Booklets - J-M

THINGS YOU NEED TO KNOW ABOUT YOUR JOB

A HANDBOOK
OF INFORMATION
FOR
JOHNS-MANVILLE FACTORY EMPLOYEES

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Johns-Manville

Welcome to Johns-Manville.

We are glad to have you as a new member of our organization. You probably will want to know something about Johns-Manville, its background, what it makes and sells and what you may expect from your association with us.

The attached booklet will help to answer most of your questions. I hope that you will keep it in a safe place at your home as a permanent reference to help you with your job.

Naturally, it may be necessary to adjust J-M policies from time to time. When any changes are made you will be notified of them by your supervisor.

If in doubt about anything, don't be bashful. Get in touch with your supervisor. Like the rest of us, he will be only too glad to answer your questions and to help you get acquainted with your fellow jobholders, your job and Johns-Manville.

We wish you the very best of success and hope that your connection with Johns-Manville will be lasting and pleasant.

Sincerely,

Plant Manager.

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THIS IS THE PROPERTY OF:

NAME

ADDRESS

FACTORY TELEPHONE NO.

DEPARTMENT

CLOCK NO.

SOCIAL SECURITY NO.

DATE OF PARTICIPATION IN RETIREMENT PLAN

Insurance Policy:

TYPE:

NUMBER:

INSURANCE CO.:

J-M GROUP LIFE INSURANCE

POLICY NO.

J-M ACCIDENT & HEALTH INSURANCE

POLICY NO.

SIGNATURE

Be sure that your correct address and telephone number are on file with the Company, and notify us of any changes

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TO ALL J-M JOBHOLDERS

Every organization, whether it be a business, a labor union, a government, a baseball team, a community or a social club has policies to guide its members. These policies, known as the rules of the game, are the result of years of experience and are adopted to make things easier and more pleasant. They are really shortcuts that have proved their worth. They help every individual who learns them and takes advantage of them to make a success of whatever he is doing. They help everybody to work as a team.

Johns-Manville likewise has policies for the guidance of all J-M jobholders. And this booklet, which has been prepared as a guide to new jobholders and a ready reference for all employees, contains a brief discussion of important J-M policies and other information about J-M and your job.

I hope it will give you a helpful understanding of our company and what it means to be a J-M jobholder.

Lewis H. Brown

PRESIDENT

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J-M's Creed of Management

We who are responsible for the management of Johns-Manville in supplying the needs of the public for our goods and services and who recognize our obligations to stockholders and employees, believe

THAT we should constantly seek to provide better values at lower costs so that more people can enjoy the fruits of our production.

THAT we should strive to develop greater efficiency in our work so as to earn a fair return for our stockholders and provide the highest possible reward for the productivity of our jobholders.

THAT we should stimulate the genius of science and utilize the methods of research to improve our products and to create new ones so as to continuously provide new fields of employment for the present and the coming generations.

THAT Johns-Manville should encourage fair trade practices in business which, whether effected by competition or cooperation, will be so shaped as to be for the best interest of our customers and of society as a whole.

THAT it is our duty to be alert to our own shortcomings, to the need for improvement, and to new requirements of society, while always recognizing the responsibility of our trusteeship.

THAT our business has never seen what it could be and never what it yet will be.

THAT Business, Labor, Government and Agriculture working hand in hand can provide jobs and the opportunity for all to work for security without loss of our liberty and rights as free men.

—LEWIS H. BROWN,
President, JOHNS-MANVILLE CORPORATION

Johns-Manville's creed of management was first proposed as a creed of management for all industry by Lewis H. Brown, President, Johns-Manville Corporation, in a speech before the Seventh International Management Congress, at Washington, D. C. **Sept. 20, 1938**

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Company Background

To many people Johns-Manville suggests building materials or asbestos. But few persons realize that J-M serves all important American industries in many ways.

All told, J-M manufactures approximately 1,200 products, designed for the control of heat and cold, sound and motion and to protect against fire, weather and wear. These products are in demand both in peacetime and in wartime.

The business now known as Johns-Manville was born more than eighty years ago, in 1858, when a man in a New York City basement poured hot asphalt from a tea kettle onto a sheet of felt and passed the felt through a clothes wringer. The man was H. W. Johns and his first products were roofing, roofing cement, roof coating and an asbestos cement for pipe and boiler covering.

In 1891 Mr. Johns and others organized a merger of the leading companies in the asbestos trade under the name of the H. W. Johns Manufacturing Company. Then, in 1901, the Manville Covering Co., which was founded in Milwaukee in 1886 and which was also interested in asbestos products, merged with the H. W. Johns Manufacturing Company to become the other half of what is now known as Johns-Manville.

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The new firm was called the H. W. Johns-Manville Company and was known by that name until 1920 when the name was changed to Johns-Manville, Incorporated. In 1925, Thomas F. Manville, president, died. Shortly thereafter Thomas (Tommy) F. Manville, Jr., disposed of the large holdings which he had inherited from his father, at the same time ending all connections with the company. In 1927 the company was reorganized and became Johns-Manville Corporation. It was at this time that the company changed from a privately-owned organization to one of widespread ownership. Today, Johns-Manville is owned by about 8,000 stockholders who come from all walks of life.

One of the most important changes following the reorganization in 1927 was the launching of an intensive research, development and expansion program. This program has enabled Johns-Manville to meet the constantly changing tastes of the public and the new developments in industry. New and improved products that have resulted from this program now account for more than half the sales of J-M's products.

Thus, in its more than 80 years of existence J-M has grown from a small basement shop with two employees to an organization employing about 15,000, with 16 plant and mine locations and 73 sales offices in the United States, Canada and other sections of the world. The company is typical of American industry and the American Way. By private ingenuity and enterprise it has developed and merchandised products that help to create more jobs, to place our living at a higher standard, to make possible the development of cheaper and better products by other industries and to further the whole system upon which this country has been founded and has prospered.

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We all work for a living

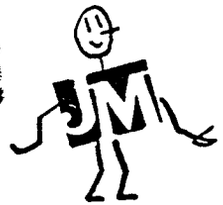
All of us in Johns-Manville work for a living. And our job is to manufacture and distribute more than 1,200 products.

This is quite a problem, for our products must compete not only with similar products of other companies but also with hundreds of products that can be substituted for ours.

To keep abreast and ahead of this competition we must give our customers more value for less money. Otherwise our competitors may get the business that we need to obtain money for payrolls, raw materials, taxes and other expenses of running a business.

So, we have a job cut out for ourselves. And we stand and fall together on that job.

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What Johns-Manville offers

Naturally you will want to know what you may expect from the company in return for your contribution to its progress. Well, to begin with . . .

IT IS OUR POLICY TO:

Give all applicants a fair and equal chance to qualify as employees.

Give all employees equal opportunities for advancement.

Maintain reasonable hours of work.

Make every effort to provide steady employment.

Provide safe and healthful working conditions.

Encourage friendly and cooperative relations among all groups within the company.

Guarantee all employees the right to confer with management individually or collectively on matters concerning their own or the company's interests.

The company also contributes to insurance funds and to a retirement fund to provide greater security for employees and their families.

Now let's take up these items in more detail.



Getting a job with Johns-Manville

NO DISCRIMINATION—Johns-Manville does not discriminate against any one because of race, religion, political belief, or membership in any lawful organization. Preference, of course, is given to American citizens when selecting applicants for employment in the United States. And alien employees already with the company are encouraged and assisted to become American citizens.

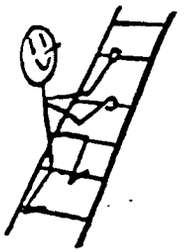
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HIRING AGE — Normally the minimum age for regular employment with the company is 18 years except in a state where the minimum age requirement may be higher.

MARRIED WOMEN — Johns-Manville does not discriminate against women applicants who are married.

RECOMMENDING APPLICANTS — The company is interested in qualified people who would like to join our organization and who are recommended by employees.

We would like to have you recommend such persons with the assurance that they will be given consideration when jobs in their field are open.



Opportunities for advancement

PROMOTIONS—Vacancies are filled by promotion from within the company wherever possible. Promotions are based on ability, sense of responsibility, experience and length of service.

TRAINING—The company believes in "helping a man to help himself." Training programs are carried on at many plants to help employees improve their skills. Ask your supervisor about them.

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SCHEDULING AHEAD—Every effort is made to arrange production schedules so that employment will be as continuous as possible throughout the year.

If it is necessary to reduce schedules because of business conditions every attempt is made to spread the work among the greatest number of employees.

If business conditions reach a point where it is necessary to reduce the working force then, in all fairness, employees with ability, experience and long service records are given first consideration.

RECALLING EMPLOYEES—Those employees laid off for reasons beyond their control will be placed on a recall list and will be given preference for re-employment as soon as business conditions permit.

When it becomes necessary to add to the working force the last man to be laid off is the first one recalled, provided he is experienced and qualified for the job available. When an employee has been laid off and is recalled to work it will be necessary for him to be passed upon by the medical department.

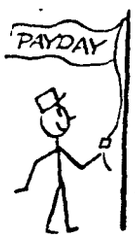
If an employee refuses the first offer of re-employment he will lose his order of preference on the recall list and if he is subsequently re-employed, prior continuous service will be canceled.

If no one is available on the recall list, preference for employment will be given to American citizens living in the community in which the plant is located.

Johns-Manville, Things You Need to Know About Your Job, a Handbook for Factory Employees (c. 1946)
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SEPARATIONS—We interview everyone whose employment with the company is terminated for any reason.

Before this interview takes place the employee should return all company property to avoid being charged for it. Final pay checks are issued at the end of the interview.



Your Pay Check

WHEN YOU GET PAID—You will be paid weekly by check for the previous week's work. When pay day falls on a holiday your check will be given to you on the previous working day.

DEDUCTIONS—Deductions are made from your check in accordance with State and Federal laws on income tax, Social Security and for other authorized purposes. All deductions are itemized on the checks you receive.

INJURED EMPLOYEES—Should you be injured in the performance of your job after beginning work and must leave for the rest of the day because of the injury, you will be paid a full day's wages for that day.

RATING THE IMPORTANCE OF JOBS—Through experience we have found out that the fairest way to determine the difference between job values is to

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classify them according to [illegible] requirements of the job and type of work performed [illegible] our policy to determine relative job values [illegible]

PAY ADVANCES—[illegible] approved before regular pay days only in an emergency because of the considerable extra clerical work and additional bookkeeping expense.

OVERTIME—Overtime payments are paid for work done on an hourly or incentive basis only in excess of 8 hours per day or 40 hours a week.

It is understood however that no employer shall be paid both daily and weekly overtime premium for the same hours worked. In all cases only one premium will be paid on hours worked overtime.

GARNISHMENTS AND WAGE ATTACHMENTS—Johns-Manville employees occasionally borrow small sums of money or make purchases upon some basis other than for cash. In connection with such loans or purchases it is sometimes necessary for them to agree that, if payments are not kept up, the balance due may be taken out of their wages directly by their employer and sent to the creditor. These arrangements are usually in the form of Wage Assignments.

In other cases judgments are rendered against employees and their wages are garnisheed. In both cases the company is forced to retain and pay to the creditors a portion of the employee's wages to which the employer would otherwise be entitled. This creates [illegible] payroll accounting, legal and mailing work expense.

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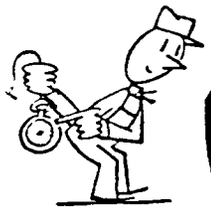
Of course it is realized that employees do not intentionally get into situations of this kind. However, employees should not expect the company to act as collector of bills and if they do permit their wages to become attached by creditors they may be subject to discharge

It is suggested that employees who make purchases sign nothing until they have read it thoroughly and understand it completely. Some so-called "Bills of Sale" are so worded that they are really wage assignments.

If in doubt get in touch with your supervisor.

* * *

If you have any questions about your wages do not hesitate to discuss them with your supervisor. He will be glad to help you.



8 hours a day 40 hours a week

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Under normal circumstances you will be on an 8-hour day, 40-hour week schedule. This is a policy the company has practiced for years. Wide variations in the demands for our products because of conditions beyond the control of the company make it necessary at times to vary your working day and work-week.

VACATIONS WITH PAY — Vacations with pay are granted to hourly workers depending on their length of service with the company. Your supervisor will give you the details of this vacation plan.

WAIT FOR YOUR RELIEF—If you are on a continuous process shift and your relief mate fails to report for work notify your supervisor at once but remain on the job so that production may continue. Your supervisor will appreciate your help and obtain a substitute for you as quickly as possible.



If You Can't Report for Work

If you are taken ill, have an accident, or otherwise are unable to report for work notify your supervisor as soon as possible. In this way he will be advised so that arrangements may be made to take care of your regular work until you return.

LEAVE OF ABSENCE — Under certain circumstances leaves of absence may be granted if they do not handicap factory operations. Should this be necessary ask your supervisor for permission in advance.

ABSENCE WITHOUT NOTICE—If you are absent and do not notify the company you may, if the circumstances warrant it, be separated from the payroll.

JURY DUTY—If you are called to serve on a jury or an election board and require time off you will be given a leave of absence on your own time and you will be given credit for service during this time.

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MILITARY DUTY—The company has adopted definite policies which apply to employees who serve in the armed forces. The details of these policies are revised from time to time. Your supervisor will keep you posted on any of these changes.

CONTINUITY OF SERVICE—It is to your personal advantage to maintain an unbroken service record because this continuity of service carries with it such benefits as vacations, maintenance of your group life insurance, continuation in the retirement plan, a better chance when promotions are being considered or giving you preference if it becomes necessary to reduce the working force because of business conditions.

RESIGNATION OR DISCHARGE—Should you resign or be discharged from the company your continuity of service will be broken and all benefits you obtain as an employee will be canceled.



The company believes in the principle of collective bargaining and practiced it long before it was required by law.

The management is always ready and willing to discuss with the freely chosen representatives of employees such matters as rates of pay, hours of employment, or working conditions. And any employee or group of employees has the right to talk over their grievances with the management at any time. Agreements reached are put in written contracts. Both the company and the employees must live up to the contracts if collective bargaining is to succeed.

THE CLOSED SHOP—The company is opposed to the closed shop. The closed shop is an arrangement between an employer and a labor union which means that a worker cannot decide for himself whether or not he wishes to belong to a union and pay union dues. A closed shop contract means that the worker *must* belong to one union—the union that makes the factory contract—or lose his job.

It should not be Johns-Manville's or any other employer's business to make that decision for an employee. The company feels that it is just as much coercion and intimidation to force a man to join an organization as it is to try to keep him out of one.

THE RULES OF THE GAME—Every organization whether it be a business, a labor union, a government, a baseball team or a social club has rules to guide its members. These rules are usually the result of years of experience and are adopted to make things easier and more pleasant for all concerned. They are really shortcuts that have proved their worth. They help everybody to work as a team.

To promote friendly relationships, to avoid any misunderstanding with others, to prevent accidents and to complete our schedules satisfactorily all employees are urged to become acquainted with the various regulations, safety precautions and notices posted on the bulletin boards.

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The right way is the safe way

In the construction of its plants and in the arrangement of its machinery, the company has given the utmost consideration to your safety. Every effort has been made to provide safe places of work by the installation of adequate protective devices and equipment.

STOP, LOOK AND LISTEN — The *right* way to perform a task is the *safe* way. Your own safety and the safety of those who work with you depend on the manner in which you do your job. Be careful at all times. Heed signs which give warning of dangerous places. Never do anything where there is a possibility of injury to yourself or to others.

For your own sake and for the sake of your fellow employee you are urged to become familiar with the general safety precautions listed in the "Safety Pays" booklet which has been given to you, and to follow closely the safety notices posted throughout the plant. In the course of your work, whenever you notice a dangerous working practice or find any machinery that is unsafe or not in proper running order, report it immediately. You may save someone from a serious injury.

SAFETY EQUIPMENT—The company has equipped its machinery with modern safety devices to

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give you adequate protection. Other safety equipment has been installed throughout the plant. Do not fail to use these safeguards, and under no circumstances remove them unless you are authorized to do so. Report any such guards not in place or equipment not operating properly.

SAFETY GOGGLES—The company provides safety goggles for all operations where there is any possibility of dust or flying particles getting into the eyes. These goggles will protect your eyesight when chipping, grinding, welding, or when doing similar operations and they cost you nothing.

SAFETY SHOES—Safety shoes may be purchased through the company at cost, and are recommended for jobs where there is any possibility of material falling and injuring the feet. The toes of these shoes are reinforced with strong protective boxes, and according to actual tests they will support a load of nearly a ton and a half.

The safety shoes are made in several popular styles and either a representative of the shoe company or a competent J-M employee will see that you are fitted comfortably.

Your supervisor will tell you how to secure these safety shoes. Ask him about them.

SAFETY AWARDS—A bronze safety trophy is awarded semi-annually to the plant having the best safety record in its respective group in the inter-plant safety contest. Each month a contest score sheet is posted on your bulletin board showing the comparative standing of all plants.

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Certificates of Merit are awarded to those departments whose employees have worked without a lost-time accident for a certain number of man-hours.

SAFETY ORGANIZATION—The company employs a Safety Engineer who directs the company's safety program. He is constantly working to prevent plant accidents, and he makes periodic examinations of the company's plants to investigate working conditions so that your job may be made as safe as possible. The Safety Engineer is assisted in his work by certain key men in each plant.

Safety Inspection Committees have been organized at all plants, and all departments are inspected monthly. Service on these committees includes jury duty to determine responsibility in case of plant accidents.

All employees meet monthly with their supervisor to discuss safety matters concerning their work. Unsafe conditions or practices should be reported to him immediately.

MEDICAL SERVICES—The company endeavors to provide up-to-date first aid facilities and trained personnel at every location where such facilities are warranted.

Should you be injured while at work, no matter how slightly, report to your supervisor at once and he will tell you where to go for medical treatment. Take no chances and comply with this rule. The smallest cut or scratch may become seriously infected resulting in loss of time or even in permanent disability.

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Health

PHYSICAL EXAMINATIONS—The company endeavors to maintain high standards of health by giving physical examinations to all applicants upon employment, and by re-examining all employees at frequent intervals. Good health is one of your most precious possessions.

The physical examinations given by the company are free and are for your protection in minimizing personal ailments.

HEALTHFUL WORKING CONDITIONS—The Company makes every effort at all times to maintain healthful working conditions throughout its plants. Surveys and inspections are made during the year to make improvements where indicated.

YOU CAN HELP KEEP THINGS TIDY—Thousands of dollars are spent by the company each year in keeping its plants clean and healthful. You can help by seeing that all refuse is placed in the trash receptacles and by keeping your working area in a clean and orderly condition.

REMEMBER THE GOLDEN RULE—For sanitary reasons be conscious of your own health habits. Help keep the rest rooms, wash rooms and locker rooms clean. Show the same consideration for others as you would wish them to show to you.

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SALT TABLETS—Certain operations in hot weather cause high temperatures in some working areas. To avoid the ill effects of heat it is recommended that you use the salt tablets located near the drinking fountains unless you have a physical ailment which would prohibit such use. Salt tablets help to restore the body mineral balance lost through excessive perspiration. Be sure to follow the directions on the dispenser.

DRINKING WATER—Pure drinking water is supplied in the plant at convenient locations. Do not drink any water unless you know it is for drinking. Water used for industrial purposes is not suitable for drinking.

RESPIRATORS—Respirators are supplied for all operations where needed. They are provided at no cost, and you are expected to use them when specified.



Economic Security

To help you in case of sickness or injury and to aid you in unemployment or old age, there are several plans of which you as an employee may take advantage. If you are interested in further details regarding any of these benefits, ask your supervisor who will be glad to give you additional information.

RETIREMENT—The retirement age for all employees is 65 years whether or not they participate in the J-M Retirement Plan.

To supplement Social Security benefits and thus provide increased security for employees when it comes time to

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retire from a job well done, the company sponsors a retirement plan. All employees on regular plant and salary payrolls with two or more years service with the company are eligible to participate.

In general, for every dollar employees contribute to the retirement fund the company contributes a similar amount. The money contributed by the employees and the company is placed in a trust fund to earn interest and at the age of 65 the total amount paid in plus interest is used to provide an annuity, payable monthly, during the life of the employee. The exact amount of monthly checks for retired participants will depend on the amount the fund earns. The company has no access to this fund which can only be used for the retirement of employees.

Employees with ten or more years service who subscribe to the plan are entitled to consideration for disability retirement if they become permanently incapacitated and unable to carry on their work.

The plan also is one of the best possible means for regular saving because if an employee leaves the company, he receives back the total amount he has invested in the retirement plan plus any interest that may be earned on this amount. So that no matter what happens the employee cannot lose one dollar by subscribing to the plan.

A booklet explaining the retirement plan in detail may be obtained through your supervisor.

HEALTH AND ACCIDENT INSURANCE—Through an arrangement with a major insurance company, Johns-Manville is able to offer you a plan with liberal benefits, in case of injuries or ill health suffered while not at work. You are eligible for this insurance after six months of continuous service, provided you have not reached sixty-five years of age.

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The weekly cost to you is 20c. and you will be paid a weekly benefit of $16.00—after a waiting period of seven days. The company will pay a substantial part of the total cost of securing these benefits for you.

Booklets on such subjects as "Care of the Baby," "First Aid," "Overweight and Underweight," "Health, Happiness, and Long Life," "Cooking," and others are distributed free to insured employees.



GROUP LIFE INSURANCE—The company has made it possible for you to secure life insurance at 50c per month for each $1,000 of insurance. A substantial part of the total cost of this insurance is paid for by the company.

In case you should be permanently disabled before reaching 60 years of age, monthly or yearly benefit payments will be made in accordance with the amount of your policy. Should you die while carrying this insurance, your survivors will be paid the amount for which you are insured, after deducting any amount paid previously to you for permanent disability benefits.

You may be insured any time after six months of continuous service with the company. No medical examination is necessary provided you apply for the insurance before nine months of continuous service have elapsed.

The amount of insurance which you may take out is determined by the amount of your annual earnings.

WORKMEN'S COMPENSATION—If you are injured while at work you will receive weekly compensation for lost-time in accordance with the Workmen's Compensation Law of your state. Consult your supervisor for information on this subject.

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OLD AGE AND SURVIVORS INSURANCE—If you have been a qualified worker, the combined contributions made by you and by the company under the Social Security Act will provide you with an old-age income payable monthly after age 65 upon retirement. When you receive old-age benefits, additional benefits will be paid to your wife if she is 65 years old or over, and for your children under 16 years of age, or 18 years of age if they are still in school.

These benefits are paid from a fund built up by taxes on your wages and on the company, the company contributing half of the total amount paid. Claims for benefits should be filed with the nearest Social Security Board Office, which will furnish the necessary papers and give any help needed. The service is free and it is not necessary for you to employ anyone to help.

SOCIAL SECURITY NUMBER—Make sure that you keep your social security account number in a place where you can always find it. The number will be good as long as you live. When you or any of your family file a claim for benefits, the number will identify your account and help to establish your claims.

STATEMENT OF ACCOUNT—To verify the amount of wages being credited annually to your Social Security Account it is suggested that in July of each year you fill out Form OAR—7004, "Statement of Old-Age Insurance Account" which may be secured from your nearest Social Security Office. Mail this card to the Social Security Board, Bureau of Old-Age Insurance, Baltimore, Maryland. (Figures for a previous year are not available until July of the next year.) By following this procedure annually you will be certain of receiving the benefits due you according to the Social Security Law.

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UNEMPLOYMENT INSURANCE — Under an unemployment compensation law the company makes contributions and this money provides for weekly payments in case you are laid off or lose your job, provided you qualify under the provisions of this law. Such payments are not equal to your regular pay, but they will help to tide you over until you can get back to work. States in which J-M operates plants also make provision for benefit payments on account of partial unemployment.

To claim these weekly payments report to the nearest United States Employment Service office and register for out-of-work payments. After a specified waiting period, if no job is found, you should receive unemployment insurance.



J-M honors long service records

QUARTER CENTURY CLUB — The company honors length of service with membership in the Quarter Century Club composed of jobholders who have worked for Johns-Manville for 25 years or more.

Each employee, upon completion of a quarter of a century of employment, is presented with an engraved, jeweled watch, emblematic of membership in the Quarter Century Club. At the end of 1945 there were 640 active and 144 inactive members in this organization.

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No Quarter Century Club member may be separated from the company without the approval of the President of Johns-Manville Corporation.

PURCHASING J-M MATERIALS — You may purchase Johns-Manville materials at advantageous prices directly from the company for your own use or for use on a dwelling or building you occupy, or an automobile or other equipment you own. If you live an an area where there is a company owned home insulation unit, you may have Type "A" blown home insulation installed for 35% less than the standard consumer contract price. You may buy other company products for 15% less than the lowest published price in the price book.

Thirty days are allowed for payment for these materials in cases where your purchases do not exceed the amount of four weeks of your wages. Amounts in excess of this are paid in advance.

Your supervisor will be glad to provide information for you in your purchases of company materials.

BULLETIN BOARDS—Bulletin boards are located in the plant in order that you may keep posted on important information. You should look at them frequently so that you may be advised of official notices and other information of interest.

Material for these bulletin boards must have the approval of the management before being posted.



Johns-Manville, Things You Need to Know About Your Job, a Handbook for Factory Employees (c. 1946)
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EMPLOYEE BENEFITS

BENEFITS (And where to get full information)	COST TO COMPANY	COST TO YOU	IF YOU ARE LAID OFF OR LOSE YOUR JOB	PAYMENTS YOU MAY RECEIVE— IF YOU ARE INJURED AT WORK	IF YOU ARE ILL OR INJURED WHILE NOT AT WORK	IF YOU RETIRE (at age 65)	IF YOU DIE (before age 65)
WORKMEN'S COMPENSATION Your supervisor	Entire Cost	None		Weekly compensation for lost-time in accordance with Workmen's Compensation Law of your state			
HEALTH AND ACCIDENT INSURANCE Your supervisor	Substantial	20c per week	Insurance ceases		Weekly benefit of $16.00 after a waiting period of seven days	Insurance ceases	No benefits
RETIREMENT PLAN Your supervisor	One-half (Company matches your accumulated contributions at time of retirement)	One-half (Contributions vary according to your age and wages)	Your accumulated contributions will be returned to you if you lose your job	Under certain circumstances, special provision may be made in case of permanent disability before age 65		Monthly payments for life guaranteed by company	Your beneficiary will receive amount of your accumulated contributions
OLD-AGE AND SURVIVORS INSURANCE (Nearest Federal Social Security Board Office)	An amount equal to 1% of your wages	1% of your wages				For qualified person, monthly payments for life with additional benefits for dependents	Lump sum payments to qualified person and/or monthly income for widow or dependents
GROUP LIFE INSURANCE Your supervisor	Substantial	50c per month per $1,000	Insurance may be continued at your expense	Payments up to face value of policy may be made in case of permanent total disability		30% of insurance or minimum of $1,000, continued at company expense	Beneficiary receives net amount of policy
UNEMPLOYMENT INSURANCE (Nearest U. S. Employment Service Office)	Company pays all in most states. Employee pays an additional amount in some states		Weekly payments after waiting period if you qualify under law				

NOTE This is a summary only and does not create any rights. For complete information on any of the above, consult the original benefit plan. Full information is available at offices indicated above. All these benefit plans are subject to change.

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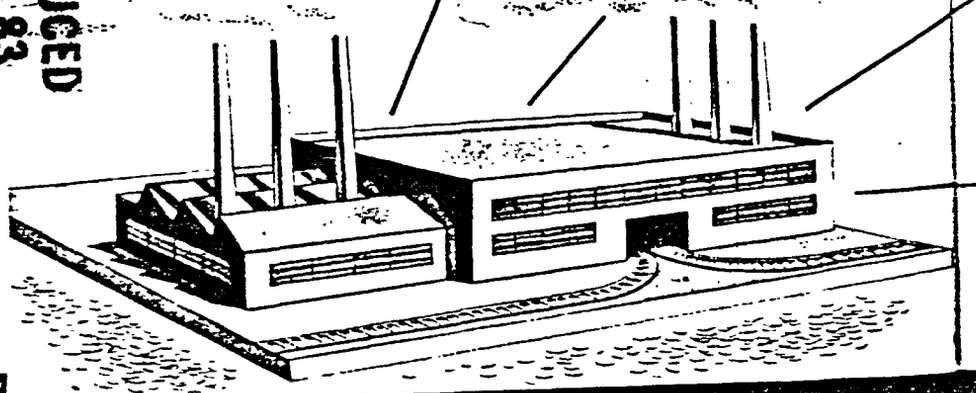
J-M SERVES HOMES AND INDUSTRY

The sale of J-M's many products depends largely on the state of business in the important industries of the country. To reach these markets J-M's sales department has five major divisions—building materials, transportation, power products and industrials, filtration and fillers and the J-M International Corporation. Some of the important industries served by J-M are shown on this page.

PULP AND PAPER INDUSTRY—The pulp and paper group buys Transite products in many forms, and insulated roofs where condensation problems are common, as well as many other J-M materials.

UTILITIES—Among the many products bought by this group are Transite Conduit, Transite water and sewer pipe, high temperature insulations, and asbestos ebony for switchboard panels.

STEEL INDUSTRY—Steel offers a market particularly for J-M high temperature insulations, refractories, roofings, and packings for various purposes, among many other products.



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PETROLEUM INDUSTRY—This industry is a market for all important J-M products, and specifically for insulations, Transite pipe, building materials and various types of packings.

FOOD INDUSTRIES—Filter-aids for the clarification of liquids, and refrigeration insulation play an important part in the processing of food products of all types.

TRANSPORTATION—Railroads are important customers for practically every J-M product. The shipbuilding and aviation industries are also among the Company's largest transportation customers.

AUTOMOBILE INDUSTRY—Practically all J-M materials are used by this industry, and particularly brake linings, clutch facings and the wide range of insulations including those for passenger car bodies.

CHEMICAL INDUSTRIES—J-M Celite as both inert filler and filter-aid are important to this industry, as are special packings, high temperature insulations for processing, and both flat and corrugated Transite.

BUILDING INDUSTRY—The company manufactures a wide range of well known materials for construction purposes for homes, offices, schools, theatres and all types of commercial buildings. Some of these products include fireproof asbestos siding shingles, roofing shingles, Rock Wool insulation, Asbestos Flexboard, Asphalt Tile Flooring, Insulating Board, movable Transite wall partitions, acoustical materials, built-up roofing and other products.

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J-M'S FAR-FLUNG ORGANIZATION

FACTORIES

Alexandria, Indiana
Asbestos, Quebec
Jarratt, Virginia
Lompoc, California
Los Angeles, California
Manville, New Jersey
Marrero, Louisiana
Nashua, New Hampshire
North Billerica, Massachusetts
Pittsburg, California
Redwood City, California
Richmond, Indiana
Watson, California
Waukegan, Illinois
Zelienople, Pennsylvania

MINES

Asbestos, Quebec (*Asbestos*)
Lompoc, California (*Diatomaceous Earth*)
Chrysotile, Arizona (*Asbestos*)

SALES OFFICES

(UNITED STATES AND POSSESSIONS)

Akron
Albany
Alton, Ill.
Atlanta
Baltimore
Birmingham
Boston
Buffalo
Cambridge, Mass
Charleston, W. Va
Charlotte, N. C.
Chicago
Cincinnati
Cleveland
Columbus, Ohio
Dallas
Dayton
Denver
Detroit
Erie, Pa.
Grand Rapids
Hartford
Hollis, N. Y.
Honolulu
Houston
Indianapolis
Jacksonville
Kansas City, Mo.
Knoxville
Los Angeles
Louisville
Milwaukee
Minneapolis
Mount Vernon, N. Y.
Newark
New Haven
New Orleans
New York
Norwalk, Conn.
Oakland
Omaha
Philadelphia
Pittsburgh
Portland, Me.
Portland, Ore.
Poughkeepsie, N. Y
Providence
Richmond, Va.
Rochester, N. Y.
Salt Lake City
San Antonio
San Francisco
Seattle
St. Louis
St Paul
Summit, N. J.
Syracuse
Tacoma
Toledo
Tulsa
Upper Darby, Pa
Washington
Watertown, N. Y
Wheeling
Wilkes-Barre
Youngstown

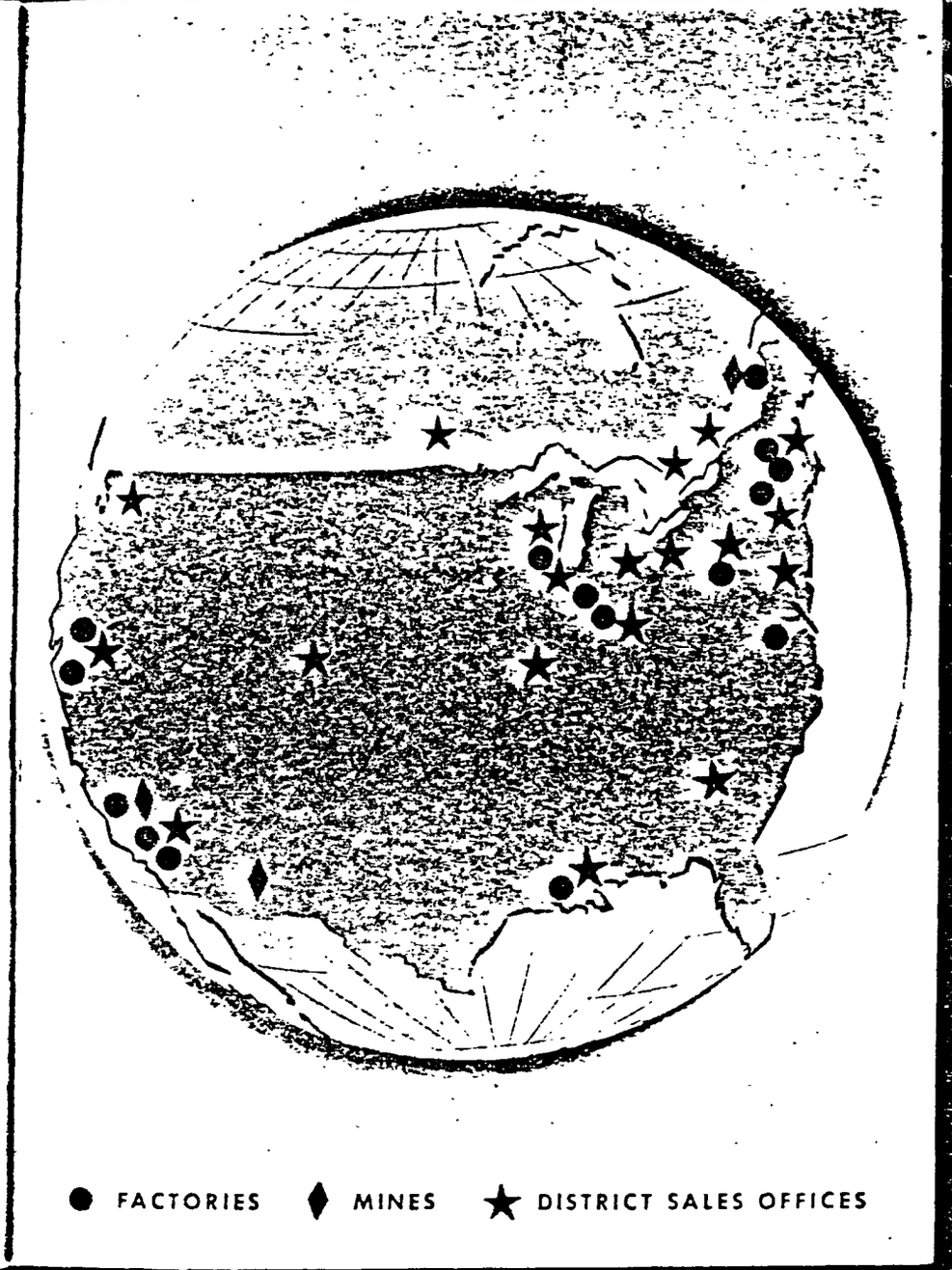
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