



Friday, January 19, 1973

CREDIT PROBLEMS

In these days of almost unlimited credit, almost everyone owes. It would seem that lately Roper Bradley employees are having more than their share of credit problems, judged by the number of assorted threats from creditors being received in the Personnel office. When employees do not meet their financial obligations it creates a hardship, not only on the employees and their families but also on people in the company who didn't have anything to do with contracting the debt, namely the Payroll and Personnel Departments.

This was recognized as far back as 1968 when DON BLANCHETTE issued the following notice to all employees: "Effective immediately any employee on whom this Company receives a Wage Assignment and notice is served to the Personnel Dept. will be removed from the payroll immediately. It is suggested to all employees to make arrangements with their creditors and pay their bills on time as this department can no longer act as a collection agency for employees who do not fulfill their financial obligation".

As a result of this notice employees did a better job and for several years the problem was minimal. About two employees were, in fact, removed from payroll. However, laws were later changed prohibiting the firing of employees for the first Wage Assignment and now things are getting out of hand again.

The two main sources of trouble for employees and the company are Wage Assignments and Garnishments, especially the former. A Wage Assignment is a written instrument which a person is asked to sign when in-

curring a debt which in effect gives the creditor the right to use the company as a collection agency. It's like saying "if you can't collect from me I hereby give you my written permission to collect from wages the company owes me. According to law when a creditor intends to file an assignment he must first send a letter of intent at least 20 days prior to the demand. If the debtor files no defense or makes no effort to pay, the wage demand follows. When the company receives such a demand it must usually deduct 15% from the employees gross checks for the next 30 days and turn it over to the creditor. At the end of 30 days the creditor can go through the whole process again and again until the debt is paid.

A garnishment is used usually when no Wage Assignment has been signed. The creditor, usually through an attorney, goes into court and secures a judgement against the debtor for the amount of the debt plus court costs. The court issues a Wage Deduction Summons which is served on the company by the Sheriff. When such paper is served, the company is required generally to deduct 15% of the employees gross wages for 60 days, hold the money, make a written report to the court and eventually pay the money to whoever the court directs. This procedure can be repeated again and again until the debt is paid.

The moral of this long and dreary story is "PAY YOUR BILLS AND STAY OUT OF TROUBLE". A peculiar fact of life here at Roper Bradley is the people who have the most credit problems seem to miss the most work. Why?

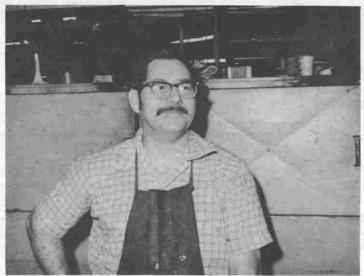
NEW EMPLOYEES

Welcome to the following new employees:

Raymond Tims
Wayne Dau
Jim Blanchette
Gregory Bills
James Carroll
Gary Coughenour
Alan Papineau
Richard Menard
Wilbert Riley
James Smith
Robert Williams
Raymond Carraher

Roland Porter Harry Miller Edward Skinner George Trombley Stephen Regnier Michael Kohl Deloise Hardison Paul Wayne Frank Rogers John Dockmeyer Ronald Hoekstra Terry Jensen
Tom Bayston
Joseph Varghese
Rocky Howe
Richard Harper
Robert Watts
Ray Smith
Jim Wieclaw
Richard Wyss
Gregory Stell
Gerald Reimus
Gregory Salisbury

Lee Courville
Glenn Easter
Phillip LaFine
Rocky Soucie
Richard Emerson
Jeffery Scott
Louis Allen
Kenneth Wyss
John Fry
Gerald Schmidt
David Pridemore
Leslie Styck



OLD TIMER OF THE WEEK

This week's honored employee RON HIRT was only a few days out of high school when he started work at Bradley on June 4, 1952. As a result this has been his only full-time place of employment although he did spend one summer vacation working at Florence Stove Co. His first assignment here was in Stores for Tony Staniszeski, followed by the Shell Line, back to Stores and, then in '54, he went to Furniture where he remained until it closed. Since 1970 he has been in Assembly on the Chain Saw Line.

RON was too young for WWII or Korea but spent two years in the Army from 1955 to 1957. Most of his service time was spent in Kansas in an anti-aircraft artillery unit, but he also served briefly in Colorado and Texas, coming out as a P.F.C.

RON and his wife JANE will be married ten years next month, and have a daughter AMY who they adopted when she was three days old, who is now five years old and attends kindergarten. JANE was an employee here in Shipping when the HIRTS were married and continued until AMY arrived at which time she resigned for five years just returning last October to Shipping.

This fine Old Timer loves to fish and watch baseball and freely admits to being a Cub fan. He used to play a lot of softball. Formerly a member of the Plant Safety Committee, he is currently President of the Roper Bowling League and was recently elected piecework co-chairman for Local 1212.

WEDDING

Congratulations to WALTER MILLER D/25B and ELLEN SCHNELL who were married January 5.

FOR SALE: Sears 500 lb. Single Wheel Trailer. Excellent condition. Best Offer. Call 933-7830.

FOR RENT: 3 Room Apartment. Everything furnished except lights and gas. One person \$80. Call 932-3965.

LOST: Set of keys on ring in north parking lot. If found please turn in to the Personnel Dept.

IT HAPPENS ON MONDAY "BOWLING THAT IS" BY HAROLD SIEFERT

The second half of the bowling season got under way this past Monday night, and TONY STANISZESKI felt so good about it, he rolled the nights high game. A nice 232 which put him on top in the High game actual. DOUG DANKEL came up with the nights high series, a 554. You can almost "feel" the renewed determination of the boys because we are on the down hill side now, and all the teams will be trying to make the finals. Whoever does will have to face that tough Welders team, unless they win the second half also, of course.

There were alot of "splits" picked up by the boys Monday night, but not all of them were reported. I'd like to remind the captains to record these "splits" so that we can get them in the Journal. After all, it might be the only way they will ever get their name in the pager.

The Cutting-In team grabbed an early lead in the second half by taking all four points from the Forgers, Stores took three from the Welders, Machine Shop also took three from the Tool Room, and the Truckers did likewise from Assembly.

Some good games and series were: TONY STANIS-ZESKI 232-528, BOB SHOFF 531, DOUG DANKEL 554, GLEASON 202-544, CONOVER 532, STUMP 501, GARY MENARD 200-550, LEO RICHA 513, WASETIS 216-506, ESSINGTON 506, and GUS LAROCHE 201-548.

We extend sincere sympathy to Maintenance Foreman OTIS JORDAN on the death of his father.

ROPER CORPORATION BRADLEY DIVISION

BRADLEY, ILLINOIS 60915

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