

"Alone we can do so little; together we can do so much." ~Helen Keller

Volume 10, Issue 2

June 2019

Hello everyone! I hope you have some wonderful plans for the summer. As usual we will be at the region meeting. If you are planning to be there, please make it a point to attend the Auxiliary Workshop. It's always great to see familiar faces as well as meeting new people. For those of you who haven't attended our workshop we will have a variety of speakers talking about the importance of knowing what do in the event something were to happen to your spouse as well as discussing safety and legislative issues. I've listed on the following page some of the speakers we will have in. If you are unable to attend we highly recommend you hold a local meeting where similar information is presented. If you have questions or need help organizing a meeting such as that, please contact our office.

In this issue you will read about some of those safety concerns and how you can get involved. Now is the time for us to band together not only as transportation families but in our communities as well as with our friends and neighbors because these issues affect every community where a train passes through.

Many of you have seen or have been impacted with flooding and natural disasters. These circumstances slow down operations and pose safety issues. Our own Past International President and current Vice President for District 6, Carol Menges, lives in Jefferson City Missouri where a tornado hit only 4 miles from her residence last month. If you would like to help get involved in communities like her, I wanted to remind everyone that there is a SMART TD Disaster Relief Fund where you can donate. If you want more information, please contact the SMART TD International Office at 216-228-9400.

Here at the Grand Lodge things have been busy. As you are aware we had a vacancy in

the office of International Secretary/ Treasurer. The Chairperson on the Board of Trustees, Denise (Niki) Wallace has been filling in until a permanent replacement was found. We received a few resumes from some great candidates. The Executive Board and I reviewed them and came to the decision to offer the position to Denise (Niki) Wallace. Niki is currently working on moving to the Cleveland area and is excited to be working with our membership so I hope you will all make her feel welcome.

Lastly I wanted to touch on the topic of lodge meetings and activities to help you in gaining new members seeing as we have a few contests going on for lodges bringing in new members. I've listed below several of the more popular activities and meetings and I highly recommend inviting new people so they can see what we are all about and the importance of the Auxiliary.



Your sister in solidarity,

Kathryn Seegmiller
International President
kseegmiller@smart-union.org
216-521-1161



SAN DIEGO REGION MEETING AUXILIARY WORKSHOP

**TUESDAY JULY 2ND
9:00AM to 12:30PM
Break from 10:30-10:45AM**

VARIOUS SPEAKERS INCLUDING:

**Auxiliary Officers
Designated Legal Counsel Hazmat
UTUIA
SMART TD Officers**

GIFT CARD DRAWING

Meetings and Activities

- Open House with UTUIA, Designated Legal Counsel, Railroad Retirement, Health Ins.
- GOTV (get out the vote) Event
- Informational/Educational Night – Legislative
- Fundraiser – benefiting UTUPAC or local charity
- Sporting Event
- Play/Theatre
- Picnic/BBQ
- Easter/Spring Event– Pancake breakfast, egg hunt, activities & crafts
- Fourth of July – party or BBQ
- Waterpark
- Trunk or Treat/ Chili cook-off
- Holiday/Christmas Party
- Trampoline Park
- Craft Night
- Pampering Night
- Painting Night
- Cooking/M meal Prep Class
- Volunteering in your Local Community
- Any Variety of Common Interest Activities/Hobbies



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Mike Elliott, Railroad Whistleblower

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The United States Supreme Court has cautioned railroad workers that: "Injured workers or their families often fall prey on one hand to persuasive claims adjusters eager to gain a quick and cheap settlement for their railroad employers, or on the other to lawyers either not competent to try these lawsuits against the able railroad counsel or too willing to settle a case for a quick dollar."

*"Laymen cannot be expected to know how to protect their rights when dealing with practiced and carefully counseled adversaries."
Brotherhood of Railroad Trainmen v. Virginia, 84 S. Ct. 1113 (1964)*



INTERNATIONAL SECRETARY/TREASURER

Hello to all,

I am Denise Wallace, better known as Niki. I was elected Chairperson on the Board of Trustees this past convention and as part of my duties was assigned as the Interim International Secretary Treasurer after the untimely retirement of our Auxiliary International Secretary/Treasurer, Mary Kay. Our President Kathryn Seegmiller along with our Executive Board had been trying to fill the vacant position without success. After much discussion with my husband, I decided to apply as International Secretary/Treasurer and move to Ohio.

A little bit about me: I am the President of Auxiliary 200 lodge in Portage, Wisconsin. My husband is Gerald Wallace, the General Chairman of G0261CP/S00. I work full time in transportation with a non-union firm out of Baraboo, WI and plan to leave by the end of June. I have three children and four young grandchildren located around the country from Portland to Key West which allows me great travel opportunities.

I have been working weekends with our International President learning the system since March. My plan is to continue learning and working hard to make this transition as smooth as possible. I will always be available for questions, comments, concerns and any offers of help.

Thank you for your patience and support.

Your sister in solidarity,

Denise (Niki) Wallace
International Secretary/Treasurer
auxiliary_td@smart-union.org
715-493-6850



"You must be the change you wish to see in the world." Mahatma Gandhi



JERRY SCHLICHTER
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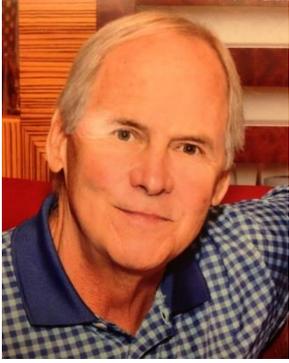
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VICE PRESIDENTS CORNER



STEVE FRITTER
VICE PRESIDENT DISTRICT 2
703-626-6992 | spfritter@gmail.com

DISTRICT 2 STATES: Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Washington D.C.

Each Memorial Day I am reminded of the railroaders I have known who have passed away. Having retired eleven years ago after 36 years of railroad service, the list is pretty long. As I contemplate and remember them, I recognize the impact they had on me. From simple impressions to complex relationships, they are myriad in my mind. I am thankful for having known them.



TERRI INGERICK
VICE PRESIDENT DISTRICT 3
828-280-6804 | terri.ingerick@ncsmart-union.org

DISTRICT 3 STATES: Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia

I would like to take this opportunity to highlight our organization's Auxiliary of the United Transportation Union Scholarship Fund. It was brought to my attention recently that the Fund has generously awarded over half a million dollars since 2004!

Our family has been very fortunate, as two of our children are Auxiliary of the United Transportation Union Scholarship Fund recipients. Our son was awarded his \$1,000 repeating scholarship in 2017, his freshman year of college. More recently, our daughter, who is about halfway through her studies, was awarded one of the 2019 repeating scholarships! Those of you who are currently financing a college education, or have already "been there, done that" know that awards like these are welcome at any time! Especially when they repeat!

I would like to remind and encourage our members of one year or longer to request an Auxiliary of the United Transportation Union Scholarship Fund application for your qualifying family members as soon as they are available, and please do not give up on the first try. The application is as simple as it gets, and is awarded by lottery. If your child has applied for many other scholarships you know what a blessing this is for them!

In closing, I would like to thank our sisters who currently manage the Auxiliary of the United Transportation Union Scholarship Fund, Marilyn Spangler, Rebecca Allgyre and Geralyn Gardner (and all of those in the past,) for their time and commitment. Please know that the efforts of the Scholarship Fund Board are wholly appreciated by our SMART Transportation Union families!

VICE PRESIDENTS CORNER



GERALYN GARDNER
VICE PRESIDENT DISTRICT 4
419-217-5492 | geraldyn_g40@yahoo.com

DISTRICT 4 STATES: Indiana, Kentucky, Michigan, Ohio, West Virginia

The SMART TD Auxiliary hosts a blood drive every quarter at the Grand Lodge building. In May, ALS Awareness month, I set up my Tupperware and did a cash and carry sale and donated to ALS. With the help of the UTUIA, my donation will

be matched as I am a member of Unit 1 in Cleveland. ALS fundraising is a passion for my family since my dad passed from ALS in 2005. The next blood drive will be in September and I will set up again with a donation being made to Autism which is Kathryn's passion.

The Bellevue VFW Auxiliary is becoming an important part of my life as the secretary and learning more about how to help the local veterans and their families. These volunteer hours can also be turned into my unit for the UTUIA.



NORA GRUTZIUS
VICE PRESIDENT DISTRICT 5
708-805-1147 | nora.grutzius@gmail.com

DISTRICT 5 STATES: Illinois, Iowa, Minnesota, Wisconsin

Norfolk Southern Railroad is now implementing changes since they started following precision scheduled railroading model (PSR), resulting in lost jobs, rescheduling of assignments, and strictly enforcing their attendance policy.

Employees will have no more than 3 weekdays or 1 weekend day in a 90-day

period. They are also declining single day vacation requests. Due to this change, our SMART local in the area is discussing a change in our "Fun" events. Such as our White Sox Outing which we have 100-200 people in attendance, we will instead be having smaller weekday outings so that a variety of members will have a chance to attend.

Our first event local minor baseball league team, The Thunderbolts, is coming up Friday, June 7th at 7:00 pm at Ozinga Field in Crestwood, IL. Tickets are \$10 each. For details please contact me.

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2019 MEMBERSHIP CONTESTS

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THREE CONTESTS TO PARTICIPATE IN

NEW MEMBERS

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INCREASE RECEIVES \$100 CHECK**



CONTEST PERIOD JANUARY - DECEMBER

*NEW MEMBER APPLICATIONS MUST BE SUBMITTED AND PAID FOR BETWEEN
JANUARY 1ST AND DECEMBER 31ST, 2019 AND BE IN GOOD STANDING BY THE END OF THE CONTEST PERIOD.

216-521-1161 | www.smarttdauxiliary.org

VICE PRESIDENTS CORNER



MATTIE THOMAS
VICE PRESIDENT DITRICT 7
281-261-0017 | mattie510@gmail.com

DISTRICT 7 STATES: Arkansas, Louisiana, New Mexico, Oklahoma, Texas

Greetings from District 7

As I continue to transition into my new role as Vice President for District 7, I look forward to meeting each Auxiliary Lodge in person. I have communicated with the treasurer of each lodge to let them know I am available if they need me.

I recently spoke with Elley K, who has started a FB page titled: "South Texas Railroad Wives" to let them know that we are all Sisters in Solidarity. The majority of these ladies are spouses of BLE local chairs; however, they have not had any success in communicating with the BLE. I informed them if they want to start an Auxiliary I am available to assist them. I also invited them to come to Houston on September 24, 2019 to the "Solidarity Rally" so they could see SMART-TD and BLE united for a common cause.

In Houston, we are busy assisting SMART-TD and BLE to plan the 4th Annual Solidarity Rally,

WHERE: SPJST LODGE
1435 Beall St.
Houston, TX 77008

WHEN: September 24, 2019

TIME: 12PM – 8:00PM

The purpose of the rally is to create and show solidarity in the railroad members from SMART-TD; BLE and any other rail labor unions interested in attending.

So come join us for an information gathering and exciting day.

Your Sister in Solidarity,

Mattie J. Thomas
Vice President
District 7

JOIN OUR EMAIL LIST

Save a tree while saving the Auxiliary some money. There are two ways to join. Register online at www.smarttdauxiliary.org or by at: auxiliary_td@smart-union.org

NATIONAL LEGISLATIVE DIRECTOR SCOTT SAUNDERS

Firstly, I would like to say thank you to the men and women of our armed forces that have served and given the ultimate sacrifice for our country. We are forever in your debt and are so blessed to live in this beautiful country. As summertime rolls in, I hope you are all able to take some time with your families and enjoy each other's company.

The Region Meeting and SMART – TD General meeting is just ahead and there are many things to discuss. I have been gearing up for a brand-new presentation during our Auxiliary break out session and I can promise you it will be a meeting you do not want to miss. With that being said, I have some late breaking information for you.

As you may have heard, President Trumps administration has made a Federal Register Posting withdrawing pending proposed rulemaking that would have set mandatory crew-size for freight and passenger trains. As you know, the Two-person Crew Bill has been something we have been pushing across America. This has dealt it a fatal blow. In a letter from National Legislative Director John Risch, he stats, The Trump Administration “announced that not only will FRA turn a blind eye to the unsafe practices of single-person or no-person trains, the agency claims that its notice also nullifies all state laws and regulations that establish minimum crew standards.

President Donald Trump, DOT Secretary Elaine Chao and FRA Administrator Ron Batory have taken sides, and it's with the railroads that want to eliminate operating crew members to the detriment of rail safety and to the detriment of the communities through which our members operate trains. The action today flies in the face of so-called conservative values and state's rights. The federal government is refusing to protect the public and at the same time is prohibiting states from doing so by posting this federal notice.

This action undermines my faith in the FRA in being a fair and impartial overseer of safety in the railroad industry. Clearly, the railroad CEOs have their folks in power with President Trump and his administration. This action should put an end to any thoughts that this president and this administration is supportive of railroad workers.

It is now more important than ever that we pass a federal law requiring that every train in America have a minimum of two crew members. Those two crew members must be a federally certified conductor and a federally certified locomotive engineer.

It's time to not only send an email message to your member of Congress, but it is time for every operating railroad worker to contact their member of Congress personally. Call their offices and ask to meet with them today.

We will not be stopped by today's terrible decision. It makes us more committed than ever to pass a federal two-person crew law.

THE TIME IS NOW to be active. Stop waiting, this matters. Let me know if I can help you.

In Solidarity,

Scott Saunders Jr

National Legislative Director

ScottSaundersJr@gmail.com

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Michael J. Olley, Esquire
mjolley@ckmo.com

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Representing railroad workers and their families for over 30 years throughout the Eastern United States in claims brought under the Federal Employers' Liability Act and the Federal Rail Safety Act.

Throughout the course of their career, Bob Myers and Mike Olley have secured numerous seven figure verdicts and settlements for both traumatic injury and occupational injury claims resulting from unsafe workplaces, defective and unsafe equipment and repetitive stress injuries as well as asbestos and diesel fume exposure.

In addition to their railroad practice, they have also represented railroad workers, their families and friends in all types of personal injury actions due to defective products, workplace injuries, motor vehicle accidents and medical malpractice.

ALT. NATIONAL LEGISLATIVE DIRECTOR PAM NEAL

First and foremost, for those of you still recovering from unprecedented snows and rains this spring, our hearts are with you, your families and friends. Trains are still not back to capacity due to numerous wash-outs but hopefully by the time this goes to press, we'll be close.

As I write, I'm trying to figure out how I'm going to attend a Women's political tea that I bought a seat for, work a voter registration table (they're really short-handed and know I'm always happy and willing to help) AND get to a jackpot pig show where my granddaughter will be competing, all on the same day!

If you're a grandmother, you understand that those grandchildren functions always come first and most assuredly will this time. The luncheon is a great time to catch up with a group of like-minded women, but the seat is paid for and the donation is what is really important. It's just really tough for me to not be at the voter registration drive.

I don't know about your state, but Texas is making it extremely difficult to vote these days. It's not a problem for me, I work an 8 to 5 job and can early vote or run by on my lunch. Yes, they've shortened early voting days here, but again, not an issue for me. However, for many working people, it is getting harder and harder.

Take our railroaders for example. In Texas, you can only vote absentee if you guarantee that you will be out of town the entire early voting period as well as election day. Voting by mail is only for those who are 65 and over (so yes, I now have that option as well) or disabled. For far too many however, it will be a struggle. With fewer and fewer polling locations, some have to drive greater distances. For those who do not drive, walking is not always an option. Even getting a ride is difficult for many. A large portion of our County is rural.

I make a point about all of this because voting is the greatest equalizer we have in this Country. Voting allows each and every one of us to have an equal voice and say in who our representatives are. The poorest among us to the wealthiest have one vote each. However, the laws governing that vote are under attack.

We in labor use our votes (hopefully) to stand up for working people, safe working conditions, living wages, adequate rest time, secure pensions and a plethora of other issues. As the next election cycle gears into hyper-drive, I ask that you help those eligible become registered voters. After all, you're a member of the Auxiliary and that tells me that you are an activist. You care about what is going on in the world around you. I challenge you to make an impact. If your state has some form of automated registration, that's great! Now, help us by supporting candidates who will make some form of National automatic registration a reality.

And last but certainly not least, join in supporting candidates who support us.

In Solidarity,
Pam Neal
Alt. National Legislative Director
utu393@waco.twcbc.com
254-493-3019



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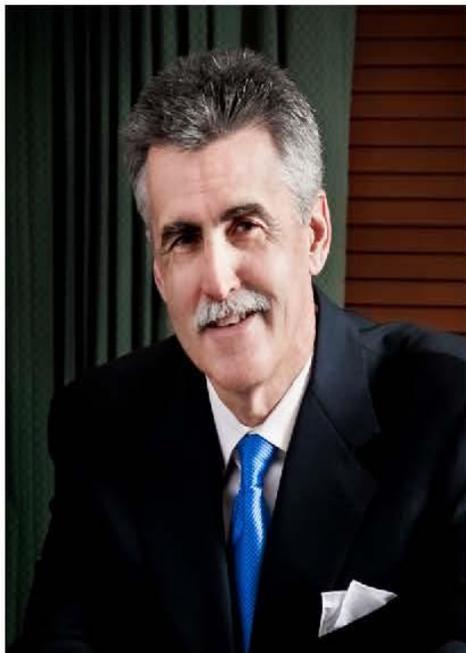


Keep it on the Right Track

with

Willard J. Moody, Jr.

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Auxiliary of the UTU Scholarship Fund News – JUNE 2019

ANNUAL BOARD MEETING

The members of the Auxiliary of the UTU Scholarship Fund Board of Directors met in Salt Lake City, Utah on April 14th thru 17th, 2019. During the meeting, scholarships were drawn from the **56** applications submitted by Auxiliary members for the 2019- 2020 school year. The Board must “spend” at least 5% of our average annual net worth on scholarships to meet our IRS obligations. Through a random drawing, the Board awarded seventeen (**17**) scholarships this year. These scholarships were drawn by Brent O Hatch, Attorney at Law, at his office in Salt Lake City the afternoon of April 17th, 2019.

2019 SCHOLARSHIP WINNERS

The following winners of the \$1,000 Auxiliary Scholarships for 2019-20 are listed in the order the applications were drawn:

Jesslyn Jenkins

Grandchild of Betty Lusk.
Jefferson City, MO, Lodge 933

Cassidy Swain

Child of Crystal Swain.
St Louis, MO, Lodge 28

Asahna Boone

Child of Caryn Haire.
Asheville, NC, Lodge 782

Sydney Menges

Grandchild of Ken and Carol Menges.
Jefferson City, MO, Lodge 933

Courtney Ingerick

Child of Terri Ingerick.
Asheville, NC, Lodge 782

Madison England

Grandchild of Patricia England.
Jefferson City, MO, Lodge 933

Kylie Swain

Child of Crystal Swain.
St Louis, MO, Lodge 28

Breanna Kramer

Child of Jane Kramer.
Bellevue, OH, Lodge 225

Ian Northway

Grandchild of Claudia Goodin.
Jefferson City MO, Lodge 933

Andrew Fritz

Child of Kenneth Fritz.
Bellevue, OH, Lodge 225

Skylar Strunk

Grandchild of Delbert and Diane Strunk.
Bellevue, OH, Lodge 225

Emily Patterson

Grandchild of Kathleen Huston
Jefferson City, MO, Lodge 933

Alexander Conley

Grandchild of Roberta Butler.
Hamlet, NC, Lodge 725

Marvin Watts

Child of Marvin Watts.
Cleveland, OH, Lodge 5

Nicholas Strahl

Grandchild of Goldie Yuan.
Bellevue, OH, Lodge 225

Elisabeth Held

Child of Jade Held.
St Louis, MO, Lodge 28

Dana Sherman

Grandchild of Joyce Dothage.
St Louis, MO, Lodge 28

Congratulations to all of the winners and their families!

PERSONAL OR LODGE DONATIONS

Donations are appreciated and should be made payable to:

Auxiliary of the UTU Scholarship Fund

Mail to:

Rebecca Allgyre,
Scholarship Fund Board Treasurer
12503 E. County Rd 6
Attica, OH 44807-9435

Our Sincere Thanks to all Lodges and individuals for their continued generous support to the Scholarship Fund!

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Matthew Rabb
Attorney
Member-Az Trial Lawyer's Assoc.

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Auxiliary of the UTU Scholarship Fund News – JUNE 2019

SCHOLARSHIP FUND BOARD ELECTION OF BOARD MEMBERS

Election of officers was held at the Annual Meeting on April 14th. They were as follows:

Sheri Mullins-Stauffer, President; GERALYN Gardner, Secretary; Marilyn Spangler, Asst. to President; Pat Maccagno., Asst. to the Secretary; Rebecca Allgyre, Treasurer.

Thank you to Ryan Butt for his service on the Scholarship Board the past three years.

BOARD NOMINATION PROCESS BEGINS

In the months ahead, we will be electing three (3) Auxiliary members to serve on the Scholarship Fund Board for a three (3) year term beginning in April of 2020. Inserted in the September issue of the Auxiliary newsletter, each Lodge Secretary should receive the nomination form and instructional letter. Lodge Presidents should receive a memorandum telling them about the nomination process. Each Lodge may nominate one (1) member to run for a Scholarship Fund Board position. Nomination forms must be returned postmarked by October 1, 2019,

The Scholarship Fund Board is looking for individuals who have **both the ability and the willingness to serve**. Each board member holds an office with assigned responsibilities throughout the year. Although the position is not salaried, expenses will be reimbursed according to Scholarship Fund Board policies. **Lodges are encouraged to nominate qualified candidates.**

The upcoming election information and ballot will be sent out with the **December** Auxiliary newsletter. Lodges will be able to vote and return ballots postmarked on or before February 15, 2020.

RENEWAL SCHOLARSHIPS FOR 2019

Scholarships awarded thru the Auxiliary of the UTU Scholarship Fund may be renewable for up to four (4) continuous years if certain requirements are met. Students must be enrolled full-time and maintain at least a 2.0 grade point average to qualify for the continuous renewal award.

For the upcoming **Fall 2019** term, a possible **29** scholarships could be renewed. Students should be receiving their renewal informational letters by June. When a student completes their education, or does not meet board criteria, the next available alternate is offered the remainder of the scholarship award.

PLEASE NOTE: Reminder to Auxiliary Sponsor Members – membership must be retained throughout the duration of the scholarship award.



Drawing Scholarship Winners

Pictured (left to right): Pat Maccagno, Asst. to Secretary; Sheri Mullins-Stauffer, President; Brent Hatch, Designated Legal Counsel; GERALYN Gardner, Secretary; Rebecca Allgyre, Treasurer.

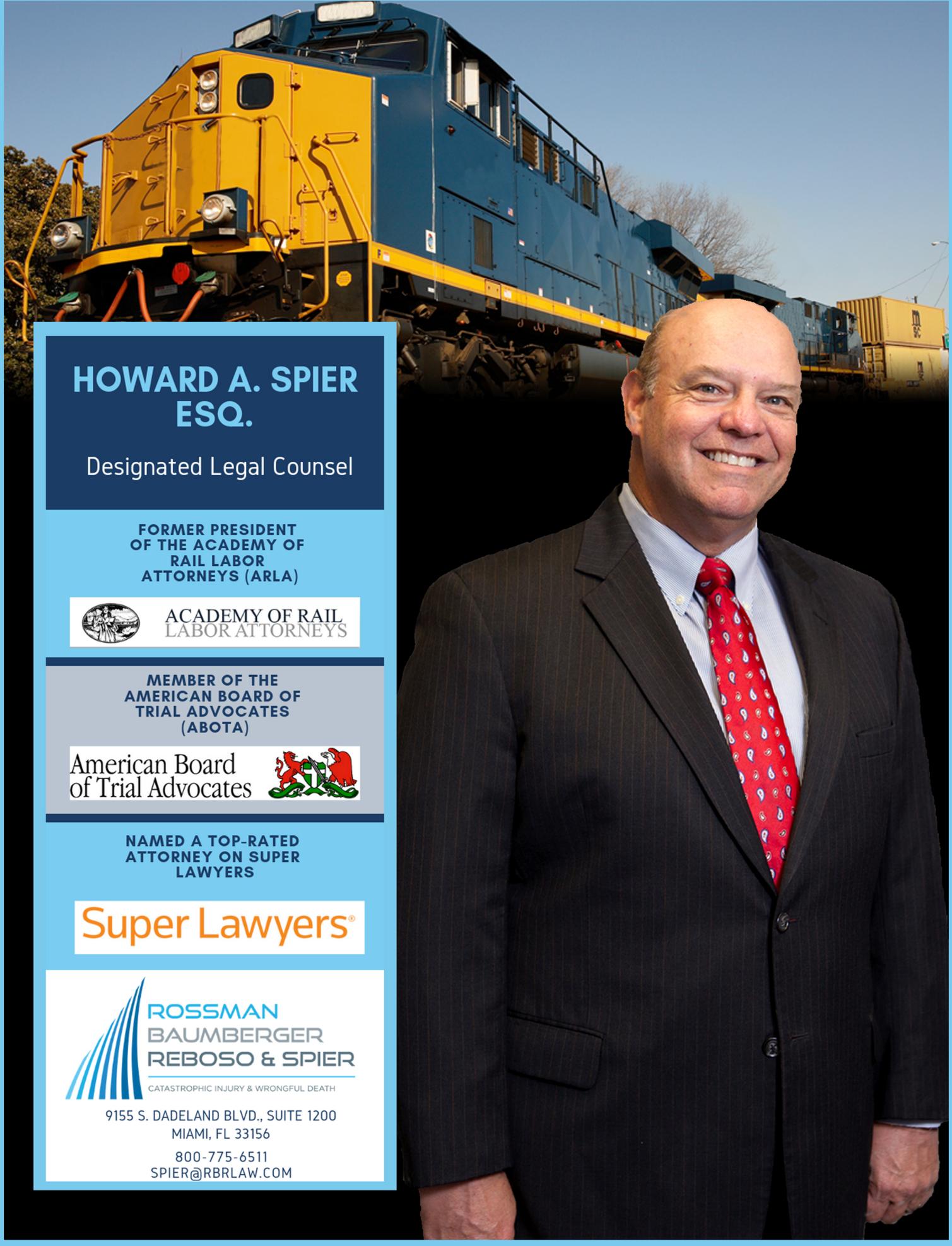
New Scholarship Fund Board Member

Scholarship Fund Board President Sheri Mullins–Stauffer initiating Pat Maccagno. Pat will be serving as Asst. to the Secretary.



Scholarship Fund Board Members

Pictured (left to right): Carol Menges, Advisory Committee Member, Pat Maccagno, Asst. to Secretary; Rebecca Allgyre, Treasurer; GERALYN Gardner, Secretary; Sheri Mullins-Stauffer, President; Marilyn Spangler, Asst. to the President.



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RAILROAD RETIREMENT BOARD

PRE-RETIREMENT SEMINARS

The following are Pre-Retirement Seminars being held in the month of June.
The Seminars begin at 8:30 AM and go for 4hrs, doors open 30 mins prior.

Register online at: www.rrb.gov → select “Our Agency” under the menu tab
→ then “Office of the Labor Member”
→ then “Pre-Retirement Seminars”



June 7

Hilton Garden Inn Portland Airport
12048 NE Airport Way
Portland, OR

June 7

La Quinta Inn & Suites Indianapolis S.
5120 Victory Dr
Indianapolis, IN

June 14

Eugene T. Mahoney State Park
28500 West Park Hwy
Ashland, NE

June 14

Comfort inn & Suites Presidential
707 Interstate 30
Little Rock, AR

June 21

Post Office Federal Bldg
657 Second Ave.
N. Room 319
Fargo, ND

June 21

Fritz G. Lanham Federal Bldg
819 Taylor St
Room 4A14H
Ft. Worth, TX

June 28

Holiday Inn Huntington-Barboursville
3551 Rt. 60 East
Barboursville, WV

June 28

Tinley Park Convention Center
18451 Convention Center Drive
Tinley Park, IL

DEPARTED MEMBERS

3	Peggy French
5	Betty Carroll
225	Virginia B. Lippert
225	Helen Mae Boyd
225	Patricia Simon
622	Ollie Frances Amos

GOT NEWS?

Do you have some exciting news that you'd like to share? It's an excellent way to share activities and ideas with other lodges and members

Please send articles and/or pictures to
auxiliary_td@smart-union.org

BOARD OF TRUSTEES



ANNUAL REVIEW MEETING
Pictured above (left to right):
Bettinna Moos(486), Board of
Trustees Member; Leah
Saunders(508), BoT Secretary;
Ken Ellis, CPA; Niki
Wallace(200), BoT Chairperson
& International
Secretary/Treasurer; Greg
Harris, Financial Advisor;
Kathryn Seegmiller(136)
International President



Whole Life Insurance

- Guaranteed premium
- Guaranteed death benefit
- Cash value accumulation
- Spouse and children's rider with guaranteed conversion privilege
- Single premium, 10- or 20-year pay, life paid-up at 65, or lifetime payment plans

Term Life Insurance

- Affordable low premiums
- Can enhance whole life insurance
- 10-, 20- or 30-year term or term to age 65 or 75
- Guaranteed conversion privilege

Term to Age 23

- Life insurance for children
- Only 40¢ monthly per \$1,000 death benefit for the full term period
- Automatic conversion privilege

Disability Income Replacement

- On or off-the-job illness or injury
- Up to \$2,000 monthly, tax-free income
- 6-, 12- or 18-month benefit available
- Can never be canceled as long as premiums are paid

Cancer Hospital Indemnity*

- \$300-per-day hospital confinement benefit
- \$600 extended stay benefit after 90 days
- \$2,000 first diagnosis
- \$15,000 bone marrow transplant
- Home recovery and convalescent benefit
- Family rider available

Final Expense Whole Life

- Guaranteed level premium
- No physical exam
- Builds cash value
- Benefits never decrease
- Designed for ages 50-80

Annuities and IRAs

- Flexible premium annuity
- Traditional and ROTH IRAs available
- \$25 minimum contribution

Accident Indemnity*

- Two benefit levels to choose from
- Guaranteed renewable to age 80
- Benefits payable at full value regard-less of other insurance
- Family rider available

Accidental Death and Dismemberment*

- (Guaranteed issue for active transportation employees)
- \$20,000, \$40,000 or \$60,000 death benefit
 - \$600 daily ICU benefit
 - Daily family lodging and meals
 - Family rider available

UNITED TRANSPORTATION UNION INSURANCE ASSOCIATION!
 24950 COUNTRY CLUB BLVD., SUITE 340
 NORTH OLMSTED, OH 44070-5333
 (800) 558-8842 www.utuia.org



NEW MEMBERS

- Sam Bearson
- Vicky Hamilton-Johansson
- Jay Seegmiller
- Melody Sims

NEW WEB ADDRESS

Check us out online.

Our new website is:

www.smarttdauxiliary.org

Find us on social media!



SMARTTDAuxiliary



SMART TD Auxiliary



SMARTTDAux



SMART TD Auxiliary

OPENING A LODGE

Minimum of 10 members
Railroad spouses/family members

Pre-Meeting planning
Discuss Lodge goals
Connect with SMART TD Local

Contact Grand Lodge
Request a Charter