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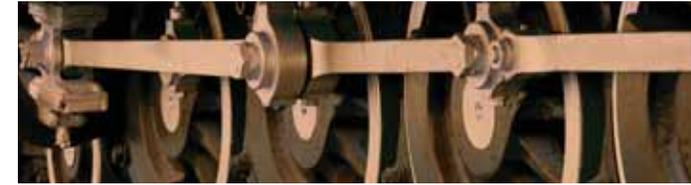
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MORE WAYS TO REACH US

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PRESIDENT'S LETTER

LECMPA's company mantra for 2014 was "excellence." As a company, we worked even more intensely to be outstanding in all the ways we

service our members: the best products, broadest coverage, most empathetic and fair-minded handling of claims. And to do all this at a fair cost. In all its 104 years, LECMPA has never been the "cheapest." What we are interested in is giving our members the most comprehensive coverage and the best service, every day, all year.

We do this primarily by listening. Our reps, our state and national managers and I attend meetings with all transportation unions all over the country. This year we also had three intense conferences with our sales reps. I met separately with our Eastern and Western State Managers, and we conducted our first conference devoted exclusively to our UPS and trucking members. This membership group now represents 2% of our total membership, and has its own Marketing Director, so we can address its particular concerns.

Our individual meetings with these groups give LECMPA additional opportunities to hear membership concerns, and especially to learn about local and regional developments in discipline and the transportation industry generally. And our dedicated Board of Trustees is updated regularly on all these developments.

As I'm writing this, Thanksgiving is approaching quickly. Everyone here at LECMPA is thankful for our loyal members and the opportunity to continue to serve you. We wish you and your families a healthy and peaceful Holiday Season and New Year.

Susan Tukel

Fraternally yours,
Susan Tukel, President



LECMPA Protects Workers Both On and Off the Job

Like so many of his co-workers, working on the railroad was a family occupation for Tim Armstrong. Tim got his start in 2004, just when his father was wrapping up a railroad career that spanned 38 years. His offspring won't be stepping into a career on the railroad, but his 19 year-old daughter, Elisabeth, is following in Tim's footsteps in another way.

Known throughout the racing community as Armstrong Racing Team, Tim and Elisabeth compete in motorcycle drag racing series across the east coast of the country. Elisabeth has two victories and several runner-up finishes so far this year. Tim also has a victory and several runner-up finishes.

Tim found out about job insurance for union transportation workers around the same time his daughter got involved with racing. Perhaps it was the dangers associated with racing, but it just made sense that Tim do everything he

could to protect his family from any financial hardship. He took out a job insurance policy with LECMPA because, even when he was flying down the race track, protecting his family was always at the forefront of his mind. "I believe in what LECMPA stands for. It's a no-brainer when you know what it is they do," Tim said.

Tim currently works as a machine operator for Norfolk Southern and is constantly on the road. All of the travel he does for work and racing combined with his belief in the value of LECMPA job insurance make Tim an excellent spokesman for the Association. Tim, who is now a representative, is always willing to spread the good word about LECMPA.

That willingness and the Armstrong Racing Team's success on the track is why LECMPA has jumped on board as an official sponsor for their upcoming race season. Good luck Tim and Elisabeth!

Retiree Uses Loyalty Appreciation Bonus for Travel



Steve Schingen never gave his career path a second thought when he hired on the Soo Line Railroad the summer after his high school graduation.

His older brother and a neighbor were also railroad men. Living in the small community of Fond du Lac, WI, a job on the railroad was considered a good-paying job. He worked in several different terminals throughout his first fifteen years and continued on after the merger of the Soo Line and Milwaukee Road.

In 1988, Steve stayed with the railroad and moved his family to Minnesota, as the line eventually became the Canadian Pacific Railroad. There, Steve

learned about LECMPA from co-workers and decided he couldn't continue to work without protecting his income.

About a year before Steve retired, he was involved in a derailment and was pulled from service for 26 days.

"LECMPA was right on the ball to take care of my needs, which allowed me to provide for my family," Steve said. "I've always tried to keep a positive attitude towards the railroad, but you never know when something can happen, and LECMPA is right there to meet your needs. LECMPA is like part of the family!"

Steve officially retired on May 5, 2014 after forty years working as a conductor

and switchman. With the years of his family having to live around his railroad schedule behind him, Steve and his wife Deb now make their own schedule. Fishing, hunting, traveling and spending time with his grandchildren is how he prefers to spend his days now.

"My wife and I really appreciated the (Loyalty Appreciation bonus check) we received from LECMPA after I retired and we used it on a fun trip to Colorado. Thank you again for everything," Steve said.

LECMPA would like to thank Steve for being a loyal member and wish him and Deb well on their retirement!

FREQUENTLY ASKED QUESTIONS

Q Can I write off my job insurance for tax purposes?

A Wage loss claim benefits are taxable because they replace your wages. LECMPA sends 1099-MISC forms to every member who collects \$600 or more on a claim during a calendar year. We can also provide a history of premiums paid for a calendar year. You may be able to offset claim amounts received against premiums you have paid. We are not qualified to and cannot give any tax advice. Consult with your tax preparer about filing your income taxes.

Q Who is eligible for a No. 12 policy?

A The new No. 12 policy is available to all members and prospective members except for engineers, conductors, dispatchers, clerks, and employees of AK Steel.

LECMPA Rep Bikes for Team CSX and Multiple Sclerosis

LECMPA was well represented at the annual Bike to the Bay's 25th Anniversary bicycle race on June 21 and 22 in Perrysburg, Ohio. The annual race is a fundraiser for multiple sclerosis.

George Borton, a longtime LECMPA representative and CSX employee, participated on the CSX team for the third straight year. The team came in third place for total funds raised. LECMPA was pleased to help Team CSX meet its fundraising goals.

Helping George spread the good word about LECMPA was his wife, Terri, and step-daughter Jenny. George and Jenny are pictured here.



Quotes

I would like to thank LECMPA! The process (sic) of my claim was fast and without any holdups. I would tell all of my co-workers that it would be best for them to get this insurance. You all saved me, in my time of need, once again. Thanks!

Policy No. 0823926, Albany GA

First and foremost, I want to thank the entire staff of LECMPA for helping me and providing temporary relief to me and my family...There was clearly a way to decline my claim, and I have no doubt, most if not all other agencies would have. I will forever be a member with LECMPA. I would have been devastated without the temporary relief LECMPA provided me.

Policy No. 0831442, Decatur MS

I appreciate your generous gift (Loyalty Appreciation Bonus) to sweeten my retirement. Thank you. It was always a comfort to know that you were there to support and help through any unforeseen misfortune, and knowing that I had some income to ease the difficulty.

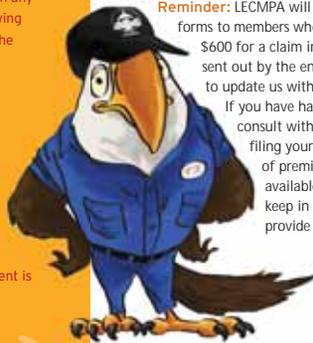
Policy No. 0806959, Denver CO

Just retired after 37 years of service to the railroad. I was dismissed from service twice in my career and LECMPA was there. Your attitude and promptness of paying claims was appreciated. Your Loyalty Appreciation Program at retirement is also a great benefit.

Policy No. 0174110, Trussville AL

Tax time reminder

Reminder: LECMPA will mail out 1099-MISC forms to members who received more than \$600 for a claim in 2014. These forms are sent out by the end of January. Be sure to update us with any change of address. If you have had a claim over \$600, consult with your tax preparer about filing your income taxes. A history of premium payments is also available upon request. Please keep in mind that LECMPA cannot provide tax advice.



Year-to-Date Claims Approach \$10 Million

It's November and LECMPA claims for have already topped the total year claims in each of the previous three years. What does this mean? It means that discipline in all union transportation jobs is on the rise.

It also means that now, more than ever, job insurance is key to protecting your family against wage loss due to discipline.

LECMPA closely watches the patterns in discipline and the types of incidents that can cause a worker to be disciplined. We carefully manage our reserves to make sure that in times of greater discipline we can cover each and every qualified claim. We take care of our membership.

With discipline on the rise, it may be time to review your policy. You may be able to add more covered days. Talk with your LECMPA representative today and get a quick policy checkup. You'll be glad you did.

Business Hours and Holiday Closings

Goodbye, summer. The Home Office will end extended business hours and will resume the regular business hours of 8:30am to 4:15pm EST Monday through Friday beginning November 17, 2014.

In observance of the holidays, the Home Office will be closed on November 27 and 28, 2014. The Home Office will also be closed on December 24, 25, and 26, 2014 and January 1 and 2, 2015.

STATE MANAGER OF THE YEAR RECOGNITION

LECMPA would like to recognize our 2013 State Managers of the Year. In our Eastern Region, Billy Harry and Joe Hunt each shared the honor. JD Howard earned the honor in our Western Region.

Congratulations to all and keep up the good work!