

U.S. Justice Department Investigating Cracker Barrel Chain

Nashville, Tenn. (AP) - The U.S. Justice Department is investigating discrimination at a restaurant chain, Cracker Barrel Old Country Store Inc., the department said.

The Justice Department is investigating the company's policies and procedures, said a spokesman.

The investigation stemmed from a civil lawsuit filed by a group of plaintiffs against Cracker Barrel of widespread racism.

"Because we don't know how extensive the discrimination is, we cannot be reached for comment," a spokesman said.

But plaintiffs' attorneys said the class-action federal lawsuit prompted the Justice Department to investigate.

"I can tell you the investigation has been ongoing since the last few months," said a spokesman for the firm.

The firm is one of the largest civil rights law firms in the South, with offices in Birmingham, Ala., and Washington, D.C.

At least 42 plaintiffs, including restaurant owners and employees, filed the lawsuit in federal court in Nashville.

The lawsuit alleges that Cracker Barrel management ignored or concealed the racism and discrimination.

But Davis said Cracker Barrel is not the company "has policies in place to respect."

"Cracker Barrel treats all people equally," Thomas Pate, Cracker Barrel's president, said in a statement.

The lawsuit was filed in federal court in Nashville, Tenn., in December 2001.

Originally filed in December in U.S. District Court in Nashville, the lawsuit was amended when the NAACP joined as a plaintiff in April.

Also pending in the same court, is a lawsuit filed by about a dozen Cracker Barrel employees.

They allege black workers were systematically given "back of the house" jobs, such as dishwashing.

On The Net: Cracker Barrel website at <http://www.crackerbarrel.com>

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Legal Notice

African Americans and Other Non-Caucasians Could Get Benefits In A Settlement About Metropolitan Life Insurance Policies Sold Before 1973

A settlement has been proposed in a class action lawsuit about whether, before 1973, Metropolitan charged more to insure African Americans and other non-Caucasians than it charged to insure Caucasians. People included in the settlement could get cash or other valuable benefits, like increased insurance.

If you're in the settlement, you may send in a claim form to get benefits, or you can exclude yourself, or object. The United States District Court for the Southern District of New York authorized this notice. The Court will have a hearing to decide whether to approve the settlement, so that the benefits may be paid.

WHO'S INCLUDED?

You could get benefits if you or a relative fits the description in the box to the right. Still not sure? Get a detailed notice at the website or by calling for free. If this settlement applies to one of your family members who died, you could get their settlement benefits. Many policies were sold door-to-door, perhaps in your old neighborhood. Do you know someone who had a policy? Let them know about the settlement.

WHAT CAN YOU GET FROM THE SETTLEMENT?

Generally, people who still have their life insurance coverage will get increased insurance benefits. If the settlement is approved, these people can ask for cash instead, but in a lower amount than the increased insurance benefits. People whose policies have already paid a death or maturity benefit will get cash. Most people whose policies terminated for other reasons will get five years of free death benefit coverage, and some of them will get cash. For some policies, the settlement provides other additional benefits. A detailed notice has more information about the settlement benefits. You can get one by calling or going to the website.

HOW DO YOU GET THE BENEFITS?

If you're in the settlement, send a claim form to get benefits. The detailed notice package has everything you need. Just call or visit the website below to get one. **Claim forms are due by April 23, 2003.** You don't have to have your policy number, but it will help Metropolitan find the policy to see if it qualifies. If you're not sure your policy is included, you can file a claim anyway. Filing a claim doesn't mean you'll get benefits.

YOUR OTHER OPTIONS:

If you don't want settlement benefits, or to be legally bound by the settlement, you must exclude yourself by **December 30, 2002**, or you won't be able to sue, or continue to sue, Metropolitan about the legal claims in this case. If you exclude yourself, you can't get any benefits from this settlement. If you stay in the settlement, you may object to it by **December 30, 2002**. The detailed notice explains how to exclude yourself or object. The Court will hold a hearing in this case

(Thompson v. Metropolitan Life, No. 00-CIV-5071 HB) on **February 7, 2003**, to consider whether to approve the settlement and the attorney's request for fees and expenses. The fees and expenses won't reduce the settlement benefits. You may ask to appear at the hearing, but you don't have to. Find out more with a free call to 1-800-960-2381, by visiting www.lifesettle.com, or by writing to Settlement Administrator, Thompson v. Metropolitan Life, P.O. Box 61, Minneapolis, MN 55440-8511. **Please do not contact the court.**

Are you in the settlement?

For any Metropolitan life policy below, insuring an African American or other non-Caucasian:

- (1) Were you ever insured under one? OR
- (2) Did you ever own one? OR
- (3) Were you paid a death benefit from one?

The Metropolitan life policies are:

- > "Industrial" policies sold door-to-door from 1901 through 1964. (Less than \$1,000 coverage; premiums collected door-to-door)
- > "Ordinary" policies sold from 1901 through 1972. (If sold at higher than standard rate)
- > "Ordinary" policies sold from 1960 through 1972 with \$4,500 to \$5,000 of coverage.

(With an "M" in the policy number)

Did you say yes to one of the questions? Or, do any questions apply to a family member who died? If so, you could get benefits.

Did your neighbor have a policy? Tell them about the settlement.

Settlement benefits include cash payments or other valuable benefits, if you qualify.

Claim Forms are due by April 23, 2003.

1-800-960-2381

Questions

www.lifesettle.com