



Johns
Manville
Retirees
Association

November 2009

jmretirees.org

Nominations

Wednesday, September 16, 2009, the Nominating Committee met in accordance with the by-laws of The Johns Manville Retirees Association.

The Committee consisted of: John Swenson, Jerry Attridge, Bill Johnson and Andy Sokal. The committee elected John Swenson as their chairperson.

The incumbents, who were up for reelection, have been contacted, have agreed to be nominated and are willing to serve for 2010 – 2011.

Andy Sokal, Vice President and Director
Lou Stravato, Treasurer, and Director
Ed Bettinardi, Director
Jack Ellis, Director
Dick Graves, Director

The Retirees Association always appreciates the work of the Nominating Committee.

Since that group met, we are sorry to report the passing of John Swenson. His valuable participation on the Nominating Committee will be missed greatly.

You should have received your voting proxy in the mail or by e-mail well before this newsletter. We thank you for returning your proxy when you received the request. It is important in order to have a quorum of votes at the annual meeting.

JM Actions Help Assure Future Success

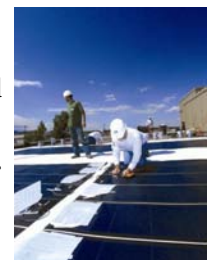
During the current economic slowdown, Johns Manville (JM) continues to position itself to emerge as a stronger and more profitable company. Recent opportunities included the company's entry into the solar arena and an acquisition that broadens the insulation product line.

In July, JM announced a multi-year agreement with Energy Conversion Devices, Inc. (ECD), one of the world's leading suppliers of thin film solar panels, to supply its Uni-Solar® flexible laminates to Johns Manville. The rooftop segment of building integrated photovoltaics (BIPV) is one of the fastest growing segments of the solar power industry.

To support this entry into the solar energy roofing market, JM announced the creation of a new business entity, JM E3co.

Pronounced "E three co," E3co's name is designed to capture the economic benefits of JM's new solar product line, the positive environmental impact of the products and new energy efficient solutions. This new entity will enable JM to work with leading solar providers to introduce solar solutions that are highly compatible with world-class watertight roofing solutions.

According to Fred Stephan, JM's vice president and general manager of Roofing Systems, the agreement further strengthens JM's leadership in sustainable roofing and represents JM's first step in offering a range of new solar-energy producing roofing products to our customer base.



Life Insurance Benefit Notice from JM

Johns Manville realizes the current retiree life insurance benefits administration process might be somewhat confusing for retirees. We are currently in a transition process in moving from JMDirect as our benefits administrator to myJMBenefits as our new benefits administrator on January 1, 2010. Below is an explanation of how retiree life insurance benefits are being administered during the transition period:

- myJMBenefits is currently handling benefits annual enrollment for retirees for 2010 medical plans.
- The benefits enrollment period ended on November 20, 2009.
- You should receive your enrollment confirmation letter by mid-December
- If you have any questions regarding your 2010 medical benefit elections please contact myJMBenefits at 1-866-662-9800.
- Because retirees do not actually enroll in retiree life insurance, we have not yet transitioned that benefit to myJMBenefits. JMDirect is still handling questions and processing retiree life insurance until January 1, 2010 when it will transition over to myJMBenefits.
- Retirees cannot see their retiree life insurance beneficiary designations on the myJMBenefits.com web site yet because the information is still with JMDirect. Retirees can call JMDirect at 1-888-709-4567 for that information but it may take up to 2 weeks for response as JMDirect will only process the requests in writing.
- Beginning January 1, 2010, retirees will be able to see their life insurance beneficiary designation on the www.myJMBenefits.com web site and update their beneficiary information online. Current beneficiary information will be uploaded from JMDirect on January 1.
- The myJMBenefits call center cannot tell retirees if they are eligible for retiree life insurance until January 1, 2010. Any requests regarding retiree life insurance need to be processed through JMDirect until that time.
- Starting January 1, 2010, retirees can contact the myJMBenefits call center at 1-866-662-9800 for information regarding their retiree life insurance benefit.

Johns Manville apologizes for any confusion and has recently taken some actions to help clarify the transition process.

- A formal response to retiree life insurance inquiries has been scripted and provided to myJMBenefits call representatives to ensure an accurate and consistent message.
- The following language was added to the retiree benefits enrollment home page on myJMBenefits.com:
IMPORTANT: Your current retiree life insurance amount will not be reflected online until 1/1/10. Retiree life insurance information (including beneficiary information) is available through JMDirect (1-888-709-4567). Please note requests to JMDirect may take up to two weeks to process as a response is only given in writing and mailed to your home address (e.g. amount of life insurance and designated beneficiary).

Help Wanted

Your Retirees Association can use your help in maintaining contact with the membership if you live in the Hudson FL, Alexandria/Richmond IN or Ridgewood NJ areas. As a Johns Manville Retirees Association Regional Representative, you will coordinate fellow employee input with the Directors and Newsletter staff. Contact your newsletter editor, Tom Krzemien.

Asbestos Disease Information

Recently, there have been what seems to be a constant stream of advertising from attorney offices looking for people diagnosed with mesothelioma and other asbestos-related diseases. We asked JM what retirees should do in the event that they are diagnosed with asbestos disease and we received the following guidance: Any JM retiree who has been diagnosed with mesothelioma or other asbestos-related disease and believes it is a result of their employment at JM can direct questions to Mary Ann Loonam, a workers' compensation claims administrator at Johns Manville. Her toll free number is 1-800-922-8931.

Please note this number should not be called if you only suspect you may have asbestos-related disease, but only after you have been to a doctor and have been diagnosed as having an asbestos-related disease.

In Memory

This “In Memory” list is assembled from many sources including post office return mail, the Johns Manville Quarter Century Club relationship chairperson, JMRA Regional Representatives and newspaper articles. We try to be accurate, but, if you should find an error please let your editor know and a correction will be published in the next newsletter.

James Allen, Royal Oak MI	Georgette Langohr, Denver CO	Wilbur Scholl, Philadelphia PA
Martha Bailey, Severna Park MD	Linda March, Defiance OH	William F Scott, Littleton CO
Tony Bialy ,Centennial CO	V Natalie Mathews, Littleton CO	Lorrayne Seppala, Waukegan IL
C B “Ben” Bryan, Littleton CO	Fredrick Matthews, Centennial CO	Dee Solether, Defiance OH
Audrey Bryan, Lompoc CA	Arthur McCready Jr Joshua TX	Mary Stansley, Manville NJ
Geraldine Buswell, Nashua NH	David E Meader, Melbourne FL	Earl Sunday, Waukegan IL
Joseph A Campbell Jr, Toledo OH	Lucille Neisel, Southbury CT	Boyd Sutherland, Beaumont CA
Elsie Churchill, Bridgewater NJ	Verrill Norwood, Cleveland TN	George L Swallow, Lakewood CO
Gerald F. X. Crumlish, Philadelphia PA	Raymond H Olson, Littleton CO	John H Swensen, Littleton CO
Grace Emerson, Bound Brook NJ	Hazel Pearce, Bridgewater NJ	Merle Varvil, Kenosha WI
Thomas V Grieser, Littleton CO	Nicholas Pranger, Willamina OR	Frank Vitus, Joliet IL
Ruby Heisler, Denver CO	William Reid, Lompoc CA	Richard Wang, La Canada Flintridge CA
Robert Houy, Monroeville PA	Harold John Reynolds, Laurinburg NC	Bettylou Watson, Morrison CO
M Humphreys, Lombard IL	Rita Rubin, Denver CO	Charles Weitzel, Melbourne FL
John Johnston, Lake Wales FL	Frank Rubito, Manville NJ	Louis F Welaj, Littleton CO
Dr Paul Kotin, Laguna Beach CA		Daryl Wilkinson, Stockton CA

What’s New at CCU

Dawn Hart

It’s a whole new ball game at your credit union! Colorado Credit Union recently changed the data processing system to enhance your credit union experience. We converted to a new computer system allowing us to bring you even more products and services than before.

We significantly improved our i-banking and bill pay while offering new products and services with greater ease and flexibility. We felt making this move would allow us to give our members more product choices that fit their needs.

We appreciate your patience as we go through this exciting change. We are excited about this new venture and look forward to providing you the same outstanding level of service you have come to expect from your credit union. We value our members and we are thankful you choose Colorado Credit Union as your place to bank. We are excited to offer a new Colorado mortgage product—Our 10 year 1st Mortgages Pack a Punch!

We are thrilled to welcome to the ring of products our fixed rate 10 year 1st Mortgage Loan. This product packs quite a punch and will knock you out with our low rate of 5.49% APR*. With a \$99 closing cost, easy payments terms ranging from 1 to 10 years, and no appraisal needed, we can help keep you on your game! Don’t get KO’D—apply online today— www.ccu.org or give us a call, one of our Financial Services Representatives will be happy to coach you through the process!

Equal Housing Lender This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. The following additional disclosures apply: *The Annual Percentage Rate (APR) is calculated on \$100,000 for conforming loan amount, includes \$99 loan origination fee, credit union will not escrow for insurance or taxes, APRs for individual loans may differ. These rates are not guaranteed until lock-in. Interest rates assume credit history in good standing. All loan applications subject to credit and property approval. Flood and/or property hazard insurance may be required. Maximum loan limits and minimum equity/down payment requirements apply. Other restrictions may apply. Additional rates and programs are available.

Representative example for loan terms: A loan of \$100,000 with a 5.49% APR would have the following payments with the following terms: 10-year mortgage would have 120 monthly payments of \$1085 each. -Amounts may be rounded up.

JMRA Organization

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 Andy Sokal. Vice-President
 Bill Snyder. Secretary
 Lou Stravato..... Treasurer
 Tom Krzemien Newsletter Editor
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Hudson FL	Charlie Defourneax (352) 245-9896
Jacksonville FL	Gus Pocius (904) 285-0162
Manville NJ	George Jakelsky (908) 725-9675
Marrero LA	Delton Theron (504) 341-5216
Nashua NH	August Swanson (603) 672-4458
Parkersburg WV	Open
Ridgewood NJ	Open
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Sacramento/Pittsburg, CA	Vic Viani (916) 332-5454
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