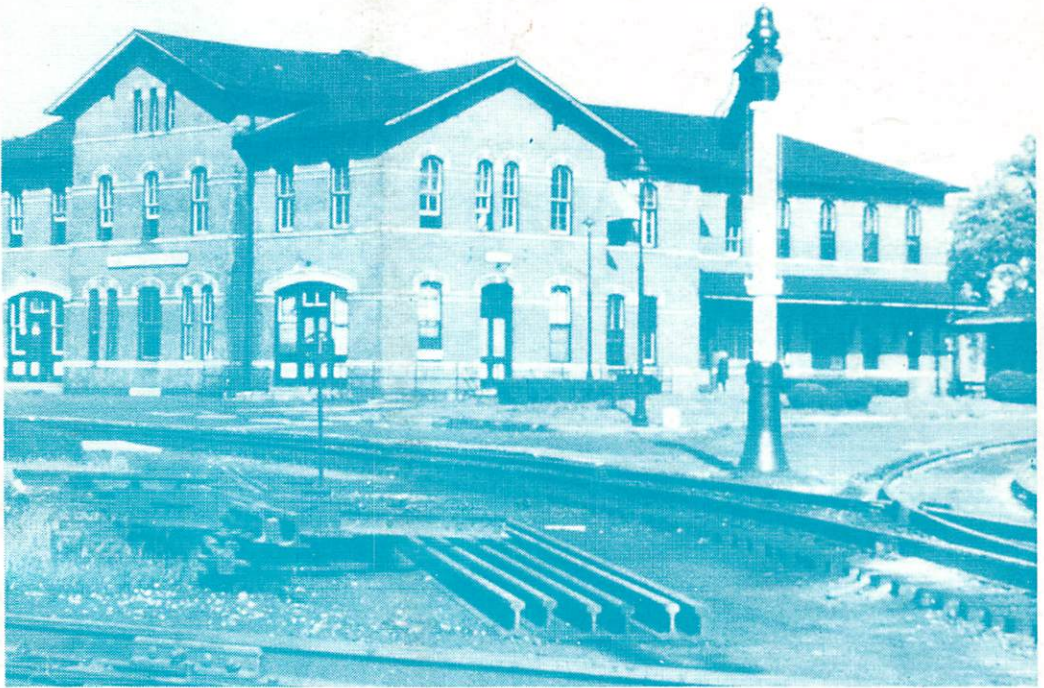


SPRING 1992

THE TRAIN DISPATCHER



BALTIMORE & OHIO STATION, NEWARK, OHIO, 1950'S
Story furnished by Jim Branscome, retired B&O Dispatcher
page 29

The TRAIN DISPATCHER

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Labor Executives Association

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Change of Address Notice

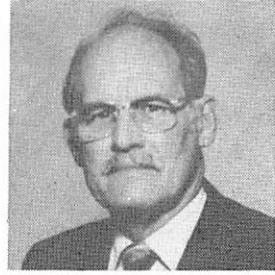
To assure prompt delivery of your TRAIN DISPATCHER when you change your address, fill in this coupon and mail to THE TRAIN DISPATCHER, 1401 S. Harlem Ave., Berwyn, IL 60402.

Name _____
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City _____
State of _____ Zip Code _____
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(Due to THE TRAIN DISPATCHER mailing list being prepared two weeks or more before delivery, it is about three weeks before a change of address becomes effective.

THE PRESIDENT'S PAGE

By R. J. Irvin, President



On, or about December 20, 1991, Travelers Insurance Company mailed out an announcement to railroad employees under the Travelers Health Insurance plan, GA-23000, advising of certain changes that would soon become effective. These changes include a revision in the Coordination of Benefits provisions, change to a scheme of Comprehensive Health Care (generally, the insurance would pay 85% of most items), revised out-of-pocket maximums, etc. All these changes were comprehended in our National Agreement dated April 30, 1991.

We understand, however, that some of these notices were mailed to employees who are employed on railroads which are not parties to the April 30, 1991 Agreement. Amtrak is one example.

If there is any question concerning whether these changes apply to you, please contact National Headquarters. Generally speaking, if your employer was not in national handling, this doesn't apply to you.

—•—

Arbitration was held on January 17, 1992, on unresolved issues which remained from our negotiations on employee protection, as covered in Article IV of the April 30, 1991 Agreement. We expect a decision from the neutral referee sometime in March. Our case was presented to the neutral by our Special Committee, Vice President Mullinax, Trustee Parmelee, and President Irvin.

—•—

ATDA was successful in a very unusual case presented to Public Law

Board No. 5096. ATDA alleges that the location of a train dispatching office in a large metropolitan area is unsafe for the employees' person and automobiles, particularly with regard to those going on and off duty during the night hours. Being unable to settle the matter with the railroad, we filed a complaint under the 37/39 Agreement, but the railroad alleged that The Railroad-Train Dispatcher Joint Committee lacked jurisdiction under that Agreement. We took the jurisdictional issue to the Public Law Board, and were rewarded with a decision which held, "Conditions which threaten the safety of the persons and property of the Train Dispatchers as outlined in The Issue before this Board are within the purview of Paragraph (4) of the 37/39 Agreement."

—•—

The September 22, 1991 issue of *Newsweek* magazine contained a terrifying article written by a former citizen of China, describing the horrors of life in China's prison camps. Neither space, nor the potential loss of your last meal, warrant repeating some of the experiences suffered by the inmates of these camps. Just note that many consumer products imported into the United States and sold to our citizens are made by these unfortunate prisoners, slave labor in reality, and our government allows this to go on. Furthermore, our merchants sell these products for an easy profit, and at the loss of American jobs. Meanwhile, President Bush accords these Chinese criminals the status of "Most Favored Nation", for trade purposes. What a tragedy! Look at the products you buy. Those not made by prisoners are often made by *children*,

at cents per day for their labor.

—•—

Our legislative efforts are continuing on your behalf. In an oversight hearing recently before the House Government Activities and Transportation Subcommittee, President McLaughlin of the BLE presented a statement as spokesman for the Railway Labor Executives' Association. In it, he addressed a number of issues of particular importance to our craft, such as federal certification and training standards for train dispatchers and the need for dedicated radio channels for dispatching which are free from interference from other railroad users, as well as matters of general interest to railroad employees.

We will renew our legislative aims this year.

—•—

In our previous issues of THE TRAIN DISPATCHER, we commented on the FRA's efforts to undermine rail labor by attempting to initiate studies to show that rail productivity is adversely affected by such things as the Railroad Retirement system, the Federal Employers' Liability Act, labor protective provisions in the Interstate Commerce Act, railroad safety regulations, etc.

Having beaten back the Administration in that effort, as we previously related on this page in the Winter issue, Senators Hollings and Danforth have now requested and obtained a study by the General Accounting Office which purports to follow the same line, and suggests that factors such as these affect the railroads' ability to compete with other transportation modes.

These enemies of rail labor will stop at nothing, and their attacks are unrelenting. We can never let our guard down for a moment. Remember who your friends are in government, and, especially, remember your enemies.

—•—

Under its new leadership, the United Transportation Union recently joined the AFL-CIO Transportation Trades

Department. With their addition, the Department now has all the railroad unions as affiliated.

LEGAL NOTICES

Maintenance of Membership

Article II, Section 7 of the Constitution and By-Laws, setting forth requirements for maintenance of membership in good standing in the Association, provides:

"Members who fail to pay dues, both National and System, within one calendar month from the beginning of the calendar year, or in case of members who have elected to pay dues semi-annually or quarterly, within one calendar month from the beginning of each semi-annual or quarterly period, will be considered delinquent and will be so notified by the Secretary-Treasurer. The failure of the Secretary-Treasurer to notify such delinquent member will not constitute an excuse not to pay dues. Should such delinquent member fail to pay dues within one calendar month after becoming delinquent, A PENALTY OF TEN PERCENT (10%) PER MONTH OF THE TOTAL DELINQUENCY FOR EACH MONTH OR FRACTION THEREOF SHALL BE IMPOSED UNTIL THE DELINQUENCY IS CURED, provided, however, that if the delinquency continues for six months, he shall be automatically expelled from membership in the Association and dropped from the roll. ★★ Members who are delinquent are not entitled to any voice, vote or participation in Association matters, whether National or System."

1992 Dues

For those who have elected to pay their 1992 dues on a quarterly basis, dues for the second quarter become payable on April 1, 1992. Second Quarter amounts are: Active \$142.50, Active Extra \$71.25

Associate membership dues are payable on an annual basis only.

System dues in the amount established by the System Committee on each

road must be added to and accompany the National dues for the same dues paying period as National dues are paid.

Notice of Supplemental Tax Rate For January-March 1992 Quarter

As you know, the Railroad Retirement Board is required by law to determine the work-hour supplemental railroad retirement tax rate needed to finance supplemental annuities and administrative costs for each calendar quarter.

The Board has determined that for the quarter beginning January 1, 1992 the rate shall be 28½ cents per work-hour.

DOL Abandons Workers, Now Speaks for Business

From the "Machinist" published by the International Association of Machinists & Aerospace Workers

Do union legislative report cards tell much about legislators?

In the case of former Congresswoman Lynn Martin, a 29 percent, 10-year AFL-CIO voting record sounded a clear warning that as secretary of Labor, Martin would be no friend of workers.

Since she assumed that post, she's fought against legislation to ban the permanent replacement of strikers, advocated fast-track legislation to export U.S. jobs to Mexico, is against extending un-employment benefits and abandoned her former Congressional support for unpaid leave for workers to care for newborn or ill relatives.

Those actions fly in the face of the 1913 Congressional mandate to the Department of Labor to "promote and develop the welfare of wage earners of the United States."

The Sept. 21 issue of *National Review* indicates Martin holds an extreme bias against union and workers.

According to an article in that publication, when the National Federation of Independent Business (NFIB) was considering supporting H.R. 5 if certain

amendments were added to the anti-scab bill, their chief lobbyist, John Motley, received a call from Martin.

Motley recalled: "She was saying that you can't fix this bill — the analysis that these amendments will help smaller businesses is illusory because once it is passed, labor will have a tremendous organizing tool. If we stand any chance to defeat this (she said), we have to have a united business community."

"I've never gotten that (kind of personal involvement) before from a Secretary before," Motley added. NFIB subsequently fell in line and opposed the bill.

Martin's bias against unions extends to all the workers she is sworn to protect. Citing the Administration's opposition to the bill that would extend unemployment benefits for 20 weeks, she said, "It's (unemployment compensation) not supposed to be a permanent program of benefits."

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	Average Copies Each Issue Past 12 Months	Actual Copies Single Issue Nearest Filing Date
Total Copies Printed	3560	3500
Paid or Requested Circulation	None	None
Mail Subscription	3560	3560
Free Distribution by Mail or other means	0	0
Total Distribution	3560	3560
Copies Not Distributed	0	0
Return from News Agent		NoneNone
Total	3560	3560

I certify that the statements made by me above are correct and complete.

/s/R.L. Rafferty
Editor

justment board would be established in Washington, D.C. The required statutory headquarters of the NRAB in Chicago would become no more than a "mail-drop".

Further evidence of the NMB's determination to erode rail labor's right to a federally financed arbitration board is found in their proposal to eliminate the Government's compensation of neutral members of mutually agreed to "system, group, or regional boards of adjustment" established pursuant to Section 3, Second of the RLA.

Of course, these changes won't upset the nation's Carriers any. It would suit their plans fine if rail labor were required to "foot the bill" for arbitration.

Arbitration costs in other industries are huge. Many arbitrators command fees in excess of \$500.00 dollars per day. It's easy to understand, when faced with this type of expense, what could happen to membership dues and the financial stability of many rail unions.

The ATDA and all other RLEA affiliated unions vigorously oppose the NMB's proposals.

This matter truly deserves our continued active resistance. The consequences of the NMB's proposals could be devastating to all rail employees.

In Award 29051, ATDA and CSXT, Referee Sickles, the Board rejected our threshold argument pertaining to the application of time limit rules under the Jacksonville Train Dispatching Center Agreement as opposed to time limits under the Chessie Agreement.

Claimant was performing service in the JTDC under conditions set forth in a Side Letter Agreement.

Subsequent to a number of postponements at the request of the Organization, a Hearing was conducted, and thereafter the Carrier assessed a five (5) day suspension.

When the Claimant's position was abolished, he did not have sufficient seniority to transfer to Jacksonville, Florida and consequently was placed into a furloughed status. Nonetheless, it was recognized by the parties in 1988 that employees in Claimant's category could be

RECENT BOARD AWARDS

By: L.A. Parmelee - Labor Member

The Railway Labor Act, Section 3, First (s) requires the headquarters for the National Railroad Adjustment Board be located in Chicago, Illinois.

A move is now afoot, spearheaded by the National Mediation Board, to regionalize the functions of the NRAB supposedly under Section 3, First (x). This section of the Act allows the NRAB, by *agreement* between the labor and carrier representatives of each division, to establish regional adjustment boards to "act in its place and stead for such *limited* period as such division may determine to be necessary". (Emphasis added)

Under the NMB plan, a regional ad-

employees in Claimant's category could be used, from time to time, to perform extra work. Those employees were entitled to a "bonus" of \$10.00 per day as well as payment of mileage, meals and lodging, etc. (See Side Letter No. 12).

The Claimant was performing service in the Jacksonville office pursuant to the Side Letter when he was charged in this matter. The Organization asserts that he was subject to the Jacksonville Train Dispatching Center Agreement (JCTDC) and thus the charges were not submitted in a timely fashion. To the contrary, Carrier argues that the Claimant was subject to the basic "Chessie" Agreement and thus, the notice of charges was timely. While we might suppose that there is some degree of posturing involved, since the decision on the applicable Agreement controls the procedural objection, we note that the documents of record are not crystal clear on the subject, nor does the side letter state which Agreement controls. Under those circumstances, the Board feels that it is appropriate to apply the terms of the basic Agreement under which the Claimant's rights have accrued, and we determine that the basic Chessie Agreement controls, and the procedural objection must be dismissed.

Other procedural objections were raised concerning tapes, witness production, etc. We have studied the record and find that the Claimant's basic rights were protected. He was given the opportunity to recess the proceedings to secure additional witnesses, etc. but elected not to.

Concerning the merits of the dispute, the record shows that this Claimant gave permission to two separate trains to occupy the same track, and that he created a potentially dangerous condition. A consideration of the various contentions, positions and urgings of the Claimant and the Organization does not alter that final conclusion. The penalty imposed was not excessive under the circumstances.

Award: Claim Denied.

the following information to help families with at least one child, receive up to \$2,000 under the federal Earned Income Credit program.

More than 12 million low-income families that worked all or a part of 1991 are eligible for the benefits, and the labor press can play a valuable role in making sure they receive these payments.

Most working families that earned between \$6,000 and \$13,000 in 1991 will receive at least \$1,000 and some can collect almost twice that much.

The EIC is a federal tax benefit for working parents who earned less than \$21,250 in 1991 and had a child living with them for more than half the year. The credit does not count as income when eligibility or benefit levels are determined for AFDC, Medicaid, food stamps, SSI, or federal housing assistance.

Eligible parents need only file a federal income tax return and one additional form to receive the credit. Unfortunately, many families are unaware of this requirement and may fail to apply.

Many families that don't earn enough to owe federal income tax also are eligible. If these families file a tax return and attach the related form—called "Schedule EIC"—they receive a check from the IRS in the amount of their credit.

Families that have received the EIC in the past may not know that, starting this year, *they must file Schedule EIC with their federal income tax return.*

Many families that didn't qualify for the EIC in the past were unemployed for part of 1991. As a result, their annual incomes for the year may have fallen below the EIC income limit. They need to know to file Schedule EIC along with their return.

In most areas, families can receive more information and free assistance at a nearby Volunteer Income Tax Assistance clinic. Call the local IRS office or the toll free IRS number, 1-800-829-1040, to get the location and hours of the nearest VITA clinic. □

Earned Income Credit Program for Low Income Families

The International Labor Communications Association, newsletter, "Reporter", January issue contained

HAMLET FIRE SPURS CALL FOR TOUGHER OSHA LAW

From the "Machinist" published by International Association of Machinists & Aerospace Workers

New York City, Aug. 28 - A late-night subway screams into Union Station, speeding southbound, out of control. Leaping the tracks, it shears through a line of steel columns as if they were tin foil, and leaves five people dead.

Within hours (and with TV lights blazing and reporters swarming about like bees), police arrest and jail the drunken driver. Within days, he's indicted on five counts of murder, and he remains in jail to this day.

Hamlet, NC, Sept. 3 - A hydraulic line bursts during repairs to a deep fat fryer at an Imperial Food Products chicken-processing plant. Gas burners left flaming during the repairs ignite the oil, transforming the plant into a smoking, blazing hell.

There are no sprinklers in the building; no fire alarms; no exit or emergency lights. Workers run for the fire exits, but the doors are padlocked shut. Twenty-five people die in the thick, oily smoke, leaving 11 children without a mother or a father.

Today, more than two months after the fire, no one at Imperial Foods has been arrested. No one has been jailed.

More than any recent event, the Imperial fire exposed the utter hypocrisy of our national "commitment" to workplace safety and health.

No corporate official has ever been jailed for violating federal safety and health laws and killing a worker in the process: not once in the 21 years since the Occupational Safety and Health Act (OSHA) passed into law.

This, despite a national average of 41 worker deaths a day, 10,300 deaths a year, the overwhelming majority of them preventable.

In a sad twist of fate, an OSHA reform bill was introduced in Congress barely one month before the Imperial fire, a bill designed to prevent just the sort of

disaster that claimed so many lives in Hamlet.

Empowering Workers

"If the OSHA Reform bill were law, those doors in Hamlet, NC would have been unlocked," AFL-CIO Occupational Safety and Health Director Margaret Seminario explains.

The heart of the bill (S. 1622 and H.R. 3160) is a requirement that *all* employers with 11 workers or more, organized and unorganized alike, establish safety and health committees with equal numbers of worker and management representatives.

"Given the scope of the problems, there are *never* going to be enough inspectors to inspect even the high hazard workplaces," Seminario points out.

The Imperial Foods plant in Hamlet was *never* inspected during its 11 years of operation, despite at least one serious fire and a history of serious OSHA violations in Moosic, PA.

"We can't wait for inspectors," insists Seminario. "We need a new approach at the workplace, itself: one that gives workers a voice" in policing conditions and that provides training and legal protections, so the joint committees can really do their job.

OSHA Won't Do It

Federal OSHA can't (and apparently won't) enforce the law, given its pitiful budget and spineless approach to enforcement.

OSHA employs only 1,200 federal inspectors to police some 6 million worksites nationwide.

And North Carolina's federally-approved OSHA program, like so many state plans, is severely understaffed. It would take the state's 16 qualified inspectors 65 years simply to inspect each North Carolina worksite *once*.

Under heavy political fire, federal

OSHA assumed control over the majority of North Carolina OSHA's activities on Oct. 23.

But barely three months before, on July 1, U.S. OSHA chief Gerald Scannel had approved the North Carolina program as "effective," writing, "Program administrators are to be commended."

The OSHA Reform Act would require tighter controls over state-run plans, and makes it easier to file criminal charges against individual violators of federal health and safety laws.

The Act also would extend stronger protections to workers who "blow the whistle" over unsafe conditions.

"If they find out you're talking about this, they'll fire you," explained a former Imperial worker, who refused to give his name because he's employed at another non-union factory near Hamlet.

The reform bill would require all employers to have a written health and safety program and to provide essential health and safety training to all employees.

Imperial (part of the poultry-processing industry, with an on-the-job injury rate *double* the national average) provided no employees safety training, conducted no fire drills, and had no fire evacuation plan.

Some Good May Flow

"Safety? Health at work? Now, that's how it's *supposed* to be," agrees Mary Henderson, who used to work at Imperial, and whose cousin, sister in law and "a lot of friends—a lot of friends" died there.

"But there's nobody to push the issue," she continues. "And in a small town like this, well, a lot of times you go to work and you know it's not safe, but you go. You don't have any choice."

If *any* good can flow from the horror of Hamlet, it may be an OSHA Reform Act that gives workers a real "choice;" a law that encourages people to "push" the issue of their own safety and health.

BALTIMORE (PAI)--A new contract covering 1,600 Local 27 members at 21 Acme supermarkets on Maryland's Eastern Shore and in the Northeast will create 40 new full-time positions and also raise wages by up to \$2.05 an hour, reported the Food and Commercial Workers' Local 27 Reporter. A clause unique to Acme contract terms stipulated that in the event Acme sells the chain, the successor or assignee is required to retain employment of at least 50 percent of bargaining unit employees.

—•—

WASHINGTON (PAI)--The Environmental Protection Agency's settlement with the makers of the deadly pesticide parathion to limit its use on only nine crops is a "cheap ploy," according to the United Farm Workers, because the amount still accounts for 60 percent of the chemical's total use. UFW President Cesar Chavez said that the EPA had promised to ban parathion 10 years ago. "But now, more than 650 field worker poisonings and 100 deaths later, they ban 40 percent of the usage," he said.

—•—

BISMARCK, N.D. (PAI)--Squalid rooms, isolation and high food prices characterize the living conditions of Burlington Northern Railroad workers who are forced by contract to stay at the Silver Spike Motel in Dilworth. The United Transportation Union's Main Line reported that the 25-year "airtight" contract between the motel and the company--which has five more years to go--would cost BN millions to break. BN lawyers are currently pursuing a possible state law that would limit such contracts to 21 years.

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**Status of Disputes Submitted by A.T.D.A. to Third Division
National Railroad Adjustment Board**

Docket No.	Railroad	Subject of Dispute	Submitted	Status as of 2-5-92
TD-29250	CSXT	Discipline (Strelczyk)	3-9-90	Denied 11-21-91 Award 29051
TD-29724	Southern	Doubling of Territory (Greensboro, NC)	2-1-91	Withdrawn 11-22-91 Award No. 29065 (To PLB)
TD-29788	Southern	Travel Time and Expenses (L.A. Ledford)	3-1-91	Withdrawn 11-22-91 Award No. 29066 (To PLB)
TD-28673	KCS	Overtime (Tucker & Fleming)	3-17-89	Argued before Referee Goldstein 3-12-90
TD-28766	GTW	Sick Leave - Rasmussen, et al.	3-31-89	Argued before Referee Meyers 9-7-90
TD-28774	StLSW	Extra Work - G.W. Miller	4-11-89	Argued before Referee Meyers 9-7-90
TD-28781	W&LE (N&W)	Discipline (Geissman - Brewster)	4-13-89	Argued before Referee Meyers 11-16-90
TD-28898	Southern	Classification - Superintendent Transportation Locomotive	7-7-89	Proceedings Stayed by order of Fed. Court
TD-29129	C&O (CSXT)	Compensation - Assistant Chief Work (Grand Rapids, MI)	12-20-89	Argued before Referee Lieberman 1-19-91
TD-29152	NYC&StL	Transfer of Work (Van Loon & 80th St.)	12-29-89	Argued before Referee Vernon 12-17-90
TD-29184	AMTRAK	Discipline (Akins - Philadelphia)	1-23-90	Argued before Referee Vernon 12-17-90
TD-29183	AMTRAK	Sick Leave (Owings - Philadelphia)	1-23-90	Argued before Referee Vernon 12-17-90
TD-29245	Chessie (CSXT)	Transfer of Work - Middletown Branch	3-8-90	Argued before Referee McAllister 3-15-91
TD-29352	CSXT	Transfer of Work - Power Distribution	5-7-90	Argued before Referee Fletcher 8-26-91
TD-29373	CSXT	Transfer of Work - Input of CDR's Register Slip	5-27-90	Assigned to Referee Fletcher
TD-29414	CONRAIL	Overtime Vacancies - (Extra Work - Niszcak, Kuczek)	6-20-90	Argued before Referee Fletcher 8-26-91

Docket No.	Railroad	Subject of Dispute	Submitted	Status as of 2-5-92
TD-29555	CONRAIL	Compensation - Instruction Pay	10-2-90	Argued before Referee Larocco 11-8-91
TD-29562	CONRAIL	Discipline (J.A. Smolko - (Columbus, OH)	10-5-90	Assigned to Referee Wesman
TD-29593	CSXT	Extra Work - F.D. Lane	10-31-90	Argued before Referee Larocco 11-8-92
TD-29604	AMTRAK	Discipline - W.W. Prettyman (Philadelphia)	11-19-90	Assigned to Referee Wesman
TD-29771	CSXT	Sickness Benefits (V.W. Outlaw)	2-26-91	Assigned to Referee Fletcher
TD-29770	CSXT	Order of Call (J.G. Lachaussee)	2-28-91	Assigned to Referee Fletcher
TD-29789	C&NWT	C.D. Beaver - Dismissed (Insubordination - Duties)	3-6-91	Assigned to Referee Delauro
TD-29809	CONRAIL	Grievance - Location of Signal Dept. Trouble Desk	3-12-91	Argued before Referee Duffy 1-30-92
TD-29853	BN	Transfer of Work - Issuance of Pick up Message	4-1-91	(a)
TD-29845	CSXT	Order of Call - Claim of A.P. Fox	4-8-91	(a)
TD-29854	AMTRAK	Discipline (J.M. Glassing - Philadelphia)	4-9-91	(a)
TD-29859	CSXT	Temporary Vacancy - Claim of M.M. Brabham	4-11-91	(a)
TD-29910	BN	Rest Day Service - Attending Team Building Workshop	5-10-91	(a)
TD-30007	CSXT	Order of call (E.R. Thomas)	7-23-91	(a)
TD-30032	TRRA	Discipline (H.R. Montine)	8-16-91	(a)
TD-30048	TRRA	Combining of positions - (B.J. Hosp, Et Al)	8-30-91	(a)
TD-30109	CSXT	Travel Expenses - Attending Rules Class (D.G. Barker)	9-16-91	(a)
TD-30160	CONRAIL	Overtime - (J.C. Drew)	10-25-91	(a)
TD-.....	DM&IR	Transfer of Work - Power Distribution (G.L. Vandervort)	11-19-91	(c)
TD-.....	DM&IR	Failure to Appoint Chief Dispatcher	12-6-91	(c)
TD-.....	AMTRAK	Discipline (J.M. Pineiro - Philadelphia)	12-6-91	(c)
TD-.....	CONRAIL	Compensation While Posting (Z.E. Givner)	1-3-92	(c)

Explanation of Reference Marks in "Status" column:

(a) Awaiting Referee Assignment

(c) Awaiting Ex Parte Submissions

RRB NOTES

Applying for a Railroad Retirement Annuity

by R.L. Rafferty, Secretary-Treasurer

Retirees want to begin receiving their annuity payments from the Railroad Retirement Board as soon as possible, and delays can be avoided if a prospective retiree knows what steps to take and what documents are required when applying for benefits. The following questions and answers describe these procedures for persons planning to retire.

1. How are railroad retirement annuity applications filed?

Applications may be filed at one of the Railroad Retirement Board's field offices, or with a traveling Board representative at an itinerant point. Prospective retirees may also file annuity applications by telephone and mail without having to visit a field office or an itinerant point. Applicants filing by telephone receive the same information and instructions that are provided to those filing in person. Forms requiring signatures and other documents are then handled by mail.

2. Can an application be filed prior to a person's actual retirement date?

The Board accepts annuity applications from all applicants (employees, spouses and survivors) up to three months in advance of their planned retirement dates. Advance filing allows the Board to complete the processing of most new claims by a person's retirement date, so that most applicants who file early should receive all benefits due about 30 days after their actual retirement.

Whether filing in person or by telephone, prospective retirees are encouraged to call ahead to schedule an appointment for an interview with a Board representative. By doing so, they can also be sure that they meet all of the

eligibility requirements and have the necessary documents to support their application. A Board representative can also explain their benefit rights and responsibilities and answer any railroad retirement questions they may have.

To locate the nearest Board field office, applicants should look in the telephone directory under "United States Government," or check with their local union official, rail employer, post office, or Federal Information Center. Most Board field offices are open to the public from 9:00 a.m. to 3:30 p.m., Monday through Friday.

3. What documents are required with an application?

All applicants have to furnish proof of their age.

An employee will have to furnish proof of any military service claimed. An employee must submit information regarding any other Federal, State or local government pension they also qualify for.

An employee or survivor filing for a disability annuity is required to submit supporting medical information. He or she may also be asked to take special medical examinations given by a doctor named by the Board. If an employee disability applicant is receiving worker's compensation or public disability benefits, notice of such payments must be submitted.

A spouse or divorced spouse applying for a railroad retirement annuity must furnish proof of marriage to the employee. A divorced spouse must furnish proof of divorce from the employee, as well as proof that any subsequent marriages have terminated.

A spouse, divorced spouse or survivor also qualified to receive a public service pension must submit information regarding that pension.

All applicants must furnish notice of any social security benefit award or other social security claim determination.

A booklet, "Furnishing Evidence to Support Your Claim" (Form RB-3), gives detailed information as to the types of

proofs that are required when filing for an annuity, as well as sources from which these documents can be obtained. The booklet is available free of charge at any Board office.

4. Do disability annuities take longer to process than annuities based on age?

For disability annuities, no payment is made until all medical evidence has been evaluated. Consequently, an annuity based on disability takes considerably longer to process than an annuity based on age and service. Currently, the processing time, from filing to the rendering of a decision, averages about three to five months. In any case, a waiting period of five months is required after the onset of disability before disability annuity payments can begin.

5. What is the retroactivity of a railroad retirement application?

The retroactivity of a railroad retirement annuity application is limited to one year for disability annuities and six months for full age annuities. There is generally no retroactivity for reduced age annuities.

6. Are retiring railroad employees required to relinquish their rights to their railroad jobs?

An employee annuity based on age cannot be paid until the employee stops railroad employment and gives up any rights to return to work for a railroad employer. And, regardless of age and/or earnings, no railroad retirement annuity is payable for any month in which a retired employee, spouse or survivor works for a railroad. A disabled annuitant's employment rights are not relinquished until the employee becomes eligible for a supplemental annuity, attains age 65, or the employee's spouse files for an annuity, whichever is earliest.

Railroad retirement annuitants may work in nonrailroad employment, but benefits may be reduced if a beneficiary under age 70 works after retirement and earnings exceed annual exempt amounts. Additional earnings deductions are assessed if a retired employee or spouse works for his or her last pre-

retirement nonrailroad employer, regardless of age or the level of earnings.

Special restrictions also apply to any earnings by disabled employees.

Railroad Retirement Reminders for 1992

Railroad retirement annuitants, like social security beneficiaries, are receiving cost-of-living increases in their January 1, 1992, benefit payments. The Medicare premiums deducted from benefit payments also increase in January and higher Medicare deductible and coinsurance charges are effective in 1992. At the same time, higher earnings limits allow retirees to earn more during the year without reductions in their annuities. In January, annuitants also receive benefit information statements from the Railroad Retirement Board for Federal income tax purposes.

In 1992, unemployment and sickness benefits paid by the Railroad Retirement Board also increase, but not until the new benefit year which begins in July. In the meantime, eligibility for extended unemployment benefits was broadened on a temporary basis to include unemployed rail workers with less than 10 years of service.

The following questions and answers provide additional information about these subjects.

1. How were the 1992 railroad retirement annuity cost-of-living increases calculated?

Tier I railroad retirement benefits, like social security benefits, increased by 3.7%, which is the percentage of the Consumer Price Index rise. Tier II benefits increased by 1.2%, which was 32.5% of the CPI rise.

Vested dual benefit payments and supplemental annuities also paid by the Board are not adjusted for the CPI rise.

2. How is the cost-of-living increase affected if an annuitant receives a social security benefit in addition to his or her railroad retirement annuity?

If a railroad retirement annuitant also

receives a social security benefit, the increased tier I portion is reduced by the increased social security benefit. Tier II cost-of-living increases are not reduced by social security increases.

3. Since the cost-of-living increase, how much are average railroad retirement benefits and average social security benefits?

In January 1992, the average regular railroad retirement employee annuity being paid increased \$27 to \$986 a month and the average combined benefit for an employee and spouse increased \$40 to \$1,465 a month. Under social security, the average benefit paid to retired workers increased \$22 to \$629 a month and the average combined benefit for workers and their spouses increased \$38 to \$1,067 a month. For aged railroad widow(er)s, the average benefit increased \$18 to \$597 a month, while the average social security widow's benefit increased \$21 to \$584 a month.

4. What are the basic Medicare medical insurance premium and medical insurance deductible in 1992?

The basic Medicare medical insurance premium deducted from railroad retirement or social security payments rose from \$29.90 to \$31.80 a month as of January 1, 1992.

The annual medical insurance deductible for doctor bills a beneficiary must pay remains at the 1991 level of \$100.

5. What are the Medicare hospital insurance deductible and coinsurance charges in 1992?

A Medicare patient will pay the first \$652 of his or her hospital bills in 1992, up from \$628 in 1991. A patient's daily bill for hospital care for the 61st through the 90th day increases from \$157 to \$163, and the daily cost for care in a skilled nursing facility for the 21st through the 100th day increases from \$78.50 to \$81.50.

If a beneficiary uses "lifetime reserve" days (the extra 60 hospital days a beneficiary can use when more than 90 days of hospital care is needed in each benefit period), he or she will pay \$326 a day for each reserve day used, instead

of the 1991 charge of \$314 per day.

6. How do the earnings limitations applied to annuitants who work after retirement change in 1992?

Like social security benefits, the tier I portions of railroad retirement annuities and vested dual benefits paid to employees, spouses, and survivors are subject to earnings deductions if post-retirement earnings exceed certain exempt amounts. For those under age 65, the exempt amount increased to \$7,440 in 1992, with a deduction of \$1 for every \$2 of earnings over that amount. For beneficiaries ages 65 through 69, the exempt amount rose to \$10,200, with a deduction of \$1 for every \$3 of earnings over that amount.

These tier I and vested dual benefit earnings limitations do not apply to any annuitants age 70 or older, starting with the month in which they are 70. Regardless of age and/or earnings, no railroad retirement annuity is payable for any month in which an annuitant works for a railroad.

Additional deductions apply to employees and spouses, but not survivors, who work for their last pre-retirement nonrailroad employers. These additional deductions apply *regardless* of age or the amount of earnings.

Special restrictions apply to work by disabled workers, but these do not change in 1992.

7. Are there any changes to the benefit information statement issued by the Board each January for Federal income tax purposes?

Because of the way the portions of a railroad retirement annuity are treated for Federal income tax purposes, most annuitants are sent two benefit information statements from the Railroad Retirement Board each January.

One statement, Form RRB-1099, shows the amount of any social security equivalent or special minimum guaranty payments made during the taxable year.

The other statement, which had been Form RRB-W-2P, has been renamed

Form RRB-1099-R. All the tax information formerly contained on Form RRB-W-2P is now on Form RRB-1099-R. This form shows the amounts of railroad retirement benefits over and above social security equivalent benefits, any vested dual benefits and/or supplemental annuities paid to the annuitant during the taxable year, and additional tax information.

8. When will the unemployment and sickness benefits paid by the Board increase in 1992?

Railroad unemployment and sickness benefits will continue to be paid at the current maximum daily benefit rate of \$31 until the new benefit year begins on July 1, 1992, when the maximum daily benefit rate, which is indexed to reflect approximately two-thirds of the growth in average national wages, increases to \$33.

9. How were eligibility requirements for extended unemployment insurance benefits liberalized?

Under the Emergency Unemployment Compensation Act signed into law November 15 to provide temporary extended State unemployment benefits, extended railroad unemployment insurance benefits are now available on a temporary basis to claimants with less than 10 years of railroad service. Extended railroad unemployment benefits are normally payable only to claimants with 10 or more years of service.

Unemployed rail workers having less than 10 years of service who exhaust rights to normal benefits after February 28, 1991, and before June 13, 1992, are eligible for those temporary extended benefits from the Railroad Retirement Board after November 17, 1991, during periods of seven consecutive biweekly registration periods.

10. Did the Federal budget legislation enacted in November 1991 for fiscal year 1992 result in reductions in any railroad retirement benefits?

No. The 1992 fiscal year budget did not contain any provisions requiring reductions in vested dual benefits, supplemental annuities or unemployment

and sickness benefits as in some past years. The 1992 budget did include approximately \$3 million to fund a Railroad Retirement Board management improvement plan. These funds are the first installment of a 5-year, \$14 million commitment to the agency by the White House Office of Management and Budget and are being provided in addition to the Board's regular administrative budget for the fiscal year.

Federal Income Tax and Railroad Retirement Benefits

The following questions and answers describe the benefit information statements issued by the Railroad Retirement Board each January for Federal income tax purposes.

Railroad Retirement Board beneficiaries needing information about these statements, or tax withholding from their benefits, should contact the nearest office of the Railroad Retirement Board, but for further information on Federal income taxes, they should contact the nearest office of the Internal Revenue Service.

1. How are annuities paid under the Railroad Retirement Act treated under the Federal income tax laws?

In most cases, part of a railroad retirement annuity is treated like a social security benefit for income tax purposes, while other parts of the annuity are treated like private and public service pensions for tax purposes. Consequently, most annuitants are sent two benefit information statements from the Railroad Retirement Board each January, even though they receive only a single annuity payment each month.

2. Which railroad retirement benefits are treated as social security benefits for Federal income tax purposes?

The part of a railroad retirement annuity equivalent to a social security benefit based on comparable earnings is treated for Federal income tax purposes the same way as a social security benefit. In addition, certain railroad retirement special minimum guaranty

payments, ensuring that an employee's benefit will at least equal the amount that would be payable to the family under social security, are treated the same as social security benefits.

Up to half of these railroad retirement benefits payments may be considered taxable income if adjusted gross income plus nontaxable interest income and half of the social security equivalent benefit payments exceed a certain base amount. The base amount is: \$25,000 for an individual; \$32,000 for a married couple filing jointly; and zero for a married individual who files separately but lived with his or her spouse any part of the year.

3. Which railroad retirement benefits are treated like private and public service pensions for Federal income tax purposes?

Railroad retirement annuity payments exceeding social security equivalent payments, plus any vested dual benefits, and supplemental annuities are all treated like private and public service pensions for Federal income tax purposes. In some cases, primarily those in which early retirement benefits are payable to retired employees and spouses between ages 60 and 62, and some occupational disability benefit payments, the *entire* annuity may be treated like a private or public service pension. This is because social security retirement benefits are not payable before age 62 and social security disability benefits require total disability.

For annuities beginning after July 1, 1986, railroad retirement benefits exceeding social security equivalent levels are taxable under the *Internal Revenue Code General Rule*, which subjects annuities to income tax immediately upon retirement. For tax reporting purposes, *benefit payments are prorated on the basis of estimated life expectancies to exempt an employee's previously-taxed pension contributions*. Beneficiaries whose annuities began after July 1, 1986, may also be able to use an alternate method, known as the *Simplified General Rule*.

For railroad retirement annuitants, employee contributions are considered to be the amount of railroad retirement payroll taxes paid by the employee over and above comparable social security payroll tax rates. However, *vested dual benefit payments and railroad retirement supplemental annuities are considered noncontributory* and fully taxable immediately upon retirement.

For annuities beginning before July 2, 1986, portions exceeding social security equivalent benefits were generally taxable under the *Three-Year Rule*, which allowed retirees to first recover their previously-taxed pension contributions from cumulative benefit payments, after which benefits became fully subject to income tax.

4. What information is shown on the railroad retirement benefit statements sent to annuitants in January?

One statement, Form RRB-1099, shows the amount of any social security equivalent or special minimum guaranty payments made during the taxable year. Since the taxability of these benefit payments depends on the annuitant's other income, a worksheet for Form RRB-1099 is included.

The other statement, Form RRB-1099-R, *which was previously Form RRB-W-2P*, shows the amounts of contributory railroad retirement benefits over and above social security equivalent benefits *after exempting previously-taxed contributions*, plus any vested dual benefits, and/or supplemental annuities paid to the annuitant during the taxable year. Form RRB-1099-R shows the total gross taxable amount of these benefits subject to income tax *under the General Rule or the Three-Year Rule*, and indicates the amount of any benefits that an annuitant may have repaid to the Board during the taxable year.

For annuitants who wish to compute their taxable contributory benefits using the *Simplified General Rule*, Form RRB-1099-R also shows contributory benefit payments without exempting contributions.

5. What other information is included with the railroad retirement benefit statements?

Attached to the statement are detailed explanations of all the items on the two statements, the worksheet for determining the taxability of social security equivalent benefits, and *help in obtaining the toll-free telephone numbers of Internal Revenue Service offices throughout the country.*

Additional information about the tax treatment of railroad retirement benefits over and above social security equivalent benefits can be found in IRS Publication 575, "Pension and Annuity Income (including Simplified General Rule)," and Publication 939, "Pension General Rule (Nonsimplified Method)." If the employee died during the taxable year, survivors should also refer to these publications because the death benefit exclusion may apply.

6. What if a person receives social security as well as railroad retirement benefits?

Railroad retirement annuitants who also received social security benefits during the taxable year receive a Form SSA-1099 and a Notice 703 worksheet from the Social Security Administration. *They should add the net social security equivalent or special guaranty amount shown on Form RRB-1099 to the net social security income amount shown on Form SSA-1099 to get the correct total amount of these benefits.* They should then enter this total on the worksheet from the Railroad Retirement Board to determine if their social security and railroad retirement social security equivalent benefits are to be considered as taxable income.

Additional information on the taxability of these benefits can be found in IRS Publication 915, "Social Security Benefits and Equivalent Railroad Retirement Benefits."

7. Are Federal income taxes withheld from railroad retirement annuities?

In the absence of a request not to withhold, taxes are withheld from U.S. citizens or residents whose railroad retirement benefits in excess of the

social security equivalent level, vested dual benefit payments, and supplemental annuities total more than certain annual threshold amounts. Any amounts withheld during the taxable year will be reflected on the annual statement.

8. How is tax withholding applied to the railroad retirement benefits of nonresident aliens?

Under the Internal Revenue Code, nonresident aliens are subject to a 30 percent tax on income from sources within the United States not connected to a U.S. trade or business. The Code also requires the Board to withhold the tax. The tax can be at a rate lower than 30 percent or can be precluded entirely if a tax treaty between the United States and the country of residence provides such an exemption, and the nonresident alien claims the exemption every three years. The majority of nonresident aliens receiving annuities from the Board are citizens of Canada, which has a tax treaty with the United States.

9. Are unemployment benefits paid under the Railroad Unemployment Insurance Act subject to Federal income tax?

All unemployment benefit payments are subject to Federal income tax.

Each January the Board sends Form 1099-G to individuals, showing the total amount of railroad unemployment benefits paid during the previous year.

10. Are sickness benefits paid by the Railroad Retirement Board subject to Federal income tax?

Sickness benefits paid by the Board, *except for sickness benefits paid for on-the-job injuries*, are subject to Federal income tax under the same limitations and conditions that apply to the taxation of sick pay received by workers in other industries. The Board consequently sends Form W-2 to affected beneficiaries each January.

11. Does the Board withhold Federal income tax from sickness benefits?

The Board withholds Federal income tax from sickness benefits only if requested to do so by the beneficiary.

12. Are railroad retirement and railroad

unemployment and sickness benefits paid by the Board subject to State income taxes?

In the opinion of the Board's General Counsel, these benefits are not subject to State income taxes, and higher court decisions have upheld this position.

13. Can a railroad employee claim a tax credit on his or her Federal income tax return if the employer withheld excess railroad retirement taxes during 1991?

If any *one* railroad employer withheld more than \$3,310.80 in tier I railroad retirement taxes, more than \$1,812.50 in tier I Medicare taxes, or more than \$1,940.40 in tier II taxes., the employee must ask that employer to refund the excess. It cannot be claimed on the employee's return.

14. Can a railroad employee working two jobs during the year get a tax credit if excess retirement payroll taxes were withheld by the employers?

Railroad employees *who also worked for a social security covered employer* in the same year may, under certain circumstances, receive a tax credit equivalent to any excess social security and Medicare taxes withheld.

Employees *who worked for two or more railroads in a year*, or who had tier I railroad retirement and tier I Medicare taxes withheld from their Railroad Retirement Board sickness benefits in addition to their railroad earnings, may be eligible for a tax credit for any excess tier I railroad retirement and/or Medicare taxes withheld, or any excess tier II railroad retirement taxes withheld. The amount of tier I railroad retirement and Medicare taxes withheld from sickness benefits paid by the Board is shown on Form W-2 issued to affected beneficiaries.

Such tax credits may be claimed on an employee's Federal income tax return.

Employees who worked for two or more railroads, or had both railroad retirement and social security taxes withheld from their earnings, should see IRS Publication 505, "Tax Withholding

and Estimated Tax," for information on how to figure any excess railroad retirement or social security tax withheld.

15. What if a person received benefits from the Railroad Retirement Board during 1991, but does not receive a benefit information statement in January?

If a beneficiary has not received the appropriate statement, or a notice regarding the statement, *by mid-February*, he or she should contact the nearest field office of the Board.

To locate the nearest Board office, individuals should look in the telephone directory under "United States Government," or check with their union representative, a rail employer, a local post office, or the nearest Federal Information Center. Most Board offices are open to the public from 9 a.m. to 3:30 p.m., Monday through Friday.

Tiffany's first mail-order catalogue, possibly America's first, was published in 1845 as "The Catalogue of Useful & Fancy Articles." It listed such Victorian sundries as head ornaments, horse and dog whips, moccasins and more than 17 preparations for the hair.



The following article was submitted by a dispatcher employed on the Southern Pacific. After committing a rules violation he was cited for formal investigation. At an informal hearing his Local Chairman Roger Ratzlaff, the manager of the Regional Transportation Center and the assistant manager of Rules and Training, an alternative to the usual disciplinary procedure was worked out. They agreed that he should take an educational road-trip and spend some time with the section gang he had almost run over. In addition, he was to counsel other train dispatchers about rules and procedures. He suggested instead of this second provision that he write this article.

He feels that this progressive approach to disciplinary action was taken due in no small part to the efforts of Union officers such as Mr. Ratzlaff.

LESSONS FROM HISTORY

The Quintinshill Railway Disaster - 1915

Most of us will recall the tragic crash in 1988 of Pan Am flight 103 at Lockerbie, Scotland. Creating images of a bizarre British "Bermuda Triangle," this crash occurred just a few miles from Quintinshill, site of Britain's worst ever railway accident. This is an account of that earlier, relatively unknown, disaster.

Buried among the many reports concerning the Gulf War on the inside pages of the newspaper, earlier this year, was one article that captured my attention to a greater extent than any of the headline stories. This article told of the deployment of several Scottish Regiments to the Middle East theatre to handle the expected vast numbers of prisoners of war. Innocuous enough to most readers, yes, but, to me, it prompted an immediate mental journey back to the days of the First World War - May 22nd, 1915 specifically.

On that date, "A" and "D" companies of the 1st/7th Battalion Royal Scots Guards were also mobilizing; their mis-

sion, to join the Allied campaign in the Dardanelles. Scheduled to depart Liverpool Docks aboard the liner "Empress of Britain" for their voyage to the Mediterranean, they began their journey by train from Larbert in Central Scotland.

They were never to complete their trip.

446 out of 498 officers and men were either killed or injured in what was, and remains to this day, the worst railway disaster in British history. Amid nightmare scenes of carnage of the most horrendous kind these elite soldiers perished on their home soil in a cataclysm even more murderous than the barrage they would have faced from German machine-guns in Crimea.

Today, few people have ever heard of this catastrophe, which took place in the quiet rural location of Quintinshill, not far from the Scottish/English border and just a mile from romantic and renowned Gretna Green. The Tay Bridge Disaster of 1879 (when a bridge collapsed in a storm and a train plunged into the estuary) or the more recent Harrow multiple train collision of 1952 at the height of the London rush hour, have left a far greater impression on British public memory than Quintinshill.

Perhaps this is because, in another parallel with Desert Storm, where "the truth was the first casualty of war," the British Government took measures to limit the publicity attending this accident.

However, all the details are a matter of public record and I have recapped them here. As American railroaders reading this in the 1990's, is anything to be gained, now, by rehashing the circumstances of Britain's worst railway accident, three quarters of a century after it happened?

Well, despite the changes in railroading procedures and advances in technology that have occurred since then, I think there are lessons that we can all learn from this tragedy. As will be seen, this disaster was caused by human error - 2 signalmen whose seem-

ingly trivial mistakes had the most terrible consequences. In that respect, little has changed. As Train Dispatchers, we are all human: we are all fallible: and we are all prone to make mistakes. This is a true story of human tragedy and, just as in Shakespearian tragedy, there is a moral to the tale.

The railway companies of Great Britain in the early Twentieth Century held a position not unlike that of the railroad companies in the U.S.A. - they had passenger and goods (freight) traffic just about monopolized. Government regulation in the Victorian "laissez-faire" era was limited to controlling the excesses of these all-powerful companies.

Railway regulation acts of the 1840's, for example, compelled them to operate at least one 3rd class train daily in each direction to stop at all stations, average not less than 12 mph, including stops, and to carry passengers at a fare not exceeding a penny per mile in carriages adequately protected from the weather - hardly the stuff of the ICC charter or the FRA regulations! (This government mandated train, nicknamed the "Parley", short for Parliament, features prominently in this drama).

Safety features were similarly regulated, that is to say, scarcely at all. Two cardinal principles of safe railway procedure - the interlocking of points and signals and the absolute block system - had been legally required only since 1889.

Developments such as electric track circuiting and interlocking, first patented in the U.S.A. in 1872, had seen only limited introduction, mostly at major stations and junctions and the First World War had retarded even that limited progress.

It's absence at Quintinshill, an obscure country block post one mile north of Gretna Junction and 10 miles north of the major border town of Carlisle, was, therefore, hardly surprising.

Quintinshill was a very simple installation. It had no passenger platforms for it was not a station in the public timetable. It was situated on double-

track, designated "UP" (towards London) and "DOWN" (from London) with left-hand running. UP and DOWN goods loops (sidings) and a single crossover were provided for shunting (switching) trains off the main line. The signal box (cabin) was of standard 2-story pattern with the lever frame in a wood cabin on top of a brick base containing the mechanical interlocking below. It had windows on three sides and faced the tracks from the east side about midpoint of the loops.

The signalman who manned the signal box around the clock (for this was the Caledonian Railway Company's main line to Glasgow from London) would face the tracks from behind the frame of about twenty levers of 5 feet in height - painted red for stop signals, yellow for distant signals, black for points (switches) and blue for point locks. In front of them at chest height was their instrument shelf containing bells and block instruments and, above eye-level, the track diagram for the interlocking. To their right, North geographically, "DOWN" directionally, was Kirkpatrick station signal box and to their left, or South, in the "UP" direction was Gretna Junction station box.

Armed with their "working timetable", the signalmen's duties were to accept, receive and offer forward trains from either direction making decisions based on their own initiative and their supervisors' instructions as whether or not to shunt inferior trains into the loops to keep mainline express trains from getting delayed. A desk was provided for the register into which all movements were recorded.

Operations went as follows:

If Gretna had a train ready to proceed, the signalman there would press his bell-tapper to Quintinshill, one time, to call attention. Quintinshill would answer one bell on his Gretna bell tapper to acknowledge. At this time, both signalmen's block indicators would be at "Line Blocked", the safety-first position by default, and all signals "On" (at danger).

Now Gretna would know Quintinshill

was ready and waiting and would ring the "is line clear for..." bell code for whichever train he had - for example, 4 bells for an express passenger train. If Quintinshill's block section is clear to the clearing point beyond his home signal, he accepts Gretna's train by repeating the 4 bell code and placing his block indicator to "Line Clear" (simultaneously duplicated on Gretna's Down line block indicator repeater). This allows Gretna to clear his Down line signals so the train can proceed. Gretna rings 2 bells ("Train entering section"), once he has observed the tail lamp, and places his signals back to "danger". Quintinshill repeats the 2 bells, places his block instrument to "Train on line" (repeated on the Gretna instrument) and commences the same procedure to offer the train onto Kirkpatrick.

Once the train is by, or in the clear in the goods loop, Quintinshill sets his signals to stop and sends "Train out of section" bell code "2-1" to Gretna. Gretna acknowledges, the appropriate register entries are made, and attention is turned to the next train.

There were 3 shifts at Quintinshill, Day shift from 6:00 am to 4:00 pm, Night shift 8:00 pm to 6:00 am and a relief shift covered 4:00 pm to 8:00 pm. James Tinsley, who lived in the railway cottages at Gretna, worked the day shift so he was due in the box by 6:00 am.

But, at 6:17 am Saturday, May 22nd, 1915, he was still at Gretna station, furiously climbing into the cab of engine No. 907, a heavy 4-6-0, at the head of the Down local train from Carlisle, making sure his boss, Gretna Stationmaster Alexander Thorborn, did not spot him. Thorborn would have been most upset if he had noticed the tardy Tinsley. On the other hand, Tinsley's mate, George Meakin, working the night shift, was altogether quite unperturbed by his late relief.

This was because the two men had a private arrangement to, believe it or not, enable Tinsley to get an extra half-hour in bed in the mornings! It worked like this. In the working timetable, the Down

local from Carlisle was booked to leave Gretna behind the second of two "hot" overnight Down sleeping-car expresses from London-Euston to Glasgow. If these expresses were running late, as was quite common, the local, which had a relatively tight schedule to maintain, would be sent out ahead of them, usually to be shunted at Quintinshill to let them pass.

For Tinsley, this was perfect for avoiding the 1½ mile walk to work and in the meantime, Meakin collaborated in this totally unauthorized scheme by recording all register entries after 6:00 am onto a scrap of paper for Tinsley to later copy in his own hand, thus making it appear he had come on duty at the proper time!

For over two years this had been going on. This Saturday in May 1915 was shaping up as a busy one and a weary Meakin was possibly beginning to resent today's late relief. At 6:14 am, he had accepted a Down goods train from Gretna with instructions to shunt it. As soon as it ran into the Down loop, Gretna offered him the Down local with Tinsley, his relief, aboard. With the goods train in the loop the only place to shunt the local to clear the expresses was the Up main. The 4-6-0 pulled clear of the crossover, Meakin reversed the points, and, as the local shoved back to the Up main, Tinsley jumped down from the cab and walked the few yards to the signal box. It was 6:32 am.

Up the steps to the box he followed Thomas Ingram, the Guard (conductor) from the goods train in the Down loop who, by the rules, was required to sign the register. Meakin already had 10 entries for Tinsley to catch up on the same register - 5 entries for each Down train. As Tinsley entered the door, Meakin was offering an Up coal empties train to Gretna that he had just accepted from Kirkpatrick. Gretna refused it, saying Carlisle yard was holding it out (some things never change!), so Meakin lined it into his Up loop. Five more entries on the scrap of paper!

It was now 6:34 am.

As Meakin started to give Tinsley his

turnover, a message came through that an Up troop train was by Lockerbie at 6:32 am, (about 15 minutes away to the north). Then George Hutchinson, the fireman from the standing local train, came into the cabin, complying with rule 55, to sign the register. A few moments later, William Young, the goard off the coal empties did the same.

There were now 5 persons in the little signal box, all anxious to get on with their duties. Tinsley by now figured he had the turnover and busied himself at the desk trying to update the register, absentmindedly handing a pen over his shoulder to Hutchinson the fireman. Meakin began to read the latest reports of the War in Europe in the newspaper that Tinsley had brought and chatted at the same time with the two brakemen off the goods trains. Hutchinson excused himself from the general commotion and sent back to his engine to wait for the second of the two Scotch expresses to pass.

In less than 5 minutes of harried human endeavor, two fatal mistakes had been made which passed unnoticed.

Firstly, when the Down local was shunted to the Up main, the Quintinshill signalman should have sent bell code 2-4, "Blocking back inside home signal", to Kirkpatrick and set the block indicator to "Train on line", thus preventing Kirkpatrick from even offering another train. As added protection, the signalman were required to place blocking devices (lever collars) on the signal levers. Neither was done. Instead, one or the other, Tinsley or Meakin, in the midst of their frenetic turnover sent "Train out of section" to Kirkpatrick.

Hutchinson, the fireman off the down local, made the other error. Perhaps enticed by the thought of a sandwich that his driver, Wallace, had waiting for him on the footplate, he exited the signalbox although rule 55 required that he remain there until his own train was cleared to proceed. A clause in the rule allowed a man to return immediately to his train if mechanical blocking devices

were provided and utilized as "reminders" to the signalman.

But Hutchinson signed the register and left without reminding Tinsley about the position of his train and without ensuring a lever collar was applied. His train was, after all, only a few dozen yards away from the windows, steam blowing off in the early morning sunshine.

The stage was set, this glorious spring day, for a disaster of unimaginable proportion.

Tinsley, still preoccupied with his register entries, now initiated the shocking sequence of events that was to follow by clearing his signals for the first of the Scotch expresses, now over 30 minutes late on its booked time by Quintinshill of 6:05 am.

The time was now 6:38 am.

As soon as he had given "Train entering section" to Kirkpatrick for the Up express, Kirkpatrick offered him the Down troop train. At 6:42 am he acknowledged Kirkpatrick's "Train entering section" for the troop train and offered it forward to Gretna where it was accepted at once. Tinsley then pulled off all his Up main line signals, unprotected by blocking devices, and lined... into the face of the Down local.

Two minutes later, the troop train, drawn by 4-4-0 engine No. 121, came into Hutchinson and Wallace's view, travelling very fast on the falling 0.5 per cent gradient. Panic stricken, the two men leapt for their lives, Wallace to the left, Hutchinson to the right, each taking refuge under the trains standing in the respective loops. A head-on collision of extreme violence took place.

The coal-tender coupling on the local train broke and the coaches ran back for 136 yards. The engine itself, No. 907, was driven back 40 yards and, locked in a macabre embrace with engine No. 121 off the troop train, lay sideways, blocking the Down line and resting against the wagons in the loop. The troop train consisted of 15 ancient Great Central Railway coaches of flimsy wooden construction. They burst asunder and smashed to smithereens, the leading

coach shooting clean over the engine and landing some distance in front of it. The jampacked train of 639 feet in length was reduced in an instant to a mere 200 feet. The coupling between the last passenger carriage and 6 equipment vans on the rear gave way under the force of the crash and the recoil sent them hurtling back up the rising gradient some 75 yards where William Young, the guard off the coal empties alertly secured them and prevented them from running back downhill to rejoin the devastation. Driver Scott and fireman Hannah on Engine No. 121, their advance warning of the impact impaired by the sides of a cutting and the line's curvature, died instantly, still at the controls.

And the worst was yet to come.

George Meakin, still scanning the newspaper at the rear of the signalbox, heard the thunder of the collision and cried out, "Whatever have you done, Jimmy?"

"Good Heavens!" Tinsley exclaimed. "Whatever can be wrong?" "The frame's all right and the signals are all right!"

"You've got the 'Parly' standing there," said Meakin and with that came the dreadful thought, "Where's the 6:05?" He bounded over to the signal levers. Tinsley was too shaken to react. Meakin was able to restore the Down distant but it would be too late.

Similar thoughts had struck the engine crew of the empty coal train, Driver Benson and fireman Grierson and guard Graham on the local. Indeed, Graham was someway towards the Scotch express since his train had been shunted backwards 136 yards by the troop train's impact. Recovering his senses after being thrown to the floor, he immediately ran back up the line in an attempt to stop the 6:05.

The sleeping-car express also was travelling at high speed under clear signals trying to make up time. It was pulled by two 4-4-0 engines and weighed over 600 tons. As soon as pilot engine driver Cowper and fireman Todhunter saw guard Graham's frantic waving,

they made a full emergency brake application. But there was no way it could stop a train of that weight in the 270 yards before the blocked right of way. The two engines ploughed into the wreckage, mowing down many of the dazed survivors of the first collision who were attempting to rescue their injured companions.

The leading express engine struck the crumpled locomotive tender off the troop train and drove it 30 yards clean through the wagons of the goods train in the Down loop. The first two coaches in the express were squeezed out onto their sides while the three following telescoped into each other, further adding to the pile of mangled trains. Cowper and Todhunter were buried up to their necks in coal as it shot forward upon impact. Luckily, they were promptly rescued by the uninjured crew of the train engine. The second collision had occurred less than one minute after the first.

There were now 5 trains at Quintin-shill, all of them damaged. A mountain of wreckage lay around and on top of engines 907, 121 and the pilot engine off the express. The troop train had suffered the worst - indeed, as a train it had ceased to exist at all, save for the 6 rear equipment vans. All of the rolling stock of the troop train was gaslit, this still being the fashion in contemporary railway practice. Just before departure, the gas cylinders had been fully charged to a pressure of 5 or 6 atmospheres.

Hot coals from the train's overturned engine immediately ignited this gas as it escaped at high pressure and the flames quickly became a deadly inferno. It spread with voracious rapidity, consuming, without prejudice, the dead and the living alike.

Those on the scene tried valiantly but without success to extinguish the flames. By 10:00 am, the Carlisle Fire Brigade was present. They too were powerless to subdue the main body of the blaze at the heart of which was 3 tenders full of coal.

23 hours later, when the last fires were out, all 15 passenger carrying

vehicles from the troop train, 4 coaches of the express, 7 wagons from the goods train and 5 from the coal empties and all the coal in the engine tenders had been completely consumed.

In the express, 8 lives were lost and 54 were injured. In the lightly loaded local train, 2 passengers were killed. The precise number of men who lost their lives in the troop train was never established for the records of the Royal Scots were destroyed in the accident. It was estimated that 215 officers and men were killed in addition to 2 railway servants while 191 were severely injured.

227 dead - 245 injured; it was a staggering toll.

The Times wrote, "The accident would have been terrible without the fire, but the fire brought with it such scenes as a man would remember with a shudder to the end of his days.

Probably, few among us have ever encountered any shift-change subterfuge such as the one Meakin and Tinsley pulled although it has been tried, no doubt. So while there is little direct contemporary comparison to this dodge, consider the following. You are new to the office or to the job/territory. An "old head" shows you the ropes, including a procedure or procedures that strike you as irregular. Your doubts, when expressed, are rebuffed by statements such as "We've always done it that way" or "Everyone does it!" Not wishing to rock the boat and alienate yourself from colleagues, you acquiesce and perpetuate the violation. Sound familiar? Meakin, the junior employee at Quintinshill, might well have found himself in this situation and lived to regret it.

One of the problems with continuing a practice which is in violation of the rules is that eventually, it becomes so internalized, so ingrained, and accepted so matter-of-factly that the violation attains validity in its own right. Moreover, habitual disregard for even just one rule can start to breed contempt for other rules and before long, "sloppiness" is the rule. There can be no doubt that Quintinshill was a sloppy operation.

Permitting others to remain at length

in the signalbox was against regulations and the distractions clearly had terrible consequences. As train dispatchers, the turnover, or transfer, is probably the most critical part of our shift. It most certainly demands the full undivided attention and concentration of the two parties involved.

Yet, how often is turnover a time when 3rd parties - clerks, managers, colleagues etc., - insist on a portion of our time in the midst of this vital procedure? Let them wait.

How often do we let the lesser demands of telephone calls, delay reports and assorted paperwork distract us from our primary duty, the safe and expedited handling of the trains and operating personnel in the field? Too many of us bury our heads in our deskwork instead of surveying our railroad to get a complete handle on everything "out there". Sometimes the relieved dispatcher continues to work next to the new one, perhaps in an effort to catch up. This divided responsibility invites errors of omission such as those that crept in at Meakin and Tinsley's turnover.

The Accident Inspector in charge of the Quintinshill investigation found Tinsley and Meakin were obviously to blame for their inattention to duty. That they completely overlooked the presence of a train standing within a few yards of the signalbox in broad daylight could only be explained by the fact that they had been preoccupied by trivial matters such as discussing the news of the day with the two brakemen, who should never have been permitted to remain in the cabin and, where Tinsley was concerned, copying out the false train entries from Meakin's paper.

At the inquest before the High Court of Judiciary in Edinburgh, the only other person held culpable was fireman Hutchinson who should have demanded the use of lever collars before leaving the box. I regard this as somewhat surprising. The court did not comment on it but I find it hard to believe that numerous other people did not know of Meakin and Tinsley's private arrange-

ment - the relief man at Quintinshill, the Gretna signalmen, Tinsley's colleagues/neighbors at the railway cottages and the train crews that regularly obliged him.

And the thought occurs to me, what would I have done in their position? It is axiomatic of all railroad rule books that employees must cooperate and assist in carrying out the rules and must promptly report to the proper authority any violation and any condition or practice which may imperil the safety of trains or employees and any misconduct or negligence affecting the interest of the company. I ask myself, "Would I have said anything?"

Nobody wants to be known as a "rat-fink"! On the other hand, we surely have a duty to point out rule violations rather than say nothing or cover them up. It is the proper and right thing to do. If, in fact, the people mentioned above did know about the signalmen's dodge, they chose to keep quiet about it. After the events of May 15th, 1915; and the subsequent inquests, I wonder if they all slept soundly with a clear conscience.

At the trial, charges against fireman Hutchinson were quickly dropped. Evidence submitted to the court revealed that at Quintinshill, lever collars were hardly ever used. Further, it was obvious this was not uncommon practice elsewhere-many railway companies did likewise, some managers being unconvinced of their usefulness!

Today, in conjunction with electronic interlocking, blocking devices and protective labels, when properly applied, form the cornerstones of the train dispatcher's defense against human error. Who would argue that their use is essential in everyday safe working practice?

Yet, do we always apply the blocks to switches when we flag a train by a signal? Do we always track block when allowing movements to enter a main track and block the signals to the rear of reverse movements we authorize? Every time?

With regard to the matter of train

crews following the rules, do we, as train dispatchers, consistently demand it from them? Do we insist on correct repetition of instructions, proper radio procedure and so forth or do we tend to turn a blind eye to short-cuts and irregularities?

After the Quintinshill disaster, because the injured were taken to hospital in Carlisle where many later succumbed, inquests were held in both English and Scottish courts. Meakin and Tinsley were twice found guilty of culpable homicide and sentenced to jail; Tinsley, bearing the greater part of the blame, getting 3 years to Meakin's 18 months. Their sentences began, however, the moment they watched, as if from some privileged grandstand, the frightful consequences of their carelessness taking place in front of them. No punishment or disciplinary action the law could inflict could be more terrible for the memory of the scene must have haunted them for the rest of their lives. Surely they are to be pitied rather than blamed, for have we not all been equally careless and forgetful on occasion but with no such appalling result?

If we do not learn from the mistakes of history, we are surely doomed to repeat them.

News Briefs

CLEVELAND (PAI)--More than \$84 million in federal transit funds over the last four years have been misspent or mismanaged by a number of mass transit agencies in Pacific states, reported the United Transportation Union's "UTU News." The General Accounting Office, the watchdog arm of Congress, blamed the waste on the Pacific regional office of the Urban Mass Transit Administration, a federal agency. As a result of UMTA's lax oversight, some agencies have been using their funds for unauthorized or UMTA-prohibited projects. □

WHAT DO YOU THINK?

By: *Dave Sprau*

Robert L. Barnard, retired from the *Monon*, writes headquarters: "Tell D.T. Sprau; "**Face on the Barroom floor**" was written by one Mr. H.D'Arcy, **not** Robert W. Service." So there you have it!...your correspondent has been caught, like a rat, in a trap. Would an alibi serve? -- the mistake was discovered by its author just as the last edition was going to press! (?) Probably not. However, an explanation follows anyway: Cowboy singer Stuart Hamblen recorded an entire album of Service's poetry and ballads; its success led to pressing of a second album of Hamblen's own songs: This Old House; Remember Me (I'm The One Who Loves You); Across the Great Divide; and "The Face on the Bar-Room Floor", which, Barney, was **jointly** written by Mr. D'Arcy **and** Stuart Hamblen! Old Father Time dimmed my sense of where the one album stopped and the other started. (A very bad sign, some say.)

No need to change the subject of music trivia at this point; certainly everyone has heard of how Gene Autry was a Railroad Telegrapher; but did you also know that the popular forties tune "Hindustan" was written by Milwaukee Railroad Telegrapher Harold Weeks, while working a trick at Cedar Falls station, not far from my home? (If you don't know where that is, it's close by where the recent television series, *Twin Peaks*, was filmed. The same old depot was featured as "Victor, Wyoming", toward the end of the 1981 John Belushi film, "Continental Divide." Other musical accomplishments of telegrapher-dispatchers are legion but cannot be done justice in available space here. Has the general popularity of music taken a nose dive? Perhaps not; those of you who recall the movie "Rhapsody in Blue" should remember the scene where, as George Gershwin's final symphony premiered for national radio before a live audience, with Oscar Levant portraying his piano-virtuoso self in the film, no less a figure than Symphony Conductor Walter Damrosch stops the performance, walks to the microphone, and informs the shocked listening audience of America that Gershwin has died in California. Now, all of you out there who are over 60 (even though I'm not) ought to remember Walter Damrosch, who gave up a lucrative position with the old New York Symphony to inaugurate, in 1928, his famous radio program, the "Music Appreciation Hour for School Children."

Many years afterward, an elderly, retired Damrosch appeared before an assembly of High Schoolers; he had agreed to do this provided he receive **no** introduction. Taking the stage, he opened with his traditional radio greeting of yore:

"Good Morning, My Dear Children."

Respectful Pandemonium broke out. These kids weren't tots anymore and the Music Appreciation Hour had been off the air several years. "Papa Damrosch!" they gasped; and some of them actually wept afterward as the beloved old gent signed their autograph books. Now, old goats may not wish to admit the allegorical connection I am about to relate, but approximately ten years after that charming true story oc-

curred, everybody went nuts over Frank Sinatra; fickle limelight, however, soon replaced Old Blue Eyes with personalities such as Frankie Lane or Kay Starr.

Ten years after that, it was the Beatles or Elvis.

Another ten years, and those were bumped by Lovin' Spoonful or Chicago; then, in turn, came Pink Floyd, Kiss, and finally, 2 Live Crew.

So the answer must be; "No, the popularity of music has not diminished, though some say its general character certainly has." What do YOU think?

Several years ago, *Trains Magazine* published a story, "The Train Order as an Art Form." Featured in the story was our then-General Chairman on the Katy, Bro. Steve Culbertson. I cannot plagiarize the already-used title, but still would like to address a variation on the subject covered therein.

Most of us can boast issuance of "thousands of train orders." The room then becomes knee-deep in nostalgia as we recall the time some engineer didn't like our orders and refused to proceed, or the time he did proceed and went from one station to another at excessive speed in order to clear a superior train; et cetera. Train orders are gone now, consigned to museum shelves along with radio tubes and linotype machines. Out of billions of such tissues handed up to trains, a comparative handful survive. Go and find one of these fragile historical documents which **you** copied or issued so many years ago, and its simple history lesson may surprise you:

At the top you'll perhaps find the name of a railroad that exists no more. Remember the day you hired out with that line?

The date of your train order is a date in your history. Were you married then? Remember the auto you drove at the time? Or did you have no auto and have to deadhead in some other manner? - Maybe by freight train; and did you have to alight "on the fly", suitcase in hand? Do the names and faces of the other operators at that station, or the gal who ran the beanery, or some other local citizen, come flooding back?

If addressed to a regular train, maybe you remember what that train looked like, moving along familiar sections of the line. If the address was to an engine or an extra, perhaps that class of power comes to mind.

The body of the order will contain some instructions; a meet, a right of track and some waits, perhaps running authority. Remember those places? And, of course, the distance between stations? Sometimes the waits will be figured at 60 MPH; sometimes much less. Think about it a moment. You do remember why some of the stretches had to be figured at slower speeds, don't you?

At the bottom, the Superintendent or Chief Dispatchers' initials. Who could forget those old guys? Are they still living? Did they hire or fire you, or haul you into their office for a fanny-chewing, commendation, or other memorable event? And who *signed* the order? Was it you? Has your signature changed over the years, or did the greasy carbon make it difficult to do a faithful rendition of same? If someone else signed the order, what do you remember about that person?

If the order was a form "31", you will also have the conductor and engineers' signature. Or do you? Did everyone "cheat", and the conductor signed for both parties? Did he chew you out for stopping his train

with a red board, asking you in menacing tones who the dim-wit dispatcher who figured **this** move out, was? (Do you remember that conductor, and his engineer, and all their brothers who passed your station daily?) And what did you tell him?

Next time your TV is broken and you've read all your magazines, go look in the bottom of your trunk. You will be indeed fortunate to find one of these old tissue relics, cussed and abused and taken for granted when written, bot now loaded with historical data. Try it! Results are guaranteed. And...after you've tried it, let me know what YOU think..

Form 19
 Great Northern Railway Co.
 TRAIN ORDER No. 236
 TO ETC Ex 697 East
 FROM Spokane
 AT Monroe
 DATE August 8 1958

*Order No 233 is annulled
 No 5 Eng 354a Run twenty
 20 miles late Snohomish to
 Everett.*

Made DM Time 2:38 M. Morrison Supr.
RHS Opr.
 CONDUCTOR AND ENGINEER MUST EACH HAVE A COPY OF THIS ORDER.

Remember the first order you repeated to the dispatcher? The author does, though it wasn't really the first; he had done several, via morse, with the Milwaukee dispatcher in Tacoma; but mainline orders over a telephone with a living dispatcher listening at the other end, hitherto forbidden, were quite another matter.

Scenario: Agent-Telegrapher goes "uptown for coffee" without asking dispatcher, leaving 14-year old student operator (who, due to his age, has not been okayed by the chief) alone in office. Dispatchers' selector on wall rattles and phone rings loudly. Minutes pass; student hopes dispatcher will forget whatever he wanted; but he doesn't, and phone rings again. And again. No sign of the agent; so the student answers.

Timid student (squeakingly): "Monroe." Dispatcher Fred Frahm (growlingly): "19 east, copy three."
 Student (gaspng): "19 east."

While the order is being issued, extra 697 east hits the block out of Snohomish. Knees knocking, student repeats order, signs Agent's name, and clears the train.

As caboose of extra 697 east passes, conductor glowers from rear platform at skinny kid with hoop in hand. His frown seems to say, "Where is the Agent, and what are you doing handing up orders to my train, you trembling moron?"

Student Os'es train to dispatcher, who knew all along what was happening. "OK!" dispatcher responds, laughing to self.

In a future article, I'd like to tell something of the work done by electric power directors and substation employees represented by this organization; and also some information on the old pipeline dispatchers of bygone days. Anyone out there have information to volunteer, before I start calling around? Also wanted: information on train-order-like "flimsies" issued by U.S. Coast Guard and Navy, to Ships and Submarines, warning of Harbor conditions during wartime. Rumors of their existence persist; confirmation is needed.

THE A.T.D.A. NATIONAL WOMEN'S ORGANIZATION

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I'm still reveling in the memories of the Twenty-sixth General Assembly in Las Vegas, and the reason we had such a good time again was because of the extraordinary people with whom we associate. All of the women I have met have been unique and special, but they did have one thing in common. They were devoted and supportive of their husbands, and yet managed to establish independent and creative lives of their own. This common thread became a common bond which united all of us and will continue to do so.

With this in mind, I have decided to devote this column to introduce sisters in different areas of the country, whose spouses work for the different railroads, so that we can get to know one another better and appreciate each other's talents.

Our first sister is SUE MYERS, whose husband, SAM, is a dispatcher for CSX in Jacksonville, Florida. Sue was born in Washington, Indiana, and lived there until 1988, when she and Sam were transferred to Jacksonville. Back in Washington, Sue was the choir director and played the piano and organ for her Baptist Church. Sue and Sam have two daughters, KARMEN SHARPE and KIMBERLEE FOWLER, and three grandchildren. Sue's friend NANCY SKEANS, (Hi! Nancy), tells me Sue is a tiny, little lady who likes to haul around Jacksonville in a big ol' pickup truck.

For the past two years, Sue has been president of the CSX Contract Dispatchers' Wives Club and she is VERY enthusiastic about this organization. Basically the club is a support group; most of the members were transferred to Jacksonville from other places. They meet on a regular basis once a month for a business meeting, but they also schedule social events. Last October they went on an overnight shopping trip to Orlando. They have gone to the flea

market in Daytona and to the dinner theatre. Once a year they have a family get-together at someone's home; otherwise it's WIVES ONLY! Eating, of course, is one of their favorite activities, and everyone brings a special dish to the meetings. The hostess decides the food theme: appetizers, salads, desserts, etc. One of their most successful ventures is the COOKIE EXCHANGE in December. Everyone brings the recipe for their special dish and SHIRLEY MILLER, wife of MIKE, types up the recipes on her computer. Shirley also publishes a newsletter which provides a map to the home where the next meeting is to be held. Announcements, bereavements, items for sale, etc., are included in the newsletter.

I asked Sue if there was something we could put in here to embarrass her husband and she told me this. Some time ago Sam, who is an avid fisherman, was on a fishing trip and he was trying to tie a lure. He had the hook in his mouth; he jerked it too hard, and somehow...he hooked...his fingers to his nose...

I've never met Mr. Myers, and I have no idea of the size of his proboscis, but maybe that was one big one that DIDN'T get away...

Our next sister is ANGIE SERMAK whose husband, BOB, is a dispatcher for BN in Alliance, Nebraska, and also Vice General Chairman for the ATDA. Angie and Bob have been married twelve years and have two children: a daughter, SHELBY who is 7 and a son JACOB who is 3. Angie's main goal right now is to make her family a close, dependable group and to instill self-confidence and good Christian values. Long term goals are to travel to all fifty states at least once - she's been to about twenty-five already, and to learn to play golf and square dance (but perhaps NOT at the same time...).

Angie loves to cook and to invent new recipes. She enters contests and has had

her winning recipes published in her hometown newspaper. She has taken first place, third place, and honorable mention in the State Beef Cookoff, and that's quite an achievement, considering that Nebraska is prime cattle country. Her first place winning recipe, "CITRUS STEAK" is printed at the end of this column. Our family tried the recipe and it is DELICIOUS. I doubled the sauce ingredients and served it over rice. Angie serves her steak with corn bread and salad.

I asked Angie what we could print to embarrass Bob and she told me how she met him. She was attending CHADRON STATE, and she kept hearing about Bob, the "KING OF SWING", the HOTTEST D.J. in town. It was confusing to her because everyone called him SERMAK, she thought they were saying "SIR MACK", and she couldn't figure out what his first name was. Apparently she got it figured out.

Now I am assuming that we are a discretionary group and OF COURSE these little revelations will go no farther than here, right? (Yeah, RIGHT!)

ANGIE'S "KING OF SWING CITRUS STEAK"

1 lb. top sirloin, $\frac{3}{4}$ in. thick, $1\frac{1}{2}$ t. chili powder, 1 t. minced garlic, $\frac{1}{4}$ t. salt, dash pepper, 1 T. margarine, 2 t. canola oil, $\frac{1}{4}$ c. orange marmalade, 1 T. each fresh lemon juice, lime juice, and orange juice.

Cut boneless steak into four equal pieces. Combine chili powder, garlic, salt and pepper. Rub into both sides of steak. Heat margarine and oil in large frying pan over medium heat until hot. Add steak and cook 10-13 minutes for rare to medium, turning once. Remove steak and reserve. Add marmalade and juices to frying pan and cook 1 - 2 minutes until heated through, stirring constantly. Return steak pieces to frying pan, heat through turning once. Transfer to serving plate, top with marmalade sauce. 4 servings.

Thank you, SUE and ANGIE for your contributions to this column. If anyone would like to contribute ideas or feature

someone, please call me! I'll close with a tribute to all of us "long-suffering" spouses:

ODE (OWED) TO A UNION SPOUSE

by Lynda Bailey

I'm PROUD to be a UNION SPOUSE!
I run my home like a UNION HOUSE.
Household chores divided equally,
(which means they're usually done by me...)

Y'know why the faucet continues to drip?

'Cuz my SPOUSE is on (another) Union trip!

And the car - an oil change is needing,
but my SPOUSE is at a Union meeting!
And even when I get him alone
He spends ALL NIGHT on the telephone!
(If our love life ain't what it used to be,
I know what it means to (bleep) AT&T...)

If all this garners a laugh for me,

It's like I told BOB RAFFERTY:

"I concede to the UNION its authority,
But the SPOUSE, my friend, maintains SENIORITY."

Perhaps not in accumulative years,
But DEFINITELY in blood, sweat and
(oh alright) CHEERS!

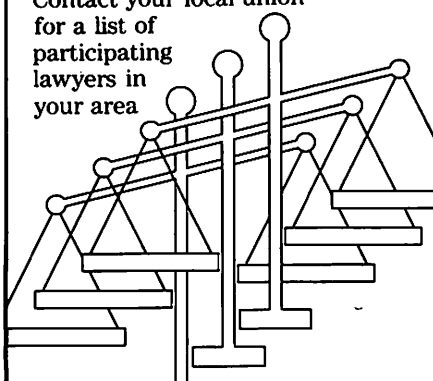
(For even tho' I've UNION muttered,
I know my bread is UNION buttered...)

UNION PRIVILEGE

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A nationwide panel of qualified attorneys to serve union members

Contact your local union for a list of participating lawyers in your area



This article was sent in by Bro. Jim Branscome, who provided the background information and pictures. Bro. Branscome retired in 1980 on disability, after 33 years as a trick or Chief Dispatcher.

Rail Days Now Only a Memory in Newark

Reprint from "The Licking-Countian," a weekly paper in the Newark, Ohio area.

One of those who can recall those glory railroading days is James Branscome of Newark who spent 33 years as a railroad employee, all but three of those years as chief dispatcher or trick dispatcher for the old Baltimore & Ohio Railroad here. Incidentally, a trick dispatcher had no connection with practical jokes or Halloween. That was the title reserved for the person who worked under supervision of the chief dispatcher. Dispatchers in the railroad scheme of operation were vital employees with a great deal of responsibility.

Today, rail service in Newark is barely a shadow of what it was even 10 years ago.

Branscome recalls that when he began working for the B & O in 1947, there were 31 passenger and/or mail express trains through Newark daily. He also remembers that passenger service was provided daily between Zanesville and Parkersburg (West Virginia) on a train affectionately called the "Doodlebug."

Along with all of that, there were numerous freight trains — local trains running on a line between Newark and Columbus which was owned by the B&O and used also by the old Pennsylvania Railroad under an arrangement in which the Pennsylvania paid 85 percent of the line's upkeep in return for the right to use the busy tracks.

But as the automobile grew in popularity and as the highway system continued to improve, demand for rail service — particularly passenger service — rapidly declined.

The last B & O passenger train to stop in Newark made its way into history on June 30, 1961, when it stopped here en route from Chicago to Wheeling. The Penn Central Railroad continued to provide passenger service to Newark until a few years later when it also abandoned the service. Incidentally, Amtrak passenger trains passed through the city until the late 1970's, but they made no stops here.

Now, even the opportunity to see a passenger train moving through the city is long gone. The nearest Amtrak passenger service now passes across northern Ohio.

Branscome also saw the end of another era while he was employed by the B & O. That was telegraph service for railroad communications. When he joined the railroad, he spent his first three years as a telegraph operator, but that job quickly changed from operating a telegraph to operating a more-familiar device — the telephone.

He was employed at the old B & O station off First Street here. Now, even the building is gone. Although it dated to 1876 — the same year the Licking County Courthouse was built — the station was vacated by the railroad in 1985. Vandalism then began to take its toll, and the station came to an ignoble end in August 1989 when controlled burning razed the landmark.



Erection of the building began Aug. 1, 1876, and the work was completed the following year. For a number of years, the second story was used as a hotel, and the ground floor rooms for waiting and baggage. During 1900, the railroad's division employees were moved from what was known as the Globe House and were given quarters on the second floor of the station building. The hotel service had been discontinued prior to that move.

Later the building was occupied by a ticket office, general waiting room, a men's waiting room, a women's waiting room, a restaurant and a telegraph office. The building contained 16 rooms and was once occupied by 72 employees. The second floor housed dispatcher offices, the train master, road foreman, superintendent and staff, the telegraph office, freight offices and a waiting room which was later made into office space.

Small parks surrounded the station and were kept in fine condition during the railroad's prospering days.

The railroad era here began in the middle 1800s. While the Baltimore & Ohio was making progress in building a line from Baltimore, MD, to Wheeling, which was finally completed in 1852, the Central Ohio Railroad was organized Feb. 8, 1847, and work began that year on construction of a line from Bellaire (across the Ohio River from Wheeling) to Columbus and passing through the village of Newark.

Did early Newark residents welcome the railroad? Well, Village Council records show that a right-of-way was granted to the Central Ohio Railroad on Nov. 24, 1849, over all streets and commons forever, except for the Public Square. In addition, council on Feb. 7, 1850, ordered an election held to decide on the proposed issuance of \$10,000 worth of bonds to apply on capital stock of the railroad and to grant the railroad the right-of-way around the Public Square.

Those early Newark residents showed their support of the railroad on March 8, 1850, by overwhelmingly approving

the bond issue on a vote of 380 to 22, but they drew the line at granting use of the Public Square on an also overwhelming vote of 80 for and 332 against.

The first train over the Central Ohio Railroad was run from Bellaire to Zanesville in the fall of 1851, but the train was halted at the Y-City because there was no bridge over the Muskingum River. However, the line was finally opened to Newark the following year.

While Newark was being connected with the east by a railroad, another line was under construction to the north — the Columbus and Lake Erie Railroad having been chartered in 1849 to build a rail line from Mansfield to Newark. Work was started on that line in 1850, but was taken over in 1853 by a new line known as The Sandusky, Mansfield and Newark Railroad. In 1869, the Baltimore & Ohio Railroad Company entered into a contract to take over operation of both the Central Ohio Railroad and the Sandusky, Mansfield and Newark Railroad, and at last the dream for a railroad from Baltimore to the Great Lakes had been accomplished.

Newark was fortunate to have enough diversification of industry to survive the railroads decline, and the city has continued to prosper. However, one can only wonder what a difference would have been made by continued railroad prosperity.

Regardless, the many retired railroaders in the area have many happy memories of their service, and the community in general owes much to the railroads which played a very important role in the city's growth until at least the middle 1900s. Even today, rail service remains vital to several Newark-area industries. Although much of the glamour and romance of the steam-driven giant locomotives puffing their way across the country side may be gone, the railroads still play an important role in Newark's progress.

TWENTY FIVE YEARS AGO

In the Spring 1967 issues of THE TRAIN DISPATCHER, we find in Washington Window a reference to Senator Paul Douglas, as the prime mover for "Truth in Lending" legislation. He is no longer in the Senate so the battle is being waged by William Proxmire. His bill is similar, requiring disclosure of all finance costs on consumer loans...A photo taken in 1964 at Machen, MO, on a rail fan excursion, of an old 4960, classed O-1-A and called a "Mikado" engine. This engine built in 1923, was called "Mikado" because in 1910 the Emperor of Japan ordered 18 of these engines...Another photo of a collapsed trestle on the Camas Prairie Railroad near Reubens, ID. The 20 head cars made it across, three cars of wheat fell 95 feet, the caboose and 16 cars remained on the other side. There were no injuries to the crew. It happened on Dec. 13, 1966...In a column called Prominent Personalities, A.B. Pinnell is featured. He recounts his "not so good old days," as an operator. He says, "I swept the depot, cleaned the windows, hauled freight on hand wagons, delivered mail sacks to the post office and polished those doggoned brass spittoons."...On the page titled, "National Ladies Auxiliary", we see the minutes of meetings of the SanJoaquin Chapter's meetings, February and March, 1967, also the Buffalo Chapters, and an application blank for Membership in the Auxiliary...The notice of the Twentieth General Assembly, to be held Oct. 16, 1967, at the LaSalle Hotel in Chicago, IL...Sample of humor, "Last year newspapers said housewives all over the country were revolting. I never did believe it-most of the housewives I know are pretty cute." said Red Skelton.

FIFTY YEARS AGO

In the Spring 1942 issues of THE TRAIN DISPATCHER, we find that: Bro. Charles Merrill, B&M dispatcher at Bidderfor, ME, cannot see trains approaching from either direction where he sits in "AR" tower. So he invented and constructed a see-o-scope which sits atop his CTC panel...Defense Director Joe Eastman writes that FBI Chief J. Edgar Hoover is worried about 'bugging of dispatchers phones' and obtaining unauthorized information by tapping dispatcher circuits at phone boxes at closed stations...A.T.D.A. founder, Julius Luhrsen was presented a life membership card by president Darling at a meeting of RLEA, in Washington, D.C....Bro. Bob Kissick of the Springfield, MO, office, Frisco Railroad, sent Secretary-Treasurer Braese a copy of the "Train Dispatchers Bulletin," a publication recording activities of dispatchers in pre-A.T.D.A. and giving an account of an 1892 effort to organize a group called "The Order of Railroad Train Dispatcher"...The Joint Board levied an assessment of \$10 per member to meet the cost of the 1941 National Movement which has resulted in a wage increase of \$25 per month plus time and one-half for overtime and rest day service...The price of men's shirts is increasing; prices now are 98 cents and up...A bitter dispute between employee and management on the T.P.&W. has resulted in the take over of the railroad by Joseph B. Eastman, Director of Defense Transportation, by President Roosevelt's order...Sample of humor current in 1942: Paratrooper Recruit, "After I jump, what if the parachute doesn't open?" Sergeant, "Don't worry about it. They'll issue you a new one."



THE DOCTOR'S SAY

Numbness and Tingling

by Phillip L. Polakoff, M.D.
 Director, Western Institute for Occupational/Environmental Sciences

Numbness or tingling in the extremities -- the arms, legs, fingers, toes -- usually means the blood supply has been cut off temporarily and there's pressure on a nerve.

The most common example comes from sitting or falling asleep in an awkward position. When you try to get up, you may say, "My foot (or arm) has fallen asleep." The feeling usually goes away in a couple of minutes when the circulation has returned to normal.

But if numbness or tingling comes on suddenly along with other symptoms, or if it's not easily explained by cold or pressure on a nerve -- then the sensation may indicate a more serious problem.

When the thyroid gland is underactive (hypothyroidism), a mucus-like substance may accumulate and make the skin puffy and swollen. If this occurs in the wrist, for example, pressure on the nerves running through the wrist can cause numbness and tingling in the fingers.

In her book, "Everywoman's Medical Handbook" (Ballentine), Dr. Miriam Stoppard notes that "this also arises when there is fluid retention because of hormonal changes, such as during pregnancy and at menopause."

Does the numbness occur in your hands, but your neck is stiff, and you are over 50?

A possible cause is cervical spondylosis. This is a form of arthritis that affects the bones and joints in the neck. Initially, the cause can be an injury which shows itself in middle life and old age. The intervertebral disks become narrow and extra spurs of bone protrude into the spinal canal and nerve tunnels.

Is the numbness only in your hands and is worse at night? Does pain

sometimes shoot up your hand from the wrist?

These could be signs of carpal tunnel syndrome. This condition can result from job operations that require a twisting motion of the hand, or a bent wrist. The median nerve passes through a channel in the wrist called the carpal tunnel on its way to supply the thumb, index finger, middle finger and part of the ring finger.

Excessive pressure on this nerve over time can cause numbness, a burning or tingling sensation and a wasting of the muscles at the base of the thumb among other effects.

Another possible occupational source of numbness, pain and a tingling sensation may be Raynard's phenomenon, sometimes known as "white finger." The condition, named for the French physician who first described it more than 125 years ago, is caused by the use of vibrating handtools. The condition is common in those with poor circulation, or those taking beta blocker drugs for high blood pressure.

However, temporary tingling or numbness in the fingers during or soon after using vibrating handtools is *not* considered vibration syndrome.

The true condition must be more persistent and come on without provocation, such as immediate exposure to the vibration. The appearance is sudden and usually brought on by cold.

Workers should see a physician promptly if they experience prolonged symptoms of tingling, numbness or white or blue fingers. Left unattended, the conditions can get worse and become irreversible.

Another situation that requires prompt medical attention is when the numbness affects one side of the body and you experience blurred vision, loss of movement in a limb, confusion and difficulty in speaking. This might be a temporary interruption of blood flow to the brain, or a stroke.

If you have any questions, or suggestions for future articles, write to me at WIOES, 11181 Solano Ave., Albany, CA 94706.

HONOR MEMBERS

25-Year Honor Members

In recognition of their 25 years of continuous service in the A.T.D.A., the following have been awarded the special 25-year membership Honor Emblem.

January 1992

Hufstetler, J.E.	CSX
Parker, W.T.	SCL
Silvers, E.B.	L&N

February 1992

Goeddel, P.F.	ALI & SOU
Stickley, J.T.	B&O

March 1992

No One

NEW MEMBERS

October 1991

L.R. Madrigal	SP(W)
A.E. Munroe	New Jersey Transit
K.A. Werner	New Jersey Transit
T.R. Vilardi	New Jersey Transit
R.M. Green, Jr.	New Jersey Transit
L.A. Kopke	New Jersey Transit
S.D. Russell	BN
L.A. Braddock	CONRAIL
H.W. Bergman	NYC&STL
A.G. Serda	BN
E.C. Davis, Jr.	NYC&STL
T.S. Perry	NYC&STL
F.D. Whisman	NYC&STL
M.J. Hoben	BN

November 1991

J.L. Anderson	CSXT
A. Savino	PATH
W.E. Freeman	C&NW
J.P. Allen	CSXT
J.R. VanOrsdol	BN
D.J. Prosch	NYC&STL
M.S. Spring	Grand Trunk Western
M.A. Esper	NICTD

December 1991

N.D. Tatum	Southern
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P.D. Brandli	Amtrak
D.A. Peterson	BN
S.D. Roberts	Southern
R.J. Hoekstra	IHB
C.N. Stephens	BN
A.H. Hake	BN

January 1992

T.L. Wilson	CONRAIL
K.L. Ferre	NYC&STL
M.R. Akins	Southern
J.E. Wilson	NYC&STL
D.C. Filimon	SIRT
J.A. Weber	BN

LETTERS

Dear Mr. Irvin:

After the many years my father worked for the railroad (Nickel Plate and Norfolk & Western), my grandfather, my brother (Maine Central) it seems past due for us to thank you for the years of work all of you have put in on behalf of train dispatchers and railway workers.

Although I had the privilege of going to college and even graduate school for a time, I was taught respect for working people from an early age and share the concern expressed in THE TRAIN DISPATCHER for social, political, and economic changes leading away from democracy and citizen participation in our common future to privatization and social engineering from the top down - I've seen it even in the white-collar office jobs I've held.

Because of unforeseen circumstances, I've had to come back to live with parents in a strongly anti-union part of the country - when it's perfectly clear there are other places not so depressing and unconscious to live.

Anyway, thanks for all you guys do to keep little folks like my family afloat!

And, thanks for the "We Do the Work" show ad - they care too!

Sincerely,

Cynthia Denton

Pursuant to action of the delegates to the 26th General Assembly, we provided a donation of \$1,000 to the Special Assistance Fund of the members of United Steelworkers of America Local 5668 District 23. They have been locked out of Ravenswood Aluminum Corporation, Ravenswood West Virginia since October 1990. In response to our donation, the following letter was received:

American Train Dispatchers Assn.

We, the members of Local Union 5668, would like to take a moment to say *Thank You* for the donation that you presented to us. It is comforting to know that we have the support and solidarity with us in our fight for a fair contract.

With the continued support such as yours, we *will win* this battle with RAC.

Sincerely,

Diana Talbert
Local Member 5668

—•—

Attached is my check for associate dues for 1992.

I'd also like to take this opportunity to thank you *all* for a job *well done* in the past negotiations and wish you *all* well, and continued success in the coming year.

To *all* Officers and staff, thanks again.

Fraternally,

Ray Stehlik #17767
519 Oak Street
Peru, Ind. 46970

A Trade War Without Generals

by Richard J. Perry
Secretary-Treasurer

This is a multiple choice quiz. Choose your answer to the following questions.

"What was the worst part of President Bush's 'trade mission' to Japan?"

A. When he threw up on their Prime Minister.

B. When he practically begged the Japanese to buy American products.

C. When he smiled like a conquering hero for the cameras at the opening of a "Toys R Us" store, an opening that probably didn't create a job for a single American.

D. When he paraded his corporate executive traveling buddies around the country -- the ones who make eight or ten times as much as their Japanese counterparts and who are eight or ten times less successful.

Personally, I like "D" for an answer. Not that "A", "B" and "C" don't have their merits.

The fact is that the Japanese were laughing up their sleeves during the president's entire trip, largely because they saw him linking himself to what they surely saw as high-priced American corporate losers.

Given his buddies' record of planning and decision-making over the past couple of decades, I think George Bush would have done well to leave them home. Instead, if he really wanted to impress the Japanese with what this country has to offer, he should have brought American workers.

Unfair trade laws aside, the biggest cause of America's industrial problems in recent times has been the direction chosen by its leadership, not the work of the rank-and-file.

It's the leadership, not the employees, who have the power to decide that we'll try to sell big V-8 American-style cars to the people of tiny Japan.

It's the executives, not the factory floor workers, who have the power to decide to take corporate profits and buy other businesses -- or overly compensate executives -- rather than sink the money back into research and development and new plants and equipment.

Remember, it's the chief executive brains in the U.S. auto industry, not the men and women who make the cars, who insist on marketing left-hand drive cars in a country in which everyone drives on the other side of the road.

American workers do good work. Hand-in-hand with thoughtful -- if sometimes difficult -- capitalists, they

built this nation into the strongest and most advanced on the face of the earth.

These same workers are prepared to meet the challenges of global competition. Since the mid-1980s, when it became clear that the importation of Japanese cars was reaching toward flood proportions, the quality of American-made vehicles has increased dramatically.

J.D. Power and Associates, the California-based automotive research firm, says that in 1987, not one American nameplate finished in Powers' top 10 as measured by fewest problems per 100 cars. Last year, three American models battled their way onto the list -- and two Japanese manufacturers fell off.

American workers are a ready, willing and able army, prepared to join battle in the global economy. But until they get some generals who know the left side of the battlefield from the right, and take their eyes off their paychecks and stock options for a minute, the fray cannot be effectively joined.

'Marshall Plan' Offered by Dem Leaders

*by Calvin G. Zon
PAI Staff Writer*

WASHINGTON (PAI)--Democratic congressional leaders proposed a "Marshall Plan for America" to jumpstart the economy in the short run, and put the nation on course for healthy economic growth and international competitiveness over the long haul.

Named after the largescale U.S. economic aid program to a war-ravaged Europe in the late 1940s, the plan would eliminate the budget wall that now protects military spending unneeded after the collapse of the Soviet Union.

An emergency anti-recession package of grants to state and local governments would retain and create jobs, and prevent destructive cuts in education, infrastructure and public safety. Without such a program, state and local governments will continue to repeat the pattern of the 1930s Great Depression, raising taxes and cutting spending in ways that contribute to a downward spiral for the entire economy, the Democratic

leaders said.

Additional weeks of unemployment insurance benefits would be enacted. "In the midst of the longest recession in postwar history, we provide only a maximum of 39 weeks of benefits" in contrast to the past two recessions during which up to 52 weeks of UI benefits were provided, they said.

Defense spending would be shifted to public investment in the nation's aging public infrastructure, in education and training, in civilian research and development, and in recapturing and maintaining the U.S. lead in manufacturing and technology.

Sharp cuts in the \$300 billion military budget and tax hikes on the rich would allow an income tax cut for middle-income families, which would increase consumer confidence and spending, thereby boosting the economy. This also would permit deficit reduction, making more capital available for private investment.

The plan was presented by Senator Paul S. Sarbanes (MD), chairman of the congressional Joint Economic Committee (JEC), and Senate Budget Committee Chairman Jim Sasser (TN) at a JEC hearing Jan. 13.

The House last November approved a Marshall Plan for America resolution calling for "a comprehensive strategy to encourage investment in human and material resources, harness our inventive genius into the marketplace, secure the education and training of a competitive citizenry and workforce, and stimulate cooperative efforts between the private and public sectors at all levels of business, education and government."

House and Senate Democrats are working to translate the resolution, which lacks the force of law, into legislation.

Senator Sasser said federal, state and local budget policies add up to a \$55 billion drag on the economy, a degree of fiscal shrinkage during a recession not seen since the Great Depression.

"Right now, we have de facto Hooverism," Sasser said. "If we don't do something to counteract the fiscal drag

on the economy, we're going to have continued suffering, and we're going to have skyrocketing deficits to boot. I want to emphasize that point. Getting this economy back on its feet is the condition needed for getting the deficit under control. We've got to have short-term recovery before we can have long-term health."

Senator Sarbanes said that during the 1980s, a decline in private investment and productivity accompanied a decline in public investment in infrastructure, education, and civilian R&D. He said Japan has the highest rate of public investment and the highest productivity among the industrial nations while the U.S. now has the lowest public investment and lowest productivity.

Rep. Ray Thornton (Ark.) told the panel, "What we did for Europe after World War II, surely we can do no less for ourselves." He said the U.S., although heavily in debt from the war, spent 2 percent of its gross national product in Marshall Plan assistance. He said 2 percent of current GNP is about \$110 billion a year. "We spent \$130 billion last year defending Western Europe from a non-existent Soviet threat," he said.

Rep. Barbara-Rose Collins (MI) told the JEC, "Simply by looking around us, we can see that this nation is confronting a crisis that is in many ways equal in proportion to the devastation Europe faced after World War II. In my district in Detroit, many homes have been abandoned, school dropout rates are as high as 40 percent, and the jobless rate hovers around 30 percent."

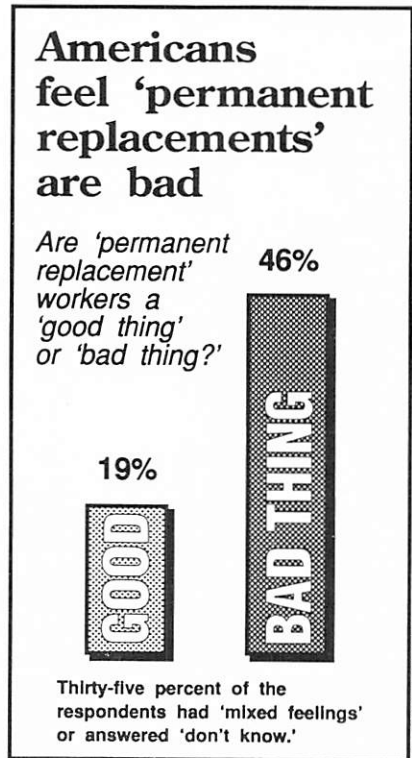
Jeff Faux, president of the Economic Policy Institute (EPI), a labor-supported "thinktank," told the panel that "under current circumstances, reversing the decline in the rate of public investment is the single most important step we can take toward restoring America's economic health--today and tomorrow."

"The current recession is the ideal time to begin a public sector reinvestment program," Faux continued. "The overhang of debt and the financial disarray caused by the policies of the past

two Administrations have rendered (Federal Reserve) monetary policy too weak to stimulate a healthy recovery by itself."

"More money must be spent somewhere in order for the economy to grow," said Faux. "Consumers aren't spending because their incomes are stagnant, they fear for their jobs, and they are deep in debt. Business isn't investing because consumers aren't spending. State and local governments are cutting spending and raising taxes. This leaves the federal government as the only potential source of significant new spending.."

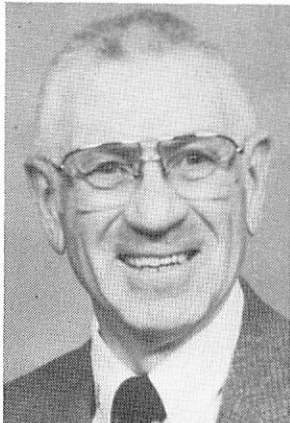
Following the path of least resistance is what makes men and rivers crooked.



Source: 1991 Roper Poll

RETIREMENTS OF MEMBERS

G.L. Cole C&NWT



Retired on Jan. 1, 1992: Gerald L. Cole, of the Chicago, IL, office, Chicago & Northwestern Transportation Co., after 42 years of railroading including 26 years as a train dispatcher.

Bro. Cole was born Dec. 23, 1930, at Flag Center, IL. He began his railroad career as extra agent-operator, April 16, 1949, and was promoted to train dispatcher on Nov. 15, 1965. He worked at Mason City and Boone, IA, and Chicago, IL.

He has been a continuous member of the ATDA since June 28, 1964, and was awarded the 25-year membership Honor Emblem in June 1990.

Retirement plans include traveling, golfing, no schedules and watching the grandchildren grow up. His address is 1703 Division St., Box 127, Boone, IA 50036.



J.J. Rumolo S.I.R.T.



Retired on Sept. 30, 1991: John J. Rumolo of the St. George office, Staten Island Rapid Transit Operating Authority, Staten Island, NY, after 48 years of railroading including 38 years of dispatching.

Bro. Rumolo was born in Rosebank, Staten Island, NY, on Feb. 25, 1925. He began his railroad career on July 6, 1943, as a ticket agent and tower operator. During (1943-46) he served in the U.S. Army, European Theater of Operations. He was promoted to train dispatcher on Oct. 3, 1953. He remembers dispatching special trains carrying Queen Elizabeth II and Sir Winston Churchill, also movements of military trains, troops and material, and unit trains.

He has been a continuous member of the A.T.D.A. since July 26, 1954, and was awarded the 25-year membership Honor Emblem on Jan. 21, 1980.

Retirement plans are to remain active in community and veteran's affairs. His address is 223 St. Mary's Ave., Staten Island, NY 10305.



Joe Webb KCS

Retired August 2, 1991: Joe Webb of the Kansas City Southern Railway after 48 years of railroading, including 6 years of dispatching.

Bro. Webb was born on Dec. 14, 1926, in Noble, LA. He began his railroad career as a telegrapher Aug. 2, 1943, in Bloomburg, TX. He worked at various stations on the KCS southern division before transferring to the northern division where he worked at the KCS-MILW Joint Agency. He continued as an operator at Pittsburg, KS, while breaking in as a train dispatcher. He began dispatching in May 1949, at Pittsburg, KS, until August 1955, when he was appointed Assistant Trainmaster at Heavener, OK. He later served as Trainmaster at Heavener until August 1964, when he was appointed Assistant Superintendent of the

Louisiana and Arkansas Railway at Shreveport, LA. While in Shreveport, he was promoted to Superintendent of the L&A, Superintendent of Transportation of KCS/L&A, Assistant Vice President of Transportation and finally to Vice President of Transportation.

He has been a continuous member of ATDA since Feb. 18, 1950 and was awarded the 25-Year membership Honor Emblem in 1975. He has a son, Dennis, who is Chief Dispatcher with the KCS and a member of ATDA.

Retirement plans are to travel, and enjoy bicycling, golf and fishing. His address is 6014 Horton Avd., Shreveport, LA 71005.

**W.R. Wallace Jr.** C&IM

Retired on Nov. 30, 1991: William W. Wallace of the Springfield, IL, office, Chicago & Illinois Midland Railway Co., after 43 years of railroading including 38 years as a train dispatcher.

Bro. Wallace was born at Havana, IL, on June 15, 1929. He began his railroad career on Aug. 21, 1948, as a section hand, later working as a yard clerk, then agent-operator. He was promoted to train dispatcher, Feb. 13, 1953, and was youngest employee to work as Assistant Chief Dispatcher. Highlight of his career was his retirement party and company sponsored excursion train ride from Springfield to Havana, IL, and return for him, his wife, sons and family.

He has been a continuous member of the A.T.D.A. since July 15, 1953, and was awarded the 25-year membership Honor Emblem on July 1, 1991.

Retirement plans are to play golf and garden, and a trip or two to Gilbert, AZ, to visit his daughter. His address is 2301 E. Converse St., Springfield, IL 62704.

H.G. Roberts SP

Retired on Dec. 1, 1991: Harold G. Roberts of the Houston, TX, office, Southern Pacific Railroad (East), after 42 years of railroading including 31 years as a train dispatcher.

Bro. Roberts was born Nov. 12, 1929, at Ardeola, MO. He began his railroad career as a clerk-telegrapher-agent on Sept. 1, 1949, working various jobs along the Cotton Belt. He was promoted to train dispatcher on Nov. 11, 1960.

A continuous member since Aug. 11, 1961, he was awarded the 25-year membership Honor Emblem on Aug. 1, 1986.

Retirement plans are to relax at home and do necessary chores at his own pace, spend time with grandchildren, do extensive traveling and get more involved with his church. His address is 14493 Ella Blvd. #311, Houston, TX 77014.

**R.R. Boyce** NS

Retired on Nov. 1, 1988: Richard R. Boyce of the Wood River, IL, office, Illinois Terminal Railroad after 41 years of railroading including 22 years as a train dispatcher.

Bro. Boyce was born on Nov. 9, 1927, at Highland, IL. He began his railroad career on Dec. 23, 1947, as an interlocking tower operator, and was promoted to train dispatcher on July 7, 1957.

A continuous member of the A.T.D.A. since July 22, 1963, he was awarded the 25-year membership Honor Emblem on Aug. 9, 1988. He appreciates the pay checks he received, being sufficient to live in dignity, thanks mainly to the A.T.D.A. efforts.

Retirement plans are to "wake up each morning--and know I did, and to extract as much humor as possible from each and every day." His address is 636 W. Division St., Box 24, Marine, IL 62061.

**D.L. Reed** CONRAIL

Retired on July 1, 1989: Dale L. Reed of the Toledo, Ohio, office, Conrail, after 27 years of railroading including 17 years as a train dispatcher.

Bro. Reed was born at Fremont, OH, on Jan. 4, 1929. He began his railroad career as a block operator, on Jan. 17, 1952, and was promoted to train dispatcher on Jan. 18, 1968.

He has been a continuous member of the A.T.D.A. since Aug. 5, 1969.

Retirement plans are to go to Florida Keys and Las Vegas, raise roses and swim in his pool. His address is 128 N. Columbus Ave., Fremont, OH 43420.

D.D. Edgerton BN



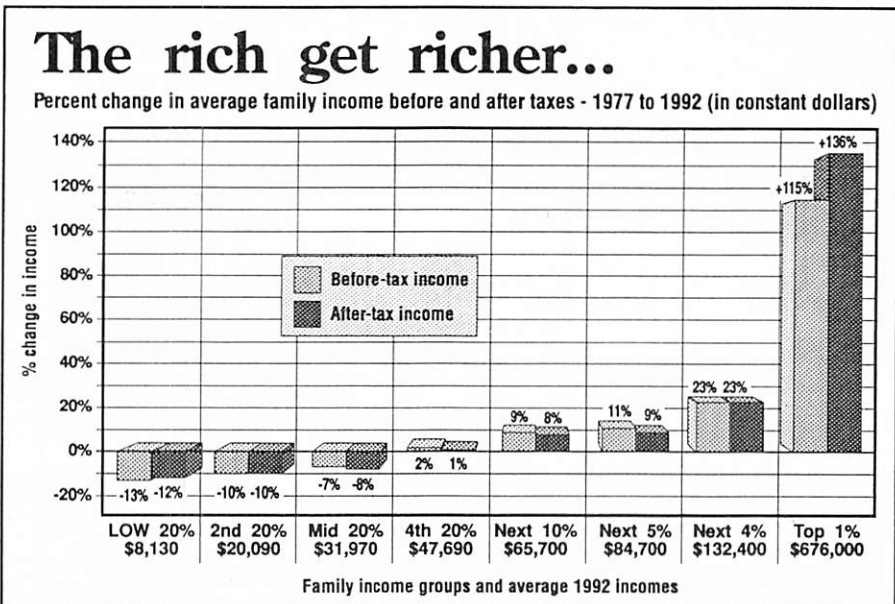
Retired on June 30, 1991: Donald D. Edgerton of the Alliance, NE, office, Burlington Northern Railway, after 42 years of railroading including 34 years as a train dispatcher.

Bro. Edgerton was born at Pawnee City, NE, on Feb. 22, 1929. He began his railroad career on Feb. 19, 1949, as a tower and telegraph operator at Ravenna, Ohio, for Baltimore & Ohio RR, moving to the Northern Pacific in May 1949 until September 1949 when he went to the Rock Island. In February 1957, he was promoted to train dispatcher at Fairbury, NE, and worked there until that line went into bankruptcy in 1978. He then went to work for the Burlington Northern in July of 1978 until retirement. His memories are not all good ones. He was hit by a mallet on

the B&O while handing up orders at Copperweld, OH, in 1949. During Kow River flood in Kansas in 1951 and Missouri River flooding at Omaha in 1953, he worked on dikes during day and operator at night for several weeks. During spring 1958, he had to manually block snow plows, in Nebraska, Kansas and Colorado during blizzards. Riding on engine of No. 8 Rocket, from Simon, CO, to Goodland, KS, at speeds of 100 mph and more, is one of the highlights of his career.

He has been a continuous member of the A.T.D.A. since Oct. 20, 1958, and was awarded the 25-year membership Honor Emblem on Oct. 1, 1983.

Retirement plans are to backpack in the mountains, fish, ski, go places he has always wanted to see, babysit his grandchildren and continue active in the Masonic Order. His address is 12880 E. Kansas PL., Aurora, CO 80012.



Source: Citizens for Tax Justice

WASHINGTON WINDOW

Business Can Meet Competition

With monotonous regularity, U.S. business leaders take a negative position on legislative proposals on Capitol Hill. Organized business has opposed national health insurance, an increased minimum wage, family leave, child care and other progressive initiatives.

The common argument is that these advances would burden business with additional costs, and it would be unable "to meet the competition." An additional argument is that business is opposed to government interference in the marketplace, and that it is more efficient to leave such matters to individual employers.

Why is it, then, that the industrial democracies of western Europe can provide universal health insurance and comprehensive benefits and still compete very well in global markets? Why is it that most members of the European Community have passed the United States in higher wages, shorter hours and longer vacations?

In a well-documented report, AFL-CIO economist Gregory Woodhead wrote that "the level of prosperity in EC countries would indicate that there is a lot we can learn from them regarding their ability to compete in international markets while providing high standards of living for their workforce."

European nations have experienced a sustained period of economic growth over the past 10 years, the report said. In 1990, the combined Gross Domestic Product (GDP) of the 12 European Community nations amounted to \$6 trillion, exceeding the U.S. GDP of \$5.3 trillion. The 1990 per capita GDP of several European nations equalled or surpassed the U.S. per capita GDP of \$21,200, the report added.

Unlike the real gains in Europe, "it is clear that the economic prosperity of the 1980s was not shared by American workers," the report said. While real hourly compensation costs in national

currencies for the 1980-1990 period rose 19 percent in Germany and France, 15 percent in the United Kingdom and 13 percent in Italy, they fell by five percent in the U.S.

EC nations do not use low wage competition as a method for ensuring economic success in the global market, the report said. Factory wages and benefits for workers in many EC nations exceed those in the United States, which total \$14.83 an hour. By comparison, German workers make \$21.30 an hour, French workers make \$15.25 an hour, and Danish workers earn \$18.74 an hour.

"It is clear that by European standards, the U.S. is now a low wage country," Woodhead wrote. Production workers in Sweden earned \$6.10 more and in Belgium \$4.06 more in total hourly compensation than the U.S. in 1990. Even 10 years ago, hourly compensation costs in manufacturing were 3 percent higher in Europe than in the U.S., the report said.

American workers may earn less, but work longer hours than those in other industrialized nations. The German Economic Institute reported that Americans work nearly 1,904 hours per year, as compared with the British who work 1,754 hours each comparing U.S. hours of work to the standards for workers in the EC countries, it is clear that EC workers are enjoying prosperity while working fewer hours in order to achieve that prosperity," Woodhead wrote.

Benefits for Europeans are excellent by U.S. standards, the report said. Unemployment insurance benefits in the U.S. average only one-third of lost earnings, whereas workers in France are guaranteed 50 percent of their wages for two years if they remain unemployed for that duration. French law also requires five weeks' paid vacation time for workers after one year of employment. The U.S., which averages only 12 days vacation time, does not have a mandate on paid vacation time. Other accounts that illustrate Europe's priority for its workers include:

* Italy's Integrated Fund, which provides capital to restructure companies, and guarantees jobs at affected companies for at least half pay for three years to avoid shutdowns;

* Pension benefits in Germany, in which the system takes 9.35 percent of a paycheck in return for a guarantee of 70 percent of a worker's final net earnings;

* Required vacation bonuses, which amount to 50 percent of one month's

pay for workers in Finland.

Maternity leave and universal health insurance are taken for granted in Europe, but are uncertain benefits for U.S. workers.

Member nations of the EC obviously value their workers. If U.S. business wants to "meet the competition," it can start by supporting measures to improve the health, welfare and productivity of the American workforce.

CASINO WORKERS REPLACED BY SCABS



LOS ANGELES (PAI)--Ten casino workers representing 550 unionists who were "permanently replaced" by the Frontier Hotel in Las Vegas marched 300 miles from Nevada to Los Angeles to protest their employer's unfair labor practices.

The workers were replaced after they went on strike to protect their pension and health benefits in September 1991. They marched not only to protest their individual situations, but to gain public support for S.55, a bill that would ban the use of permanent replacement during a strike.

The workers began their march on Jan. 4 in Las Vegas, and endured two weeks of blisters, muscle cramps and rainstorms before finishing the walk in Los Angeles on Jan. 15. A fundraiser for the workers followed in Hollywood.

AFL-CIO President Lane Kirkland telephoned the 10 workers while they were stationed in Victorville, Calif., one of the many towns they marched through as part of their 300-mile trek. He encouraged the workers, praising them for their courage and dedication and for bringing S.55 "into the public eye."

OBITUARIES

It is with sincere sorrow that the Association records the death of these members, a significant part of whose lives have been spent in support of our mutual ideas and purposes. We extend our sympathy to the bereaved families.



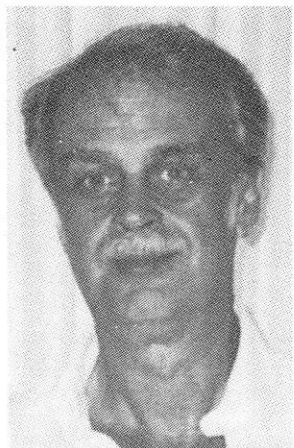
WILBUR EUGENE MURPHY, 79, of Des Moines, IA, on Dec. 3, 1991. He retired from the Des Moines, IA, office, Chicago, Rock Island & Pacific Railroad on May 31, 1977, after 37 years of railroading including 35 years as a train dispatcher or trainmaster.

Bro. Murphy was born at White, SD, on May 24, 1912. He began working nights part time as an employee of Postal Telegraph Co., where he learned telegraphy. He began his railroad career as an operator on July 15, 1940, at Rock Island, IL. He was promoted to train dispatcher in August 1942, and to Trainmaster in 1945.

He has been a continuous member of the A.T.D.A. since Feb. 15, 1943, and was awarded the 25-year membership Honor Emblem on Feb. 19, 1968. He was a member of Rock Island System Committee from 1949-1972, and was General Chairman from 1954 until 1972, and a delegate to all General Assemblies from 1950 to 1971. He also was a member of Unity Lutheran Church, East Gate Masonic Lodge, Scottish Rite Bodies and ZA-GA-Zig Shrine.

Survivors include his wife, Miriam, 3016 Kinsey Ave., Des Moines, IA 50317; and two daughters; Pamela McLure of Wichita, KS, and Janet Boeding of Des Moines.

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WAYNE MERRLYNE GUTTERUD, 53, Brooklyn Park, MN, on Jan. 12, 1992. Cause of death was a heart attack. He was employed in the Minneapolis, MN office, Burlington Northern Railroad, and had a railroad career of 34 years, including 18 as a train dispatcher.

Bro. Gutterud was born on May 15, 1938, at Grafton, ND. He began his rail career on April 23, 1957, as a telegrapher, and was promoted to train dispatcher on July 7, 1973. From November 1961 until November 1962 he served in the U.S. Army in Germany, and stayed in the reserves until 1967.

He had been a continuous member of the A.T.D.A. since June 21, 1977, and was a member of the VFW, Crookston, MN. He coached youth sports in his community for twelve years.

Survivors include his wife, Barbara, 8240 Yates Ave. North, Brooklyn Park, MN 55443; daughters Toni and Tracy and a son, Craig, and one sister.

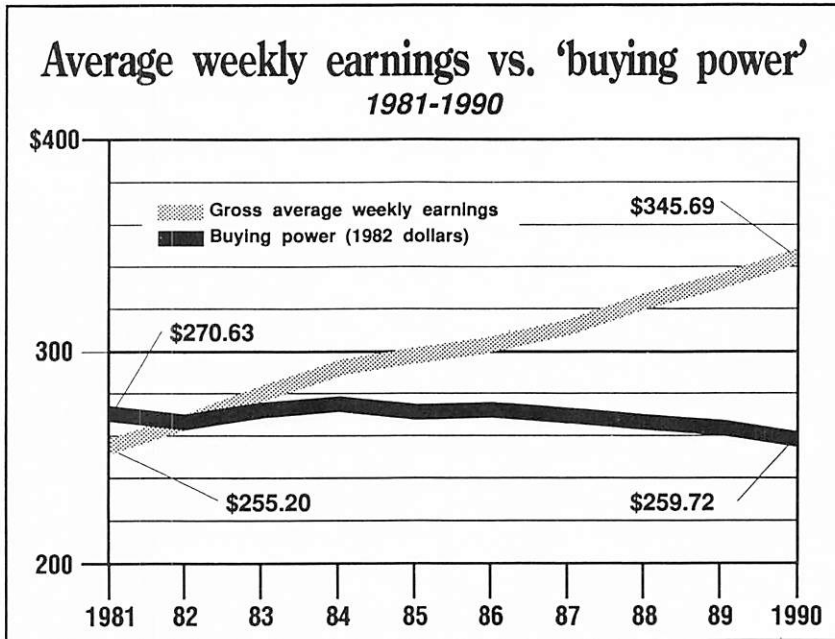


ARCHIE LEE SANTAGE, 69, Boone, IA, on Jan. 8, 1992. Cause of death was heart failure. He retired on Oct. 12, 1984, from the Boone, IA, office, Chicago & Northwestern Transportation Co., after 42 years of railroading including 33 years as a train dispatcher.

Bro. Santage was born on Nov. 16, 1922, at Spencer, IA. He began his railroad career as a station helper in June 1940 in Forest City, IA, for the Minneapolis and St. Louis Railroad. From July 1942 to January 1945, he was a telegrapher for the Chicago and Northwestern Railroad except for a year of military service in 1943. He was self-employed until August 1947 when he returned to the C&NW as a telegrapher. He was promoted to train dispatcher in 1951. From August 1959 until February 1965 he worked as Transportation Assistant in the Chicago, IL office. He returned to Boone and worked as Assistant Chief Train Dispatcher.

He had been a continuous member of the A.T.D.A. since June 27, 1966, and was Office Chairman for several years. He was awarded the 25-year membership Honor Emblem on July 1, 1978. He also was a member of the First United Methodist Church, American Legion and Order of Railroad Telegraphers.

Survivors include his wife, Margaret, 248 Stony St., Boone, IA 50036; daughters, Sharon Swanson, Becky Spence and Ronna Conrad; a son Larry; 2 sisters, Lois Michelson and Beverly Pratt; 8 grandchildren and 1 great-grandchild.



Source: Bureau of Labor Statistics

RAILROAD RECOLLECTIONS

THURMOND, W. VA AND THE DUNGLLEN HOTEL:

by Roy C. Long

Hinton News Nov. 14, 1989

It was just before the war with Mexico when Captain William Dabney Thurmond came to Fayette County and purchased coal land across New River from the mouth of Dunloup Creek. The year was 1845. A dispute was brewing between the United States and Mexico as to the location of the border between the two countries. Mexico would not accept the claim of the United States that the border was the Rio Grande River, instead, claimed territory to the Nuetes River, one hundred miles east of the Rio Grande. Mexico attempted to seize the territory by military force and invaded Texas.

In his message to Congress in May 1846, President James K. Polk said, "Mexico has passed the boundary of the United States, has invaded our territory and shed American blood on American soil. War exists by the act of Mexico herself."

The American army under command of General Zachory Taylor was far outnumbered by the Mexicans but superior fighting ability drove them back and when the United States Army entered Mexico City Sept. 14, 1847, the war was over.

With the completion of the C. & O. Railway through the New River gorge in 1873, Captain Thurmond's property became valuable and the town of Thurmond was born. The town soon developed into the hub of the coal fields. Among the coal barons to invest their resources in the area was Thomas Gaylord McKell of Chillicothe, Ohio. Mr. McKell owned the land called South Side at the mouth of Dunloup Creek. The C. & O. Railway bridge connected South Side with the town of Thurmond. In order to get in on the activity at Thurmond and at the same time, add considerable to his enterprise, Mr. McKell built the famous Dungen Hotel at South Side. The hotel had 100 spacious guest rooms, an elegant dining area, a huge

ball room, a bar and gambling casino. It was usually filled to capacity with customers who also frequented the Black Hawk saloon and houses of prostitution near by.

The hotel was built in the year 1901, a time when much construction was going on in Hinton and throughout the C&O. The Greenbrier Railroad had just opened its line to Cass, W. Va. On October 21, that year a C&O special passenger train set a speed record of 105 miles per hour on a stretch of track just west of Charleston, W. Va.

Two men who frequented the bar room and gambling casino in the Dungen Hotel was Frank Johnson and Tom Jones. A long standing grudge existed between the two. On the night of February 9, 1904, Tom Jones entered the bar only to be confronted by his long standing enemy Frank Johnson. Soon words were being exchanged between the two men and when push came to shove, Johnson pulled his derringer and shot four times at, but missing, Jones. Jones added insult by reprimanding Johnson because he couldn't hit him. Johnson was the only one injured when Jones pulled his derringer and shot the gun out of Johnson's hand. Mayor Schaffer investigated the shooting and fined Tom Jones \$8.00 and cost. Frank Johnson was held for the next grand jury.

I don't want to convey the image that the Dungen Hotel was a place to avoid. On the contrary, it had its many high class moments. People came from as far away as Cincinnati, Ohio and Richmond, Va. to the Dungen ball room for dances which were quite frequent. Bands were brought in from cities to the west to provide music.

In 1905 the "Dungen Club" was organized by prominent people of Thurmond and vicinity. They gave their opening dance Friday, January 19, 1906 to a full house. At 10:00 p.m.,

strains of music from Leland's band of Huntington announced that the "BIG HOP" was on and the gaily appressed throng on the floor parted into couples who glided off into the mystic whirls of the waltz. Dancing kept up without interruption until one o'clock when the floor manager announced supper was ready to be served.

The ball room dances continued at least once a month until an arsonist set the hotel on fire July 22, 1930 and the building was completely destroyed.

Railroad Recollections Manifest Rams Rear of "The George Washington"

*by Roy C. Long
(Hinton News Aug. 22, 1989)*

One of the most elegant passenger trains on the C. & O. Railway, "The George Washington," Train No. 1 had just arrived at Thurmond passenger station. Pleasant greetings were exchanged by passengers arriving off the train and hugs and goodbyes with those leaving. Among the passengers leaving on the train was the daughter of Dr. J.B. Thompson of Oak Hill who was present to see her off.

The telegraph operator was looking out of the window from his office on the second floor of the station observing the platform activity. The operator at CS Cabin Stone Cliff, just two miles east of Thurmond had blocked manifest train No. 91 but not to worry, the home signal was red against the train while No. 1 was at the station.

The time was 1:35 a.m., and the date was Sunday morning June 22, 1958.

Fred M. Gwinn, engineer on passenger train No. 1 with eleven cars, was waiting for the bell signal from the conductor indicating all was clear to leave the station when suddenly a terrific jolt almost knocked him to the floor of his engine cab. The air gauge dropped to zero pounds pressure as the air in the reservoir of the cars escaped with one sudden "swish" indicating a break in the train line. Something serious had occurred to the passenger train.

Manifest train No. 91 was powered by a four unit diesel locomotive pulling 143 cars. The crew consisted of Engineer Howard W. Honaker, Fireman Dewey A. Ranson, and Brakeman Londie L. Cales on the engine and Conductor A. C. Martin and Brakeman C. Richmond in the caboose on the rear of the train. The engine crew of No. 91 saw the passenger train standing at the station just ahead and Mr. Honaker applied the brakes. The speed did not reduce and the brakes were then applied in emergency. The manifest train continued toward the rear of No. 1 when Engineer Honaker called out a warning, "We're going to hit." Londie Cales immediately warned Fireman Ranson who jumped to the ground followed by Mr. Cales.

No. 91 rammed into the rear car of No. 1, a C. & O. business car, splitting it open for some 15 feet. The car was occupied by C. & O. Vice President of Operations R.N. Begien and his cook who were asleep and both miraculously escaped injury. Eight cars of the passenger train and three box cars of the manifest train some distance back from the engine were knocked from the rails, however, all remained upright. Nearly 500 feet of track was damaged.

Engineer Howard Honaker was trapped inside the cab of his locomotive for about one hour and thirty minutes before he could be freed by workmen using welding torches to remove torn metal and to cut the seat from under him.

Damages amounted to thousands of dollars to the C. & O. Railway and personal injury to eleven people. Preliminary first aid to the injured was administered by Dr. J.B. Thompson of Oak Hill who was at the station to see his daughter off when the wreck occurred.

Ambulances from Oak Hill and Beckley responded to the distress call and transported the injured to Oak Hill Hospital.

Dozens of sleeping passengers were knocked from their beds and day coach seats suffering minor bruises and abrasions. The "George Washington" was

carrying 82 coach and 56 pullman passengers. All except those detained at the hospital continued their journey on a relief train sent to Thurmond from Huntington.

Nearly all of the 200 residents of Thurmond had awakened and converged on the wreck scene. Housewives, realizing there were no facilities to feed the delayed passengers or the men working to clear up the wreck brought their percolators to the station for fresh coffee. A wrecker train mess hall was hastily cleaned and the ladies of Thurmond served breakfast to more than 100 people with food brought in by the Railway Company.

Nowhere in the country, when it was a thriving town, could you find more compassion for the unfortunate than in the little town of Thurmond, W. Va.

Ranking Safety

NEW YORK (PAI)--A National Safe Workplace Institute study concluded that California ranks first and Arkansas last in worker safety, reported the Wall Street Journal.

California scored 81 points out of a perfect score of 116. New Jersey was second with 80 points, and New York and Illinois tied for third with 76 points.

On the lower end of the scale, Wyoming had the second lowest rating with 12 points, and New Mexico the third lowest with 14 points. Arkansas trailed the pack with 11 points.

The 50 states were ranked according to their hazard prevention, enforcement and workers compensation programs, the Journal said. California currently has jurisdiction over the enforcement of the federal Occupational Safety and Health Administration, which directly regulates workplace health in Arkansas.

Experience is what you get when you were expecting something else.

National Council of Senior Citizens Launches Petition Campaign for National Health Care

A new petition drive for national health insurance has been launched by the National Council of Senior Citizens, and older Americans throughout the country are signing up by the thousands.

Called "Grandparents Care: A Campaign for National Health," the drive was kicked off at a special hearing of the House Select Committee on Aging in May, during a meeting of the NCSC General Board. Committee Chairman Edward R. Roybal (CA) threw his support behind the NCSC campaign by being among the first to sign a large, blown-up version of the "Grandparents Care" petition on display throughout the hearing.

Glover, who assumed the leadership of the labor-endorsed senior group after retiring as Secretary-Treasurer of the Machinists Union, said that he and the thousands of other NCSC members who are grandparents want national health insurance "as a legacy to the children and grandchildren of America." He said that, of the 37 million Americans below the age of 65 who are without health insurance, "ten million are children.."

The National Council of Senior Citizens has not endorsed any specific legislative proposal for national health care as yet, but has approved a 10-point set of "Principles for National Health Care," which calls for universal access, comprehensive coverage, mandated cost-containment, and a payment method based on social insurance financing.

NCSC invites all union members and retirees to join the "Grandparents Care" campaign for national health care. (You don't have to be a grandparent to sign up.) For copies of the petition, write to: "Grandparents Care" Campaign, NCSC, 1331 F Street, N.W., Washington, D.C. 20004.

SANDHOUSE SNICKERS

The church visiting committee reported they visited as many shut-ins as they could but some were not at home.

—•—

Trouble with retirement is that you can't leave your problems at the office.

—•—

People who live in glass houses shouldn't do much of anything.

—•—

Farmer to son: "You should stay here and till the soil."

Son: "Till the soil what?"

—•—

Today's home with 1.5 bathrooms is for the average American family consisting of 3.5 people.

—•—

Woman: "He hasn't told me what it'll cost to fix the car, honey, but he keeps whistling 'Happy days are here again!'"

—•—

"Why would you hide your valuables in the bathroom?"

"With three teen-agers, who's going to get in to steal them?"

—•—

The little boy was quite proud of his injury, a red mark around his neck, received when another boy pulled off his scarf. "Why," he said, "I was almost decaffeinated!"

—•—

"Don't think you haven't been missed down at the office, Pete. Only yesterday the big boss was saying, 'Whatever happened to what's-his-name?'"

—•—

New secretary, "Where do you keep the round envelopes, sir?"

Boss, "What in the world do you want with round envelopes?"

"Well, you said I was to mail out some circulars."

"So you want to become my son-in-law, do you?" demanded the girl's father. "Not really," shrugged the girl's suitor. "But since I want to marry your daughter, I don't see how I can avoid it."

—•—

"Do you know who this is?" the second-grade teacher asked the class after she had posted a picture of Abraham Lincoln on the bulletin board. A voice in the rear of the room piped up: "That's the man who makes pennies!"

—•—

Son: "Why do the women always bring their knitting when they come to visit?"

Father: "So they will have something to think about while they talk."

—•—

A small boy with a dollar in his hand, drove the clerk of a toy store to distraction asking to see everything."

"Look here" said the clerk, "what do you want to buy for a dollar - the whole world with a fence around it?"

The boy thought a moment and replied: "Let's see it."

—•—



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Mortgage Program

Why a union-sponsored mortgage program?

Buying a home is one of the largest and most important purchases of our lives. However, today's home buyer faces a bewildering array of choices when looking for a mortgage. And many union members are simply shut out of the housing market by the high costs. The Union Privilege Mortgage Program offers union members, their children and parents an easier and more affordable way to obtain a mortgage.

Why this program is better than your local bank's

This program makes the mortgage application process much easier and offers many features that make buying a home more affordable. An expert mortgage consultant is available to answer your questions and help you select the mortgage best suited to your needs—not just to sell you a mortgage “product.” You apply over the phone (1-800-848-6466) at your convenience. Other advantages:

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- Save \$250 through the UnionMove program
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- Pre-approval of loan amount gives you price negotiating power
- Nationwide network of real estate agents to help you

Making housing more affordable for union members

Because of rising housing prices and the large amount of cash needed up-front to purchase a home, many members are shut out of the housing market. This union benefit includes several unique features for first-time home buyers to help them realize the American dream of owning a home, including:

- 3 percent down payment
- Expanded approval criteria allows members to qualify for a mortgage through this program that they may not qualify for with other lenders
- No-points loans to lower up-front costs

Help when times are tough

Union members using the program are eligible to participate in a financial assistance plan to help them meet their monthly mortgage payments if they become unemployed due to a prolonged strike, lockout, layoff or disability.

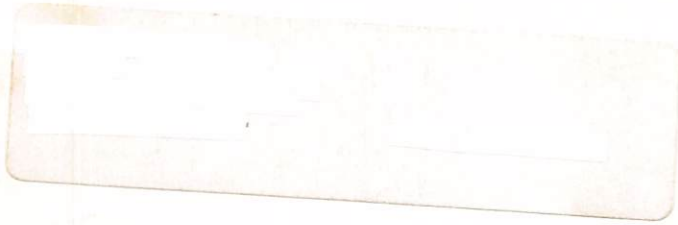
A mortgage is a phone call away

Just call 1-800-848-6466 to talk to an expert mortgage consultant. Applications are taken over the phone. The mortgage lender is PHH US Mortgage Corp.—one of the nation's largest and most stable. The AFL-CIO's Housing Investment Trust and the union-owned Amalgamated Bank of New York are helping to make owning a home more affordable for union members through their participation.



Union Privilege, AFL-CIO

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