

The Potomac Flyer



December 2025-January 2026

The Newsletter of the Potomac Division, MER, NMRA



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Cover: Bernard Kempinski's multi award winning engine house model at the Philly Express 2025 MER convention. (Kempinski Photo)

The Potomac Flyer

Submission Deadlines – Issue

Nov. 1 for Dec.-Jan. Jan. 1 for Feb.-Mar. March 1 for April-May May 1 for June-July July 1 for Aug.-Sept. Sept. 1 for Oct.-Nov.



From the Business Car







In the last issue's Superintendent's column, I mentioned that the NMRA was moving forward on its branding project. By the time you read this, you will have seen an email from the NMRA launching a new logo and providing a look at it, along with possible Regional and Divisional logos. As I stated in the column, the logos for the entire NMRA are being updated to create a consistent look across the National, Regional, and Divisional levels.

I am proud to announce that the ad hoc committee working on the incorporation of the Division has secured an Employer

Identification Number (EIN) and is now working on securing non-profit status. At the Board of Directors meeting in September, a motion was approved to authorize the committee to move forward on this endeavor. In late September, notification was received that the incorporation paperwork had been reviewed by the Virginia State Corporation Committee and that the division had been approved as a corporation in Virginia. As a result of this we are now officially the Potomac Division National Model Railroad Association. As a result, we need to make a few minor amendments to Division Bylaws to align with our corporate status. More good news was received in late October when we were assigned an EIN by the Internal Revenue Service. This will allow the Division to make the necessary signature changes in our checking account. The completion of these two items is of great importance to the future of the Division and we can now work toward securing organizational non-profit status. The committee has begun creating the needed bylaw amendments for review by our membership and adoption at our annual meeting in May of 2026.

Welcome New Member
November:
Nicholas Bulgarino—Dunkirk, MD

I want to thank Senior Assistant Superintendent Greg Cassidy, Clerk Lee Stoermer, and Division member Gary Mason for the hard work done. Each of them has spent many hours completing the somewhat complicated and confusing processes to move forward toward the final

goal. What started as a conversation at the annual meeting last May regarding these items is now becoming reality, and we are accomplishing something that has needed to be done for some time now. I want to especially recognize the input provided by **Gary Mason**, as without his knowledge and experience in dealing with the incorporation and EIN process it would have taken a much longer time. One last thing, I also need to recognize **David Arday** of the Chesapeake Division for his assistance to our committee. His Division has just successfully completed the process of becoming a non-profit organization with the IRS. The excellent information he provided the committee greatly assists us in our process.

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.

The Division Crew:

Superintendent Ernie Little, MMR 571-383-7316 Super@potomac-nmra.org

Sr-Asst-Super Greg Cassidy 301-717-9118 <u>Sr-Asst-Super@potomac-nmra.org</u>

Assistant Superintendent Ken Wilson 540-219-9973 <u>Asst-Super@potomacnmra.org</u>

Paymaster Jerry Stanley 703-595-8081
Paymaster@potomac-nmra.org

Clerk Lee Stoermer 928-580-3209 Clerk@potomac-nmra.org

Achievement Program Manager Martin Brechbiel, MMR 703-309-3082
Achievement-Program@potomac-nmra.org

Webmaster Ernie Little 571-383-7316 Webmaster@potomac-nmra.org

Potomac Flyer Editor & Publisher Alex Belida, MMR 240-447-5283 Potomac-Flyer@potomac-nmra.org

Flyer Proofreaders: Dan Ebert, Bob Sprague

Social Media Director: Bill Schultheiss media@potomac-nmra.org

Although I could not make the Joint Meet with the James River Division, I can pass along that we had another successful gathering, with 49 members of the two Divisions and guests in attendance. A report on the meet can be found on our website and is in this issue of the *Potomac Flyer* (see P 7).

I can also report that fifteen of our Division members attended the 2025 Mid-Eastern Region Convention held in King of Prussia, Pennsylvania (see P 21). The convention had a total of 182 NMRA members in attendance and was well received by those present.

Early registration is available for the *Scenic City Express*, the next NMRA National Convention, which will be held at the Chattanooga Convention Center in Chattanooga, Tennessee, from July 27 to August 2, 2026. The convention website, https://www.nmra2026.org, is online and has a link to make hotel reservations.

The next Mid-Eastern Region Convention, *Tracks to Tidewater*, will be held October 15-18, 2026, at the Holiday Inn Virginia Beach-Norfolk located at 5655 Greenwich Road, Virginia Beach, Virginia. Watch the website for more information as it becomes available: https://mer-nmra.com/savethedate/index.html



Candidates Wanted for the 2026 Division Elections

Two positions on the Potomac Division Board of Directors are up for election in April 2026. These positions are Assistant Superintendent and Paymaster.

Members interested in running for these positions in the 2026 elections are required by the Division Bylaws to notify the Nominations & Elections Committee by email, no later than midnight, February 7, 2026, and supply them with a picture, a short biography not to exceed 200 words that includes a statement about why they are running for a position. Candidates should send their information to all Committee members.

The following individuals comprise the Nominations & Elections Committee for the 2026 elections: Mark Gionet (Chair), Paul Hutchins and Brian Sheron. These members are available to answer any questions concerning the duties and activities associated with service on the Board. The following are email addresses for the committee members: Mark Gionet mark.c.gionet@outlook.com; Paul Hutchins ff3hutch@aol.com; Brian Sheron bwsheron@me.com

The election process will take place in April of 2026. Ballots will be mailed to Division members for whom the Division lacks email addresses; voting by everyone else will done electronically. This provides greater convenience for all and a significant cost savings for the Division.

Important dates concerning the 2026 election process are as follows:

February 7, 2026 (midnight) - Deadline for candidates to notify the Nominations & Elections Committee of their intent to run for office and provide a current picture, biography, including statement (not to exceed 200 words) as to why they are running for office.

April 1, 2026 - *The Potomac Flyer* and emails from the Division will provide a list of candidates for office for the membership to consider. Ballots will be mailed out to those members without email addresses on record.

April 12, 2026 - eVoting will commence.

April 19, 2026 - eVoting will conclude; deadline for receipt of mailed ballots by the Nominations Committee.

April 26, 2026 - Candidates will be notified of election results.

May 19, 2026 - The new Board of Directors will meet.

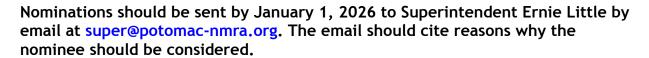


Nominations Wanted for the Abrams Award

The Board of Directors is seeking nominations for the Marshall Abrams award to recognize a Potomac Division member who has demonstrated outstanding service to the Division.

The following guidelines will be used in determining the recipient:

- 1. The recipient must be a member in good standing of the Division.
- 2. The recipient must have shown a level of service above and beyond that expected by other members of the Division.
- 3. In addition to service to the Division, service to the Mid-Eastern Region and national model train efforts may also be considered.



The Abrams Award was created by the Potomac Division Board of Directors in the Spring of 2021 in honor of the late **Marshall Abrams** who served the Division in several positions including Superintendent, Assistant Superintendent, *Potomac Flyer* Publisher and Division webmaster.

The selection process will take place in January. A committee appointed by the Division Superintendent will review the nominations and select the individual(s) to receive the award. The committee is authorized to select two individuals if it sees fit. Although the committee will determine the recipient(s) of the award by February 1st, 2026, the announcement of the individual(s) will not be made until the Division's Annual Meeting.

If you'd like to serve on the selection committee, please email Ernie.

Previous recipients of the award: 2021-2022 Mat Thompson, MMR; 2022-2023 Jerry Stanley; 2023-2024 Alex Belida, MMR; 2024-2025: No Award



November Battlefield Meet Report

Text and Photos by Alex Belida, MMR, Flyer Editor

About 50 members of the Potomac and James River Divisions, plus guests, attended the Divisions' annual joint meet November 1st at Battlefield Baptist Church in Warrenton, Virginia. James River's Superintendent Phil Taylor (lower left photo) and Potomac's Senior Assistant Superintendent Greg Cassidy (photo below) opened the gathering after a welcome by Battlefield's Pastor Travis Owens. (Greg was acting in place of Potomac Superintendent Ernie Little, who was traveling.)





After the introductory remarks, attendees headed

off to the first session of clinics. Jack Dziadul, MMR of the Carolina Piedmont Division (photo right), discussed the creation of his Ipswich Hobbies model craftsman kits. These include depots, freight houses, baggage and tool sheds based on prototypes.





Two other clinics were under way at the same time.

Stan Stocker (photo left) of James River discussed the 3D printing of fleet cars at a cost of \$20 per car including trucks, couplers and decals.

Potomac's Pete LaGuardia, MMR, (photo below) covered Tortoise edge connectors and various methods for cleaning track in his clinic.



After a break to view and vote on entries in the Popular Vote Contest and to look over the items for sale on the White Elephant tables, members and guests could go to one of four modeler's demonstrations held simultaneously.

Greg Cassidy instructed attendees on painting and weathering; **Pete LaGuardia**, MMR showed track cleaning techniques and Tortoise edge connectors; **Brett Jones** of James River demonstrated how to make buildings from foam; and James River's **Rick Lull**, appearing virtually, offered what he called "a practical guide to Layout Command Control." (**Photos next page**)

Greg Cassidy's painting and weathering demonstration



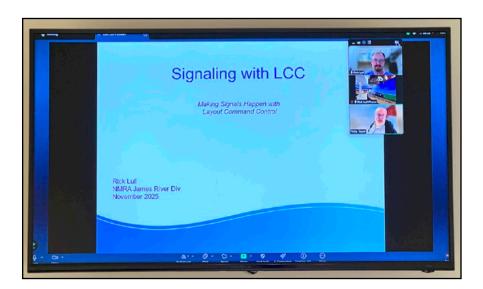


Pete LaGuardia's track cleaning and Tortoise edge connector lesson

James River's Brett Jones cutting foam to make buildings



Rick Lull's virtual clinic on Layout Command Control





After the clinics and demonstrations concluded, attendees returned to Battlefield's auditorium. Potomac Achievement Program Coordinator Martin Brechbiel, MMR, presented Lee Stoermer with his Author certificate. Lee is the Potomac Division's Clerk.

Attention then turned to this year's Popular Vote Contest and the models of flatcars with loads, the category for the meet.

There were 14 entries in all from both Divisions (photos below).





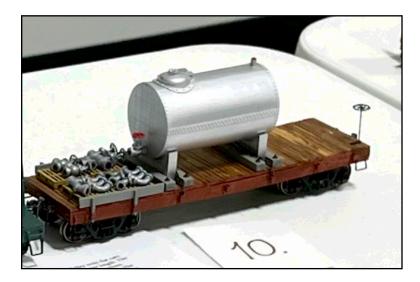
The winner was **Greg Cassidy** for his model flatcar carrying a debris vessel.





For his efforts, Greg received a plaque from James River, and from Potomac he received a copy of Lance Mindheim's Industry Planning for Modern Era Switching Layouts.

Martin Brechbiel, MMR, took 2nd place with his flatcar carrying plumbing supplies.





3rd place was shared by two members of James River, **Chris Chapin** and **Glenn Lapkin**.





Chris Chapin's flat carrying steel rods is shown above. Chris received his 3rd place certificate from Phil Taylor (left).



Glenn Lapkin's pipe carrying flat is shown above. He, too, was handed his certificate by Phil (right).

After attendees pitched in to return tables and chairs to their racks and to clean up trash, they headed off for lunch and the opportunity to visit four Potomac member layouts: John Swanson's PRR Cresson Branch, Cam Green's Maine Central, Bryan Kidd's C&O Railway, and Bill Mosteller's Virginian Railway.

[Ken Wilson's report on those open houses follows]





Revisiting Four Great Railroads

by Ken Wilson

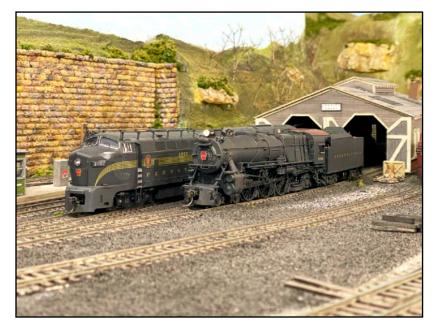


On the afternoon following our November 1st joint meeting of the Potomac and James River Divisions, four layouts were available for members to visit. **John Swanson, Bill Mosteller, Bryan Kidd,** and **Cam Green** have shown their layouts before, but new features have been added (or at least new to me because I missed seeing some detail before) that made the journey worthwhile.

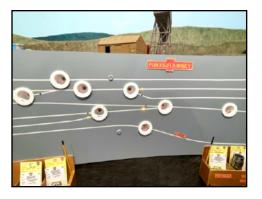
John Swanson

John Swanson's PRR Cresson Branch is a massive HO rendition of the Pennsylvania Railroad's branch that ran from Cresson to just beyond Punxsutawney, Pennsylvania. John does not model a range of vears, nor is he vague about the time of year. It's always February 2,1955: Groundhog Day. (Photo right) Visitors are treated to a variety of the Pennsy's legendary steam and early diesels running through spectacular mountain scenery. (Photo below) I wandered

	Train No.	tcher:	Starts At		uary 2, 1955		oession:	
CD	7215	McGees Mills Turn	Punxsy	8	Departs®	Power	Crew	On
A	6604	NB Passenger	Cresson	Station	10:02 AM	Min Las (2)		10:0
1	32	Mainline Pass.	Cresson	Wijs Made	10:06 AM	Mint (a)		10:0
PQ	4310	Wolfson Turn	Hastings Jet.	Harrings Breach	10:10 AM	08511 (P)		10:0
EF	7270	Glen Campbell Turn	Cresson	3	10:12 AM	100 104 P		10:0
В	6609	SB Passenger	Punxsy	Station	10:15 AM	EFPItanb (B)		10:0
GH	7240	Patton Leather Turn	Cresson	2	10:22 AM	130, 100 (g)		10:
1	4320	Kirkpatrick Chrome	Altoona	Niddle Emp	10:30 AM	limi-194 @		10:2
м	6651	Revenue/GS Conl	Elk Run Jet.	Singling	11:05 AM	EFISALD (B)		10:5
N	7290	Emties-North Bound	Windber		11:39 AM	state P		10:5
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through the various rooms and aisles reorienting myself to the various sidings and yards. I visited near the end of John's open house, so I could read the various signs he had posted on the layout's fascia without blocking other guests. Something that I never noticed before was the continuous schematic of the tracks and turnouts with recessed switches tucked in where the turnouts were represented. This really



helps with operations. (Photo left) The entire time I was perusing the scenes, trains were constantly running by. (It is the PRR after all.) At one point a steamer was approaching where I was standing alone, and started its bell and whistled for a stop. It was a smooth and gentle stop right in front of

me, so I could study the loco's detail. Then it struck me: who was running this

train? Most of John's operators had left, nobody was at the dispatcher's table, (Photo right) and John was just relaxing in the crew lounge without a

throttle in his hand!
(Photo left) It was
then that John
explained the
benefits of JMRI and
perform specific act
and whistle and gent



benefits of JMRI and programming his locomotives to perform specific actions when cued (such as the bell and whistle and gentle stops.) He led me back to the spot and showed me the infrared detector between the rails. Even though he needs a huge crew for operations, he can have multiple trains running without operators for open houses. I do not currently have a layout, but I am certainly going to investigate using JRMI when I'm making my plans.

Bill Mosteller

Earlier this year I had the opportunity to visit Bill Mosteller to photograph his HO scale Virginian Railway for the August-September issue of *The Potomac Flyer's* "Photo Layout Tour." Since he has chosen to depict the Virginian in 1959, there are no steam locomotives, but plenty of Fairbanks Morse Train Masters. Bill (photo right) chose not to build the benchwork and track for his layout. Instead, he contracted with Dave Bennett of traininstallations.com to construct his layout, designed by Bob Sprague, and install it in his basement. The benchwork for his railroad looks like a piece of furniture, but the backdrops had been just a plain blue, waiting for future detail. My current visit was a pleasant surprise. All of his plain blue backdrops are now beautifully painted with mountains, trees, and clouds. Bill had tried to hire art students from George Mason University





to paint the backdrops, but he was unsuccessful and the connections were never made. He then contacted Dave Bennett who provided the name of an Atlanta-based muralist who has painted other railroads they have built. Anna Parker of SweetTeaMurals.com presented Bill with three proposals: clouds only, clouds and mountains, or

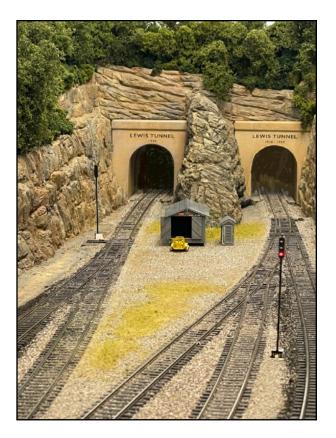
clouds, mountains, and vegetation. He selected the full package, and the results are stunning (photo above).

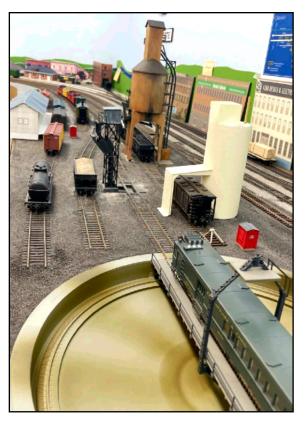
Bryan Kidd

Staying with the theme of modeling local prototype railroads, Bryan Kidd opened his Chesapeake and Ohio layout once again as part of the four-layout tour. Upon entering his layout room, I saw three serious-looking Master Model Railroaders staring at a pair of computer screens. Pete LaGuardia, Bob Rodriguez, and Rich Steinmann (all MMRs) (photo right) were applying their combined talents operating Bryan's new digital CTC (Centralized Traffic Control) system, installed in conjunction with the recent addition of



numerous trackside signals. Trains were running, but the engineers were experiencing some minor delays waiting for Bryan to help smooth out operations with the CTC. While the signaling and control system have been the focus of Bryan's recent work, I noticed that his scenery has been expanded since my last visit.





What were once photographs representing future tunnel portals are now finished scenery (photo above left). Operations involve the usual expectations of freight and passenger trains, but anyone interested in being a hostler will not be disappointed. Multiple engine facilities (photo above right) are found throughout the railroad, and I think I might have counted five turntables. Most model railroads are never quite finished, and I look forward to future visits to see what else will be added to Chessie's road.

Cam Green

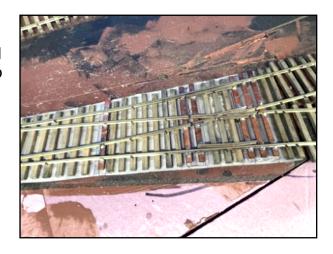
My final visit was a return to Cam Green's rendition of the Maine Central (photo right). It was late in the afternoon, and I arrived after his open house had ended, so I was just planning to collect the layout tour yard signs and leave. Fortunately, Cam noticed I was there, came outside, and graciously invited me in. I was tired, but happy to accept his offer. I remembered from my visit back in March of 2024 that he had a large two-

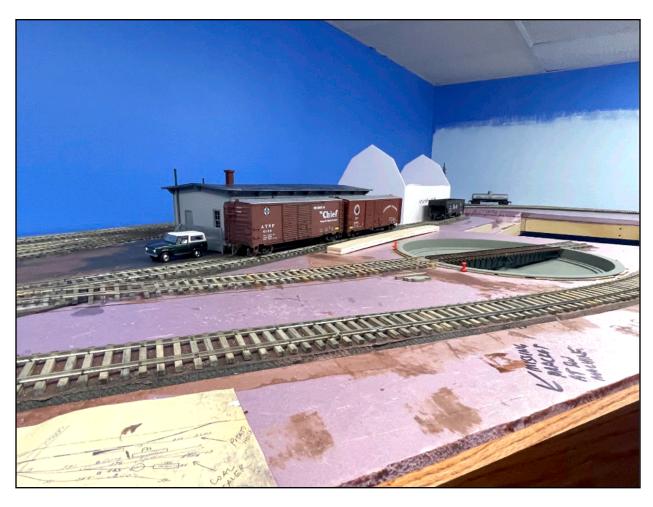




level HO layout along with an O-scale switching module in an adjoining room. As Cam (photo above) turned on various room lights, it took me a minute to realize that something "wasn't right"—the HO layout I remembered had been dismantled! He still models the Maine Central, but now it is in O-scale. It is in the initial stages of scenery development with many mockup structures acting as place holders so he can evaluate their size and location. He has done a considerable amount of track work, and he is

once again going with two levels. When I asked Cam what had possessed him to make such a radical change, he explained his rationale. He has a friend who modeled the Maine Central in O-scale but wanted to switch to HO. Cam had a strong interest in trying his skills with hand-laying track (photo right) and thought O-scale would be the best choice. Additionally, he had a few O-scale diesel switchers and was impressed with the throaty sound they produced. Swapping equipment with his friend seemed like an opportunity that





could not be passed up, but when he revealed the plan to his wife, she stated that he was crazy to tear down his existing railroad. Listening to Cam and looking at the amount of work ahead of him, I told him I agreed with his wife, but with a qualifier—he's making this drastic change work. With much of the trackwork and wiring in place, (photo above) he has accomplished this transformation in a very short amount of time. I still think that he is crazy, but he is also an incredibly bold modeler. I look forward to visiting again to see his new, larger version of the Maine Central as it develops.

New electronics, new painting and scenery, and a whole new railroad. The day spent visiting these four layouts was well worth the time, and I recommend that anyone who has not seen them recently (or at all) should not miss the chance to see them the next time these modelers offer an open house.

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Ken Wilson is the Potomac Division's Assistant Superintendent.

Potomac at the 2025 MER "Philly Express" Convention

Photos by Alex Belida, Greg Cassidy, Bernard Kempinski, Ernie Little, and Ken Wilson

Fifteen members of the Potomac Division were among the 182 modelers registered for the Philly Express Mid-Eastern Region annual convention in King of Prussia, Pennsylvania held from October 16-19. Their presence was magnified by their achievements in the contest room and their presentations of clinics!

Bernard Kempinski, MMR (photo left) took the Best of Show prize for his model of the U.S. Military Railroad Engine House and Tool Shop at Aquia Landing, Virginia in 1863. The model also won 1st place for On-Line Structures and the Chuck Hladik Memorial Award, sponsored by the James River Division for a model that best exemplifies a prototype from south of the Mason-Dixon Line.

Potomac Superintendent Ernie Little, MMR, Mike Byle, Nick Kalis, Todd Hermann and Bob

Sprague (photo below right) and **Alex Belida**, MMR all presented clinics at the gathering. Ernie (photo below left) also led a hands-on workshop on making mortar.











Mike Byle (above left), Todd Hermann (left), Alex Belida (above right), Nick Kalis Clinic Title Page (below)





Greg Cassidy took this photo of Potomac members at the closing convention banquet. Left to right: Cassidy, Alex Belida and his wife Pat, Joyce Little and Ernie, Ken Wilson and Mike Byle.



There was a luncheon excursion on the Colebrookdale Railroad. Potomac's **Ken Wilson** is shown (**left**) seated in a dining car that had been converted from a former sleeping car. The pulldown bunks are still in place above the seats in this renovated car (**below**).



The two hour ride went from Boyertown to Pottstown, largely through wooded countryside with a stream down an embankment on one side much of the way.



The railroad's station and ticket office in Boyertown was small but striking (left).

The water tower along the route (right).

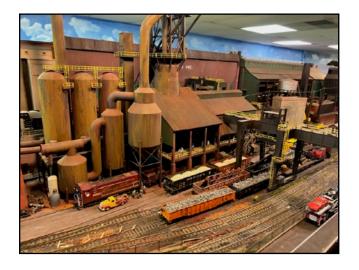


Attendees could also visit and operate on an array of layouts during the convention.

The **photo below** is of Greg Shindledecker's HO scale Western Maryland, Thomas Sublayout in Coatesville, Pennsylvania.



These photos below are from Bill Kachel's PRR Cosmopolitan Division layout in Kennett Square, Pennsylvania. It is 2000 square feet in size and jammed with all kinds of models.







John Griffith, MMR: A Modeler's Appreciation

By Mat Thompson, MMR

[Editor's Note: John Griffith, MMR passed away last July.]



When I took over as the Potomac Division Achievement Program (AP) Coordinator in 2018, I reviewed our listing of people who had earned AP certificates. One was John Griffith, who had five. He only needed Civil and Electrical to become a Master Model Railroader (MMR).

I didn't know John but sent him an email saying I would be happy to give him any information he needed to help him achieve MMR. We exchanged a few emails and every few months I would send him

another note. Several times I answered questions for him. He seemed interested but for a while nothing happened.



Then John came to one of our Warrenton, Virginia church meetings. We finally got a chance to meet face-to-face. Again, I offered to help in any way I could. A quiet and unassuming man, he told me his story. For many years he was an active model railroader and very active in the Potomac Division. I believe he was the Superintendent and the newsletter editor. His interests were old steam and logging. His model of Sutter's Lumber Mill won first prize for

structures at the NMRA National Convention in Cincinnati in 2005. Then, when his wife died, it took the air out of his

sails. He said he just wasn't interested in trains or much else for several years.

He did no more work on his MMR although he thought of it wistfully on occasion. He remarried, and life was going well. His new wife encouraged him to take up his hobby, so he decided to make the final push for MMR. In October 2022, he called, saying he had finished the work for both the Civil and Electrical certificates (photos above and right). Pete LaGuardia and I went to his house in Woodbridge. It only took one step into the room,





and seeing his track module, we knew that this was quality work. Evaluation was quick—the track work and the electrical work he showed us on a small N scale layout were faultless.

John also showed us his lumber mill and a grist mill (photo left) he had recently built. He thanked us several times for doing the evaluation. MMR was always a goal. He was happy he got there.

Pete and I were happy, too. We met a good guy, saw some wonderful work, and got to share in John's success.

Not a bad day.

- - - - -

Mat Thompson, MMR is a former Potomac Division AP Manager.

Improve your modeling with a few sheets of paper.

That's just what happens when you join the National Model Railroad Association and take part in the Achievement Program.

No, it's not a bunch of contests. It's modelers helping modelers become better modelers, to get the most out of their hobby. It's a way to hone your skills and become the modeler you've always wanted to be.

And it's just one of many benefits of NMRA membership.

It's never too late to start improving your modeling skills. And your hobby.





Meet the Member: Ron King

Editor's Note: This feature is designed to promote greater knowledge about members of the Potomac Division and their model railroading interests. If you are willing to participate, please send an email to potomac-flyer@potomac-nmra.org. The following text is by Ron King, who also provided the photos.

How did you get started in the hobby? How long have you been an NMRA member? How long with Potomac Division? Describe your model railroad philosophy? What to you is the value of the AP program? Is shooting for MMR worthwhile?

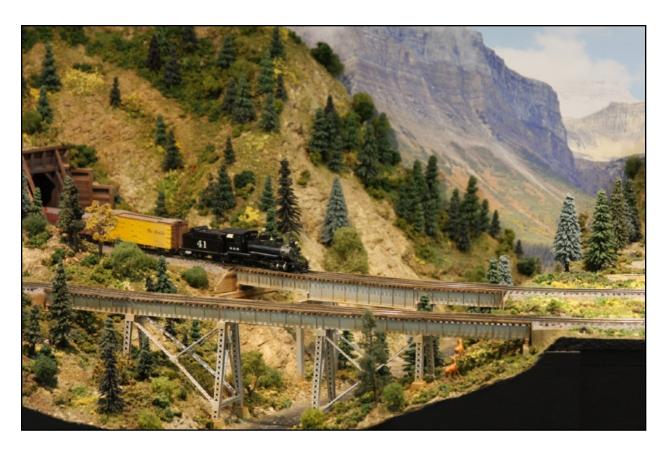
Like most others, I got my first train set for Christmas when I was very young. I didn't discover scale model railroading until 1960, when we visited relatives in Denver. My cousin was building in HO scale and had an early *Pacific Fast* Mail (PFM) catalog. There was a beautiful D&RGW K-37 on the cover, and I was immediately hookedespecially since we had seen the narrow gauge in southern Colorado on our way to Denver. I still have my copy of that catalog.



I don't have any of my early locomotives or rolling stock, but I still have my original MRC Golden Throttle Pack. I used it until I designed my own transistor throttle in 1978—and I used that along with a PFM sound system until I converted to DCC in the mid-1990s.

I learned how to hand-lay track in 1962, after I read a narrow gauge layout article by John Armstrong in *Model Railroader* (January issue), and bought my first PFM brass loco in 1964 (HOn3 C&S 2-8-0). I had a standard gauge oval in a spare room and immediately took a razor saw and cut the Atlas Snap Switches so I could run dual gauge with my HOn3 loco!

I was in and out of the NMRA during high school and college. Then I paid my dues one last time and became a life member in 1975, so I have now spent 50 years in the NMRA. I have never been very active in big events; narrow gauge has always been a



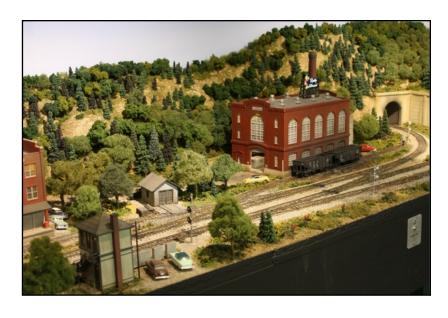
niche activity in the modeling hobby. I remember meeting with a few other narrow gauge modelers at an open house one night. We decided to set up our own round robin group and I was a member of that group for many years. The most important thing the NMRA ever did for me was to set up and publish the Standards and Recommended Practices for our hobby. I still have my special edition *NMRA Bulletin* from January 1980, which has the specs for my narrow gauge turnouts.

I used to enjoy showing off my models and entered several contests, because that's how you became a Master Model Railroader back then. I was working, so I couldn't travel to the regional or national meets, but my friends would carry the models for me. I won prizes at a couple of regionals, and my On30 scratchbuilt 2-8-0 locomotive took third place at the Portland, Oregon National Convention in 1984.

I have received several certificates in the AP program, but it's not something that motivates me. In fact, the thought of writing up the details of 12 structures that I have built sends me running away to do something else! Writing about eight cars took me years to do. Most of those cars were built in the 1970s. I still try to make open houses and MiniCons when my health allows and hope to be able to attend the next joint MiniCon this fall.

In my modeling career, I have created narrow gauge models in almost every scale. I have models in Sn3 and On30 along with HOn3. I have a nice layout, but it's now going

through its fourth major transition. My current layout started as a 30" wide x 9' shelf layout in 1984, running my On30 locos and cars. Then I added a drop leaf to the back so I could have a continuous run. When we moved to our current house in Gainesville, Virginia and I had a bigger basement to play with, I changed to HO standard gauge, created an L-shelf, and built an urban scene



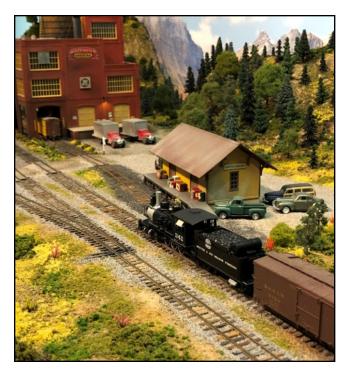
with an elevated track and an eastern theme this time. I eventually retired the drop leaf and added loops to both ends to make it a folded dogbone. My latest expansion has been to lengthen the "south" loop, and my layout is now a U-shape. While doing that, I moved my theme back to the West, with the Southern Pacific (my cousin worked on the Espee).



Then I decided to go back to my favorite part of this hobby. I ripped out the track, and went all the way back to my beginning with HOn3 narrow gauge. Because my layout is much bigger now, it has taken more time to change than it did the first time. But the trains still run well and look even better with more scenery surrounding them on the bigger "stage."

What's your favorite part of the hobby? How about your least favorite? What projects have you been working on recently?

My favorite part of the hobby is creating a believable setting to watch my trains run. I should mention that I spent five years working for the Southern Railway System from 1978 to 1983, when it merged with the Norfolk & Western (N&W) railroad. I know how trains operate and I can run my layout like the prototype if I wish. I model a branch line, so operationally, I could schedule a daily local like the Southern's local that ran between Forest Park and Macon, Georgia. It's a transportation business, moving goods



from place to place. The job is the same, no matter what scale or gauge you run.

But for me, scenery is what makes a model railroad come to life and it can transport you mentally into that miniature world. I like to do rock castings and already have a few hundred on this layout—along with many hundreds of trees! With the new southern loop, I have another creek to finish and detail, plus two more bridges to build, so I expect to do more rock castings and will be planting many more trees. I also enjoy creating trackwork and used to have all scratchbuilt switches on the layout, especially when I ran Sn3 and On30. Now I just have a couple, because the commercial products work very well

with just a few tweaks.

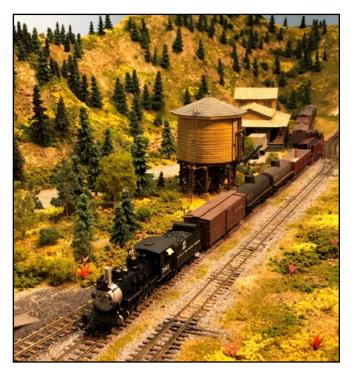
What advice do you have for newcomers to the hobby?

Don't think you have to create the perfect layout the first time around and don't be afraid to change. Most of us started with a small layout, then either expanded it later,

or built something bigger and/or better later. If you don't like how a project or idea turned out the first time—welcome to the club! All of us have changed something at least once or twice or more!

Tell us a bit about your life, where you grew up, what jobs you held?

I grew up and graduated from high school in Tulsa, Oklahoma. Then the family moved to the DC area, where I earned a BA in Communications from American University. I spent the first years of my working career in the U.S. Foreign Service creating documentaries for the U.S. Information Agency. In 1978, I was





offered a job with the Southern Railway System, working at their Technical Training Center in McDonough, Georgia. I produced training films and taught classes. I lost my job after the merger with the N&W railroad in 1983. I had commuted to Georgia all the years I was with Southern, but my parents were very ill, and I could not make a permanent move. I went back to college and finished my master's degree in computer science. I then hopped on the high-tech bandwagon, working for Hughes Aircraft, Raytheon, a couple of smaller tech firms, and ended up at the MITRE Corporation. I retired in 2016, and now every day is Saturday! My wife and I have been happily together since 1991, and we share our lives with two cats in Gainesville, Virginia. My layout is named in honor of Misty, one of my dearly departed older cats. The western end of the layout is called "Odie's Loop" named after my old buddy who spent most of his time watching me work on the railroad in our basement. There is a small brown cat perched on a rise near Misty Creek, watching the trains go by just like he did while I was creating it.

The nicest part of our hobby is that we can create models and memories that last. I have many models that I built 40-50 years ago. My first Model Railroader magazine had a little banner above the title. It said, "Model Railroading is Fun," and I still believe that. I am still having fun 65 years later, and my models provide me with a sense of satisfaction and more wonderful memories.

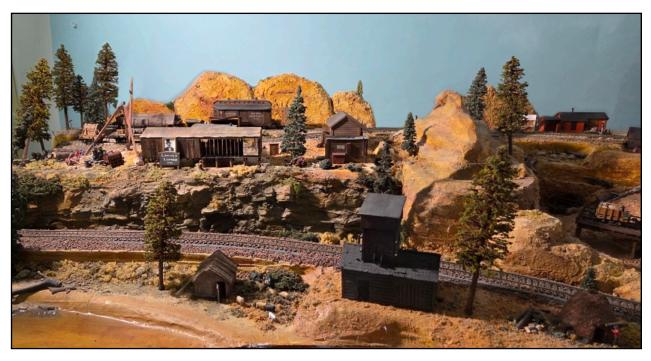


Flyer Photo Layout Tour: Alex Belida's Eureka & South Pass Railroad

Article and Photos by Greg Cassidy



A few years ago, when I was first getting more involved with the Potomac Division of the NMRA, I saw a couple of photos of Alex Belida's Eureka and South Pass Railroad (E&SP) and I knew I wanted to see more of it at some point. This feeling was heightened when I started building an On18 mini-layout and I knew I wanted it to be set in the mining area of the Southwest. I remembered that the Eureka and South Pass had a similar look to what I had in mind for my layout, as the E&SP is set in the late 1890s in Nevada. When I had an offer to go to Alex's house to view his layout, I jumped at the chance. To say that the scenery was overwhelming is an understatement.



The layout is just the right size, large enough to allow for the sweeping grandeur of the Southwest but small enough to be easy to maintain. This is demonstrated by the hills and buttes (photos above and right), which show the left side of the layout.





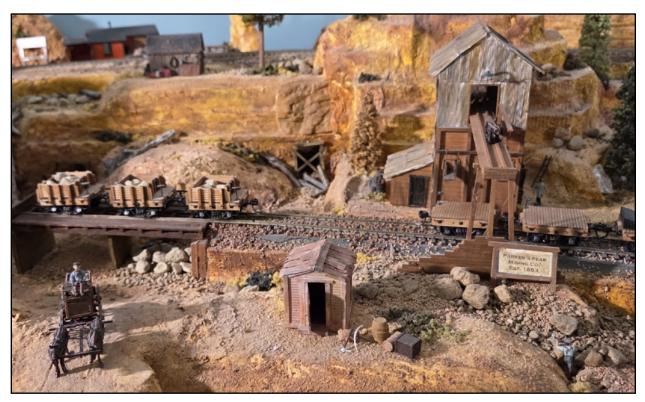
More tracks and the Eureka station and hotel come into view as we move to the middle of the layout (photo above). The photo below shows some of the righthand portion of the layout with ore loading being done the old-fashioned way.



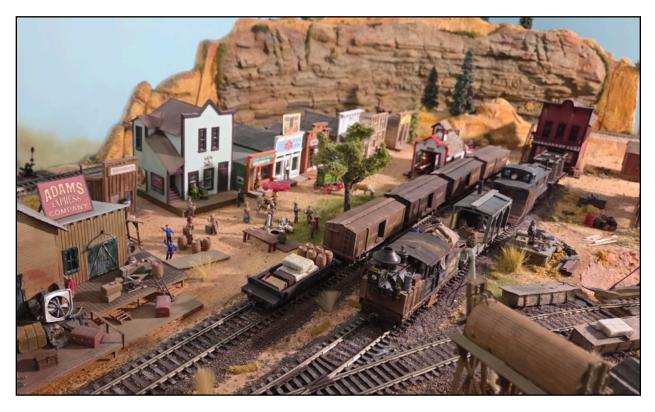
My favorite structure is the Devil's Den Café (photo below). It really captures the hard life that any structure in the Southwest must endure.



I was especially struck by the closed mine in the background of the **photo below**, which Alex said he decided to create when he opened that area to create the dump trestle.



Eureka's main street (photo below) really looks like an old mining town out West. The ground cover and rock detail everywhere are spot-on. Much of Alex's rail equipment is scratchbuilt, including a couple of "critter" locomotives.



But, this brute in the photo below looks like it could do the most work of them all.



Alex's layout has given me so many ideas and so much inspiration that I wish I wasn't just building a mini-layout. Because of the many scratchbuilt structures added to the scenery, I felt like I'd landed in 19th century Nevada.

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Greg Cassidy is the Potomac Division's Senior Assistant Superintendent.

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E&SP RR Facts:

- 1. What is the name of your layout? The Eureka and South Pass Railroad
- 2. What scale is your layout? HO
- 3. Does your layout have a specific era and/or location? Nevada, late 1890s
- 4. What are the overall dimensions of your layout?

It runs along three sides of a 10'x12' bedroom with two 6' long arms joined by a 10' section, all 2' wide.

- 5. How do you control your layout? Bachmann E-Z Command DCC
- 6. When did you start making your layout? 2017
- 7. Do you host operating sessions or would you consider doing so? No
- 8. What type of track (sectional, flex track or hand laid) and switches are on your layout and what is its code?

Code 83 flex track with Atlas #5 switches manually controlled.

9. If you were to brag about your layout what would you describe as its outstanding feature(s) I've always love making scenery and structures and would say these are the highlight of the layout, along with some of my scratchbuilt rolling stock. That said, I am poised to tear this layout up and start a new one with the same theme but with a dramatically revised track plan.



Editor's Note: The Potomac Flyer is seeking members who are willing to provide a photo layout report for our newsletter. You can take your own photos and provide basic layout info, but we are also looking for members willing to act as a photographer for these visits. This initiative is designed to supplement, not replace, our regular in-person layout tours. It will allow those of you may be reluctant to host a tour to let other members see what you've done or are constructing without the pressure of preparing for scores of visitors. If you are willing to participate in these solo layout visits or act as photographer, please send an email to the Flyer at Potomac-Flyer@potomac-nmra.org.



The Member's Choice, **Anything Goes** Challenge

Since the inception of these *Potomac Flyer* Challenges in September 2021, I've always announced a specific topic. This time *The Flyer* let <u>you</u> decide what you wanted to share. Thanks to all who sent in their photos and descriptions for this free-for-all!



Our Flyer 1st Place Favorite Star for our Flatcar Challenges is awarded to Jerry Stanley for his tank flat. If you have a favorite among these Member's Choice offerings, send us an email telling us which one.

Looking ahead, our February-March 2026 Challenge will be for waterslide decals (or dry transfers or a sign you printed) that are

unique, colorful, witty, or just something that you really like! These can be for images that really appeared on a freight car or a railroad structure or any building, or they could be something <u>you</u> created. The deadline is January 5th. Send the *Flyer* a photo plus a brief description to: Potomac-Flyer@potomac-nmra.org

I want to thank the members of the Potomac Division for sharing their work in these Challenges. Readers of the *Flyer* in the Division, in the entire Mid-Eastern Region and NMRA members elsewhere benefit from seeing what you have accomplished (and are welcome to participate in these Challenges.)

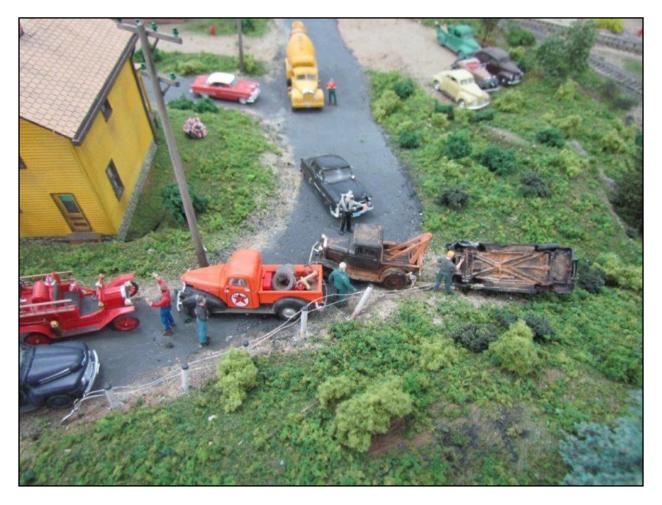
As *Flyer* Editor, I can tell you that reviewing your Challenge submissions is always among the most enjoyable aspects of the job.

Alex Belida, MMR Editor and Publisher

(The following items appear in the order in which they were received. The texts and photos are by the modelers who submitted them unless otherwise noted. Some texts may have been edited for length and/or clarity. We welcome submissions from members of other NMRA Divisions in the MER and beyond.)



1. John Paganoni's "Story of Bobby McQ"



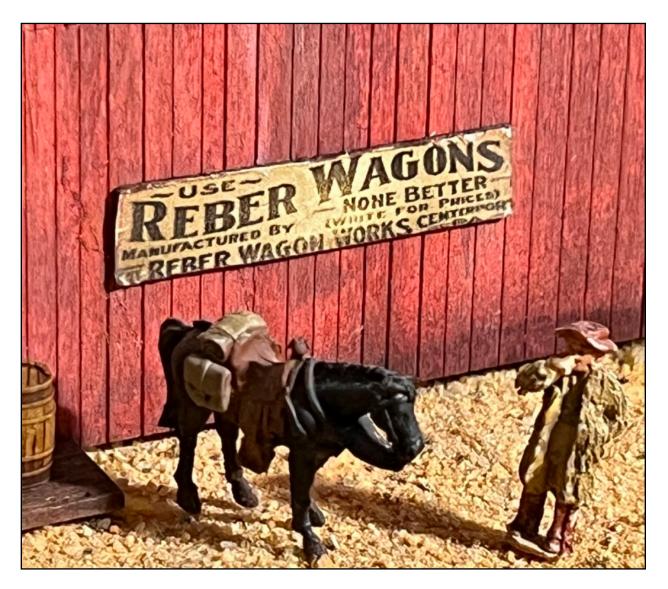
Anyone who has seen my small layout knows that I have tried to depict memorable events in the 1940-1950's when steam was king on the Central Vermont Railway. However, some of these events are not railroad related. One involves a young man freshly returned from the Korean War and obviously suffering from post-traumatic stress syndrome.

Bobby McQ, (not his real name), I was told by neighbors and friends, went to the two bars in Montville, Connecticut, and in a very short time totally wrecked two 1940 Ford sedans on the sharp turns on Route 163. Fortunately, Bobby was never hurt (most likely because of his inebriated condition). After escaping court charges and fines, he sobered up and took a responsible job with the power company.

I created a scene to commemorate Bobby's last car wreck and to depict what the recovery scene might have looked like. Scenes like this let my mind wander back to yesteryear and also enjoy model railroading at the same time.

John Paganoni, MMR

2. Alex Belida's Family Ties

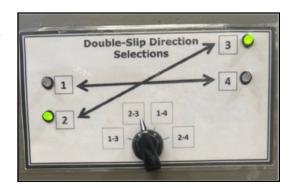




In building my layout, I have tried to incorporate the names of family members. My wife's family name, Reber, is particularly important. There was a real Reber Wagon Works so a replica of an original sign graces one of my structures. In a tribute to her late father, editor of a farm magazine, there is a stock car. Our children and grandchildren are featured as well with their names adorning landscape features, buildings and even an engine. Alex Belida, MMR

3. Pete LaGuardia's Double Slip Switch

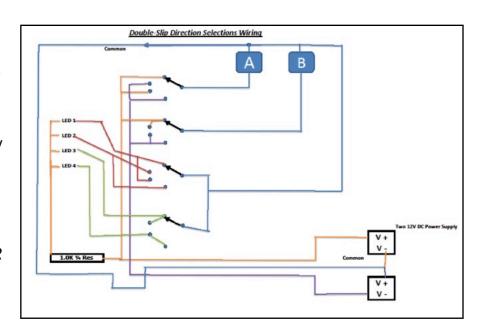
To decide which track a train exits or enters on the double slip switch, I decided to use a rotary switch with LED to indicate routing. This method gives you a visual picture as to the routing of the train through the switch by rotating the switch to the route you selected. The LED with indicates the route. DCC manufacturers offer solutions also, but if you are not into purchasing the items needed or programming the modules, this solution is an inexpensive alternate method.

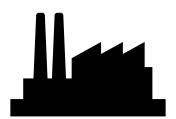


Items required for this method:

2 12V DC Power Supply 1 4 Pole 4 Position Rotary Switch (4P4T) 1 Switch Knob 4 LEDs

Pete LaGuardia, MMR

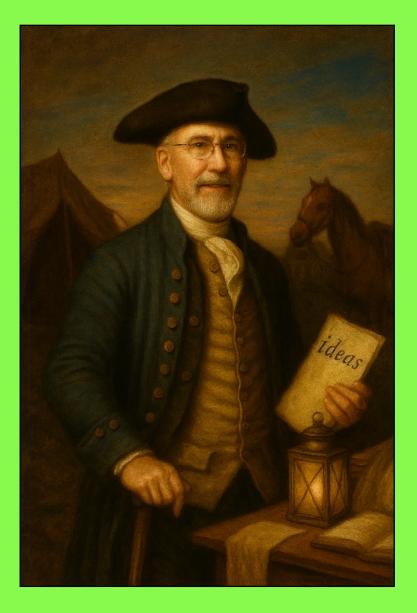




Story Ideas: Artificial Intelligence?

Have you used an AI to assist you in any aspect of model railroading? If so, please send us a description detailing how you used it and what AI you used. Send along any photos that illustrate your use. Our February-March issue will focus on AI.





[Classic Portrait of Potomac's Greg Cassidy as generated by Copilot AI]

4. James Hellwege's Freight Houses



The Bangor and Aroostook Railroad (BAR), featured on my N-scale layout, spent many of its years transporting potatoes, a primary cash crop of Maine. This required the use of many freight houses, called "potato houses," depicted as the grey buildings in the photo, to store potatoes (shown inside the doorways) prior to being loaded onto the State of Maine cars on the adjacent house track. The "1776" BAR locomotive shown on the siding in the background was originally painted in a red, white and blue scheme by the railroad to commemorate the 1976 bicentennial. However, the paint scheme remains relevant for the upcoming 250th anniversary! Having freight houses on a layout provides operational opportunities for the model railroader, as well as providing historical context. *James Hellwege*



5. Greg Cassidy's Abandoned Printing Plant



This is my abandoned and dilapidated printing plant that was built from a ConCor Weekly Herald kit from the 70s. It has a full interior and lighting. *Greg Cassidy*





6. Jerry Stanley's Pizza Box Project



The Pizza Box layout concept was developed by the Northern Utah Division of the NMRA. I am hoping to use it to encourage participants in a church youth program I am involved with to join the Potomac Division. I made a prototype of a 2'x2' Nscale layout (photo left) that was delivered recently to the church along with a custom made carrying case (photo below). Many people stopped by to examine it. NMRA magazines were handed out along with brochures. The plan is to have youngsters make their own layouts over a six week course.

Several manufacturers have committed to donating materials. In January we will start training volunteers to help. The first year we hope to have 20 kids and their parents participating. *Jerry Stanley*



7. Martin Brechbiel's Work Trolley



This is a scratchbuilt A-frame side door gondola work trolley. I started with door castings (gift of Bill Davis) and built up sides (door are hinged and open). The sides left room for double-ended cabs made from resin castings (mine) and wood all mounted on resin flat car casting (mine). It was left out in the sun during painting for an extra 20 minutes to get sagging in middle effect. Underbody details were added along with an under-the-floor drive unit. *Martin Brechbiel*, *MMR*



8. Paul Hutchins' Move-In Day



People are moving into their new house with a pizza delivery man at the door facing the tracks. An apple orchard sits on the hilltop above the tunnel. *Paul Hutchins*



9. Ken Nesper's Engines



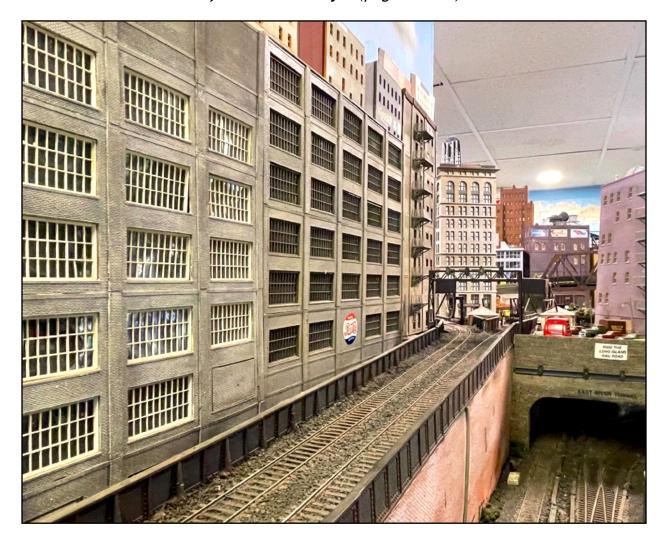
My O scale, two-rail layout is a fictionalized version of the Baltimore & Ohio Railroad in Southeast DC. My favorite diesel locomotives are 1st-generation Alcos. Unfortunately, the B&O did not roster Alco road switchers. What to do? Well, many of the railroads that interchanged with the B&O in and around Washington did have Alcos, justifying a modest collection of models. The Atlas O RS-1 was delivered in PRR livery, but repainted and decaled for the Washington Terminal as #43. The B&O repeatedly leased this locomotive from the WT in the 1950s. The Southern Railway RS-2 #2118 was kitbashed by me from a Weaver Models RS-3. I've always admired the green, gold, and white color scheme. The C&O RS-3 #5600 is a Weaver Models RS-3 that I acquired from the estate of Arthur Selby, a good friend of mine whom many of you, particularly the O scalers, may have known. The Atlas O is factory equipped with a sound decoder; I installed Tsunami 2 sound decoders in the two Weaver locomotives. *Ken Nesper*



Layout Tour Appreciation: Brian Sheron & John King

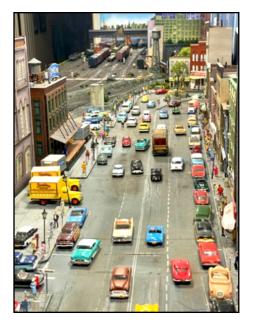
Article and Photos by Ken Wilson

Editor's Note: On Sunday, September 28, two Potomac Division members in Maryland opened their homes for layout tours. Brian Sheron, MMR, and John King each provided descriptions of their layouts along with photos that were featured in the October-November issue of the Potomac Flyer (pages 14-19.)



Brian Sheron's Long Island Rail Road in 1964

As a Master Model Railroader, Brian has certainly lived up to the call to share his skills with others. He has conducted many clinics and shown his Long Island Rail Road numerous times before. I was never able to clear my schedule to allow the trip up from Virginia until now, but this time I was lucky enough to see his layout firsthand. Even though I have carefully studied photos of his layout in past publications, it was stunning to see it in person. I'm a huge fan of scenery, and it was nice to see an expansive, gritty urban setting. No mountains on this layout, but plenty of canyons created by towering buildings (photo above). Brian has captured the feeling of Long



Island through the endless number of people (2,000+) and correct 1964 vintage vehicles (800+) that provide a rich backdrop for the trains (photo left).

Many small scenes are tucked into spaces throughout. Some were done with figures or a bit of nostalgic graffiti. In addition to city structures (3D, flats, and backdrops), there's plenty of action on the waterfront. Brian has modeled the iconic car float docks with both ramps ("Long" and "Island"). This adds some extra challenges for operators, who must

carefully
balance the
loading of cars
onto the
barges, and
must use reach

cars to keep the heavy switchers off the aprons. My favorite "water views" are three bridges (photo right) spanning a narrow waterway. A visitor might miss this if too distracted by a moving train. Another nice "find" was the





discovery of two hoppers with the reporting marks "ARE" and the lineside structure called Brodrick Steel Fabricators. These honor the late Marshall Abrams (Abrams Railroad Empire) and

the late Tom Brodrick, both former members of the Potomac Division Board of Directors who operated on Brian's layout (photos above and right).

John King's B&O Shenandoah Subdivision in 1949

When John was describing his layout in the October/November issue of *The Potomac Flyer*, he made the

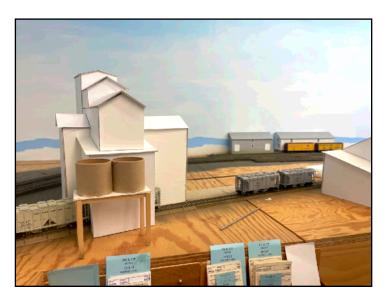


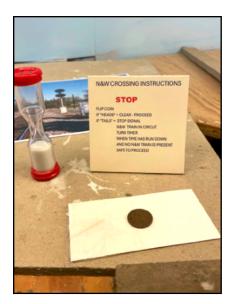
comment that "unfortunately there is not much scenery." As a scenery fan, I adjusted my level of expectation before my visit. Once I was able to see his layout, I became



truly impressed with his modeling skills. He has designed his layout for operations and needs eight to 12 operators to run the trains. I know from my limited experience with operations that a herd of zebras could have charged through the room, but I would not have noticed—much less paid any attention—due to my need to focus on the switching task before me. John does have scenery to enjoy: his track work is hand laid

with a mix of small sized rail; his roster of steam locomotives is vintage brass, each outfitted with DCC and sound; (photo above) and, then, there are his structures. John could have added quality kit structures, but he strives for accuracy, or at least uniqueness, which he says cannot be achieved with popular plastic kits. Nearly all of his structures are mock-up "stand-ins," (photo right) which he says will be upgraded sometime after he turns 100. John has a wonderful dry





sense of humor. See how he handles train operations at a crossing with the N&W (photo left). In the meantime, he has added a basic paint job to some of the structures, which does help, with one that caught my eye. His rendition of the Winchester Milling Corporation warehouse reminds me of an impressionistic painting (photo below). Perhaps I'm alone on this one, but being a scenery guy, I was not disappointed with my visit.

John is also a collector of railroad antiques (a passion I share), many of which are put to work on his railroad. Instead of plastic storage bins under his layout, he has amassed a large collection of fruit crates that probably once traveled



by train on the Shenandoah Subdivision. Even his visitor log is an authentic ledger. The real jewel, however, is a small office just off his layout room where he has replicated a dispatcher's office with antique desk, file cabinets, and vintage telephones and telegraph equipment (photo below). The telephones work and are used during



operations. On the opposite wall he has a section of the 1942 interlocking equipment that was once in the JD tower in Hyattsville. (Photo 23) Like his telephones and telegraph equipment, the interlocking equipment is still functional! It was fascinating to watch the mechanisms "lock out" other switches when engaged. I must admit that I never knew what the term "interlocking" meant until I watched John demonstrate the operation. I don't know where else one could witness this antique in operation.

These were two unique layouts, well worth each trip to see. If you have not seen Brian's and John's work, I urge you not to miss your chance to see them in person.

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Ken Wilson is the Potomac Division's Assistant Superintendent.

Modeling Wire Screen Cloth

Article and Photos by Lee Stoermer



A chain link fence is a common item found around most industrial facilities, providing security and protection to the work site. But do you realize that this form of material has a long history and broad applications in our daily lives? At some point in its existence, the fencing was transported by railroad, which of course is why we are discussing it here!

An industrial site chain link fence

Wire mesh was commonly crafted for decoration by ancient Egyptians and Vikings. Chain mail, a type of wire cloth, protected medieval knights and other warriors in battle. Such armor was made by hand weaving each row individually. Early weaving machines were primitive, as



they still required a person to pass each row of metal "thread" back and forth across the loom. There were not yet any machines for mass production yet.

Wire cloth production took off after 1798, when a metal weaving machine was developed. Wire cloth was used for sorting or straining ground materials, strengthening concrete structures, and, of course, as a fencing material.

Wire cloths come in woven, stamped and welded forms and dozens of styles and sizes. Versions could be made of both regular and stainless steel, bronze, brass, aluminum, and fiberglass, although other materials could be used for specific applications.

Various wire cloth or screen materials

Wire cloth can be left in plain metal form or may be treated in multiple ways, such as dipped in zinc, enamel coated, painted, and more recently vinyl-coated. These all serve as protection from weather, abrasion, or chemicals; for durability; or simply for

decorative purposes. Wire cloth isn't just for keeping the chickens in or the bugs out.

I thought of repurposing some screen material for modeling when I was repairing a torn home window screen. This same material has been used as a base landform material since early model railroaders began installing scenery. As it so happened, I



was constructing a steel industrial site, and my next project was to be the wire cloth factory in a neighboring town.

Torn window screen serves as the donor material for our project

To model this, start with the donor screen material. I used the remains of a fiberglass window screen. You don't need to go damage a window screen or wait for one to become damaged, you can simply purchase a small roll for a few dollars at any hardware store. Some stores even sell it by the foot from a large roll. Or you

could check with your local window repair shop and see if it has any scraps headed for the dumpster.

Painted screen material

Begin by first cutting the larger screen section into more manageable size portions, then spray painting the screen with a mix of primer gray and primer red oxide in a random pattern to simulate weathering. You could also paint it black, green, or silver for a newly manufactured material, based on what your end product is expected to simulate. Next, cut the material to size, based on the width of the finished product.



Widths of three, five and 10 feet are common, although sizes for fencing can vary from one foot to

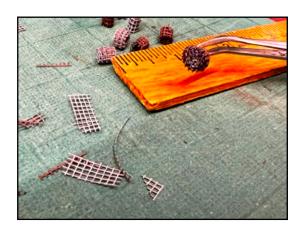
10 feet. Screen cloth as a base material for other applications could be made in roll sizes depending on what the end user required, or what the manufacturer's machinery could handle.

After the paint has dried, cut the screen to size. Based on your scale, cut the painted screen to width using a straightedge and a fresh, sharp cutting tool, working smoothly to get a nice even edge.

Cutting to width



Begin assembling the wire cloth rolls. I used various widths to simulate the varieties available. After cutting to the desired width, begin rolling, keeping it snug. Once it is the diameter roll that you desire, trim to length, and secure with a small amount of ACC or CA glue. Be careful not to use too much that the holes in the screen get filled in. If you do happen to use too much, don't sweat it. You can face that side down so it is less visible. Hold the wire cloth in place for a moment for the glue to set. Then set it aside for the next roll. It is best to use metal tweezers or forceps and apply the CA glue with a toothpick so that you do not accidentally adhere your fingers to the roll. Continue assembling until the desired quantity is completed. Use all the materials that you have. Not all have to be in a formal roll style, as these can simulate numerous other products as shown in the photo.





Different sizes and styles of wire cloth

Now that you have a supply of the wire screen cloth, start placing it in your scenes. This could be either in individual stacks on a loading dock, on pallets in a yard, or on a base plate for loads into a box car or gondola.



This is an easy and quick project that yields a unique detail not often found on model railroad layouts but often seen in real life. The biggest time cost is waiting for the paint to dry... and repairing the torn window screen for your house!

Wire cloth scene on the author's railroad

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Lee Stoermer is the Potomac Division Clerk.



Calendar of Coming Potomac Division Events

December 13, 1PM-4PM, Layout Open House: Bernard Kempinski's U.S. Military Railroad Aquia Line, Alexandria, Virginia

December 16, 7:30 PM, Virtual, Potomac Division Board Meeting

December 21, 3PM, Virtual Clinic: Building a Helix; Clinician: Ernie Little, MMR

January 10, 2026, 10AM Hobby Barn Clinic: Build an O Gauge Styrene structure; Clinician; Jeff Jordan

January 18, 3PM, Virtual Clinic: History of Narrow Gauge Railroads, Part 4; Clinician: Edward Koehler

Mid-Eastern Region Future Conventions:

October 15-18, 2026: *Tracks to Tidewater*, Holiday Inn, 5655 Greenwich Rd, Virginia Beach, Virginia







NMRA Convention:

July 27-August 2, 2026: *Scenic City Express*, Chattanooga, Tennessee



NMRA Partnership Program



<u>Partnership Program Member List</u>

To receive your member discount codes, log into the NMRA website and click on the **Partnership Program** link on the top line (or the **Benefits** link lower down). You'll see a complete list of participating firms and learn the special discount codes to use in your purchases.

Remember: You must have an NMRA member login to get the discount codes!

Potomac Needs You!

Let People See Your Layout!

The Potomac Division sponsors layout tours quarterly and is on the lookout for willing hosts. Layouts don't have to be complete. Layouts in various stages of construction are just as interesting and informative to members. If you would like to host an open house on a Saturday afternoon contact our Layout Tour Coordinators **Ken Wilson** (Asst-Super@potomac-nmra.org) or **Paul Hutchins** (ff3hutch@aol.com) or send to layout-tours@potomac-nmra.org.

Clinicians Wanted!

The Potomac Division is always looking for clinicians for our in-person and virtual meets. If you're willing to offer a clinic, we need you to step up! Contact our Superintendent (super@potomac-nmra.org) or Jerry Stanley (paymaster@potomac-nmra.org).

The Potomac Flyer Needs Your Help!

We are looking for Potomac Division members to contribute to our regular Flyer features in 2025 and 2026: Meet the Member, Layout Profiles, What Does Your Workbench Look Like, and Flyer Bits & Pieces.

If you are willing to provide material for any of these features, please go to this link for more information on what we need: https://tinyurl.com/yc3uy7w4

(And if you're interested in becoming an Assistant Editor and someday taking over, contact Editor & Publisher Alex Belida at the Flyer email address below!)

Send your submissions and/or inquiries to: Potomac-Flyer@potomac-nmra.org

Did You Know?

The Potomac Division has its own Groups.IO site where members can discuss all aspects of model railroading and exchange information on techniques, products, prototypes, and much more. If you haven't joined, please do so. Go to https://groups.io/g/PD2MERNMRA and follow the link to sign up.



Paymaster's Report

by Jerry Stanley, Potomac Division Paymaster

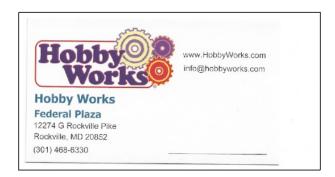


	1.Checking account (beginning balance)	\$6038.14
	2.Cash on Hand (Hobby Barn)	\$0.00
	3.Total assets as of 10/30/2025(end balance)	\$ 6038.14
	4.Deposits by date a) \$0	
5.Total Deposits		\$0
6.Individual Deposits a) \$0		
7.Total Deposits		\$0
8.Total individual \$5.00 9/22/	ual payouts 25 Service charge	
0.7.18		\$5.00

9. Total Payouts	\$5.00
10.Checking account balance as of 8/29/2025 (Lines [1+5]-9) = 11.Total Cash on hand 9/30/2025 12.Total Assets (lines10+11)	\$6033.14 \$00.00 \$6033.14



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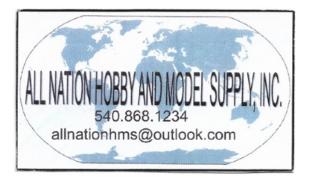
Bonnie & Brian Wolfe













END OF THE LINE