



NEWS

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BMWEE merges with Teamsters

More than 40 percent of Rail Labor now belongs to IBT Rail Conference

In a historic vote, members of the Brotherhood of Maintenance of Way Employees (BMWEE) approved a merger with the International Brotherhood of Teamsters.

The BMWEE is the second major railroad union to merge with the Teamsters this year. An overwhelming 76 percent of BMWEE members approved the merger in the ballots tallied on October 27.

"This is an extraordinary moment in the history of the labor movement," said Jim Hoffa, Teamsters General President. "As did my father, I have envisioned one union representing all transportation workers — roads to rails, ports to planes — that

would provide workers with real power on the job and in the political arena. This historic merger brings us closer to our vision of that seamless transportation union."

Freddie Simpson, the President of the BMWEE, will become President of the BMWEE Division of the Teamsters Rail Conference.

"We are proud and excited to be part of the Teamsters Rail Conference," Simpson said. "With over 42 percent of union members in the rail industry now united under the Teamsters banner, the rail corporations are going to be in for a tough fight at the bargaining table. This merger is going to end rail corporations' 'business-as-usual' approach to contract negotiations. With both the BMWEE and the BLET together as autonomous divisions of the Teamsters Rail Conference, rail workers will have greater power at the workplace, in Congress and in negotiations."

The BMWEE now joins the Brotherhood of Locomotive Engineers and Trainmen as a member of the Teamsters' Rail Conference. The BLET became the founding member of the Rail Conference when it merged with IBT on Jan. 1, 2004.

"On behalf of the 55,000 members of the Brotherhood of Locomotive Engineers and Trainmen, I welcome our Brothers and Sisters of the BMWEE into the Rail Conference," BLET National President Don Hahs said. "I look forward to working together with the BMWEE and IBT in a successful partnership."

With the addition of the BMWEE, the Teamsters Rail Conference now represents more than 40 percent of rail labor.

"I'm ecstatic about the possibilities for the future with the BLET and BMWEE in the same house," BMWEE President Simpson said. "The possibilities are limitless." •



FRA delivers urgent safety message

Increase in the number of fatalities cause for increased safety awareness

Betty Monro, Acting Administrator of the Federal Railroad Administration, issued the following safety message on November 4 regarding the recent rash of switching accidents in the railroad industry.

A review of FRA's accident/incident data demonstrates that overall safety of rail transportation continues to improve. However, within a 59 day period, seven railroad employees have lost their lives while on duty, and six of the seven were engaged in switching operations. They were:

- Sept. 2, 2004 — Thursday — Burlington Northern Santa Fe (BNSF), Clovis, N.M. A 26-year-old switchman died when he fell from the leading end of a tank car as it derailed during a switching move.

- Sept. 20, 2004 — Monday — Ann Arbor Railroad (AA), Saline, Mich. A 44-year-old brakeman died when he was crushed be-

tween a piece of track equipment and the rail car he was handling.

- Oct. 4, 2004 — Monday — Burlington Northern Santa Fe (BNSF), Topeka, Kan. A 57-year-old machinist died as a result of an injury he sustained September 29, when he was struck in the face by an object that was ejected from a hydraulic press.

- Oct. 4, 2004 — Monday — Norfolk Southern (NS), Harrisburg, Pa. A 58-year-old conductor was struck and killed by a shove move being performed by another crew when he stepped in front of the leading end of the move.

- Oct. 7, 2004 — Thursday — Union Pacific (UP), Springfield, Ill. A student trainman was killed when the cars he was walking beside derailed, fell on their side, and crushed him.

- Oct. 7, 2004 — Thursday — Burlington Northern Santa Fe (BNSF), Teague, Texas. A 60-year-old trainman was killed when the cars that he was between moved. His was the only crew working at the

yard at the time.

- Nov. 1, 2004 — Monday — Burlington Northern Santa Fe (BNSF), Bowdoin, Mont. A 47-year-old conductor was killed when he was struck by a passing train that he was positioning himself to observe as it passed his standing train.

"In its recently released report, Finding and Recommendations of the SOFA Working Group; August 2004 Update, the Sofa Working Group (SWG) states its belief that the 124 switching fatalities (occurring from 1992 to 2003) were potentially preventable by the Five Operating Recommendations or by awareness of Special Switching Hazards like Close Clearances, Shoving as a Direction of Movement, and Being Struck by Mainline Trains.

"Two Operating Recommendations appear to be more powerful than the SWG believed when it released its first report, Find-

See FRA Message, Page 2

Advisory Board, General Chairmen to focus on Section 6 notices, UTU

As this issue of the *Locomotive Engineers and Trainmen News* went to press, the leadership of the Brotherhood of Locomotive Engineers and Trainmen, including the Advisory Board and General Chairmen, were assembling in Cleveland to finalize Section 6 notices and to discuss the UTU's letter of intent regarding dues maintenance fees.

The railroads have served their Section 6 notices on the BLET and, according to BLET National President Don Hahs, it will be a difficult round of negotiations.

"The carriers are asking for a single-craft employee and the right to operate freight trains with one worker," President Hahs said. "They are also seeking to reduce employee benefits, create an attendance policy, and eliminate the Federal Employers' Liability Act. Needless to say, we have our work cut out for us."

Collective bargaining between rail labor and management is governed by the Rail-

way Labor Act of 1926. The RLA and its amendments spell out the process of bargaining that eventually leads to each new contract. Negotiations can take months or years because of the many steps available to both parties.

The BLET leaders will also review the United Transportation Union's letter of intent with rail carriers to begin dues and seniority maintenance fees. The UTU has been hurt financially by a substantial loss of membership to BLET since merging with the Teamsters.

"Since we merged with the IBT on January 1, we have seen a steady stream of former UTU members joining our ranks, which has no doubt hurt the UTU's bank account," President Hahs said. "It's clear to me that UTU has turned to its only ally — rail management — to seek help. We hope to come up with a plan to resolve this issue and to finalize our Section 6 notices by November 18." •

BLET NEWS

Iowa, Colorado elect new Legislative Board Chairmen

BLET members in Iowa and Colorado recently elected new State Legislative Board Chairmen to direct their political and legislative affairs.

Brother Jeff A. Kurtz will serve as Legislative Board Chairman in Iowa and Brother Mike Weston will serve in Colorado.

Iowa State Legislative Board

Members of the BLET's Iowa State Legislative Board elected Jeff A. Kurtz as their new chairman at quadrennial meetings on October 13 and 14.

Chairman Kurtz is a member of BLET Division 391 (Fort Madison, Iowa).

"Jeff hit the ground on our Board with his feet running and has never stopped," former chairman Chuck Hintz said. "He will make a most excellent chairman and members will enjoy his company and wisdom."

Brother Hintz did not seek re-election for personal reasons.

"It was one of the toughest decisions I have made in my life, but I decided that my family must come first," he said.

However, Brother Hintz, a member of Division 778 (Des Moines, Iowa), will continue to serve the Board as First Vice-Chairman.

BLET National President Don Hahs thanked Chuck Hintz for his dedication to the Brotherhood.

"I appreciate him continuing to help us," President Hahs said. "We look forward to working with Brother Kurtz

and the members of the Iowa State Legislative Board."

Also serving the Iowa State Legislative Board are: Secretary-Treasurer Janet L. Schultz, Division 6 (Boone, Iowa); Second Vice-Chairman Shaun Kelley, Division 642 (Creston, Iowa); and Third Vice-Chairman Steve Wendt, Division 656 (Mason City, Iowa).

During the quadrennial meetings, members discussed the upcoming Presidential election as well as a number of legislative and regulatory issues of importance to locomotive engineers and trainmen.

Colorado State Legislative Board

Members of the BLET's Colorado State Legislative Board elected new officers at their second quadrennial meeting held in Denver on September 14.

The new State Legislative Board Chairman is Mike Weston of BLET Division 186 (Denver), and the new Secretary-Treasurer is Jim Wilmesher of Division 256 (Denver).

The former Chairman, George Last of Division 940 (Denver), and the former Secretary-Treasurer, Steve Patterson of



The Executive Board members of the Iowa State Legislative Board. Seated, from left: Jeff Kurtz, Chairman; and Janet Schultz, Secretary-Treasurer.

Standing, from left: Steve Wendt, 3rd Vice Chairman; Shaun Kelley, 2nd Vice Chairman; and Chuck Hintz, 1st Vice Chairman.



Mike Weston

Division 256 (Denver), did not run because they are retiring from union work after years of service to the BLET and its members.

The following officers were also elected at the September 14 meeting:

- Dennis Parker of Division 133

(Denver), Vice-Chairman;

- Lew Fraser of Division 215 (Grand Junction, Colo.), Second Vice-Chairman; and

- Kevin Utterback of Division 47 (Denver), Alternate Secretary-Treasurer. •

PASSENGER NEWS BRIEFS

Authorities suspect sabotage in collapse of transmission tower

Authorities suspect sabotage was behind the collapse of two enormous electrical transmission towers in Wisconsin that halted Amtrak train service between Chicago and Milwaukee for much of the October 9th weekend.

That service was back to normal by October 11, but investigators went back to search for clues.

An FBI anti-terrorism task force is working with the Oak Creek (Wisc.) Police Department in getting to the bottom of the tumbling of the two towers.

Nobody was hurt, but freight and passenger train service was halted until crews cleared the power lines from the tracks and authorities collected physical evidence.

A freight train stopped 75 yards short of the wires. Milwaukee's Mitchell Airport, which is about a mile from the towers, lost power for a while over the weekend.

(From the Chicago Sun-Times.) •

N.E. corridor bridges may be on last legs

Passengers riding the rails in the Northeast hardly notice the three busy drawbridges they cross in southeastern Connecticut. But Amtrak engineers say the bridges are in such dire condition that they threaten to eliminate service between New York and Boston and curtail access to three rivers.

The tiny 291-foot drawbridge that has operated over the Niantic River for 97 years is the busiest of the three. Its

steel supports have holes so large, a person can stick a finger in them. To the east, bolts supporting a four-million-pound counterweight keep failing on the 85-year-old bridge that runs over the Thames River. To the west, structural support pins are wearing out on the railroad bridge over the Connecticut River. That bridge is 97 years old.

Of the roughly 1,300 bridges that Amtrak owns, the three in southeastern Connecticut are among the most antiquated and least reliable in the system, Amtrak officials said.

(From the New York Times.) •

FRA issues safety awareness notice after rash of fatal accidents

FRA Message

Continued from Page 1

ings and Recommendations of the SOFA Working Group, in October 1999. Job briefings before switching operations begin, and when the nature of the work changes; and mentoring of less experienced employees are important components of Crew Resource Management. The latter Recommendation may grow still further in importance as carriers replace retiring employees.

The SWG is also working to eliminate Severe Injuries — injuries that are potentially life and career threatening,

and include amputations, fractures of bones other than to fingers and toes, loss of sight, and severe burns. While all the mechanisms through which Severe Injuries occur are not understood, the SWG believes that the Five Operating Recommendations and awareness of Special Switching Fatalities are important in reducing these injury events. For educational purposes, the SWG has condensed the Five Operating Recommendations into the Five SOFA Lifesavers:

- **Secure equipment before action is taken.**
- **Protect employees against**

moving equipment.

- **Discuss safety at the beginning of a job or when a project changes.**

- **Communicate before action is taken.**

- **Mentor less experienced employees to perform service safely.**

All of us in the Railroad Industry need to re-dedicate our sincere commitment to safety of operations and all of our work processes. We must focus on our personal and professional responsibilities toward safety and include our fellow employees in those considerations. Each employee is personally accountable for his or her actions on the job.

With business on the upturn and many new employees entering the workforce, keeping the focus on our jobs is more important than ever. We must continue to remain vigilant about our personal safety, the safety of others, and the safety of the equipment we use.

As we approach important holidays and the end of another year, let's all be watchful so that we can share these times with family and friends, knowing that others will enjoy the same blessings.

Betty Monro
Washington, D.C. •

2004 THIRD QUARTER

Burlington Northern Santa Fe



BNSF posted a sharp drop in third-quarter profit, as a charge to reflect changes in the way the company estimates asbestos and environmental liabilities hurt its bottom line.

The railroad said third-quarter net income came to \$2 million, including a charge of \$288 million, compared with \$203 million a year earlier. On a more positive note, the company noted that third-quarter freight revenues increased to an all-time quarterly record of \$2.74 billion compared with 2003 third-quarter revenues of \$2.37 billion.

Excluding the pretax charge for asbestos and environmental liabilities (\$465 million), the railroad's operating ratio was 79.4 percent. Consumer Products revenues increased \$168 million, or 18 percent, to an all-time quarterly record of \$1.10 billion as a result of double-digit increases in the international intermodal, truckload and perishables sectors. Industrial Products revenues increased \$80 million, or 14 percent, to an all-time quarterly record of \$634 million reflecting strong demand in the construction products, building products, and petroleum products sectors. Coal revenues rose \$78 million, or 15 percent, to \$589 million resulting from record demand by utility customers. •

Canadian National Railway



CN, which has the highest profit margin among North American railways, said third-quarter earnings rose 18 percent, helped by acquisitions and higher shipments. Net income climbed to C\$346 million (\$283 million) from C\$294 million, or C\$1.02,

the company said in a statement. Revenue rose 21 percent to C\$1.71 billion.

CN benefited from the purchase of two U.S. ore-hauling railroads in May and the July acquisition of rights to operate the routes of BC Rail Ltd., which hauls forest products including lumber. CN bought the Duluth, Missabe & Iron Range Railway and the Bessemer & Lake Erie Railroad from Blackstone Group LP's Great Lakes Transportation LLC unit in a \$380 million transaction. The Canadian company spent C\$1 billion at auction for the rights to run BC Rail.

Total shipments rose 19 percent. Ore shipments more than doubled and forest products increased 20 percent, the company said.

CN also reported that its operating ratio for the 2004 third quarter was 65.4 percent, which is 2.5 percentage points better than the prior year's quarterly performance. •

Canadian Pacific Railway



**CANADIAN
PACIFIC
RAILWAY**

Canadian Pacific Railway reported third-quarter 2004 net income of \$177 million, compared with net income of \$91 million in the same period of 2003 (all figures Canadian). The increase included

an after-tax gain of \$73 million on foreign exchange on long-term debt. Volumes grew in six of seven business lines, including a 9-per-cent jump in intermodal, which is on pace to become a \$1 billion business line for CPR this year.

Excluding foreign exchange gains and losses on long-term debt, income in third-quarter 2004 increased 9 per cent to \$104 million, compared with \$95 million in third-quarter 2003.

The railway's operating ratio of 77.9 percent in the 2004 third quarter compares with 77.5 percent in the 2003 third quarter.

CPR reported that its operating income of \$219 million was an increase of 8 per cent over the 2003 quarter. Its revenue was also up \$85 million, but operating expenses were also up \$70 million, driven by higher freight volumes and fuel prices, temporary costs to train additional crews, and a return to a normal level of performance-based incentive compensation. •

CSX Transportation



Third quarter earnings at CSX fell about six percent over the same quarter of 2003. Excluding quarterly charges in 2004 for the Conrail spin-off and charges in 2003 for restructuring, earnings were \$109 million in the third quarter compared with \$116 million in 2003.

The dividing up of Conrail assets contributed \$14 million, or 7 cents, a share, to CSX's net income. Revenue rose more than 5 percent in the quarter to \$1.98 billion from \$1.88 billion. Expenses fell 13 percent to \$1.72 billion from \$1.98 billion.

The railroad's operating ratio for the 2004 third quarter was 86.7 percent compared to 85.2 percent in the 2004 second quarter. Surface Transportation revenue, including rail and intermodal, increased \$115 million to \$1.94 billion, merchandise revenue was up 6%, and coal revenue was up 10%.

"We are encouraged by these results and remain committed to further improving CSX's service and costs. This will allow CSX to capitalize even more on both growth and yield," said CSX Chairman, President and Chief Executive Officer Michael J. Ward. •

Kansas City Southern



Kansas City Southern reported net income for third quarter 2004 of \$8.9 million compared to \$1.0 million for third quarter 2003. KCS posted record third quarter 2004 operating revenues of \$162.1 million, an increase of \$17.2 million, or 11.9%, over the comparable 2003 period. Four of its five commodity groups attained quarter-over-quarter double digit revenue growth led by Paper & Forest Products, which increased 23.3% with strong gains in all its market segments. Intermodal revenues, including

Norfolk Southern and CSX haulage business, increased 14.1% in third quarter 2004 compared with a year earlier.

KCS third quarter 2004 total operating expenses of \$137.5 million were \$10.7 million higher than the same period in 2003, driven by higher fuel prices, compensation, and casualty and insurance costs.

KCS third quarter 2004 operating income increased \$6.5 million, or 35.9 % year-over-year. KCSR's operating ratio improved to 84.8 % compared with 87.5% for the prior year period. •

Norfolk Southern



Boosted by surging Asian imports, renewed coal exports and increased freight rates, Norfolk Southern more than doubled its 2004 third quarter profit compared to its 2003 third quarter profit.

The nation's fourth-largest railroad made \$288 million in the quarter ended Sept. 30, up from \$137 million in last year's third quarter. Per-share earnings rose to 72 cents from 35 cents.

Among the highlights this quarter, NS noted that:

- Railway operating revenues increased 16 percent and set an all-time record of \$1.9 billion;
- Income from railway operations improved 51 percent to a record \$469 million;
- Net income was \$288 million; and
- The railway operating ratio for the first nine months improved 5.6 percentage points to 76.9 percent compared with 82.5 percent in the same period of 2003. For the quarter, it was 74.7 percent. •

Union Pacific Corp.



Union Pacific Corp., which operates the nation's largest railroad company, said its profit fell 38 percent in its third quarter as high fuel prices and service problems more than offset the impact of a rise in revenue.

The company earned \$202 million, or 77 cents a share, in the period ended Sept. 30 compared with \$317 million, or \$1.21 a share, a year ago. Revenue rose to \$3.08 billion from \$2.96 billion a year ago.

Service problems caused by a surging economy increased costs by about \$44 million in the third quarter, while hiring and training new workers to meet demand cost \$35 million and consolidating operations at its new headquarters in Omaha cost \$23 million, railroad officials said.

UP has been struggling with a crew shortage and rail congestion since last fall, when the economy began picking up. The railroad also was surprised by the number of engineers and conductors taking retirement under new federal rules.

For the first nine months of the year, Union Pacific earned \$525 million, or \$2 a share, up from \$1.03 billion, or \$3.94 per share, a year ago. Revenue rose to \$8.998 billion from \$8.586 billion a year ago.

"Our \$3.1 billion in third quarter operating revenue marks the second consecutive quarter of Railroad revenue over the \$3 billion mark and our best total revenue performance ever as a company," said Dick Davidson, chairman and chief executive officer. "However, unprecedented fuel prices and high operating costs resulting from our service inefficiencies out-weighted the revenue growth."

Union Pacific's operating ratio for the 2004 third quarter was 86.4 percent, compared to 80.0 percent for the third quarter of 2003. Its year-to-date operating ratio is 87.9 percent, compared to 82.0 percent for the first nine months of 2003.

In the third quarter, commodity revenue was up 4 percent compared to the 2003 third quarter. The breakdown is as follows: Industrial Products up 9 percent; Chemicals up 8 percent; Intermodal up 7 percent; Automotive up 4 percent; Energy was flat; and Agricultural down 4 percent.

Quarterly average system speed, as reported to the Association of American Railroads, improved 0.5 mph versus the prior quarter, but was 1.1 mph lower than the third quarter of 2003. •

SOUTHWESTERN CONVENTION MEETING



Members of the BLET Advisory Board, front row, from left: Vice-President Merle W. Geiger Jr.; Vice-President Steve Speagle; and Vice-President Dale McPherson. Back row, from left: National Secretary-Treasurer William C. Walpert; Vice-President & U.S. National Legislative Representative Raymond Holmes; First Vice-President Ed Rodzwick; and National President Don Hahs.



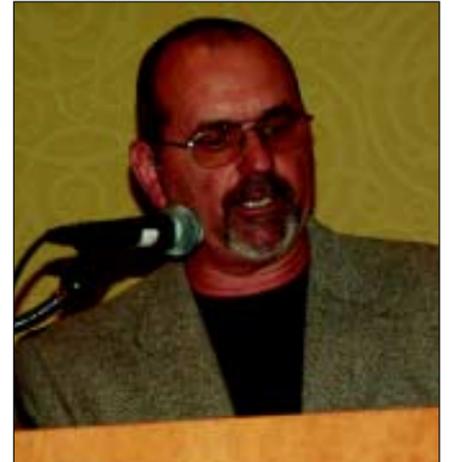
General Chairman John Koonce (Illinois Central)



From left: Garry Tudor, Local Chairman of BLET Division 249 (Houston); and Russell Elley, BLET Division 197 (San Antonio) and Third Vice-Chairman of the UP-Southern Region GCofA.



From left: Gary Bell, Local Chairman of Division 182 (No. Little Rock, Ark.); Velma Williams, GIA Auxiliary 37 (Memphis); and W.D. Gaddy, Secretary-Treasurer of Division 182.



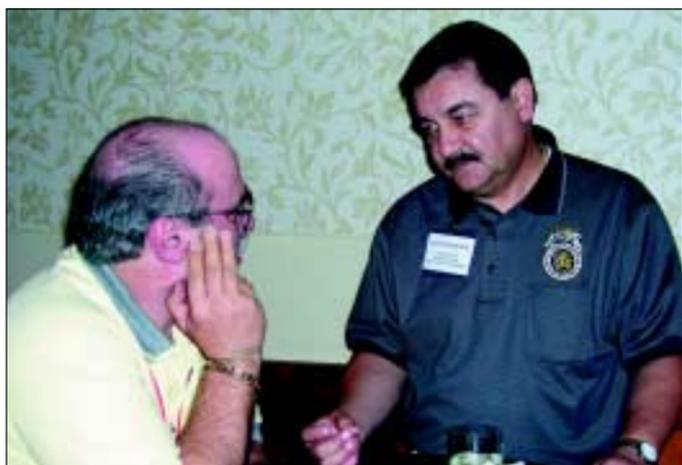
Brother G.Y. Bailey, Local Chairman of BLET Division 62 (Houston), served as chairman of the 69th annual Southwestern Convention Meeting, which was held just outside of Houston in The Woodlands, Texas.



Clockwise, from bottom left: Sereena Hogan, GIA Third Vice-President; Ken Kroeger, BLET Special Rep; Pat Lynch, Local Chairman of BLET Division 446 (Gallup, N.M.); and Mike Twombly, Springfield Terminal/D&H General Chairman.



Tony Brown, Secretary-Treasurer of BLET Division 857 (Tyler, Texas) and his wife, Michelle.



Herb Yabra, President and Legislative Rep of Division 194 (Houston); and Larry Schneider, Legislative Rep of Division 192 (El Paso).



National Vice-President Lee Pruitt.

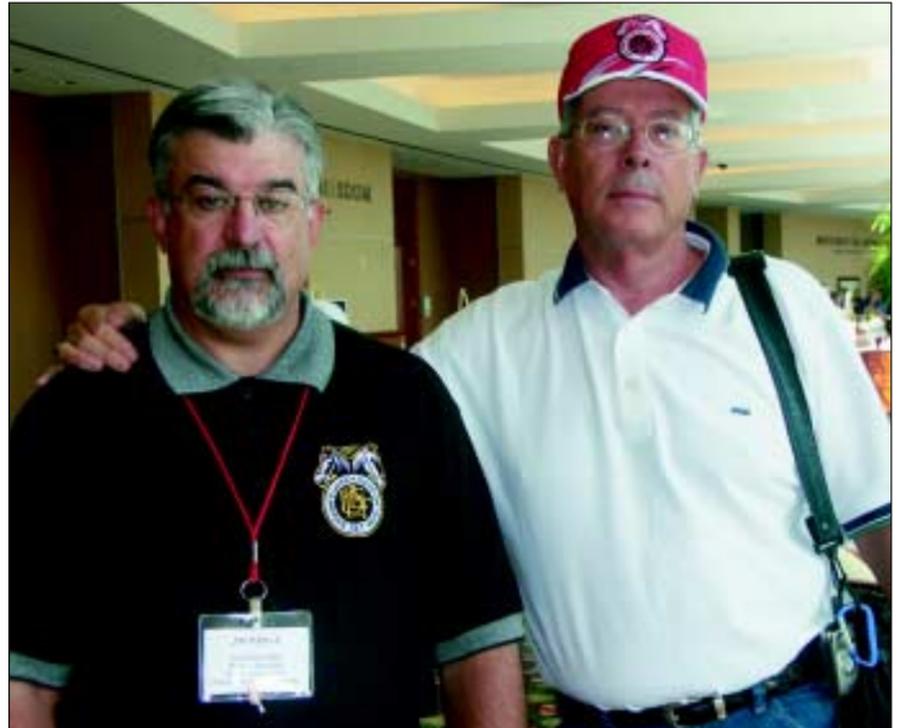


Steve Christian, Local Chairman and Legislative Rep of Division 524 (Van Buren, Ark.), with his better half.

HOUSTON, TEXAS



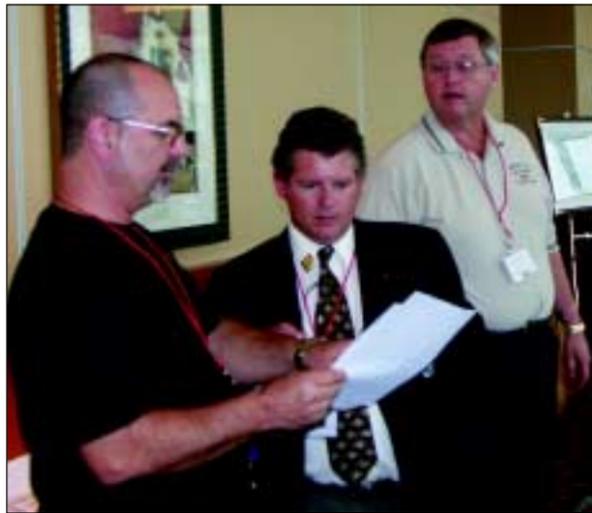
From left: Ed Way, Chairman of the BLET's Illinois State Legislative Board; Diane Lind; and Skip Lind, a member of BLET Division 520 in Joliet, Ill.



From left: Jim Keele, Chairman of the Kansas State Legislative Board; and Jim Bradford, BLET Special Representative.



From left: Fred Weaver, Local Chairman of BLET Division 604 (Sherman, Texas); and Chad Gambel, Vice-Local Chairman and Secretary-Treasurer of BLET Division 604.



From left: G.Y. Bailey, SWCM 2004 site chairman; Pat Johnson, SWCM Recording Secretary; and Tim Windsor, SWCM Treasurer.



From left: Cooksey Humphrey of BLET Division 326 (Bossier City, La.); and Tony Wayland of BLET Division 620 (Fort Worth, Texas.)



Members of the Southwestern Convention Meeting Scholarship Awards Committee, from left: Onita Wayland, GIA President; Bill Walpert, BLET National Secretary-Treasurer; Leo Srubas; Don Hahs, BLET National President; Patricia Howell; and Debbie Keele.



Brother Wade Stevener, Local Chairman of BLET Division 194 (Houston), and his wife Rockie.



From left: Kathy Yambra, GIA Texas State Legislative Representative; and Herb Yambra, Division 194 (Houston) President and Legislative Representative and 2nd Vice-Chairman of the Texas State Legislative Board.



From left: John Tolman, BLET National Division Chief of Staff and Political & Legislative Director; and R.E. Mansfield of BLET Division 711 (Baytown, Texas).

BLET NEWS

Information on Medicare for railroad families

The Federal Medicare program provides hospital and medical insurance protection for railroad retirement annuitants and their families, just as it does for social security beneficiaries. Part A (hospital insurance) is financed through payroll taxes paid by employees and employers, while Part B (medical insurance) is financed by premiums paid by participants and by Federal general revenue funds.

The following questions and answers provide basic information on Medicare eligibility and coverage, Medicare premium, deductible and coinsurance increases in 2005, as well as information on the changes in Medicare effected by legislation enacted in 2003.

1. Who is eligible for Medicare?

All railroad retirement beneficiaries age 65 or over, and other persons who are directly or potentially eligible for railroad retirement benefits, are covered by the program. Although the age requirements for some unreduced railroad retirement benefits are rising just like the social security requirements, beneficiaries are still eligible for Medicare at age 65.

2. Who is eligible for Medicare coverage before age 65?

In general, coverage before age 65

is available for disabled employee annuitants who have been entitled to monthly benefits based on total disability (i.e., the employee must have met the Social Security Act's requirements for a disability benefit) for at least 24 months. Disabled widow(er)s under 65, disabled surviving divorced spouses under 65, and disabled children may also be eligible.

Medicare coverage before age 65 on the basis of permanent kidney failure is also available to employee annuitants, employees who have not retired but meet certain minimum service requirements, spouses, and dependent children who suffer from permanent kidney failure requiring hemodialysis or a kidney transplant. (Special rules also apply for individuals diagnosed with Amyotrophic Lateral Sclerosis.)

3. How do persons enroll in Medicare?

If a retired employee or a family member is receiving a railroad retirement annuity, enrollment for both Part A (hospital insurance) and Part B (medical insurance) is generally automatic and coverage begins when the

person reaches age 65. An individual may decline Part B if so desired, and this does not preclude him or her from applying for medical insurance at a later date. Premiums may be higher, however, if enrollment is delayed.

If an individual is eligible for but not receiving an annuity, he or she should contact the nearest Board office about three months before attaining age 65 in order to apply for Medicare. (This does not mean that the individual must retire if presently working.) The

best time to apply is during the three months before the month in which the individual reaches age 65. He or she will then have both hospital and medical protection beginning with the month age 65 is reached. If the individual does not enroll for Part B in the three months before attaining age 65, he or she can enroll in the month age 65 is reached or during the next three months, but there will be a delay of one to three months before medical insurance is effective. Individuals who do not enroll during their initial enrollment period may sign up in any General Enrollment Period (January 1 - March 31 each year). Coverage for such individuals

begins July 1 of the year of enrollment.

4. How much can Medicare Part B premiums increase for delayed enrollment?

Premiums for Part B are increased 10 percent for each 12-month period the individual could have been, but was not, enrolled. However, individuals who wait to enroll in Part B because they have group health plan coverage based on their own or their spouse's current employment may not have to pay higher premiums because they are eligible for special enrollment periods. Nonetheless, individuals covered by an employer group health plan should consider how delaying enrollment will affect their eligibility for health insurance policies, known as "Medigap" insurance, which supplement Medicare coverage.

Individuals can get more detailed information about Medigap policies from the publications Medigap Policies or Guide to Health Insurance for People with Medicare. To get a copy, they can call the Medicare toll-free number 1-800-MEDICARE (1-800-633-4227) or go to www.medicare.gov on the Internet and click on "Publications."

See Medicare, Page 7



Railroad Retirement financial outlook remains strong

The Railroad Retirement Board is required by law to submit annual reports to Congress on the financial condition of the railroad retirement system and the railroad unemployment insurance system. These reports must also include recommendations for any financing changes which may be advisable in order to ensure the solvency of the systems. In June, the Board submitted its 2004 reports on the railroad retirement and unemployment insurance systems.

The following questions and answers summarize the findings of these reports.

1. What were the assets of the railroad retirement and railroad unemployment insurance systems last year?

As of September 30, 2003, total railroad retirement system assets, comprising assets managed by the National Railroad Retirement Investment Trust and the railroad retirement system accounts at the Treasury, equaled \$24.2 billion. The Trust was established by the Railroad Retirement and Survivors' Improvement Act of 2001 to manage and invest railroad retirement assets. The balance of the railroad unemployment insurance system was \$51.5 billion at the end of the fiscal year.

2. What was the overall finding of the 2004 report on the financial condition of the railroad retirement system?

The 2004 report, which addressed railroad retirement financing during the next 25 years, was generally favorable, concluding that, barring a sudden, unanticipated, large decrease in rail-

road employment or substantial investment losses, the railroad retirement system will experience no cash-flow problems for at least 22 years. However, the 2004 report also indicated that the long-term stability of the system is still questionable. Under its current financing structure, actual levels of railroad employment and investment return over the coming years will largely determine whether corrective action is necessary.

3. What methods were used in forecasting the financial condition of the railroad retirement system?

The 2004 report projected the various components of income and outgo of the railroad retirement system under three employment assumptions, utilizing different patterns of changes and decreases in the railroad work force for the 25 calendar years 2004-2028. The projections of these components were combined and the investment income calculated to produce the projected balances in the railroad retirement accounts at the end of each projection year.

Projecting income and outgo under optimistic, moderate and pessimistic employment assumptions, the 2004 report indicated no cash-flow problems occur throughout the 25-year projection period under the optimistic and moderate assumptions. Cash-flow problems arise only under the pessimistic assumption, and not until 2026.

4. How do the results of the 2004 report compare with those of the 2003 report?

The projected account balances are higher due primarily to the actual in-

vestment return of approximately 22.6 percent significantly exceeding the expected investment return of 6 percent in calendar year 2003. Projected benefit amounts are slightly lower due in part to the lower assumed cost-of-living increases in 2004 and 2005 in this year's report. Projected payroll tax income differs primarily due to projected decreases in tax rates resulting from higher account balances.

5. Did the 2004 report on the railroad retirement system recommend any financing changes?

The report did not recommend any railroad retirement financing changes. The payroll tax adjustment mechanism provided by the 2001 legislation will automatically increase or decrease tax rates in response to changes in fund balance. Even under a pessimistic employment assumption, this mechanism is expected to prevent cash-flow problems for at least 22 years.

6. What were the findings of the 2004 report on the financial condition of the railroad unemployment insurance system?

The Board's 2004 railroad unemployment insurance financial report was also generally favorable. Even as maximum benefit rates increase 35 percent (from \$55 to \$74) from 2003 to 2014, experience-based contribution rates are expected to maintain the unemployment insurance system's solvency.

Unemployment levels are the single most significant factor affecting the financial status of the railroad unemployment insurance system. However, the system's experience-rating provi-

sions, which adjust contribution rates for changing benefit levels, and its surcharge trigger for maintaining a minimum balance help to ensure financial stability in the advent of adverse economic conditions.

Under experience-rating provisions, each employer's contribution rate is determined by the Railroad Retirement Board on the basis of benefit payments made to the railroad's employees. The report predicted that, even under the most pessimistic assumption, the average employer contribution rate remains well below the maximum throughout the projection period.

The report also predicted that the 1.5 percent surcharge that is in effect in calendar year 2004 would remain at 1.5 percent in calendar years 2005-2006. A 1.5 percent surcharge is also probable in calendar year 2007.

7. What methods were used to evaluate the financial condition of the railroad unemployment insurance system?

The economic and employment assumptions used in the unemployment insurance report corresponded to those used in the report on the retirement system. Projections were made for various components of income and outgo under each of three employment assumptions, but for the period 2004-2014, rather than a 25-year period.

8. Did the 2004 report on the railroad unemployment insurance system recommend any financing changes to the system?

No financing changes were recommended at this time by the report.

Medicare

Continued from Page 6

5. What is covered by Part A (hospital insurance) of the Original Medicare Plan?

The hospital insurance program is designed to help pay the bills when an insured person is hospitalized. The program also provides payments for required professional services in a skilled nursing facility (but not for custodial care) following a hospital stay, home health services, and hospice care.

There is a limit on how many days of hospital or skilled nursing care Medicare helps pay for in each "benefit period." A benefit period begins the first day a patient receives services in a hospital. It ends after a person has been out of a hospital or other facility primarily providing skilled care for 60 days in a row.

Benefits are ordinarily paid only for services received in the United States or Canada. Hospital insurance also covers hospital stays in Mexico under very limited conditions.

6. What are the Medicare Part A deductible and coinsurance charges in 2004 and what will they be in 2005?

For the first 60 days in a benefit period, a Medicare patient is responsible for paying a deductible, which for 2004 is the first \$876 of all covered inpatient hospital services. The Part A deductible will increase to \$912 in 2005. The daily coinsurance charge that a Medicare beneficiary is responsible for paying for hospital care for the 61st through the 90th day is \$219 in 2004, increasing to \$228 per day in 2005. If a beneficiary uses "lifetime reserve" days, he or she is responsible for paying \$438 a day for each reserve day used in 2004, and \$456 a day in 2005. Lifetime reserve days are an extra 60 hospital days a beneficiary can use if illness keeps him or her in the hospital for more than 90 days; a beneficiary has only 60 reserve days during his or her lifetime and the beneficiary decides when to use them.

In addition, the daily coinsurance charge a beneficiary is responsible for paying for care in a skilled nursing facility for the 21st through the 100th day is \$109.50 in 2004 and will be \$114 in 2005.

7. What are some of the services covered by Part B (medical insurance) of the Original Medicare Plan?

Medicare medical insurance helps pay for doctors' services and many medical services and supplies that are not covered by the hospital insurance part of Medicare, such as certain ambulance services, outpatient hospital care, X-rays, laboratory tests, physical and speech therapy, blood, mammograms, Pap smears, and colorectal cancer screening.

8. Will the Medicare Part B deductible and premium change next year and by how much?

The annual deductible for Medicare Part B will increase from \$100 in 2004 to \$110 in 2005. After that, the deductible will be indexed and subject to annual increases. After the deductible is paid, Medicare will generally pay 80 percent of the approved charges for covered services during the rest of the year; the beneficiary is responsible for paying the remaining 20 percent of the cost.

All beneficiaries currently pay the same basic premium amount for Medicare Part B (\$66.60 in 2004 and increasing to \$78.20 in 2005), which covers outpatient care and doctor visits. Beginning in 2007, the premium will increase for individuals with annual incomes of more than \$80,000, and for couples with annual incomes of more than \$160,000. The amount of the premium increase will be based on a sliding income scale.

9. What is not currently covered by the Original Medicare Plan?

The Original Medicare Plan provides basic protection against the high cost of illness, but it will not pay all health care expenses. Some of the services and supplies Part A or Part B cannot pay for are custodial care, such as help with bathing, eating, and taking medicine; dentures and routine dental care; most eyeglasses, hearing aids, and examinations to prescribe or fit them; long-term care (nursing homes); personal comfort items, such as a phone or TV in a hospital room; most prescription drugs; and routine physical checkups and most related tests.

10. What changes to Medicare were effected by the enactment of the Medicare Prescription Drug, Im-

provement, and Modernization Act of 2003?

Among the major features of this legislation are provisions for Medicare coverage of prescription drugs, the establishment of a Medicare Advantage Program to replace the previous Medicare + Choice Program, and provisions for new preventive benefits.

11. When will Medicare coverage for prescription drugs begin?

The actual prescription drug benefit will begin in 2006. In the interim, Medicare-approved drug discount cards became available in June 2004 to help beneficiaries save on prescription drugs. Medicare contracts with private companies to offer the drug discount cards which bear a Medicare-approved seal. Voluntary enrollment began May 2004 and continues through December 31, 2005.

The discount card program is not intended to be a prescription drug benefit, but rather a temporary discount program to help people without outpatient prescription drug insurance until the Medicare drug benefit takes effect on January 1, 2006.

In June 2004, Medicare also began providing a \$600 annual credit towards the purchase of prescription drugs for Medicare beneficiaries with incomes in 2004 of not more than \$12,569 for single individuals or \$16,862 for married individuals. To qualify for the credit, beneficiaries must not be receiving outpatient drug coverage from other sources, including Medicaid, TRICARE, group or individual health insurance coverage, or the Federal Employees Health Benefits Program. Generally, once a person qualifies for the \$600 credit, he or she is qualified until the new Medicare drug benefit begins.

The credit is reflected on the Medicare-approved drug discount cards of qualified beneficiaries. While Medicare-approved discount card programs can charge a beneficiary an enrollment fee of up to \$30 per year, Medicare will pay the enrollment fee for beneficiaries who qualify for the \$600 credit.

12. How will the Medicare prescription drug benefit work when it takes effect?

Beginning in 2006, all people with Medicare will be able to enroll in plans that cover prescription drugs. Plans might vary, but in general, this is how they will work:

- Beneficiaries will choose a prescription drug plan and pay a premium of about \$35 a month.
- Beneficiaries will pay the first \$250 (the deductible).
- Medicare then will pay 75% of the costs between \$250 and \$2,250 in drug spending.
- Beneficiaries will pay only 25% of these costs.
- Beneficiaries will pay 100% of the drug costs above \$2,250 until they reach \$3,600 in out-of-pocket spending.
- Medicare will pay about 95% of the costs after the beneficiary has spent \$3,600.

Some prescription drug plans may have additional options to help pay the out-of-pocket costs.

Extra help will be available for people with low incomes and limited assets. Most significantly, people with Medicare who have incomes below a certain limit won't have to pay the premiums or deductible for prescription drugs. The income limits will be set in 2005. If a beneficiary qualifies, he or she will only pay a small co-payment for each prescription needed.

Other people with low incomes and limited assets will get help paying the premiums and deductible. The amount they pay for each prescription will be limited.

13. What is Medicare Advantage?

In 2004, the health plan option known as Medicare + Choice was replaced by the Medicare Advantage Program.

Congress created the Medicare Advantage Program to give beneficiaries more choices, and sometimes, extra benefits, by letting private companies offer them their Medicare benefits. Persons who join a Medicare Advantage Plan may have the following choices:

- Medicare Managed Care Plans;
- Medicare Preferred Provider Organization Plans, and;
- Medicare Private Fee-for-Service Plans.

If Medicare Managed Care Plans, Medicare Preferred Provider Organization Plans, or Medicare Private Fee-for-Service Plans are available in a beneficiary's area, he or she can join one and get Medicare benefits through the plan. By joining one of these Medicare Advantage Plans, beneficiaries can often get extra benefits, like additional days in the hospital. The plan may have special rules that they need to follow. They may also have to pay a monthly premium for the extra benefits.

Medicare Advantage Plans are available in many areas of the country. For information about the Medicare Advantage Plans available in a particular area, beneficiaries should call Medicare's toll-free number 1-800-MEDICARE (1-800-633-4227) or visit Medicare's Web site at www.medicare.gov.

14. What new preventive benefits are being offered?

Beginning in 2005, preventive benefits coverage will be expanded to include: a one-time initial wellness physical examination; screening blood tests for early detection of cardiovascular diseases; and diabetes screening tests for people at risk of diabetes.

15. Will Medicare put out information about program changes?

The Centers for Medicare & Medicaid Services (CMS), the Federal agency responsible for administering Medicare, mailed letters to all Medicare beneficiaries in Spring 2004 to explain the prescription drug discount cards. In 2005, CMS plans to mail informational booklets to Medicare beneficiaries to explain the prescription drug benefits.

In the meantime, CMS will provide information about the Medicare-approved drug discount cards through the Medicare toll-free number 1-800-MEDICARE (1-800-633-4227), and through their Web site at www.medicare.gov. •

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BLET NEWS

A message from IBT General President James P. Hoffa

Rail Labor uniting



From left: BLET National President Don Hahs, IBT General President Jim Hoffa and BMW E President Freddie Simpson at the Stanley Yard in Toledo, Ohio, on November 5, 2004.

While labor's candidate for President, John Kerry, did not win, we are proud that the International Brotherhood of Teamsters, along with the entire family of labor, united in an historic effort to fight for the interests of working families. And while President Bush was re-elected, we note that more than 55 million people cast their vote for a progressive agenda. We will continue the fight for that agenda in the next Congress and in state legislatures around the nation as we work hard to expand the base of support.

For the Teamsters, this election marks the largest member mobilization effort in the history of the union. With hundreds of rank and file Teamsters, including many BLET members, working full time on the campaign in the field, and with hundreds of thousands of leaflets and phone calls, hundreds of work site visits and dozens of rallies, the Teamster membership was never been more involved in a Presidential election. We are proud that the Teamster membership responded by turning out in overwhelming numbers for Senator Kerry and in support of our economic justice agenda.

November 2 was not the end of our fight to take back this country for working families. It was the beginning. This effort was never about one candidate, one political party, or a single election. It is about moving forward a pro-worker agenda at the national level. We will continue the fight for fair trade, universal health care, increased rail security, worker rights, pension reform and retirement security. And we will continue to work with everyone — Republican, Democrat and Independent — who shares our agenda.

BMW E merger

One victory we can celebrate was the vote by BMW E members to merge with the IBT. This is an historic time for rail labor. The Teamsters now rep-

resent 42 percent of rail union members in North America. A Union with a proud history over 100 years in the making, our maintenance of way brothers and sisters add a vital component to our growing rail conference. The rail corporations' "business as usual" era is over and we look forward to negotiating improved wages, safer working conditions and stronger benefits for our members.

I realize that many of you work side by side with maintenance of way members in the rail yard. For too long, the rail corporations wanted us to remain divided even though the work performed along the rails is interconnected. But that tide has turned. Now you can consider members of the BMW E brothers and sisters since we are united under the Teamster banner.

Fraternally,

James P. Hoffa
General President

NOVEMBER 2004 CALENDAR & EVENTS

DECEMBER 10, 2004... U.S. Railroad Retirement Board Informational Conference

The U.S. Railroad Retirement Board will conduct its final informational conference of 2004 in Altamonte Springs, Fla., at the Hilton Orlando/Altamonte Springs Hotel, 350 South North Lake Blvd. Due to space limitations, the RRB asks that only elected BLET officers attend these conferences. Registration begins at 8 a.m. sharp. All conferences begin promptly at 8:30 a.m. and conclude at 12:30 p.m.

JUNE 12-16, 2005... 78th Annual Southeastern Meeting Association, Montgomery, Ala.

Hosted by Brother David Bowen and the members of BLET Division 740, the 78th annual SMA will be held at the Embassy Suites Hotel, 300 Tallapoosa St., Montgomery, Ala. More details to come.

JUNE 26-30, 2005... 67th Annual Eastern Union Meeting Association, Saratoga Springs

Hosted by Arrangements Chairman Bill Kearsing and the members of Division 46, 67th annual EUMA will be held at the Prime Hotel Saratoga Springs, 534 Broadway, in Saratoga Springs. Brother Kearsing reports that the hotel is now accepting early-bird reservations by calling (518) 584-4000 or (888) 999-4711. Members should ask for the EUMA rate when making reservations, which is \$126 per night. Brother Kearsing can be contacted at (518) 869-2297 or <BKearsing@aol.com>.

JULY 3-8, 2005... 65th Annual International Western Convention, Calgary, Alberta

Hosted by Mike Linkletter and the members of BLET Division 355, the 65th annual IWC will be held at the Fairmont Palliser, 133 9th Ave. SW, in Calgary. Room rates are \$144 per night (Canadian). For details, contact Brother Linkletter at ble355leg@yahoo.com

OCTOBER 2-6, 2005... 70th Annual Southwestern Convention Meeting, Oklahoma City

Hosted by John Salisbury and the members of BLET Division 141, the 70th annual SWCM will be held at the Renaissance Oklahoma City Convention Center Hotel, (405) 228-8000. More details to come when available.

Advisory Board September Activity

In accordance with the BLET Bylaws, summaries of BLET Advisory Board members' activities are published monthly:

National President Don M. Hahs—National Division office: General supervision of BLET activities; General office duties; NARR conference, Chicago; Southwestern Convention Meeting (SWCM), Houston, Texas; Rail Bargaining Coalition mtg.; Rail Craft Scholarship fund raiser, Eagle, Neb.; Florida State Legislative Board mtgs., Tampa, Fla.
First Vice-President & Alternate President Edward W. Rodzwick—Assisted President in general operation of National Division Office; Vice President assignments; Special Representative assignments; Organizing department; Shortline department; Passenger department; Various correspondence & phone calls; Mtg. w/ TCRC President and Legislative Chairman; Mtg. w/ T. Ingram, CSXT President; Holiday, SWCM; Septa General Chairman and Executive Committee mtg.; Florida SLB mtg.
National Secretary-Treasurer William C. Walpert—National Secretary-Treasurer William C. Walpert—General supervision of BLET financial, record depts.; ND office; BLET Education & Training Dept.; Internal Organizing, Mobilizing & Strategic Planning Dept.; Safety Task Force; Meetings with vendors and financial institutions; Meeting with National Officers of Teamsters Canada Rail Conference; Southwestern Convention Meeting, Houston, TX; Railcraft Scholarship Meeting, Lincoln, NE; Joint Division meeting, Lincoln, NE; IBT Finance Committee meeting.
Vice-President Paul T. Sorrow—Public Law Board 6619; Advisory Board mtg.; Grand Trunk Western contract discussions; Wheeling & Lake Erie Section 6 negotiations; Worked on issues involving SBA 1063; Assisted GTW, CSX and NS Northern Lines w/ various issues.
Vice-President Richard K. Radek—ND Office; BLET Decertification Helpline services; Director of Arbitration Dept; National Railroad Adjustment Board (NRAB); Illinois Central; Wisconsin Central; Indiana Harbor Belt; METRA; Bell Rwy. of Chicago; Paducah & Louisville; Chicago Central & Pacific; General assistance, Sec. 3 sub-committee; Metra STF and conference, Chicago, w/ M. Priester, re: River Grove accident; Nat'l. Assn. of RR Referees; NRAB annual mtg. Chicago; Section 3 (Labor) Committee; CN/WC L-M mtg., Green Bay; Manning requirement dispute, IHB; Div. 184 mtg., WC, Schiller Park, Chgo. Term. Cons.; FRA hearing NPRM, Wash., D.C., event recorders; Part 240.409 dockets this month, EQAL 02-67, 02-52, 01-16.
Vice-President Dale McPherson—CP Rail; Port. Term. RR; Longview Portland & Northern; Longview Switching Co.; Indiana RR; Missouri & Northern Arkansas RR; Utah Railroad; UP Eastern Dist.; UP former CNW; BLET National Bargaining Cmte.; Public Law Boards 5604, 5681, 5721, 6040, 6281, 6589; UP work/rest projects; RSAC positive train control cmte.; General office duties, telephone, correspondence; Ratification mtgs., B&S RR contract, Birmingham, Ala.; Soo Line contract mediation, Chicago; SWCM, Houston; PLB 6040 arbitration, Miami; Salem OR-P&W contract negotiations, Salem, Ore.; Div. 416 mtg., Salem, Ore.
Vice-President & U.S. Nat'l Legislative Representative Raymond A. Holmes—BLET Washington D.C. office; General office duties, telephone, correspondence; National Association of State Legislative Board Chairmen; Event for Don Young (R-AK); Fundraiser for Cong. Martin Frost (D-TX).
Vice-President Merle W. Geiger Jr.—Assigned to: BLET Trainmen's Department; Kansas City Southern; Gateway Western; Midsouth Rail; Southrail; Texas-Mexican Rwy.; Springfield Terminal, Delaware & Hudson; Indiana & Ohio RR; Louisville & Indiana RR; New York, Susquehanna & Western RR; St. Lawrence & Atlantic RR; Indiana Southern RR; Contract mediation on D&H w/ GC Twombly, Clifton Park, N.Y.; Contract mtgs. on NYS&W w/ GC Martin, Binghamton, N.Y.; SWCM, Houston; Contract mtgs. on L&I, Jeffersonville, Ind.; Mtgs. w/ GC Clark and Tex-Mex, Corpus Christie, Texas; Holiday; Research, correspondence and general office duties.
Vice-President Stephen D. Speagle—Assigned to Burlington Northern Santa Fe, Montana Rail Link, Pacific Harbor Line; General office duties; Mtgs. w/ BNSF VP-Labor Relations/executive session, PLB 6041, Fort Worth, Texas; National Association of Railroad Referees mtg., Chicago; SWCM, Houston; Wabash Historical Society mtg., Decatur; Safety Summit II mtg., BNSF, Fort Worth; Interdivisional mtg. with all BNSF General Chairmen, Fort Worth; Attend Division 98 and 621 meeting.
Vice-President E.L. "Lee" Pruitt—Assisted general chairmen & members of: UP-Western Lines; UP-Western Region; UP-Central Region; UP-Southern Region; UP-Tacoma Belt; General office duties, telephone paperwork; Arbitration Board 6729, 6730, 6731, 6732, Las Vegas; Assisting GC Donnigan, GCofA mtgs., West Yellowstone, UPWR GCofA; Assisting General Chairman Gore, New Orleans, UPRR GCofA; Trip Rate mtgs., Dallas/Fort Worth, UPRR GCofA.
Vice-President Paul L. Wingo Jr.—Assigned to NS-Southern Lines and Eastern Region GCofAs; Iowa, Chicago & Eastern GCofA; Meridian Southern; BLET Rail Security Officer; Worked w/ IBT Strategic Planning Dept., re: IC&E; FRA-LERB petition; Atlanta mtg. of NS-Pittsburg Division Local Chairmen; Washington, D.C., mtg. w/ FRA Security Director; FRA mtg. w/ Bob Harvey and Scott Palmer, re: Special project; NS disability income protection agreement for ratification; Div. 423 special issue; General office duties.



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