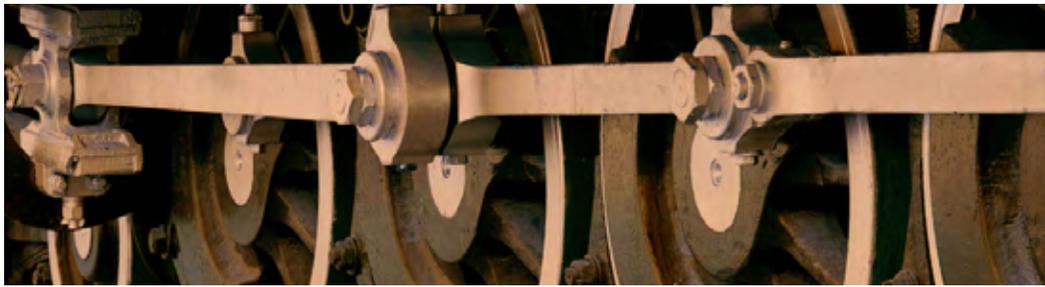


ANOTHER WAY TO REACH US

Like our facebook page to get company information, connect with other members, and get information on industry news.



LECMPA

SUMMER 2015

OnTrack

Your connection to the latest information about job insurance in the transportation industry.



PRESIDENT'S LETTER

In July, LECMPA celebrated its 105th anniversary. And for all that time, we've had one singular mission: to bring

financial security and peace of mind to union transportation workers. I just re-read the minutes from our first meetings. These included the language of our earliest policies, which provided pretty much the same protection we still give today. And our members needs us as much (if not more) today than they did in 1910.

Over the years, LECMPA has continued to diversify its membership and make "job insurance" available to more transportation workers. We started with only locomotive engineers, but now welcome members of all unionized rail crafts, as well as transportation workers outside the rail industry.

Our marketing director for UPS and professional drivers, Gilbert Clark, recently retired from UPS after a 38-year career. Gilbert is a proud member of the International Brotherhood of Teamsters, and has served as a shop steward for his union for 28 years. Gilbert joined LECMPA in 2004, and soon became a representative and advocate to his co-workers for job insurance. He has personally introduced hundreds of UPS workers to the security of job insurance. Gilbert will now be devoting even more time to continuing to take the benefits of LECMPA to transportation workers all over the country. UPS employees can contact Gilbert with meeting requests, questions or concerns at 1-877-417-1910.

We hope you are having a pleasant summer!

Fraternally yours,

Susan Tukel, President

Form No. 20

APPLICATION FOR MEMBERSHIP IN THE Locomotive Engineers Mutual Protective Association

(APPLICATION MUST BE FILLED OUT IN INK.)

I hereby make application to the Locomotive Engineers Mutual Protective Association of Detroit, Michigan, for membership and for that purpose I warrant the truth of the answers to the following questions:

1. What is your name in full? Ans. *William M. Pflueger*
2. What is your address? Ans. *402 Poplar St. Mt. Carmel, Ill.*
3. By what railroad and on what division are you employed? Ans. *St. L. & N. O. Div.*
4. How long have you been employed in your present position? Ans. *8 yrs.*
5. What is your age? Ans. *31 yrs.*
6. Do you belong to any labor organization? If so, give the name of the Order and the name and number of your Division. Ans. *Bro. L. E. - 400*
7. How long have you been employed as a Locomotive Engineer? State on what road or roads and how long as such in each case. Ans. *St. L. 5 1/2 yrs.*
8. What is the class of run which you are now on? State whether passenger, freight, switching or other work. Ans. *Freight*
9. What are your average monthly wages? Ans. *\$125.00*
10. Have you ever been a member of this Association? If so, state why your membership was discontinued? Ans. *No*
11. Are you a member of any other labor organization? Ans. *No*
12. Have you ever been a member of this Association? If so, state why your membership was discontinued? Ans. *No*

LECMPA Ancestry and Artifacts

Everyone is looking into their family tree these days. Search tools dedicated to researching family papers and history are everywhere.

At 105 years old, LECMPA Company archives store a number of historical gems that we'd like to share with you over the next few issues of On-Track. Our first artifact is one of the original LECMPA policies and member applications, professionally preserved, and on display in the Home Office.

This LECMPA member, William Pflueger, was an Engineer and belonged to the Brotherhood of Locomotive Engineers, Local 400. He worked on the Cleveland, Cincinnati, Chicago and St Louis Railway and his monthly wages were \$125.00. At the time Mr. Pflueger became a member the company was called Locomotive Engineers Mutual Protective Association because membership was limited to only engineers.

The policy, dated July 18, 1912, shows us that the concerns of today's union transportation workers are not so different from the railroaders of the past. If held out of service, this member received \$15.00 weekly up to a maximum of \$500 or 33.5 weeks. The policy was calculated in weeks, not days. There was also an application fee and a monthly membership fee.

Times were tough in 1912 and money tight. However, like the 29,000 LECMPA members we have today, this policyholder valued the protection and services he gained from his LECMPA coverage.



Many things have changed since 1912 but throughout the years, LECMPA has always put the welfare of its members first.

So, the next time you are thinking about your ancestors or spending time with your children or grandchildren, look into your records and review your LECMPA policy benefits. **Make sure your union membership is up to date and your LECMPA coverage amounts are satisfactory.**

It's not *If*, but *When*...

Like most railroaders, working the rails was in Clarence Middleton's blood. His father and grandfather both enjoyed long railroad careers. Like most railroaders, he looks back at his railroad career fondly despite its ups and downs. And lastly, like most railroaders who see their careers through until retirement, Clarence absolutely loves living his life off the clock.

Clarence spent most of his last working years as a yard foreman for CSX until he retired this past February. Now that he no longer has to report to work each day, the freedom has been an unexpected treat.

"I'm enjoying life. I do what I want to do when I get up," Clarence explained.

Although rewarding, the job was not always easy for Clarence. He said he had several decades on the job before he deemed it necessary to get job insurance.

"For a long time I thought I could survive without it. I had 20 years in without it," Clarence said.

However, once the railroads started taking a more hardline approach to rule infractions, he quickly realized job insurance was a necessity.

"It didn't matter who you were, they'd get you," Clarence said.

The saying, "it's not if but when" certainly applies to discipline on railroads and Clarence was no exception. Shortly after he took out his policy with LECMPA he was charged for violating a minor radio rule and given a short suspension.



Clarence and Roberta Middleton

That little hiccup proved to be the only blemish on an otherwise distinguished career. Clarence is proud to have provided for his family and send his three children to college.

Now that he is retired, Clarence no longer worries about rule violations or dangerous work conditions. In fact, Clarence kicked off his retirement years by treating his entire family to a fun night out on the town with dinner and drinks. He said the bill for the evening was taken care of by the money he received from his Loyalty Appreciation Bonus.

"You all gave back to me and I appreciate that," he said. "I really didn't expect that."

LECMPA wishes Clarence and his wife Roberta a happy retirement!

Annual Meeting of the Members



LECMPA would like to remind you that the annual meeting of LECMPA members will take place at 3:00 pm on Tuesday, October 13, 2015 at the LECMPA Home Office in Southfield, Michigan. Please advise our Corporate Secretary, Mishia Hunwick, if you plan to attend.

Quotes

AWESOME TO DEAL WITH

LECMPA was awesome to deal with. I advise every railroader to have job insurance. You think that getting fired could never happen to you. Let me tell you, it can. LECMPA was timely and paid in full of the amount I was insured. My family and I would not have made it without LECMPA during this difficult time of my life.

Policy No. 0194973, Lake Stevens WA

CAME THROUGH FOR ME

I was very satisfied with my membership with LECMPA. They always came through for me when the chips were down and money was tight. They do everything they say they will and they do it promptly. I was very proud to be a member of LECMPA. Thank you for your great service.

Policy No. 0205798, Lowell IN

CAN'T IMAGINE BEING WITHOUT IT

I would like to thank LECMPA. The job insurance I collected during the time of my mishap was deeply appreciated. It truly meant a lot to my family and financial well-being. I couldn't imagine any employee being without this service.

Policy No. 0212079, Salina KS

A GREAT ASSOCIATION

Thank you LECMPA for providing me and my family with job insurance for many years. I retired in January 2015 after 40+ years at U.P. and am planning to spend a lot more time with family and friends in the future. We have several family trips planned already! Thanks again, you're a great Association.

Policy No. 0183827, Cheyenne WY

FREQUENTLY ASKED QUESTIONS

Q To be eligible for a policy do I have to be a member of a union if I work in a Right To Work state?

A Yes. Union membership is required by LECMPA's bylaws regardless of the state you live or work in.

Q Someone told me I have to wait until my investigation is over to file a claim. Is that true?

A No. You can file your claim paperwork as soon as you have received your charge letter. This way your file is already started and ready for processing as soon as you send us your discipline notice.

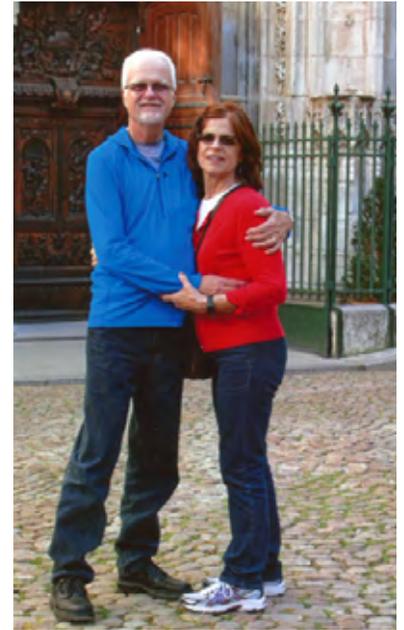
Q I was recently involved in an incident at work and may end up receiving some discipline because of it. Can I increase my coverage now before my employer charges me with something?

A No. An approved claim is paid at the level of coverage you had at the time of the incident, not when you were charged. Any increased coverage that may have been taken out in the meantime would be rescinded.

Retiree Spotlight



Joe Glenn, pictured here with a dance partner, does ballroom dancing to stay fit in his retirement.



Steve Campbell and his wife Debbie in front of the Notre Dame Cathedral in Paris, France during a recent trip.



Peter Fedas with his family at a CSX Employee Appreciation Day event prior to his retirement.

PREMIER PROTECTOR



Bill Yates has been a representative for LECMPA since 2009. He briefly worked as a sales agent before quickly being promoted to State Manager in his home state of Florida. A few short years later he was appointed as the State Manager of Georgia as well. Since joining LECMPA, Bill has always put our members first and has worked hard to make sure as many of his union brothers and sisters are protected.

Bill Yates

Bill has worked as an Electronic Signal Specialist for CSX for over 25 years. Although he took out his first job insurance policy in 2006, it was during 2005 that he became convinced of the need for job insurance.

"Around 2005 I saw several co-workers pulled out of service for minor mistakes that they made on the job. While not all of them had job insurance, the ones that did were able to make ends meet while they were off," Bill said.

The experiences of seeing co-workers suffer hard times because they had no income while off work has stayed with Bill and is a constant reminder why every union worker in the transportation industry needs to be protected.

Bill is married with three children. He's accustomed to serving his union brothers and sisters. He is the Vice General Chairman for the Southeast General Committee of the BRS. Bill also serves as a trainer for CSX.

LECMPA President Susan Tukel said, "Bill impressed me the very first time I met him, and my respect for his integrity and team spirit have grown steadily in the years we've worked together. He's focused on LECMPA's mission and service to its clients."

Bill will become the Marketing Director of the eastern U.S. and Canada on Jan. 1, 2016.

"No one goes to work and intends to get disciplined, however, LECMPA can be your safety net if something happens. It makes me smile when I hear someone say LECMPA just saved my car, my house, or even my marriage," Bill said.

We know Bill will continue to put our members' needs first and strive to protect union transportation workers from wage loss due to discipline.

Bill Yates and his family

Your connection to the latest information about
job insurance in the transportation industry.

OnTrack



LECMPA

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SUMMER 2015

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Scan this code to
go to our website

**\$58+ MILLION
IN CLAIMS PAID
since 2009**

2014	\$11,711,372
2013	\$9,232,312
2012	\$9,337,208
2011	\$9,362,152
2010	\$9,207,500
2009	\$9,240,892

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