



Nominating Committee

In accordance with the by-laws of the Johns Manville Retirees Association, the 2011 nominating committee was appointed by the board, consisting of the following: Jerry Attridge, Fern Balaun, Jack Kingery, and Bob Clark (Chairman).

The committee met on Friday, September 2, 2011 to nominate candidates for Director positions due to expire December 31, 2011 and Officer positions also to be vacated on December 31, 2011. These positions are:

- 1) Director: Ed Bettinardi (Incumbent)
- 2) Director: Jack Ellis (Incumbent)
- 3) Director: Dick Graves (Incumbent)
- 4) Director: Rocco Russo (Incumbent V-P)
- 5) Director: Lou Stravato (Incumbent Treasurer)
- 6) Director and Vice President: Jared Ingwalson (Director)
- 7) Director and Treasurer: John Leasher (Director)

All of the above incumbent positions are for 2 year terms except for the Lou Stravato and Rocco Russo terms which will be one year. All nominees have been contacted and have agreed to serve.

Additional Nominations: The by-laws state, "Nominations may be made by any five or more members if filed with the Secretary within thirty days after mailing of the list of nominees, with permission of the candidates." Additional nominations should be sent to Norm Zettel, Secretary, Johns Manville Retirees Association, P.O. Box 3336, Centennial, CO, 80161-3336. The nomination should be signed by at least five association members in good standing, as well as by the candidate(s) indicating willingness to serve if elected.

If there are additional nominations, secret ballots will be mailed to members. Should there be no additional nominations, a proxy request will be sent to all members. The Secretary will be directed, at the annual meeting, to cast a ballot for the slate proposed by the Nominating Committee.

The time and place of the annual meeting will be announced later.

President's Corner

Andy Sokal

The Johns Manville Retirees Association Board met on August 18, 2011. We continue to be a viable organization and maintain a cordial relationship with members of Johns Manville Corporation.

As you all are aware the political and economic climate is volatile and uncertain. Often as we receive questions it is difficult to provide definite answers because of the current uncertainty. However, we diligently make an effort to keep you abreast of issues of concern.

Plans are being finalized for our Annual Meeting, which should be later this year-hopefully in December.

Annually we ask to meet with Todd Raba, Johns Manville CEO, and this may occur in October of 2011. We appreciate the opportunity to meet with Mr. Raba, and openly discuss our mutual issues. Unfortunately, housing starts are dismal, which seriously affects an important segment of JM's business. However, the corporation is doing well in all other aspects.

This Newsletter has an article on membership. I would like to encourage each of you to invite fellow JMer's to join our group. It's an opportunity to renew past friendships.

Retiree Medical Enrollment Changes

Johns Manville is modifying the enrollment provisions of the Johns Manville Retiree Health Care Plan effective January 1, 2012. These modifications will impact most plan participants.

Currently, the plan allows participants to enroll at any annual enrollment period. Beginning January 1, 2012, the changes will generally restrict enrollment opportunities to the time at which the retiree is first eligible for coverage. (There will be some exceptions). This means eligible retirees will no longer have the chance to enroll in the plan at any annual enrollment period.

If you are Medicare eligible and health plan but you are not currently you enroll as of January 1, 2012, you future with limited exceptions.

...be aware that if you choose not to enroll when you are eligible...you will be restricted from enrollment in the future ...

If you are Medicare eligible and you are enrolled in a JM retiree health plan, unless you may not enroll at any time in the fu-

If you are Medicare eligible and you are enrolled in a JM retiree health plan, but choose to drop out either voluntarily, or because you decide to secure other insurance including a Medicare D drug program, you may not re-enroll at any time in the future with limited exceptions.

Please refer to your annual enrollment package that you should receive in mid-October for more details about the changes and consider your enrollment decisions carefully. Please be aware that if you choose not to enroll when you are eligible for JM coverage you will be restricted from enrollment in the future (with limited exceptions) even if JM changes the retiree health plan options it offers.

JMRA Dues

Norm Zettel

There might not be a "free lunch," but there is a "free year" for dues. Because of our financial condition, it was voted at the August 18, 2011 Board Meeting to continue our every other year dues payment policy in odd years. Therefore, in October of 2012 you will receive a dues payment request for 2013. Thus with the money you save, you actually could have a "free lunch."

Death Benefit Funding

In past years, retirees had been covered by a death benefit that was paid from the funds in JM's retirement plan. Recently, funding of the death benefit was moved outside the plan. The reason? Pension law says that if a retirement plan falls below 80% funding, no lump sum payments may be made from the plan, and this includes death benefits.

JM tries to keep the plan at or above 80%, but occasionally, because of today's market volatility, this funding percentage might be less. If the plan were, at any point, below 80%, JM would have been prevented from paying death benefits.

Consequently, JM deemed it advisable and desirable to move the funding of the death benefit to the same source of funding as the life insurance plan, which has never been under the pension plan. That way, the plan can fluctuate around 80% but no retirees would lose their death benefit.

We applaud JM for taking this action to protect the death benefit for all retirees.

Cigna and Aetna Insurance Rates

Post-Medicare Medical Plans

Beginning in 2002, JM contracted with CIGNA to be the claims administrator for retiree health plans. CIGNA was supposed to administer the plans as written in JM's plan documents. Instead, CIGNA set up the plan in a way that supplemented Medicare payments much more than JM's plan provisions called for. This resulted in retirees receiving a better benefit than what the JM plan documents provided for.

Beginning on January 1, 2010, JM contracted with Aetna to administer JM's medical plan provisions in certain states and kept CIGNA as the administrator in other states. Aetna correctly set up a plan with coordination of benefits that were aligned with JM's plan provisions.

In February 2011, JM received a complaint from a retiree that Aetna was not administering his claims the same way CIGNA had. JM investigated the complaint and discovered that CIGNA had not been administering the plan correctly.

On March 31, 2011, JM sent Cigna-enrolled retirees a notice that plan benefits would change to the benefits provided in the plan documents, starting April 1st. JM did not make any changes to retiree premium payments at that time.

Although JM has no obligation to do so, JM is implementing a payment holiday of one month to retirees enrolled in JM post-Medicare Cigna medical plans and two months to retirees enrolled in JM post-Medicare Aetna medical plans. The payment holiday will not apply to retirees or dependents who are enrolled in pre-Medicare plans.

JM chose to do this in recognition of the fact that the way the plan is currently being administered, even though it is in alignment with written plan provisions, is a change from what retirees had been accustomed to in the past when CIGNA had incorrectly administered the plan. This payment holiday will be applied to the November and December 2011 payments for Aetna, and the December payment for Cigna.

JM will be advising retirees officially of the payment holiday along with specific details, through letters mailed in early October.

JMRA Membership Report and Request

Ed Bettinardi

JMRA was formed in June 1992. By the end of 1995, we had about 1500 active members. Over the next few years, membership grew to a maximum of about 2600 and held fairly constant until 2008 when membership dropped to about 2300. In total, we have had about 3100 members.

Of the original 1500 members, about one-third are deceased. In total, 775 members have died, and another 330 are “lost” since we don’t have a correct address, and the US Postal Service can’t find them. Current active membership is 1885, and dropping at the rate of about 140 per year. Although we do get about 20 new members each year, mostly through our web site, that rate is not sufficient to maintain our membership level, and if we do nothing, our membership will continue to drop.

When the organization first started, JM agreed to do several annual mailings to new retirees advising them of our organization and providing contact information. At some point, perhaps because of a perceived privacy issue, JM decided they would no longer do these mailings, and have not done so for many years, despite our annually repeated requests. Consequently, the only way we can find new members is either by contact from a current member, or by a new retiree finding our web site.

To keep the membership of the organization from dropping further, we need your help. If you know of a JM retiree, please ask them if they are aware of our organization. If they are not, please give them a copy of our newsletter, direct them to our web site, or send us their names so that we can add them (with their permission) to our mailing list.

...we need your help.

If anyone has any suggestions on how we might better reach new JM retirees, we would love to hear from you.

Lowe’s Launches “Do It For Me”

There are over 65 million under-insulated homes in the United States. Yet, many homeowners are on the fence about the cost benefits of home energy upgrades. They are also concerned about the expertise of their insulation contractor and how to pick the right one.

One year ago, JM and Lowe’s began jointly rolling out a program offering services to air seal and install insulation in attics and crawl spaces. The Lowe’s “Do It For Me” program (DIFM) is designed to reduce homeowner concerns by helping them connect with experts who can do an insulation retrofit for their residence. “This has been an industry game changer,” said Insulation Systems Residential Market Manager Stephen Crouch. “We are able to leverage our retrofit expertise to assist Lowe’s in growing their business by offering an insulation installation service that consumers can have confidence in.”

The JM building science team was very influential in the design of the Lowe’s program. While there are other large companies offering installed services in the market, JM was pleased by the willingness of Lowe’s to lead the industry forward by offering the service to air seal attics in addition to insulating them. This step has already begun to have an impact on the industry according to Crouch

“While supporting Lowe’s in their growth initiative is a primary focus of this program, the Lowe’s DIFM program also provides a unique opportunity to our best contractor customers to benefit from our relationship with Lowe’s,” said Crouch. JM identifies and trains DIFM contractors for participation in the Lowe’s program. By August, more than 175 contractor locations had been on-boarded to support DIFM sales in more than 1,300 Lowe’s U.S. stores.

Crouch said that the key players have been JM’s retail marketing coordinators, who met with Lowe’s in-store sales teams to rollout the program. He added that the DIFM call center team has been an invaluable asset in helping JM launch this new business model. Currently, both groups are gearing up for what promises to be an exciting insulation season in the fall.

Our Apologies

In the last newsletter, we promised that we would give you a fuller analysis of the Retirement Plan's assets and earnings. That promise was based on our receiving the Form 5500 report that JM sends to the IRS, which we now understand will be out in mid October. Our analysis will have to wait until the next newsletter.

Today's Admonition

Yogi Berra

"If you don't go to other people's funerals, they won't come to yours."

In Memory

This list is assembled from many sources. We try to be accurate, but if you find an error, please let us know.

Viva Behlert	Garden City, NY	John A. McKinney	Denver, CO
William Campbell	Venice, FL	Helen Norton	Westwood, NJ
Cal Christensen	Defiance, OH	Hal L. Olson	Denver, CO
John Cremens	Poulsbo, WA	Dave Schwiebert	Defiance, OH
Paul Enoch	Murrieta, CA	Michael G. Sivetts, Jr.	Denver, CO
Louis A. Gallo	Denver, CO	James J. Spangenberg	Denver, CO
Joseph H. Geers	Denver, CO	Margaret Truax	Denver, CO
Smith Green	Salt Lake City, UT	Jennetta Voss	Florissant, MO
Marge Muirhead Joyce	Denver, CO	Robert C. Witzel	Zelienople, PA
Joan Lewis	St. Augustine, FL	Joseph M. Yandrofski	Denver, CO
George Lund, Jr.	Mequon, WI		

Safe On-line Holiday Shopping

Colorado Credit Union

With the holiday shopping season just around the corner and more than 55% of Web users planning to do their holiday shopping online, here are five important online shopping safety tips that could prevent your computer from becoming infected and/or your banking credentials from being stolen.

1. Unsolicited emails:

Spammers and scammers love the holidays; they know a large number of people are on the Web with their wallets open, looking for bargains. It may be really tempting to click on an email link that says, "Great Deal on iPads ... 50% off!" Be careful! By clicking on that link, you could be taken to a compromised Website that downloads malware onto your computer.

What to do: If the deal looks too good to be true, it probably is. But if you're still tempted, place your cursor over the link (without clicking on it) and check the URL where you would be directed. If you don't recognize the URL, stay far away.

2. Nefarious search engine results:

Search Engine Optimization (SEO) attacks occur when cyber-criminals game a search engine's ranking algorithm to push their malicious Websites to the top of key word search lists.

What to do: Place your cursor over the link to make sure it's not redirecting you to a different site than advertised. Often SEO attacked sites contain content that might not make sense relevant to your search words. For example, lots of keywords globbed together on a page and not in a properly formed sentence.

3. Unknown online retailers:

If you discover an online store that's offering unbelievable specials, make sure it's a legitimate store and not a false front that will disappear later along with your credit card information.

What to do: Make sure your antivirus client and intrusion prevention are up-to-date to help guard against exploits often hosted on compromised sites. Exploits transparently infect your system through a “drive-by” attack through software security holes.

4. Beware of friends’ emails bearing unsolicited links:

Malicious links could come from your closest friend whose machine has been unknowingly compromised. It may have a botnet that’s been programmed to comb through email address books and send malicious links to everyone in them.

What to do: Use some common sense. Does your friend normally update you on sales and/or bargains? If not, then question them. If they say “no,” delete the email and inform your friend that their computer could be compromised.

5. Beware of unsecured Wi-Fi hotspots:

If you’re a holiday shopper who likes to augment online shopping with actual store browsing, do not connect to an unknown unsecured hotspot.

What to do: Go to familiar locations that offer secure wired or Wi-Fi connections. Remember that phishing attacks can happen cross-platform, whether you’re on your laptop or smart phone; so be sure to take all of the precautions outlined in the above steps.

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 Rocco Russo Vice-President
 Norm Zettel. Secretary
 Lou Stravato. Treasurer
 Ed Bettinardi Jared Ingwalson
 Bob Clark John Leasher
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