

2024-25 ANNUAL REPORT



Celebrating 115 Years
of Service to Our Members



Letter From the President



This year began with much speculation about inflationary trends and tariffs. Would newly introduced tariffs make everyday goods and services still more costly? What would be their impact on markets and the broader economy?

Nine months into the year, financial markets continue to reach new record highs, just as the number of jobs created was revised downward by a whopping million, according to the Bureau of Labor Statistics. The Federal Reserve can point to scant evidence of tariff-based inflation. Yet tepid job growth, a clear sign of economic weakness, just prompted a long-anticipated rate cut. The bottom line? The cost of very few staples has come down, e.g., gasoline, while many remain stubbornly elevated.

We can all agree we've been living through some economic tumult in recent years. Such times reinforce the importance of thoughtful financial planning and the essential role of insurance. When tailored to meet the needs of individual policyholders, insurance can be your hedge against economic uncertainty. Thanks to the wisdom and foresight of LECMPA's founders — railroaders like you and me — our unique member-owned cooperative continues to efficiently pool the collective resources of more than 30,000 policyholders.

Now in its 115th year, the Association remains vital while reliably fulfilling its simple, not-for-profit mission of helping transportation workers and their families with financial support due to unexpected wage loss or an accidental death.

Since 2021, when I became president, a variety of initiatives have greatly improved the value of your membership and further strengthened the cooperative.

None is more important than membership diversification. Just two decades ago, LECMPA was predominantly comprised of railroad operating craft (ROC) members. Employment at the Class I roads held steady at ~210,000 from 1995 to 2015, then plunged a further 45 percent by 2021.

Former President William "Bill" Davis (1997-2004) recognized that railroaders of every craft had, regrettably, become an expendable commodity and made the prescient decision to court greater Association participation among railroad non-operating craft (RNOC) workers. Welcoming thousands of new RNOC members enabled the Association to offer them industry-leading

coverage for less cost while securitizing the assets of current ROC members. This development served the Association well until overall membership and premium stagnated in and after 2015.

By early 2022, we had completely revamped our outreach to members and their labor organizations. Hundreds of engaged agents from the ranks of every railroad craft and many other transportation trades, working and retired, were again taking information about our superior, member-friendly insurance, service and approach, lower rates, benefit enhancements, and increased dividends, to every corner of the U.S. and Canada.

LECMIA then gained support from the Brotherhood of Maintenance of Way Employees and the Amalgamated Transit Union (ATU) - BBS Benefit Solutions, whose leaders endorsed our insurance in 2023 and 2024, respectively. For the first time in half a century, the Association again is serving a larger contingent of transit workers. Welcomed into our ranks in 1915, transit membership peaked just after the Second World War.

» By early 2022, we had completely revamped our outreach to members and their labor organizations.

Active membership, including ROC policyholders, is up more than 20 percent since the depths of the pandemic. Our focus on sustainable diversification has driven a 27 percent increase of RNOC policyholders, a 46 percent increase of trucking, logistics and UPS policyholders, and a 25-fold increase of transit policyholders.

Diversification helps us balance the risks associated with any one employer, craft, or class of policyholders. Risks this year have continued to escalate. The Home Office has been processing more than double the claim payouts compared to 2024. We are on pace to pay policyholders \$16M worth of wage loss and accidental death benefits. A combination of lower premiums and policy enhancements, higher average daily benefits, and your Association's ongoing commitment to pay a broader range of claims (a full 50 percent involve justifiable mitigations to policy exceptions) means we're putting every dollar brought in immediately to work for you.

Letter from the President *(continued)*



» Rod Bloedow, BLET Division 192 Local Chairman Pete Shepard, and Texas State Manager JD Howard at El Paso.

Premium revenue derived from underwriting fell approximately 9 percent from 2021 through 2023 as we lowered some rates but subsequently rose 27 percent on account of increased membership.

The added revenue, both from premium and investments, has helped us meet the current claims surge. Presently, claim payouts exceed premium revenue for ROC members. Train, engine, and yard members employed at Union Pacific remain heavily impacted by management's 12 critical rules policy, now in its second full year of enforcement. Likewise, BNSF continues to heavily suspend and/or terminate ROC members at rates more than three times higher than 2023. CPKC had moderated discipline against ROC members last year but has resumed assessing heavy discipline, often with the aid of locomotive cameras. Even ROC members at the regional and short lines are sustaining discipline at levels that exceed revenues. CSX and Norfolk Southern are the only roads where ROC claims are relatively stable – a welcome surprise given their long histories of heavy discipline.

Cycles of heavy discipline are nothing new to the Association, which has dealt with them since its humble 1910 beginnings. In the recent past, 2017 and 2018 were defined by heavy claims and loss ratios. Prior to that, in 2005, 2006 and 2007. And before that, in the late 1970s and early 1980s.

Note that these years typically coincide with economic upheaval, such as a recession. Conservative fiscal management of the cooperative during periods of both moderate and heavy discipline has prepared us for the present moment.

Uncertainty continues to cloud the outlook for the transportation sector. Consumer spending, the main driver of demand for moving goods and people, continues to marginally outpace inflation. The consumer hasn't let higher prices or their own personal pessimism dampen spending. Only May saw spending decline, which many viewed as a bellwether that would upend momentum at the railroads. Case in point: rail intermodal traffic (which closely aligns with consumer spending) contracted 2.9 percent the following June, its first year-over-year decline in 22 months but then rebounded.

In general, there remains a marked resilience to rail intermodal and carload demand despite further contraction in the U.S. manufacturing sector. Total intermodal shipments are up 0.5

percent in August over last year, the most since 2021; carload shipments increased 0.7 percent in the same year-over-year time frame. Coal, steel, and milled grain contributed to the sixth straight year-over-year monthly rise in carloads, the first since 2021. Ocean, truckload, and rail rates remain unseasonably depressed due to overcapacity and supply chain disruptions. On a positive note, public transit ridership continues to rebound, up 7.3 percent year-over-year, in the second quarter of 2025.

On July 29, Union Pacific and Norfolk Southern announced their intention to merge and become the first transcontinental railroad in the U.S., a consequential transaction for all industry stakeholders, including LECMPA. We shall see what comes of the proposed merger – together.

» *Cycles of heavy discipline are nothing new to the Association, which has dealt with them since its humble 1910 beginnings.*

It was a pleasure to prepare this year's report, which includes more detailed information about your Association's progress and its members. On a personal note, we wish to acknowledge a lifetime of service from our friend and mentor, Christine Brayanis, who retired in 2019 and resigned as trustee in February. Christine dedicated herself to LECMPA for a remarkable 62½ years. There is a story about her in the following pages.

As we draw closer to the holidays, I wish to share my deep gratitude for the people who contribute to our overall and ongoing success – first and foremost, our members, followed by our agents and field leadership, friends in the labor community, the Home Office staff, contractors, and trustees. We are more than a cooperative. We are a transportation family by the name of LECMPA.

May the peace of the season fill your heart with joy. May your Christmas be merry and the New Year healthful and prosperous.

Fraternally yours,

Rod Bloedow

Our 2024-2025 Year in Review

The impact of various socioeconomic and industry-specific factors cannot be understated in LECMPA's ongoing efforts to uniquely serve members employed in the transportation industry. With your support, we kept our promises in a challenging 2024-2025.

Noteworthy considerations and ultimate outcomes include the following:

What's Driving Claims and Higher Payouts

Claim activity has continued to surge. As of September 30, more claims have been submitted and adjusted by our Claims Department than were handled in all of 2024. During the same nine-month time frame, the number of claim forms requested of members rose by 45 percent. Claim payments to railroad operating craft (ROC) members employed by Union Pacific, the regional and short line railroads as a group, BNSF, and CPKC (in the order of loss severity), currently exceed premium revenue. The same is true for railroad non-operating craft (RNOC) members at Norfolk Southern, where management continues to sideline members under the terms of harsh waivers.

The rise in claim payments also is attributable to members carrying higher levels of daily coverage. Compared to 2020 – the last year when historical inflation averaged less than 2 percent annually – the Association's current average daily benefit level has increased by 61 percent. Since then, rates were significantly lowered in 2022,

and we introduced generous benefit enhancements in 2024 at no additional cost.

Members have pressed for higher daily levels of coverage as their wages have steadily increased. Your Association has always been the first to deliver them, most recently at the \$300/day level. Wages, chasing unprecedented inflation in recent years, have been on the rise in each of the transportation markets we serve.

Railroad wages have increased 24 percent since December 2022, when Congress and the President passed a tentative agreement into law. They will grow an additional 18.8 percent under the terms of pattern agreements bargained for in 2025. This represents a roughly 50 percent increase (compounded) through 2029. The terms of the UPS National Master Agreement, adopted in August 2023, brought the average top rate of a full-time driver up to \$49 an hour. Transit workers have seen wage hikes as well. An example includes Denver Regional Transportation District's bus operators, mechanics and other front-line workers, who will see wages increase 15.5 percent over three years in an April contract settlement reached between the Amalgamated Transit Union (ATU) and the transit agency.

Finally, LECMPA has a long history of evaluating individual claims on their own merit. Our adjudicators – people, not computers – carefully review each claim, seek feedback from you and your labor representatives when necessary, and identify reasons to pay benefits, even when discipline corresponds to a policy



»»» BLET Division 192, El Paso, invited LECMPA to attend their December 10, 2024, meeting.



»»» JD Howard and BLET Division 192 Vice Local Chairman Guillermo Spencer.



»»» Vice President Bob Brown and BMWE Unified System Division Vice Chairman John Borich at the April National Association Meeting in Austin.

Our 2024-2025 Year in Review (continued)

exception. Nearly 50 percent of approved claims touch on one or more policy exceptions. We understand management likes to attribute the honest mistakes of our members to negligence, indifference to duty, or dishonesty. When proven, we can't overcome willful rule violations, many of which correspond to federal regulations, e.g., prohibited cell phone use, falsifying tests or inspections, and improper social media use. Rest assured, however, that you will receive the benefit of the doubt when an honest mistake is made and your employer demands accountability through the disciplinary process.

Membership Growth Apace

Each of our transportation markets, together with partner BBS Benefit Solutions, continue to grow. As noted in the President's letter, total active membership is up more than 20 percent since its low ebb in April 2022.

Our reconstituted agency among the railroad crafts, led by dedicated marketing directors and state managers, has dramatically turned things around. New ROC members have bolstered this market segment, our traditional base, by 27 percent since 2022. This increase followed a sharp 18 percent decrease in ROC members, primarily due to heavy attrition/retirements beginning at the onset of the pandemic. ROC membership has recovered to 2018 levels.

Successful outreach by our Vice President Union Relations Bob Brown helped grow RNOc membership. This contingent of members has more than

doubled since 2010, with Maintenance of Way membership now on par with that of our train, engine and yard service members.

Since 2022, railroad shopcraft membership has increased an impressive 32 percent; we've seen growth in every respective craft but especially among electricians, firemen & oilers, and machinists.

The trucking, logistics and UPS market has benefited from nearly 14 years of relationship building by Marketing Director Gil Clark with growth of more than 50 percent in just the past five years.

The Association's newest transportation market, transit, now includes members at 13 transit agency employers nationally – up from one, St. Louis. ATU membership is up 25-fold in less than two years.

Net Membership Change



Support for Our Members and Their Labor Organizations

The Association was once again honored this past year to directly support our members and their labor organizations at numerous venues. Insurance isn't



» *BMWE Allied Federation General Chairman Brian Thompson*



» *BMWE Allied Federation General Chairman Brian Thompson and Rod Bloedow.*



» *BMWE Unified System Division General Chairman Brian Rumler addresses officers at their June Executive Board meeting at Fort Walton Beach.*

Our 2024-2025 Year in Review (continued)

Brown were guests. The Brotherhood additionally conducted "Learning Labs" for the educational benefit of officers at Pittsburgh (May); Omaha (July); Salt Lake City (September); and Atlanta (October). Brown represented the Association in Omaha, Salt Lake City and Omaha. Eastern Region Marketing Director William "Wiley" Yates represented the Association in Atlanta. Agent Jimi Clark was a guest of the Burlington System Division, which held a Training Seminar at Omaha in July. LECMPA also was grateful for invitations to attend the executive board meetings of several BMWE federations. Brown and Great Plains Marketing Director Ken Romero joined officers of the Atchison, Topeka & Santa Fe Frisco System Federation at San Antonio in mid-June, while Bloedow and his wife Jennifer joined officers of the Unified System Division at Fort Walton Beach. State Manager Diana Brady joined officers of the American Rail System Federation at Nashville in September. Lastly, Bloedow and State Manager Eddie Risher, together with wives Jennifer and Nicole, respectively, joined officers of the Allied Federation at Portland, Maine, in September. We thank our BMWE friends for being so gracious at each of these events.

Brotherhood of Locomotive Engineer and Trainmen | The Brotherhood of Locomotive Engineers and Trainmen (BLET) invited LECMPA to help sponsor their annual regional meetings. Yates and his wife, Rhonda, were guests at the Eastern Regional held at Daytona Beach in June. Washington State Manager Cary Sherrow was a guest at the Western

Regional held at Bellevue, Washington, in August. The Association has a cherished history of support for the Brotherhood whose own members organized the insurance cooperative. It was a pleasure to participate, and we thank our BLET friends for extending a warm welcome.

The International Association of Machinists – District 19 | The International Association of Machinists (IAM) and its District 19 sponsored charity golf outings in Chattanooga, Chicago, and Portland, Maine, in June, August, and September, respectively. LECMPA helped fundraise for Guide Dogs, the IAM's principle charitable focus, at the Chattanooga and Chicago outings, and for the Maine Museum of Innovation, Learning and Labor (Maine MILL) at the Portland outing. Representing the Association were Brown and his wife, Donna, at Chattanooga; Brown and Underwriter Bobby Jensen at Chicago; and Bloedow and Brown at Portland. District 19 President and Acting General Chairman Reece Murtagh invited Brown to attend their Chicago Board Meeting in August. LECMPA has helped sponsor numerous IAM events in recent years that have raised funds for many good causes. We're grateful to our IAM friends for welcoming our participation at their events and for being so gracious and welcoming.

The Transport Workers Union of America | The Transport Workers Union of America (TWU) held their 27th Constitutional Convention at Las Vegas in September. Brown, Risher and State Manager Adam Moiles represented the Association. This is the second



»» Rod Bloedow and his wife Jennifer as well as Maine State Manager Eddie Risher and his wife Nicole at the Allied Federation meeting in Portland.



»» Rod Bloedow and District 19 President and Directing General Chairman Reece Murtagh at the IAM President's Classic in Auburn, Maine.



»» Bob Brown and LECMPA Underwriter Bobby Jensen, center, at the IAM Chicago District Council Golf Outing for Guide Dogs of America, held in Chicago on August 24.

Our 2024-2025 Year in Review (continued)

TWU convention attended by our representatives, and we're honored to be building an enduring relationship with their officers and members.

The International Brotherhood of Teamsters | International Brotherhood of Teamsters (IBT) local presidents invited Trucking, Logistics and UPS Marketing Director Gil Clark to introduce LECMPA to members of Local 71, Charlotte, NC; Local 509, Columbia, SC; Local 270, New Orleans; and Local 804, New York City. Additionally, Gil and his wife Barbara made trips to several IBT Locals/UPS hubs throughout the country: Local 728, Atlanta, GA (2); Locals 705 and 710, Chicago, IL; Local 988, Houston, TX (2); Local 63, Los Angeles (2); Local 631 Las Vegas; and Local 688, St. Louis (2).

United Parcel Service invited Gil to attend two large health fairs at their Houston hubs, in April and July. He shared the benefits of our member-owned wage loss product with hundreds of UPS package delivery drivers, feeder drivers, and package handlers, many of whom became members. Gil and Barbara also attended the Teamsters for a Democratic Union (TDU) Convention in November; LECMPA annually helps sponsor this Chicago-based event.

New Marketing Brochures and a Website Refresh

The Association invested in redesigned, less bulky brochures for each of our transportation markets this year. This includes brand new brochures for prospective Amalgamated Transit Union members - BBS Benefit Solutions;



New York City Transit: Rail-Related Occupations; and New York City Transit: Bus Operators. We're always looking for ways to improve and economize. This change gives our field agents twice the reach for half the cost.

The Association's brand and marketing materials were updated in 2021. With our membership more diverse than ever before, we wanted to invest in a further upgrade of the website, making it easier for members of our different transportation markets to navigate.

Users will encounter much less scrolling, with all information pertaining to each market segment smartly bundled together. Members were informed the refreshed website went live in July and is ready for you to visit: lecmpa.org



» LECMPA was honored to attend United Parcel Service Health Fairs at their Houston hub on April 30 and July 11.



» UPS employees visit with Marketing Director Gil Clark at the Houston Health Fair on April 30.

Financial Report

TWO YEAR FINANCIAL SUMMARY

	2024	2023
ASSETS		
Cash & Short Term Investments	\$11,070,195	\$8,082,558
Bonds & Stocks	112,029,374	\$102,337,961
Other Assets	466,398	\$465,092
Total Assets	\$123,565,967	\$110,885,611
LIABILITIES		
Reserve for Claims	\$7,442,492	\$3,636,630
Premiums Received in Advance	2,303,104	\$2,005,522
Statutory Investment Reserves	10,224,130	\$8,451,177
Accrued General Expenses	1,132,234	\$1,365,867
Total Liabilities	\$21,101,960	\$15,459,196
SURPLUS	\$102,464,007	\$95,426,415
TOTAL LIABILITIES & SURPLUS	\$123,565,967	\$110,885,611

CLAIMS INCURRED IN THE LAST 10 YEARS

2024	\$12,979,079
2023	\$6,791,747
2022	\$6,957,636
2021	\$8,907,882
2020	\$8,867,896
2019	\$9,756,933
2018	\$11,874,977
2017	\$14,516,511
2016	\$10,441,459
2015	\$10,325,345

“Total active membership is up more than 20 percent since its low ebb in April 2022. Our reconstituted agency among the railroad crafts, led by dedicated marketing directors and state managers, has dramatically turned things around.”

– Rod Bloedow, President



» Christine at the Association's 100th Anniversary gala in 2010.



» Christine with former LECMPA President William "Bill" Davis.

Christine Brayanis Retires from LECMPA after Delivering More than 60 Years of Service

My career began in June 1962 at 19 years old. Sales Director and Office Manager Roy Scott, one of LECMPA's most consequential leaders, hired me. I had the opportunity to work with several of them.

Our family had recently moved from Windsor, Ontario, Canada, to Michigan. After living in Michigan for about a year and a half, we moved back to Canada. However, I was able to continue working for LECMPA while living in Canada.

I wore many hats during the time I was employed at LECMPA. I worked in every department from Billing to Claims to Underwriting and Accounts Receivable. That was when everything was done manually.

"I wore many hats during the time I was employed at LECMPA. I worked in every department from Billing to Claims to Underwriting and Accounts Receivable."

In 1984, computers were introduced to the Association by President Zajak. Everyone had a hand in entering all the data into the system and it was quite a task!

I took over the Accounting Department in 1990, which included filing the Financial Statements with the State of Michigan, as



» Christine, on the far left, at an LECMPA gathering early in her career.

well as many other duties. I was appointed Treasurer of the Association in October 2000, and held the position of Treasurer and Office Manager until my retirement on Dec. 31, 2019. After my retirement, I remained on the Board of Trustees until January 2025.

I was associated with LECMPA for more than 62 years, working with six presidents, including current President Rod Bloedow, and additionally served 44 years on the Board of Trustees.

I appreciate all the Association has done for me over the years. LECMPA will always be near and dear to me. Sincere thanks and all the best for continued success.



LECMIA Loyalty Letters

LECMIA was always there when I needed them. Awesome customer service to help with a claim, to the loyalty dividend at the end of my career. Just a great company with wonderful people. I highly recommend them for railroaders just starting out and also to those seasoned rails. Thanks so much.

– Steven James, Retired Locomotive Engineer, CPKC / Soo Line Railroad, Portage, Wisconsin

There were periods of time, due to UP policy, where I thought I didn't need job insurance. But everything is cyclical –lower safety rules then increased production, and more recently the opposite. I'm glad I had insurance because the company can change their rules on a whim.

– Greg Purkey, Retired Conductor - Union Pacific Railroad, Eugene, Oregon

I had coverage with you folks from the start of my railroad career. I never needed to use the insurance though I always felt that you had my back if it was needed. Thanks for the great communication and also the loyalty refund check upon my retirement. Thanks again.

– Daniel Lowe, Retired Foreman - Burlington Northern Santa Fe Railway, Custer, South Dakota

Mr. Gilbert Clark has been an enormous asset to your organization and a huge help to me, personally and professionally during this very stressful time. He has helped and guided me through my application process for wage loss protection. In the union world, we think of each other as brothers and sisters and Mr. Clark exemplifies those qualities and has treated me with the upmost respect, professionalism, and care. He answered every question I had, guided me through the steps of the process, and made himself available to me any time I had questions, even outside of business hours.

– Gregory King, UPS Driver - United Parcel Service, Burlington, North Carolina

I've had this policy for some 15 years and I can't thank you enough. I've used the benefit a couple of times and it has always been a pleasure to talk to everyone at LECMIA. I have suspended the policy a few times, while I was out, and someone always helped me out. They were always cheerful and pleasant. Thanks so much.

– Mark F. Brothers, Retired Machine Operator - CSX Transportation, Monson, Massachusetts

Thank you for all your help over the years. LECMIA is great job protection for us. You are a blessing! Thanks also to Pam for your help.

– Forrest Singler, Retired Conductor - Union Pacific Railroad, Muskogee, Oklahoma

It was great over the years. I worked for the railroad and could always count on LECMIA to be there when and if I needed them. Thanks for the continued service you have offered us.

– Billy J. Meier, Retired Locomotive Engineer - Union Pacific Railroad, Poteau, Oklahoma



Though I never had to use my job insurance, I felt good having the peace of mind in case anything happened and I needed it. I was always treated well when talking to anyone at LECMIA! Since I never used the job insurance, the refund check I received upon retirement was greatly appreciated. LECMIA is a top-notch company. I would highly recommend.

– Chris A. Filtz, Retired Locomotive Engineer - CN / Wisconsin Central Limited, Stevens Point, Wisconsin

LECMFA Loyalty Letters *(continued)*

Writing this letter of appreciation about how you stood by me as a member. Now after my retirement, I want to say thanks for the support and coverage for those years working with CSX Transportation. Thanks again.

– Michael Logan, Retired Signalman - CSX Transportation, Avon, Indiana



»» Michael Logan and family.



»» Logan's retirement with CSX coworkers.

I had LECMPA for my entire railroad career. I had to use it on three different occasions, and they paid each time what was promised. The money helped me through the times I was suspended. I feel they were honest and professional. The money I received when I retired has been a huge help.

– Victor K. Norton, Retired Locomotive Engineer - CSX Transportation, Troy, Alabama

I was a member for 21 years and never had a claim. I am sure LECMPA would have had my back if I ever needed them. It is nice to know that they reward your loyalty in the end. Much appreciated. Thank you! Continue to do a great job protecting my railroad brothers and sisters!

– Kathleen A. Osborn, Retired Machine Operator - Burlington Northern Santa Fe Railway, Weaver, Iowa

Working with Cary Sherrow is a great pleasure. Much respect. Fortunately for me, I never had to use benefits. Keep up the good work of keeping our brothers safe and protected.

– Paul Woodard, Retired Machinist - Union Pacific Railroad, Umatilla, Oregon

Membership in job insurance is a must working for the railroad nowadays and having a return (reward) is really nice at retirement. Thanks again LECMPA.

– Ben Albright, Retired Locomotive Engineer - Norfolk Southern Railway, Moberly, Missouri

Tom Rather and a Career Truly Bigger than Texas

Tom Rather built a railroad career spanning the miles he's covered back, through and around the State of Texas – and well beyond. During his nearly half-century career, he's run more territory than most engineers ever dream of covering.

Rather was a machinist in the mid-1970s when his girlfriend's dad put him in contact with a friend at the Atchison, Topeka & Santa Fe Railway – or the AT&SF. "My girlfriend's daddy made it clear that if this relationship was going to lead to wedding bells, he wanted me to have a good, steady job."

The now-70-year-old hired on in October 1976. At 21, he became a trainman out of AT&SF's terminal at Slaton, Texas, which is near Lubbock.

Rather took a promotion to engine service a year before the Burlington Northern Railroad merged with the AT&SF in 1996 – becoming the Burlington Northern and Santa Fe Railway, or BNSF. The merger re-routed the AT&SF's hotshot intermodal trains from Fort Worth/Sweetwater over to the former Burlington Northern lines, which greatly affected Rather's seniority.

Forced to exhaust this engineer seniority from the former AT&SF, Rather found himself working a midnight yard job at Slaton for a big cut in pay. When the new engineer agreements were put in place for the merged roads, Rather bid to Temple, Texas, in 2000, where he qualified on a massive number of rail routes, including Temple to Houston; Temple to Galveston; and Temple to San Antonio.

Rather spent much of his career

running BNSF trains over Union Pacific Railroad trackage rights, including stints out of San Antonio to Eagle Pass; San Antonio to La Porte; and San Antonio to Victoria, which eventually was sold to a short-line railroad.

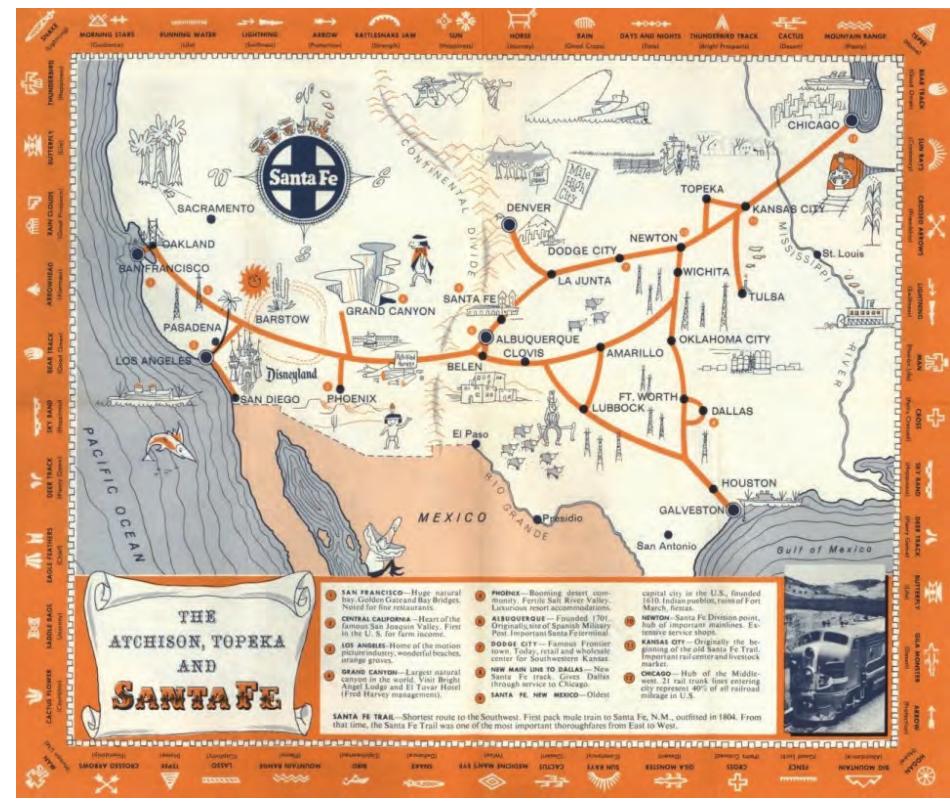
In 2017, Rather was enticed to transfer to Amarillo, Texas, and had to qualify on his own time for runs to Worthington, Kansas; Enid, Oklahoma; and Belin, New Mexico – all high-mileage trips he enjoyed.

In October, Rather bid farewell to nearly 50 years of life on the railroad. And he has plenty of reflections on how the craft has changed over time.

He was working the Worthington run on Feb. 4, 2024, when the lead unit of a 17,000-ton, three-locomotive grain train headed for Amarillo exploded into a ball of fire. He worked bravely to isolate the unit, contain the fire and run the disabled train to the nearest grade crossing where a fire department could finally help extinguish the fire – but not before suffering injuries from smoke inhalation.

In October, Rather bid farewell to nearly 50 years of life on the railroad. And he has plenty of reflections on how the craft has changed over time.

"When I started, the rule 'book' was more like a pamphlet," Rather said. "You were given the basic rules, told how you would be held accountable, but then you had to learn much of the job on your own



» Rather spent much of his career running routes that would take him back and forth across Texas.

Tom Rather and a Career Truly Bigger than Texas *(continued)*

from watching your coworkers."

As the rule books got thicker, Rather said the ability for management to interpret rules inconsistently increased, which made adhering to even the basic processes difficult. Rather also learned another valuable lesson from watching his coworkers – the need for job insurance, leading him to LECPMA.

"I began to see how employees would be targeted if they didn't see eye to eye with a manager and the manager had the flexibility to enforce rules the way he saw fit," Rather said. "The access to more rules provided management with excuses or more inefficient processes that would catch workers off guard, despite doing what they believed was 'the rule.'"

"You earned your job in the classroom and proved yourself in the yard based on what you were taught. But someone younger enforcing rules that didn't previously exist makes it difficult for an experienced employee.

He added: "You earned your job in the classroom and proved yourself in the yard based on what you were taught. But someone younger enforcing rules that didn't previously exist makes it difficult for an experienced employee. That's why job insurance is vital – you never know when your number is called, and you need support."



During Rather's own career, LECPMA support got him out of what could have been a situation of literal "nuclear" proportions. Rather was transporting a train of empties back to his home yard. He passed several control points along the way, all of which cleared his train to



proceed. It was an uneventful trip until he arrived at his home yard.

Unknown to Rather – and seemingly to all the control points he had cleared – a hazmat placard on one of the cars suggested nuclear material on board. Because of the material's flammable nature, there is a placement order for such cars. The cars on Rather's train – despite being empty and NOT carrying any hazardous material – were deemed out of the proper placement order. He was written up and removed from service.

Upon investigation and with the support of LECPMA, Rather was ultimately cleared of any wrongdoing but had to live through a scenario he'd been warned about early on by coworkers.

These days, Rather still looks forward to life on the road. But this time, he'll be covering the miles on his beloved Harley-

Davidson motorcycle with his wife, a love that has come full circle.

That girlfriend whose father got Rather his first job on the railroad? Well, she did become Rather's wife – his first wife. They divorced. Rather married again – for nearly 30 years. His second marriage also ended in divorce, and he found himself based in Amarillo.

Rather's first wife had remarried as well, settling in Amarillo and ultimately being with her husband for 28 years until he passed.

When the first Mrs. Rather saw on social channels that Rather was now in Amarillo, she reached out. As luck would have it, they began dating again and remarried.

Apparently, Rather's first father-in-law knew all along that he was well suited for the railroad life – and his daughter.

Virginia is Timothy Milligan's Motown

Many may not know it, but Detroit has a branch office in Virginia dedicated to Motown's sports teams.

Timothy J. Milligan learned the rails in his hometown of Grand Rapids, Michigan, as well as a deep love for the Detroit Lions, Detroit Tigers and the Michigan Wolverines. What he didn't love about the Mitten State was its winters, which would play a role in his future.

In Grand Rapids, Milligan learned about the railroad industry from his dad, who was a locomotive engineer. When life took a turn and Milligan's girlfriend became pregnant, he was 19 years old and about to become a husband. In 1977, his dad was able to get him a job as a brakeman, which took him on Pere Marquette lines across the state to Saginaw, Flint and Detroit.

"That was to be a one-year run," Milligan said. "It turned into eight!"

When the economy dipped in the early 1980s, Milligan was furloughed like many of his coworkers. Then, an opportunity arose, not only for a more permanent position but to escape Michigan winters.

Milligan accepted a locomotive engineer position in Virginia and never looked back. "Best move of my life," he said.

That life includes nearly 50 years of work on the rails, and, yes, most with better track conditions in Virginia than the snow and ice-encased routes through Michigan. However, it wasn't all sunshine.

"I loved my time on the railroad because of what it provided me, but being with my wife and working with the horses is the best job I've had."

"For the first 8-10 years of my career, I had heard about job insurance but didn't have it," Milligan said. "There was an LECMPA rep when I got down to Virginia who was selling it. That conversation didn't take 30 minutes before I signed up. It was getting too ridiculous and very clear no one was secure."

Milligan, an LECMPA member for

nearly 38 years, watched mergers and acquisitions turn company culture upside down based on inconsistent rules. "You felt there would be management waiting behind a signpost or tree to watch an engineer get off the locomotive to determine how many steps they used to get down."

Milligan, too, would experience these "spot checks" resulting in mandated time off.

"An individual thought it would be funny to place a flashlight on his head – while wearing a white hard hat – at the last minute. Long story, I had to sit for seven days for ignoring it," Milligan recalls. "That was not an era to be without coverage, no matter the silliness of the infraction."

However, those days are in the past, following Milligan's recent retirement after nearly 50 years of service.

He's happy to report he will be staying in Virginia, with an all-new profession.

"My wife and I have a horse farm in Virginia between Richmond and Charlottesville," he said. "I'm not a big global traveler. I keep tabs on the Detroit sports teams but am not itching to go



back in the winter."

He added, "I loved my time on the railroad because of what it provided me, but being with my wife and working with the horses is the best job I've had. My wife runs the place, I'm just 'the enabler' who makes things happen there."

Brent Carpenter's Railroad Career Literally Stemmed from a Shot in the Dark

In 1980, Brent Carpenter had a shot at going into the U.S. Navy following high school graduation. Ironically, it was an actual "shot" that transitioned Carpenter to a life working on the railroad.

"My dad was extremely focused, to put it mildly, about me having a job after high school," Carpenter said. "My plan ultimately became to join the Navy, so all my paperwork was completed, and I had an appointment at the recruitment office to sign up. All that was great until I hopped in on crutches with a cast on my leg."

The recruiter took one look at Carpenter and asked what happened.

Carpenter said he had been shot in the leg with a .22-caliber pistol while up in the mountains, 60 miles from the nearest hospital.

The recruiter began tearing up Carpenter's paperwork and said he could not join the Navy with a bullet in his leg.

His dad had driven him to the recruiter's office, as Carpenter couldn't drive with his leg cast. When he witnessed the turn of events with the recruiter, "My dad said, 'You can't go into the Navy with a bullet. But you can come out with one,'" Carpenter recalled. "But he was resourceful and got on the phone immediately with a friend with Union Pacific Railroad — a conductor who became a superintendent. All I heard was: 'Well, you know Brent,' and the next thing I knew I was interviewing for a railroad job."

Carpenter was hired three weeks after high school graduation in 1980.

Carpenter's journey on the rails began by fueling Union Pacific's locomotives. From there, Carpenter moved up in the ranks, working as a brakeman from 1988-1992. As cabooses were being phased out, Carpenter promoted to conductor and ultimately locomotive engineer — his lifetime goal. He ran routes throughout Wyoming.

Carpenter retired from railroad life in May, and he and his wife have been tracking across the country in a slightly smaller form of transportation — a 45-foot fifth-wheel coach. When they're not camping, you can find them spending time with their four grown children and six grandchildren — five girls and one boy. Apparently, the arrival of a seventh grandchild is imminent, and rumor has it the male count is getting a "+1."

While it's been a long and rewarding journey for Carpenter, he notes the rails are challenging, and he recommends some simple methods to follow for those starting out.

"My dad had a role in teaching me the value of being prepared for the unexpected," Carpenter said. "I had just returned from a run back in the late 1980s, and my dad introduced me to Rod Guthrie, a rep for LECPMA."

Carpenter said he was impressed with the individualized plan LECPMA came up with for him when he was just starting out and didn't have a lot of funds. Over time, he also valued how the Association worked with him to evolve his coverage plan as Carpenter gained seniority and



» Brent and his wife Christon.

higher paying assignments.

"I'll tell you what — from those early days and throughout my time job insurance was a necessity," Carpenter said, indicating he had a few different policies for coverage. "There was a time supervisors walked around with the rule book able to fit in their back pocket. They'd pull it out and point out a supposed infraction, and that worker would be out if they didn't have representation. Now, the rule book is even thicker and much more open to subjective reviews and punishment."

Seeing co-workers fired, Carpenter became an early adopter of job insurance.

"The most impressive thing about LECPMA is, I have a couple of other job insurance policies, but when I got placed under a similar management microscope, the first check and call I received from



was LECPMA," he said. "That was impressive, and they were with me right up to my reinstatement. It was more than the check in the mail. It was the empathy, understanding and follow up."

Speaking of "follow up," we must circle back to that fateful night in the mountains. What really happened?

"Well, one can file that under the naivety of youth," he explained.

"It was our last night of high school football camp. We went driving way too fast down a bumpy dirt road in a park after dark, likely because of drinking some beverages equally too fast prior."

"In the glove box was a handgun. After hitting one of those bumps, I ended up with a slug in my leg. And at that point, I traded in my future days on a ship to being on trains."

Ogilvie Transitions from 300-Mile Runs to Cattle Drives

Fans of the series "Yellowstone" may miss Kevin Costner on the small screen. But in New Mexico, a former Burlington Northern and Santa Fe Railway locomotive engineer has his own cattle-centric spin-off in retirement.

Tim Ogilvie, who joined LECMPA in November 1997, is originally from Columbus, Indiana, but his father moved the family to Clovis, New Mexico, in 1972.

Ogilvie hired onto the former Atchison, Topeka and Santa Fe Railway – also known as the Santa Fe – as a brakeman/helper in 1994. He was hired after a long dry spell during which the railroads had been only shedding employees.

"The Santa Fe had a unique habit of hiring what we called '13-week wonders' back then," Ogilvie said. "Originally,

one would go through a rules class for four weeks to be eligible to become a brakeman or helper."

However, finding a lack of workers, management changed the rules class to a 13-week commitment. But at the end of it, the worker was not only eligible to become a helper but any series of jobs up to engineer.

"So, if you were a newbie getting the 'accelerated' course, we called you a '13-week wonder,' as you became this 'wonderous new employee capable of ... everything!" Ogilvie said with a chuckle.

Ogilvie was promoted to locomotive engineer in 1997, which was when he also bought his LECMPA policy from a local agent out of Clovis named Scotty Gibson. He liked that LECMPA is member-owned and paid a dividend. Plus, he noted

evolving and inconsistent management rules were making it clear anyone could be next on the "firing line."

Ogilvie worked lucrative runs, like Clovis to Belin, New Mexico – nearly 300-mile runs. Although rewarding, Ogilvie knew he was ready to retire in October 2024.

Ironically, it was a search for beef back when Ogilvie was a helper that would provide him with his version of

"Originally, one would go through a rules class for four weeks to be eligible to become a brakeman or helper."



"Yellowstone" – and a very happy chapter in his life.

"I was still a new helper, didn't know a lot of people on the job, and started asking around who sold beef as I was stocking up," Ogilvie said. "Someone said, 'Oh, Shannon's sister sells beef.' Well, Shannon's sister is my wife now."

Her family has had a cattle ranch since 1935. She runs it. And now her husband manages the cattle – and has never been happier.

"I love this job," he said. "Being outdoors, watching and taking care of the cattle. That keeps me young, and I couldn't ask for a better life."

From Small Things, Big Things One Day Came – and Paul Woodard Fixed Them All

When it comes to planes, trains and automobiles, Paul Woodard can repair two of the three.

His 30-year run as a machinist for Union Pacific Railroad was preceded by a stint at Ford Motor Company, where he fixed and disassembled automobiles as part of the automaker's durability studies to examine wear and tear on certain parts.

A high school friend suggested Woodard's skills would translate to some of the biggest beasts of the railways, just as there was an opening at Union Pacific Railroad in Oregon.

"An opening appeared in the Mechanical Department for Union Pacific and, as anyone will tell you from the rails, 'downtime' is NOT an option," said Woodard. "They wanted to fill the position quickly, but they also wanted someone who could handle it based on the volume of everyday needs and getting heavy equipment back out working."

Within three weeks, Woodard was repairing locomotives and helping keep schedules on track. "The heavy, commercial equipment gets far more abuse than the average passenger vehicle," Woodard said. "The good news is the bigger they are, the more room to work and the greater the ability to use the most appropriate equipment. The bad news, I guess, is something that big is working with a lot of speed and weight on grueling terrain and will only put up with so much before it must be repaired."

"The machine has a job and mine

became keeping them working," Woodard said.

It was that sense of being "all-in" that led Woodard to purchase an LECMPA policy.

"It came to me one day that the trains follow rules, and I make sure the trains CAN follow them," he said. "But I saw that employees had rules to follow too and sometimes, those rules were not applied as consistently as a repair process."

To Woodard, that reality meant some form of additional security was essential.

"The good news is the bigger they are, the more room to work and the greater the ability to use the most appropriate equipment."

"To anyone coming up in the business, I'd say follow the rules, live safely and no shortcuts," Woodard said. "The company pays you to follow the rules, not to be in a hurry. Your life, your co-worker's life and the lives of so many along the way are counting on you to be accurate and diligent."

Retired since February, Woodard now enjoys more time fishing and hunting and his role as a grandpa to his 3-year-old grandchild – plus building locomotive models for his personal table-top railroad.



Moving Faster than a Locomotive, Adam Holl Covers a Lot of Ground

Trying to catch up with Adam Holl is like trying to keep pace with a locomotive moving at full speed.

Holl currently works numerous shifts as a conductor for CSX – and throughout the years has covered a lot of territory, including former B&O/C&O runs from Toledo to Cleveland, Flint, Detroit, Lima, Willard and even the former Conrail out of Buffalo.

Unlike others profiled this year, Holl has yet to retire. But he shares the view of many that the unique nature of railroad work makes job insurance through LECPMA a smart move.

"I was a new hire, just married and the common advice I got from experienced co-workers was to get job insurance," Holl said, thinking back to September 2005 when he started working the rails. "The managerial discipline was not consistent, and people made it clear that the most minor perceived infraction could mean your job. Soon enough, I started to see what they meant and signed on with LECPMA."

Holl has relocated numerous times, endured long commutes and spent time away from his family because of his job. However, railroad life is still the one for him.

"This is the work I've always known and has given me such satisfaction overall," he said. "The people I've met and worked with, the 'impossible' problems solved – all have great memories despite it being a hard life."

With about 16 more years to go before retirement, Holl works to spend as much

time as he can with his wife, 13-year-old son and 8-year-old daughter.

"My hobby is my family," Holl said. "I give 100 percent of any precious free time to them, enjoying their journey. My son plays multiple sports, and baseball is his primary thing. My daughter is a gymnast and a softball player. Those activities are the ultimate hobby and relaxation for me, no matter the schedule."

"For anyone starting in the railroad business, I can only speak from experience, the industry is a full-on roller coaster ride."

That schedule, Holl noted, isn't just dictated by the daily tasks on his job but the broader economic climate. He recalled the challenges of 2008, as General Motors and then-Chrysler filed for bankruptcy as well as those during COVID; rail traffic simply vanished, and many of his co-workers found themselves cut back or cut off. In all cases – external factors or internal management – Holl has witnessed changing conditions through sometimes sleepy eyes and irregular schedules as an on-call conductor.

"For anyone starting in the railroad business, I can only speak from experience, the industry is a full-on roller coaster ride," Holl said. "One must remain positive – in my case, I build a train, get



» Adam Holl and family.

it over the road, break it down, and then get ordered for the next one. I get a lot of satisfaction from the completion of a task done right."

Holl also suggested experience is the best teacher, helping make tasks easier to tackle and with more efficiency.

"I have seen plenty in my time on the railroad, and for the most part, I wouldn't trade a thing for the experience," Holl added. "My goal is to do the best job I can to keep people safe so my mind can be at ease to enjoy my 'real' job under the title of 'Dad.'"

Railway Carman David Schroeder's Favorite Destination? Peace of Mind

David E. Schroeder's love of railroads started early.

"By the time I was 12 years old, I finally got an electric train set," Schroeder said. "That was it – I was hooked – and by high school, the railroad was all I wanted to know and ultimately do."

Home for Schroeder was North Fond du Lac, Wisconsin, a town he said was synonymous with trains and the railroad in the 1970s and 1980s, largely due to the Canadian National (former Wisconsin Central and Soo Line) hub in town.

He had plenty of access to train museums in the area, which put him in contact with other passionate fans.

Meeting "old timers" and other enthusiasts would provide him with friends and mentors who taught him the various roles on the railroad. By the time he was out of high school, Schroeder had taken what his mentors taught him, applied it to numerous jobs at the yard in Fond du Lac and had given himself a bank of experiences that would serve him well in the very near future.

His first official job was as an assistant foreman. His jobs would evolve as Schroeder became a carman and became a member of the Brotherhood of Railway Carmen (BRC), maintaining and inspecting railroad rolling stock.

By the mid- and late-2000s, the mix of economy and railroad company consolidation created a new environment – one involving hiring as well as process management. Schroeder was in the process of building his family and was witnessing the increased management

scrutiny and sometimes-arbitrary rule enforcement.

"A railroad retiree told me something that sticks with me to this day," Schroeder said. "Essentially, there's a whole lot less people railroading these days but a whole lot more rules."

One evening in 2008, Schroeder and his wife sat at the kitchen table and started talking about the "what ifs" of an uncertain railroad career. They concluded that if he were out of service, they could not sustain their household budget, even though she was working full-time.

"At that point, the phrase 'peace of mind,' the friends I had had with LECMPA, and some quick math was all I needed to hear," Schroeder said. "I locked in on a policy and never looked back. I had two claims in my career through LECMPA – and before, after and during it was all about 'peace of mind.'

Schroeder added: "As I see it, LECMPA and the presence of job insurance was a win-win-win – not just me and my family, but the employer as well. If I have peace of mind on the most vital issues – taking care of my family, just in case – then I can focus on my job.

"By rights, the focus on the job should result in less downtime, less issues for the employer and a safer place all around. However, that can be overdone on the rule process, and that's why a railroad worker must have the insurance in the first place."

After 42 years on the rails, Schroeder will miss his coworkers and the stories, but this year saw the 60-year-old bid farewell to the railroad. Passionate about

trains to this day, he is involved in a few historical societies, but after years of bunk houses, motels and yard cots, time at home for what he calls "the family stuff" is next on the agenda.

"I've got two boys, both in sports and music, so spending time watching those activities is a priority," Schroeder said. "I collect a lot of antiques and refurbish them as well as getting outdoors as much as we can with camping and fishing in northern Wisconsin."

He's even OK with tackling a bit of housework.

"The truth of the story is a little boredom in retirement goes a long way," Schroeder said. "The railroad will give you some of your greatest memories, but that phrase 'peace of mind' is a great companion, too. I had that with LECMPA, so I could load up on the best memories."



Risking it All on the Railroad

Remembering Railroad's Everyday Heroes Who Have Sacrificed the Most

Survey most people on what they consider the most hazardous jobs, and you would expect to hear first responders, such as police officers or firefighters. Perhaps even military personnel, pilots or even window washers dangling from the 52nd floor of a building.

Even though they may not be top of mind for the average person, railroad workers know where they rank.

The near-misses and haunting stories that linger serve as sobering reminders of the hazards inherent in railroaders' careers. Unfortunately, so are the occasional obituaries featured in local papers highlighting a life cut short in service to the railroad.

What follows are the stories of two men that illustrate conditions railroad workers can and do encounter. At the center of these stark reminders are two original newspaper features detailing the events leading up to and following accidents that would impact a small Colorado town for decades – and ultimately caused laws to be passed mandating that buses and trucks stop at all railroad crossings nationally.

While the historical pieces detail tragic moments in time from the 1960s, the realities of what can happen on the rails remain a daily worry for those who serve and those who count on them at home.

Consider the story of Clay Eden Burt from just last year, which is featured below.

Historic or current, each is included as a stark reminder that railroaders perform hazardous, even heroic, work every day – and have been for centuries.

While the historical pieces discuss events from many years ago, what follows next is a modern reminder of the dangers of the rails. LECMPA has long made it part of its mission to protect members and their families in the event the unthinkable should happen.

One of the Worst Train Accidents in Colorado History

The historical material that follows details the story of Herbert Frank Sommers, a locomotive engineer who was daily running the Union Pacific's storied City of Denver streamliner. Brother Sommers had survived but could never forget a horrific accident involving his train and a school bus on Dec. 14, 1961.

When Sommers' locomotive hit a school bus crossing the tracks, 20 children were killed. The driver of the school bus, then-23-year-old Duane Harms, was arrested for involuntary manslaughter, and ultimately found not guilty. However, due to the emotional



»» People wander around the scene in the aftermath of the 1961 accident. As word of the tragedy spread, hundreds of people rushed to the crossing about five miles southeast of Greeley, Colorado. Photo provided by Colorado State Patrol.

scars of the accident, he was forced to leave town with his family.

Sadly, nearly four years after the bus collision, Sommers and his fireman were killed in a crash involving a loaded fuel truck on the very same route as the streamliner closed in on Denver Union Station.

While the historical pieces discuss events from many years ago, what follows next is a modern reminder of the dangers of the rails. LECMPA has long made it part of its mission to protect members and their families in the event the unthinkable should happen.

Just Last Year

"Unthinkable" is what Clay Eden Burt of Sweetwater, Texas, thought as he left his home on Dec. 18, 2024. Unthinkable that kissing his wife Tara good morning, he was kissing her goodbye.

Clay was born in Midland, Texas, on July 10, 1961, to Billy George and Karen Burt – coincidentally the same year Herbert Sommers' City of Denver streamliner collided with a school bus in Greeley, Colorado. Clay was welcomed by big brother Billy Alan and sister Vickie. By all who knew him, Clay was a devoted

Risking it All on the Railroad *(continued)*

husband, father and grandfather who found joy in his family, fishing and hunting.

A lifetime West Texan, he played football and golf in high school, graduated from Colorado City High School in 1980 and went on to work in the oil fields alongside his father.



» Clay Eden Burt

In 1984, a move to South Dakota changed Clay's life dramatically when he worked for several years in the South Dakota Corrections System. It was in South Dakota Clay married Tamra Kreeger in 1986, settling in the Tyndall/Springfield area of South Dakota, while he worked in the Mike Durfee State Prison, and Tammy worked at the Tyndall Hospital.

The growing family decided a new adventure was in order and moved back to Texas in December 1996, during a snowstorm. Once in Texas, Clay continued his career with the Texas Department of Corrections.

In 1998, he joined Union Pacific Railroad, working as a brakeman, a conductor and ultimately taking promotion

to locomotive engineer in 2004.

In Clay's beloved sport of football, it's a game of inches. When one is managing tons of metal and machine traveling at full speed, miles can become inches, and minutes to seconds.

Five miles more and Clay and his co-worker would have made it past that curve.

Because in a moment, when a loaded semi-truck got stuck on the tracks at an elevated grade crossing, causing impact and flames, Clay and his coworker would not survive.

A game of inches. Equated to a locomotive, a mere five miles.

Clay loved the outdoors and animals. But in their little homestead, Clay and Tammy treasured their children Allison, Austin and Ethan.

"When Clay became a member of LECPMA, I remember when he told me why," Tammy said. "He said the work and environment were always a challenge and he always wanted to make sure the family was protected over everything else."

That laser focus on family became even more clear when Clay and Tammy welcomed their grandchildren, Gabrie, Annalee, Bryson, Kaizleigh, Izzy, Julian, Kamrynn, Carson and Kallynn.

Whether it was watching them play games in his backyard, teaching them to play cards and board games, playing various sports, or just sharing in the simple pleasures of life. He enjoyed taking the boys camping and fishing.

Holidays with meals and games stretching into the early hours painted a picture of joyful chaos – laughter filling the air, kids running around and everyone just



» Image of the derailment scene in Pecos, Texas, Dec. 18 2024. City of Pecos photo via NTSB.

Holidays with meals and games stretching into the early hours painted a picture of joyful chaos – laughter filling the air, kids running around and everyone just enjoying the togetherness.

enjoying the togetherness.

It's a beautiful image of a family where bonds are strengthened not just through the big moments, but through the simple, everyday connections. Clay leaves behind a legacy through his beloved family, survived by his wife of 38 years and their children and grandchildren.

It is Clay's life – and tragic passing – that truly underscores and defines the benefits and daily risks these heroes of transport provide nationwide. At LECPMA, it is our unwavering commitment to continue to serve and honor those like Brother Clay who make the ultimate sacrifice for a life on the railroad.

Stop, Look and Listen

The bus accident detailed below is among the deadliest traffic accidents in Colorado history. As a result of this accident, federal legislation was passed by Congress requiring the drivers of certain commercial vehicles, including school buses, to stop, look and listen for a train at all railroad tracks prior to crossing the tracks.

20 Children Killed as Passenger Train Hits School Bus East of Evans, 16 Others injured as City of Denver Plows into Greeley School Dist. Bus

Twenty school children were killed Thursday morning in a tragic school bus-train collision two miles east and a mile south of Evans. The accident involving a Greeley School District (No. 6) bus was the worst in the Greeley area's history.

Bodies of the victims were taken to the old Armory on 8th Ave. Last time the Armory was used as a morgue was when the plane bombed by John Gilbert Graham crashed in southwest Weld County. Sixteen youngsters were rushed to Weld County General Hospital by ambulance and private automobiles. Seventeen doctors were called into action to handle the emergencies at the hospital. The bus carried 38, plus the driver.

The school bus was carrying students to Delta School, east of Greeley, Arlington Elementary School, Meeker Junior High School and Greeley High School. Law enforcement officers barred admittance to the hastily prepared morgue, where white sheets covered the 20 victims. The accident occurred about 8:30 a.m. at an

open, but diagonal crossing.

The school bus, driven by Duane Harms, rolled onto the track first, and the westbound Union Pacific streamliner, City of Denver, No. 111, smashed into it at the rear.

Bus Carried Over 100 Yards

The impact carried the huge 60-passenger bus down the tracks more than 60 yards. The hood, engine, wheels and parts of the passenger section were ripped to shreds.

The engineer was Herbert Sommers of Denver. The crash did little damage to the train.

Speed limit for trains in that area is 79 miles an hour. The train was reportedly preparing to slow down prior to arriving in La Salle.

Speed limit for trains in that area is 79 miles an hour. The train was reportedly preparing to slow down prior to arriving in La Salle.

Parents Assemble at Courthouse to Give Identification

The grim process of helping to identify victims of the bus-train disaster southeast of Evans began shortly after 11 a.m. Thursday in the district courtroom on the fourth floor of the Weld County Courthouse. Parents of children aboard the ill-fated bus were called to the courthouse to give Weld County officials



» Union Pacific Locomotive Engineer Herbert F. Sommers watches from the witness stand while state patrolman Don Girnt draws the crossing where the accident of Dec. 14, 1961, occurred. Donated to the Denver Public Library by the Rocky Mountain News.

information on what their children were wearing or other items of identification.

Red Cross Gives Aid

Chairman of the Red Cross disaster committee is Mrs. Gay Benson, who lives in the Ennes Dairy, last stop on the route of the bus. Mrs. Benson rushed to the old armory building to offer help but was asked to go to the Courthouse. She, Marie Geisler and Louise Taylor were on duty at the Courthouse throughout the day.

Reprinted courtesy of the Greeley Tribune,

Dec. 14, 1961: The following information is the actual story that appeared on the front page of the Dec. 14, 1961, Greeley Tribune after a tragic bus accident killed 20 children and injured 16. The tragedy immediately plunged the Greeley farming community into shock. The driver of the bus, 23-year-old Duane Harms, was arrested for involuntary manslaughter and was forced to endure threats and crank calls and letters. Harms was found not guilty and immediately left Greeley with his wife and baby. Friends say he moved to California. His ties to Greeley were severed forever.

The Crossing: Last Run

Reprinted with permission from The Denver Public Library and The Rocky Mountain News.

Sometime around 6 a.m. on Nov. 20, 1965, the Union Pacific's City of Denver streamliner roared past the place where 20 children had died. Herbert Frank Sommers manned the lead engine.

Though he was 68, Herb still rode the rails, still guided thundering diesel locomotives up and down the tracks. Still worked the stretch where he had seen utter horror on Dec. 14, 1961, the day his engine slammed into a school bus, tearing it to pieces.

That crossing had been like thousands of others in rural America — a dirt road with only a railroad "crossbuck" sign along the track, a place of tremendous danger for motorists and train crews alike.

Every crossing like that one was a potential nightmare for engineers like Herb. Cars could go wherever a driver pointed them. Trains could go only where the tracks took them. Cars could stop quickly — in a few hundred feet, even at high speed. A fast-moving train could take hundreds of feet just to slow from its cruising speed and as much as a mile to come to a stop.

On this day, nearly four years after the deadliest traffic accident in Colorado history, everything looked the same except the road, which had been moved. Traffic now crossed the tracks at a different place.

It was five days before Thanksgiving. Herb had only an hour to live.

Hot, dirty work

Born in Cass County, Ind., Herb came to Denver as a boy with his parents, a sister and two brothers. His father sold real estate.

Herb's parents died when he was a teenager, but he stayed in Colorado while his younger brother and sisters moved back to Indiana to live with relatives.

The Union Pacific hired Herb on Oct. 12, 1918, and he went to work as a fireman. He was 21 years old.

He married Anna Sack Miller in Littleton on June 13, 1922.

His early years with the railroad were trying. When there wasn't enough work, he was furloughed — "suspended" in railroad talk. When things picked up, he was recalled.

Union Pacific suspended and recalled him 11 times during his first 17 years on the job. But he stuck with it, and on Oct. 1, 1941, the railroad promoted him to engineer.

The work could be hot and dirty. And dangerous.

A few miles outside Sterling, Herb was at the throttle of a freight train when an axle snapped in the middle of the night on Feb. 27, 1953. Eleven cars jumped the rails, tearing out more than a quarter mile of tracks.

On the fall morning of Sept. 23, 1954, Herb was backing a steam locomotive down the tracks outside the tiny town of Atwood in Colorado's northeast corner.

The engine pulled a line of 15 cars loaded with crushed rock. It was a work train, moving about 20 mph toward a repair job.

A few minutes after 8 a.m., 26-year-old

Donald Welch slid behind the wheel of his butane tanker truck, waved goodbye to his two children and drove right into the path of the train. The engine slammed into the cab of the truck, crushing it and killing Welch.

Another time, Herb was headed west near Firestone when a car smashed into the side of his freight train. Two of the three men in the car died.

All of those crashes were horrible. But none approached the scale of what happened on Dec. 14, 1961, when the City of Denver, with Herb at the controls, tore through that school bus a few miles from Greeley.

After the collision, after the train stopped nearly a mile down the rails, Herb pulled on his jacket and clambered out of the cab of his locomotive to find other members of the crew, to tell them they'd hit a school bus.

He met the conductor, Raymond W. Courtney, along the tracks.

They decided to back the train down the tracks, to try to find a telephone. Herb moved the train, stopping a few hundred yards from the remains of the bus. Other crew members rushed back with blankets to cover the dead, while Herb stayed with his locomotive.

An hour later, authorities told Herb to go ahead and take the train and its passengers to Denver. Once there, he and the train crew got into cars and drove to Greeley for an early-afternoon hearing in a third-floor courtroom, organized so prosecutors could take testimony to try to determine exactly what happened.

As Herb sat in the courtroom, he still wore his railroad overalls, his plaid shirt



» Locomotive Engineer Herbert F. Sommers and Locomotive Fireman M.C. Swanson.

buttoned at the neck.

His thinning hair was combed back neatly. He wore glasses.

"I was absolutely helpless," Herb told reporters. "There was nothing I could do."

He was sure that bus driver Duane Harms had not stopped before pulling in front of his locomotive. He was just as firm during Harms' trial a few months later, when the bus driver was acquitted of manslaughter.

Back to work

As shook up as Herb was, railroading was the only life he knew. He went back to work.

He had reached an enviable position.

The Crossing: Last Run (*continued*)

As a senior engineer, he had his choice of the best jobs. And working a streamliner was the envy of young engineers.

Well before dawn on Nov. 20, 1965, Herb awoke in Sterling, met the City of Denver at the station, climbed into the cab and began the final leg of the overnight Chicago-to-Denver run.

By 6 a.m., he was just outside Greeley, where the train had hit the bus. An hour later, he was closing in on Denver.

At 7:07 a.m., as the City of Denver streaked along at more than 70 mph, the lead locomotive approached a crossing at East 96th Avenue in Adams County. Herb was eight miles from Union Station.

A gasoline tanker truck, freshly loaded with more than 9,000 gallons of fuel, jerked onto the tracks. It was halfway across when Herb's locomotive slammed into it.

The impact ruptured the tanker, splashing a wave of gasoline over the lead engine and throwing the 40-year-old truck driver, Neal E. Davis, into a ditch. In an instant, a fireball shot from the locomotive, and flames raced through the brown grass along the tracks.

The erupting fuel sent a shudder through a shed at the Denver Products Terminal, 150 yards from the tracks, and plant worker Willard C. Livermore rushed to the window.

"At first I thought it was an earthquake, but when I looked out the window, all I could see was fire and smoke," Livermore said.

"The train was still moving down the tracks. Its front was a huge ball of fire which flared out down about one-third of



» A Union Pacific train roars through the East 96th Avenue crossing in Adams County. Engineer Herbert F. Sommers died at this crossing on November 20, 1965, when his City of Denver passenger train struck a gasoline tanker truck. (Chris Schneider / The Rocky Mountain News)

the length of the train."

Livermore ran for the crossing.

Raymond W. Courtney, the conductor who'd also been on the train that hit the school bus, felt a "slight bump."

"Passengers had a funny look on their faces," he said. "Then I turned around and looked up toward the front of the train, and I saw a wave of flames."

The train slowed to a stop nearly a mile from the spot where it had plowed into the tanker.

Livermore found Davis on the ground, about 20 feet from the cab of his truck, severely burned. The flames had seared the clothes off Davis. Only his belt and the soles of his shoes remained.

Firefighters rushed to the fiery

locomotives at the head of the train, dousing the fire that remained. When they climbed into the charred cab of the lead locomotive, they found Herb and his fireman, 54-year-old Robert Nalty, the father of three daughters, dead.

Three days later, Herb was buried in Fairmount Cemetery.

Seven days later, Davis, the truck driver with a wife and three children, died at Colorado General Hospital.

A loss too great to bear

The pain of losing her husband of more than 43 years swallowed Anna Sommers.

On Feb. 11, 1966, she carefully composed two letters. One was addressed to her sister and brother-in-law,



» Sommers and his wife, Anna, are buried at Fairmount Cemetery in Denver.

Helen and Ryman Linge. The other was written to Herb's younger brother, Daniel.

The widow assured everyone she loved them.

She apologized for what she was about to do. She talked about how much she missed Herb. She detailed the type of funeral she wanted — just like Herb's.

She said her attorney could handle all the details. She laid out the diet of her dog, Duke, and asked two friends to take care of him. Then she took a .38-caliber snub-nosed revolver and shot herself in the head.

On Valentine's Day 1966, mourners gathered at a memorial service for Anna at the Moore Memorial Chapel on Clarkson Street in Denver.

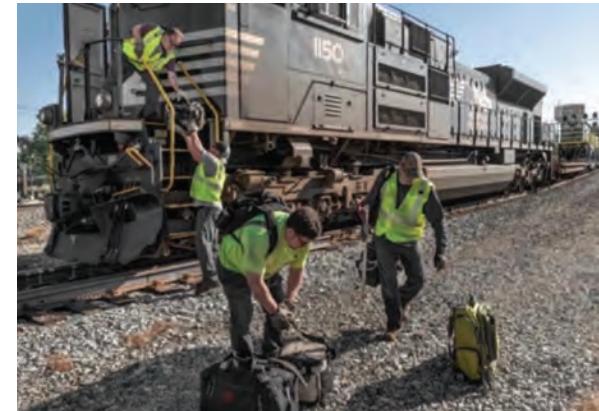
It was the same building where they had said goodbye to her husband less than three months earlier.

Anna was taken to Fairmount Cemetery, where she was buried next to Herb beneath a headstone with a bronze medallion bearing the crest of the Brotherhood of Locomotive Firemen and Enginemen.

Loyalty Appreciation Dividend Recipients

Y our 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 LECPMA 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 46 of the past 76 years, with more than \$20 million returned to members.

Congratulations to all our recent recipients!



POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0163507	52	LA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,910.00
0175790	46	WY	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,935.00
0184917	39	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,417.00
0185928	37	VA	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,656.80
0187549	36	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,012.40
0188616	34	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,542.40
0189346	34	WI	LOCOMOTIVE ENGINEER	CPKC / SOO LINE RAILROAD	\$2,190.00
0190368	32	IN	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,169.00
0190862	32	CA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,187.60
0191526	31	KS	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,249.60
0191737	31	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,469.60
0191524	30	WV	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,836.00
0192323	30	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,063.60
0192388	30	KS	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,949.40
0192500	30	KS	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,156.60
0192486	29	FL	LOCOMOTIVE ENGINEER	AMTRAK	\$2,361.60
0192556	29	WY	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$698.40
0192809	29	VA	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,850.00
0192818	29	MO	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,008.00
0193715	29	AR	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,811.00
0193066	28	WI	LOCOMOTIVE ENGINEER	CPKC / SOO LINE RAILROAD	\$1,008.00
0193347	28	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,016.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0193506	28	ND	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,376.00
0193680	28	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,988.00
0194459	28	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,008.00
0194752	28	TX	TRAIN DISPATCHER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,360.80
0194297	27	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$496.80
0194565	27	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,642.40
0195164	27	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,063.60
0195507	27	KS	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$972.00
0195733	27	CO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,185.20
0196782	27	GA	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,836.00
0196901	27	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,944.00
0196970	27	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,872.00
0197514	27	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,906.40
0197900	27	OH	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,062.00
0198121	27	UT	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,770.00
0194519	26	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,854.00
0195315	26	CO	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$936.00
0195753	26	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,765.80
0195848	26	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,530.00
0196461	26	CA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$3,122.40
0196582	26	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,042.00
0197441	26	AZ	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$3,072.00
0197610	26	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,024.00
0197856	26	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,514.60
0197875	26	KY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,448.20
0198701	26	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,719.20
0198819	26	WA	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,952.00
0199115	26	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,192.00
0199195	26	MI	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$3,004.80

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0199599	26	NE	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,244.00
0199649	26	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,522.40
0200557	26	OR	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,612.80
0199181	25	TX	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,378.80
0199569	25	TX	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,700.00
0200056	25	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,744.40
0200466	25	MN	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,512.00
0201194	25	OH	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,555.20
0202439	25	CA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,400.00
0202623	25	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,688.00
0202667	25	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,198.40
0202688	25	UT	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,664.00
0202871	25	TN	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,764.00
0203973	25	PA	CONDUCTOR	CSX TRANSPORTATION	\$1,429.20
0204477	25	MT	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,112.40
0204528	25	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$3,000.00
0204722	25	TX	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,880.00
0200556	24	WY	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,784.00
0201556	24	WY	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,778.40
0202845	24	OH	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,160.00
0204434	24	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,728.00
0204469	24	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,880.00
0204892	24	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,413.20
0205887	24	WV	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,146.00
0205974	24	NM	MACHINIST	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,764.00
0207221	24	MS	TRUCK DRIVER	UNITED PARCEL SERVICE	\$939.60
0207917	24	UT	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,552.40
0208837	24	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,896.00
0209080	24	TN	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,584.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0209539	24	MO	MACHINIST	UNION PACIFIC RAILROAD	\$1,159.20
0209550	24	LA	CONDUCTOR	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$2,041.20
0501156	24	OH	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,149.20
0512460	24	IN	CONDUCTOR	CSX TRANSPORTATION	\$1,270.80
0515002	24	IL	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,773.00
0518000	24	WV	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,782.00
0205748	23	MI	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$2,124.00
0206369	23	ID	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,228.80
0207328	23	UT	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,824.00
0207432	23	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,232.00
0208242	23	AL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,245.00
0208733	23	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,407.60
0209069	23	IL	LOCOMOTIVE ENGINEER	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$1,465.20
0209773	23	NE	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,656.00
0210016	23	NE	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,070.00
0210455	23	OR	SIGNALMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$734.40
0503890	23	UT	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,465.20
0505496	23	KY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,026.00
0519603	23	OK	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,584.00
0528764	23	LA	LOCOMOTIVE ENGINEER	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$2,520.00
0533273	23	GA	SIGNALMAN	CSX TRANSPORTATION	\$1,890.00
0534382	23	KS	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,100.00
0534436	23	AR	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,460.00
0602317	23	WA	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,987.20
0202783	22	WV	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,368.00
0209675	22	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,710.00
0209885	22	LA	CONDUCTOR	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$2,070.00
0210099	22	VA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$2,544.00
0210951	22	LA	LOCOMOTIVE ENGINEER	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$1,536.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0211020	22	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,440.00
0211154	22	WA	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,346.40
0211280	22	NE	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,850.40
0501189	22	SC	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,980.00
0514354	22	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,980.00
0518200	22	OK	CONDUCTOR	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$1,620.00
0518974	22	IA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,346.00
0525961	22	VA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,968.00
0531480	22	TX	LOCOMOTIVE ENGINEER	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$1,626.00
0532612	22	SC	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,296.60
0604954	22	AZ	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,460.00
0605060	22	TX	SIGNAL INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,296.00
0615537	22	IL	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,740.00
0616042	22	WA	BRIDGE TENDER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,188.00
0618217	22	AR	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,223.60
0623502	22	OK	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,850.40
0623734	22	OH	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,440.00
0626517	22	WI	LOCOMOTIVE ENGINEER	CN / ILLINOIS CENTRAL RAILROAD	\$2,052.00
0631170	22	MO	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,404.00
0633269	22	CA	TRAINMAN	UNION PACIFIC RAILROAD	\$1,512.00
0211715	21	WY	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,950.00
0212032	21	LA	CLERK	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$1,551.60
0609314	21	KY	CONDUCTOR	CSX TRANSPORTATION	\$874.80
0622414	21	IL	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,800.00
0634732	21	PA	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,280.40
0642999	21	NV	TRACK INSPECTOR	UNION PACIFIC RAILROAD	\$1,980.00
0644443	21	OR	MACHINIST	UNION PACIFIC RAILROAD	\$1,022.40
0644577	21	IA	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$684.00
0645334	21	LA	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,986.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0647854	21	MO	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,566.00
0652682	21	UT	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,632.00
0665642	21	NM	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,746.00
0800454	21	TX	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,028.00
0800607	21	AR	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,440.00
0801554	21	AZ	LABORER	UNION PACIFIC RAILROAD	\$1,734.00
0801558	21	WA	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,632.00
0801867	21	AZ	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,106.00
0801932	21	ID	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,460.00
0802408	21	MO	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,520.00
0802832	21	CO	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,160.00
0803121	21	CA	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,800.00
0803440	21	OK	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,224.00
0211649	20	UT	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,752.00
0211737	20	MO	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,224.00
0644664	20	CA	ELECTRICIAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,404.00
0660296	20	IL	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$2,400.00
0676930	20	TX	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,340.00
0679775	20	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,162.80
0695707	20	NJ	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,440.00
0703015	20	MO	TRACKMAN	UNION PACIFIC RAILROAD	\$1,224.00
0800516	20	OK	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,429.20
0800651	20	MO	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,040.00
0801053	20	AL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$972.00
0802259	20	LA	LOCOMOTIVE ENGINEER	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$2,376.00
0804411	20	WA	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,800.00
0804578	20	OR	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,992.00
0804626	20	MA	LOCOMOTIVE ENGINEER	AMTRAK	\$1,742.40
0804674	20	AZ	FOREMAN	UNION PACIFIC RAILROAD	\$1,668.60

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0804829	20	IN	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,620.00
0806216	20	NV	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,800.00
0807023	20	IA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$990.00
0808055	20	PA	CONDUCTOR	CSX TRANSPORTATION	\$1,440.00
0678265	19	IN	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,584.00
0680738	19	FL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,620.00
0707408	19	OH	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,464.00
0730004	19	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,476.00
0806639	19	CA	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,440.00
0806957	19	TX	FOREMAN	UNION PACIFIC RAILROAD	\$1,941.00
0809677	19	AL	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,809.60
0809679	19	TX	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,548.00
0810382	19	OH	CONDUCTOR	CSX TRANSPORTATION	\$1,162.80
0810593	19	NC	LOCOMOTIVE ENGINEER	LONG ISLAND RAILROAD	\$1,368.00
0812294	19	SD	LABORER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,162.80
0813337	19	OR	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,296.00
0815982	19	CO	SIGNAL MAINTAINER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,456.80
0816031	19	TX	CONDUCTOR	UNION PACIFIC RAILROAD	\$2,280.00
0816744	19	OR	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,368.00
0210110	18	FL	TRAINMAN	CSX TRANSPORTATION	\$1,632.00
0212114	18	PA	CONDUCTOR	NORFOLK SOUTHERN RAILWAY	\$1,710.00
0212238	18	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$2,160.00
0695374	18	NY	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,296.00
0710999	18	NM	SIGNAL MAINTAINER	UNION PACIFIC RAILROAD	\$1,968.00
0733572	18	CA	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$1,861.20
0811424	18	FL	CONDUCTOR	CSX TRANSPORTATION	\$972.00
0811805	18	MS	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,080.00
0815886	18	AZ	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,620.00
0816742	18	TX	SIGNAL MAINTAINER	UNION PACIFIC RAILROAD	\$2,160.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0817324	18	IA	LABORER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$759.60
0817737	18	GA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,101.60
0818706	18	AZ	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$2,160.00
0819781	18	CO	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,920.00
0820367	18	WI	CARMAN	CN / WISCONSIN CENTRAL LIMITED	\$576.00
0820769	18	MS	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$2,040.00
0821146	18	TX	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,454.40
0813180	17	WI	MACHINIST	UNION PACIFIC RAILROAD	\$288.00
0817871	17	OK	FOREMAN	UNION PACIFIC RAILROAD	\$1,944.00
0818294	17	GA	SIGNAL MAINTAINER	CSX TRANSPORTATION	\$2,160.00
0819744	17	CO	FOREMAN	UNION PACIFIC RAILROAD	\$1,040.00
0819964	17	KY	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,674.00
0820411	17	TN	LABORER	NORFOLK SOUTHERN RAILWAY	\$1,040.40
0821065	17	TX	FOREMAN	UNION PACIFIC RAILROAD	\$1,040.40
0822085	17	WI	CARMAN	CN / ILLINOIS CENTRAL RAILROAD	\$1,458.00
0822134	17	NE	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$1,950.00
0822148	17	VA	CONDUCTOR	CSX TRANSPORTATION	\$1,152.00
0822272	17	WV	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$979.20
0822654	17	UT	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,180.80
0823139	17	GA	CLERK	NORFOLK SOUTHERN RAILWAY	\$1,242.00
0823159	17	AZ	CRANE OPERATOR	UNION PACIFIC RAILROAD	\$1,202.40
0823965	17	WV	TRACKMAN	NORFOLK SOUTHERN RAILWAY	\$918.00
0212510	16	IL	UPS DRIVER	UNITED PARCEL SERVICE	\$979.20
0821558	16	AZ	LABORER	UNION PACIFIC RAILROAD	\$990.00
0821797	16	ID	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,860.00
0822862	16	CO	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,620.00
0824435	16	AL	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$576.00
0824839	16	SC	MACHINIST	NORFOLK SOUTHERN RAILWAY	\$1,251.00
0825295	16	IA	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,476.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0825532	16	NE	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,036.80
0825761	16	TX	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$864.00
0825787	16	CA	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,224.00
0825926	16	IL	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,339.20
0212563	15	IL	BUS OPERATOR	BI-STATE DEVELOPMENT AGENCY	\$1,080.00
0825507	15	WA	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,144.80
0826210	15	NM	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,551.60
0826429	15	WY	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,596.00
0826729	15	KS	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,058.40
0826753	15	FL	SIGNAL MAINTAINER	CSX TRANSPORTATION	\$1,080.00
0826778	15	WV	CONDUCTOR	CSX TRANSPORTATION	\$720.00
0826812	15	PA	CONDUCTOR	CSX TRANSPORTATION	\$1,008.00
0826948	15	MO	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$1,008.00
0827218	15	WA	SIGNAL TECHNICIAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,260.00
0827374	15	AZ	SIGNAL MAINTAINER	UNION PACIFIC RAILROAD	\$1,350.00
0827890	15	WI	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,116.00
0828229	15	TN	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,260.00
0828558	15	AL	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$955.80
0828665	15	TN	BRIDGE TENDER	NORFOLK SOUTHERN RAILWAY	\$918.00
0828672	15	WV	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$1,080.00
0828787	15	WI	LOCOMOTIVE ENGINEER	CN / WISCONSIN CENTRAL LIMITED	\$1,260.00
0828811	15	AK	WELDER	UNION PACIFIC RAILROAD	\$1,008.00
0212830	14	MO	MECHANICAL MAINTENANCE	UNION PACIFIC RAILROAD	\$1,410.00
0826472	14	TX	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,080.00
0826736	14	OK	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,350.00
0826906	14	NE	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,104.00
0827701	14	OR	TRUCK DRIVER	UNION PACIFIC RAILROAD	\$1,278.00
0829259	14	AZ	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$504.00
0830287	14	MO	UPS DRIVER	UNITED PARCEL SERVICE	\$1,392.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0831237	14	NM	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$831.60
0831289	14	IA	LABORER	UNION PACIFIC RAILROAD	\$864.00
0831861	14	IN	FOREMAN	CSX TRANSPORTATION	\$856.80
0832865	14	PA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$734.40
0832991	14	TX	TRACKMAN	UNION PACIFIC RAILROAD	\$1,116.00
0833136	14	LA	UPS DRIVER	UNITED PARCEL SERVICE	\$936.00
0659371	13	MD	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$936.00
0829382	13	MN	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$856.80
0829587	13	SC	UPS DRIVER	UNITED PARCEL SERVICE	\$673.20
0829695	13	NM	BUS DRIVER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,170.00
0829726	13	TX	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$1,260.00
0829740	13	CA	FOREMAN	UNION PACIFIC RAILROAD	\$684.00
0832235	13	MD	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$936.00
0833226	13	MO	TRACK INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$799.20
0833644	13	MN	FOREMAN	UNION PACIFIC RAILROAD	\$1,008.00
0834770	13	OK	MECHANICAL LABORER	UNION PACIFIC RAILROAD	\$946.80
0835076	13	OK	TRUCK DRIVER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$990.00
0835394	13	IN	MACHINE OPERATOR	CN / ELGIN, JOLIET & EASTERN RAILWAY	\$720.00
0836136	13	MN	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$550.80
0836294	13	AZ	WELDER	UNION PACIFIC RAILROAD	\$1,040.40
0836439	13	AR	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$760.80
0836594	13	GA	UPS DRIVER	UNITED PARCEL SERVICE	\$1,296.00
0833391	12	NC	UPS DRIVER	UNITED PARCEL SERVICE	\$1,170.00
0834271	12	AZ	SIGNALMAN	UNION PACIFIC RAILROAD	\$1,152.00
0834729	12	AZ	SIGNAL INSPECTOR	UNION PACIFIC RAILROAD	\$954.00
0835246	12	UT	CONDUCTOR	UNION PACIFIC RAILROAD	\$1,087.20
0836802	12	NE	LOCOMOTIVE ENGINEER	UNION PACIFIC RAILROAD	\$972.00
0837618	12	ND	SIGNAL MAINTAINER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,230.00
0837816	12	WY	MACHINE OPERATOR	UNION PACIFIC RAILROAD	\$900.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0837843	12	IN	SIGNALMAN	CSX TRANSPORTATION	\$1,440.00
0838012	12	TX	SIGNALMAN	UNION PACIFIC RAILROAD	\$1,404.00
0838228	12	IL	SIGNALMAN	UNION PACIFIC RAILROAD	\$756.00
0839299	12	CO	LABORER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$734.40
0839316	12	NM	WELDER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$813.60
0839321	12	WV	SIGNALMAN	CSX TRANSPORTATION	\$1,308.00
0840049	12	TX	UPS DRIVER	UNITED PARCEL SERVICE	\$1,188.00
0840208	12	WV	SIGNAL MAINTAINER	CSX TRANSPORTATION	\$1,230.00
0840355	12	WI	MACHINIST	CN / ILLINOIS CENTRAL RAILROAD	\$673.20
0840451	12	KY	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$781.20
0838631	11	VA	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$792.00
0841292	11	IA	FOREMAN	UNION PACIFIC RAILROAD	\$1,015.20
0841991	11	NM	SIGNAL INSPECTOR	UNION PACIFIC RAILROAD	\$1,320.00
0842419	11	LA	MACHINE OPERATOR	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$960.00
0842839	11	NE	DRIVER	UNION PACIFIC RAILROAD	\$792.00
0843007	11	OH	SIGNALMAN	CSX TRANSPORTATION	\$1,168.20
0843306	11	TN	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$792.00
0843616	11	OH	LABORER	CSX TRANSPORTATION	\$396.00
0838338	10	ME	LOCOMOTIVE ENGINEER	CSX TRANSPORTATION	\$1,058.40
0842181	10	AL	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$795.60
0843175	10	WV	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$840.00
0845126	10	NV	FOREMAN	UNION PACIFIC RAILROAD	\$882.00
0846312	10	SC	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$720.00
0848563	10	VA	SIGNALMAN	CSX TRANSPORTATION	\$900.00
0848637	10	MS	UPS DRIVER	UNITED PARCEL SERVICE	\$720.00
0845941	9	PA	CARMAN	NORFOLK SOUTHERN RAILWAY	\$756.00
0846190	9	AL	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$612.00
0846561	9	NY	CARMAN	CSX TRANSPORTATION	\$550.80
0846592	9	WY	MACHINIST	NORFOLK SOUTHERN RAILWAY	\$612.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0847051	9	MO	SIGNAL INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$1,080.00
0847995	9	GA	CLERK	NORFOLK SOUTHERN RAILWAY	\$891.00
0848136	9	WV	SIGNAL MAINTAINER	NORFOLK SOUTHERN RAILWAY	\$810.00
0848343	9	AR	LABORER	UNION PACIFIC RAILROAD	\$630.00
0848947	9	PA	SIGNAL INSPECTOR	CSX TRANSPORTATION	\$1,080.00
0849275	9	OH	MACHINE OPERATOR	WHEELING & LAKE ERIE RAILWAY	\$360.00
0849553	9	AL	BRIDGE TENDER	NORFOLK SOUTHERN RAILWAY	\$550.80
0850827	9	VA	SIGNALMAN	NORFOLK SOUTHERN RAILWAY	\$960.00
0851054	9	IL	FOREMAN	CN / ILLINOIS CENTRAL RAILROAD	\$756.00
0851189	9	TX	CLERK	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$648.00
0851202	9	AL	WELDER	NORFOLK SOUTHERN RAILWAY	\$550.80
0851851	9	WV	LABORER	NORFOLK SOUTHERN RAILWAY	\$367.20
0851953	9	TX	SIGNAL INSPECTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$720.00
0852136	9	NC	MACHINE OPERATOR	NORFOLK SOUTHERN RAILWAY	\$550.80
0852230	9	NY	UPS DRIVER	UNITED PARCEL SERVICE	\$960.00
0852352	9	CT	CONDUCTOR	METRO-NORTH RAILROAD	\$489.60
0849362	8	AR	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$507.60
0850005	8	IL	SIGNAL MAINTAINER	UNION PACIFIC RAILROAD	\$432.00
0851948	8	KY	FOREMAN	NORFOLK SOUTHERN RAILWAY	\$720.00
0853201	8	TX	MACHINE OPERATOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$489.60
0853770	8	PA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$576.00
0854230	8	LA	LABORER	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$720.00
0854358	8	MN	TRUCK DRIVER	CPKC / SOO LINE RAILROAD	\$464.40
0854455	8	VA	BRIDGE REPAIRMAN	NORFOLK SOUTHERN RAILWAY	\$367.20
0854785	8	CA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$363.60
0865874	8	KS	FOREMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$576.00
0865913	8	LA	ELECTRICIAN	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$648.00
0866313	8	IN	CAR INSPECTOR	NORFOLK SOUTHERN RAILWAY	\$478.80
0866368	8	IA	LOCOMOTIVE ENGINEER	CPKC / SOO LINE RAILROAD	\$780.00

Loyalty Appreciation Dividend Recipients *(continued)*

POLICY NO.	NUMBER OF LOYALTY YEARS	STATE OR PROVINCE	OCCUPATION	COMPANY NAME	LOYALTY DIVIDEND
0853152	7	LA	MACHINIST	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$648.00
0854021	7	KS	CONDUCTOR	BURLINGTON NORTHERN SANTA FE RAILWAY	\$960.00
0854346	7	OH	MECHANICAL MAINTENANCE	CSX TRANSPORTATION	\$600.00
0855092	7	WA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$367.20
0855295	7	AL	SIGNALMAN	CSX TRANSPORTATION	\$756.00
0855519	7	TX	UPS DRIVER	UNITED PARCEL SERVICE	\$840.00
0855521	7	TN	CONDUCTOR	CSX TRANSPORTATION	\$630.00
0855522	7	GA	MACHINIST	NORFOLK SOUTHERN RAILWAY	\$540.00
0866496	7	KY	MACHINE OPERATOR	PADUCAH & LOUISVILLE RAILWAY	\$428.40
0866506	7	MO	UPS DRIVER	UNITED PARCEL SERVICE	\$816.00
0877870	7	NC	CARMAN	NORFOLK SOUTHERN RAILWAY	\$630.00
0878440	7	IA	SIGNAL MAINTAINER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$252.00
0879213	7	NE	CLERK	UNION PACIFIC RAILROAD	\$806.40
0880127	7	FL	CONDUCTOR	TRI-RAIL	\$840.00
0880574	7	LA	LOCOMOTIVE ENGINEER	BURLINGTON NORTHERN SANTA FE RAILWAY	\$720.00
0880587	7	SD	TRACKMAN	BURLINGTON NORTHERN SANTA FE RAILWAY	\$266.40
0877443	6	MS	TRACKMAN	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$424.80
0877531	6	TX	SIGNALMAN	UNION PACIFIC RAILROAD	\$432.00
0879813	6	OR	CARMAN	UNION PACIFIC RAILROAD	\$432.00
0883446	6	MO	CARMAN	NORFOLK SOUTHERN RAILWAY	\$396.00
0883525	6	LA	CLERK	CPKC / KANSAS CITY SOUTHERN RAILWAY	\$450.00
0883639	6	VA	LOCOMOTIVE ENGINEER	NORFOLK SOUTHERN RAILWAY	\$450.00
0882304	5	FL	TRACKMAN	NORFOLK SOUTHERN RAILWAY	\$360.00
0882598	5	TN	SIGNAL MAINTAINER	NORFOLK SOUTHERN RAILWAY	\$356.40
0883043	5	IA	TRUCK DRIVER	CN / ILLINOIS CENTRAL RAILROAD	\$531.60
0884452	5	MA	MACHINE OPERATOR	GW / BERKSHIRE & EASTERN RAILROAD	\$486.00
0884915	5	SC	UPS DRIVER	UNITED PARCEL SERVICE	\$600.00

Students Receive 2025-26 LECMPA / BMWED \$2,500 Scholarship Awards

Award Recipients

Braydon Dahlke

School: Utah Valley University

Career Goals: "The BMWED has always had my back. Being a dependent of this organization has truly been nothing short of a blessing. My father has been a member of the BMWED for as long as I could remember. Growing up, I wore the jackets with the emblem I knew so well. Those two interlocking horses have been a staple in my upbringing.

"I am grateful for the men and women with whom my father has worked with throughout the years. Being the Lodge 1227 President for more than eight years, he raised me to stand up for the little guy. Teaching me that leadership is more than just giving directions but considering the complexity of the lives of those of whom you serve."

Father: Jared Dahlke, BMWE Lodge #1227, Union Pacific Railroad



Carson Kildow

School: Doane University

Career Goals: "I plan to graduate with a bachelor's degree in accounting or finance to become a Financial Advisor. Education is critical to providing stability and advancement as instilled in me by my extended family based on the values of the railroad. My goal is to assist others in reaching their maximum financial potential to ensure their families can be secure and thrive."

Father: Kris Kildow, BMWE Lodge #1320, BNSF Railway



Calista Watchom

School: Grand Valley State University

Career Goals: "I have always told people my dad worked on the railroad, but in later years, I realized the critical part the union played in his career and our family. I required extensive surgery for a rare condition that only 1 in 2 million people have, but the health care that came from my dad's union as part of his career was beyond a blessing – but my life. That in mind, I'm studying microbiology in GVSU's pre-med program to give back to others all that my dad's career – and support system – has given me."

Father: Eric Watchom, BMWE Lodge #2926, CN / Wisconsin Central Limited



Lane Pilkinton

School: Columbia State Community College Pre-Apprentice Line Worker Academy

Career Goals: "I plan to attend a Lineman Apprentice school to get the training I need to be a successful and safe employee and co-worker. My goal is to join a traveling gang and work on storm outages and other needs"

Stepfather: John Nicholas Staggs, BMWE Lodge #0725, CSX Transportation



Students Receive 2025-26 LECMPA / BLET \$2,500 Auxiliary Scholarships

Award Recipients

Isabella Keene

Her father, Matthias Keene, is a member of BLET Division 416, Salem, Oregon. He is a locomotive engineer at Union Pacific Railroad. Her mother, Jessica Keene, is a member of Division 503's Auxiliary.

Isabella 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 railroad is such a big part of American life, it is the reason all who work in the field know it could never be 'just a job.' That attitude for always striving for improvement and an all-in attitude is the valuable lesson I've learned living with the Union and the Railroad."

Isabella is in her third year of a four-year program for a degree in Pre-Forensic Chemistry with the goal of pursuing her life's work in Forensic Pathology.



Ansley Washam

Ansley is attending Arkansas Tech University, currently in the Secondary Social Studies Education program. Her goal is to earn a bachelor's degree in education and a master's degree in library science.

"Having my own hearing disability since kindergarten has driven me towards a career in teaching and being a librarian as way to encourage all students to be the best they can be," Ansley wrote in her application essay. "My love of reading from an early age showed me how other students could benefit from positive role models who help us move forward."

Ansley's father, Vincent Washam, is a member of BLET Division 285, Thayer, Missouri. He is a locomotive engineer at BNSF Railway. Linda Washman, Ansley's mother, is an Auxiliary member of Division 417.



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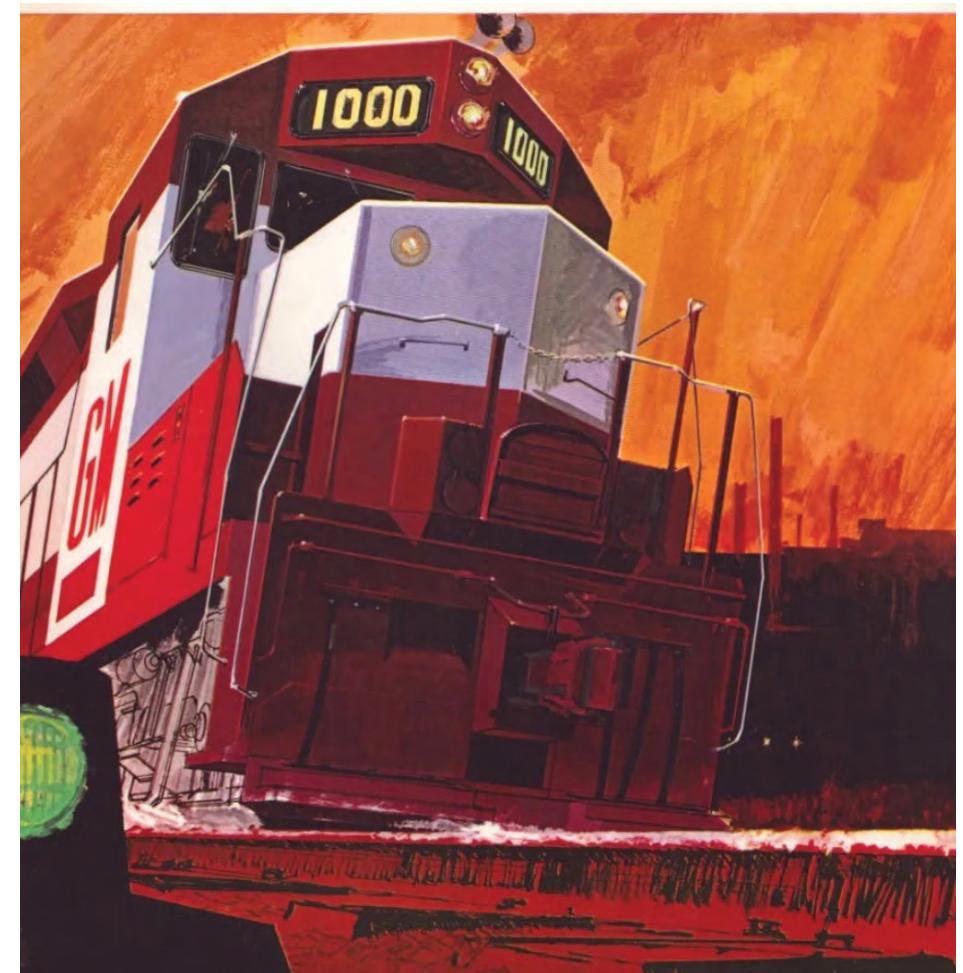
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Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a non-profit insurer made up of 30,000 members who have banded together to protect their incomes. LECMPA's value goes beyond the 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.

