefit-paying period) thereafter, for any one disability,

Section 2. EXTENDED DEATH BENEFIT—Upon receipt by the Company of due notice and proof—in writing—that the death of any Employee formerly insured hereunder has occurred prior to his sixty-fifth birthday and (*a*) within twelve (12) months from the date of termination of his employment, as defined by the Formula, or (*b*) within a period, beginning with the date of termination of employment, equal to the time during which the Life Insurance hereunder on such Employee had been in force, whichever is less, and upon receipt of further proof—in writing—that such Employee was, from the date of termination of his employment to the date of his death, continuously and totally disabled, as a result of bodily injury or disease, so as to have been thereby prevented from engaging in any and every business or occupation and from performing any and all work for compensation or profit, and upon the surrender of all Certificates and Certificate Riders, if any, issued hereunder to such Employee, the Company shall pay, subject to the Terms hereof, to the Beneficiary of record, the amount of Life Insurance, if any, in force on account of such Employee at the date of the termination of his employment, according to the Schedule of Benefits; provided, however, that no payment shall be made under the provisions of this Section unless such notice and proof of such death and of such disability is submitted to the Company within ninety (90) days after the date of such death; nor shall any such payment be made unless this Policy is in full force and effect at the date of the death of such Employee.

If an individual policy shall have been issued and become effective pursuant to application made in accordance with the Conversion Privilege granted by Section 12 hereof, no payment shall be made under the provisions of the preceding paragraph unless such individual policy shall be surrendered to the Company without claim thereunder, in which case the Company will refund to the beneficiary under such individual policy the premiums paid thereon, with interest at the rate of six (6) per centum per annum.

Section 3. LIMITATIONS ON THE PAYMENT OF TEMPORARY DISABILITY BENEFITS—(*a*) If any Temporary Disability Benefits are payable hereunder on account of disability due to, or accompanied by, mental disablement, such benefits may, at the option of the Company, be paid to the Beneficiary of record of the Employee so disabled.

(*b*) For employees located in Manheim, Pa., the Temporary Disability Insurance shall not be payable on account of disability from injury or occupational disease arising out of, or in the course of, any employment for wage or profit.

(*c*) The Temporary Disability Benefits shall not be payable for any period of disablement for which the Employee is not under treatment by a physician legally licensed to practice medicine; nor shall such benefits cover self-destruction or self-inflicted injury, while sane or insane.

(*d*) In event of disablement caused by, or resulting from, a pregnancy, including resulting childbirth or miscarriage, not more than six (6) weeks' benefits shall be paid for disablement during and due to such pregnancy.

(*e*) If the Employee be over age sixty (60) at the time of any sickness disablement, he shall not be entitled to receive more than thirteen (13) weeks' benefits for sickness disability suffered during any twelve (12) consecutive months.

(*f*) Other Limitations

Section 4. PAYMENT OF PREMIUMS—The premiums due on and after the date of issue of this Policy for benefits provided hereunder shall be determined and shall be payable in accordance with Sections 5 and 15 hereof.

All premiums falling due under this Policy, including adjustments thereof—if any—are payable by the Employer, on or before their respective due-dates, direct to the Company, but may be paid to an Agent or other authorized representative of the Company, in which case the Company's official premium receipt signed by the President, Vice-President, Actuary, Treasurer or Secretary of the Company and countersigned by the Agent or other authorized representative of the Company receiving the premium, shall be exchanged for such payment. The payment of any premium shall not maintain the insurance under this Policy in force beyond the date when the next premium becomes payable, except as provided in the next paragraph.

If the Employer has not previously given written notice to the Company that this Policy is to be discontinued, a grace period of thirty-one (31) days, without interest charge, shall be granted to the Employer for the payment of every premium after the first, during which period this Policy shall continue in force.

If any premium be not paid within the days of grace, this Policy shall thereupon be discontinued, but the Employer shall, nevertheless, be liable to the Company for the payment of all premiums then unpaid, together with the premiums for the days of grace. If, however, written notice is given by the Employer to the Company, during the grace period, that the Policy is to be discontinued, then the Employer shall be liable to the Company for the payment of a pro-rata premium for the period commencing with the date on which the last premium became due and ending with the date of receipt of such written notice by the Company.

Section 5. RENEWAL PRIVILEGE—The Employer may renew this Policy on July 3, 1934 and at each succeeding anniversary of such date for the term of one year, provided the number of Employees then insured hereunder is, in the case of a Contributory Policy, not less than seventy-five (75) per cent. of the number of eligible Employees and, in the case of a Non-Contributory Policy, not less than the total number of eligible Employees, and provided in either case the number of Employees then insured hereunder is not less than fifty (50). Renewal is conditioned upon the payment of the premiums then due as computed in the manner set forth in Section 15 hereof and based upon such Schedule of Life Insurance premiums and such Temporary Disability premium rate as may then be determined by the Company.

On written request of the Employer, approved by the Company, premiums so payable, be changed at any renewal of the Policy so as to be payable monthly; in which event, the payment

PLICATION is hereby made to the METROPOLITAN LIFE INSURANCE COMPANY for a Group Policy providing the insurance fied in the schedule of insurance below for the eligible Employees (as defined below) of

RAYBESTOS-MANHATTAN, INC.

(HEREIN CALLED THE EMPLOYER)

n address of Employer Passaic, New Jersey

(WHERE POLICY IS TO BE DELIVERED AND FROM WHICH ADDRESS PREMIUMS ARE TO BE PAID)

ure of business Mechanical Rubber Manufacturers

(IF MORE THAN ONE BUSINESS, STATE ALL)

The word "Employee", as used herein, means a full time employee who is directly employed and compensated for services by The Manhattan Rubber Mfg. Division of Raybestos-Manhattan, Inc., or by The Manhattan Rubber Mfg. Co., a Wisconsin Corporation wholly owned by the employer, or a full time employee on the Main Office and Central Territory payrolls who is directly employed and compensated for services by Raybestos-Manhattan, Inc., but in no case shall any such employee earning less than $15.00 per week be included.

ELIGIBILITY—All present Employees

l be eligible for insurance on the date of issue of the Policy. All other present and new Employees shall be eligible for insurance on the immediately following the date of completion of three months of continuous service. The insurance on any ble Employee shall become effective in accordance with the provisions of the Group Policy. In no event, however, shall the insurance me effective as to any such Employee on a date on which he is not actively at work.

SCHEDULE OF INSURANCE AND EMPLOYEES' CONTRIBUTIONS

CLASS	LIFE INSURANCE	ACCIDENT AND HEALTH INSURANCE (NON-OCCUPATIONAL) WEEKLY BENEFITS	ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE	HOSPITALIZATION EXPENSE INSURANCE (DAILY BENEFITS)	SURGICAL OPERATION INSURANCE (MAXIMUM BENEFITS)	EMPLOYEES' CONTRIBUTIONS
General Plant Hourly Paid Employees earning $15.00 weekly or more	$1,000.	$10.00				$.26 weekly
All Salaried Employees	$1,000.	--				.60 monthly

It is understood and agreed that, if Life Insurance is applied for, the Employees shall not be required to contribute more than $.60 a month per $1,000. of such insurance.

It is understood and agreed that, if Accident and Health Insurance is applied for, Weekly Benefits shall not be payable for the first seven days of disablement xxx, nor in any case for more than thirteen weeks.

It is understood and agreed that, if Hospitalization Expense Insurance is applied for, Daily Benefits shall not be payable for more than xxx days.

The insurance herein applied for is not to replace, nor is it in addition to, any Group or Wholesale Insurance now or previously in this or any other Company on any persons eligible for this insurance, nor has any application been submitted to any other Company for similar insurance on persons eligible for this insurance, except

of Insurance Company None

ge None Date of discontinuance None

s agreed that the Policy will not become effective unless this application is approved and accepted by the Insurance Company at its Office, nor shall the Policy, if issued, become effective prior to the payment of an approximate initial premium, and, if the Employees contribute toward the initial cost, unless at least 75 percent of all eligible Employees have made written request for insurance therefor.

miums will be paid Monthly (ANNUALLY, SEMI-ANNUALLY, QUARTERLY, MONTHLY).

vance payment, herewith, to be applied to payment of premiums under the Policy herein applied for, when and if issued, $3,000.

s agreed that necessary particulars concerning Employees to be insured on or subsequent to the date of issue of the Policy, and loyees whose insurance is to be changed or discontinued, shall be furnished monthly to the Insurance Company by the Employer on s provided for the purpose.

at Passaic, New Jersey this third day of May 19 40

(Witness)

RAYBESTOS-MANHATTAN, INC.

(Employer)

By (Title)

4911-3—Jan. 1940—PRINTED IN U.S.A.

14a

PHL-356
4/9/59

(HEREIN CALLED THE INSURANCE COMPANY)

GROUP POLICY No. 8577-G

IN CONSIDERATION

of the application for this Policy made by

[redacted], INC. .....

(HEREIN CALLED THE "EMPLOYER")

a copy of which application is attached hereto and made a part hereof, and in consideration of the payment by the Employer of the initial premium and of the payment hereafter by the Employer during the continuance of this Policy, of all premiums when they fall due as hereinafter provided,

THEREBY AGREES

to make the payments hereon provided, with respect to such Employees insured hereunder, in accordance with and subject to the provisions of this Policy.

The Provisions appearing on the succeeding pages of this Policy are part of this Policy as fully as if recited over the signatures hereon affixed.

In Witness Whereof, the Metropolitan Life Insurance Company has caused this Policy to be executed this ..... day of December, 1956 ..... to take effect as of ..... December, 1956 ..... and in lieu of and in substitution for Group Policy No. 8577-G bearing date of May 29, 1952 [illegible] to be the date of issue of this Policy.

Secretary

President.

(Group [illegible])

Life Insurance—[illegible] Health Insurance
Personal and [illegible] Insurance
Personal and [illegible] Insurance for Physicians' Attendance
Personal and Dependent [illegible]

Contract [illegible]

Annual Distribution [illegible] Surplus

Form G.L.H. 1932
Jan. 1940
PRINTED IN U.S.A.

21

Schedule A

Attached to Group Policy No. 8577-G as a part thereof.

Unit or Class

Manhattan Rubber Division

Salaried Employees
Employees at Neenah, Wisconsin
--Employees subject to the Bargaining Agreement between Manhattan Rubber Workers Independent Union, Inc. and the Manhattan Rubber Division
--Employees who are members of Manhattan Lodge 1679, International Association of Machinists
Employees on the Main Office Payroll

Section 1. DEFINITION OF THE WORD "EMPLOYEE".—The word "Employee" as used in this Policy means a full-time employee who is directly employed and compensated for services by the Manhattan Rubber Division, the United States Asbestos Division, the General Asbestos and Rubber Division, the Raybestos Division, or the Wabash Division of the Employer.

Section 2. ELIGIBILITY OF EMPLOYEES FOR INSURANCE UNDER THIS POLICY.—(A) Applicable to Employe of the Wabash Division.—Each Employee who on December 1, 1956 has completed three months of accumulated service within twelve months of his date of employment is eligible for insurance hereunder on December 1, 1956. Each Employee who has not completed such period of accumulated service on December 1, 1956 and each Employee employed subsequent to December 1, 1956 shall be eligible for insurance hereunder on the day immediately following the date of completion of three months of accumulated service within twelve months of his date of employment.

(B) Applicable to all other Employees.—Each Employee who has completed three months of continuous service prior to December 1, 1956 is eligible for insurance hereunder on December 1, 1956. Each Employee who has not completed three months of continuous service prior to December 1, 1956 and each Employee employed subsequent to December 1, 1956 shall be eligible for insurance hereunder on the day immediately following the date of completion of three months of continuous service.

Applicable to Employees of the units and classes specified in Schedule A hereof.—Notwithstanding anything in Section 3 hereof to the contrary, this Life Insurance hereunder on any Employee who was:

(Continued on reverse side)

Section 3. EFFECTIVE DATES OF INSURANCE.—An Employee may become insured hereunder only by making written request to the Employer on forms furnished by the Insurance Company. The insurance on any Employee who makes such request on or before the date of his eligibility shall become effective on the date of his eligibility, provided ... he is actively at work on the date of his eligibility. The insurance on any Employee who makes such request after the date of his eligibility and on or before the thirty-first day following the date of his eligibility, or on or before the thirty-first day following the date of his return to active work if he is not actively at work on the date of his eligibility, shall become effective, provided he is then actively at work, on the ... date of such request. Any Employee making such request after such thirty-first day and any Employee requesting reinstatement of his insurance hereunder after his insurance hereunder has been discontinued in accordance with item (a) of Section 5 hereof, must furnish at his own expense evidence of insurability satisfactory to the Insurance Company before he may be insured hereunder. Any such insurance shall become effective, provided the Employee is then actively at work, on the ... date the Insurance Company accepts as satisfactory such evidence of insurability. The insurance on any Employee not actively at work on the date when his insurance hereunder would otherwise become effective shall become effective on the next following ... day on which he is actively at work.

Section 4. EMPLOYEES' CONTRIBUTIONS.—No Employee insured hereunder shall be required to contribute to the cost of his insurance more than the maximum amount specified in Section 6 hereof in accordance with the insurance in force hereunder on his account.

Section 5. CESSATION OF INSURANCE.—(A) As to the Life Insurance hereunder:—The Life Insurance on any Employee insured hereunder shall automatically cease on the date of the termination of his employment. Termination of employment, for the purposes of Life Insurance hereunder, means cessation of active work as an Employee as defined in Section 1 hereof, except that

(i) in case of the absence of an Employee from active work because of sickness, injury or retirement on pension ..., his employment may, for the purposes of his Life Insurance hereunder, be deemed to continue until terminated by the Employer, or

(ii) in case of the absence of an Employee from active work because of leave of absence or temporary lay-off, his employment may, for the purposes of his Life Insurance hereunder, be deemed to continue until terminated by the Employer but in no case beyond the expiration of a period of (a) six months as to an Employe of United States Asbestos Division, (See bel such leave of absence or lay-off commenced.

In the case of either of the above exceptions, the Life Insurance hereunder on such Employee shall automatically cease on the date of such termination of his employment by the Employer, as evidenced to the Insurance Company by the Employer, whether by notification or by cessation of premium payment on account of such Employee's Life Insurance hereunder.

As to the Accident and Health Insurance hereunder:—The Accident and Health Insurance on any Employee insured hereunder shall automatically cease on the date of the termination of his employment, except that an Employee's Accident and Health Insurance hereunder shall continue during any period for which he is entitled to receive Weekly Benefits hereunder. Termination of employment, for the purposes of Accident and Health Insurance hereunder, means cessation of active work as an Employee as defined in Section 1 hereof, except that

(i) in case of the absence of an Employee from active work because of sickness or injury, his employment may, for the purposes of his Accident and Health Insurance hereunder, be deemed to continue until terminated by the Employer, or

and (b) six months as to any (2) other Employee, following the date

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insured hereunder on the date applicable to his unit or class as specified in Schedule A hereof shall become effective on the later of (a) the date applicable to his unit or class as specified in Schedule A hereof and (b) the date of his eligibility for such insurance hereunder, provided he is actively at work on such later date and if not then actively at work, on the date of his return to active work.

For the purposes of determining effective dates of Accident and Health Insurance in accordance with Section 3 hereof, all Employees insured in New York State shall be deemed to have made written request for Accident and Health Insurance hereunder prior to the date of their eligibility therefor.

(f) In case of the absence of an Employee from active work because of temporary lay-off, his employment may, for the purposes of his Accident and Health Insurance hereunder, be deemed to continue until terminated by the Employer but in no case beyond the expiration of a period of two months following the date such lay-off commenced.

In the case of either of the above exceptions, the Accident and Health Insurance hereunder on such Employee shall automatically cease on the date of such termination of his employment by the Employer, as evidenced to the Insurance Company by the Employer, whether by notification or by cessation of premium payment on account of such Employee's Accident and Health Insurance hereunder.

(g) The Insurance on any Employee insured hereunder who shall have notified the Employer that his insurance hereunder is to be discontinued shall automatically cease on the date such notice of discontinuance is received by the Employer. If any Employee fails to make any contribution when due, as required by the Employer, to the cost of his insurance hereunder, his insurance hereunder shall automatically cease on the date of the expiration of the last period for which he made such contribution.

(c) The Accident and Health Insurance on any disabled Employee insured hereunder shall automatically cease on the date of expiration of the maximum number of weeks for which Weekly Benefits are payable hereunder on account of such Employee's disability. The Accident and Health Insurance hereunder on any such Employee shall be reinstated only if and when he returns to active work for the Employer on full time.

(p) In any event all insurance hereunder shall automatically cease upon the discontinuance of this Policy.

Section 6. AMOUNT OF INSURANCE.—The amount of insurance hereunder on any Employee shall be in accordance with the schedule set forth below and any increase or decrease in the amount of such insurance, in accordance with said schedule, shall become effective, provided the Employee is then actively at work on the January 1st, May 1st, August 1st, and November 1st of each year, based upon the Employee's standing in each preceding calendar quarter as the Employee's standing in Pennsylvania, and in the case of any other Employee on the date of change in the Employee's occupational class if such Employee is not then actively at work, such change in the amount of insurance shall become effective on the next following day on which he is actively at work. Any decrease in the amount of the Employee's Life Insurance due to his retirement shall become effective on the date of his retirement.

SCHEDULE OF INSURANCE AND EMPLOYEES' MAXIMUM CONTRIBUTIONS

Class	Life Insurance	Accident and Health Insurance (Weekly Benefit)*
Employees of a class or unit specified in Schedule A hereof, except such Employees at Neenah, Wisconsin	$4,000.00	$28.00
Employees at Neenah, Wisconsin	3,000.00	28.00
Employees employed at Manheim, Pennsylvania with weekly earnings (as determined by the Employer) of:		
$50.00 or more	3,000.00	35.00
Less than $50.00	3,000.00	31.50
Employees of General Asbestos and Rubber Division	2,000.00	30.00
Employees of Raybestos Division	No Insurance	35.00
All other Employees	2,000.00	28.00

*No Accident and Health Insurance is provided hereunder for any Employees employed in New Jersey.

Any Employee employed in New York State who does not make written request for Life Insurance hereunder shall be insured hereunder for Accident and Health Insurance only.

The amount of Life Insurance as to any Employee of (i) Manhattan Rubber Division, (ii) Wabash Division, or (iii) General Asbestos and Rubber Division retired on or subsequent to (i) October 15, 1951, but prior to the date specified in the next following sentence, (ii) September 22, 1952, or (iii) January 2, 1953, respectively, shall be $1,000.00. For the Manhattan Rubber Division, the amount of Life Insurance as to (i) Salaried Employees, other than Employees on the Main Office Payroll, and Employees subject to the Bargaining Agreement between Manhattan Rubber Workers Independent Union, Inc., (ii) Employees who are members of Manhattan Lodge 1679, International Association of Machinists, and (iii) Main Office Payroll Employees retired on or subsequent to (i) October 28, 1955, (ii) November 25, 1955, or (iii) January 1, 1956, respectively, shall be 50% of the amount for which such Employee was insured hereunder on the day immediately preceding the date of his retirement. The amount of Life Insurance as to any other retired Employee shall be the amount of Life Insurance in force on his account hereunder on the day immediately preceding the date of his retirement.

No retired Employee and no Employee of a class or unit specified in Schedule A hereof shall be required to contribute to the cost of the Life Insurance. The amount which any other Employee may contribute to the cost of the Life Insurance shall not exceed $0.60 per month ($0.14 per week in the case of any Employee who contributes weekly) per $1,000 of Life Insurance and the amount which any Employee may contribute to the cost of the Accident and Health Insurance shall not exceed the premium charged for the amount of his Accident and Health Insurance, subject to such further limitation otherwise provided for Employees employed in the State of New York.

Each Employee whose Life Insurance hereunder is reduced because of his retirement, shall have the same privilege, on the date of such reduction with respect to the excess of,

(a) the amount of Life Insurance for which such Employee was insured hereunder on the day immediately prior to the date of such reduction, over

(b) the amount of Life Insurance for which such Employee may be insured hereunder on and after the date of such reduction

as is applicable upon termination of employment, as set forth in Section 9 hereof.

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Section 7. INSURING CLAUSES.—(A) LIFE INSURANCE.—Upon receipt by the Insurance Company of satisfactory proof, in writing, that any Employee insured hereunder shall have died while an Employee of the Employer, as defined in Section 1 hereof, the Insurance Company shall pay, subject to the terms hereof, to the Beneficiary of record of such Employee, the amount of Life Insurance, if any, in force hereunder on account of such Employee, in accordance with Section 6 hereof, at the date of his death.

(B) ACCIDENT AND HEALTH INSURANCE.—Upon receipt by the Insurance Company of notice and satisfactory proof, as required herein, that any Employee while insured hereunder shall have become wholly and continuously disabled so as to be prevented from performing any and every duty of his occupation by either (A) any injury not arising out of or in the course of any employment for wage or profit, or (B) any sickness not entitling him to benefits under any workmen's compensation or occupational disease law,

and that during the period of such disability such Employee shall have been under treatment therefor by a physician legally licensed to practice medicine,

THE INSURANCE COMPANY SHALL PAY to such disabled Employee, subject to the terms and limitations hereof, the Weekly Benefits to which he shall be entitled in accordance with Section 6 hereof, during the period the Employee is so disabled and under such treatment, provided, however, that

(i) in no case shall such Weekly Benefits be payable for the first seven days of disability; and

(ii) in no case shall such Weekly Benefits be payable for more than * weeks for any one continuous period of disability whether from one or more causes, or for successive periods of disability due to the same or related cause or causes.

For all disabilities commencing on or after the Employee's sixtieth birthday and within any twelve consecutive months, a total of not more than twenty-six weeks' benefits shall be paid in the case of an Employee employed in New York State or at the Wabash Division and in the case of any other Employee, a total of not more than thirteen weeks' benefits shall be paid.

For disability caused by any one pregnancy or resulting childbirth or complications, not more than six weeks' benefits shall be paid; provided, however, that no payment of any kind shall be made for such disability if the pregnancy existed on the effective date of the Employee's Accident and Health Insurance hereunder.

ENDORSEMENT

Subject to due proof of claim, the Weekly Benefits will be paid to the Employee each week during any period of disability for which such Benefits are payable and any balance remaining unpaid at the termination of such period will be paid immediately upon receipt of proof.

*twenty-six weeks as to any Employee employed in New York State or at the Wabash Division, and as to any other Employee, thirteen

(3)

Section 8. DEATH BENEFIT IN THE EVENT OF TOTAL DISABILITY.—

1. If any Employee, while insured hereunder and prior to his sixtieth birthday, becomes totally disabled as a result of bodily injury or disease so as to be wholly prevented thereby from engaging in any and every business or occupation and from performing any work for compensation or profit, and continues to be so totally disabled uninterruptedly beyond the termination of his employment and until the date of his death, then upon receipt of satisfactory proof of such death (and provided no Death Benefit is payable under the provisions of subsection 2 of Section 9 hereof), the Insurance Company shall pay to the Beneficiary of record the amount of the Employee's Life Insurance in force hereunder at the date of the termination of his employment, provided

(A) that initial satisfactory proof that such total disability exists and has continued uninterruptedly for at least nine months is submitted either before the termination of the Employee's employment (as defined in item (A) of Section 5 hereof) or within one year thereafter, and

(B) that acknowledgement of the receipt of such initial satisfactory proof is endorsed on the Employee's certificate by the Insurance Company, and

(C) that each year, within the three months preceding the anniversary of such endorsement, during the entire remainder of the Employee's lifetime, further satisfactory proof is submitted that such total disability continues, and

(D) that upon the death of the Employee, satisfactory proof is submitted that such total disability continued to the date of his death.

If, however, the Employee's death occurs within one year after the termination of his employment and before any such proofs have been submitted, then satisfactory proof that the Employee was totally disabled uninterruptedly from the date of the termination of his employment to the date of his death must be submitted within one year after the date of his death.

2. All such proofs of total disability and of death must be submitted in writing to the Insurance Company at its Home Office or at one of its Head Offices on the initiative of the disabled Employee or by someone on his behalf, without any obligation on the part of the Insurance Company to request any such proof.

3. Whenever proof of the Employee's total disability is submitted, the Insurance Company shall have the right and opportunity to have him examined by physicians designated by it.

4. If the Employee ceases to be so totally disabled or fails to submit any required proof within the time prescribed therefor, his rights under this Section shall automatically and immediately cease.

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All statements made by the Employer shall, in the absence of fraud, be deemed representations and not warranties and no such statement shall avoid the insurance or reduce benefits under this Policy or be used in defense of a claim hereunder unless it is contained in the written application.

Section 12. AGENTS; ALTERATIONS.—No Agent is authorized to alter or amend this Policy, to accept premiums in arrears or to extend the due date of any premium, to waive any notice or proof of claim required by this Policy, or to extend the date before which any such notice or proof must be submitted.

No change in this Policy shall be valid unless approved by an executive officer of the Insurance Company and evidenced by endorsement hereon, or by amendment hereto signed by the Employer and by the Insurance Company.

Section 13. CERTIFICATES.— The Insurance Company will issue to the Employer, for delivery to each Employee insured hereunder, an individual certificate which shall state the insurance to which such Employee is entitled under this Policy and to whom benefits are payable, and shall summarize the provisions of this Policy principally affecting the Employee.

The certificate delivered to an Employee insured hereunder shall be surrendered to the Insurance Company after the death of the Employee before the Insurance Company shall pay any benefits to his Beneficiary. Such certificate must be returned to the Insurance Company for appropriate endorsement or exchange before the Employee may exercise any privileges hereunder. The word "certificate" as used in this Policy includes certificate riders and certificate supplements, if any.

Section 14. CHANGE OF BENEFICIARY.—Any Employee insured hereunder may, from time to time, change the Beneficiary designated in his certificate by filing written notice thereof with the Insurance Company accompanied by the certificate of such Employee. Such change shall take effect upon endorsement thereof by the Insurance Company on such certificate and unless the certificate is so endorsed, the change shall not take effect. After such endorsement, the change shall relate back and take effect as of the date the Employee signed said written notice of change, whether or not the Employee is living at the time of such endorsement, but without prejudice to the Insurance Company on account of any payment made before receipt of such written notice.

If, at the death of any Employee insured hereunder, there shall be more than one designated Beneficiary, then, unless such Employee shall have specified the respective interests of such Beneficiaries, the interests of such Beneficiaries shall be several and equal. If any designated Beneficiary shall predecease the Employee, the rights and interest of such Beneficiary shall thereupon automatically terminate. If, at the death of the Employee, there be no designated Beneficiary as to all or any part of the insurance, then the amount of the insurance payable for which there is no designated Beneficiary shall be payable to the estate of the Employee, provided, however, that the Insurance Company may, in such case, at its option, pay such amount to any one of the following surviving relatives: wife, husband, mother, father, child or children, and payment to any one or more of such surviving relatives shall completely discharge the Insurance Company's liability with respect to the amount of insurance so paid.

If an individual policy shall have been issued pursuant to application made in accordance with Section 9 hereof, the designation by the Employee of a Beneficiary under such individual policy, other than the Beneficiary of record of the Employee hereunder, shall, notwithstanding any other provision of this Section to the contrary, effect a change of Beneficiary hereunder to the Beneficiary of record under such individual policy, regardless of whether or not such change is endorsed on the Employee's certificate.

Section 15. ASSIGNMENT.—The Employee's certificate is non-assignable and the insurance and benefits with respect to any coverage are non-assignable prior to a loss under such coverage.

Section 16. REGISTER.—The Insurance Company shall keep a Register which shall show at all times the names of all Employees insured hereunder and the amount of insurance in force on each of such Employees, together with the date when any insurance became effective and the effective date of any increase or decrease in amount of insurance. Copy of said Register as of the date of issue of this Policy and copies of entries in said Register subsequent to said date shall be furnished by the Insurance Company to the Employer.

Section 17. DUE DATE, COMPUTATION AND PAYMENT OF PREMIUMS.—The premiums due on and after the date of issue of this Policy for the insurance provided hereunder shall be determined and shall be payable in accordance with the following paragraphs.

The initial premium is due on the date of issue of this Policy, and subsequent premiums shall be due on the first day of each calendar month (herein called the due date) thereafter.

The initial premium due on the date of issue of this Policy and the premium due on any due date after the date of issue of this Policy shall be the aggregate of (*a*) the Life Insurance premium determined by applying the average monthly Life Insurance premium rate then in effect to each $1,000 of Life Insurance then in force on all Employees irrespective of age, plus (*b*) the Accident and Health Insurance premium determined by applying the monthly Accident and Health Insurance premium rate then in effect to each $10.00 of Accident and Health Insurance Weekly Benefit then in force on all Employees, including those Employees who are receiving Weekly Benefits hereunder (subject, however, in either case, to premium adjustments, if any).

Premium adjustments involving return of unearned premiums to the Employer shall be limited to the period of twelve months immediately preceding the date of receipt by the Insurance Company of evidence that such adjustments should be made.

The Insurance Company shall compute an average monthly Life Insurance premium rate per $1,000 of Life Insurance as of the date of issue of this Policy, using the Initial Schedule of Life Insurance Premiums set forth in Section 23 hereof, which rate shall be the Life Insurance premium rate until such time as such rate is recomputed in accordance with the eighth paragraph of this Section.

The initial monthly Accident and Health Insurance premium rate shall be *per $10.00 of Accident and Health Insurance Weekly Benefit, which rate shall be the

*See Reverse Side

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5. If an individual policy of Life Insurance has been issued in accordance with the provisions of the following Section, payment may be made under the provisions of this Section only if such individual policy is surrendered to the Insurance Company without claim thereunder. In such case, any premiums paid on such individual policy shall be refunded by the Insurance Company to the Beneficiary of record of the Employee.

Section 9. PRIVILEGE OF OBTAINING AN INDIVIDUAL POLICY OF LIFE INSURANCE.—

1. Any Employee, upon written application made to the Insurance Company within thirty-one days after either

(i) the date of the termination of his employment, or

(ii) the date of the discontinuance of this Policy, provided such date is five years or more after the effective date of his insurance hereunder, or

(iii) the date of the cessation pursuant to subsection 4 of the preceding Section, of his rights under that Section,

shall be entitled to have issued to him by the Insurance Company, without evidence of insurability, an individual policy of Life Insurance only, subject to the following conditions and provisions:

(A) such individual policy shall be upon one of the forms then customarily issued by the Insurance Company, except Term Insurance, and

(B) the premium for such individual policy shall be the premium applicable to the class of risk to which the Employee belongs and to the form and amount of the individual policy at the Employee's attained age (nearest birthday) at the date of issue of such individual policy, and

(C) the amount of such individual policy shall be equal to (or at the option of the Employee less than) the amount of the Employee's Life Insurance or Death Benefit hereunder, as the case may be, on whichever of the dates specified in paragraphs (i), (ii) and (iii) above is applicable, except that if the Employee's Life Insurance hereunder ceases because of the discontinuance of this Policy five years or more after the effective date of his insurance hereunder, the amount of such individual policy shall not exceed the lesser of

(a) the amount of the Employee's Life Insurance hereunder at the date of the cessation of such insurance, reduced by any amount of Life Insurance for which he may be or may become eligible under any Group Policy issued or reinstated by the Insurance Company or by any other insurer within thirty-one days after such cessation, and

(b) $2,000.

2. Any individual policy of Life Insurance so issued shall become effective not earlier than the expiration of the thirty-one-day period during which application for such individual policy may be made. If, however, the Employee dies during such thirty-one-day period, the Insurance Company shall pay to his Beneficiary of record, whether or not the Employee shall have made application for such individual policy, the maximum amount of Life Insurance for which an individual policy could have been issued under this Section. If the Employee shall have been entitled to make such application pursuant to paragraph (iii) of subsection 1 of this Section and shall die within one year after the termination of his employment but before his certificate shall have been endorsed in accordance with the provisions of Section 8 hereof, then satisfactory proof of the Employee's death within such thirty-one-day period and that he was totally disabled uninterruptedly from the date of the termination of his employment to within thirty-one days of the date of his death must be submitted to the Insurance Company within one year after the date of his death.

Section 10. NOTICE AND PROOF OF ACCIDENT AND HEALTH INSURANCE CLAIMS.—

(A) Written notice of injury or sickness on which claim may be based must be given to the Insurance Company within twenty days after the date of the accident causing such injury or the commencement of disability resulting from such sickness. Proof of such injury or sickness must be furnished to the Insurance Company not later than ninety days after the termination of the period for which Weekly Benefits are payable hereunder.

The Insurance Company, upon receipt of the notice required by this Policy, will furnish such forms as are usually furnished by it for filing proofs of claim. If such forms are not received by the claimant within fifteen days after the Insurance Company receives such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of claim upon submitting, within the time fixed in the Policy for filing proofs of claim, written proof covering the occurrence, character and extent of the disability for which claim is made.

Failure to furnish notice or proof within the time provided in this Policy shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such notice or proof and that such notice or proof was furnished as soon as was reasonably possible.

(B) The Insurance Company shall have the right and opportunity to have a physician designated by it examine the person of the Employee when and so often as it may reasonably require during the pendency of claim hereunder: x

x x x x

x x x x

x x x x

(C) No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty days after proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of claim is required by the Policy.

Section 11. INCONTESTABILITY.—This Policy and the application of the Employer, a copy of which is attached hereto, constitute the entire contract between the parties and, except for nonpayment of premiums, shall be incontestable after one year from the date of issue of the Policy.

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	*
Employees of the Wabash Division	$0.747
Employees of the Raybestos Division	0.646
All other Employees	0.620

.....monthly.....Accident and Health Insurance premium rate thereafter until such time as such rate is changed in accordance with the eighth paragraph of this Section.

On written request of the Employer, approved by the Insurance Company, premium payments may, if not then so payable, be changed at any premium due date of this Policy, so as to be payable annually, semi-annually, quarterly, or monthly.

Upon any renewal of this Policy, or whenever the terms of this Policy are changed, the Insurance Company may change the .....monthly.....Accident and Health Insurance premium rate per $10.00 of Accident and Health Insurance Weekly Benefit and either the Employer or the Insurance Company may require a recomputation, as of such date, of the average.....monthly..... Life Insurance premium rate per $1,000 of Life Insurance, using for such recomputation such Schedule of Life Insurance Premiums as may then be determined by the Insurance Company and the amount of Life Insurance then in force at the respective attained ages of the insured Employees on such date.

All premiums falling due under this Policy, including adjustments thereof, if any, are payable by the Employer, on or before their respective due dates, direct to the Insurance Company, at its Home Office or one of its Head Offices. The payment of any premium shall not maintain the insurance under this Policy in force beyond the day immediately preceding the next due date, except as provided in the next paragraph.

A grace period of thirty-one days, without interest charge, shall be granted to the Employer for the payment of any premium due after the initial premium, provided the Employer has not previously given written notice to the Insurance Company that this Policy is to be discontinued as of the due date of such premium, and during any such grace period this Policy shall continue in force.

If the Employer fails to pay any premium within the grace period, this Policy shall be discontinued on the last day of such grace period, but the Employer shall, nevertheless, be liable to the Insurance Company for the payment of all premiums then due and unpaid, together with the premiums for the grace period. If, however, written notice is given by the Employer to the Insurance Company, during the grace period, that this Policy is to be discontinued before the expiration of the grace period, this Policy shall be discontinued as of the date of receipt of such written notice by the Insurance Company or the date specified by the Employer for such discontinuance, whichever date is later, and the Employer shall be liable to the Insurance Company for the payment of the pro-rata premium for the period commencing with the last due date and ending with such date of discontinuance.

Section 18. AGE.—In the event of the misstatement of the age of any Employee, there shall be an equitable adjustment of the premium. If the amount of insurance applicable to such Employee in accordance with Section 6 hereof would have been affected by such misstatement of age, the amount of insurance on such Employee shall be adjusted to the amount for which such Employee would have been entitled at his correct age, and the adjustment of the premium shall be based on such adjusted amount of insurance.

Section 19. PARTICIPATION IN DIVISIBLE SURPLUS.—This Policy is a participating contract and the Insurance Company shall annually ascertain and apportion any divisible surplus accruing under policies of this class. Any such divisible surplus apportioned to this Policy shall be paid in cash to the Employer or, upon written request from the Employer to the Insurance Company, shall be applied towards the payment of the aggregate of the premiums next falling due under this Policy. In either event, in the case of Contributory Insurance, an amount equal to the excess, if any, of the Employees' aggregate contributions toward the cost of the insurance provided hereunder over the net cost of such insurance shall be distributed or applied by the Employer for the sole benefit of the Employees.

Section 20. RENEWAL PRIVILEGE.—This Policy is issued for a period commencing with the date of issue and ending with the day immediately preceding.....July 1, 1957....., on which date and on each anniversary of which date the Employer may renew this Policy for a further term of one year, provided the number of Employees then insured hereunder is, in the case of Contributory Insurance, not less than seventy-five per centum of the number of eligible Employees and, in the case of Non-Contributory Insurance, not less than the total number of eligible Employees, and provided in either case the number of Employees then insured hereunder is not less than fifty. Renewal is conditioned upon the payment of the premiums then due as computed in the manner set forth in Section 17 hereof and based upon such Schedule of Life Insurance Premiums and such Accident and Health Insurance premium rate as may then be determined by the Insurance Company.

Section 21. OPTIONAL MODES OF SETTLEMENT OF LIFE INSURANCE.—Upon written election by the .....Employee....., or in the absence of such election by the .....Employee....., then by the Beneficiary after the death of the Employee, in either case made to and accepted by the Insurance Company, the whole or any part of the amount of Life Insurance payable upon the death of any Employee insured hereunder will be retained by the Insurance Company and paid to the Beneficiary of record of the Employee in the following manner instead of in one sum:

By payment of monthly or annual instalments over such specified number of years (shown in the following table) as may be elected, the first instalment being payable immediately upon the death of the Employee. The amount of such instalments shall be determined by the Schedule of Instalment Payments Per $1,000 of Life Insurance in effect at the date of such election.

INITIAL SCHEDULE OF INSTALMENT PAYMENTS PER $1,000 OF LIFE INSURANCE

NUMBER OF YEARS SPECIFIED	AMOUNT OF EACH ANNUAL INSTALMENT (PER $1,000 OF INSURANCE)	AMOUNT OF EACH MONTHLY INSTALMENT (PER $1,000 OF INSURANCE)
1	$1,000.00	$84.47
2	507.46	42.86
3	343.24	28.99
4	261.19	22.06
5	212.05	17.91
10	113.78	9.61
15	81.34	6.87
20	65.24	5.51

AMENDMENT

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Johns-Manville
CORPORATION

TEL. SOM-1300

MANVILLE, NEW JERSEY

October 3, 1947

W. J. McConnell, M.D.
Ass't. Medical Director, Industrial Health Section
Metropolitan Life Insurance Co.
1 Madison Avenue
New York 10, New York

Industrial Health Survey
Your letter Sept. 22, 1947

We here at Manville are very well satisfied with the way the survey was conducted at our Manville Plant and the careful manner in which the records were prepared for our Industrial Health Program.

Governed by the findings of your Mr. Petrick and Mr. Dieringer, we are carrying on a program of improvement and expect from time to time to call upon your offices for recheck surveys of improved areas.

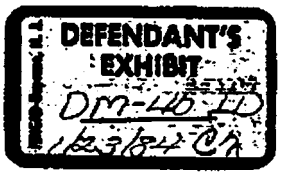
Very truly yours,

Benj. F. Stanton

Benj. F. Stanton
Safety Engineer

BFS/dg

Enc.



PnL 480

SUMMARY FOR 1946 OF WORK OF INDUSTRIAL HEALTH SECTION

Surveys conducted by Industrial Hygiene Laboratory	40
Analyses made in Laboratory	2,494
Home Office Inspections	62
Travel Credit	$2,405.26
Special inquiries handled by mail or conference (An increase of approximately 125% over 1945)	675
Literature sent (Industrial Health Series)	3,684
Publications completely revised	2
Publications slightly revised	1
Leaflets revised	2
Other publications written and published	3
Conferences in Home Office	80
Field visits to Groups	14
Other field visits	36
Meetings attended by staff	61

.....

Dr. Lanza has been made a member of the Board of Trustees of the Trudeau Sanatorium and Foundation.

A ventilation engineer is now available in the Laboratory of Industrial Hygiene for consultation in planning new ventilation and exhaust systems and necessary revisions of those in use.

We have secured the services of another chemist in the Laboratory.

The following are a few of the more outstanding research jobs conducted by the Laboratory.

The Rochester Gas and Electric Company was visited by Mr. Fehnel to outline and supervise a program for the study of atmospheric dusts and gas pollution. The company is planning to erect a new steam electric generating plant which will take about two years to build. The Metropolitan is to make studies each season of the year of the normal dust counts and supervise the study of the dust fall and sulfur dioxide concentrations in the City of Rochester before the erection of the plant. After completion of the plant and when it is in production, we are to supervise check studies to see if the plant causes any pollution of the air which will be detrimental to the health of people living in the vicinity of the plant. The Metropolitan was asked to do this work by the Rochester Gas Company on the advice of the Republic Steel Corporation for whom similar work has been done.

A study was made of the possible exposure of employees to hydrogen fluoride generated by the addition of sodium fluoride to molten steel when pouring rim heat. The study was made over a prolonged period to determine the extent of the exposure of employees before this method of making steel was put into operation. Recently a strike was called at the Ford Motor Company due to complaints of employees who had been exposed to the irritating fumes of hydrogen fluoride generated at a similar process. It is interesting to note that before any new process is developed or any new materials are used in the plants of the Republic Steel Corporation, the company requests the Metropolitan to make a study to determine the existence of any possible health hazards.

Tests were conducted on certain days of the week for three consecutive weeks in the carding room of the Manville, New Jersey plant of the Johns-

Manville Corporation to determine the dust pollution that could be expected when carding, and spinning four different mixtures of asbestos and cotton. This is another example of tests being made by the Industrial Hygiene Laboratory of contemplated processes in the plants of our Group policyholders before being put in production to eliminate any potential health hazards.

Triethylene Glycol Study

In certain areas in the new building (Unit 1) the air supplied to the sections is treated with triethylene glycol as a method of air sterilization. We have taken air samples in the sections with the impingers and absorption tubes and made quantitative triethylene glycol determinations. Considerable work was done in checking and adapting the analytical method used. By adapting a special filter, we were able to use our Electrophotometer in the analytical work in these determinations.

The results of our study to date indicate that the concentration of triethylene glycol vapors in the atmosphere is not at the optimum quantity and, therefore, no positive results are indicated nor can they be expected until the triethylene glycol concentration is increased until it reaches the bactericidal or killing range.

PhL 502-4
11/25/42

ANNUAL REPORT FOR 1942
of
THE INDUSTRIAL HEALTH SECTION

* * *

PLANT SURVEYS

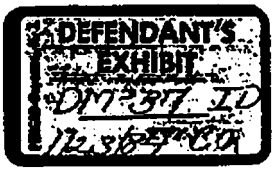
During the year 1942, nearly twice as many surveys were conducted as in 1941. The number of different industrial plants studied in 1942 was 58, as compared to 30 in 1941. As in 1941, firms engaged in manufacturing heavy metals comprise the major part of the studies, with ore mines second. The industries studied may be classified as follows:

Metals	62.1%
Ore mines	15.5
Coal mines	8.6
Asbestos plants	8.6
Chemicals	1.8
Quarries	1.7
Wood	1.7
	100.0%

The samples collected in the plants necessitated making 1,536 separate analyses in the laboratory. Analyses have also been made, as in the past, of materials shipped to the laboratory from plants of our Group policyholders. These tests were mostly for free and total silica. A number of materials used in our Home Office buildings has also been analyzed.

In addition to the above surveys, the plants or offices of three policyholders were visited and advice given regarding hazards or medical service.

Requests for plant surveys and information were received from Group policyholders and others in all lines of industry. To give an idea of the variety



of firms which request this service, the following are some of the more important firms which we have served:

Armstrong Cork Company
Consolidated Gas Electric Light & Power Co.
Pennsylvania Greyhound Lines
American Viscose Corp.
Idaho Maryland Gold Mines Corp.
American Rolling Mill Co.
Standard Oil Co.
Union Carbide Co.
American Seating Co.
Humble Oil & Refining Co.
Tennessee, Coal, Iron & R.R. Co.
Blackwell Zinc Co.
Republic Steel Corp.
Kohler Co.
Marshall Field & Co.
Vickers, Inc.
National Enameling & Stamping Co.
Montgomery Ward Co.
Bethlehem Steel Co.
Pendelton Ship Yards
Norfolk & Western Railroad
General American Transportation Co.
Kimball Piano Co.
General Motors Corp.
Ruberoid Co.
Continental Baking Co.
Higgins Corp.
Atlas Powder Co.
N.Y. Telephone Co.
International Business Machine Corp.
Braden Copper Co.
Florida Power & Light Co.
Lewisburg Chair and Furniture Co.
Norton Company
U.S. Leather Co.
Virginia Electric & Power
Caterpillar Tractor Co.
Johns-Manville Corp.
Baker & Taylor Co.
Bell Telephone Laboratorie
A.P. Green Fire Brick Co.
N.Y. Employing Printers Assoc. Inc.
General Electric Co.
Monarch Machine Tool Co.
Asbestos Textile Corp.

RESEARCH STUDIES

Due to the increased number of requests for plant surveys resulting from the speed up in production, due to industry's victory effort, more routine work has been loaded upon the laboratory. This additional work has left little time for research problems. The laboratory staff did design and construct a new type of centrifugal pump which could operate on A.C. or D.C. current of 110-220 volts.

TRAVEL CREDIT

The amount of money expended for travel in the Industrial Health Section during 1942 amounted to $4507.57. However, of this amount $4047.63 was paid to us by the Group policyholders for expenses incurred by our men in the field while conducting plant surveys. Therefore, our total expenditure for travel for the year amounted to $459.94.

SPECIAL INQUIRIES

Nine hundred thirty-seven (937) special inquiries were received during the year for information covering a wide range of subjects. This is an increase of 39% over 1941.

X-RAY INTERPRETATIONS

Before Dr. McConnell left for the Service, he had read and interpreted 158 X-rays received from our Group policyholders.

MEETINGS AND ADDRESSES

Dr. McConnell and other members of the staff attended 38 meetings during the year 1942. The following addresses were made:

Dr. McConnell made an address over Radio Station WABC on "Heat Stroke and Other Effects of Health".

Dr. McConnell gave a series of lectures to Naval medical officers at a training course in industrial medicine and surgery at the College of Physicians and Surgeons, Columbia University. He also addressed the Industrial Hygiene class at Columbia University and demonstrated our apparatus for collecting and sampling air.

Dr. McConnell continued during the spring semester a class in industrial hygiene at New York University. He had to secure a substitute for the fall semester due to his induction into the Army. Mr. Fehnel gave a lecture to this class on "The Conservation of Man Power".

Mr. Fehnel gave a paper entitled "Health Hazards in Steel Mills" at the joint annual meeting of the American Association of Industrial Physicians and Surgeons and the American Industrial Hygiene Association.

Miss Rantoul attended a meeting in Washington of the Committee on Standards for Maternity Care and Employment of Mothers in Industry.

LITERATURE

During 1942, 76,405 publications were sent on request, an increase of 31% over 1941.

CORRESPONDENCE

The incoming letters to the section during the year amounted to 2,242, and the outgoing numbered 1,368.

COMMITTEES

Members of the section have continued to serve on a number of committees which have been active during the year and attended a number of meetings. The following are new committees and others to which members have been reappointed during 1942.

New committees

A committee has been formed among Home Office building men entitled War Emergency Committee, to devise ways and means of equipping the Metropolitan Home Office buildings with protective devices in case of air raids. Dr. McConnell and Mr. Ferry are members of this committee and attended a number of meetings and rendered advice and assistance.

Dr. McConnell has been appointed a member of an advisory committee to prepare proposed industrial code rules relating to the revision of the Code on the Removal of Dusts, Gases, and Fumes at the New York State Department of Labor.

Dr. McConnell has been appointed a member of the advisory committee with Dr. Wittmer and Dr. Watson on intensive post-graduate instruction in industrial health by industrial physicians and the Faculty of the Long Island College of Medicine.

Reappointments

Dr. McConnell has been asked to serve on the Technical Advisory Committee on Sensations of Comfort of the American Society of Heating and Ventilating Engineers.

Dr. McConnell has been asked to serve again on the National Association of Manufacturers' Industrial Relations Committee.

He was also reappointed to the following committees:

American Society of Refrigerating Engineers Committee on Biology Research Technical Advisory Committee on Air Conditioning in Industry of the American Society of Heating and Ventilating Engineers

Committee on Ventilation and Atmospheric Pollution of the American Public Health Association
Committee on Standard Methods for the Examination of Air of American Public Health Association

HOME OFFICE SERVICES

As in the past, our assistance has been requested on frequent occasions by the different departments charged with the maintenance of the Home Office buildings. These requests covered advice regarding illumination, ventilation, health hazards of different operations and materials used, etc. In addition, our office has been represented on the War Emergency Committee, a committee charged with the responsibility of plans for air raids in Home Office buildings. This entailed a number of conferences and testing of various materials to be used for protection. Dr. McConnell was in charge of decontamination procedure in case of gas attack. He gave a number of lectures on poisonous gases, methods of detection, physiological action, first aid treatment, etc. to members of the decontamination squads.

A few of the requests follow:

Information regarding inflammable solvents in use and methods of storage in laboratories.

Shatterproof tests on electric light bulbs covered with garinol were made to test its efficiency.

Information regarding control of refrigerants in case of a bombing raid.

Analyzed food from Home Office cafeterias.

Advice regarding elimination of faulty plumbing.

Analyzed specimens of urine of claimants for permanent disability.

Reviewed proposals regarding defouling stations on the Pacific Coast sent in by Dr. Shepard.

Inspected the Typewriter Repair Room to see if they had carried

out our recommendations regarding the use of sodium cyanide.

Information regarding a fire-proofing compound which is effective in preventing cloth from igniting and bursting into flame.

Analyzed sample of the lacquer cleaner which is to substituted for Utility Wash.

Analyzed sample of Protecto-Kote thinner.

Information regarding the formula for making "supertropical" bleach used to decontaminate floors, walls, etc. in case of a gas raid.

Temperature and humidity readings of eight of most congested air raid shelter areas in Home Office buildings.

Information regarding the composition of bottled gas.

Information regarding toxicity of fumes from creosote sprayed on wood in connection with a double indemnity death claim.

Recommended use of G-M-E 1 mask to be used by the attendant in the Sanatorium laundry to prevent inhalation of formaldehyde and ammonia fumes.

PUBLICATIONS

Report of the survey of the leather industry entitled "Health Hazards of the Leather Industry" was completed and appeared in the May issue of the Journal of Industrial Hygiene and Toxicology. Copies of this reprint were sent to industrial hygienists and those particularly interested.

Dr. Fred O'Flaherty of the Department of Leather Research of the University of Cincinnati arranged for the report of the leather survey to be reprinted in the trade journal "Hide and Leather".

Dr. McConnell rewrote his chapter in "A Textbook of Medicine by American Authors", edited by Dr. Russell Cecil.

Mr. Joseph E. Ebar, Editor of Philosophical Library requested permission to use Dr. McConnell's article on "Mobilization of Industrial Hygiene for National Defense" (which appeared in the American Journal of Public Health" as a chapter in a book on "Public Health in War Time".

Dr. McConnell prepared a "Memorandum on Protective Measures Against Common Implements of Warfare". This has been given a good deal of publicity and reprinted in the New York State Journal of Medicine. A digest of the article was published in "The Digest of Treatment" by J. B. Lippincott Company. The demand for this memorandum has been very great and it has created a good deal of interest.

Dr. McConnell wrote a paper on "Indoor Environmental Atmosphere and Its Control" for Medical Clinics of North America. Copies of this paper were sent to state industrial hygienists and to a selected mailing list.

Reviewed two articles by Dr. Victor G. Heiser of the National Manufacturers Association on "Defense Workers' Lunch Box" and "Pack a Lunch a Man Can Work On".

Reviewed Chapter II of the 1942 Guide of the American Society of Heating and Ventilating Engineers and gave suggestions for rewriting it.

Reviewed paper entitled "Physiological Reactions of Workers in Hot Industries with Atmospheric Conditions of Various Relative Humidities", published by the Research Committee of the American Society of Heating and Ventilating Engineers.

Reviewed pamphlet on "Health of the Workers".

Reviewed article for Nursing Bureau on "Communicable Disease Technique".

Reviewed revised edition of First Aid booklet.

Reviewed instructions to be sent to our nurses regarding their participation in air raid emergencies.

Reviewed and offered comments for revision of Rabies booklet.

Revised our booklet "Air Conditions and the Comfort of Workers".

Reviewed article on "Showers" to be issued by the Policyholders' Service Bureau.

Commented on paragraph on "Health Hazards in War Production Areas" which appeared in November 1942 Service Digest of Policyholders' Service Bureau.

Commented on new book issued by U.S. Department of Labor, Division of Labor Standards entitled "Arranging Shifts for Maximum Production".

Reviewed the revised edition of Conquest of Typhoid Fever booklet.

Prepared an article on "Rocky Mountain Spotted Fever" to be sent to an agent who is in Army.

Reviewed Health Bulletins for Teachers for the School Bureau.

Reviewed and offered criticisms on articles prepared by the Policyholders' Service Bureau and members of the Welfare Division on health hazards of industrial processes.

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THE INDUSTRIAL HEALTH SECTION AND THE WAR

Since the outbreak of the war and before, there has been a great increase in requests from industrial firms for information regarding the hazards of processes and the toxicity of solvents and materials newly introduced in the plants in connection with the war effort. The following requests were received from firms and individuals so engaged.

Surveys

Ruberoid Co. (survey of four plants) - make asbestos roofing for government projects.

Republic Steel Corp. (recheck surveys of all plants and mines) - make shells and all kinds of steel

Blackwell Zinc Co. (survey of two plants) - supply zinc for war projects.

Geo. D. Roper Co. - make shells

General American Transportation Co. - make P.T. boats

Sundstrand Machine Tool Co. - make machine tools

Maremont Automotive Products (make springs and mufflers for tanks)

Asbestos Textile Corp. - make cloth and brake linings for government

Union Carbide Co. - (requested surveys of seven plants) - alloys for making steel

Kimball Piano Co. - make desks for the government

Armored Force, Fort Knox - study of armored tanks and army trucks

Armstrong Cork Co. - shells, insulation, linoleum for battleships, etc.

Walter Kidde & Co. - fire extinguishers

In addition to complete surveys, eighty nine requests for assistance were received from the above and other firms and individuals and from Navy and Army bases. These requests covered such subjects as adjustment of workers to changing shifts; relative hazards from electric shock from the use of alternating and direct current in welding; toxicity of emulsifying or wetting agents, chlorinated paraffins, and barium peroxide and other compounds; information regarding a twin chemical cartridge mask; hazards of explosives manufacture; hazards of handling TNT; substitutes for tetrachlorethane in airplane factories; recommendations as to how to handle an epileptic and fit him into industry; information regarding hospital-bed requirements in city to take care of increased personnel due to war work.

There has been a very increased demand for our booklets on welding, first aid service in small plants and the first aid booklet. The requests for assistance on methods of maintaining the health of personnel have also increased.

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In 1941 Dr. McConnell was appointed a consultant of the United States Public Health Service to make a survey of the medical facilities available in industrial plants. This work necessitated consulting with the Directors of State Industrial Hygiene Divisions and visiting plants in Philadelphia, Pittsburgh, Jersey City, Tenton, Bayonne, Baltimore, Harrisburg, Lancaster, Lansing, Chicago, Louisville, Indianapolis, and Boston. In localities where these representatives of the Industrial Hygiene Divisions were to make the visits themselves, Dr. McConnell discussed with them the survey form to be used, methods of presenting the survey, etc. He personally made visits to 49 plants in different sections of the country.

Dr. McConnell reported for active service with the War Department on August 28, 1942.

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TESTIMONIALS

Attached are copies of several letters which express appreciation for our service.

Phil-508
1/25/

ANNUAL REPORT FOR 1941

of

THE INDUSTRIAL HEALTH SECTION

* * *

PLANT SURVEYS

During the year 1941, 30 different industrial plants employing approximately 15,706 employees, were studied. Firms engaged in manufacturing heavy metals and printing plants comprise most of the firms studied this year. The industries studied may be classified as follows:

Metals	40.0%
Printing	40.0%
Chemicals	13.4%
Ceramics	3.3%
Textiles	3.3%

The samples collected necessitated making 1,112 separate analyses in the laboratory. A number of different substances which affect unfavorably the health of exposed workers was detected, such as dusts (silica, lead, arsenic, zinc, ganister, manganese); carbon monoxide; benzol, methyl alcohol, carbon tetrachloride, etc.

It has always been believed that employees in isolated locations in the plants, as for instance crane operators, were not exposed to gases and fumes, at least to concentrations not as high as the workers at the breathing level of the operation. However, we found that on certain operations where gas is given off that the crane operator has a higher exposure than those on the floor level, especially in connection with the lighter gases which tend to

rise to ceiling height. This was particularly evident in crane operator's cabs over the gas-fired soaking pits in steel mills and over galvanizing pipe operations where the men were exposed to excessive concentrations of zinc and lead fumes.

In addition to the above, the plants of three Group policyholders were visited and advice given regarding hazards or medical service.

Our policyholders have continued to send in for analyses, mostly for free and total silica, materials constantly used in the plant, as, for instance, bricks used in blast furnaces, pre-heating furnaces in steel and iron foundries, as well as abrasive powders used in the plants. We have also during the year analyzed materials used in our Home Office buildings.

Requests for plant surveys and information were received from Group policyholders and others in all lines of industry. Some of the more important firms which we have served are:

Allis-Chalmers Mfg. Co.
Milwaukee, Wis.

Combustion Engineering Co. Inc.
New York City

Idaho-Maryland Mines Co.
Grass Valley, Calif.

Johns-Manville Co.
New York City

Sears-Roebuck & Co.
Chicago, Ill.

Standard Oil Co. of N.J.
New York City

Armstrong Cork Co.
Lancaster, Pa.

Otis Elevator Co.
Yonkers, N.Y.

Union Carbide & Carbon Co.
New York City

United States Leather Co.
New York City

Electro-Metallurgical Co.
Alloy, W. Va.

Rochester Gas & Electric Co.
Rochester, N.Y.

Congoleum-Nairn, Inc.
Kearny, N.J.

Electric Storage Battery Co.
Philadelphia, Pa.

Clearwater Mfg. Co.
Clearwater, S.C.

Continental Baking Co.
New York City

Caterpillar Tractor Co. Peoria, Ill.	Chrysler Corp. Detroit, Mich.
Monsanto Chemical Co. St. Louis, Mo.	Ralston Purina Co. St. Louis, Mo.
General Electric Co. New York City	Colgate-Palmolive-Peet Co. Jersey City, N.J.
St. Joseph Lead Co. New York City	Carnegie-Illinois-Steel Corp. Pittsburgh, Pa.
Curtis-Wright Corp. Caldwell, N.J.	Certain-Teed Products Co. New York City
General Motors Corp. Detroit, Mich.	New York Employing Printers Assoc. Inc. New York City

Requests for assistance were received from thirty-two states of the United States, three provinces of Canada, from China, Santiago, Chile, and from Honolulu, Hawaii.

TRAVEL CREDIT

Although our budgetary allowance for travel during the year 1941 amounted to $4,000, our actual expenses for travel amounted to $239.67. Our gross expense for travel amounted to $3,366.85, but credits received from Group policyholders for incidental expenses incurred while in the field amounted to $3,127.18, making an actual expenditure of $239.67.

RESEARCH STUDIES

A method for the determination of aniline was developed in order to determine the exposure of employees in a dye house at a cotton mill insured under a Metropolitan Group plan.

One of the large Groups engaged in the manufacture of steel uses bricks of a high amorphous silica content for furnace linings. Methods for the determination of crystalline free silica are fairly well defined, but the

determination of amorphous free silica in combination with combined silica, presents a very difficult problem. A fairly accurate procedure was developed.

Acrolein, a substance very irritating to the respiratory tract, is given off on the heating of animal and vegetable fats. As the binder used in core making contains high percentages of linseed oil, acrolein is present around core ovens and in the atmosphere of the foundry after pouring the moulds. A method for the sampling and determination of acrolein was developed.

Investigations of unsanitary conditions and possible sources of contamination were made of the plumbing system and in the Commissary Department of the Home Office.

Portable equipment was built for air sampling, using higher voltages for use in field surveys. Equipment for use on 25 cycle alternating current was perfected.

Studies are in progress of methods for decontamination in case of air raid gas attacks and for the control and protection of refrigerating equipment.

SPECIAL INQUIRIES

Six hundred seventy-four (674) special inquiries were receuved during the year. The information requested covered a wide range of subjects, such as the inauguration of a system of pre-employment and periodic physical examinations, installation of a medical department, toxicity of certain solvents, gases, and fumes. Many were occasioned by cases of illness among policyholders and certificateholders, usually chronic and severe, and are pleas for information as to where skilled and honest diagnosis can be obtained. All these queries are carefully considered and the effort is always made to put the individual in touch with the nearest competent medical treatment.

X-RAY INTERPRETATIONS

We have been continuing to read and interpret X-rays of the chests of employees of our Group policyholders. Five hundred twenty-five (525) were received during 1941.

MEETINGS AND ADDRESSES

During the year Dr. McConnell and Mr. Fehnel attended 28 meetings in different sections of the country. Some of the papers presented included the following:

"Mobilization of Industrial Hygiene for National Defense" - Chairman's address of the Industrial Hygiene Section of the American Public Health Association.

"Respiratory Diseases and Air Conditioning" - Second Symposium on Industrial Health held at the Medical College of Virginia.

"Medical Service in Industry" - Address before meeting of the Pharmaceutical Advertising Directors Club of N.Y.

"The Potential Hazards of Some of the Newer Solvents" - presented before meeting of the Medical Society of the State of New York.

Lecture on volatile solvents before a class of Navy medical officers at the College of Physicians and Surgeons.

Dr. McConnell addressed Dr. Flinn's class at Columbia University on "Ventilation and Air Conditioning". This class is composed of graduate students in industrial hygiene.

Dr. McConnell addressed a group of 96 foremen from the two Camden plants and the Philadelphia plant of the Armstrong Cork Company.

Due to Dr. McConnell's appointment as Consultant to the Division of Industrial Hygiene of the United States Public Health Service, it was necessary to decline the following speaking engagements:

1. Annual meeting of the National Safety Council - paper on Health Hazards and Their Correction in the Leather Industry.

Mr. Herbert L. Clover, Industrial Relations Dept. of the International Shoe Company also asked that Dr. McConnell give a paper on the leather industry at this meeting.

2. Home Office Underwriters meeting - paper on the leather industry.

3. American Conference on Industrial Health - paper on Health Service in Small Groups.

4. Massachusetts Safety Council - dinner meeting with industrial key safety people.

5. Invitation to act as Chairman of Cold Committee of the American Association of Industrial Physicians and Surgeons.

6. Discussion of paper "Health of Executives", Association of Industrial Physicians and Surgeons and American Association of Industrial Hygienists at Cincinnati, Ohio.

LITERATURE

During 1941, 23,855 publications were sent on request. Of these, 20,189 were sent out through Welfare Division order, although a letter of transmittal was sent from this office.

CORRESPONDENCE

The incoming letters to the section during the year amounted to 1,980 and the outgoing numbered 1,190.

COMMITTEES

In addition to serving on a number of committees which have been active during the year, Dr. McConnell and others have been asked to serve on several new committees and reappointed to others in the year 1941.

New Committees

Mr. Fehnel has been appointed a member of the Constitutional Committee of the American Industrial Hygiene Association.

Mr. Ferry has been appointed a member of a committee to draft a constitution and by-laws for the Greater New York Section of the American Industrial Hygiene Association.

Re-appointments

Dr. McConnell has been reappointed a member of the following committees:

American Society Heating and Ventilating Engineers - Technical Committee on Air Conditioning in Industry.

American Society of Refrigerating Engineers, Committee #2 Biology.

American Society Heating and Ventilating Engineers - Technical Advisory Committee on Sensations of Comfort.

American Public Health Association - Committee on Ventilation and Atmospheric Pollution.

American Public Health Association - Committee on Standard Methods for the Examination of Air.

Mr. Fehnel has been reappointed a member of the membership committee of the local section of the American Industrial Hygiene Association.

Miss Rantoul has been reappointed a member of the Committee on

Standard Practices in the Problem of Compensation of Occupational Diseases for the year 1941.

HOME OFFICE CONDITIONS

Our assistance has been requested with increasing frequency by the different departments of the Home Office building charged with maintenance. These include queries regarding illumination, ventilation, health hazards of different operations, etc. We are also assisting with plans for air raids, especially in connection with decontamination procedure in case of a gas attack.

An idea of the range of these activities will be seen from the following:

Analyzed cleaner materials used in the Home Office; made 103 analyses.

Inspected exhaust hood. Recommended new type respirators.

Inspected complaint of cyanide cleaning bath in typewriter repair room.

Investigated use of carbon tetrachloride in Transcription Division.

Visited the Employment Section of the Personnel Division and the office of Mr. Wilson and Mr. Cunningham. Made recommendations re illumination.

Analyzed materials which were reported to have been used by a porter suffering from dermatitis.

Inspected illumination in new private dining room for executives.

Inspected complaints of ammonia in water supplies of Main Building.

Tested two sections of pipe from Printing Plant to determine cause of pipe failure. Tested also for corrosion pipe from Unit No. 6 pantry, warming cabinet and steam return line.

Visited a section where multigraphing machines are operating. A solvent (consisting of 90% ethyl alcohol and 10% acetone) is fed to a wick of these machines.

GROUP HEALTH CLAIMS

We have continued to cooperate with the Group Actuarial Division in an attempt to ascertain the cause of the poor claim experience of a number of Groups.

PUBLICATIONS

The booklet "First Aid Service in Small Industrial Plants" has been revised.

The leaflet "Hygiene for Working Women" has been revised.

Dr. McConnell prepared a paper on "The Industrial Health Service" for the Metropolitan Underwriter.

Reviewed proposed revision of American Welding Society welding handbook.

Reviewed article on Tuberculosis.

Reviewed revision of booklet "Industrial Safety Education in Schools".

Reviewed outline of Mrs. Bigler's handbook on nursing.

Reviewed and suggested changes in paper for Executive Service Bulletin on control of hazards in defense industries for the Policyholders' Service Bureau.

Reviewed revised edition of "First Aid".

Reviewed first draft of the "Report of the Workshop on Camp Standards" of the American Camping Association.

Continued to review articles for Health Bulletins for Teachers for the School Bureau.

TESTIMONIALS

There are attached several letters which express appreciation for our service.

W. MacDonnell
Assistant Medical Director



MEMORANDUM

July 3, 1944

DR. WHEATLEY:

I think it would be highly desirable, if you can arrange it, to go with Mr. Fehnel to Thetford Mines. You could materially supplement his observations by paying some attention to general sanitation, housing, medical supervision, if any, etc.

When is Mr. Fehnel visiting Canada and what contacts is he making? Mr. Barrett spoke to me about this, but I do not have a record of the detailed plans. Mr. Barrett said he would clear Fehnel's contacts with Mr. McDonald, by sending him a note regarding them, and by sending copies of the same to Dr. Burnette and to me.

The simplest procedure would be to discuss this with Mr. Barrett and have him include a reference to the Thetford Mines contact in his memo to Mr. McDonald.

If you have an opportunity before the visit to discuss it further with Dr. Burnette when he is next in the Home Office that would be desirable.

It would no doubt be desirable to write to Dr. Turgeon. I assume he is Director of the Provincial Division of Industrial Hygiene.

One other important issue remains and that is the attitude of the Johnson Mine Company. Are they at all aware of their unfavorable tuberculosis record? I suppose they are, as their rate is being increased. Have they asked the Company to make a study? If not, their cooperation or at least acquiescence should be secured before we visit the place. Mr. Morecroft might know about this factor, though I expect it may have to be cleared through Mr. Barrett or the Group Division.

Third Vice-President.

PLAINTIFF'S EXHIBIT
PML 601 N
11-29-82

November 11th, 1944.

Vandiver Brown, Esq.,
General Attorney,
Executive Offices,
Johns-Manville Corporation,
22 East 40th Street,
New York City.

Dear Vandiver:- RE: CLINIC AT THETFORD (ASBESTOS CORPORATION LIMITED; BELL ASBESTOS MINES LIMITED AND JOHNSON'S COMPANY).

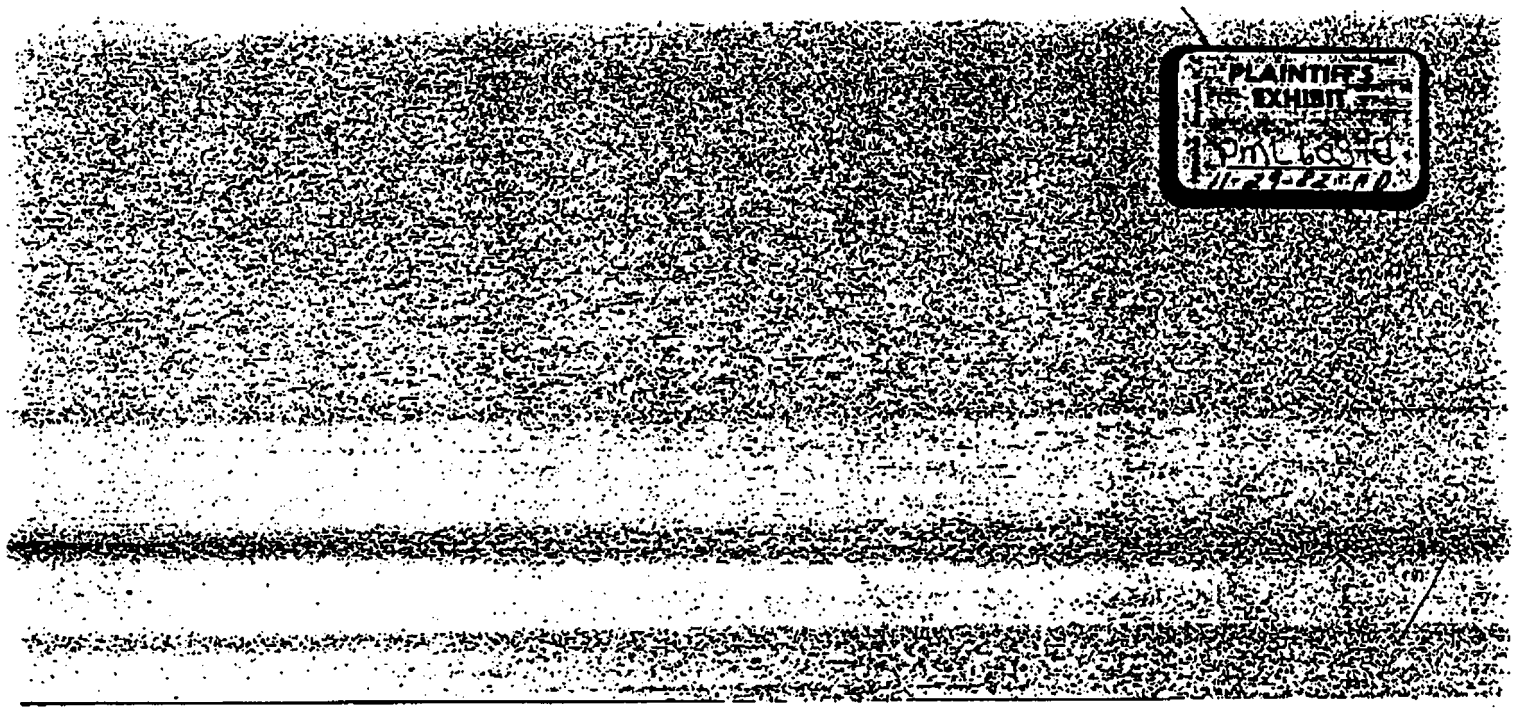
Dr.Cartier, whom as you know was highly recommended by Dr.Gardner and also by Dr.Wheatley of New York has finally accepted the appointment as of this date and it has occured to me that it would be immensely helpful for him to attend the Pittsburg Air Hygiene Conference if arrangements could be made accordinly. I wonder, therefore, if without putting you out too much an invitation could be arranged for Dr.Cartier.

Yours faithfully,

IVAN SABOURIN

IS:RS

C.F. Dr.Wheatley
Mr.Sherry



Dr. McConnell
Welfare Division
Industrial Health Section

Re: 43-G-2 - Johnson's Company
Thetford Mines West, Quebec

I wrote you on May 27th, and asked that you or Mr. Fehnel inspect the plants of this company. Since this memorandum was written, we have been asked by our Canadian office to approve an offer of Accident & Health coverage. In view of the unfavorable experience with the Life coverage, we do not want to make a quotation for Accident & Health coverage, until you have had an opportunity to advise us as to the occupational hazard.

The group is not large enough to warrant the expense of a special trip to Thetford Mines, but we would appreciate your making an investigation as soon as you conveniently can.

G.W. Fitzhugh, Supervisor
Actuarial Division
Group Life & Health Section

June 7, 1935
GWF/DB

GROUP CLAIMS

GROUP NUMBER: 43 92

NAME OF GROUP: Johnson's Co.

Claim No.	Serial No.	Date Incurred	Sex	Color	Age	Cause of Death or Disability	Code No.	Amount	
49		6/29			18	Pul. T.B. - Disability	351	1000	
279		3/30			34	Ulcers of stomach - DIS.	411	1000	
33		6/30			59	Complete Paralysis - "	376	1000	
561		12/30			49	Congestion of lungs	107	1000	
748		4/32			58	Cerebral Uremia	71	1000	
791		8/32			55	Indigestion gastritis	112	2000	
912		7/33			20	T.B. of lungs	51	1000	
981		1/34			59	Syncope, de coeur emphyseme pulmonaire et de nephrite	107	2000	
999		1/34			62	Cancer of ch. lung	41	3000	
1003		3/34			65	T.B.	52	1000	
1069		9/34			57	Angina Pectrois	93	5000	
1100		12/34			48	Angina de Poitrina	93	2000	
					12	Claims Reported from 11/30/30 to 4/30/35			± 21,000
									OK
									5/16/35
7		3/29			52	Broken Spine	190	1000	
		3/29			66	Tumor of liver	41	1000	
		11/29			21	Tuberculosis	51	1000	
9		12/29			19	Pneumonia	104	500	
		12/29			21	Accident	190	1000	
		12/29			26	Poisoning	192	1000	
1		3/30			23	Hit by car	190	1000	
		4/30			51	Pneumonia	104	1000	
		5/30			25	Cause not Specified	209	1000	
		9/30			74	Cancer	41	1000	
		10/30			46	T.B. Pul	51	1000	
						PENDING - DISABILITY		1000	



Dr. G. H. Wheatley
Assistant Medical Director
Medical Division

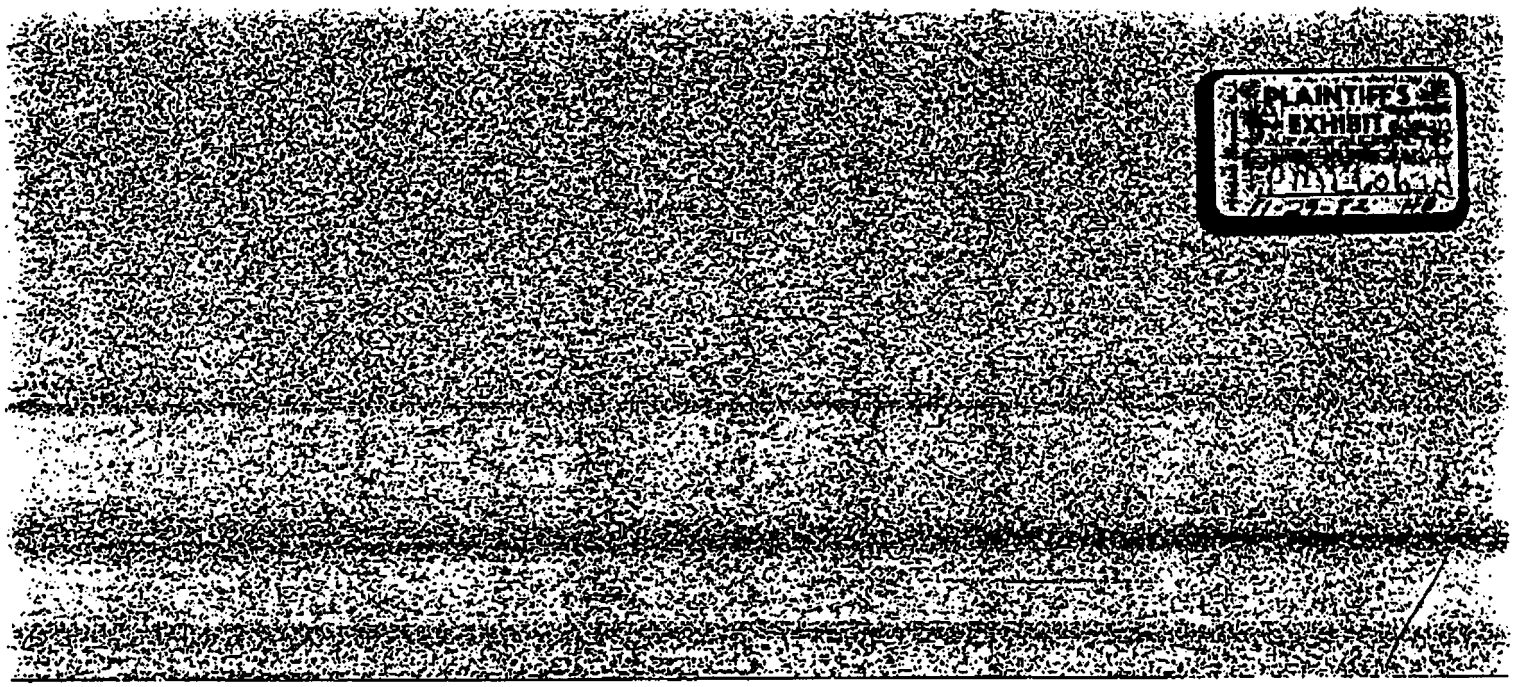
Sometime ago this Division referred numerous groups to Dr. McConnell who had a survey made of the health conditions, and was at times able to make recommendations to our policyholders for improving these conditions.

Johnson's Company is a concern who has our Group Life coverage. This concern quarries and manufactures asbestos. During the last three years we have paid 28 claims of which 13 deaths were due to tuberculosis. It seems quite possible that this high tuberculosis rate is due to conditions on the premises of the policyholder. You might consider it worthwhile to have a survey made of this group similar to the ones Dr. McConnell made on other groups in the past.

Our number on this policy is 43 GR^2. The location of the firm is Quebec, Canada.

E. Marcroft
Group Life & Health Record Section
Actuarial Division

June 13, 1944
GM/ch



-: M E M O R A N D U M :-

TO: Mr. O'Keefe, Actuarial Division

FROM: Dr. McConnell

DATE: May 27, 1936

SUBJECT: The Johnson Company, Thetford Mines, Que. Can.

The report of the survey of the Johnson Company is attached. During our last visit it was noted that a number of the men were in the upper age groups, some in their sixties and seventies. They are French Canadians and all look to be undernourished. I would not expect to find a very good claim experience.

.....
Assistant Medical Director

PLAINTIFF'S EXHIBIT
PML-6001d
11-29-82 MD

Ottawa, Ontario, Canada J. E. Campbell August 23, 1939

JOHNSON'S COMPANY

Mr. R. T. Travlos,
Head Office Manager,
Group Insurance Division.

Dear Mr. Travlos:

This is in reply to your letter of August 16th.

Before re-considering our 7736 instructions to your office not to quote on Accident and Health Benefits, we prefer to have a current inspection of this Company's properties made by Dr. McDonald.

Naturally, it may be some time before Dr. McDonald is in or about this vicinity but until he is and makes the necessary report, we suggest that no offer be made. You will, of course, be advised if and when Dr. McDonald reports of his inspection.

Yours very truly,

Manager.

cc: W. J. WATKINS, Gen. Mgr., Detroit, Mich.

W. C. A. TAYLOR, Gen., Montreal, Quebec, Canada

Dr. D. McDONALD

March 27, 19..

Mr. N. J. Higinbotham, President,
W. A. Case & Son Mfg. Co.,
Buffalo, N. Y.

Dear Mr. Higinbotham:

Thank you very much indeed for your letter of March 25, enclosing copy of the one you wrote to Dr. Pancoast. I am very glad to learn that you were successful in this suit. The silicosis damage suit situation is getting more derious daily and it is a matter of tremendous importance to have a jury recognise the value of a film, backed by really first class expert testimony.

With best regards,

Sincerely yours,

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



WAUSAU, WIS.

Dr. A. J. Lanza
Metropolitan Life Insurance Co.
1 Madison Avenue
New York City

June 11, 1937

Dear Dr. Lanza:

At our meeting in Milwaukee I entirely overlooked bringing up the subject of checking absentees from employment and I am wondering if you could write me at once telling me how that situation is handled in Picher, Oklahoma.

I have been rather under the impression that if it eventually is decided that we have to organize an examination clinic ourselves, that that clinic could also be used as the base for the checking of absentees, first by having all absentees reported to the clinic, and having them then checked by some employee on a motorcycle and if absence is due to illness then send a doctor out on the case. If you will give me this information it will certainly be appreciated.

Yours very truly,

Manager, Claim Department

BMuechle:ll

June 14, .832

Mr. Norman Scott, Group Supervisor,
Metropolitan Life Insurance Company,
328-332 Bankers Building,
Milwaukee, Wisc.

Dear Norman:

Herewith is a carbon copy of a letter which I have just written to Mr. Knuble of the Employers Mutual Liability Insurance Company. I would prefer that they hold this letter confidential among their own group.

I am sending you a copy not only for your own sight but because you might wish to give it to Mr. Falk. Probably the Employers Mutual will show it to him anyway. While the situation in Milwaukee is not strictly comparable to Fisher, nevertheless I thought it might be worth while for them to understand some of the difficulties that might arise. I do not wish to give anybody concern, nor do I think there is any cause for alarm.

With best regards,

Sincerely yours,

Assistant Medical Director

June 14, 1932

P E R S O N A L

Mr. E. K. Knechle, Manager,
Claim Department,
Employers Mutual Liability Insurance Company,
Wausau, Wisconsin.

Dear Mr. Knechle:

With reference to your letter of June 11, the Fisher Clinic was not concerned in any way with absenteeism. Its functions were limited to examining applicants for employment, annual physical examination of those employed, and the treatment of venereal disease. The matter of absenteeism was handled directly by the various companies as is customary everywhere.

While I appreciate your comments in regard to checking up absenteeism and realize that from the viewpoint of efficiency, it would be the natural thing to do, I personally am inclined to think that from the viewpoint of expediency it would be well to consider very carefully the advantages and disadvantages of the plan you mention. The history of the development of medical service in industry in the past ten or fifteen years is full of many instances where bitter resentment has been aroused by the utilization of plant medical departments for non-medical purposes.

The two things that have aroused the most resentment and have caused the most trouble are (1) using the physical examination to get rid of undesirables and thus maintaining a black list and (2) using the medical department or its personnel to check absenteeism. In regard to the first item, it is true that the accusation against various industrial corporations that they used the physical examination as a black list was in many cases unfounded. In other cases, particularly in the West, it was true and it not only caused end of trouble but the ill effects are felt to this day in those localities where this was done. In regard to the second item, it has been and possibly still is the practice in certain large corporations to utilize visiting nursing to check up absenteeism. This also provokes intense resentment and practically nullifies the proper functioning of the nurses and the doctors. In our own Metropolitan Nursing Service, where this is extended to group policyholders, we have to be constantly on our guard that the employer does not attempt to utilize our nursing service as a check on absenteeism.

I am discussing these two items with you because I think that in your own interests it will probably be highly important that there never be any doubt in the minds of the Industrial Commission or of the labor interests that your clinic is exactly what it pretends to be, namely a method of protecting the working man and his employer from the hazards of occupational disease with the fact always permanently to the fore that it is as much [illegible] employee as it is for the employer.

As long as the clinic is making physical examinations of applicants for employment, there is no reason that I can see why it should not make a complete examination as is the generally accepted practice throughout the country. It would be well, I think, to give serious thought to the matter of filing duplicate copies of physical examination records in any office outside of the clinic office. At one time, early in the history of Fisher, there was a considerable uproar through the district because the rumor was spread around that the clinic was in reality a subterfuge by which the insurance company sought to get information as to the physical condition of the people in the district, so that this information might be on file in the event that they at any time applied for life insurance. The matter was so absurd that it was difficult to believe that anybody could take it seriously. Yet we had to go to considerable pains to point out that all the records stayed in the clinic at Fisher and that the cost of hiring sufficient clerks to compile them for insurance purposes would make such a procedure impossible, even if it had ever entered our heads.

In other words, you have to be ready to forestall all sorts of critical comments however far-fetched or unreasonable. The filing of duplicate records in the office of an insurance company might readily lend itself to false constructions.

Trusting that these comments will not confuse you and with best regards, I am

Sincerely yours,

Assistant Medical Director

DIRECTORS

EMPLOYERS MUTUAL LIABILITY INSURANCE CO. OF WISCONSIN

WAUSAU, WIS

MILWAUKEE BRANCH OFFICE
800 EMPIRE BUILDING PHONE DALY 3441

MILWAUKEE, WIS.
June 18, 1932

Dr. F. J. Lanza
Metropolitan Life Ins. Co.
New York, N. Y.

Dear Doctor:

You are, of course, in a great measure acquainted with the work our company is doing here in Wisconsin in connection with the silicosis problem, especially in the foundry industry.

Our dust counting laboratory, of which I have been put in charge, is functioning and the demands on us for dust counts will keep us working at top speed for a long time to come.

However, from the standpoint of the protection of the health of the workers from this dust hazard it has naturally been but a short step to force us to the conclusion that applicants for employment in these dusty industries would have to be subjected to a complete physical examination before entering the employment and thereafter have periodic check-up examinations to detect in its very earliest stages evidence of silicosis with a resultant shifting of employment.

We have, therefore, practically come to the conclusion that an examining department of our company will have to be established to take care of this additional work modeled after the co-operative clinic which is maintained at Picher, Oklahoma by the U.S. Bureau of Mines, the Metropolitan Life Insurance Company, and the mine operators. We do not, however, expect to treat any employes as is done there.

We feel that our company will have to organize this department, underwrite the organization expense, and maintain it subject to the advice and council of an advisory committee of from three to five outstanding medical men.

We plan to make this service available not only to our own policyholders but to employers generally in the dusty trades, especially the metal trades industry.

May we have an expression from you by return mail as to whether you do not feel that this move on our part coupled with our laboratory will in a great measure tend to minimize this dust hazard to the workers in [illegible]

Employers Mutual
Liability Ins. Co

DIRECTORS

[illegible]

[illegible] MUTUAL [illegible] INSURANCE CO. OF [illegible]

WAUSAU, WIS

MILWAUKEE BRANCH OFFICE

[illegible]

MILWAUKEE WIS

Dear Dr Langs,

I have written a similar letter to Doctors Sayers, Gardner, Pancoast, Reed and Leeds.

I know that you are familiar with our work since your recent visit here however would also like to have an expression from you ~~also~~ regarding this matter.

Walter.

UNITED STATES
DEPARTMENT OF COMMERCE
BUREAU OF MINES
WASHINGTON November 27, 1929.

492

Dr. A. J. Lanza,
Metropolitan Life Insurance Co.,
New York, N. Y.

Dear Dr. Lanza:

Inclosed you will find a copy of the agreement between the Department of Commerce and the Metropolitan Life Insurance Company for the work in Picher.

Yours sincerely,

R. R. SAYERS
Chief Surgeon, U.S.B.of M.
Surgeon, U.S.P.H.S.

Inclosure No. 21750.

COOPERATIVE AGREEMENT

between

THE DEPARTMENT OF COMMERCE

and

METROPOLITAN LIFE INSURANCE COMPANY

This agreement made by and between the Department of Commerce of the United States, acting through the Bureau of Mines (hereinafter referred to as the "Bureau") and Metropolitan Life Insurance Company of New York, N.Y., (hereinafter referred to as the "Company");

WITNESSETH:

The Bureau in consideration of the covenants herein made by the Company agrees to continue and extend its clinic now being conducted at Picher, Oklahoma, for the study and demonstration of tuberculosis of employees of mining companies engaged in mining lead and zinc ores of "Tri State District" in Oklahoma, Kansas and Missouri.

The Bureau agrees to furnish all modern apparatus, supplies, technical staff, laboratory equipment, supervision, and advice necessary to conduct a clinic of sufficient capacity to make careful examination of all such employees submitting themselves for examination at least once during each twelve months period of this contract.

The Bureau agrees that in addition to furnishing the equipment mentioned above it will expend or cause to be expended in such work the cash sum of $8,000 annually and all such service shall be without charge or cost to said employees or the Company except as provided herein.

This work shall be carried on under the supervision and direction of the Bureau in a manner satisfactory to both parties hereto and no person shall be retained in such work that is objectionable to the Company or its officers.

Publications of the results of this investigation and clinic shall be under the control of the Director of the Bureau. All manuscripts, before publication, shall be submitted to the Company for comment and criticism. Due acknowledgment will be made in the publications of the cooperation of the Company.

RPB

The Company, in consideration of the proposals of the Bureau made herein, agrees to provide a fund of $6,000, to be used to help defray the expenses and extension of such clinic. Payments from this fund shall be made by the Company upon certificate of the Bureau in a manner as the parties hereto may from time to time agree.

Upon approval of the Secretary of the Department of Commerce, this agreement shall be effective from July 1, 1929, and shall remain in force and effect until June 30, 1930.

In witness whereof the parties have hereunto set their hands by their duly authorized officers this 12th day of November, 1929.

BUREAU OF MINES:

By: C. J. Wright
Director

METROPOLITAN LIFE INSURANCE COMPANY

By: W. H. Case
Title-President.

DEPARTMENT OF COMMERCE:

Approved Nov 25, 1929

E. C. Finney
Acting Secretary.

[redacted]

UNITED STATES
DEPARTMENT OF COMMERCE
BUREAU OF MINES
WASHINGTON June 21, 1934.

Dr. A. J. Lanza,
Metropolitan Life Insurance Co.,
New York, N. Y.

The Pres will you please sign an duplicate ast

Dear Dr. Lanza:

I am inclosing two copies of the agreement, together with a tentative outline, for the cooperative investigation.

You will note that the outline is prepared so that the studies may be carried out wherever seems best and you will also note a statement in the agreement proper that the outline may be modified from time to time by mutual agreement. It probably will need modification occasionally.

Objective No. III has to deal with infection and is the basis of our special interest in connection with the Picker study at this time. We are already preparing to carry out part of the work at Pittsburgh and have recently rented two rooms in Miami for that portion of the study.

If you approve of the outline, will you please submit the agreement to Mr. Ecker for his signature and return the two signed copies to me for the signature of the Director and the approval of the Secretary.

Yours sincerely,

R. P. Sayers

R. P. SAYERS
Chief Surgeon, U.S.B.of M.
Surgeon, U.S.P.H.S.

Inclosure No. 6011.

[redacted] AGREEMENT
between
THE DEPARTMENT OF [redacted]
and
METROPOLITAN LIFE INSURANCE COMPANY

This agreement made by and between the Department of Commerce of the United States, acting through the Bureau of Mines (hereinafter referred to as the "Bureau") and Metropolitan Life Insurance Company of New York, N. Y., (hereinafter referred to as the "Company"):

WITNESSETH:

The Bureau in consideration of the covenants herein made by the Company agrees to continue and extend its studies now being conducted at Fisher, Oklahoma, and Pittsburgh, Pennsylvania, for the study and demonstration of respiratory diseases of employees of mining companies.

The Bureau agrees to furnish all modern apparatus, supplies, technical staff, laboratory equipment, supervision, and advice necessary to conduct a clinic of sufficient capacity to make careful examination of all such employees submitting themselves for examination at least once during each twelve months period of this contract.

The Bureau agrees that in addition to furnishing the equipment mentioned above it will expend or cause to be expended in such work the cash sum of $8,000 annually except as provided herein.

This work shall be carried on under the supervision and direction of the Bureau in a manner satisfactory to both parties hereto and no persons shall be retained in such work that is objectionable to the Company or its officers.

The plan of the investigation will be in accordance with the attached tentative outline. The plan may be changed by mutual consent of both parties to this agreement.

Publications of the results of this investigation shall be under the control of the Director of the Bureau. All manuscripts, before publication, shall be submitted to the Company for comment and criticism. Due acknowledgment will be made in the publications of the cooperation of the Company.

The Company, in consideration of the proposals of the Bureau made herein, agrees to provide a fund of $8,000, to be used to help defray the expenses and extension of such studies. Payments from this fund shall be made by the Company upon certificate of the Bureau in a manner as the parties hereto may from time to time agree.

Upon approval of the Secretary of the Department of Commerce, this agreement shall be effective from July 1, 1932, and shall remain in force and effect until June 30, 1933. If the said Secretary of the Department of Commerce shall in writing during the month of July, 1933, notify the Company of their intention and desire to continue such studies for an additional twelve month period, then and in such event this agreement shall be considered as renewed for such further period of time, expiring on June 30, 1934, and the Company will pay toward such expense for such twelve month period the sum of $8,000 in the manner as hereinbefore provided.

In witness whereof the parties have hereunto set their hands by their duly authorized officers this _____ day of _____, 1932.

WITNESSES:

_____

_____

_____

_____

BUREAU OF MINES:

By _____
Director

METROPOLITAN LIFE INSURANCE COMPANY

By _____
Title

DEPARTMENT OF COMMERCE

Approved _____, 1932.

_____
Secretary

June 27, 1912

Dr. R. R. Sayers, Chief Surgeon,
United States Bureau of Mines,
Washington, D. C.

Dear Dr. Sayers:

Herewith are the two copies of the co-operative agreement between the Department of Mines and the Metropolitan Life Insurance Company, signed by Mr. Ecker, President.

Sincerely yours,

Assistant Medical Director

COOPERATIVE AGREEMENT
between
THE DEPARTMENT OF COMMERCE
and
METROPOLITAN LIFE INSURANCE COMPANY

This agreement made by and between the Department of Commerce of the United States, acting through the Bureau of Mines (hereinafter referred to as the "Bureau") and Metropolitan Life Insurance Company of New York, N. Y., (hereinafter referred to as the "Company"):

WITNESSETH:

The Bureau in consideration of the covenants herein made by the Company agrees to continue and extend its studies now being conducted at Fisher, Oklahoma, and Pittsburgh, Pennsylvania, for the study and demonstration of respiratory diseases of employees of mining companies.

The Bureau agrees to furnish all modern apparatus, supplies, technical staff, laboratory equipment, supervision, and advice necessary to conduct a clinic of sufficient capacity to make careful examination of all such employees submitting themselves for examination at least once during each twelve months period of this contract.

The Bureau agrees that in addition to furnishing the equipment mentioned above it will expend or cause to be expended in such work the cash sum of $8,000 annually except as provided herein.

This work shall be carried on under the supervision and direction of the Bureau in a manner satisfactory to both parties hereto and no person shall be retained in such work that is objectionable to the Company or its officers.

The plan of the investigation will be in accordance with the attached tentative outline. The plan may be changed by mutual consent of both parties to this agreement.

Publications of the results of this investigation shall be under the control of the Director of the Bureau. All manuscripts, before publication, shall be submitted to the Company for comment and criticism. Due acknowledgment will be made in the publications of the cooperation of the Company.

The Company, in consideration of the proposals of the Bureau made herein, agrees to provide a fund of $8,000, to be used to help defray the expenses and extension of such studies. Payments from this fund shall be made by the Company upon certificate of the Bureau in a manner as the parties hereto may from time to time agree.

Upon approval of the Secretary of the Department of Commerce, this agreement shall be effective from July 1, 1932, and shall remain in force and effect until June 30, 1933. If the said Bureau of the Department of Commerce shall in writing during the month of July, 1933, notify the Company of their intention and desire to continue such studies for an additional twelve month period, then and in such event this agreement shall be considered as renewed for such further period of time, expiring on June 30, 1934, and the Company will pay toward such expense for such twelve month period the sum of $8,000 in the manner as hereinbefore provided.

In witness whereof the parties have hereunto set their hands by their duly authorized officers this seventh day of July, 1932.

WITNESSES:

_____

_____

_____

_____

BUREAU OF MINES:

By Scott Turner
Director

METROPOLITAN LIFE INSURANCE COMPANY

By _____
Title

DEPARTMENT OF COMMERCE

Approved July 2, 1932.

C. F. Marvin
Secretary

COPY

THE CENTURY ZINC COMPANY

Baxter Springs, Kans.
March 18, 1925

Mr. J. E. Savanagh, Second Vice Pres.,
Metropolitan Life Insurance Co.,
New York City, N.Y.

Dear Sir:

Mr. Fred Nesbit, Safety Engineer for the Tri-State Zinc & Lead Ore Producers Association, spoke to me this morning about the clinic at Picher, which as you know, is being maintained by the Metropolitan Life Insurance Company, The U.S. Bureau of Mines and the mine operators of this district, jointly.

Our companies, that is The Century Zinc Company, Smith,Davis and Company, and the Vinegar Hill Zinc Company, have carried Group Insurance with the Metropolitan for a good many years and we think that a great benefit has been derived therefrom.

I have personally been in rather close touch with the operations of the Clinic at Picher, being for a time chairman of the committee and there is no question but that this clinic has done a vast amount of good both to the men and the mining companies and, I feel indirectly and in the long run, to the company carrying the Group Insurance. These are matters which I know you are far more familiar with than am I, but I just wish to say that it would be a great disappointment to us if the Metropolitan were to withdraw its aid.

Very truly yours,

(SIGNED) F. E. Davis.

S.E.Davis/AJH

Tri-State Zinc and Lead Ore Producers
Association
Box 979
Miami, Oklahoma

Only 1st p in box 8

Copy for Dr. A. J. Lanza

February 22, 1929

Dr. R. R. Sayers, Chief Surgeon,
U. S. Bureau of Mines,
Washington, D. C.

Dear Dr. Sayers:

We have been delayed by sickness in completing the attached correspondence, which is sent forward for your information.

The material enclosed herewith includes an article in the summer magazine edition of the Joplin Globe — an edition which is widely read throughout the United States — prepared by Dr. Meriwether and discussing the results and work of the cooperative clinic at Picher. This article has caused considerable criticism from the mine operators, who do not appreciate the wide publicity given to certain venereal statistics. Consequently we wrote to Dr. Meriwether on February 1, calling his attention to the fact that he had not complied with the cooperative contract between the Bureau of Mines and the association, which requires that manuscripts be submitted to the association before publication, and that acknowledgement be given of the cooperation of the association.

It was assumed that this was merely an oversight on Dr. Meriwether's part, and it was consequently a great surprise to receive this letter of February 7, stating that this was not the case, and giving an interpretation of the contract which we feel is entirely without basis. His letter says it

REPORT OF CONFERENCE

DATE: August 5, 1947

PRESENT: Dr. Armstrong, Dr. Lanza, Dr. Burnette, Miss Haupt.

In re: Canadian Head Office Nursing Problems.

THETFORD MINES

As the Industrial inforce is only 4,543, this service has been under consideration for closing. We have one full time salaried Nurse there who makes 2,078 visits per nurse year. The cases per thousand are 89 and the visits, 485. Dr. Burnette pointed out that the Group Nursing figures are low because many employees also have Industrial insurance and show the Nurse the Industrial policy.

Dr. McConnell is now in Canada visiting Asbestos and it is not known whether or not he has gone to Thetford Mines.

Dr. Lanza said there was a very complicated problem in Thetford Mines and that he hoped a study could be made of the clinics, the social conditions in the community, and the nursing service in relation to these but not the nursing service alone.

There are several contending forces in Thetford Mines, -Dr. Cartier and his clinic; the Industrial Commission of which Dr. Vidal, a T.B. expert with training at Johns Hopkins is Medical Director; the unions, and the employers. The unions feel that the medical service of the Industrial Commission and of the clinic under Dr. Cartier are too conservative and prevent unions from presenting and getting claims. The unions put pressure on the Prime Minister who appointed a Committee of one doctor and one engineer to investigate claims. The Prime Minister then put these appointees on the payroll of the Industrial Commission without the Commission's knowledge. Dr. Vidal objects.

The mining companies are very much concerned and as Group policyholders have appealed to the Metropolitan for help as has the Industrial Commission.

The unions wish to prove that every miner with Tuberculosis has a claim for compensation because he worked in the mine. They believe the asbestos dust of the mine causes the T.B.

Dr. Burnette raises the question of providing T.B. beds, saying that there is a 4,000 bed shortage in the province of Quebec.

Dr. Lanza stated Dr. Gardner's work at Saranac showed that there was no relationship between T.B. and asbestos dust. Unfortunately Dr. Gardner's death has delayed the research involved and the Thetford Mines leaders are in constant touch with Dr. Lanza to see what can be done to get positive proof that T.B. and asbestos are not related. There is a fear that Dr. Vidal may be fired and that the union will put in its own medical man who might be of inferior caliber.

Dr. Burnette asked if the union is a part of the Catholic syndicate. The Prime Minister is unfriendly to international unions (the A.F. of L. and the C.I.O.)

Dr. Burnette raised the question of having Dr. Benson and Miss Girard go to Thetford Mines.

It was agreed to await Dr. McConnell's report, to postpone raising the question of closing the service, and to have Miss Girard and Dr. Benson postpone any visit for the present.

OTHER SERVICES FOR CLOSING
Dr. Armstrong mentioned a list of services for consideration for closing which Miss Snow had prepared. It was agreed that these would not be closed until there is an opportunity for either Miss Snow or Miss Girard to make a field visit.

SUDBURY
Dr. Burnette stated it would be necessary to soften the attitude of the International Nickel Company toward the V.O.N. before we can affiliate. We now have one Nurse in Sudbury which the Metropolitan employs but which the International Nickel practically runs. She makes a low number of visits per year because so much of her time is spent in Company baby clinics, in schools, and industry at the request of the International Nickel Company. Miss Snow is to visit in August with Miss Girard.

SAULT STE. MARIE
Dr. Burnette pointed out that the District Office for Sault Ste. Marie is in Michigan. If we close the service, we shall have the problem of deciding what to do about the salaried Nurse there. Miss Snow and Miss Girard will visit in August.

LA TUQUE
The Group Division has approved this for closing. Through a visit Mrs. McCullough made in Berlimi, N.H., it was learned that Mrs. Paradise had resigned. The service is now inactive. It was agreed to close service as of October 1st.

THE FRENCH V.N.A. IN MONTREAL
The Director, Miss LeCompte, planned to resign in July and Miss Girard was consulted about getting a successor. Consideration was given to loaning one of our Head Nurses, if necessary, and Miss Girard postponed her vacation to handle the situation.

Dr. Burnette reported that the Chairman of the Board was willing to wait and that Miss Le Compte also had agreed to wait so that no loan from the Metropolitan was necessary

THE PREPARATION OF METROPOLITAN SUPERVISORS FOR ADMINISTRATIVE POSITIONS IN PUBLIC HEALTH NURSING
Dr. Burnette said Miss Girard did not feel that any of our present Supervisors or Head Nurses in Montreal were ready to undertake the Directorship of the Montreal V.N.A. Dr. Burnette pointed out that we have two groups of Supervisors; one, the older women and the other, the younger women who are Head Nurses. He raised the question of giving them community organization background through our staff institutes. Miss Haupt explained that this problem exists in all of our services and that the very nature of our work as an insurance company makes it impossible to have local advisory committees and to give our Nurses experience in working with Boards of Directors and volunteers in developing budgets and in having the same kind of contacts in the community which are made by a V.N.A.

It was suggested that we might select one or two Nurses with potentialities in terms of personality and ability who might be given scholarships to study administration and to have actual field experience in a well organized local V.N.A. It was agreed that this would be discussed with Miss Girard later.

Dr. Burnette feels that our Nurses also need help in dealing with personnel problems as many of the nursing matters which have come to his attention since Miss Ahern's death have been personnel questions which he feels the Local Supervisors could have handled

themselves. Miss Haupt felt there were possibly two reasons for this:

1. That the Supervisors have not been clear as to their responsibility and this could be corrected by a more specific statement in their job analysis, and

2. That they have not been taught how to handle them. It was felt this would be a subject for Miss Girard to handle in Montreal.

JOB RELATIONS COURSE FOR METROPOLITAN SUPERVISORS IN QUEBEC.

Dr. Burnette had taken this course in Ottawa and felt it was suitable for workers down to the Team Captains level. Miss Haupt mentioned her recent conference with Mr. Rhoades and Mr. Bruner and the agreement to have this course given to the Territorial Supervisors in December. Dr. Burnette agreed that Miss Girard attend this session and from it decide whether the course as given by Mr. Bruner should be repeated for the Montreal Supervisors or whether Miss Girard herself could make the necessary adaptions.

LETTER RE: POLICY NUMBERS AND DATES OF ISSUE

Dr. Armstrong brought up the question of sending out the letter of July, 1947, in regard to policy numbers and dates of issue. Dr. Burnette said he had made arrangements for its distribution in Canada.

THE ST. ELIZABETH V.N.A. IN TORONTO

Dr. Burnette reported that this affiliation has been closed and the V.O.N. is now doing the Metropolitan work.

Dr. Burnette asked how to handle cases which the St. Elizabeth V.N.A. had been carrying and which were not finished by the date of closing. It was agreed to pay for the necessary care to finish these cases.

Dr. Burnette raised the same question in relation to La Tuque where a salaried Nurse will be discontinued at a given date. It was felt in this case that the Nurse could not be continued on the payroll and that she would have to help the policyholders make other arrangements for nursing service in the community.

Director of Nursing Bureau

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