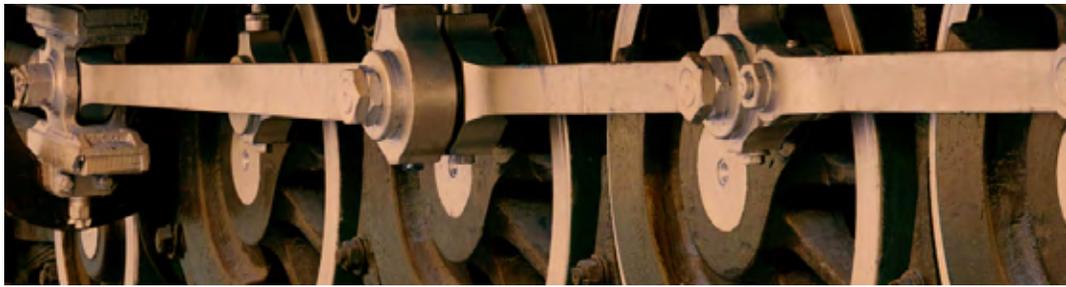


ANOTHER WAY TO REACH US

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



LECMPA

OnTrack

FALL 2017

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



PRESIDENT'S LETTER

As the old song goes "all the leaves are brown." Fall is here, and we're thinking of cider mills, pumpkins, and the Holidays. We're also entering one of the busiest seasons for the transportation industry.

Freight shipments and package deliveries go up as we approach year end. It also means lots of seasonal and temporary workers are hired to accommodate the demand. Safety is top of mind. Make sure to check and double-check equipment and procedures.

LECMPA membership in the railroad industry remains strong and we have seen significant growth in UPS policy holders as well. A diversified member base spreads LECMPA's risk and keeps reserves strong. Help spread the word that LECMPA is available to all union transportation workers.

Don't hesitate to contact me personally here at the Home Office if you would like LECMPA to attend one of your local meetings or event. The best part of my job is hearing how we have helped out members when they needed us most.

We are thankful for our loyal members! Have a safe and happy holiday! All the best to you and your families.

Fraternally yours,

Susan Tukel, President

Don't Let a Dishonesty Charge Jeopardize Your Finances

When Is Dishonesty not Dishonesty?



Dishonesty. We've all heard of friends and coworkers being fired for "dishonesty" charges by UPS and Rule 1.6 violations on the railroad. Interestingly, dishonesty never seems to have a consistent definition. Neither does "insubordination."

Employers use these disciplinary terms and apply a wide interpretation that is usually slanted in their favor, and to charge the most serious infractions they can.

With increasing demand to pick-up, transport, and deliver, your transportation job is more challenging than ever. No matter who you work for, it is smart to have job insurance that gives you the benefit of the doubt regardless of the employer's charge.

LECMPA provides the financial support to help you make it through tough situations. At LECMPA, we don't care how your employer characterizes the infraction. We look at every claim separately, and decide if your employer proved the charge.

While no job insurance pays for outright lying or cheating, these are some typical claims we have covered in the past:

- Rollaway accident
- Taking too long to load truck
- Vehicle accident
- Trailer test tug failure
- Speeding

If you know of fellow employees that don't have job insurance, talk to them today about contacting LECMPA.

Mary Westfield Allen Retires After 36 Years in Railroading



Women working on the railroad are certainly more common today than they were in the 80's. That is because women like Mary Westfield Allen pioneered the way.

In 1980, Mary started her railroad career with the Chicago & North Western Railroad. Mary worked her way through the ranks on the freight line. She started as a switchman, then transitioned to brakeman and ultimately became a conductor.

As railroaders know, the job means a lot of time away from family. It was no different for Mary. She worked various routes from Cleveland, OH and Grand Rapids, MI. with North Western Railroad through 1990.

Mary joined Amtrak in 1991 based in Chicago, and by 2001 decided to move on. She kept her eye out for the Southern routes and found one in Meridian, MS. For the next 16 years, Mary worked that route.

Earlier this year Mary was recognized for her 36 years of railroad service in a retirement celebration.

Although she never had to use her job insurance, Mary credits her LECMPA State Manager, B.B. Harry (featured in our last issue), with a thorough job of explaining the benefits of protecting her income with LECMPA job insurance.

LECMPA congratulates Mary on her retirement and was pleased to award her a Loyalty Appreciation Bonus check. Thanks for paving the way for other women in the transportation industry.

Union Membership and Job Insurance



Are your union dues up-to-date? It's important. Without current union membership you are not eligible for job insurance through, not only LECMPA, but any wage-loss insurer. Check to make sure you are a union member in good standing. Your membership must be current when you join LECMPA, and at the time of any infraction.

Job insurance is a unique benefit that is offered only to union transportation workers. No other industry provides its workers with the option of protection for when they are held out of service.

The value of LECMPA job insurance cannot be overstated. If you are disciplined and off work, an LECMPA policy can mean the difference between maintaining your home and valuables, and losing everything.

Remember also, LECMPA is different from other job insurance. We cover you whether you are on or off the job, or performing activities outside of your usual craft. We also cover your beneficiary at no additional charge.

Stay active in your union. Make sure your brothers and sisters understand the benefits they might be losing when transportation employees vote down union representation. Without union membership, transportation workers become ineligible for job insurance coverage. And, it's a two-year waiting period before they can vote to organize again. Meanwhile job discipline continues.

Job insurance offers peace of mind and you never know when you are going to need it!



Surprise! You Have A Loyalty Appreciation Bonus

It's nice to feel appreciated. LECMPA is fortunate to have many loyal members that have retired and speak fondly of our Home Office and representatives. It is our pleasure to return value to our retired members through our Loyalty Appreciation program. Here is what a few members have to say:



Robert Kay

"Thanks so much for all the years of peace of mind you gave me and my family. Also thank you for the loyalty bonus. It was a nice surprise and was put to good use."

Robert Kay
Ajax, Ontario



Thomas Moulds

"I'm glad I had LECMPA the two times I was pulled out of service. It helped with an added income."

Thomas J Moulds
Gladstone, Michigan

"Thanks again for your coverage. It's well worth the money charged. I only used my insurance twice over the years, but each time it came in handy. [...] Safety physically is one thing, but financial safety is also needed. Gives you peace of mind while working. [...] Also, thanks again for my loyalty check. Used the money towards a new set of golf clubs. Whether I play well or not, I'm always reminded LECMPA helped pay for them!"

Daniel J Domin
Arnold, PA

Review Your Job Insurance Coverage Today

It's November and year-to-date LECMPA claims exceed claims in 2016 by \$2-million. This means that discipline in all union transportation jobs is also on the rise.

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.

Our mission has always been: "Union transportation workers protecting each other since 1910." We take that as seriously now as we did the day the Association was founded.

With discipline on the rise, it's time to review your policy. Need more coverage? Eligible members can now buy up to \$252/day in coverage. You may be able to add more covered days. Also, if your beneficiary has changed, you need to update your policy.

Talk with your LECMPA representative and get a quick policy checkup. You'll be glad you did.



Business Hours and Holiday Closings

Beginning November 20, 2017, the Home Office will end extended business hours and resume regular business hours of 8:30am to 4:15pm EST Monday through Friday.

In observance of the holidays, the Home Office will be closed on November 23 and 24, 2017. The Home Office will also be closed on December 25, and 26, 2017 and January 3, 2017.

Happy and Healthy Holidays, and a safe and peaceful New Year to all our members and their families!

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Scan this code to go
to our website

**\$60+ MILLION
IN CLAIMS PAID
since 2011**



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TRUCKING/LOGISTICS/UPS

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