

The

SPRING 2018

POTOMAC FLYER



In this issue: From the Business Car • Report of Membership Meeting March 24 • Achievement Program News • Mark Me Up! — Setting Out Cars • Benefits of Hosting an Open House • What's in That Name — the Pere Marquette Railway • We Want Your Photos! • A Sign that Identifies the Time and Place You Are Modeling • Book Review — The Art of The Diorama by Ray Anderson, MFCA Grand Master • Book Review — Waterfront Terminals and Operations by Bernard Kempinski • Mini-Scenes • A Visit to Dale Latham's HO Scale Piedmont Southern Railroad • Glenn Paulson's Conrail Allegheny Division • Chris Smith's Norfolk & Western Fuel Satisfaction • Bryan Kidd's HO Scale C&O Railway, Alleghany Subdivision • Ernie Little's Norfolk Southern Connector • A Visit to John Paganoni's Central Vermont • Mat Thompson's Oregon Coast Railroad • South Mountain Mini-Con • Northern Virginia Model Railroaders (NVMR) Western North Carolina Railroad • Bruce Greenberg's Bessley Railroad • Bricktown Model Railroaders Open House • John King's Baltimore and Ohio, Shenandoah Subdivision • Insurance for Your Model Railroad

The Division Crew

Superintendent

Brian Sheron, MMR

301-349-5754

email: Superintendent *

Senior Assistant Super.

Marshall Abrams

301-588-1005

email: Sr-Asst-Super *

Assistant Superintendent

Ed Rosado

202-255-4541

email: Asst-Super *

Paymaster

Tom Brodrick

301-253-0558

email: Paymaster *

Clerk

Bob Sprague

703-980-3492

email: Clerk *

Achievement Program

Coordinator

Mat Thompson, MMR

703-743-1895

email: Achievement-Program

Webmaster

Bill Mosteller

703-272-8190

email: Webmaster *

Potomac Flyer Editor

Marshall Abrams

301-588-1005

email: Potomac-Flyer *

Layout Tours

Nick Kalis

703 749-1820

email: Layout-Tours *

Layout Web Pages

email: Layout-pages *

* all email addresses end with

-@potomac-nmra.org

Click on address to send email.



The Potomac Division, Mid-Eastern Region, National Model Railroad Association includes the District of Columbia; Calvert, Charles, Montgomery, Prince George's and St Mary's Counties in Maryland; Arlington, Fairfax, Fauquier, Loudoun, Prince William, and Rappahannock Counties in Virginia, as well as all area independent cities.

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Potomac Flyer

Potomac Division's Quarterly Newsletter

Submission Deadlines

Winter Issue December 1

Spring Issue March 1

Summer Issue June 1

Fall Issue September 1

Cover photo:—Mat Thompson's Oregon Coast Railroad photo by Marshall Abrams.

From the Business Car

by Brian Sheron, MMR, Division Superintendent

Welcome Aboard

(County: Members)

Charles: Byron Demby

Loudoun: Grayson Klinger

Montgomery: Paul Keller

Prince Georges: Gary Mendenhall

When you read this, hopefully winter will be behind us, and spring will be arriving. I hope you all survived the winter and got to spend some quality time on this great hobby.

We are continuing to plan for the upcoming MER Convention, October 4-7, 2018. If you have never attended a regional convention, I strongly urge you to attend this one and find out how much fun they are. There will be a wealth of informative clinics, lots of layout tours and operating sessions, a contest room, and a White Elephant sale room

where you can sell that extra model train stuff you've accumulated over the years, or find a super bargain! We will have local modular clubs setting up their layouts and operating trains, and a great banquet on Saturday evening, with noted author and *Model Railroader Magazine* Associate Editor Lou Sassi as our guest speaker. Registration is open on the Division web page, so I urge you to take advantage of this great opportunity and register now.

Also, if you would like to help out with the convention. we need a few more folks to assist with running the White Elephant Sale room, and we need a few folks who are moderately computer-savvy to make sure clinicians' presentations are properly loaded on the computers and project onto the screens at the beginning of each clinic. If you'd like to help, please contact me at superintendent@potomac-nmra.org or Marshall Abrams at Sr-Asst-Super@potomac-nmra.org.

As you know, we also had our annual Division Business meeting at the Hampton Inn in Manassas, Virginia on Saturday, March 24th. At the meeting, Bob Sprague was elected to the Board, replacing Bill White, who stepped down after several years of service, and Tom Brodrick was re-elected to the Board. Bob will take on the position of Clerk, and an article written by Bob and summarizing the business meeting is printed elsewhere in this issue.

Thanks to Bill White for his service as clerk. If you see Bill, please thank him for volunteering his time to serve on the Board.

A few months ago, I asked Nick Kalis if he would like to take over as the layout tour coordinator. Nick was the layout tour coordinator about 10 years ago, and always seemed to line up great layouts for the tours. Nick accepted my offer and wasted no time finding members with great layouts and scheduling them for open houses. Within a few weeks, Nick had layout tours scheduled out through 2019!

Moreover, many of the layouts Nick has scheduled are new, in that we have never had any open houses at them previously. Others that have hosted open houses in the past have had modifications and improvements made to them, so often they are not the same layout you remembered from several years ago! So grab a friend, and see some really great layouts that are right here within the Division. A complete schedule of layout tours is on the Division web page. Also, if you'd like to help out with the layout tours by volunteering to be a greeter or to host a layout tour, please contact Nick at Layout-Tours@potomac-nmra.org. **I**

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Brian is a long-time model railroader, and models the Port Jefferson Branch of the Long Island Rail Road in HO scale. He earned Master Model Railroader (MMR) certificate number 469 in 2011 and is currently the Superintendent of the Potomac Division. His goal is to make NMRA membership, and model railroading in general, a rewarding and fun experience for Potomac Division members. In the spare time he has when he's not working on his trains, he enjoys playing bluegrass banjo and plays with an informal group at monthly jam sessions.

Report of Membership Meeting March 24

The meeting was called to order at 9:32AM at the Hampton Inn Manassas by Superintendent Brian Sheron, MMR; approximately 35 Potomac Division members were present. There were two Board positions open, and two nominations were received. Bob Sprague and Tom Brodrick were elected unanimously. The proposal to change the Bylaws by eliminating the word “electronically” from the language, to ensure that all members received communication of the date, time, and location of the Election Meeting of the Division even if they did not have e-mail, was approved by unanimous vote.



Kurt Thompson, Vice President of the NMRA Mid-Eastern Region (MER), gave an informative talk concerning upcoming MER conventions, activities, elections, dues, and budget.

Brian presented the results of the member survey, and a lively discussion followed. In general, the Board needs more members to volunteer, even for short-term or one-time purposes. Meeting logistics and costs also play an important role.

The minutes of the meeting and the financial report will be posted on the web page at <http://potomac-nmra.org/Minutes/Minutes-BOD.html>.

Achievement Program News

by Mat Thompson, MMR

Ernie Little is working on the Cars Achievement Certificate. Recently we judged four cars he built, and he agreed to let me share the outcome.

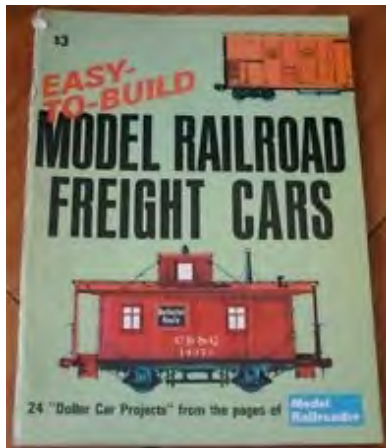
First, let's look at what Ernie has to do to earn the Certificate. It requires a total of eight cars:

- Four must be scratchbuilt;
- Four must be superdetailed;
- Four different types of cars must be modeled;
- One must be a passenger car;
- Four must earn Merit Awards (by earning at least 87 ½ points out of 125 possible points - can be scratchbuilt or superdetailed cars in any combination).

If you read my Merit Award story about cars in the Winter 2018 issue of *The Potomac Flyer*, you know I found cars difficult. I had to build eight cars from scratch to earn four Merit Awards. The task is proving just as demanding for Ernie. Neither the one kit car nor any of the three scratchbuilt cars we judged earned Merit Awards.

He built a detailed Bethlehem Car Works combine and added a full interior. It's a nicely done car most of us would be happy to have on our layouts. More underbody detail and better lettering would have raised the point total for the car, but it is a challenge to get a Merit Award for a kit. Still, the car is certainly superdetailed, so he now has one of the eight superdetailed cars he needs and has met the requirement for a passenger car.





Ernie also scratchbuilt three freight cars using articles from *Easy to Build Model Railroad Freight Cars*, a Kalmbach book published in 1971. He made a wise choice – these articles are all from days past when you built models if you wanted cars on your layout; so the articles are well detailed with good drawings. The one fault is that none of the plans show much underbody detail.

Adding the brakes and other underbody features would have added to the complexity of his models and their conformance to prototype standards. Ernie would have also scored more points if he had more carefully used the scale lumber shown in the drawing. Using slightly over-sized strip wood forced compromises – for instance, his stock car had seven horizontal slats instead of the nine shown in the prototype drawings.

We were able to show Ernie improvements we thought possible on a tank car that would get it to Merit Award standards. The other two cars probably require too much work to make that approach logical. Still, his work is not in vain. All three cars qualify as scratchbuilt models, and all are superdetailed. He built a stock car, a tank car, and a gondola, so these cars along with the combine give him credit for four different types of cars.

Here's a look at Ernie's progress:

- Four must be scratchbuilt – **Three completed**
- Four must be superdetailed – **All four completed**
- Four different types of cars – **All four completed**
- One must be a passenger car – **Completed**
- Four must earn Merit Awards (Earn at least 87 ½ points out of 125 possible points – can be scratchbuilt or superdetailed cars in any combination)

We gave Ernie detailed notes on our findings and discussed them with him so he now knows a lot more about the judging process. We hope he is soon earning Merit Awards. **I**

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Mark Me Up!—Setting Out Cars

by Mat Thompson, MMR

The last Mark Me Up answered one question—who throws the switch that moves the turnout—and ended with an unanswered question: where exactly do you set out a car? By the way, “set out” is the common railroad term for dropping a car.

The simple answer is: set out the car (or cars) where the receiving industry can use it. Normally, the car also needs to be clear of any turnout fouling point. Also remember, local police will cite train crews for blocking streets for more than a few minutes.

Sometimes the setout location is obvious. You are working an industry siding with a loading dock and no other cars on the track. Back down the siding to the dock, uncouple, and be on your way.

But suppose another car is already on the siding. Reading your switch list or the car's waybill confirms that the car is to remain where it is, or does not belong on your train. Should you pull it first and then set your car out? or just set your car out?

Actually this is a model railroad issue, not a prototype question. On the prototype, the train conductor and the industry

Western Wax Paper has only one track and there are tanks at the end of the spur so the set out location for the Penn Salt car is obvious. But you have no instructions for the car already there. What should you do?

representative would both know what is supposed to happen with the car already at the industry. But even on the best of model railroads not everything is documented or obvious.

Without instructions, I would not move the car unless it is obvious I should, for instance if I am setting out a loaded coal hopper on a loading pier with an empty hopper. Since it isn't obvious what's happening with a boxcar at a loading dock, I wouldn't move it. Other operators might argue you are helping the train behind you, and if you don't help them, they won't help you. Either point is good; sometimes you just have to make your own best guess.

You might have precise instructions for setting out a car. The carcard or switch list will tell you to set off the car at a “spot.” A spot is a



Southern Pacific boxcar is being set out at spot #2 at the Christopher Paper Company warehouse.

designated location at the industry. Often it is a freight door, but could just as well be a stock car ramp, oil loading ramp, or other loading or unloading location. Spots are commonly numbered, particularly on computer-era railroads, but could be letters or named places—for instance, the west end of the loading dock.

Another variation is for layout owners to designate the use of specific tracks on a location diagram, just as the prototype did. Diagrams are commonly schematics along the fascia. The diagram for a fertilizer plant might have tracks labeled for loaded covered hoppers and other tracks for empty covered hoppers. Besides designating tracks for multiple cars, some industries may also have specific spots for loads or types of cars.

Designated spots and location track schematics are good for properly setting out cars, but they also create a problem. What do you do with cars that you move in order to spot your cars? If carcards are present, you can try to keep track using them. It may be smarter to fill out a switch list before moving any cars. For cars that need to be returned to the same spot they were when your train arrived, enter their location and write down “hold.” Some operations purists may insist only inbound and outbound cars were noted on switch lists. If showing “hold” cars makes your work easier, you might want to do it anyhow. I do.



The Baltimore & Ohio boxcar was set out close to the lumber mill by a previous train but needs to be moved one track closer to the lumber mill for loading. The carcard has an Off Spot tag telling the switch crew to make the move when track space is available.

Another possibly is an “off-spot.” That is, the a car has been left close to where it belongs but needs one more move to be properly spotted for loading or unloading. Typically an “off spot” marker of some kind is put with the carcard or the bill box. An industry might even offer an off-spot track.

What if you know exactly where the car goes but there is no room for it? The normal action is to set it out as near as possible to where it belongs—that is, you will make an off spot set out. Find a place to set out the car and then insert an “Off Spot” card into the front of the carcard or place the carcard in the “off spot” bill box. Another option is to tell the Dispatcher where you have left “off spot” cars, just as they do on a real railroad.

Not all layout owners include the off-spot concept in their operations; but if an owner does, you should look for off-spot cars during switching operations. **I**

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John Glaab

Engineers and Firemen say “Mark me up!” to get their name on the crew Call Board for their next run. “Mark Me Up” is a quarterly column focused on how model railroaders can become operators and members of the operations community. Mat Thompson’s Oregon Coast Railroad was featured in *Great Model Railroads 2014*. Building structures and scenery are his favorite modeling activities. He is also an avid model railroad operator and regularly attends operating sessions.

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The Benefits of Hosting an Open House — or Conquering the Deadly Two "Ps" of Model Railroading

Read Further To Learn What the Two Deadly "P"s Are

by Nick Kalis

Introduction

I am the new layout tour coordinator for the Potomac Division. I should hedge the “new” description as I had previously served as layout tour coordinator in the 1990s through 2003. I thoroughly enjoy making the calls and meeting new people (even if it is only on the telephone) in an effort to find new open house hosts. People who tell me their layout is not presentable have been patient in enduring my final plea to them that a presentable layout is probably not attainable by many of us without the deadline of an open house. I personally would never have a presentable layout without having the pressure of an open house. I have hosted four (4) or more open houses for my layouts over the years. Only one was a disaster in terms of not having gotten very far. But Jim Stapleton took pity on me and helped me move forward on a presentable operating layout—and in any case, the attendees enjoyed some camaraderie and refreshments.

The Two Deadly “Ps”

Here is what happens when you commit to an open house. You may get even more cooperation from family members about what you are doing. You stop procrastinating. You conquer the other twin evil confronting a layout—the striving for perfection. You make compromises to keep moving along. A presentable layout is populated by countless compromises—an open house not only helps you accept those compromises but perhaps even embrace them. You may realize that each compromise brings you that much closer to achieving your vision and your dream. You might even loosen the purse strings and start buying those items that have impeded your progress.

Your Four Choices

Overcoming every obstacle to a relatively presentable layout boils down to one of four solutions: (1) put in some elbow grease to get it done; (2) buy your way out of the problem—employ a custom builder or just purchase an item that you did not want to pry your wallet open for; (3) get some help from a friend; or (4) compromise on your quest for perfection. With an open house looming, you will choose one or more of these four routes and then rock and roll forward.

Other Benefits

You often discover friends you never thought you had, who help you. You make new friends from visitors. You gain the admiration of neighbors you invited to see the layout. You see your layout room in a condition you may not have ever seen it before—neat, clean, tidy, organized. How do I know? My layout room was a mess until just a few days before my open house but it all came together in the end.

Of course, hosts earn credits toward the Volunteer AP Certificate that applies towards the coveted Master Model Railroader designation. But that is just a cherry on top of your benefits.

Finally, and I cannot emphasize this enough, your layout does not have to be complete! Many of our members are in various stages of model railroading. Some are just planning their layouts, others are starting benchwork, others are tackling the electrical end of the hobby and wiring their layout, and others are putting in scenery. What they want and like to see is what others have done. This will give them ideas. They may see something on your layout that they hadn't thought of, and

it's not too late to add it! The minimum that is needed for an open house is benchwork, some track, and a train that runs.

One Example

Let me give you one example of what happens. I always wanted to depict a mobile crane used to harvest sugarcane on my layout. On the Internet, I found a hard-to-find 1:50 scale Northwest Dragline Model 25-D by Spec Cast that had a bucket. So I bought it, sight-unseen. I painted it, but that was it—it just sat on a shelf gathering dust. The bucket had to go, but I just never got around to scratchbuilding the claw that would complete my model. I had a photo of the claw, mind you, but so what? So I was in Denver at the 2017 Narrow Gauge Convention and saw a painted and weathered claw (Logging Claw, Finished Model by Model Tech Studios LLC) on sale at one of the booths. It set me back \$28 or so (on top of a hefty price for the crane). But the deadline for my open house was approaching so I just scratched another item off of my to-do list. Now I had to snip off the drag bucket and attach the claw. So what did I do? I attached the claw with a bit of copper wire. Was this the perfect solution? No. Did it get the job done? Yes. Did my guests notice this shortcut? No. Well, later after the open house was over, I removed the over-sized unattractive copper wire and replaced it with a nice black small ring from the jewelry department of Michael's. Project done.

Post-Open House

After you've hosted an open house, you will probably have a layout on which a train can run, but you will probably have more work to do. You can devote your time to working, what they call in the construction business, a punch-list. My concept is that you will be able—leisurely, and with little pressure but much satisfaction—go back and replace those items that you feel only work as stand-ins for more accurate or well-done models. And once you start tackling your punch list, the satisfaction in your layout grows even more, and you can't wait to host another open house to show folks the improvements you have made.

Serving as Layout Tour Coordinator

The work in digging up hosts is hard. I hear many reasons why someone can't host an open house (no layout, layout only in its infancy, etc.). Even retired folks claim that retirement is an obstacle! During my calls, I learned some folks have never taken the opportunity to enjoy hosting or attending open houses—which saddens me. Some are moving or have moved out of town; others don't feel their layout is presentable (which hosting an open house would probably prompt them to solve, but alas they won't bite at the opportunity); others face medical issues that have forced them to put their model railroading days behind them; and others are just introverts and don't want to interact with other people.

It has been VERY GRATIFYING to keep the Potomac Layout Tour healthy for another year; but most of all, it was gratifying to find fresh faces to host open houses in 2018. Our hosts and their visitors gain so much: seeing a new layout; getting new ideas; getting encouragement (works in both directions); and making new friends and acquaintances. I am personally grateful to each person who has accepted the challenge—at my prodding—of hosting an open house for their layout. Please consider hosting an open house in 2020 because we are all full for 2018 and 2019. But you can set yourself up for 2019. It is not too early to contact me (nkalis@verizon.net or 703 749-1820).

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Nick Kalis writes: "My love of model trains came from seeing them on television. That led to the proverbial Lionel set under the Christmas Tree at about the age of eight or nine. I loved my Lionel set. My brother Michael and I would set the train up in our basement on what was either a sheet of plywood or an old ping pong table (memory on this score is a bit fuzzy). All the kids in my neighborhood seemed to have Lionel. My Christmas present was distinguished by being perhaps the cheapest set made by Lionel—

though my dad added to my layout by buying a box of used trains from a merchant who had a shop down the block from my dad's luncheonette in Manhattan. I always admired our neighbor, Ray Santoro, for he had bought his son Paul a wonderful Lionel passenger set with a great big dual control transformer. My adult layout experience has been a never-completed HO Sunnyside Yard, then on to the Lower Montauk Branch LIRR featured on the cover of RMC. This summer, my current Oahu Sugar Company in Fn3 will grace the cover of *Narrow Gauge Downunder* and be the feature story of that issue."

What's in that Name—the Pere Marquette Railway

by Nigel Phillips



The photograph above is a Pere Marquette 2-bay hopper that I photographed at the B&O Museum in Baltimore. I thought I would do a bit of research on the name. Who was “Father” Marquette? How did he come to have his name associated with a railway company? I knew a bit about Père Marquette from when I was in Montréal, Québec, CA (note those accents, and no, CA does not mean California). There is even a school named after him—and of course, it is on Rue Marquette. That is a big clue in itself. This has to have something to do with religion, as principal streets in Montréal are often named after famous (or later it often turns out infamous) priests, popes, or politicians.

Jacques Marquette was born in France in 1637, and became a Jesuit missionary (thus the Père). He arrived in Québec in 1666, and—after learning some of the native languages—traveled west, and helped found missions in Sault Ste. Marie and St. Ignace, back then in New France. Today both are in Michigan. Along with Louis Jolliet (fur trader and explorer), he was responsible for mapping the Mississippi River as far as the Spanish territories, and for discovering the mouth of the Missouri River in 1673 (the native tribes of course knew all about it). Along with Jolliet, he also mapped the western shore of Lake Michigan in 1673. He died at the mouth of a river in 1675, after becoming ill and returning to St. Ignace from a mission to the Illinois natives in what is modern-day

Chicago. The river where he died is called the Père Marquette (or more commonly Pere Marquette). The Père Marquette Township was established at the mouth of the river in the mid 1800's; the town itself is called Ludington after the local industrialist James Ludington, and became incorporated in 1873.

All these travels were within what would become—in 200 years' time—one of the great railroad regions and hubs of America. Canoes powered by voyageurs, not steam locomotives (not yet invented), were the explorer's transportation method of choice in Marquette's day. So what happened next? James Ludington had interests in lumber and sawmills, and in the 19th century industrial activity usually required transport, which of course meant a railway had to be built. Which meant enticing government land grants, cut-throat competition, insider trading, illegal railroad rate discounts, and friendly politicians. Waiting side-stage was a heavy-weight industrialist who would get those rails down and start making money out of those land grants covered in dollar-sign bearing trees that he owned.

James Ludington had built a profitable lumber business, owning several lumber mills in town as well as access to Lake Pere Marquette at the mouth of the river, and he awaited the arrival of the new railway with some trepidation, but also pecuniary interest. The new railway was the Flint and Pere Marquette Railway (the F&PM), chartered in 1857 to lay a railroad from Flint in the east to Pere Marquette in the west, promoted by George M. Dewey and E.H. Hazelton of Flint. Construction started at a snail's pace in 1859 in East Saginaw. Matters changed when Captain Eber B. Ward joined in 1860 to become President. The first section south to Mount Morris (26.1 miles) opened for business in 1862, and soon had connection to Detroit via running rights on the Flint and Holly and Detroit and Milwaukee Railroads. Captain Ward had interests in lumber, mining, commercial lake boats, and steel manufacturing, and was reputedly the richest man in the Midwest. He was the first manufacturer to use Bessemer steel for rails. Access to Ludington Harbor was the key to getting that lumber and steel across the Lake to Manitowoc and the Milwaukee environs (where beer production was booming) using steel rails and railcar-transporting boats. This avoided the long and time-consuming rail route around the bottom of Lake Michigan and through Chicago, which would involve running-right fees on other congested railroads. It is just 60 miles by ferry to Manitowoc, versus the more than 400 miles by rail around the Lake. The F&PM bought the Flint & Holley Railroad in 1868, along with which came one William H. Crapo, son of the founder of the Flint & Holly, Henry H. Crapo. Henry H. Crapo also served as Governor of Michigan from 1865-1869 and was in the lumber business. William H. Crapo served as an officer of the F&PM from 1868-1903.

The track headed west, and by 1861 was within 40 miles of Ludington. Ludington had his eyes on the forested land grants that Ward owned, Ward had his eyes on the harbor land and mills that Ludington owned and controlled. Ludington stalled, hoping that Ward would sell some of the then 70,000 acres of lumber land that he owned along the Pere Marquette River (the F&MP railway received over 500,000 acres of land grants, theirs to sell or build on), and not build lumber mills along the railroad in competition with his mills. Ward bided his time until opportunity struck. Unintentional trespass and tree cutting by Ludington's lumberjacks in 1869 on Ward's land ended

up with Ludington in jail and owing damages of \$650,000. Ludington went bankrupt and quit the business after a stroke. The successor company, the Pere Marquette Lumber Company, concluded an agreement with the F&PM, presumably beneficial to both parties. Ward got his railway terminal and the mill sites for his maturing lumber stands (and along the way, was probably supplying lumber and steel for the track). The line to Ludington was completed in December 1874. Let the good times roll!

However, as it turned out, not. The F&PM (like many railways at the time) was caught in the financial crisis of the late 1870's. Lumber prices plummeted, and the railroad went bankrupt in 1879 owing \$1,200,000 on unpaid interest on loans. It remained in receivership until 1880, when it was renamed the Flint & Pere Marquette Railroad. As usual in such cases, the common shareholders got their fingers burnt (cents on the dollar) in favor of preferred shareholders (who got dollar for dollar on the new stock) when the railway came out of receivership and became a new company. If you have ever wondered why many railroads started out as railways, or switched from being a railroad to a railway, check the financial records. There is probably a bankruptcy (or several), receiverships, and a "new" company or two in there somewhere.

A series of amalgamations and takeovers between what were relatively small Michigan railroads associated with or co-owned by the F&PM occurred between 1870 and 1899. The Pere Marquette Railroad was incorporated in November 1899, in anticipation of the merger of the F&PM, the Detroit, Grand Rapids & Western Railroad, and the Chicago & Western Michigan Railway. The Pere Marquette Railroad started operations on January 1, 1900. It was renamed the Pere Marquette Railway in 1917 following the second of two bankruptcies (the Railroad was in receivership from 1905 through 1907). The railway ceased operations in 1947 following its merger with the C&O. Great modeling potential exists in the history of the railway, everything from a steam 3-foot narrow gauge branch line to roll-on, roll-off freight car ferries on the Great Lakes. There were even several Pere Marquette lake steamers. **I**

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Nigel Phillips models in 4mm scale (18.2mm standard gauge and narrow gauge), and 7mm scale narrow gauge. He builds his own turnouts (at \$5 a pop it's a lot less expensive than RTR), and build/solders white metal locomotive kits, as well as scratchbuilding in brass.



His primary railway modeling interests lie with the Great Northern Railway, circa 1924 (steam and electric) and 1955 (steam-diesel transition). His other railway modeling interest is the Great Western Railway (GWR) in the UK, 1945-1960. This covers the nationalization of the railways and the death of "private owner" freight cars ("wagons," "vans," tankers) after 1947.



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A Sign on Your Layout that Identifies the Time and Place You Are Modeling

by Nicholas Kalis

Thanks to a visit from Doug Gurin and his generous advice, I was able to make a nice improvement to my Fn3 Oahu Sugar Company layout. As you can see, I implemented Doug's suggestion that I post a road sign on my layout that gives viewers a better sense of the location and time they are viewing. In my case we are outside of Pearl Harbor near the town of Waipahu, Oahu in 1944 (during WWII).

Step 1. I was going to create a wooden road-side sign based on my imagination, but instead an Internet search netted this actual sign set on two posts..

Step 2. I copied the photograph from the Internet to my computer hard drive.

Step 3. Through trial and error, I obtained the size I wanted my 1:20.3 sign to be. (I did not need an exact size, just something plausible alongside a road we imagine to be in the aisle of my layout.)

Step 4. I loaded some full page Avery No.5353 white shipping labels into my Xerox Workcentre 6027 printer.

Step 5. I printed my sign on Avery 5353.

Step 6. Using scissors, I cut out the sign, leaving quite a bit of white space around.

Step 7. I removed the backing from the Avery 5353 sign.

Step 8. I found some scrap white styrene from my workbench.

Step 9. I pressed the label onto the styrene, making sure there were no bubbles underneath the sign.

Step 10. I used an X-Acto knife with a sharp number 11 blade to carefully trim the excess white from around the sign (using the score and snap method).

Step 11. I glued two pieces of wood found in my scrap box on to the back of the sign.

Step 12. I installed the sign after the glue had dried.

Step 13. I painted the legposts white as in the photo using white paint and a disposable mini glue applicator

There you have it, an accurate rendition in scale of an actual sign found in Oahu during the period I modeled. Try this for yourself. This project will work in any scale. You can even experiment with forced perspective with your sign (but that is another article).

List of Materials

Avery 5353 shipping labels

Stripwood

White paint (Tamiya)

Styrene sheet (exact thickness to your liking and scale)


Tools

Computer

Xerox Workcentre 6027 printer

X-acto knife

Disposable mini glue applicator

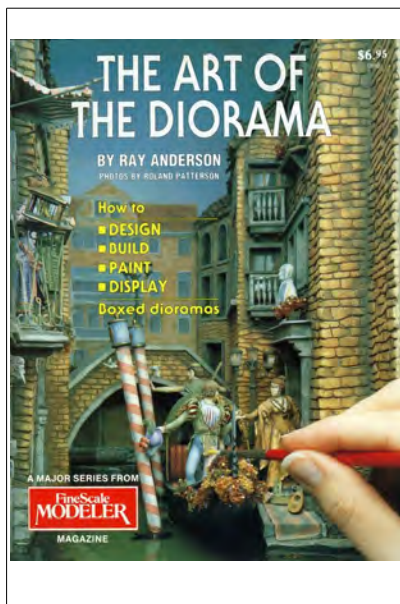
Glue 



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Book Review—*The Art of The Diorama* by Ray Anderson, MFCAs Grand Master

Review by Nicholas Kalis

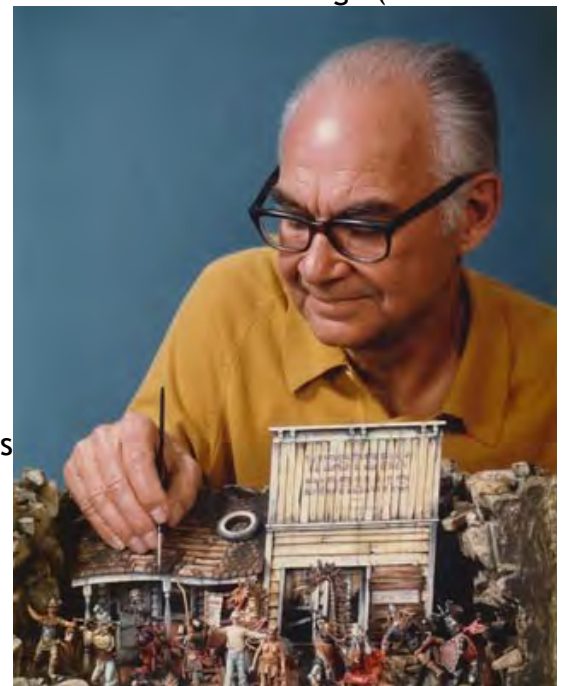


If your only interest in model railroading is operations then stop right here. On the other hand, if you are interested in learning how to enliven your layout, then continue, please.

Why read this book written by a non-model railroader? First, inspiration. That Ray can tell a story in such small spaces—and do it so well—is an inspiration to us model railroaders. Second, Ray gives great insights into how to pick a scene to include in your layout, and how to tell that story. Of course, a model railroad generally consists of many scenes, so the value of his insights here just multiplies. Third, Ray shares with us many scenery and model building techniques readily adaptable to model railroads. His techniques can tend toward the inexpensive—an added bonus.

This book was originally published as a series of articles titled “The Art of the Diorama” in *FineScale Modeler* magazine. Mr. Anderson’s ten chapters start with “Choosing a Subject”. In “Designing Boxed Scenes”, Anderson discusses making preliminary sketches, using perspective, and staging the action—all of which apply to model railroading. His third chapter, “Construction Techniques” contains many helpful tips for model railroaders. The next five chapters include “Making Realistic Groundwork, Rocks, and Scenery”; “Figure Conversion and Painting Techniques”; “Posing and Detailing Plastic Figures”; “Outer Case Design, Construction and Finishing” (readers can apply these ideas to their fascias and valances); and “Lighting Boxed Dioramas”. “The High Altar of the Benedictine Abbey” contains useful ideas about making castings. Anderson’s book concludes with a chapter titled “Simulating Water with Plastics” whose photos are truly inspiring.

The author was building what he calls boxed dioramas even before the famous Shep Paine. Anyone interested in dioramas knows that Paine is widely considered the father of modern diorama building. Ray Anderson gave up a successful career in aerospace management to pursue diorama making as a business. After building up his credentials with countless modeling awards, he opened up shop in a two hundred and forty square foot studio called “Western Dioramas” (To learn more about Anderson see “The Work of Ray Anderson” by Brian Andrew in *Campaigns*¹ 1976, pages 16 - 19).



¹*Campaigns* was published in the 1970s and 1980s by Campaigns Publishing Company—back issues can easily be purchased online at Noble Knight Games as used copies.

Here are just three invaluable points Anderson strives to make: “A diorama should tell a simple story, the conclusion of which may be left to the viewer’s imagination.” Substitute “layout scene” for “diorama” and his insight for model railroaders is priceless. Next, Anderson tells us the “piece”—for our purposes, think “scene”—should be as small as possible. He feels this gives our scene a personal, intimate feeling. He goes on to say “the scene should surround the viewer.” Now, these insights are found in just three bullet points on a single page of his book. Think of what else what a reader will learn by studying the other 55 pages!

It is my fervent belief that model railroaders can improve their layouts by looking outside the model railroad community to such hobbyists as military modelers, diorama builders, and others. I believe all model railroaders will benefit from reading this book—actually, one should read it over a few times for all its lessons to sink in. I bet that once one reads this book, a thirst for learning more about Ray Anderson will lead them to the www.boxdioramas.com web site. And if Kalmbach is listening, I hope they reprint this book for the thousands of modelers who would learn from it.

First printing 1988 by Kalmbach Publishing. 56 pages with a more-than-ample collection of both black and white and color photographs. I purchased the Third printing of 1994 on Amazon.

Out of Print but can easily be found on various websites such as Amazon. **I**

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We Want Your Photos!

Model railroading is a very visual hobby, and also a very personalized hobby. It is personalized in that we all model what we want to model, and what we want to model is almost always different from what others want to model. However, we learn a lot from what others do; and it is visual because we enjoy seeing not only the fruits of our own labors, but also the handiwork and modeling skills of our fellow model railroaders. And what better way to share our modeling skills with others than to look at photos of our fellow model railroaders’ layouts? We can watch the progress of some layouts as they are being constructed, or we can see changes that were made to some layouts, or just look at pictures of folks operating trains on a layout and having fun.

We want to create a new section in each issue of *The Potomac Flyer* with pictures of members’ layouts. The photos can show progress on the construction of a layout, just photos of your layout, or perhaps a photo of an operating session. It’s up to you. Just send your photos to Potomac-Flyer@potomac-nmra.org, and provide a caption that briefly explains what is in the photo. **I**

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Book Review—*Waterfront Terminals and Operations* by Bernard Kempinski

Review by Mat Thompson, MMR

Bernard Kempinski's newest offering to model railroaders, *Waterfront Terminals and Operations* (Kalmbach, 2017, \$21.95) is another informative and inspiring book. As with his previous effort, *Model Railroads Go to War*, Bernie has taken a subject teasingly mentioned by the hobby press and created an intriguing mix of prototype references and modeling examples.

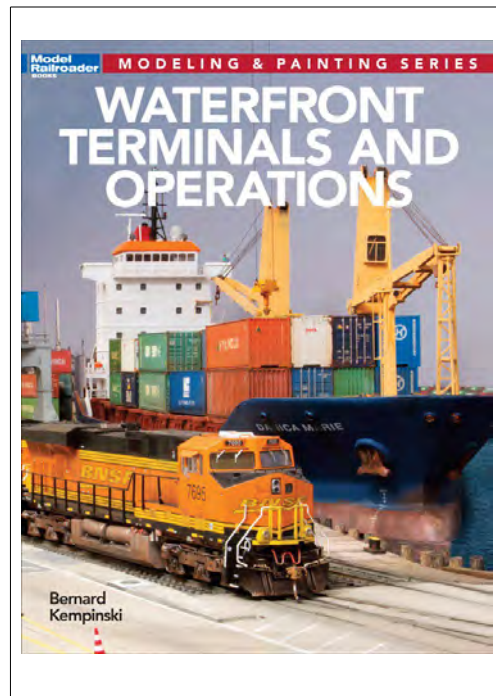
Before going further, I will note Bernie is a friend, and I am a Bernie fan. His work is consistently original and creative. His subjects are always interesting. In this book he even used two photos of my work. I am delighted but would have found the book well worth my time and money regardless.

Bernie has been modeling terminal operations since 1991 with a variety of N scale and O scale layouts and modules. These include the Seagirt terminal in Canton, MD, barge loading on a module based on the West Point Paper Company in Virginia, and at least two Civil War projects. Now, with all that experience, and all the information he has collected, he is sharing his knowledge with the rest of us.

Several chapters are devoted to specific types of port features. These include break bulk piers and terminals, grain terminals, mineral terminals, railroad ferries and car float terminals, barge terminals and container terminals. Besides the chapter on building the project layout for this book, the Port of Los Angeles Railroad, there is another on a making a cargo of windmills. Another chapter is devoted to ship modeling. In the final chapter Bernie uses photographs to explain how he makes water and waves.

The star is the HO scale Port of Los Angeles Railroad. The *Dancia Marie*, a kitbashed container ship, dominates the scene just as today's huge merchant ships dominate real ports. The 2015 time period justifies container cars and modern diesels. The modeling is superb and the layout is built to support operating sessions. Photographs are well chosen to illustrate the layout's prototype basis, modeling highlights, and the completed railroad.

Like the other layout plans in the book, space requirements are modest. The Port railroad is a 13 x 18 feet shelf layout built along two walls. The other nine track plans are also shelf layouts or walk-ins and all are designed with operations in mind. Half of the layouts



Pete LaGuardia is the engineer and I am the conductor on the POLA Railroad. Bernie is coaching in the background.

are set in 1985 or newer, a good nod towards modeling today's railroads. Transition modelers and earlier will also find useful plans. With a few changes of industries, the more modern plans can be used for earlier railroads.

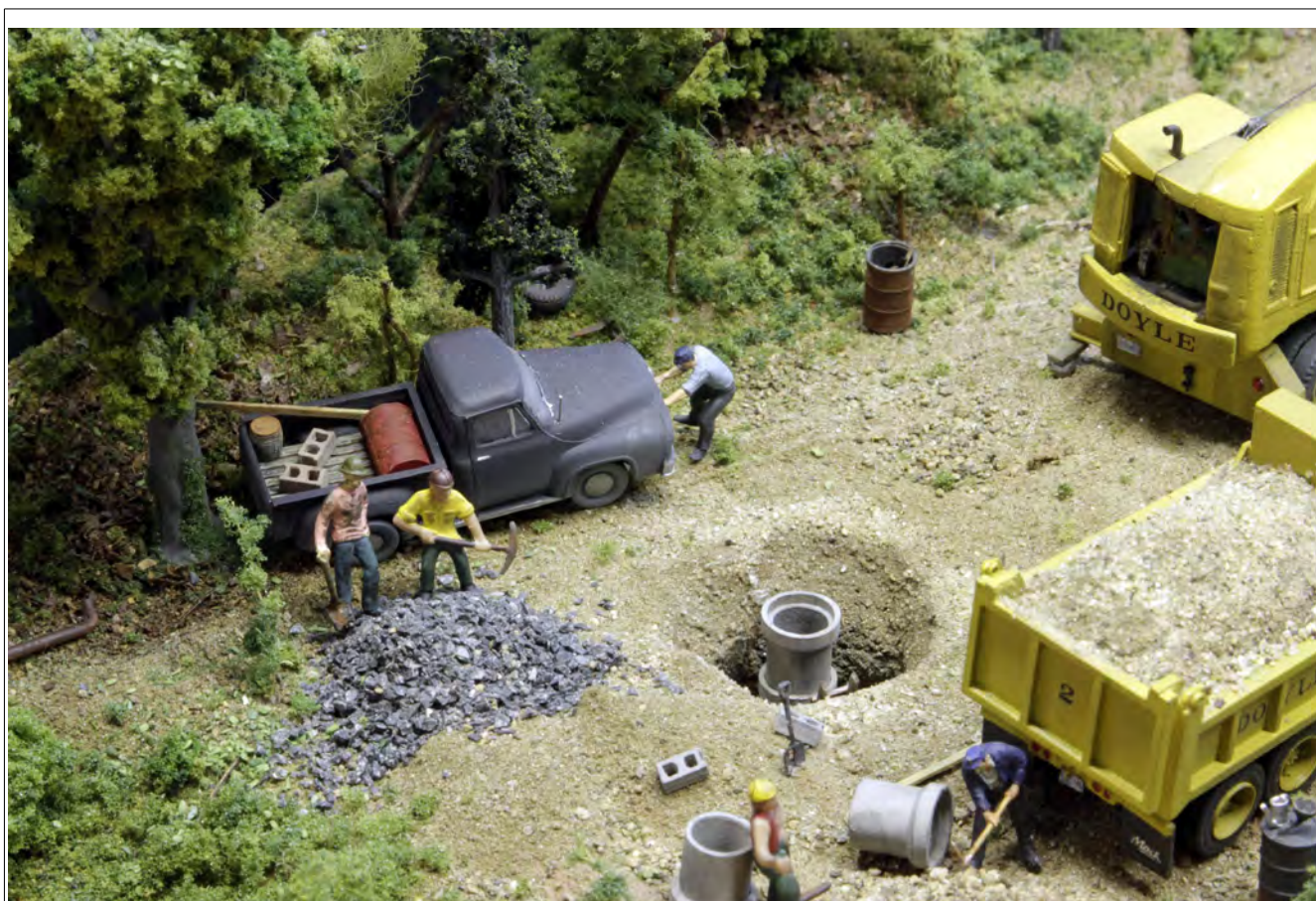
Photographs throughout the book are a mix of actual harbors, ships, cranes, and railroads, and the work of 17 different modelers besides the author. They are well chosen to be both interesting and complementary to the text. Better yet, only a few have appeared before in the model railroad press. Printing quality is to the usual high standards of Kalmbach Publishing.

Armchair modeler or aspiring layout builder, grab a chair, put your feet up and enjoy a great read. **I**

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Mini-Scenes

by: John Paganoni, photos by Mat Thompson



There is a lot going on in this scene of a well drilling operation. Detailing to this level on a layout is a daunting task. Tackling one mini-scene at a time helps limit the work and encourages progress.

Building “mini-scenes” is a great way to develop your modeling skills and have a lot of fun. In addition, “mini-scenes” allow you to do your work at the bench or kitchen table instead of leaning over a layout and risking damage to things already on the layout as well as injury to yourself due to the contortions necessary to build detailed scenes that are awkward to reach. Mini-scenes also let you “reminisce” back to your younger days so you can bring back 3-D memories of events you recall and want to model. You can also capture current “happenings” that you want to enjoy and share with others, or simply do something fictional.

Mini-scenes are excellent for experimenting with new scenic materials. The scene shown here was built quite a few years ago using what was available on the market then. The dirt is actual dirt from the geographical area of the scene, sifted to scale. Great things, however, are happening in the scenery market these days for making layouts and scenes very realistic. Everything from tall grass to water products is out there just waiting for you to develop your skills. Extruded insulation foam board makes an excellent base for your mini-scene as contours can be cut, hills are easily added and ponds can be “dug out.” If your mini-scene doesn’t meet your expectations, clean it off and start again. That’s hard to do on a layout, but easy on a mini-scene!



John has carefully modeled, painted and weathered the equipment for Doyle's Sandbar to give it all a company look. The result is a beautifully modeled and very believable mini-scene.

The pictures of the well digging site shown here are from my distant and enjoyable memories of days gone by with my childhood. In the 1940 -50 eras, cranes (some called them derricks) with clamshell buckets were used for all kinds of digging, including well digging. The scene is from Montville, Connecticut, and the equipment is named after an actual business that was there named “Doyle’s Sand and Gravel,” which the locals just called Doyle’s Sandbank. Doyle’s was served by a spur off the Palmertown Branch of the Central Vermont, where cement hoppers provided cement for the concrete delivered in cement trucks in a configuration closely shown in the scene pictured here. The dump trucks were mostly Mack trucks in those days and—in a time just a little earlier than the era modeled here—could have been chain-driven Macks. The crane would have been an

Erie B2 or the like. The point is that eras can be changed on a mini-scene such as this by simply putting the proper era equipment in the scene.

When building mini-scenes, I strongly recommend that you have a good scale drawing of the layout you are planning so you can make the footprint of the mini-scene fit easily on your layout. With careful planning, you can bring your layout to life in a modular fashion and enjoy finished scenes as you “flesh out” the remainder. Sadly, I did not follow my own advice for this project until it was late in the game, so I am currently trying to see if I can fit this nice little scene into my layout, perhaps close to Doyle’s Sandbank, which I have on my layout plan.

I assure you that mini-scenes are a whole lot of fun, and they are really relaxing to build. I like to have one around my workbench so it gets some attention by friends who come by whether or not they are interested in model railroading. And who knows? You may find a friend who has had a hidden desire to get into model railroading and your mini-scene just might be the catalyst that brings him or her into the Potomac Division and the NMRA! **I**

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Mini-scenes are a great way to model without always being on the layout, or a good way to build skills if you don't have a layout. This scene is roughly 6x12 inches.

Layout Open House Report: A Visit to Dale Latham's HO Scale Piedmont Southern Railroad

by Brian W. Sheron, MMR / photos by Marshall Abrams

The Potomac Division covers a fairly large area around the greater Washington, DC area. Poolesville, Maryland is in about the farthest northwest corner of the Division, and Waldorf, Maryland is just about in the diagonally opposite corner (but not quite!). Thus, a drive from my house to Dale Latham's was going to be close to two hours. However, Dale's layout is nationally known, and since I had heard so much about it but had not seen it, I made arrangements to visit it on Saturday, January 14th.

Rather than drive there alone, I carpooled with 3 other Potomac Division members (Tom Brodrick, Marshall Abrams, and Ed Rosado). Carpooling with others is enjoyable, and we stopped at an IHOP in Waldorf for lunch before heading on to Dale's house.

We were greeted at the door by both Dale's wife and Ed McGill, a Division member who graciously volunteered to be a greeter that afternoon. After we signed in, we headed to the layout room.

Dale's layout room is about 528 square feet, and the layout goes around the room with a U-shaped island in the middle.

Dale models the Piedmont Southern Railroad set in 1956, which is probably the prime of the transition era, allowing steam and diesel engines to share the same tracks. Dale says that the Piedmont Southern is a fictional railroad running between Richmond, VA, and Connellsville, PA.



Before I had visited Dale's layout, Bill Roman told me that Dale was a bit of a perfectionist, and as such, he was constantly removing and redoing sections of his layout. Dale said that he actually started working on the layout in 1978 when he moved into his house. However, he said that the layout has undergone numerous changes over the years.

Dale's railroad was featured in Kalmbach's *Great Model Railroads* in 2009 and in their "Art of Model Railroading" calendar. However, Dale told me that the current layout doesn't resemble the layout featured in the 2009 publication.

Dale uses Digitrax DCC and several of his engines have sound decoders in them. What I think makes Dale's layout so nice is the overall balance of the scenery. As you follow the track plan around the room, Dale has numerous sidings to service different industries. However, the buildings associated with these various industries are not overwhelming or too congested, and convey the feeling of rural industries. All of his buildings are excellently built and weathered. Turnouts that are close to the front of the layout and within easy reach for the aisle are hand throws from Caboose Industries, whereas turnouts not within easy reach are motorized.

Despite the distance from where many of the Potomac Division members live, 21 visitors made the trip and got the opportunity to see Dale's magnificent railroad.

If you missed seeing Dale's layout on January 14th, Dale plans to host another layout tour during the October 2018 MER convention. **I**

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Layout Open House Report: Glenn Paulson's Conrail Allegheny Division

by Ed Rosado / photos by Marshall Abrams

Potomac Division members were treated to a new year's layout to visit in January 2018. On a sunny, very cold Saturday, two of our members opened up their layouts in Waldorf, MD: the Piedmont Southern by Dale Latham and Glenn Paulson's Conrail Allegheny Division. This is our second visit to Glenn's layout, which is about 40% complete in a huge space. There were around fifteen modelers visiting and admiring his creation.



Glenn's layout is part of the Chesapeake TrainMasters operating group. He has dedicated his entire 1500 sq ft basement to the layout with lots of room to maneuver, creating a double deck HO scale point-to-point layout with a double mainline. Trains run east to west and back with eastbound trains departing the Conway yard and the Pitcairn intermodal facility and westbound trains departing from the Enola Yard or Harris Yard. Operating the railroad requires coordination to negotiate the wall running through the middle of the room, with trains passing through tunnels and operators therefore losing sight from the dispatchers office. Helpers are utilized to enable trains to negotiate the high elevations scenicked with mountain views. Decks are 18" apart.

Although scenicking is only half done, the layout looks ready to go, with work ready to be done. It is just fine for operators. It just proves that a layout doesn't need to be fully scenicked and

“done” to be operational or for many to simply enjoy the views and future plans. 🛠

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Layout Open House Report Chris Smith's Norfolk & Western Fuel Satisfaction

by Ken Nesper (O Scale Modeler)

On Saturday, February 10, the members of the Potomac Division, in conjunction with the Capitol Area O Scalers, were treated to an encore tour of Chris Smith's N&W Fuel Satisfaction model railroad in Silver Spring, MD. The division members last saw the railroad in March 2014 [[click here to view](#)]. In the intervening four years, Chris has completed the “vertical” scenery around the outside walls of the 24' x 26' basement and ballasted nearly 90% of the 200 foot mainline.

To recap, the railroad was inspired by the N&W east/west two-track mainline west of Welch WV, between Leager and Bluefield. Leager and Bluefield are represented with staging yards. Most of the action consists of very long coal trains, either loads or empties, running from the mine area to the off-stage destinations. A holding yard, called the “farm,” occupies a prominent position from which the incoming and outgoing mine trains are dispatched. This is also the spot where helper engines are added or trains are broken in two in order to make it up Elkhorn Grade.

For passenger railfans, the highlight of the day may be the passing of the *Pocahontas* and *Powhatan Arrow* trains running behind streamlined J-class locomotives, as they traverse the railroad. Both trains feature a mix of named and generic baggage, mail, sleepers, coaches, diner, and lounge cars. Like the coal trains, the length of these trains is breathtaking. There is also a limited amount of local mixed freight activity.

Chris's large assortment of prototypical N&W steam power (no diesels here) is controlled by either NCE digital command control or conventional DC. Turnouts are controlled by Circuitron Tortoise switch machines. Chris used Homabed from California Roadbed and track from AtlasO.

Using ubiquitous pink foam, Chris has started building the “hill” that will form a view block down the central peninsula. This will visually



separate the mine area from the farm. He's mocked up a coal tippie to provide a sense of place. Chris has also created coal loads for many of the outbound loaded hoppers, adding to the realism. He carved styrofoam blocks to which various scales sizes of coal were glued.

Even as Chris continues to add to the scenery, he is planning the steps necessary to move the railroad to Florida when he retires in the next few years. Having purchased a retirement property, he is having a train building of proportions similar to his basement constructed. The scenery was formed on foam panels that can be removed and packed into shipping containers. Chris envisions moving the



track sections by removing the “scabs” that tie the plywood sections together; cutting the rail at the plywood seam; and wrapping the entire piece in foam and tape to protect the track. Conveniently, there is a side door out of the basement that will facilitate the removal of even the largest sections of track. The benchwork consists of a series of L-girder like tables that will be disassembled after the components are clearly labeled. All table parts will be packed as one unit. Chris noted that he will have to fashion a duck-under when the railroad is reassembled in Florida. On the other hand, he won't have to accommodate access to washer, dryer, hot water tank, and furnace.

Chris is an excellent craftsman and fine modeler and it was a pleasure to see his railroad in operation once again. He and it will be missed when he relocates to Florida. 🇺🇸

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Layout Tours on March 24 Bryan Kidd's HO Scale C&O Railway, Allegheny Subdivision

By Brian W. Sheron, MMR



Photo: Brian Sheron

After the annual Division meeting on Saturday, March 24th, members were treated to a quadruple-header layout tour bonanza!

One of the layouts on the tour was Bryan Kidd's HO scale C&O Railway. I had heard great things about Bryan's layout, but I had not yet had the opportunity to see it. I must tell you that I was not disappointed.

Bryan's Alleghany Subdivision is set in the early 1950's, allowing both steam and first generation diesels to operate side by side. As far as layouts go, it is relatively large in size. Bryan said that he started the layout in 2012, so I think he has made great progress in just 6 years! What was most interesting is that Bryan said that he bought the house "for the basement!" He confided to me that once he and his wife moved in, she said to him "When are you going to start your layout?" Many of us only dream of receiving that kind of encouragement and support from our better halves.

Bryan uses a point-to-point track plan that has a double track mainline of about 140 feet. In order to run large steam engines, his minimum radius for mainline curves is about 32 inches. Smooth operation of the large steam engines is further assured by Bryan using mostly number 8 turnouts on the mainline, with a few number 6's.

Bryan controls his layout, including mainline turnouts powered by Tortoise switch machines, using Digitrax DCC.

The section of the layout closest to the outside entrance to the basement serves as temporary staging using old, but scenicked modules. They will be replaced with permanent benchwork to complete the east end of the layout, representing Covington and to provide staging.

The main part of the layout is located in two rooms. The larger room is the main part of the layout (Alleghany, White Sulphur Springs, and Roncevert), and the smaller is Hinton Yard and staging. Benchwork and track are complete, foam blocks are in place that will form the base for future hills, and some structures are in place—both completed buildings, and cardboard mockups.

What is impressive about the layout is that Bryan is modeling prototype scenes. All around the layout are photos of the actual areas being modeled, and one can easily recognize the trackage and structures in front of you on the layout as being exact replicas of the trackage and structures in the photos.

Bryan is just starting to set up operating sessions, and is using the car card system.

I am hopeful that as Bryan progresses in constructing his layout, we will have more opportunities to observe his outstanding modeling skills. 🚂



Photo: Gary Mason

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Ernie Little's Norfolk Southern Connector

by Ed Rosado



Photo: Ed Rosado

It has been a few years since we last visited Ernie Little's Norfolk Southern Connector in Manassas, Va. Ernie had already built his 20' by 16' layout, which includes 200 feet of continuous main line single track. He has incorporated a quarry with ancillary operations, an intermodal service facility with overhead crane, and an oil depot with appropriate tanks, while passing by small town stores and businesses typical of the Shenandoah countryside. In a visit during 2015, Bob Rosenberg commented in his column how the layout was uncluttered—with just enough features to make it realistic—and that it offered ample switching opportunities spread nicely so as not to overcrowd the space. Today, the layout remains a well crafted work of art, with additions made to enhance an operator's perspective without the clutter. He has updated the layout, adding a few buildings with LED lighting. (One of them, the Xavier Movie Theatre, named after a grandson, is now playing "Star Wars: The Next Adventure"). Ernie has also added a new water scene, which lies an inch above his fireplace insert.



Photo: Gary Mason

Over the last few years, Ernie has been concentrating most of his efforts towards earning his MMR. Since our last visit he has achieved his AP scenery certificate and has been evaluated for his car requirements. He has already earned his Association Volunteer, Engineer-civil, Engineer-electrical, and Chief Dispatcher and is well on his way to completing the requirements as a Master Model Railroader. 🚂

A Visit to John Paganoni's Central Vermont

by Nicholas Kalis



Photo: Mat Thompson

So what did you miss by not attending John Paganoni's HO scale Central Vermont open house in Manassas? For one thing, you missed John's multiple examples of scratch-built structures and rolling stock that populate this wonderful spare-bedroom sized layout. Perhaps most importantly, you missed the encouragement that you would have taken away from seeing John's efforts. John's layout demonstrates that one need not fill up an entire basement to enjoy this hobby. Indeed, John's layout fills a modest spare bedroom on the second floor of his home made available as his children have grown. You too can use a spare bedroom to build your dream layout if you follow in John's footsteps.

Like many folks, John models the place and time of his childhood. In John's case it was Montville, Connecticut. What made the most impression on me? It can be boiled down to two things —John's scratch-built New London wooden roundhouse (which is illuminated), and his scratch-built fleet of Central Vermont cabooses. John's six-stall roundhouse reflects the prototype's appearance in the 1950s. I also enjoyed the waterfront scenes John had in progress. John also has an extensively re-worked Central Vermont P-1-a class 0-8-0 road number 507 as she looked in 1951. John's model earned 112 points out of 125 possible points at our Potomac Division 2015 Mini-Con. We all knew John was a talented modeler who has frequently shared his modeling talents with our Potomac Division. This, however, was his first open house. That John's layout is not completely landscaped can be ascribed to time spent on his other hobby which is making highly sought-after mandolins.

As the layout tour coordinator, I would like to stress several takeaways from our visit.

1. Your layout need not be complete to host an open house—John's was not.
2. Your layout need not have scratchbuilt structures, but a smaller layout gives its owner more time for such endeavors.
3. His visitors appreciated the camaraderie that we all enjoyed.
4. Even though many visitors came just before the 4PM “cutoff,” all felt welcome to stay beyond 4PM to chat and, to enjoy Superintendent Brian Sharon's banjo playing (John and Brian are both musicians in addition to their day jobs—though both are retired).
5. Even if you are retired, you can still host an open house (as layout tour coordinator, I sometimes hear from folks that they cannot host an open house because they are retired and just can't seem to organize themselves in this phase of their life).
6. We all enjoyed the snacks John's wife baked for us and the other refreshments provided us—Nancy did not let any health challenges stop her from being a terrific hostess.
7. A spare bedroom can make for a great layout room.
8. John improves his modeling skills by working on small dioramas (which were on display). Ao can you!
9. John did a great job of pointing out the many scratchbuilt structures on his layout.
10. John shared with me that the deadline of his open house compelled him to make quite a bit of progress on his layout.
11. John had some trepidation about hosting an open house, but when the day of his open house rolled along, he had something he was proud of, that ran, had sound, had some illumination, and that he was proud to describe to visitors.
12. Visitors appreciated the handout that John had prepared that explained the prototype that he was modeling.



Photo: Mat Thompson

I believe some of John's scenes are worthy of the cover of any fine model railroading magazine; I believe Mat Thompson is working on getting some photos of John's layout published.

If you get an opportunity to visit John's layout during a convention or in a few years when he is once again on the layout tour, don't miss it.

Thank you John. 🇺🇸

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Mat Thompson's Oregon Coast Railroad

by Marshall Abrams



Mat Thompson's HO scale Oregon Coast Railroad (OCRR) smacks of authenticity. As you approach it through a sliding glass door, it's easy to think that you're going out from the house and looking at a real world scene—the mountainous and very heavily forested areas of Oregon west of the Cascades. Actually, the layout is in a 36' X 32' room. The time is the mid-1950s. The configuration is walkaround loops, where everything is readily accessible and well equipped for DCC operation using car cards and following Time Table Train Order (TT/TO) switching operations. Hosting and attending operating sessions are among Mat's current hobby activities.

There are numerous beautifully executed scenes, including lumber and paper mills, seaside fishing towns, and the layout is highlighted by a Swift meatpacking plant. You can find the instructions for switching the plant [online](#). As Bob Rosenberg [wrote on a previous visit](#), “the weathered seaside buildings, commercial businesses assembled from kits as well as kit-bashed and

scratch built depending on the requirements of the site, look typical of structures found in cold, windy coastal areas (think Maine), with freighters and tug boats docked around them, even a small car float operation, and trees; enormous numbers of trees everywhere—mostly spruce trees—so many that you have to look carefully to see the intimate scenic touches that Mat has included in his layout: the colony of seals on the small, rocky beach, or the sawmill and its logs in the adjacent mill pond being rounded up by two mill workers in a small, steam powered boat, the cattle in pens waiting to being shipped to market, and the older wooden box cars parked on a siding nearby. It's this devotion to the details that enhances any model railroad, regardless of the locale being modeled."

Since the Potomac Division last visited the OCRR in March of 2016, there have been several additions and changes:

- The biggest addition is a large harbor in Tillamook. The six-by-six foot addition holds a three-track oil depot, a two-track spur serving a lumber dock, and four more tracks serving a freight house.
- Details, tanks of all sizes and kinds, and signs have been added to paper mill in Tillamook.
- Passing under the paper mill is a track that leads into another room which now holds Wheeler, a combination staging area and interchange yard.
- Adding the harbor in Tillamook eliminated space for the passenger station that had been there, so that model has been moved to Hoyt Street.
- Several stock pens have been added to the Swift Packing Plant.
- Modeling in the town of Astoria is complete. Besides several commercial buildings, one rail industry has been added, Western Wax Paper. [Return to Bill of Lading](#)



South Mountain Mini-Con

Where: Blue Ridge Summit, PA in the Fire Hall, 13063 Monterey Ln, Blue Ridge Summit, PA 17214

When: Saturday April 7, 9:00 am

Make plans now to come to the Saturday, April 7th SMD model railroad Mini-Con. It's at the fire hall across route 16 from the Mainline Hobby Supply Hobby shop (15066 Buchanan Trail E, Blue Ridge Summit, PA 17214). Doors open at 9 am. It's free—there's no charge to attend.

Brian and Bonnie at Mainline Hobby Supply have rented the hall, advertised the event, supplied some of the make-and-take kits, and so much more.

Informal clinics—from 9-10 am and again from 11 am–12 pm will include these topics:

- Making scenery from natural materials
- Operations
- Cheap signs using a Xyron sticker maker
- Fast Tracks
- Block Signal Construction
- Layout considerations for operations
- Casting rocks - Wet vs Dry
- Modeling water
- Fiber optic system of lights

Informal clinics—from 10–11 am and again from 12–1 pm will include these topics:

- Making tall pine trees
- Modeling prototype buildings; Plans to Mock-ups to Finished buildings
- Locomotive tuning
- Budget model RR and a timesaver layout
- Structure painting
- Model Railroading as Game Design
- Layout design
- Building old Central Valley kits
- Gondola Scrap Loads for Pennies
- Scratch building the Woodsboro station

At 10 am two separate make-and-take clinics start:

- Carolina Craftsman Kits HO-scale Cape Fear Company Houses
- DPM - 36000—HO-scale modular learning kit

Like last year, each of these will have two sign-up sheets. One will be for those 18 and younger. The other will be for those 19 and older. Clinics will be filled first by those from the 'younger' list, and then filled out by those on the 'older' list. Within those categories, it will be on a first-come first-served basis. Both of these are free. Say thanks to Brian & Bonnie at Mainline and Jeff Grove of Carolina Craftsman Kits for donating the kits.

Modular layouts:

New this year, George Sarra will bring his On30 dead rail layout.

Back after a couple years off, The Western MD Historical Society will be back with some of their modules.

New this year, Wayne Betty will have his large size version of a timesaver layout.

In addition the SMD will have some T-track modules up and running.

Stuff for sale:

Carolina Craftsman Kits (Jeff Grove) will have some items for sale.

Foggy Mountain Models will have some of their craftsman kits for sale.

Grant Berry will have some model railroad items for sale.

Nyce Collectables will have Railroadiana for sale.

Other:

SMD has purchased a \$150.00 gift certificate from Mainline Hobby Supply. This will be sold in a raffle. Raffle tickets will be sold for \$10 each. Odds of winning depend on how many are sold. Please note that this certificate can be used to pay for anything offered by Mainline. Purchase tickets through the morning and the drawing will be at 1:00 pm.

Food will be available on site. Donuts and coffee in the morning, soda and water all day. Pizza at lunch time. Not free, but at very reasonable prices.

Additionally, the following clubs and historical societies will be on site:

Frederick County Society of Model Engineers, Hagerstown Model Railroad Museum at Antietam Station, B & O Historical Society.

Formal clinics:

At 1:00 Lee Rainey will speak on “Shortline Operating Patterns: What to Consider in Designing a Schedule.”

At 2:00 Steve King will give a talk on Prototype Operation, a look at how to incorporate real life transportation issues into model railroad operations.

Did you notice that this year’s event will have more informal clinics than ever before? Did you notice that the formal clinics are by well-known authors? Did you notice that we have brand new modular layouts (in addition to a returning favorite). Did you notice that you have a chance for only \$10 to win a \$150 gift certificate at Mainline? Did you notice that this event is completely free to attend?

Don’t let the tried-and-true format fool you, this event is new and better each year.

It’s going to be a great day. The only way it could be better is if you are there!



Northern Virginia Model Railroaders (NVMR) Western North Carolina Railroad

When: Saturday, April 14th 2018, 11:00 AM to 5:00 PM (NMRA Only 11 to 1)

Where: Washington and Old Dominion Station, 231 Dominion Road NE, Vienna, VA 22180

Note: Handicapped access: Station is ground level, stairs are required to best see the layout



The Northern Virginia Model Railroaders (NVMR) is a club of model railroading enthusiasts headquartered in the historic train depot in downtown Vienna, Virginia. The club is more than 65 years old and has been at this location for more than 30 years. With a membership of more than ninety men and women, the club built and maintains a large and permanent model railroad layout (HO scale) and opens its doors twelve times each year to the public. The Blue Ridge Traction Power & Light Company (BRTP&L), a traction (or trolley) line, is also featured on the layout. While fictitious, the BRTP&L realistically depicts trolley, interurban, streetcar, and freight operations in and between some of the towns served by the Western North Carolina Railroad, including several freight interchange points. Recently, the overhead power wire has been electrified, so that trolley poles are connected just as they were in actual operation.

[Click here to read about our last visit.](#)

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Bruce Strickland

BUY - SELL - PARTS - SERVICE

Bruce Greenberg's Bessley Railroad

When: Saturday, May 5th 2018, 1:00 PM to 4:00 PM

Where:

Note: No handicapped access

Now on the fourth floor of our Alexandria townhouse located on Bessley Place, the “Standard Gauge Layout” was constructed in the early 1980s for exhibit at Greenberg Train Shows in Baltimore, Philadelphia, Pittsburgh, Long Island, and Boston. The layout has traveled thousands of miles. It was built from four sheets of Homasote, and when assembled was 8 feet wide and 16 feet long. The



The railroad has 10 operating lines. Eight are shown.

Standard Gauge layout was the second layout built by Greenberg Shows to take on the road. (The first, the 40 foot long O and Standard Gauge layout, was subsequently redesigned for O Gauge only.)

[For more details, click here.](#)

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Bricktown Model Railroaders Open House

When: May 5th, 10:00 am to 4:00 pm

Where: Mount Union, PA (about 80 highway miles west of Harrisburg)

Mark your calendars: Saturday, May 5th is the Susquehanna Division’s Bricktown Model Railroaders Open House. The event takes place in Mount Union, PA. Mount Union is on the main line of Norfolk Southern, about 80 highway miles west of Harrisburg. In the last century, it was the largest shipping point on the Pennsy’s Middle Division, because it was the site of three huge brick plants, also served by the East Broad Top narrow gauge. Hence the town’s nickname: Bricktown.

Mount Union—still Bricktown to its citizens—is today the home of a vibrant model railroad community. Last fall the Bricktown Model Railroaders Association finalized the purchase of a 50-foot by 100-foot former warehouse—complete with railroad siding—as their new club headquarters. They’ve invited our division



The new home of the Bricktown Model Railroaders Association

to come and learn more about their plans and to sample model and prototype railroading in Mount Union.

For several years, the Bricktown club rented space in a former Mount Union school building. Then, about four years ago, like many model railroad clubs housed in rented buildings, they were given short notice to vacate. Thus began the long and difficult process of finding another home. During that search, they completed the legal task of organizing themselves as a non-profit organization and established the challenging goal of purchasing their own facility. Like most clubs, they were well short of funds for an outright purchase, so they conducted a lengthy but successful contribution campaign which resulted in the purchase of the new home. They are now focused on refurbishing the building while also developing their layout plan.

We will visit their under-renovation facility, receive a presentation about their extensive modeling plans, learn about the substantial railroad operations centered in Mount Union many years ago, and explore a former large industrial site served by the Pennsylvania Railroad (PRR) and East Broad Top (EBT) Railroad.

The meet will be headquartered at the Bricktown Model Railroad Club and Museum, 300 West Small Street, Mt. Union. Doors will open at 9:00 am and the program starts at 10 am. Here's what you'll enjoy at the club headquarters (in addition to donuts and coffee):

- 10:00-10:30 Welcome and walking tour of club building and layout plans.
- 10:30-11:15 Profusely illustrated slide presentation by noted author and historian Bryan Donaldson on Mount Union and its railroad past.

Then we break and let you tailor your own afternoon from the following menu of activities around the Mount Union community.

- 9:00-4:00 On30 modular layout of George Sarra, in club building.
- 11:15-12:30 Walking tour of remains of Harbison Walker brick plant (once the largest of its kind in the world), adjacent to the club building
- 11:30-4:00 Outdoor large-scale layout of Doug Renninger (weather permitting).
- 11:30-4:00 Outdoor large-scale layout of Bud Parks (weather permitting).
- 1:00-4:00 Outdoor large-scale layout of Jon Clark (weather permitting).
- 1:00-4:00 Wade Woodcock's HO/HOn3 layout.
- 1:00-4:00 Jon Clark's On30 layout.
- 1:00-4:00 Mount Union Area Historical Society Industrial Museum

1:00-4:00 And rarest of all, a chance to tour the East Broad Top engine house in Mount Union, home to EBT 0-6-0 #3, a 1923 Baldwin steam locomotive.

Lunch will be served in the former PRR Freight Station, now Mount Union's Senior Center. It will be available from 11:00 to 3:00 pm. The format will be cafeteria-style, featuring hot dogs with kraut, Sloppy Joes, baked beans, potato salad, macaroni salad, ice tea, soda, coffee, and baked goods.



East Broad Top standard-gauge 0-6-0 #3 will be on display



The former Pennsylvania Railroad freight station, now the Bricktown Senior Center

hours to the southwest, and Harrisburg's Rockville Bridge and several large NS yards are just under two hours to the east.

So seriously consider making it a full, dedicated, railroad-focused getaway weekend by exploring the many railroading opportunities nearby.

We hope to see you in Bricktown! 🚂

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John King's Baltimore and Ohio, Shenandoah Subdivision

When: Saturday, June 2nd, 2018, 1:00 PM to 4:00 PM

Where:

Access: Entrance to the basement/layout is ground level.

A narrow point in the aisle may limit handicap access to some parts of the layout. Layout height is 50 inches.

The Shenandoah Subdivision is a point-to-point railroad representing the B&O line from Harpers Ferry to Strasburg, Virginia. The layout is set in October, 1949. Open staging is named "Brunswick" (since that is where the real trains on the branch originated), but the staging yard makes no attempt to model the real Brunswick Yard which was 7 miles long. Trackage at Millville, Charlestown, Winchester, and Strasburg Junction closely mimics the prototype as it was in 1949. John's railroad is HO Scale.



[Click here for details of our last visit.](#)

[Return to Bill of Lading](#)



Potomac Division is instituting a new series of publications on its web page called “Special Interest Reports.” These reports, of lasting value, will include some articles that have appeared in the *Potomac Flyer*. The first Special Interest Report on “Insurance for Model Railroaders” follows. Improvements to the report submitted by members will be incorporated. We hope you find this information useful and interesting.

Insurance for Your Model Railroad

by Marshall Abrams <Potomac-Flyer@potomac-nmra.org>

ABSTRACT

Determining whether your insurance sufficiently covers your model railroad requires some work and decisions on your part: what coverage your homeowners’ policy provides, what all the components of the railroad are worth, your subjective assessment of the risk, and the labor you want included in the insurance. The labor component in the insurance was the most surprising outcome of the study described in this report. The importance of taking pictures was also a bit of a surprise. Inventorying your possessions and establishing their worth should be no surprise to anyone. The report contains several stories that help understanding.

It all started with Brian Sheron, MMR wondering if his guitars, banjos, and model railroad were covered by his homeowners’ insurance. Getting an answer turned into a research project. This article is the result.

Main Points

One thing learned was that—like model railroaders themselves—their insurance policies are highly varied. We’re going to tell you what we learned, but your situation may be entirely different. You’ve got to figure out for yourself:

- What are the terms of your current insurance policy? (Focus on what *isn’t* covered.)
- What are your risks; how concerned are you?
- What would you do if your layout suffered damage or theft?

The key points concerning insurance are:

- Know what your policy covers and any limitations in its coverage. There are many forms of policies; get to know yours.
- Review your situation periodically. Any of the key factors may change.

The topics covered in this report are: your insurance policy, risk and risk acceptance, how much of your model railroad do you want to insure?, nmra model railroad insurance program, brian’s discussions with his insurance agent, the whole house burned to the ground, hail storm destroyed garden railroad, if you have a claim, and online references.

Your insurance policy

You will probably need to have one or more conversations with your insurance agent. Insurance companies often have multiple homeowners, renters, and condominium owner's policies. What are the terms of yours? A homeowner's policy typically insures unscheduled personal property up to 50 or 75 percent of the cost of rebuilding the house. Your situation will be different if your railroad is in a separate building, or you are a condo owner or renter.

To the extent that your model trains are covered, is it for full replacement value or what's called "fair market value" (e.g., prices on Ebay)? Which do you want (and which are you willing to pay for)? Does the insurance cover the infrastructure (e.g., benchwork, scenery, structures, wiring, track, power and control)? Do you want insurance to cover the cost of labor for a professional to rebuild the infrastructure or do you plan to do it yourself? Decisions, decisions, decisions!

Verify for yourself that the policy includes a precise statement that satisfies your requirements, or get a written statement of what the policy covers (words over the phone are really cheap...ask anybody).

If your house burned down, the value of the land would not change, so your insurance covers only the cost of repairing or replacing the house. Unscheduled personal property is all of your possessions that are (a) in the house, (b) not attached to the structure, and (c) not so valuable that they are separately named and insured, often on a separate policy and even with a different insurance company (e.g., jewelry, works of art).

Do you move frequently, perhaps due to employment or military service? If movers happen to trash your layout during a move, you'd be lucky to recover the cost of some of the components with a large arbitrary "depreciation" deduction. A separate policy rider could make up the difference so that if you do lose the layout in a move, you can come close to replacing it.

Is weather a concern? Are hurricanes, tornadoes, or flooding frequent?

Unscheduled personal property usually includes items such as furniture, clothing, appliances, cameras, musical instruments, and model railroads. There may be a limit on the total insurance for some items, such as a \$5,000 limit for jewelry. Make sure you know what type of personal property coverage you have: A "replacement cost" policy typically pays the dollar amount it would take to buy a new item at the time of a claim, while an "actual cash value" policy pays the cost to repair or replace minus depreciation.

There's no easy magic way to determine the value of your possessions. You have to make an inventory and assign values. You can make approximations, especially with the aid of photographs. Take digital pictures of everything. Open every drawer and closet. Photograph the mess. Either put a value of everything you see, or estimate the number of items and their value, for example "30 men's sport shirts, replacement cost \$75 each (Macy's), actual cash value \$7.50 (Goodwill)." The difference between the total value of your personal property and the maximum coverage in your policy is the amount available for covering your model railroad.

Risk and Risk Acceptance

Risk is a confusing subject. Without going into technical detail, we need to understand a few terms. You might want to read more in Wikipedia or on your favorite information site.

- Risk is the exposure to the chance of injury or loss-
- Risk perception is the subjective judgment people make about the severity and probability or likelihood of a risk, and may vary person to person

The bottom line is that you have to decide how much risk you're willing to accept and how much you want to reduce or share the risk by buying insurance.

How Much of Your Model Railroad Do You Want to Insure?

When you say “model railroad” to many insurance agents they may think of Lionel Trains collections that are never run, or are taken out only at Christmas. In other words, they think of model trains as a collection of antiques or irreplaceable items (e.g., similar to original, expensive artwork) that usually require separate policies. These folks need to understand what your model railroad actually is. It is not a collection of irreplaceable antiques or “collectibles,” specialized models and equipment, although it may include some such items. They also need to understand the infrastructure involved in a “model railroad layout,” including lumber, electrical wiring, power sources and controls, Digital Command Control (DCC), Layout Command Control (LCC), and all the supporting miscellaneous parts. While they may think of track, they are probably unaware of turnouts, switch machines, control panels, and computer control systems Did you think of all these items when you started reading? If you don't feel confident that your agent understands, you may want to talk to the underwriters, the “damage department.”

Your model railroad can be insured on an itemized, or scheduled, basis, in the same way as jewelry, fine arts, cameras, and firearms. One benefit of this is that it will extend your coverage to breakage (that is, it will cover the replacement of the brass locomotive you just dropped on the floor!). Such coverage requires that a qualified individual establishes the value of the covered items. Insurance companies probably differ concerning qualified appraisers. If you are insuring high-value custom-made craftsman items, NMRA Plan 1, or equivalent, is probably your best bet. You'll need photographs and a written description of each item. The documentation required by the NMRA Achievement Program used for judging would be excellent.

Another key consideration is the labor to re-build in case of a loss. Many modelers would welcome the opportunity to re-build part, even all, of their layout. Some modelers might want paid help because they don't have the time, skill, health, or inclination to do it themselves. In principle the labor should be covered by the insurance, just like hiring a carpenter or electrician to help repair damage to a home. In practice there can be some difficulty in finding the craftsman. Lance Mindheim, of The Shelf Layouts Company, notes that “most builders have no interest in going to a customer's site to do onsite work. Onsite work is expensive for everybody and very inefficient and disruptive from a business standpoint. In the case of a full scale loss, the builder would build the

new project in their shop and then transport it and set it up at the customer's location." There is an extremely wide range in cost of professional rebuilding. Lance says that "there are so many variables that even ballpark costs are hard to nail down. Variables include: scale, track density, number of structures, complexity of scenery, distance from builder etc. Costs could be anywhere from \$150 per square foot for an unscenicked, simple HO layout to over \$1100/sf for an ultra-complex, all the bells and whistles, N scale project."

Stephan Lamb, of Stephan Lamb Associates, reports that "we have found, when determining costs for rebuilding, insurance companies have difficulty accepting the numbers, since these projects could take hundreds of hours at an average of \$60-\$80 per hour."

Many, even most, custom builders "do not bid any projects on a square foot basis," says Steve Worack of Progressive Model Design, "but the insurance companies like to. They need to receive a handful of bids for what they believe will be identical work, but obviously the quality of work from a few different custom builders can vary wildly."

Employing a less-skilled custom builder might be a solution, say a handyman as compared to a professional. The modeler would need to select the amount of money to cover such rebuilding, probably making a SWAG (Scientific Wild-Assed Guess).

Tim Maier manages the NMRA insurance program (discussed in more detail below). Tim observes that "Insuring the layout is not an exact science, and we have found that NMRA members approach it in different fashions. Some folks insure the layout for the value of its components and do not contemplate insuring the cost of a professional layout builder. Some folks insure the layout for what it would cost for a professional layout builder to recreate the layout. The member places the value on the layout coverage thus that is the maximum payable in the event of a claim. Insurance carriers typically do not pay a person a labor rate to repair or replace their own layout.

"In the event of a claim, the insured member is responsible to present the claim to the insurer. During that process the insured member will provide an estimate of the repair or replacement. This estimate could include costs of damaged and or destroyed items, or an estimate of repair from a professional layout builder. The insurance carrier then reacts with payment for the loss or creates a dialogue to answer any questions that arise. This process is followed regardless of the loss scenario."

There is potentially a huge cost associated with hiring a professional layout builder to rebuild a layout, assuming you can find an individual willing and able to do that kind of work. Even the cost of having a semi-pro fellow modeler do the repair could be prohibitive. A homeowner policy's unscheduled personal property limit would probably not even come close to covering the replacement of a medium to large layout, much less your other personal property. A separate policy, such as the NMRA Plan 3 (see below) would probably be required to cover replacement.

NMRA Model Railroad Insurance Program

J. A. Bash <http://www.jabash.com/> offers focused insurance products for NMRA members. You may mix and match from three available plans:

Plan 1, also called the Inventory Plan, permits you to select only the items you wish to be insured and list these on a separate inventory sheet. Plan 2, the Blanket Plan, covers your entire collection, without having to submit a written inventory. Plan 3, covers your layout (excluding rolling stock, which can be covered under one of the above plans). If you want to insure the cost of labor to repair or replace damage, you will probably be best taking a policy under Plan 3.

The web site includes details of the plans, a set of Frequently Asked Questions, an application, and a Word form for taking inventory.

Brian's Discussions with His Insurance Agent

Brian's insurance agent was initially unsure whether his trains were covered under his homeowners' policy. She probably thought that they were collectibles (e.g., pre-war Lionel or something). He explained that they were not collectibles, but items that were still generally available. Brian told her what he thought a rough-replacement value was, based on how many years he has actively been in the hobby, and the average amount of money he spent per year on the hobby.

She asked Brian if he had the trains appraised. He told her "no," but he could appraise them himself. Then she asked for his qualifications! He explained to her his experience as NMRA division officer and Achievement Program Coordinator, as well as the length of time actively in the hobby. She told Brian to write it down so she could show the underwriters who will determine if they accept his appraisal. So, Brian started appraising his trains, listing all the engines, and assigned a value to each of them. He valued the engines based on how much he thought he would have to pay to replace them. For newer engines that were still commercially available, he searched various places (hobby shop sites, eBay, etc.) and assigned an average replacement price. For an engine that was no longer commercially available, he valued it based on what he thought he would have to pay to purchase the same engine, or a close equivalent, but used, on eBay.

He then started counting all the automobiles on the layout. Depending upon the manufacturer, prices were probably between \$5 and \$15 per vehicle. He assigned an average replacement value of \$10 per vehicle, and multiplied that average number by the number of vehicles on the layout. He did the same for figures. He has a lot of these, since he models that ultimate megalopolis—New York City and Long Island.

The average costs he proposed were:

- Freight cars: Freight cars were of varying value. Some were probably \$20, some were perhaps worth \$5, and others worth maybe \$10. He just added up all the freight cars and assigned an average value of \$10 to each of them.
- Track: Brian roughly measured how many feet of track he had. Most of his track was Atlas code 83 flextrack that came in 3' sections that cost about \$5 per section at today's prices. He simply roughly measured the total length of track on the layout, divided by 3 to get the number of 3' sections he would need, and multiplied by \$5/section to estimate a replacement value.

- DCC Equipment: None of the command station, booster models, and throttles that Brian has are currently sold by Digitrax. For those, he looked up the price of what the equivalent replacement was selling for, and that was the value assigned. For example, Digitrax no longer makes a DT400 throttle, so he entered the price of a DT402.
- Switch machines: he added up the number of switch machines he has installed on the layout and assigned an average replacement cost of \$15 each to them.
- Crossing flashers from Berkshire Junction: Each cost about \$65, so that is the value he assigned each of them.
- Structures: Most of the small stores are in the \$15-\$35 range. He added up the smaller buildings and assigned an average price to them, also adding on for the window treatments (he has City Classic curtains in most of his buildings), the interior lights, paint, and other details (antennas, roof access hatches, etc.)
 - CMR buildings cost a couple of hundred dollars each, so he valued each of them separately based on their current replacement cost.
 - Bachmann City Scape buildings cost between \$70 and \$90 each. These larger, more expensive buildings were also valued separately.
- Benchwork lumber: He guesstimated a flat \$1,000 to \$1,500.
- Wire, terminal blocks, toggle switches, etc.: He guesstimated a flat \$1,000.

The bottom line is that if the layout got destroyed, Brian doesn't want to spend months arguing over every individual item. Assuming he decided to rebuild it, he would not expect the insurance to pay a professional model builder to rebuild it, even if one was willing. Having a professional layout builder rebuild a layout of the size of his would be prohibitively expensive. Plus, that would definitely wind up with him exceeding the limit of his personal property coverage amount. Also, Brian thought that a big part of model railroading is building the layout yourself.

Brian thinks that he would probably have someone come in and put up the benchwork, and then he would do the rest. He also would probably design the layout differently in many respects, so if it was completely destroyed, he would not want a one-for-one replacement of each item. Although this is his third layout, he says there are many things he would do differently if he had the opportunity to start over!

The Whole House Burned to the Ground

Gary Mason's whole house in another part of the country burned down due to a lightning strike in the latter 1990s. "The home and all of its contents were a total loss (the local volunteer fire department arrived quickly but was unable to get the engine to pump water (!), so it burned to the ground." His homeowner's insurance covered the replacement cost of all contents subject to the value of the residence structure cap [you should check the cap in your homeowner's policy—ed]. The value of the residence in Gary's case was based on the purchase price paid for the home—excluding the underlying land—plus the costs for any improvements/additions made since the purchase (records and receipts for the latter are normally required. [You should check your policy. Gary's experience may not apply to you.]

Gary felt that the insurance company treated him fairly: “even though I had provide an itemized list of every content item being claimed together with its date of purchase (month/year), original cost and current replacement cost. Estimates for date of purchase and original cost were accepted by my insurer since all my records were lost in the fire. [Digital records make it easy to keep duplicates off-site or in the cloud]. Current replacement costs came either from current retailer ads or manufacturer’s suggested retail price (SRP) listings for recent purchases or from searches of eBay’s website for completed auction sale prices for older items (some of my rolling stock dated back to the late 1960s and had been out of production for some time).

“Since my insurance claim was for the entire contents of the residence, itemization of all contents had to be completed and submitted as one item (which took nine months to prepare). It is amazing when you try to recount from memory what was in each drawer in the kitchen item-by-item, then develop the details necessary for the claim on those items; a single seemingly innocuous kitchen drawer can sometimes easily comprise a replacement cost of hundreds of dollars within the insurance claim.

“I think you’ll find that many, perhaps most, insurers will cover a model railroad against loss—at least for the cost of its components (rolling stock, structures—sembled and unassembled, trackwork, scenery, etc.) as well as the structural elements used in its construction. But these—as with virtually any other contents being covered—would be subject to both a contents deductible and a value of the residence cap (or a percentage of this value). So I cannot emphasize enough the importance of being aware of both what the homeowner’s policy actually covers contents-wise, as well as the separate values of one’s home and its contents. In my case the replacement value of the contents exceeded that of the house itself by about 25%. So the insurance policy only covered and reimbursed for three-quarters of my contents losses based on their replacement value. Knowing what one’s policy covers and any limitations in its coverage is crucial. Some policies limit contents coverage to a percentage of the home’s value, or cover only original purchase costs instead of replacement costs, or both.

“The contents loss not covered by my insurance policy was claimable as a capital loss for income tax purposes, subject to an annual limit, which resulted in it being spread over the next three tax years’ tax returns. (This is readily claimable for tax purposes by itemizing all contents, even those exceeding what the insurer will cover, and submitting this complete list to the insurer. This provides *prima facie* evidence of the capital loss for IRS purposes.) But, of course, this tax claim basically only relieves one of the income tax value associated with the capital loss, so it only offsets the loss based on the value of one’s tax obligations in those return years. I have no idea whether or how the recently enacted tax reform law may affect claiming such a capital loss.

“The value of a home’s contents for most middle- and higher-income families may exceed the value of their home itself, depending on the local real estate market. [Some companies offer such an automatic adjustment to cover market fluctuations and changes in construction costs.]

“Based on my experience there are several key recommendations I would offer when it comes to documentation when insuring a model railroad against loss or damage:

1. Prepare and regularly maintain an inventory of every component you want to insure, including the manufacturer, brief description, date of purchase, and the purchase price (excluding sales taxes).

2. Retain receipts of high cost individual items (check your policy for any receipt threshold) and either digitally photograph or scan the receipt and include it as part the off-site storage.

3. Take digital photos of your model railroad including:

- Broad, general images of the layout,
- Closer images of scenes containing numerous pieces of trackwork, rolling stock, structures, vehicles, figures, electronics, etc.
- Group images of rolling stock (still boxed or arranged in a yard),
- Individual images of higher cost items including the manufacturer's name or mark where available (brass locomotives, DCC boards installed inside locomotives, unassembled boxed structures, etc.), and
- Anything else that provides an image of items that will jog your memory of things to include in the detailed contents claim as well as provide evidence to the insurer that you possessed it.

4. Safeguard multiple copies of the inventory, digital photos and scanned documents on a memory stick stored offsite in your safe deposit box, friend's or relative's computer, or in the cloud."

Hail Storm Destroyed Garden Railroad

Another modeler, who had replacement cost insurance, experienced a big hailstorm which destroyed his roof damaged the siding gutters and some wood trim. It also destroyed his very large outdoor G scale railroad including all the buildings and 17 freight cars, and smashed the ties out of the rails and 27 switches, including some very expensive number six switches The adjuster told him to list every item and show a catalog or advertised MSRP retail price for each item. They paid off every item at full MSRP price. The freight car bodies were not repairable, but the trucks and metal wheels were fine except for a couple of side frames. Many other parts were salvaged. Most of the rails were ok, none of the switches were worth trying to repair, but most of the motors were salvaged. The repairs were time consuming.

For custom items like some modelers make for AP awards, it would be difficult to find a comparable item. The AP documentation would help, as would close-up photos. We would never be able to get reimbursement for our research and labor. I have a headache thinking about it. A piece of jewelry can be appraised, but a custom freight car?

If You Have a Claim

Here's some advice in case you are unfortunate enough to sustain a loss and make a claim under your insurance policy:

When your claim is initiated—probably after you call your insurance company's claims department—the insurance policy's underwriter may place the maximum amount it is liable for under the policy into an escrow account. Any/all payments to you will come from this account.

You will be dealing with an Adjuster who represents the insurance underwriter, not the local agent you may have known for years. Note that the Adjuster represents the underwriter, not you, the insured. Your local agent has no authority to approve any monetary disbursements to you in connection with your claim. Only the Adjuster can provide these approvals. At this time, you need to become intimately familiar with the details of your policy. It is not the job of the Adjuster to make you aware of them.

The Insurance Adjuster determines the extent of the insurance company's liability when a claim is submitted. If you're not comfortable working with the Insurance Adjuster, you may want to hire a Public Adjuster—a self-employed person who represent your interests in determining or settling the amount of your claim. You should expect to pay the Public Adjuster a percentage of what the insurance company ultimately pays, much like you would if you hired a personal injury lawyer to settle an auto insurance claim.

“If you decide to use a public adjuster to help you in settling your claim, this service could cost you as much as 15 percent of the total value of your settlement,” the Insurance Information Institute (III) says (see <https://www.iii.org/article/settling-insurance-claims-after-a-disaster>). If you decide to hire your own adjuster, III suggests checking references carefully with consumer agencies and the state insurance commission.

Ask the Insurance Adjuster questions to clarify exactly what is covered by the policy (i.e., “Is [this] included in the contents covered by the policy?”). The Adjuster should respond with a clear “yes” or “no.” If they equivocate, say “maybe” or anything else which is not a definitive yes or no, you need to repeat the question and obtain a clear “yes” or “no” response.

Keep judicious, chronological notes on each conversation you have with the Adjuster. Each time you receive a “yes” or “no” answer to a question from the Adjuster on what is or is not covered by your policy reiterate it in writing (email or letter) back to the Adjuster and retain hard copies of same. Remember, it is the job of the Adjuster to minimize what the underwriter has to pay out to you under the policy.

The above advice is not to frame an adversarial relationship between you and the Adjuster, but to make sure that you are aware of whose interests are being advanced by whom in the relationship as well as the record keeping that may prove essential to your financial interests.

Online

You may find the following online references useful.

NMRA Model Railroad Insurance Program, J. A. Bash <http://www.jabash.com/> offers focused insurance products for NMRA members


The NMRA Model Collection Insurance Program, <https://www.nmra.org/model-insurance>
NMRA Model Collection Insurance Brochure,
<https://www.nmra.org/sites/default/files/memberservices/insurance.pdf>

NMRA Insurance Frequently Asked Questions,
http://www.jabash.com/nmrafrequently_asked_questions.htm

[Joe Algozzini](#), *Toy Train Insurance*, Collectible trains need the right kind of coverage. Here's what you need to know. <http://ctt.trains.com/how-to/beginners/2010/07/toy-train-insurance>
Your Model Trains Are Worth Protecting, <https://www.sureapp.com/collectibles/model-train-insurance>

Settling Insurance Claims After a Disaster, Insurance Information Institute, <https://www.iii.org/article/settling-insurance-claims-after-a-disaster>

In case you were wondering, Brian was told by his insurance company that his musical instruments (mostly banjos) were covered as long as he didn't use them to earn money. If he used them to earn money, they would have to be covered under a separate policy. Brian reports that while he often "will play for food," he will also "stop playing for money."

Marshall Abrams, Brian Sheron, MMR, Bill Demas, Gary Mason, Lance Mindheim, Tim Maier, Stephan Lamb, and Steve Worack contributed to this article. 

[Return to Bill of Lading](#)

Did you know?

Thousands of people shop on Amazon.com, including model railroaders. But did you know that when you, your family members, and friends make purchases there, Amazon could make a donation to your favorite non-profit charity such as the NMRA? Did you also know that the NMRA qualifies as your favorite non-profit (We hope you do!)

Amazon has introduced a program called "AmazonSmile" to help community non-profits such as the National Model Railroad Association. Simply log into your regular Amazon account using the website <http://smile.amazon.com> and then select National Model Railroad Association, Inc. as your chosen Non-profit. It's that easy. Then, just shop as you normally do.

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