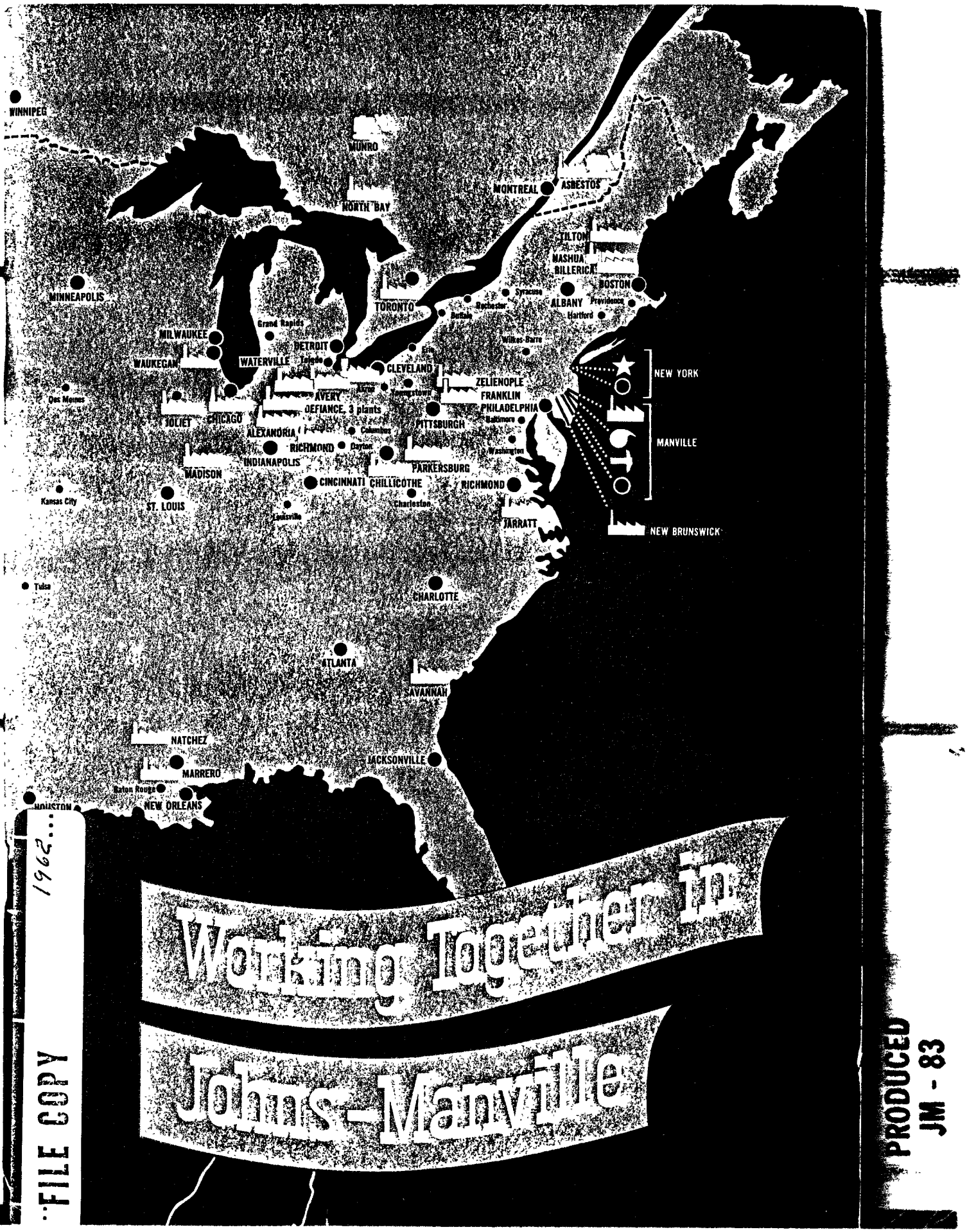


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This book is the property of

Department _____

Division _____

J-M Location _____

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This is your company —

Johns-Manville has a century old tradition of steady advancement and growing leadership in its field.

We have many modern plants and sales offices, and we are extending our markets throughout the free world. We control the sources of our chief raw materials, and our research and engineering facilities help make it possible for us to continuously introduce new products.

We produce thousands of different products for the home and for industry. Our Company is owned by nearly 30,000 people who have entrusted their savings to us. There is no mystery to the widespread acceptance of J-M as a good company for quality products and services, and as a good place to work.

Johns-Manville's progress has been due to the people who have built our company from a lowly basement shop with two men on the payroll to a well-integrated, international organization.

It is the experience, the ability, and the loyalty of our people that have formed the keystone of our company's success.

You have joined the J-M team. You will have a part to play in our Company's future development. We hope you will see and experience the opportunities in our progressive company.

Sincerely,

C. B. Burnett

C. B. Burnett
President

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A Handbook for the
Men and Women of Johns-Manville

FOREWORD

THIS BOOK is designed to give you information about your company. Before you read it, spread out the map on the cover. Plants, mines, and sales operations dot the United States and Canada, and reach out through the activities of the International Division to carry Johns-Manville products to other countries of the world.

Find your own location, and then look beyond. Thousands of other men and women are busy in those other communities, too, producing and selling J-M products, enjoying benefit opportunities and privileges as you do, observing J-M customs as you do, all working together toward the ideals of J-M's creed of management.

This handbook tells as much as its covers will hold about many of the interests we have in common—about our company's history, its products and customers, its organization, and its plans and programs which affect our personal lives.

Whatever questions you have about J-M that aren't answered here should be asked freely of your supervisor or of the people in the Industrial Relations Office.

This book is your own, to show to your family and friends, and especially to keep near you for reference. We hope it will help you to know your company.

C. W. White

Vice President for Industrial Relations

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CONTENTS

Foreword 2

History 5

Opportunities 8

Benefits and Services 12

Customs in J-M 26

Products and Customers of J-M 44

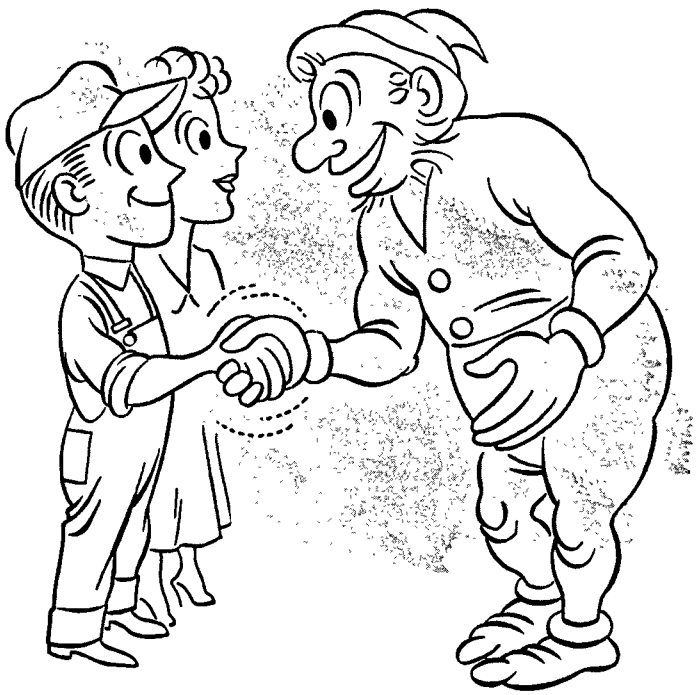
Organization of J-M 47

Index 51

J-M Creed of Management 53

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History of J-M

In over a century of progress Johns-Manville has become a diversified enterprise serving all important industries in many ways. It is not limited to building materials or asbestos as some people think.

All told, J-M manufactures more than 500 lines of products, designed for the control of heat and cold, sound and motion and to protect against fire, wear and weather.

Basement Beginning

The business now known as Johns-Manville was born 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.

Johns and Manvilles Pioneered

While Mr. Johns was building his business, the Manville family had traveled westward in a wagon train to Wisconsin where they pioneered for several years in merchandising and mining enterprises. Then

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in 1886, in Milwaukee, C. B. Manville with his three sons—T. F., C. R., and H. E.—formed the Manville Covering Company. This company produced various types of pipe coverings and other insulations, but their line did not include asbestos materials.

Meanwhile, Johns had been developing new uses for asbestos and in 1891 he and others organized a merger of the leading companies in the asbestos trade under the name of H. W. Johns Manufacturing Company. While Johns was opening a market for his products, Manville was expanding in the midwest. With rapidly changing industrial production methods came a demand for higher temperature insulations. This led to an arrangement by which the Manville Covering Company took over the Chicago branch of the H. W. Johns Manufacturing Company. Then in 1901 the two companies were merged under the name H. W. Johns-Manville Company.

Largest Asbestos Mine Bought

During the next quarter of a century expansion was rapid. The Jeffrey asbestos mine in Quebec, Canada—the largest in the world—from which the company had been buying asbestos fibre for a number of years was acquired. The company grew and prospered and earned a nation-wide reputation for its products.

Reorganization and Expansion

In 1925, Thomas F. Manville, president, died. Shortly thereafter Thomas (Tommy) F. Manville, Jr., disposed of the large holdings which he had inherited and ended all connections with the company. In 1927 the company was reorganized and became Johns-Manville Corporation. At that time J-M changed from a closely held "family" organization to one of widespread stockholder ownership. Today some 30,000 stockholders in all walks of life own shares in the Company.

A new era of intensive research, development, and expansion followed the reorganization in 1927. Before that time the company's principal basic raw materials were asbestos fibre, asphalt, and cement. Since then Johns-Manville has added wood fibres and mineral fibres as well as diatomite, fiber glass, rubber, plastics, perlite, and other

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[illegible] for the widely diversified line of J-M products. Fiber [illegible]ations, insulating board products, tapes, Celite® products, [illegible] (asbestos-cement) pipe are some of a number of im- [illegible]itions to the line since 1927.

[illegible] product line expansion has enabled Johns-Manville to meet [illegible]antly changing tastes of the public and the new develop- [illegible] industry. Many new and improved products have resulted [illegible] program of research, development, and engineering. As [illegible] its second century of service to homes and industry, the [illegible]ision, resourcefulness, and skill of J-M people is constantly [illegible]ward further, steady development.

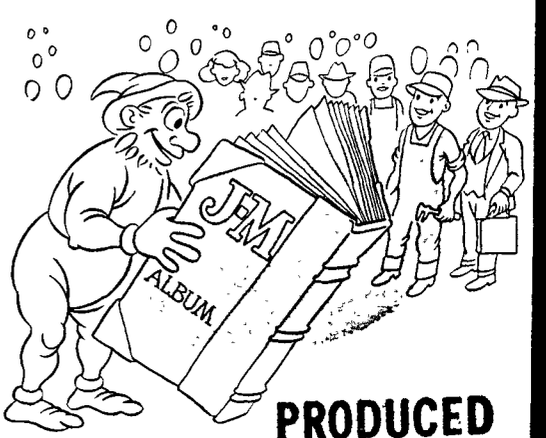
J-M Today

[illegible] in its more than a century of existence J-M has grown [illegible]mall basement shop with two employees to an enterprise [illegible] more than 21,000 people.

[illegible] Company owns and operates four mines — two asbestos [illegible]anada, a diatomite deposit in California and a perlite [illegible] New Mexico. Johns-Manville also maintains an interest [illegible] mines at Coalinga, California and Baie Verte, Newfound- [illegible] addition there are 43 Johns-Manville plants. Sales offices [illegible]ained in principal cities of the United States, Canada and [illegible] of the world. The extent of the organization is outlined [illegible] on pages 44-46.

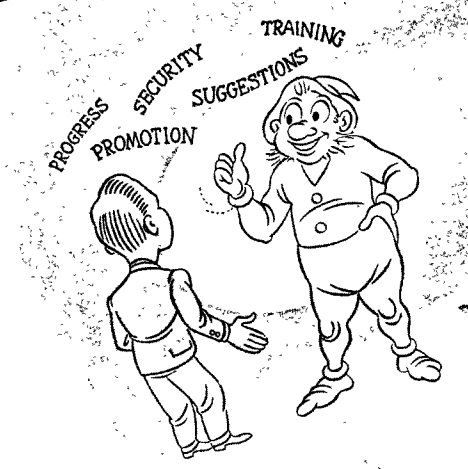
Example of Private Enterprise

[illegible] company is typical of American in- [illegible] the American system. By private [illegible] and enterprise it has developed and [illegible]ized products that help to create [illegible], to place our living at a higher [illegible], to make possible the development [illegible] and better products by other in- [illegible] and to further the whole system upon [illegible] country has been founded and by [illegible] has prospered.



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Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 9 of 56
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Opportunities in J-M

Over the years, many people with ability and initiative have built successful careers in Johns-Manville. The wide variety of operations in the company provides many different kinds of work—such as production, sales, research, engineering, and finance.

Although J-M is large in its field, it is small enough for each person to have many friends in the company, and to receive recognition for his or her individual effort.

Your Own Progress

You needn't get into a rut at J-M. You chose this enterprise, and J-M selected you to be a member of the organization. The right endeavor from us both should insure a very pleasant relationship.

The company knows that you want to progress. It provides an opportunity for you to learn the duties of each job you tackle. You will find that it is to your benefit to take full advantage of such opportunities, to work in harmony with all around you, and to develop and apply your knowledge of the company. Actually, the ceiling is unlimited. You can move up about as far and as fast as your capacity and the progress of the company permit.

Security

Everyone has his own idea of what security means to him. When

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we talk about job security, we generally mean looking forward to stable employment. This is something which depends a lot on general business conditions. It also depends a lot on every person in the J-M organization.

Each one of us helps to build the security of our company when we work smarter than our competitors. We are working smarter when we turn out more and better products at the lowest possible cost.

Low costs enable J-M to keep prices right and to beat our competition. Prices that are right for quality products like ours, mean more customers' orders, more jobs for J-M people, and greater security for everyone in J-M.

Job security can be developed by an individual in another way, too. A person who is always adding to his knowledge and skills has a better chance of stable employment than the person who knows how to do only one kind of work.

Scheduling Ahead

Every effort is made to arrange production schedules so that employment will be as continuous as possible. If it is necessary to reduce schedules because of business conditions, every attempt will be made to spread the work among the greatest number of employees. J-M people with ability, experience, and long service get first consideration if business conditions require a reduction in personnel.

Recall After Layoff

If it should be necessary at any time to lay off hourly paid people temporarily because of a change in business conditions, the names of those people will be put on a recall list. They are given preference for reemployment as soon as business conditions permit.

The last person to be laid off is the first one recalled, provided he is qualified for the job available.

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When a person has been laid off and is recalled to work, it is necessary for him to be passed upon by the medical department.

Promotion and Transfer

It is well to understand the different meanings of these words. For example, when you step into a different job for which a higher rate of pay is established, you are promoted. Under some circumstances increased pay is given at the time of promotion. Under other circumstances a trial period is set during which you should prove your capability before expecting an increase in pay.

Transfer means changing to a job for which the rate of pay is not higher. It doesn't in any way imply lack of opportunity.

Promotion

J-M prefers to fill from within the company vacancies which offer promotion. Candidates for promotion are selected for their skill, capacity for added responsibility, past performance, background, training, and length of service.

If you want to prepare to step up the ladder, talk over methods of development and courses of study with your department head or with the J-M training specialist, as the section on "Training" suggests.



Transfer

If you feel at any time that your occupation in Johns-Manville does not fully utilize your capacity, or if you are genuinely interested in changing your field of work, tell your supervisor about your aims and qualifications and ask his help. He may request that you be considered for transfer, or you may make such a request yourself with the permission of your supervisor.

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In either case, the matter would be discussed next with the employment manager who acts as a clearing point and tries to help find suitable work. (Where there is no local employment manager, department heads act in a similar capacity.)

Suggestions

Johns-Manville always welcomes constructive ideas for improvement. Whenever you have such an idea, submit it for discussion with your department head.

Training

Training on the job under capable supervision is always offered to J-M folks. In addition, through many training programs at various J-M locations, the company tries to give members of the organization an opportunity to develop both their general knowledge of J-M and their special skills.

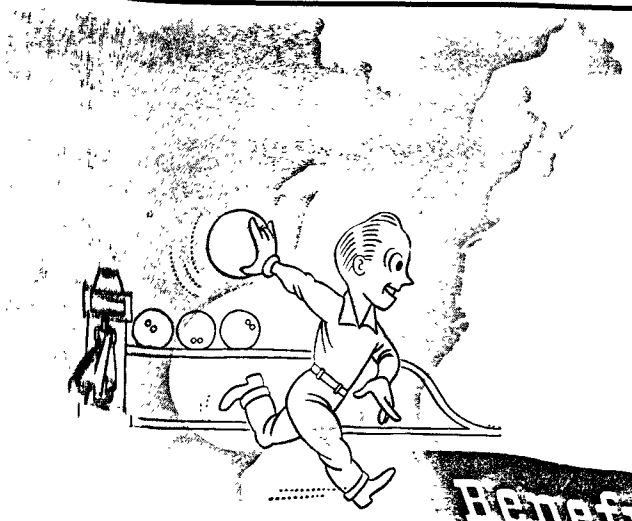
Encouragement and assistance is given to those who wish to prepare for progress in the company through outside study. Your supervisor or the training specialists will gladly describe the opportunities open to you. Be sure to ask them about Johns-Manville's plan for tuition aid.

Visiting Other J-M Locations

There is a natural desire to learn what goes on in other parts of the company. If your work does not take you around J-M, and you want to see other nearby operations, ask your supervisor or the personnel office if a visit can be arranged.

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JM - 83

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ACL Doc 25198 · Page 13 of 56
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Benefits and Services In J-M

J-M makes available to permanent members of the organization various services which can be of great assistance to you. These extra privileges increase in number as employment with J-M continues. By participating in these benefit opportunities at J-M you have the advantage of financial help in case of sickness or permanent disability, aid in unemployment or old age, insurance money in case of your death, broader knowledge of your company, and a wide circle of personal friends in J-M.

The company helps to pay for some services. For others, the people who participate make the major contribution to the cost, and J-M usually helps by providing some clerical assistance or other facilities.

Activities in J-M

J-M folks get together informally or in regularly organized clubs, to conduct social, athletic, educational, and welfare activities. Groups have been formed for bowling, softball, basketball and photography. There are J-M clubs and groups of amateur theatrical and music enthusiasts which enable a person to pursue a hobby and at the same time to get better acquainted with others in J-M. Membership dues and club rules vary.

People in the Industrial Relations office or your supervisor will be glad to introduce you to a member of any of these groups where you work. Anyone wishing to organize a new activity among J-M people should consult an Industrial Relations representative as to procedure.

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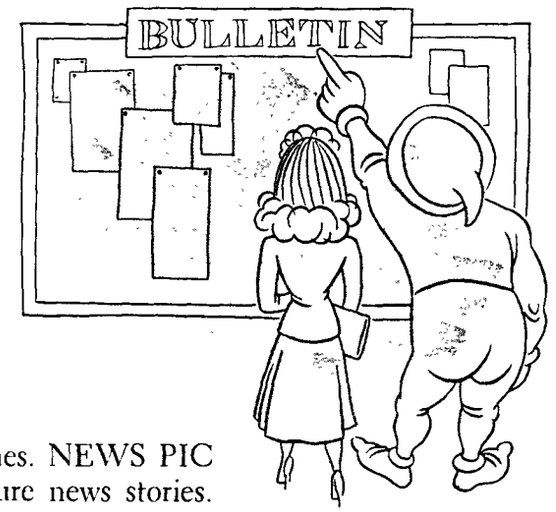
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You Get the News

Company bulletin boards display news of general and local interest. More personal announcements regarding such matters as insurance, hospitalization plans, clubs, charitable funds, special holidays, unusual services, and meetings are distributed to us individually.

If you wish to post a notice on the company bulletin boards, consult your supervisor or some one in the Industrial Relations Office.

This hand book of information about J-M, WORKING TOGETHER IN JOHNS-MANVILLE, is given to each new person who joins our organization as a permanent employee.



The J-M NEWS PICTORIAL is distributed each month to all members of the organization in the United States, and other J-MERS in Canada and at international locations. NEWS PIC covers news of the company. It features pictures of employees and their activities, as well as articles about company programs, progress, and products. NEWS PIC's own staff of correspondents are all J-M folks, who, in addition to their regular duties, gather news from the many offices, plants and mines. NEWS PIC reporters at all J-M locations welcome picture news stories.

Papers carrying news about local J-M activities and people are published at a number of plants, mines and sales offices.

Twice a year, through annual mid-year reports to J-M members, you are informed of our Company's financial progress and prospects.

A J-M private teletype network transmits messages throughout the United States and Canada. Important information can be sent to any or all J-M locations in a matter of minutes.

Other literature about the company and its products, as published by various J-M departments, is available to you upon request through your supervisor or the Industrial Relations Office if it is not distributed generally.

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ACL Doc 25198 · Page 15 of 56
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Group Life Insurance

You can be insured in the J-M Group Life Insurance Plan after completing six months of continuous service as a permanent member of the organization. This plan is explained fully by your supervisor or by someone in the Industrial Relations Office and is outlined in the booklet provided for each employee. It provides two important kinds of protection—financial aid for dependents in case of your death, and benefit payments to you in case of permanent disability before age 60.

The amount of your insurance is determined by your annual earnings. The company pays all or a substantial part of the total premium, so, in any case, you pay much less for this insurance than you would for any similar coverage bought as an individual policy. Your part of any premium payable is due each month, and is deducted in small amounts from pay. As an employee's earnings go up, insurance is increased automatically according to an established scale which is printed in the Group Life Insurance booklet given to each insured employee. There is no reduction in the amount of a person's group insurance if his annual earnings should decrease.

In case of permanent disability before age 60, monthly or yearly payments would be made in accordance with the amount of your policy. In case of your death, your beneficiary would receive the amount for which you are insured less any such disability payments.

Accident and Sickness Insurance

The purpose of this insurance is to provide some weekly income for a J-M employee who is prevented from working by a nonoccupational accident or sickness. Some states have a law that requires each employee to have this coverage, effective usually at the time he joins the company. Elsewhere this is a voluntary program, offered to hourly paid personnel at plants who complete 6 months of continuous service. Medical examination is not required if the application is signed within 31 days of the date of eligibility.

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ACL Doc 25198 · Page 16 of 56
Published by AsbestosClaims.Law
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Each person who joins this voluntary plan pays a premium which is based on his job rate, and is set aside regularly from his pay. The individual's premium amount is low because J-M pays a considerable portion of the premium.

Normally, benefits begin on the 1st day of a disability caused by accident, and on the 8th day when disability is due to sickness. The weekly benefit amount, like the individual's share of the cost, is determined by the employee's hourly job rate.

Claim for benefits must be made to the Industrial Relations Department within 10 days from the start of disability. It is important to note that benefits are not paid for maternity or self-inflicted conditions, to anyone not under care of a doctor, and unless a person is totally disabled. This insurance is suspended during a lay-off or strike.

Holidays

Holidays observed at all J-M locations are: New Year's Day, Memorial Day or a holiday of greater local importance, Independence Day, Labor Day, Thanksgiving Day, Christmas Day. On Election Day each employee who is registered to vote will have time to cast his vote. This is arranged in accord with state laws whenever the location does not close for the entire day.



Observance of sectional holidays, which customarily follows practice in the area, is a matter for local determination.

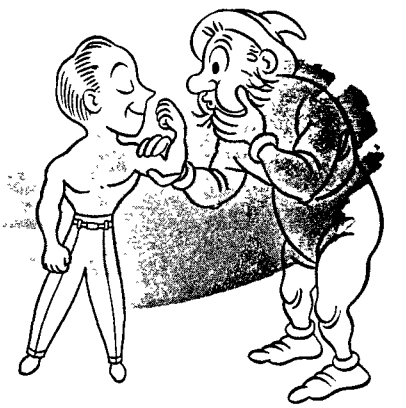
Health

Good health is one of your most priceless possessions. Your future success in life may depend upon your willingness to maintain sound health. J-M tries in several ways to help you keep your health at the most favorable level.

In the J-M Health Program, physical

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ACL Doc 25198 · Page 17 of 56
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examinations are conducted to recognize defects before disease is established. Frequent surveys and inspections are made to insure healthful working conditions. Treatment facilities and services are available if injury or illness occurs on the job.

As you cooperate in making this program really effective, you can benefit personally . . . for example, by following reasonable living habits.

Eat wisely, neither too sparingly nor too well.

Play frequently, but never overdo it. Develop a hobby and relax in enjoying it.

Sleep regularly, and long enough for your body requirements. You can never make up for lost time in the sleep department.

Physical Examination: Pre-placement examinations are given before final acceptance for employment. This is necessary to find the type of job best suited to each individual's temperament and physical capacity. Depending on your location and the kind of work you do, these examinations will be repeated periodically in order to help you maintain good health.

If you have any signs or symptoms of unfavorable health at any time, you should report this to the person who is in charge of health services at your location. Similarly, if you will report all absences due to personal illness or accident, you will help J-M to maintain a continuing inventory that could be useful in preventing future sickness.

Treatment: At each J-M location, health services are available for treatment of injuries and illnesses which occur during working hours. These services may be provided by company doctors or nurses in your health department, or by company-designated doctors at their offices.

If you have any injury while at work, no matter how slight, report to your supervisor immediately and he will see that you receive what-

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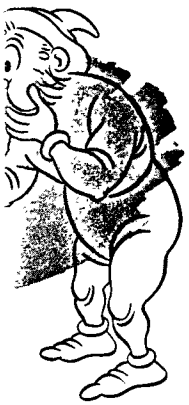
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Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 18 of 56
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asbestosclaims.law/library/25198/18



ever care is necessary. Do not delay. The smallest cut or scratch may become infected and result in serious disability.

Workmen's Compensation: Report *at once* to your supervisor any occupational accident or disease.

J-M conforms with the provisions of the Workmen's Compensation law in each state of the United States and in the Provinces of Canada.

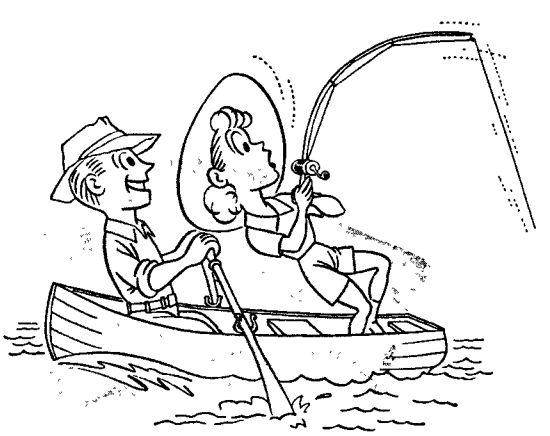
If you have questions concerning Workmen's Compensation benefits, contact your Industrial Relations Department through your supervisor.

Vacation

J-M believes that an annual period of rest is beneficial for anyone who is steadily employed. Vacation with pay is granted to permanent members of the organization.

The length of vacation time is calculated according to length of service with the company. People who have 25 years of service are eligible for the maximum vacation of 4 weeks each year. Your supervisor will be glad to give you details of the J-M vacation plan.

As work permits, vacation will be scheduled as near as possible to the dates you choose. Preference is usually given according to length of service if choices conflict. Sometimes departments or plants close for a vacation period.



Because of the benefit to a person of this change from work, J-M supports very strongly the principle that people should not work through a vacation period and request pay instead of the time off.

You might wish to take with you some of the pay which would fall due during your vacation. Ask your supervisor well in advance what arrangement can be made about this.

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Retirement Plan

The J-M retirement plan enables you to provide monthly income for life after retirement. In addition, you receive Social Security Old-Age Benefits. The company joins you in contributing to both the J-M retirement fund and the social security program.

Since the J-M plan was improved in 1957, you can, if you have 35 years or more of credited service in J-M, retire at age 65 with an income in the neighborhood of 45% to 55% of your average earnings in the late years of your career. Such income comes from the J-M plan and social security combined. Your J-M plan income is based on your actual years of credited service if less than 35.

Participation in the plan is voluntary, and almost all J-M people choose to participate. You are eligible to join when you have completed 3 months of continuous service with the company. Latest retirement age in J-M is 65, whether or not you enter the plan.

You contribute to the plan through payroll deductions. The amount is determined by your age and rate of pay. The money set aside by you and the company is placed in a trust fund to earn interest. This fund can be used only for the retirement plan. When you retire, enough of J-M's money is put up to assure you the income to which you are entitled. The least that is provided from J-M's funds is an amount equal to your contributions plus whatever income they earned while you were a member. The company's share is usually much more than a member's share.

Your service in J-M is recognized through this plan. If you become disabled so that you can no longer work after 15 years of credited service, you may be retired on a disability retirement income for the rest of your life. You can retire from J-M at any time after 30 years in J-M, or when a member is at least 55 years old, and has been in the plan 10 years, he is eligible for early retirement.

The J-M retirement plan also offers an assured means of saving, but you must continue in it as long as you remain employed. If you leave before retirement, you will receive all of

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the money you put into the fund, plus any investment income it earned. In case of death before retirement, your contributions plus interest will be paid to your beneficiary.

More information about this plan may be obtained from your supervisor or the Industrial Relations office.

Buying J-M Materials

All full-time employees who have at least 6 months service on regular J-M payrolls may purchase J-M products at a discount. This service is extended also to members of the J-M retirement plan who are retired or who elect vesting right under the plan. You can get information on available materials and price discounts from your supervisor.

This privilege enables you to use J-M materials on your own property which you occupy, or on an automobile or other equipment which you own and use. Products may not be obtained in this way for use on property held for investment or speculation.

Terms of payment are 30 days from the date of invoice except that any portion of the value of material bought in excess of four weeks' wages or one month's salary is to be paid for in cash in advance.

Quarter Century Club

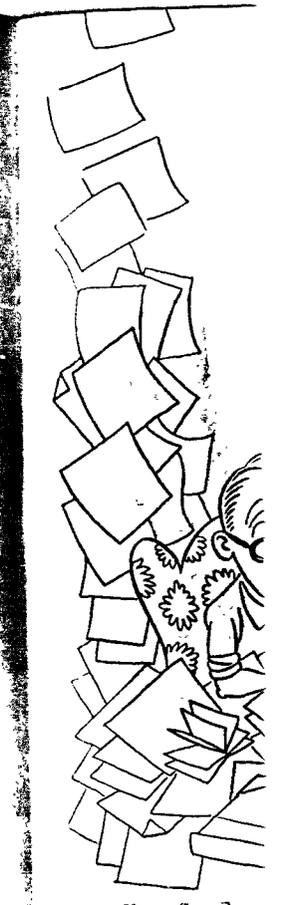
J-M honors length of service with membership in the Quarter Century Club composed of men and women who have worked with the company for 25 years. The company sponsors the club.

An engraved watch or clock and a pin are presented to each new member at the time of induction into the club. Approval of the president of Johns-Manville Corporation is required for any involuntary separation from the company of a Quarter Century Club member.



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JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 21 of 56
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Savings

Sometimes employees wish to set aside some money from their pay for personal savings. There are several ways in which J-M helps by providing payroll deduction service for groups of people. For example, hourly paid personnel at plants who are members of a credit union may have their regular subscription paid into the credit union through payroll deduction. At J-M plants where a sufficient number of people want to buy U. S. Savings Bonds, the local finance office provides deduction service for this purpose, too. Salary personnel throughout the United States may join a payroll savings plan which enables them to accumulate savings for various purposes, among which is buying U. S. Savings Bonds. Information about any of these services will be given by your supervisor or the Industrial Relations office on request.

Income Tax

Employers are required by law to withhold a certain portion of your earnings as payment toward your federal income tax. The amount withheld depends upon your family status and earnings. For this reason, it is necessary that the exemption certificate on file with J-M be correct. *Whenever there is any change* in your family status you should obtain a new Employee Withholding Exemption Certificate from the Industrial Relations office, or your supervisor, fill it out, and file it promptly with the Industrial Relations Department if you are paid locally, or with the Salary Record Supervisor at GHQ if you are paid from there. After the close of each calendar year J-M gives you a statement showing your earnings for the year and the amount deducted for federal income tax.

As required by some states and municipalities, income tax due them is deducted and paid to them by the company for the individual's account.

Deductions Really Help

Small amounts set aside from your pay and handled for you by the company enable you to buy protection such as group life insur-

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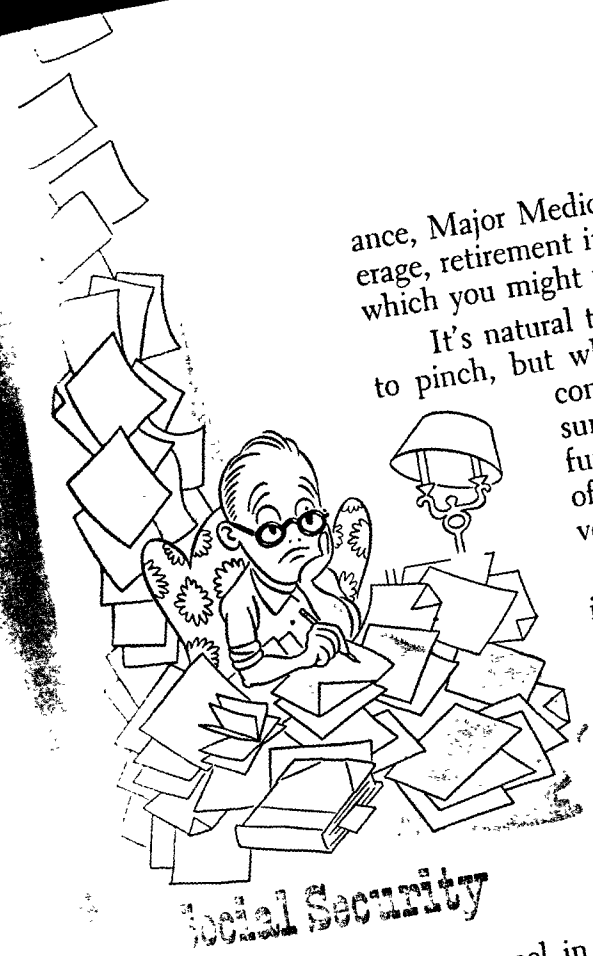
Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 22 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/22

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ance, Major Medical Insurance, hospitalization coverage, retirement income—forms of financial security which you might never save for otherwise.

It's natural to expect that a deduction is going to pinch, but when you hold your own insurance contract in your hand, or see how the sum in your retirement or your savings fund grows you feel that the method of acquiring this protection has been very easy indeed.

Money set aside for each purpose is itemized for you on the stub or receipt which comes to you with your pay check. You will find these stubs or receipts useful as personal records and to provide data for your income tax.



Social Security

All J-M personnel in the United States are in jobs covered by social security. The number on your social security card identifies permanently your account with the Social Security Administration. The two parts of the social security program which concern employed people most are the Federal Old-Age and Survivors' Insurance and Unemployment Insurance.

Federal Old-Age and Survivors' Insurance: The federal government administers this program. The social security law sets the amount employees contribute and J-M pays the same amount to your account.

If your deductions for this are more than you owe in a calendar year, you should file a claim for the excess. This is done by indicating the amount of overpayment on your federal income tax form when you file your return for that year. You can request that the excess of social security payment be credited against any individual federal income tax that you owe, or you can ask that the excess be refunded to you in case your income tax is fully paid. Be sure to dispose of an overpayment on your income tax return for that year, because such excess is forfeited if a claim is not filed within 2 years.

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There are four kinds of benefits —

1. Monthly Retirement Payments to:
   a. Men and women workers who retire at age 62 or later;
   b. A worker's wife or dependent husband at age 62 or later, if worker is receiving retirement payments;
   c. A worker's dependent children under 18, or if disabled prior to 18 regardless of age.



2. Monthly Survivors' Payments to:
   a. A widow at age 62 or over;
   b. A dependent widower age 62 or over;
   c. A worker's dependent children under 18, or if disabled prior to 18 regardless of age;
   d. A widow or dependent divorced wife regardless of age, if she is caring for worker's dependent children;
   e. Dependent parents age 62 or over.
3. Monthly Disability Payments to:

   A worker regardless of age whose disability has lasted at least 6 months, is so severe he cannot work, and is expected to be permanent.

4. Lump Sum Payment to the widow or widower or to the person who paid the worker's burial expenses, even when monthly benefits are also payable.

Benefit amounts are based on the average monthly pay of the worker. Claim should be filed promptly because the law limits retroactive payments. It is not necessary to pay anyone to obtain benefits. Social Security offices throughout the country provide the forms free and answer all questions.

The Social Security law does not obligate a person to stay retired. At age 72 he may continue to receive benefits and earn any amount of money. If he is under 72 and is employed, he may earn as much as

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$1200 a year and still receive all of the 12 monthly checks. If he earns in excess of $1200 a year, some money is withheld from his benefits. However, in any month in which earnings are $100 or less, regardless of the amount of annual earnings, the full amount of Social Security benefit is paid.

Unemployment Insurance: This program is operated by each state. Under the federal Social Security Act, the Unemployment Insurance Fund is maintained by the contributions of employers to federal and state governments. J-M pays taxes into the fund to provide for weekly payments to employees who may be laid off. The law of certain states requires that employees also contribute through payroll deduction.

An unemployed person may ask at the nearest state unemployment insurance office whether the circumstances of his unemployment entitle him to benefits under the law.

Travel Insurance

It is the company's policy to cover each employee of J-M at all times while on a company business trip against accidental death, dismemberment or permanent total disability. The amount of coverage is three times the normal annual earnings as determined under our Group Life Insurance.

This coverage begins at the actual start of a trip whether it be from the covered employee's place of employment, his home or other location. Coverage terminates upon return to his home or place of employment, whichever occurs first. Commutation and vacation travel are, of course, excluded from this coverage.

Hospitalization

A national hospitalization plan was introduced by J-M in 1951. The company offered to pay part of the premium for each employee who joins. The employee pays the remainder of his premium, which is set aside from his pay at regular intervals. The amount of premium depends upon the kind of contract and services each member selects.

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JM - 83

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ACL Doc 25198 · Page 25 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/25

During the first month of employment in J-M, new people on the permanent payroll are notified that they may buy hospitalization and surgical-medical protection through the J-M plan.

Dependent children and a wife or husband may be covered under a family contract. Anyone who has a hospitalization contract when he comes to J-M should inquire as soon as he is employed about the possibility of transferring immediately to the J-M group.

There is a J-M person at each location who serves as enrolling agent to explain details of the plan and to assist people in joining or in filing claim for benefits.

In general, hospitalization plans provide substantial aid toward paying for bed and board, drugs, dressings, laboratory fees, use of operating room facilities while the patient is in the hospital. Surgical benefits help to pay the surgeon's fee for surgical or maternity care. Medical benefits provide an allowance toward the charges of the attending medical physician for calls made while the patient is in a hospital for other than surgery or maternity.

Each subscriber receives his own certificates. It is important to read them carefully, and to study all explanatory literature issued by your plan, so that you understand clearly the conditions under which you are entitled to benefits.

When a person leaves J-M or retires, he should consult the person who handles hospitalization at his location about continuing or transferring his contract.

Major Medical Insurance

Eligible employees may enroll themselves and their families in this program which provides protection against the unusual large expenses of a major injury or sickness. Hospital, surgical and medical benefits up to $10,000 for any one injury or sickness are covered.

This insurance is designed to reimburse you to a large extent for major expenses incurred as a result of a non-occupational accident or disease which is in excess of the benefits you receive from your basic hospital-surgical-medical plan. Benefits are payable for many

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PRODUCED
JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 26 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/26

expenses not covered under the basic plan in effect even though hospital confinement may not be involved.

Through this company group plan favorable rates result which are paid for by the eligible employee who takes this coverage. The company administers the program.

Hearing Personal Problems

A personal problem not in any way related to your job may worry you. If you feel it might help, have a friendly, confidential talk with your supervisor. He may be able to suggest sources of assistance.

Personal Checks

Company cashiers will occasionally cash checks for modest amounts drawn on your personal bank account after obtaining whatever approval is required at each location.



Because of the clerical work and bookkeeping expense involved each of us should arrange our finances so we won't overdo our use of this privilege.

Did you know that you become personally responsible for checks drawn by other people which you endorse and present for payment? For your own sake, therefore, the safest course is to avoid endorsing any check unless you know and can be sure about the person drawing the check and about all prior endorsements on it, and unless you would be prepared to make it good — in case.

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Customs In J-M

There are certain ways of doing things in J-M which have grown out of years of experience in working together, and so have become accepted practices in the company. Then, too, there are some regulations which are required by law. You might call these the rules of the game such as guide the members of every organization—whether it is a business, a labor union, a government, a baseball team, or a social club.

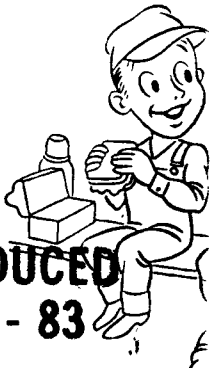
Because our company has such a variety of work going on in so many different places, practices won't always be precisely the same at all J-M locations. Those customs which apply generally throughout J-M are reviewed briefly here.

In some manner, all of us are affected in our daily lives by these customs, and so it is important to understand them.

By falling in with the way of doing things in J-M we shall be helping to promote friendly relationships and smooth team work, to prevent accidents and illness, and to complete our schedules satisfactorily.

Industrial Relations

You and your life in J-M are the primary interests of those responsible for industrial relations. Plans and service programs are developed to protect your health, safety, and comfort on the job; to contribute to your opportunities for learning about our company, for advancement, and for economic security; to establish fair play and



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JM - 83

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ACL Doc 25198 · Page 28 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/28

fair practice in all our relationships; and to promote friendly cooperation among all groups within J-M.

At plants matters of this sort are conducted by the Industrial Relations Department, at GHQ by the Office of Industrial Relations. At J-M locations where neither of these groups exists the manager is the personnel administrator.

People who specialize in personnel work do not in any way take the place of your supervisor. Always turn to him for help and information. He will refer you to the proper person in industrial relations whenever it is desirable.

Hours of Work

J-M has established 40 hours as the normal workweek. Under usual circumstances work is scheduled close to 40 hours a week. Variations in the demand for our products, and conditions beyond the control of the company make it necessary at times to vary the workday and workweek. Daily hours at each J-M location are determined by local managers. When you start at J-M, or transfer to a different location, ask your supervisor what your hours are.

Wait for Your Relief

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

Lunch



A regular period is allowed for lunch. Your own lunch time should be arranged with your supervisor to fit into the schedule for your department.

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JM - 83

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ACL Doc 25198 · Page 29 of 56
Published by AsbestosClaims.Law
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Permanent or Temporary Employment

A permanent employee is hired for work which is regarded as essential in the permanent organization. He may join company benefit plans when he is eligible.

A temporary employee is hired as a substitute for a permanent employee, or to handle special or extra work for a temporary period.

Due to the uncertain duration of employment, temporary employees do not participate in company benefit plans. A temporary employee who is transferred to the permanent payroll receives credit for the last previous continuous service as a temporary employee for the purpose of calculating length of service. A temporary employee who wishes to be considered for permanent work with the company should keep in touch with the J-M employment office and his department head. It is important to see them both when the temporary assignment is nearing completion.

Exempt or Nonexempt

The Fair Labor Standards Act of 1938, administered by the Wage Hour Division of the U. S. Department of Labor, requires employers like J-M to classify each job in the company to determine if the job is nonexempt and if the jobholder is therefore entitled to overtime pay for work in excess of 40 hours a week. The law sets up the regulations for making this classification. Chief criteria are: nature of the work, duties, and amount of pay. Your supervisor will tell you how your job is classified.

Collective Bargaining

J-M believes in the principle of collective bargaining. Management is always ready and willing to discuss with the freely chosen representatives of employees such matters as rates of pay or working conditions. And any employee or group of employees can discuss a grievance with the management at any time. Agreements reached through collective bargaining with certified bargaining agents of employees are put in written contracts. The company and the employees

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must both live up to the contracts if collective bargaining is to succeed.

When a new employee comes to J-M who is eligible to join the established bargaining group, he is given a copy of the agreement in effect at that time. Whenever a new agreement is completed, printed copies are made available to all employees at the location.

Salary Administration

J-M has a plan which gives all department heads a program for the administration of salary matters. Our plan is based on fair and equitable treatment for all with due regard for the individual.

In determining fair pay for each type of work, it is recognized that a person usually gains in proficiency as he continues to work at a job. Therefore, a salary bracket is established setting both a starting rate and a top rate for each job. From the starting rate, salary "steps" up gradually in stated amounts to the top of the bracket. Usually there are 6 or 8 such steps in a bracket. These steps are the basis of merit increases, given as we handle our assignments more capably.

Salary increases are not given because an anniversary is reached, or at a certain time of the year, or otherwise automatically.

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JM - 83

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ACL Doc 25198 · Page 31 of 56
Published by AsbestosClaims.Law
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A salary bracket is really an expression of the amount of money which it is fair to pay for a certain type of work. It doesn't in any way limit what you can earn in the future if you are ambitious enough to develop your skills and knowledge, and to take advantage of all opportunities for higher earnings which Johns-Manville offers.

Your supervisor reviews the work record of each person in your group at regular periods to evaluate the progress each has made. When a supervisor finds that an employee is demonstrating the proficiency required for a higher salary step within his salary bracket, he recommends an increase in pay. After the recommendation is fully approved, he tells the person in a confidential talk what his new rate of pay is and how he merited the increase.

Merit Rating

A person's good performance on the job can be quite clearly shown by evaluating several very important factors, such as job knowledge, quality and quantity of production, reliability, and cooperation.

It is customary to rate each employee at least once a year on these qualities in order to determine his ability on the current job, to help select individuals who are ready for promotion, and to learn how training may aid a person to develop his ability.

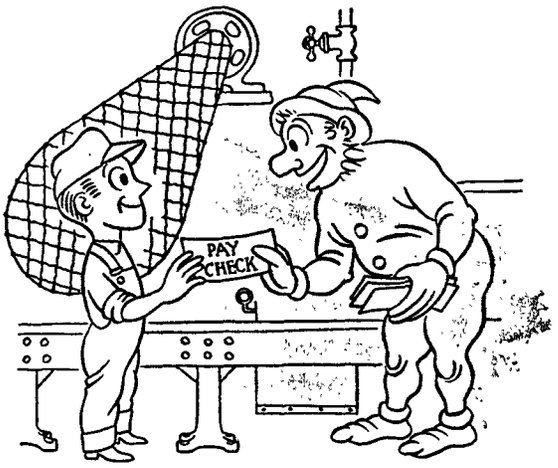


Record of Hours Worked

If your job is nonexempt, the Fair Labor Standards Act requires that an accurate account be kept of the total hours you work each day. You record this daily. Your supervisor will show you the method used in your department. This data provides the basis for payment of overtime. If your work includes some travel, ask your supervisor how to calculate travel time in your record of hours worked.

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JM - 83

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ACL Doc 25198 · Page 32 of 56
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Your Pay

People who are paid on an hourly basis receive pay checks on a certain day each week which is established at each location. Any variation of the customary time of distributing checks will be announced at the location as, for example, when pay day falls on a holiday.

Pay for employees on the permanent salary payroll is distributed on the 15th and the last day of the month. If pay day falls on a Saturday, Sunday, or a holiday, payment is made on the last preceding work day. Regular salary covers 40 hours' work in a week even though a person may not always be required to put in the full 40 hours. A salary employee who is with J-M temporarily is paid for the days actually worked and receives a check upon completion of the job, or on the last working day of each week of his stay.

Your pay is distributed through your supervisor. With each paycheck there is a stub or receipt which shows the total pay credited to you, and the items set aside for your various J-M benefit opportunities, and for tax accounts. Be sure to keep all stubs or receipts at home. The data will be useful in keeping any personal accounts and in computing your income tax.

Should an injury sustained in the performance of your job cause you to stop work for the rest of the day, you will be paid a full day's wages for that day.

Job Analysis

The rate of pay for your job has been arrived at by a systematic procedure which started with a very careful analysis of the requirements of each type of job in J-M.

Technicians work with J-M department heads to study and compare descriptions of the many kinds of work done at all locations of our company. Such comparison shows clearly that jobs differ in complexity, and in other factors, and so in the amount of money which it is reasonable and fair to pay for each. In this way equitable rates of pay within the company are determined.

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JM - 83

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ACL Doc 25198 · Page 33 of 56
Published by AsbestosClaims.Law
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Pay Rates

J-M makes every effort to assure rates of pay that are equitable within the industry, and within the various communities where J-M operates.

Frequent surveys are made of rates paid by others in the areas where J-M has operations. Such surveys provide an accurate check of our rates of pay with those of neighbor industries, competitors, offices, and others in the community.

This method of comparison with others, coupled with an analysis of each job, furnishes the information needed to establish fair pay rates.

Pay Advances

Except before vacation, any advance in pay before a regular pay day is approved only in an emergency because of the considerable amount of extra clerical work and bookkeeping expense involved.

Problems Related to Your Work

In case anything occurs in connection with your work with which you are dissatisfied, you should discuss the matter promptly and fully with your immediate supervisor.

A complete account of your side of the story will help and hasten understanding of the problem.

Usually, such situations are the result of misunderstandings which can be cleared up readily. Your supervisor will be as eager as you to find a solution which is fair to you, to your co-workers, and to the company.

Whatever the circumstances, you should feel free to talk over any problem at any time with your J-M supervisor.



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JM - 83

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ACL Doc 25198 · Page 34 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/34

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Supervision

Supervisors are human. Some one supervises them, too! In fact, supervision in business exists right up the line in management to the stockholders who are the owners of the company.

Your supervisor is given responsibility for certain phases of the company's activity. He will pass along to you your part of the instructions he receives, and will guide you in the performance of all the assignments he gives you.

He has the privilege of going to his supervisor to seek information or advice on business problems, to discuss his ideas for improvement, to talk of any condition which appears to be to his disadvantage.

You are invited to approach your supervisor in the same way. He will do his best to help you get the answer to any of your questions regarding the company and your work.

Wherever each of us fits in the organization, there is one important guide for our actions. We should always give the same consideration to the other fellow that we want for ourselves. Applying this principle, we feel any point of difference which might come up can be adjusted to mutual satisfaction.

Continuity of Service

It is to your personal advantage to maintain an unbroken service record. This continuity of service carries with it such privileges as vacation, maintenance of your group life insurance, continuation in the retirement plan, a better chance when promotions are being considered, and a better chance for continued employment in case it becomes necessary to reduce the working force because of business conditions.

Absence

If you are unable to report for work, get word to your supervisor and tell him what the circumstances are as soon as possible. Follow through by keeping him advised of the expected length of the absence, so that arrangements can be made to take care of your duties.

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In case an emergency arises in your personal affairs which must be attended to during business hours, discuss with your supervisor the amount of time needed.

Absence from work without leave and without due notice to the company for longer than the limit established at your location would automatically cancel your J-M service record, including seniority and eligibility for vacation. Participation in employee benefits would also stop.

Election Board & Jury Duty: Members of a community have a certain duty to advance the welfare and good government of their locality. For example, serving on Election Board and on the Jury is the obligation of citizens. You are given credit for service in J-M while you are absent for this purpose. If you are called for either, be sure to plan with your supervisor well in advance for covering your work.

Leave of Absence

J-M makes reasonable arrangements for leave of absence for folks who may be out because of illness, other physical disability, or other involuntary cause. Leave of absence may be requested in conjunction with vacation, and may be granted if it can be arranged so that the work of your department will not be unduly affected. Service in J-M is not broken by a leave of absence.

Before deciding about a leave, your department head considers your length of service in J-M, the value of your work, and the work schedule of your department.

If leave is granted, ask your supervisor or the personnel office how to arrange for continuation of your J-M benefit plans while you are away.

When an hourly paid employee at a plant wishes a leave of absence for more than one week, his request should be made in writing, setting forth the reasons, and should be addressed to his immediate supervisor. Request for a shorter leave need not be written.

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Military Leave in Peacetime

If you belong to a defense organization of the armed forces and you are called to temporary training duty, you may be granted a leave of absence without pay for a specific period. You and your supervisor should talk it over and make an arrangement which is best for all concerned.

Military Duty

The company has adopted definite policies which apply to employees who serve in the armed forces. Your supervisor will explain the details of these policies at your request.

Being on Time

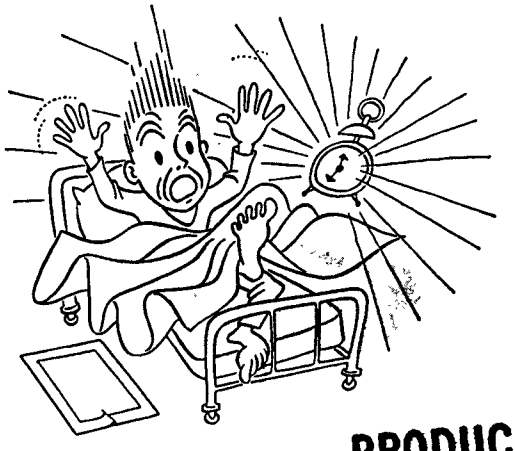
Good business men and women keep their appointments on the dot. Your starting time at J-M is a business appointment. The folks with whom you work count on you to be on time. If an emergency detains you, get word to your supervisor as quickly as possible and explain the circumstances.

Overtime

There are times when circumstances such as an emergency, or a rush of orders, or seasonal manufacturing changes, make it necessary for supervisors to schedule some overtime work.

Pay for overtime work is given in accord with federal and state laws. The amount of overtime pay is also set forth in local agreements for members of the J-M organization who are covered by such agreements.

In addition, provision is made by J-M for premium pay when necessary work is performed on specified holidays.



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JM - 83 35

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Ask your supervisor to explain the conditions governing overtime pay which would affect you.

Overtime payments to employees who are paid locally at plants are included with regular pay. Overtime amounts for employees on salary are paid in separate checks.

Meal Allowance

When occasionally it is necessary for a salary employee to work a stated period beyond the regularly scheduled hours in any workday of his workweek, a meal allowance is paid. This allowance is provided also when salary personnel work a certain number of hours on a holiday or on their usual days off if they do not receive overtime or premium holiday pay for the hours worked.

Personnel Records and Changes

Records which contain personal information about you are kept by the company. These records are used in many ways for your benefit.

They provide your address for mailing company information to your home, also for income tax and other government questionnaires which the company is required by law to answer. The records establish your length of service in the company, and furnish other useful data when promotions are being considered.

It is important to you personally, therefore, that this information be accurate and always up to date. So, be sure that every change of name, of home address, home telephone number, and name of person to be notified in an emergency is given in writing both to your supervisor and to the people who keep personnel records.

Information about other matters which would affect your J-M privileges, or your tax status, should be sent promptly to the personnel records. If other departments need the information it will be forwarded to them. You can get the special forms which are required for recording these changes either from your supervisor or from the personnel office. Examples of data needed are—

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JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 38 of 56
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withheld from your pay and turned over to the government for income tax. Employee's Withholding Exemption Certificate must be completed and signed by you before a change in deduction can take place.

Changing the beneficiary of your J-M Group Life Insurance: there is a certain form for this purpose which must be completed and signed by you before the change is made.

Changing your beneficiary of your J-M Retirement Plan: you fill in and sign a special form before the change can be effective.

It is important to give exact marital status on all personnel records because the company is required to show marital status of all employees when reporting earnings for income tax purposes.

If you marry after coming to J-M you should make sure that all company records are changed appropriately. Your supervisor or the Industrial Relations office will help you. A woman employee who marries may continue to use her former name if she wishes, but confidential records should contain her legal name also.

If you change your name, you should file a special form at the Social Security office in your locality. They will issue a card with your new name, but with your same account number.

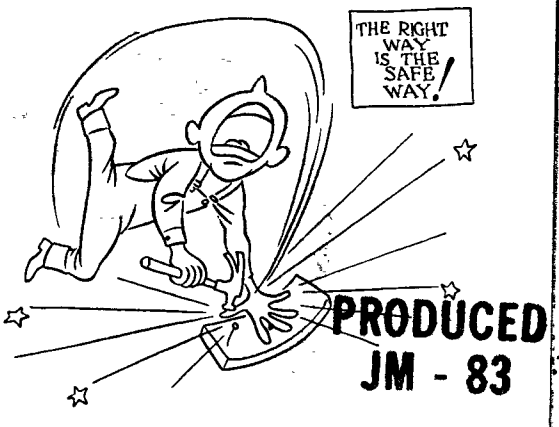
Safety

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

Protective equipment and safety rules are for your protection. 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.

THINK SAFETY!

J-M safety booklets list methods of accident prevention for general use and for your particular job. Your supervisor will show you the safe way.



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If you notice a dangerous work practice, or any unsafe condition or machine—REPORT IT IMMEDIATELY! It just does not pay to forget or to put it off.

WORK SAFELY!

Guards on equipment must be used at all times and can be removed only with your supervisor's permission. Report any guard not in place or equipment not operating properly.

On certain operations, protective apparel such as safety glasses, face shields, respirators, gloves, safety boots, aprons and other items are necessary to safeguard you from possible injury. Your supervisor will advise you what special apparel is required and provide the items for you. Wear them! They are for *your* protection.

Safety shoes save people every day from serious foot injury, and should be worn generally in the plant. They may be purchased through the company. They are available in several neat-looking, well-fitted styles. Ask your supervisor where to get them.

TALK SAFETY!

You can prevent accidents. Be sure to join in your department's safety inspections and safety meetings. Your ideas on accident prevention will be given careful consideration and are always welcome. J-M recognizes safety achievement in various ways.

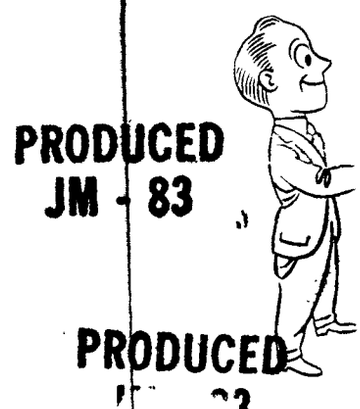
Save yourself and those around you from possible serious injury.

Strictly Personal

In any company there are a few general patterns of activity which we all want to know about so as to fit ourselves readily into the accepted way of doing things.

Personal Mail and Visitors: Occasionally, personal mail and visitors will come to the company for some J-M people. As a general rule, we like to avoid handling personal matters during working hours because that time belongs to company business.

Smoking: Those of us who handle assignments at which smoking might be inappropriate, or hazardous (either to us or the work) have to have our smokes away from such work. Supervisors at all locations



Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 40 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/40

explain the restrictions which must be made. The "no smoking" areas at plants are posted. Otherwise, we may generally smoke at work with due consideration for those around us.

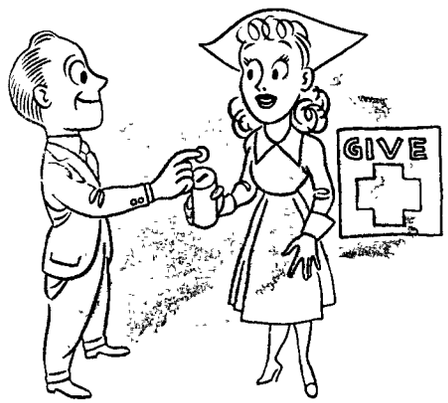
Lost and Found: There just doesn't seem to be any way the company can assume responsibility for whatever personal belongings we may have with us at work. Each of us can help prevent loss by taking good care of our own possessions.

Garnishments and Wage Attachments: Occasionally, employees 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 earnings directly by their employer and sent to the creditor. These agreements may be in the form of Wage Assignments, or "Bills of Sale." In other cases judgments may be rendered against employees and their pay garnisheed. In both cases the company is forced to retain and pay to the creditors a portion of the employee's earnings to which the employee would otherwise be entitled.

It is only fair to tell you that anyone in J-M who permits his pay to become attached by creditors may be subject to dismissal. A garnishee or assignment against your earnings creates payroll, accounting, legal, and other expenses which the company should not be expected to assume.

Contributions to Charity

Various charitable organizations ask J-M to let employees have an opportunity to contribute to their funds. Requests from organizations such as the Red Cross and community funds are customarily brought to your attention through volunteer employee committees and posters. Our gifts are always voluntary and are entirely independent of contributions made by the company.



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Telephoning

When answering the company telephones, it is customary to acknowledge the call by giving the name of the person whose telephone you answer. Every conversation over the telephone should be approached with the resolution that we will give information or ask questions in the way we would want to hear them if we were at the *other* end of the wire. Good telephone manners make friends within the company. Friendly efficiency over the telephone helps to establish the experience among outsiders that it is always a pleasure to do business with Johns-Manville folks.

When making an outside call, follow the instructions your supervisor will give you for placing local, toll, or long distance calls. Normally, personal calls, either local or toll, should be made from a public telephone. If on occasion there is reason for placing such a toll call from a company phone, dial the J-M operator and tell her your name and department, and that the call is personal. She will place the call for you and you will receive an invoice for the charges. Because of the volume of calls necessary to J-M business, we are asked to keep personal calls, whether outgoing, incoming, or between departments, at a minimum, both in number and in length.

If there is a J-M telephone directory at your location, you can save time by using extension numbers for inside calls.

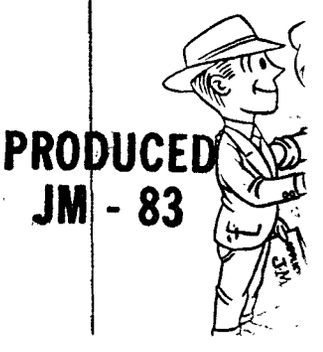
Supplies and Equipment

Stock cabinets in various departments hold a working quantity of regular office supplies. More may be obtained from the stock room on a signed requisition. If you need materials not kept in stock by the company, consult your supervisor.

Correspondence

If your work includes letter writing within the company, you will find it useful to know the short cuts which have been adopted to make the writing and handling of J-M internal mail as quick and easy as possible. Ask your supervisor to give you a copy of the latest procedure on this subject.

Any letters which you write for the company to outsiders offer an opportunity, just as telephone contacts do, to develop steadfast



Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 42 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/42

friends for Johns-Manville. Letter writing is a subject to be studied continuously with the constant aim of improving our communications. It is so important that the company has developed a training program which your office may offer from time to time.

Trade-Marks

It is essential that J-M trade-marks be distinguished from common nouns. This can be easily accomplished by copying the trade-marks with all capital letters, except in a section where the entire matter is written in capital letters, in which case our trade-marks should be quoted. If this precaution is not taken in company correspondence, we could possibly lose the value of our trade-marks by having them become common nouns subject to use by everyone. You will want to refer constantly to the booklet on J-M trade-marks, a copy of which will be made available to you.

Friends and Relatives

Any people whom you recommend to J-M will be welcomed for interview and consideration when suitable jobs are open. They must, of course, meet the same qualifications and be considered in the same manner as any other applicant. An employee may not work under the direct supervision of an immediate relative.

Pointers for an Applicant

You're in J-M, so you know about these matters. But if you are talking with an applicant, you might want to mention any of these pointers which would apply:

Age: Normally the minimum age for employment is 18 years, except in states where minimum requirements may be higher. Retirement age is 65.

Health: Good physical condition, and a willingness to maintain sound health are important qualifications for employment.



Rehiring: Former J-M folks will be welcome to return if they are qualified and are recommended by their former department head.

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JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 43 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/43



Social Security Number: Every J-M employee needs one. The same number is used throughout our working lives when we have employment covered by the Social Security Act. The nearest social security office will issue a card bearing this number, or will issue a duplicate card if you lose or wear out the original.

Outside Activities

The friendliness and the interests of J-M folks are not limited to activities within the company. Many J-M people are taking part in worthy civic, educational, religious, social, and welfare enterprises in the localities where they live. While sharing their talents, they broaden their own acquaintance with people and organizations, and develop qualities of leadership. The company is keenly aware of its social responsibility in community affairs, and it endeavors to encourage those undertakings which are for the common good.

Sometimes J-M people are invited to serve on outside technical committees. Before accepting such an invitation you should obtain, through your department head, approval of the senior officer or division general manager who is in charge of your department.

Separation Procedure

Of course, we hope you will be with J-M until you retire. But if circumstances require that we part company, your department head will fill out a form which guides the smooth settlement of your affairs at J-M. Certain matters which were arranged within your department, such as travel advance, possession of company property, and other obligations to J-M, should be concluded with your supervisor.

Separation Interview: Settling your participation in group life insurance, retirement, hospitalization and other company plans and services is made clear in the separation interview which is held with a representative of the Industrial Relations office (with your department head if there is no Industrial Relations office where you work). Another purpose of this talk is to invite your comment on conditions of employment in J-M—good or bad—based on your own experience.

Letter of Recommendation: Statements regarding your work ca-

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pacity or character can be made truthfully only by a manager who really has observed them. So, if you wish a letter of recommendation, request it from your supervisor personally. If your subsequent employers inquire about you, J-M will confirm length of service, type of position held and duties performed. Their questions should be directed to the Industrial Relations office.

Different conditions bring about different reasons for separations. A brief explanation of some of the circumstances follows.

Death: In case of death, the company can best help by being prompt about settlements. Make sure your relatives know the name of your supervisor so he may be notified without delay in the event of death.

Discharge: This means termination for reasons such as, but not limited to, dishonesty, conviction under criminal law or code, wilful destruction of company property or products, wilful negligence toward duties or company rules, membership in any organization whose principles are contrary to the principles of the government, conduct which violates common decency or morality, repeated involvement in wage assignments or garnishment proceedings after warning.

Layoff and Release: Although the company tries to plan for steady employment, adverse business conditions could necessitate layoff of some people. Or, it might be advisable to release a person who didn't fulfill the requirements of the job and for whom no suitable work was available. Advance notice of layoff or release will be given whenever possible, and a full explanation made.

Resignation: If you should ever think seriously of leaving J-M, and you expect to continue working, it would be well before resigning to ask your department head or the employment manager to describe other J-M job opportunities for which you may qualify. You might find just the chance you want here, and thus protect your participation in J-M benefit programs and the other advantages related to seniority and long employment.

If, however, you finally decide you must leave J-M, please tell your department head as early as you can. Although normally a minimum of two weeks is considered reasonable advance notice, J-M appreciates the cooperation of an employee who gives notice much earlier, if possible, so that provision can be made for carrying on his work.

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JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 45 of 56
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Products and Customers

J-M's more than 500 lines of products fall roughly into two broad fields—materials for building and materials for industry. These products are so varied that the company actually embraces more than a score of separate businesses. The major product classifications are—

Acoustical Products
Aluminum Siding
Asbestos Boards
Asbestos Felts
Asbestos Fibre
Asbestos Paper
Asbestos Shingles and Sidings
Asbestos Textiles
Asphalt Roofings and Other Asphalt Products
Automotive and Industrial Brake Linings and Other Friction Materials
Celite® (Diatomite) Insulations, Filter Aids, Fillers and Synthetic Silicates
Corrulux® Fiber Glass Reinforced Plastic Panels
Electrical Insulations
Fiber Glass Textiles
Floor Tile—Vinyl Asbestos and Asphalt
Gypsum Wallboard and Plaster
Home Insulations
Industrial Fiber Glass and Mineral Wool Insulations
Industrial Insulations—High and Low Temperature
Insulating Board
Insulating Fire Brick
Insulating and Refractory Cements
Movable Asbestos Walls
Packings and Gaskets
Perlite Insulations, Fillers and Filter Aids
Rubber Products
Tapes—Cloth, Plastic and Paper
Transite® (Asbestos-Cement) and Plastic Pipes

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In all of these lines J-M has competitors who are making products of the same general nature. In fact, Johns-Manville is engaged in some of the most highly competitive fields to be found in industry. For example, in Asphalt Roofings alone, nearly 40 other companies compete with us for customers' dollars. In Packing and Gaskets our competitors number about 200.

We have many competitors for other products in our lines as well as additional thousands of competitors who sell substitute products.

J-M aims to give the customer the utmost in quality in everything we make and everything we do. Quality has become a tradition with the people of J-M—a tradition that is a real source of pride to all who have helped to build it and are helping to maintain it.

We all take pride in knowing that goods shipped from our plants are the best. J-M folks have never been satisfied to make or sell a product that was merely "good enough".

Our technical specialists, production people, and sales people never stop in their search for ways to improve our commodities and services. New and different products are being constantly added to J-M lines through research. Each product improvement, each new product, each new customer helps to make our company that much stronger.

But even the finest of products, the most effective advertising support, and the best engineering are not enough without such personal qualities as courtesy, tactfulness, and consideration for the customer's wants.

Competition today is not restricted to quality of merchandise, or even to price. It extends to service as well. Therefore, the kind of service we give to our customers and how well we make them like doing business with J-M is extremely important. In fact, the closer that our competitors approach us in price and quality, the more vital the matter of service becomes.

As a member of the J-M team you can help to keep orders coming our way, no matter what your job is. You can make sure that every product you turn out, every service you give, or every contact you have with a customer measures up to the top standard of quality and will satisfy the customer.

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JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 47 of 56
Published by AsbestosClaims.Law
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If we disappoint a customer, he buys from someone else. And that means less for all of us in J-M. The customer is the final inspector of our products, and the final judge of our services. Without his dollars there would be no company—no jobs for anyone.

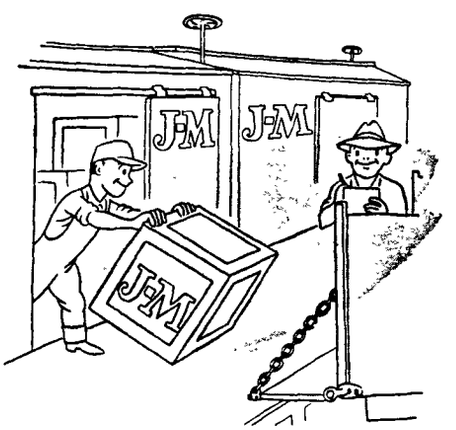
In almost every field of human endeavor a J-M product plays a part in some way.

Like the products, J-M sales outlets are also widely diversified. Building materials are sold through thousands of lumber yards and other dealers, or through the company's application units. Industrial products are supplied to every type of industry. These are some of the industries—

Construction	Chemical	Pulp & Paper
Railroads	Aluminum	Air Conditioning
Copper	Petroleum	Electric & Gas Utilities
Aviation	Shipbuilding	Rubber
Automotive	Foods	Waterworks & Sewage
Atomic Energy	Electronics	Iron & Steel
Plastics	Textile	Rocket & Space Vehicles

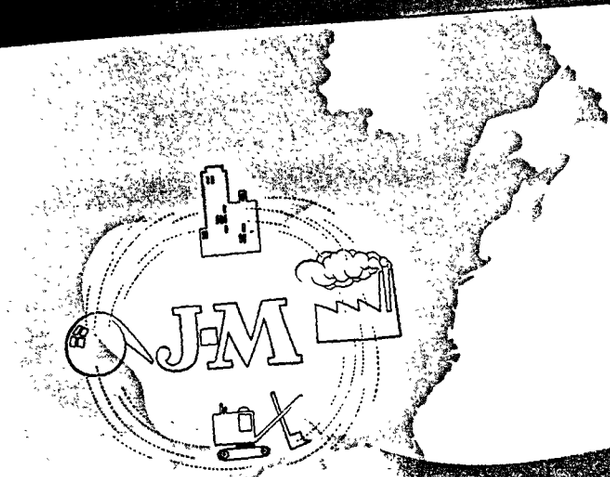
People continually bring their problems to J-M. We like this. We like to pool our skills—engineer, researcher, production man, salesman, staff and service worker, clerk and accountant—and come up with the same answer. In this way we keep our company strong and vital by adding new customers and keeping the ones we already have. By our willingness to bring all our efforts to bear in solving their problems, we convince our customers that J-M stands for the best—the best in product and the best in service.

There is an unusual bond between J-M and the public it serves. It is made of the same elements as our friendships—high standard of goods supplied and high personal standards: dependability, understanding and a readiness to go to extraordinary lengths to help out in time of stress. This bond has become stronger and stronger with time.



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JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 48 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/48



Organization of J-M

Johns-Manville is owned by about 30,000 stockholders whose money goes into the buildings, machinery, and equipment which enable J-M to provide jobs and make many kinds of useful products. These stockholders are located in all 50 states, in Canada, and in other parts of the world. About four-fifths of them are individual men and women from all walks of life. No one of these owns as much as one per cent of the company.

Other stockholders include insurance companies, investment groups, universities and other institutions. Many other thousands of individuals have financial interest in these groups, thereby spreading even more broadly the wide public ownership of Johns-Manville.

As owners of J-M, the stockholders elect the Board of Directors. J-M's Board consists of a group of usually about a dozen men. Some of these are officers of the company, and some are outside experts with wide experience in such fields as finance, law, engineering, management, and public service.

The president is chief executive officer of the company. He is responsible to the Board of Directors for all aspects of the administration of the company.

The operations of the company are organized by divisions. Typically, each division operates somewhat like a separate business enterprise, having an assigned group of products which it manufactures and sells. Thus, a division usually has its own plants and its own sales

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JM - 83

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organization, and it is responsible for its own profits. Each division is under the supervision of a division general manager who reports to the president (or to a senior operating vice president who, in turn, reports to the president).

To assist him in coordinating the activities of the company, the president has a staff of specialists who provide certain services, or who assist the president in planning and in observing the various activities.

The simplified chart below, shows in a general way how the company is organized:

The operating divisions and their main activities are listed below. Unless otherwise stated, a division operates in the United States.

ASBESTOS FIBRE
Mines and sells asbestos fibre in U.S. and Canada.

BUILDING PRODUCTS
Manufactures and sells products and services used in building construction.

CANADIAN PRODUCTS
Manufactures and sells J-M's line of products in Canada.

CELITE
Mines and sells products made from diatomite and perlite.

DUTCH BRAND
Manufactures and sells electrical tapes, industrial tapes and rubber products.

FIBER GLASS
Manufactures fiber glass products and sells textile glass.

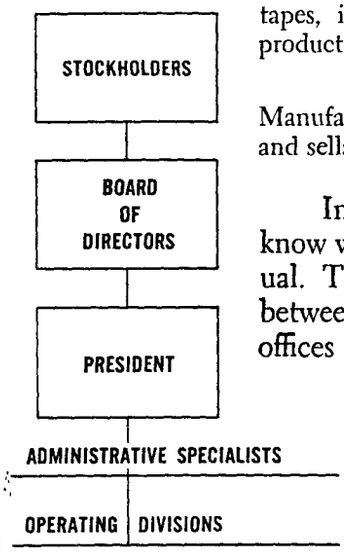
FLOORING
Manufactures and sells flooring products.

INDUSTRIAL INSULATIONS
Manufactures and sells insulation products for industry, and related services.

INTERNATIONAL
Sells J-M products and conducts J-M's business outside of U.S. and Canada.

PACKINGS AND FRICTION MATERIALS
Manufactures and sells packings, gaskets, friction materials, textiles and related products.

PIPE
Manufactures and sells Transite asbestos-cement pipe and plastic pipe, and related products.



In order that employees may understand how J-M operates and know who does what, the company publishes an Organizational Manual. This manual defines the principal jobs and the relationships between them. Copies of the manual are available for reference in the offices of managers at most locations.

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PLANTS

ASBESTOS FIBRE DIVISION
(Mines & Mills)
Asbestos, Que., Can.
Coalinga, Calif.
Munro, Ont., Can.

BUILDING PRODUCTS DIVISION
Alexandria, Ind.
Avery, Ohio
Cleveland, Ohio
Fort Worth, Texas
Houston, Texas
Jarratt, Va.
Klamath Falls, Ore.
Los Angeles, Calif.
Madison, Ill.
Manville, N. J.
Marrero, La.
Natchez, Miss.
Pittsburg, Calif.
Rockdale, Ill.
Savannah, Ga.
Waukegan, Ill.

CANADIAN PRODUCTS DIVISION
Asbestos, Que.
North Bay, Ont.
Toronto, Ont.

CELITE DIVISION
Lompoc, Calif. (Diatomite Mine & Mill)
No Agua, New Mexico (Perlite Mine & Mill)

DUTCH BRAND DIVISION
Chicago, Ill.
Tilton, N. H.

FIBER GLASS DIVISION
Corona, Calif.
Defiance, Ohio
Carpenter Road
Perry Street
Columbus Avenue
Parkersburg, W. Va.
Waterville, Ohio

FLOORING DIVISION
Chillicothe, Ohio
Manville, N. J.
Marrero, La.
Waukegan, Ill.

INDUSTRIAL INSULATION DIVISION
Billerica, Mass.
Long Beach, Calif.
Manville, N. J.
Nashua, N. H.
Richmond, Ind.
Waukegan, Ill.
Zelienople, Pa.

INTERNATIONAL DIVISION
Hull, England
Mexico City, Mexico
Milan, Italy
Mol, Belgium
St. Marcellin, France

PACKINGS & FRICTION MATERIALS DIVISION
Manville, N. J.
New Brunswick, N. J.
Waukegan, Ill.

PIPE DIVISION
Denison, Texas
Franklin, Pa.
Long Beach, Calif.
Manville, N. J.
Marrero, La.
Stockton, Calif.
Waukegan, Ill.

DATA PROCESSING CENTERS
Manville, N. J.
Toledo, Ohio
Waukegan, Ill.

GENERAL PLANT ENGINEERING
Manville, N. J.

RESEARCH CENTER
Manville, N. J.

TECHNICAL CENTER
Waterville, Ohio

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REGIONAL AND DISTRICT SALES LOCATIONS

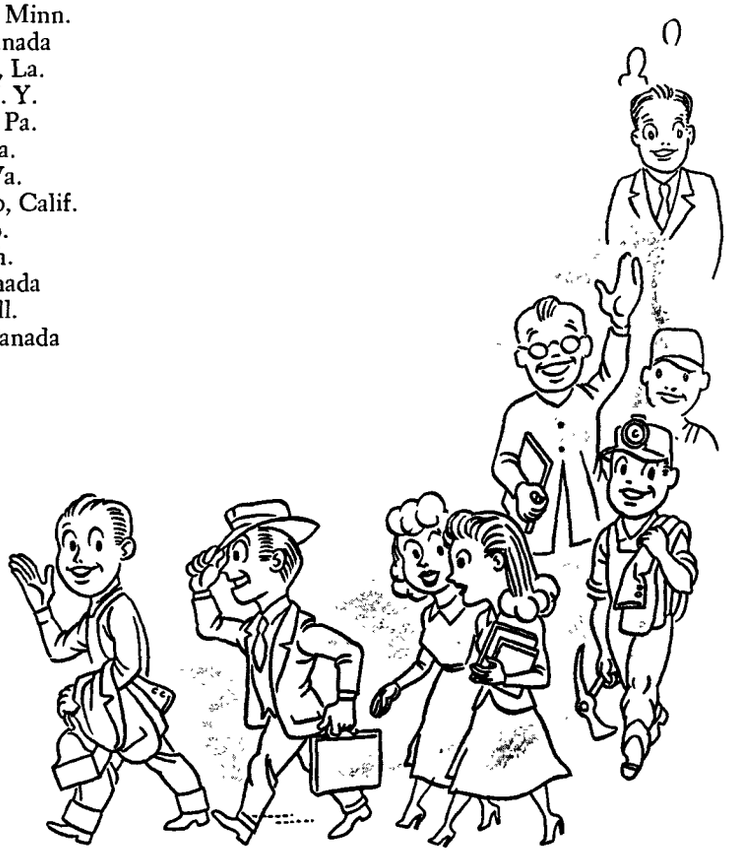
Albany, N. Y.
Atlanta, Ga.
Boston, Mass.
Charlotte, N. C.
Chicago, Ill.
Chillicothe, Ohio
Cincinnati, Ohio
Cleveland, Ohio
Denver, Colo.
Detroit, Mich.
Houston, Texas
Indianapolis, Ind.
Jacksonville, Fla.
Long Beach, Calif.
Los Angeles, Calif.
Manville, N. J.
Marrero, La.
Milwaukee, Wisc.
Minneapolis, Minn.
Montreal, Canada
New Orleans, La.
New York, N. Y.
Philadelphia, Pa.
Pittsburgh, Pa.
Richmond, Va.
San Francisco, Calif.
St. Louis, Mo.
Seattle, Wash.
Toronto, Canada
Waukegan, Ill.
Winnipeg, Canada

FOREIGN SALES OFFICES

Beyrouth, Lebanon
Buenos Aires, Argentina
Lima, Peru
London, England
Madrid, Spain
Mexico City, Mexico
Milan, Italy
Paris, France
San Juan, Puerto Rico
Sao Paulo, Brazil
Wiesbaden, Germany

FOREIGN SALES AGENTS

More than 300 sales agents are located in other foreign countries.



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Asbesto

Benefits
Building
Bulletin
Buying

Canada
Celite®
Change
Clubs
Out
Wit
Collect
Contin
Contrib
Corresp
Credito
Custon
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Deduct
Diaton
Disabil
Discha
Divisio
Dutch

Educa
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Emplo
Ag
Ap
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ACL Doc 25198 · Page 52 of 56
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INDEX

Absence 33
  Absence without notice 34
  Election Board & Jury duty 34
  Leave of absence 34
  Military leave 35
Activities
  Outside 42
  Within J-M 12
Address change 36
Advancement 8
Age
  Hiring 41
  Retirement 18
Applicants
  Age 41
  Health 41
  Rehiring 41
  Relatives 41
  Social Security number 42
Asbestos 5, 6, 44
Asbestos fibre 44, 48

Benefits and Services 12
Building products 44, 46, 48
Bulletin boards 13
Buying J-M materials 19

Canada, J-M divisions 48, 49
Celite® 7, 48, 49
Changes in records 36
Clubs
  Outside 42
  Within J-M 12, 19
Collective Bargaining 28
Continuity of service 33
Contributions to charity 39
Correspondence 40
Credited service 18
Customers of J-M 44
Customs in J-M 26, 38

Death 43
Deductions 14, 15, 18, 20, 21, 23
Diatomite 7, 44
Disability 14, 18, 22
Discharge 43
Divisions of J-M 48
Dutch Brand Division 48, 49

Education 11
Election Board service 34
Employment
  Age 41
  Applicants 41
  Permanent 28
  Rehiring 41
  Relatives 41
  Temporary 28
Equipment 40
Exempt, nonexempt employees 28

Financial report 13
First Aid 16
Friends recommended 41

Garnishments 39

Handbook 13
Health habits 15
  Medical services 16
History of J-M 5, 6, 7
Holidays 15
Hospitalization 23
Hours of work 27
  Being on time 35
  Record 30

Income tax 20, 36
Industrial products 44, 48
Industrial relations 26
Injury on the job 16
Insurance
  Accident & Sickness 14
  Federal old age & survivors 18, 22
  Group life 14, 37
  Hospitalization 23
  Major Medical 24
  Travel 23
  Unemployment 23
  Workmen's compensation 17
International division 48, 49

Jeffrey mine 6
J-M Clubs 12
  Quarter Century Club 19
J-M History 5, 6, 7
J-M organization 6, 47, 48, 49, 50
J-M products 44
  Bought by employees 19
  Literature 13
Job analysis 31
Job classification
  Exempt, nonexempt employees 28
Johns, H. W. 5
Jury duty 34

Lateness 35
Layoff 9, 43
Leave of absence 34
Lost & Found 39
Lunchtime 27

PRODUCED
JM - 83

Johns-Manville, Working Together in Johns-Manville, Employee Handbook (1962)
ACL Doc 25198 · Page 53 of 56
Published by AsbestosClaims.Law
asbestosclaims.law/library/25198/53

Mail
Company 40
Personal 38
Major Medical 24
Manville family 5
Married women 36
Meal allowance 36
Medical services 16
First Aid 16
Physical examinations 16
Workmen's compensation 17
Merit Rating 30
Military
Duty 35
Leave 35
Mines 6, 7, 49

News at plants & offices 13
NEWS PICTORIAL 13

Officers of J-M 47
Offices, major sales 50
Opportunities 8
Organization of J-M 6, 47, 48, 49, 50
Overtime 35
Owners of J-M 6, 47

Pay 31, 32
Advances 32
Attachments 39
Before vacation 17, 32
Deductions 14, 15, 18, 20, 21, 23
Overtime 35
Pay day 31
Rates 32
Records 36
Personal checks 25
Personnel
Administration 26
Records 36
Physical examinations 16
Plants 49
Problems
Personal 25, 39
Related to work 32
Products 13, 19, 44
Progress
J-M 5
Your 8
Promotion 10
Punctuality 35

Quarter Century Club 19
Quit 43

Recommendation, letter of 42
Records & changes 36
Rehiring 41
Relatives 41
Release 43
Relief from your job 27
Report to employees 13
Research 6, 7, 49
Resignation or quit 43
Retirement 18, 22, 23, 37

Safety 37
Salary administration 29
Sales
Agents, foreign 50
Customers 44
Major offices 50
Products 19, 44
Savings 18, 20
Scheduling work ahead 9
Security 8
Separation procedure 42
Death 43
Discharge 43
Interview 42
Layoff, release 43
Letter of recommendation 42
Resignation or quit 43
Service in J-M 8, 19, 33, 34
Credited 18
Service programs 12
Sickness 15, 33, 34
Smoking 38
Social Security 21
Disability benefits 22
Number 21, 37
Old age & survivors benefits 22
Statement of accounts 23
Unemployment benefits 23
Stockholders of J-M 6, 47
Suggestions 11
Supervisors 33
Supplies 40

Taxes
Income 20, 36
Social Security 21
Telephoning 40
Trademarks 41
Training
On the job 11
Outside 11
Transfer 10

Unemployment insurance 23
Union shop 29

Vacation 17
Visiting other J-M locations 11
Visitors 38

Wage attachments 39
Workmen's compensation 17

PRODUCED
JM - 83

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.....43
.....27
.....13
6, 7, 49
.....43
2, 23, 37

.....37
.....29

.....50
.....44
....50
.19, 44
.18, 20
.... 9
.... 8
....42
....43
....43
....42
....43
....42
....43
33, 34
....18
....12
33, 34
....38
...21
...22
21, 37
...22
...23
...23
.6, 47
...11
...33
...40

20, 36
...21
...40
...41

...11
..11
...10

..23
..29

..17
..11
..38

..39
..17

J-M's CREED OF MANAGEMENT

We who are responsible for the management of Johns-Manville in supplying the needs of the public for 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 of our 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 been 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

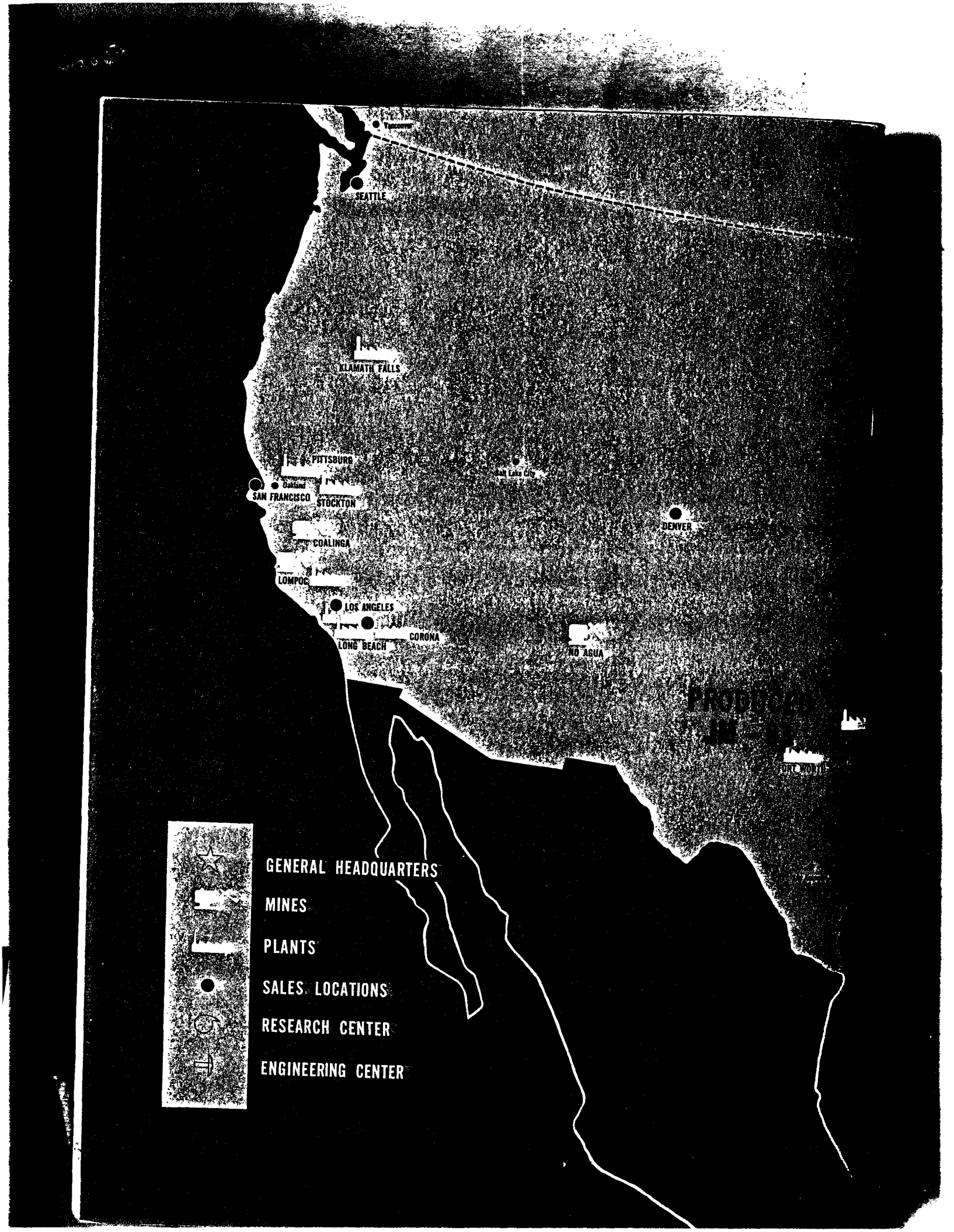
Johns-Manville's creed of management was first proposed as a creed of management for all industry by the late Lewis H. Brown, then president of the company, in a speech before the Seventh International Management Congress, at Washington, D. C., Sept. 20, 1938.

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