



## President's Corner

Bob Whitt

**A**s we grow older, our metabolism slows, making maintaining our ideal weight more difficult. Fortunately we do not eat like we did in our twenties, but that alone is not enough. I hate to be the one to tell you this, but we need to exercise.

We are all seniors, mostly on fixed incomes, so we can't afford fancy gym memberships or personal trainers but these are not necessary. You have feet, and you have time, and the best exercise is simply walking. Walk in shopping malls, around your neighborhood, local parks or on the beach if you have one. Walk with friends, family, dogs, or grandkids. Walking is good for cardiovascular health, balance and mental wellness, so **walk**.

If you want to go the gym route, there are a number of low cost alternatives such as local YMCA's, municipal recreation centers or private facilities. Many Medicare supplemental insurance plans include SilverSneakers (see [silversneakers.com](http://silversneakers.com) for info). SilverSneakers allow you to go to these facilities at little or no cost. Participation requirements vary for different facilities. Don't overlook weight training in the gym as it is good for not only muscle toning, but also for bone health.

I had a hip replacement this summer, and could not exercise for three months. I can tell you that starting from zero is no fun but I plan to carry on no matter what it takes.

So get out there, and "move it or lose it," and have a great year.

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## New Board Director

**A**ndy Sokal was replaced this year with Terry Faas who has recently retired from JM after 50 years of service. Over her career, Terry worked for the Pipe Division, Filtration and Minerals, and Roofing, Working in locations such as: Manville, NJ; San Francisco, CA; Denver, CO; Lompoc, CA; Pittsburg, CA; and Portland, ME.

She has also worked on special assignment during the JM bankruptcy providing guidance in many areas, and she also provided leadership for Best Practices Project for the Order to Cash Process Team, and Benefits. Terry finished her career as Director of Commercial Operations, Sales for Roofing Systems. Terry's vast experience makes her a great addition to the JMRA Board of Directors.



Please join us in welcoming Terry to the Johns Manville Retiree Association.

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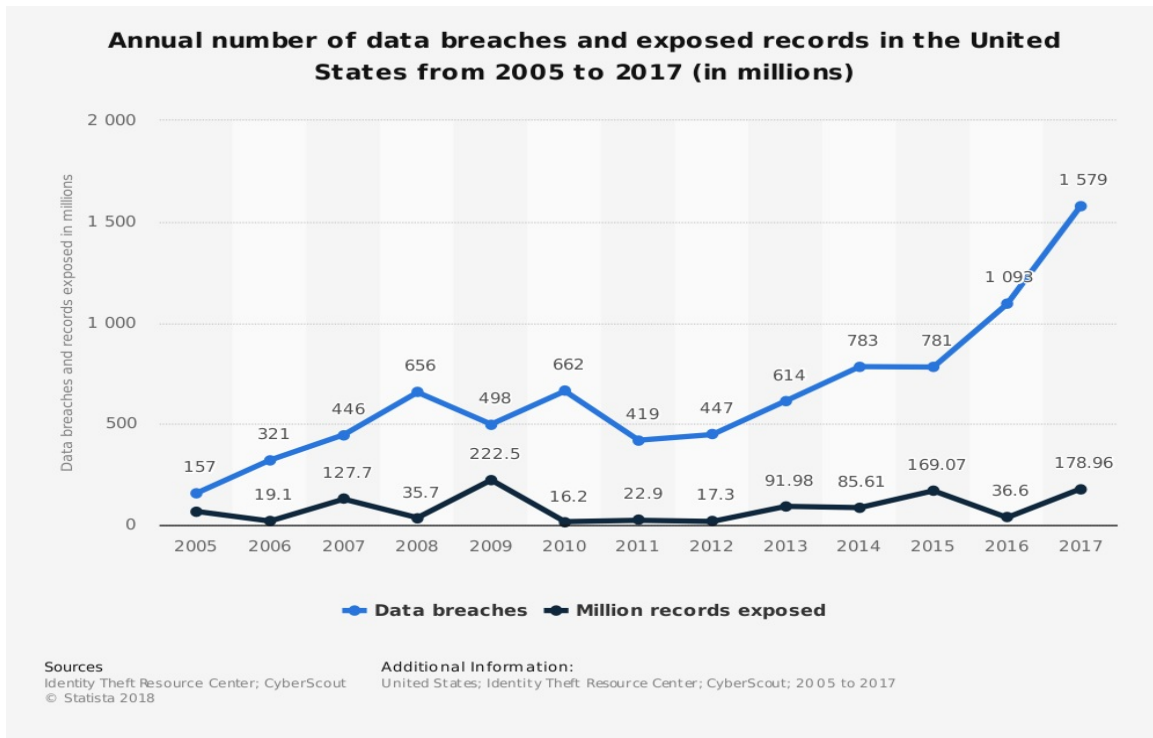
## To Freeze or Not to Freeze?

The Answer Now Includes "FREE!" Published October 8, 2018 by Stickley on Security

**N**ew legislation about credit freezes recently warmed the hearts and pocketbooks of millions of U.S. consumers. The new law, put into effect September 21st of this year, enables American consumers to place a credit freeze at the big three credit bureaus: Equifax, TransUnion, and Experian—at zero cost. Although that option has always been there, for the first time that freeze is free for all. Before this legislation, it could cost consumers \$10+ to do this—in addition having to pay to unfreeze it. This new law, officially known as "SB2155"

allows all consumers to freeze and unfreeze their credit for free. It's a victory for all U.S. consumers, whether they believe they need the service or not.

However, if you weren't considering a credit freeze before, the way data breaches are increasing in size and scope, it may not be long before a freeze is needed. In 2017, both the number of data breaches and the number of exposed records in this country reached the highest ever. In 2017, Statista reports 179 million records were exposed in the U.S., with the total number of breaches reaching 1,579 million for that year.



The legislation is due in large part as a response to the sharp increase in data breaches in this country and the world over. In 2017, the Equifax breach leaked financial data and other PII (Personally Identifiable Information) including Social Security numbers and driver license information of 148 million Americans. And who could forget the mother of all data breaches—Yahoo in 2013, exposing the PII of 3 billion users and still counting. In June of this year, the number one data breach (so far) of 2018 came from a company called Exactis that allowed a data breach releasing 340 million records of U.S. citizens. The new legislation is surely a win for consumers, but it's also an acknowledgment by the government of the increasing number of data breaches and the sensitivity of the PII they expose.

### What Does a Credit Freeze Do?

A credit freeze completely stops the ability to open financial accounts in your name and for the length of time of your choosing. It prevents anyone from getting access to your credit report; including you. Unlike credit monitoring or fraud alert services, which alert you only after suspicious activity occurs, a freeze stops any and all credit access and activity. Should you need to open access to your credit for things like buying a car or applying for a mortgage or loan, a temporary thaw can be placed so your credit history can be briefly accessed. Once done, the freeze can be renewed.

Remember, it's always a good idea to check your credit report every few months. Each of the three credit bureaus offers one free credit report per year. Just make sure when taking advantage of free offers, and please read the fine print. If you are required to enter a payment card number to have access, you are possibly at the wrong website. The site [www.annualcreditreport.com](http://www.annualcreditreport.com) is the only one approved for these free reports by the U.S. government. Consider staggering when you order them to keep better tabs on changes.

### How Do I Get a Credit Freeze?

- Equifax: Go to [www.equifax.com](http://www.equifax.com) or call their automated phone service line at 1-800-685-1111.
- Experian: Go to [www.experian.com](http://www.experian.com) or call 1-888-EXPERIAN (1-888-397-3742).
- TransUnion: Go to [www.transunion.com](http://www.transunion.com). They also have a "myTransUnion" mobile app found at the Google Play Store and Apple's App Store.

Remember when entering PII into any website, make sure it's the legitimate one and that it has the "https:" at the beginning of the address. That is the indicator that the information you enter is secured. To stay updated on cyber security news, you can sign up for weekly updates from Stickley on Security, Colorado Credit Union's cyber security news partner. Visit <https://www.ccu.org/resources/security-tips-from-stickley-on-security> and click 'Sign Up for News and Alerts.'

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## In Memory

This list is assembled from many sources. We try to be accurate, but if you find an error, please let your editor know. Please note that Johns Manville Corp. does not provide the Johns Manville Retirees Association with notifications of deaths. If someone you know has passed - an employee or spouse - please get that name to us for mention in our next newsletter.

Herbert J. Adams	Stronsville, OH	Wayne E. Hardy	Defiance, OH
Albert F. Barzdines	Denver, CO	John E. Hess	Pinehurst, NC
Edison Beckett	Defiance, OH	Jan B. Kaczowski	Barry's Bay, Ontario
Dolores Billingsley	Magnolia, NJ	Howard Konrad	Toledo, OH
Staney Brenner	Denver, CO	Lorraine Konrad	Toledo, OH
James "Jim" Brock	Denver, CO	Roy L. Lane	Lake Havasu City, AZ
Alan M. Curry	Denison, TX	Manuel Ramirez	Defiance, OH
Ervin E. Frisk	Linden, CA	Robert L. Teegarden	Defiance
Roslyn Goldfield	Denver, CO	Robert Walters	Denver, CO
Jim Green	Tampa FL	Steve Wreyford	Santa Anna, CA

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## JMRA Membership

Johns Manville Retirees Association is a non-profit, self-funded, not tax deductible organization. Your association is dedicated to protecting and improving your benefits.

We ask for your financial support in the fall preceding each odd numbered calendar year so that we can continue the efforts to represent your best interest. Please complete the form below and return it with your \$20.00 dues payable to the association. The form is required only if you have changes or are a new member.

We always welcome new members. If you know a Johns Manville salaried retiree who is not a member of our organization, please invite them to join by visiting our website <http://www.jmretirees.org/>

Thank you for your continued support.

Please send checks to Johns Manville Retirees Association, P.O.Box 3336, Centennial, CO 80161-3336

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Yes, I want to start / continue my JMRA membership for 2019 – 2020

My \$20.00 check payable to Johns Manville Retirees Association is enclosed.

Name: \_\_\_\_\_ Phone:(\_\_\_\_\_) \_\_\_\_\_ — \_\_\_\_\_

Address: \_\_\_\_\_

City, State: \_\_\_\_\_ Zip + 4: \_\_\_\_\_ + \_\_\_\_\_

email address: \_\_\_\_\_ Confirm email: \_\_\_\_\_

Send my Johns Manville Retirees Association newsletter by e-mail.

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