

VOLUME 105 • 1ST QUARTER 2024

# THE SIGNALMAN'S JOURNAL



# For Members Only

Program eligibility is contingent upon union participation.

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# The SIGNALMAN'S JOURNAL

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VOLUME 105 • 1ST QUARTER 2024



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## APPOINTMENT AT GRAND LODGE



Matt Trujillo

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## DID YOU SERVE in a Branch of the Military?

If so, please send in your photo(s) so you may be included in an upcoming "special edition" of The Signalman's Journal. The issue will feature BRS members who are veterans, reservists, etc. in a special edition of the Journal featuring your photos and honoring your service to our country..... 5

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**COVER:** CSX train traveling westbound on the Cleveland Subdivision in Brookpark, Ohio, passing CPL Signal 90.

Photo submitted by Matt Deaton, Local 94 Vice General Chairman.



## FROM THE SECRETARY-TREASURER

James M. Finnegan, BRS Secretary-Treasurer

# The New Year MEETINGS, REPORTS, AUDITS, AND FORMS



### Engage

Local Recording-Financial, Financial, and Recording Secretaries should all have access to our Engage database. Receiving access requires a short training session that lasts approximately one hour. If you still need access, please contact my office at (540) 622-6527 to set up a time for training.

### Financial Secretary Training

The Secretary-Treasurer's Office will be conducting Local Financial Secretary training on March 18–20, 2024; June 17–19, 2024; and September 16–18, 2024, at Grand Lodge in Front Royal, Virginia. We are currently exploring setting up a Spring and/or Fall field training; more information will be sent out on that as soon as it is available. Each class is limited to 10 attendees. Please contact my office at (540) 622-6527 to register.

### IRS Standard Mileage Rate Increases

Beginning January 1, 2024, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) increased to 67 cents per mile driven for business use, up 1.5 cents from 2023.

### Labor Management Reporting: LM-2, 3, or 4

Locals must file with the Department of Labor (DOL) by **March 31, 2024**.

- LM forms must be filed within 90 days after the end of your Local's fiscal year (12-month reporting period).
- Labor organizations with greater than \$250,000 in annual receipts must file Form LM-2. Labor organizations with total annual receipts of less than \$250,000 may file Form LM-3, less than \$10,000 may file Form LM-4.
- The term "total annual receipts" means all financial receipts of the labor organization during its fiscal

year, regardless of the source.

- LM reports for the year 2000 and later may be viewed and downloaded from the OLMS website at [unionreports.dol.gov](https://unionreports.dol.gov).
- The only accepted method of completing the LM report is the Electronic Forms System. The first step is to register online at the DOL website at <https://www.dol.gov/olms/regs/compliance/efsefsintro.htm>. After registering and logging in, the report is completed, signed, and submitted online.

### QR-1 Form for Q1 2024 (Due April 15)

The Financial Secretary shall submit a quarterly report, QR-1, or a Profit and Loss Report and a Balance Sheet Report to the Local Board of Trustees, along with supporting documentation when requested, for approval. A copy of this report must be forwarded to the Secretary-Treasurer.

### IRS 941 for Q1 2023 (Due May 1)

Employer's Quarterly (941) Federal Tax Return is for reporting federal income tax withheld. The form is available online at: [www.irs.gov](http://www.irs.gov).

### IRS 990, 990-EZ, or 990-N (Due May 15)

A tax-exempt organization must file an annual information return or notice with the IRS, unless an exception applies. Annual information returns include Form 990, Form 990-EZ, and Form 990-N. Form 990 is the IRS' primary tool for gathering information about tax-exempt organizations, educating organizations about tax law requirements, and promoting compliance. Organizations also use Form 990 to share information with the public about their programs. Additionally, most states rely on Form 990 to perform charitable and other regulatory oversight, and to satisfy state income tax filing requirements for organizations claiming exemption from state income tax.

All organizations that file Form 990 or Form 990-EZ must now also electronically file those returns. This requirement is effective for tax years that begin after July 1, 2019. Since mailing a paper copy of Form 990 is no longer an option, we have reviewed the IRS Exempt Organization Modernized e-File Providers list of authorized IRS providers. We found one provider, Form 990 Online (form990.org), that does not charge a fee to complete and e-file Form 990 or Form 990-EZ if gross receipts are less than \$100,000. Fees DO apply for gross receipts higher than \$100,000.

There are multiple authorized providers listed, so feel free to research and choose a company to complete and e-file your return that best suits your needs. The list can be found on the IRS website at <https://www.irs.gov/charities-non-profits/tax-year-2022-exempt-organizations-modernized-e-file-mef-providers-form-990>. If you have any questions or would like assistance on the new e-file requirement or the authorized providers list, please contact my office. ■

## ★ DID YOU SERVE ★

*in a Branch of the Military?*



If so, please send in your photo(s) so you may be included in an upcoming “special edition” of *The Signalman’s Journal*. The issue will feature BRS members who are veterans, reservists, etc. in a special edition of the Journal featuring your photos and honoring your service to our country.

Name: \_\_\_\_\_

\_\_\_\_\_

Local: \_\_\_\_\_

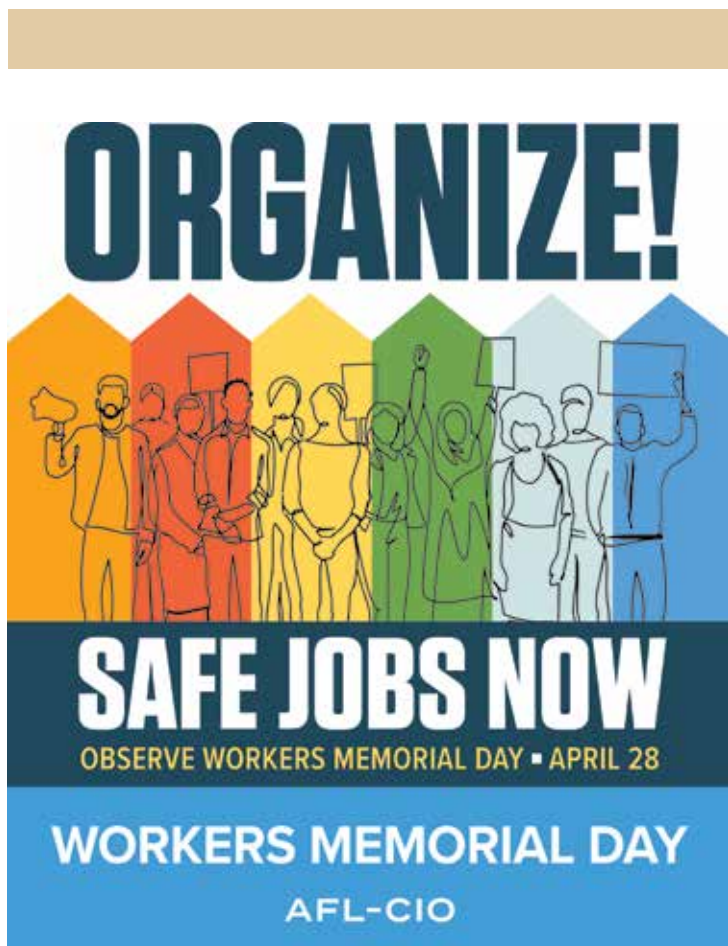
Branch of the military: \_\_\_\_\_

***Please email your photos to [tme@brs.org](mailto:tme@brs.org) or mail prints to the address below.***

*Also, we would love to display your military unit patches at Grand Lodge. If you would like your unit to be included in this display, please send your patch to:*

**The Brotherhood of  
Railroad Signalmen**

917 Shenandoah Shores Road  
Front Royal, VA 22630





BRS LOCAL 16

# 50<sup>th</sup> Anniversary



On October 14, 2023, Local Lodge 16 gathered current and retired members to celebrate their 50th anniversary at Hickory Knob State Park in McCormick, South Carolina. Local Lodge 16 was formed and chartered in 1973 when the Atlantic Coast Line Local Lodge and the

Seaboard Local Lodge combined. The day of fellowship and celebration included a spread of delicious southern BBQ with all the fixings provided by Ronnie's Rib Shack in Elgin, South Carolina, which is operated by retired Local 16 member, Ronnie Timmons.

The highlight of the event was the opportunity to hear from retired members who were signatory to the Charter in 1973. The charter members in attendance were Tim Manness, Stan Strickland, Darrell Allen, Gary Lovin, and Albert Flowers. These members embody what it means to be Signalmen — they were instrumental in improving the signal craft and the conditions for those they represented through passion and solidarity. The opportunity to hear about their experiences with insight into the Local Lodge's history demonstrated the progress made in working conditions and the mentality to continue to improve the conditions for the current members of Local Lodge 16. ■







## MATT TRUJILLO Appointed Grand Lodge Representative



**MATT TRUJILLO**  
*Grand Lodge Representative*

BRS President Michael Baldwin announced the appointment of Local 243 member, Matt Trujillo, as Grand Lodge Representative. He is currently assigned to the Brotherhood's Headquarters in Front Royal, Virginia.

Brother Trujillo began his career in June 2011 with Union Pacific as

a Signal Helper on a Zone 1 Signal Construction Gang. In early 2012, he was promoted to Assistant Signalman and filled many positions on both Construction and Maintenance Support Gangs while attending Signalman Training Classes at Salt Lake City Community College. In 2014, he passed his last course and was promoted

to Signalman. In the spring of 2014, he took his first Signal Maintainer position on the Craig Sub followed by another Maintenance position in Denver, Colorado on the Moffat Tunnel Sub. It was then that Brother Trujillo was nominated and elected to his first Union position of Second Vice President of BRS Local Lodge 24. Brother Trujillo was also appointed to the position of Total Safety Culture Facilitator West for Union Pacific, encompassing the entire western end of UP's rail system. Brother Trujillo went on to take other Construction and Maintenance jobs throughout Zone 1 and was eventually nominated and elected to Vice President of Local Lodge 24. In April 2019, he pursued a different career path as a Signal Maintainer on a commuter rail system with Denver Transit Operators (DTO). In 2020, he was nominated and elected to the position of Local Chairman of BRS Local Lodge 243 under the BNSF General Committee.

Brother Trujillo's industry achievements include graduating from Union Pacific Railroad Signal Training as well as Advanced Signal, Crossing Training, and Signalman Certification at DTO.

Brother Trujillo looks forward to making Virginia his new home. ■



## Belonging to a Union

What do my dues pay for?

The Union doesn't do  
anything for me!

What good is the Union?

These are all questions we may have asked ourselves or heard others asking. The truth is, "there is power in a union" and it takes the dues and involvement of all members to maintain that power, strength, and solidarity; a fundamental involvement includes an understanding from all members.

**Sign-up at [WWW.BRS.ORG](http://WWW.BRS.ORG)**

Under Members click on the  
Training & Labor Education tab for more info.



# Early Retirement Plan Increases Maximum

**T**he lifetime maximum benefit for each individual covered under The Railroad Employees National Early Retirement Major Medical Benefit Plan (UnitedHealthcare's Policy GA-46000) is adjusted each year based on the medical cost component of the Consumer Price Index. As of January 1, 2024, this maximum will increase to \$195,100.

An important consideration for individuals thinking about retirement is health coverage after retirement. The information below summarizes the eligibility requirements under the National Early Retirement Major Medical Benefit Plan.

## Eligibility Rules

### *For Age Annuitants:*

- You apply for a 60/30 annuity for which you are eligible:
  - on or after the date you reach age 60, or
  - anytime during the three months before your 60th birthday, provided you continue working into, or received vacation pay during, the month before the month in which you turn age 60.

On the day before you apply for your annuity, you must be covered (other than under COBRA) under The Railroad Employees National Health and Welfare Plan.

### *For Disability Annuitants:*

- You have a current connection with the railroad industry.
- You have applied for a disability annuity to which you are entitled.
- You are covered under The Railroad Employees National Health and Welfare Plan (other than by COBRA) on the day before the latest of the following dates:
  - The date you reach age 60,
  - The date you became disabled, or
  - The date your railroad service equals 30 years.

If you retire and are eligible for GA-46000, you can also purchase supplemental coverage under GA-23111, Plan E. Generally, Plan E pays 70% of the expenses not paid under GA-46000 and has a lifetime maximum of \$500,000.

## Enrollment Is Necessary

When you retire, your railroad will not report you to UnitedHealthcare as a retiree eligible for GA-46000. You must enroll yourself and your family with UnitedHealthcare. You can do this in two ways:

- You can purchase GA-23111, Plan E supplemental coverage. Your eligibility for GA-46000 will be verified when your enrollment for that coverage is processed. ID cards for both GA-46000 and GA-23111 will be sent to you. A booklet explaining the Plan E benefits and an enrollment form can be obtained by calling UnitedHealthcare.
- You can complete and return the "Retiree and Dependent Information" form found in the center of the GA-46000 employee booklet. Your eligibility will be verified and a GA-46000 ID card will be sent to you. You can obtain a GA-46000 booklet from your employer or union representative. ■

If you have any questions  
about your eligibility for  
**GA-46000**  
or the benefits provided  
under the Plan,  
Call UnitedHealthcare at  
**1-800-842-5252**



**MIKE EFAW**  
*National  
Legislative Director*

## CAPITOL CHRONICLES:

### *A Glimpse into Signalmen's Legislative Journey*

Greetings, Signalmen! As we usher in 2024, let's take a moment to reflect on the legislative waves that have shaped our path and the challenges and triumphs that await us on Capitol Hill.

#### **National Defense Authorization Act (NDAA): Anchoring Our Defense (December 22, 2023)**

President Biden set the tone for the year by signing the NDAA for Fiscal Year (FY) 2024. This crucial legislation fortifies our nation's defense capabilities, laying a sturdy and resilient foundation for the country's challenges ahead.

#### **Bipartisan Fiscal Accord: Navigating Funding Terrain (January 7, 2024)**

In a bipartisan endeavor, congressional leaders and President Biden sealed an agreement on funding levels for FY 2024. The \$1.66 trillion pact encompasses defense and non-defense allocations, shaping the landscape for critical programs.

On January 7, 2024, congressional leaders and President Biden reached an agreement on "topline" funding levels for FY 2024 Appropriations. The Agreement provides \$1.66 trillion for FY 2024 government funding, including \$886 billion for defense discretionary spending, which is in line with the total President Biden and former Speaker Kevin McCarthy negotiated as part of last summer's debt ceiling package, and \$773 billion for non-defense discretionary funding (which includes U.S. Department of Transportation funding). Speaker of the House Mike Johnson sent a letter to House Republicans outlining the bipartisan agreement and indicating that it includes an additional \$16 billion of spending cuts (including \$6.1 billion of COVID-19 emergency funds) to offset the discretionary spending levels. Non-defense

budgets would remain roughly flat, amounting to a less than one percent decrease compared to current funding. Military programs would see about a three percent increase.

#### **Continuing Resolution Drama: Extending Government Funding (January 13, 2024)**

As the clock ticked, reports surfaced on a continuing resolution (CR) to extend government funding through March. House Republicans unveiled the plan, triggering a tight timeline for Senate approval and averting a potential shutdown.

Fast forward to January 13, 2024, reports from Politico, CNN, and Punchbowl came out that congressional leaders agreed to a CR that would fund the government, extending the two deadlines reached late last year, through March 1 and March 8 respectively.

#### **Brightline West and CAHSR: Fast-Tracking High-Speed Rail Dreams (December 8, 2023)**

The historic Bipartisan Infrastructure Law set the stage for high-speed rail dreams. On December 8, 2023, President Biden allocated \$6.1 billion for the Brightline West High-Speed Rail and California High-Speed Rail (CAHSR) projects, propelling us into a new era of rail transportation.

High-speed rail (HSR) has been a goal for rail advocates for decades in the U.S. The Federal-State Partnership for Intercity Passenger Rail Grant Program provides billions of dollars in funding that will go to build the burgeoning high-speed passenger rail industry. We are embarrassingly behind the rest of the modernized world with this 21st century mode of transporting people across vast regions of the country.

Back in February 2023, Brightline West and 13 Rail Labor unions entered a Memorandum of Understanding (MOU) to utilize rail workers for the operation and



maintenance of the trains. Additionally, CAHSR reached a MOU with the 13 rail labor unions for the operation of the system which will bring hundreds of additional good union jobs to the California Central Valley. The Brightline West High-Speed Rail project will be scheduled to debut by the 2028 Olympics in Los Angeles.

### **Advocacy Challenges: Ongoing Battles for Signalmen**

While progress on rail safety, guaranteed sick day legislation, common carrier reform, and sequestration relief for our supplemental sickness insurance program remains slow, Signalmen persist in their advocacy on Capitol Hill.

### **Railway Safety Act: A Battle on Senate Grounds**

Senate Majority Leader Chuck Schumer commits to a floor vote on the Railway Safety Act (RSA), a bipartisan effort led by Senators Sherrod Brown (D-OH) and J.D. Vance (R-OH). Yet, challenges loom as Senate Republican Leader Mitch McConnell's (R-KY) opposition raises doubts about its fate.

Senate Majority Leader Chuck Schumer (D-NY) has promised he will get a floor vote on the RSA. The legislation is sponsored by Senators Brown and Vance. Both Senators represent Ohio, where the East Palestine derailment occurred just over one year ago. It seems the RSA is in the process of being killed by Senator McConnell, who opposes the bill, and there is a rumor floating around that he may block it outright to delay the bill from getting time on the Senate floor. The RSA was introduced after the Norfolk Southern derailment in East Palestine, Ohio. It passed out of the Senate Commerce Committee in May 2023.

### **Healthy Families Act and REEF Act: Uphill Legislative Climb**

The Healthy Families Act (HFA), championed by Senator Bernie Sanders (I-VT), faces hurdles in its journey through the Senate. Meanwhile, the REEF Act, aiming to end the sequester of railroad unemployment benefits, remains a legislative target for us this year.

### **Reliable Rail Service Act: Awaiting Congressional Winds**

The Reliable Rail Service Act (RRSA), designed to enhance rail service reliability, hovers on the congressional

horizon. Its fate in the 118th Congress remains uncertain, with support still in question.

### **Committee Meetings: Voices in the Capitol**

House committee meetings on transportation and railroad grade crossing safety have taken center stage, providing Signalmen a glimpse into how the House of Representatives is dealing with issues that impact them. In January, the House held hearings on grade crossing eliminations and safety, and the state of transportation, as outlined below.

- The House T&I Committee held a hearing discussing "The State of Transportation".
- The House Subcommittee on Railroads, Pipelines, and Hazardous Materials held a hearing titled, "Oversight and Examination of Railroad Grade Crossing Elimination and Safety".

### **Key Regulatory Fronts: Navigating Proposed Rules**

On the regulatory front, Signalmen grapple with proposed rules on Signalman Certification, STB reciprocal switching and other issues, PTC and other safety waiver requests from the Carriers, hands-on training waivers, and many more, showcasing BRS's ongoing commitment to safety and working conditions.

As we navigate the legislative currents, Signalmen stand united, advocating for the best interests of our members. Stay informed, stay connected, and let our collective voice resonate through the corridors of Capitol Hill. ■



*Visit BRS.org*

**Legislative**

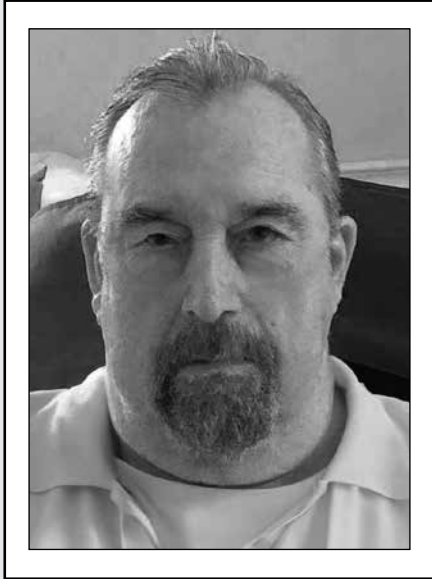
*Information,*

*Updates,*

*& More!*



# In Memoriams



## CLAUDE C. PITTS, JR. 1947–2023

Claude C. Pitts, Jr., passed away on October 8, 2023. Brother Pitts began his railroad career on the Richmond, Fredericksburg & Potomac Railroad in June 1967. Brother Pitts served Local 138 in the capacity of Local Chairman. Most notably, Brother Pitts served as General Chairman of the Richmond, Fredericksburg & Potomac General Committee. Brother Pitts retired in 2007 after 40 years of service. He was a Signal Technician at Fredericksburg, Virginia, at the time of his retirement. ■



## VICTOR P. ALBRIGHT 1940–2023



Victor P. Albright passed away on November 3, 2023. Brother Albright began his railroad career on the New York Central Railroad in August 1961. Brother Albright was a member of Locals 22, 177, and 230. Brother Albright served in the capacity of Local Chairman, Recording-Financial Secretary, and General Chairman. Brother Albright retired in 2002 after 26 years of service. He was a Signal Maintainer at Kingston, New York, at the time of his retirement. ■



IN MEMORY  
*of those who are forever  
in our hearts.*

### EDITOR'S NOTE:

Please notify Grand Lodge of the passing of BRS members.

*email:* [membership@brs.org](mailto:membership@brs.org)



# Alcohol and Drug Testing

## MINIMUM RANDOM TESTING RATES FOR 2024 REMAIN UNCHANGED

The Federal Railroad Administration (FRA) announced the minimum random testing rates for railroad workers in the year 2024.

Using data from DOT’s Management Information System’s annual reports, the FRA has determined that because the industry random drug testing positive rate was below 1.0 percent for the last two years, the minimum annual random drug testing rate for the period January 1, 2024, through December 31, 2024, will remain at 25 percent of covered railroad employees. In addition, because the industry-wide random alcohol testing violation rate has remained below 0.5 percent for the last two years, the Administrator has determined that the minimum random alcohol testing rate will remain at 10 percent of covered railroad employees for the period January 1, 2024, through December 31, 2024.

On June 12, 2017, Maintenance-of-Way (MOW) employees became subject to FRA random drug and alcohol testing. For the calendar year 2024, the FRA has set the initial minimum annual random testing rates for MOW employees at 25 percent for drugs and 10 percent for alcohol.

BRS members need to be aware that this notice sets the minimum random testing rates, and the railroads remain free under their own policies to conduct random testing at higher rates. The BRS reminds its members that many railroads have a zero-tolerance policy when it comes to reporting to work under the influence of drugs or alcohol. In many cases, a positive test result will result in being placed out-of-service. ■

DOT AGENCY	RANDOM DRUG TESTING RATE	RANDOM ALCOHOL TESTING RATE
Federal Motor Carrier Safety Administration (FMCSA)	50%	10%
Federal Aviation Administration (FAA)	25%	10%
Federal Railroad Administration (FRA)	25% Covered Service	10% Covered Service
	25% Maintenance of Way	10% Maintenance of Way
	50% Mechanical <small>Effective 3/04/2022</small>	25% Mechanical <small>Effective 3/04/2022</small>
Federal Transit Administration (FTA)	50%	10%
Pipeline and Hazardous Materials Safety Administration (PHMSA)	25%	N/A
NOTE: Employers (and C/TPAs) subject to more than one DOT Agency drug and alcohol testing rule may continue to combine covered employees into a single random selection pool.		

## 2024 STANDARD MILEAGE RATE

The 2024 standard mileage rate set by the IRS increased to 67 cents per mile, effective January 1, 2024.



Please use this rate when calculating mileage reimbursement on expense reports for 2024. While gasoline is a significant factor in the mileage figure,

other items enter into the calculation of mileage rates, such as depreciation, insurance, and other fixed and variable costs. The mileage rate is used to compute the deductible costs of operating an automobile for business use in lieu of tracking actual costs. This rate is also used as a benchmark by the federal government and many businesses to reimburse their employees for mileage. ■

# AUDITOR'S REPORT

## ON FINANCES

*As provided for in Article 1, Section 68, of the Constitution, the Chairman of the Grand Board of Trustees caused the examination and audit of Grand Lodge financial records for the fiscal year July 1, 2022, to June 30, 2023, by certified public accountants. The firm J. Schaefer & Company, LLC was selected for the task.*

### GENERAL FUND

Summary Statement of Income, Expenses, and Capital

#### INCOME:

Per capita tax, initiation fees, dues, donations, refunds	\$ 5,829,605	
Sales of supplies, services, books, advertising, subscriptions	39,681	
Interest, investment gain (loss)	<u>722,274</u>	
		\$ 6,591,560

#### EXPENSES:

Salaries, payroll taxes, insurance	\$ 4,431,333	
Travel expenses	694,797	
Office expenses	401,170	
Association per capita, dues, subscriptions	152,845	
Attorney fees, professional services	286,445	
Depreciation	168,640	
Building expenses	96,643	
Convention, meeting expenses	233,273	
Signalman's Journal	132,150	
Allocation to Contingent Fund	<u>69,314</u>	
		<u>6,666,610</u>

#### NET INCOME (LOSS)

		(75,050)
CAPITAL — June 30, 2022		<u>9,602,506</u>
CAPITAL — June 30, 2023		<u>\$ 9,527,456</u>

### CONTINGENT FUND

Summary Statement of Income, Expenses, and Capital

#### INCOME:

General Fund Allocation, investment gain (loss)	\$ (20,829)	
		\$ (20,829)

#### EXPENSES:

Convention credit	\$ 271,950	
Bank charges	<u>24</u>	
		<u>271,974</u>

#### NET INCOME (LOSS)

		(292,803)
CAPITAL — June 30, 2022		<u>7,369,309</u>
CAPITAL — June 30, 2023		<u>\$ 7,076,506</u>



# AUDITOR'S REPORT

## ON FINANCES

*The audit was completed and submitted to the Grand Board of Trustees on or before December 4, 2023. In a written report, the auditors stated:*

*“In our opinion, the financial statements referred to below present fairly, in all material respects, the financial position of the Brotherhood as of June 30, 2023 and 2022, and its activities and expenses for the years then ended in accordance with the modified cash basis of accounting described in Note 2.”*

## Balance Sheet

June 30, 2023

### ASSETS

CURRENT ASSETS	Combined	General Fund	Contingent Fund
Cash	\$ 1,642,363	\$ 1,390,746	\$ 251,617
Investments – fair value	13,047,268	6,222,379	6,824,889
Inventory	77,270	77,270	–
Accounts Receivable	–	–	–
Prepaid Expenses	90,674	90,674	–
<b>TOTAL CURRENT ASSETS</b>	<u>14,857,575</u>	<u>7,781,069</u>	<u>7,076,506</u>
<b>FIXED ASSETS</b>			
Land, Front Royal, VA	81,663	81,663	–
Building, Front Royal, VA	1,570,840	1,570,840	–
Land Improvements	7,545	7,545	–
Office furniture & equipment	86,339	86,339	–
<b>TOTAL FIXED ASSETS</b>	<u>1,746,387</u>	<u>1,746,387</u>	<u>–</u>
<b>TOTAL ASSETS</b>	\$ <u>16,603,962</u>	\$ <u>9,527,456</u>	\$ <u>7,076,506</u>

### LIABILITIES

<b>CURRENT LIABILITIES</b>			
Accounts Payable	\$ –	\$ –	\$ –
Accrued payroll taxes	–	–	–
<b>TOTAL CURRENT LIABILITIES</b>	<u>–</u>	<u>–</u>	<u>–</u>
<b>CAPITAL</b>	\$	\$	\$
General Fund	9,527,456	9,527,456	–
Contingent Fund	<u>7,076,506</u>	<u>–</u>	<u>7,076,506</u>
<b>TOTAL CAPITAL</b>	\$ <u>16,603,962</u>	\$ <u>9,527,456</u>	\$ <u>7,076,506</u>
<b>TOTAL LIABILITIES AND CAPITAL</b>	\$ <u>16,603,962</u>	\$ <u>9,527,456</u>	\$ <u>7,076,506</u>

# Continuous Membership



*The Brotherhood of Railroad Signalmen, in recognition of BRS members' contributions to the Signalman's craft and their dedication to the principle of trade unionism, has established a Continuous Service program to honor longtime BRS members. Continuous Service lapel pins are presented to members every five years, beginning with their 25th year of membership.*

*The following is a list of the active members who recently received Continuous Service pins in recognition of their years as BRS Members:*

## 45 YEARS OF SERVICE

Charles Meadors	158
Darryl Blaylock	33
Lorna Day	84
Ron Behrens	8
Tim Nangle	43
Timothy Rich	94

## 40 YEARS OF SERVICE

Dwayne Tomko	126
George Cooper	84
Phillippe McCoy	136

## 35 YEARS OF SERVICE

Ainsworth Walker	102
Alvin Hamilton, Jr.	77
Edward Adams, Jr.	102
Edwin Henderson, Jr.	106
Eugene Heinemann	119
George Tyson	18
Gordon Timmons	178
John Heaphy, III	5
Karl Parks	178
Rick Brown	94
Steve Heiser	119
Steven Priester	102
Troy Ziegler	20
William Hoops	77
Willie Adams, II	130

## 30 YEARS OF SERVICE

"Amos" Jamie Wadeson	154
Attila Kiss	156
B. Eccardt	129
Brian Hester	136
Brian Lowe	191
Bruce Marshall	154
Donald Haywood	208
Isaac Garza	206

## 30 YEARS OF SERVICE

J. Hallman, III	16
James Bowen	208
Jason Maxwell	55
Jim Wise, Jr.	92
Joe Ramos	68
Kenneth Cook	55
Knute Gustafson	87
Kurt Mullins	228
Louis Bunch	208
Michael Riley	87
Mitch Brown	87
Nathan Norby	154
Otis Ducksworth	183
Raul Diaz	60
Roger Dickerson	141
Steve O'Connor	154
T. Combs	77
Timothy O'Connell	194
Tony Tassos	14
William Renforth	237

## 25 YEARS OF SERVICE

Albert Blair	102
Andre Jackson	102
Bill Lents	161
Brian Wood	8
Bruce Polkinghorne	8
Bryan Peterson	56
Bryan Zember	120
Casey Dickerson	99
Chad Johnson	108
Chris Black	99
Dan Campbell	226
Dan Morris	67
Dana Van Syckel	84
Daniel Maurer	237
Daniel McKinsey	8
Daniel Williams	8
Darrel Holloway	110
Darrin Munson	8

## 25 YEARS OF SERVICE

Dennis Reynolds	110
Derek Washington	5
Douglas Davies, Sr.	102
Douglas Sparks	136
Ed Schneider	53
Eric Anaya	161
Frank Zimmerman	123
Glenn Kelly	56
Gregory McCray	49
Gregory Woods	162
Gregory Woolridge	84
Heath Garcia	172
Hugh Adair	14
James Brabec	8
James Cribb	102
James Lohr	193
Jason Senodenos	183
Jerry Nichols	89
Jin Chung	56
John Candler	110
John Ramirez	172
Justin Picard	172
Keith Pool	185
Kelly Lifer	173
Kenneth Amundsen	156
Lark Pandey, Jr.	19
Larry Brown	102
Lawrence Phillips	237
Luke Simpers	48
Marc Dallmer	53
Mark Asbrand	183
Mark Winslow	138
Martin Thompson, Jr.	48
Matt Shaw	53
Matthew Burnem	237
Michael Heiligstedt	183
Michael Jagiel	228
Michael Logan	42
Michael Scott	172

*continued on page 31*

# OBITUARIES

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**RICHARD G. BRINGUEL**—retired member of **LOCAL 153**. Brother Bringuel retired in 1994 after 43 years of service with the Southern Pacific Railroad. Brother Bringuel was a Signal Maintainer at San Jose, California, at the time of his retirement. Brother Bringuel served as Local President and Recording-Financial Secretary.

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**GUY S. CRABILL, II**—retired member of **LOCAL 103**. Brother Crabill retired in 1987 after 36 years of service with the Chicago, Burlington & Quincy, and Burlington Northern Railroads. Brother Crabill was a General CTC Maintainer at St. Joseph, Missouri, at the time of his retirement. Brother Crabill is a U.S. Army Air Force Veteran.

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**LYNN C. DURRANT**—retired member of **LOCAL 179**. Brother Durrant retired in 2004 after 32 years of service with the Southern Pacific and Union Pacific Railroads. Brother Durrant was a Signal Maintainer at Fernley, Nevada, at the time of his retirement. Brother Durrant is a U.S. Army Veteran.

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**HARRY E. GAW**—retired member of **LOCAL 55**. Brother Gaw retired in 1990 after 26 years of service with the Wabash Railroad, and Norfolk & Western and Norfolk Southern Railways. Brother Gaw was a Signalman at the time of his retirement. Brother Gaw is a U.S. Army Veteran.

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**MERLE L. GREENE**—retired member of **LOCAL 1**. Brother Greene retired in 1994 after 40 years of service with the Pennsylvania Railroad and Conrail. Brother Greene was a Signal Maintainer at the time of his retirement. Brother Greene is a U.S. Marines Veteran.

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**MANUEL J. GUZMAN**—retired member of **LOCAL 121**. Brother Guzman retired in 2020 after 21 years of service with the BNSF Railway Company. Brother Guzman was a Signalman at the time of his retirement. Brother Guzman is a U.S. Army Veteran.

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**LEONARD “BUZ” A. HAGEMAN**—retired member of **LOCAL 172**. Brother Hageman retired in 2002 after 43 years of service with the Atchison, Topeka & Santa Fe Railway, and the BNSF Railway Company. Brother Hageman was a Signal Maintainer at Williams, Arizona, at the time of his retirement.

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**TIMOTHY “TIMMY” B. LAVERY, SR.**—active member of **LOCAL 130**. Brother Lavery had 5 years of service with the Union Pacific Railroad. Brother Lavery was a Signal Foreman at Berkeley, Illinois, at the time of his passing.

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**JOSE “JOE” M. LOPEZ**—retired member of **LOCAL 99**. Brother Lopez retired in 2013 after 34 years of service with the Southern Pacific and Union Pacific Railroads. Brother Lopez was a Signal Foreman at the time of his retirement. Brother Lopez is a U.S. Air Force Veteran.

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**MICHAEL “MIKE” M. MAYFIELD**—retired member of **LOCAL 41**. Brother Mayfield retired in 2002 after 39 years of service with the Pennsylvania Railroad, Penn Central Transportation Company, Conrail, and CSX Transportation. Brother Mayfield was a Train Contral Maintainer at Effingham, Illinois, at the time of his retirement. Brother Mayfield served as Local President, Recording-Financial Secretary, and on the Grievance Committee. Brother Mayfield is a U.S. Army Veteran.

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**ARTHUR “CHAMP” S. McDONALD, JR.**—retired member of **LOCAL 8**. Brother McDonald retired in 2017 after 39 years of service with the Union Pacific Railroad. Brother McDonald was an Electronic Technician at Council Bluffs, Iowa, at the time of his retirement. Brother McDonald is a U.S. Coast Guard Veteran.

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**DOUGLAS “DOUG” G. OWEN**—retired member of **LOCAL 179**. Brother Owen retired in 2002 after 31 years of service with the Southern Pacific and Union Pacific Railroads. Brother Owen was an Electronic Technician at Elko, Nevada, at the time of his retirement.

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**JERRY W. RAPER**—retired member of **LOCAL 110**. Brother Raper retired in 2005 after 34 years of service with the Southern Railroad and the Norfolk Southern Railway. Brother Raper was a Signal Maintainer at Newport, Tennessee, at the time of his retirement. Brother Raper is a U.S. Army Veteran.

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**CALVIN “CAL” S. RICHINS**—retired member of **LOCAL 24**. Brother Richins retired in 2002 after 34 years of service with the Southern Pacific and Union Pacific Railroads. Brother Richins was a Signalman at Hooper, Utah, at the time of his retirement.

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**KENNETH D. ROSS, SR.**—retired member of **LOCAL 206**. Brother Ross retired in 2012 after 38 years of service with the Missouri Pacific and Union Pacific Railroads. Brother Ross was a Signal Inspector at New Braunfels, Texas, at the time of his retirement. Brother Ross served as Local Trustee. Brother Ross is a U.S. Navy Veteran.

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**CHRIS A. TAYLOR**—retired member of **LOCAL 161**. Brother Taylor retired in 2018 after 38 years of service with the Atchison, Topeka & Santa Fe Railway, and the BNSF Railway Company. Brother Taylor was a Signal Inspector at Amarillo, Texas, at the time of his retirement. Brother Taylor served as Recording-Financial Secretary and Local Trustee.

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**RONALD “RONNIE” D. WILLIAMS**—retired member of **LOCAL 72**. Brother Williams retired in 2022 after 11 years of service with the Idaho & Sedalia Transportation Company. Brother Williams was a Signal Wireman at Sedalia, Missouri, at the time of his retirement.

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# BRS DESIGNATED COUNSEL

ON-THE-JOB INJURY | FELA | RAIL LABOR | INFO | LAW  
RAILROAD SIGNALMEN | EMPLOYEE RIGHTS | CLAIM

*When Signalmen suffer a work-related injury or illness, BRS members or their families are encouraged to determine their rights and benefits under the Federal Employers' Liability Act (FELA) before agreeing to any settlement with the railroad employer. The Brotherhood of Railroad Signalmen has designated the attorneys listed in this directory to serve as qualified counsel for BRS members in employee injury cases covered by FELA.*

## ALABAMA

**W.C. Tucker, Jr.**

Maples, Tucker & Jacobs, LLC  
2001 Park Place North  
Suite 1325  
Birmingham, AL 35203  
Tel. (205) 322-2333  
(855) 617-9333  
[www.mtandj.com](http://www.mtandj.com)

**F. Tucker Burge, Sr.**

Burge & Burge, PC  
2001 Park Place  
Suite 1350  
Birmingham, AL 35203  
Tel. (205) 251-9000  
(800) 633-3733  
[www.burge-law.com](http://www.burge-law.com)

## ARIZONA

**Lloyd L. Rabb, III**

Rabb & Rabb, PLLC  
7442 N. LA Cholla Blvd.  
Tucson, AZ 85741  
Tel. (520) 888-6740  
(800) 354-3352  
[www.1stinjurylaw.com](http://www.1stinjurylaw.com)

## ARKANSAS

**Chris Christy**

Christy • Ferguson  
201 W. Broadway Street  
Suite G12  
North Little Rock, AR 72114  
Tel. (501) 758-0278

## CALIFORNIA

**Jay A. Kaplan**

Kaplan Law Corporation  
1901 Avenue of the Stars  
19th Floor  
Century City, CA 90067  
(800) 552-7526  
[www.kaplanlawcorp.com](http://www.kaplanlawcorp.com)

**Anthony S. Petru**

Hildebrand, McLeod & Nelson  
5335 College Avenue  
Suite 5A  
Oakland, CA 94618  
(800) 447-7500  
[www.hmnlaw.com](http://www.hmnlaw.com)

## COLORADO

**Jeffrey Chod**

Chod Law Office  
P.O. Box 17727  
Denver, CO 80217  
Tel. (314) 541-5862  
[www.chodlawfirm.com](http://www.chodlawfirm.com)

## DISTRICT OF COLUMBIA

**Larry Mann**

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(800) 747-6266

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(800) 472-5729  
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**Daniel J. Downes**

Cavanagh Law Group  
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Suite 2070  
Chicago, IL 60601  
Tel. (312) 425-1900  
[www.cavanaghlawgroup.com](http://www.cavanaghlawgroup.com)

## MARYLAND

**P. Matthew Darby**

Darby Law Group, LLC  
201 International Circle  
Suite 200  
Hunt Valley, MD 21030  
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[www.darby-lawgroup.com](http://www.darby-lawgroup.com)

## MASSACHUSETTS

**Robert T. Naumes**

Naumes Law Group  
2 Granite Avenue  
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(844) 826-8445  
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**Randal W. LeNeave**

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(800) 328-4340  
[www.blklaw.com](http://www.blklaw.com)

## MISSOURI

**Gene C. Napier**

Hunegs, LeNeave & Kvas  
1712 Main Street  
Suite 266  
Kansas City, MO 64108  
Tel. (913) 484-3884

**Drew C. Baebler**

The Baebler Firm, LLC  
11878 Gravois Road  
St. Louis, MO 63127  
Tel. (314) 270-9900  
[www.raillaw.com](http://www.raillaw.com)

## NEW YORK

**Marc Wietzke**

Flynn & Wietzke, PC  
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Garden City, NY 11530  
Tel. (516) 877-1234  
(866) 877-3352  
[www.felaattorney.com](http://www.felaattorney.com)

## OHIO

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1111 Superior Avenue East  
Suite 1310  
Cleveland, OH 44114  
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(800) 321-9199  
[www.shaperoroloff.com](http://www.shaperoroloff.com)

## PENNSYLVANIA

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Coffey, Kaye, Myers & Olley  
Two Bala Plaza  
Suite 718  
Bala Cynwyd, PA 19004  
Tel. (610) 668-9800  
(800) 334-2500  
[www.ckmo.com](http://www.ckmo.com)

**Don P. Palermo**

Palermo Law Offices  
111 North Olive Street  
Media, PA 19063  
Tel. (215) 499-2957  
[www.palermolaw.org](http://www.palermolaw.org)

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Houston, TX 77210  
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(800) 231-3359  
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## VIRGINIA

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The Moody Law Firm  
500 Crawford Street  
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Portsmouth, VA 23704  
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(800) 368-1033  
[www.moodyrrlaw.com](http://www.moodyrrlaw.com)

## WASHINGTON

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Rossi Vucinovich, PC  
1000 Second Avenue  
Suite 1420  
Seattle, WA 98104  
(425) 646-8003  
(866) 357-7245  
[www.rvflegal.com](http://www.rvflegal.com)

## WISCONSIN

**Nicholas D. Thompson**

Casey Jones Law Firm  
3520 Cherryvale Avenue  
Suite 83  
Appleton, WI 54913  
Tel. (612) 293-5249  
[www.caseyjones.law](http://www.caseyjones.law)

*BRS members are encouraged to provide information regarding FELA cases, including criticism or recommendations regarding the service of designated counsel, and information on injuries and settlements.*

*This information, which will be used in the continuing evaluation of this program, should be sent to:*

*Michael S. Baldwin, President  
Brotherhood of Railroad Signalmen  
917 Shenandoah Shores Road  
Front Royal, VA 22630-6418*

*Attorneys are listed by state and are designated to serve BRS members living or working in the general region of their offices.*

*Designation of FELA counsel is by authority of the BRS Executive Council only.*

# BENEFITS DIRECTORY

INSURANCE | CLAIMS | GROUP POLICIES | INFO  
HEALTH | RAILROAD RETIREMENT | PLANS  
PHARMACY BENEFIT

## Your Track to Health

[www.yourtracktohealth.com](http://www.yourtracktohealth.com)



Whether you want to better understand your plan and coverage, access a form, add a dependent, or research retirement benefits, it's easy to find the information you need on this site.

(NOTE: Information on this site only applies to employees under National Handling.)

### HEALTH & WELFARE PLANS

#### National Health & Welfare Plan — GA-23000

Managed Medical Care Programs (MMCP) & Comprehensive Health Care Benefit (CHCB)

#### United Healthcare

1-800-842-9905

[www.myuhc.com](http://www.myuhc.com)

#### Retiree Claims — GA-46000

UnitedHealthcare

1-800-842-5252

#### Retiree Supplemental — GA-23111

UnitedHealthcare

1-800-842-5252

#### Aetna

1-800-842-4044

#### Highmark Blue Cross Blue Shield

Railroad Dedicated Unit

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[www.bcbs.com](http://www.bcbs.com)

### LIFE INSURANCE

#### MetLife

1-800-310-7770

[www.metlife.com](http://www.metlife.com)

### MENTAL HEALTH & SUBSTANCE ABUSE BENEFITS

#### United Behavioral Health

For treatment, claims or inquiries call:

1-866-850-6212

[www.liveandworkwell.com](http://www.liveandworkwell.com)

ACCESS CODE: Railroad

### SUPPLEMENTAL SICKNESS BENEFITS

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Member Support

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[www.eyemedvisioncare.com/railroad](http://www.eyemedvisioncare.com/railroad)

### DENTAL BENEFITS

#### Aetna

1-877-277-3368

[www.aetna.com](http://www.aetna.com)

### MANAGED PHARMACY BENEFIT

#### Express Scripts

Retail pharmacy network provides medication for acute, short-term care. Mail-order prescription service provides medication for chronic, long-term care. UnitedHealthcare Plans GA-23000 and GA-46000.

1-800-842-0070

[www.express-scripts.com](http://www.express-scripts.com)

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# SIGNALMAN'S STORE

**BRS WATCHES** — Gold BRS logo on the face.

**CAPS** — Adjustable headband. Many different styles and colors available.

**NAVY WINDSHIRT** — 100% polyester microfiber with 100% nylon taffeta lining. Includes side seam pockets.

**OXFORD SHIRTS** — Long-sleeve dress shirts contain a double yoke, button-down banded collar, and dress placket with pearl-tone buttons. Constructed from a blend of 60% cotton and 40% polyester material.

**GOLF SHIRTS** — are constructed from wrinkle resistant, snag-proof, fade resistant material.

**CANVAS COAT** — Made of 100% cotton canvas with BRS colorlight logo embroidered in red and green. Available in black or brown.

**WOOL/LEATHER BRS JACKETS** — Heavyweight wool shell, nylon lining, with leather sleeves and collar. Embroidered four-color BRS emblem. Available in black only.

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Brotherhood of Railroad Signalmen

## MAIL PAYMENT AND ORDER TO:

BRS Online Store  
P.O. Box 220690  
Chantilly, VA 20153  
(703) 788-2566

ITEM DESCRIPTION	QUANTITY	PRICE	TOTAL
BRS Flag (3' x 5')		85.00	
BRS Flag (2'x3')		54.50	
Golf Balls (pack of 3)		10.50	
Coffee Mug		8.00	
Pocket Watch		94.50	
Wrist Watch		120.00	
Mantle/Desk Clock		136.00	
Magnet		6.00	
Keychain/Bottle Opener		4.00	

HATS	QUANTITY	PRICE	TOTAL
Cap (pink)		11.00	
Cap (camo/orange)		20.75	
Cap (black)		11.00	
Cap (blue)		11.00	
Cap (grey)		11.00	
Cap (black dye sub)		18.00	
Cap (brown diamond plate)		18.00	
Black Knit Hat		11.00	

APPAREL	S	M	L	XL	2X	3X	4X	PRICE	TOTAL
Service T-Shirt (burgundy)								18.00	
Service T-Shirt (grey)								15.00	
Golf Shirt (black w/logo)								37.50	
Golf Shirt (burgundy w/logo)								37.50	
Golf Shirt (navy w/logo)								37.50	
Golf Shirt (steel blue w/logo)								37.50	
Golf Shirt (women's burgundy w/logo)								37.50	
Oxford Dress Shirt (blue)								44.00	
Oxford Dress Shirt (grey)								44.00	
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Navy Windshirt								57.50	
Black Wool & Leather Coat								201.00	
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Service T-Shirt (burgundy)								18.00	
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NAME \_\_\_\_\_

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# SIGNALMAN'S STORE



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**WRIST WATCH**



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# RALLY PHOTOS



## New York Rail Rally Pocono Manor, Pennsylvania



A rally for the return of rail service between Scranton and New York City was attended by Tim Tarrant, Vice President Commuter/Passenger; Mike Sullivan, member of the Grand Board of Trustees; and retired Long Island Rail Road General Chairman Chris Natale.

The rally was prompted by the announcement of the inclusion of this line in the Corridor Identification and Development Program (Corridor ID) of the Federal Railroad Administration (FRA). Ultimately, the New Jersey Transit and the Pennsylvania Northeast Regional Rail Authority (PNRRA) will receive federal funding to plan service and receive construction funds.



During the rally, Congressman Matt Cartwright announced the two-year study found that the line will add:

- \$84 million in economic activity each year,
- \$24 million in benefits to passengers, and
- \$7 million in society benefits, including diverting travel from highways and reducing traffic, vehicle accidents, and pollution.

The train is estimated to haul 470,000 passengers per year running 110 mph.



# MEETING PHOTOS



## Local 243 Meeting & Picnic

Denver, Colorado

• • • • •





# Philadelphia, Pennsylvania



# Westville, New Jersey



# MEETING PHOTOS



## BRS Commuter/Passenger General Chairmen's Meeting — Chicago, Illinois



On October 19–20, 2023, the BRS Commuter/Passenger General Chairmen met in Chicago to discuss issues facing BRS members working on Commuter and Passenger Railroads.



The two-day meeting was well attended and had speakers from several different unions, including the 140,000-member Illinois Education Association (IEA), IAM, TCU, BMWED, as well as a representative from the AFL-CIO Transportation Trades Department (TTD). Several different topics were discussed, including a presentation from the Communications Director of the IEA who gave an eye-opening presentation titled *Winning with Words: Effective Messaging Post Janus*. This presentation, along with townhall type discussions on coalitions in bargaining, Labor's involvement in Commuter Rail on the national and state levels, and the effective Scope Rule claims, gave the attendees a fresh look at solving the problems Commuter/Passenger members are facing.

Additionally, a representative from the FRA attended and gave a presentation on how to effectively navigate the FRA. The meeting concluded with a hands-on tour of the Metra Signal Training Facility. The BRS Commuter/Passenger General Chairmen will continue to meet annually.





# MEETING PHOTOS



## Local 84 Meeting

Roselle Park, New Jersey



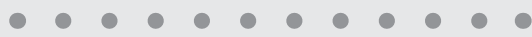


# MEETING PHOTOS



## Local 183 Meeting

Blue Island, Illinois





# MEETING PHOTOS



## Illinois Central General Committee Meeting Saint Louis, Missouri



## Local 71 Meeting

Madisonville, Kentucky





# MEETING PHOTOS



## Local 172 Meeting • • • • •

Glendale, Arizona





# MEETING PHOTOS



## Local 53 Meeting

Philadelphia, Pennsylvania



# Continuous Membership

continued from page 16

## 25 YEARS OF SERVICE

Mike MacDonald	120
Mike Moore	234
Norman Boland	14
Pat Kane	55
Ramiro Lujan	173
Ramon Walker	141
Randy Smith	162
Richard Moore	92
Rick Harmon	237
Ricky Chovanec	206
Robert Corpus	130

## 25 YEARS OF SERVICE

Robert Hildebrand	172
Russ Assmus	154
Scott Senese	183
Scott Thurman	55
Sebastiano Proto	102
Shawn Cooper	8
Shawn Maestas	172
Stephen Birmingham	56
Steven Welsh	31
Thomas Mitchell	20
Thomas Quinn	194

## 25 YEARS OF SERVICE

Thomas White, IV	185
Timothy Bargar	237
Timothy Evans	8
Timothy Valentine	130
William Dragoo	8



# Fill a Bag

## Help Feed Families




Bag healthy, non-perishable food items and place by your mailbox for your letter carrier to pick up and deliver to food banks and pantries in your community.

**Donations Stay in Your Community**

## Second Saturday in May

Help Us Stamp Out Hunger.  
Spread the Word.

Ayúdanos a erradicar el hambre.  
Envía el mensaje.

 [Facebook.com/StampOutHunger](https://www.facebook.com/StampOutHunger)  [@StampOutHunger](https://twitter.com/StampOutHunger)  
[stampouthungerfooddrive.us](https://stampouthungerfooddrive.us)





# PHOTO CONTEST

## WINNERS FOR 1ST QUARTER 2024



*Photo of the Ohio Crane on UP9914 assisting in the installation of an intermediate signal bridge with new LED signals at M.P. 185.3 on the Roseville Subdivision in Troy, California.*

*Signal Gang 7065 installed five of these signal bridges along the subdivision while upgrading the signal system.*

*Photo submitted by Isaac Andrade, Local 19 Local Chairman.*



# PHOTO CONTEST

## WINNERS FOR 1ST QUARTER 2024



*Assistant Signalman Alex Nantell (foreground) and Gary Jenkins, both members of Local 155, install cable for a new control point serving the Port of Morrow in Boardman, Oregon.*

*Photo submitted by Local 155 Second Local Vice President Steve Lassiter.*

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**The best coverage and member benefits  
at the lowest rates in the industry!**

- **20% Discount** when you pay annually.
- **10% Discount** when you pay semi-annually.
- **\$100 cash reward** for referring a co-worker!
- Our new No. 365 policy gives you 365 days of coverage immediately. No waiting.
- Accidental Death coverage on-and-off the job, for you and your beneficiary at no extra charge.\*
- Generous Loyalty Appreciation program with rewards at retirement.

### Hear it from the source...

*"LECMPA has helped my members significantly. There are many ambiguous reasons why our members are disciplined on the job. Good, hardworking members can be targeted for no reason. This is when LECMPA can help. They can give you a paycheck in the times when the company you work for decides not to. LECMPA has always been there to help and is a great way to provide income protection."*

- John Heise, BRS B&O General Chairman

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\*Beneficiary Accidental Death Coverage not available in Texas or California.

