



## GROUP PLAN PROTECTS ALL

**Provides Payment Weekly Benefits in Case of Accident or Sickness**

Our Group Insurance Plan is designed to protect each one of us who is insured, by providing for the payment of weekly benefits in case of off-the-job accidents or sicknesses. The plan is a business proposition in which we contribute a small amount each pay period.

You ought to understand clearly how the plan operates in order to secure its full advantages. Some of us don't. For example, there have been a number of cases where a person was laid up and entitled to benefits but because he has neglected to call in his doctor promptly, there has been a delay in his receiving benefits.

The plan says in black and white if you are disabled by a non-occupational accident or sickness so that you cannot work, that in order to start receiving benefits promptly you must be attended by a licensed practicing physician during the first seven days you are laid up. And—the plan also says quite plainly that if you do not have a licensed practicing physician during the first seven days of your disability, then your benefits won't start until seven days after the doctor does attend you for the first time.

That's clear enough, isn't it? Yet, the Metropolitan Life Insurance Company who guarantee payment of benefits under our plan say that some group-insured employees neglect to follow these instructions. For example, they tell us, an employee sometimes waits ten days after he is first laid up before having a doctor. In a case like this, the tenth day would be considered the first day of his disability and his benefits would not begin until the 17th day. An employee would thus be throwing away valuable cash benefits by not calling a doctor promptly.

Such delays not only result in loss of several days of group insurance benefits, but may also mean that the patient will be laid up for a much greater length of time. Illness or injury can be like a prairie fire. The longer you let it go, the harder it is to check. And the employee, who may have thought he was saving a doctor's bill by waiting, now finds that the doctor must visit

## Beam Dyeing



Here we have Mr. Shelley Hinson of the Dye House unloading the new beam dyeing machine. Thousands of strands of warp are wound on these large beams which are then let down into these two vats, the lids closed down steam tight and the boiling dye circulated through them to and fro until the warp is dyed throughout. This means that the warp is dyed uniformly throughout the entire section of the beam.

him more often and over a longer period of time to cure him. So he is taking a double licking—losing money and paying more.

In this connection there is another error committed frequently enough to bear mentioning. That is, the failure of employees to fill out the proper claim form and send it in to the person in charge at the plant. These claim forms must be on file before benefits can be paid. Unless you do send in a claim showing that you are disabled and under the care of a licensed practicing physician there will be a delay in receiving benefit checks.

These comments are offered for your own good. Just remember that if you are kept from work in the case of an off-the-

job accident or sickness, do these three things: First, promptly call your doctor and continue under his care while you are laid up. Second, both you and your physician fill out the blank claim form that is enclosed with your group certificate. Third, send this pink form in to the person in charge of the plan—either by mail or have someone take it in for you. The company will take care of the rest. You will then receive weekly benefit checks promptly without wasting any time.

### A Slam On The Man

Husband: Now, let's think.  
Wife: No, let's do something you can do too.

## OPPRESSION IN EUROPE

**Has Become Stage of the Most Bitter Oppression That the Human Race Has Beheld**

"Europe has become today the stage of the most bitter and vindictive oppression that the human race has ever witnessed. Ivan the Terrible, Peter the Great, the mad kings of central Germany, the mad Caesars of Rome—they never oppressed as Europeans are being oppressed today.

"That has been produced not only by Fascism but also by Communism and not only by both these movements but by a very curious humanitarianism. By the curious feeling of liberals that all is wrong in this world and that cures must be effected quickly. They can't wait. They can't go slow. They can't reason. They must act and they must act blindly, and whenever human beings act blindly they act wrongly.

"And so that's what we face. We don't need to gamble about these movements. For 20 years Europe has been experimenting with them. They have been experimenting with every type of these movements. The people of Europe have been our guinea pigs. Can we afford to ignore the lessons that come to us? Can we afford not to learn by example? Can we afford to forget that Communism and Rascism—that all these movements—have one basis—one ideal—one heritage—that their object is government concentration of power and the destruction of the rights of the individual.

"We should beware of all of them—of—Fascism—of Communism—of Socialism—of everything that comes out of the shambles of war-ridden and peace-ridden Europe."—From a radio address by a noted commentator.

### Wide Ownership

Common stockholders in one large steel company in the United States now number 171,705. The company also has a total of 66,213 holders of preferred stock. The total of almost 238,000 holders indicates a wide distribution of dividends typical of most American industries.

Presidents Lincoln, Garfield and McKinley were shot on Friday.