

# 2021 ANNUAL REPORT



**Providing Financial Security to Our  
Member-Owners for over 100 Years**

Locomotive Engineers & Conductors Mutual Protective Association



Protecting transportation workers **since 1910.**



# 2021 Impact and Current Outcomes

## Membership Growth Initiatives Continue

Having introduced a multitude of member-friendly initiatives in 2021 — streamlined underwriting rules make it easier to join and increase coverage; implemented our matching program that gives qualified candidates with a competitor the opportunity to gain superior coverage and benefits without losing accumulated discipline days; increased daily rates to \$300 for eligible members, the highest daily rate on the market; lowered rates for train dispatchers; lowered our No. 365 policy rates, the only coverage on the market that grants immediate access to a full year's worth of income loss protection; doubled our return of premium to loyal members who retire with \$201/day coverage or more, under the terms of our industry-best Loyalty Appreciation Program; doubled our discounts for semi-annual and annual payment of premium by EFT; doubled our Friends of LECMPA payment to \$100 for any referral that leads to new member coverage; and approved a large investment to upgrade our internal systems and processes — the time was right in 2022 to focus on our field sales organization. The Association has long maintained a network of dedicated and knowledgeable railroad and transportation agents throughout the United States and Canada, an invaluable asset to our member-owners. To facilitate new growth, we announced several leadership changes.

## Bob Brown Appointed Vice President Union Relations, effective January 1, 2022.

As Vice President Union Relations, Brown continues to leverage decades of goodwill he built with officers of the various railroad labor unions as the retired Western Region Marketing Director. He serves as LECMPA's liaison at International, National, Regional and General Committee meetings scheduled throughout the year and will periodically assist the Home Office on special initiatives.

"The Association thanks Bob for his many years of service, sales leadership and vision," said Rod Bloedow, president. "We commend him on his tremendous 21-year career. The Association has long maintained fraternal ties to our friends in the labor community. Bob will continue to foster and strengthen them."

Former Western Region Marketing Director Leslie D. Laswell first appointed Brown as agent in September 2000. In July 2001, former President William L. Davis elevated him to State Manager, Washington.

In November 2005, former President Susan Tukul promoted him to Western Region Marketing Director. During Brown's tenure, he led the successful charge to bring in membership from the railroad non-operating crafts and UPS markets.

LECMPA went on to surpass the competition and became the largest North American provider of wage loss protection to transportation workers.

## Cameron Reeves, California-based Union Pacific Railroad Conductor, Appointed Marketing Director — Western Region, effective January 1, 2022.

As Western Region Marketing Director, Cameron assumes sales leadership for Arizona, California, Colorado, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming, and Western Canada.



## 2021 Impact and Current Outcomes (cont.)

Reeves was appointed as an agent in May of 2011, then super agent in March 2012, by then-California State Manager Buzz Reeves. Tukul promoted him to State Manager, California, in February 2017, and State Manager, Nevada, in August 2017.

“Cameron has a drive to deliver, always supporting our initiatives with tenacity and enthusiasm and inspires his teams to do the same, said Bloedow, “Cameron has rightfully earned many accolades from LECMPA — including becoming our State Manger of the Year in 2020 and leading his agents to earn top sales awards each of the past five years.

### **Kenneth Romero, Louisiana-based Burlington Northern Santa Fe Locomotive Engineer, Appointed Marketing Director — Great Plains Region, effective January 1, 2022.**

As Great Plains Region Marketing Director, Romero assumes sales leadership for Arkansas, Iowa, Kansas, Louisiana, Missouri, Minnesota, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, and Central Canada.

He was first appointed agent in October 2004 by then-Louisiana State Manager Don Hill. He was promoted to State Manager, Louisiana and New Mexico, in March 2021.

“Ken is a gifted communicator and a natural at conveying the importance of wage loss protection to railroaders,” said Bloedow, “We’re proud of Ken’s accomplishments and are excited to see him continue to grow in this new role.”

### **New Era for Service - 16 New State Managers in Place!**

William Yates, CSX Electronic Signals Specialist, continues in his role as Eastern Region Marketing Director. Together, Yates, Reeves and Romero aim to make LECMPA the job insurance provider of choice for all railroad workers and their families throughout the United States and Canada. To aid them in this goal, the Association announced new state managers for the following states in 2022: *Arizona* (George Gilbert, Locomotive Engineer, Union Pacific); *California* and *Colorado* (Mark Zanders, Conductor, Union Pacific); *Florida* (Billy Harry, Locomotive Engineer, Kansas City Southern\*); *Iowa* and *Missouri* (Steve Cook, Locomotive Engineer, Union Pacific\*); *Indiana* (Chris Hiser, Carman, Norfolk Southern); *Louisiana* (Ronnie Clemons, Locomotive Engineer, Union Pacific); *North Dakota* and *Minnesota* (Mike Clark, Locomotive Engineer, Burlington Northern Santa Fe); *Nevada* (Mark Bleckert, Locomotive Engineer, Union Pacific\*); *New Mexico* (Dwayne Tafoya, Locomotive Engineer, Burlington Northern Santa Fe); *Oklahoma* (JD Howard, Locomotive Engineer, Union Pacific\*); *Oregon* (Cary Sherrow, Locomotive Engineer, Union Pacific\*); *Tennessee* and *West Virginia* (Diana Brady).

### **Sales Regions Deliver Strong Results Following September 1 Rate Cut**

Following our July announcement of a significant rate reduction for all railroad members, effective September 1, 2022, each of our sales regions responded with tremendous enthusiasm. President Rod Bloedow and Vice President Bob Brown were fortunate to attend numerous Brotherhood events in the fall, getting the word out that LECMPA continues to offer railroaders in every craft the best coverage, the best benefits, and the best rates. The special offer of 365 discipline days at our lower rates also greatly enhanced sales. Until December 31, 2022, the Association is granting all current and new members with Nos. 12 (rail non-operating crafts) or 16 (rail operating crafts) coverage 365 discipline days without having to earn them over 60 months.

\*Retired



**Rod Bloedow**  
President

## Letter from the President

We live in unprecedented times.

All that we've seen on the economic and political fronts during the past few years has changed every part of our lives – in ways big and small. It can be unsettling, affecting everything from our workplaces and your families' savings and retirement goals to economies in countries around the world. The chronic instability and insecurity are a real challenge.

Fortunately, your investment in LECMPA continues to help offer both income stability and financial security for you and your family.

Financial experts warn that going without an income, even for a short time, can devastate the best of savings plans. This is especially true as we reach our peak earnings years and approach retirement. Just as LECMPA has done for generations, our Association stands ready to help supplement your families' income when discipline or tragedy puts everything you've worked for at risk. We do so with the most cost-effective offerings on the market.

Challenging times are nothing new to us. Now in our 112th year, the Association has witnessed and weathered the transition from steam-to-diesel, the wholesale destruction of interurban and streetcar railways, the loss of passenger trains, and the abandonment of better than half of all railroad lines in the North American continent.

Today's challenges are no less daunting: Precision Scheduled Railroading cost railroaders 33% of their jobs in the past six years, from 174,000 in April 2015 to 116,000 in June 2021 – more jobs than there are railroaders currently employed by BNSF Railway, the largest of the Class 1 roads. U.S. core inflation accelerated to 6.6% in September, the highest since 1982. The railroad crafts, in contract negotiations since 2019, may be forced to strike for quality-of-life enhancements. And the Master Contract covering 350,000 UPS workers expires in late July 2023.

This is our history and our current shared reality. Nevertheless, LECMPA is here to offer some reassurances. The Association remains financially robust while continuing to offer its policyholder-owners the very best wage indemnity product available to transportation workers in the U.S. and Canada.

Should the need arise, we stand ready to help protect you and your family. For rail members, we're doing it at an even better value this year. Operational and supply chain difficulties impacting the rail industry and rail workers have lessened some claim payments. In response, your Board of Trustees voted unanimously in June to reduce rail rates effective September 1, 2022. They also agreed to grant all Nos. 12 and 16 rail policyholders immediate access to 365 benefit days at the newly reduced rates. This has never happened before. Plus, these actions come just one year after we doubled LECMPA's loyalty/retirement award. No competitor comes close to matching our overall value proposition.

Once again, your Association is on the move. After suffering a slight decline in active members due to attrition and severe cutbacks in the rail sector, our numbers stabilized this year. Pandemic constraints no longer hinder our dedicated field agents, comprised of rail and transportation workers – just like you and me – resulting in new member growth.

It pleases me to tell new and prospective members that LECMPA protects thousands of men and women from every rail craft and many other transportation trades. This solidarity allows us to best manage risk and keep rates reasonable for all, consistent with our founding mission. It further supports our long-standing payment of claims policy that provides that every member claim, regardless of the employers' charge, gets evaluated on its own merits. We don't use computer software to screen claims; people who work at LECMPA do. Plus, the overwhelming majority are paid on first review via weekly automatic deposit. We are driven to serve our members.

In closing, though these times are challenging, I remain humbled by the opportunity to serve this one-of-kind cooperative as your president. Thank you for all you do to keep commerce flowing – and here's wishing you much joy during the holiday season and throughout the New Year.

Fraternally yours,

**Rod Bloedow**  
President

# Membership Programs That Make a Difference

At its quarterly meeting in June, the Association's Board of Trustees voted unanimously to enact new, lower pricing for all railroad craft members. New pricing was rolled out September 1, 2022. Additionally, effective with the rate reduction, existing and new No. 12 and No. 16 rail policyholders became immediately eligible for 365 discipline days.

## Rate Reduction



With recent rate reductions, existing and new Nos. 12 and 16 rail policyholders immediately will be eligible for 365 discipline days. Members who carry the Premier 120 and Premier 180 are given the opportunity to convert to the No. 16 policy, permitting them to take advantage of the increased discipline days at lower rates.

## Payroll Deduction



We offer convenient payroll deduction on most major railroads as well as other payment methods. This removes the stress and concern that members may find themselves in arrears at the worst possible time.

## Discounts for annual and semi-annual premium payments



When members pay the entire year's premium in advance, they'll receive a 15% discount. They can also pay twice a year and receive 5% off their premium. These options provide a significant savings and make it convenient for our members to stay current.

## Loyalty Appreciation Program



Since the start of the Loyalty Appreciation Program in 2010, thousands of members have been awarded a generous loyalty award. Our Loyalty Appreciation Program is just one more way we strive to serve our members and their families. We always put the well-being of our members first.

## Accidental Death Benefit\*



LECMPA provides 24/7, on-or-off-the-job accidental death coverage for our members, available on all policies. For our members, this includes matching coverage for their beneficiary\* at no extra charge, plus a \$50,000 accidental death benefit, with coverage of \$102 per day or more.

## Enhanced Referral Program



It's simple: if members or friends of the Association refer an individual and they apply for membership and are approved, we'll pay a referral fee. This program rewards those who encourage union transportation workers to join or increase coverage with LECMPA. See the website for details.

## No. 365 Policy



Only LECMPA grants members immediate access to 365 discipline days. After 60 months, the policy automatically converts to a No. 12 Policy for rail non-operating craft and UPS/Trucking/Logistics members, or the No. 16 Policy for the rail operating crafts, depending on the member's job class.

\*Only the Member is covered in the states of California and Texas.

# Financial Report

## TWO YEAR FINANCIAL SUMMARY

ASSETS	2021	2020
Cash & Short Term Investments	7,673,327	9,554,680
Bonds & Stocks	92,050,635	78,646,284
Other Assets	351,643	338,014
<b>Total Assets</b>	<b>\$100,075,605</b>	<b>\$88,538,978</b>
<b>LIABILITIES</b>		
Reserve for Claims	3,483,430	3,527,881
Premiums Received in Advance	1,918,224	1,929,042
Statutory Investment Reserves	7,325,101	5,553,687
Accrued General Expenses	1,698,307	2,106,317
Accounts Payable	—	250,000
<b>Total Liabilities</b>	<b>\$14,425,062</b>	<b>\$13,366,927</b>
<b>SURPLUS</b>	<b>\$85.650,543</b>	<b>\$75,172,051</b>
<b>TOTAL LIABILITIES &amp; SURPLUS</b>	<b>\$100,075,605</b>	<b>\$88,538,978</b>

## OVER \$100 MILLION IN CLAIMS PAID IN THE LAST 10 YEARS

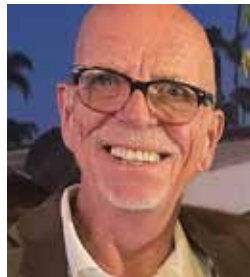
2021	8,952,333	2016	10,116,154
2020	9,850,685	2015	10,563,874
2019	10,265,390	2014	11,378,466
2018	12,976,686	2013	9,458,123
2017	12,809,436	2012	9,337,208

# Marketing Managers

Our marketing managers have more than 150 years of combined experience as railroad and transportation workers themselves, stationed at locations across the country. They and their families have firsthand experience of facing the hardships that follow disciplinary action from employers — and the value of having the peace of mind of knowing that their families and income are protected by job loss insurance. We invite you to learn more about some of our marketing managers, whose bios are highlighted below.

## RAILROAD MARKETS

### Robert “Bob” Brown, Vice President Union Relations



I went to work for Union Pacific at 18 years old. I went back to school in 1986, earning a BA in economics. I worked in the railroad industry for 32 years, with UPRR from 1972- 1986, WCRC from 1986-1996 and BNSF from 1996-2005. My assignments have included: Maintenance of Way, Brakeman, Conductor, Engineer, Agent, Dispatcher, Sales Manager and Vice President of Marketing. Union roles have included serving as a Local Chairman. My wife Donna and I have four sons, Jeremy, Sean, Cody and Jerry. My interests include: scuba diving, traveling, motorcycles, fishing and golf. I have been with LECMPA for 23 years; my greatest reward is when a member calls to thank me because his claim is paid. We save homes and families—what better thing is there?

### William “Wiley” Yates, Marketing Director – Eastern Region



I hired on as an Assistant Signalmen with CSX Transportation in May of 1990, before being awarded a Signalmen position on a maintenance team in Tampa, FL. I have worked as an Electronic Signal Specialist in the CSX Dispatch Center at Jacksonville, FL for the last 31 Years. I am also the Vice General Chairman for the SE General Committee of the Brotherhood of Railroad Signalmen. I have been married to my high school sweetheart for over 32 years and have three children. Outside of work, I enjoy spending time with and traveling with my family, fishing, and playing golf. I started as an LECMPA Florida State agent in March of 2009. I truly enjoy working for LECMPA, as it allows me to help fellow transportation workers protect their income against heavy-handed discipline handed down by big corporations.

### Cameron Reeves, Marketing Director – Western Region



I became railroader because honestly it was all I knew. I am a 4th generation railroader. I started as a manager with Union Pacific for 10 years and have since been a trainman for the past 16 years. I was a yardmaster in South Oakland, MTO in Stockton, CA and a Senior MTO in Roseville, CA. I've been in Stockton, CA since I returned to train service and am the Vice Local Chairman for Division 283 out of Oakland. My wife Christina and I have three daughters (Rylee, Haley, Hannah) and a son (Cade). My free time is mostly spent following my daughter from softball field to softball field trying to earn a college scholarship. I also enjoy going to concerts with my wife Christina. I've been with LECMPA 11 years. I do what I do because I enjoy the travel, but I mostly enjoy being able to call one of our members when their claim has been approved. That is the most rewarding part of this job to me.

## Marketing Managers (cont.)

### **Kenneth Romero, Marketing Director – Great Plains Region**



BNSF was hiring after my time in the Army ended. It was the best job in the area with the best benefits. I worked in the Illinois/Chicago Divisions then transferred to the Gulf/Red River Division. I have been assigned to several locations throughout my 24 years of service, including Galesburg IL, Chicago, Peoria, West Quincy, IL, Creston, IA, Lacrosse, WI, New Orleans and Lafayette, LA. My wife Jennifer and I have four kids—Olivia, Angelle (Casey—husband), Zachary and Beau and one Grandson—Casey Jr. Throughout my 20 years with LECMPA, I love going beyond to help people. Our job isn't just about selling them insurance. It's about making sure that they have peace of mind knowing that they will be taken care of if something was to happen.

### **TRUCKING/LOGISTICS/UPS MARKETS**

### **Gil Clark, Marketing Director – Trucking/Logistics/UPS**



I was employed by UPS for 38 years, serving as a package car driver and feeder truck driver from St. Louis to Earth City, MO, and served as a union shop steward for 25 years. My wife and I have two children and two grandchildren; my interests include travel, property rehabilitation and spending time with family. I strongly believe in our product; I was a LECMPA policyholder myself and I am personally committed to make sure my union brothers and sisters are aware of the peace of mind our coverage can provide. My mission is to continue to reach, teach and guide others of this valuable asset that solely protects your income should you be placed in the position of suspension or termination.



# State Managers/Railroad Markets

Our state managers have more than 1,000 years of combined experience as railroad and transportation workers themselves, stationed at locations across the country. They and their families have firsthand experience facing the hardships that follow disciplinary action from employers — and the value of having peace of mind of knowing that their families and incomes are protected by job loss insurance. We invite you to learn more about some of our state managers, whose bios are highlighted below.

## **Diana Brady**

**State Manager, Eastern Region – Ohio, Kentucky, Michigan, West Virginia**

Many members of my family have been working for the railroad as far back as the 1940s. I remember going to the Southern Railroad terminals when I was a kid to visit some of them and we still hold our family reunions in their historic building in Virginia. I got involved with LECMPA in the mid 1990s and realized as a Conrail railroader's wife how much discipline is assessed railroaders; how it can devastate their lives and families without that income or the loss of their job. I became an agent in 1998 and then went on to become the Ohio State Manager in 2009. I have since been the State Manager of Indiana and now am the Ohio, Kentucky, Michigan and West Virginia State Manager. I understand the railroad and go out of my way to help all our members and my fellow employees anyway I can. I am extremely customer- service oriented and will continue to chase those trains to get all railroaders wage protection insurance. It's great to hear from the members how appreciative they are when they learn we paid their claims, gave them peace of mind or paid an accidental death claim or a loyalty bonus. Helping them in a variety of time of needs is a very rewarding feeling for me. I spend my time off with my family, at the beach and on a Harley when I get the chance.

## **B. B. Harry**

**State Manager, Eastern Region – Alabama, Georgia, Mississippi, Florida**

I became a railroader because it was a family tradition, both my grandfather and Father were engineers. I have worked for the same railroad over five different owners: Gulf Mobile & Ohio, Illinois Central Gulf, Gulf Mississippi, SouthRail and KCS/ SouthRail. I was a Clerk from 1965 -1967, a Trainman from 1968-1969 and an Engineer 1970-2007 — 42 years of service in total. I was S/T and Local Chairman of BLET Lodge #450 for 28 years. My wife Barbara and I have one daughter, three sons and six grandchildren. Outside of work, I am interested in the 5 F's: Faith, Family, Friends, Farm and Fishing. I have been an LECMPA Member since 1987 and a State Mgr. since 2004. I enjoy helping people and LECMPA does exactly that. I have been mighty Blessed to be a part of the company. You give a Blessing and you get a Blessing in return.

## **Chris Hiser**

**State Manager, Eastern Region – Indiana**

Chris has been in the employ of Norfolk Southern as a Carman out of Louisville, Kentucky for 18 years. He's also a legislative representative and vice local chairman with the Brotherhood of Railway Carmen. Chris took out his policy with the Association in 2017 and began to share the benefits of LECMPA membership with fellow rails. He soon became an agent, later a super-agent, and now state manager.



# State Managers/Railroad Markets

## **John Holecz**

**State Manager, Eastern Region – Illinois, Wisconsin**

I became a railroader from tradition. Father and Grandfather were railroaders. I worked for the L&N and CSX for 36 years. I was on the Chicago Division and worked out of Danville between Chicago and Evansville. I am married to Carole, we have five children and four grandchildren. My interests are traveling and playing golf. I have been with LECMPA just about 30 years. I do what I do to bring peace of mind to railroaders, knowing that we are the best company to protect them and their families.

## **Eddie Risher**

**State Manager, Eastern Region – Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont**

I originally became a railroad employee 23 years ago for a change of atmosphere. I have worked for Conrail, and I am presently conductor on Pr52 out of Port Reading yard in New Jersey as well as the President of UTU Local 1445. My wife Nicole and I have three kids: Kya, Aaliya and EJ. Some of my interests outside of work include going to my kids' lacrosse games and swim meets and watching Aaliya play drums, plus going fishing and attending football games. I became an LECMPA member in 2000. In 2005 I became an agent and in 2014 I became a State Manager. I enjoy doing what I do for LECMPA to travel and talk to my union Brothers and also to ensure no one misses income if they are out of service.

## **Mike Clark**

**State Manager, Great Plains Region – North Dakota, Minnesota**

I am an engineer with BNSF Railway with 28 years of service. I have been involved with LECMPA for over 20 years as an agent and state manager. I am a Veteran of the USAF with 6 1/2 years of experience as a survival expert. My wife Jimi and I have 6 kids and 7 grandkids. We enjoy spending time with our family and are very fortunate that all 7 of our grandkids live in Gillette, WY where we live, so we get to be a part of everything they do. We also enjoy hunting, fishing and junking as much as we can. My wife had a 17-year career as an engineer with BNSF and had the occasion to collect her LECMPA job insurance, which

gave us personal insight as to the importance of this protection which we have always believed in. My wife and I make a strong team. She has always been very supportive and helpful with my work for LECMPA. We believe in LECMPA and get great satisfaction in helping our members and their families in need.

## **Ronnie A. Clemons, Sr.**

**State Manager, Great Plains Region – Louisiana**

I enlisted in the US Army at the age of 18 on June 1, 1985. I served five tours of duty which includes Frankfurt, Germany as a Special Forces Airborne Infantry Ranger for five years, Aberdeen Proving Grounds, Maryland as a Logistics Manager for four years, the University of Tennessee as an ROTC Instructor for five years, the National Training Center in San Diego, California as a Drill Instructor for two years and as 1st Sergeant of the 18th Infantry at Fort Benjamin Harrison in Indianapolis for eight years. As enlisted, I acquired the rank of Master Sergeant with 12 Accommodations and five Medals for Meritorious Service. I was hired by Union Pacific Railroad as a Conductor at the age of 42 on July 10, 2010, was promoted to Engineer on February 12, 2012 and am currently working as an Engineer and Total Safety Advisor. In 2017, I was hired as an agent for the LECMPA, and on January 1, 2022 Ken Romero hired me as the state manager for Louisiana. I am currently married to Deshunda Fay Clemons and we have 2 beautiful children, Sydney, 3 and Brayden, 1. My hobbies include Cooking, Traveling, watching football, Camping and Exercising. My interests are Sports, Bowling, Billiards, Playing Basketball, Video Games and Family Outdoor Activities. I really enjoy my duties as a State Manager for the LECMPA and although I retire in 8 years from Union Pacific, I look forward to my future with our company.



# State Managers/Railroad Markets

## Dwayne Tafoya

State Manager, Grest Plains Region – New Mexico

I became an agent in April 2021, when I was hired by Ken Romero. I then became state manager of New Mexico on January 1, 2022. I originally took out a policy on April 9, 2021, as being a former local chairman, I saw the way the company was handling discipline and wanted to make sure my income was protected if anything should happen. I have been employed by BNSF Railway for 27 1/2 years as a locomotive engineer, and I am a proud member of the BLE-T division 791. I have been married to my wife Lori for 27 years; we have three children: Ryan, 30 and his wife Luz (children Daniel, Lucy and LaRae), Leanne 25 and her husband Dominic (son Levi), and our daughter Jordyn 24. We enjoy hunting, gambling and hanging out with family and friends.

## George Gilbert

State Manager, Western Region – Arizona

I am the state manager for Arizona. I was hired by Cary Sherrow as an agent in 2016 and became state manager in early 2022. I took out my first LECMPA policy in 2004 when I hired out, on a recommendation from a former agent. The following week, I swiped a car left out to foul, and the engineer asked me if I had job insurance. We did not get disciplined, but it was a reassurance that I had LECMPA.

I have worked at Union Pacific for 19 years: 10 as a conductor and nine as an engineer. I have been married to my wife Terry for 23 years, have two stepsons, Loudon and Brenden, and our adopted daughter Alessandra. We have four grandchildren: Mila, 5, Loudon, 3, Ermias, 1 and Annaleia, 1.

When I get the opportunity, I ride any type of motorsports products and I am a Licensed Insurance Agent, for life and health.

## JD Howard

State Manager, Western Region – Arkansas, Oklahoma, Texas

I was hired out in 1979 on the Cotton Belt in East Texas, as a Fireman. When the SP took over the Cotton Belt I transferred to West Texas in 1984 as an Engineer. I began my LECMPA career in 1996 in Dalhart, TX because a Local Rep was needed, and I saw it as a way to help my co-workers and it was also a challenge. I converted 80 out of 100 Railroaders over to LECMPA and helped Sponsor LECMPA's first Softball Team. In 1998 the UP bought the SP and I transferred to North Little Rock, Arkansas as an Engineer. I became a State Manager for 19 years and Retired from the UP in 2015. However, I still enjoy my State Manager role with LECMPA and find it fulfilling to remain the Guy that Railroaders call when they need help with getting a policy, reassurance at claim time, or simply need questions answered.

## Thomas Ragghianti

State Manager, Western Region – Washington

I hired out with Union Pacific Railroad in June of 1995. I was referred to the railroad by a close friend and his father that worked for Union Pacific and it sounded like a great carrier so I applied. I have worked out of three terminals during my carrier: Seattle, Kent and Tacoma. I have been the conductor on a traveling switcher out of Kent, Washington since 2009. As of June, 2021 I had 26 years of service. I have been the Secretary Treasurer for my local union since 2004. I am married to my wife Jeana and have three kids, Ashlan, David and Brandon. We also have two golden retrievers named Cruz and Sky. My family and I love traveling, camping, boating, fishing and crabbing. My unique hobby is lampworking. This is melting rods of glass in a torch to make beads and other pieces of Jewelry and artwork. I started selling job insurance as an agent in August of 2014 and became the Washington state manager in December 2018. I enjoy working hard for LECMPA and our members by offering a service to railroaders that protects their families and income when they are disciplined by the railroad. I also enjoy meeting and speaking to railroaders from all over our state and sharing our stories of the life of a railroad.



# State Managers/Railroad Markets

## **Cary Sherrow**

State Manager, Western Region – Montana, Oregon

I became a railroader because of my family history of relatives working for UPRR. I worked for 41 years on Union Pacific's La Grande Sub Division doing Main Line Pool Jobs and -Locals -Yard Jobs. -Main Line Pool Jobs, -Locals, -Yard Jobs Hinkle, Oregon; -La Grande, Oregon-Huntington, Oregon-La Grande to Nampa, Idaho Pool Jobs-Hinkle Oregon to Spokane Pool Jobs-Engineer extra boards Hinkle & La Grande Oregon—Hinkle Yard Jobs-other outside point Locals Assignments and locations. I was the BLET Local Chairman, -Vice Local Chairman, and -Vice Secretary. I am widowed and have one son. My hobbies include old cars, DIY projects, traveling, big game hunting. I was an LECMPA member while working 1981 to 2016: 23 Years working as a state manager and or Agent. I do what I do for LECMPA because I have empathy for others, working as a Union Rep showed me many different aspects of discipline and the negative affect that it can have on a Railroader and their families.

## **Mark Zanders**

State Manager, Western Region – California, Colorado

I am the State Manager for California and Colorado. I had the pleasure of becoming an agent for LECMPA on July 8, 2020, when Cameron Reeves reached out to me for a bump on my policy and asked me If I would like to become an Agent. I said sure and told him about my experience selling armored car service for Brinks, Inc. for 10 years. Cameron said welcome aboard!

After a great start with LECMPA, I was offered the state manager position on January 1, 2021, which has been a great experience. I don't just sell job insurance, I also believe in our product. I have been a policyholder since August 2013, had to use it once, and can say having it was my best decision ever. I use my experience to help others make decisions on insurance and their needs. I am a conductor for Union Pacific Railroad, going on 19 years with Local #240 out of Long Beach, California. I'm married to Latishe. We have three sons, Mark Jr, Tray, Duevone, and our only daughter, Latwinay. We love to travel and have family time together. I like to spend most of my time with my grandchildren Tray Jr., Aiyana, Miles, Deshawn, Dwayne, Kaylee and Jeremiah.

# Members Spotlight

In the next section we honor our loyal members who have recently retired from service. We appreciate their contributions to their fellow members, through the years, ensuring the Association always stands ready to promptly pay claims when discipline, dismissal or tragedy strikes. This is the power of cooperation overcoming adversity. LECMPA has long offered our member-owners the most value for their premium dollars, and the listed Loyalty Appreciation Program awards demonstrate our commitment to this tradition. We wish every retiring member's story could be told here, but offer as a sample, a few member vignettes that have been shared with the Home Office. Congratulations to all of our retirees and their families!

*Thank you for your many years of service and dedication to the railroad industry and our Association.*

## John Nichols



John recently retired as an Engineer with Union Pacific Railroad at Ennis, Texas. He graduated from high school on a Friday and took a job in the Southern Pacific Railroad's maintenance of way department the following Monday. His mother was a longtime SP clerk and helped him gain employment.

"Back then you had to know somebody to get hired," said John. He thought the railroad would only be a summer job. He had plans to go to college in the fall, which got put on hold when SP offered him work as a locomotive fireman out of Houston. He returned to Ennis in 1971, and took promotion to Engineer in 1972. Much of his railroad career was spent on the road. For the past 25 years he worked extra, covering regular assigned locals and yard jobs. He finished his career with UP on a daylight yard job in Ennis. John and his wife Kathy like to play golf and throw darts. He is blessed with three children, seven grandchildren, and two great grandchildren. As for LECMPA: "They always treated me right and were there for me when I needed them." The Association is honored to recognize him for 52 years of loyal membership. We wish him every happiness in retirement.

## Greg Dibrell



Locomotive Engineer retired November 20, 2021, with 50 years of service to Burlington Northern Santa Fe Railway and its predecessor roads and 50 years of membership with LECMPA.



**Congratulations to  
John Nichols and Greg Dibrell  
on 50+ Years of Service**

## Members Spotlight (cont.)

### Michael Tanner



They made it so clear the last three weeks. However, I will say my last trip was at 8:30 in the morning and I was tied up by noon. No PTC and no dynamics I got to run that 2014 ft baby like I wanted to. Crawled off that Iron Horse and called it a career. No regrets at all.

I will also say there were times I sat on the engine with a long radio silence, glad I had LECMPA. It gave me piece of mind just knowing LECMPA was there if needed. I never hurt anyone, killed anyone and never got fired. The times I was pulled out of service, they put me back with pay. It's been a hell of a ride.



### Clyde Joseph Salas



Thirty-three years, that's the number of years I have spent coming and going on the rails. 33 years, the same amount of time that the Locomotive Engineers & Conductors Mutual Protective Association has stood beside me and my family through all of life's adventures and mishaps. I can't imagine what would

have happened if they weren't there for me when I needed them the most. You can't predict the future and if someone were to ask me if I thought job and disability insurance were a good investment, I would tell them—100%.

When my wife was a stay-at-home mom, and I was injured, that was the true test of how much the company did for myself and my family. We literally would not have been able to make it without the support of LECMPA. That is just one example. As you can imagine, you never know what life can throw at you. 33 years is a long time and I have needed their support on several occasions, and they were always there without fail.

I want to express my appreciation for all the support, and I am extremely glad I made the decision to let LECMPA have my back through my years of service as a train engineer at Union Pacific. Over Homies – CJ has retired!

## Members Spotlight (cont.)

### Barrington Eames



Barrington Eames made his last trip as a Tri-Rail conductor out of Miami on August 12, 2021. His railroad career began in August of 1978 with the Long Island Railroad of New York, where he worked as a conductor. Barrington enjoyed the Florida climate and would vacation

there. Back in 1988, he heard about a 5-year passenger rail project in the Miami area and decided to join Tri-Rail. He spent the following decades working passenger service between Miami and West Palm Beach. When asked about LECMPA, he has “no regrets whatsoever” about taking out wage protection; “It’s absolutely necessary. Guaranteed income when taken out of service. Accidents do happen.” In retirement, he enjoys taking care of his grandkids, volunteering at the local elementary schools and swimming. He’s blessed with two children and two grandchildren — “the guiding light in your life.” The Association is honored to recognize Barrington for his 33 years of loyal membership. We wish him every happiness in retirement.

### Tom Hughes

I am in receipt of the LECMPA Loyalty Appreciation Award — this was a very pleasant surprise! Thank you. I just retired after 34 years of service. One of the things I always tell new hires is to sign up with LECMPA for job protection. It has been a great help to me in a couple of instances. I would not want to be employed in this industry without it! “They hire you so that they can fire you” — LECMPA helps protect against this. The Association is honored to recognize Tom for his 34 years of loyal membership. We wish him every happiness in retirement.

### James T. Gilbert



Signal Technician James Gilbert retired after 21 years of service to Union Pacific Railroad in September of 2022. Before becoming a signalman, James served a 20-year career in the United States Air Force. The Air Force had him stationed at four different bases across

the globe: Whiteman Air Force Base in Johnson County, Missouri; Incirlik Air Force Base in Adana, Turkey; Buckley Air National Guard Base in Denver, Colorado; and Misawa Air Force Base in Japan. James enjoyed his work at Union Pacific. He carried an LECMPA policy for peace of mind. “Should anything happen I’d have money coming in,” said James, “Signal technicians put their names on a lot of documents, certifying that tests are done correctly. If you don’t do something right, you can get fired fast.” Married to his wife Kristina for 42 years, the couple has two grown children. In retirement, James plans to flyfish and model railroad. The Association is honored to recognize him for his years of loyal membership. We wish him every happiness in retirement.

### Ricardo Soliz



Conductor Ricardo Soliz retired after 25 years of service to Texas Mexican Railway — Kansas City Southern Railway out of Laredo, Texas. Ricardo has been a LECMPA member since 2003.

# Loyalty Appreciation Program Recipients

LECMPA's Loyalty Appreciation Program is one way we reward long-term membership. All members with five or more years of membership at retirement receive a generous, tax-free payment at retirement. Congratulations to all our recent recipients!

More than \$7,375,000 in Loyalty Awards paid back to members since 2010.

Policy No	Number of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0156984	52	TX	Engineer	Union Pacific	4117.80
0162243	50	TX	Engineer	Burlington Northern Santa Fe	2071.20
0169109	47	MO	Conductor	Burlington Northern Santa Fe	2700.00
0170524	45	TX	Engineer	Union Pacific	3317.40
0171980	45	WY	Conductor	Union Pacific	810.00
0199083	44	NE	Conductor	Union Pacific	3178.80
0172257	44	ID	Engineer	Union Pacific	3226.80
0173326	44	KS	Engineer	Union Pacific	2280.60
0174364	44	TX	Hostler	Union Pacific	2012.40
0176611	43	NE	Engineer	Burlington Northern Santa Fe	2106.00
0177982	43	TX	Engineer	Union Pacific	2430.00
0174276	43	TX	Conductor	Amtrak	1039.20
0174672	43	TX	Conductor	Burlington Northern Santa Fe	2611.80
0175843	42	WY	Engineer	Union Pacific	2967.60
0179496	42	OK	Conductor	Burlington Northern Santa Fe	2640.60
0180891	41	CO	Engineer	Burlington Northern Santa Fe	3162.00
0206429	41	IN	Engineer	Norfolk Southern Railway	2184.00
0180852	41	TX	Conductor	Burlington Northern Santa Fe	1000.80
0179442	41	TX	Engineer	Union Pacific	2400.00
0209697	40	TN	Engineer	CN/Illinois Central	2448.00
0181328	39	WY	Engineer	Burlington Northern Santa Fe	1660.80
0181908	39	TX	Engineer	Burlington Northern Santa Fe	1608.00
0621485	38	TX	Conductor	Texas Mexican Railway	2910.00
0184028	37	NE	Conductor	Burlington Northern Santa Fe	3126.00
0183145	36	KS	Engineer	Union Pacific	2268.00
0800233	36	VA	Engineer	Norfolk Southern Railway	1101.60
0184736	36	KS	Engineer	Union Pacific	3078.00
0184877	35	NE	Engineer	Burlington Northern Santa Fe	756.00
0184419	35	NE	Engineer	Burlington Northern Santa Fe	1836.00
0184869	35	WY	Engineer	Union Pacific	2945.40
0183776	35	MO	Engineer	Union Pacific	2839.20
0184834	35	NE	Conductor	Union Pacific	1650.60
0185241	34	TX	Engineer	Union Pacific	2292.00
0185524	34	TX	Engineer	Union Pacific	1879.20
0185590	34	KS	Conductor	Burlington Northern Santa Fe	1890.00
0186968	33	NE	Engineer	Union Pacific	1551.60
0187664	33	TX	Engineer	Union Pacific	3174.60
0187468	33	UT	Engineer	Union Pacific	2032.20
0187461	33	NE	Conductor	Union Pacific	1603.80
0187404	33	CA	Engineer	Union Pacific	2133.00

## Loyalty Appreciation Program Recipients (cont.)

Policy No	Number of Loyalty Yrs	State	Occupationn	Company Name	Award Amount
0187696	33	FL	Conductor	Tri-Rail	2570.40
0187178	33	TX	Conductor	Union Pacific	1216.80
0187144	33	TX	Engineer	Union Pacific	1634.40
0186961	33	TX	Engineer	Union Pacific	1657.80
0186249	33	AL	Engineer	Norfolk Southern Railway	712.80
0185681	33	VA	Conductor	CSX Corporation	2057.40
0187159	33	AR	Engineer	Union Pacific	1868.40
0187748	32	MS	Engineer	Kansas City Southern	2922.60
0187188	32	TX	Engineer	Union Pacific	2532.60
0187589	32	KS	Engineer	Union Pacific	2689.20
0186575	32	OK	Engineer	Union Pacific	1798.20
0187269	32	MN	Conductor	Burlington Northern Santa Fe	979.20
0187373	32	TX	Engineer	Union Pacific	2219.40
0186088	32	WA	Engineer	Amtrak	1555.20
0187483	32	WY	Engineer	Union Pacific	1857.60
0188474	31	KY	Engineer	Norfolk Southern Railway	2691.00
0188941	31	TX	Yardmaster	Union Pacific	1544.40
0188794	31	OK	Engineer	Burlington Northern Santa Fe	2068.20
0188730	31	MS	Engineer	Kansas City Southern	2782.80
0188710	31	CA	Engineer	Union Pacific	3004.20
0189359	31	TX	Engineer	Burlington Northern Santa Fe	3057.60
0188688	31	TX	Engineer	Union Pacific	1733.40
0188459	31	CA	Conductor	Burlington Northern Santa Fe	840.60
0188450	31	NE	Engineer	Union Pacific	1506.60
0188206	31	CA	Engineer	Union Pacific	2376.00
0188146	31	TX	Engineer	Union Pacific	1834.20
0187941	31	VA	Conductor	Norfolk Southern Railway	1783.80
0187470	31	CA	Engineer	Union Pacific	1859.40
0188832	30	CA	Engineer	Union Pacific	1491.60
0189933	30	FL	Engineer	Tri-Rail	2228.40
0190101	30	NE	Engineer	Union Pacific	2499.60
0189494	30	CA	Engineer	Union Pacific	2437.80
0189900	30	IA	Engineer	Union Pacific	2411.40
0189295	30	CA	Engineer	Union Pacific	2898.60
0188963	30	LA	Conductor	Kansas City Southern	1647.00
0188836	30	AR	Conductor	Union Pacific	734.40
0188252	30	VA	Engineer	CSX Corporation	2095.20
0188904	30	AR	Conductor	Union Pacific	432.00
0190847	29	IL	Engineer	Indiana Harbor Belt	2950.80
0191095	29	MO	Engineer	Union Pacific	693.00
0191003	29	TX	Engineer	Union Pacific	887.40
0190955	29	TX	Engineer	Union Pacific	1472.40
0190889	29	GA	Engineer	Norfolk Southern Railway	2007.00
0190489	29	WV	Conductor	Amtrak	2458.80
0190438	29	IL	Engineer	Union Pacific	907.20

## Loyalty Appreciation Program Recipients (cont.)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0190184	29	SD	Engineer	Burlington Northern Santa Fe	1900.80
0189993	29	KS	Conductor	Union Pacific	2491.80
0189874	29	TX	Engineer	Union Pacific	1785.60
0189978	29	VA	Engineer	CSX Corporation	1774.80
0189954	29	OH	Engineer	CSX Corporation	1371.60
0189969	29	TX	Engineer	Union Pacific	1774.80
0191376	28	TX	Engineer	Union Pacific	1368.00
0191018	28	UT	Engineer	Union Pacific	1567.80
0191941	28	UT	Engineer	Union Pacific	2626.20
0190800	28	CO	Engineer	Burlington Northern Santa Fe	2503.20
0189740	28	NV	Engineer	Union Pacific	2426.40
0190776	28	MT	Engineer	Montana Rail Link	2379.60
0190774	28	NE	Engineer	Union Pacific	554.40
0190444	28	CA	Engineer	Union Pacific	2832.00
0189943	28	TX	Engineer	Union Pacific	2088.00
0191865	27	WV	Engineer	CSX Corporation	1560.60
0192665	27	NE	Engineer	Burlington Northern Santa Fe	1746.00
0192242	27	OK	Engineer	Kansas City Southern	2299.20
0192133	27	AZ	Engineer	Burlington Northern Santa Fe	2428.80
0192074	27	WV	Engineer	CSX Corporation	1652.40
0191909	27	GA	Engineer	Norfolk Southern Railway	2215.80
0191882	27	WV	Conductor	CSX Corporation	972.00
0191383	27	IA	Engineer	Burlington Northern Santa Fe	2178.00
0191713	27	WV	Conductor	CSX Corporation	1627.20
0191653	27	KS	Engineer	Union Pacific	1562.40
0191512	27	VA	Conductor	Amtrak	2070.00
0191429	27	CO	Engineer	Union Pacific	2184.00
0191100	27	VA	Engineer	CSX Corporation	1312.20
0191236	27	WV	Engineer	CSX Corporation	1312.20
0191180	27	TX	Engineer	Union Pacific	2613.60
0191993	27	FL	Engineer	CSX Corporation	2251.80
0191276	27	WV	Engineer	CSX Corporation	1274.40
0191243	27	TX	Engineer	Burlington Northern Santa Fe	2514.00
0192705	26	NM	Engineer	Burlington Northern Santa Fe	1566.00
0192802	26	NE	Engineer	Union Pacific	795.60
0192948	26	WV	Engineer	CSX Corporation	1850.40
0193402	26	VA	Engineer	CSX Corporation	2526.00
0193470	26	VA	Engineer	Norfolk Southern Railway	2375.40
0194024	26	GA	Engineer	Norfolk Southern Railway	1346.40
0192905	26	KS	Conductor	Union Pacific	795.60
0192451	26	WI	Engineer	Burlington Northern Santa Fe	1591.20
0192335	26	VA	Conductor	Norfolk Southern Railway	1389.60
0192297	26	TX	Conductor	Union Pacific	1591.20
0192019	26	WV	Engineer	CSX Corporation	1263.60
0191997	26	TX	Engineer	Union Pacific	2767.20

## Loyalty Appreciation Program Recipients (cont.)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0192543	26	CO	Engineer	Union Pacific	2527.20
0192614	26	AZ	Engineer	Union Pacific	1728.00
0191791	26	ID	Engineer	Union Pacific	2199.60
0191901	26	FL	Engineer	CSX Corporation	1539.00
0193865	25	VA	Conductor	Norfolk Southern Railway	2163.6
0193869	25	VA	Engineer	CSX Corporation	1134.00
0193900	25	KY	Conductor	CSX Corporation	900.00
0193254	25	SC	Engineer	CSX Corporation	2779.20
0194166	25	KY	Engineer	Union Pacific	1553.40
0194496	25	WY	Engineer	Burlington Northern Santa Fe	2077.20
0195200	25	NE	Engineer	Burlington Northern Santa Fe	1278.00
0193694	25	TX	Conductor	Union Pacific	1530.00
0193617	25	WV	Conductor	CSX Corporation	1582.20
0193596	25	TX	Conductor	Union Pacific	1479.60
0193533	25	TX	Engineer	Union Pacific	2142.00
0193286	25	NM	Conductor	Union Pacific	1530.00
0193123	25	CN	Engineer	Canadian National	900.00
0192869	25	TX	Engineer	Union Pacific	1125.00
0193312	25	CA	Engineer	Amtrak	1756.80
0197876	24	OH	Engineer	CSX Corporation	2496.00
0198549	24	NM	Welder	Burlington Northern Santa Fe	1501.20
0195643	24	OH	Engineer	CSX Corporation	2341.80
0195888	24	AZ	Engineer	Union Pacific	1339.20
0198304	24	CA	Conductor	Union Pacific	1728.00
0195894	24	WV	Engineer	Norfolk Southern Railway	1704.00
0198099	24	WV	Engineer	CSX Corporation	2140.20
0196053	24	CO	Engineer	Union Pacific	2350.80
0195340	24	CO	Engineer	Burlington Northern Santa Fe	1468.80
0197572	24	OH	Conductor	CSX Corporation	1206.00
0196087	24	TX	Engineer	Union Pacific	2772.00
0196288	24	CA	Foreman	Burlington Northern Santa Fe	1296.00
0197344	24	AZ	Engineer	Burlington Northern Santa Fe	2762.40
0198017	24	VA	Engineer	Norfolk Southern Railway	954.00
0194897	24	NM	Engineer	Burlington Northern Santa Fe	2732.40
0193773	24	TX	Conductor	Union Pacific	1468.80
0193675	24	WV	Conductor	CSX Corporation	1566.00
0194464	24	IA	Engineer	Union Pacific	2550.00
0194710	24	IA	Engineer	Union Pacific	1729.80
0195374	24	VA	Conductor	Norfolk Southern Railway	1166.40
0194853	24	WV	Engineer	CSX Corporation	1080.00
0195363	24	TX	Conductor	Union Pacific	2041.20
0194952	24	TX	Yardmaster	Union Pacific	1468.80
0195096	24	MO	Conductor	Burlington Northern Santa Fe	734.40
0195156	24	WA	Conductor	Burlington Northern Santa Fe	1580.40
0198870	24	NE	Conductor	Burlington Northern Santa Fe	2073.60

## Loyalty Appreciation Program Recipients (cont.)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0195333	24	MS	Conductor	Burlington Northern Santa Fe	1411.20
0197100	23	TX	Conductor	Union Pacific	1656.00
0195450	23	WV	Engineer	CSX Corporation	1623.60
0196343	23	NV	Engineer	Union Pacific	1407.60
0196517	23	GA	Conductor	Norfolk Southern Railway	1724.40
0196847	23	IA	Engineer	Union Pacific	1656.00
0196011	23	TX	Engineer	Union Pacific	2230.80
0200524	23	NC	Conductor	Norfolk Southern Railway	1407.60
0199608	23	KY	Conductor	CSX Corporation	1035.00
0202369	23	OH	Engineer	CSX Corporation	1427.40
0198939	23	NE	Conductor	Union Pacific	1067.40
0198763	23	CA	Conductor	Union Pacific	1242.00
0198749	23	SD	Conductor	Union Pacific	1710.00
0198586	23	OH	Engineer	Union Pacific	2472.00
0199417	23	TX	Engineer	Union Pacific	2424.00
0198405	23	TX	Conductor	Union Pacific	1656.00
0198315	23	NE	Conductor	Union Pacific	2219.40
0197182	23	WI	Engineer	Burlington Northern Santa Fe	2160.00
0197936	23	TX	Conductor	Union Pacific	2642.40
0197165	23	MD	Conductor	CSX Corporation	828.00
0197454	23	TX	Engineer	Union Pacific	2199.60
0201030	23	TX	Engineer	Union Pacific	1584.00
0197110	23	TX	Engineer	Union Pacific	1897.20
0200791	23	CA	Engineer	Union Pacific	2348.40
0202663	22	NM	Engineer	Burlington Northern Santa Fe	1258.20
0202516	22	ID	Engineer	Burlington Northern Santa Fe	1890.00
0202515	22	FL	Conductor	CSX Corporation	1584.00
0201807	22	TX	Engineer	Union Pacific	2640.00
0202071	22	KS	Conductor	Union Pacific	1188.00
0202892	22	VA	Engineer	CSX Corporation	1987.20
0201291	22	PA	Engineer	CSX Corporation	1220.40
0201392	22	WA	Engineer	Burlington Northern Santa Fe	1440.00
0801122	22	TX	Engineer	Union Pacific	2100.00
0202998	22	NY	Engineer	CSX Corporation	1980.00
0203169	22	OH	Engineer	CSX Corporation	1117.80
0203311	22	IN	Engineer	Norfolk Southern Railway	2052.00
0203448	22	SC	Engineer	CSX Corporation	1584.00
0201010	22	KS	Engineer	Union Pacific	1035.00
0206253	22	CN	Engineer	Keolis	1584.00
0201389	22	IN	Conductor	Norfolk Southern Railway	1980.00
0203815	22	OH	Conductor	Norfolk Southern Railway	1069.20
0203904	22	PA	Engineer	Norfolk Southern Railway	2253.60
0206004	22	WV	Engineer	Norfolk Southern Railway	1522.80
0197447	22	KY	Conductor	Norfolk Southern Railway	990.00
0205267	22	WV	Engineer	Norfolk Southern Railway	1422.00

## Loyalty Appreciation Program Recipients (cont.)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0205376	22	OR	Engineer	Burlington Northern Santa Fe	1584.00
0205424	22	KS	Conductor	Burlington Northern Santa Fe	1231.20
0204893	22	MO	Engineer	Union Pacific	673.20
0200263	22	NC	Conductor	Norfolk Southern Railway	673.20
0199169	22	CA	Engineer	Union Pacific	2059.20
0198555	22	CA	Engineer	Union Pacific	2293.80
0199562	22	MI	Engineer	CSX Corporation	990.00
0199754	22	MI	Engineer	CSX Corporation	1152.00
0199812	22	NE	Hostler	Union Pacific	1854.00
0198425	22	NV	Conductor	Union Pacific	2412.00
0199342	22	WA	Engineer	Union Pacific	2364.00
0199959	22	WA	Conductor	Burlington Northern Santa Fe	1922.40
0199751	22	MD	Engineer	CSX Corporation	1980.00
0198113	22	KY	Engineer	Norfolk Southern Railway	1605.60
0200552	22	CA	Engineer	Burlington Northern Santa Fe	756.00
0196842	22	TX	Engineer	Union Pacific	1584.00
0200534	22	CA	Conductor	Union Pacific	1296.00
0200635	22	UT	Conductor	Union Pacific	2097.00
0197908	22	AR	Engineer	Missouri & Arkansas	1069.20
0200519	22	MD	Conductor	CSX Corporation	2640.00
0829363	22	FL	Engineer	Union Pacific	1320.00
0199882	22	VA	Machine Opr	CSX Corporation	1338.00
0209299	21	FL	Conductor	Norfolk Southern Railway	1269.00
0178767	21	TX	Yardmaster	Union Pacific	1890.00
0520595	21	AZ	Laborer	Union Pacific	1650.60
0206204	21	TX	Engineer	Burlington Northern Santa Fe	1512.00
0206097	21	AR	Truck Driver	United Parcel Service	1134.00
0206082	21	TX	Conductor	Burlington Northern Santa Fe	1576.80
0206009	21	WV	Engineer	Norfolk Southern Railway	1285.20
0205734	21	WV	Conductor	Norfolk Southern Railway	1134.00
0205752	21	AR	Truck Driver	United Parcel Service	1512.00
0205883	21	IL	Conductor	Union Pacific	2192.40
0205844	21	WA	Track Foreman	Burlington Northern Santa Fe	1171.80
0206164	21	TN	Engineer	CSX Corporation	1134.00
0206929	21	NM	Signal Maintainer	Burlington Northern Santa Fe	1566.00
0208037	21	SC	Conductor	Norfolk Southern Railway	1890.00
0508243	21	VA	Engineer	Norfolk Southern Railway	642.60
0203519	21	IA	Engineer	Union Pacific	1512.00
0205621	21	IL	Engineer	Union Pacific	2079.00
0207329	21	OH	Engineer	Norfolk Southern Railway	1980.00
0511895	21	GA	Conductor	CSX Corporation	1467.00
0208074	21	WY	Conductor	Union Pacific	2461.20
0206428	21	AZ	Conductor	Union Pacific	2343.60
0207204	21	NV	Engineer	Union Pacific	2370.00
0206370	21	WV	Engineer	CSX Corporation	1428.00

## Loyalty Appreciation Program Recipients (cont.)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0206904	21	IL	Engineer	Norfolk Southern Railway	1456.20
0209590	21	TX	Engineer	Union Pacific	756.00
0206591	21	NE	Engineer	Burlington Northern Santa Fe	1285.20
0206499	21	OH	Engineer	Norfolk Southern Railway	1512.00
0502418	21	AR	UPS Driver	United Parcel Service	1020.60
0206439	21	OH	Engineer	CSX Corporation	1512.00
0510862	21	TX	Engineer	Union Pacific	1159.20
0209215	21	WA	Conductor	Burlington Northern Santa Fe	1285.20
0208272	21	NJ	Conductor	Norfolk Southern Railway	1134.00
0201563	21	ID	Engineer	Union Pacific	1854.00
0203447	21	NY	Engineer	CSX Corporation	1706.40
0203421	21	OH	Engineer	CSX Corporation	1116.00
0203057	21	FL	Engineer	Union Pacific	2028.00
0202790	21	AZ	Engineer	Union Pacific	1512.00
0203602	21	IA	Engineer	Union Pacific	1512.00
0202401	21	KY	Engineer	CSX Corporation	1674.00
0203570	21	MT	Engineer	Montana Rail Link	1126.80
0201732	21	CO	Engineer	Burlington Northern Santa Fe	2520.00
0203033	21	ID	Conductor	Union Pacific	1512.00
0201058	21	IA	Engineer	Union Pacific	1285.20
0200896	21	IL	Engineer	CSX Corporation	756.00
0200785	21	CA	Engineer	Burlington Northern Santa Fe	1890.00
0200407	21	PA	Engineer	Norfolk Southern Railway	2520.00
0200399	21	IN	Engineer	CSX Corporation	1656.00
0199870	21	CA	Engineer	Union Pacific	2091.60
0199511	21	MD	Engineer	CSX Corporation	1267.20
0201749	21	IN	Engineer	Norfolk Southern Railway	2124.00
0204228	21	UT	Foreman	Union Pacific	378.00
0203905	21	UT	Engineer	Union Pacific	2254.80
0203910	21	VA	Engineer	Norfolk Southern Railway	1512.00
0204117	21	NE	Conductor	Union Pacific	1638.00
0204129	21	AZ	Engineer	Union Pacific	756.00
0205468	21	OH	Engineer	Norfolk Southern Railway	1296.00
0204962	21	IN	Engineer	CSX Corporation	1285.20
0204875	21	FL	Dispatcher-Train	CSX Corporation	2167.20
0204694	21	ID	Conductor	Burlington Northern Santa Fe	1512.00
0202775	21	NE	Engineer	Union Pacific	1580.40
0204398	21	IA	Engineer	Union Pacific	2280.00
0209525	21	CA	Electrician	Burlington Northern Santa Fe	1134.00
0500678	20	UT	Engineer	Union Pacific	2250.00
0500617	20	CA	Engineer	Union Pacific	2280.00
0210448	20	OK	Bridge Tender	Burlington Northern Santa Fe	864.00
0534424	20	KS	Engineer	Union Pacific	1224.00
0210229	20	TN	Conductor	CSX Corporation	1440.00
0209748	20	NE	Conductor	Burlington Northern Santa Fe	1440.00

## Loyalty Appreciation Program Recipients (cont.)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0803529	20	OH	Engineer	CSX Corporation	1677.60
0210271	20	WY	Engineer	Union Pacific	1080.00
0501151	20	MI	Engineer	Norfolk Southern Railway	1782.00
0530812	20	MN	Conductor	Burlington Northern Santa Fe	1440.00
0536865	20	MS	Conductor	CN/Illinois Central	1224.00
0605469	20	MS	Bridge Tender	Burlington Northern Santa Fe	1080.00
0512807	20	GA	Engineer	Norfolk Southern Railway	1400.40
0515454	20	IL	Conductor	Burlington Northern Santa Fe	1440.00
0517731	20	IL	Hostler	Burlington Northern Santa Fe	1440.00
0521757	20	FL	Signal Maintainer	CSX Corporation	1425.60
0520904	20	GA	Engineer	CSX Corporation	1800.00
0533435	20	ID	Bridge Tender	Burlington Northern Santa Fe	9720.00
0524348	20	GA	Engineer	CSX Corporation	2188.80
0207152	20	WV	Conductor	Norfolk Southern Railway	1341.60
0197248	20	KY	Engineer	CSX Corporation	2094.00
0202345	20	MD	Engineer	CSX Corporation	1161.00
0204552	20	OH	Engineer	Norfolk Southern Railway	2034.00
0204691	20	PA	Engineer	CSX Corporation	2164.80
0204912	20	WA	Conductor	Burlington Northern Santa Fe	720.00
0205494	20	AR	Truck Driver	United Parcel Service	1440.00
0205834	20	WY	Conductor	Burlington Northern Santa Fe	1800.00
0205888	20	KY	Engineer	CSX Corporation	1800.00
0206103	20	CA	Conductor	Burlington Northern Santa Fe	1800.00
0206118	20	MO	Conductor	Burlington Northern Santa Fe	1440.00
0206210	20	VA	Engineer	Norfolk Southern Railway	1375.20
0206232	20	TX	Engineer	Union Pacific	1800.00
0204944	20	PA	Conductor	CSX Corporation	1728.00
0207109	20	FL	Engineer	CSX Corporation	2016.00
0209490	20	MN	Engineer	Union Pacific	2304.00
0207316	20	AL	Engineer	CSX Corporation	1797.00
0207386	20	GA	Engineer	Norfolk Southern Railway	1879.20
0207527	20	CA	Conductor	Burlington Northern Santa Fe	1440.00
0207932	20	TX	Conductor	Burlington Northern Santa Fe	1440.00
0208257	20	FL	Signal Inspector	CSX Corporation	1530.00
0208298	20	NM	Foreman	Union Pacific	1224.00
0208349	20	PA	Engineer	CSX Corporation	1440.00
0208529	20	OR	Conductor	Union Pacific	684.00
0208826	20	WV	Conductor	Norfolk Southern Railway	1224.00
0208902	20	ID	Conductor	Burlington Northern Santa Fe	1080.00
0208975	20	AZ	Welder	Burlington Northern Santa Fe	1800.00
0209191	20	MT	Conductor	Burlington Northern Santa Fe	1800.00
0207003	20	WA	Track Super/Insp	Burlington Northern Santa Fe	883.80

# LECMCA Historic Timeline

Your Association has a long and interesting history. Formed by 10 locomotive engineers in 1910 as a Detroit, Michigan-based cooperative assessment insurer for the protection of railroad engineers and conductors, its past and present is inextricably tied to the railroad crafts and the labor organizations that represent them. Today, our member-owners come from every railroad craft and many other union transportation trades. Our story involves sacrifice, setbacks, and steady progress, and further bears the character of all who came before us as well as the thousands of members who continue to believe in the founding mission. Historical highlights will soon be accessible to our members, and others with an interest in the Association, in the form of a web-based timeline. What follows is a sneak peak:



Thirteen Michigan Central Railroad engineers meet at the home of William D. Robinson of Marshall, Michigan, to discuss unjust pay cuts and other workplace grievances. They craft a plan for a Protective Association and put out a call for a general meeting. Engineers from five Michigan railroads gather in Detroit and, on May 8, 1863, form the Brotherhood of the Footboard. The name would change one year later to the Brotherhood of Locomotive Engineers, and again in 2004, to the Brotherhood of Locomotive Engineers and Trainmen – the oldest labor organization in North America.

1863

Ten locomotive engineers from Indiana, Michigan and Ohio incorporate Locomotive Engineers' Mutual Protective Association, covering the insurance needs of locomotive engineers and conductors. To join, an applicant has to have a year of service and be of good moral standing with no bad habits.

July 10, 1910



LE&CMPA President Harry Fidler, an original incorporator of the Association, joins the Pennsylvania Railroad in 1891, as a fireman, and after two years takes his promotion to engineer. He belongs to Brotherhood of Locomotive Engineers Division 79, Columbus, and Division 11, Indianapolis, and for fifteen years serves as general secretary and treasurer of the general committee of adjustment, Pennsylvania Lines West of Pittsburgh. President Harding appoints Fidler to the Federal Board for Vocational Education.

July 10, 1910-Oct. 9, 1934

First meeting of members of the Locomotive Engineers' Mutual Protective Association. Lewis Ward loans the Association \$2,000 for use as a claims fund.

July 25, 1910

Michigan authorizes Locomotive Engineers' Mutual Protective Association to conduct business as a co-operative assessment insurer.

July 26, 1910

April 1912

*The Pilot* debuts, official publication of the Association, and is printed monthly until December of 1944.



July 23, 1912

At the second members meeting, the Association adds conductors to its name, becoming the Locomotive Engineers & Conductors Mutual Protective Association.

May 17, 1913

The Brotherhood of Locomotive Engineers and the Brotherhood of Locomotive Firemen and Enginemen sign the Chicago Joint Agreement, an historic pact of fidelity and cooperation between the engine service brotherhoods.

June 5, 1913

Officers of the Association report income of \$16,518.85, and claims totaling \$11,914.31 at the third members meeting; a loss ratio of 72 percent. Membership stands at 1,673.

June 1916

The Association features its new tunnel and arch logo on the June issue of *The Pilot*.



# LECMPA Historic Timeline



The Eight-Hour Day becomes law. In December of 1915, the railroad operating craft brotherhoods – BLE, BLF&E, ORC, BRT, and SUNA – demand an eight-hour day and inaugurate the greatest “United We Stand” concerted movement in the history of railroad labor. On July 1, 1916, the chief executives and general chairmen of the brotherhoods meet with the National Conference Committee of the railroad managers in New York City. Fifteen days of talks yield no movement. To avert a strike, President Wilson appears before a joint session of Congress and advocates speedy passage of the Adamson Act.

Sept. 2, 1916

*The Pilot* announces: “We are now insuring **All railroad employees working under seniority rules. Dispatchers, operators, clerks, shopmen, carmen, maintenance of way employees**—all of them are now eligible if they are of good character and have one year’s seniority rights.”

April 1923

The Watson-Parker Bill, officially known as the Railway Labor Act, passes the House and Senate and is signed by President Coolidge. The law favors bargaining, mediation and arbitration and seeks to avoid work stoppages. It still governs labor relations in the railroad and airline industries.

May 20, 1926

The Association’s Board raises policy limit for suspension or discharge to \$1,000.

1931



Trustees allow suspension of policies for members “entering the armed and auxiliary services.” The Michigan Insurance Department requires adding a pro rata clause to all job insurance policies.

Oct. 14, 1932

Nov. 1940

*The Pilot* reports members who go into any military service can have their policies furloughed and reinstated at the end of service without loss of policy seniority.



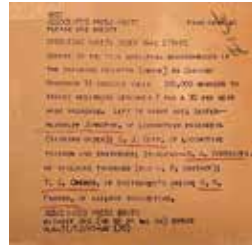
Nov. 12, 1941

The five operating brotherhoods order a strike after requesting a 30 percent increase in basic daily wage rates, with a minimum daily increase of \$1.80. After recommendations of an emergency board are rejected, the President reconvenes the board. A full re-argument of the dispute commences and both parties to the dispute accept a basic daily wage increase of 76 cents to railroad employees.



July 1942

*The Pilot* reports increases in membership due to more severe discipline.



1948

Accidental death and disability features added to policies at no increase in premiums.

Sept. 9, 1948

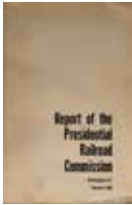
**Brotherhoods Mutual Benefit** of Detroit, known for offering railroad members the highest daily rates, merges with LE&CMPA.



1954

Maximum discipline days available to members are raised to 125 in April, and later in the year, to 150.

# LECMPA Historic Timeline



The Rifkind Commission issues recommendations affecting the railroad operating crafts: mandatory retirement at age 65; elimination of locomotive firemen; forced arbitration of train crew size disputes; introduction of technological changes without limitation; elimination of all arbitraries and special allowances, the dual basis of pay, and the speed basis of overtime; new wage structures; and many other radical ideas that depart from long-established industry norms and practices.

**Feb. 1962**



Four of the five railroad operating brotherhoods merge into the United Transportation Union. In August of 1968, presidents of the Brotherhood of Locomotive Firemen and Enginemen, Brotherhood of Railroad Trainmen, the Order of Railway Conductors and Brakemen, and the Switchmen's Union of North America announce an agreement on all phases of unity. The new union has 230,000 members.

**Jan. 1, 1969**

Due to heavy claims, the Association's dividend is reduced to 5%. Dividends paid annually since 1949 return an average of 10.7% to members.

**1970**

*L.E. & C. M. P.A. BRIEFS* reports: "Tital Wave of Claims; 1979 the highest year on record; Claim payments have averaged well over 100% of premiums received so far this year on many railroads."

**1979**

Congress passes the Staggers Rail Act, significantly deregulating American railroads. More than 100,000 miles of track are soon abandoned, leaving tens of thousands of railroad workers out of work, dislocated, and without labor protections.

**1980**

**Nov. 1, 1980**

Following five years of extremely high claims and rampant inflation, the Michigan Insurance Department approves a 25% increase in premiums. The Association's first policy increase in its 70 years, the action restores it to solvency.

**Dec. 28, 1980**

Clarence Schaffner retires after serving as Association president for more than 35 years. Our longest-serving president, he was first appointed on October 10, 1945.



**Dec. 8, 1983**

The Van Wart Study Commission, created by Congress with the passage of Public Law 97-262, issues a report similar to the 1962 Rifkind Commission. The operating crafts are dealt a terrible hand in bargaining leading up to the 1985 UTU and 1986 BLE National Agreements.

**Oct. 8, 1985**

In its 75th year of business, the Association reports a surplus of \$2,509,589.

**May 1995**

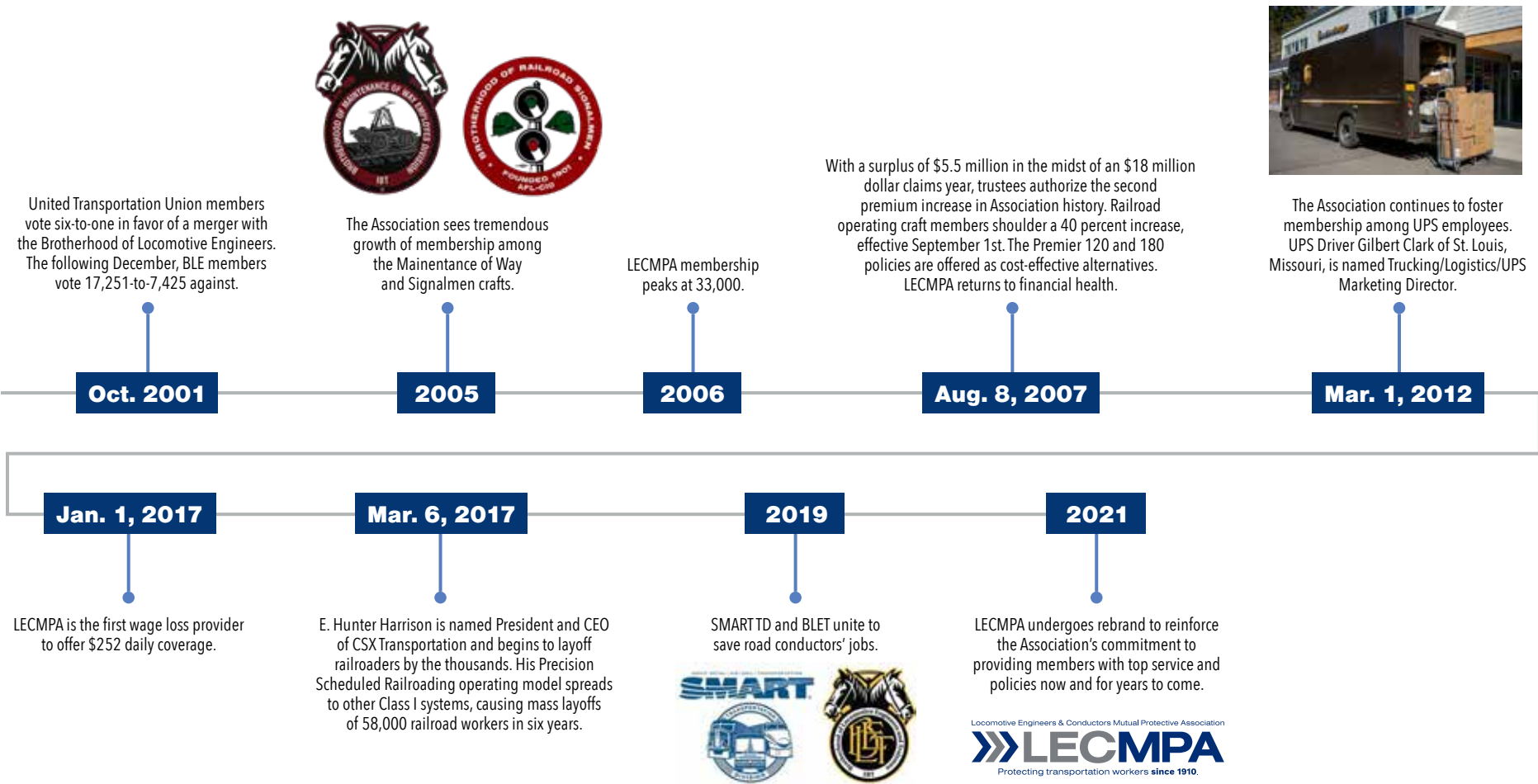
*L.E. & C. M. P.A. BRIEFS* reports the resumption of cash dividend payments: "Cash Dividend" will be paid to all current LE&CMPA members who have carried policies with the Association for two years and had policies in good standing as of December 31, 1994.

**March 1998**

President William Davis files with the State Insurance Commissioner to expand member coverage to 365 days at no extra cost, effective April 1, 1998.



# LECMPA Historic Timeline



# LECMPA Scholarship Program

LECMPA is proud to announce the winners of the LECMPA scholarship Program for the current school year. These \$2,500 scholarships, funded by LECMPA and administered by the BLET Auxiliary and BMWED, help the children and families of railroaders defray education costs and help to minimize student debt.

Congratulations!

## BLE-T/LECMPA SCHOLARSHIP RECIPIENTS



**Natalie King-Shaw**

Natalie King-Shaw plans on pursuing a career in the healthcare field as a Speech Language Pathologist at San Diego State University. As she continues to build her career, the lessons that the Union has taught her about protecting and amplifying the voices of others to build a collective power that strengthens and changes her community.



**Samantha King-Shaw**

Samantha King-Shaw earned a Bachelor of Arts in Women's Studies from Washington State University, graduating Summa Cum Laude in 2021. She is currently pursuing her educational and professional goals as a PhD students at the University at Buffalo, SUNY, in the Department of Global Gender and Sexuality Studies, with a research interest that focuses on 20th century Black cultural production, such as film, literature and visual art.

## BMWED/LECMPA SCHOLARSHIP RECIPIENTS



**Dayne Barbie**

Dayne Barbie is a freshman at Carroll College in Helena, Montana. His father, Pete Barbie, is a MOW track foreman with BNSF, part of BMWED Lodge 16. Dayne is studying Health Sciences to learn more about the body's science and specialize in training and treating athletes.



**Damian Cejka**

Damian Cejka is pursuing a degree in Computer Science with a minor in Mathematics at the University of Wisconsin-Superior, where he also is a member of the Men's Basketball team. Damian also earned the distinction of being named Valedictorian of his graduating class at Stevens Point High School in Stevens Point, Wisconsin.

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Amy Kolp

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Craig Rehse

## Underwriting Department

Emily Priem

Bobby Jensen

## Claims Department

Theresa Shari

Ryan Partyka



Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a non-profit insurer made up of 25,000 members who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their shared experience dealing with unforgiving workplaces.

800.514.0010 | [underwriting@lecmpa.org](mailto:underwriting@lecmpa.org) | [lecmpa.org](http://lecmpa.org)

