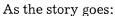


It's No Fable







"For want of a nail the shoe was lost,

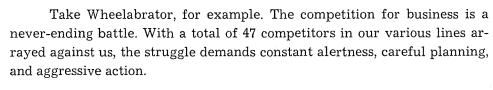
For want of a shoe the horse was lost,

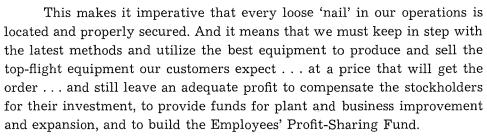
For want of a horse the rider was lost,

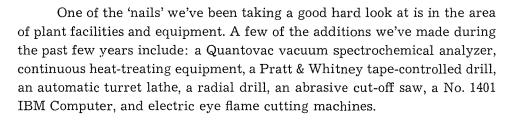
For want of the rider the message was lost,

For want of the message the battle was lost."

Whether the events so related actually happened or not there's a lesson to be learned . . . it is this: To win or excel in anything, nothing is too small or too big to be ignored or overlooked.







Nothing can take the place of good tools in the hands of competent craftsmen.



Jame F. Commanghte President

Employees of The Wheelabrator Corporation

United Relies on Wheelabrator **Shot Peening**

for safety and reliability of landing gear on all jets

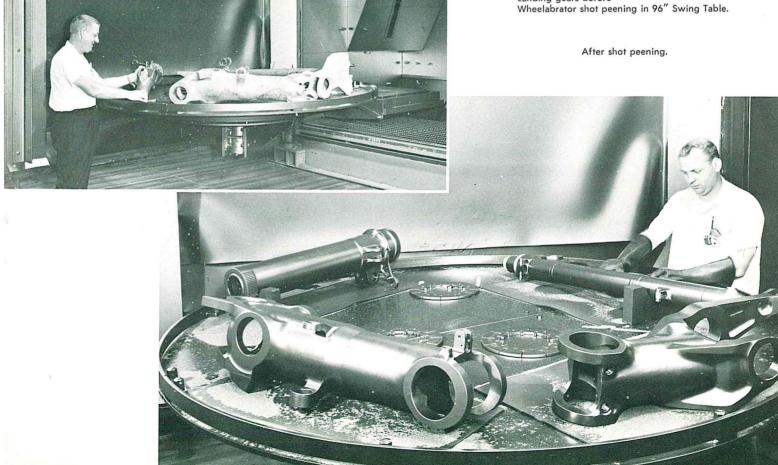
Every United Airlines flight carries with it the best in technical support the product of the watchful eyes and skilled hands of thousands of people, using the finest equipment, who devote their lives to making air transportation safe, comfortable and dependable.

The biggest concentration of these people is at San Francisco in the Service Center and Maintenance Base where all the United jets are subjected to constant vigilance. Among the regular procedures maintained is the complete overhauling of all landing gear at 18,000 flight hours.

A most important part of this overhaul operation is the shot peening of landing gear components to prevent metal fatigue failures. For this a Wheelabrator 96" Swing Table is utilized. United discovered that Wheelabrator shot peening lessens tensile stresses caused by the impact of landing, by corrosion and by pitting.

With the installation of the Wheelabrator, service failures of landing gear are averted and United gains further through the efficient low-cost shot peening method which replaced manual airblast peening and hand buffing.

Landing gears before





HOUSE

Actually maintenance foreman Glen Bohm (left) and plant engineer Al Ross have little time to discuss plans in the office. Ordinarily, they are directing maintenance activities both inside and outside the plant.



Plumber Bob Simper climbs to the rafters to install a new pipe.

Gene Barsodi uses shear to cut scrap for the foundry.



"Roundy" Fetters replaces overhauled fork lift motor in new vehicle maintenance garage. The garage served as a coal bin before we converted to gas heat.

KEEPING -- a year-'round job

Plant maintenance men are scattered throughout the shop like aces in a pinochle deck. Totaling 27 including plant engineer Al Ross and foreman Glen Bohm, the maintenance crew handles almost all of the odd jobs in the plant.

Their duties (just to name a few) include:

All building and equipment maintenance.

Construction of partitions and small buildings.

Processing all scrap steel from the steel shop by shearing or burning it to suitable size for usage in the foundry and the shot plant.

Unloading all lumber and pig iron.

Maintaining all roadways, parking lots, lawns and walkways.

Snow removal.

Servicing all factory wash rooms.

Installing new lighting and machinery.

Maintenance lighting, heating, water and sprinkling systems for manufacturing and office areas.

Cleaning electric melting and heat treating furnaces.

Collecting and disposing of all plant and office refuse.

Greasing and repairing all machines and mobile equipment.

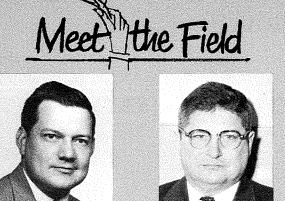


Yard man Jack Guipe uses electric blower for autumnal job of leaf raking.



Paul VanDenAvyle makes adjustments on a saw recently installed in north shipping by the maintenance department.

FAMILY TEAMS



BURLINGAME

ROBINSON

John Burlingame, recently named New York Regional Manager, has been with Wheelabrator since 1953. He came armed with a B.S. degree in mechanical engineering from Northwestern, co-op training with International Harvester and the Cummins Business Machines Corporation, and one year's experience at the Dickson Weatherproof Nail Company.

John made upward moves on the salesservice ladder in '55, '57, '59, '61 and '63 and was named to his present spot this past summer.

John, who now lives in Westfield, New Jersey, spent 1951-53 in the U. S. Army field artillery at Ft. Sill, Oklahoma. He is a trustee of the First Congregational Church of Westfield, and a member of the American Society of Mechanical Engineers. His interests include skiing, golf and Ian Fleming novels.

John and his wife, Phyllis, have two children, John (Burley) 9; and Pam, 11.

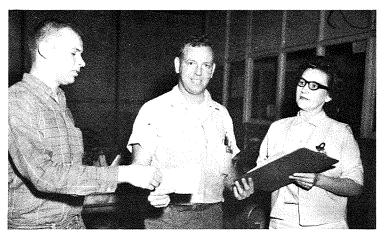
. . .

John Robinson, Detroit Field Engineer, who covers the Bay City, Michigan, area for Wheelabrator, joined the company in 1956 as an abrasive salesman. His industrial background prior to Wheelabrator includes cost and accounting work, work at Chevrolet (in Toledo), Pullman Standard, and Scott Radio.

John put together four years of college at the University of Cincinnati and Toledo University.

His favorite pastime is inventing and he has developed several home food freezing techniques. He filed for patents, "but I never bothered to follow through on them," he said. A few years ago, John devised some magnets which the company gave to customers. He's also fond of boating.

John and his wife Jane are both Toledo born. They have four children: Jack, a mechanical engineering major at Purdue on a Wheelabrator scholarship; Catherine, a sophomore at Michigan State; Tam, who attends Central High at Bay City, and Dick, still in elementary school.



WILBERT

ALBERT

WANDA

THE DeGEETERS

Toss an egg in the stock room area and the odds are fair that you'll hit one of the DeGeeters, since all three job-circulate in that vicinity. Al, stock room group leader, holds the seniority for the trio with nine Wheelabrator years behind him. After graduation from South Bend Central Catholic High School, Al logged seven years at Studebaker before coming to us. Being president of the Wheelabrator Athletic Association keeps him busy after work.

Al's wife, Wanda, joined the company over the summer as a clerk typist alternating between Production Control and the stock room. Previously she spent 15 years as an X-ray technician at St. Joseph's Hospital, Mishawaka. Her home town is Hoopeston, Illinois. Al and Wanda have two sons, Morris, 14, and George, 12.

Wilbert DeGeeter, (Al's brother) a 1962 graduate of St. Joseph's High School, operates a fork lift in the machine shop. Before coming here in '63 he spent a year and a half at Krizman Manufacturing Company.

Maurice, father of Al and Wilbert, worked here as a drill press operator until his death in 1949. Brother Bob, also ran a drill press but joined the Mishawaka police force in 1957.



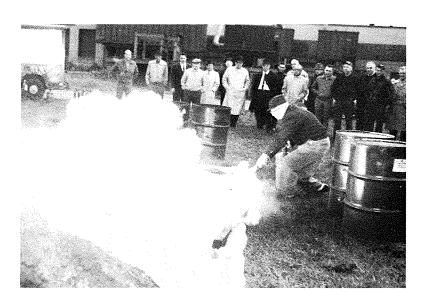
THE FIRE BRIGADE

More than 122 Wheelabrator employees have been specially trained in fire-fighting methods and will comprise the Wheelabrator Fire Brigade under the supervision of Ray Steele, chairman and secretary of the Plant Safety Committee. In addition to departmental supervision, members have been selected from each department on both the day and night shifts.

The purpose of the Fire Brigade is to have available a group of trained specialists to handle any fire outbreak until the city firemen answer the call to take over. Each department has an assigned fire crew whose members know the proper use of available fire extinguishing apparatus. They also will make decisions as to whether buildings should be evacuated.

Our plant guard staff will be responsible for calling the city fire department and also man the sprinkler shut-off valves closing them when instructed to do so by a ranking officer of the city fire department.

Since up to 90% of all plant fires can be put out with available equipment, the Fire Brigade will serve as an important safety measure to prevent loss of life and property.



Members of the Fire Brigade were instructed in proper use of fire equipment for various types of fires in a demonstration conducted during Fire Prevention Week by two representatives of American LaFrance, Nick Swartz and Frazier Lowe.

Ve kuew him when



RAY GOOD

Lathe machinist was the first stop at Wheelabrator for Ray Good, back in 1935. In 1937 he became a tool and die maker and in 1941 was moved up to general foreman. Since 1947 he has been machine shop superintendent.

Ray is a native of Cornell, Wisconsin, a small town in the northwest corner of the state near the Minnesota line. He and his wife Marjorie have a cabin near Cornell and they often go up during vacations. Ray says his interests are photography, money and fishing, but not necessarily in that order. He is a member of the Woodsmen of the World.

Prior to Wheelabrator, Ray worked at Bantam Ball Bearing, Bendix, and the South Bend Screw Company.

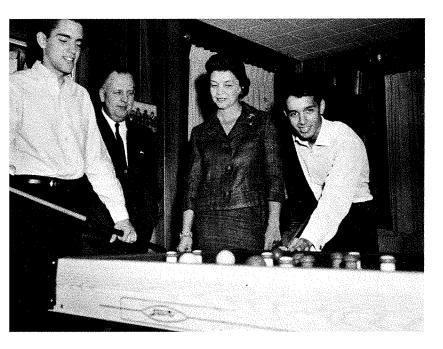


MARY POWELL

Mishawaka born Marv Powell started in 1937 in assembly, after having been a garage mechanic. Eleven years later, he was boosted to supervisor in charge of fabrication of dust collectors, his present spot.

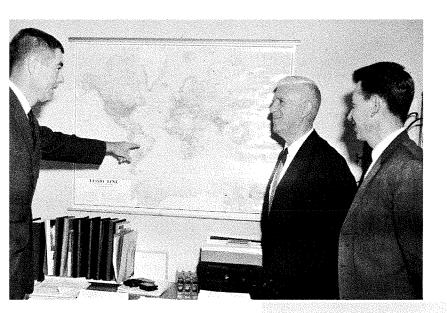
Marv and his wife, Marie, have four children, three of whom have worked at Wheelabrator. His son, Robert, is presently a Lead Engineer here. They also have 10 grandchildren.

Marv's interests are football, hockey, fishing, pinochle, and yard work.



NEWS AND

Fernando (Zecca) Vinhas, Brazilian exchange student at John Adams high school is living with the Ken Blessing family until June when he completes his senior year. Watching "Zecca" line up his bumper pool shot are Ken Blessing Jr., also an Adams senior, Ken Blessing Sr., Wheelabrator vice president of sales, and Mrs. Blessing.



Erhard Dolder, (center) of Wheelabrator's Brazilian sales agent, Equipamentos Industriales, visited the Mishawaka plant in October. Export manager, George Wilkins indicates on map Mr. Dolder's home city, Sao Paulo, while proposal engineer Dick Smith looks on.

Wheelabrator Corporation was featured in the November issue of Indiana Business and Industry. The feature story described our product line, corporate history and financial structure. President James F. Connaughton's picture appeared on the cover.





VIEWS



Dick Fenska addresses representatives of over 20 companies at the first fall customer service school. Thirty-three men were present at the two day school.

Retired union personnel enjoyed dinner and a social evening at the Kosciuszko Club this fall.

Cincinnati — October 12-14 — Auto Parts Show — allied industries showed their wares to the auto parts reconditioning industry — We Were There. Julie Skene said that we received many excellent inquiries as a result of our entry in the show.





It's now time for the power mowers and sweepers to go into hibernation and the snow plows and blowers to come out for a tune-up . . . Bill Kring has transferred to Plant No. 3 to replace **Bob Curran** who is now a welder in the Plant I steel shop . . . Mack Carden spent a week at Norris Lake in Tennessee and enjoyed the fishing there . . . Mike Jones, our local falconer, went up to Canada with a group on a hawk and falcon trapping trip. They caught 10 hawks, nine of which they released, but saw only one falcon . . . Charlie Miller took a week to visit relatives in Louisville . . . The writer put a tire and wheel by the road with a for sale sign on it one day last month. My wife told me I'd better take it in for the night and I assured her that I'd bring it in the next night. I didn't have to — it disappeared during the night . . . The Duane Drake family added a boy, their second, Jeffery Duane, October 23 . . . Chuck Rondot is back, having been out several weeks following an operation . . . While vacationing in Newark and Heath, Ohio, Fred Beals and family visited prehistoric Indian mounds and the Flint-Ridge state memorial. They also visited the tomb of President Harding at Marion and the birthplace of Rutherford B. Hayes at Delaware, Ohio.

Milferd Gardner (Steel Shop)

Pheasant hunting proved pretty poor in Central Indiana for Dave Rogers and Jim Daniels. Dave blamed it on hot, dry weather . . . Pat Robertson and Lonnie Comegys have become color TV set owners and Roy Guite is now sporting a '65 Buick . . . Joe Ponteri traveled home to Pittsburgh for Thanksgiving — must miss those home cooked meals . . . Congratulations to Mary Helen Driver on her 24th wedding anniversary . . . Dottie Whitmer spent her vacation in the Smokies and at Turkey Run park . . . The writer spent Thanksgiving in Wilmington, Delware.

Pam Salvadori (Engineering)

• • •

Pat Patel returned to his native India in mid November. Before he left, the Methods and Planning department took him to lunch at the L. H. Inn and presented him with a new billfold . . . Lambert Klaer has returned to work after heart surgery last July . . . John Pittman, who recently retired from the pattern shop, also had an eye operation last month . . . Ann Leyes, daughter of plant nurse Betty Leyes, was chosen homecoming queen at Mishawaka High School.

Hildreth Boehnlein (Methods and Planning)

• • •

Larry and Shirley Vanderbosch have welcomed their first child, daughter Kristen Terese. Kristen was born on October 30th and weighed 8 pounds, 3 ounces. Congratula-

tions to them both . . . Lucy Seider's son, Ron, has been made a section leader in the Butler University Marching Bulldog Band . . . As a surprise for Jim Davidson on his 25th Anniversary with Wheelabrator, we met at the L. H. Inn for lunch. As everyone was arriving at the Inn Frank Culhane drove Jim around town on a few "little errands" after which he and Jim walked in on the surprise. To make the day complete a special cake was made with a picture of Jim ingeniously placed in the middle of it . . . Karen Vanhoutdreve has quickly found that it takes exactly one hour and 50 minutes to drive to St. Joseph's College, Rensselaer, Indiana to see Mike Cline . . . We express our sympathies to Bill Jesernig, whose father passed away October 30th . . . We have been joined by two new faces in the Department. Nick Snyder and Ed Finsten are both undergoing training programs at this time.

Mary Jo Acrey, (Dust & Fume)



Mary Catherine Stebner and her husband Reinhart with recently bought Shetland, Tinker Toy. This sleighing scene was taken one day too soon — the snow came the next day.

Mary Catherine Stebner (Order Dept.) and her husband have become the happy owners of two registered Shetland fillies. This is the fulfillment of a long-time dream for Mary Catherine who was formerly the National Secretary of the American Shetland Pony Club . . . Lillian Zimmerman and her husband have been visiting Chicago at the same time taking and picking up their daughter who recently took a marvelous trip to California, Hawaii, and Las Vegas. We think Lillian should have insisted on being a chaperone . . . just as an excuse to see Hawaii, that is . . . Helen LaDow (Export Dept.) and her husband, along with Maxene Cary of Dust & Fume, and her husband, took a trip to Hot Springs, Arkansas during the colorful month of October. They spent a very enjoyable week there. Could the fact that Gov. Faubus shut down the gambling in Hot Springs have anything to do with their visit there . . . We welcome Mary Lou Rethlake to the Sales Dept. She will be working for Mr. Skene and Mr. Kohlmeyer . . . The news we have had from Parts Service Dept. has saddened us all. Tom Hameline's

brother, **Doug Ross's** mother-in-law, and **Howard Hull's** mother all passed away within a few days of each other . . . Little **Mary Signorino** (Advertising) has been flashing a lovely diamond ring. Her lucky finance is Joseph Stante . . . We are sorry we missed mentioning in the last Parade the good (and frequent) news that **Duff Watson** and his wife had another baby girl — her name is Nancy Jane — this makes five girls and one boy. He can at least have an all-girl basketball team and the boy can referee . . . We have missed **Frank Pedrotty** very much around the office while he was recuperating from an operation. He is now feeling fine . . . **Mary Le Mon** (Advertising) and her husband, Bob, have been making the campus scene almost every week end this fall. They have a son (Chuck) at Western Michigan and a daughter, Ruth Ann at Indiana.

Eleanor Rea (Sales)

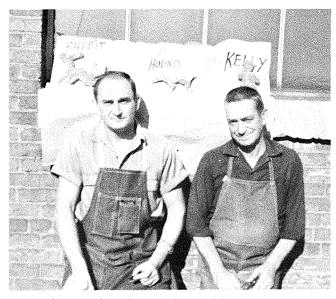
• • •

Congratulations to **John Devenney** and his bride of October 21. We all wish them a long, happy life together . . . **Charles Moon** and his wife must be accident prone. He cut his thumb recently on a power saw and not long after his wife fell down the cellar stairs and broke her leg . . . **Calvin Kelly** just returned from a weeks vacation during which he readied his dogs for the rabbit hunting season.

Russ Glassman (Foundry)

Charles Ebright and his wife vacationed at the New York World's Fair. Chuck says they had a great time . . . Maynard Lester bought a British Metropolitan, (that's a car). He says it will do almost 90 miles an hour with a

Ray ("Dad") Leuthold celebrated his twenty-fifth anniversary at Wheelabrator with a giant cake courtesy of his engineering cohorts.



Foundrymen and members of a beagle club, Arthur Milewski (left) and Calvin Kelly, anticipate good rabbit hunting. The steel rabbit, hound, and man (labeled Kelly), are all accidental results of overflow of molds in the foundry.

tailwind and that he get 40 miles to the gallon. Sounds economical.

Walt Stegman (Plant II)

CANADIAN CLASSICS

Autumn this year in Canada was eventful in the following ways: Scarborough Office welcomed two new employees to its rank. John Foster is now our Accountant, coming to us in November after 12 years with the DeHavilland Aircraft Company. John is married and has two children. Clay and Lillian Dinger were also welcomed to our Canadian family. The Dingers have located a new home in Scarborough, and had son Terry with them for a few weeks' furlough after 18 months' tour of duty with the U. S. Airforce in Greece. Terry has now reported to Kelly Airforce Base in Fort Worth . . . John MacKay (of Dust & Fume) and Brenda Calvert were married in Brampton, Ontario on September 19th. The couple honeymooned in the Laurentians and are residing in Don Mills . . . Ernie and Diana McLaughlin proudly announce the birth of a third son, born October 19th, one minute after midnight. Mother and son are doing well; this boy will be a brother for Paul, Suzanne and Robbie . . . Bill Wilkinson reports that his eldest son, Billy, is recovering nicely after an operation in mid-September. Billy has now returned to school after six weeks' absence from classes . . . Gordon Big Canoe enjoyed his week's vacation in October out on his in-laws' farm just north of Toronto . . . Deep sympathy is extended to Bob Ross and family in the loss of his father . . . This was the Canadian Company's second year sponsoring a local peewee softball team. This summer, our team carried the WHEELABRATOR crest to victory, finishing top of the league . . . Queen Elizabeth visited Canada in October and was touring Ottawa during the Canadian Thanksgiving Weekend while Doug Lamb and family, also Doug Durrell, were visiting our Capitol.



INDIA Eleanor Rea MEXICO Jean Vergon SWITZERLAND Mary Jennings UNITED KINGDOM (Great Britain)

Marie DeVore

ARGENTINA Bessie Smith AUSTRALIA Judy Smith BRAZIL Trudy Kirkley CANADA Lu Hensel CHILE Martha Heston FRANCE Emma Arnold WEST GERMANY Sandy Bock

AMERICAN Rena Lester and Norma Clementi

The Flags We Fly

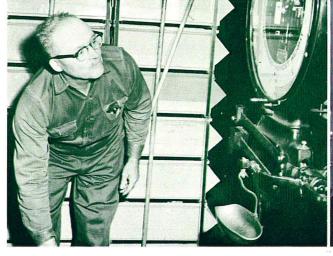
Wheelabrator's foreign operations are extensive, and there is a fairly steady stream of foreign

visitors coming to the plant.

Whenever a representative from a foreign company in the Wheelabrator family visits the Mishawaka plant, the flag of his nation is displayed with the American flag.

All of the above 3' by 5' flags, which are flown above the front entrance, represent nations in which we have either a joint venture, a licensee or a sales agent.

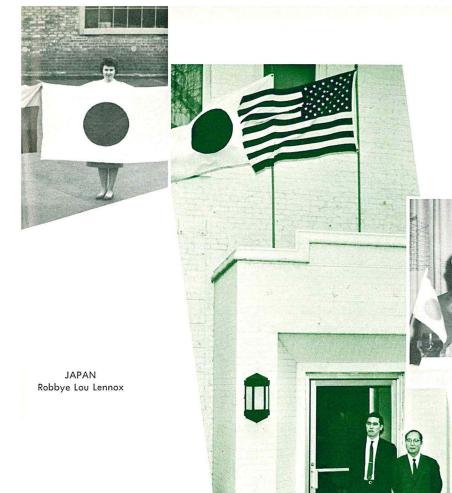
On the Job





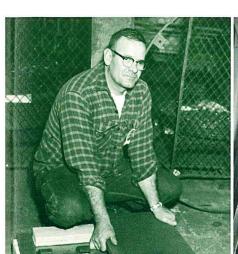
Stock room group leader Fred Hostetler says he spends all of his spare time working his 110 acre farm near Lydick. He raises vegetables, grain, and a few hogs. Fred is a South Bend native and has been at Wheelabrator 22 years.

Bert Biggs has been a layout man in the steel shop for 27 years. Bert is interested in fishing and gardening and can usually be seen sporting a cigar.

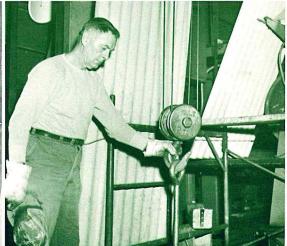


Mr. James F. Connaughton, Wheelabrator Corporation president, Mr. Nagai, and Mr. Yoshida joined several other Wheelabrator executives for a luncheon at the L. H. Inn. Miniature flags are placed on tables at luncheons, banquets, and in the plant lobby for foreign visitors.

Mr. Kakichi Nagai (right), president of Wheelabrator's Japanese licensee, Sintokogio, and Teruo Yoshida, liaison manager at Sintokogio's Tokyo office, were recent visitors to Mishawaka. Japanese flag flies alongside the American flag above the entrance.







Kenny Bidlack, carpenter in south shipping, is one of three brothers working at Wheelabrator. He's been here 23 years, and his wife Leona was Wheelabrator's first plant nurse. Kenny is a Mishawaka high graduate and he likes to hunt and fish. Harold Miles, a Mishawaka native now living in Niles, began "Wheelabrating" in 1936 as a make-up man, worked as a layout man and is now an inspector. In his spare time he pursues gardening and greenhouse work.

Jim Powell, heat operator in Plant II, has been nine years at his present job, and 27 years with the company. Jim has a cottage on Big Manistique Lake, Michigan, where he fishes, hunts, and delves in photography.

People and Events in the NEWS

Meetings, Seminars, Institutes, Conferences, and Forums Department Ken Blessing, (Vice President — Sales), attended the Foundry Equipment Manufacturers Association meeting at White Sulphur Springs, West Virginia. "The consensus," said Ken, "is that the foundry equipment business is booming. The sessions this time were probably more informative than at any of the past meetings." Two highlight topics were, "Methods of Procuring and Training Foundry Personnel," and "Methods of Dealing with Used Equipment Competition."

Al Lenhard and Bob Schalliol "South Shored" to Chicago in October for the Research Forum of the Industrial Advertising Research Institute at the Sheraton Blackstone Hotel. Subject of the meeting was, "Research in Action for Marketing and Advertising."

George Wilkins attended the 4th Annual Credit Conference in Chicago and addressed the group on Wheelabrator's export program in the last ten years and the credit history of our company in the foreign market. "The objective at the session," he said, "was to show that doing business in the foreign market is not as difficult as it is often believed to be."

Plant nurses **Betty Leyes** and **Jeanette Taylor** attended an Industrial Health Conference of the Indiana Association of Industrial Nurses in Elkhart. Conference topics were "Quackery in Modern Medicine," "What Happens to the Air When We Breathe It?," and "Modern Hospital Medical Tests."

Over the Top

Once again the Wheelabrator United Fund drive was a success. Our total contribution was \$23,050, a 7% increase over last year. At the UF victory dinner, big firms division chairman Tracy Medole had words of praise for **Ray Steele**, and called him a "real pro in United Fund work." **Bob Pherson**, union vice-president, did a terrific job, putting in his eighth year as co-chairman of the drive.

Technical Talks

John Straub, chief research engineer, delivered two talks on "Shot Peening in Gear Design" during October. First, at the South Bend Chapter of the Society of Automotive Engineers and the second at the American Society of Metals Chapter meeting in Decatur, Illinois.

Visitor from Virginia

Mrs. Verne E. Minich, widow of the founder of Wheelabrator Corporation, now living in Virginia, visited the plant on November 17. Not only was she impressed with the present plant facilities but she was delighted to renew acquaintances with her many friends who served so faithfully with her husband.

Promotions



CRISMORI

Norris Crismore has been named manager of steel mill equipment sales. Norris is an Indiana University graduate with a major in production management and came to Wheelabrator in 1960 as a sales engineer.

He spent several years with Chrysler as supervisor of material hardling in Detroit and general maintenance foreman at Kokomo. He was also production engineer for the Cummins Engine Corporation, Columbus, Indiana.

Billy J. Cholacinski has been appointed night foreman in the steel shop assembly. Billy has been at Wheelabrator for two years having previously worked at Studebaker. He's a graduate of South Bend Central Catholic High School.

Anniversaries

Twenty-five year veterans for November and December are:

Ken	Rohleder								٠										Engine	ering
Phil	Johnson .	1.0	 0.12										•						Engine	eering
Chu	ck Kwasny		P	r	0	ď	u	C	ti	io	n	L	aı	n	h	1	In	ve	ntory Co	ontrol

No employees passed the twenty-year mark for this issue, but ten years of service were accumulated by:

Elsie Stefucza	•												Research
Wanda Stutzman			٠			•			•	٠			Engineering
Weir Rummel													Lorco Lab
Lewis Burnette												 	Plant II Lab

New Employees

James R. Keogan and William H. Farrell, Production Control. Bobbie L. Parks and Dolores Schane, Cleveland Office. Georgine M. Meunick, Purchasing, and Phyllis Johnson, Stockroom.

Retirees

Only two this time:

Oscar Holdre	n.					ı.			•	.]	P	la	ır	1	,	I	VI.	a	in	ıt	er	ıa	n	e	•
John Pittman					•						•				•		•		. I	1	οu	ın	dr	У	

Electrician Oscar Holdren, a familiar figure in the maintenance department, retired the last week in October after 20 years of service. Oscar does a lot of fishing, so the men in maintenance gave him a walkie-talkie so that he can call his wife when he's out on the lake.

Co-workers in the foundry presented November retiree, John Pittman with a healthy cash gift. John came to Wheelabrator in 1958.





This is Living

Let's reflect on the advantages of the Wheelabrator community functioning in the South Bend-Mishawaka area. Beyond the business advantages, what does the community have to offer the individual employee?

Granted, this locale doesn't offer the smorgasbord of free time activities served up by New York or Chicago. But since job and family life consume time no matter where we live, we have to pursue our free time outlets a la carte — some socializing here, some culture there; a hobby or two, and an occasional physical activity like golf.

The full slate of activities is here, from shuffleboard to Shakespeare and there's a bonus. We don't pay the price of giant city life. When we go out in the evening, half our time isn't spent en route, and we don't have to run the nerveracking rat race from Skokie, Far Rockaway, or "West Left Field" in suburbia to a downtown office every day. We don't have to fight a city.

Our leisure time can truly be leisure, and we have time and tempo conducive to solid human relationships. We are in a better position for depth conversation with acquaintances — conversation beyond the "on the run" hellos often the result of living in a million-plus city. There is more time to find out what our fellow men are thinking, more time to think, more time for community service work, and more warmth.



Five representatives from the Air Pollution Division of the Department of Health, Education, and Welfare visited the plant in November to confer with company officials. Their division maintains an extensive research center, the Taft Center, in Cincinnati. Seated (l. to r.) Dr. B. J. Steigerwald and A. H. Rose, both of Taft; and Ray Leliaert, assistant director of research and development at Wheelabrator. Standing: R. E. Harrington and Paul Spaite of Taft; C. A. Snyder, chief research engineer at Wheelabrator; John Robinson of Taft; L. L. Andrus, Wheelabrator vice president, dust and fume; and Paul H. Setzler, Wheelabrator vice president of operations.



Have you ever negotiated with an insurance man or lawyer who used terms which, although familiar to you, are not entirely clear? Chances are you have. People have a natural tendency to assume that terms common to their field are understood by the "lay" public. Consequently they often lose the listener in a haze of terminology.

The listener usually lets the terms slide by him because he does not care to halt the speaker and ask him to define his terms.

Here are a few terms in "life insuranceese" which are probably hazy to many people:

- 1. Double Indemnity: A separate agreement in an insurance policy which obliges the company to pay twice the face amount of the policy if the insured dies as a result of violent and accidental means.
- 2. Grace Period: A period, (usually 31 days) following the premium due date, during which a premium may be paid without penalty. The policy remains in force throughout this period.
- Endowment Insurance: Insurance
 payable to the insured if he is living on the maturity date stated in
 the policy or to a beneficiary if the
 insured dies prior to that date.
- Claim: Notification to an insurance company that payment of an amount is due under the terms of a policy.
- Policy Loan: A loan made by an insurance company to a policy holder on the security of the cash value of his policy.
- 6. Underwriting: The process by which an insurance company determines whether or not and on what basis it will accept an application for insurance.