

## Update on MRA Activities Fern Bengtson

**M**RA's November 17 letter to all MRA members reported on the November 15 meeting with Manville representatives in Denver and on the subsequent meeting with Denver MRA members. Since that time, the MRA Board has met with legal counsel to evaluate a possible course of action regarding Manville's implementation of the 1995 retirees' health plans. A copy of the plan document was given to the law firm.



caused waves of doubt about the future among our 2,500 dues-paying members.

Most of our members were promised that their benefits would continue for life. This was an important factor in deciding to retire or accept a reduced early retirement income. As the years go by, most cannot afford to have benefits reduced and costs increased as they try to manage decent lives on a pension that has not kept pace with inflation.

While you may see the initial changes in 1995 as seemingly modest, they create an immediate negative impact on many retirees and/or surviving spouses who retired early or many years ago.

The larger fear facing all members of our organization is the threat that the corporation may further exercise "the right to suspend, amend or terminate the Retiree Medical plan and any of its components at any time."

We are Manville people. Most of us devoted our working careers to the corporation and its subsidiaries. We believed Manville's stated policy to retain retiree health benefits, as promised, when we made the decision to retire. Certainly our belief in the veracity of the corporation has been tested by the change you approved on August 31, 1994.

Since our frequent attempts to communicate directly with the corporation have been fruitless, we are looking to you as a member of the Board to clarify your intention and expectation that the retiree plan be maintained indefinitely.

We cannot, naturally, speak for the individuals and their particular circumstances, nor do we, by this letter, intend any waiver of any right they may have to pursue those claims. However, your retirees need your personal help to allay fears that current Manville personnel will not honor the promises made to retain our benefits for life.

Your personal response will be greatly appreciated by all members of our retiree association, many of whom are current Manville stockholders.

Sincerely,  
Dan Gallagher, President

The attorneys advised that a similar case is now pending in the supreme court (Schoon-ejongen vs Curtiss-Wright Corp., CA 3, Nos. 92-5695 and 92-5710, 12-28-93). The ruling on this case will be relevant to our case and will significantly affect any decision regarding future actions by the Association.

A letter of protest has been sent to each member of the Manville Board of Directors.

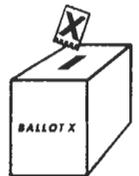
Meanwhile, your Board is pursuing preliminary steps such as gathering data and reviewing plan documents. A letter of protest has been sent to each member of the Manville Board of Directors. The text of that letter follows:

Dear Director:

Change is difficult and uncertainty frightening to people living on a fixed retirement income. The changes in the Manville/Schuller retiree medical plan in 1995 have

## Election of Officers Carl Vander Linden

**T**he process of electing officers for the coming year began January 3, 1995, with the Board of Directors selecting a nominating committee. The committee chose Carl Vander Linden as Chairman and is nominating the following retirees who have agreed to serve:



John Leasher	
Vice President	2 yr. Term
Bernard Coleman	
Treasurer	2 yr. Term
Roy Hillmer	
Director	2 yr. Term
Bob Feeney	
Director	2 yr. Term
Allan Moore	
Director	2 yr. Term

Additional nominations may be made by any five or more members with the permission of the candidate(s). Nominations must

be filed with the Secretary (Bill Snyder) by April 1st, and include both printed names and signatures of the five supporting members.

You will receive voting instructions including a ballot/proxy, voting deadline and the date, time and place of the annual meeting, in a separate mailing. The election results will be announced at the annual meeting and published in the MRA newsletter.

Brief biographies of the nominees, all of whom are incumbents:

#### John Leasher

Manville Plant (P&FM), FINDERNE and WHQ with assignments as Accounting Supervisor, Director of Accounting Methods and General Auditor. Started Denver Credit Union and was president. Served on the MRA organizing committee.

#### Bernard Coleman

Waterville plants 1&7 and WHQ as Manager of Employee Relations and Manager of Employee Benefits. Served on the MRA organizing committee.

#### Roy Hillmer

Plant manager at Alexandria, Florence and Nashua, NH. Positions at WHQ were General Product Manager, Roofing Div., and last position was General Production Manager, F&M Div.

#### Bob Feeney

Director of Division Advertising and later Director of Corporate Advertising. In 1987, Bob became Secretary for the Archdiocese of Denver until he retired in 1993. At the Archdiocese, he handled all media relations for the church, was General Manager of a weekly newspaper with a circulation of 86,000 and ran a weekly television program with an audience of approximately 200,000.

#### Al Moore

Al's career was spent in the Industrial Products Division at Los Angeles and later at WHQ. He held various positions including District Manager, Market Manager and National Sales Manager. Served on MRA Organizing Committee

### MRA Personnel Changes

#### Fern Bengtson

Since the last newsletter (August '94), personnel changes in the MRA have occurred:



#### Board of Directors

- Ed Stoltz, Treasurer, resigned from the Board and Bob Feeney was appointed to the Board.
- Lou Gallo resigned; Roy Hillmer replaced Lou.
- Barney Coleman assumed the position of Treasurer.

#### Regional Representatives

Added:

Lynn Norred	(602) 648-0794
State of Arizona	
Harold Kahlen	(714) 535-3537
Southern California	
Joseph Manara	(908) 725-4969
Manville, NJ	

#### Resignations:

John Parks - Manville, NJ

A complete updated roster of regional representatives is on the back page of this newsletter.

### Manville Quarter Century Club Name Change

#### Fern Bengtson

Effective January 1, 1995, the name of the Manville Quarter Century Club was changed to the Schuller Quarter Century



Club. Dick Kashnow, President of Schuller International and Tom Stephens announced this officially for the first time at the induction ceremony in Denver on September 9, 1994. They explained that the holding company (Manville) will no longer own legacy items such as the Quarter Century Club. Funding of the club will come from Schuller. Other Quarter Century Clubs are being notified, according to Tom Krzemien, President, Denver QCC.

### Letters to the Editor

The following are excerpts of letters to MRA concerning the Manville benefits changes:



"...We are telling you now that we object to paying for a promise which was part of our agreement to help the company by retiring early... We must not accept the cost reduction when we are on a poverty level retirement..."

Wayne Troyer  
Clarksville, IN

"... It surely seems to me that since we have never had any increase in benefits since we retired and the fact that all of us in the "window" group are now 65 or older, and that Medicare covers most of our medical bills, that at least the Company could continue what they promised..."

Joe Campbell  
Toledo, OH

"...A promise is a promise. I always kept my word and the Company should keep theirs..."

Joe Bielinski  
S. Plainfield, NJ

"...This new plan is a very big jump in our out of pocket costs.

Surely no other increase should be justified..."

*Ed Elzey*

*Parkersburg, WV*

"...I am very disappointed that Manville is not standing by their promise of providing health insurance for the retirees who took early retirement 9-1-1981. I had counted on this as part of my benefits of taking early retirement. I realize health costs have risen but so has all our living expenses with no increase in our pensions..."

*Ethel Farmer*

*Richmond, IN*

"...This new medical plan is a totally irresponsible act by Manville..."

I was promised benefits every year I worked for

Manville. These benefits, including the long term hospitalization and medical plans were part of my employment package. These were, in many instances, the main reason I remained at Manville for 30 plus years... they kept improving these plans year after year to entice employees to stay with Manville... Now that we are retired, they break their promises and add costs to our daily livelihood while we are on fixed incomes... We were promised these coverages while employed, they were improved to keep us employed, they were repromised at retirement time. Now after retirement they are being reduced and probably trying to set a precedent for future reductions any time they want. This is ridiculously irresponsible and should be stopped now."

*Charles Wattson*

*Grove City, FL*

"These benefits, including the long term hospitalization and medical plans were part of my employment package."

Copies of letters to Schuller were also received:

Dear Mr. Kashnow:

I have received the Retiree Benefits Update dated October 27, 1994 and the cover letter over your signature.

I retired from Manville Corporation on September 1, 1982, under the provisions of the special early retirement "window." A compelling inducement to my acceptance of that special retirement offer was the assurance by Manville of continuation of my hospitalization, surgical/medical and major medical insurance coverage, as then in force, during my retirement. It was understood that the dental plan and prepaid prescription drug plan would stop at retirement.

At my early retirement in 1982, Manville made a contract with me. In assuming Manville's retiree medical coverage liabilities and responsibilities, it is my expectation Schuller International will honor that contract.

Thank you for your review and assurance regarding the above.

Very truly yours,

George W. Constantin

Dear Mr. Kashnow:

Upon joining Johns-Manville in 1949, the company's benefits package was a major consideration of employment which was enhanced over the years with certain of its components extended to the retirement years. This was an important part of my decision to elect early retirement, especially as my wife's health was of an indeterminate status.

I can appreciate the need for some modifications to reflect technological/medical advances and prudent enhancements focusing on preventive health care service but beyond that there should be no changes. A promise made should be a promise kept and I strongly resent statements in the Retiree Benefits Update implying that such benefits might be sus-

pending, amended or terminated. This stated right is unrightly assumed.

The benefits package was viewed by many of us as a form of deferred compensation to be honored as and when circumstances determined need, as a part of "shared responsibility." I hope we can count on your assurance that there will be "shared responsibility."

Sincerely,

Robert C. Manahan

## Changes to the By-Laws Bill Snyder

Your Board of Directors is recommending a small change in the By-laws of the Association. The reason is to simplify the election process (and save money on printing and mailing) in those years where the election of the Nominating Committee's slate is uncontested.

The change is to use a request for proxy instead of a secret ballot for uncontested elections. By utilizing the newsletter instead of a secret ballot, your association would save about \$800 per year.

Instructions for voting on this change will be included in the election mailings.

## Reminder

The only way for a new retiree to learn of our organization is by word of mouth. Please help us reach them. Tell them about the Manville Retirees Association or give us their names and addresses.