



2023 ANNUAL REPORT

Providing Financial
Security to Our
Member-Owners for
Over 100 Years

Locomotive Engineers & Conductors Mutual Protective Association

LECMPA

Protecting transportation workers since 1910.

Letter from the President, Rod Bloedow



With all the volatility the railroad industry and the Association experienced this year, we started 2024 believing our trajectory would hold — with little likelihood of policy or rate changes, modestly higher levels of claim payouts versus the lows of 2020-2023 and steady membership growth.

In last year's letter, you might recall that discipline had ticked higher in the second half of 2023. So, too, did our payouts to affected members. Lower rates enacted in 2022 had both encouraged and enabled members to take out higher levels of daily coverage for the same or fewer premium dollars. The overall fiscal strength of the Association, however — owing to past prudence and sustained growth, prompted us to again assess our risks relative to the overall discipline landscape, and by mid-summer your Board of Trustees decided, unanimously, to return still more value to you, our member-owners. This is in line with our Mission and has been an ongoing process.

We again turned our attention to our rail operating craft (ROC) membership in early spring, whose premiums are historically higher based on their craft risk profile. By August 1, we had transitioned our entire ROC membership from four policies to two: the brand-new Premier 550 and Premier 180. ROC members gained between 34 and 57 percent more daily benefits and/or between 60 and 185 additional days of coverage at no extra

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cost. We additionally lowered some rates. Rates for coverage that exceeds \$252/day, where applicable, were lowered by 44 percent and incorporated, uniformly, into the new Premier 550. Rates associated with the Premier 180, our six-month policy, were lowered by an additional 25 percent.

The Association is constantly evolving, as we strive to be both planful and considerate of our policyholders — planful in that we offer protection that meets your needs with resources adequate to fulfill claim obligations; considerate in that we provide you the best protection possible at sensible prices and best-in-class service. LECMPA has long offered union railroaders and

other transportation trades workers the best coverage, the best benefits and the best rates; in short, the best value for your premium dollar. Today, we've taken the best and once again made it better.

Our current ROC policies represent the most complete protection available to railroaders. Members suffering dismissal have long desired financial protection for them and their families that goes the distance in the event their case must wind its way through the full Railway Labor Act process. This frequently takes from 18 months to two years. The Premier 550 breaks longstanding wage protection norms and provides members up to 50 percent more coverage; up to 550 days for the very same premium. Our Premier 180 now offers the same comprehensive protection for up to six months at the lowest rates on the market.

At the time of this writing, we continue to evaluate our other transportation markets, looking for ways to extend ever more value where possible. One of this year's surprises has been a spike in discipline at the Western Class 1 roads. The Union Pacific Railroad adopted a strict policy, in force January 1, for repeat violations of twelve named critical rules. This, together with an increase of both suspensions and dismissals at Burlington Northern Santa Fe Railway, has driven claims significantly higher in the second half of this calendar year. Requests for claim forms have risen nearly 30 percent year over year.

We knew the lower level of discipline that occurred during the pandemic years would end once supply chain performance improved and demand for labor slackened. The many improvements made by the Association to increase the value of your membership in recent years, which included doubling the loyalty dividend for coverage of \$201/day or more, lowering rates, and immediate access to more discipline days, haven't compromised our commitment to pay a broader range of claims, even as LECMPA pays a higher volume of claims. In fact, more than 30 percent of the claims we annually pay involve justifiable mitigations of coverage exceptions.

Our actions to further diversify the membership through increased participation of rail non-operating craft, UPS and transit members has enhanced the stability of our cooperative and mitigated the risks associated with any one employer, craft or class of member. Moreover, the hundreds of brothers and sisters

Letter from the President (continued)



» Rod Bloedow with officers of the Brotherhood of Locomotive Engineers and Trainmen, Union Pacific Eastern District General Committee of Adjustment, which held its Quadrennial Meeting in Omaha this past August. From left to right: General Chairman Chad Lambert, Rod Bloedow, 1st Vice Chairman Brian McCoy, and General Secretary/Treasurer Stacey Madsen.

who everyday introduce our insurance to new prospects and cater to our existing members have driven active membership in every railroad craft and other transportation trades by more than ten percent during my tenure as president. Ongoing membership growth and fiscal health are facts that should inspire confidence among our thousands of hardworking members who protect each another from unexpected financial hardship.

The aftershocks of the pandemic continue to upset all manner of old standards and norms, and the industries that employ our members have yet to see their operations, e.g., staffing practices, return to them. Patterns or cycles that we were accustomed to seeing repeat every so many years remain enigmatic. The U.S. manufacturing sector persists in recession mode in a broader economy that continues growing, primarily on borrowing and credit facilities. Coal — the single largest commodity shipped by rail — has continued its long-term decline and contributed to the fifth straight year of total carload declines in the rail industry. There are some hopeful signs of recovery in the transportation markets we serve. Demand for freight increased marginally this year, with fewer freight cars in storage and select markets, e.g., intermodal, chemicals, motor vehicles and petroleum products showing strength. Truck and rail employment has been steady but is now trending lower. Transit employment is up 2.4 percent from August of 2023. United Parcel Service announced its plan to eliminate 12,000 management, hourly and contract employees, early in the year, due to post-pandemic soft demand and increased automation.

We welcome you to examine this report. In these pages you'll see that LECMPA continues to earn accolades by its members

for its protection, service, and care. We do things differently than our competitors, listening to our members and their labor representatives when they experience a setback. No cause of discipline automatically excludes consideration of payment. Our track record proves that we go the distance for you and your family.

It is most satisfying to gain greater recognition from our friends at the labor organizations for the important work we do on behalf of our mutual members. You'll note that we continue to heavily promote the training and education of elected union officers, the very people you entrust to protect your workplace rights. Our partnership with the Brotherhood of Maintenance of Way Employees, now in its second year, continues to foster shared understandings and an appreciation among their wider membership for the quality and reliability of our insurance. This year the leadership of the International Association of Machinists, District 19, announced their desire to formally introduce our insurance to their members.

As your president, I wish to acknowledge and thank you for the trust you continue to place in me and all the good people who make LECMPA possible, a 114-year-old institution of, for and by its members that operates counter to modern trends. We are one big family made up of every railroad craft and many other transportation trades: solidarity in word and deed.

In closing, and on behalf of your Home Office staff, may peace, joy and happiness be yours this Holiday Season and throughout the New Year.

Fraternally yours,

Rod Bloedow
President

We are one big family made up of every railroad craft and many other transportation trades: solidarity in word and deed.

2023-2024 Impact and Current Outcomes

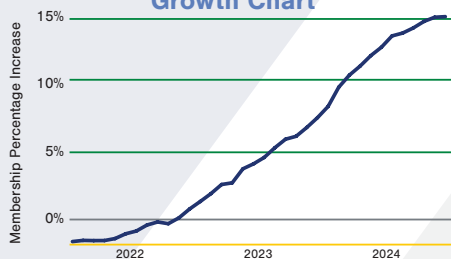
Growth Continues

Sales leaders and agents from all our transportation markets continued to bring in new members at a steady pace throughout 2024. Typically these are your coworkers, active and retired.

Agents, eager to spread the word about our unique, member-owned cooperative and its superior protection, are once again readily accessible to current and prospective members at most railroad terminals and numerous transportation hubs throughout the United States.

Total active membership is up 15 percent since early 2022, following heavy member attrition during the pandemic. We've seen significant growth among members employed in the rail operating and non-operating crafts, trucking, logistics, and UPS trades, and transit occupations.

3-Year Net Membership Growth Chart



LECMPA enjoys robust support from 33 transportation labor organizations with whom we collaborate on a number of fronts. Being so well diversified with members from every railroad craft and many other transportation sectors is a source of stability and strength to the organization, its members, and their families.

Labor Gets Behind LECMPA

Last year's Annual Report included news about the Association further expanding its reach to railroad non-operating craft and transit workers with the help of our friends at the Brotherhood of Maintenance of Way Employees (BMW) of the International Brotherhood of Teamsters and the Amalgamated Transit Union (ATU). We welcomed railroad non-operating craft members, e.g., dispatchers, operators, clerks, shopmen, carmen, Maintenance of Way employees, in 1923. Streetcar motormen and bus operators, represented by the Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, as ATU was named for much of its history, began to join in ever larger numbers following a 1915 amendment of our Articles of Association, which extended membership to electric railroad engineers, conductors, and motormen.

Maintenance of Way membership became a focus in 2004, when President William Davis assigned Bob Brown the role of Sales Director to Brotherhood of Maintenance of Way and Brotherhood of Railroad Signalmen Craft Employees. Through Bob's overtures to the railroad non-operating crafts, the Association acquired the relationships, knowledge, and expertise necessary to service this member contingency with the same care we have long afforded our railroad operating craft members. Maintenance of Way membership swelled over the ensuing decades. Today, as the Association's Vice President Union Relations, Bob takes pride in the decision of the BMW's



➤➤ Rod Bloedow (center) with BMW Director of Education, Ash Anderson (left), and Vice President Jeffery Fry (right) at the Brotherhood's Minneapolis-based July Learning Lab.

Our representatives had the pleasure of attending dozens of local lodge, division and union meetings in 2024.



➤➤ Ash Anderson



➤➤ BMW President Tony Cardwell addresses the Learning Lab participants.

2023-2024 Impact and Current Outcomes (continued)

leadership to officially designate LECMPA as its members' preferred provider of wage loss insurance. Similarly, the Association worked with the leadership of the ATU last year to again enroll transit workers of every classification, this time with the availability and benefit of payroll deduction at each transit employer. Growth of transit members is up significantly in the past year.

Following more than a decade of outreach to railroad shopcraft workers, LECMPA earned full access to District 19's members in 2024. District 19 is the railroad component of the International Association of Machinists (IAM), founded by District 19 members in 1888.

Rod Bloedow and Bob Brown worked with IAM Rail Division Special Assistant to the International President Josh Hartman and District 19 President and Directing General Chairman Reece Murtagh to cement a joint understanding of their members' wage loss needs. IAM leadership now joins BMW and ATU in supporting the Association's mission. They will help LECMPA educate their members on the importance of wage loss protection.

Supporting our Members and Transportation Labor

Staying connected with members is one of the LECMPA's most important priorities. Throughout the year, President Rod Bloedow, Vice President Bob Brown and our entire sales leadership team engage our members, their families and transportation labor at a variety of venues. Our representatives had the



» BMW Vice President Staci Moody-Gilbert with Learning Lab participants.



» General Chairman Jeremy Huckabee of the Brotherhood of Railroad Signalmen, Burlington Northern Santa Fe General Committee of Adjustment, addresses delegates at the October Quadrennial Meeting held in Nashville.



» BRS Vice General Chairman Doug Dawley and LECMPA Vice President Bob Brown.



» Marketing Directors Cameron Reeves and Bill Yates converse with a delegate at the International Association of Machinists' 41st Grand Lodge Convention held in New York City in September.

2023-2024 Impact and Current Outcomes (continued)

pleasure of attending dozens of local lodge, division and union meetings in 2024. We additionally sponsored training events for union officers, picnics, charity golf outings, labor rallies, and numerous meetings held by the labor organizations.

BMWE Learning Labs

One of last year's highlights involved sponsoring the Brotherhood of Maintenance of Way Employees (BMWE) Unified System Division's Local Leadership Training at Mokena, Illinois. Following last year's designation of LECMPA as the Brotherhood's preferred provider of wage loss insurance, we expanded our sponsorship of the BMWE's officer training initiatives. We were honored to help deliver essential training to hundreds of their officers at "Learning Labs" conducted at Las Vegas, Minneapolis, Philadelphia and Nashville in 2024. Additionally, we'll be sponsoring officer training for American Rail System Federation officers in Hendersonville, Tennessee, this December. Rod Bloedow and Bob Brown were grateful to attend these innovative Learning Labs, where they had the opportunity to discuss the importance of wage loss protection and further strengthen our BMWE partnership.

BLET Annual Meetings

LECMPA has long been a major sponsor of the Brotherhood of Locomotive Engineer & Trainmen's (BLET) annual regional meetings, which include fellowship and educational opportunities for officers and member-attendees. Bob

Brown, Marketing Director William "Wiley" Yates, and State Manager Deon Roop represented the Association at the June regional meeting held at Kansas City. Bob Brown, Wiley Yates and State Manager Adam Moiles attended the August regional meeting in Washington, D.C.

Rod Bloedow, Bob Brown, Marketing Director Gil Clark, Marketing Director Cameron Reeves and State Manager Billy Harry attended various executive board, general chairmen association and general committee of adjustment meetings held across the country by the many labor organizations that represent the workplace interests of our mutual members. They were honored to provide members, officers and service providers to the various transportation crafts and trades with ties to the Burlington Northern Santa Fe Railway, Canadian National Railway - Illinois Central Railroad, CSX, Norfolk Southern Railway, Union Pacific Railroad, and United Parcel Service, updates concerning the Association's progress.

Grand Lodge Convention

Of note, Bob Brown led a delegation that included Rod Bloedow, Cameron Reeves, Wiley Yates, and State Manager Eddie Risher to the 41st IAM Grand Lodge Convention in New York City. This week-long September event was an opportunity for LECMPA to further strengthen the Association's ties to the IAM, whose officers are now working with us to introduce our wage loss insurance to their membership. Gil Clark shared the importance of wage loss protection at a

number of Teamster venues, most notably the Teamsters National Black Caucus, which held their August conference in Las Vegas. In November, he attended the Teamsters for a Democratic Union (TDU) Convention. Each year LECMPA helps sponsor this Chicago-based event. Gil Clark made presentations at each of the following UPS and/or TForce hubs

— Charlotte, North Carolina; Chicago, Illinois; Houston, Texas; Jackson, Mississippi; Las Vegas, Nevada; Memphis, Tennessee; Minneapolis, Minnesota; New York/Brooklyn/Queens, New York; Palm Bay, Florida; Salt Lake City, Utah; San Antonio, Texas — at the invitation of local Teamster officers.

Notable Retirements

LECMPA celebrated three noteworthy retirements at events this year.

Steven Leyshon

First, General Chairman Steven Leyshon of the BLET's Union Pacific Railroad - Western Region General Committee of Adjustment, and President of the General Chairperson's Association at Union Pacific, announced his retirement at the Quadrennial Meeting of his Committee, held in June at Las Vegas. Attendees honored his 34 years of service to the railroad and nearly 30 years of service to the Brotherhood.

John McArthur

Second, John McArthur of the Brotherhood of Railroad Signalmen (BRS), Union Pacific General Committee of Adjustment, announced his October 1 retirement with 58 years of railroad service at his Committee's Quadrennial Meeting, held in August at Las Vegas.

Doug Dawley

Third, in October, attendees at the Quadrennial Meeting of the BRS's Burlington Northern Santa Fe General Committee of Adjustment, held at Nashville, celebrated the retirement of Vice Chairman Douglas "Doug" Dawley, a longtime friend of the Association. Doug understood the importance of wage protection and helped lay the groundwork for signalmen to join the Association in larger numbers. Doug retires with 22 years of service to the Brotherhood.

LECMPA extends its gratitude to Brothers Leyshon, McArthur and Dawley for their dedication to the cause of rail labor and wishes each of them and their families well on the occasion of their retirement.

Financial Report

TWO YEAR FINANCIAL SUMMARY

ASSETS	2023	2022
Cash & Short Term Investments	\$8,082,558	\$8,735,662
Bonds & Stocks	\$102,337,961	\$91,928,835
Other Assets	\$465,092	\$355,172
Total Assets	\$110,885,611	\$101,019,669
LIABILITIES		
Reserve for Claims	\$3,636,630	\$3,834,601
Premiums Received in Advance	\$2,005,522	\$1,777,754
Statutory Investment Reserves	\$8,451,177	\$7,720,005
Accrued General Expenses	\$1,365,867	\$1,334,085
Total Liabilities	\$15,459,196	\$14,666,445
SURPLUS	\$95,426,415	\$86,353,224
TOTAL LIABILITIES & SURPLUS	\$110,885,611	\$101,019,669

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

2023	\$6,989,718	2018	\$12,976,686
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

“Matching the coverage demanded of our members for a fair price and fiscal prudence is our primary mission. LECMPA is not only the largest wage loss provider in terms of total membership, we’re also the best capitalized. Our capacity to serve you in an exemplary manner flows from the cooperation and trust you and generations of your forbearers have placed in this 114-year-old Association.”

– Rod Bloedow, President

LECMPA Loyalty Letters

At LECMPA, we know our strength comes from our membership. We appreciate knowing we are truly serving member needs, and nothing gives us greater satisfaction than hearing how the organization helped to resolve a situation to make workers feel secure, supported and empowered.

“LECMPA has been very good to me. Within six months of getting my policy, I was dismissed for a charge I knew was weak. UPS continued to pressure me to agree but when they noticed I had LECMPA in my corner supporting me, they realized the strength I had and was reinstated to my original position. Can't thank LECMPA enough for being there.”

San Watson

Retired Driver - United Parcel Service, Charleston, South Carolina

“When I first signed on with LECMPA nearly 15 years ago, the biggest thing I received from them was peace of mind. While I never had to use the insurance, it provided a reverse of the intimidation factor – from me being intimidated by management to them understanding I was protected by two friends – the union and LECMPA.”

Charles Moyers

Retired Signal Maintainer - Burlington Northern Santa Fe Railway, Emerson, Iowa

“Simply, railroaders cannot afford to not have job insurance with LECMPA. Recently retired myself, I look back on the times I had to use job protection and as a result, life continued as if I was working.”

Eric Brooks

Retired Locomotive Engineer - Union Pacific Railroad, Lees Summit, Missouri

“I have been with LECMPA since I was hired and like everyone else, never thought I would need it. I assumed by following the rules, do everything correctly, I would never be in that position to use insurance. Many years down the road, I was out of work for 2 months due to discipline. I'm glad I had LECMPA to help me through and would recommend insurance for these high-risk jobs.”

Gilberto Ham

Retired Conductor - CSX Transportation Company, Pembroke Pines, Florida

“I wish to do more than recognize the importance of having LECMPA's financial protection – it should be acknowledged what sets LECMPA apart and above the rest. It is the commitment to customer service. I was always able to get in touch with an actual human quickly. Everyone I had the pleasure of talking with over the years was not only knowledgeable and helpful, but they were kind. My concerns were addressed, and my questions were answered, and I was informed of benefits I didn't even know I had – like the loyalty check in the end. Thank you for 17 years of great service and protection!”

Thomas Lawrence

Retired Conductor - Union Pacific Railroad, Lakeville, Minnesota

“LECMPA has been great to do business with and the people and procedures are second to none. These benefits were essential for the few times I was out of work and the process was extremely easy. Thank you for all you've done as well as the loyalty check!”

Chris DiMascio

Retired Locomotive Engineer - CSX Transportation Company, Rittman, Ohio

“I was an LECMPA member for 25 years. When I reported my retirement to the organization's billing department, within a couple of weeks, I received a very nice loyalty check from LECMPA. I cannot thank the staff at LECMPA enough and would recommend you get your job insurance from them as well.”

Steven Bertelsen

Retired Conductor - Union Pacific Railroad, Scottsbluff, Nebraska

“LECMPA came through for me when I needed them. I was grateful to have a policy that covered my financial needs until I was able to get back to work. The area representatives were always available to answer my questions and, more importantly, to advocate on my behalf. The Loyalty Program is a great addition as well.”

Chris Hulden

Retired Locomotive Engineer - Union Pacific Railroad, Vancouver, Washington

“Thank you to LECMPA for including me in its Loyalty Program. Upon joining the railroad, I was introduced to your “out of service” insurance and did not hesitate to sign up. Luckily, I did sign up as I've had to use it a couple of times. I'll always be grateful to having the coverage as well as never having a problem collecting a check when needed. Thanks again for all you've done.”

Alvin Campbell

Retired Conductor - Norfolk Southern Railway, Baltimore, Maryland

For LECMPA Member, Jimmy Garrison, “99 ½ Won’t Do”

By the time Jimmy Garrison was in his third year as a student at Texas A&M University, he began to make some observations that would change the course of his life. And that eventually led him to the work he always wanted.

“In the early 1970s, jobs were not plentiful,” Garrison said. “My father was a mechanical engineer with a degree, and I was following in the same path, working in a sheet metal shop while pursuing my own degree.”

But then, Garrison had a revelation.

“A lot of my older friends had graduated, had their degrees, had been out pounding the pavement for a year after that and were STILL looking for jobs,” Garrison said. “I had one more year at Texas A&M, while all my older friends with degrees were taking jobs as waiters or playing Santa down at the mall because there was nothing out there at that level.”

It was then that Garrison took an assessment and decided to use what he had learned in school to that point and the metal shop and pursue the job he always wanted – a job on the railroad.

Knowing his son’s passion for the rails, Garrison’s dad called him one day at work and said the then-Southern Pacific railroad was interviewing and it was “now or never.” Garrison took the address and never looked back, hiring on for the next 25 years to what would ultimately become Union Pacific Railroad.

“The railroad always fascinated me, probably because of my love of engines and how they work, particularly on that scale,” Garrison said. “It’s demanding

work – physically and mentally – and that latter is due to the responsibility and care involved. If you don’t have the focus, things can go wrong real fast.”

Garrison noted that before Union Pacific took over Southern Pacific, there were issues that made that focus difficult. Poor business decisions had left the railroad in a precarious position, particularly for workers.

A good friend and mentor heard Garrison’s concerns and suggested he wasn’t alone. That’s when Garrison became an LECMPA member.

“My story isn’t unique in that I had a young family, and management wasn’t providing a lot of confidence through treatment of those around me,” he said. “For example, it was standard practice to get fired anywhere from 30 to 60 days – workload, supposed violations of non-compliance. You’d get written up, sent home and no concern for your family.”

Garrison couldn’t take that chance with a young family and signed up for coverage as a fireman in 1974.

Ironically, Garrison never had to file a claim for coverage.

“What’s the phrase? ‘Loaded for bear even if you see a cub?’ I wanted to be covered as a just-in-case, and while I didn’t use it, it gave me the focus on my job not to be dragged into some of the more questionable management calls.”

“When your mind is clear, you can actually do the job management wants and LECMPA gave me enough peace of mind to let me mind focus on the job at hand,” he added.

With retirement now in the rear-view

mirror after a life spent on rails, Garrison is still adjusting.

“I’ll be fixing things up around the house to be sure,” he said. In addition, there will be time with his wife Lori and the family – Shannon, Bradley, Michael and Amanda as well as grandkids Christina and Caroline.

He’s also planning a “labor of love” – and horsepower. “She’s about 90-95 percent there, but she’s going to get the full treatment now,” Garrison says of his nearly pristine street rod.

After all these years, the size of the vehicles Garrison drives may have changed, but you can rest assured he’s giving 100 percent-plus to make it perfect.



Jimmy Garrison
Union Pacific Engineer



Garrison is working to perfect his classic Camaro – a true “labor of love,” he says.

Rickey Lawrence: A Lot of Nothing After 50 Years of Something Isn't Bad

Lige “Rickey” Lawrence has very distinct plans for his recent retirement. He plans on doing a lot of nothing.

Lest you think Lawrence is lazy or unmotivated – on the contrary.

His wife, two grown sons and even his dogs know the patriarch of the Lawrence family’s version of “nothing” can be filed under short trips, with or without bicycles that he regularly maintains, or “little” projects around the house.

One needs to understand, when you have worked for nearly five decades, “nothing” as a daily routine is a bit relative.

Lawrence worked as locomotive engineer for Union Pacific Railroad, retiring in August after nearly 50 years, dating back to the days of his start at Missouri Pacific Railroad in the summer of 1973.

“Oh, I worked hard, trust me, but the phrase ‘you make your own luck’ sure did apply to my benefit.”

With half a century on the rails, one would think Lawrence latched onto his dream job back then and just held on. More accurately, perhaps, while the work was long and difficult, it was all a “dream” in the sense of ease with which it all happened for him.

“I had good fortune and good timing that provided me with a lifetime of memories and employment,” Lawrence said. “Oh, I worked hard, trust me, but the phrase ‘you make your own luck’ sure did

apply to my benefit.”

Lawrence, you see, had no intention to work on the rails when he started as much as to simply “work.” “A family friend told us they were hiring at Missouri Pacific in town and that was enough for me.”

He said he went in for a “real” job, not a “rail” job, thinking he could do maintenance or something equally handy around the yard. “I walked in and before long they noticed I had an attention to detail, I guess,” said Lawrence. “One day, I came into work and the supervisor slid a textbook under my arm and four years later, I was a railroad engineer for Missouri Pacific.”

While that’s greatly simplified and humble, Lawrence rose quickly within the ranks after qualifying to be a locomotive engineer at the railroad that would later be acquired by Union Pacific. It seemed the company was in desperate need for

personnel at a variety of locations upon Lawrence’s arrival and, as he would claim, “good luck and timing” worked in his favor. Also, his work ethic stood out to the new management so it became natural that he would find opportunity.

Just as he became a freshly minted engineer in 1977, Lawrence’s thoughtful approach combined with luck and timing served him well again when LECMPA came into the picture.

“I loved my job, but it didn’t take

me long to see how fast it could all disappear,” said Lawrence. “New company, new set of rules and I had new responsibilities, both home and on the job.”

He knew his young family would grow and saw the intensifying scrutiny on workers, creating an uneasy job security issue at the yard – whether rules were followed or not. “I had great luck and timing to that point, and I wasn’t going to let it run out, so when a friend casually mentioned job insurance, I asked for more information.”

Lawrence was on board immediately, never filing a claim in more than 47 years as a member. “The job insurance translated to security assurance for me and my family,” Lawrence added.

“I wanted to do the best job I could because that job carried a lot of responsibility – job security keeps your mind on the job. But I have responsibilities beyond my job and having that peace of mind matters, too!”



Lige R. Lawrence

Felix David Martinez Always Feels Safe at Home



For nearly 50 years, Felix “David” Martinez worked on the railroad. His vast memories involve time with co-workers and learning about their lives, while remaining diligent to deliver freight safely.

One set of memories during his career stands out as his fondest: The rare occasion of getting all five of his sons around their preferred table at their favorite diner – where they would laugh as a family and wash away the stress of the day.

“My sons would imitate me, my mannerism, my voice and phrases,” Martinez said. “I would be in stitches. They were actually very good at it, which made me feel like, if they know me THAT

“But at work, guys I thought were outstanding workers were getting written up and losing their jobs. I began to think, ‘if that could happen to THEM, it could happen to ME.’”

well, I must be around a lot.”

Now retired, Martinez plans to work on a couple of homes his family owns. His boys are grown men now, and it’s a challenge to get everyone around the same dinner table. That’s why he especially cherishes the time he’s been able to spend with his children – even despite long working hours.

He worked tirelessly to provide for them.

His career didn’t start with a desire to work on the railroad, however. Instead, Martinez worked with his grandfather through college, picking up and delivering scrap at the railroad yard. Contacts at

the yard told Martinez’s grandfather that Missouri Pacific was hiring carmen.

He didn’t feel drawn to that with college in the sights, but he signed up when a key punch operator position opened.

Martinez’s positive attitude and attention to detail drew the attention of management as the company became Union Pacific Railroad, so much so they offered him training and ultimately a position as an engineer.

“I was a bit taken aback but intrigued. I always had respect for the railroad workers I knew,” Martinez said. “I had played with trains and toy cars as a kid so now I thought it might be a good time to do it for real.”

Within five months of being hired by the railroad, Martinez was driving locomotives and would do so the rest of his career.

He would instill the importance of safety to his crews, some much younger than him. “My rationale was simple – the safer you can be, the smoother the run, and we all get to do it again tomorrow,” Martinez said.

His mind was always on getting home to the boys.

The importance of safety came with a tragic underscore for Martinez in 2017, when his best friend was killed in a derailment while working out of Arlington.

The next year, Martinez’s father died.

“It was a difficult time so I would throw myself into my work,” said Martinez. “But at work, guys I thought were outstanding workers were getting written up and losing their jobs. I began to think, ‘if that could happen to THEM, it could happen to ME.’”

With an even more intense focus on his children and the desire to ensure his job was there for their generation, Martinez sought the advice of a co-worker who was a LECMPA member. “I signed up immediately. There were clear signs to me at the time that it could be gone in a flash, and I needed to be prepared,” he said. “From my friend to my dad to what I was seeing at work, insurance and its stability, was exactly what I was after.”

All the dedication to the job and safety was ultimately recognized by Union Pacific as they honored Martinez with the J.C. Kenefick Safety Award in 2019 with a ceremony that filled the Omaha Convention Center. The award is the company’s highest individual safety honor.

Larry Williams: “Gone Fishin’ ” But His Impact Continues

While the benefits of a job insurance policy are touted regularly by members, Larry Williams – a Texas-based retired locomotive engineer from Union Pacific Railroad and LECMPA member for more than 30 years – can tell you a policy can take on the unexpected as well as the absurd.

Certainly, Williams can provide the voice of experience when noting the stranger elements of his railroad career. In fact, his illustrious career included being elected Local Chairman with the Brotherhood of Locomotive Engineers and Trainmen (BLET) Division 944 in Dallas. In addition, he was elected and served as Second State Vice Chairman of the BLET’s Texas State Legislative Board.

As any railroad worker will testify,

“If you are going to succeed in this line of work, you need to have the appropriate skills, the appropriate tools as well. LECMPA is a vital tool of the trade.”

one can get fired for just about anything and “written up” for a lot less. Williams empathizes.

He nearly got fired for wearing tennis shoes.

“Ever heard the phrase ‘There’s a million stories in the naked city?’” asked Williams. “Yeah, that’s one for sure.”

On what was about to become an untypical day for Williams, his shift was ending at the Union Pacific Railroad yard where he had been working the prior five years. As he proceeded to the break room in his work boots, he looked forward to

switching out to his tennis shoes after a 12-hour shift.

Unknown to Williams, there had been a chloride leak – and it was unknown because it wasn’t near the break room. However, he was seen and written up for not having the proper attire on the job site.

“I wasn’t there (the railroad) for a long time by then, but it was enough time to see what was happening,” Williams said. “There were guys losing their jobs and security for the most minor things and those who had insurance were able to take care of their families in spite of that.”

Before beating his infamous shoe infraction, Williams’ observations led him to investigating the advice of a co-worker and check out LECMPA. “Best decision ever, considering the environment,” said

Williams. “If you are going to succeed in this line of work, you need to have the appropriate skills, the appropriate tools as well. LECMPA is a vital tool of the trade.”

Williams’ knack for being in unique vocational situations certainly predated his issues with footwear in the railyard.

After college, Williams worked for Texas Eastman Kodak at Longview. Similar to the unexpected nature of the rails, the Eastman Kodak plant blew up – twice. Williams astutely took it as a sign to change careers.

He decided to try his luck as

a brakeman on the Missouri Pacific Railroad. The “Mo-Pac” hired him at Longview, Texas, in June 1977. This was the beginning of a long career, which included multiple crafts and terminals and hundreds of miles of storied railroad routes.

In November 1978, he became a hostler at Texarkana, and a year later promoted to locomotive engineer. His first engine service work was out of Bonham, Texas, where he protected a 98-mile run to Dallas-Fort Worth.

In the early 1990s, following Union Pacific’s acquisition of the Mo-Pac and Missouri-Kansas-Texas lines, in 1982 and 1989, respectively, Williams and several of his coworkers found a new home at Denison, a former M-K-T, or “Katy” terminal. He worked the road south to Fort Worth, and north to McAlester, Oklahoma. In 1996, Williams made a move to Fort Worth, running the Katy to McAlester, the Mo-Pac’s “Texas & Pacific” 250-mile run to Big Springs and the Rock Island to Chickasha, Okla.

One of his favorite assignments involved running rock out of a quarry at Chico. He ran Chico to Dallas, Hearne, Tyler and Waco. Settling at Dallas, he served as Local Chairman to BLET Division 944. Williams finished up his long career working the 100 miles between Denison and McAlester.

Upon retirement, Williams’ favorite tools now reflect more of his hobby of fishing, and his travel is more for sight-seeing than for transportation of goods. The former football player is not only the proud dad of four but the granddad of



»» Larry J. Williams

eight, so the daily schedule is a welcomed form of hectic.

“Whether I was playing football, running a locomotive or going fishing, it’s about being prepared,” Williams said. “If I was talking to my younger self, THAT’S the advice I would give to ME. Like joining LECMPA was an easy choice, but you have no idea how important it might be unless you get an unwelcomed surprise. Prep is everything.”

Monte Gill's Railroad Career Got A "Great, Great, Great" Start

When one hears Monte Gill recall his 30-plus-years on the railroad, they might think, "That guy was born for the job." While it wasn't his first vocational experience, he ultimately couldn't deny the locomotive-like pull of history and genetics.

Gill graduated from Northern Arizona University with a bachelor's degree in Transportation and Energy, while working in a papermill lumber yard adjacent to the school. However, as the forestry industry at the time was under intense scrutiny from government as well as environmental groups, Gill could tell his options at the mill were going to be limited, if not eliminated.

"Simply, it's a chain of command on a railroad. You do what the person above you tells you and for the most part, you trust that judgment as you are team."

That's when the Gill genetics would start to work in his favor, with a little help from his dad and a well-timed tennis date with a friend who was a signalman for Burlington Northern Santa Fe Railway (BNSF).

Gill's dad, a conductor who worked out of Winslow, shared that his tennis partner noted there was a more stable trainman position with BNSF. Gill landed the job, signaling history was repeating itself in the Gill family.

In addition, to his dad the conductor? Gill's grandfather, great grandfather, great, great grandfather and two great uncles all served the railroad as part of the Rio Grande Southern through Denver and

Telluride.

"My family history was always in the back of my mind," Gill said. "It's ironic that when I needed a solid option back then, that option not only became my career but kept the line of our history running – just like my family before me did every day for the railroad."

With more than 30 years of service to BNSF Railway, serving numerous roles as an engineer, conductor, brakeman, switchman and emergency railway repair specialist, Gill is officially retired.

He plans to travel with his wife Roberta and spend time with their children Shane and Ashley. Also, he plans to take full advantage of his new title – "Grandpa"

– by doing some babysitting in between family camping trips.

While family history helped lead Gill to the railroad, his present family was the reason Gill came to LECMPA.

"Having experienced 'going through the mill' based on my first job, when I heard there was an opportunity to be compensated if I lost my job, I was all-in," Gill said. "A good friend of mine was selling LECMPA policies, and I must have been the easiest sell he ever had. Once I found out he was a LECMPA rep, I contacted him and said, 'sign me up.' I had one child at the time and another on the way, and while the railroad is rewarding, it's a challenging experience. I

wanted to be covered, and they more than took care of me."

Gill filed only one claim and was reinstated to his job almost immediately. In his words, it was a typical situation, and LECMPA was the ultimate solution.

"Simply, it's a chain of command on a railroad. You do what the person above you tells you and for the most part, you trust that judgment as you are team," Gill said. "But, if you are given poor direction, that ripples all the way through a chain – and then everyone is responsible for that initial poor direction."

The process and write-ups take time to investigate, Gill said, and in that time, families hang in the balance.

"Processes and procedures don't factor in grocery bills or house and car payments," he said. "At the end of that process, you are either employed or not. With LECMPA, you have a lifeline in between, giving you peace of mind at a critical time."

Overall, Gill is appreciative of his time on the rails, and he says, equally grateful for the support of LECMPA.



Monte L. Gill
Burlington Northern Santa Fe Engineer

30-Year-LECMPA Member Carlos Chavez Finds “Dixie” Via Arizona Retirement



Life on the railroad is demanding, particularly with career as full as that of Carlos Louis Chavez.

Some might think Chavez would find it hard to wind down after his March 1 retirement as a locomotive engineer from Union Pacific Railroad.

But Rosario, Mrs. Chavez, has already determined the perfect transition to retirement life for her husband Carlos: Dixie.

No, she's not requesting the Chavez' move to the South from their California home – though, they did move to Arizona.

Dixie is a 13-pound chihuahua.

“My wife told me my new title is ‘professional dog walker,’” Chavez said. “While I used to drive a locomotive, now I’m apparently ‘Driving Miss Dixie.’”

That is a big change from railroad life, which started in a different way for Chavez.

“I learned – fortunately not the hard way – that LECMPA is a necessary security tool in the railway business just like any tech you use on the job.”

His first wife, who would sadly succumb to breast cancer, and her family were long-time railroad folk, so the influence was there. But jobs in industry weren't plentiful at the time.

In 1991, a friend who was a vice president at the LA Times told Chavez about job interviews at Union Pacific Railroad, and they were being held a couple hours away. When Chavez got there, he found more than 1,100 applicants waiting in line.

Despite getting an interview that

day, Chavez wasn't feeling confident. So he continued his efforts to be an LA County Sheriff. However, he failed the oral interview for sheriff by five points.

But when he got home, his mood quickly improved: Union Pacific had called and Chavez would learn that of those 1,100 applicants, he was one of the 17 to be offered a position.

He accepted a job as brakeman and Chavez's journey on the rails finally began. While grateful, it quickly became a challenging time in the LA area.

The Rodney King assault by LA police officers in 1992 produced a national look at the devastating impact a riot can have on a community. Railway workers running lines through the city were threatened with gunfire, flames and attacks on trains and workers.

“I've had a lot of highs and lows in this career and sadly, the story of my

brothers and sisters on the rails are somewhat similar,” Chavez said. “You just want to do your job to the best of your ability because you have a passion for it. Yet you learn very quickly not everyone has your best interest or similar passion for the job. And, beyond what happened in LA in 1992, it's still dangerous work, with immense responsibility every day.”

Chavez investigated the use of job insurance, discovering LECMPA. He has been a dedicated and vocal member since 1995.

“Look, I was on top of the world when I cracked 6-digits in my time with the railroad,” Chavez said. “But when there was a change in management, all that work and dedication resulted in a \$25,000 pay cut – not to mention the magnifying glass that workers were subjected to for the smallest offense.”

In Chavez's case, a derailment while making a reverse movement resulted in an investigation – and triggered a claim to LECMPA.

While ultimately fully exonerated in the case, the situation drove home some points for Chavez.

“I learned – fortunately not the hard way – that LECMPA is a necessary security tool in the railway business just like any tech you use on the job,” Chavez said. “We were told from day one on the job by those with experience, 100 percent compliance isn't impossible IF you are confident, comfortable, and secure in your work. You must know and do your job, but sometimes, it's not enough.”

Chavez noted the need to be diligent as eyes are on the workers for cause, just or otherwise. “LECMPA provides workers with the support and resources to address management,” he said.

“New railroad workers can't be cocky or arrogant but need to be confident in their work to accomplish the massive tasks we have. Confidence in having LECMPA behind you lets you focus on the work, ultimately getting the job done but doing so safely,” Chavez said.

Russ Joy “Closes Out” A 45-Year Rail Career Started at A Dart Club

“Life’s a game,” the saying goes. In Russ Joy’s case, however, it really was a game that changed his life, starting a 45-year career on the rails.

Joy’s dad was a regular at a local watering hole and became a member of its dart club.

While tossing the “arrows,” Russ’ dad noticed all his fellow “archers” worked for the Canadian National Railroad.

As luck would have it, Russ was in search of a job, and his dad said he knew a few dart fans who might be able to help with that. In 1979, Joy became a yardman for CNR.

“Yeah, my dad hit a real bullseye for me on that one,” he said. “Once I got in that yard, I never wanted anything else. I loved the people, engines, the overall role of the railroad and what it means to an economy.”

Joy continued to move through the ranks at CNR, including conductor. But by 1986, he wanted to be the “man behind the throttle.”

Joy continued to move through the ranks at CNR, including conductor. But by 1986, he wanted to be the “man behind the throttle.” He completed his training in Manitoba, and by September of that year, Russ was an engineer.

“I had the best seat in the house,” Russ said. “Those mornings with the sun coming up on the landscape, was just the greatest scene I could imagine. Similarly, evening just falling as you were pulling in was the perfect way to end a day and bring you back the next.”

Joy spent most of his time up front doing the running. But on one occasion, he found out he was transporting a Blues Brother who moonlit as a Ghostbuster.

“Dan Ackroyd has family in Ottawa, and apparently, he rented out a private car on my run for he and his family,” Russ said. “Now, I’m a fan, and the crew knew it. But I had a job to do – plus I was a bit nervous, if I’m honest. But he was so gracious and friendly, and we got some pictures together.”

While Joy was enjoying his engineer role and rare brushes with stars, he says he got extremely comfortable with his job. And that began to concern him.

Russ had let his LECMPA membership lapse, feeling he was in a good place and could put the money toward the needs of his wife and two sons. However, the realities of the railroad became as clear as the sunrises Joy was

taking in from the front of the engine.

“By 1996, there was a transfer of the company management, and while I would stay with them for the remaining 28 years of my career, it was obvious the times had changed for the industry,” he said.

A group of Joy’s good friends and trusted workers were pulled in for investigations. Through the process, many of them lost their jobs and didn’t have insurance.

“That was a wake-up call,” Russ said. “If the company could get rid of workers

who I felt were extremely solid, what did that say for what management would think of me one day? I couldn’t risk that and went right back to reinstate my LECMPA policy. They have always been helpful and provided great advice even when it wasn’t a claim.”

Joy indicated the advent of technology such as in-locomotive cameras and inconsistent management policies put the worker on the defensive immediately, impacting their ability to do such demanding work with a clear head.

“I was fortunate with only one investigation that was ultimately dismissed. But the entire industry has shifted and seems more concerned with consolidation and budgets,” he said. “The industry itself is rewarding and I’m proof, but it was an extremely tough way to go with just the hours, the weekends, the fatigue you combat if not provided appropriate rest.”

Now in retirement following a 45-year career, Joy can rest easy and enjoy other hobbies.

He’s extremely proud of his 1964 Chevy CT hot rod pickup truck and continues to tweak his pet project. Joy purchased the vehicle on eBay from a Pennsylvanian nine years ago, and it’s been a hobby since then, along with a classic X-Body Mustang that one of his sons works on.



Russell Oliver Joys

LECMPA Member Michael Fech Now Enjoying the Science of Retirement

For nearly 50 years, Michael Fech brought science to the rails at Burlington Northern Santa Fe Railway. As a now-retired signal maintainer, what does Fech miss about that half-century of work?

"Can't believe I'm saying this, but I miss those panic calls – the "Trouble Calls," said Fech.

"The chance to look at a problem or situation and take a scientific approach, not just because of the electronics of my job but the thought process – that is science."

"I, like a lot of my co-workers, were passionate about solutions and solving problems. There's pressure to be your best because those signals you are repairing are vital to everyone."

Fech is a problem-solver, a scientist, a metal and wood worker and a dedicated dad.

But while there are certain elements of railroading he won't miss, the "putting of the puzzle pieces together" was what he will miss the most.

"Science was my job, even though that wasn't my title," Fech said. "I, like a lot of my co-workers, were passionate about solutions and solving problems. There's pressure to be your best because those signals you are repairing are vital to everyone."

To Fech, the "scientific method" was always the best way to take a pressure-packed issue and break it down to manageable bits to be placed together. Get to the root cause of an issue and then to its solution.

Ironically, it was his methodical process that led him to securing an LECMPA policy back in 2007.

"It became very clear, very quickly to those of us on the line that following the rules at all costs became more important than the work in the eyes of management," he said.

"Rules, method and process, of course, are part of the building blocks of science, but when your work is discounted in favor of process, that's a big issue," Fech said. "The work is all about safety, literally saving lives. How

can that come second to what may be an archaic rule?"

Fortunately for Fech, any cases brought up over the years by management were found in his favor, and he never filed a claim with LECMPA.

"The key was having my mind at ease that I was covered by LECMPA," said Fech. "You can't concentrate on intricate work in challenging weather conditions if you are worried you are going to get fired for something minor.

"You take your eye off the ball in my business and people's lives are at stake," Fech continued. "It's counterproductive for all involved, so I made the leap quickly to be an LECMPA member."

A good friend of Fech's was the local chairman and a LECMPA agent. When he mentioned what LECMPA was about, it

didn't take long for Fech to sign up.

"Oh, and within days of securing a policy, sure enough, I was written up for an infraction involving a wearing/not wearing a seat belt in a pick-up truck with an investigation to follow," Fech said with a chuckle. "When the hearing took place, everyone in the room kept coming back to the same statement: 'So, you ultimately fixed the signal in the rain at night and no issues reported on the line following? Dismissed!'"

Fech said having LECMPA in his corner during the process was invaluable, particularly had his case not turned out as well.

With those days behind him, Fech will tell you his next steps in life will be dedicating his scientific mind to those wood and metal work projects.

Fech has three children – two sons and a daughter, with one of his sons setting his sights on becoming an automotive mechanic. He and his son Calib will be breaking down engines and applying some scientific theory to deliver some added horsepower.

"I've been a very lucky man and been on quite a journey," Fech said. Born in Chicago, raised in Lincoln, Nebraska, and now living in Yuma, Colorado, he credits his own dad for sparking an interest in science, as he was an electrician.

Looking ahead, what's Fech's overall plan for his new-found retirement?

"I'm going to do what I want to do and likely, my family won't file any railroad grievances."



Loyalty Appreciation Dividend Recipients

Your Association's Loyalty Appreciation Dividend is one way we reward long-term membership. All members with five or more years of membership receive a generous, tax-free payment at retirement. Only LECMPA has a record — dating back to 1949 — of returning to members millions of dollars' worth of premium that we did not need to support claims, or to sustain the fiscal health of the cooperative. We've paid a dividend in 45 of the past 75 years, with close to \$20 million returned to members just since 1995.

Congratulations to all our recent recipients!



POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0166535	50	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,733.80
0172081	47	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,943.80
0172919	47	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,540.80
0183755	39	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,141.00
0187945	34	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,584.00
0188973	33	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,821.20
0189958	32	AR	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,070.00
0190160	32	ON	LOCOMOTIVE ENGINEER	CANADIAN NATIONAL RAILWAY	\$1,713.60
0190296	32	CA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,317.80
0190537	31	IL	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,120.40
0190635	31	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,897.20
0190945	31	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,897.20
0191051	31	AZ	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,589.40
0190843	30	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,080.00
0191072	30	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,350.80
0191487	30	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,894.40
0191715	30	AR	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,836.00
0191758	30	WA	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,527.20

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0191763	30	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,868.00
0191325	29	TX	TRACK FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$626.40
0192100	29	TX	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,890.00
0192625	29	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,156.00
0192632	29	IN	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,810.40
0192697	29	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,713.00
0192722	29	WV	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$730.80
0192749	29	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,120.00
0192939	28	VA	CONDUCTOR	CSX TRANSPORTATION	\$1,639.80
0193513	28	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,652.00
0193840	28	IL	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,584.00
0193472	27	VA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,098.00
0194090	27	TX	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,134.80
0194553	27	MN	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,573.20
0194106	26	WV	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,643.40
0195364	26	UT	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,141.20
0195815	26	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,652.40
0196450	26	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,897.00
0196793	26	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,591.20
0196988	26	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,756.80
0197076	26	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,538.00
0197150	26	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,286.00
0197321	26	KY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,992.00
0197328	26	KY	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,602.00
0197593	26	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,024.00
0197958	26	IN	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,530.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0198168	26	WA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,181.40
0196770	25	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,800.00
0196880	25	AZ	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,350.00
0197279	25	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,070.00
0198081	25	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,232.00
0198298	25	OH	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$900.00
0198493	25	NM	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,340.00
0199043	25	TX	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,904.00
0199592	25	CA	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,730.00
0200186	25	WA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,053.20
0200542	25	OH	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,525.20
0200616	25	MO	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,592.00
0198329	24	TX	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,346.40
0200029	24	AL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,430.00
0201821	24	IA	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,496.00
0202352	24	NJ	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,880.00
0202449	24	CO	ELECTRICIAN	UNION PACIFIC RAILROAD	\$1,710.00
0202621	24	WY	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,447.20
0202637	24	NE	CONDUCTOR	UNION PACIFIC RAILROAD	\$864.00
0202647	24	OH	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,448.00
0203186	24	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,728.00
0203445	24	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,028.00
0203651	24	OH	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,998.00
0203748	24	FL	TRAIN DISPATCHER	CSX TRANSPORTATION	\$1,998.00
0203945	24	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,468.80
0204064	24	IN	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,728.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0204563	24	MI	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,096.20
0204591	24	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,728.00
0204861	24	IL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,640.00
0205612	23	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,995.60
0206099	23	OR	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,134.00
0206448	23	KY	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$972.00
0207475	23	MI	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,512.00
0207568	23	MS	CONDUCTOR	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$2,364.00
0207654	23	FL	CONDUCTOR	CSX TRANSPORTATION	\$1,386.00
0207692	23	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,557.20
0207988	23	CO	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,052.00
0208254	23	FL	SIGNAL INSPECTOR	CSX TRANSPORTATION	\$2,524.80
0208339	23	VA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,366.20
0209214	23	WA	SIGNAL INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,155.60
0209308	23	WA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,738.80
0501972	23	VA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,812.00
0502026	23	AL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,407.60
0512352	23	NJ	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$2,760.00
0205461	22	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$2,070.00
0206071	22	AR	UPS DRIVER	UNITED PARCEL SERVICE	\$1,314.00
0208092	22	UT	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,374.80
0208568	22	UT	TRACKMAN	UNION PACIFIC RAILROAD	\$2,298.00
0209932	22	MI	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,890.00
0210087	22	IL	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,296.00
0517713	22	IL	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,602.00
0519830	22	GA	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,520.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0522630	22	WA	LABORER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,902.00
0523654	22	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,656.00
0523674	22	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,863.00
0524298	22	GA	CLERK	NORFOLK SOUTHERN RAILWAY	\$1,710.00
0531241	22	PA	CONDUCTOR	CSX TRANSPORTATION	\$1,188.00
0536297	22	IL	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$972.00
0616355	22	KS	CONDUCTOR	UNION PACIFIC RAILROAD	\$316.80
0210184	21	NM	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,635.60
0210490	21	ON	LOCOMOTIVE ENGINEER	VIA RAIL CANADA	\$1,404.00
0210506	21	MS	LOCOMOTIVE ENGINEER	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$2,520.00
0210552	21	FL	SIGNAL INSPECTOR	CSX TRANSPORTATION	\$2,270.40
0210903	21	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,429.20
0211002	21	IL	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,746.00
0211354	21	CA	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,620.00
0517678	21	NM	WELDER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$756.00
0609881	21	AL	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$2,050.20
0618000	21	OH	CONDUCTOR	CSX TRANSPORTATION	\$2,460.00
0620642	21	WA	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,263.00
0638174	21	CO	MACHINIST	UNION PACIFIC RAILROAD	\$1,818.00
0641021	21	IL	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,920.00
0210537	20	OH	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,134.00
0211376	20	MO	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,800.00
0211856	20	WY	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,440.00
0500254	20	KY	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$720.00
0513223	20	MO	BRIDGE TENDER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,285.20
0619388	20	MT	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,585.20

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0632137	20	KY	CONDUCTOR	CSX TRANSPORTATION	\$1,198.80
0633968	20	WA	BRIDGE TENDER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,162.80
0650732	20	ID	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,052.00
0651360	20	OK	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,220.00
0651990	20	MO	UPS DRIVER	UNITED PARCEL SERVICE	\$1,224.00
0660240	20	AR	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,440.00
0667681	20	SD	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,710.00
0669543	20	MO	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,560.00
0670121	20	TN	SIGNALMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,224.00
0800075	20	TX	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$2,328.00
0800096	20	VA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$828.00
0801114	20	TX	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,440.00
0801170	20	MS	CONDUCTOR	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$1,224.00
0801205	20	NY	CONDUCTOR	CSX TRANSPORTATION	\$2,190.00
0802605	20	AZ	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,920.00
0802936	20	MO	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,162.80
0803361	20	IL	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,103.60
0211606	19	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$2,019.60
0635047	19	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,440.00
0663698	19	MO	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,710.00
0686554	19	FL	CARMAN	FLORIDA EAST COAST RAILWAY	\$1,080.00
0695141	19	IN	LOCOMOTIVE ENGINEER	INDIANA HARBOR BELT RAILROAD	\$1,162.80
0802406	19	IL	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,280.00
0803622	19	AR	TRACKMAN	UNION PACIFIC RAILROAD	\$1,069.20
0803807	19	LA	FOREMAN	UNION PACIFIC RAILROAD	\$1,303.20
0803951	19	CA	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,162.80

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0804322	19	NY	CONDUCTOR	LONG ISLAND RAILROAD	\$1,224.00
0804503	19	AZ	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,680.00
0806450	19	TX	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,368.00
0806629	19	FL	TRAIN DISPATCHER	CSX TRANSPORTATION	\$1,800.00
0806743	19	OR	ELECTRICIAN	UNION PACIFIC RAILROAD	\$1,184.40
0808074	19	GA	TRACK INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$923.40
0808341	19	WI	SIGNAL MAINTAINER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$874.80
0808904	19	MO	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$648.00
0809438	19	NM	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,866.00
0809653	19	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,920.00
0809873	19	NV	FOREMAN	UNION PACIFIC RAILROAD	\$1,584.00
0648413	18	WI	LOCOMOTIVE ENGINEER	CPKC / SOO LINE RAILROAD	\$1,375.20
0743042	18	NE	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,510.80
0803788	18	AR	BRIDGE TENDER	UNION PACIFIC RAILROAD	\$1,101.60
0804351	18	KY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,598.40
0805050	18	WI	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$684.00
0805500	18	ID	LABORER	UNION PACIFIC RAILROAD	\$1,536.00
0807035	18	WI	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,160.00
0808160	18	MI	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$2,040.00
0809032	18	ID	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$550.80
0809618	18	WA	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$874.80
0810141	18	NC	SWITCHMAN	NORFOLK SOUTHERN RAILWAY	\$1,101.60
0810436	18	KY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,368.00
0811052	18	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,770.00
0812428	18	NE	CONDUCTOR	UNION PACIFIC RAILROAD	\$810.00
0813582	18	AR	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,440.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0813591	18	TX	TRACKMAN	UNION PACIFIC RAILROAD	\$1,530.00
0813649	18	FL	FOREMAN	CSX TRANSPORTATION	\$1,296.00
0813968	18	MO	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,560.00
0814328	18	TX	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,296.00
0815398	18	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,788.00
0815812	18	VA	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$1,090.80
0816620	18	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,560.00
0817097	18	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$900.00
0811713	17	KS	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,296.00
0812808	17	VA	CONDUCTOR	CSX TRANSPORTATION	\$1,530.00
0814487	17	TN	CONDUCTOR	CN / ILLINOIS CENTRAL RAILROAD	\$2,040.00
0815064	17	MS	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,386.00
0817550	17	NC	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,294.20
0817817	17	PA	LOCOMOTIVE ENGINEER	GW / BUFFALO & PITTSBURGH RAILROAD	\$1,224.00
0818215	17	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,040.00
0818520	17	KY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,080.00
0818870	17	AZ	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,155.60
0819493	17	MT	LABORER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$612.00
0821340	17	KS	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$648.00
0817448	16	MI	CONDUCTOR	CPKC / SOO LINE RAILROAD	\$1,530.00
0818230	16	CO	SIGNAL MAINTAINER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,530.00
0821222	16	TN	SIGNALMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,152.00
0821518	16	FL	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,040.40
0821812	16	WV	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$1,080.00
0821834	16	UT	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,026.00
0822105	16	PA	MACHINE OPERATOR	CSX TRANSPORTATION	\$979.20

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0822187	16	WA	TRACK INSPECTOR	UNION PACIFIC RAILROAD	\$1,188.00
0823080	16	NE	TRACK INSPECTOR	UNION PACIFIC RAILROAD	\$1,152.00
0212552	15	WV	SIGNAL MAINTAINER	NORFOLK SOUTHERN RAILWAY	\$594.00
0821814	15	NE	FOREMAN	UNION PACIFIC RAILROAD	\$1,152.00
0822700	15	AR	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$1,036.80
0823917	15	VA	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$864.00
0823999	15	TX	FOREMAN	UNION PACIFIC RAILROAD	\$1,047.60
0824687	15	NE	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$918.00
0824846	15	MA	MACHINE OPERATOR	CSX TRANSPORTATION	\$1,329.60
0825091	15	KY	WELDER	CSX TRANSPORTATION	\$1,350.00
0825482	15	NM	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,578.00
0212715	14	AL	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,404.00
0824520	14	AR	SIGNALMAN	UNION PACIFIC RAILROAD	\$918.00
0824989	14	GA	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$918.00
0825486	14	NM	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,500.00
0826603	14	KY	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$734.40
0826797	14	CO	LABORER	UNION PACIFIC RAILROAD	\$856.80
0827452	14	OR	SIGNALMAN	UNION PACIFIC RAILROAD	\$1,008.00
0827704	14	AL	SIGNAL MAINTAINER	NORFOLK SOUTHERN RAILWAY	\$856.80
0827749	14	NE	SIGNAL MAINTAINER	UNION PACIFIC RAILROAD	\$1,008.00
0827765	14	NE	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,260.00
0827956	14	NE	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,044.00
0828606	14	MN	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,536.00
0828814	14	ID	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$795.60
0828911	14	OK	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$813.60
0829033	14	WI	CARMAN	CN / ILLINOIS CENTRAL RAILROAD	\$1,098.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0212706	13	AR	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,188.00
0828271	13	AL	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,248.00
0828421	13	MN	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,080.00
0828622	13	NC	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$360.00
0829218	13	NC	UPS DRIVER	UNITED PARCEL SERVICE	\$1,560.00
0829309	13	TN	MACHINIST	NORFOLK SOUTHERN RAILWAY	\$936.00
0829326	13	NM	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,320.00
0829543	13	NM	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$936.00
0829560	13	KY	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,170.00
0829842	13	SC	UPS DRIVER	UNITED PARCEL SERVICE	\$936.00
0830041	13	SC	UPS DRIVER	UNITED PARCEL SERVICE	\$756.00
0830430	13	TX	TRACKMAN	UNION PACIFIC RAILROAD	\$1,242.00
0830732	13	NE	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,029.60
0831052	13	IL	CARMAN	CN / ILLINOIS CENTRAL RAILROAD	\$936.00
0831573	13	OR	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$1,044.00
0831744	13	KS	TRACK INSPECTOR	UNION PACIFIC RAILROAD	\$831.60
0832123	13	WA	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,144.80
0832683	13	WI	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$734.40
0832747	13	IN	CARMAN	CN / ILLINOIS CENTRAL RAILROAD	\$936.00
0213146	12	ND	CONDUCTOR	CPKC / SOO LINE RAILROAD	\$1,320.00
0829366	12	CA	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$912.00
0830571	12	MO	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$972.00
0833308	12	IA	SIGNALMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$936.00
0833410	12	OK	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$864.00
0833420	12	NE	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$936.00
0833933	12	NM	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,134.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0833937	12	AZ	FOREMAN	UNION PACIFIC RAILROAD	\$734.40
0834704	12	NE	SIGNALMAN	UNION PACIFIC RAILROAD	\$1,476.00
0835025	12	PA	ELECTRICIAN	CSX TRANSPORTATION	\$1,320.00
0835047	12	MD	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$648.00
0835206	12	VA	FOREMAN	NORFOLK SOUTHERN RAILWAY	\$777.60
0836638	12	SD	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$720.00
0836763	12	CA	MACHINIST	UNION PACIFIC RAILROAD	\$864.00
0836897	12	NC	UPS DRIVER	UNITED PARCEL SERVICE	\$1,320.00
0836919	12	TX	TRACKMAN	UNION PACIFIC RAILROAD	\$666.00
0836951	12	MT	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,080.00
0833730	11	WY	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$792.00
0833806	11	TX	SIGNALMAN	UNION PACIFIC RAILROAD	\$1,242.00
0834256	11	ID	SIGNALMAN	UNION PACIFIC RAILROAD	\$673.20
0835531	11	ID	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,188.00
0837374	11	MO	BUS DRIVER	UNION PACIFIC RAILROAD	\$1,188.00
0837500	11	NM	FOREMAN	UNION PACIFIC RAILROAD	\$864.00
0837679	11	VA	ELECTRICIAN	CSX TRANSPORTATION	\$936.00
0837757	11	NE	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$810.00
0837912	11	KS	SIGNALMAN	UNION PACIFIC RAILROAD	\$673.20
0838858	11	OK	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$864.00
0838941	11	TN	HOSTLER	CN / ILLINOIS CENTRAL RAILROAD	\$792.00
0839034	11	MO	TRACK INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$828.00
0839098	11	CA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$990.00
0839248	11	KY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,200.00
0839919	11	WV	SIGNAL MAINTAINER	CSX TRANSPORTATION	\$1,002.60
0838417	10	OR	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,080.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0840763	10	NV	SWITCHMAN	UNION PACIFIC RAILROAD	\$891.60
0841110	10	AL	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$612.00
0841986	10	AL	GRAPHIC ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$489.60
0842657	10	TX	SIGNAL MAINTAINER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,170.00
0842978	10	MO	TRUCK DRIVER	UNITED PARCEL SERVICE	\$900.00
0843380	10	GA	LABORER	NORFOLK SOUTHERN RAILWAY	\$925.20
0842720	9	ID	TRACK REPAIRMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$324.00
0843340	9	NE	CARMAN	UNION PACIFIC RAILROAD	\$648.00
0844238	9	MS	BRIDGE REPAIRMAN	NORFOLK SOUTHERN RAILWAY	\$550.80
0846669	9	MI	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,080.00
0847217	9	IN	SIGNAL MAINTAINER	CSX TRANSPORTATION	\$810.00
0847749	9	WV	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$428.40
0847860	9	WV	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$810.00
0848638	9	WA	CONDUCTOR	AMTRAK	\$810.00
0848862	9	SC	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$489.60
0846234	8	VA	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$550.80
0846400	8	CO	UPS DRIVER	UNITED PARCEL SERVICE	\$960.00
0847610	8	WI	LABORER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$252.00
0849546	8	IL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$888.00
0850429	8	TX	MECHANICAL MAINTENANCE	UNION PACIFIC RAILROAD	\$558.00
0851321	8	KS	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$489.60
0852155	8	GA	TRACKMAN	NORFOLK SOUTHERN RAILWAY	\$576.00
0852207	8	TN	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$840.00
0852450	8	VA	CONDUCTOR	CSX TRANSPORTATION	\$428.40
0850590	7	MI	TRUCK DRIVER	CN / ILLINOIS CENTRAL RAILROAD	\$540.00
0851346	7	IL	LABORER	THE BELT RAILWAY COMPANY OF CHICAGO	\$504.00

Loyalty Appreciation Dividend Recipients (continued)

POLICY NO.	NUMBER OF LOYALTY YRS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0853151	7	LA	MACHINIST	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$720.00
0853363	7	WY	FOREMAN	UNION PACIFIC RAILROAD	\$840.00
0853408	7	CA	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$756.00
0854107	7	VA	SIGNAL MAINTAINER	NORFOLK SOUTHERN RAILWAY	\$540.00
0854577	7	AZ	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$756.00
0854954	7	IA	MACHINE OPERATOR	CPKC / SOO LINE RAILROAD	\$450.00
0855266	7	TN	SIGNAL MAINTAINER	CSX TRANSPORTATION	\$720.00
0855432	7	MT	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$378.00
0866020	7	NC	TRUCK DRIVER	UNITED PARCEL SERVICE	\$600.00
0866033	7	SC	UPS DRIVER	UNITED PARCEL SERVICE	\$367.20
0853225	6	WV	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$252.00
0854089	6	NE	MACHINIST	BURLINGTON NORTHERN SANTA FE RAILWAY	\$216.00
0855599	6	CO	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$720.00
0866491	6	PA	TRACKMAN	NORFOLK SOUTHERN RAILWAY	\$528.00
0877102	6	NE	SIGNAL INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$756.00
0879913	6	IL	FOREMAN	UNION PACIFIC RAILROAD	\$450.00
0880045	6	IA	ELECTRONIC TECHNICIAN	UNION PACIFIC RAILROAD	\$720.00
0877466	5	GA	MACHINIST	NORFOLK SOUTHERN RAILWAY	\$216.00
0879001	5	ME	CARMAN	CSX / PAN AM RAILWAYS	\$378.00
0879019	5	IL	FOREMAN	UNION PACIFIC RAILROAD	\$387.00
0880984	5	CA	MACHINIST	BURLINGTON NORTHERN SANTA FE RAILWAY	\$540.00
0881812	5	AL	BRIDGE FOREMAN	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$360.00

Students Receive 2024 BMW/LECMCA \$2,500 Scholarship Award

2024 Award Recipients

Chloe Cerreto

School: The Ohio State University

Career Goals: Studying Business Administration in hopes to be a dance studio owner.

"Growing up with a single, hardworking mother, I was thrust into a world of early autonomy and unforeseen challenges. However, amidst the struggles, the BMWED Union played a pivotal role in reshaping my life and providing stability through the introduction of Patrick Chambers. Patrick, a foreman, not only introduced me to the world of railroad work but also to a newfound sense of stability. His generous nature extended beyond the railroad tracks, transforming our lives in profound ways. Previously burdened by financial and mental health challenges, my mother found herself in a secure position, thanks to Patrick's employment with AMTRAK. This newfound stability allowed me to focus on my dance training without the constant worry of financial insecurity. The BMWED Union, through Patrick's contributions, became a catalyst for positive change in my life, offering not just financial support but also a stable foundation upon which I could build my dreams."

Father: Patrick Chambers BMWED Unified Passenger Rail Federation Local Lodge #3068 (Foreman – Amtrak)



Ashlee Foster

School: Emory & Henry College

Major/Minor: Major in Exercise Science Clinical Health. Minor in Biology and Spanish

Career Goals: "After completing my undergraduate degree at Emory & Henry, I plan on applying to physician assistant school to pursue a Master of Physician Assistant Studies. After finishing graduate school and passing the national certification exam to become a physician assistant, I want to find a job in pediatrics or women's health! I have learned a lot about these specialties during my time working as a medical scribe, and I hope to make a positive impact on these communities once I become a healthcare professional."

Father: Thomas Foster BMWED Allied Federation Local Lodge #0153 (Foreman – CSX)



Detric McBride

School: Champlain College

Career Goals: Bachelor's degree in Cybersecurity

"The Brotherhood of Maintenance of Way Employees Division (BMWED) has been a pivotal force in my life, significantly impacting not just my career but also the well-being of my family. As a member of the railroad industry for 17 years, I can attest to the indispensable support and protection that the BMWED has provided, enabling me to sustain and nurture my family through a stable and rewarding career."

"The sense of community and solidarity within the BMWED has given me a deeper appreciation for the collective strength of workers united for a common cause. The BMWED has been more than just a union for me; it has been a guardian of my career, a champion of my rights, and a key enabler of the life my family and I cherish today."

BMWED Member: BMWED USD Local Lodge #0625 (Secretary-Treasurer). (RFD Mobile Forman – Canadian National)

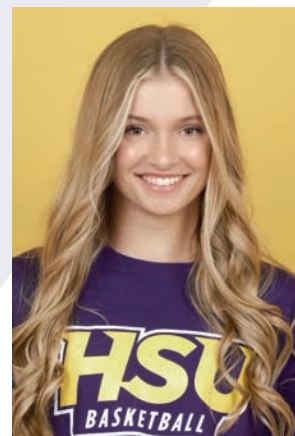


Grace Sims

School: Hardin Simmons University

Career Goals: "My major is Biology with a minor in Biochemistry. My future goals require me to attend medical school in hopes of becoming a pediatric surgeon, orthopedic surgeon, or oncologist. I will be applying for school in the next year and cannot wait. I have 35 more credits until I graduate but may stay a little longer to play basketball for another year!"

Father: Scott Sims BMWED AT&SFF Local Lodge #2413 (Track Supervisor – BNSF)



Students Receive 2024 BLET Auxiliary/LECMPA \$2,500 Scholarship Award

Isabelle Keene

Isabelle is pursuing a bachelor's degree at Winona State University. Her father, Matthias Keene, is a member of BLET Division 416 in Salem, Ore., while her mother, Jessica Keene, is a member of BLET Auxiliary 503, also in Salem.

In her essay, Isabella noted: "The union made safe work environments on the railroad a standard, not an option. No more 16-hour-6-days-a-week schedules, worker equality as a must and actual sick time without the fear of being fired."

Keene's high school senior philosophy quote hints at a bright future: "You can never be overdressed or overeducated." – Oscar Wilde

"That's what I hope out of life," she said. "I want to be able to overdress as much as I like and learn as much as I possibly can."



Nicolas Warner

Nicolas is pursuing a bachelor's degree at Xavier University of Louisiana. His father, Martress Warner, is a member of BLET Division 23 in Memphis, Tenn. His mother, Felecia Warner, is a BLET Auxiliary Member-at-Large.

"I was not born when my dad started working for the railroad over 25 years ago," he wrote in his essay. "But I remember his words as to how vital the railroad was to the national economy and its significant role in transporting vital cargo."

From there, he interviewed his dad as to the role the unions have played in improving working conditions, in the past, now and into the future. Securing this scholarship is truly a full-circle moment for father and son, all a result of a life on the rails.



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Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a non-profit insurer made up of 30,000 members who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their shared experience dealing with unforgiving workplaces.

