



National Association of Retired & Veteran Railway Employees, Inc.

*Wishing you a Happy Thanksgiving
and a Very Merry Christmas*



NARVRE NEWSLETTER

November-December, 2019

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From left to right: Roger Swanson Treasurer, Tom Dwyer National President, George Joyce Director, Dennis Baker President, Tom Perkovich Vice President, Pamela Clemens Secretary, Ozzie Oswald Director, John Filter Legislative Rep, Marg Oswald Director, Mike DeRosa Director, Pat Vechell Director, Tim Gella Director and Gary Nelson Area 4 Director.

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The official announcement for the next cost-of-living adjustment (COLA) has been released, and the federal government's economic projections for the Social Security and Railroad Retirement COLA will be inadequate @ 1.6 percent in 2020. That will be the lowest COLA since 2017, when the annual increase was just 0.3 percent.

Over the past decade the average COLA was 1.4 percent, less than half the 3 percent averaged during the previous decade (2000-2009). And that's moving in the wrong direction, when increases in Medicare Part B fees and rising costs of a senior's medical needs and other necessities are all taken into consideration. Studies from the economic field confirm that when a senior's actual costs ratchet up faster than their annual COLA, they of course diminish their buying power.

The obvious reason for inadequate COLAs' is that the current system does not represent the needs of retired seniors in America. The existing system that calculates the outcome of the annual COLA is based on the cost averages for urban wage earners and clerical workers (CPI-W) when making purchases from a fixed market basket of goods and services. This surely does not fairly represent the purchases of seniors and retirees. Seniors and retirees have been disrespected by an inattentive Congress for too long.

Our obvious action must be to join with other senior advocates and retiree organizations and support legislation that will replace the current formula for COLAs with one that represents seniors, retirees, the elderly.

The primary source of the difference in spending patterns is medical expenses, which for most years have increased at a higher rate of inflation. A COLA is basically defined for people drawing retirement

FROM THE NATIONAL PRESIDENT —

I recently attended a forum on Social Security featuring Nancy Altman of Social Security Works. We in the railroad industry don't pay much attention to Social Security as railroad workers are covered under railroad retirement. This is where we see many problems once you become retired. I personally have received many calls over the years from railroad retiree spouses who have had long careers of their own covered by Social Security. They can make mistakes by filing for railroad retirement under their railroad spouse's earnings which could lead to an over payment.

Example, in Ohio teachers don't pay into Social Security only to their teacher's retirement fund. If a teacher is married to a railroad worker and then would file for benefits as a spouse under railroad retirement there would be an over payment because she paid no Social Security in her working career.

There is a proposal in Congress that should be looked at seriously called "Scrap the Cap". Most everyone pays 6.2 Social Security Tax, but Million Dollar wage earners pay less than 1%. Why? Because the payroll tax is "capped" at \$132,900. We can ensure that today's young people get FULL benefits when it is their time, if we Scrap the Cap. The Cap on Social Security payroll taxes lets rich wage earners enjoy a low tax, and it prevents today's young people from getting full benefits when they retire. Social Security benefits are not "entitlements" but are benefits earned by workers. Support your family members who work under Social Security, so they can retire with dignity as well.

— Tom Dwyer, National President



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From the National Vice President —

We now approach Christmas and the New Year Holiday Season and we think more about our families reuniting to celebrate a peaceful Holiday Season.

I want to very sincerely wish you the most healthy, peaceful, warmest and successful time of the year with your family and very specially to the NARVRE family as we continue our quest to promote, preserve and protect our Railroad Retirement Pension Annuity for current and future retirees.

These last two months of the year are critical to making contributions above your Unit Dues to help augment the finances to run our NARVRE organization. I am pledging \$50 and I challenge all members and all Unit officers to do the same (or better).

With the upcoming Biennial Convention on May 2020, we are compelled to help finance

our convention activities.

You will be recognized in our monthly newsletter as a “Hero of the Year” if you contribute \$100 or more. I am sure there will be many that will be welcome the opportunity. Your contribution can be as a sponsor for a memorial to any member, spouse, or friend.

My pledge is in a memorial of my dear friend and colleague Whitey Westphal. I came to appreciate our Past President of NARVRE, and later Representative of the Will Moody Law Firm, representing NARVRE members for many years. Whitey Westphal was also my Campaign Manager when I first ran for NARVRE Officer.

I recently attended a meeting of railroad workers who are still working in Houston Texas. It was a coalition of unions titled ‘Railroad Solidarity Rally’ of about 700 railroad workers organized by the BMWWEB SMART and BLET in collaboration with NARVRE Area 5 Director G. G. Gonzalez and Houston NARVRE Unit 51 officers.

I spoke about NARVRE and our mission to protect, preserve and promote our Railroad Retirement Pension annuity. I mentioned to them that I was there to ask them to become members of NARVRE. I presented the history of the formation of the RRB and NARVRE. The group of rail workers are currently working union members on the job united to work together as a group to protect their interests. Many would be retiring in the near future.

My message to them was that they do not have to be retired to join NARVRE, and I am seeking their membership to make our organization strong to protect and preserve all benefits against any intrusion on our RRB Pension, Railroad Medicare, and Social Security which is our Tier-I of RRB Pension Annuity, so it will be there when they retire.

You should have seen the arena of union tables, vendors, health care and FELA Representatives. It was impressive to see the

long lines of those visiting our RRB Representative Doris Calvillo, who from the start to end did not take a break except to speak to the group. I communicated to the group that NARVRE’s sole purpose is to protect our own Railroad Retirement Pension Annuity and our Investment Trust Fund and to support our rail labor union retirees on their own mission to protect rail-labor legislation --on their own issues such as the two-men-crew consist, Amtrak funding, adequate RRB funding for unemployment and disability funding, rail safety legislation, wages and all the Railway Labor Act Laws affecting our union members.

It was not by accident that we came to inherit those benefits, but it was the work of those railroaders that came before us who made it happen as members of their respective unions and industry.

Let us look at protecting Railroad Retirement as we continue to safeguard the viability of NARVRE. We must look for methods to be creative in our quest to acquiring new members in efforts to boost membership. Our Area Directors and Local Unit officers are aware and are very much engaged in accomplishing this objective. As an activist in the Rail Labor Movement, I take every opportunity to try to make working families aware that we all need to remain vigilant to ascertain the RRB Pension, so it will be there for them when they retire.

Without exception the duties and responsibilities of all officers are to look after our members. Many problems exist while they are still on the job working, not knowing policy changes in the RRB. The massive Government RRB policy affects annuities in areas of marital status in cases involving divorces, widower’s pensions, working after retirement, equal rights cases etc. NARVRE has helped resolved many of these problematic instances.

— **Anthony (Tony) Padilla**
NARVRE National Vice President



Convention Corner The 2020 Convention Committee congratulates all of the Delegates and Alternates who have been, or are

about to be, elected to represent their NARVRE Units across the nation. We are working to ensure that your participation at the May 17-19, 2020 Biennial Convention in Oakland, CA will be an enjoyable and memorable experience. Please remember to register by December 31 to be eligible for the early-bird raffle offering the newest version of the Apple iPhone and other prizes. The Waterfront Hotel is an excellent location for adventure and pleasurable activities. *Directly behind the hotel is the SF Bay Ferry that can whisk guests to SF’s Pier 39 and Fisherman’s Wharf in 30 minutes. In Oakland you are in author Jack London’s boyhood neighborhood and the hotel is on a pedestrian promenade full of shops, restaurants, and sports bars.* We want delegates from every NARVRE Unit to attend, but non-delegates and family members will have a wonderful time too! Expect future updates in the months to come. Your 2020 Convention Committee Unit 61.

\$717.3 Million Money Lost to Fraud Reported to the FTC in the First Half of 2019 according to AARP

Don’t fall victim this holiday season to thieves profiting off of your personal information. Every year the ugly tradition of holiday frauds and scams takes new forms. Avoid losing your money to some common ones making the rounds now.

Sweepstakes Scams, Bogus Charities, Copycat Websites and Phishing Scams, Shipping and Delivery Scams and Travel Scams rank among the most common this time of year. A detailed explanation and what to avoid is available on the NARVRE website. As always your IDShield advisors are there to assist if you have an issue or inadvertently fall for a scam or think you may have. IDShield provides identity theft protection before, during and after the misuse of your personal information and protects ALL areas of your identity, not just your credit identity. For more information contact Lynn Duncan at lduncan@idtsoa.com. Discount memberships available for NARVRE members at www.legalshield.com/info/narvre or on your narvre.us webpage.

(National Legislative Director from page 1)

benefits. Seniors spend three times more than younger consumers on health care, including prescription drugs (we need those costs lowered!), medical co-pays and deductibles and non-covered expenses.

Why are they using a formula that measures the purchases for people still in the workplace? We need an accurate COLA formula that measures accurate expenses for beneficiaries drawing retirement benefits. We need to drop the current formula (CPI-W) and implement a fully developed CPI-E (E is for Elderly). CPI-E

has been around since 1987 and ignored for far too many years. Some negative responses refer to CPI-E as still being considered “experimental”.

Even Washington, D.C. should agree that more than 30 years is long enough for any experiment. It is long past time for Congress to provide the resources needed for the Bureau of Labor Statistics (BLS) to finish its work on the CPI-E. Legislation from the last Congress has been re-introduced and seniors/retirees would like to receive the support of a bipartisan Congress.

NARVRE is supporting H.R. 1553, the “Fair COLA for Seniors Act” which will give

us a fair representation of seniors’ expenses and implement the Consumer Price Index for the Elderly (CPI-E) and improve COLAs from year to year. U. S. Representative John Garamendi (CA-03) introduced this important legislation (H.R. 1553) stating, “CPI-E will ensure that benefits for retirees are not diminished by rising costs in the goods and services that seniors disproportionately consume”. This bill needs more co-sponsors from both sides of the aisle.

NARVRE therefore urges all members to ask their Member in Congress to support H.R. 1553, for the various reasons mentioned. Some offices may tell you they are supporting the change to CPI-E but on a different bill and/or title. We are satisfied with that answer, as other proposals can be narrowed down and negotiated into a larger measure through a conference committee, or simply withdrawn. If they support the language, that’s all we need.

You also might be asked about a different type of change in formula, called the “Chained-CPI”. That is far too lengthy and confusing for space allowed here, but we will address it, if need be, as we have fought that fight (and won) in past years. Chained-CPI is the wrong way to go and would actually cost more for seniors each and every year after taking affect. Indeed, during President Obama’s 2nd term, he wanted to use this measure in his negotiations over the debt ceiling, until efforts from NARVRE’s membership and other senior groups convinced the White House that this bargaining chip was far too expensive to play. Another day, another White House, another education.

Toll-Free to Congress ***** 877-668-3864 & 877-668-3866 *****

— Gary Faley,
National Legislative Director

From the National Secretary-Treasurer —

Resolution Number 2 which was passed unanimously by the Delegates at the 2018 Convention in Council Bluffs IA reads, “Officers are elected biennially at the regular meeting in the month of November in the odd number years. Officers shall be installed and take office immediately at the close of the meeting. Officers will serve for a two (2) year period or until their successors have been elected and qualified. The results of the elections shall be reported immediately to the National Secretary Treasurer, whereas the election results will be certified, including verifying the elected officers are current members in good standing and not delinquent. The elected Officers will be added to the membership rolls and placed in the National Directory.”

Unit presidents please ensure the Officer Election Forms are submitted to the National Office before January 31, 2020 so that the correct and up to date information can be properly placed in our National Directory.

Our 2020 membership renewal drive for our 801 members has begun and they are responding at a tremendous rate. We have received over 1,000 renewals in just a few short weeks! We are hopeful that the momentum will continue into the new year.

We continue to urge all NARVRE offi-

cers to focus on delinquent members on their membership lists and/or rosters. It is NARVRE policy not to arbitrarily remove members from the rolls without notification from the unit. Every effort should be made to contact those individuals to determine whether the unpaid account was an oversight, the member desires to withdraw, the member has deceased, or the member’s contact information has changed.

Our National Office assembled a team to telephone over 1,200 801 members-at-large. An estimated 2,000 calls including call backs were made, consequently, enabling us to significantly reduce the 801 delinquencies. Many thanks to our National Call Team members Shirley Scott, Mary Rye, Nadine Brower, Debra Wilson, and Unit 18 Memphis President Donny Harrison who organized the group.

We also thank Sylvia Long, Terry Genzen, and John Zupansic for creating, improving, and updating our electronic forms. Additionally, thanks to Jerry and Cheryl Lambert for creating Award plaques and working on redesigning NARVRE display banners

This is the last newsletter of 2019. Newsletters will return in January 2020. On behalf of the National Officers Tom Dwyer, Tony Padilla, and Gary Faley our office and communications staff Paige Franklin, Jessica Mason, Pat Hiatt, and Scott Steward we wish you a Happy Thanksgiving, Merry Christmas and have a very Happy New Year!

— James (Phil)
Steward,
National
Secretary/Treasurer



Los Angeles Unit 27 Officers
Charles Mack, Dan Arena, Jesse Perez

Carlos Nava, Bob Aparicio, Steve Lee

Thank you!

We would like to thank all who made donations, both large and small. Your contributions are important to advancing the organizational goals of NARVRE.

Unit 77 in memory of R C Smith Unit 77 President • David Corless • Victor Sundquist • Shirley Sutton • Lloyd McDowell • Robert Huseann • James Lindholm

Memorials

Delbert Rohlinger Spouse of Unit 081 Treasurer
Claudia Rohlinger • Helen Clinkenbeard • Robert Guss SR • Roger Schneider • Rosemary Koltes • Virginia Waldorf • Glenn Gressley • Margie Kent • Mary Jane Goodenough • Rex Hauser • Hazel Crumley 102 years old • John W Judge • Van Dean • Lloyd A. Nelson • James Empting • Arthur Davis



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The newly elected Unit 151 East Liverpool, Ohio officers were sworn in by Area 2 Director J.J. Grabner III. (Left to right) Unit #151 founding member Gene R. Hoffman, President Randall L. Saracco, Vice President James R. Toland, Secretary/Treasurer/Legislative Representative Lee E. Powell, and J.J. Grabner III.

NATIONAL ASSOCIATION OF RETIRED
AND VETERAN RAILWAY EMPLOYEES, INC.
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2020 Medicare Open Enrollment

Open Enrollment, now through December 7, 2019, is the time for you to review your options and to decide if you want to keep your current plan or change to a Medicare Advantage Plan, or other health plans. If you were eligible for but not enrolled in Medicare Part B last year, you can sign up for coverage with Original Medicare or a Medicare Advantage Plan. Open Enrollment is also the time to change your Medicare prescription drug plan, if you need to.

The 2020 "Medicare & You Handbook" has been mailed to people with Medicare who have not opted to receive their handbooks electronically. You can access it online at www.Medicare.Gov.

"SHIP"

The Medicare & You handbook booklet lists the State Health Insurance Program (SHIP) for your state. Though not all organizations are called "SHIP," they perform the same thing by assisting Medicare beneficiaries in making informed choices for their Medicare plans. "SHIP" is a free service that is manned by volunteers who have no affiliation of any kind to insurers or the Medicare program. They can talk with you about your healthcare needs and share with you the options that are available. This one-on-one interaction is very helpful if you need assistance picking a plan for you. To find out the phone number and website information for your state's SHIP, you can visit our website at www.PalmettoGBA.com/RR/Me/SHIP.

"Plan Finder"

You also may visit www.Medicare.Gov for its "Plan Finder" website tool. This tool takes you through a series of questions to help determine what kind of coverage that you need, and it shows what's available.

Premiums and Deductibles

As in the past, the 2020 Part B premium and deductible amounts have not yet been published at the time this article has been written. However, here is how the costs of original Part B Medicare (which includes Railroad Medicare) are applied:

- You pay a Part B premium each month (most people will pay a standard amount)
- You may pay more if your adjusted gross income on your income tax return from two years ago is above a certain level
- You pay a yearly deductible (the deductible does not apply to most preventive and screening services)
- For most services, you pay a coinsurance amount (typically 20 percent of the Medicare-approved amount)

Additional Information About SHIP

If you have questions about SHIP, you can call our toll-free Beneficiary Customer Service Line at 800-833-4455, Monday through Friday, from 8:30 a.m. to 7 p.m. ET. For the hearing impaired, call TTY/TDD at 877-566-3572. This line is for the hearing impaired with the appropriate dial-up service and is available during the same hours Customer Service Representatives are available.

We encourage you to visit www.PalmettoGBA.com/RR/Me.

— Jennifer Johnson