

2022 ANNUAL REPORT

Providing Financial Security to Our Member-Owners for More Than a Century

Locomotive Engineers & Conductors Mutual Protective Association



Protecting transportation workers since 1910.

Letter from the President, Rod Bloedow



A call from an Alabama member came to mind when writing this letter. He's collecting wage loss benefits from the Association and wanted me to know the weekly payments are helping him "keep things together" for his family while his union, the Brotherhood of Maintenance of Way Employees, seeks to overturn his discipline. Taking a call from a satisfied member is a reward unlike any other – a humble reminder of the hardships that confront policyholders every day. They also reinforce the importance of the Association's 113-year mission.

Cooperation and shared sacrifice gave rise to our labor organizations. They also inspired a small group of railroaders to organize LECMPA, which endures because you and thousands of your brothers and sisters understand the power of belonging to a member-owned cooperative not organized for profit. These two factors make a qualitative difference when it comes to our coverage, benefits, options, and service. We focus on your needs and expectations.

Consequently, our members enjoy access to a comprehensive wage loss product, support from knowledgeable and accessible local agents, and service delivered by a dedicated Home Office staff.

Every time LECMPA leaders speak to an audience, we highlight the important role insurance plays in any family's financial portfolio. Candidly, quality insurance is your most important financial investment. In every phase of life, protecting your earnings power and assets with an adequate amount of replacement income is essential. The ability to earn a paycheck depends on many factors, especially your health and ability to mitigate risks. The right insurance plan will help you manage your way through a period of unforeseen financial disruption. For more than a century, your Association has reliably protected the financial well-being of members whose income was cut off due to discipline or accidental death.

As union craft or trade employees who work in transportation, our members earn a good living. Most of you were rewarded with well-deserved increases to your daily earnings in 2023. Unfortunately, those increases were long overdue and followed years in which the inflation rate peaked at 9 percent. Core inflation has remained higher than 4 percent since June 2021. With interest rates soaring, the cost of everything, especially housing and transportation, can only be described as increasingly unaffordable.

Some notable facts: The monthly car payment for new vehicles averages \$736, up 24.4 percent since 2022. Gasoline in parts of California now sells for more than \$7 a gallon. The national average monthly mortgage payment rose 39.4 percent, year-over-year, to \$1,768. Total consumer household debt in 2022 averaged \$101,915, with roughly \$6,000 attributable to revolving credit card balances. According to Experian, interest expense alone costs Americans close to 10 percent of their monthly income. Even more concerning, a mid-summer Federal Reserve survey reported the rejection rate for loans increased to 21.8 percent in June, up 4.5 percent since February. America's middle class is truly struggling.

While the challenges of making ends meet are unrelenting, you took the important step to protect your family's financial security. As the saying goes, an ounce of prevention is worth a pound of cure. You entrust the Association with a reasonable monthly premium as a safeguard against financial tragedy. Consider the benefits of belonging in three examples:

Letter from the President (continued)

Joe earns \$70,000/year. He carries a \$102/day benefit with the Association at a cost of \$32.91/month. His combined monthly mortgage, auto, and revolving credit card debt equals \$2,280. His railroad employer dismissed him for six months. Railroad unemployment paid him \$10,665. LECMPA paid him \$18,564. His major bills cost \$13,680, leaving \$15,639 on which to live. He never had to deplete his savings, seek a hardship withdrawal from his 401(k), or compromise his credit by letting bills go delinquent. When he receives his 1099, all premiums paid to LECMPA can be deducted from his taxable benefit. When he retires in four years, regardless of the fact the Association paid him one or more claims, a portion of the premiums paid will be returned to him in the form of a tax-free loyalty award payment.

Jennifer earns \$95,000/year. She carries \$120/day benefit with the Association at a cost of \$50/month. Her combined monthly mortgage, auto and revolving credit card debt equals \$4,500. Her package delivery employer dismissed her for nine months. Georgia unemployment benefits paid her \$14,235. LECMPA paid her \$32,760. Her major bills cost \$40,500, leaving \$6,495 on which to live. She had to reach into her savings to stay afloat, but LECMPA's benefits kept her in her home. She also kept her credit intact because none of her bills went unpaid. When she receives her 1099, all premiums paid to LECMPA can be deducted from her taxable benefit. When ready to retire, regardless of the fact the Association paid her one or more claims, a portion of the premiums paid will be returned to her in the form of a tax-free loyalty award payment.

Scott earns \$120,000/year. He carries \$201/day benefit with the Association at a cost of \$87.94/month. His combined monthly mortgage, auto and credit card debt equals \$4,250. His railroad employer dismissed him for a full year. Railroad unemployment paid him \$21,330. LECMPA paid him \$73,164. His major bills cost \$51,000, leaving \$43,494 on which to live. He never had to deplete his savings and was able to keep paying for his daughter's college tuition bills. When he receives his 1099, all premiums paid to LECMPA can be deducted from his taxable benefit. When he retires in 10 years, regardless of the fact the Association paid him one or more claims, a portion of the premiums paid will be returned to him in the form of a tax-free loyalty award payment.

Backed by the good faith of fellow policyholders who also work in hazardous crafts and trades, the Association continues to pay out many millions in claims annually. We also have been working to make our insurance more accessible in the transportation marketplace.

Back in July 2022, LECMPA responded to a decrease in discipline with rate reductions for railroad members, together with an offer of immediate access to 365 benefit days at the newly reduced rates. A significant number of members took advantage of the price reduction by increasing their daily benefit for the same or fewer premium dollars, a tremendous value.

The railroads' more relaxed approach to discipline in recent years, owing to the pandemic and a tight labor market, appears to be waning. We have experienced an uptick of discipline and corresponding claims in the second half of this year. The net effect of the twin accommodations, as you would expect, has been a higher exposure to claim payments by the Association.

That said, we remain committed to supporting our members and their families. By January 2022, in the second year of my presidency, LECMPA began to reverse member losses brought on by the rapid elimination of 60,000 railroad jobs and the pandemic. Your Association remains the largest wage loss provider, and we are growing our membership throughout 2023, too.

Letter from the President (continued)

We enjoy the participation of many hundreds of member-agents who actively engage their coworkers, taking the message of our superior protection to all corners of the U.S. and Canada.

LECMPA recently obtained the endorsement of the leadership of the Brotherhood of Maintenance of Way Employees Division - IBT, which designated the Association their membership's preferred provider of wage loss insurance — a tremendous vote of confidence that followed a multi-decade outreach to the railroad non-operating crafts. We wish to extend the Association's gratitude to Tony Cardwell and his fellow officers for their support of our joint mission.

Your Association, in every way, reflects the essence of labor solidarity. Not only do we count members from every railroad craft but also transportation trade workers in trucking, logistics and transit.

Earlier this year, we began a partnership with BBS Benefit Solutions of Connecticut and the Amalgamated Transit Union to offer our wage loss protection to transit workers on a national scale. This follows the many new enhancements available to members in recent years, such as a doubling of the loyalty/retirement award, reducing rates and increasing benefit days for railroad members, increasing discounts for semi-annual and annual pay, and more. We are also working to extend payroll deduction to all of our members at Amtrak, CPKC, and Genesee and Wyoming.

It is my pleasure to share this report, which features hundreds of loyal LECMPA members. Each of them contributed to the ongoing success of our cooperative in their own way. I am especially heartened and impressed to see members from so many different crafts and trades on our list of Loyalty Appreciation Recipients. It remains the honor of a lifetime to lead this member-driven institution.

The year ahead looks to be another challenging one. Rest assured your Association is prepared for it, and on behalf of the Home Office, I wish you and yours a joyous holiday season as well as peace and prosperity in the New Year.

Fraternally yours,

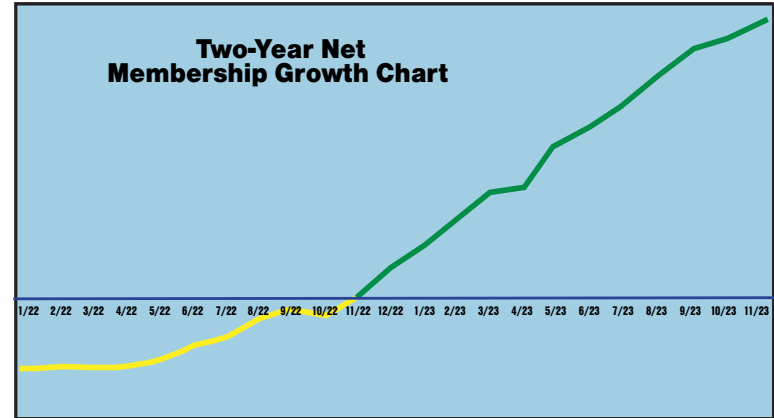
Rod Bloedow

President

2022 Impact and Current Outcomes

Transportation Markets Deliver Solid Growth

Each of the Association's four markets: Railroad – Eastern Region, Great Plains Region, Western Region, and Trucking/Logistics/UPS – are on pace to deliver a solid year of member growth. The Association annually experiences varying degrees of attrition. With railroads hiring again, we are gaining new hire members from both the railroad operating and railroad non-operating crafts. A notable bright spot includes new hire maintenance of way members. Our Trucking/Logistics/UPS market had its best year yet, with Marketing Director Gil Clark gaining new member traction all over the country with the assistance of various International Brotherhood of Teamster locals and officers.



Making the Rounds Supporting Transportation Labor



Like last year, this year included robust sponsorships in the labor community. Some highlights from 2023: President Bloedow was honored to address the BMWED's National Association Meeting in Chicago in August and additionally spoke at several of the union's executive board meetings. A notable event occurred in October with LECMPA jointly sponsoring the Unified System Division's Local Leadership Training Event, where Bloedow had the pleasure of meeting dozens of new BMWED officers. He was likewise honored to make presentations to members, officers, and dignitaries at several BLET meetings across the country, including general committees of adjustment, state legislative boards, and division meetings, with Bob Brown, Vice President Union Relations. Bloedow, Brown

and Marketing Directors Cameron Reeves and William "Wiley" Yates were guests at general chairmen association meetings for railroads Union Pacific, CSX and Norfolk Southern. Brown, Yates, and Reeves were guest attendees of the BLET at their regional meetings held in Milwaukee and Myrtle Beach. Reeves and State Manager Mark Bleckert had the honor of representing the Association at the 34th General Assembly of the American Train Dispatchers Association (ATDA), which convened in Las Vegas this past October. Longtime ATDA President Leo McCann, who elected to retire, was honored. We wish Brother Leo well and congratulate our member Ed Dowell on his elevation to the ATDA's presidency. Brown and Yates attended the IAMAW's annual Guide Dogs of America fundraiser, held at Chattanooga in May. Bloedow, Brown, Yates, Marketing Directors Ken Romero and Gil Clark, as well as all of the Association's state managers, attended a good number of division and local lodge picnics, labor-sponsored golf fundraisers, and Christmas celebrations. In October of 2022 and 2023, Clark attended the Teamsters for a Democratic Union Convention in Chicago. Clark literally crisscrossed the country in 2023, traveling to a number of UPS hubs (e.g. Las Vegas, Miami, Greensboro, Savannah, New York City, Nashville, Dallas and Memphis) engaging Teamsters at local union events as an invited guest of IBT local presidents and vice presidents.



2022 Impact and Current Outcomes (continued)

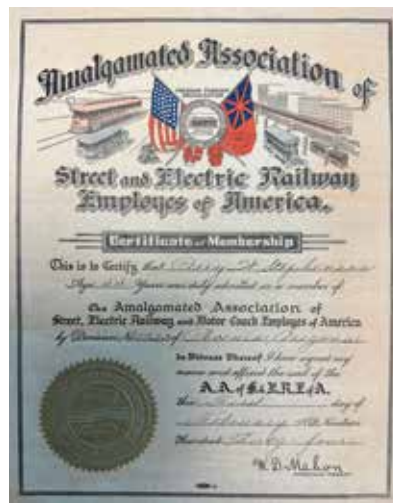
LECMPA is the Designated Provider to BMWED Members

Former President William "Bill" Davis, whose memorial is featured in the following pages, first appointed Vice President Union Relations Bob Brown to the role of Sales Director to BMWED and BRS Craft Employees in May of 2004. Bill and Bob knew LECMPA could be of better service to the railroad non-operating crafts, whose members suffer from wage loss due to discipline just like their brothers and sisters employed in the railroad operating crafts. The Association had counted a contingent of railroad non-operating craft members as far back as 1923, when its publication, *The Pilot*, first welcomed to full membership "all railroad employees working under seniority rules, e.g., dispatchers, operators, clerks, shopmen, carmen, maintenance of way employees." By 2004, coincidentally the same year the Brotherhood of Maintenance of Way Employees merged with the International Brotherhood of Teamsters, the time was right for dedicated outreach to the railroad non-operating crafts. Greater member diversification occurred over the next 20 years, especially among the maintenance of way and signalmen crafts.

LECMPA's marketing directors, state managers and agents spent countless hours on the road, meeting with maintenance of way brothers and sisters in the field, explaining the benefits of our insurance, cementing lasting relationships, and perhaps most importantly, learning how to best meet the needs of this growing member contingency. One hundred years after first welcoming the participation of maintenance of way members to the benefits offered by the Association, the leadership of the Brotherhood of Maintenance of Way Employees Division - IBT designated LECMPA their members' preferred provider of wage loss insurance. LECMPA is humbled by this endorsement. We look forward to taking care of ever more maintenance of way members in the years to come.



New Partnership with BBS Benefits Solutions and the ATU Extends Protection to Transit Workers



In the second quarter of 2023, BBS Benefits Solutions of Connecticut, a third-party administrator of insurance benefits to transit workers represented by the Amalgamated Transit Union (ATU), contacted LECMPA with an interest in our benefits for their mutual members. Interestingly, the Association has a long history of beneficial cooperation and friendship with the ATU and its predecessor, the Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America (A.A. of S. & E.R.E. of A.), as ATU was known prior to 1964. Both LECMPA and the A.A. of S. & E.R.E. of A. were founded in Detroit, Michigan, at the turn of the 20th century. Soon thereafter, the Association grew to include a large contingent of streetcar motormen, and later, bus operators. Our membership among transit workers has shrunk considerably in recent decades, but we still protect a good number. In collaboration with BBS Benefits Solutions and the ATU, a new wage loss policy was crafted for today's transit workers, the Transit 180, which will be rolled out in phases to ATU members nationally. All will have access to convenient payroll deduction for the payment of their premiums. We welcome our ATU brothers and sisters to fuller participation in the Association and look forward to a rewarding partnership with BBS Benefits Solutions and the ATU.

2022 Impact and Current Outcomes (continued)

Premier Provider Retires

The Denver & Rio Grande Western Railroad hired Steve Cook into engine service at Denver, Colorado, on April 4, 1974. During his 40-year career, the DRGW would go on to purchase the much larger Southern Pacific Railroad in 1988. They merged and became Southern Pacific in 1992. Union Pacific then purchased Southern Pacific in 1996, and a year later, Steve joined the Association. Steve retired as a locomotive engineer from the Union Pacific on December 31, 2013.

On October 1, 2010, Steve received his appointment as agent. President William "Bill" Davis approved his promotion to State Manager, Colorado, in November of 2000. Steve added Arizona in February 2007, and New Mexico the following September. In 2009, President Susan Tukul approved him as State Manager, with responsibility for Colorado, Kansas and Oklahoma.

A tremendous brand ambassador, Steve and his wife Robin sold many thousands of policies to railroaders all across the western United States. He was instrumental in the Association's outreach to the railroad non-operating crafts. Working with a cadre of seasoned state managers, he helped the Association surpass its competition and become the largest North American provider of wage loss protection to transportation workers. When the pandemic struck in 2020, we had to consider non-traditional ways to dialogue with members about their insurance needs. Steve and Robin set up shop in Colorado and proceeded to telephone members and prospective members all across the country. This earned Steve the "Golden Phone Award" in January of 2021, for generating much of the Association's new premium in 2020. For continuing his success on the phones into the following year, LECMPA awarded him 2021 State Manager of the Year.

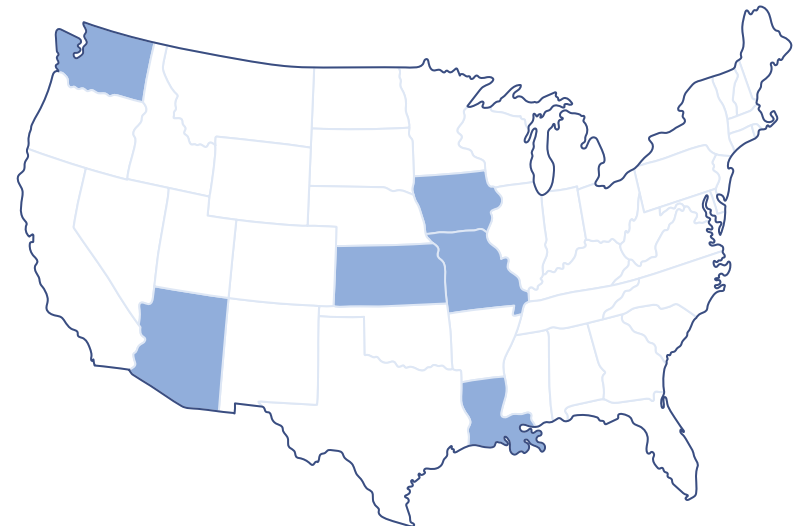


Steve retired as state manager on April 1, 2023. The Association thanks him and wife Robin for their dedication to our mission. LECMPA would be a less robust cooperative had it not been for their many contributions.

New State Managers in Six States

Six states have new state managers: Arizona (Mark Zanders, Conductor, Union Pacific); Louisiana (Mike Gray, Locomotive Engineer, Union Pacific); Iowa (Mike Clark, Locomotive Engineer, Burlington Northern Santa Fe); Kansas and Missouri (Deon Roop, Locomotive Engineer, Canadian Pacific Kansas City); Washington (Cary Sherrow, Locomotive Engineer, Union Pacific*).

LECMPA welcomes Mike Gray and Deon Roop to their new sales leadership roles. Profiles of several of our state managers follow on Pages 30-36 of this report. Please get to know your state managers.



*Retired

Innovative Plans, Benefits and Initiatives That Deliver for You

At its quarterly meeting in August, the Association's Board of Trustees unanimously agreed to extend the offer of immediate access to 365 discipline days to railroad members who carry our Nos. 12 and 16 policies. This follows the action taken in June of 2022 to enact new, lower rates for all railroad craft members in response to industry trends and the tight labor market, which curbed some discipline. New rates were introduced, effective September 1, 2022.

Railroad Member Rates Reduced



Rates for railroad members were substantially reduced on September 1, 2022. Railroad members who carried our No. 365 policy were automatically converted to the Nos. 12 or 16 at the new, lower rates. Railroad operating craft members who carry the Premier 120 or Premier 180 may elect to upgrade their coverage to the No. 16 policy for the increased discipline days at rates comparable to what they were paying before the reduction.

365 Offer to Railroad Members



LECMPA now grants railroad members who purchase the Nos. 12 or 16 policies immediate access to 365 discipline days. This offer is unprecedented and may end at any time. Normally, additional discipline days accrue to a member on a fixed, 60-month schedule.

Payroll Deduction



The Association offers convenient payroll deduction on most major railroads as well as other payment methods. Opting for payroll deduction takes away the stress and concern that members may find themselves in arrears when a claim needs to be filed. The Association anticipates adding payroll deduction for members at Amtrak, CPKC, and Genesee and Wyoming railroads.

Discounts for Annual and Semi-annual Premium Payments



When a member pays the entire year's premium in advance, they receive up to a 20 percent discount. They can also pay twice annually and receive up to a 10 percent discount.

Loyalty Appreciation Program



Since the start of the Loyalty Appreciation Program in 2010, thousands of members have received a portion of their premium returned to them in the form of a tax-free award at retirement. The amount of the award varies depending on years of membership and the daily benefit level. This program is one way we strive to return value to our members and say thank you for their loyalty.

Accidental Death Benefit



LECMPA provides 24/7 on-or-off-the-job accidental death coverage for our members, available on many policies at no extra cost. This includes matching coverage for the member's beneficiary. * Daily benefit coverage of \$102/day or more increases the death benefit payment to \$50,000.

Enhanced Referral Program



It's simple: Members and designated friends of the Association are encouraged to refer their coworkers for membership. Should they apply and get approved, LECMPA pays a referral fee.

No. 365 Policy



Trucking, Logistics, and UPS members have immediate access to 365 benefit days when they purchase the No. 365 policy. After 60 months, this policy automatically converts to a No. 12 policy at lower rates.

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

Financial Report

TWO-YEAR FINANCIAL SUMMARY

ASSETS	2022	2021
Cash & Short-Term Investments	8,735,662	7,673,327
Bonds & Stocks	91,928,835	92,050,635
Other Assets	355,172	351,643
Total Assets	\$101,019,669	\$100,075,605
LIABILITIES		
Reserve for Claims	3,834,601	3,483,430
Premiums Received in Advance	1,777,754	1,918,224
Statutory Investment Reserves	7,720,005	7,325,101
Accrued General Expenses	1,334,085	1,698,307
Accounts Payable	—	—
Total Liabilities	\$14,666,445	\$14,425,062
SURPLUS	\$86,353,224	\$85,650,543
TOTAL LIABILITIES & SURPLUS	\$101,019,669	\$100,075,605

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

2022	6,606,466	2017	12,809,436
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

In Memoriam: William “Bill” Davis

(1934-2023)



This year, the Association pays special tribute to former LECMPA President William “Bill” Davis, who died in September at age 89.

Davis shared many strengths and talents with the Association during his service in the top post from 1997 to 2004 – and a vision for creating tools and resources to deliver the highest level of support for members topped the list.

During Davis’ tenure, he doubled the size of the Association’s membership. He did it by researching and benchmarking other industries and transformed the Association’s insurance to the best available in the railroad industry.

He appreciated that groundbreaking offerings meant nothing if members were not aware of the available benefits and resulting economic security they could provide. As a result, he completely realigned and invigorated LECMPA’s salesforce to get the word out.

He placed two audiences in his sights.

First, Davis recognized the need to heavily promote the Association’s unique advantages among traditional policyholders – the railroad operating crafts, including locomotive engineers, locomotive firemen, conductors, brakemen, flagmen, yard foremen and switchmen, across the United States and Canada.

Second, he saw opportunities for others who could benefit – the non-operating craft railroaders and those who work in other sectors of transportation, like UPS.

During his presidency, the Association experienced heavy claim payouts due to discipline, helping thousands of members’ families weather difficult financial challenges.

Davis was an Air Force Major and remained active with LECMPA following his retirement as a member of the appeal board through 2019.

“The title of ‘Major’ was always extremely important to my dad,” said Davis’ daughter, Melissa, who also served as an underwriter for LECMPA for many years. “If you ever saw the movie or TV show *Major Dad* that was him – a set code of conduct, all delivered with a gruff exterior. Underneath, he had a huge heart, and the members meant everything to him.”

Melissa Davis noted his ability to “shake things up” for the good of LECMPA even at the simplest levels.

“When my dad became president, computers were new and typewriters were still on all the desks,” she said. “He hastened along the switch to computers, which created quite a bit of angst among the office staff. He took the heat for that simple shift because he knew what was best – which summarizes my dad in general.”

Davis’ unique background – receiving a full scholarship from Ford Motor Company while at Redford High School to enter their engineering program, an extensive background in finance and even serving as combat pilot in Korea and Vietnam while with the Air Force – provided him the tools and ideas to take LECMPA forward in a “major” way.

The Association celebrates his service to our mission and members, extends our condolences to his wife, Joyce, and family, and celebrates a life well lived.





Lessons from Chicago Local Chairman and Locomotive Engineer Abe Vasquez



Abel "Abe" Vasquez, in his role as Local Chairman to the Brotherhood of Locomotive Engineers and Trainmen for more than two decades, will admit to teaching his bosses a few new four-letter words.

But there is one that's his all-time favorite: W.O.R.K.

"Work is not just someone's job, it's *their life*,"

Vasquez said. "And it's not just *their* life, but that of their dependents, their families, their ability to contribute to their community. Work is the foundation to peace of mind and with work comes rights, agreements and fairness for good work given.

"Every time I represent someone who could lose their job, I'm not up there just for a 'win' against management or for 'justice' on a certain level. What I'm fighting for are those dependents," he added. "No one can provide if you are constantly in fear of losing your source of providing."

Vasquez's passion for the worker came at an early age. By the time he was 10 years old, he remembers working with siblings in the market district outside of Chicago.

"It was all about hustle and ironically, it still is," Vasquez said. "We learned early on that a business or company is nothing without the support and sweat of workers. Hard work and tough times allow you to empathize with the very people you represent. You are in a leadership position, but you know exactly the hopes, dreams, and fears of those who come to work every day."

He said people note "hard times" in the present – economically, a nation viewed as politically divided – but Vasquez indicates the only solution to rising above

that is an individual's desire to work, be rewarded and live a secure life.

"I grew up in the middle of the Vietnam war, and friends in my neighborhood were either coming back different or they were coming home in boxes," Vasquez said. "We had assassinations throughout 1968 and all that edginess exploded at the Chicago Democratic Convention. I remember riding my bike down to the park and watching what was happening, and I was horrified. We somehow survived that.

"Perseverance is what every rail worker possesses," said Vasquez. "They just need a fair environment to rise above the externals at any given time in history."

From that turbulent time of the '60s, Vasquez took a job at an oil company and then Victor Hydraulics Company when he was 16 years old. There, he learned to maintain trucks, tankers and commercial vehicles made by John Deere and Caterpillar.

Despite picking up new skills, Vasquez contemplated a change, nearly joining the Marines until a girlfriend at the time talked him out of it. He heard of a job available with the Chicago & Northwestern Railroad and went to inquire about it.

Unfortunately, the position had been filled and an offer of a "Maintenance Away" position really wasn't for Vasquez based on the travel and conditions. But Vasquez had impressed the receptionist so much that a week later, he received a call about an open position at Conrail's 59th Street Yard.

He immediately jumped at the opportunity, went through his Brakeman training, and received his company-approved watch – synchronized with all the watches of his coworkers.

Remarks

Improper performance of
to derail.

Damage and derailment to

Failure to relign cross
delay to trains.

Failure to relign cross
delay to trains.

Failure to relign cross
delay to trains.

Failure to relign cross
delay to trains.

Damage and derailment to

Damage and derailment to

Damage and derailment to

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Damage and derailment to

Damage and derailment to

Failure to relign switch
to a train.

Derailment.

Improper performance of
spot wheels

Lessons from Chicago Local Chairman and Locomotive Engineer Abe Vasquez (continued)

That was 1979.

If you're from Chicago, like Mr. Vasquez, you call it: "THAT Blizzard of '79."

For a region only anticipating two inches of snow during that weather front, the blizzard that started on January 13 created nearly 30 inches of snow in two days. To say it was a "surprise" is a gross understatement of the conditions.

The blizzard lasted for nearly 40 hours, with peak wind gusts at speeds of 39 mph. O'Hare Airport was closed, and all flights were grounded for 96 hours. With all that snowfall, the tracks of the famous Chicago L System were frozen until February. Commuting and transit were all stifled.

Vasquez and his coworkers at Conrail showed up for work every day. The conditions were not just challenging but life-threatening. But the railroad cargo was vital. And through it all, Vasquez, then a locomotive fireman, and his brothers, literally kept the trains running on time.

There were other challenges, too.

When Conrail was taken over in June 1999, Vasquez often found himself on the opposite side of the new management team when it came to proven operational methods they didn't agree with. Where Conrail enjoyed efficiencies that allowed its system to transport time sensitive freight, such as U.S. Mail, new management had no use for them and implemented what Vasquez calls counterproductive methods.

Vasquez had supervisors watching his performance daily – waiting for any deviation from their new protocols and rules. It got to the point where trainmasters would ride with him when his job was serving customers. He had become a "target" for "doing things by the book." At one point they thought they had him. He was dismissed and forced to fight his way back to work.

He knew it was a precarious situation.

"Like a guardian angel, LECMPA was there with job loss coverage," Vasquez said. "They treated me like family, and the benefits allowed me to focus on getting back to work."

Labor and the rights of workers enshrined in their agreements have always been Vasquez's passion, but he also feels strongly that workers need income protection so they can apply those rights without fear of retribution.

"I tell everyone who is in our railroad family that the sense of security I have always felt from LECMPA is only one aspect of why I am involved with them so passionately," Vasquez said. "The entire LECMPA organization has held fast to one focus, one mission – and that is to be a reliable source of replacement income when you need it. It is a group of people who have empathy, who have been in your shoes, who know what it's like to worry about affording kids' shoes! Money is necessary to support family, but trust tied to that support goes even further."

Thank You for More Than 50 Years of Service and Dedication to the Railroad Industry and Our Association

David Nichols



High school guidance counselors can be great resources for future career advice. Unless you're David Nichols. He just knew.



Nichols knew he was bound for life on the rails as a child. His father, Grady, was a locomotive engineer and introduced his

son to the railroad at young age. He would watch his dad while he rode along, learning how to run a switch engine.

That's when he was hooked. "I knew the rails between New Orleans and Alexandria, Louisiana, before I even earned a paycheck."

As he prepared to graduate high school, Nichols was certain about where life would take him and it was going to be by rail. He worked for the Texas and Pacific Railway while still walking the halls of his alma mater.

His job interview with the railroad was simple: "Sir, I was born for this job."

The Texas and Pacific Railway hired Nichols as a locomotive fireman at Avondale Yard, just outside of New Orleans on December 31, 1972, at the recommendation of his father.

Nichols was just 18 years old when he hired and within a year, found himself promoted to locomotive engineer with his pick of multiple jobs just 10 months later. He's worked

as a locomotive engineer ever since – for more than 50 years – never suffering a layoff by Texas and Pacific or its successors Missouri Pacific or the Union Pacific.

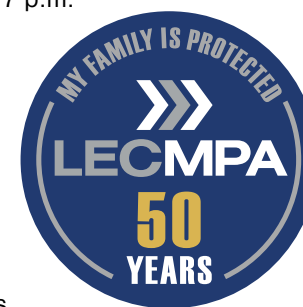
Nichols has worked every type of freight service over the years, mostly in and around New Orleans and Alexandria, and noted: "I always had a regular job. I never got cut back to fireman and never got cut off. The railroad has always been good to me."

Nichols bought a job insurance policy from LECMPA as soon as he could, in March 1973. His father was a longtime member and always kept his policy in force. While he has never made a claim, he has been able to work "scared-free, which makes the insurance worth every penny."

Currently, he is number one on the seniority roster and holds a transfer job that runs between Union Pacific's Livonia and Baton Rouge yards, working weekdays from 7 a.m. until 7 p.m.

One memory from his days riding with his dad, is the historic 4.36-mile Huey P. Long Bridge spanning the Mississippi River in Jefferson Parish, Louisiana.

His first trip across the bridge without his dad at his side came with a little anxiety as he worried about what he'd do after his red signal changed to clear. But all his observations then and a conversation later with his father, yielded some tips on how to handle future crossovers.



Thank You for More Than 50 Years of Service and Dedication to the Railroad Industry and Our Association (continued)

Nichols has paid forward those learnings - the tricks to running the rails between New Orleans and Alexandria - to generations of locomotive engineers junior to him on the seniority roster.

“I broke horses for years and also had a successful side business of training colts,” Nichols said. “Maybe that’s why I had success in working with younger engineers - I used to be a colt just like them and needed to learn.”

These days Nichols is more likely to be found riding his Harley than a horse, as a member of his local Harley owners’ group.

He consistently shares one other piece of advice to coworkers, the same advice his dad imparted to him. “The money spent on job insurance is worth the peace of mind. I have never worked scared for I knew if something were to happen, I would be protected,” Nichols said. “If your mind’s clear, you can focus on the work and in my case, that’s always been my dream.”

Member Spotlight

In this 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 stories that have been shared with the Home Office. Congratulations to all of our retirees and their families!

Ronald D. Turner

When one gets on board for a career on the railroad, there is no telling where that train will travel. For Ronald Turner, it was Kansas.

Turner is originally from Heavener, Oklahoma, a railroad town close to the Oklahoma-Arkansas line and roughly 150 miles north of Texarkana. It is a fairly desolate location, where the railroad and public utility commission drive the local economy. Generations work for the railroad in Heavener, and this included Turner and several of his family members.

For Turner, his journey with Kansas City Southern (KCS) spanned nearly 42 years.

He hired with KCS on July 7, 1981, at the Heavener Carshop. To avoid furlough in 1985, he moved his wife and family to Kansas City, Missouri, where he continued working in the carman's craft at the KCS-SOO Joint Agency.

By 1990, Turner learned the railroad needed trainmen in Pittsburg, Kansas.

"The railroad was always looking for people to go to Pittsburg. They were always short conductors and engineers," said Turner. "My wife and I had two daughters and thought better than to raise them in Kansas City. So, I took a brakeman's job in Pittsburg."

After relocating, it only took one year to end up behind the throttle. Turner took his promotion to engineer in November 1991.

"When I got to Pittsburg, the local chairmen told me to get job insurance," said Turner. He also said, "When they don't like the way things are going or should there be a problem, it doesn't matter who's at fault, they'll want somebody's head. Sadly, it doesn't matter whose head they find."

Turner would go on to tell new hires, "The railroad industry is the only place where they spend 20 minutes hiring you and the next 20 years trying to fire you."

Turner took out a policy with the LECMPA in May 1991 and maintained it for 32 years while working a freight pool between Pittsburg and Heavener.

"Job insurance is a necessity in the railroad business. So many things can happen, and management always points to the employee first," said Turner. "LECMPA is there for peace of mind. It's the comfort of knowing there will be income for my family should something happen at work. I would not work out there a day without having job insurance."

Turner's family showed up in force to celebrate his lengthy career and retirement from the railroad. He turned in his retirement paperwork on February 6, 2023.

The Turners' railroad journey ultimately arrived in Oranogo, Missouri, a small hamlet just north of Joplin and the perfect, peaceful stop following a great career like Ronald Turner's.



Member Spotlight (continued)

Thomas E. Lunde



Thomas Lunde of Belton, Texas is usually out the door about 6 a.m.

He hits the gym, travels to one of his four properties and cuts the grass. He'll feed the cows. He'll head home, regroup, and continue onto the next stop for more mowing, more "mooring"

and more motivation.

Based on his day, you may not recognize Lunde actually retired from the Union Pacific Railroad in August 2023.

"I love retirement, or at least I did eventually," Lunde said. "Here's the thing – you work for 42 plus years, dedicating yourself to safety, process, activity, navigating political corporate situations. And then you just ... stop. I had a real hard time with that in the first few months."

Lunde began his railroad career back in 1981 with the Santa Fe Railroad as a signalman, testing and troubleshooting systems ahead of the trains' arrival to ensure the upmost safety. Over the years he advanced, until making the decision to close out his career with the Union Pacific Railroad.

"I had the benefit of learning the trade with old-school supervisors and staff – real experienced railroad people," Lunde said. "It was nerve-wracking work because the stakes are always high when you are dealing with safety. But it was so gratifying to know you had a hand in keeping those trains and those workers going. It meant everything to me." Lunde will tell you that dedication to purpose is what made retirement that much harder.

Equally true were the changes that took place in the railroad industry early in Lunde's career. And he could see they were not necessarily for the better or for the benefit of his family.

"I had two babies at home and a wife just getting out of law school," Lunde said. "I could feel a change in the industry and found myself spending more time worrying if I was going to have a job as much as I was worrying about the responsibilities of my job."

He noted his "old school" ways were frowned upon and questioned by new inexperienced managers who did not appreciate the signalman's vital role in keeping operations safe.

"When I started, our crew would work all day, putting our craft into practice. We'd go out in the middle of the night to trouble shoot and improve processes, things we saw during the day," Lunde said. "That level of dedication was fading away, and it was more about speed than safety, profit over process. It concerned me that no responsibility was being taken, but pinning 'fault' became more important."

At that point, Lunde knew he needed to ensure he could provide for his family even if he lost his job. In 1992, that assurance came in the form of LECMPA job insurance. As a member of more than 30 years, he has never submitted a claim, but the confidence it provided was valuable.

"On a job requiring your upmost attention, you can't be diverted by constantly worrying you are going to lose your job," Lunde said. "When I needed someone to have my back, it was LECMPA. They gave me the peace of mind to focus on doing a good job no matter what the company had in mind. I didn't know what the company had in mind, but I knew what my family and I needed."

Lunde said he recognized he was the oldest signalman on the crew. His leadership was young and aspirational but lacked experience, and some of the decisions gave Lunde pause.



Member Spotlight (continued)

“While LECMPA had my back, I didn’t feel my management did, and increasingly poor decisions on their part might have had serious consequences for safety and my job,” he said. “I wanted back up, and LECMPA was always there for my family and me.

“I still love to work but I never did love to worry,” he added. “Thanks to my job insurance, I didn’t and only had to do the job I loved.”

Robert Hartwick

It has been said life is about two repeating steps – a disappointment and the step you make right after it. One can wallow in the setback or use it to fuel the next opportunity. Robert Hartwick embraced the latter approach.

Hartwick was a fireman and engineer with Santa Fe Railroad in 1997. He started in the railroad industry in 1978 as a brakeman, becoming a fireman a year later. By 1980, Hartwick had promoted to engineer. However, he had to remain working as a fireman because no engineer positions were available. Patiently, he waited for the next step in the job he loved.

And in 1997, after all that patience, hard work and learning, something big happened: Robert Hartwick got fired.

“The fact is, if you worked in the railroad industry at that time, there was a lot of consolidation,” he said. “And it included jobs. You knew that unfortunately every day. New rules – not necessarily the most efficient or safe – from new companies made from mergers. If you didn’t comply, you may become a target and you may become unemployed quickly.”

Fortunately, Hartwick had a mind for insurance.

Early on he purchased multiple insurance policies for disability, life, and injury. “It’s sad to say, but I worked scared for a number of years and it is a horrible feeling,”

Hartwick said. “I was loading up on the insurance my wife and I could afford and while it was comforting, I didn’t feel it could compensate for a paycheck.”

Hartwick shared this concern with a conductor at work, who told me about a “group of railroad people who could insure you if you lost your job.” Hartwick was on a mission from that point.

“When I heard LECMPA had a specific policy and coverage for losing your job, I knew I had the right people,” Hartwick said. “That is exactly what I was after – I lose my job, and I need to take care of my family. My next line was “where do I sign?”

When he was let go in 1997, he made the most of his time off. He packed up his wife, 6-, 8-, 9-, 11- and 12-year-old children, rented a motor home and took a vacation to the East Coast to visit New York City and through Pennsylvania. His 18-year-old son at the time couldn’t attend due to work, but the Hartwick’s made special time at the end of the journey to spend some “home vacation time” together.

“I am completely in debt to LECMPA as it was the best career move I ever made,” Hartwick said. “I always had the confidence. If I worked hard and despite that, were to lose my job, I would be covered. No one does that. Not like LECMPA.”

Hartwick appealed his dismissal, and after six months was found not culpable and returned to service. But during that time, he never lost a paycheck and gained interest on that LECMPA investment by spending time with his family – something he was working too hard to do in the first place.

“Yes, I lost my job, but I got more than a paycheck in the meantime from LECMPA,” Hartwick said. “They gave me security when I needed it and gave me family when I needed them most. I was fortunate to get my job back. But if I hadn’t,



Member Spotlight (continued)

there's no way I could have gotten that precious time with my family. I am living proof of the many things LECMPA provides besides the money."

These days, Hartwick is retired – giving him time to do all the chores at home he never got to do while he was employed. And Hartwick is just fine with that next step.

Trenton "T.D." Fagg



Summer breaks for college students can sound glamorous. Trenton "T.D." Fagg didn't find such glamour, but he did find a life-long love of the railroad.

During college summer break, Fagg hired as brakeman/switchman for the Atchison,

Topeka, and Santa Fe Railway on June 5, 1965. From there, he was hooked and during his remaining college summer and holiday breaks, between 1965 and 1970, would return to work for the railroad.

He went on to obtain a masters degree in industrial education from Kansas State Teachers College, working as a high school teacher from 1971 to 1977.

In June 1978, Fagg hired out for a final time on the Eastern Division of the ATSF out of Emporia, Kansas. He took his promotion to locomotive engineer in August of 1993, on the Kansas Division.

"There were some great things happening for me as a result of the railroad, but the entire industry was changing," Fagg said, "At that time, my training engineer recommended I join LECMPA, as it provided insurance should trouble find me, and I were to lose my job."

Fagg didn't hesitate upon learning more about LECMPA and took out a policy.

"You may work in a team every day, but you have a

responsibility to do your job. It's a case where everyone in the system needs to have the back of the person ahead by doing that," he said. "It was reassuring to know LECMPA had my back so I could keep doing my job with a clear mind."

Fagg worked for ATSF, and later Burlington Northern Santa Fe Railway, post-merger, from 1978 until he retired as a locomotive engineer on June 5, 2023.

During a railroad career spanning more than 50 years, he worked out of Newton, Topeka, and Lawrence, Kansas. Much of the time, Fagg elected to work assignments from the Extra Board.

Although he never needed to file a claim, he carried LECMPA protection for nearly 30 years.

"There are teams at work that require focus, but individuals are also part of teams in their own homes," Fagg said. "They need to provide at home and the best way to do that is do your job, make your pay. But if that job goes away, having LECMPA on the team keeps the home together."



George Borton



Knights in shining armor don't always ride horses. Sometimes they run freight trains.

At least, that's how thousands of railroad workers who know retired LECMPA agent George Borton see it. He is viewed by

many as that helpful knight who came to the rescue when suspension or dismissal curtailed their ability to make a paycheck.

Borton of Rossford, Ohio, recently retired as an LECMPA

Member Spotlight (continued)

Agent and CSX locomotive engineer. Borton started at CSX's predecessor "Chessie System" in 1978 and had been working as a locomotive engineer since 1997. Knowledge of the real-world working conditions of the craft helped him immensely in his role as an agent.

In that role, Borton sold well over 1,000 policies to his fellow railroaders, and his clients were paid more than \$2 million in lost wages over the course of his career as an agent.



It's a significant result, considering how his agency with the Association began.

"There was a gentleman who was a regional LECMPA manager, I believe from West Virginia, who was trying to sell me a policy in May 2000," Borton said. "He was

so exasperated. He starts telling me he hasn't sold any policies claimed the area was a dead market for the organization. As he's telling me this, he stops mid-sentence and says, 'Tell you what. If you buy a policy and sell 10 more in two days before I leave, I'll give you a job as an agent.'"

Taking the challenge, Borton wrote 10 new policies. In 24 hours.

"I can never forget the day I got an LECMPA policy and a job – Cinco de Mayo, May 5. I showed him the policies, he shook my hand and said, 'Welcome aboard!'" Borton noted. "Selling is not easy. You need empathy and to identify with the individual and show you've been there, too."

For more than two decades, he never missed an opportunity to discuss the importance of LECMPA's insurance with new hires and was an accessible and helpful resource to existing members.

"I would get these testimonial letters from policy holders of mine, and they would just motivate me to do even more, get even more people covered," Borton said. "These letters

would say 'you pressed me pretty hard to sign on, but you literally saved my family's butt, and I cannot thank you enough.' How can you not be driven by that?"

Railroaders throughout Northwest Ohio and Michigan knew Borton as the Association's point man in the field. Throughout much of the Association's long history, agents like Borton were a known commodity at railroad terminals across America and Canada.

Now that he's retired, one might think he's able to finally relax and look back on a life well spent on the rails and the good deeds done for thousands of railroad workers. But that wouldn't be George Borton.

Today, he is serving as a closer for a land company. A neighbor purchased a large piece of property near Borton and needed to have the grass cut regularly. Borton offered to help him cut the grass with his tractor while he plotted his next post-retirement move.

Shortly thereafter, the landowner asked if Borton wanted a "real job" instead of grass mowing. Borton replied, "Well, a real PART-time job..." and that's all it took.

And how does he fill the rest of his time? You can purchase a classic or exotic vehicle from Borton at his car lot. While getting certified and working as a land closer, Borton found a historic Chevy dealership near his home, refurbished the facility, and now travels the country with his wife finding classic vehicles to sell.

Borton reflects fondly on his time serving LECMPA members. He fully admits he didn't wear shiny armor. But he did bring hope and peace of mind to thousands of LECMPA members in their times of need – the ultimate tribute to the Association's mission.



Member Spotlight (continued)

Brannon T. Parker



No matter a person's profession, there's a common dream.

It's to work hard and do a good job to ensure you have it long enough to take care of yourself and your family. When that journey is done, we all dream of a well-earned, relaxed, and

secure retirement.

It's a dream, but for Brannon Todd Parker, it's a reality – and LECMPA played a part without ever paying out a claim.

"I worked for United Parcel Services (UPS) as a driver and was a member of LECMPA for 22 years," Parker said. "The peace of mind knowing if I ever lost my job, that coverage would be there, was a blanket of security for my family, and it meant everything when times at work got hard."

Parker noted in the late 1990s, UPS experienced a strike and the ripple effects created uncertainty for his fellow workers in Alexander, Arkansas. A colleague had mentioned he heard of a "company who would insure you if you lost your job, and you'd get paid."

"I had a newborn at the time, and let me tell you, it's not easy focusing on your job when you think you could lose it at any time," he said. "A few friends and I were in similar

situations. We began researching LECMPA and locked in right away."

Parker and his friends were the first UPS drivers to sign on with LECMPA.

"If your mind is clear, you can focus on doing the best job you can in your role. And you hope there's job security. But the reality is, anything can change," Parker said. "I feel fortunate I was able to always do the best work I could, and it was good enough. But I knew my family was covered in the back of my mind."

Parker continues living his dream, all built on peace of mind. Today, Parker spends his time with family and friends. He'll be found on the golf course or fixing up everything from the house itself to the household's vehicles.

Once a week, you'll find him up at the corner pub, for a regular trivia night.

For Parker, a dream lives on, all built on peace of mind.



Loyalty Appreciation 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!

Close to \$10M 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 Railroad	\$4,117.80
0182292	40	CO	Engineer	Burlington Northern Santa Fe Railway	\$2,880.60
0186875	34	TX	Engineer	Burlington Northern Santa Fe Railway	\$2,212.20
0188994	32	MO	Engineer	Kansas City Southern Railway	\$1,134.00
0188995	31	TX	Engineer	Union Pacific Railroad	\$2,509.20
0189110	31	MO	Engineer	Union Pacific Railroad	\$1,807.20
0189731	31	AZ	Engineer	Burlington Northern Santa Fe Railway	\$2,340.00
0190038	31	TX	Signalman	Union Pacific Railroad	\$2,292.00
0189487	30	OH	Engineer	Norfolk Southern Railway	\$1,774.80
0189742	30	KS	Engineer	Burlington Northern Santa Fe Railway	\$1,116.00
0190863	30	KS	Engineer	Burlington Northern Santa Fe Railway	\$2,466.00
0190874	30	AZ	Engineer	Union Pacific Railroad	\$2,030.40
0191401	29	WV	Engineer	CSX Corporation	\$2,511.60
0191519	28	NE	Engineer	Union Pacific Railroad	\$1,350.00
0191962	28	KY	Engineer	Union Pacific Railroad	\$756.00
0192203	28	UT	Engineer	Union Pacific Railroad	\$1,436.40
0192786	28	CO	Engineer	Union Pacific Railroad	\$2,943.60
0193117	27	TN	Engineer	Norfolk Southern Railway	\$1,853.40
0193881	27	VA	Engineer	Norfolk Southern Railway	\$1,591.20
0193037	26	TX	Track Foreman	Burlington Northern Santa Fe Railway	\$972.00
0193351	26	CA	Engineer	Amtrak	\$1,652.40
0193413	26	TX	Engineer	Union Pacific Railroad	\$2,708.40
0193744	26	VA	Engineer	Norfolk Southern Railway	\$1,278.00
0193948	26	MO	Engineer	Burlington Northern Santa Fe Railway	\$1,575.00
0194699	26	TN	Switchman	Burlington Northern Santa Fe Railway	\$2,044.80
0194858	26	WV	Engineer	CSX Corporation	\$1,468.80
0194966	26	WV	Engineer	Norfolk Southern Railway	\$1,443.60
0195101	26	WV	Conductor	Norfolk Southern Railway	\$1,530.00
0195275	26	VA	Engineer	Norfolk Southern Railway	\$864.00
0195728	25	NE	Conductor	Union Pacific Railroad	\$1,544.40
0196680	25	VA	Engineer	Norfolk Southern Railway	\$864.00
0196977	25	WV	Engineer	CSX Corporation	\$1,614.60
0197240	25	FL	Engineer	CSX Corporation	\$2,641.20
0198074	24	IN	Engineer	Norfolk Southern Railway	\$1,279.80
0198678	24	IL	Engineer	Union Pacific Railroad	\$2,544.00
0198721	24	TN	Engineer	Norfolk Southern Railway	\$1,166.40
0198747	24	MD	Engineer	CSX Corporation	\$1,967.40
0198935	24	TX	Engineer	Union Pacific Railroad	\$2,703.60
0199085	24	NM	Engineer	Burlington Northern Santa Fe Railway	\$2,070.00
0199486	24	MD	Engineer	CSX Corporation	\$1,728.00

Loyalty Appreciation Recipients (continued)

Policy No	Number of Loyalty Yrs	State	Occupationn	Company Name	Award Amount
0199330	23	WA	Engineer	Burlington Northern Santa Fe Railway	\$2,012.40
0200125	23	OH	Engineer	Norfolk Southern Railway	\$1,242.00
0201460	23	WY	Engineer	Burlington Northern Santa Fe Railway	\$2,034.00
0201504	23	GA	Engineer	Norfolk Southern Railway	\$2,089.80
0201617	23	IN	Engineer	Norfolk Southern Railway	\$1,782.00
0202102	23	MN	Engineer	Union Pacific Railroad	\$1,656.00
0202686	23	AZ	Engineer	Union Pacific Railroad	\$2,388.00
0200778	22	NE	Engineer	Burlington Northern Santa Fe Railway	\$666.00
0200794	22	OR	Conductor	Union Pacific Railroad	\$1,656.00
0202040	22	PA	Engineer	Norfolk Southern Railway	\$1,980.00
0202317	22	WY	Engineer	Union Pacific Railroad	\$2,152.80
0203104	22	WY	Engineer	Union Pacific Railroad	\$2,640.00
0204430	22	WA	Track Inspector	Burlington Northern Santa Fe Railway	\$1,218.60
0205194	22	IN	Conductor	Norfolk Southern Railway	\$1,069.20
0205861	22	AZ	Engineer	Union Pacific Railroad	\$2,553.00
0206117	22	TN	Engineer	CSX Corporation	\$2,404.80
0206133	22	NC	Engineer	CSX Corporation	\$756.00
0206389	22	NE	Engineer	Union Pacific Railroad	\$1,116.00
0206431	22	OH	Engineer	Norfolk Southern Railway	\$792.00
0206927	22	MN	Engineer	Burlington Northern Santa Fe Railway	\$1,998.00
0207412	22	CA	Conductor	Union Pacific Railroad	\$1,980.00
0207493	22	MI	Conductor	Norfolk Southern Railway	\$1,584.00
0207872	22	CA	Conductor	Union Pacific Railroad	\$1,663.20
0509750	22	CA	Conductor	Union Pacific Railroad	\$1,890.00
0509843	22	KS	Trainman	Burlington Northern Santa Fe Railway	\$1,512.00
0512463	22	OH	Engineer	Norfolk Southern Railway	\$2,280.00
0206348	21	NE	Conductor	Burlington Northern Santa Fe Railway	\$1,584.00
0206699	21	KS	Engineer	Burlington Northern Santa Fe Railway	\$594.00
0207562	21	NY	Train Operator	New York City Transit Authority	\$1,512.00
0208265	21	VA	Engineer	Norfolk Southern Railway	\$1,224.00
0208662	21	PA	Engineer	CSX Corporation	\$1,512.00
0208974	21	KS	Engineer	Union Pacific Railroad	\$1,440.00
0209115	21	WY	Engineer	Union Pacific Railroad	\$1,512.00
0210318	21	MO	Engineer	Burlington Northern Santa Fe Railway	\$2,400.00
0506388	21	WY	Engineer	Union Pacific Railroad	\$2,444.40
0520747	21	AR	Machinist	Burlington Northern Santa Fe Railway	\$1,440.00
0531322	21	GA	Clerk	Norfolk Southern Railway	\$1,512.00
0533239	21	KS	Engineer	Union Pacific Railroad	\$1,224.00
0601873	21	NY	Engineer	Long Island Railroad	\$1,020.60
0602283	21	AR	Conductor	Union Pacific Railroad	\$2,130.00
0210498	20	IL	Engineer	Norfolk Southern Railway	\$1,800.00
0210780	20	FL	Conductor	Amtrak	\$1,162.80
0211148	20	MI	Engineer	Norfolk Southern Railway	\$1,560.00
0533195	20	TN	Engineer	Norfolk Southern Railway	\$1,657.20
0603199	20	PA	Engineer	Norfolk Southern Railway	\$1,224.00

Loyalty Appreciation Recipients (continued)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0612097	20	MN	Engineer	Union Pacific Railroad	\$2,256.00
0621541	20	TX	Engineer	Union Pacific Railroad	\$2,400.00
0626938	20	WV	Conductor	CSX Corporation	\$1,440.00
0648682	20	MI	Engineer	Norfolk Southern Railway	\$1,368.00
0210437	19	WY	Trainman	Burlington Northern Santa Fe Railway	\$1,368.00
0211601	19	MO	Conductor	Kansas City Southern Railway	\$1,710.00
0211766	19	MO	Foreman	Burlington Northern Santa Fe Railway	\$1,162.80
0212060	19	IL	Conductor	Union Pacific Railroad	\$1,710.00
0532521	19	MO	Machinist	Union Pacific Railroad	\$547.20
0534781	19	FL	Conductor	CSX Corporation	\$1,026.00
0602113	19	IL	Engineer	Burlington Northern Santa Fe Railway	\$1,539.00
0611028	19	WV	Foreman	Norfolk Southern Railway	\$1,047.60
0618084	19	MO	Engineer	Burlington Northern Santa Fe Railway	\$1,162.80
0618123	19	MO	Engineer	Norfolk Southern Railway	\$1,040.40
0619364	19	NE	Engineer	Union Pacific Railroad	\$2,280.00
0620911	19	VA	Conductor	Norfolk Southern Railway	\$1,098.00
0622278	19	AZ	Trackman	Burlington Northern Santa Fe Railway	\$923.40
0623555	19	AR	Switchman	Union Pacific Railroad	\$1,368.00
0639895	19	IN	Conductor	Norfolk Southern Railway	\$1,368.00
0641764	19	TX	Carman	Burlington Northern Santa Fe Railway	\$1,265.40
0642715	19	MI	Engineer	CN / Wisconsin Central	\$1,710.00
0657824	19	OR	Conductor	Union Pacific Railroad	\$1,836.00
0666706	19	KY	Conductor	Norfolk Southern Railway	\$1,101.60
0800559	19	TX	Conductor	Union Pacific Railroad	\$1,368.00
0800987	19	CO	Trainman	Union Pacific Railroad	\$1,620.00
0801498	19	OH	Engineer	Wheeling & Lake Erie Railway	\$1,101.60
0802007	19	OH	Conductor	CSX Corporation	\$2,064.00
0802503	19	TX	Conductor	Union Pacific Railroad	\$1,101.60
0802524	19	WY	Welder	Union Pacific Railroad	\$1,353.60
0803308	19	NC	Carman	CSX Corporation	\$684.00
0211549	18	OR	Conductor	CSX Corporation	\$2,160.00
0211603	18	OR	Conductor	Union Pacific Railroad	\$1,575.00
0211779	18	WI	Conductor	Burlington Northern Santa Fe Railway	\$1,101.60
0212014	18	IL	Conductor	Burlington Northern Santa Fe Railway	\$1,296.00
0603822	18	TN	Conductor	CSX Corporation	\$1,040.40
0621615	18	VA	Conductor	Norfolk Southern Railway	\$1,530.00
0623540	18	MO	Signal Maintainer	Burlington Northern Santa Fe Railway	\$1,296.00
0644833	18	TX	Engineer	Union Pacific Railroad	\$1,224.00
0646716	18	ID	Foreman	Burlington Northern Santa Fe Railway	\$1,603.80
0655242	18	MO	Bus Operator	Bi-State Development Agency	\$1,026.00
0659265	18	KY	Conductor	CSX Corporation	\$1,101.60
0665708	18	AZ	Laborer	Union Pacific Railroad	\$1,872.00
0665799	18	WY	Engineer	Burlington Northern Santa Fe Railway	\$1,040.40
0684754	18	AZ	Machine Operator	Union Pacific Railroad	\$1,231.20
0702306	18	IA	Engineer	Union Pacific Railroad	\$874.80

Loyalty Appreciation Recipients (continued)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0800650	18	AR	Bridge Tender	Kansas City Southern Railway	\$1,101.60
0801279	18	TX	Trainman	Union Pacific Railroad	\$1,638.00
0802192	18	NM	Trackman	Union Pacific Railroad	\$1,480.80
0802935	18	KS	Signal Maintainer	Union Pacific Railroad	\$1,404.00
0803370	18	KY	Mech Laborer	CSX Corporation	\$874.80
0803451	18	VA	Conductor	CSX Corporation	\$1,101.60
0803689	18	AR	Trackman	Union Pacific Railroad	\$1,101.60
0804481	18	KS	Bridge Tender	Burlington Northern Santa Fe Railway	\$1,620.00
0805767	18	TX	Conductor	Union Pacific Railroad	\$1,296.00
0806893	18	MA	Engineer	Keolis	\$1,530.00
0806958	18	CA	Engineer	Union Pacific Railroad	\$1,623.60
0807037	18	WV	Machine Operator	Norfolk Southern Railway	\$1,101.60
0807405	18	OH	Trainman	CSX Corporation	\$1,296.00
0808133	18	KY	Engineer	CSX Corporation	\$1,040.40
0808376	18	WY	Engineer	Union Pacific Railroad	\$2,040.00
0808538	18	OK	Signal Maintainer	Burlington Northern Santa Fe Railway	\$1,296.00
0625989	17	KY	Engineer	Norfolk Southern Railway	\$1,111.80
0687436	17	NY	Conductor	CSX Corporation	\$1,148.40
0803532	17	MO	Engineer	Union Pacific Railroad	\$2,130.00
0803682	17	WY	Conductor	Union Pacific Railroad	\$1,472.40
0803718	17	AR	Bridge Tender	Union Pacific Railroad	\$1,101.60
0804025	17	TX	Foreman	Burlington Northern Santa Fe Railway	\$1,040.40
0804571	17	NM	Machinist	Union Pacific Railroad	\$1,620.00
0804714	17	AL	Machine Operator	CSX Corporation	\$1,414.80
0804963	17	VA	Crane Opr	CSX Corporation	\$1,040.40
0805296	17	KY	Conductor	Norfolk Southern Railway	\$1,344.00
0805482	17	KS	Machinist	Union Pacific Railroad	\$1,231.20
0805829	17	OR	Trackman	Union Pacific Railroad	\$1,368.00
0806027	17	CA	Machine Operator	Union Pacific Railroad	\$1,309.20
0806100	17	LA	Signal Maintainer	Kansas City Southern Railway	\$1,333.80
0806663	17	AZ	Conductor	Union Pacific Railroad	\$1,767.00
0806872	17	WY	Engineer	Union Pacific Railroad	\$1,296.00
0806968	17	TX	Engineer	Union Pacific Railroad	\$1,040.40
0808066	17	MO	Conductor	Burlington Northern Santa Fe Railway	\$979.20
0808325	17	TN	Conductor	CSX Corporation	\$1,040.40
0808474	17	IL	Conductor	Burlington Northern Santa Fe Railway	\$1,152.00
0808532	17	NM	Truck Driver	Burlington Northern Santa Fe Railway	\$1,224.00
0808704	17	WA	Conductor	Union Pacific Railroad	\$979.20
0809451	17	IN	Carman	CSX Corporation	\$612.00
0809681	17	TX	Trackman	Union Pacific Railroad	\$1,186.20
0811674	17	OH	Conductor	Norfolk Southern Railway	\$1,040.40
0812243	17	ND	Machine Operator	Burlington Northern Santa Fe Railway	\$520.20
0814014	17	IN	Conductor	CSX Corporation	\$1,249.20
0816240	17	KY	Engineer	CSX Corporation	\$1,770.00
0817052	17	WV	Machine Operator	Norfolk Southern Railway	\$854.40

Loyalty Appreciation Recipients (continued)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0517186	16	NE	Engineer	Union Pacific Railroad	\$979.20
0623622	16	NM	Track Foreman	Burlington Northern Santa Fe Railway	\$864.00
0704156	16	WY	Conductor	Union Pacific Railroad	\$720.00
0715571	16	OH	Engineer	Norfolk Southern Railway	\$1,350.00
0717724	16	VA	Conductor	Norfolk Southern Railway	\$1,260.00
0810207	16	TX	Foreman	Union Pacific Railroad	\$1,440.00
0810374	16	TN	Signalman	CSX Corporation	\$1,357.20
0810392	16	OR	Yardmaster	Union Pacific Railroad	\$1,213.20
0810686	16	WA	Welder	Burlington Northern Santa Fe Railway	\$900.00
0810722	16	TX	Trackman	Union Pacific Railroad	\$1,382.40
0812144	16	NV	Conductor	Union Pacific Railroad	\$1,761.00
0813717	16	NV	Engineer	Union Pacific Railroad	\$1,440.00
0814209	16	WV	Conductor	CSX Corporation	\$979.20
0815391	16	IA	Trackman	Burlington Northern Santa Fe Railway	\$979.20
0816297	16	MO	Conductor	Union Pacific Railroad	\$1,620.00
0817339	16	AL	Machine Operator	Norfolk Southern Railway	\$1,224.00
0820186	16	FL	Signal Maintainer	CSX Corporation	\$979.20
0820370	16	FL	Signal Maintainer	CSX Corporation	\$1,692.00
0820383	16	NE	Track Inspector	Burlington Northern Santa Fe Railway	\$1,752.00
0820875	16	WY	Foreman	Union Pacific Railroad	\$1,404.00
0820888	16	WY	Machine Operator	Union Pacific Railroad	\$1,119.60
0821013	16	CO	Foreman	Union Pacific Railroad	\$1,152.00
0740664	15	PA	Signalman	CSX Corporation	\$918.00
0743719	15	NE	Engineer	Union Pacific Railroad	\$1,152.00
0755536	15	MO	UPS Driver	United Parcel Service	\$1,350.00
0817783	15	WA	Machine Operator	Burlington Northern Santa Fe Railway	\$540.00
0817867	15	TX	Machine Operator	Union Pacific Railroad	\$1,170.00
0818017	15	TX	Mech Laborer	Union Pacific Railroad	\$1,234.80
0818353	15	WY	Machine Operator	Union Pacific Railroad	\$918.00
0818757	15	NE	Engineer	Union Pacific Railroad	\$1,440.00
0819267	15	IL	Laborer	Burlington Northern Santa Fe Railway	\$918.00
0819412	15	IL	Signalman	CSX Corporation	\$1,170.00
0819715	15	OH	Machine Operator	CSX Corporation	\$918.00
0819961	15	WV	Engineer	Norfolk Southern Railway	\$1,350.00
0820034	15	IA	Welder	Union Pacific Railroad	\$1,080.00
0820057	15	WA	Mech Laborer	Burlington Northern Santa Fe Railway	\$1,065.60
0820719	15	WA	Track Inspector	Burlington Northern Santa Fe Railway	\$856.80
0821127	15	TX	Trackman	Union Pacific Railroad	\$1,368.00
0822465	15	OK	Machine Operator	Union Pacific Railroad	\$918.00
0754262	14	MO	Foreman	Union Pacific Railroad	\$1,008.00
0812998	14	PA	Engineer	CSX Corporation	\$864.00
0821711	14	NM	Machine Operator	Union Pacific Railroad	\$842.40
0821995	14	ID	Foreman	Union Pacific Railroad	\$1,260.00
0822237	14	VA	Machine Operator	Norfolk Southern Railway	\$939.60
0822370	14	IA	Truck Driver	Union Pacific Railroad	\$1,008.00

Loyalty Appreciation Recipients (continued)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0822374	14	NM	Foreman	Union Pacific Railroad	\$1,590.00
0822496	14	NE	Carman	Union Pacific Railroad	\$1,044.00
0822878	14	VA	Engineer	CSX Corporation	\$1,134.00
0823323	14	TN	Machine Operator	CSX Corporation	\$1,008.00
0823498	14	AZ	Machine Operator	Union Pacific Railroad	\$1,404.00
0824605	14	AL	Signalman	Norfolk Southern Railway	\$666.00
0825500	14	WA	Truck Driver	Burlington Northern Santa Fe Railway	\$910.80
0825550	14	MO	Machine Operator	Union Pacific Railroad	\$856.80
0825852	14	UT	Machine Operator	Union Pacific Railroad	\$820.80
0212444	13	MO	UPS Driver	United Parcel Service	\$936.00
0212725	13	CA	Engineer	Union Pacific Railroad	\$1,440.00
0824267	13	AZ	Mech Maintenance	Union Pacific Railroad	\$1,386.00
0824338	13	NE	Carman	Union Pacific Railroad	\$432.00
0824688	13	LA	Clerk	Kansas City Southern Railway	\$673.20
0824730	13	IL	Foreman	Union Pacific Railroad	\$1,170.00
0824863	13	NM	Machine Operator	Union Pacific Railroad	\$1,621.20
0825172	13	AL	Machine Operator	Norfolk Southern Railway	\$795.60
0825588	13	MS	Carman	Kansas City Southern Railway	\$864.00
0825608	13	VA	Foreman	Norfolk Southern Railway	\$734.40
0825658	13	ID	Foreman	Union Pacific Railroad	\$1,123.20
0825784	13	AZ	Machine Operator	Union Pacific Railroad	\$900.00
0825816	13	NM	Trackman	Union Pacific Railroad	\$864.00
0825943	13	AZ	Machine Operator	Union Pacific Railroad	\$1,080.00
0826448	13	TX	Welder	Union Pacific Railroad	\$1,080.00
0826659	13	AZ	Trackman	Union Pacific Railroad	\$1,332.00
0826817	13	VA	Machine Operator	Norfolk Southern Railway	\$673.20
0827817	13	OH	Welder	Norfolk Southern Railway	\$972.00
0828287	13	AL	Conductor	Norfolk Southern Railway	\$1,320.00
0828529	13	TN	Signalman	CSX Corporation	\$720.00
0825743	12	KS	Foreman	Union Pacific Railroad	\$864.00
0826279	12	MT	Laborer	Burlington Northern Santa Fe Railway	\$1,083.60
0826356	12	WY	Machine Operator	Union Pacific Railroad	\$792.00
0826498	12	IN	Track Foreman	Indiana Harbor Belt Railroad	\$864.00
0826608	12	CA	Machine Operator	Union Pacific Railroad	\$734.40
0826664	12	TX	Trackman	Union Pacific Railroad	\$1,026.00
0826667	12	NM	Machine Operator	Union Pacific Railroad	\$1,080.00
0827099	12	WY	Track Inspector	Burlington Northern Santa Fe Railway	\$1,008.00
0827543	12	OH	Conductor	Norfolk Southern Railway	\$475.20
0827668	12	NM	Machine Operator	Union Pacific Railroad	\$1,320.00
0827846	12	VA	Conductor	CSX Corporation	\$534.60
0827955	12	TX	Truck Driver	Burlington Northern Santa Fe Railway	\$734.40
0827984	12	MO	Welder	Burlington Northern Santa Fe Railway	\$396.00
0828396	12	MO	Engineer	Burlington Northern Santa Fe Railway	\$648.00
0828675	12	MN	Engineer	Burlington Northern Santa Fe Railway	\$990.00
0829207	12	MN	Conductor	Burlington Northern Santa Fe Railway	\$1,080.00

Loyalty Appreciation Recipients (continued)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0829236	12	NE	Track Inspector	Union Pacific Railroad	\$768.00
0830705	12	NM	Machine Operator	Union Pacific Railroad	\$601.20
0831605	12	OH	Carman	CSX Corporation	\$968.40
0831618	12	KS	Laborer	Union Pacific Railroad	\$648.00
0833144	12	NC	UPS Driver	United Parcel Service	\$792.00
0212735	11	MT	Conductor	Burlington Northern Santa Fe Railway	\$993.60
0213163	11	OH	Conductor	CSX Corporation	\$612.00
0829125	11	NE	Conductor	Burlington Northern Santa Fe Railway	\$1,440.00
0829190	11	CA	Engineer	Burlington Northern Santa Fe Railway	\$1,440.00
0829302	11	AZ	Machine Operator	Union Pacific Railroad	\$1,320.00
0829519	11	AZ	Machine Operator	Union Pacific Railroad	\$534.60
0829548	11	VA	Machine Operator	Norfolk Southern Railway	\$810.00
0829568	11	SC	UPS Driver	United Parcel Service	\$720.00
0829820	11	NE	Machine Operator	Union Pacific Railroad	\$792.00
0830002	11	ND	Signal Maintainer	Burlington Northern Santa Fe Railway	\$990.00
0830179	11	CA	Machinist	Burlington Northern Santa Fe Railway	\$471.60
0830202	11	VA	Machine Operator	Norfolk Southern Railway	\$792.00
0830312	11	MD	Engineer	CSX Corporation	\$903.60
0830349	11	TX	Machine Operator	Union Pacific Railroad	\$882.00
0830379	11	WV	Trackman	CSX Corporation	\$864.00
0830473	11	FL	Conductor	CSX Corporation	\$1,200.00
0831013	11	OH	Carman	CSX Corporation	\$810.00
0831082	11	CA	Truck Driver	Burlington Northern Santa Fe Railway	\$792.00
0831380	11	KY	Engineer	Norfolk Southern Railway	\$1,146.00
0831886	11	AR	Electrician	Union Pacific Railroad	\$396.00
0831921	11	NC	UPS Driver	United Parcel Service	\$900.00
0832304	11	OR	Mech Maintenance	Union Pacific Railroad	\$792.00
0832924	11	IN	Signal Maintainer	CSX Corporation	\$648.00
0832954	11	ID	Engineer	Burlington Northern Santa Fe Railway	\$720.00
0833196	11	OH	Conductor	CSX Corporation	\$1,200.00
0833874	11	WY	Carman	Burlington Northern Santa Fe Railway	\$396.00
0834598	11	WY	Machinist	Union Pacific Railroad	\$792.00
0834652	11	WA	Laborer	Burlington Northern Santa Fe Railway	\$612.00
0834798	11	WV	Machine Operator	Norfolk Southern Railway	\$792.00
0834967	11	MO	Conductor	Union Pacific Railroad	\$990.00
0835086	11	WA	Engineer	Burlington Northern Santa Fe Railway	\$1,320.00
0835095	11	KS	Machine Operator	Union Pacific Railroad	\$1,020.00
0835189	11	KS	Foreman	Burlington Northern Santa Fe Railway	\$1,320.00
0836424	11	SC	UPS Driver	United Parcel Service	\$900.00
0836702	11	IA	Trackman	Burlington Northern Santa Fe Railway	\$486.00
0836917	11	NY	Engineer	CSX Corporation	\$1,074.00
0836961	11	NE	Machinist	Union Pacific Railroad	\$900.00
0833259	10	WV	Foreman	Norfolk Southern Railway	\$900.00
0833265	10	TN	UPS Driver	United Parcel Service	\$612.00
0833473	10	NC	Signalman	CSX Corporation	\$900.00

Loyalty Appreciation Recipients (continued)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0833660	10	TX	Track Inspector	Union Pacific Railroad	\$720.00
0833741	10	MO	Welder	Union Pacific Railroad	\$568.80
0833742	10	TX	Signal Maintainer	Burlington Northern Santa Fe Railway	\$1,080.00
0834287	10	WV	Engineer	CSX Corporation	\$720.00
0834830	10	MT	Track Inspector	Burlington Northern Santa Fe Railway	\$612.00
0835045	10	TX	Foreman	Union Pacific Railroad	\$550.80
0835169	10	VA	Foreman	Norfolk Southern Railway	\$720.00
0835337	10	AZ	Machine Operator	Burlington Northern Santa Fe Railway	\$1,080.00
0835353	10	NV	Signalman	Union Pacific Railroad	\$1,200.00
0836134	10	MN	Welder	Burlington Northern Santa Fe Railway	\$1,080.00
0836276	10	IL	UPS Driver	United Parcel Service	\$1,200.00
0836604	10	GA	UPS Driver	United Parcel Service	\$1,200.00
0836747	10	GA	UPS Driver	United Parcel Service	\$960.00
0838264	10	OH	Signalman	Norfolk Southern Railway	\$720.00
0839392	10	NC	Carman	CSX Corporation	\$694.80
0839762	10	MS	Welder	CN / Illinois Central	\$648.00
0839943	10	TX	Signalman	Union Pacific Railroad	\$1,200.00
0837110	9	MO	Bus Operator	Bi-State Development Agency	\$550.80
0837153	9	WV	Track Foreman	Norfolk Southern Railway	\$1,020.60
0837666	9	CA	Welder	Union Pacific Railroad	\$720.00
0837752	9	CO	Laborer	Union Pacific Railroad	\$738.00
0837990	9	NC	UPS Driver	United Parcel Service	\$900.00
0838882	9	SD	Engineer	Burlington Northern Santa Fe Railway	\$550.80
0839515	9	AL	Conductor	Norfolk Southern Railway	\$1,104.00
0840814	9	FL	Train Dispatcher	CSX Corporation	\$522.00
0840898	9	IL	Track Inspector	Dakota, Minnesota & Eastern Railroad	\$756.00
0841132	9	OK	Signal Inspector	Burlington Northern Santa Fe Railway	\$648.00
0841305	9	ID	Machine Operator	Union Pacific Railroad	\$648.00
0841938	9	TX	Carman	Union Pacific Railroad	\$367.20
0843739	9	NC	Driver	Norfolk Southern Railway	\$489.60
0844339	9	NE	Conductor	Union Pacific Railroad	\$720.00
0841263	8	MO	Signal Inspector	Union Pacific Railroad	\$648.00
0841564	8	AL	Truck Driver	Norfolk Southern Railway	\$626.40
0841695	8	OH	Engineer	CSX Corporation	\$648.00
0842069	8	UT	Conductor	Union Pacific Railroad	\$720.00
0842158	8	WV	Signal Maintainer	CSX Corporation	\$960.00
0842461	8	IL	Engineer	Union Pacific Railroad	\$554.40
0843103	8	WY	Conductor	Union Pacific Railroad	\$511.20
0843968	8	IN	Engineer	Norfolk Southern Railway	\$288.00
0844296	8	NV	Driver	Burlington Northern Santa Fe Railway	\$277.20
0844907	8	LA	Engineer	CSX Corporation	\$960.00
0845749	8	PA	UPS Driver	United Parcel Service	\$864.00
0846046	8	WY	Signalman	Union Pacific Railroad	\$960.00
0847040	8	KY	Machine Operator	Norfolk Southern Railway	\$820.80
0847106	8	WV	Electrician	CSX Corporation	\$630.00

Loyalty Appreciation Recipients (continued)

Policy No	Number Of Loyalty Yrs	State	Occupation	Company Name	Award Amount
0848847	8	GA	Delivery Truck Driver	United Parcel Service	\$840.00
0848953	8	OH	Signal Maintainer	Norfolk Southern Railway	\$756.00
0844612	7	AZ	Machine Operator	Union Pacific Railroad	\$576.00
0844804	7	TN	UPS Driver	United Parcel Service	\$720.00
0844820	7	NE	Machine Operator	Union Pacific Railroad	\$493.20
0845752	7	WV	Flagman	CSX Corporation	\$870.00
0846307	7	VA	Engineer	Norfolk Southern Railway	\$540.00
0846980	7	NE	Car Inspector	Union Pacific Railroad	\$504.00
0847470	7	OH	Carman	Norfolk Southern Railway	\$378.00
0847800	7	SC	Mech Maintenance	Norfolk Southern Railway	\$428.40
0848508	7	AL	Driver	Norfolk Southern Railway	\$428.40
0848602	7	NE	Machinist	Union Pacific Railroad	\$756.00
0849453	7	ID	Machine Operator	Burlington Northern Santa Fe Railway	\$810.00
0850090	7	NJ	Engineer	CSX Corporation	\$444.00
0849332	6	OH	UPS Driver	United Parcel Service	\$511.20
0849484	6	CO	Foreman	Union Pacific Railroad	\$432.00
0849655	6	TX	Signal Technician	Union Pacific Railroad	\$756.00
0849739	6	GA	UPS Driver	United Parcel Service	\$367.20
0850174	6	TX	Train Dispatcher	Burlington Northern Santa Fe Railway	\$367.20
0850228	6	MO	UPS Driver	United Parcel Service	\$720.00
0852022	6	TN	Machine Operator	CSX Corporation	\$432.00
0852138	6	TN	Foreman	Norfolk Southern Railway	\$216.00
0852162	6	NC	Pump Repairman	Norfolk Southern Railway	\$540.00
0852748	6	WA	Truck Driver	Burlington Northern Santa Fe Railway	\$291.60
0853884	6	MO	Delivery Truck Driver	United Parcel Service	\$648.00
0854263	6	NC	Truck Driver	United Parcel Service	\$720.00
0854574	6	AZ	Track Foreman	Burlington Northern Santa Fe Railway	\$648.00
0855128	6	OH	Electronic Tech II	CSX Corporation	\$648.00
0855313	6	CA	Signal Inspector	Burlington Northern Santa Fe Railway	\$720.00
0855316	6	CA	Signal Inspector	Burlington Northern Santa Fe Railway	\$432.00
0866510	6	OH	Carman	CSX Corporation	\$306.00
0853250	5	IA	Track Inspector	Dakota, Minnesota & Eastern Railroad	\$405.00
0853350	5	IA	Signal Maintainer	Burlington Northern Santa Fe Railway	\$306.00
0854789	5	MS	Conductor	Burlington Northern Santa Fe Railway	\$306.00
0866062	5	IL	Machine Operator	Union Pacific Railroad	\$450.00
0866458	5	TN	Clerk	CSX Corporation	\$450.00

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 appreciate 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, driving 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, Florida. I have worked as an Electronic Signal Specialist in the CSX Dispatch Center at Jacksonville, Florida, 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 a 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, California, and a Senior MTO in Roseville, California. I've been in Stockton, California, 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 (continued)

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, Chicago, Peoria and West Quincy, Illinois; Creston, Iowa; La Crosse, Wisconsin; and New Orleans and Lafayette, Louisiana. 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, Missouri, 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 protects your income should you be placed in the position of suspension or termination.

**Our UPS market is delivering!
Check out where Marketing Director
Gil Clark has been making the rounds:**



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 appreciate 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, Tennessee, 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 — and 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 times of need 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.

Scott Copeland

State Manager, Eastern Region – North Carolina, South Carolina, Virginia



My grandfather, uncle and father were all railroaders, so I was no stranger to the job. After graduating high school in 1985. I enlisted to serve in the U.S. Army and spent four years. Soon after I was honorably discharged as a Spec4, I applied for a

brakeman position on Norfolk Southern and was hired in September 1989. Within three years I was promoted to Conductor, then Engineer. Thirty-four years later, I'm still driving trains!

Approximately 20 years ago, I was approached about being an agent for LECMPA, and it was a no-brainer for me. Helping to protect my fellow brothers and sisters in the railroad industry from wage loss due to this industry's discipline policies has been extremely important and rewarding to me. I am now the State Manager for Virginia, North Carolina and South Carolina and feel very blessed with the opportunity I've had to serve in this position.

My wife Karen has owned her own beauty salon for almost 30 years and also helps me with LECMPA. With four grown children between us — and raising a niece and nephew for the last 12 years — we stay extremely busy. We love spending as much time as we can with our grandchildren. I once read, "If you teach your kids to hunt and fish, you won't have to hunt for your kids." That quote has always resonated with me. Anyone that knows me, knows I have a passion for fishing, and I truly love taking care of kids.

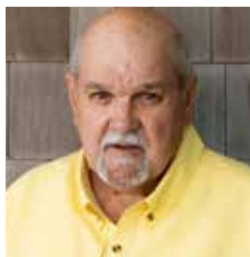
I also have a passion for LECMPA and for our mission of making sure that everyone who works in this industry is protected!



State Managers: Railroad Markets (continued)

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 Kansas City Southern/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 secretary-treasurer 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 manager 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



I have been employed by Norfolk Southern as a Carman out of Louisville, Kentucky, for 18 years. I am also a legislative

representative and vice local chairman with the Brotherhood of Railway Carmen. I took out my policy with the Association in 2017 and began to share the benefits of LECMPA membership with fellow rails. I became an agent shortly thereafter, then a super-agent. I am now a state manager.

John Holecz

State Manager, Eastern Region – Illinois, Wisconsin



I became a railroader from tradition. My 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.

Adam Moiles

State Manager, Eastern Region – Delaware, District of Columbia, Maryland, and Pennsylvania



I originally became a railroad employee in 2005 as a conductor on the B&O Division for CSX railroad. Immediately became a LECMPA member because of the harshness of the railroad environment and the ability to protect your income was easily available so “Why Not Protect yourself?” After experiencing some of the discipline first hand, I became an agent and then ultimately a state manager in 2009. I have been to 24 states over the years protecting members that are represented by just about every transportation union out there.

State Managers: Railroad Markets (continued)

I enjoy protecting the members and their families that depend on them. I also enjoy traveling to meet members on their respective work environments listening to their challenges in the workforce and getting them protected. Outside of the job, I am a proud father of two amazing kids, Braelyn (13) and Skylar (19). I enjoy youth sports, watching my kids flourish in whatever they are working on, baseball, football, and golf.

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 sisters and also to ensure no one misses income if they are out of service.

Mike Clark

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



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 U.S. Air Force with six and a half years of experience as a survival expert. My wife, Jimi, and I have six kids and seven grandkids. We enjoy spending time with our family and are very fortunate that all seven of our grandkids live in Gillette, Wyoming, 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.

Deon Roop

State Manager, Great Plains Region – Kansas, Missouri



Hello, my name is Deon Roop. I served in the U.S. Air Force from 1994-1998, after which I started working for my family's business. I was recalled back to active duty from 2001-2002. In 2005, I had an opportunity to hire on in Heavener, Oklahoma, with Kansas City Southern Railway. I worked as a Conductor from 2005-2011, at which time I was promoted to Engineer. I was the Legislative Representative for the UTU from 2006 to 2015. I am the current Legislative Representative for the BLE-T.

I met and married the love of my life in 2009. Kristi and I welcomed our only child in 2010. I have always had a strong conviction to help other railroad workers, especially the new hires, to have peace of mind about their financial well-being. I have in-depth, first-hand knowledge, on how the railroad treats their people. Our clients will always be a priority for me.

State Managers: Railroad Markets (continued)

Mike Gray

State Manager, Great Plains Region – Louisiana



I graduated from Capitol Senior High School, an inner-city school in Baton Rouge, Louisiana, in May, 2003. It was there that I learned a very important skill: Find a reason why you can or should. I served

four years in the United States Marine Corps and completed two tours in Iraq. After my service, I earned an Associate Degree in Clinical Laboratory Science and worked in a laboratory at a local hospital. It was at this time a friend from high school told me that Union Pacific Railroad was hiring. I applied and got hired as a conductor in 2013, and two years later I was engineer-qualified. I currently exercise my seniority in a few different areas across Union Pacific Gulf Coast Service Unit. I can say I am a proud member and Louisiana State Manager for LECMPA because they also embody my main core values. While other income protection companies find reasons not to pay claims, LECMPA finds reasons why they can or should pay members' claims.

JD Howard

State Manager, Great Plains Region – Arkansas, Oklahoma, Texas



I was hired out in 1979 on the Cotton Belt in East Texas as a locomotive fireman. When the SP took over the Cotton Belt, I transferred to West Texas in 1984 as a locomotive engineer. I began my LECMPA career in 1996 in Dalhart, Texas, because a local

representative was needed. 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 a locomotive 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 getting a policy, reinsurance at claim time, or simply need questions answered.

Dwayne Tafoya

State Manager, Great 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. 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.

State Managers: Railroad Markets (continued)

Rod Guthrie

State Manager, Western Region – Nebraska, Wyoming, South Dakota



I started as a local agent for LECMPA 25 years ago. Family includes my wife, Sonya, children Codi and Bryan (passed on). Plus I have stepchildren Ashley, Shawn, Mike and Dillon – and grandbaby Lucy. I promote LECMPA (the best damn job insurance on the planet)

to provide for my fellow brothers and sisters due to harsh and unfair discipline!

Cary Sherrow

State Manager, Western Region – Montana, Oregon, Washington



I became a railroader because of my family's history of working for the Union Pacific Railroad. I worked for 41 years on UP's La Grande Subdivision doing main line pool jobs, locals and yard jobs. I worked pool freight

service between Hinkle and La Grande, Oregon; Hinkle and Huntington, Oregon; La Grande and Nampa, Idaho; and Hinkle, Oregon and Spokane, Washington. I also worked engineer extra boards at Hinkle and La Grande, yard jobs at Hinkle, and locals at other outlying locations.

I was a BLET local chairman, vice local chairman, and vice secretary. I am widowed and have one son. My hobbies include old cars, DIY projects, traveling and big game hunting. I was an LECMPA member while working 1981 to 2016 and spent 23 years working as a state manager and agent. I do what I do for LECMPA because I have empathy for others. Working as a union representative showed me many different aspects of discipline and the negative effect it can have on railroaders and their families.

Mark Zanders

State Manager, Western Region – Arizona, 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 ten 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.

LECMPA Scholarship Program

LECMPA is proud to announce these 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



Alison Anderson

Alison attends Brigham Young University in Provo, Utah. Her father Mark Anderson is a member of BLET Division 333 in St. Paul, Minnesota, and works for Union Pacific Railroad. Her mother Nancy Anderson is an auxiliary member-at-large.



Natalie King-Shaw

Natalie attends the University of San Diego as a junior. Her father James Forrest King-Shaw is a member of BLET Division 158 in Sparks, Nevada. Her mother Linda King-Shaw is an auxiliary member-at-large.

BMWED/LECMPA SCHOLARSHIP RECIPIENTS



Damian Cejka

Damian Cejka is pursuing a degree in computer science with a major in mathematical sciences at Northland College, 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.



Mya Embrick

Mya will be attending Slippery Rock University in Pennsylvania. She is a member of the National Honor Society and is interested in pursuing a major in the STEM field, such as geology or geography.



Olivia Hammond

Olivia attends Roger Williams University in Rhode Island as a freshman and is majoring in marine biology with interest in minoring in oceanography. She recently became a certified open water scuba diver and is also certified in lifeguarding, first aid and CPR.



Nicholas Hotalen

Nicholas Hotalen attends Penn State University. He is an Aspiring Paterno Fellow, a member of the Penn State University Economics Association, and would like to pursue a doctorate in economics.

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