

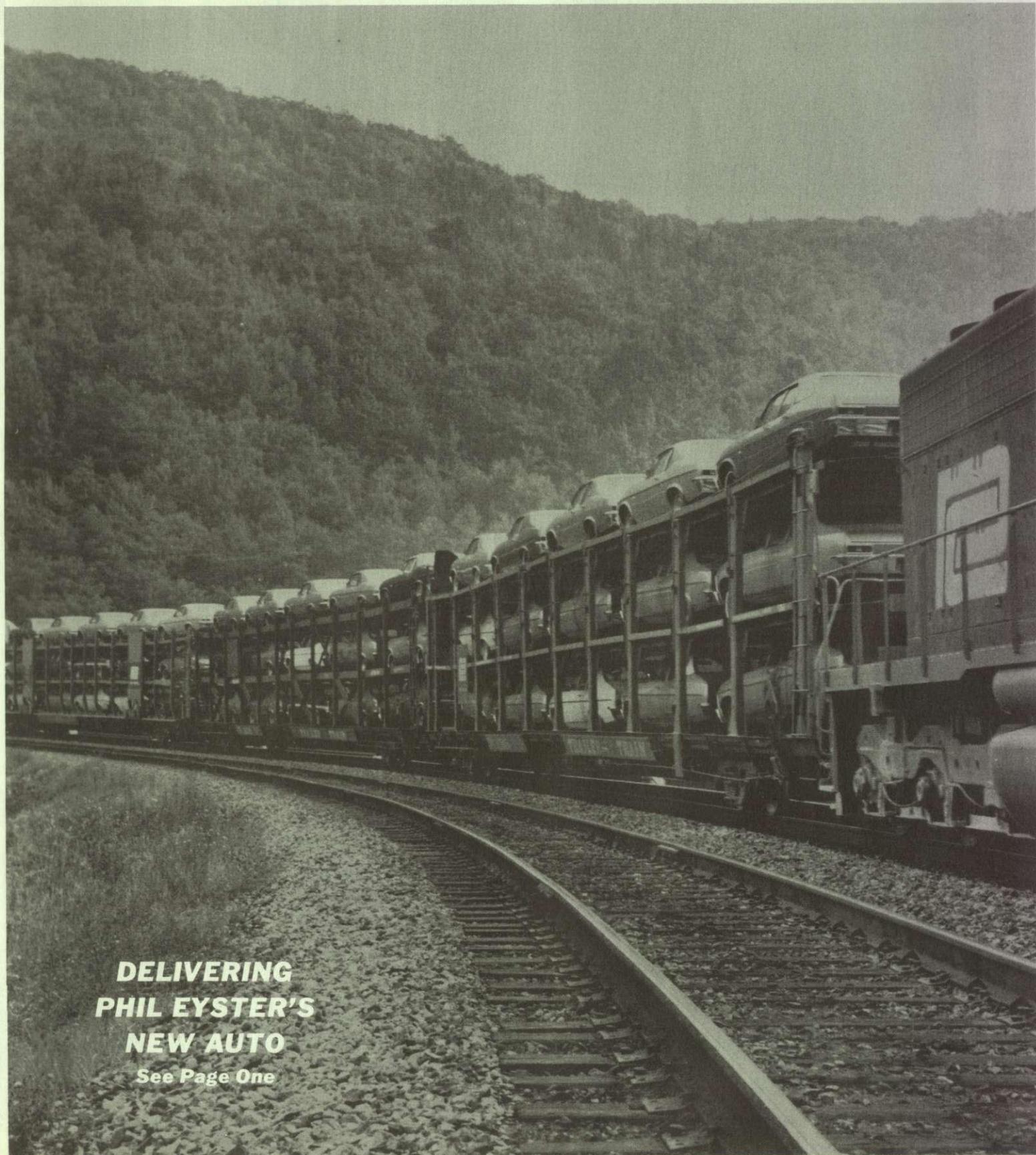
PENN CENTRAL



POST[®]

NEWS FOR AMERICA'S LEADING RAILROAD FAMILY

APRIL 1972



**DELIVERING
PHIL EYSTER'S
NEW AUTO**

See Page One

Delivering new vehicles for 2,000,000 customers (including Phil Eyster)

Philip H. Eyster, a Penn Central freight clerk, bought a new auto a few months ago.

It has power brakes. Power steering. Air conditioning. Vinyl top.

Phil and his wife, Kathryn, are very proud of it.

They're also happy about the way the auto was delivered—without a scratch.

It was transported from the manufacturer by Penn Central freight service.

"They took good care of it," says Mrs. Eyster.

The Eysters' car was among approximately 2,000,000 new vehicles delivered by Penn Central

freight trains during the past year.

"Hauling this traffic is one of the biggest and most demanding assignments on our railroad," says Daryl R. Stone, PC's director of automobile terminals.

"It's a very important source of revenue—amounting to more than \$80 million last year.

"It's traffic that has grown steadily in recent years—and we want to keep it growing.

"But we have to surmount some serious problems."

The unhappy fact is that not all the autos are delivered in the same perfect shape as the Eislers' new car, Mr. Stone states.

Scratches, dents, windows broken by vandals, and missing parts, apparently stolen, are listed on inspection sheets at destination terminals.

"The auto manufacturers would like to continue shipping on our rails, but they're demanding that we correct this situation," Mr. Stone emphasizes.

"In plain words: Our ability to depend on this valuable traffic depends on our ability to curb loss and damage."

Daryl is a husky fellow who grew up on a northern Pennsylvania farm near Renovo, and was driving a tractor at the age of nine. His interest in machinery led him to an apprenticeship in the PRR shops and subsequent promotions in the Maintenance-of-Equipment Department.

In December, 1970, he was named to head Penn Central's new Automobile Terminal Department—first organization of its kind on American railroads. Mr. Stone reports to J.H. Sharp, Assistant Vice President-Yards and Terminals.

The department's assignment is to oversee all aspects of the handling of new autos and trucks for safe and efficient movement from the assembly plant to destination.

A new department was also set up by Sales & Marketing. Called the Automotive Department, and



Conductor John A. Staltari guides carloads of new autos from busy plant at Linden, N.J.



Freight Clerk Philip H. Eyster and his wife pose with their brand new car. It came by rail.

headed by Assistant Vice President Thomas B. Graves, Jr., its function is to meet the needs of the automobile industry in regard to sales and service, marketing, pricing, and equipment planning. In short, Tom Graves' staff is responsible for selling Penn Central's service, pricing the service, and developing new business.

PC's Real Estate and Industrial Development departments also get involved by helping the auto makers find new plant locations. The Engineering Department provides needed sidings. The Mechanical Department keeps the auto-carrying flatcars in repair and works on improved methods of loading and tie-down.

The Freight Claims and Prevention Department carefully matches inspection reports with damage claims, in order to identify the portions that are not the railroad's responsibility. In cases of railroad liability, claims are being processed more expeditiously than ever before. The damage prevention personnel work closely with auto manufacturers in defining transportation problems and recommending solutions.

"So you see, a lot of people get



Careful, kid-glove coupling prevents damage. Engineer J. H. Kelley takes signals from Brakeman John Wojcik at Detroit.

into the act," says Tom Graves.

"But what all this effort is aimed toward is simply this: On-time, damage-free delivery. That's what pays off."

Across the Penn Central System are 36 terminals where new automobiles, trucks and other vehicles are loaded onto railroad cars or unloaded for delivery.

These are bustling places, filled with the gleam and glitter of the newest products of General Motors, Ford, Chrysler, American Motors, International Harvester, plus various imported cars. You'll see fleets of new taxis. Army vehicles. Post-office trucks. Cars for police departments. Farm tractors. Buses. Even golf carts.

PC employes make out a condition report on each vehicle as it's received from the manufacturer. A similar inspection report is made out when the vehicle is unloaded at the destination terminal. This tells whether anything has happened to the vehicle enroute.

Continued on Page Two



At Linden, N.J., Car Inspector William H. De Rose makes sure autos are properly secured before the train moves out of yard.



At Detroit, Mich., Rosemary Brodowski views microfilm to verify whether certain autos moved out on a specific flatcar.

Prompt, expert repair of the rail cars helps auto shipments move on time. Willie Billington works at North Yard, Detroit.



Little Ferry Yard in North Jersey, one of 36 PC auto terminals, can hold 3800 vehicles.



Continued from Page One

Terminal employees who drive the vehicles on and off the railroad cars have the sensitive job of avoiding dents and scratches. They're also responsible for the tie-down that secures the vehicle for rail movement.

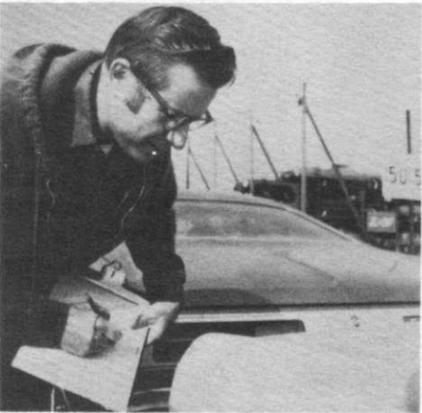
Car inspectors double-check the tie-downs and the condition of the railroad cars before they move out.

Yard crews have the crucial responsibility of preventing harsh impacts during coupling.

Road freight crews are counted on for smooth starts and stops, avoidance of slack action, and vigilance against dislodgement of the autos, and against vandals and thieves.

"Penn Central's security officers need the help of all of us in the complex task of protecting these high-value shipments," says Daryl Stone.

"New autos seem to be magnets for vandals and thieves. Some



At Lincoln Yard, Detroit, Jack Proctor makes out inspection report on each new auto before it moves out in a PC train.



M. M. Demasi, GM's resident traffic manager, discusses car handling with D. R. Stone, PC director—auto terminals; R. L. Graeber, supervisor, J. F. Mizzi, manager—auto terminals.

throw rocks. Others break into the autos to take spare tires, radios or batteries.

"When you consider all the work and care that goes into building a new auto, it's heartbreaking to see the same auto battered by some hoodlum."

Whenever a rail car loaded with new vehicles is standing still, it's vulnerable, points out Donald L. Nelson, Penn Central's director of security.

"It deserves a watchful eye from every PC employe in the vicinity—that's our bread and butter sitting out there."

"Any trespasser, any unknown person, should be reported immediately to the nearest Penn Central office, so our police can take appropriate action."

Alertness of Penn Central trackmen near Lorain, Ohio, recently helped crack a tire-stealing racket, Mr. Nelson says.

The trackmen found new tires hidden in bushes and promptly reported them. PC Security officers and local police set up surveillance. They caught two men who had been taking spare tires out of the trunks of new autos awaiting shipment overnight.

Alertness of employes at Selkirk,



This auto, which traveled the rails to Michigan, was the victim of rock-tossers. Bob Weir examines extent of the damage.

N.Y., led to the arrest of an intruder who was stealing car radios and stereos.

At PC's auto terminal in Earnest, Pa., one of the terminal's own employes was arrested by PC police for taking spare tires from new autos. He has lost his job and now faces court action on a charge of larceny.

Mr. Nelson says:

"When a train hauling new autos has to slow down or stop on the road, that's an opportunity for a thief to climb aboard and break into an auto. Once aboard, he can often work undetected."

"That's why we urgently rely on our train crews to be particularly watchful during any slowing or stopping, and to send word by radio or otherwise to the nearest tower or dispatcher if thieves or vandals are spotted."

Penn Central has been taking many steps to counter theft and vandalism. Fences around auto terminals have been upgraded. Bushes providing concealment have been



At destination terminal, PC's William P. White and haulaway driver Wilfred Gonzalez make a joint inspection before auto is driven over highway to local dealer.

cut down. There is close check of vehicles and people moving in and out of the terminals.

Schedules have been changed so that auto-carrying trains don't go through big-city areas during the hours when vandalism and theft are most likely to occur.

Experiments are being conducted with new methods of covering and enclosing autos on rail cars.

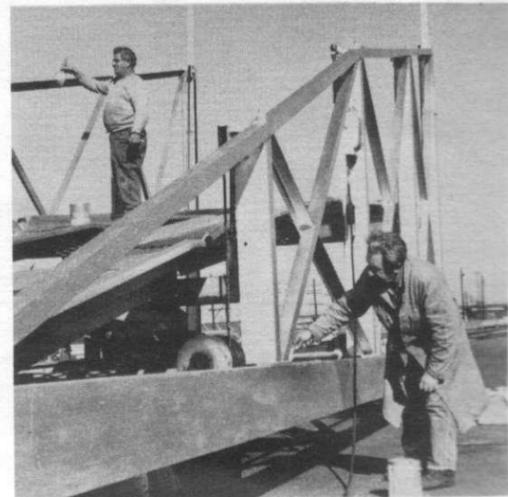
Auto inspection reports will soon be computerized to pinpoint problem locations quickly.

Says Daryl Stone:

"A dozen years ago, there were very few autos and trucks shipped by rail. Today it's big business for us."

"To keep it—and keep it growing—we know we've got to do a good job, better than we've been doing."

"With the help of Penn Central people, I'm sure we can."



Sprucing up, fixing up, for proper handling of autos: Robert Slater and Dominick Lospoto repaint a movable ramp at Little Ferry Yard, near Ridgefield, N.J.



Sam Wenzel, manager of damage analysis, and N.J. Goettelman, senior claim representative, review current survey.

Health and Welfare Benefits Are Expanded

The Nation's railroads have reached agreement with rail unions on a new two-year health and welfare plan, providing expanded benefits for approximately 525,000 employes.

The new plan is "one of the most comprehensive in all industry," said William H. Dempsey, chairman of the National Railway Labor Conference, which represents the railroads in collective bargaining.

The cost to the railroads will now go up from the previous \$255 million per year to \$340 million. The policy is written by Travelers Insurance Company. The railroads pay the entire cost; employes do not contribute.

Because Penn Central Trans-

portation Company is in reorganization under the Federal Bankruptcy Act, the health and welfare agreement is subject to approval of the U.S. District Court.

The new policy includes the following changes:

- Increase maximum hospital days from 180 to 365 per confinement.
- Increase lifetime maximum major-medical coverage from the former \$20,000 to \$50,000.
- Increase automatic restoration on major-medical from \$1,000 to \$2,000 per year.
- Provide for intensive-care excess charges to be handled as hospital miscellaneous charges.
- Increase surgical schedule from \$550 to \$650.

- Increase anesthesia benefits by 25 percent.

- Continue insurance for pregnant female employes for five full months following the month last worked, with provision for 14 days' coverage of newborn children if birth occurs thereafter.

- Add provision for new period of hospital confinement for employes and dependents to begin 30 days after release from hospital.

- Provide immediate reinstatement of insurance for returning veterans, with immediate maternity benefits for their wives.

- Continue coverage for dismissed employes the same as for furloughed employes, except that the employe must have had not

less than six months' employment prior to discharge, during which time the employe qualified for at least three premium payments.

- Increase major medical payment for out-of-hospital psychiatric care from 50 percent to 65.

These unions on Penn Central are parties to the agreement:

Machinists, Boilermakers & Blacksmiths, Sheet Metal Workers, Electrical Workers, Firemen & Oilers, Clerks, Maintenance of Way, Signalmen, Dining Car, United Transportation Union (E, C and T), Locomotive Engineers, Train Dispatchers, Yardmasters, Transport Workers, Masters, Mates & Pilots, National Maritime, Supervisors, Sleeping Car Porters.

PC PEOPLE



RESCUE AT HARTFORD, CONN.: Yard Brakeman Ernest L. Crane, Jr., was driving to work with a friend, when he noticed two boys trying to flag down passing autos. "Please help us," the boys called out. The motorists kept going. Brakeman Crane stopped.

The boys told him another boy and a girl had fallen through the ice in a nearby pond. Mr. Crane ran out of his car and onto the ice-covered pond. He crashed through the ice, but struggled ahead to where he saw a head bobbing. He found the boy and pulled him out, then went back for the girl, but couldn't locate her. A fire company arrived and found her dead under six feet of water.

Brakeman Crane's swift action, which saved a 13-year-old boy from drowning, was hailed by fellow railroaders. In the photo, Assistant Trainmaster Paul E. O'Neill and Clerk-Stenographer Dolores P. Palme watch Trainmaster Joseph F. Daly (right) present Mr. Crane with a \$50 Bond.

BUZZING AT EUCLID, OHIO: At work in Collinwood Yard, Brakeman Victor Koncilja (right) directs freight cars. After work, he directs bees. He estimates there are 1,500,000 buzzing around his 13 hives. They produce a lot of honey for his family and for sale. He also gives lectures about bees, which he considers among Nature's gentlest creatures—if treated gently. And he considers the bees' product a particularly ideal food. Mr. Koncilja got interested in the subject nine years ago when he found a swarm hanging on a tree on his property. He managed to coax the swarm into a makeshift hive. His hobby has been buzzing ever since.



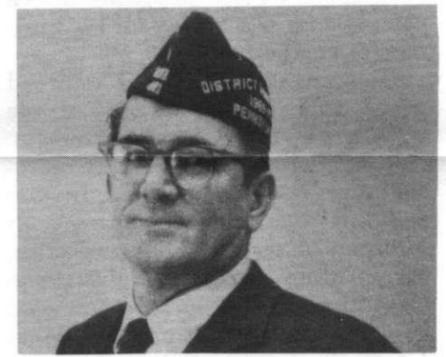
ARTIST AT PARMA, OHIO: Roy G. Nupp is a retired passenger conductor who made his last run on the Cleveland in 1960. He's a self-taught artist of considerable note. He does railroad scenes and general landscapes, and his work has appeared at the annual show of the Cleveland Museum of Art. His painting of a railroad station was a gift to the former president of the Trainmen's Union. The photo shows Mr. Nupp (center) as he presented two of his paintings as door prizes at a PC picnic in Cleveland. The winners are two other retirees, Charles Hunt and Thomas Foley.



STRAIGHT SHOOTER AT BALTIMORE, MD.: In a recent pistol match for police of the Baltimore area, prizes were awarded by PC Police Captain I. L. Praet (left) to two railroaders: General Superintendent of Police R. B. Meade, of C&O/B&O; and Patrolman Weston C. Tucker (right), of Penn Central.

Patrolman Tucker holds an expert's rating with the National Rifle Association. In 14 matches during the past year, he maintained an average of 277.36 out of a possible 300. His highest score ever was 298. Note: In his 20 years' service with the Railroad, he has never fired at anyone.

MAYOR'S APPOINTEE AT PHILADELPHIA: John O. Grenfell, PC yard conductor, has been appointed to the Veterans Advisory Commission by Philadelphia's Mayor. The commission makes recommendations to the Mayor and City Council on proposals that will benefit veterans. Conductor Grenfell served as a platoon sergeant with the 1st Armored Division in Africa and Italy in some of the toughest fighting of World War II.



Recent Appointments

SYSTEM OFFICES

Engineering
Steel, E. H., Jr. Senior Structural Engineer, Pittsburgh
Willing, B. J. General Supervisor—Maintenance of Facilities, Toledo, O.

Equipment
Boughton, J. W. General Supt. Shops, Collinwood, O.
Kane, L. L. Supervisor—Inspection

Finance & Accounting
Alberts, E. M. Customer Account Auditor
Diamond, R. J. Supervisor—TrailVan Accounting Policy
Dolish, R. C. Area Credit Manager
Elwood, W. C. Area Customer Account Auditor, Pittsburgh
Fallon, J. J. Customer Account Auditor
Felarca, S. J. Area Customer Account Auditor, Detroit, Mich.
Klimsak, J. G. Asst. Supervisor Local & Interline Accts., Detroit, Mich.
McDowell, E. J. Asst. Collection Manager
McElroy, P. F. Customer Account Auditor
Reschke, R. A. Area Credit Manager, Detroit, Mich.

Saja, E. S. Supervisor Local & Interline Accts., Detroit, Mich.
Schilling, R. J. Area Customer Account Auditor, Detroit, Mich.
Sheldon, R. L. Supervisor—Overhead Claims & Rates, Detroit, Mich.
Sitkowski, K. J. Area Credit Manager, Pittsburgh
Summerall, B. L. Customer Account Auditor

Labor Relations & Personnel
Cox, W. R. Manager—Training

Legal Administration
Mehley, R. A. Asst. Commerce Counsel
Pickard, R. W. Asst. General Counsel

Public Affairs—Public Relations
Hoppin, T. E. Asst. Manager—News Bureau

Sales & Marketing
Barnett, L. F. District Sales Manager, Syracuse, N.Y.
Foote, T. C., Jr. Asst. Dir.—International Sales, New York
Gegeckas, T. R. Supervisor—Profit Center Control—Intermodal
Hayes, R. L. Asst. Vice President—Intermodal
Head, T. L. Sales Manager, Chicago, Ill.
Johnson, H. M., Jr. Manager—Plan I Sales
Kring, C. D. Administrative Asst.
McGovern, J. F. Administrative Asst.
Mullin, A. S. Division Sales Manager, Norfolk, Va.

Olson, W. F. Mgr.—Freight Service & Special Equipment, Chicago, Ill.
Schroder, S. R. Administrative Asst., Pittsburgh
Shimrak, G. Dir.—Intermodal Sales
Simmons, H. E. Sales Manager, Detroit, Mich.
Smith, A. B. Dir.—Intermodal Pricing & Marketing
Suchanic, S. M. Asst. Mgr.—Market Research
Waddington, P. Supervisor—Service Quality Control
Walker, R. D. Dir.—Intermodal & Mail
Washburn, D. A. Asst. Dir.—Equipment & Service Planning
Wulfhorst, W. F. Manager—Service Planning

CENTRAL REGION
Conner, E. W. Supervisor—Operations & Locomotive Control, Pittsburgh
Werremeyer, R. E. General Road Foreman, Pittsburgh

Allegheny Division
Marshall, J. R. Trainmaster, Cresson, Pa.

Pittsburgh Division
Light, G. E. Trainmaster, Kiski Jct., Pa.
McCarl, G. E. Trainmaster, Pittsburgh
Robinson, D. A. Asst. Supervisor—Train Operation, Pittsburgh
Watters, T. M. Terminal Trainmaster, Conway, Pa.

Valley Division
Armstrong, D. Terminal Superintendent, Ashtabula, O.

Burkholder, R. H. Trainmaster, Goodman, O.
Delventhal, W. H. Trainmaster, Ashtabula, O.
Farris, F. R. Trainmaster, Goodman, O.
Lowe, K. L. Asst. Superintendent, Youngstown, Pa.
Rupert, R. D. Trainmaster, Goodman, O.
Wilk, J. J. General Foreman, Youngstown, O.

EASTERN REGION
Chesapeake Division
Fallowfield, J. S. General Foreman—Locomotive, Baltimore, Md.
Massinger, W. D. General Foreman, Norfolk, Va.
Skoutelas, N. J. Asst. Supervisor—Track, Baltimore, Md.

Harrisburg Division
Bonsall, I. L., Jr. Asst. Master Mechanic, Phila., Pa.
Hildabrand, R. B. General Foreman, Camden, N.J.

Holmes, B. L. Supervisor—Track, Sunbury, Pa.
Miller, D. W. Asst. Trainmaster—Hagerstown, Md.
Temen, J. E. Trainmaster, So. Phila., Pa.
Templin, F. E. Terminal Trainmaster, So. Phila., Pa.
Warnock, D. M. Supervisor—Track, Enola, Pa.

New Jersey Division
Baer, A. F. Asst. Supervisor—Track, Kingston, N.J.
Dawson, R. N. General Foreman, So. Amboy, N.J.
DeHaan, K. J. General Foreman—Locomotive, Sunnyside, N.Y.
Duda, D. J. Terminal Supt., Newark, N.J.
Lockwood, C. B. Division Supt., New York, N.Y.
Smith, J. A. Terminal Trainmaster, Meadows, N.J.

METROPOLITAN REGION
Callahan, R. R. Road Foreman, Stamford, Conn.
Dowd, A. F., Jr. Road Foreman, New Haven, Conn.

Hansen, P. A. Road Foreman, Croton-Harmon, N.Y.
Morrison, R. General Inspector—C&S, New York, N.Y.
Sherblom, R. H. Road Foreman, Brewster, N.Y.

NORTHEASTERN REGION
Buffalo Division
Connelly, J. P., Jr. Terminal Trainmaster, Suspension Bridge, N.Y.
Conser, J. F. Trainmaster, Batavia, N.Y.
Hamerski, W. Terminal Trainmaster, E. Buffalo, N.Y.
Snyder, D. A. Terminal Trainmaster, Suspension Bridge, N.Y.

Mohawk-Hudson Division
Goodman, E. S. Trainmaster, Utica, N.Y.

New England Division
DeMarino, G. W. Terminal Trainmaster, Boston, Mass.
Malcolm, D. E. Trainmaster, Boston, Mass.

SOUTHERN REGION
Columbus Division
Taylor, W. J. Asst. General Foreman—Car, Columbus, O.

WESTERN REGION
Chicago Division
Thimlar, M. E. General Foreman—Car, Elkhart, Ind.

Cleveland Division
Cunningham, J. J. Asst. Division Engineer, Cleveland, O.
Evans, R. Asst. Terminal Supt., Cleveland, O.
Gasiowski, S. J. General Foreman—Collinwood, O.
Johnson, R. L. Trainmaster, Cleveland, O.
Korrecht, D. L. Asst. Trainmaster, Fairlane, O.
Perry, C. L. Asst. Trainmaster, Rockport, O.
Shackleton, J. R. Trainmaster, Bedford, O.
Taylor, W. I. Terminal Superintendent, Cleveland, O.

Toledo Division
Brooks, W. E. General Foreman—Locomotive, Stanley, O.

What're you doing, Bob Bailey? This isn't your thing.

Robert J. Bailey isn't a salesman. He works on a PC electric traction crew.

His job is to help maintain the overhead electric lines that supply power to trains between Wilmington, Del., and Washington, D.C.

He's been with the Railroad 31 years and is now a gang foreman.

There's one thing Bob Bailey knows about his paycheck: Although it's sent out from railroad headquarters, the money really comes from the customers—they "pay the freight."

So when he noticed that one potential customer—who happened to be an old schoolboy friend—wasn't using Penn Central service, Bob Bailey found an off-duty moment to make a call.

The man he talked with was William E. Wilkins, vice president and purchasing agent of the F. Bowie Smith Lumber Company, in Baltimore, Md.

"Why doesn't Penn Central get any of your carloads?" Bob Bailey asked.

Mr. Wilkins explained there had been some service problems in the past, and he was giving all his business to another carrier.

"But we're a different railroad now," said Bob Bailey. "Let me write a note to our headquarters."

In short order, a PC sales representative, Eugene G. Krauss, Jr., was calling at the lumber company with information on schedules and rates. Mr. Wilkins agreed to give Penn Central a trial on the next few cars bringing lumber from the West Coast.

PC President William H. Moore sent a thank-you letter to Bob Bailey, telling him:

"It was thoughtful of you to write as you did.

"We need every possible pound of profitable business that we can get, especially at this time. Consequently, we are doubly grateful for your suggestion."

Several months later, Mr. Moore



At his job, atop a wire train, Mr. Bailey gauges electric line to determine wear.

again wrote to Mr. Bailey:

"I thought you would be interested in a follow-up concerning the freight business from the lumber company in Baltimore.

"You will be interested in knowing that as a result of the contacts by our freight salesmen, we have already handled five cars, and I am informed that the service has been



Brakeman Wendell Raddish signals to Engineer Russell Rohrbaugh, as they deliver shipment to F. Bowie Smith Lumber Co.



Bob Bailey asks freight business of W. E. Wilkins, official of Baltimore lumber company.

satisfactory.

"We look forward to continuing the handling of this traffic, and I want to thank you again for writing."

Locomotive Engineer Russell Rohrbaugh, delivering a carload to the lumber warehouse, said the customer could count on good service—"under our new management, the cars have really been moving."

And Sales Representative Eugene Krauss said:

"We're eager to have all Penn Central employes send in tips about possible new freight business.

"We'll follow up and find out if the particular shipments can be handled efficiently and at a profit.

"We need more revenue and we welcome any help in getting it."



Eugene G. Krauss, Jr., PC sales representative, acting on Bob Bailey's tip, goes over shipping details with Mr. Wilkins.



Mr. Wilkins, at the F. Bowie Smith siding, chats with switching crew: Conductor Richard Williams, Brakemen Henry New and Wendell Raddish, Engineer Russell Rohrbaugh.

The Many Lives of Percy Morrill

Suppose you have nine children. And you take in three foster children.

Between your family and your job, you couldn't possibly find a minute to do anything else.

Or could you?

Listen to the story of Percy Morrill, Jr.—a man who seems to have found time for everything.

Mr. Morrill is 63. He has worked 46 years for the New York Central and Penn Central. He's a clerk and car tracer at the Freight Sales Office in Westwood, Mass., formerly in Boston.

The Junior Chamber of Commerce at Natick, Mass., where he lives, honored him with its Distinguished Service Award.

The members cited him as a perfect example of the organization's creed: "Service to humanity is the best of life."

Here are some of the things the members were referring to:

Every morning at 6:45 Percy Morrill is at St. Patrick's Church in

Natick to serve Mass. He has done this every day for 56 years—except for a three-week stay in the hospital with a fractured vertebra.



When his office was in Boston, he also served Mass a second time every weekday at lunch-hour services in Boston's South Station.

He has been continuously active in Scouting for 52 years—as Boy Scout, Scoutmaster, committeeman and executive board member. For this service, the Archdiocese conferred on him the St. George Award. He was one of the first six men in the country to receive it.

Mr. Morrill has been secretary of the St. Vincent de Paul Society of Natick for 37 years. This organization aids the needy of all races and creeds.

He's active in the Holy Name Society and served two years as district president, with a jurisdiction of 19 cities and towns.

During World War II, he organized the New Caledonia Club, which helped maintain communications between servicemen and their relatives.

Every week, Mr. Morrill visits

Westboro Hospital to cheer the patients. He has done this 38 years.

At Christmas time, he plays Santa Claus at the hospital. He has also done the same on a Penn Central commuter train, walking down the aisles and conducting carol singing.

He is a past Grand Knight of the Knights of Columbus.

He served several years on his town's school Survey and Building Committee.

A local clergyman described Percy Morrill as "the eternal optimist who sees in his fellow man only the good."

The Morrills' children now range in age from 10 to 31, and five are still living at home. It's a busy place.

The three foster children are now grown and married, and have children of their own.

Can a man with all these involvements have a hobby, too?

Sure.

"I like to work in the garden," says Percy Morrill.

Serving PC people and their families

M. B. A.

Provides life insurance plans

Last December 16, Carl Dettelis, a PC man at Buffalo, N. Y., signed up his children for life insurance with the MBA.

This was a landmark for the Dettelis family—at last their daughter and three sons were all covered by this convenient insurance plan.

And it was an even bigger landmark for the MBA: These new policies raised the total of new insurance placed in 1971 to more than \$2,000,000—highest one-year total in MBA's 58-year history.

MBA stands for Mutual Beneficial Association of Penn Central Employees, Inc.

It's a legal reserve, fraternal benefit, non-profit corporation, offering life insurance and a wide range of social activities for employees of Penn Central Transportation Company and its affiliated railroads.

The association was started by PRR people in 1913. Today, there are almost 14,000 members, with a total of \$16,081,187 insurance in effect.

The association is operated independently of Penn Central Transportation Company. But premiums may be paid by employees through convenient payroll deductions.

Every insured member automatically becomes a part-owner of the MBA. What would be considered profits in a commercial company are returned to the members in refunds.

MBA issues four types of life insurance:

1. Whole life, which is paid up at age 85. For a 25-year-old man, the cost is \$1.77 per month for each \$1000 of insurance coverage.

2. Paid-up-at-60 plan, which costs the 25-year-old man 25¢ more per month than the whole-life plan for each \$1000 of insurance. But his premiums cease at age 60 and he retains his insurance protection for life.



The youth movement. Picnics and other social activities are features of MBA.

3. Twenty-year plan, which enables the employee to pay up in 20 years for full life protection.

4. Retirement income plan, which provides life insurance plus retirement benefits. A 25-year-old man pays \$2.95 per month for each \$1000 of coverage. At the retirement age of 65, he can collect a lump-sum payment of \$1659.50 for each \$1000 of insurance, or choose \$10 per month for each \$1000 of insurance, received for the rest of his life. The MBA guarantees he or his estate will receive at least 120 payments.

For a few cents a month, the MBA includes a provision that the insurance will be paid up in full if the employee becomes disabled as defined in MBA bylaws. Also available is a provision that MBA will pay the premiums of children until age 21 if the insured parent dies.

The 20-year-plan and the paid-up-at-60 plan are available to employees' children.

Thus, for example, an employee can insure his 5-year-old child for \$1000 at a cost of \$1.25 per month. The cost of MBA insurance is reduced by refunds, which have been paid out each year since 1949.

MBA is under the supervision of the insurance commissions in the states in which it operates.

Every employee who takes out MBA insurance becomes a member of one of the MBA Local Assemblies located across the System. The members elect their own officers and conduct their own social affairs. They also elect delegates to the General Assembly every 2 years, where the officers who manage the association are elected by the delegates.

The social activities of the Local Assemblies include picnics, dinners, dances, boat trips, Christmas parties, as well as charitable projects.

For further information, write to Mutual Beneficial Association of Penn Central Employees, Inc., Room 359, Penn Central Station-30th Street, Phila., Pa. 19104.

R.G. Hoerner, MBA's general president, speaks at banquet of biennial general assembly, where officers are elected.

Many MBA memberships include whole families. Freight Agent Dallas G. Buzzard and his wife Clarissa are members of MBA Local 63 at Indianapolis, together with their children: Bradley, 8; Brenda, 10; Teresa Marie, 12; Kristine Lee, 8 mos.



P. C. M. A.

Provides accident and health protection

Accidents and sickness are always occasions when a person needs extra money, even if he's covered by hospital and medical insurance.

That's where Penn Central Mutual Associates comes in.

This organization pays cash directly to the insured person, to be used any way he wishes. He receives the money in addition to railroad health and welfare benefits and any private insurance he has.

PCMA has been providing accident and health protection for railroaders for over 103 years, and in that time has paid more than \$134,000,000 in benefits. Of that amount, \$69,462,396 has been paid in the last 15 years.

"This is a reflection of the sharp rise in medical costs," says Robert R. Pierce, chairman of Penn Central Mutual Associates.

"And it emphasizes the value of having the supplemental protection we provide."

PCMA is owned by its members; it has no stockholders. The business and affairs of the Association are managed by a Board of Trustees, who are fellow-employees and officers of the Railroad.

The Association has over \$20,000,000 in assets, invested in high-grade bonds, stocks, and other securities. It is entirely self-supporting, and operates independently of the Railroad. However, the Railroad makes it possible for employees to pay their premiums through payroll deductions. The first month's premium is free.

PCMA insurance is available only to employees of Penn Central Transportation Company and affiliated lines, and their families.

Four types of insurance certificates are offered:

1. Loss-of-Earnings Certificate pays to the insured person up to \$300 in cash per month, or \$18,000 in a 5-year period for accidents, or up to \$7200 in a 2-year period for sickness—whether the patient is in or out of the hospital.

2. Family Accident Certificate provides round-the-clock protection for medical and hospital expenses up to \$1000—plus accidental death benefits of \$5000 for the employee, \$2000 for the spouse, and \$1000 for each child.

3. Hospital Income Plan pays \$100 per week in cash, up to 52 weeks, if the employee, spouse or children are confined in a hospital.

4. Combination Certificate pays cash up to \$15 per day for 60 days, when the employee, spouse or children are confined in a hospital,



Receptionist Ann Moynes greets callers at PCMA's headquarters in Cleveland, O.



Modern electronic data equipment used by Ingrid Kaczmarek and Odessa Rhone promote the efficient handling of claims.

plus surgical benefits.

Additional benefits were authorized, without the payment of additional premiums, and became effective in April, 1965; March, 1968; and April, 1971. Over \$16,000,000 in such benefits have been paid out.

These provided that all certificate-holders (including retirees and widows) in good standing were to receive reimbursement for payments for the following: Dentists, doctors, nurses, drugs, eyeglasses, hearing aids, and many other medical items and services.

During the 15 years ended December 31, 1971, PCMA paid out an average of \$1.10 in benefits for each \$1.00 received in premiums. An individual may receive in benefits many times what he paid in premiums. A yard clerk paid premiums totaling \$2474 over a 13-year period. In that time he received more than \$25,000 in benefits.

This insurance program was started in 1869 by Lake Shore Railway men. When that road was consolidated into the New York Central in 1914, the name became New York Central Mutual Relief Association; in 1956, it was changed to New York Central Mutual Association; and became Penn Central Mutual Associates upon the railroad merger in 1968.

There are now more than 44,000 persons covered by this insurance.

For additional information write to Penn Central Mutual Associates, 55 Public Square, Cleveland, Ohio 44113, or see its local representative.

Signing up for PCMA protection: Patricia Kennedy, secretary in Pricing Dept., and Julius Bryant, station cleaner. Right, Jack Rainford, PCMA manager, 30th St., Phila.



OPEN LINE

RUN THROUGH—Penn Central has a new freight, FB-3, running from Buffalo, N. Y., to Flat Rock, Mich. The train and its eastbound counterpart, FB-4, run through without changing locomotives or cabooses between PC's Frontier Yard at Buffalo and the Flat Rock yard of the Detroit, Toledo & Ironton Railroad. This cuts a full day off previous schedules. A similar pair of trains was started in 1969 between Flat Rock and PC's Conway Yard, near Pittsburgh.

"With the addition of the new train, Penn Central now offers a coordinated service to companies allied with the automobile industry, wherever they may be located along the East Coast," said J. Bruce Addington, PC's vice president-operation. "Additionally, manufacturers and suppliers of other industries located along the routes of these trains have gained another reliable scheduled freight service."

MORE CUSTOMERS—Companies that were aided by Penn Central's industrial development program in locating new sites or expanding their plants along the railroad during 1971 are investing more than \$900 million in buildings and machinery. The new facilities will ultimately provide more than 29,000 industrial job opportunities. Penn Central, which will haul raw materials and finished products for these industries, expects to gain more than \$47 million in annual revenue.

Many of the plants are being constructed or enlarged in some of the 302 industrial parks served by Penn Central. Others are located on land owned by Penn Central.

BETTER STATION FOR TRENTON—PC's passenger station at Trenton, N. J., is being rebuilt with air conditioning, concrete platforms, public address system, improved information boards and other passenger-pleasing features. Penn Central is responsible for construction, engineering and design of the new station, under supervision of the New Jersey Department of Transportation, which will finance the project.

AND ELIZABETH, TOO—Penn Central has asked for bids on improvements to the passenger station at Elizabeth, N. J. The plans call for a new passenger shelter and added parking space on the westbound side of the tracks, new ticketing and washroom facilities on the eastbound side, protective canopies over entrances to the pedestrian tunnel and stairways, and improved interior and exterior lighting. The work will be funded by the Commuter Operating Agency of the New Jersey Department of Transportation, as part of the State's program for improving public transportation services.

RAILS SEEK RATE BOOST—The Nation's railroads have asked the Interstate Commerce Commission to approve a program of selective freight rate increases averaging 4.1 percent. If granted, the increase would replace a 2.5 percent surcharge which went into effect February 5. The average net increase over current charges thus would amount to about 1.6 percent.

The railroads said that the proposed increases would provide about \$500 million annually, if fully applied. However, they noted that only 82 percent of increases previously authorized were actually made effective, because of voluntary hold-downs and delayed action by some states in approving increases on intrastate shipments.

The railroads pointed out that a 5 percent wage increase last October costs them \$305 million annually; and another 5 percent increase scheduled for April 1 will cost an additional \$320 million per year when applied throughout the industry. Besides that, the railroads said, their payroll taxes have gone up \$63 million, health and welfare costs up \$85 million, and costs of material and supplies up \$47 million.

"A review of the financial situation of the railroads demonstrates the need for prompt action," the railroad petition stated. "Net working capital remains at precarious levels, amounting to only \$84 million as of December 31, 1971. Debt due within one year is close to a record high level, amounting to \$633 million as of the same date."

INDIANA CREW LAW—Indiana Governor Edgar Whitcomb has signed into law an amendment to the crew law. The law had required a 5-man crew on all freight trains, plus a sixth man (an additional brakeman) on trains of 70 cars or

more. The amendment provides that the law's requirements will not apply if a different crew consist is provided for in collective bargaining agreements. Considerations of safety will be reviewed by the Indiana Public Service Commission. The amendment also provides attrition-type protection for employees who may be affected.



NEW UNIT TRAIN—Penn Central has become the first railroad to operate a unit train for the export of soybean meal. The service started last month from Central Soya Company's plant at Decatur, Ind., to Canton Elevator at the Port of Baltimore, Md. (photo above)

It is anticipated that the train will move weekly over the 1400-mile round trip. The train consists of 100 Central Soya hopper cars, with capacity of 8000 tons. The unit train is expected to expedite the commodity's transportation and distribution cycle for both Central Soya and Penn Central. Previously, Central Soya had shipped export soybean meal to the Canton Elevator in 1000-ton lots from various processing locations, including Decatur.

ONE STATION AT CHICAGO—The problems of cross-town changes for passengers at Chicago ended on March 6, when Amtrak consolidated all its intercity service at Union Station. Central Station, about two miles away, will no longer be used. Union Station is currently being modernized to make it more comfortable for passengers. Amtrak operates 40 trains daily in and out of the station.

Previously, "The Floridian," running between Chicago and Miami, had been transferred from Central Station to Union Station. This required rerouting the train between Chicago and Indianapolis. Instead of using Illinois Central and Penn Central tracks via Lafayette, the train now goes Penn Central via Logansport.

TO STOP CARGO THEFTS—The vast extent of transportation crime was outlined recently by Chester Smith, general counsel of the Small Business Committee of the U. S. Senate.

He said that a three-year study indicates that cargo thefts amount to almost \$1 billion annually in the trucking industry, \$250 million on the railroads, \$210 million in the maritime industry, and \$110 million in the airline industry.

Senator Allan Bible, of Nevada, chairman of the Small Business Committee, introduced a bill authorizing the President to establish a commission that would develop methods for dealing with the problem. The bill has been passed by the Senate, and a similar bill is pending in the House of Representatives.

BIG DOINGS AT BAYVIEW—Penn Central has completed the renovation of Bayview Yard, at Baltimore, Md. Fourteen miles of welded rail have been installed, the number of classification tracks has been increased to 27, and an advance section has been added. Classification capacity has been increased to more than 1500 cars per day. Cost of the project was \$1.8 million.

HOW METRO GREW—Metroliner service between Washington and New York, which started in January, 1969, carried 605,000 passengers the first year. The number rose to 1,253,000 in 1970, and 1,635,000 in 1971. Roger Lewis, Amtrak president, said, "An increase of 30 percent per year and a total of 3½ million passengers in three years prove the public will support clean, modern, high speed passenger trains."

COMMENT

Carol A. Breen, ticket clerk at Penn Station, New York, suggests that the initials of Penn Central Transportation Company (PCTC) "also stand for our major objective: Please Customers Through Communications."

C. P. Smith, of Syracuse, N.Y., retired locomotive engineer with 50 years on the New York Central, writes to complain about the end of the free-pass privilege on intercity trains, and the substitution of half rates. "I firmly believe that my pass should be accepted as in the past," he writes.

However, this policy was set by the National Railroad Passenger Corporation (Amtrak), not by Penn Central. Amtrak was chartered by Congress to take over intercity passenger service, with the goal of operating at a profit. Penn Central and other railroads operate passenger service under contract to Amtrak, and Amtrak prescribes the policies, including the decision to provide transportation to employees' dependents and retirees at half the regular coach fare.

J. Bruce Addington, PC's vice president-operation, spotlighted TrailVan piggyback service in a speech before the Southeast Shippers Advisory Board.

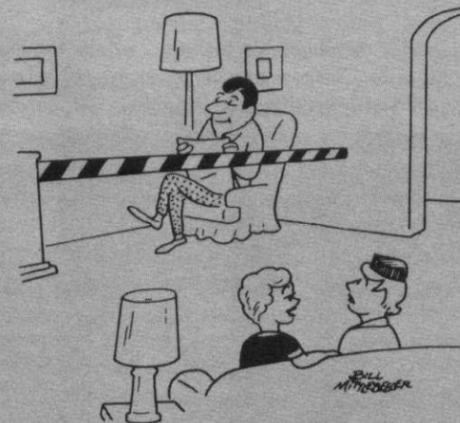
"Our program is based on 'aggressive pursuit,'" he said. "In other words, the piggyback business is there and we aim to get it by out-competing our competitors through creative marketing and outstanding service. . . . Penn Central is not out of the financial woods, but we are running a fine, service-oriented railroad. We're lean and hungry, and what we need most of all is a healthy rise in traffic volume. TrailVan service is one of the many ways in which we're trying to get it."

Alfred M. Simonson, of Orange, N.J., a retiree of the Erie-Lackawanna, inquires about PC book covers made of enameled paper for use on schoolbooks. They have a photo of the Metroliner and carry this message for school children: "Keep off the tracks . . . unless you're on a train." Mr. Simonson wants these for his grandchildren. The covers are available at 25¢ each. Write to Penn Central Souvenirs, Room 1040, Six Penn Center, Phila., Pa. 19104.

The Metroliner concept is the most practical and least costly means of providing faster and better transportation in this century, said James W. Diffenderfer, PC executive representative.

Addressing the American Institute of Aeronautics and Astronautics, he said the technical problems to be solved in order to provide Metroliner-type service at 150 to 200 mph are minor compared with the problems of establishing totally new "exotic" types of transportation. New types that are being discussed include mass-transit cars moving on cushions of air instead of wheels, and vehicles forced through underground tubes.

Daniel B. Zukowski, a railroad enthusiast from Bronx, N.Y., writes that he subscribed to the Penn Central Post two years ago, and "since that time I have logged 2300 miles on your trains. Even in your time of trouble, I feel you have continued to provide the greatest transportation on earth. Penn Central has tremendous potential to be a transportation leader, and I am confident that it will become so."



"Tom likes to get off by himself occasionally."

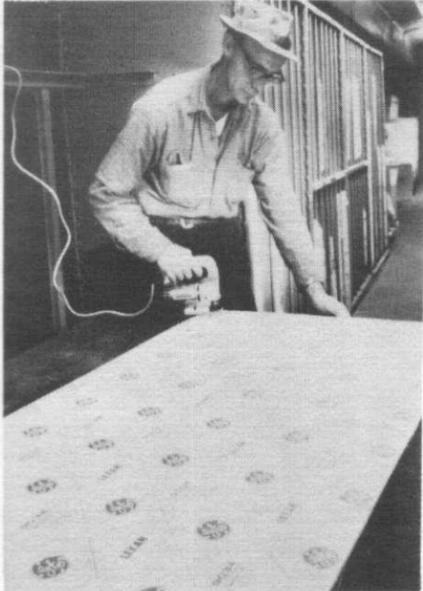
250 times stronger than safety glass

This plastic was developed as a face shield for the astronauts.

Now it's protecting PC passengers and employes from stone-throwing vandals.

It's called Lexan. It's 250 times stronger than safety glass.

General Electric's researchers developed it. Penn Central was the



Nick Stuardi at Penn Coach Yard, Phila., saws Lexan sheet to form a car window.



Albert E. Gallagher and Joseph J. Kenney install Lexan window on a Congressional car.

first railroad to adopt it for standard use.

First, though, it was tested extensively at Penn Central's Cleveland Research Laboratory. It sustained blows of a hammer, bricks and other missiles. Even a .38-caliber bullet was deflected.

The material, technically called a polycarbonate, can readily be sawed into any shape. A Lexan window costs about the same, installed, as double-paned insulating glass. And it has a thermal conductivity one-third that of glass. This helps keep cars warmer in winter and cooler in summer.

Since December, 1970, every time a window has been broken in a passenger car, caboose or locomotive, it has been replaced with Lexan.

In addition, any cars that are in the shop for complete overhaul are given a full set of Lexan windows.

So far, more than 18,000 Lexan windows have been installed.

The work has been done by Penn Central men at these locations:

New Haven Shop; South Boston Shop; Sunnyside Yard, New York; Penn Coach Yard, Philadelphia; Paoli (Pa.) Car Shop; Wilmington (Del.) Car Shop; Beech Grove



Donald McLaren tested Lexan with hammer blows and gunshots at PC's Cleveland Lab.

(Ind.) Shop; 12th Street Shop, Chicago; Penn Central Terminal, Buffalo; and Brewster, N.Y.

Recently, General Electric has come out with an improved form of the plastic, called Lexan MR-4000. It has clearer seeing qualities, and more resistance to scarring from abrasions or chemicals.

The new Lexan is now going into use on the Penn Central.

Window-breaking by vandals has

become a major problem in railroad-ing. The cost to Penn Central has run as high as \$1,900,000 a year, not including the cost of injuries.

A campaign is under way to enlist more help from local police authorities and the general public to curb the throwing of stones and other missiles.

Lexan provides the added element in this program to protect passengers and railroad employes.



At Brewster, N.Y., Jack J. Folchetti puts a Lexan window in a commuter-service car.



Donald McLaren, at Cleveland, shows President Moore impact-resistance of Lexan.

Commission studies Railroad Retirement

Changes in the Railroad Retirement program may be recommended to Congress by a special Study Commission.

The 5-man Commission, representing railroad Labor and Management and the general public, is due to report by June 30 on ways to assure that Railroad Retirement will be able to meet its financial requirements now and in the future.

In authorizing the study, Congress asked the Study Commission to consider the following:

- Need for providing benefit increases in line with past and future increases provided for in the Social Security Act.
- Need for revising benefits to meet cost-of-living increases.
- Adequacy of benefit levels.
- Changes necessary to continue the 15 percent increase authorized by Congress in 1970.
- Possibility of changes in the financing system used to pay Railroad Retirement benefits, including adjustment of the tax rate and tax base, use of general revenue financing, and revision of the investment policy of the

Railroad Retirement fund.

• Relationship between Social Security and Railroad Retirement in regard to benefits, tax rates and tax base, including the desirability and feasibility of merging the two systems.

Annuities now average \$229.41 per month for retired railroad employes, with \$406 as the maximum. A pensioner's wife averages \$102.32 monthly, with a maximum of \$152.

Annuities for employes retired on disability average \$220 a month, with a \$406 maximum. Widows average \$139.06, with a \$199 maximum; and disabled widows average \$157.91, plus \$109.22 for each minor child.

In addition, supplemental annuities are provided for employes retired since June, 1966, if they retired directly from railroad service after 25 years' employment. These annuities are paid for by the railroad companies, with no contribution from the employes.

The supplemental annuities amount to \$45 per month for an employe with 25 years' service,

and increase by \$5 monthly for each additional year of service, up to \$70 for 30 years' service.

Approximately 980,000 persons now receive railroad pensions. About 400,000 are retired employes, 212,000 are wives, and the rest are widows, minor children, and others.

About one-third of the railroad pensioners also collect Social Security because they also worked in other industries.

The members of the Study Commission, appointed by President Nixon, are:

C. L. Dennis, president of the Brotherhood of Railway and Airline Clerks; G. E. Leighty, special assistant to Mr. Dennis and former chairman of the Railway Labor Executives Association; J. P. Hiltz, Jr., former chairman of the National Railway Labor Conference, collective bargaining agency for the railroads; Kenneth Black, Jr., dean of Georgia State University Business School; T. O. Yntema, economics professor at Oakland University, Rochester, Mich., chairman of the Study Commission.

KINDNESS

Dog-lovers will understand the anguish of the Zagari family, of Newark, Del., when their pet poodle strayed from home. After days of advertising and searching, they received a phone call from a Penn Central employe informing them that the dog had been found dead along the tracks.

"In the excitement, I forgot to take the man's name," Martin Zagari wrote to Penn Central.

"I would deeply appreciate it if you could print a thank-you note, in hope that it will reach this kind fellow."

Here is the note:

"My family and I would like to express our appreciation to a railroad employe for his time and effort in notifying us of finding our poodle's body along the tracks in Newark, Delaware, on November 4.

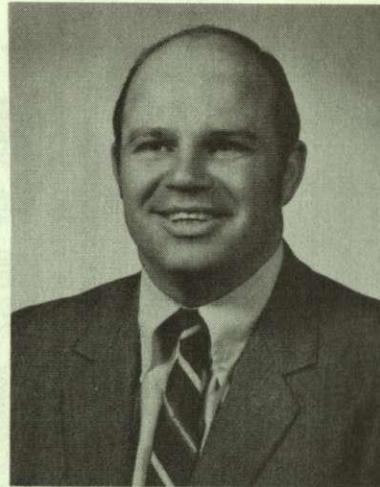
"This was a thoughtful act and many would not have been as considerate.

"Your call, although producing sorrow, ended the waiting and not-knowing. Once again, thank you and God bless you."

(Advertisement)

Make OUR money man YOUR money man.

Take advantage of our ALL-PURPOSE LOW-COST BANK LOAN. IVB's special loan plan enables you to borrow **more money at low rates for long periods** of time. It's fast. It's easy. And it's painless: payments are deducted from your paycheck automatically.



Money Man Bob Mullen

call collect 215-387-2760

Look over our rate chart and call Bob Mullen now!

Borrow up to three times your monthly pay on just your signature if you have 36 months "service" with Penn Central. Borrow even more without "service" if you are a homeowner.

Rate Chart

You Pay 48 Weeks a Year	You Get	You Pay Back	To Protect You*	Interest Cost	
Weekly Deduction	Proceeds	Note Amount	Cost of Life Ins.	Cost of A&H Ins.	
\$10.00	\$1174.12	\$1440.00	\$19.87	\$ 26.35	\$219.66
\$15.00	\$1761.17	\$2160.00	\$29.81	\$ 39.53	\$329.49
\$25.00	\$2935.29	\$3600.00	\$49.68	\$ 65.88	\$549.15
\$30.00	\$3522.34	\$4320.00	\$59.62	\$ 79.06	\$658.98
\$40.00	\$4696.46	\$5760.00	\$79.49	\$105.41	\$878.64
\$45.00	\$5283.53	\$6480.00	\$89.42	\$118.58	\$988.47

Annual Percentage Rate — 11.29%. 36 Months but only 144 payments. Bi-weekly payment plans are also available. New car rates even lower. *Life and Accident and Health Insurance is not required. Because those benefits are so valuable it is recommended that they be included in your loan.

Don't forget the other money saving benefits you get from IVB; our savings accounts which are insured by the FDIC up to \$20,000 and pay the maximum interest rate permitted by law, and our **absolutely free** checking account are all available exclusively to Penn Central employees. Mail your coupon today.

Over 28,000 Penn Central employees are presently banking at IVB.

Please send me further information about:

- Preferred Low Rate Installment Loan of \$ _____
for _____ months with weekly biweekly deductions
- Special Savings and
- Free Checking Accounts for Penn Central Employees only.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

Industrial Valley Bank and Trust Company
BOX #13152, PHILADELPHIA, PA. 19101 Member FDIC

This program has been developed with the knowledge and approval of Penn Central Railroad.