NEWS/PIC

For the nearly 23,500
Johns-Manville employees,
retirees and their families

JM

JANUARY 1967

J-M IN NATIONAL DEFENSE

Pages 8 & 9



U.S.S. Enterprise at Sea

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EXPO 67

J-M JOINS CANADA IN ITS CENTENNIAL CELEBRATION

ONE HUNDRED YEARS AGO the British Parliament passed the British North America Act founding the Dominion of Canada as an independent nation. This act was passed on the recommendations made by the "Fathers of the Confederation," a group of representatives from the British North American colonies.

This year, Canada invites the entire world to join in a centennial observance of its constitution. The Universal and International Exhibition of 1967—in short, Expo 67—will open in Montreal, Quebec, on April 28 for six months of celebration.

Johns-Manville will join hundreds of other companies and organizations, along with over 70 nations, as an exhibitor in Expo 67.

After all, J-M is Canadian, too. Canadian Johns-Manville Company, Ltd., is a Canadian company managed exclusively by Canadians, manufacturing industrial and home products for the Canadian domestic market and for export. It also mills and mines asbestos fibre principally for Canadian export markets. Besides the Jeffrey Mine, mill, and plant at Asbestos, Quebec, J-M operations in Canada include Toronto, Winnipeg, and Vancouver Offices; Toronto Plant, North Bay Plant, and the Reeves and Baie Verte Mines.

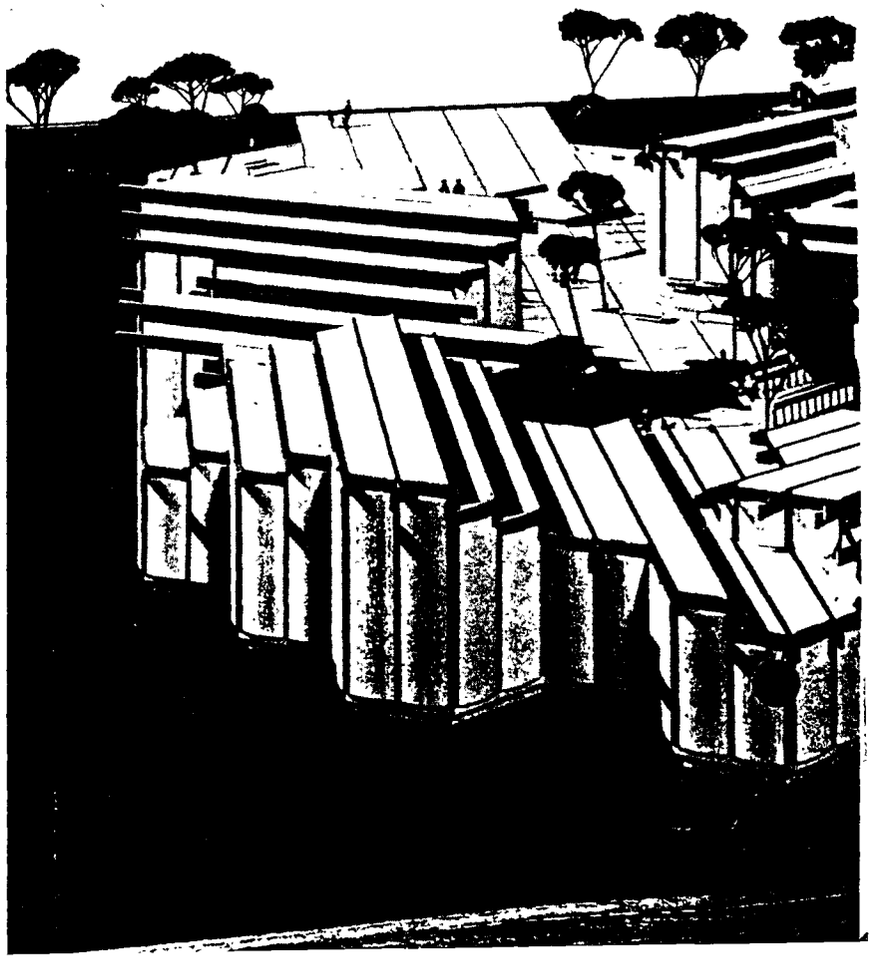
The J-M exhibit at Expo 67 will be housed with other industries of the Province of Quebec in the Pavilion of Quebec Industries. The J-M exhibit is a geodesic dome shaped like a band-shell. Groups of about 18 people at a time will be guided through the pavilion's exhibits. The groups will walk into J-M's exhibit where for three minutes a narrated series of color pictures will be flashed on screens to show them how J-M products help to control heat, sound, motion and to give them some idea of the scope of J-M operations in Canada.

The St. Lawrence River, the principal route for a large proportion of Canadian and American trade, provides the theme of the Pavilion of Quebec Industries. This great waterway—once used by explorers to reach the hinter-

(continued)



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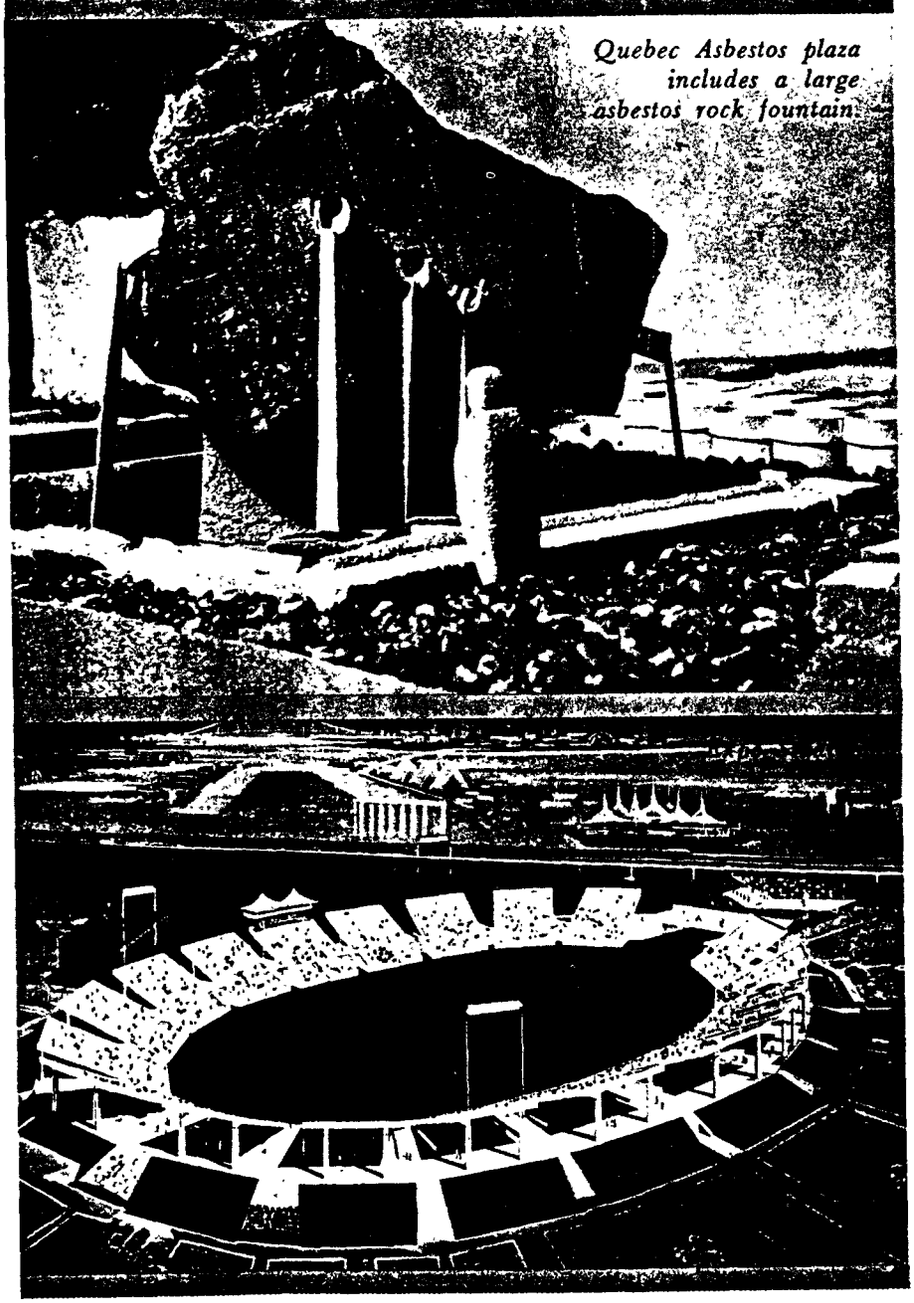
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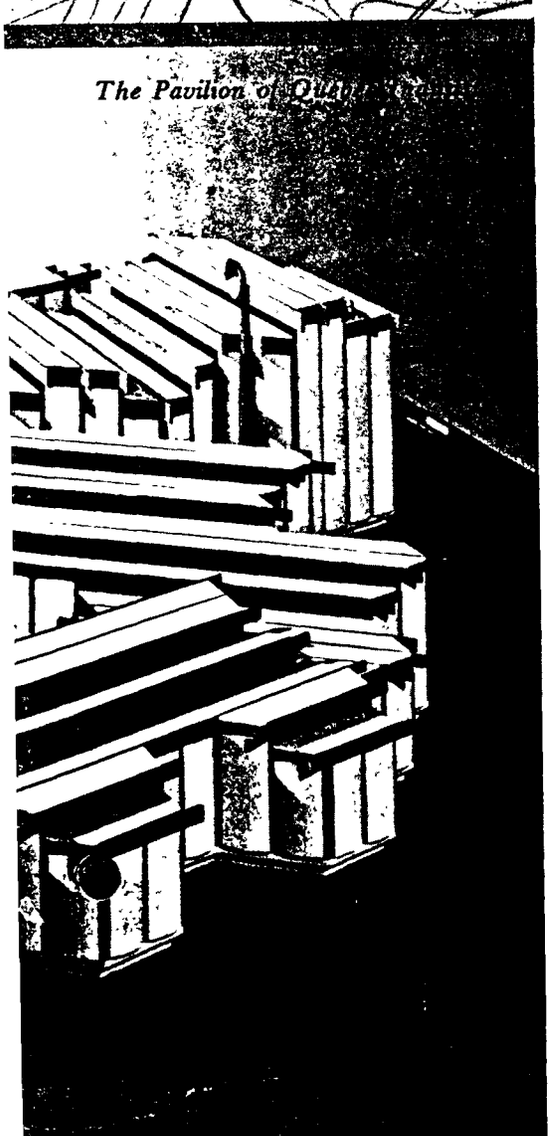
A scaled model of the Expo 67 site.



The Canadian Pavilion



Quebec Asbestos plaza includes a large asbestos rock fountain.



The Pavilion of Qu[illegible]

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EXPO 67 *(continued)*

land of North America—has made the province of Quebec a center of special interest to industrialists the world over. Virtually all important sectors of Quebec industry are contributing to the pavilion with exhibits that will give visitors from around the world a vivid picture of the Province of Quebec.

Appropriately, Expo 67 will be on two islands and a peninsula in the middle of the St. Lawrence River. The exhibition has the distinction of being the only one of the "first category" ever authorized in the Americas by the International Exhibitions Bureau, a council made up of representatives of nearly all the nations of the world.

Expo's main theme will be "Man and His World;" the story of man's progress, aspirations and future. In a wonderland of imaginative pavilions, man's endeavors will be shown in the fields of science, the fine arts, exploration, agriculture, industry, and the life of the world community.

Johns-Manville products will not simply be exhibited at Expo. They've been put to work, too. To date, substantial amounts of Acoustical walls and ceilings are being installed by J-M Construction men in the Netherlands, Canadian, and Czechoslovakian Pavilions; the Expo Stadium, Art Gallery, and Labyrinth, and the Canadian Broadcasting System's Broadcasting Centre.

Canadian J-Mers join the rest of their countrymen in inviting Johns-Manville people from all over the world to join them this summer in their celebration.

★

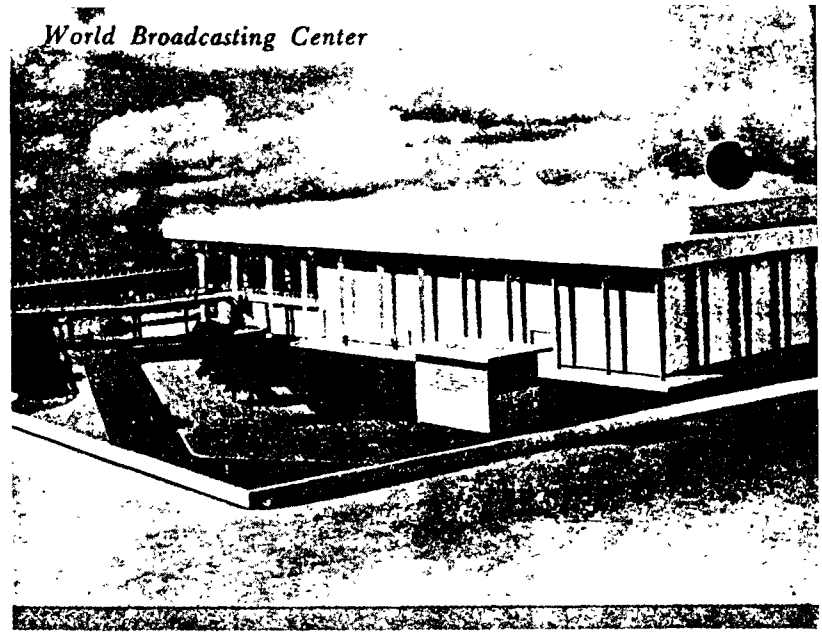
PLANNING TO VISIT EXPO?

For the convenience of visitors to Expo 67, an organization called *Logexpo* has been created to assure suitable quarters at reasonable prices. If you are planning to visit Montreal during the exposition, April 28 to October 27, write to:

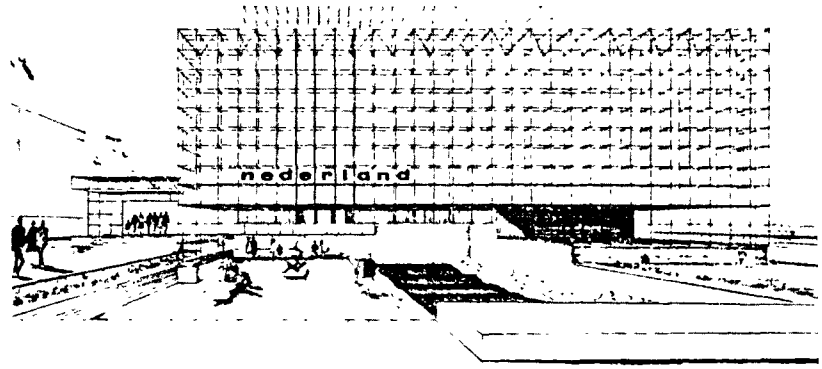
Logexpo
Expo 67
Cite du Havre
Montreal, Quebec,
Canada

Tickets may now be purchased at reduced prices at banks, travel agencies, department stores, or wherever you see the official Expo 67 sign. During the exposition, individual daily tickets will be $2.50.

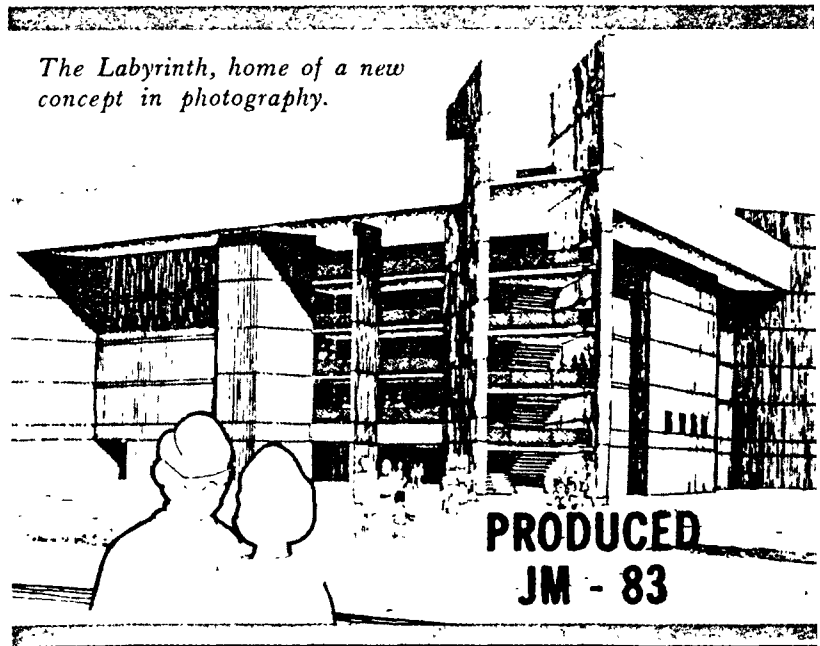
World Broadcasting Center



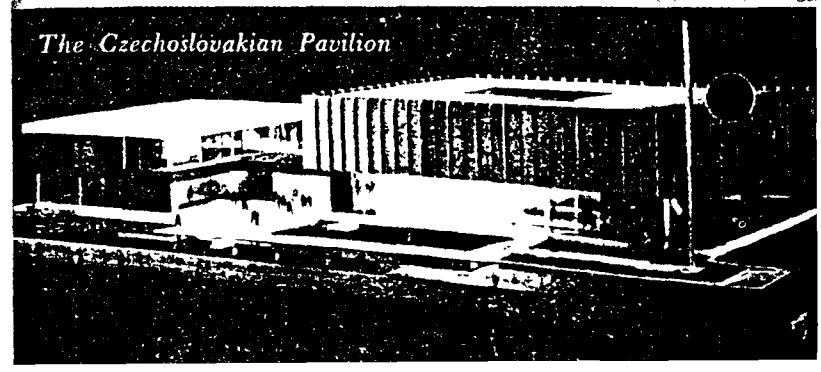
The Netherlands Pavilion



The Labyrinth, home of a new concept in photography.



The Czechoslovakian Pavilion



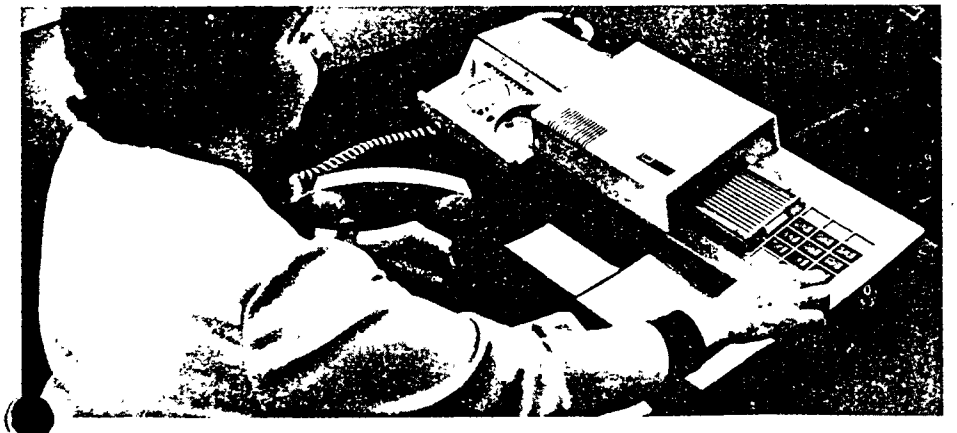
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DATA PHONE

Electronic Device Helps Waukegan Streamline Ordering of Supplies



Kay Szuchnicki of Waukegan's Purchasing Dept. establishes a connection with a suppliers' computer by telephone. John Levek, who is in charge of the General Store Room, assists her by inserting the header card (which establishes identification such as name and address of the company ordering) into the data transmitter.



After establishing contact with the suppliers' electronic equipment. Kay begins transmitting orders by inserting punched cards and typing in specific code numbers and amounts of supplies needed.

IT'S AS SIMPLE as one, two, three to order supplies from some major vendors at Waukegan these days. One, is to decide what is needed. Two, is to pull punched order cards from the file. Three, is to transmit these orders to vendors electronically over an IBM system called Data Phone.

Before Data Phone was installed, all orders had to be hand written and processed, involving from 19 to 21 steps. It often took days to get the order to suppliers. With Data Phone, it takes a matter of minutes.

Data Phone almost eliminates paperwork, greatly reduces the amounts of supplies that have to be held in inventory, increases buying efficiency, and relieves purchasing personnel of routine buying chores. It allows buyers more time to concentrate on finding new or improved materials, new techniques and methods, which will do better jobs for J-M at reasonable costs.

At present there are nearly 4,000 items now being ordered at reduced costs from about eight major vendors who have the proper electronic equipment. These vendors are also those from whom J-M frequently orders a large volume of—mostly—maintenance repair and operating supplies.

Manville is planning a similar program, and has just completed installation of its equipment. General Headquarters is also using electronic equipment to order office supplies.

As J-M grows and the work load increases, more locations may make use of Data Phone to help J-M handle its ordering efficiently and economically.

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How much do you know about Johns-Manville? Each year the Company changes in many ways—new plants are built, additional mines are opened, new people are hired, the QCC adds new members, and more salesmen travel into more remote spots on the globe to sell our products. The following quiz is designed to let you see how much you know about your Company. Take out your pencil, sharpen up your wits, and test your J-M IQ.

TEST YOUR J-M IQ

Q&A

1 *How old is Johns-Manville?*
a) 50 years b) 75 years c) more than 100 years

2 *What year did H. W. Johns Manufacturing Co. merge with the Manville Covering Co. to form Johns-Manville?*
a) 1858 b) 1901 c) 1958

3 *How many divisions does Johns-Manville have?*
a) 6 b) 12 c) 15

4 *How many plants and mines have been added in the past 5 years?*
a) 5 b) 8 c) 13

5 *What is the newest J-M division?*
a) Fiber Glass b) Flooring c) Melamite

6 *What plant location employs the most J-Mers?*
a) Waukegan b) Nashua c) Manville

7 *What is our oldest plant location?*
a) Waukegan b) Nashua c) Manville

8 *Which division has the largest number of plants?*
a) Industrial Insulations b) Building Products
c) Pipe

9 *How many people does Johns-Manville presently employ?*
a) 5,700 b) 16,200 c) 21,400

10 *How many plants does Johns-Manville operate in the U. S. and overseas?*
a) 26 b) 38 c) 54

11 *How many mines does Johns-Manville operate?*
a) 3 b) 5 c) 7

12 *Which is our newest plant?*
a) Green Cove Springs b) Hayward
c) Laurinburg

13 *Which is our newest mine?*
a) Reeves, Ontario b) Bay Verte, Newfoundland
c) Lake Myvatyn, Iceland

14 *How many employees are presently QCC members?*
a) 2,857 b) 3,910 c) 4,263

15 *In which of the following areas of national concern is Johns-Manville involved?*
a) space exploration b) solving water pollution problems c) new rapid transportation systems

16 *How many employees furthered their education last year at secondary schools and colleges under the J-M Tuition Aid Program?*
a) 220 b) 440 c) 770

17 *In which of the following foreign locations do we have a J-M sales office?*
a) Buenos Aires b) London c) Rio de Janeiro
d) Paris e) Nairobi f) Beirut g) Milan
h) Hong Kong i) Lima j) Johannesburg
k) Madrid

18 *How many plants and mines were first opened 25 or more years ago?*
a) 5 b) 10 c) 15

19 *How many salesmen does Johns-Manville have?*
a) 500 b) 750 c) more than 1,000

20 *Which is our largest mine location?*
a) Lompoc b) Jeffrey c) Coalinga

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see page [illegible] for answers

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QUARTER CENTURY CLUB



WAUKEGAN PLANT—*Looking over the QCC program are, from left, George H. Martens, Jr., Vice President for Marketing, inducting officer; Inductees Fred M. Lundeen and his brother Vincent; and Nicholas Miller, Waukegan Chapter President.*

WAUKEGAN—*Geraldine Shookman, one of 77 inductees, one of the largest groups ever to be inducted at Waukegan, receives her watch from Mr. Martens and is congratulated by Mr. Miller.*

WAUKEGAN—*Joseph Levak greets Mr. Martens and Mr. Miller before receiving his clock.*

TORONTO PLANT—*Vesta Sprung, left, and Helena Searle were inducted into the QCC by A. G. Sinclair, President of Canadian Johns-Manville Company, Ltd.*

ROCKDALE PLANT—*From left, R. L. Lewis, Rockdale Plant Manager; J. A. Vermeulen, Vice President and Production Manager, Building Products Division; Inductee Floyd S. Marchetti, Quality Control Supervisor at Rockdale; Mrs. Marchetti; and N. V. Becker, Joliet Plant Manager. Mr. Vermeulen inducted Mr. Marchetti.*

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J-M IN NATIONAL DEFENSE

IN THE YEARS since World War II our country's defense weapons systems have been improved tremendously in their complexity and power, and many Johns-Manville products are finding application in the defense field.

Although J-M's sales to the defense market are quite small in relation to the Company's total volume, we are justifiably proud that so many of our products meet the extremely high standards of space-age military technology.

In the Grumman F-111, for example, about 2,200 sq. ft. of our THERMOFLEX®, encased in a stainless steel jacket, is used to protect the F-111's fuel from engine temperatures up to 1,000°. This plane, which is the world's first variable swept-wing fighter plane, flies at two-and-one-half times the speed of sound, and is the newest and most powerful instrument in this country's arsenal of jet interceptors.

Another U. S. Air Force plane protected by J-M insulation is the giant B-52 bomber, the work horse of the Strategic Air Command. This huge plane, with its 650 m.p.h. speed and 50,000-foot altitude range, can deliver nuclear or conventional weapons to targets thousands of miles away from its home base.

Other advanced military aircraft using J-M products are the Republic F-105 Thunderchief, which can fire a salvo of 95 Mighty Mouse rockets simultaneously, and the Lockheed F-12A—the world's fastest plane—which has a top speed of well over 2,000 m.p.h.

On the ground, the M-60 heavy tank, designed and built by Chrysler Defense Engineering, uses J-M TADPOLE® seals in the engine compartment. Additional seals are used around the exhaust system, which is protected by MIN-K® insulation. Min-K is the same insulation that is used to protect American astronauts on their voyages into space.

In Viet Nam J-M products are also at work protecting what has become the most useful and versatile weapon of that entire war—the helicopter. The Bell UH-1 "Huey" helicopter (shown at right during a mass landing somewhere in Viet Nam) revolutionized jungle warfare through its ability to transport large numbers of men quickly from one battlefield to another over hundreds of miles of inhospitable, practically impassable, terrain.

The "Huey," in addition to its role as troop carrier, also serves as a mobile, low altitude infantry support vehicle. It carries machine guns and rockets and can be used to bring up heavy artillery for use by the ground forces. J-M SLIPTITE® Seals are used on the rotors of these versatile vehicles as dust excluders. Other J-M seals are used on the main mast rotary and the tail rotary. The "Huey" is also equipped with J-M gaskets. Another Army helicopter, the "Chinook," made by Boeing, is insulated with Johns-Manville Microlite AA Blankets. Many of the helicopters used by our armed forces, including the "Huey," are equipped with rotor blades manufactured from J-M Fiber Glass.

Off the shores of Viet Nam, J-M products are also on the job. The giant nuclear powered aircraft carrier U.S.S. Enterprise uses a variety of Johns-Manville materials, including Hullboard, MICROLITE®, and Colored Marine Veneer. This floating fortress, which is all by itself, the most powerful task force in the history of naval warfare, will be reinforced soon by the completion of the new super carrier John F. Kennedy, which is using J-M Marine Hullboard, Microlite, and MARINITE® in its construction.

From the decks of the Enterprise and other U. S. carriers fly McDonnell F-4H Phantoms. This versatile fighter-bomber, which is also used by the Air Force and the Marines, can carry up to eight tons of weapons—cannons, rockets, and bombs. The Phantom is also protected by Thermoflex.

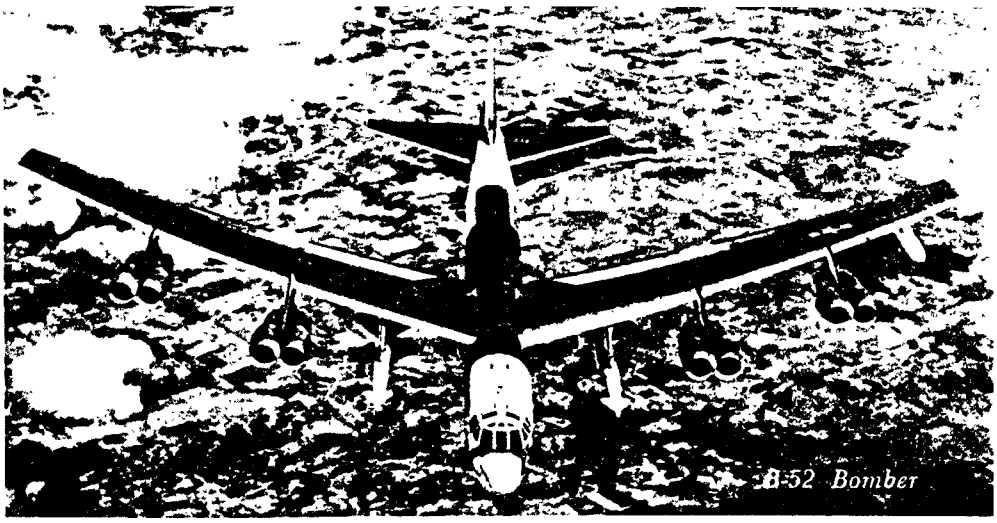
Scores of missile-carrying submarines are constantly on patrol off the shores of our potential enemies. These Polaris rockets, which carry a nuclear warhead, are protected by J-M Micro-Quartz and Thermoflex insulations.

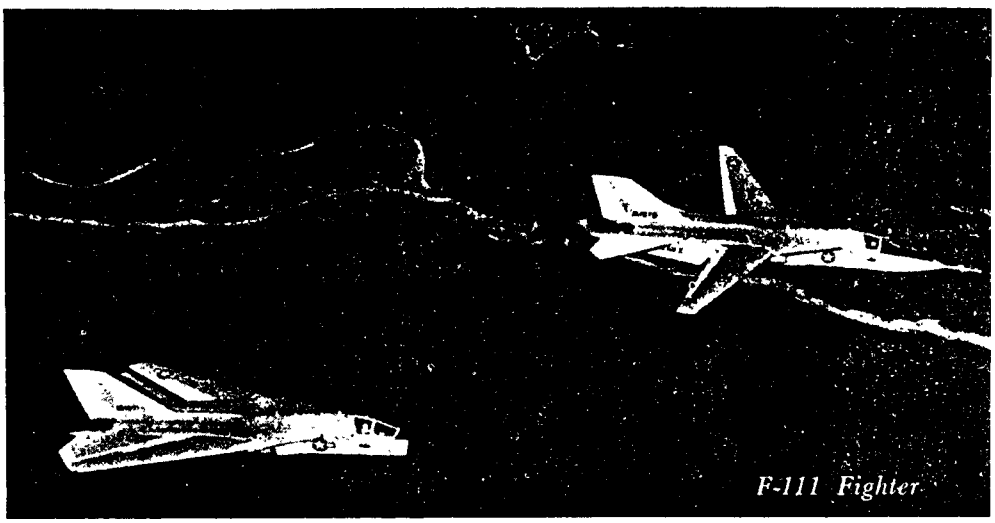
In addition, J-M materials are used on the Nike-Hercules anti-aircraft missile, the Pershing surface-to-surface rocket, and the Sidewinder heat-seeking, air-to-air missile, that literally flies up the tailpipe of an enemy jet. A number of Red jets have already learned the effectiveness of this weapon in the skies over Viet Nam.

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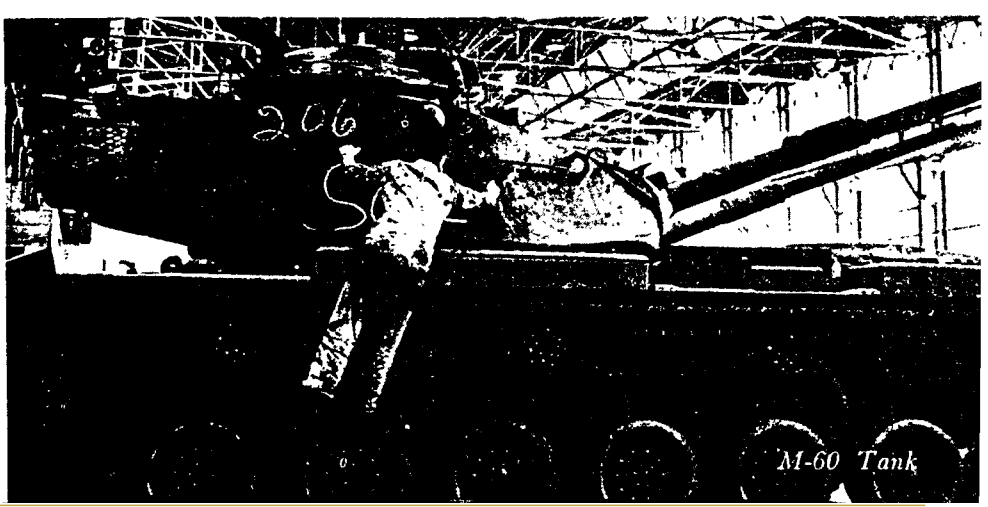
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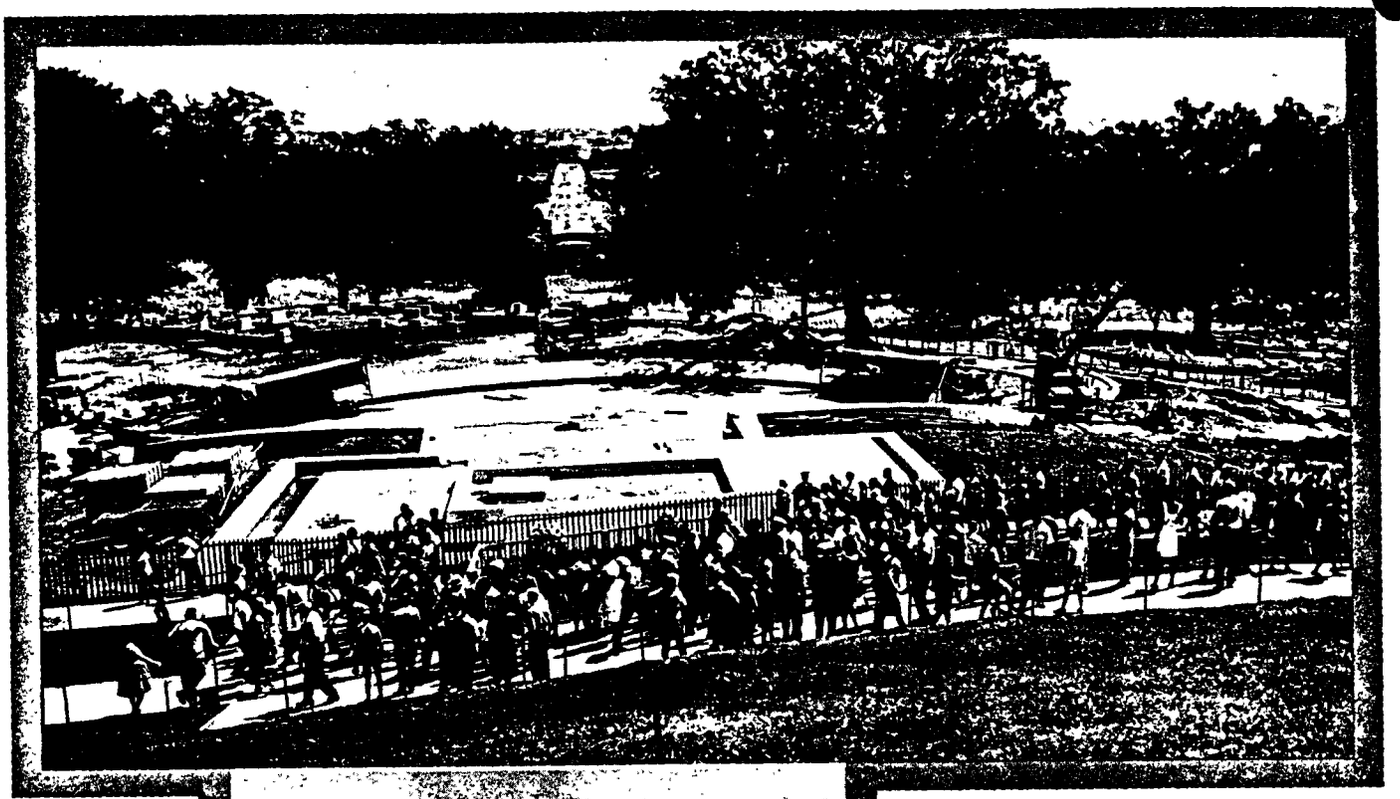








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Sometime this spring work will be completed on the permanent tomb of the late President Kennedy in Arlington National Cemetery. The tomb, which will cost approximately $2 million, uses J-M Korduct pipe encased in concrete to carry electricity to the memorial. Since the assassination three years ago, over 15 million people have visited the gravesite.

Joseph E. Kindregan (right), General Sales Manager, Building Products Division, congratulates Tom Keough, Detroit District Salesman, for having the top increase in Acoustical Sales over the past year. His increase was a phenomenal 429 per cent. The award, a tape recorder, was presented to Tom at an Acoustical Sales meeting in Tarrytown, New York.



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NEWSMAKERS



Karl V. Lindell, Chairman of the Board of Canadian Johns-Manville and General Manager of the Asbestos Fibre Division, was elected Governor of the Chamber of Commerce of the Province of Quebec at the group's annual convention in Quebec City.

H. M. (Matt) Bowers (right), Quality Control Supervisor at Houston Plant, recently won second prize in the Texas horseshoe pitching championship. Matt has won the championship twice before and came in second five times. He is shown with R. J. Graham, President of the National Horseshoe Pitchers Association of Texas.





Johns-Manville won four awards—two firsts, a second, and a third—to capture major honors in the first annual product literature and advertising competition sponsored by the Committee for Construction Product Literature. Shown at the awards presentation dinner in New York City are (from left) Milton E. Kettler and Frank W. Reiderer of the awards jury; and Lyman Anson, John MacBride, Jerry Ward, and Larry Hall representing J-M. Mr. Ward is an Account Executive from Cunningham & Walsh, Johns-Manville's advertising agency; and the others are from the J-M Advertising and Public Relations Department.

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Johns-Manville President Clinton B. Burnett (right) presents John S. Addison, president of Addison-Semmes, a division of Signode Steel Strapping Corp., with a certificate of appreciation for Addison-Semmes' 30 years of association with J-M. The firm is a J-M supplier in Racine, Wisc.

NEWSMAKERS • NEWSMAKERS • JM

The Tulsa Contract Unit of the Industrial Insulations Division has won the General Manager's Trophy for "contributing most to the Division's earnings, volume and reduction of expense for the year." Shown with the plaque are (from left) J. A. Grimmer, Unit Manager; H. H. Hembree and C. G. Block, Contract Sales Engineers; E. Lansdale, Construction Superintendent; and W. Sommers, Construction Clerk.



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ANSWERS TO J-M IQ TEST

1.
c, The company that became Johns-Manville was founded in New York City by Henry W. Johns in 1858—108 years ago. Mr. Johns at that time manufactured gutta percha cement roofing with shops and offices in Brooklyn and Manhattan.

2.
b, The two firms merged on January 1, 1901. T. F. Manville became its first president.

3.
b, The twelve divisions are Building Products, International, Celite, Canadian Products, Asbestos Fibre, Fiber Glass, Melamite, Flooring, Industrial Insulations, Pipe, Dutch Brand, and Packings & Friction Materials.

4.
c, As part of its expansion program, Johns-Manville has added 13 new plants and mines in the past five years.

5.
c, The Melamite Division, with its plant in Lawrence, Mass., joined J-M in January, 1964.

6.
c, Manville, with nearly 5,000 employees, is our largest location.

7.
b, Johns-Manville purchased the Asbestos Wood Fibre Company of Nashua, N. H., in 1907. The two other plants, one in Brooklyn and the other in Milwaukee, that J-M owned at that time have since been closed down, making Nashua our oldest location.

8.
b, Building Products which has 15 plants, is our largest division.

9.
c, According to latest statistics, Johns-Manville currently employs 21,400 people.

10.
c, 54

11.
c, 7

12.
a, The Green Cove Springs Pipe Plant opened in December, 1965.

13.
c, An agreement was recently signed with the Icelandic government to open a Celite mine at Lake Myvatyn in northeastern Iceland.

14.
c, J-M presently has 4,263 QCC members, active and retired. This is the largest number in our history.

15.
Johns-Manville is deeply involved in all three of these areas. Our thermal insulations are used on many United States space craft, Celite and pipe products are being employed in the fight against water pollution, and Cobra Brake Shoes are being installed on many of the new high speed trains currently being constructed to ease the urban transportation problem.

16.
c, The 770 J-M employees who took advantage of the Tuition Aid Program in 1966 represents an increase of 30 per cent over last year.

17.
All of them. In addition to these far-flung foreign locations, J-M also maintains other sales offices in Belgium, Germany, Mexico, Sweden, Puerto Rico, and Nigeria.

18.
c, J-M has 15 plants and mines that are "members in good standing" of the Quarter Century Club.

19.
c, More than 1,000 J-M salesmen handle our products all over the globe.

20.
b, Jeffrey Mine is the largest asbestos mine in the free world.

How do you rate?
Score yourself as follows:
16-20 Excellent
11-15 Good
6-10 Fair
5 or below Read News/Pic more carefully each month.

NEWS/PIC

Published for the nearly 23,500 J-M employees, retirees and their families by Johns-Manville Corporation, 22 East 40th Street, New York, N. Y. 10016.

C. B. Burnett: President

Editor: Gerald D. Murray

Associate Editor:
Matthew M. Swetonic

Designer: Fil Giuliano

Manager of Art and Production:
Charles W. Zendler

Director of Public Relations:
William P. Raines

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Contributing Correspondents
Ebbie Eberhardt & Sharon O'Brien, GHQ; A. A. Poisson, Jeffrey Mine; J. A. Grimmer, Tulsa Office; Johnnie Schneringer, Houston Plant; E. T. Legge, North Brunswick Plant; F. B. McQuade, Pittsburgh Office; George Gould and Neal Ranauro, Manville Plant; H. T. Cripe, Richmond Plant; Don Lyons, Toledo Office; Ed Garolis, Waukegan Plant; M. Jandura, Rockdale Plant; and Tom Patterson, Toronto Office.

Contributing Illustrators
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J-M NEWS in a minute

"J-M News In A Minute" is a monthly news feature designed to help you answer questions about J-M. Here are capsule summaries of some of the most important new developments involving Johns-Manville.

* * *

Ground was broken December 19 for a new J-M Data Processing Center at Finderne, N. J., adjacent to the Research and Engineering Center. The new facilities, due to be completed in August, will house computers and other equipment which will handle record keeping, including accounts payable and receivable, auditing, and payroll records. J-M materials will be used extensively in the modern building, which has been designed to blend with existing structures.

* * *

Another increase in Social Security taxes is being taken from payroll checks as of January 1, 1967. In accordance with an Act of Congress, the employee contribution to Social Security taxes is now 4.4 per cent on the first $6,600. In 1966 the withholding rate was 4.2 per cent of the first $6,600. The company's contribution also increased as of the first of the year, from 4.2 per cent to 4.4 per cent of the first $6,600 for each person in its employ.

* * *

Would You Believe? Department: A small order of J-M sewer pipe was flown by helicopter to the floor of the Grand Canyon in late October for installation on the Havasupai Indian Reservation.

ASSIGNMENTS



BUILDING PRODUCTS DIVISION
Seattle District
ROBERT J. GRABOSKI to Office Manager from Senior Sales Clerk, Denver District.



R. E. HENGSTLER to Production Superintendent from Plant Engineer.



CANADIAN PRODUCTS DIVISION
Asbestos Plant
ARMAND MAILHOT to Superintendent, Textile Department, from Shift Foreman, Textile Department.



C. R. SWIHART to Finance Supervisor from Cost Accountant "A."



DUTCH BRAND DIVISION
Eastern District
H. O. KLADIVKO to District Sales Manager from Product Manager.



J. C. BRUNE to Supervisor of Planning, Scheduling, Shipping, and Traffic, from Planning, Scheduling, Purchasing, and Traffic Coordinator.



FIBER GLASS DIVISION
Waterville Plant
HOWARD JEFFERS to Shift Foreman, Fiber Forming Department, from Heat Control Operator.



Division Headquarters
HOWARD E. KONRAD to Business Manager, Refractory Fiber Specialities, from Research Associate.



Cleburne Plant
J. D. JONES to Warehouse Foreman from Production Clerk.



PACKINGS & FRICTION MATERIALS DIVISION
Division Headquarters
E. F. CRAMER to Manager, Friction Materials, from Product Manager, Sheet and Cut Gaskets.



INDUSTRIAL INSULATIONS DIVISION
Richmond Plant
F. W. LONGENECKER to Manager of Services from Planning, Scheduling, Purchasing, & Traffic Supervisor.



North Brunswick Plant
JOHN TOROK to Foreman, Spirotallic Department, from Shift Foreman.

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ANNOUNCEMENTS



Pittsburgh District
DONALD C. NORRIS to District Sales Manager from Salesman, Toledo Territory.



PIPE DIVISION
Division Headquarters
O. A. WIRSIG to Manager, Water, Sewer, and Drain Pipes, Direct Sales Department, from Product Manager, Pressure Pipe.



Long Beach Plant
SAM MOYER to Superintendent, Lining & Plastic Shops, from Production Engineer's Staff, DHQ.



Manville Plant
ROBERT W. CLIM to Foreman, Wet End, from Production Inspector.



Stockton Plant
GLENN C. McLAUGHLIN to Major Projects Coordinator from Chief Scheduler.



ORVILLE WALKER to Forming Shift Foreman from Crew Leader.

RETIREMENTS—February 1, 1967

HENRY L. ALDRIDGE, Marshville
CONSUELO C. BEAN, GHQ
WILLIAM G. COLLINS, Waukegan
BENEDICT FISHER, Pittsburgh Plant
STEVE LESHINSKY, Manville Plant
JOHN D. MacDONALD, Manville District
WILLIAM NESBIT, Long Beach Plant
RETHA NOAKER, Waterville
MAURIZIO PORTO, Manville Plant
EVERETT TITUS, Richmond Plant
PERCY VOWLES, Toronto Plant
FRANK WALBOLT, Waterville Plant
WILLIE S. WARD, Alexandria
JOHN ZABINSKI, Waukegan

IN MEMORIAM (QCC and Retired)

ANDREW LESCHINSKY, Manville, November 2
DOMANICK PANETTIERE, Manville, November 3
WILLIAM OLIVER, Manville, November 9
HOMER G. BROOKS, Fort Worth Plant, November 12
EDWIN R. SHACKLETON, New York, November 12
WASYL ZELINKA, Dutch Brand, November 13
ALBERT F. LIKES, Pittsburgh Plant, November 14
CLAUD SANDERSON, Waukegan, November 14
EDWARD SUJKOWSKY, Manville, November 15
ANTHONY SZUCHNICKI, Waukegan, November 19
ALEXANDER GIRARDI, New York, November 19
JOHN E. MOSHER, Nashua, November 22
CECIL O. PETERSON, Waukegan, November 25
JOHN J. TERLAP, Waukegan, November 25
IGNAZIO DI SALVO, Marrero Plant, November 27
ALEXANDER M. TAYLOR, Winnipeg Office, November 29
JOSEPH L. BARRINGTON, GHQ, December 3



IN MEMORY OF JOSEPH L. BARRINGTON

Joseph L. Barrington, 62, a former editor of NEWS/PIC (1962-65) and editor of The Power Specialist, Johns-Manville's magazine for customers, died Saturday, December 3.

Mr. Barrington had edited The Power Specialist (recently renamed J-M Action) since 1957. He joined J-M in 1949 as a senior copywriter in the Advertising and Public Relations Dept. From 1962 to 1965 the supervision of NEWS/PIC was added to his duties.

Mr. Barrington is survived by his wife, Jeanne, who lives at 631 Ridgeland Terrace, Englewood, N. J.

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MORE MONEY FOR HOME MORTGAGES

IN THE PAST few months the building industry, more than any other sector of the economy, has been subjected to tight money pressures as the government has sought to curb inflation by slowing down individual spending. Money for mortgages just was not readily available, as many prospective home buyers, including J-Mers, have found out.

While nobody is able to predict just when the credit status will ease, Johns-Manville has been, and is, making a substantial contribution to the supply of money that is circulated for home mortgages.

Some $15 million of the Retirement Fund money—contributed equally by employees and the Company—is invested in mortgages through the fund's trustee, Morgan Guarantee Bank. This money continues to gain its regular bank interest while working to help homebuyers.

About $4 million is invested directly in mortgages by Morgan Guarantee Bank. Some of this money is channeled through the Federal Housing Administration and the Veteran's Administration. The remaining $11 million dollars are combined with money from other investors in one of the bank's "commingled" funds. Most of the $437 million in this fund is again reinvested in the home mortgage market.

J-M Retirement Plan investments, administered by the Company's bank, are made with "no strings attached." They benefit the entire housing industry and are not reserved to promote the sale of the Company's products.

Through these investments, money which is working to provide secure retirement for thousands of J-M employees also benefits homebuyers across the nation and, consequently, the builders and developers whose ability to provide homes depends on the availability of mortgage money.

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