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**NEWS CLIPS**

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# Staying Covered After a Layoff

(Tim Grajek -- For The Washington Post)

*By Kimberly Lankford*

Kiplinger's Personal Finance

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Most people are hit with a double whammy when they're laid off: Not only do they lose their income, but they also lose their employer-subsidized health insurance. The federal law called COBRA lets most people continue coverage with their employer's plan for up to 18 months after they lose or leave a job. And you can't be denied coverage or charged a higher premium if your health is poor or you have a preexisting condition.

But the cost may flabbergast you. Employers generally pay about three-fourths of the cost of family health coverage for their workers. If you lose your job, you have to pay the full premium, which averages \$12,680 per year, according to the Kaiser Family Foundation. In fact, a survey by the consumer-health organization Families USA found that the average COBRA premium for family coverage consumes about 84 percent of the average unemployment benefit.

Fortunately, COBRA will cost less thanks to the stimulus package. It contains a federal-government subsidy to pay 65 percent of the cost of the COBRA premium for up to nine months after you lose your job.

Another COBRA shortcoming is that it may not be available at companies with fewer than 20 employees (although some states have their own laws requiring smaller firms to provide coverage). And COBRA coverage stops if your employer terminates the company's health-insurance plan entirely.

There are other options. You might find a better deal if you're healthy and live in a state with a competitive health-insurance marketplace. That includes most states, but excludes New York and New Jersey, which require insurers to guarantee coverage to everyone and charge the same rate.

You can get price quotes and compare policy details at [eHealth-Insurance.com](http://eHealth-Insurance.com), or find a local health-insurance agent through the National Association of Health Underwriters.

You can lower the cost of individual health insurance by increasing your deductible. And if your deductible is at least \$1,150 for individual coverage or \$2,300 for a family plan in 2009, you may qualify for a health savings account -- and contribute tax-deductible money that you may use tax-free for medical expenses in any year.

When comparing policies, look carefully at any exclusions or coverage limits.

If you have health problems, don't reject COBRA before you know for sure whether a private insurer will cover you. If COBRA is not available, you may be able to sign up for your spouse's plan, even if it isn't open-enrollment season.

Most states have high-risk pools that cover people who have been rejected by private insurers, or they require insurers to provide some form of continued insurance for those who recently lost employer coverage.

## **President Obama appoints Rogoff to FTA**

President Barack Obama nominated Peter M. Rogoff, Administrator, Federal Transit Administration, Department of Transportation.

Rogoff has served for 22 years on the staff of the Senate Appropriations Committee, including 14 years as the Democratic Staff Director of its Transportation Subcommittee. He is an acknowledged expert in the area of federal infrastructure budgeting and finance, having had an active role in the financing of each of the last three comprehensive surface transportation reauthorization bills dating back to the Intermodal Surface Transportation Efficiency Act of 1991. He was instrumental in the establishment of new user fee regimes to finance expanded security measures following the tragedy of September 11, 2001.

Rogoff has had an instrumental role in advising policy makers on the operating and capital needs of Amtrak, including the initiation and financing of high speed Acela service, as well as the financing of dozens of new light rail and bus rapid transit systems across the United States.

Rogoff has been active in overseeing and reforming troubled procurements in the FAA, Coast Guard, FTA, and FHWA. He was the principal staff strategist for both the .08 blood alcohol content law and the youth drunk driving "zero tolerance" law. Together, these laws are credited with saving tens of thousands of lives.

Rogoff has also been centrally involved in efforts to strengthen safety inspections of substandard trucks, cargo vessels and pipelines. Rogoff is a recipient of the U.S. Coast Guard Distinguished Public Service Award and the Lester P. Lamm Memorial Award for outstanding leadership and dedication to U.S. highway transportation programs.

He earned his MBA degree, with honors, at the McDonough School of Business at Georgetown University and his B.A. degree in American Studies at Amherst College.

## **Weather, economic woes continue to affect freight traffic**

April 14, 2009

Bad weather across midsection of the U.S., combined with continued economic sluggishness, resulted in yet another decline in U.S. railfreight traffic for the week ended April 4, according to the Association of American Railroads.

AAR said U.S. railroad carload traffic fell 20.5% from the comparable week in 2008, with loadings down 19.4% in the West and 22.0% in the East. Western railroads still notched a lesser decline despite floods in the U.S. Midwest and bad weather in Wyoming, affecting coal movements, which fell 8.3%.

U.S. intermodal volume also fell, down 14.7% from the same week a year ago. Total volume of 27.9 billion ton miles was down 19.1% from 2008 levels.

Canadian railroads freightcar loadings declined 25.7% from the comparable week in 2008, while intermodal fell 17.4%. Mexican freight carload traffic fell 41.3% from last year, and intermodal plunged a similar 43.0%.

For the first 13 weeks of 2009, cumulative U.S. carload volume declined 16.7% from the comparable period in 2008; intermodal fell 15.4%, and total volume fell 15.5% during the period. Canadian railroads saw carloads fall 20.0% during the 13-week period compared to the 2008 counterpart, while intermodal slipped 12.6%. Mexican railroads reported carload freight fell 9.3% during the first 13 weeks of 2009 compared with one year ago, while intermodal fell 18.8%.

Combined North American rail volume for the first 13 weeks of 2009 on U.S., Canadian, and Mexican railroads was down 17.1% from the comparable 2008 period, while intermodal declined 15.0%.

4/14/2009 Government Appointee

### **Obama pegs Porcari as deputy USDOT secretary**

Last week, President Obama announced his intention to nominate John Porcari as deputy secretary of the [U.S. Department of Transportation \(USDOT\)](#). He would succeed Vice Admiral Thomas Barrett, who had served as deputy secretary since August 2007.

Porcari currently is secretary of the Maryland Department of Transportation. He also chairs the entity responsible for operating the state's bridge and tunnel facilities. Porcari is in his second tour as Maryland DOT's secretary; he previously served in that capacity from 1999 to 2002.

In between his secretary stints, Porcari served as vice president for administrative affairs at the University of Maryland, where he also was chief administrative and financial officer.

The USDOT's deputy secretary serves as the agency's chief operating officer and is responsible for the day-to-day management of 10 modal administrations and about 60,000 employees.

April 14, 2009

# Immigration Accord by Labor Boosts Obama Effort

By [JULIA PRESTON](#) and [STEVEN GREENHOUSE](#)

The nation's two major labor federations have agreed for the first time to join forces to support an overhaul of the [immigration](#) system, leaders of both organizations said on Monday. The accord could give [President Obama](#) significant support among unions as he revisits the stormy issue in the midst of the recession.

John Sweeney, president of the [A.F.L.-C.I.O.](#), and Joe T. Hansen, a leader of the rival [Change to Win](#) federation, will present the outlines of their new position on Tuesday in Washington. In 2007, when Congress last considered comprehensive immigration legislation, the two groups could not agree on a common approach. That legislation failed.

The accord endorses legalizing the status of illegal immigrants already in the United States and opposes any large new program for employers to bring in temporary immigrant workers, officials of both federations said.

"The labor movement will work together to make sure that the White House as well as Congress understand that we speak about immigration reform with one voice," Mr. Sweeney said in a statement to The New York Times.

But while the compromise repaired one fissure in the coalition that has favored broad immigration legislation, it appeared to open another. An official from the United States Chamber of Commerce said Monday that the business community remained committed to a significant guest-worker program.

"If the unions think they're going to push a bill through without the support of the business community, they're crazy," said Randel Johnson, the chamber's vice president of labor, immigration and employee benefits. "There's only going to be one shot at immigration reform. As part of the trade-off for legalization, we need to expand the temporary worker program."

The common labor position is also unlikely to convince many opponents that an immigration overhaul would not harm American workers. When Obama administration officials said last week that the president intended to push Congress this year to take up an immigration bill that would include a path to legal status for the country's estimated 12 million illegal immigrants, critics criticized the approach as amnesty for lawbreakers.

"In our current economic crisis, Americans cannot afford to lose more jobs to illegal workers,"

said Representative Steve King, an Iowa Republican who sits on the House Judiciary subcommittee on immigration. “American workers are depending on President Obama to protect their jobs from those in America illegally.”

The two labor federations have agreed in the past to proposals that would give legal status to illegal immigrants. But in 2007 the A.F.L.-C.I.O. parted ways with the service employees and several other unions when it did not support legislation put forth by the Bush administration because it contained provisions for an expanded guest-worker program.

In the new accord, the A.F.L.-C.I.O. and Change to Win have called for managing future immigration of workers through a national commission. The commission would determine how many permanent and temporary foreign workers should be admitted each year based on demand in American labor markets. Union officials are confident that the result would reduce worker immigration during times of high unemployment like the present.

Mr. Hansen, who is president of the [United Food and Commercial Workers Union](#), said in an interview that the joint proposal was a “building block to go forward to get immigration reform up on the agenda in Congress” sometime this year.

Thousands of immigrant farm workers and other low-wage laborers come to the United States through seasonal guest-worker programs that are subject to numerical visa limits and have been criticized by employers as rigid and inefficient. Many unions oppose the programs because the immigrants are tied to one employer and cannot change jobs no matter how abusive the conditions, so union officials say they undercut conditions for American workers. Highly skilled foreign technology engineers and medical specialists also come on temporary visas.

Advocates for immigrants said a unified labor movement could substantially bolster their position as they push for legislation to restructure the ailing immigration system.

“It shows how important the issue is to the representatives of American workers,” said Frank Sharry, executive director of America’s Voice, an advocate group.

A.F.L.-C.I.O. officials said they agreed with Change to Win leaders that, with more than seven million unauthorized immigrants already working across the nation, legalizing their status would be the most effective way to protect labor standards for all workers.

“We have developed a joint strategy with the approach framed around workers’ rights,” said Ana Avendaño, associate general counsel of the A.F.L.-C.I.O.

Labor leaders said that they would talk with other groups in coming weeks to nail down details of a common position, and that they would then work in Congress and with the Obama administration to try to ensure that their proposal was part of any bill offered for debate.

Also supporting the compromise is Eliseo Medina, an executive vice president of the [Service Employees International Union](#), a member of Change to Win with hundreds of thousands of members who are immigrants. The Change to Win federation was formed in 2005 with seven

unions that broke away from the A.F.L.-C.I.O.

The plan for a labor commission to monitor and control levels of worker immigration was developed with help from Ray Marshall, a labor secretary under President [Jimmy Carter](#). Over the past year, Mr. Marshall, at the request of the A.F.L.-C.I.O., has been consulting between the two federations and with a variety of Hispanic organizations and advocate groups for immigrants.

“All these groups understand that one of the main reasons they lost before was that they were not together,” Mr. Marshall said.

According to a list of principles the labor leaders will present on Tuesday, they are proposing a “depoliticized,” independent commission that “can assess labor market needs on an ongoing basis and — based on a methodology to be approved by Congress — determine the number of foreign workers to be admitted for employment purposes.”

Mr. Johnson, the Chamber of Commerce official, said, “A commission doesn’t get us there.” Tamar Jacoby, president of ImmigrationWorks USA, a group that organizes businesses to support comprehensive immigration legislation, agreed that employers would have many questions about the approach.

“The question is, Will the commission work?” Ms. Jacoby said. “Will it be adequately attuned to and triggered by the labor market? A system that may — or may not — supply the workers that business will need in the future after the recession will be a cause of great concern to employers.”

## Amtrak ridership down nearly 9% in February

April 15, 2009

Amtrak reports that it carried 1,849,000 passengers in February, down nearly 8.87% from the 2,029,000 carried in February 2008. On-time performance improved to 82.3% this year from 72.1% in February 2008.

Ticket revenue was down 10.7% to \$106,387,000 compared to February of last year.

In the first five months of the current fiscal year, which began last Oct. 1, Amtrak carried 10,878,000 riders, down nearly 2% from the corresponding period in the prior fiscal year. On-time performance improved to 77.4% from 72.6%.

Ticket revenue for the fiscal year so far was \$657,281,000, 2.36% below revenue for the prior-year period.

April 15, 2009  
EDITORIAL

## An Impressive First Nominee

President Obama has done well with his first judicial nomination — David Hamilton, a well-respected federal district court judge in Indiana — for the Chicago-based United States Court of Appeals for the Seventh Circuit. After eight years of Bush nominees, many of whom had thin credentials and far-right ideological agendas, the selection of Judge Hamilton is good news indeed. The Senate should confirm him quickly.

Judge Hamilton has a long and distinguished record as a lawyer in private practice and as a jurist. His rulings appear to be guided by an honest belief in applying the law fairly and in providing a fair hearing to victims of injustice. That is no small point these days. Conservative judges have been on a campaign to close the courthouse door to plaintiffs through the overly aggressive use of a variety of legal doctrines. Among them is “pre-emption,” which holds that federal law sometimes invalidates the state laws under which people often sue. Last year, Judge Hamilton delivered a well-reasoned rejection of a major drug company’s claim that a wrongful-death lawsuit was pre-empted by federal law.

Judge Hamilton has also stood up for little-guy plaintiffs when the law is on their side. Last year, he ruled in favor of an employee of an assisted-living center who claimed that she was fired after she refused to hide documents from state investigators. Although, like most employees, she could normally be fired without cause, Judge Hamilton ruled that her refusal to interfere with a health investigation put her in a protected category. Judge Hamilton has strong support not only from Democrats in his state but also from Richard Lugar, Indiana’s Republican senator. That makes it highly unlikely that Republicans will be able to block the nomination, but it does not mean that they are welcoming it. Conservative activists have been groundlessly attacking Judge Hamilton as a “judicial activist,” objecting to rulings on abortion and public prayer. Republican senators boycotted his Judiciary Committee hearing, insisting that the nomination was moving forward too quickly.

Senate Republicans have already begun threatening to filibuster judicial nominees who do not meet with their approval. Mr. Obama will no doubt need to stand up to them to get some of his more controversial nominees through. Judge Hamilton is one that senators of both parties should be able to rally around.



4/15/2009 Q1 Financials

## **CSX registers lower revenue and earnings, but reins in costs**

In the first quarter, [CSX Corp.](#) beat Wall Street's expectations — albeit very low expectations. The Class I registered earnings of \$246 million, or 62 cents per share, vs. first-quarter 2008's \$351 million, or 85 cents per share. Analysts polled by Thomson Reuters had forecasted earnings of 51 cents per share.

First-quarter revenue totaled \$2.25 billion, down 17 percent compared with first-quarter 2008's total primarily because traffic volume declined 17 percent, falling by double digits in nearly every category. Analysts had anticipated revenue of \$2.26 billion.

Merchandise revenue decreased 20 percent to \$1 billion, coal revenue declined 2 percent to \$744 million, automotive revenue plummeted 53 percent to \$86 million and intermodal revenue dropped 22 percent to \$270 million.

The quarterly revenue and traffic decreases weren't unexpected given the "significant weakness" in industrial production, housing starts and consumer spending, as well as sluggish agriculture and energy sectors, CSX senior executives said during an earnings conference held this morning. The Class I's ability to rein in costs didn't surprise them, either.

Quarterly operating expenses dropped 17 percent year over year to \$1.7 billion primarily because CSX "right-sized its resources," boosted productivity, and paid less for fuel and labor, said Executive Vice President and Chief Financial Officer Oscar Munoz. Fuel costs dropped 57 percent to \$191 million and labor/fringe expenses declined 11 percent to \$662 million as the railroad reduced headcount from first-quarter 2008's 32,856 employees to 31,134, he said.

By controlling costs, CSX was able to keep its quarterly operating ratio stable at 76.8, said Chairman, President and Chief Operating Officer Michael Ward. The Class I's ratio clocked in at 77 in first-quarter 2008.

Overall, the first-quarter financials results prove CSX can withstand the recession, said Ward.

"In this economic downturn, CSX is focusing sharply on the things that are more within our control — safety, customer service and productivity," he said. "This global recession will not throw us off course."

— [Jeff Stagl](#)

**April 16, 2009**  
**EDITORIAL**

## **‘It’s Over, Norm. O.K.?’**

A special three-judge state panel did not mince words this week when it declared Al Franken the clear winner over Norm Coleman in Minnesota’s fiercely disputed United States Senate race. Reviewing challenges to the painstaking recount following the November election, the judges unanimously found that the “overwhelming weight of the evidence” proved the election was conducted “fairly, impartially and accurately.” Mr. Franken’s 312-vote margin means he is “entitled to receive the certificate of election,” the court concluded.

Unfortunately former Senator Coleman remains in denial, and his fellow Republican Gov. Tim Pawlenty is already looking for a way to wriggle out of his responsibility to certify the result. On election night — when he looked like the winner by a hair — Mr. Coleman grandly warned of the cost of a recount for taxpayers and how Minnesotans would suffer if they were deprived of full Senate representation. Five months later, and now the official loser, Mr. Coleman seems willing to let Minnesotans pay any price to ensure his win and is taking his challenge to the State Supreme Court. Governor Pawlenty says that even if the Minnesota Supreme Court rules for Mr. Franken, he’s not sure he will immediately provide his certification.

Surely it’s time for Republicans to let reason and the votes prevail. Mr. Coleman’s partisans in the Senate are clearly worried about a different count.

If Mr. Franken is seated, he’ll be the 59th senator to vote with the Democrats — leaving them one tantalizing vote shy of a filibuster-proof majority. Republicans are vowing to push the issue, if necessary, to the United States Supreme Court. Senator John Cornyn, Republican of Texas, promises a filibuster if Mr. Franken arrives without the governor’s certification.

The ringing three-judge ruling against Mr. Coleman was good enough for Joe Scarborough, the former Republican congressman and the garrulous host on MSNBC. “Morning Joe” urged Mr. Coleman to think of the right of Minnesota voters to a full presence in the Capitol and give it up: “It’s over, Norm. O.K.?”

# **GOP Challenges Gillibrand's Ballot in Race to Fill Her House Seat**

By Keith B. Richburg

Washington Post Staff Writer

Thursday, April 16, 2009

NEW YORK, April 15 -- The ongoing, nip-and-tuck battle for New York's 20th Congressional District took a turn for the absurd Wednesday when the Republicans challenged the ballot of the district's popular former congresswoman, Sen. [Kirsten Gillibrand](#) (D).

The latest Board of Elections tally in the contest between Democrat Scott Murphy and Republican Jim Tedisco, now being waged over which absentee ballots to count, showed Murphy with an 86-vote lead over Tedisco.

Tedisco representatives in Columbia County argue that Gillibrand was in the district campaigning with Murphy on Election Day, March 31, and could have voted in person, rendering her absentee ballot invalid.

"Representatives from the campaign are raising concerns on those ballots that may have been improperly cast, regardless of who they belong to," said Tedisco campaign spokesman Tyler Brown.

Challenging the former representative's ballot appeared to illustrate the Republicans' aggressive approach in this protracted recount phase, a painstaking county-by-county canvass of absentee, overseas and military ballots, during which poll watchers from both sides can request that ballots they deem questionable be set aside. Some independent analysts said the tactic showed desperation.

"This is part of their larger attempt to disenfranchise legal Democratic voters and delay the inevitable Democratic victory in the 20th," said Gillibrand spokeswoman Bethany Lesser. Though Gillibrand was in the district on Election Day, Lesser said, she was not in Columbia County, where the former representative resides when not in Washington.

Gillibrand penned an op-ed for the Huffington Post on Wednesday titled "Let My Vote And Every Vote Be Counted," in which she called the "Republicans' challenge . . . frivolous and without merit."

The election was held after Gillibrand was appointed to replace Hillary Rodham Clinton (D) in the Senate when she was nominated to be secretary of state.

The Board of Elections' updated count, including those absentee paper ballots already counted, shows Murphy, a venture capitalist, with 79,105 votes and Tedisco, the former Republican leader in the State Assembly, with 79,019.

# Obama Calls For High-Speed Rail

[NPR.org](http://NPR.org), April 16, 2009 · President Barack Obama is calling for the country to move swiftly to a system of high-speed rail travel, saying it will relieve congestion, help clean the air and save on energy.

Appearing with Vice President Joe Biden and Transportation Secretary Ray LaHood Thursday, Obama said the country cannot afford not to invest in a major upgrade to rail travel. He said he understands it necessarily will be "a long-term project" but said the time to start is now.

Obama said that "this is not some fanciful, pie-in-the-sky vision of the future. It's happening now. The problem is, it's happening elsewhere." He cited superior high-speed rail travel in countries like China, Japan, France and Spain.

Obama said the rail upgrades are critically needed because the nation's highways and airways "are clogged with traffic."

## Obama on U.S. high speed rail: "Make no little plans"

April 17, 2009

President Obama on Thursday, April 16, released an unprecedented long-term strategic plan to advance U.S. high speed rail development, beginning with the \$8 billion "down payment" provided through the Administration's recent American Recovery and Reinvestment Act, augmented by \$1 billion per year for five years in budget appropriations.

"Make no little plans," the President said at a nationally televised news conference as he presented a plan—centered on rail—for the future of U.S. transportation. It would begin with upgrading existing rail lines—a foundation, so to speak—and then progress to building dedicated high speed corridors, as has been done elsewhere in the world. In great detail and with an almost startling degree of technical accuracy, he talked about the many benefits of high speed rail, among them the convenience of center city to center city travel and relief from highway and air travel congestion.

"If we want to move from recovery to prosperity, then we have to do a little bit more," Obama said. "We have to build a new foundation for our future growth." Citing congested highways and air routes, as well as being "at the mercy of fluctuating gas prices," he noted that high speed rail wasn't "some fanciful pie-in-the-sky vision of the future; it is now. It is happening right now; it's been happening for decades. The problem is, it's been happening elsewhere, not here."

Joined by Vice President Joe Biden (who would not have been able to conceal his enthusiasm, even if he tried) and Secretary of Transportation Ray LaHood, the President formalized the

identity of 10 rail routes for high speed rail development, defined (in U.S. terms) as capable of 110 mph speeds (see map, below). The 10 include:

1. **California Corridor** (Bay Area, Sacramento, Los Angeles, San Diego)
2. **Pacific Northwest Corridor** (Eugene, Portland, Tacoma, Seattle, Vancouver BC)
3. **South Central Corridor** (Tulsa, Oklahoma City, Dallas/Fort Worth, Austin, San Antonio, Little Rock)
4. **Gulf Coast Corridor** (Houston, New Orleans, Mobile, Birmingham, Atlanta)
5. **Chicago Hub Network** (Chicago, Milwaukee, Twin Cities, St. Louis, Kansas City, Detroit, Toledo, Cleveland, Columbus, Cincinnati, Indianapolis, Louisville)
6. **Florida Corridor** (Orlando, Tampa, Miami)
7. **Southeast Corridor** (Washington, Richmond, Raleigh, Charlotte, Atlanta, Macon, Columbia, Savannah, Jacksonville)
8. **Keystone Corridor** (Philadelphia, Harrisburg, Pittsburgh)
9. **Empire Corridor** (New York City, Albany, Buffalo)
10. **Northern New England Corridor** (Boston, Montreal, Portland, Springfield, New Haven, Albany).

Amtrak's **Northeast Corridor**, which operates at top speeds of 150 mph, isn't identified as one of the 10, but the Department of Transportation did note "opportunities for the Northeast Corridor from Washington to Boston to compete for funds to improve the nation's only existing high speed rail service."

Administration officials said they will take a collaborative approach to formulate HSR programs, including working with stakeholders to gather feedback to advance given routes.

The program divides projects eligible for funding into "first round" candidates "that can be completed quickly and yield measurable, near-term job creation and other public benefits, and "next round" items "to include proposals for comprehensive high speed programs covering entire corridors or sections of corridors."

Within the latter group, California's proposed \$44 billion, 700-mile HSR system is deemed likely to receive significant federal support, since the Golden State has committed almost \$10 billion of its own funds to advance the project.

Observers pointed out that Obama's support for U.S. passenger rail development has exceeded that of any other U.S. president in recent times. Some had expected the President to allow Vice

President Biden, a frequent Amtrak traveler and longtime passenger rail supporter, to handle any such program by himself, but Obama has continued to give direct input into U.S. HSR efforts.

To see the President's televised press conference, [CLICK HERE](#). Vice President Biden, a long-time staunch passenger rail supporter and daily rider on Amtrak's Northeast Corridor during his entire Senate career, provided opening remarks. To see Biden's remarks, [CLICK HERE](#).

*—Douglas John Bowen, Managing Editor, with William C. Vantuono, Editor*