



- SINCE 1937 -

National Association of Retired & Veteran Railway Employees, Inc.

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Published ten times a year

Cost – Membership in a Unit or Membership-at-Large



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NARVRE NEWSLETTER

FEBRUARY, 2022

VOL. 36 NO. 02

FROM THE NATIONAL PRESIDENT —

Over the last twenty years one of the sections of The Railroad Retirement Survivors' Improvement Act of 2001 has been the controversial section of the legislation known as the Widows' Initial Minimum Amount (WIMA). The explanation of this section goes like this:

The Widows' Initial Minimum Amount is part of the law that was effective February 1, 2002 that increased a widow's Tier 2 from 50% to 100% of her husband's Tier 2. The catch with WIMA is that a widow is not eligible for a Cost-of-Living Adjustment for approximately 6-7 years from the Annuity Beginning Date. A COLA will only occur when the sum of the yearly COLA's applied to the original pre-WIMA 50% Tier 2 and Tier 1 equals the new WIMA's 100% Tier 1 and Tier 2. When these two amounts are equal, COLA's will be applied to the Widow's annuity.

I will use a case from when the law was first enacted in 2002. The name is strictly fictitious. In the case of Helen Anderson, her husband passed away on 9-17-2002, so she was directly affected by the new WIMA law. Her net monthly annuity in 2005 was \$1488.92 per month. Her net monthly annuity in 2006 changed to \$1478.62 per month.

This \$10.30 reduction in her net monthly is due to the \$10.30 increase in her Medicare premium, which went up from \$78.20 in 2005 to \$88.50 in 2006.

Ms Anderson will be eligible for a partial COLA in 2007. There is only a \$6.48 difference between her pre-WIMA 50% Tier 2 and Tier 1 with COLA's applied 2002 thru 2006 and the 100% WIMA amount plus the Tier 1. Assuming next year there is a 3% increase on her Tier 1, that will make up \$43.53 on the difference between her pre-Wima 50% Tier 2 with COLA's and her WIMA with 100% Tier

2. This is only an example

If you are a widow in 2022 with no current Cost-of-Living being applied you should call the Railroad Retirement Board at (1-877-772-5772) and they will inform you when you will be eligible for a Cost-of-Living increase.

If you had a reduction in your annuity in 2022 and you are not getting COLA's it is because of a Medicare increase that went from \$148.00 to \$170.10 per month. The Railroad Retirement Board is required to make that deduction on behalf of Medicare.

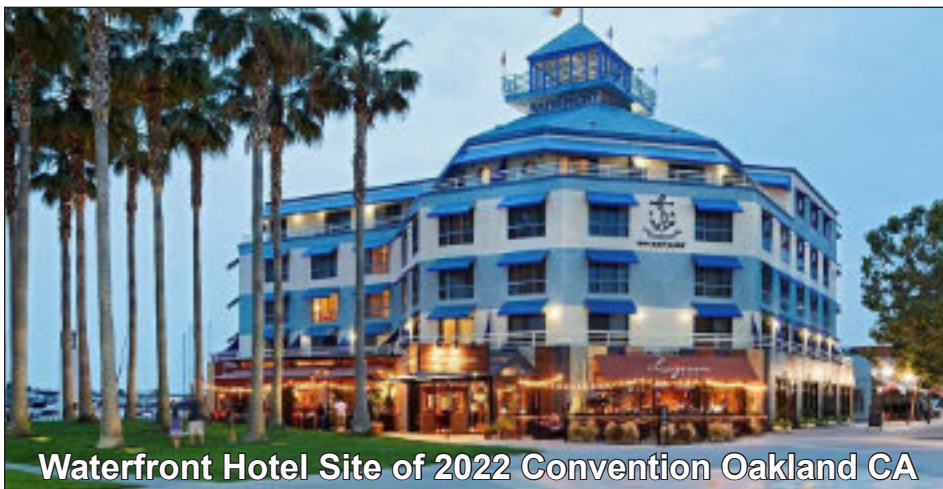
— Tom Dwyer, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The House of Representatives passed the Freedom to Vote/John R. Lewis Act, an election and voting rights measure by a 220-203 party-line vote on Jan 13, 2022. The legislation (HR 5746) was then defeated in the Senate on a straight party-line vote which Senate minority leader Mitch McConnell had promised, making this the fifth time the GOP minority managed to block voting rights legislation from being considered in the Senate during the 117th Session of Congress. Democrats then moved to modify the filibuster which, if passed, would have allowed the Senate to have a regular-order debate before

calling for a vote that could pass with a simple majority. This was also defeated with zero Republican votes plus two Senate Democrats, Joe Manchin (WV) and Kyrsten Sinema (Az) who remain opposed to changes to the Senate filibuster. This voting rights legislation was prompted by many laws passed in states with GOP majorities that will make it harder to vote for many people. In 2021 alone, legislators in 49 states drafted more than 440 restrictive voting bills, and 19 of the states controlled by Republicans enacted 34 laws that are designed to restrict ballot access. However, twenty-five states drafted 62 bills that would expand voting rights, and 28 states proposed to make it easier to register to vote and expand the option for mail-in voting. That indicates there is a need to openly address these civil right issues as many of these GOP laws will suppress or deny citizens their right to vote when these changes are enacted in certain states. Certainly, an earnest debate would be in order due to degree of opposition in the two parties. The Democrats contend that many state laws on Voter ID are restrictive and intend to impede and/or harass voters, usually the elderly that don't drive or have access for an ID with a photo. Polling continues to show that most Americans feel

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Waterfront Hotel Site of 2022 Convention Oakland CA

From the National Vice President —

Our country continues to be crippled by the new Coronavirus-Omicron-Variant pandemic affecting our populations in this country and around the world. This infectious disease is predicting to slow down by the middle of February, so we will be safe to attend the NARVRE Convention as scheduled for May 15, 16, and 17 at the Waterfront Hotel in Oakland, CA. God willing, I hope to see you there.

Our thanks to the Host Committee Unit 61 Oakland CA especially Co Chairs Phelenice Patterson and Brian Lewis plus Treasurer Bob Paulson for the work on logistics for our safety in coordination with the Hotel. Our primary concern of NARVRE is the safety of Railroad Retirees who are most susceptible to the Coronavirus.

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.

Gene and Kimberly Hatfield • Jack and Judy Bengtson • Stan & Jane Haessig in Memory of lost members of Unit 153 Ft Madison IA • Unit 140 H Kessler John and Terry Christy, and Alda Evans • Holly Johnson donation in Memory of Clifton Rose 90 years old • Unit 117 Pueblo, CO donation in Honor of Juanita Lewis 98 years old • Tony Padilla • Robert and Judy Brechlin • Rex Merritt • John Luser • Jon Frazier • Mary Windels • Kim Johnson • Michael Iannone • Shirley Walcott • David Rosse • Audrey Lilly • Robert Mandeville • Andrew Chelselka • Rita Farrow • Michael Cuniiff • David Corless • Earlene Buckingham • Florence McCoy • Unit 155 In Memory of Frank Bowles • Michael Gannon • Constance Young • Linda Williams • Unit 123 for Sandra Blixt • Herbert Adkins • Barbara Sundquist • Victor Sundquist • Unit 117 in Memory of Juanita Lewis \$100 • In Memory of Clifton Rose \$50 • Robert Brechlin \$100 • Oland Lewis • James Kostibos • Kenneth Tuma • Norman Harris • Yayoi Denz • Walter Handley • L.M. Schwab • Daniel Besaw \$100 • Phyllis Shakespeare • Conley Petty • Carol Stopp donation in Memory of Al Stopp

Memorials

Unit 171 Michigan City, IN, Mark Schiesser, in memory of Charter Member Davis H Spencer • Concy B Rajkumar • Leroy L Schiestl • James E Thibodeau • Patricia Young • Myron Wernette • Margaret Lyon • Mary Johnston • Helen Nichols • Joann Benkowski • Barry Hewlett

Area Directors and all Unit officers are encouraged to continue to target members who still behind in paying their membership dues. The commitment we make is to continue the great work the officers and units do to keep NARVRE safe and sound.

Our Secretary-Treasurer Phil Steward is doing a great job to maintain NARVRE finances by implementing innovative ideas that really work to improve NARVRE's financial position.

If you have not registered or made your hotel reservations, do so as soon as possible. If you plan to arrive early, be sure to get Friday and Saturday reservations in as early as possible as they may be limited due to the weekend rates. We hope our officers can come through this year as done in the past. Each unit must have-in-place a calling committee to make those personal calls. When the Unit officer makes that call, it makes a difference. Railroad Retirees have enjoyed a good retirement earned from the hard work through the years in the Rail industry. NARVRE's, goal is to continue to Promote, Protect and Preserve the Railroad Retirement Pension Annuity from congressional infringement that threatens to weaken our pension annuity. The only way to protect that pension is to remain strong as a group. Our pension has been threatened thought

out the years and you, our membership have been our weapon to fight and keep the Railroad Retirement Law harmless. WE CONTINUE TO ASK FOR PERSONAL AND FREEWILL CONTRIBUTIONS ON A VOLUNTARY BASIS FOR THE NARVRE ORGANIZATION FOR THIS IS THE APPROPRIATE TIME TO ASK FOR CONTRIBUTIONS. This does not mean that we are in deficit spending to the point where we are in a serious financial situation. Individual contributions are not mandatory and are strictly a request as many organizations pursue to increase a stable goal. Many non-profit organizations such as NARVRE reach out to their memberships for in-kind voluntary contributions if they so choose in addition to their yearly dues. No matter how large or small, your contribution is appreciated to keep our organization strong. We appreciate your consideration strictly on a volunteer basis with this appeal. If it is in your heart to make a personal contribution, please make a check to our Secretary Treasurer and indicate it is a Contribution. I am making a contribution of \$20.00 for January to set the example. Again, I just wrote my contribution check and yours is appreciated.

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

(National Legislative Director from page 1)

that ID rules to include a photo are appropriate, yet the same polling indicates that most Americans favor increasing mail-in voting, especially during the pandemic. Many GOP laws want to limit, or even prohibit ballot boxes at certain locations, and that would

certainly discriminate against the disabled and elderly, as well as voters that simply want to avoid standing in line for hours at their voting precinct. Also, ballot harvesting rules are now being demonized with threatening language to dissuade people from asking for assistance to cast their ballot. The most threatening provisions in some of these state laws would

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Zoom meeting with the Oakland, CA convention committee. Top row: Brian Lewis, Phil Steward, Phil Gosney and Jaime Perez. Middle row: Fredrick Granados, Tom Sponsler, Niece Patterson and Bob Paulson. Third row: Sybil Evans.

(National Legislative Director from page 2)

allow for current election officials to be replaced with GOP party members and even give them the authority to overturn election results. I would suggest that all members, and senior voters everywhere, understand how certain laws might affect them in the 2022 mid-term elections. An easy check with the election office, or the clerk's office in your city or township can be helpful as we prepare to cast our ballots.

The Freedom to vote/John Lewis bill would have made election day a holiday and allow any citizen to vote via absentee ballot which is a necessity for many seniors, and a health care benefit for all voters during this pandemic. The bill would have barred parti-

san gerrymandering and require dark-money groups to disclose donors to help stop the ongoing discriminatory practices from fictitious groups. H.R. 5746 guidelines would make it unlawful to simply purge precinct voting rolls without a valid reason. The bill would also restore a key provision of the 1965 Voting Rights Act called "preclearance", which required certain states with a history of discriminatory voting practices to obtain clearance from the DOJ or District Courts before implementing new changes in election laws. In 2013 the Supreme Court in a 5-4 ruling, effectively gutted the formula used for preclearance in *Shelby Cty v Holder*.

HR 5746 Voting Rights legislation was passed in the House one year after the January 6, 2021 seditious assault on the U.S. Capitol by a mob that interrupted the Congressional

certification of the 2020 presidential election. That attack on our democracy failed but some of these state laws could affect the certification of a state's actual electoral counts. Many state laws were passed on partisan votes by a simple majority, and without the consideration of voting rights protections included in the Due Process Clause of the Fourteenth Amendment. Any need to seriously review and/or change election and voting rights, by either party, should be done without denying the voting rights of American citizens. Let's all be prepared and committed to vote in this year's mid-term elections. The best way to protect our government and federal agencies like the Railroad Retirement Board (NRRIT) is to vote.

—**Gary Faley,**
National Legislative Director

From the National Secretary-Treasurer —

The Convention Committee has been working since 2019 to host the 42nd NARVRE National Convention, scheduled for May 15 through May 17, 2022 at the Waterfront Hotel at Jack London Square in Oakland, CA. Phelanice Peterson and Brian Lewis are co-chairs and Bob Paulson is the secretary -- treasurer of the Convention Committee. If you have not done so and would like to attend, please register as soon as possible. All information to complete registration and hotel reservations can be obtained on our website www.narvre.us.

We have received several inquiries at the National Office for previous editions of our monthly newsletters to be used or handed out in various locations in order to recruit new members. If you or your unit wish to obtain copies, contact the National Office.

Again many thanks to our Social Media team headed by former BNSF General Director of Corporate Affairs, Patrick Hiatte, Gary Nelson, George Boatwright, Jack Bengston, Ron Newman, Adrienne Natoli and Scott Steward for their vision, hard work and leadership in making this program the success it has become. The following is an excerpt from a report submitted by Adventures Media Solutions:

In May of 2021, we implemented a marketing plan that outlined multifaceted strategies. NARVRE had bi-weekly Facebook training meetings with Taylor Allen, where groups from all over the US were able to be trained on Facebook groups, how to access Facebook and how to help grow their area. The number of groups has grown in 2021 due to this success.

A series of posts that were specific to

content for NARVRE was generated onto Facebook to promote newsletters, joining NARVRE and important relative information.

The NARVRE website had 12 custom written blogs that were posted monthly to promote important information, increase memberships, and search engine optimization (SEO). Adventures filmed and edited 9 custom videos and promoted these videos. The main question still awaits to be answered. Did we see results?? Absolutely!

Facebook results for 2021 show 1,672-page fans which is an increase from 2020. Total reactions to posts and videos that were posted on Facebook were 5,394 for 2021 which is an increase of 102.93% from 2020. Total shares of Facebook for 2021 were 1,113 which was an increase of 71.49% from 2020. The most impressive comparison results must be Facebook video metrics. In 2021, NARVRE's Facebook had 1,504 organic page video views, in 2020 they had 3 so this was

an increase of 50,033%.

Comparisons from the website analytics for Jan-Dec 2021 vs Jan-Dec 2020 the results show 42.11% increase of users to the website, 43.01% new users to the website, 40.31% in the website sessions in Jan-Dec 2021 vs Jan-Dec 2020. From a strategic standpoint and goal achievements, 2021 Marketing for NARVRE was a success.

Finally, the Governing Board recently met, finances were among the many important issues discussed. We are happy to report that for the third year in a row, we were over \$7000 in the black.

Unfortunately, a significant amount of account receivables (membership dues) were uncollected. Consequently our bottom line was negatively impacted. Summarizing Tony Padilla, we all collectively must do better in maximizing our resources and continue to be innovative in our strategy and approach to grow our organization. Stay health and be safe.

—**James (Phil) Steward,**
National Secretary/Treasurer



Unit 053, Shawnee, OK, Officers - Left to right: Jim Zimmerman, Sonny Hines, Jean Zimmerman, Treasurer Virginia Kubiak, 2nd Leg. Brock Zimmerman, Sec. David Kubiak, Pres. John Permelter, and 2nd VP Jack Kizzia.

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News deadline 10th of each month

Conventioneers! We are fast closing in on our 2022 National NARVRE Convention on May 15-17 in Oakland, CA. Planning and organizing are proceeding with optimism. The Convention Committee is confident that every delegate and guest's health will be safely guarded. Whatever measures are necessary will be appropriately taken at the Waterfront hotel. Do not wait until the deadline to register! We need to communicate with every participant directly in advance that each may select personal choices in activities, dining and travel. Please note that when making reservations at the Waterfront, the daily destination fee will be waived for NARVRE participants at checkout. The NARVRE convention is three months away! Don't delay!

NATIONAL ASSOCIATION OF RETIRED
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FEBRUARY, 2022

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COVID-19 Testing Kits: When They're Free or Too Good To Be True

The Biden Administration recently announced that every household in the United States is eligible to receive four at-home COVID-19 testing kits. There is no cost for the kits, which are expected to ship at the end of January 2022. These kits are self-administered tests and do not require a drop-off to a lab. This means they are not the polymerase chain reaction (PCR) testing that is covered by Medicare when ordered by an authorized healthcare provider. Instead, they are the "rapid antigen tests" that give results in 30 minutes.

What you need to know about these tests:

1. The test kits being offered through this program have absolutely no changes or effect to your Medicare benefits. This event is outside of the Medicare program. At-home tests are not covered by Medicare. If you purchase tests over the counter, they are not covered by Medicare.

2. These kits are free. You can order yours at www.covidtests.gov.

3. When placing an order, you will be asked to enter your name and residential address. No ID, credit card, or health insurance information is requested or required. The kits will be shipped and delivered by the United States Postal Service (USPS). You can choose

to enter your email address to get updates on your order.

4. You will never be contacted by Medicare – or any other entity – in writing, over the phone, or in person, to discuss these test kits. Medicare and staff from this program NEVER contact individuals to ask for personal or health information.

Scammers are everywhere and it's essential to be on the lookout for fraud schemes involving COVID-19 testing. Be aware that scammers are using telemarketing, text messaging, social media and more to target you to get your personal information, including your Medicare number. They do this to steal your identity and also to file false claims to Medicare for millions of dollars. Tips to protect yourself from COVID-19 scams include:

- Be suspicious of any unexpected calls or visitors offering COVID-19 tests.
- Ignore offers or advertisements for COVID-19 tests on social media sites.
- Do not respond to or open hyperlinks about COVID-19 testing in emails or text messages from unknown individuals.

- If you need to purchase at-home test kits, make sure to purchase FDA approved COVID-19 test kits from legitimate providers. Scammers are selling fake and unauthorized at-home COVID-19 test kits in exchange for

your personal or medical information.

If you suspect COVID-19 health care fraud, you can report it in a variety of ways. You can:

- Call the U.S. Department of Health and Human Services (HHS) Office of Inspector General (OIG) at 800-HHS-TIPS (800-447-8477)

- Report it online at <https://oig.hhs.gov/fraud/report-fraud/>

- Call the Railroad Medicare at Beneficiary Contact center at 800-833-4455. Customer Service Representatives are available Monday through Friday, from 8:30 a.m. to 7 p.m. ET.

As always, we highly recommend that you read your Medicare Summary Notices (MSN) very carefully. Please check to see:

- Is your name, address and Medicare number correct?
- Are the services documented ones you had performed?
- Are the dates of the procedures correct?

If you see anything amiss, we encourage you to reach out to us at the same phone number listed above, 800-833-4455. We're happy to help you with questions about your MSN. We thank you for taking the time to read this column and keeping an eye out for when a "free" COVID-19 test may be too good to be true.

— Jennifer Johnson, Palmetto, GBA