June 28, 1955

A. M. Schmidt

Manville A & S Experience

I have noted the recent increase in the benefits paid thereby our loss ratio [illegible]. I believe our insurance carrier should be able to help us improve this insurance picture. We [illegible] would be possible to reduce [illegible] under consideration and, [illegible] our [illegible] our own [illegible] or insurance [illegible] to help us [illegible] be able to help [illegible]

Kenneth W. Smith, M.D.

KWS:DB

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