Kellica 1105
Dismissed

BALTIMORE
NEW YORK
CLARKSBURG
TULSA
ST. LOUIS
CHICAGO
LOS ANGELES
ATLANTA
PITTSBURGH
SAN FRANCISCO
NEW ORLEANS
MIAMI
PHILADELPHIA

ALEXANDER & ALEXANDER
INCORPORATED
INSURANCE
AVERAGE ADJUSTERS CONSULTING ACTUARIES
2225 NORTH CHARLES STREET, BALTIMORE 18, MD.

TELEPHONE
TUXEDO 9-4304
BELL SYSTEM
TELETYPE BA 582
CABLE ADDRESS
"ALEXBLUE"





April 25, 1961

W. L. H. APR 26 1961

Mr. William L. Hughes, Manager
Insurance Department
Armstrong Cork Company
Lancaster, Pennsylvania.

Travelers Policy No. RUB 3386210 ~~9 LAB 10544~~

Dear Sir:-

Please note disposition made of the following claim:

Date of Accident:	July 17, 1954
Claimant:	Robert F. Cuthbertson
Location:	San Francisco, California
Claim No.:	B-8972691
Disposition:	$383.06 - Expense
Remarks:	We do not appear to have received a previous report of this case.

Very truly yours,

ALEXANDER & ALEXANDER INC.

G. H. Finley

LOSS DEPARTMENT

Indicate Whether:

Workmen's Comp. X
Auto Liability B.I. _____
P.D. _____
General Liability B.I. _____
P.D. _____

sjm

INTER/OFFICE COMMUNICATION

Armstrong CONTRACTING

January 11, 1961

To J. E. Zeller, Lancaster

From A. L. Stokely, San Francisco

Subject Industrial Accident Commission - California
Case No. 59 OAK 1053
Robert F. Cuthbertson

W.L.H. JAN 1[illegible] 1961

Attached is a copy of a decision after reconsideration recently received by us.

DJM

Red

ROBERT F. CUTHBERTSON vs. STATE COMPENSATION INSURANCE FUND, et al

Claud M. Dunn, Referee
December 13, 1960 Claim No. OAK 1053

REPORT OF REFEREE ON DECISION AFTER RECONSIDERATION

Referee Ankele, who heard practically this entire matter, issued a denial award, the claim being one of asbestosis. The matter was exhaustively handled medically. Subsequent to the submission of the same, the parties agreeing upon an independent medical examiner, H. Corwin Hinshaw, M.D., served in this capacity. The Panel, wishing further exploration of the problem, itself authorized an examination by Sidney Shipman, M.D. It was for the cross-examination of this doctor that the matter was assigned to this Referee.

The three doctors, Hinshaw, Shipman and Brown, are in unanimity in their opinion that the applicant does have asbestos particles in his lungs, but they are non-disabling, do not require treatment, and that the degree of observation required as a result thereof is not any more than anyone else. Based thereon this Referee submits as recommendation to the Panel a ratification of the decision originally issued by Referee Ankele. The same is submitted herewith.

CLAUD M. DUNN, Referee

CMD bw

CUTHBERTSON--59 OAK 1053 Injury: Asbestosis

CLAUD M. DUNN, Referee
San Francisco, 7-6-60

REPORT OF REFEREE
ON HEARING AFTER RE-HEARING GRANTED

SIDNEY SHIPMAN, M.D., qualifications stipulated, testified that pursuant to the appointment by the Panel, he had seen the applicant and that there had been made available to him the pathological report, laboratory analysis of lung tissue and the reports of Drs. Watson and Hinshaw.

Testified that there was no demonstrable evidence of asbestosis. There was no disability at that time, but the man did have asbestos particles in the lungs, as well as a fibrosis. As the years go by the man may develop symptoms, but he does not have them now. He does have an occupational foundation therefor.

Complaints of chest pain, vague in location, were compatible with asbestosis, and periodic x-rays, due to the presence in the lungs of the asbestos bodies, were indicated the same as for everyone else working in a similar line of wage earning capacity as the applicant, but no greater. Testified that it was his opinion that as yet the man did not have any lung disease. He probably would not have. There was, however, definite evidence of the existence in the man's lungs of asbestos bodies adequate in size to produce the disease. Testified that he made this statement even though the symptoms were not entirely consistent with the diagnosis of asbestosis. He differentiated between silicosis and asbestosis in that silicosis set up a fibrotic reaction which asbestosis did not.

Testified that the applicant ought to have x-rays every six months for several years and then the same every year the same as every other employee similarly employed. Testified it was true that there were bodies present in the lungs and there was some tissue reaction but that these conditions were insufficient to cause disability.

Testified after cross-examination of all the various counsel present that he was still of the same opinion as set forth in his report.

DISPOSITION: (See Minutes of Hearing.)

CLAUD M. DUNN, Referee

CMD:lp

Before the Industrial Accident Commission of the State of California

ROBERT F. CUTHBERTSON,

Applicant

vs.

PLANT ASBESTOS COMPANY, J. T. THORPE, WESTERN ASBESTOS COMPANY, ARMSTRONG CORK, TRAVELERS INSURANCE COMPANY, PACIFIC EMPLOYERS INSURANCE COMPANY, STANDARD ACCIDENT INSURANCE COMPANY, INDUSTRIAL INDEMNITY COMPANY, and STATE COMPENSATION INSURANCE FUND,

Defendant

Case No. ~~59 04~~ 1053

Notice of Time and Place of Further Hearing

NOTICE TO ALL PARTIES

You are hereby notified that further hearing will be held in the above-entitled action at

ROOM 2202
455 GOLDEN GATE AVENUE
SAN FRANCISCO, CALIFORNIA

JULY 6, 1960 -- 9:00 A. M.

CROSS EXAMINE DR. SHIPMAN

ON RECONSIDERATION GRANTED.

Dated at:

San Francisco, Calif.
May 16, 1960

INDUSTRIAL ACCIDENT COMMISSION

NOTE: CONTINUANCES AND FURTHER HEARINGS ARE NOT FAVORED.

SERVICE UPON:

Robert F. Cuthbertson, 2438 Garvin Ave., Richmond, Calif.
Smith & Parrish, 501 Financial Center Bldg., Oakland, Calif.
Plant Asbestos, 1300 - 64th St., Emeryville, Calif.
J. T. Thorpe, 1351 Ocean Ave., Emeryville, Calif.
Western Asbestos, 675 Townsend St., San Francisco, Calif.
Armstrong Cork, 304 Shaw Road, San Francisco, Calif.
Traveler's Insurance Co., 315 Montgomery St., San Francisco, Calif.
Pacific Employers Insurance Co., 244 Pine St., San Francisco, Calif.
State Compensation Insurance Fund, Personnel Service
Industrial Indemnity Co., 350 Sansome St., San Francisco 6, Calif.
Hanna & Brophy, 100 Bush St., San Francisco, Calif.
Mullen & Filippi, 315 Montgomery St., San Francisco 4, Calif.
Standard Accident Insurance Co., 433 California St., S.F., Calif.

RCS

INTER/OFFICE COMMUNICATION

Armstrong CONTRACTING

February 11, 1960

To J. E. Zeller, Lancaster

From J. S. Taylor, San Francisco

Subject Order Granting Applicant's Petition for Reconsideration
Robert F. Cuthbertson vs. Employers

JST

FEB 15 1960 WLJ

Enclosed notice of granting applicant's petition for reconsideration in connection with the above case.

We assume you will want to forward this to the Insurance Department.

DJM

Dick
For your info.
JST

JST

FORM 31501 1-59

INTER/OFFICE COMMUNICATION

May 18, 1960

Armstrong

To J. E. Zeller, Lancaster

From A. L. Stokely, San Francisco

MAY 20 1960 WLH

Subject Robert F. Cuthbertson
vs. Employers
Notice of Time & Place of Further Hearing
Case 59 OAK 1053

Attached is our notification of the Time and Place of Further Hearing for the case of the applicant versus the listed defendents.

You will notice that this was also served on Travelers Insurance Company.

We assume you will want to forward to Armstrong Cork Company's Insurance Department.

DJM

Dick
Tom Tom INFO.

Red

ROBERT F. CUTHBERTSON v. PLANT ASBESTOS COMPANY, J. T. THORPE, et al

May 3, 1960 Case No. OAK 1053

REPORT OF PANEL ONE

Pursuant to request dated April 21, 1960, by applicant, the case should be returned to the calendar for cross-examination of Dr. Shipman, the independent medical examiner.

INDUSTRIAL ACCIDENT COMMISSION
OF THE STATE OF CALIFORNIA

F. A. LAWRENCE

ELTON C. LAWLESS

EDMUND J. THOMAS, JR. Deputy Commissioner

Commissioners

Mailed From San Francisco Office
MAY 4 1960
Industrial Accident Commission
State of California

INTER/OFFICE COMMUNICATION

Armstrong CONTRACTING

May 6, 1960

To J. E. Zeller, Lancaster

From A. L. Stokely, San Francisco

Subject Robert F. Cuthbertson
vs. Employers

As indicated to you in John Taylor's communication of February 11th, the applicant's petition for reconsideration on his case was granted.

We attach the notification from the Industrial Accident Commission of the State of California that the case should be returned to the calendar of this commission.

We assume that you will forward this to Armstrong Cork Company's Insurance Department.

DJM

FORM 31501 1-59

BEFORE THE INDUSTRIAL ACCIDENT COMMISSION OF THE STATE OF CALIFORNI

CASE NO. OAK 1053

ROBERT F. CUTHBERTSON,

Applicant

v.

PLANT ASBESTOS COMPANY, J. T. THORPE, WESTERN ASBESTOS COMPANY, ARMSTRONG CORK, TRAVELERS INSURANCE COMPANY, INDUSTRIAL INDEMNITY COMPANY, PACIFIC EMPLOYERS INSURANCE COMPANY, STANDARD ACCIDENT INSURANCE COMPANY and STATE COMPENSATION INSURANCE FUND,

Defendants

ORDER GRANTING APPLICANT'S PETITION FOR RECONSIDERATION

Mailed From San Francisco Office
FEB 1 1960
Industrial Accident Commission
State of California

GOOD CAUSE APPEARING THEREFOR,

IT IS ORDERED that applicant's Petition for Reconsideration, filed herein January 4, 1960, be, and the same hereby is, granted.

COPY

INDUSTRIAL ACCIDENT COMMISSION
OF THE STATE OF CALIFORNIA

F. A. LAWRENCE

ELTON C. LAWLESS

EDMUND J. THOMAS, JR., Deputy Commissioner

Commissioners

ROBERT F. CUTHBERTSON v. PLANT ASBESTOS COMPANY, et al

January 28, 1960 Case No. OAK 1053

REPORT OF PANEL ONE

The Panel is of the opinion that a report of an independent medical examiner will be of assistance to it in the determination of the issue presented.

The Petition for Reconsideration is therefore granted to obtain the opinion of such an examiner, if the parties so agree.

INDUSTRIAL ACCIDENT COMMISSION
OF THE STATE OF CALIFORNIA

F. A. LAWRENCE

ELTON C. LAWLESS

EDMUND J. THOMAS, JR. Deputy Commissioner

Commissioners

JOHN H. ANKELE, REFEREE
Oakland 1-20-60

CUTHBERTSON--CLAIM NO. OAK 1053
Injury: Asbestosis

REPORT OF REFEREE ON APPLICANT'S
PETITION FOR RECONSIDERATION
Due date: February 3, 1960

The employee, an insulator, born May 4, 1928, claims to have sustained an asbestosis.

After hearings, Findings and Order to the effect that applicant did not sustain any injury arising out of or occurring in the course of his employment was served and filed on December 15, 1959.

From this decision applicant petitions for reconsideration contending that the evidence does not justify the denial.

The preponderance of medical evidence in this case clearly indicates that the applicant does not have asbestosis.

It is noted that the applicant quotes from the report of the pathologist as follows:

"asbestos body disposition is moderately advanced."

This is definitely not a finding of asbestosis.

Applicant also quotes from some portions of the testimony of Dr. Crenshaw.

However, the conclusion of H. Corwin Hinshaw, M. D. is to the effect that applicant does not have asbestosis. This is also the conclusion of Cabot Brown, M. D. in his report of November 19, 1959. Dr. Brown was the agreed examiner.

The Answers filed by the various defendants herein are well taken and applicant's Petition for Reconsideration should be denied.

It might further be observed that the opinions of Dr. Hinshaw and Dr. Brown should be good news to the applicant who is working at his old job.

JOHN H. ANKELE, Referee

JHA:rc

ROBERT F. CUTHBERTSON vs. PLANT ASBESTOS COMPANY, et al

December 29, 1960 . CASE NO. 59 OAK 1053

REPORT OF PANEL ONE

Based upon the report dated March 30, 1960 by Dr. Shipman, Independent Medical Examiner, it is the conclusion of the Panel that applicant did not sustain injury arising out of his employments from July 1947 through December 1958. The Panel further concludes that the disability complained of by applicant was not caused by any injury arising out of and occurring in the course of his employments.

Decision After Reconsideration should accordingly issue.

INDUSTRIAL ACCIDENT COMMISSION
OF THE STATE OF CALIFORNIA

F. A. LAWRENCE

ELTON C. LAWLESS

Commissioners

BEFORE THE INDUSTRIAL ACCIDENT COMMISSION OF THE STATE OF CALIFORN

CASE NO. 59 OAK 1053

ROBERT F. CUTHBERTSON)

Applicant)

vs)

PLANT ASBESTOS COMPANY, J. T. THORPE, WESTERN ASBESTOS COMPANY, ARMSTRONG CORK, TRAVELERS INSURANCE COMPANY, INDUSTRIAL INDEMNITY COMPANY, PACIFIC EMPLOYERS INSURANCE COMPANY, STANDARD ACCIDENT INSURANCE COMPANY, and STATE COMPENSATION INSURANCE FUND)

Defendants)

DECISION
AFTER RECONSIDERATION

Mailed from San Francisco Office
JAN 4 1961
Industrial Accident Commission
State of California

Reconsideration having been granted herein and the matter having been carefully considered, including the report of examination by the Independent Medical Examiner, as well as the record as a whole, this Commission now concludes that further proceedings are not essential for the disposition of the claim, and makes its Decision After Reconsideration, as follows:

GOOD CAUSE APPEARING THEREFOR,

IT IS ORDERED that the Findings and Order, filed herein December 15, 1959 be, and the same hereby is, affirmed and adopted as the Decision After Reconsideration.

INDUSTRIAL ACCIDENT COMMISSION
OF THE STATE OF CALIFORNIA

F. A. LAWRENCE

ELTON C. LAWLESS

Commissioners

COPY

RCS

DICK
YOU'LL BE INTERESTED IN THE ATTACHED
1/5/60

INTER/OFFICE COMMUNICATION

Armstrong

December 23, 1959

To J. Zeller, Lancaster

From J. S. Taylor, San Francisco

Subject Notice of Findings & Order
Industrial Accident Commision of
the State of California
Robert F. Cuthbertson

Enclosed findings and order resulting from the claim of Robert F. Cuthbertson vs. various local insulation contractors pertaining to an Asbestosis claim.

You will recall earlier in the year we received from the Armstrong Cork Company a detailed listing of employment of this applicant with the request that we substantuate the products used by him during his tenure of employment and report same to Mr. Richard E. Beaudry, Insurance Adjustor.

I assume you will want to notify the Cork Company of this findings and order.

1/6/60 WRH

DJM

JST

FILED AND SERVED: DEC 15 1959
On all parties of
record--R.Crowley

BEFORE THE INDUSTRIAL ACCIDENT COMMISSION OF THE STATE OF CALIFORNIA

CLAIM NO. OAK 1053

ROBERT F. CUTHBERTSON, Applicant vs. PLANT ASBESTOS COMPANY, J. T. THORPE, WESTERN ASBESTOS COMPANY, ARMSTRONG CORK, TRAVELERS INSURANCE COMPANY, INDUSTRIAL INDEMNITY COMPANY, PACIFIC EMPLOYERS INSURANCE COMPANY, STANDARD ACCIDENT INSURANCE COMPANY, and STATE COMPENSATION INSURANCE FUND, Defendants	FINDINGS AND ORDER

The above entitled matter having been regularly submitted before John H. Ankele, Referee, said Referee now makes his decision as follows:

FINDINGS OF FACT

1. The applicant was employed by the various employers above named from July, 1947 through December, 1958, and alleges that he sustained an injury arising out of and occurring in the course of his said employments, consisting of asbestosis.

2. Applicant did not sustain any injury arising out of or occurring in the course of his employments from July, 1947 through December, 1958.

3. The disability of which applicant complains was not proximately caused, or caused at all, by any injury arising out of or occurring in the course of his employments, or by his employments.

O R D E R

IT IS HEREBY ORDERED that applicant take nothing by reason of his claim asserted in this proceeding.

JHA:rc
OAK 1053

JOHN H. ANKELE, REFEREE

JOHN H. ANKELE, Referee
Oakland, August 13, 1959

CUTHBERTSON -- 59 OAK 1053
Injury: Asbestosis

REPORT OF REFEREE

The employee, an insulator, born May 4, 1928, claims to have contracted asbestosis as a result of his employment. Nothing has been paid.

ISSUES:

1. Injury.
2. Medical.
3. Statute of limitations.
4. Lack of notice and prejudice.
5. Jurisdiction -- maritime.

APPLICANT testified in substance as follows:

He obtained the employment records from the union and the employers.

In July of 1947 he started to work for the Plant Asbestos Company and worked through January of 1948. The period of employment was about seven months. He worked on ships for this employer, and cork was used for insulation.

He worked for J. T. Thorpe from May to December, 1948, applying asbestos insulation on one job in Tracey and one at Hunter's Point, a power house at PG&E. He cut and fitted asbestos material and used wire and mud in the application. This work went through January of 1949. The places where he worked were enclosed and there would be dust there. Others were on the job.

He then worked for the Western Asbestos Company from January, 1949, to May of 1949. On that job there was also some insulation of asbestos material for PG&E, and also for the Union Oil Company.

Then he worked again for J. T. Thorpe from May 11th through August 10, 1949. This work included Fibreboard Products at Antioch. The work was all in an enclosed area. It was hot and dusty, and there was dust from asbestos material.

From August 11, 1949, through February, 1950, he worked for Plant Asbestos and the work was at Fibreboard Products at Antioch. The work was the same and the conditions the same.

From March 13, 1950, to August 3, 1950, he worked for the Western Asbestos Company on a PG&E power house at Moss Landing. This was the same type of asbestos insulation, and it was in enclosed and dusty places.

On August 20, 1950, to September 3, 1950, he again worked for Plant Asbestos at Galland Laundry. This job was very hot and dusty.

From September 13, 1950, to July 17, 1954, he worked for the Armstrong Cork Company.

There were about nine months at the PG&E plant in Antioch in 1950 and he worked at Travis Air Force Base most of the balance of the time. Also he worked in this period at Regal Pale for two months where they used cork insulation, and there were other smaller jobs during this interval. The PG&E power house job was very hot. and

he worked for Plant Asbestos Company which was all asbestos work at various schools, and he worked continually for Plant Asbestos through December, 1958, except when he was off on account of a leg injury in 1957. The work was all asbestos work, mostly in boiler rooms and close quarters.

He saw Dr. Crenshaw on July 29, 1958, on reference from Dr. Lawrence, his family doctor. He had seen Dr. Lawrence two or three weeks before and he did have pneumonia in February, 1958. He had surgery at Richmond Hospital on August 3, 1958, and he was advised by Dr. Crenshaw following the surgery that his condition was due to his work. He had worked through August 10, 1958, and was off three months, and he returned to work at Plant Asbestos on November 4, 1958.

Before his surgery there were no masks worn on the job. He is doing the same type of insulation work now but wears a mask when on the job, continuously. He has slowed down physically and he hurts all the time.

He did not work on the Burgermeister Brewery for Armstrong but he did work at Napa State Hospital for Armstrong. That was asbestos insulation work and living quarters, all underneath the building. He did not use wool felt there.

He recalls working at the State Employment Building in San Francisco for about a week, insulating the storage tank.

He does not remember doing the job at Borden's Dairy in Oakland but he could have been on that job.

He worked in a radio transmission station between Davis and Winter one day. He did not work on the Camp Beale job. He worked at a refinery in Rodeo two weeks or so in tunnels under the highway, insulating.

The Travis Air Force Base job took nearly two years. There was some wool felt used on that job, but mostly asbestos.

He believes that McKeesby and Madison were the manufacturers of the asbestos pipe covering, and it is known as magnesia pipe covering, eighty-five per cent magnesium. They use some Fibreglass, and up to 1953 or 1954 he does not remember if they used any Johns-Manville products. On heating pipes they generally use asbestos pipe covering.

He has a twin brother named Jack and he worked with his brother at all times, and they were inseparable. He knew his brother had surgery at the hands of Dr. Crenshaw, and he had Dr. Thompson check him after his second operation in 1954. At that time Dr. Thompson had X-rays taken. He did go to Dr. Thompson to see if there was any danger about his having asbestosis. He went two or three times. He is not sure when the second X-rays were taken.

When he had pneumonia he changed to Dr. Brown. When he first saw Dr. Brown he had tightness of the chest and pain. He had X-rays taken at Richmond Hospital at that time for pneumonia. He informed Dr. Brown that his brother had lung trouble but he did not inform Dr. Brown of the previous check-ups he had at the hands of Dr. Thompson.

It was after he got out of the hospital from his own surgery that Dr. Crenshaw told him he had asbestosis.

He informed the Plant Asbestos Company that he was going to the hospital. He believes that Blue Cross paid most of the medical bills and some of Dr. Crenshaw's bill. He paid about $50. in hospital bills.

He drew unemployment disability benefits at $50. a week all the time he was off, and he also received $12. a day for hospitalization.

He knew that his brother Jack had a proceeding before the Industrial Accident Commission.

He understands that diatomaceous earth is the same as asbestos.

When he saw Dr. Thompson for a chest check-up he had no chest pains. At that time he was working for Armstrong Cork. Dr. Thompson told him everything looked all right.

In May or June, 1958, he began having chest complaints. He stopped smoking on the advice of Dr. Crenshaw. He was troubled with shortness of breath last year. He was off a week after he returned to work in November, 1958, and then he was off another week because of his chest.

The eighty-five per cent magnesium pipe covering that they used is manufactured by Pabco. They always use Pabco materials.

He did not lose any time before August of 1958 because of his chest.

He also worked in some old buildings for Plant Asbestos. He did not have pneumonia before February, 1958. He did refuse to work on a job recently because they did not have a blow fan.

He is still under Dr. Crenshaw's care. His present complaints are in effect that: he has slowed down, he has some pain, he cannot sleep as well, and it is hard to work.

He has been a foreman since 1954 on.

J. T. Thorpe was all block work and that was worse in respect to dust. This was eighty-five per cent magnesium pipe covering. It was made by Pabco.

He has covered all the employers for which he worked but he does not remember all the odd jobs.

He worked along with his brother from 1949 through all of 1950. He does not do home insulation.

Prior to 1947 he was an able-bodied seaman in the Merchant Marine, and he did not have a history of having a lot of colds. He perhaps would get one or two a year. In his bout with pneumonia he was in Richmond Hospital about three weeks and stayed home about six weeks. He felt fairly good after that.

He cannot pinpoint the time when his chest pain developed. It was either in May or June of 1958. He got so bad he saw a doctor in July.

It can be very dusty when they cut asbestos. They cut it on the job as they went along, and the pounding and fitting would always cause dust.

OAKLAND
October 22, 1959.

RICHARD E. BEAUDRY, called by the Defendants Travelers Insurance Company and Standard Accident, testified in substance as follows: He is an independent insurance adjuster. He reviewed the job records on which the applicant worked between 1950 and 1954 at the Armstrong Cork office. He worked with J. S. Taylor, the plant manager. A tabulation was made in the home office in response to a letter of August 3, 1959 (Defts. Ex. 5). The information under the column "Materials" was made as the result of his investigation of the obtainable contracts. The percentage in this column "Materials" stated the amount of material used on the job and not their content. The initials MPC stood for magnesium pipe covering; EG for "fibreglass." Where there is a dash in the materials column, the contract could not be found. He made a special study on the job at Travis Air Force Base. These were marked as indicated by the X's. This tabulation supposedly covers all of applicant's employment with Armstrong Cork.

VICTOR SAGUES was called by the Defendants Travelers Insurance Company and Standard Accident, and testified in substance as follows: He is the president of the Sacomo Manufacturing Company. They manufacture pipe insulation, pump packings and the like. He has had 25 years of experience. He started in 1934 with the Plant Rubber & Asbestos Company, and worked with them until April 1, 1948, when their factory was bought by Sacomo Manufacturing Company. They manufacture wool felt insulation. They obtain their materials from other manufacturers. They use crepe wool felt, which is laminated, and then covered by asbestos paper. This is then covered with muslin and the muslin will overlap about one and one-half inches at one end of a 36 inch section. Wool felt is about 30% rag base, and 50 to 60% wood pulp of the kraft stock. Next to the pipe there is a waterproof tarpliner. The asbestos paper is a six pound asbestos paper, and is filled within the wool felt paper for a three inch thick wall. 13 to 14 layers of wool felt are used. This is the standard wall. They will have smaller and larger walls on the insulation. The asbestos paper is 40 to 50% asbestos fibre. The balance is wood pulp and Kraft stock. There are fillers and sizing to give the stiffness. In the manufacture of air cell insulation, they use a six pound asbestos, which is corrugated, and then four layers are laminated to build up a one inch wall. Adhesive used is silicate of soda, sometimes known as water glass. This is also wrapped with a muslin and put out in 36 inch lengths with an inch and a half muslin overlap. The wool felt insulation is generally used on cold lines. The air cell insulation is used on hot water lines. The insulation material is cut with knives, table saws or hand saws. The joints are probably attached with asbestos cement. He did not know because he does not install any covering. Unibestos is made of amosite asbestos fibre, with bundles of sodium silicate. Amosite is a long asbestos fibre that is mined in South Africa. These fibres are as long as five and six inches. White asbestos or chrysotile is mined in greater abundance in Canada. These fibres are about 3/8ths inches in length. He is familiar with the 85% magnesium pipe covering.

PAUL NIETO, called by Defendant Industrial Indemnity Company, testified in substance as follows: He is vice president of Plant Asbestos. He has been with them for 12 years. He knows Cuthbertson, and has known him for the last six years. He is familiar with the over-all materials used by the company. They use 85% magnesium pipe covering, fibreglass and wool felt. They also use foam glass, cork, and air cell covering. He does not know the breakdown or content of 85% magnesium pipe covering, but there is a certain amount of asbestos material. The asbestos materials would be adhesives and cements. The last two years they primarily would be fibreglass materials. Five or six years ago Cuthbertson worked under his direct supervision. He then had no lung complaints. He had heard that Jack Cuthbertson, the applicant's brother, had lung trouble, and that the applicant was troubled and worried. They do not manufacture the pipe covering but they buy most of it from Pabco. They use 85% magnesium powder cement, which they mixed with water in the work.

GERALD CRENSHAW, M.D., testified in behalf of the applicant in substance as follows: He is duly licensed to practice medicine in the State of California. His specialty is diseases of the chest. Asbestosis caused the applicant's disability as it caused an improper bronchial drainage. A piece of lung taken out at the lobectomy indicated the presence of asbestos fibres. The applicant was still under his care. His various employments were the only places where he could have gotten asbestos in his lungs, and he will need observation for some period of time.

He first saw the applicant July 29, 1958. He never took a complete work history but he had a history of recurrent attacks of pneumonia previously last year. There were X-rays taken in October 1953, November 1954 and March 1956. He can not tell if he had all those X-rays but he attempted to get them. He does not remember if he reviewed the reports at Herrick Hospital. The X-rays taken at the Richmond Hospital on August 15, 1958. A bronchoscopy was made on August 13, 1958. He certainly saw an X-ray report before the operation. The X-rays show an infiltration but they did not demonstrate what the infiltration was. He submitted the lung tissue to the pathologist at the Richmond Hospital and received a report as indicated in the hospital record. A specimen was then sent to the laboratory of the State Department of Health. He never received a written report from the State laboratory but he received an oral report from Dr. Singman, a pathologist.

Dr. Crenshaw was recalled in the afternoon, and testified further in substance as follows: The applicant returned to work roughly two months after the surgery. He generally sees him once a month unless he is suffering from respiratory infection. He must be properly treated. He gives him pressure breathing and antibiotics. Antibiotics were prescribed on February 16, 1959 because there was a respiratory infection and a sore throat. Also treated him February 20, 1959. At that time he felt he was getting over the infection. In June of 1959 he had a 100 degree temperature and further antibiotics were prescribed.

This is the third asbestosis case that he has had in his experience. Othercases were that of applicant's brother and a Mr. Thorsted. Their employment record was similar to that of Cuthbertson, in fact, Cuthbertson's work history was identical.

The biopsy was major surgery, and was diagnostic. He did not feel that fiberglass had a great effect. Recent surgery indicates that it should be avoided. He told the applicant that he had asbestosis right after the surgery. Asbestos within the lung impairs the function of the lung. Elastic fibres of the lung are affected.

DAVID SINGMAN, M.D., called by the Defendant Travelers Insurance and Standard Accident, testified in substance as follows: He is duly licensed to practice medicine in the State of California. His specialty is pathology. He does the pathology at Richmond Hospital. He received the specimen indicated by the hospital report. He does not know the exact number of actual specimens. He submitted specimens to the State Department of Health on December 8, 1958 at the request of Dr. Crenshaw. He brought them up to the Department of Health himself. He also received the report of A.A. Soave, a doctor of veterinary medicine. He was then called to Sacramento, where they had special X-ray diffraction apparatus, and the quantity of formed asbestos was even demonstrated in the tissue, as indicated by the report of the State Department of Health. It follows therefore, that there was asbestos in the lungs but not enough to show in ordinary X-ray technique. He can not tell from the repo t as to the quantities of materials found. He called Dr. Crenshaw when he received the report, but he can not recall if he sent copies of the state report to Dr. Crenshaw but he usually does.

If Dr. Crenshaw did not get a written copy of the report the fault was that of the witness. He, himself, did not see any abnormality of the bronchii if it is not in his report. Dr. Crenshaw was unhappy with his first pathological report because Dr. Crenshaw had expected to find asbestos, and therefore, suggested that it be sent to the State. Fibrosis is usually found in asbestosis cases as is usual in silicosis cases and generally, the particles can be seen. Most of the noxious agents that affect the lung will cause fibrosis.

ROBERT CUTHBERTSON, recalled, and testified in his own behalf as follows: He did not work at the Pacific Coast Portland Cement plant on May 11, 1952, nor on the Walnut Creek School on June 29, 1952, nor at Camp Beale on May 3, 1953. It was the practice of the company to shift the payroll records to another job when there was a loss on a job from which the payroll report was submitted. He recalls all the jobs in the tabulation except the three he mentioned. He is not a cork man so he does not use too much cork. He believes that he just used cork for about a week in his employment with Armstrong.

DISCUSSION AND DECISION:

On December 3, 1959 the report of Cabot Brown, M. D., the agreed medical examiner, was served and filed.

It would appear that the report of Dr. Brown resolves any apparent medical conflict heretofore existing in this case. Dr. Brown concluded that the applicant does not have asbestosis. Therefore, a denial must issue.

JOHN H. ANKELE, Referee

JHA:afs/ws/rc

August 14, 1959

Mr. J. S. Taylor
Armstrong Contracting and Supply Corporation
304 Shaw Road
South San Francisco, Calif.

Dear Mr. Taylor:

In case you did not receive a copy of the Beaudry & Wilson letter, we enclose a Thermo-Fax and worksheets containing part of the information requested in the Beaudry & Wilson letter.

Records for the year 1950 have been destroyed so that the Payroll Department listed only those contracts worked on by R. F. Cuthbertson starting in 1951. Arthur Boardman, Controller's Department, then listed with whom and where we had the contract. Where the information is not entered, Arthur was unable to locate the particular files. Thought perhaps your files might disclose this information in which case you could complete the information Beaudry & Wilson is looking for.

In view of the first sentence in the last paragraph, page one, of Mr. Beaudry's letter, will you please contact him at your earliest convenience.

Very truly yours,

ARMSTRONG CORK COMPANY

R. C. Schiedt, Jr.
Insurance Department

JEZ

Enclosures

J. E. Zeller, ACAS, Lancaster

HC

BEAUDRY & WILSON • INSURANCE ADJUSTORS

420 MARKET STREET • SAN FRANCISCO 11, CALIFORNIA • EXbrook 7-4171

August 3, 1959

The Armstrong Cork Company
Lancaster, Pennsylvania

Attn: R. C. Schiedt, Jr.
Insurance Dept.

RE: Robert F. Cuthbertson vs. Armstrong Cork Company
Our File: 59-199

Gentlemen:

We have been assigned to do some investigation work on the above case by Mr. Ivan Schwab of Hanna & Brophy's office, who are handling the hearing before the Industrial Accident Commission for the Traveler's and Standard Accident Insurance Companies. This case has been set for August 13, 1959.

In order for us to complete our investigation, it is necessary that we obtain some information from you and also a letter which can be submitted to the Industrial Accident Commission in the event we are unable to prepare the case in time. The information we require is the name and number of each job Mr. Cuthbertson was employed upon during the period September 13, 1950 to July 17, 1954. With this job name and number, we can then obtain the necessary information from your local office, Armstrong Contracting and Supply Company, which will enable us to determine what type of materials were used and handled by Mr. Cuthbertson.

As you know, Mr. Cuthbertson has filed a claim for asbestoses. We are trying to determine the amount of materials he handled containing asbestos, and the amount not containing asbestos.

The above information as to the name and number of the job should be sent directly to us as soon as possible. In the meantime, we would appreciate your writing a letter direct to Mr. Ivan Schwab, Attorney, Hanna & Brophy, 1540 San Pablo Avenue, Oakland, California, stating that there will be some delay in developing the information in this case. Please include in your letter the reasons for this delay, i.e., distance involved and inaccessability of the records.

Mr. Schwab can then use this letter at the time of the hearing on August 13, 1959, to request an extension of time and another hearing, in the event our investigation is not completed. Thank you for your courteous and prompt reply in this matter.

Cordially yours,

BEAUDRY & WILSON

Richard E. Beaudry

REB:ms

Robert F. Cuthbertson 568-28-7686

San Francisco

Hired -	9-6-50	out 5-12-52	strike
	6-2-52	6-27-52	Vac.
	7-28-52	9-2-53	strike
	9-30-53	7-14-54	quit

Unit.

Pay Ending	Contract #	
6-21-53	46821	Hastorf-Nettles Co, San Fran - 8 Barracks & Mess Hall, Mpp Ft Fields
	270005x1	
7-5-53	46759	Anderson & Rowe, San Fran - State Dept. of Employ., San Fran
	270005	Geo. N. Weinholz San Fran - Hunter Point Low Rent, San Fran.
7-12-53	270157	Union Oil Co of Cal. San Fran - Same Rodeo Cal.
11-8-53	270199	Vet. Adm. Hosp., Livermore Cal - Same
1-10-54	270059	
2-28-54	270207	Same as 205 below
3-7-54	270205	J.W. McAlnahan Co. San Mateo - Travis Air Force Base, Fairfield
3-21-54	270297	Beatrice Foods, Los Gatos - Same
4-4-54	270203	Anderson & Rowe, S.F. - S.F. Naval Shipyard, S.F.
4-18-54	146907	Anderson & Rowe, S.F. - S.F. Shipyard, S.F.
5-2-54	270223	Baker-Newman, Modesto - Napa State Hosp., Imola Cal.
5-23-54	270307	Broadway Bldg. S.F. - Washington H.S., Centerville
6-13-54	270369	E.O. Cornelly, S.F. - Napa State Hosp., Imola Cal.

nt.

Pay Ending	Contract #	
3-23-52	46735	Regal Crusher Quarry Co., San Fran. Cal.
4-6-52	46527	Bruce A. Wilson Co., San Fran. – Hastings College of Law, San Fran Cal.
	46641	Warren Jensen Co. San Fran. Cal – Alameda Terminal, Inc. Alameda
4-20-52	46637	Standard Oil Co. of Nev., San Fran. – U.S. Naval Hospital, Oakland, Cal.
	46727	H. Holbrook & Co., San Fran. Cal. – Oakland Airport, Oakland, Cal.
	46731	Equipment Contracting Corp. Chicago, Ill. – Alameda, San Fran. Cal.
	46661	Clinton Paving Co. San Rafael, Cal – Alameda Airport, Alameda, Cal
5-4-52	46553	J.A. Terteling & Sons, Inc. – Hospital at Santa Rosa, Sonoma Co. Cal.
5-11-52	46707	Overland Contractors, San Francisco – Bur. Land Mgmt. Cal. Cement, San Fran. Cal
6-8-52	46603	Jos. L. Simmons, Redwood City – Burlingame Jr. H.S., Burlingame, Cal
6-15-52	46665	Clinton Mfg. & Paving, San Fran – Alameda Airport, Alameda, Cal
6-29-52	46501	Wm. Bros. Boiler Co. Oakland, Cal. – Oakland Airport Boiler, Oakland, Cal
8-3-52	46709	Western Pipe & Steel, San Fran. – Ferry Housing at San Francisco, San Francisco
9-28-52	46811	Bay Area Sewage Dist. San Fran. – Alameda Island Sewer, San Fran Cal
10-5-52	46879	Overland Corp. San Fran – Alameda Sewer, Alameda, Cal
12-7-52	46771	West Coast Co. San Fran – Oakland Airport Electrical, San Francisco
1-25-53	46671 x 5	
2-1-53	46771 x 5	
2-8-53	46795	Pacific Pipe Line, Oakland – Alameda Naval Air Station, Alameda Cal
	270043	The Standard Co. Pa. – Travis Air Force Base Fairfield Solano Co.
2-15-53	270041	The Standard Co., Pa. – Travis Air Force Base Fairfield Cal
2-22-53	270093	Pacific Coast Pipeline, Ltd. – Concord Naval Weapons Station, Concord, Cal
	46699	J.H. Baxter & Co. Ltd. – Alameda Air Station, Alameda Cal.
4-5-53	270045	Cahill Bros., San Fran – Lucky Lager Brewing Co – San Fran
5-3-53	270101	Peninsula Engineering Contr. Oakland – City of Alameda, Alameda, Cal
5-24-53	270 c69 x 2	Standard Oil Co. of Calif., San Fran – Alameda Naval Air Station, Cal.
6-14-53	46551	J.H. Baxter & Co., San Francisco – Coast Guard Island, Alameda, Cal.

Robert F. Cuthbertson 568-28-7686 San Francisco

Pay Ending	Contract #	Stock	Located at
12-31-50	46535		
	46539		
1-14-51	46445x1	Pac. Gas & Elect. San Fran. Cal -	Same, Antioch Cal
2-11-51	46445x2	" " " " " "	" " "
3-11-51	46517		
3-25-51	46369		
	46549		
4-1-51	46377		
4-8-51	46495		
5-6-51	46545		
	46523	Cory & Joslin San Fran. Cal. -	University of Cal Berkeley Ca
5-13-51	46454		
6-10-51	46501		
7-1-51	46607		
7-15-51	46585x2		
7-22-51	46561		
9-2-51	46445x6		
9-9-51	46573	Tenenson San. Fran. Cal. -	Los Milicos School, Santa Rosa
9-30-51	46643		
	46555		
10-7-51	46643x1		
11-4-51	46611		
1-13-52	46669	Monterey County Plumbing, Oakland Cal. -	Benecia Arsenal, Benecia Ca
1-20-52	46683	M. A. Sabroel, Martinez Cal -	Benecia Arsenal, Benecia Ca
2-3-52	46701	Cory & Joslin San Fran. Cal -	Vines Lab. Bldg. Berkeley Cal.
2-10-52	46711		
2-17-52	46559	Mehring & Henson Los Angeles Cal -	[illegible]

T 8-18-59

August 5, 1959

Mr. Ivan Schwab
Hanna & Brophy
1540 San Pablo Avenue
Oakland, Calif.

Dear Mr. Schwab:

Subject: Robert F. Cuthbertson vs. Armstrong Cork Company

We find the job of accumulating the detailed information you requested in connection with the claim of Robert F. Cuthbertson for the years 1950, 1951, 1952, 1953, and 1954 will take longer than we had estimated.

In addition to the San Francisco office, several different departments here in Lancaster are involved, and with this month's vacations, we believe it could be the end of August before the information can be accumulated.

We trust this delay will not seriously inconvenience you, and we will make every effort to supply you with the information as promptly as possible.

Very truly yours,

ARMSTRONG CORK COMPANY

R. C. Schiedt, Jr.
Insurance Department

JEZ

Beaudry & Wilson
420 Market Street
San Francisco 11, Calif.

J. S. Taylor, AC&S, San Francisco
J. E. Zeller, AC&S, Lancaster

July 29, 1959

Hanna and Brophy
1540 San Pablo Avenue
Oakland, California

Gentlemen:

Subject: B-8972691
Re: Robert F. Cuthbertson
Armstrong Cork Company
D/A 7-14-54

The Travelers Oakland office requested that we send you, in triplicate, the earnings record of Robert F. Cuthbertson during the years insured by Travelers workmen's compensation policies. Photostats covering the years 1952, 1953 and 1954 are enclosed.

His duties as a skilled insulation mechanic include the application of various types of pipe coverings and block insulation, job site fabrication of fittings, and the use of insulating cements. The products used are manufactured from a number of different basic materials including, in part, cork covering, asbestos felts, magnesium carbonate reinforced with asbestos fibers, diatomaceous silica combined with a mineral filler and slag mineral wool.

We know your attorneys both in your San Francisco and Oakland offices have had considerable experience handling asbestosis claims. However, if you require more details regarding working conditions, etc., please contact our Mr. J. S. Taylor, manager of the San Francisco office of Armstrong Contracting and Supply Corporation, a wholly owned subsidiary of Armstrong Cork Company, whose address is 304 Shaw Road, South San Francisco.

Very truly yours,

ARMSTRONG CORK COMPANY

R. C. Schiedt, Jr.
Insurance Department

Enclosures

J. E. Zeller, ACSC, Lancaster
J. S. Taylor, ACSC, San Francisco

M. H. Abren, Travelers adjuster
Oakland (Enc.)

W. B. Hoffert

INTER/OFFICE COMMUNICATION

Armstrong CONTRACTING

July 22, 1959

To J. E. Zeller, Lancaster

From J. S. Taylor, San Francisco

Subject Robert F. Cuthbertson
Request for information

Enclosed are duplicate copies of Travelers Insurance letter dated July 21st which is self explanatory.

It is our understanding that this will be handled by the Armstrong Cork Company's Insurance Department. If we can be of any further help, please let us know.

DJM

J. G. Murphy, Sacramento

P.S. Please forward the original copy to Armstrong Cork Company for their action.

JST

FORM 31501 1-59

The Travelers

The Travelers Insurance Company
The Travelers Indemnity Company

CLAIM DEPARTMENT
J. A. JOHNS, Claim Manager

BRANCH OFFICE
1956 Webster Street
OAKLAND 12, CALIFORNIA
Telephone TEmplebar 2-8200

July 21, 1959

Armstrong Cork Company,
304 Shaw Road,
San Francisco, California.

B-8972691
Re: Robert F. Cuthbertson
Armstrong Cork Co.
d/a 7-14-54

Gentlemen:

Please submit a statement, in quadruplicate, indicating all inclusive dates of Mr. Cuthbertson's employment; his salary (by the hourly wage and gross for the years 1953 and 1954; whether he was hired as a regular or temporary employee; his job title and a brief resume of his duties; whether his duties brought him into contact with asbestos, and is so, to what degree; whether or not he was exposed to other materials which might have a deleterious effect upon the lungs over a period of time, and if so, the nature of the substance and the degree of exposure; and whether or not Mr. Cuthbertson ever made any complaint with respect to exposure to deleterious substances or alleged ill ness as a result of alleged exposure.

Please forward the original and two copies direct to our attorneys, Hanna and Brophy, 1540 San Pablo Avenue, Oakland, Calif., with the third carbon copy to this office.

Your prompt and complete cooperation with our counsel is earnestly solicited, as this matter is set for a hearing before the Industrial Accident Commission on August 13, 1959.

Very truly yours,

N. H. Abreu
Adjuster

NHAJJ
cc: Hanna & Brophy, Oakland

The Travelers

The Travelers Insurance Company
The Travelers Indemnity Company

CLAIM DEPARTMENT
J. A. JOYCE, Claim Manager

BRANCH OFFICE
1956 Webster Street
OAKLAND 12, CALIFORNIA
Telephone TEmplebar 2-8200

July 21, 1959

Armstrong Cork Company,
304 Shaw Road,
San Francisco, California.

B-8972691
Re: Robert F. Cuthbertson
Armstrong Cork Co.
d/a 7-14-54

Gentlemen:

Please submit a statement, in quadruplicate, indicating all inclusive dates of Mr. Cuthbertson's employment; his salary (by the hourly wage and gross for the years 1953 and 1954; whether he was hired as a regular or temporary employee; his job title and a brief resume of his duties; whether his duties brought him into contact with asbestos, and if so, to what degree; whether or not he was exposed to other materials which might have a deleterious effect upon the lungs over a period of time, and if so, the nature of the substance and the degree of exposure; and whether or not Mr. Cuthbertson ever made any complaint with respect to exposure to deleterious substances or alleged ill ness as a result of alleged exposure.

Please forward the original and two copies direct to our attorneys, Hanna and Brophy, 1540 San Pablo Avenue, Oakland, Calif., with the third carbon copy to this office.

Your prompt and complete cooperation with our counsel is earnestly solicited, as this matter is set for a hearing before the Industrial Accident Commission on August 13, 1959.

Very truly yours,

H. H. Abreu
Adjuster

HHA:DJ
cc: Hanna & Brophy, Oakland

Re: Culbertson

Mr Culbertson was employed periodically by our company as an Asbestos Worker during the time indicated below

His duties as a skilled mechanic included the application of various types of pipe coverings & blo insulations, job site fabrication of fittings and the use of insulating cements. These products are manufactured from a number of different basic materials including asbestos felts, magnesi carbonate reinforced with asbestos fibers; diatomaceous silica combined with mineral fillers, slag mine wool, etc.

The degree of exposure to hazardous condition are almost nil since there is no noticeable concentr of dust nor prolonged periods of time when expo to such conditions are necessary.

Dick: This is rough — you can dress up is an carpenter, etc. Assume this guy not asbestos worker 7/27

O. M. FERRY, JR., Chairman of the Board

L. K. KIRK, President

SYMBOL OF SERVICE FOR 75 YEARS

Standard Accident Insurance Company

INCORPORATED 1884

CASUALTY · FIRE · MARINE · FIDELITY · SURETY

ROY W. SMITH
MANAGER

NORTHERN CALIFORNIA BRANCH OFFICE
840 WEST SAN BRUNO AVENUE
SAN BRUNO, CALIF.

PHONE JUNO 3-4000

JUL 24 1959 WEH

AIR MAIL

JULY 22, 1959

ARMSTRONG CORK COMPANY
LANCASTER, PENNSYLVANIA

ATTN: R. C. SCHIEDT, JR.
INSURANCE DEPT.

RE: 96-C 960794
ARMSTRONG CORK COMPANY
ROBERT F. CUTHBERTSON
DATE OF DISABILITY: 8-1-58
POLICY: AZ 666800
1-1-50 TO 1-1-51

GENTLEMEN:

YOU WILL RECALL THAT ON JUNE 15, 1959 WE ASKED YOUR HELP REGARDING EMPLOYMENT RECORD OF ROY THORSTED AND WHICH WE DULY RECEIVED AND FOR WHICH WE THANK YOU. NOW WE MUST CALL ON YOU AGAIN FOR THE EMPLOYMENT RECORD OF THE ABOVE CAPTIONED CLAIMANT WHO IS NOW PRESENTING A CLAIM FOR ASBESTOSIS.

THE EMPLOYMENT RECORD WE HAVE RECEIVED INDICATES MR. CUTHBERTSON WORKED FOR YOUR COMPANY FROM SEPTEMBER 13, 1950 THROUGH JULY 17, 1954 INCLUSIVELY. WE ARE ENCLOSING ENOUGH FORMS FOR YOU TO COMPLETE FOR THIS ENTIRE 5 YEAR PERIOD AND ASK THAT YOU RETURN TO US AS SOON AS POSSIBLE INASMUCH HEARING BEFORE THE INDUSTRIAL ACCIDENT COMMISSION IS SET FOR AUGUST 13, 1959.

WE WISH TO THANK YOU FOR YOUR COURTESY AND COOPERATION FOR THIS AND PAST REQUESTS ON THESE CLAIMS.

VERY TRULY YOURS,

Vera E. Dowling

VERA E. DOWLING
CLAIM REPRESENTATIVE

VED/MS
ENCLS.

CC: V.L.P. SHRIVER AGENCY
CC: HANNA & BROPHY, ATTORNEYS

San Jose

1950
1951
1952
1953
1954

July 29, 1959

Standard Accident Insurance Company
840 West San Bruno Avenue
San Bruno, California

Gentlemen:

Subject: 96-C 960794
Armstrong Cork Company
Robert F. Cuthbertson
Date of Disability: 8/1/58
Policy: AZ 633200
1/1/50 to 1/1/51

As requested in your July 22nd letter, we enclose, in duplicate, the 1950 and 1951 earnings record of Robert Cuthbertson. Standard Accident Insurance Company insured Armstrong Cork Company during the years 1950 and 1951.

Similar photostats for the years 1952, 1953 and 1954 have been sent to The Travelers Oakland office, which insured Armstrong Cork Company the three years in question.

Very truly yours,

ARMSTRONG CORK COMPANY

R. C. Schiedt, Jr.
Insurance Department

John E. Zeller, AC&S, Lanc.
John S. Taylor, AC&S, San Francisco

Enclosures