

FALL 2019

Your connection to the latest information about job insurance in the transportation industry

On Track



PRESIDENT'S LETTER

This is our final newsletter of 2019, and it's been a busy year. Let me tell you about some of the numbers we've been thinking about:

- Most of our Accidental Death claims are for incidents off-the-job. Last year we paid 11 Accidental Death claims and 10 of them were for off-the-job accidents.
- Our Loyalty Appreciation bonus for longtime members is one of the most generous in the industry. Members tell us that they have remodeled their home, taken extended vacations, bought RVs or boats, or paid off bills with the bonus they received.
- Our dedicated CFO and Treasurer, Christine Brayanis has served LECMPA members and staff for 57 years! Christine plans to retire at the end of the year. (See related article)
- Membership among UPS workers has increased to over 1,000 members and we have UPS representatives in 38 states.

As president, my job is to make sure that we are staying current with trends in the transportation industry and with what other job insurance providers are doing. To do that, we not only look at the numbers but also interact with members first hand. There is plenty of time still in 2019 for us to visit you! Let us know of events in your area.

Finally, everyone here at LECMPA wishes you and your families a peaceful and happy balance of 2019 and an even better 2020!

Sincerely yours,

Susan Tukel, President

UPSer, MOW Crafts Experiencing a New Trend In Discipline

Have you heard about the new trend in discipline? Several transportation crafts have experienced an increase in discipline judgements where the worker is not fired or held out of service but instead, serves a term of "working discipline."

What Exactly Does That Mean?

LECMPA has seen working discipline in several forms:

- The employee's pay is reduced as a penalty.
- The employee's job is reduced to a lesser job and thus their pay is reduced.
- The employee's hours are reduced or the employee is barred from working overtime.

Often times the employee is presented with a waiver to sign before they can return to work.

Where Does LECMPA Stand on Working Discipline Claims?

As a member-owned association, we are in business to serve our members. That means that as discipline policies change, we must evolve with them.

Our responsibility as a job insurer is to protect our policyholders against wage loss due to discipline.

A "working discipline" can have the same devastating effects on union transportation families as being held out of service completely.

Thus, LECMPA considers working discipline claims in the same manner as other claims where the policyholder loses income due to discipline.

What Is the Payout on Working Discipline Claims?

When a claim is approved, the payout can be an amount up to the full difference between the policyholder's regular wage and the working discipline wage, or the policy limit, whichever is less.

LECMPA reviews all claims without consideration as to what the employer says about the circumstances. We listen to all sides of the story and even review discipline transcripts to make our own judgement.

What Crafts Are Experiencing Working Discipline?

The most frequent incidents of working discipline so far appear to be with UPS or in Maintenance of Way jobs. However, we expect this trend to increase across the board.

If you experience working discipline, call our claims department and let us help.



Loyalty Appreciation Bonus

LECMPA is pleased to present loyalty appreciation bonuses to eligible members when they retire. We love to share letters and pictures from our retired members.

Thank you LECMPA for always being there when I needed you. I just received my Loyalty check, and what a nice surprise that was. We are going to use it for some new kitchen appliances. Thank you again for always having my back!

**Ty Hutton
Aurora, CO**



UPSer's Wife Shares Her LECMPA Story

We received a lovely video from the wife of a 7-year UPS worker. She describes their history with UPS discipline and even dismissal.

LECMPA was a good choice for job insurance for them. They knew that they had something to fall back on in the time of need. Life happens and discipline is a job reality. New rules are put in place every day.

One of the benefits of LECMPA insurance is that you deal with real people, not a telephone recording. This family worked with Marketing Director Gil Clark and the staff at the Home Office.

You can view it on our YouTube channel by typing in this link: <https://youtu.be/BHmrSqRuqmk>.

Long-Time Employee, Christine Brayanis, to Retire in December



When Christine Brayanis started with LECMPA in 1962, things were a little different. It was before computers and even office telephones. Everything was done by mail and records were kept by hand.

Fast-forward 57 years to today. Now Christine is the CFO and Treasurer for LECMPA. Christine, or "Tinka" as she is affectionately known by friends, family, and co-workers will retire at the end of 2019.

It will be a bittersweet event. While everyone at the Home Office and our reps in the field wish her a happy and well-deserved retirement, her smile and laugh will be missed.

We sat down recently with Christine to reminisce. She recalled her first day on the job, the dress code, and the good times in the all-women office. "The girls" as Christine called them, had great times at work and after 5:00 going to movies, playing softball, and eating out. Many of

these women worked together at LECMPA for 40 to 50 years!

Christine's contributions to our members and the Association cannot be overstated. Her experience and knowledge of job insurance and the transportation industry have helped shape operations over the years. Christine has served under five LECMPA presidents.

When asked about words of wisdom to pass, Christine said:

"LECMPA has always taken an interest in our members and their welfare. The care that we have for members is the reason we have been in business for 109 years and I hope we'll be in business for another 109 years."

LECMPA wants to thank Christine for her years of dedicated service. We wish her well in retirement. We are also happy that she will be continuing in her role on the LECMPA Board of Trustees.



Longer Trains, Fewer Trainmen, More Discipline

Positive Train Control (PTC) and Precision Scheduled Railroading (PSR) are being adopted by virtually all railroads. These programs are touted as decreasing derailments and collisions, providing more precise scheduling, reducing labor costs, and increasing profits for the railroad companies.

For the crafts like engineers, conductors, signalmen, dispatchers, it has new discipline-related implications like new operating rules, training, and certification. Railroaders must come up to speed on these practices to operate trains in compliance with PTC and PSR instruction.

It's complicated. This means that engineers and conductors will be spending more time looking at the computer than looking down the rails. Distractions, new rules and technology, fewer experienced trainmen all add up to increased discipline.

Your job insurance is more important than ever.

Logistics experts and Penn State professor Peter Swan addressed an audience of shippers and railroaders in early October. He questioned the long-term effectiveness of PSR.*

Swan reports that the lean approach to locomotives, crews, and cars means PSR railroads simply don't have the capacity to respond to increased demand from shippers.

"... in reality, most of the railroads that have implemented PSR have seen serious complaints from shippers regarding service," said Swan.

While Professor Swan and other industry spokesmen question the validity of PTC and PSR long-term gains, these programs aren't going away anytime soon.

Make sure that your LECMPA coverage is up-to-date and let us know of any contact information changes.

*The full article can be read at trn.trains.com.

Business Hours and Holiday Closings

The Home Office business hours for the Fall and Winter are Monday-Friday, 8:30-4:15, EDT.

The Home Office will be closed in observance of the following holidays:

Thanksgiving, November 28-29, 2019

Christmas, December 25-27, 2019

New Years Day, January 1, 2020.



Please Leave Your Phone In Your Grip

Did you hear about how turning on a cell phone can get the entire crew fired? The engineer turning on his cell phone triggered the inward-facing camera, and management then viewed both crew members' behavior for the entire trip.

The result? Not only did the engineer get held out, the conductor was observed reading magazines, sleeping on the moving train, and failing to inspect a passing train. Both were held out of service and are likely to be dismissed. And they each have to appear as a witness in the other's investigation.

Railroads will keep finding ways to monitor the behavior of crews. And when the trigger is cell phone use—known to be common and dangerous—it will continue. Please leave your phones in your grips!



Scan this code to go to our website

\$57+ MILLION IN CLAIMS PAID since 2014

2018	\$12,976,686
2017	\$12,809,436
2016	\$10,106,779
2015	\$10,563,874
2014	\$11,378,466

ANOTHER WAY TO REACH US

Like our facebook page to get company information, connect with other members, and get information on industry news.



Your connection to the latest information about job insurance in the transportation industry.

On Track



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Return Service Requested

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