

THE PEOPLE
of
Union Electric

Published for the information
of the Men and Women of the
Union Electric System in
Missouri, Illinois and Iowa.

THIS COPY IS THE PROPERTY OF

...from the President



**General Office Building
St. Louis**

This is a book for Union Electric people and about Union Electric people. It describes only briefly the power plants, dams, generators and other physical equipment needed to supply electricity in our territory.

Perhaps another book will be developed which will give more attention to the mechanics of operating an electric company. In this book, however, we have only one aim: to tell you about Union Electric people and the company they make . . . its aims, principles and general practices.

You are associated with a large and important institution, producing a vital product. Union Electric plants feed into an electric power network that must be ready night and day to meet instantaneously the demands of more than 430,000 customers . . . and this electric power is the lifeblood not only of the St. Louis industrial area, but of the homes, farms and commercial establishments throughout our 3,200 square mile territory. As you read this book, you will understand the importance of our obligations and the importance of every person in the company for their fulfillment.

It is this interdependency of the men and women in Union Electric that is behind electricity in the thousands of homes and businesses we serve. It is you and the other 4,500 men and women of Union Electric who maintain the high standard of service which our customers expect.

I hope you will read this book carefully and keep it for future reference. I welcome you to Union Electric and invite you to work with us in the job of serving our friends and neighbors.

Sincerely,

J. W. Weffer
President

Subjects covered in this handbook...

	PAGE
Introduction by President	
J. W. McAfee	1
Getting acquainted	3
No need to absorb all facts at one time	4
What is Union Electric?	6
History of company	8
How we look today	10
Industries we serve	12
Financial facts	13
Explanation of kilowatt and power	14
Electric power and the lives of the people	16
Everyone's job fits in	17
The job of the company	18
Cooperation, the password	19
What kind of place is this to work?	20

	PAGE
What is a public utility?	21
The customer	22
Information program	23
Employee advancement	24
Future plans of company	25
Rules of the game	26
Unions and the company	27
Hours of work	28
Vacations	29
Holidays	29
Sick leave	30
Pay Days	30
Jury duty	31
Death in family	31
Union Electric takes care of its own . . . financial security	32
Retirement plan	34

	PAGE
Individual life insurance	36
Group life insurance	36
Hospital insurance	37
Surgical reimbursement insurance	37
Health and accident insurance	37
Savings and loan	38
Credit unions	39
Medical care	40
Dental care	41
Safety	42
Summary of health and security program	44
Social activities	45
Country club	45
Veterans' club	45
The Union Electric system	46
Department list	48

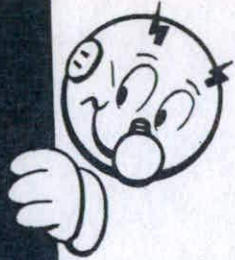
Let's get acquainted...



As a newcomer in our company . . . it is natural that you should be interested in knowing something about who we are, what we are, what we do, and how we do it . . . and most important of all, how all these things will affect you personally.

In the first few days at Union Electric, you will be told many things about the company, its history, working conditions, policies and services. But if you're like most of us, you won't be able to remember all of them. You probably will begin to wonder how anyone can digest all of the facts which are given you.

Feel strange...?



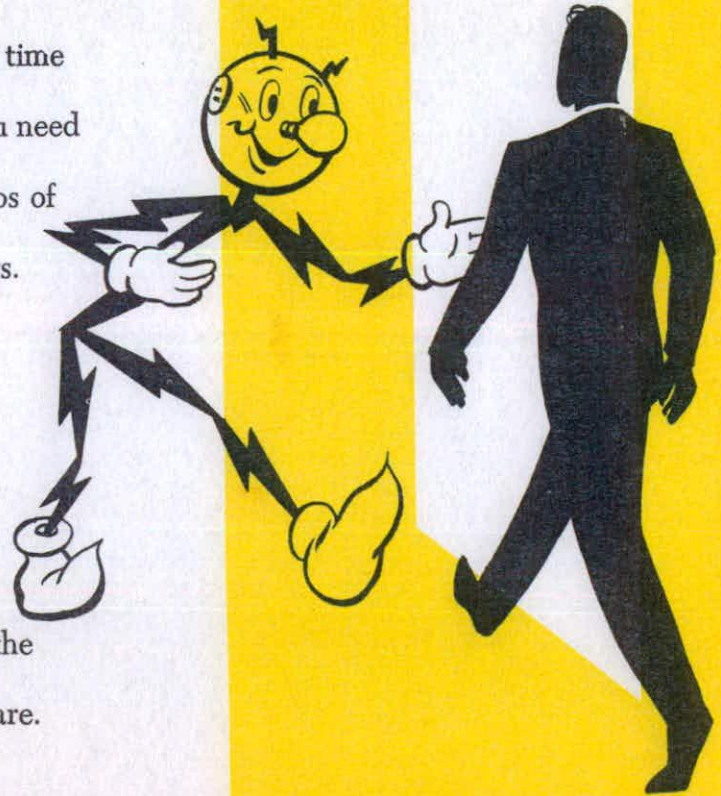
If you feel strange in your new job or in your new surroundings, don't let it bother you. All of us had the same feeling when we began. And don't be disturbed either by the size of this book . . . it doesn't have to be absorbed all at one time. There is some information you may not need right now . . . but keep it as a handy reference for answers to the many questions that will occur to you in days to come.

Feel at home Ask questions

Many of us have been with Union Electric for a long time ... ten years, twenty years, thirty years, even forty years. You need not hesitate to ask questions. One of the most important jobs of your supervisor is to keep you posted on company matters.

And don't be the least bit bashful about getting acquainted. You will find many are here because they have made Union Electric their life work. They will be glad to welcome and help you.

So, make yourself at home, and feel at home. That's the kind of company we operate ... that's the kind of people we are.



What's this all about ?

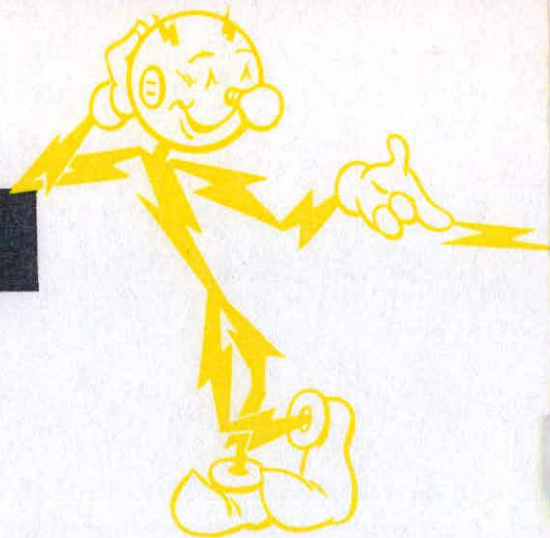
Well, of course, it is chiefly about Union Electric.

But what is Union Electric?

Is it buildings, power plants and dams, generators, underground cables, electric wires, meters, and the other special equipment that makes electricity flow?

Yes, in large measure, it is. But that isn't the whole story. It's true that it takes all of these

things to bring light and power to homes and businesses . . . but none of these things would be of any use without the people who make them work. When you flick a switch and the light goes on—there are 4,500 Union Electric *people* behind it to make that bulb glow.

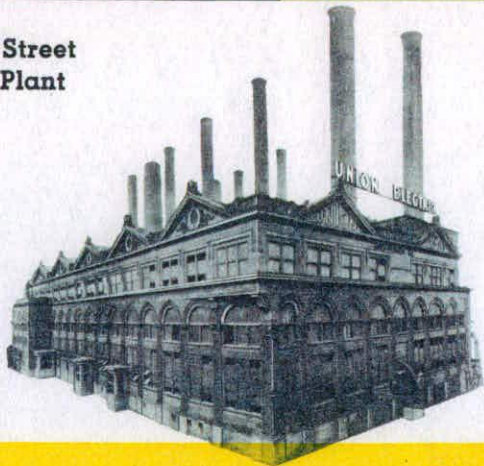




THAT'S THE IMPORTANT THING ABOUT OUR COMPANY... **THE PEOPLE**

It takes as many people to operate Union Electric as it does to run the entire police, fire and city hospital systems of St. Louis. Not very many people know how much round-the-clock work and effort are behind the electricity that is ready for them whenever they want to use it.

Ashley Street Power Plant



Here's how we began...



In the late 1800's, when electricity was first produced commercially, it was pretty much of a luxury and curiosity. At that time, service in St. Louis was supplied by a number of small scattered companies.

As the city grew, the importance of electricity began to be realized. It soon became evident that the only way the people could be efficiently served was by one responsible, coordinated electric system.

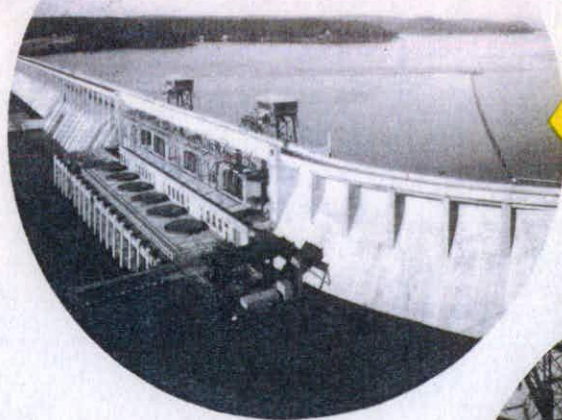
The first Union Electric Company was organized in 1902, and the process of unification was completed in 1945 when we acquired the electric properties and business of Laclede Power & Light Company. Also in 1902, the construction of Ashley Street Power Plant was begun in St. Louis. Although this was the first really big power plant in the area, its total capacity of 12,000 Kw in 1904 would not supply the demand of any one of a number of our large customers today. Still in use, the plant has been modernized and its capacity increased to 70,000 Kw.

In 1913, the Keokuk Dam and Power Plant were completed. Here were harnessed the Des Moines Rapids on the Mississippi River to produce electric power from water. More than 144 miles of double circuit transmis-

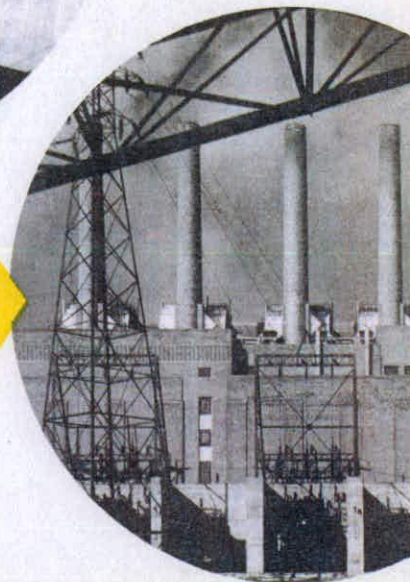
sion line were built from Keokuk to connect the plant with St. Louis. This became the first of our hydro-electric power plants and is an important source of power for our system.

Cahokia Power Plant, on the Illinois side of the Mississippi, was started in 1923 and built to its present size in 1937. From Cahokia, more power was made available for a growing city. During this time our second hydro-electric power plant was built when the Osage was harnessed and Bagnell Dam completed in 1931. The Lake of the Ozarks, one of Missouri's beauty spots, was formed by this dam.

Venice Power Plant No. 1 was acquired in 1927 and the first two sections of Venice No. 2 were erected in 1942 and 1943, completed ahead of time because of the war. Our plans are to double the size of this plant in the next few years, so that we may supply the ever-growing demand for more and more electricity.



Bagnell Dam



Venice No. 2 Power Plant



Cahokia Power Plant

IOWA

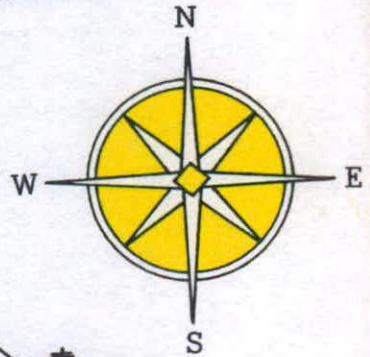
ILLINOIS

FT. MADISON

KEOKUK

KEOKUK DAM

MISSISSIPPI RIVER



MISSOURI

ST. CHARLES

ALTON

Page Sub Station

MOUND PLANT

VENICE PLANT

MISSOURI RIVER

WASHINGTON

ASHLEY PLANT

OSAGE R.

ST. LOUIS

UNION

CAHOKIA PLANT

BAGNELL DAM

RIVER

E ST LOUIS

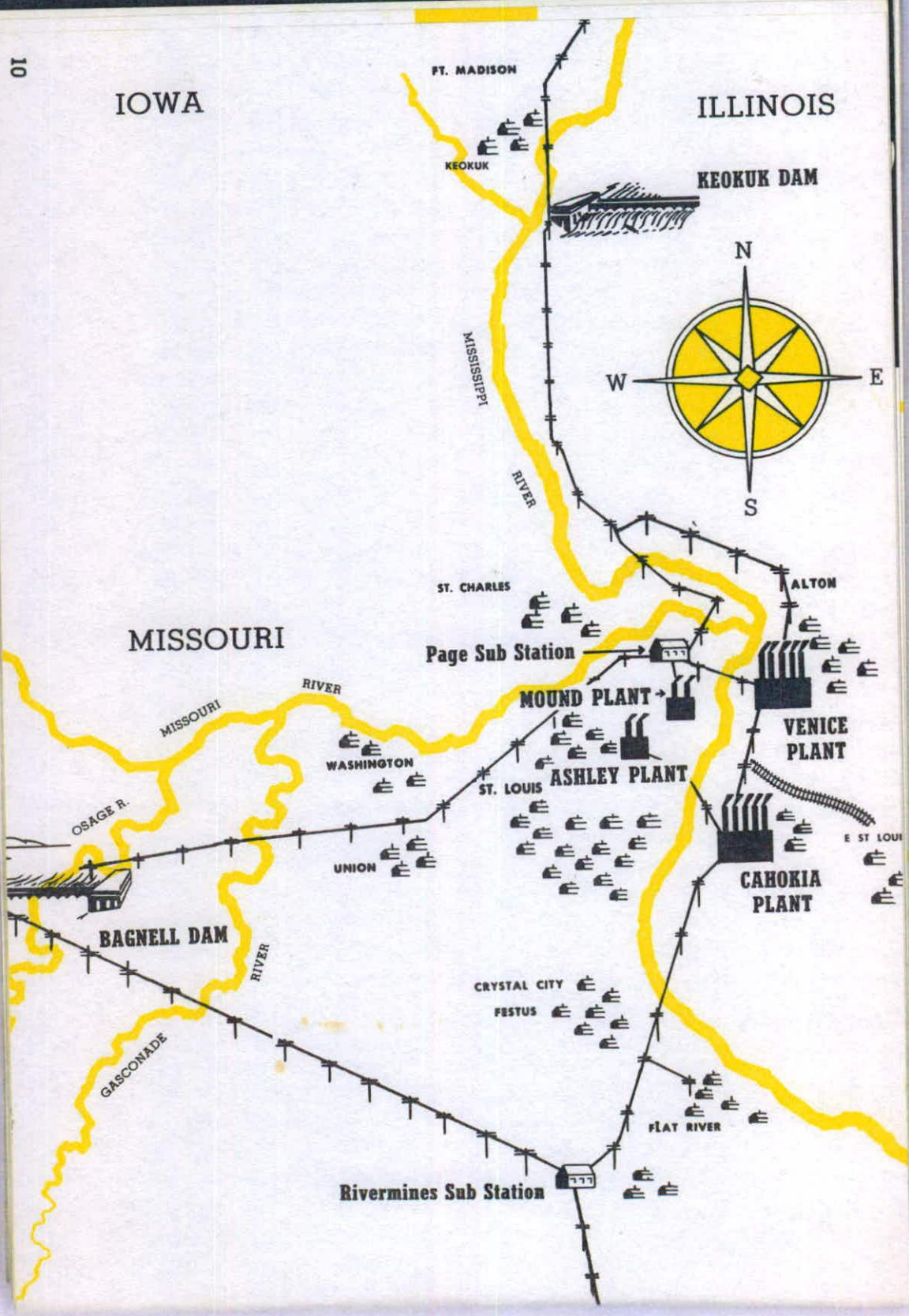
CRYSTAL CITY

FESTUS

GASCONADE RIVER

FLAT RIVER

Rivermines Sub Station



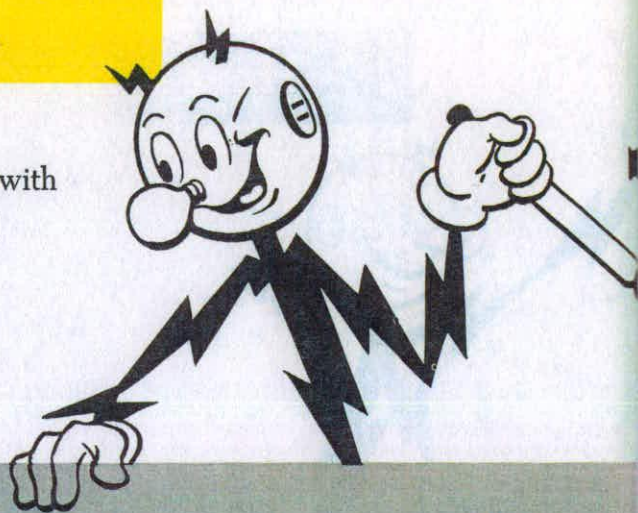
Here's how we look now...

Today our interconnected system of steam and water power plants serve more than 150 communities in a territory which includes 3,200 square miles . . . from Burlington, Iowa, on the north to Fredericktown, Missouri, on the south, and from the Osage plant at the Lake of the Ozarks eastward to the metropolitan St. Louis area in both Missouri and Illinois.

Our generating plants are capable of producing more than 800,000 kilowatts of electric power for delivery to the communities in this and neighboring territories, and we expect to make important additions to our kilowatt capacity through an extensive program of plant betterment and expansion.

We serve important industries...

Thousands of widely diversified businesses are supplied with electricity and steam. Together, they form the lifeblood of industry in our area. Through them, thousands of jobs are provided.



Among the more important industries we serve are:

lead mining and refining; petroleum refining; iron and steel foundries; production of carbide and ferro-alloys; and the manufacturing of aircraft and parts, automobiles and parts, cement, drugs and chemicals, electrical machinery and equipment, electrolytic copper and zinc, food products, glass and glass products, machinery and tools, rolled and fabricated steel products, rubber and rubber products, shoes, and street and railroad cars.

And 400,000 homes!

We serve 400,000 homes, each of which uses an average of only ten cents' worth of electricity a day, the biggest bargain there is in modern living . . . our average rate for homes is 2.88 cents per kilowatt-hour, compared with an average of 3.22 cents throughout the nation.

Our investment in properties totals approximately \$275,000,000 . . . an amount equivalent to more than \$58,000 for each employe in our system.

Our taxes paid to federal, state and local

governments in 1946 totaled \$11,700,000 . . . 21.7 cents out of each dollar of revenue . . . a tax bill that equalled the total sales revenue for electrical service from all our farm and home customers for 9 months during 1946.

Our sales in 1946 reached an all-time high of \$53,900,000 . . . more than \$23,000,000, or 79 percent greater than in 1936, only ten years ago. During the same period, our operating expenses — for wages, materials, services, etc. — increased 87 percent.

What's a WATT ?

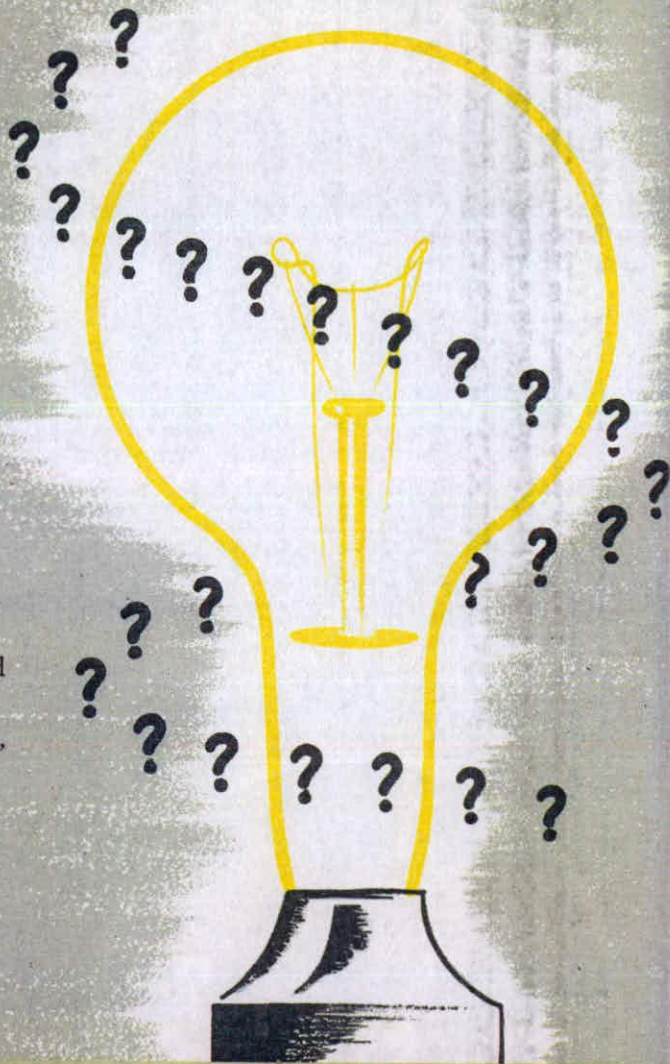
You are going to work for an electric company . . . you ought to know something about electric power.

Of course, we could present technical data on electric power and energy which probably only engineers and scientists would understand. If you are interested in such a discussion, we can give it to you. But we don't think this is the place for it.

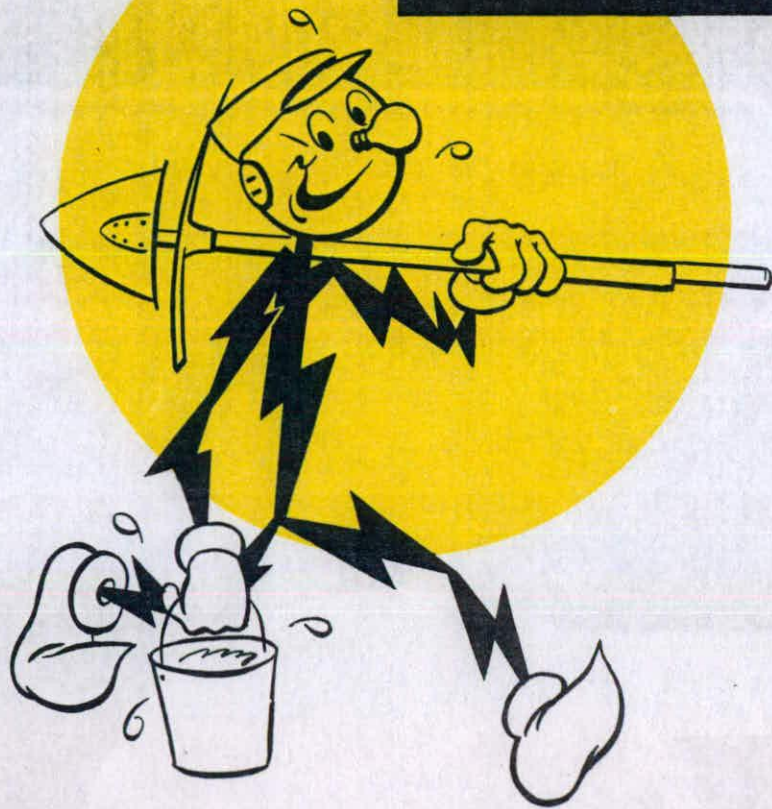
There are a few things, however, which will be of general interest. You will hear a great deal, for example, about "kilowatts" and "kilowatt-hours" since these are the units we use to measure electricity.

The "kilowatt," or 1000 watts, is a unit by which we measure the power in electricity and is equal to about one and one-third horsepower.

The "kilowatt-hour" is a unit measuring the use of a "kilowatt" for one hour. It can best be described as the amount of electricity used by a 100-watt lamp burning continuously for ten hours, or ten such lamps burning continuously for one hour.



What it takes to produce kilowatt hours...



To give you an idea of what it takes to produce these kilowatt hours, here are just a few of the figures.

To keep the turbines going at all five of our steam power plants, it takes from 100 to 140 carloads of coal a day . . . and this consumption will increase when additions to our plants are completed.

As another example, we use tremendous quantities of water at our steam power plants. The average daily consumption is nearly 1,000,000,000 gallons . . . six times the daily amount used by the entire city of St. Louis for all purposes.

Throughout our entire system, we can generate in excess of 800,000 kilowatts. Much of this power, of course, is used by business and industry. But if it were used only in the homes of the people we serve, we could provide electrical-living comfort for eight times as many residential customers as there are now in our territory. We could serve the residential customers of a city the size of New York and Chicago combined.

Electric power and the lives of the people...

Just how important is electric power?

To say that it affects the lives of all the people all the time is simply a statement of fact.

The best way to describe the importance of electric power would be to imagine what would happen if it suddenly ceased to exist... if you awoke tomorrow without a spark of electricity anywhere.

... Many homes would be cold and dark since electricity not only provides light but often is an integral part of a home's heating system.

... You would miss the electric toaster, range, coffee maker and many other kitchen appliances... but more important than that, the country's entire system of fresh food supply—meats, fruits and vegetables—would be in a state of collapse through loss of refrigeration.

... Automobiles, trucks, busses and airplanes would be lifeless machines without electric ignition.

Street cars wouldn't start... trains would be in trouble within sixty seconds without lights, electric controls and signals.

... Back home your wife or mother would be without the vacuum cleaner, washing machine, sewing machine, iron, telephone, doorbell... and without soap operas on the radio.

... All systems of modern communication—radio, radar, television—hospital equipment, X-ray, respirators, dental instruments—police and fire alarms—countless industrial and commercial processes—motion pictures, phonographs, amplifiers—the list can go on for pages, for volumes—all would be silent in a non-electric world.

Vital and indispensable... at all times and under all conditions... those are the phrases which describe the importance of electric power in the lives of today's people.



Everyone has an important part...



When you get into your work, you will see for yourself that everyone in the company has a part to play in keeping electricity flowing through the wires. Each individual at Union Electric helps in his or her specialized way to give our customers service in the most efficient and courteous manner possible.

Hundreds of different kinds of jobs are needed . . . engineers, boiler operators, machinists, linemen, clerks, bookkeepers, research workers, air conditioning experts, salesmen,



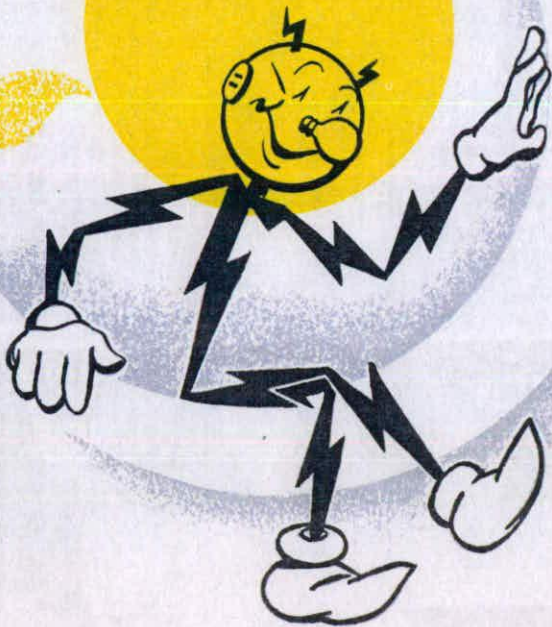
demonstrators, home economic experts, meter readers, trouble shooters, porters, elevator operators, watchmen, accountants, buyers and a host of others.

No matter what they do, who they are, or where they do it, their job fits in.

They are members of a team that can't work properly without cooperation. No baseball or football team ever functioned efficiently with a weakness in the field or in the line. Neither can we, if there is a weakness anywhere among us.



The job of the company . . .

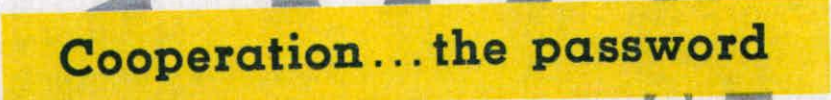


Union Electric is a merchandising institution like any other . . . dependent for success upon the high quality and fair price of its service . . . upon the skill, courtesy and loyalty of its employes . . . and upon the ability of its management to forecast and provide for this area's steadily increased electric power requirements.

Our dominant policy has been and is to supply our area with first-class electric service at the lowest possible cost consistent with quality . . . and to inform the people in our area of the benefits of electric power until it shall be used in every store, factory, shop, office, institution, home and farm in the territory we are privileged to serve.

This policy is important. We must do our jobs well, deal fairly with each other, charge customers fair rates, maintain high quality and adequate service, if we are to keep the public favor we now enjoy. To do otherwise is to invite the loss of our business to competitive businesses or government.

We must deliver the goods!



Cooperation... the password



This may sound trite and you've probably heard it before, but cooperation is the key to any degree of success we may have. The important thing you will find out about your job . . . and about us, is that we work together.

A fine record is being made day in and day out by the men and women of Union Electric. We hope you'll help us continue to make it.

What kind of a place is this to work?

This is one of the shortest statements in the entire book.

We could tell you why *we* think Union Electric is a good place to work, but it will be better if you find out for yourself. More than 2,000 people have been with us for ten years and expect to stay for many more. That's the best evidence.

And we think the answer you find will be the one that will stick. As a matter of fact, of course, you will help make the answer.



What is a public utility anyway ?

If you read a dictionary definition of "public," you will see such phrases as "pertaining to people at large," "open to general use," and "for the good of all."

Each of these phrases applies to a public utility, as a business which provides an area with electricity, telephones, gas, water, transportation or some other general community service. And since these public utilities operate with certain legal privileges and competitive advantages, they usually are subject to special governmental regulations.

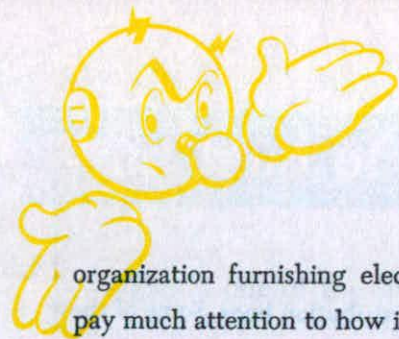
Union Electric's principal service is the generation and distribution of electricity, although we also perform other public functions such as the distribution of steam for heating buildings.

To do these jobs, we work under the laws and regulations of the Federal Government, the States of Missouri, Illinois and Iowa, and the various communities which we serve. We are allowed to occupy public prop-

erty, such as streets, for distribution lines. Some of these lines are underground. In St. Louis, for example, our huge cables, transformers, power and steam lines form a vast underground network in the downtown area.

The public gives us the right to serve it by granting franchises, or permits, which describe the extent and term of our operation. Some of the regulatory bodies which administer the laws pertaining to public utilities in our area are the Missouri Public Service Commission, Illinois Commerce Commission, Iowa Regulatory Staffs, Federal Power Commission, Securities and Exchange Commission and the Interstate Commerce Commission. Our rates, for example, are approved by certain of these agencies.

As a public utility, we are granted the privilege of providing a particular service. This we must do adequately and completely at all times.



You may think a company such as ours, which in almost every community we serve is the only organization furnishing electricity, would not have to pay much attention to how it treats the people who buy its service—as long as they get what they pay for.

So far as we at Union Electric are concerned, just the opposite is true. We believe that because we have the privilege of being the only company to serve our customers, we have a double obligation—to give quality service at its fair price, reducing this price as often as the increased volume of sales or the increased efficiency of man and machinery permits, and to render this service in the most courteous and efficient manner possible. That is the primary responsibility of every one of us in Union

What about the customer?

Electric. Incidentally, it also is very good practice for any business.

There is a difference when a person buys electricity, compared with buying groceries or a suit of clothes. If a customer is treated discourteously by the grocer or clothing dealer, he has a simple solution. He can take his business elsewhere to people who want it and appreciate it. He simply regards the discourteous or inefficient merchant as a bad businessman, and he exercises his right *not* to patronize that particular store again.

Not so, the electricity customer. If he has a bad experience with our people (and to him, that means our company), he can't go down the street and buy electricity somewhere else. There are many places, including the company, where he can make a complaint, but very often the customer doesn't realize this. He burns inside, silently . . . and for a long time.

These circumstances add to our responsibility. We must be doubly careful and make every effort to serve the customer in the best and most courteous manner possible.



As a public business, we feel that every step of our operation must be open to the public at all times.

Because of the nature of our business and because of the size of our operation, there will be those persons who feel it serves their own interests to attack "the electric company." But the "electric company," knowing its first obligation is to furnish power to the public and to do it as well as possible, seldom answers back. We prefer to do our day-to-day job, giving maximum service at lowest cost. We tell our story as we go along . . . Having told it, we must depend upon the understanding of an intelligent public to reach its own conclusions.

As a basic policy, however, we feel that since a public business such as ours operates only with public permission, it needs public approval. People are entitled to know what we do and how we do it. It is not always a simple matter to tell busy people with many complex things on their minds about our company. But we try to do it, frankly and continuously.

Not only do we answer direct questions (more

than 200,000 a year), but we also publish pamphlets, use the radio and newspapers and issue "house organs" of our own.

"Union Electric News" is sent each month to the homes of all our employes. This keeps every one informed on news and events within the company.

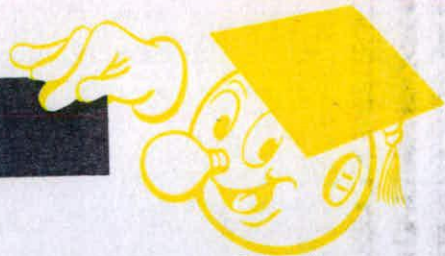
"Union Electric Quarterly," published every three months, is a magazine which carries general articles of company interest and is sent to a key list of people in the area, as well as to our employes.

You'll find interesting reading in these publications. And if you follow our advertising, read our publications and listen to our radio programs, you'll keep informed about what's going on.

If you're interested in any particular type of material in the company's information program, call or drop a line to the Advertising Department in the General Offices, 315 North Twelfth Boulevard, St. Louis.

Our information program . . .

Can Union Electric people get ahead?



The desire to "get ahead" ranks high in the minds of almost all people. This is equally true at Union Electric. There are many things we have developed and can do jointly to help you help yourself.

Special courses

We believe, for example, that the more our people know about business in general, and ours in particular, the more valuable they are to themselves and to us. For those who wish to engage in spare time study at local high schools, vocational schools, correspondence schools or colleges, we have a plan by which Union Electric will pay a part of the tuition fees.

Of course, it is understood that this study will be related to your work and will improve your qualifications for it. Visit the Training Coordination Division of the Personnel Department for more detailed information.

In addition, a number of courses are offered within the company from time to time, which may be of interest if you would like to move ahead. For those whose work in the company brings them in contact with the public, a most interesting course deals with Human Relations. Here, through a series of lectures and discussions, we try to improve our skill in this field. Hundreds of our employes have duties which bring them in direct contact with the public. They take the course so that they may give the maximum service to our customers. Some of the other company courses are for supervisors, to help them do a better job, which benefits all of us.

Promotion from ranks

All this adds up to an important policy. At Union Electric we believe in making promotions from within our ranks whenever practical. It means maximum opportunities for our people.

Future plans ...

Our future construction program calls for an expenditure of more than \$70,000,000 between 1947 and 1952, to provide for the future needs of the communities we serve.

Our plans, our thinking and our entire operation work with one eye on the present and the other on the future. We try not to lose sight of either.

We do not, however, measure our progress in terms of the dollars spent on construction programs. It must be measured in what it actually

will provide for the people who use our electricity.

These improvements will provide a means by which our communities can attract new industries, expand the old . . . and grow with the times. They will provide more home comforts and conveniences . . . more electric ranges, washing machines, water heaters, radios, television . . . in short, more of all the things which are developed and will be developed to make the home of tomorrow a more complete electrical living home.

That will be the measure of our progress—for the entire area we serve: better jobs, greater opportunities, expanded electrical benefits.

The rules of the game



Whether you've played football, tennis or croquet, you had to know the rules of the game. Though you will be told most of our rules, it is a good idea to have them in writing so they can be reviewed.

Of course, there will be some variations, depending upon the specialized work that may be involved, but these rules will apply in general. If there are any variations, you will be told about them by your supervisor who will explain what special rules are necessary in your case.



Several agreements with labor unions who represent employes for collective bargaining purposes are in effect.

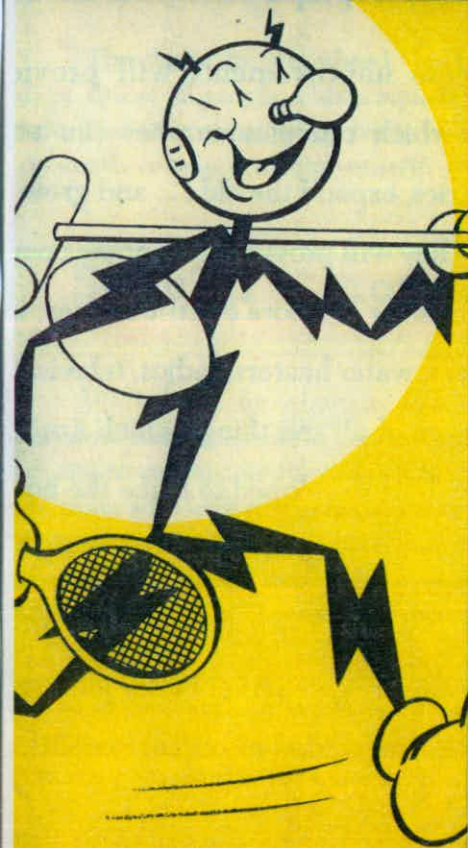
At the time of your employment, you were informed at the Employment Office which union represents the employes in your department.

If you are represented by a union, it will be to your interest . . . and to the interest of the union and the company . . . to obtain from your union representative a copy of your agreement and familiarize yourself with its contents.

The agreements cover in detail the understandings reached through collective bargaining on subjects of working conditions. Some of these are explained briefly on the following pages.

Social Activities, Recreation . . .
Safety and First Aid . . .
Medical Service . . .
Savings & Loan Association . . .
Insurance . . .
Retirement plan . . .
Financial Security . . .
Sick Leave . . Pay Days . . Jury Duty . . Death in Family
Hours . . Vacations . . Holidays . .
The Company and the Unions . . .

The rules of



THE HOURS ...

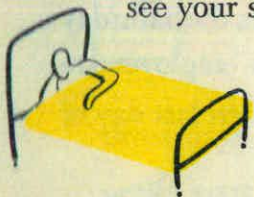
Eight hours a day and five days a week is the general rule. Standard office hours are from 8 a. m. to 5 p. m., one hour off for lunch.

Many of our employes work on shift rotation—so that we can give 24-hour round-the-clock service to the communities we serve. These employes work some weeks on the day shift, then on the evening shift, and the balance of the time on the “owl” shift.



VACATIONS . . .

After you have had a year's service, in most instances, you are eligible for one week's vacation with pay. Vacation time thereafter increases with your length of continuous service in the company to a maximum of three weeks in the fifteenth year of employment. For details concerning your vacation at any particular time, see your supervisor.



HOLIDAYS . . .

Everyone wants to know what holidays are considered time off, so recreation can be planned. Here is the schedule: seven holidays a year, without loss of pay—New Year's, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas.

Social Activities, Recreation . . .

Safety and First Aid . . .

Medical Service . . .

Savings & Loan Association . . .

Insurance . . .

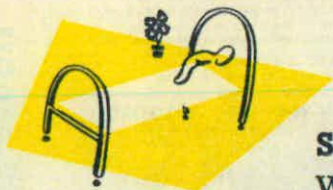
Retirement plan . . .

Financial Security . . .

Sick Leave . . . Pay Days . . . Jury Duty . . . Death in Family

Hours . . . Vacations . . . Holidays . . .

The rules



SICK LEAVE . . .

We have a sickness benefit plan which, after one year of service, provides for wage payments while sick. Sick leave allowances increase as your length of service with the company increases.

PAY DAYS . . .

The majority of employees receive their pay checks regularly on every other Friday. These checks cover the two-week work period ending at midnight on the Saturday preceding the date of payment. Certain other employees are paid on a semi-monthly basis, on the fifteenth and last day of each month.

The amount shown on your pay check is the amount of your wages after all deductions have been made, as for income taxes, social security, or any others which you may have authorized.



JURY DUTY...

If you are summoned for jury duty, you may serve without loss of pay (and keep any fees which you receive).



DEATH IN FAMILY...

If a death occurs in your immediate family, three days off are allowed without loss of pay. Be sure to notify your supervisor.

* * *

Other questions may arise as to specific working conditions beyond the general ones we have outlined. Don't hesitate to ask your supervisor for full details.

Social Activities, Recreation ...
Safety and First Aid ...
Medical Service ...
Savings & Loan Association ...
Insurance ...
Retirement plan ...
Financial Security ...
Sick Leave .. Pay Days .. Jury Duty .. Death in Family

The ru



UNION ELECTRIC TAKES CARE OF ITS OWN...

Our experience has been that when the average person takes a job with us, he or she comes to regard it as a lifetime job. More than twenty percent of all the employes of Union Electric have been with us for more than 20 years. In order to make it possible for a lifetime of work at Union Electric, with retirement and security as an ultimate goal, there are many plans which have been adopted to help provide for those who find this their career.

We believe very strongly that you owe it to yourself, your future and your family, to study and act on the plans that suit your purpose and your pocketbook. To assist you in making a wise decision, qualified Personnel Department employes are available to explain these plans. Don't hesitate to arrange a conference with them—they are here specifically to help you.

We hope you will give these various plans careful consideration. If you are married, talk them over with your wife and family.



You know from what you have read in the preceding pages of this booklet, that after a short period of service here you are virtually assured of a steady income. You lose no pay because of holidays, or necessary absence from work for jury duty or death in the family. Even absences in the event of sickness, unless prolonged, do not affect your income.

Because you are relieved of the worry of intermittent employment, or a reduced pay check because of most unavoidable absences from work, you can do a better job of planning your future. We try to assist you with that, too. The plans outlined on the following pages are designed to help you obtain at reasonable cost the things men and women want most . . . financial independence in old age, insurance protection for your dependents, systematic savings, the building or acquiring of a home.

The company participates either directly or indirectly in sharing the cost of these plans.

Social Activities, Recreation . . .

Safety and First Aid . . .

Medical Service . . .

Savings & Loan Association . . .

Insurance . . .

Retirement plan . . .

Financial Security . . .

The

Is it appropriate to discuss financial security and retirement programs with new employees, almost before they have started work? We think it is . . . because we believe over-all security is vital for our living today, important for our own future and for our families. We urge you to study the whole program carefully.



RETIREMENT PLAN . . .

Those over twenty-five years of age, who have been regularly employed by the company for six months or more, become eligible to take part in our Retirement Plan. The plan has been in effect since January, 1941, and takes the form of a Group Annuity Policy written with the Prudential Insurance Company of America.

It provides for payments of retirement income to employees beginning at age sixty-five. Under certain conditions, retirement income can begin as early as age fifty-five.

This retirement income is in addition to the regular government social security benefits.

You make regular monthly payments to finance part of the cost of your retirement annuity, and the company pays for the balance.

Company pays 100%
In total, sixty percent or more of the overall cost is paid by Union Electric.

Detailed information as to costs and benefits will be made available by the Personnel Department when you are eligible.

In addition to the retirement annuities, four different types of insurance are available. Full details should be obtained in the Insurance Office of the Personnel Department . . . this is merely a brief outline:



INDIVIDUAL LIFE

Individual life insurance may be purchased and paid for on a payroll deduction basis. If you desire, each month a certain amount is taken out of your salary and applied towards your insurance premiums.

This type of insurance may be bought not only to cover you, but also your dependents—in any amount and on any plan written by the Prudential or by the General American Life Insurance Companies. Representatives of either of these companies will explain this type of insurance at your request.

GROUP LIFE

Since 1945 we have been providing a \$500 Group Life Insurance Policy for each one of our employees. Premiums on these pol-

icies are paid entirely by the company.

Additional insurance under this plan may be carried in amounts ranging from \$1,000 to \$5,000. The amount you are eligible to buy depends upon your earnings. The rate you pay for this additional group life policy, 60¢ a month per \$1,000 of insurance, does not cover the entire cost of the premium. The company pays the difference between the amount you pay and the total cost. A limited amount of this insurance may be carried even after retirement.

There are some additional features of this policy which may be of interest to you. For instance, if an employe becomes totally disabled before reaching sixty years of age, he is covered fully by the policy without any further premium payments. If he decides to leave the company for any reason, the policy may be converted from a group to an individual insurance policy without a physical examination.

This policy is written for us by General American Life Insurance Company.



HEALTH AND ACCIDENT

What happens if you are sick for a long time, or have an accident?

For those who wish to protect themselves against loss of income during such periods, policies which pay \$30.00 per month for six months for sickness (beginning on the 8th day), and \$30.00 per month (beginning on the first day) for one year in the event of accident, are available at a cost of 90¢ per month. This also includes a \$300.00 accidental death benefit.

Those who desire higher monthly payments in the event of sickness or accident may obtain them by paying proportionately higher premiums for the insurance. This phase of insurance protection is handled by the Provident Health and Accident Insurance Company.



HOSPITAL AND MEDICAL

Hospital and medical care are provided under two plans:

- (1) The Blue Cross Hospital Plan
- (2) Hospital Allowance and Surgical Reimbursement Plan

The Blue Cross Plan provides hospital service, including use of the operating room, drugs, dressings, serum, glucose and oxygen, at a monthly cost of \$1.00. Your entire family can be covered for \$2.00 a month. Dependents receive the same care and benefits as you do, with the exception that they pay \$1.00 a day for a hospital room. In maternity cases, the room charge is \$2.00 a day.

The Hospital Allowance and Surgical Reimbursement Plan is provided through the Continental Casualty Insurance Company. Under this plan, an allowance is made of \$3.50 to \$7.00 per day for hospital expenses. The premium for this protection costs from 50¢ to \$1.00 per month for men, and 60¢ to \$1.20 for women. In addition, you may be reimbursed for surgical expense from \$5.00 to \$200.00 if you have paid an additional premium of 40¢ to 80¢ for men, and 50¢ to \$1.00 for women.

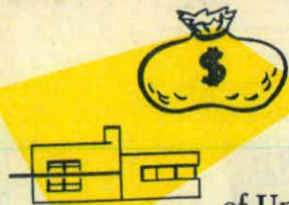
Insurance ...

Savings & Loan Association ...

Medical Service ...

Safety and First Aid ...

Social Activities, Recreation ...



SAVINGS & LOAN ASSOCIATION

The Utility Employees Savings & Loan Association is an organization owned and operated by the men and women of Union Electric. You will get the idea of how it is used when you know that down through the years, 2,575 of our people have bought and paid for homes, or are paying for them through their own Savings & Loan Association.

Almost 2,000 employees use the association regularly to deposit their savings. Dividends are compounded and paid semi-annually.

The association is controlled by its members — those who put money into it. They elect a Board of Directors and officers each year. The officers and board manage all the affairs of the association. Each member is entitled to one vote per share, plus additional votes depending on the size of each member's savings account. None of the officers or directors receive any commission, fees or salary from the association funds. Whatever expenses are necessary for the operation of the association are paid by Union Electric.

If you want more information about the monthly savings and the home investment plan, drop a card to or visit the offices of the association in the Time Building across the street from our General Office Building, at 12th and Locust Streets. You can participate in the plan by arranging for monthly salary deductions.



CREDIT UNIONS . . .

Our people have organized three credit unions . . . to make it possible for Union Electric employes to save money and receive small loans at reasonable rates of interest.

Each of the credit unions operates under state supervision. This means that their books and practices are examined annually. As in the Savings & Loan Association, the members themselves select their own directors and officers and carry on their own affairs. In addition, however, they also select a credit committee to pass on loan applications and a supervisory committee which makes regular examinations of the books, independent of the treasurer. Operating expenses are held to a minimum. Because of this manner of operation, reasonable dividends can be paid on members' savings.

Here's where you can find out more about the credit unions:

- (1) Electro Credit Union. This serves principally the employes in the St. Louis area. Headquarters are in the General Offices at 12th and Locust Streets.
- (2) Local 148 Credit Union. Available to employes of Union Electric who are members of this union. Headquarters, Union Office, 401 Missouri Ave., East St. Louis, Illinois.
- (3) Electrogas Credit Union. This serves chiefly our employes in the Alton and East St. Louis offices of Union Electric. Headquarters, 122 East Broadway, Alton, Illinois.

MEDICAL SERVICE . . .

Medical service at company expense is available to employes in the St. Louis and Osage areas and in St. Charles, Jefferson, Franklin and St. Francois counties. This medical service is extended to the wives and children of employes. The children must be under eighteen years of age.



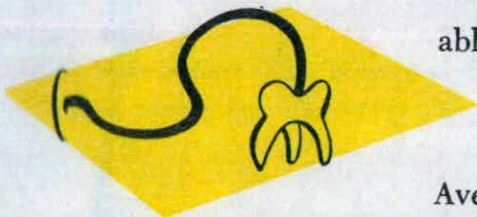
Physicians have been appointed by the company and assigned to certain designated geographic districts. A list of these physicians and their districts is available in the Personnel Department, or you may obtain the information through your supervisor.

Eye, ear, nose and throat specialists are provided in the St. Louis area. This service is not available to dependents.

DENTAL SERVICE ...

Employees and their wives may avail themselves of dental care of the preventive type, if they wish, through the Dental Office maintained in the General Office Building. The office is open weekdays from nine to five and on Saturday mornings. Time away from the job for dental work is chargeable to sick leave.

There is also a dental office at 11 North Jefferson Avenue, St. Louis, where treatment may be obtained at company expense.





SAFETY...

Too few people realize the importance of ordinary safety and protection. This is not the place to quote statistics, but the damage to Americans each year through neglect of ordinary safety rules and sheer carelessness is appalling.

We are not thinking primarily of property which may be damaged or destroyed through lack of safety procedures. Property can be repaired or replaced in most instances—people cannot. Arms and legs and eyes cannot be replaced. Damage to body and health cannot be measured in dollars and cents.

Be smart! Follow the safety rules and stay alive and healthy!

Every effort has been made to provide the best safety rules and organization possible. We have a special Safety Division which gives this subject continuous study and attention.

EACH DEPARTMENT RESPONSIBLE FOR SAFETY...

Each department and division in the company carries out its own portion of the safety

program. They accept responsibility for accident prevention, fire protection and general safety within their own group. Each has a safety representative or safety committee, and they follow the rules, practices and regulations established by the Safety Division.

All accident, fire prevention and protective activities are coordinated through the Central Safety Committee, under the guidance of the Safety Division. Skilled and carefully trained men are available to assist individuals and groups in solving their safety problems.

First aid facilities are plentiful throughout the whole system. Find out where they are as soon as you are assigned to your new job. You never know when you will need them in a hurry.

Sanitation measures also are stressed in all phases of our operation. Don't take chances; report all injuries, no matter how slight, after treatment by first aid, to your foreman or supervisor.

Here's how it looks in summary...



THE HEALTH AND SECURITY PROGRAM

1. Sick Leave
2. Medical Care
3. Preventive Dental Care
4. Hospital Insurance
5. Surgical Reimbursement Insurance
6. Group Life Insurance
7. Individual Life Insurance
8. Retirement Plan
9. Health and Accident Insurance
10. Savings & Loan Association
11. Credit Unions
12. Safety and Accident Prevention Program

SOCIAL ACTIVITIES . . .

It is not all work at Union Electric! There is a real opportunity for play, as you will find out.

Most of the recreation and social activities are conducted by the men and women of Union Electric themselves. A number of departmental groups hold regular social events throughout the winter in our auditorium on Twelfth Street, and in the summer at the Country Club on the Meramec River near Fern Glen. These affairs include dinners, dances, card games, motion pictures, vaudeville, dramatics, sports events, educational films and lectures.

It is interesting to know that the American Legion was born in St. Louis and in the building now occupied by our main offices on Twelfth and Locust Streets. We have our own American Legion Post, No. 179, which was chartered August 27, 1935, and now has several hundred members.



Scenes from the Country Club . . .



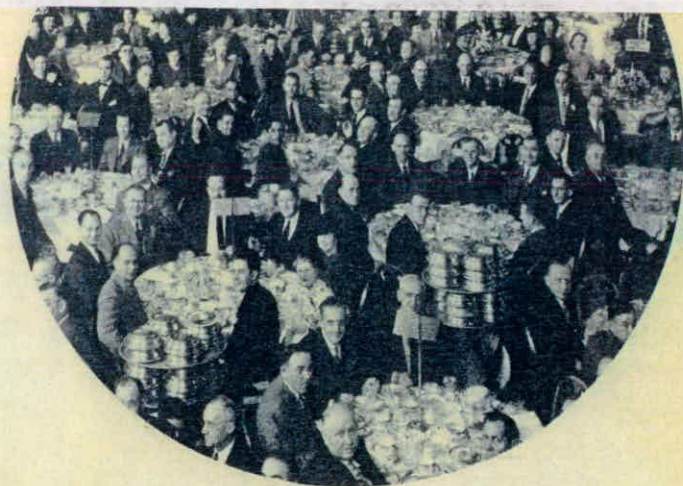
THE COUNTRY CLUB...

About twenty miles from downtown St. Louis is the Union Electric Country Club. Since 1923, our people have enjoyed the recreational facilities which it offers.

The club buildings and grounds cover 55 acres, located on a high cliff overlooking the picturesque Meramec River. It is one of the beauty spots of this area. There are three dormitory buildings, a large modern central dining room, a supervised children's playground, dancing pavilion, open-air theatre, canteen, outdoor fireplaces, tennis, badminton and horseshoe courts, and, of course, swimming in the Meramec.

The club season begins the first week in June and continues until Labor Day, although the grounds are open the year round.

If you want more information, call the Employe Service Division of the Personnel Department.



THE VETERANS' ASSOCIATION...

We have our own Veterans' Association . . . not war veterans, but veterans of Union Electric.

It is an honorary organization to which those of us who have been with the company for twenty years or more are eligible. The association was formed in 1920, and it has more than a thousand members. We have an annual dinner at which we induct new members. But if you think that's something—there are a number of us who are "double veterans," having attained forty years of service.

We're proud of our membership in the association . . . and we'd be proud to welcome you as a member someday.

THE UNION ELECTRIC SYSTEM

ST. LOUIS & BELLEVILLE ELECTRIC RAILWAY CO.

operates a freight railway between Belleville and East St. Louis, Illinois . . . principally for the transportation of coal for use by Union Electric Power Company.

UNION ELECTRIC CO. OF MISSOURI

sells electricity in St. Louis and eight counties in Missouri (including electricity sold to other utilities for resale to their customers) . . . produces electricity in its Ashley, Osage, Mound and Granite City plants . . . furnishes steam heating in downtown St. Louis.

Four Integrated Companies

**UNION ELECTRIC
POWER CO.**

sells electricity in East St. Louis and Alton, Illinois, Keokuk and Fort Madison, Iowa, and surrounding areas . . . produces electricity in its Cahokia, Venice and Keokuk plants, a large part of which is sold to Union Electric Company of Missouri . . . sells natural gas in Alton, Illinois.

UNION COLLIERY CO.

operates a coal mine near Duquoin, Illinois . . . sells coal to Union Electric Power Company, Union Electric Company of Missouri and to commercial customers.

Serving a Tri-State Area

List of Departments

Advertising Department

Comptroller's Department

Asst. Comptroller's Division
Corporate Tax Division
Customer Accounting Division
General Accounting Division
Valuation Division

Customer Business Department

Credit and Collection Division
Customer Service Division

Engineering and Construction Department

Construction Division
Drafting Division
Engineering Division

Personnel Department

Technical Service Division
Employee Service Division
Employment Division
Safety Division
Training Coordination Division

Production and Distribution Department

Production
Steam Heating
Stores
Transmission and Distribution

Real Estate and Tax Department

Sales Department

Commercial Sales Division
Industrial Sales Division
Rates and Statistics Division
Residential Sales Division
Rural Sales Division

Secretary's Department

Supply Service Department

Building Service Division
Motor Transportation Division
Purchasing Division

Treasurer's Department

GEOGRAPHICAL DIVISIONS

Missouri Division

St. Louis, St. Louis County and
outlying territory

Illinois Division

East St. Louis, Alton and
outlying territory

Iowa Division

Keokuk, Fort Madison and
outlying territory



You've seen me on almost every page of this booklet... perhaps you've wondered who I am. My name is Reddy Kilowatt... symbol of electricity, the servant of all electric customers everywhere.

UNION ELECTRIC COMPANY OF MISSOURI, 315 NORTH TWELFTH BOULEVARD, SAINT LOUIS 1, MISSOURI

