

Staley Plant in Spain Expands World-Wide Process Network

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A. E. Staley Manufacturing Co., Decatur, Ill.—Return Requested

A joint venture to build and operate a soybean plant in Spain is the latest expansion of the Company's growing worldwide complex of processing operations.

(Related Story on Page 3)

Announced by Chairman A. E. Staley, Jr. upon completion of plans and site selection, the Spanish plant will be built and operated by a joint venture company owned equally by the Company's Swiss affiliate, Staley G., and by Spanish interests. Construction is scheduled to start shortly on a deep-draft waterfront site near the Bay of Biscay in Santander, a seaport resort city of 100,000 population in northern Spain.

Plant completion and beginning production is expected by early 1965.

Products from the Spanish plant will include "Hi-Pro-Con" 50 percent protein soybean meal, "Sta-Sol" lecithins, "Staley" 44 percent soybean meal and degummed soybean oil.

In announcing the move, Mr. Staley said studies have established the need for modern soybean processing facilities in Spain and preliminary work has been underway for several months to prepare for early construction and start-up of the new plant.

"The joint venture will apply our Company's long experience in soybean processing technology to the particular needs of the Spanish economy", Mr. Staley said, "and further expand our overseas interests".

The name of the new joint venture company is Sociedad Iberica de Molturacion, S. A., or SIMSA for short. Spanish principals forming the joint venture with Staley are members of Sociedad Internacional de Comercio, S. A., a leading firm in the grain and feed trade in Spain, widely known as SONACO.

The Staley Company pioneered soybean processing with the first U. S. plant in 1922, and has been a leader in the more efficient solvent extraction process and development of "Hi Pro-Con" high-protein soybean meal and feeds.

In recent years the Company has established or acquired interests in corn refining and chemical activities in several other countries, but this is the first overseas venture in soybean processing.

Staley Tank Cars Get New Color

Staley tank cars will in the future be painted in a new clay-beige color mixed especially to mask the soil picked up in transit.

The first of the new-color cars was loaded here April 15. Total changeover will be made in the course of regular car painting and replacement.

Selection of the new color was made from hundreds of special paint samples to find one which would look best longest under actual operating conditions.

Older Staley tank cars are white. The new paint treatment continues the blue Staley shield and trim.

The Company's fleet of some 1,200 rail cars is among the largest for non-petroleum uses in the nation.



ANNUAL MEETING REPORT—Chairman A. E. Staley, Jr., highlights year's events. From left in front, Directors A. Q. Petersen, H. D. Wright, W. B. Bishop, W. R. Boyer, T. B. Butler, (at table)

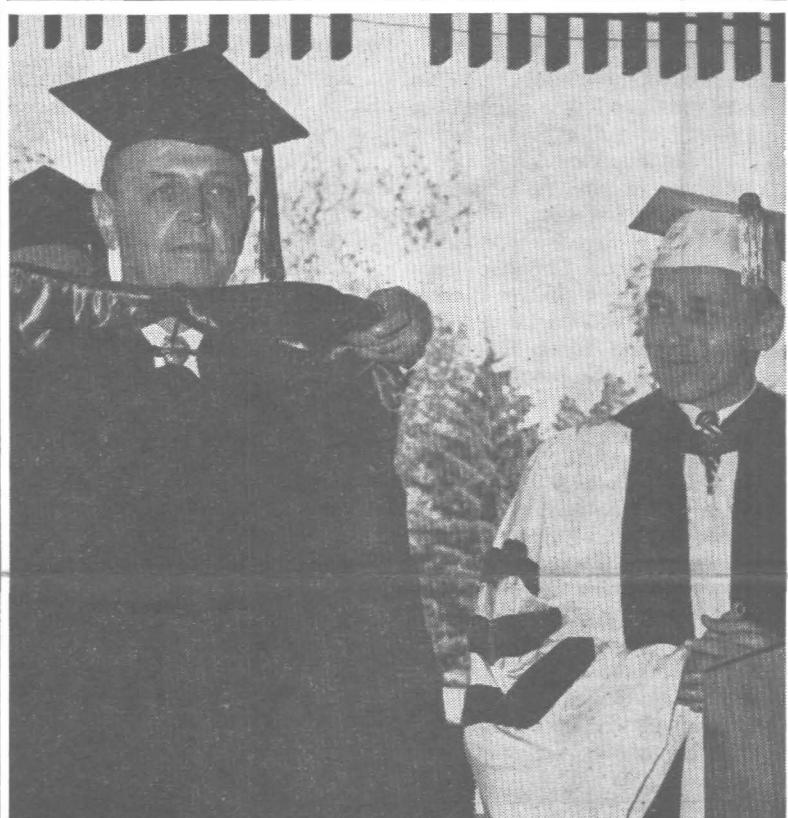
Secretary R. F. Daily, President E. K. Scheiter, Mr. Staley, Counsel T. W. Samuels, D. E. Nordlund, (to right) R. H. Davidson, N. Kessler, R. J. Murphey, R. L. Rollins, R. K. Schell, A. R. Staley.

Staley NEWS

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TRIBUTE—The purple academic hood of Doctorate of Laws is placed upon President E. K. Scheiter's shoulders at Millikin University commencement ceremonies May 31. Looking on at right is Millikin President Dr. Paul L. McKay, who presented the degree.

Pres. E. K. Scheiter Honored With Doctor of Laws Degree

President E. K. Scheiter was honored for a lifetime of leadership at the Staley Company and in the community with an honorary Doctorate of Laws degree at the Millikin University commencement May 31.

Also honored during commencement weekend activities was New York Branch Manager Otto D. Sutter, who received the Alumni Loyalty Award at the annual Millikin Alumni Association and Foundation dinner May 30.

Chairman A. E. Staley, Jr. a Millikin trustee, presented Mr. Scheiter for the degree before some 2,000 persons attending graduation ceremonies in the Fairview Park pavillion.

Mr. Staley told how Mr. Scheiter, a lifelong Decatur resident, "has, in the course of a long and active career, distinguished himself in service to the community as well as in business".

He traced Mr. Scheiter's business career to its beginnings when, after graduation from Decatur High School and completion of work in business and

extension schools, he joined the Staley Company as a clerk in the auditing department.

"Three years later, while he was working as a cost accountant, the quality of his work, (Continued on Page 4)

Major Items

Negotiations for a new Contract between the Company and Local 837, Allied Industrial Workers enter the final three weeks with most of the major recommended contract changes remaining for consideration.

In five meetings during the first three weeks, slightly less than half of the 75 proposed Contract changes advanced by the Company and Union had been dealt with in the collective bargaining sessions.

Most of those accepted, revised or dropped concerned Contract technicalities and updating procedures and/or Contract language.

In actions on major recommendations, the Union dropped its proposal for a straight 8-

Competition Severe, No Let-Up Expected, Stockholders Told

Chairman A. E. Staley, Jr. told stockholders that the Company is experiencing a severe competitive situation in which there is no sign of an early letup, but expressed confidence in the Company's competitive strength and future growth in the stockholder's annual meeting May 11.

Mr. Staley pointed to continued product development, marketing, acquisition and cost reduction programs as promising elements of the Company's current outlook.

Some 140 stockholders — one of the larger turnouts on record—attended the meeting at the Research Center, heard the progress report, asked questions and elected directors for the coming year, then toured the Research Center.

Nearly 90 percent of the 2,279,639 shares outstanding on the April 6 voter-eligibility date were represented at the session.

Among major developments of the year Mr. Staley mentioned listing of the Company's stock on the New York Stock Exchange, establishment of Staley (Canada) Ltd. and startup of its polymer emulsion and packaging plant in Ajax, Ontario, and launching of the most important domestic expansion program in the Company's history.

Noting that construction of the new crystalline dextrose plant is underway, Mr. Staley said major expansions in plant utilities, corn refining, and syrup conversion facilities are also going forward.

The result will be a more (Continued on Page 2)

Suggestion Contest Open to Entries

Entries are still open for "Suggestion Sweepstakes" employee contest offering prizes for the four best ideas for improving Company performance.

A share of Staley common stock, a \$25 U. S. Savings Bond, \$10 and \$5 cash will be awarded to the winners.

All Staley employees are eligible to participate, and you may enter as many times as you choose. Simply jot down your suggestions and mail to the Editor, Staley News, 1-W. An entry form is printed on Page 6 for your convenience.

Suggestions should be designed to help the Company's immediate earnings, consistent with supplying expanded demands with top quality products, maintaining long-range programs and necessary employee safety and maintenance activities.

Suggestions should be directed at areas and activities with which the employee is in direct contact.

Ahead In Contract Talks

hour shift and presented a revised version of its job specifications and classifications request for Company consideration.

Remaining on the docket are the Union's proposals for a new method of financing insurance and retirement benefits, addition of Lincoln's Birthday as an eighth paid holiday, four weeks vacation after 20 years service and severance allowances.

Local 837 did not ask a general hourly wage increase for its members

Company proposals, some agreed upon in early talks, were concerned with management rights, streamlining Contract language and provisions to meet changed operating conditions. Since opening across-the-table

talks May 8, the Company and Union bargaining committees have met in day-long sessions, taking up proposed Contract changes in the order in which they are found in the existing Contract, which expires midnight June 30 at the Union's request.

The Committees reviewed all proposals in the opening collective bargaining session, agreed to 7 and dropped 9 in the second meeting, agreed to 2 and dropped 3 in the third session, agreed to 5 and dropped 4 in the fourth meeting, and dropped 1 in the fifth session May 26.

At the end of five sessions, the count stood at 14 proposals accepted, 17 dropped, and 44 left to go.



ACHIEVEMENT—General superintendent and JA director Nat Kessler receives Company of the Year trophy from Sherry Lovelace, president of the award-winning Staley Junior Achievement firm. Looking on are Staley-employee advisers, from left, Kent Mittelberg, Chuck Brauer, Dick

McBride and Neal McDonald. Brauer holds plaque awarded to the Company for seven consecutive years participation in JA. Staley is one of several local industries which have supported junior achievement in Decatur from its inception seven years ago.

Staley Junior Achievers Win Company of the Year Honors

The Staley Junior Achievement Company was named Company of the Year at the annual "Futures Unlimited" banquet marking completion of JA's seventh year in Decatur May 7.



Frances Person

Market Dev. Dept. Change Announced Person Appointed

Formation of an industrial finishes-coatings section and appointment of **Francis Person** to head it highlights an Industrial Market Development organizational change to meet requirements for more effective commercialization of the Company's expanding product development program.

Person, who formerly directed the "Nepol" section, will now supervise all market development project assignments in the area of starch fractionation, modification and derivatized products and synthetic polymers in broad industrial finishing and coating applications, including textiles and paper.

In other phases of the organizational change, the plastics section headed by **K. L. Varley** becomes the general industrial section and the ceramics section headed by **R. R. Reschetz** becomes the ceramics-mining section.

The protective coatings section head by **J. L. Gogek** had previously been assigned the added responsibility for coordinating U B S and Decatur market development projects on U B S product developments.

"Taste Rite" Candy, makers of peanut brittle, received a trophy which its president, Sherry Lovelace, in turn presented to the Company for display in the Administration Bldg. lobby.

The miniature firm achieved the top record in monthly contests based on overall performance over the year. "Taste-Rite" had won three of the six monthly awards.

A plaque commemorating the Company's seven consecutive years' participation in JA activities was also presented at the awards dinner. Accepting for the Company was Treasurer **W. Robert Boyer**.

Staley was one of the founders of Junior Achievement in Decatur seven years ago, and it was a Staley-counseled company that won the first Company of the Year honor in JA's first year of operation here.

Employee Advisers Saluted by Kessler

General superintendent Nat Kessler saluted five Staley employees for guiding this year's junior achievement company to "Company of the Year" honors as volunteer advisers.

Kessler, a director in Junior Achievement of Decatur, commended advisers **Chuck Brauer, Dick Fiala, Dick McBride, Neal McDonald** and **Kent Mittelberg** on organizing the teenagers into an effective, well-rounded and profitable miniature business operation.

"That yours was a profitable company is one measure of the success of your efforts . . . profits do not just happen, but result only from effort which would be a little harder to direct with teenagers than with adults", Kessler said.

"We are proud of you and your part in this successful Junior Achievement program", he said.

Annual Meeting . . .

(Continued from Page 1)

efficient, productive plant, he said, and entry into the crystalline dextrose field will derive considerable benefit from the Company's patents and leadership in dextrose and enzyme technology.

Directors and officers re-elected at the meeting were:

A. E. Staley, Jr., chairman
E. K. Scheiter, president

Roy L. Rollins, vice president, manufacturing, facilities planning, industrial relations, purchasing and public relations divisions

Donald E. Nordlund, vice president, control, financial, law, overseas and distribution divisions

Robert H. Davidson, vice president, marketing
W. Robert Boyer, treasurer and assistant secretary

Other directors re-elected were:

William B. Bishop, director of facilities planning

Nat Kessler, general superintendent

A. Rollin Staley, retired vice president in charge of customer relations, Naples, Fla.

Thomas B. Butler, president of the Mercantile-Safe Deposit & Trust Co., Baltimore, Md.

Robert J. Murphey, partner in the Decatur accounting firm of Murphey, Jenne & Jones

Herman Pevler, president of the Norfolk & Western Railway Co., Roanoke, Va.

Robert K. Schell, vice president of the Chase Manhattan Bank, New York City

Other officers re-elected were:
L. L. Redshaw, president, U B S Division

L. E. Doxsie, vice president, corn division

James A. Bralley, vice president, research and development

Robert F. Daily, secretary

Charles V. Glynn, comptroller

Henry M. Staley, assistant treasurer

James W. Moore, Kenneth J. Maltas, Edward C. Lane and **C. W. Schultz, Jr.**, assistant secretaries.

Honored on their retirement from the Board were **A. Q. Peterson** of New Orleans, retired chairman of Wesson Oil & Snowdrift Co., and **Harold D. Wright** of Chicago, chairman of Republic Coal & Coke Co. Both had served on the Staley Board since 1950, and were named honorary directors by the Board.

A regular quarterly dividend of 30 cents per share on the common stock was declared and the usual dividend of 94 cents per share was voted on the \$3.75 preference stock.

Staley employees assisting at the meeting included **Mary Daluge, Wilma Gordon, Sally Katzenmaier, Judy Sadowski** and **Janet Sommers**.

Directing Research tours were **Dr. James A. Bralley, Dr. E. E. Fisher, Ed Kaul, R. E. Schuman** and **Dr. Thomas Protzman**.

Nine Employees Move Up In Month's Promotions



Kelly

Ralph Fels was named to succeed him as industrial sales representative.

Kelly had represented Industrial Sales in the Indianapolis, Ind. area since joining the Company in 1961. He is a Franklin (Ind.) College graduate.

Fels, who had previously gained field sales experience in 1961 when he joined the Company, had been assistant to the export manager in Overseas for the past year. He is an Indiana University graduate.

At the Chicago Industrial Sales branch office, **Marion Emry** has been advanced from industrial sales trainee to industrial sales representative. Emry joined the Company in 1962. He is an Indiana University graduate.

In Engineering Research, **Ted Liermann** has been advanced from development engineer to senior development engineer, and **R. A. Schnell** has been promoted from associate development engineer to development engineer.

Liermann, who earned his BS in chemical engineering from Washington (St. Louis) University, has been development engineer since joining the Company in 1960.

Schnell joined the Company in 1958 as associate development engineer. He is a University of Illinois graduate.

Dick Fiala has been promoted from chemical engineer to senior chemical engineer in Process and Methods Engineering. Fiala, who started as a junior chemical engineer in 1957, earned his BA degree in chemistry and BS degree in chemical engineering from the University of Illinois.

Jim See has been promoted from management trainee to systems analyst in Corporate Information Systems. See had been in management training since joining the Company a year ago, working part of that time in Corporate Information Systems. He is a Millikin University graduate.



Fels



Emry



Liermann



Schnell



Fiala



See

In other promotions this month, **Stephen Myrvold** advanced from junior clerk to records clerk in Inventory Planning & Control, and **Janice F. Thomas**, stepped up from messenger in Steno-Clerical to junior clerk typist in Engineering & Maintenance.

Honor Twelve At Painesville Awards Dinner

Twelve Staley folks received 10-year pins at Painesville's annual Service Awards Dinner May 8.

- They are:
Nicholas Sopko
Kenneth Harlow
Earl Judkins
Gerald Hardway
Ralph Staley
Jack Shipman
Charles Ferrell
Hersey Pridemore
Harley Wimer
Robert Thompson
George Geary
Hans Wienhold

Plant superintendent "Red" Kerven presented the awards. The dinner meeting was held at Hellriegel's Inn.

Three Off to 'Life of Leisure' After Near-Century of Service

Three Staley veterans retired June 1 after combined careers with the Company totaling 83 years.



Davis

Ullyses G. Davis retired as senior mechanic in Maintenance after 31 years service. He served a brief stint in the Feed House before moving to the Ma-

chine Shop as a helper in 1933. He advanced to mechanic in 1944 and to senior mechanic in 1946.

Carl Bomball retired as supervisor of car maintenance after a 30-year career. After a first year on the Extra Board, he spent most of the time from 1934 to 1947 in the Yard Dept. In 1947 he was named foreman in Reclamation, moved up to assistant foreman in Dry Starch in 1949, and in 1957 was named packaging and shipping foreman in Manufacturing.

Harold Berger retired as steam drier operator in the Feed House after 22 years with the Company. He worked most of his years in various posts in the Feed House, after starting on the Extra Board.



FOREMEN'S TRIBUTE—Paul Strong sets a wreath beside the grave of James H. Galloway, founder of the Staley Foremen's Club, in ceremonies at Fairlawn Cemetery May 29. Looking on are, from left, Ed Lashinski, Carl Waltens, "Buck" Scherer and Club president Scott Page. Ceremonies were also conducted for Dr. William A. Kutch, former vice president in charge of production and Company director and a motivating force in the Club's development.

Foremen's Club Officials Honor Past Leaders

Foremen's Club members paid tribute to the Club's founder and an important early benefactor in annual graveside ceremonies May 29.

Prayers were read and wreaths laid beside the graves of James H. Galloway, founder of what later came to be known as the Foremen's Club in 1912, and Dr. William A. Kutch, who as general superintendent helped the Club over some rugged straits some years later.

The messages were written by "Buck" Scherer and delivered by Foremen's Club president Scott Page. Also participating in the ceremony were Ed Lashinski, Carl Waltens and Paul Strong.

The homespun prayer honored each for "inspiring leadership, sincere friendship and fair dealings".

Dr. Kutch, vice president in charge of production and a Company director, died in 1947. He had been with the Company since 1922, spending most of his years as general superintendent.

Galloway, the Staley employee with the longest continuous service record when he died in 1942 after 30 years service, grew up with the Staley Company in Decatur. He was plant superintendent from 1927 until his death.

Congratulations . . .

Beverly Collingwood, captured second place in regional speech competition among area Toastmistress Club champions.

Ramona Pound, daughter of Tom, 5 & 10 Bldg. one of seven U of I coeds vying for "Outstanding Senior Woman".

George Stern, son of George, 62 Bldg., recipient of Illinois Naval ROTC award for Naval excellence, outstanding student in the Marine Corps option, NROTC. Papa George was present at award ceremonies May 1.

Michael Foley, son of Marion, selected as one of the first two Decatur students to study a year abroad, part of the International Christian Youth Exchange program.

(NOTE: Congratulations listing are placed when called to our attention).

Premiers at New York this Week . . .

World's First All-Stainless Tank Car Built for Staley

The world's first stainless steel corn syrup tank car, made expressly for Staley, will be premiered at the National Candy Convention in New York this week.

Whimsically christened "Glucosi-Daisy", the all-stainless car made its debut two weeks ago before food industry and railroad leaders in a showing at Chicago's North Western Station.

After the New York appearance, the car will begin a five-year, in-service evaluation period hauling glucose corn sweeteners to Staley customers throughout the nation.

Corn Division Vice President L. E. Doxsie said the Company wants to try the car in customer service to all parts of the country, in all seasons and under all conditions. "From it we hope to gain valuable experience and develop new concepts which will make stainless feasible for the car of the future," Doxsie said.

One of the heaviest liquids transported in tank cars, corn syrup weighs about 40 percent more than water.

Staley operates one of the largest non-petroleum tank car fleets in the nation, with more than 1,200 cars consigned to carrying corn sweeteners and vegetable oils widely used in the food and other industries.

The big new car requires no paint or lining. Its tank is nearly half-inch thick stainless, with all stainless fittings, external coils and outer jacket. It was manufactured for the Company by North American Car Corporation.

Eliminated in the new stainless steel car is the problem of corrosion, the need for an interior lining and exterior painting. The car is under-frameless, and decals have been used for the necessary identification, eliminating paint stenciling.

The car is hailed by the manufacturer as "in every respect as virtually maintenance free as a railroad car can be".

Along with it, the Company is introducing another new car equipped with its own independent diesel-electric heating unit

to maintain optimum temperatures of corn sweeteners during transit of any distance in any weather.

The new in-transit heating car, first in a series of "temperature control" cars to be built by North American, features a heating capacity ample to maintain a 200 degree differential.

Representing Staley at the Chicago ceremonies were D. E. Nordlund, L. E. Doxsie, R. L. Schuerman, J. N. DeBoice and R. B. Dombroski.

Soybeans? In Spain? Today? Here's Why

Why build a soybean plant in Spain when we haven't been able to keep the ones we already have in Decatur and Painesville running on a steady basis?

Why add to soybean processing capacity overseas when the industry is having widespread shutdowns at home and could surely use more export business?

Why not supply the Spanish market from Decatur and Painesville?

These are fair questions.

Over the years our Company has helped develop markets for many products in many countries.

And as we succeeded in building up each market, our experience has historically been the same.

Other countries like home owned industry, just as we do. And as soon as they can, they find ways to develop their own production and supply their own markets. Import restrictions, quotas or duties may be used to foster local industry.

Thus at some point in the development of overseas markets, the choice often comes down to either accepting the prospect of a dwindling export business or venturing into overseas production. It's get out or get in.

In today's dynamic world trade, the Staley Company has chosen to "get in"—with joint ventures for production of U B S polymer emulsions in Great Britain, and by Staley (Canada) Ltd.; in affiliations with British and Belgian corn refiners; and now with soybean processing in Spain.

This does not mean that Staley jobs are being exported to overseas plants. On the contrary, our Company much prefers to

employ U.S. facilities to the fullest possible extent, to contribute directly to the economy of Decatur, Painesville, and Cambridge—and for many other reasons.

But where this is not feasible, overseas ventures can and do make significant indirect contributions to the economic strength of our Company, our Country, and our overseas partners, without affecting our domestic production or employment adversely.

For we must be effective competitors, both at home and abroad, to survive and grow in the changing world marketplace of the 1960's and beyond.

Staley Welcomes . . .

John H. Centko, Electrical & Mechanical Engr.

Judith A. Creek, Steno-Clerical
Patricia L. Hartman, Market Research

Gary R. Kovensky, Groc. Products, Chicago

Charles W. Robinson, Paper Sales, Southern Reg.

Kathleen L. Santovito, Groc. Products, Atlanta

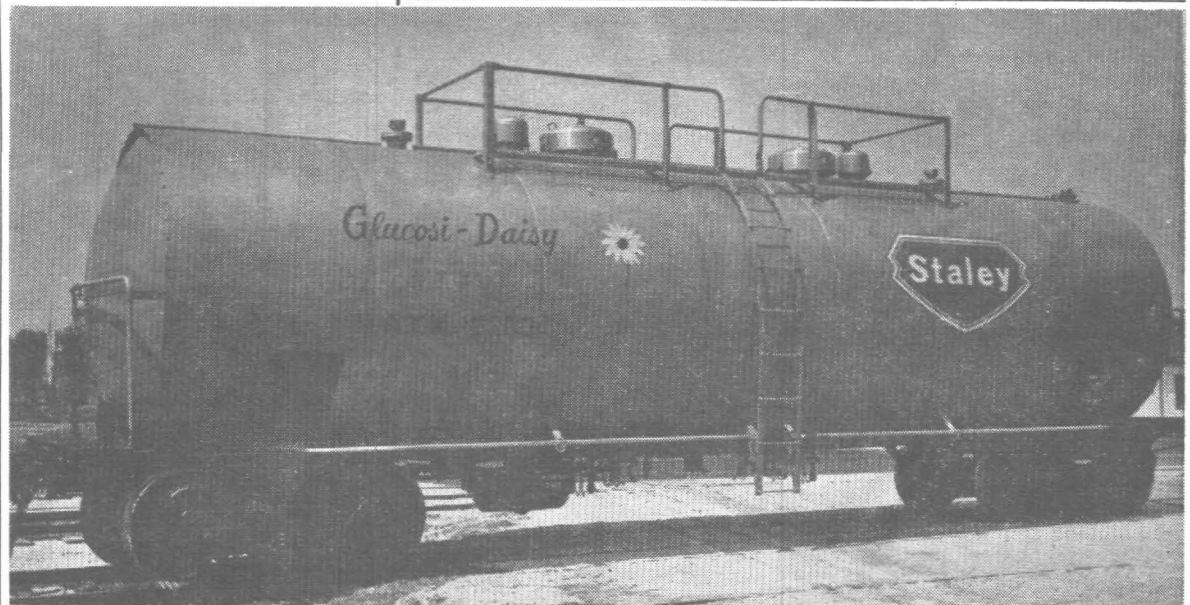
Returning from Leave . . .

Barbara A. Cahill, Painesville

From the Rostrum . . .

Lee Crouse, manager of Corporate Information Systems, addressed the Data Processing Management Association in Springfield May 19.

Bill Fenton, Distribution, presented a talk entitled, "Elimination of Office Detail" to the regional educational meeting of the Illinois Association of Insurance Agents in Decatur May 22.



TANK CAR CAPER—Here's "Glucosi-Daisy" (Top), world's first all stainless steel tank car, designed expressly by North American Car Corporation for hauling Staley corn sweeteners. The car premiered before railroad and food industry leaders in Chicago May 21, along with a new in-transit heated tank car for transporting corn sweeteners under controlled temperatures (below)



Work Speeds Ahead on Changing Face at Staley



DEXTROSE DITCH—Progress on the dextrose building centers on extending pipe for sewer lines.

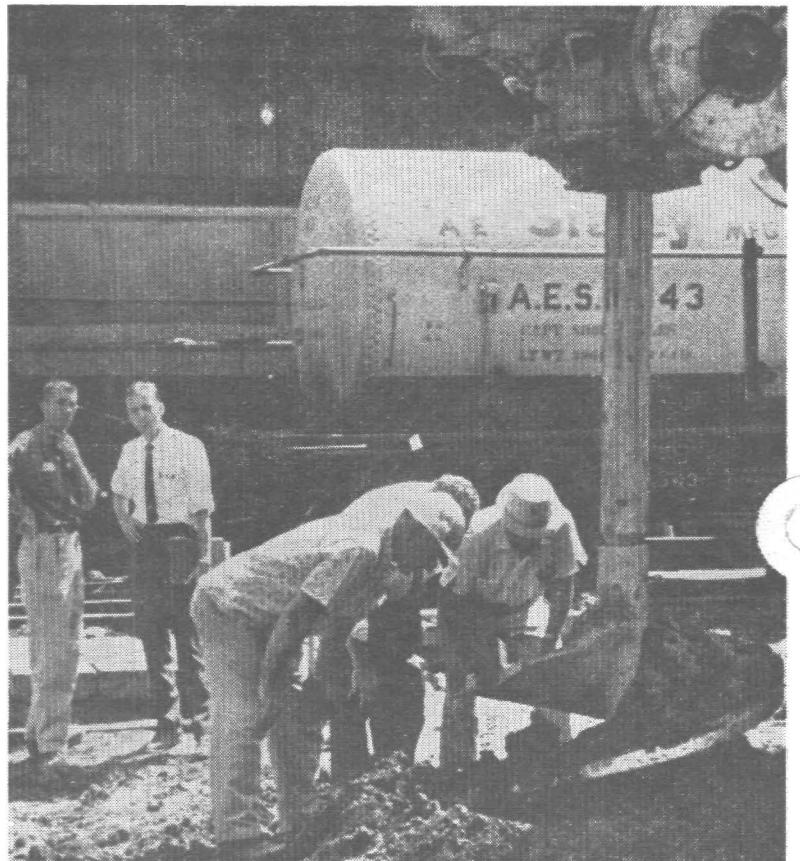
Concrete 28 feet under, steel 100 feet up—brickwork, woodwork, spadework—old and inadequate bows to new and better, and still more newness appears, as construction takes on a hearty warm-weather urgency across much of our 137-building, 400-acre Decatur spread.

Pressed by schedule demands born of mounting production needs, construction-expansion activity is going full-tilt at 10 major locations and a host of smaller areas on and around the corn refining cycle.

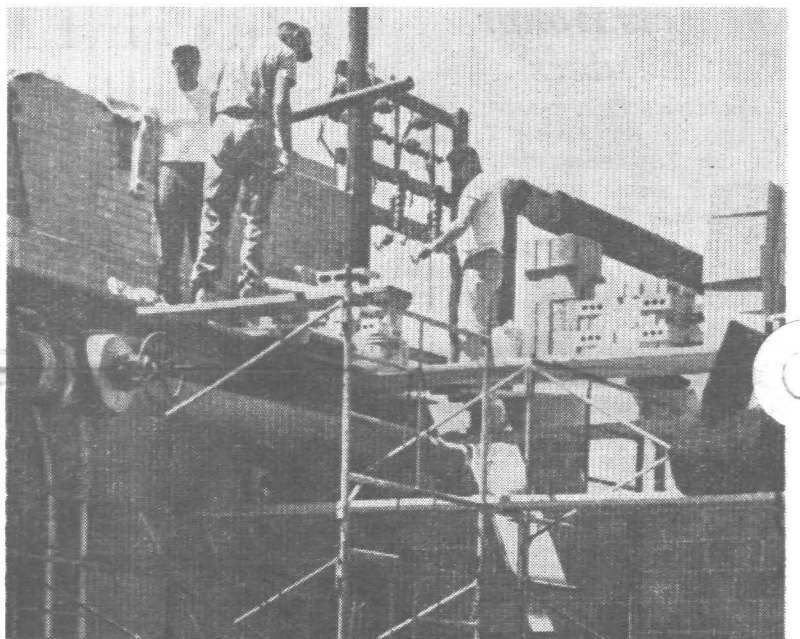
Here's the way it looks at a few locations midway through the largest single construction sequence in the Company's history.



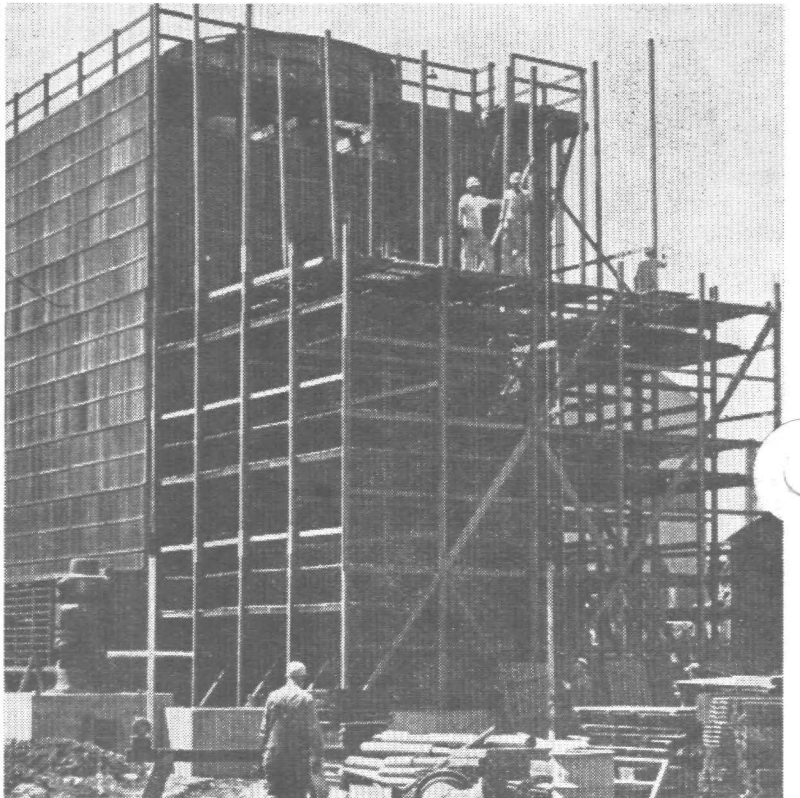
SOMETHING COOKING—Or at least it will be, in this new equipment being installed at the Research Center's experimental kitchen. Working on the new additions are Bus Coulson, left at oven, and Earl Shobe, drilling cabinet.



DIG?—Staley employees lend an assist to giant caisson driller sinking 28-foot holes for concrete supports to new syrup cooling-loading equipment to be extended out from 17 Bldg.



BRICKS AT 101—Brickmasons work on wall of new warehouse attachment to 101 Bldg.



MORE COOLING—Workmen are busy cutting and placing wood framework for extension to the cooling towers outside 29 Bldg.

Millikin Honors Staley Folks

(Continued from Page 1) his energy and his personality attracted attention of my father, who then offered him a remarkable promotion", Mr. Staley said.

"It is not often that anyone moves from the position of cost accounting to such a radically different occupation as sales manager, but Ed Scheiter did—and vindicated the judgment of my father by distinguishing himself in his new position.

"From there he became general sales manager in 1924, a director of the Company in 1925, vice president in 1928, executive vice president in 1946 and president of the Company in 1958.

"It is not only the Staley Company which has benefited from Ed Scheiter's energy and talent", Mr. Staley said. "In 1936 he led the United Fund in the first drive that achieved its goal.

Other successful ones have followed, but Ed Scheiter first demonstrated it could be done.

"He served nine years as a director of the Decatur and Macon County Hospital and was president for a year. Millikin University and his church are among the other organizations benefiting from his interest and his activity.

"Singleminded in his devotion to duty, effervescent in his enthusiasms, amazingly energetic in all his activities, and high-minded in all pursuits, he has built an enviable record", Mr. Staley concluded.

Sutter, class of '26, over many years of leadership in alumni affairs has come to be known as "Mr. Millikin" in mid-town Manhattan circles. He currently serves as area vice president and New York fund chairman for the Millikin Alumni Association and Foundation.



LEADING ALUM—New York Branch Manager Otto Sutter accepts the Millikin University alumni Loyalty Award from Millikin President Paul L. McKay during an Alumni Association and Foundation Dinner May 30.

New Twist?

Fellowship Club May Owe You \$\$

Staley Fellowship Club people think the Club owes some folks around here money, and they want to settle up—but they can't.

Sound strange?

Several cases, uncovered in the past year by various coincidences, found employees and dependents with valid major medical claims going unpaid because the insured didn't know they were covered, and lead Club officials to feel sure other similar cases exist.

They're cases that are imposing financial strain in the form of recurring medical and/or drug bills, where the employee is not missing work (or where dependents don't enter the hospital and come in contract with the base plan).

If you are now—or have been—doctoring for an illness or condition where bills totaling at least \$100 have accrued within a three-month period, better check with the Fellowship Club. If they find you are eligible, major medical will pay 80 percent of your bill after the first \$100 for up to two years, after which the deductible applies again.

"Rosie" Orrell, chief clerk at the Fellowship Club and the gal responsible for uncovering some of the hidden claims cases, attributes the problem to the newness (about 2 years) of major medical here and employees' reluctance to ask the Club if there are doubts as to whether or not they're covered in a questionable situation.

She cited illnesses like diabetes and heart disease as examples of cases where bills are substantial and continuing, but where employees don't miss work and the Fellowship Club

has no way of finding out about them.

Rosie looks to three cases where some \$2,000 in claims was ultimately paid as outstanding examples of the case in point. "With those kind of stakes involved, it's sure worth checking if an employee has

any idea that major medical is applicable", she says.

Whether you're covered can be determined by reviewing the major medical section in your Fellowship Club booklet, or simply by phoning or coming in to the Club office.