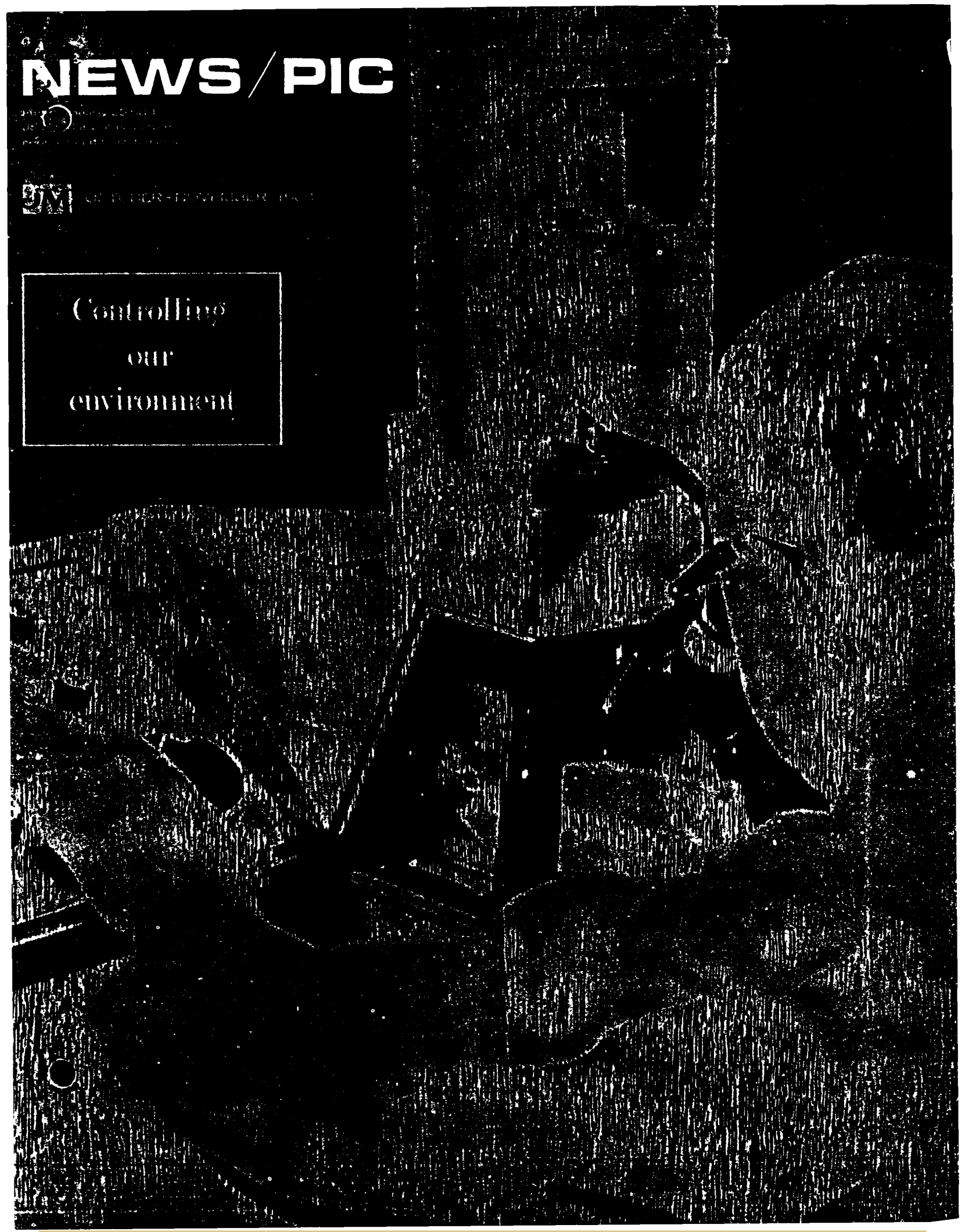
NEWS/PIC



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"We must develop new instruments of foresight and protection and nurture in order to recover the relationship between man and nature and to make sure that the national estate we pass on to our multiplying descendants is green and flourishing."

John F. Kennedy

Controlling our environment

A CONFRONTATION between man and nature underlies much of our history. The American story is one of man and the land, man and forests, man and water, man and resources. In our surge from colonists in an untamed wilderness to citizens of a 20th century industrial and technological colossus, Americans have seized, used, sometimes squandered and seldom protected their rich and varied natural heritage.

The price of this progress has been high. From it has evolved an assault on our environments—air and water—unprecedented in the story of mankind. Expansion of industry—countless numbers of new factories, plants and production operations—concurrent with a population explosion have contributed to the contamination of the air we breathe and the water we drink. Our nation's chemical [illegible] directing [illegible] or into the air [illegible]. Water and air have self-cleansing properties which were able to safely eliminate effluent.

But our society has simply outgrown that method. It no longer suffices. Pollution is not a mere flaw in technology that can be dealt with simply. It can't be legislated away. It is a national crisis which must be



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inet now.

Man has never before faced such rapid depletion and contamination of the resources on which he depends. Man now realizes only he has the ability to halt the chain of events, already in motion, which could possibly lead to his extinction. There is much evidence that he has already started to reverse that trend.

Part of this evidence is found at J-M: in the large, highly diversified company network which includes 61 locations engaged in a range of activities from mining operations to the manufacture of industrial pipe, insulating fire brick, brake lining, paper and textiles. This community of interest includes more than 21,000 J-M employees and countless numbers of other residents in hundreds of cities and towns in 30 states and Canada.

Keenly aware of its responsibility to so many people, J-M has mapped out a program to combat pollution. J-M's approach to environmental problems is positive and total: to protect not only our own employees, but to safeguard the *entire community environment* by maintaining the quality of the air and water which we use and share with neighbors.

To assure effective fulfillment of its goals, J-M has organized a team of specialists to coordinate its environmental control program throughout the company. This team—called the Environmental Control Department (ECD)—is headquartered at Finderne.

It is ECD's function to identify and pinpoint pollution problems or potential problems at plant or mine locations. Once the problem is clearly defined, ECD works with plant management and Research Development and Engineering Department in determining what is needed to solve the problem. ECD then helps to implement the best corrective measures.

J-M has many distinctly different

...A NEW FRONTIER



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manufacturing processes. Some of these processes could pollute water. The majority of our plants using one or more of these processes have no pollution problem because satisfactory disposal methods already exist.

Where water pollution problems do exist—at Defiance, Richmond, Rockdale, Waukegan, Pittsburg, and North Bay and Toronto, Canada—efforts are underway to eliminate pollution, not merely to abate it. J-M has adopted the water conservation approach in its efforts to correct water pollution problems. [illegible]

of acceptable effluent.

At other locations where potential problems exist, J-M's Environmental Control team is initiating action on two fronts: working with the Research Development and Engineering Department and in our laboratories, as well as in the community with local plant management and civic leaders —all to determine the best methods for eliminating problems should they evolve.

Included in the multi-pronged total environment concept is a full scale program to thwart air pollution—to prevent dust and smoke from plant [illegible] operations from getting into the air. As in the water pollution area, ECD is spearheading an A to Z program of pinpointing problems, studying possible solutions and helping to implement the best corrective measures.

Testimony to J-M's efforts in combatting air pollution can be found at its locations throughout the U. S. and Canada. Just to cite a few examples, fabric filters are being installed at the Rockdale and Manville plants and at Jeffrey Mine in Asbestos, Canada. New hoods and ducts, as well as a fabric filter, have already been installed and are operating at Zelienople. New incineration units are being installed at the Corona plant to control the phenolic emission. Experimental glass mat filters are being tested at Penbryn.

Concern is growing in the roofing

J-M Quality Control Engineer John Cooper makes on spot check of water conditions at the Waterville Plant.



Above, kaolin clay being discharged into the air at Zelienople before installation of dust collector, below.



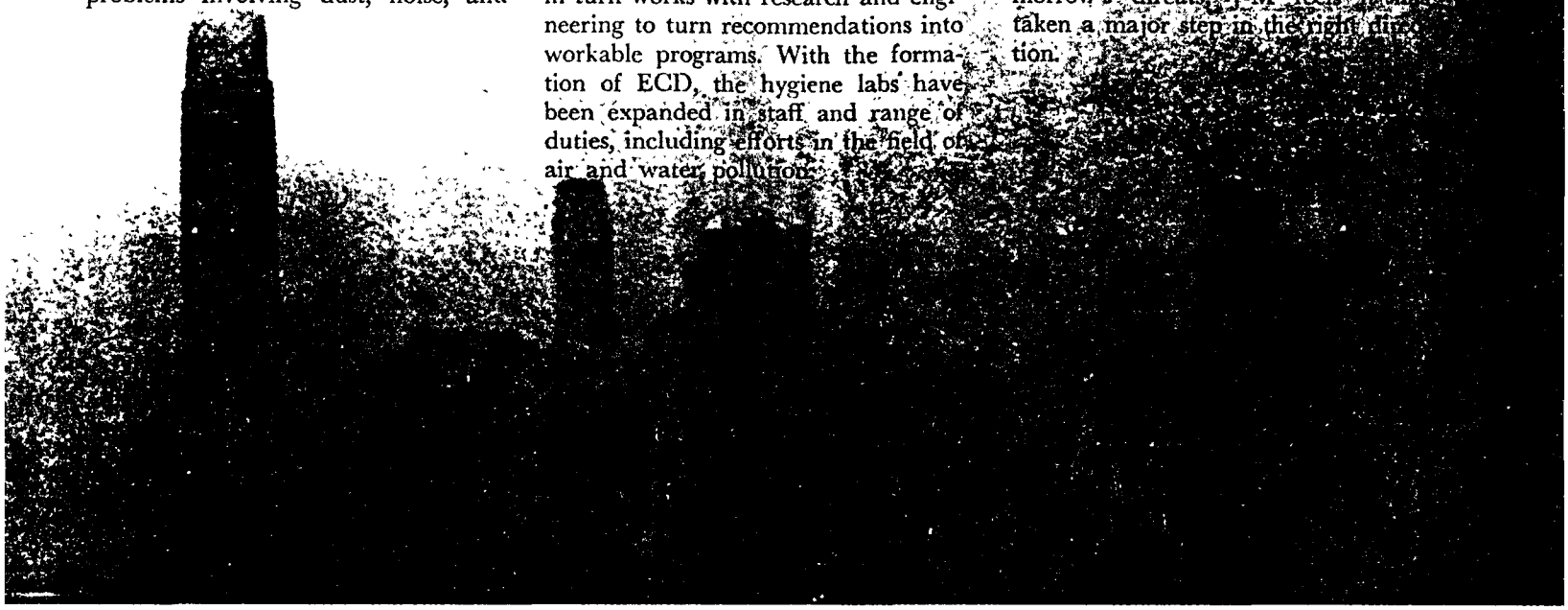


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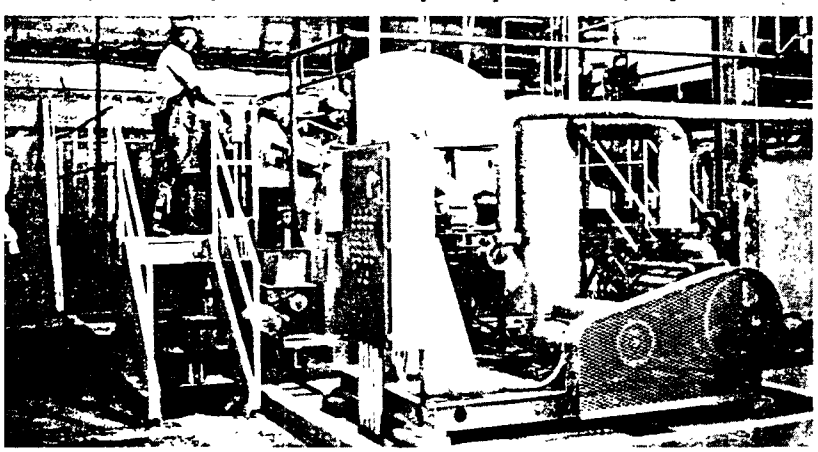
industry about the asphalt fumes which are emitted from plants making asphalt roofing materials. J-M was quick to join with community representatives and leaders of the roofing industry in a cooperative effort to study the problem and experiment with several devices to control the fumes.

It has been a long-time practice at J-M to evaluate, define and solve problems involving dust, noise, and other adverse working conditions within its plants and mines. J-M has safeguarded the health and safety of its employees through industrial hygiene programs. Industrial hygiene surveys are being conducted in every J-M plant at least once a year. These surveys include sampling for noise, dust, fumes and vapors. The results are recorded and remedies are recommended to the plant manager, who in turn works with research and engineering to turn recommendations into workable programs. With the formation of ECD, the hygiene labs have been expanded in staff and range of duties, including efforts in the field of air and water pollution.

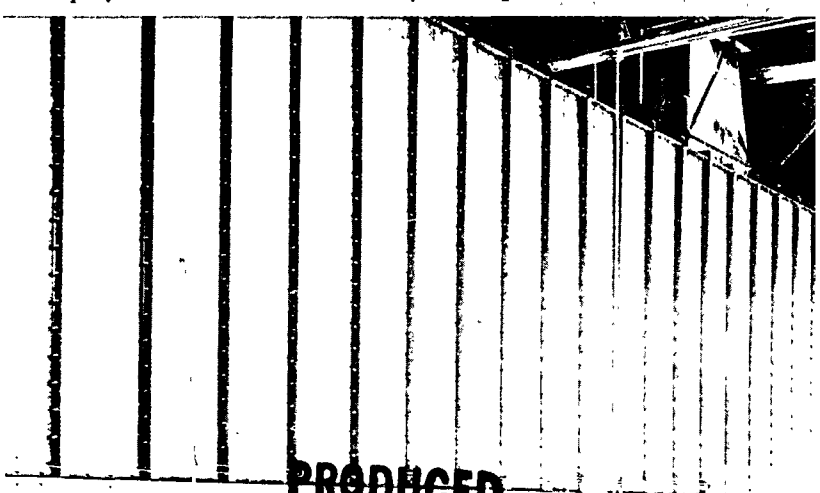
The complete elimination of all pollution in large industries takes considerable time, money, research and dedication. J-M, historically, is resolved to do whatever is necessary to meet its obligations in this area. With the ECD specifically responsible for identifying pollution problems and serving as the central organization in stimulating solutions for today's problems and preparing a defense for tomorrow's threats, J-M feels it has taken a major step in the right direction.



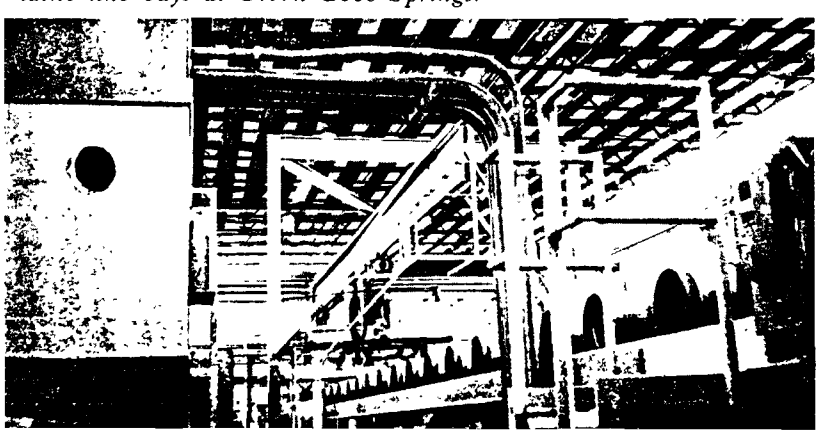
Below, Rockdale combats water pollution with rotary filtration system. That's Pulper Operator Rufus Jones.

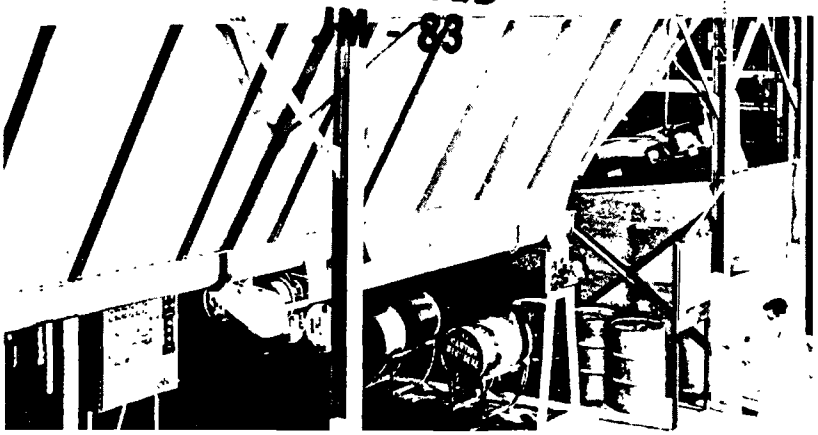


Below, part of huge dust collection system that safeguards employee health and community atmosphere at Manville.

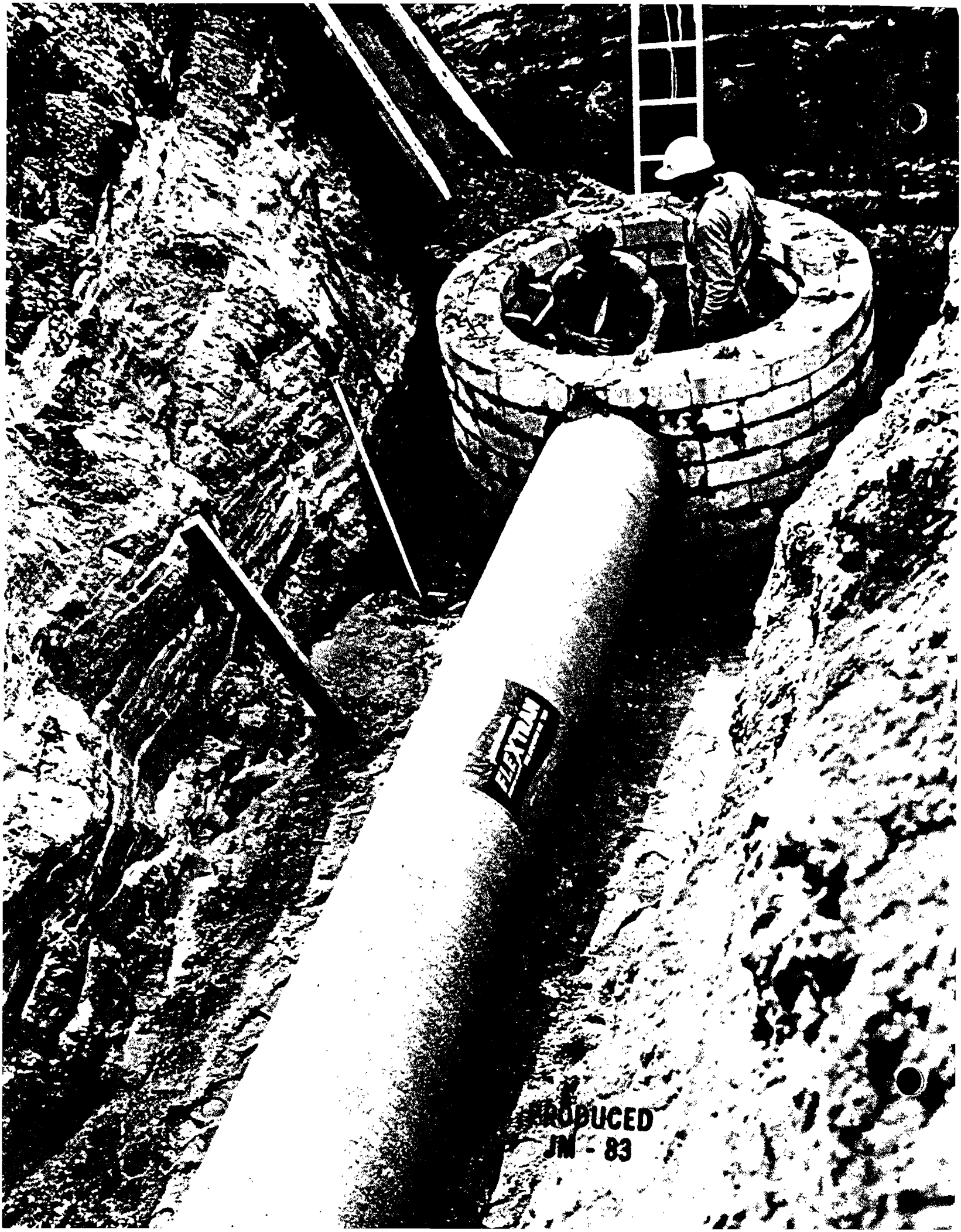


Below, ceiling sound absorbers in the pipe machine and universal lathe line bays at Green Cove Springs.





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Space Age pipe

AN EXCITING, radically different J-M pipe—Flextran—is bringing new dimensions to the water and wastewater pipe industry. The whole concept of Flextran is an outgrowth of space age technology; it is a pipe made by a process which was first developed for fiber glass rocket motor cases.

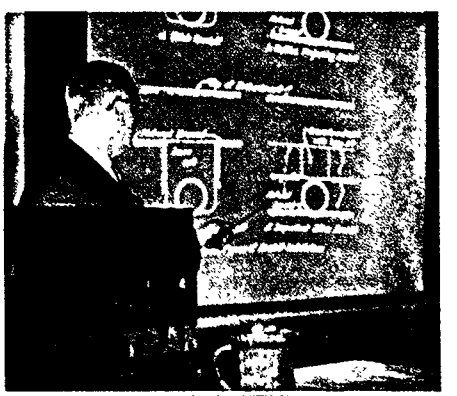
Flextran offers valuable features to both industry and the people the industry serves. For pipe engineers, Flextran offers a new range of materials—it is made of sand and polyester resins and reinforced with continuous glass fibers which make it lightweight, yet extremely tough. It is flexible: able to resist movements of the earth, even earthquakes. It is easier and less expensive to install.

Flextran pipe helps communities face the challenge of a modern crisis —water pollution. Because of its unusually long lengths—which means fewer joints—rubber gasket seals, and its dense, water-tight wall, Flextran minimizes the number of critical areas where water pollution can begin. Its smooth plastic interior reduces the chance of solids or grease settling and sticking.

The community that selects for its sewer lines this highly resilient, corrosion-resistant pipe has taken the first step in protecting the entire community environment. Recreation areas will be preserved. Growth will be stimulated. Desirable industry will be attracted. Civic pride will reach new highs.

To meet industry's demand for Flextran, J-M has announced its plans to build a new plant in Denison, Texas, to manufacture the space age pipe. The new building will be located directly behind the present complex of J-M buildings that manufacture Transite pipe.

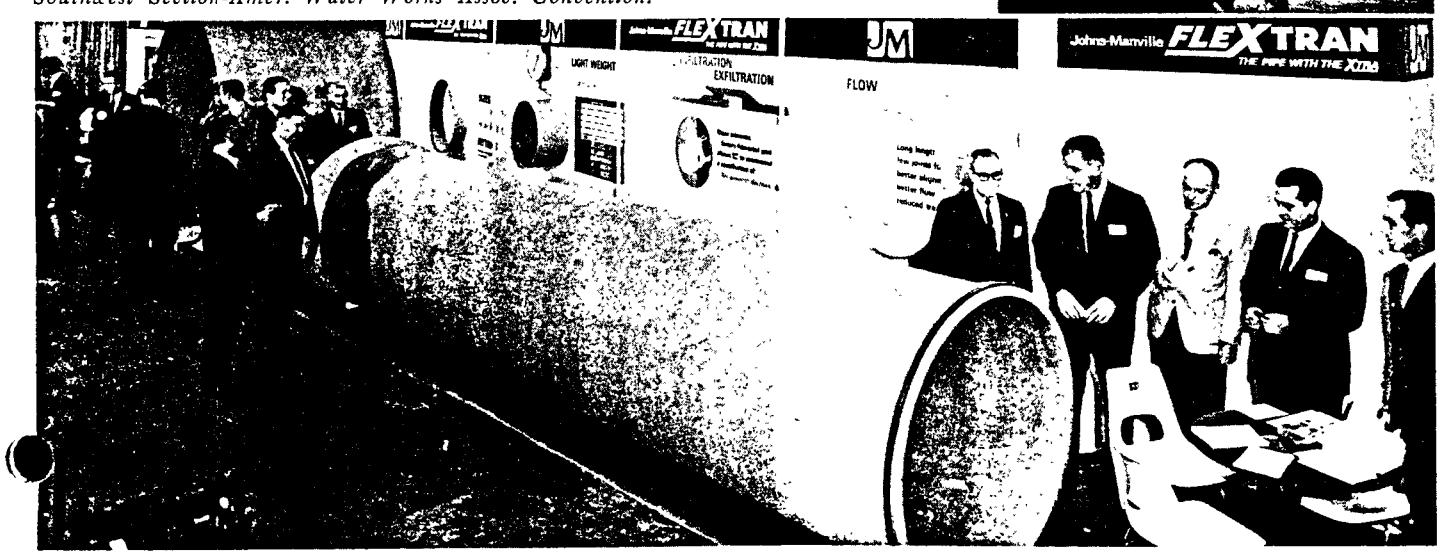
A series of two-day orientation meetings on Flextran began recently for the J-M pipe sales force throughout the country. The first meetings were held in Austin, New Orleans, Tucson, Los Angeles and San Francisco.



J-M Flextran (left) is a large diameter flexible conduit for gravity transmission of water and waste water.

At right, Iowa St. Engineering professor M. G. Spangler discusses technical aspects of piping systems at J-M's New Orleans Flextran sales orientation meeting.

Below, twenty-foot length of 48-inch wide piece of Flextran pipe was exhibited at Southwest Section-Amer. Water Works Assoc. Convention.

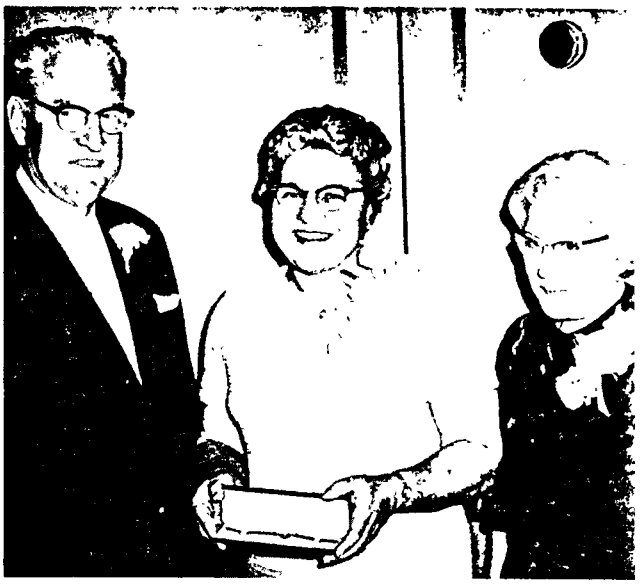


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QCC '68

JM QUARTER CENTURY CLUB



CLEVELAND:
A. C. Smith, Vice President of RDE, inducted Esther L. Reppert. Cleveland QCC Chapter President Bertha Wilder is at right.

"The foundation of this country—the foundation of every function of our business—rests on the brains, talents, work and loyalty of our people.

"Particularly, we rely upon our long-service people—those we honor tonight—those we have honored on other similar occasions.

"We ask their guidance for those less experienced.

"We ask their encouragement to those needing a lift.

"We ask their continued loyalty as they help us attain further success in our several markets.



NORTH BRUNSWICK:
From left, E. H. Wells, Div. Gen. Mgr. Pkgs. and Frictions, inductees Myron Tyhanic, Anthony Crea and Ida Balogh, and inducting officer G. H. Martens, Vice President for Marketing.



PHILADELPHIA:
George H. Martens, Vice President for Marketing, welcomes Ann Strobel into QCC. At l[illegible] is K. J. Andrasko, V.P. of Philadelphia Chapter. At right, Philadelphia officer manager M. W. Obermeyer who nominated Ann.

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WATERVILLE: *A.C.Smith, Vice President RDE, presents watch to QCC inductee Raymond Petersen during Induction Dinner.*



MANVILLE: *John Verba (right) accepts membership into 50-year club. J. B. Jobe, Vice President Industrial Divisions (left) was inducting officer. Fred Revell (center) is Chapter President.*



WAUKEGAN: *Francis H. May, Jr., Vice President for Finance, reads program with inductees Dorothy Wendt and Evalyn Keller and Chapter president Joseph Musick.*

"But, most of all, we say to them and to all Quarter Century and Half Century people—thank you, for a job well done."

The excerpt is from President Clinton B. Burnett's 1968 GHQ Quarter Century Club induction speech. It is not possible for News/Pic in its limited space to show every new QCC member. We have printed the photographs of a few as we join Mr. Burnett in congratulating all new members for not only 25 years of service but a quarter century or more of accomplishment.

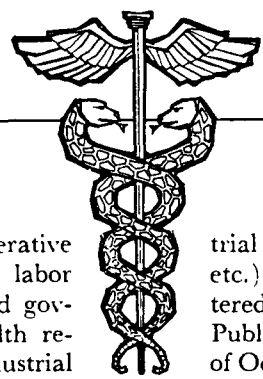


NEW YORK: *Clinton B. Burnett, J-M President, welcomes newest members into GHQ Quarter Century Club. Seated on first dais from left to right are Joseph Dowling, who was honored for 50 years of service, Anne Fitcko, Beverly Bender, Virginia Zapke, Camille Davis, Leo Bartolanzo and Del Masterjohn. At the second dais are Henry Bates, Director of Administrative Services, George Martens, Jr., Vice President for Marketing, both of whom made nominations, Mr. Burnett, Peter Geleta, president of the QCC, and Thornton Smith, Controller, who also made nominations. The annual induction was held at the Commodore Hotel.*

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J-M helps launch unique health research program



THE NATION'S FIRST cooperative effort by an international labor union, industry, science and government to conduct a health research program for industrial workers was announced Monday, October 14, at New York City's Mount Sinai Hospital.

The program, budgeted at $362,500 for the first year, will be jointly financed by the International Association of Heat and Frost Insulators and Asbestos Workers and by Johns-Manville Corporation. The project is expected to run about five years.

Dr. Irving J. Selikoff, Director of Mount Sinai's Environmental Sciences Laboratory, will direct the new Insulation Industry Hygiene Research Program. Dr. Selikoff said the primary purpose of the combined industrial hygiene and prevention engineering research program is to develop improved methods to minimize exposure of insulation workers (men who apply and remove insulations on new and renovated buildings, industrial and power plants, ships, etc.) to dust and fumes encountered in their work. The U. S. Public Health Service's Bureau of Occupational Safety and Health will provide consultation and technical assistance.

Announcement of the precedent-making program was made at a news conference at Mount Sinai Hospital. Participants included Dean George James of the hospital's School of Medicine; J. B. Jobe, J-M Vice President in charge of industrial divisions; Albert E. Hutchinson, General President of the Asbestos Workers Union; and Dr. Murray C. Brown, Director, Bureau of Occupational Safety and Health, USPHS.

The Advisory Committee for the program includes Dr. E. Cuyler Hammond, Vice President, American Cancer Society, Dr. George W. Wright, Director of Medical Research, St. Luke's Hospital, Cleveland, and Dr. Frederick L. Pundsack, Director, Division and Corporate Research, Johns-Manville Corporation, in addition to Dr. Selikoff and Messrs. Hutchinson and Jobe.

At the press conference, Vice President Jobe cited experience in manufacturing which shows that effective health and safety practices depend on cooperation between management and labor. Such practices cannot be imposed by management on workers who are not interested, nor imposed by organized labor on management unwilling to make them part of standard working procedures, Mr. Jobe said. (See Mr. Jobe's complete remarks on these pages.)

Dr. James predicted that the research "will produce knowledge and benefits that can be applied far beyond the particular occupations represented by the insulation workers union."

Dr. Brown defined the role of the Public Health Service as that of "catalyst for this precedent-making program. The Federal government [illegible] leadership. Much of the

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Dr. Irving J. Selikoff (left), program director at Mount Sinai School of Medicine (N.Y.), describes on-the-job studies to be conducted across the United States as part of the new Insulation Industry Hygiene Research Program to Albert Hutchinson, General President, International Association of Heat and Frost Insulators and Asbestos Workers (second from right), and J. B. Jobe, J-M Vice President for Industrial Divisions.

Below, Research Asst. Jo Ann Schwartz and Dr. Selikoff demonstrate the technique of examining microscopic fibers by means of the micromanipulator to Messrs. Hutchinson and Jobe.



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actual work can and should be done by industrial concerns, unions and private establishments such as Mount Sinai's Environmental Sciences Laboratory."

Mr. Hutchinson, of the Union, hailed the program as "a welcome culmination of our continuing consultations and meetings with scientists, Public Health Service officials and industry representatives." As evidence of the importance of the research program to the Union membership, Mr. Hutchinson pointed out that the Union's contribution to it is financed by a special assessment rather than through regular dues payments.

Dr. Selikoff said that much of the research will be conducted in the field by a team of industrial engineers and hygienists, while analytical work will be conducted at the Environmental Sciences Laboratory.

Dr. Selikoff explained that, like all workers exposed to a dusty occupational environment, those in the insulation trades in the construction industry run a risk of contracting respiratory disease. However, there is no precise information on what constitutes a dangerous concentration of mixed dusts, or of any particular dust. In recent years the greatest attention has been focused on asbestos dust as a health hazard when inhaled in excessive quantity over a protracted time period. The most common disease hazard is asbestosis, one of the class of diseases known as pneumonconioses. Additionally, it has been reported that the inhalation of asbestos dust increases the risk of lung cancer.

"The problem is a serious one for insulation workers at present," Dr. Selikoff said. "However, since we

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have discovered and defined this risk, it has also become evident that it can be removed. That is the purpose of this new program." Moreover, he continued "analysis of the problem made it evident that today's solution is the proper one. Environmental health difficulties are too widespread and too diffuse to be encompassed by any one group. Their cause—and cure—require the broad cooperation of industry, labor, science and government."

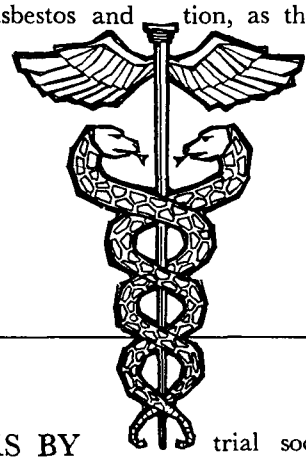
It is appropriate that Johns-Manville is the industry co-sponsoring this program. J-M has long lead the way in protecting its employees against occupational hazards.

Johns-Manville has invested millions of dollars in equipment and techniques to prevent the inhalation of asbestos dust by workers in the mining and milling of asbestos and in the manufacture of asbestos-containing products. The company continually strives to eliminate dust exposure in the mines and plants which it operates. Processing areas and machinery are equipped with dust-collecting devices. Atmospheric dust levels are regularly monitored. Filters and ventilators have been installed. Individual respirators are used where indicated. Employees are given physical examinations, including chest x-rays, on a scheduled basis.

On the research front, in addition to the newly-announced program at Mount Sinai Hospital, J-M has, for many years given full cooperation to the U. S. Public Health Service in its study of asbestos processing plants. The company provides funds, asbestos materials, equipment and information, as the individual situation may require, for research of such organizations as: The Industrial Hygiene Foundation of America, The Asbestosis Research Council (headquartered in Great Britain), The Institute of Occupational and Environmental Health in Montreal and others.

Johns-Manville's commitment to the cause of occupational safety and health was summarized earlier this year by President C. B. Burnett:

"In cooperation and in conjunction with other agencies, Johns-Manville will continue to seek new information about the biological effects of asbestos fiber and to develop ways of assuring maximum possible protection from occupational hazards, for its employees in asbestos mines, mills and plants and among fabricators and applicators of this essential material."



REMARKS BY
J. B. JOBE, *Vice President*
Johns-Manville Corporation

In joining with the insulating workers union in sponsoring this major occupational health research undertaking, Johns-Manville Corporation takes another stride in its expanding program to cope with environmental problems involved in its operations and products.

We in the asbestos industry have long been carrying out our responsibilities in our own mines and plants for reduction of worker exposure to excessive dusts and other hazards that are inevitable consequences of an industrial society. In this new and unique undertaking with an international union and with medical science, we are extending our concern to those who work with asbestos and other products under conditions that may generate unnecessary and undesirable exposures.

From our experiences at the plant level, we know that no program of occupational health and safety can succeed without cooperation between industry and labor. Effective health and safety practices cannot be imposed by management on workers who are not interested in observing them. Neither can they be imposed by organized labor on a management unwilling to adopt them and make them part of standard working procedures.

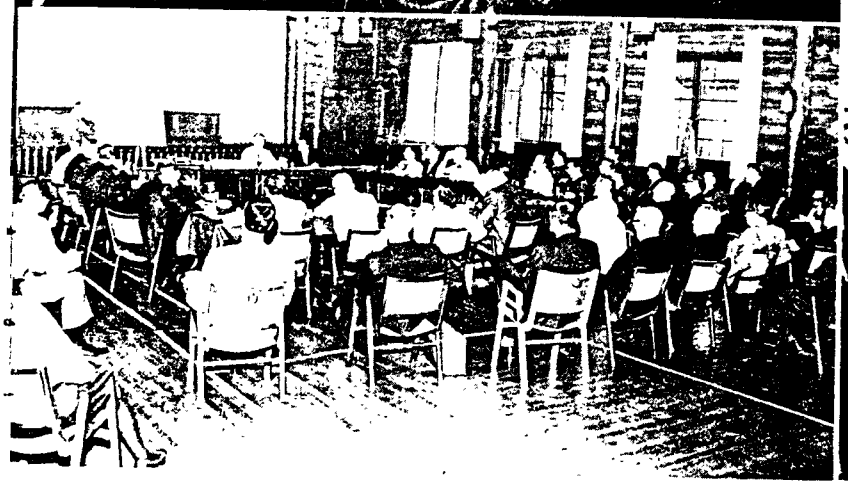
We are impressed by Dr. Irving Selikoff's proposals that will combine the science of medicine with the skills of the engineers to identify and define health hazards associated with insulation work and to develop technical and working procedures that will reduce and eliminate these hazards. We are confident that knowledge acquired through this program will be applicable to other industries and other occupations. We are hopeful that the trail-blazing program being inaugurated here today will encourage other segments of industry to provide needed support for such research.

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1
A. G. Sinclair (left), Canadian J-M President, welcomes J. B. Jobe, V.P. for Industrial Divisions (center) and Staff Manager R. C. Clinchy to Canada.

2
From left, Bert Tower, Govt. Dept., E. R. Bettinardi, I.I., H. B. Moreno, representing fiber glass (now Gen. Mgr. PFM), C. W. Wattson, Detroit Dist. Mgr., E. F. Briggs and S. E. Wooley of I.I. were among conferees.

3
General view of the 1968 Industrial Insulations 12th annual Management Conference at the Seigniory Club in Quebec City. Group later visited Jeffrey Mine.

4
M. W. Burleson (left), General Manager of the Industrial Insulation Division and J. R. M. Hutcheson, Operations Manager, AFD, discuss heavy mining equipment.

QUEBEC SAYS "SOYEZ LES BIENVENUS" TO INDUSTRIAL INSULATIONS CONFEREES

The J-Mers came from GHQ in New York. They came from the research centers in New Jersey and Ohio. They came from more than 25 plants and sales areas throughout the U. S. In all, some 70 J-Mers converged in Quebec City August 18-21 for the 12th annual Industrial Insulations Division management conference.

Also participating in the conference were representatives of the Fiber Glass Division, which manufactures products marketed by the Industrial Insulations Division.

Speakers on the program included John B. Jobe, Vice President for Industrial Divisions, and William L. VanDerbeek, Vice President for Production and General Manager of the Fiber Glass Division. A. G. Sinclair, President of Canadian Johns-Manville Ltd., represented the company's Canadian marketing and manufacturing organization. M. Ward Burleson, General Manager of the Industrial Insulations Division, served as program chairman.

Following a two-day program at the Seignoiry Club in Quebec, the conference site shifted to Asbestos where the participants toured Jeffrey Min

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ASSIGNMENTS



FRED L. PUNDSACK has been elected a Vice President of the Johns - Manville Products Corporation. Dr. Pundsack continues as Director of Division and Corporate Research and Development at the J-M Research and Engineering Center in Finderne, N. J. Dr. Pundsack was awarded a doctorate in inorganic chemistry at the University of Illinois in 1952. In the same year he joined J-M as a research chemist at the Research Center. In 1960 he became Chief of the Basic Chemistry Section, and the following year Manager of Central Chemical Physical Research. Dr. Pundsack was appointed Director of Basic and General Company Research in 1963, and was named to his present position in January, 1967.



CHESTER E. SHEPPERLY has been appointed to the position of Operations Manager, Fiber Glass Insulations, Fiber Glass Division. Mr. Shepperly has also been elected a Vice President of the Johns-Manville Products Corporation. He will be located at Fiber Glass Division offices in Toledo, Ohio. Mr. Shepperly's Fiber Glass experience started with L.O.F. Glass Fibers Co. in 1952, and continued with J-M after that company's acquisition in 1959. In 1964, he became Product Group Manager, Home Insulations, in the Building Products Division, and was promoted to Manager in Training, Fiber Glass Division, in 1967, a position he held until his recent appointment.



BUILDING & FLOORING MATERIALS DIVISIONS
Los Angeles Plant
K. M. COWDREY to Production Superintendent.



Division Headquarters
BOHUSLAV STANCL to Senior Analyst, Controller's Office.



Finderne
E. C. TRUAX to Plant Group Manager.



Boston District
F. L. WARDLEY to District Sales Manager.



CANADIAN PRODUCTS DIVISION
Toronto Plant
J. G. HOOD to Superintendent of Transite Pipe.



A. J. FRANK to Plant Training Specialist, Industrial Relations.



D. J. ALLISON to Manager of Office Services.



J. M. PRINGLE to Purchasing Agent.



C. J. MULHOLLAND to Night Superintendent.



DUTCH BRAND DIVISION
Division Headquarters
A. G. TOWNSEND to Product Manager, Electrical and Consumer Products.



FIBER GLASS DIVISION
Waterville Plant 07
E. M. SAND to Production Superintendent.



RONALD J. KOPROSKI to Staff, Industrial Relations.



Division Headquarters (Toledo)
ROBERT E. WARRICK to Plant Group Manager, Fiber Glass Insulations.



Parkersburg Plant
FRANK VAN KIRK to Plant Manager.

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INDUSTRIAL INSULATIONS DIVISION
Division Headquarters
REYNOLD NEBEL to Assistant Production Manager.



R. E. NAYLOR to Product Group Manager, Commercial Insulations.



INTERNATIONAL DIVISION
Division Headquarters
JOHN L. FISCHER to Manager-in-Training, Far Eastern Operations.



PACKINGS & FRICTION/MATERIALS DIVISION
North Brunswick Plant
ROBERT J. CASEY to Planning & Scheduling Supervisor.



PIPE DIVISION
Division Headquarters
C. J. SULEWSKI to Manager for Long Range Planning.



PRODUCTION DEPARTMENT
Finderne
W. P. ALBE to Assistant to the Vice President for Production.



RESEARCH, DEVELOPMENT AND ENGINEERING DEPARTMENT
Finderne
JOSEPH H. ZETTEL to Assistant to the Vice President for Research, Development and Engineering.

Dear Editor:

I read with avid interest your excellent article, "The Road to the White House," in the September 1968 issue of NEWS/PIC. However, I think that two points should be clarified.

You state in the fourth paragraph on page ten that "the founding fathers who wrote the Constitution based their work on the assumption that the United States would always have a two party system . . . ." This is not so. The founding fathers had no idea that there would be political parties, let alone any specific number.

In building a strong financial foundation for a powerful and unified nation, Alexander Hamilton, Secretary of the Treasury under President Washington, initiated in 1791 a program that was opposed by a recognizable group of agrarian-minded men in Congress. But it was not until the violent debate over ratification of the Jay Treaty in 1795 that the two factions began to crystallize into two distinct political parties. None of this, of course, was foreseen by the Constitutional framers in 1787. In addition, Washington himself disapproved of political parties and tried to discourage their formation.

On the same page in the article, the author mentions that a Presidential election "has been 'thrown into the House' on two separate occasions in our nation's history. The last time was the 1824 Jackson-Adams contest." This is true, but it would be more complete historically to point out that after the "disputed election of 1876," when neither Hayes nor Tilden was favored with winning the election, an Electoral Commission comprised of five House members, five Senators, and five Supreme Court Justices voted Hayes president. This is the instance when, because of a dispute in the returns of several states, neither the votes of the electorate nor the electoral college were sufficient enough to win the election, and the Constitution was not clear as to how the disputed votes were to be counted in Congress.

Yours very truly,
Roger W. Blackburn
Industrial Engineering
Waterville Plant 007

BENEFITS

Question and Answer

Editor's Note: "Benefits: Questions & Answers" is a new feature of News/Pic designed to answer your questions about our many benefits. Direct your questions to Editor, News/Pic - 12th Floor - General Headquarters.

Question: Why is there a 6-month waiting period for retirement participation? On other benefits, the employee becomes eligible on the first of the month following his date of hire.

Answer: It is purely a matter of easy administration. There is a great deal of paperwork involved in establishing a person's membership in the retirement plan. Since some employees do not stay with J-M beyond their probationary period, it saves time and expense not to have to set up and cancel retirement accounts for them.

Question: Why do we have different hospitalization plans at different locations? When I transferred from one J-M Plant to another I had to go into a completely different Blue Cross Plan.

Answer: Until a few years ago, J-M had more than two dozen separate plans in the U. S. alone. We now have the National Health Service, Inc. program plus a few other plans. As the Health Service, Inc. level of benefits has become more and more attractive, plants and sales offices are dropping their local plans and moving to Health Service. It is hoped that in the near future all salaried people will be under Health Service.

Question: Why isn't Major Medical coverage made available by the Company to retired employees?

Answer: The supplementary Medical Insurance part of Medicare is available to those who are age 65. Those who retire early can get coverage from commercial insurance companies that offer various kinds of coverages. Those who retire for disability will likely be eligible for coverage under the Extended Benefit provision of the J-M Major Medical Plan. This is described on Page 18 of the booklet.

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