



# NATIONAL MODEL RAILROAD ASSOCIATION

The NMRA advances the worldwide scale model railroading community through education and standards as well as advocacy and fellowship.

Headquarters office • 4121 Cromwell Road • Chattanooga, TN 37421 • (423) 892-2846 • Fax: (423) 899-4869

Visit the NMRA on the World Wide Web: <http://www.nmra.org>

## NATIONAL OFFICERS

President—Michael C. Brestel (O, HO)  
3208 Vittmer Ave.  
Cincinnati, OH 45238  
H: (513) 481-0185 W: (513) 661-2141  
e-mail: [pres@hq.nmra.org](mailto:pres@hq.nmra.org)

Vice President—Allen Pollock, HLM (1:20.3)  
PO Box 243  
Jefferson City, MO 65102-0243  
H: (573) 636-9946  
e-mail: [vp@hq.nmra.org](mailto:vp@hq.nmra.org)

Secretary—Robert (Bob) V. Gangwish (HO)  
1704 S. Lake Reedy Blvd.  
Frostproof, FL 33843-7652  
H: 863-635-2003  
e-mail: [secy@hq.nmra.org](mailto:secy@hq.nmra.org)

Chief Financial Officer—Kevin Feeney (HO)  
831 New Norwalk Rd.  
New Canaan, CT 06840-6443  
H: (203) 966-5175 Fax: (203) 316-3562  
e-mail: [treas@hq.nmra.org](mailto:treas@hq.nmra.org)

NMRA Canada President—Ron Einarson  
1364 Dudley Crescent  
Winnipeg, Manitoba R3M 1P3  
H: (204) 475-6267  
e-mail: [presca@hq.nmra.org](mailto:presca@hq.nmra.org)

Past President—John Roberts MMR, HLM (O)  
104 Heritage Pointe  
Williamsburg, VA 23188-7894 H: 757-345-3797  
O: 757-345-3118 Fax: 757-345-6944  
e-mail: [pastpres@hq.nmra.org](mailto:pastpres@hq.nmra.org)

General Counsel—Robert J. Amsler, Jr.  
514 Dover Place  
Saint Louis, MO 63111-2338  
314-353-9131 or  
314-754-2688  
[legal@hq.nmra.org](mailto:legal@hq.nmra.org)

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## BOARD OF DIRECTORS

Bob Ferguson (HO, G)  
530 Fig Tree Ln.  
Martinez, CA 94553  
H: (925) 228-6833 e-mail: [raadir@hq.nmra.org](mailto:raadir@hq.nmra.org)

Tony Koester (HO)  
949 Ridge Rd.  
Newton, NJ 07860  
H: (973) 579-1938 Fax: (973) 579-7474  
e-mail: [alwwdir@hq.nmra.org](mailto:alwwdir@hq.nmra.org)

Charlie Getz, HLM (HO)  
42 Madera Ave.  
San Carlos, CA 94070  
H: (650) 591-8916 e-mail: [alnadir@hq.nmra.org](mailto:alnadir@hq.nmra.org)

Clark Kooning, MMR (Sn3)  
2869 Battleford Road Unit 3014  
Mississauga, Ont. Can L5N 2S65  
C: (416) 899-9041 e-mail: [candir@hq.nmra.org](mailto:candir@hq.nmra.org)

Peter Jensen (HO, G)  
Post Office Box 694  
Cessnock, NSW 2325 Australia  
(61) 2-4990-9855 e-mail: [paadir@hq.nmra.org](mailto:paadir@hq.nmra.org)

Nobby Clarke (HO, N)  
34 Hopmeadow Court  
Northampton, England, NN3 8QG  
+44-01604-415020 e-mail: [atldir@hq.nmra.org](mailto:atldir@hq.nmra.org)

Miles Hale, MMR (On30)  
5608 N. Mercier Drive  
Kansas City, MO 64118  
H: (816) 588-2302 e-mail: [westdir@hq.nmra.org](mailto:westdir@hq.nmra.org)

Dave Thornton (O)  
2027 Jeffrey Dr.  
Troy, MI 48085-3816  
H: (248) 879-6806 e-mail: [centdir@hq.nmra.org](mailto:centdir@hq.nmra.org)

John Roberts MMR, HLM (O)  
104 Heritage Pointe  
Williamsburg, VA 23188-7894 H: 757-345-3797  
O: 757-345-3118 Fax: 757-345-6944  
e-mail: [eastdir@hq.nmra.org](mailto:eastdir@hq.nmra.org)



NMRA President Mike Brestel

## Celebrating our 75th

**B**e sure to take a look at the information in this issue about the 75th Anniversary Convention in Milwaukee this summer. The Milwaukee group has put together a marvelous, activity-packed program for our 75th, and early indications are that the birth city of the NMRA will be the place to be again in 2010. Get your reservations made as soon as you can — it's going to be a celebration worth remembering!

### Looking toward the next 75

I don't know about you, but I find it hard to believe that we're on the brink of celebrating our 75th anniversary. To me, the year 1935 doesn't seem all that long ago — it was only 16 years before I was born — but think about it: In 1935, talking pictures and airmail were still new developments, the first Major League Baseball night game was played (Dodgers vs. Reds, May 24), television existed only in the laboratory, and plastic was virtually unheard of.

I guess 1935 was a long time ago after all, and the world has changed in ways that could not have been imagined back then. Although we can't know for sure where the NMRA, the hobby, and the world will be going in the next 75 years, we can be certain that there will be at least as much change by 2085 as we've seen since 1935.

In 1935, we could never have predicted how the NMRA of 2010 would come to rely on the Internet and the World Wide Web to communicate with one another, conduct our business, hold meetings, and so on. It's a no-brainer that much of what we're doing over the foreseeable future will be done over the Internet and the Web.

Elsewhere in this issue you'll find an article by NMRA Communications Director Gerry Leone introducing the Diamond Club, which will help us prepare to serve the hobby and our members over the next 75 years. Wherever the future takes us, we want to make sure that the NMRA is ready to go for the ride. You can help us make our future a reality by making your contribution to the Diamond Club today.

### Don't forget to vote!

This issue contains the world-wide NMRA ballot. Three Director positions are up for election, including a three-way race for the Western District. Your vote really does matter, especially in a three-way race, so please make your preference known.

### What's the big deal about membership and insurance?

Hardly a week goes by when I do not receive some kind of communication about our liability insurance. Many of our members still do not understand why liability insurance is so important in today's world, how it works, and why we have to be so careful in the way we conduct our affairs to ensure that its protection is there when we need it.

A few weeks ago, I received an email from a Division officer, conveying a complaint from a former member who felt that he should be able to attend and participate fully  
*(text continues on page 6)*

**Membership:** NMRA membership dues are \$58 (U.S. currency) per year, of which \$19 covers subscription to the official publication, *SCALE RAILS* and *NMRA BULLETIN*<sup>®</sup>. Address all membership applications, renewals, notices of non-receipt (issues that have been lost or delayed in the mail), or other business matters to the headquarters office. Back issues of *SCALE RAILS* are available while supplies last from the Kalmbach Memorial Library at Chattanooga — contact the library regarding availability and pricing.

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in NMRA events in his area, even though he is not a member. This fellow expressed the opinion that the insurance is really only for liability at train shows, all the other insurance issues are bogus, and the national NMRA is using insurance as a stick to beat the Regions and Divisions over the head for compliance on membership. The officer asked me to explain again to this person why our insurance makes it so important that we follow all the rules for NMRA membership. Here is my reply:

The purpose of the insurance was never solely or even primarily to protect against liability at train shows. Its purpose has always been to protect, in order, the national NMRA, the Region, the Division, the officers at each level, and individual members from liability lawsuits resulting from an accident occurring during any NMRA function. For many years, the insurance has protected individual members who are engaged in performing a legitimate function or duty on behalf of the organization. This includes persons presenting clinics at a meeting or convention, holding layout tours at their homes, working at a show sponsored by a division or region, etc.

If a person, whether a member, a guest, an attendee at a mall show, or whoever, is injured in a slip and fall, by a door falling on them, by tripping over a stair-step, or whatever, the insurance will respond to protect the NMRA, the Region, the Division, officers, members, etc. if they are sued as a result of the injury.

As a part of the process of buying this very comprehensive liability insurance, the NMRA must certify to the insurance company approximately how many people are being covered. The NMRA's insurance bill is calculated by the number of members we have, among other factors. In order to determine their potential liability, the insurance company insists that we report a true and accurate membership number to them, and they also have insisted that all the officers, directors, and members of the Regions and Divisions be actual members of the organization — not an unreasonable request, it

seems to me, since it is the members of the NMRA who pay the insurance bills.

For this reason, we have asked each Region and Division to certify that their membership is 100% NMRA members. We have also attempted to make our officers and members aware that they risk their insurance coverage, personally and for the whole organization, if they do not follow both the law and the insurance company's rules. Guests are certainly permitted at all our events — how else could we expand membership? But we are discouraging non-member "permanent guests," or permanent non-NMRA members who are treated as if they were NMRA members, partly because it is counterproductive for the health of the organization, and partly because our insurance is jeopardized when our rolls are not clean and accurate.

We all know that in the event of a claim, insurance companies are fond of finding reasons to get out of their commitments. We don't want to give them a reason, such as lying to them about who our members are, to deny coverage. It is fine to invite guests, to hold shows and invite the general public, etc., but we members must all be careful not to extend the benefits of membership to persons who are not in fact members.

Here's an example of what I mean: I actively participate in my local division. We do not have a hard-and-fast rule about guests and the number of times they may visit, but we do have a policy and goal of treating our guests well. We try to greet them warmly and make their visit enjoyable so that they'll want to come back. We eventually ask them to join the NMRA if they like what they see. If a non-member makes a habit of visiting month after month, you can be sure that he or she is going to be asked (in a nice way) to join so many times that he or she will either sign up or find somewhere else to hang out for free! I think most divisions have similar policies to ensure that they strike a balance between hospitality, promotion, and fiscal responsibility.

I receive lots of email on the topic of insurance and membership, and it is cer-

tainly painful to hear from non-members who regularly attend NMRA functions and are disturbed if they find they can no longer freeloader off our dues-paying membership. And it's even more painful to hear from Division officers and members who are finding it difficult suddenly to follow our longstanding but often misunderstood membership requirements.

But think how much more painful it would be to believe that you have insurance available to you as an officer or member of a Division, and then, after an accident occurs and the Division is being sued for a few million dollars, you discover that due to sloppy membership practices, the insurance that you counted on is not available to you.

Suddenly you discover that by failing to follow the rules, it is *your* house and *your* net worth that are on the line in a multi-million dollar claim. Now *that* is real pain, and we don't want any of our officers or members have that happen to them.

### Mid-year Directors meeting

The mid-year meeting of the BOD, which is actually held at the beginning of the year, will be held on February 20 and 21 in San Diego. A report on the business of the meeting will appear in the first available *SCALE RAILS* issue after its conclusion.

Stay warm, get some modeling done, and I'll see you in March!

