



# National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

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## FROM THE NATIONAL PRESIDENT —

Hello from your National President, it is the time of year that the pollen begins to cover the South and snow blankets the Midwest and Northeast. Our friends in the Southwest and the Far West get a little of both. Enough about the weather, let's talk about our health.

Each month I receive a call from my Medicare provider and they always ask if I have had any falls. They never ask if I have any symptoms of exposure to asbestos while working on the railroad. Our designated counsel for asbestos related concerns, JonesGranger (www.jonesgranger.com) is continually seeking to assist rail employees who are suffering or were exposed to workplace hazards. Generally, if you began work on the railroad prior to December 1982 you should be concerned about your exposure. Contact them today!

The leadership of NARVRE has been formulating our "strategic plan" for 2023-24 and exciting things are happening. Beginning this month we have scheduled visits to not only existing Units of NARVRE, but also locations for "informational meetings" with the expectation of starting new Units in at least 16 states.

National Secretary Treasurer Steward constantly is updating our rosters and providing help and information to the "backbone" of our Association, our local Unit Officers. NVP Hylla aids in this endeavor by working with our Area Directors and Assistant Area Directors who work with our local Presidents and Unit Secretary/Treasurers who provide accurate information to the National office.

Please pay close attention to National Legislative Director, Gary Faley's column each month especially since we have convened the 118th Congress.

Finally, we are only fifteen months away  
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## FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Last month, we were informed that the nation was in dire straits and heading for possible financial ruin. That's because America spends and borrows money like there's no tomorrow, and the Treasury must again address the government's debt in a timely manner. This is known as the debt ceiling which requires Congress to act before the nation defaults on our financial obligations. This issue always provokes plenty of finger pointing and political gamesmanship, but both parties share the guilt for excess spending, no matter who's in charge. The US Treasury released a warning that the government would soon hit our debt ceiling limit (\$31.4 trillion) and advised congressional leaders to raise the borrowing cap in order to pay our debts. Treasury Secretary Janet Yellen has already admonished Congress for not working quickly to resolve the government's obligations. She pledged to use "special measures" in order to buy some time and protect the full faith and credit of the United States. The Secretary continues to insist that Congress must act before the

Treasury's XDay, a deadline that will expire in June. To cross that date would force the Treasury to default on many of its obligations, affecting benefits in critical programs like Social Security, and Medicare. While both parties have agreed that those programs will not be used as bargaining chips, certain members of Congress are still insisting that Treasury pick and choose the government's debts and pay just the interest over time. Ms. Yellen and fellow analysts warn that prioritizing debt payments could cause investors to lose trust in Treasury securities, and lead to higher government borrowing costs. There is a unified consensus that prompt action is needed to avoid widespread disruptions in the financial markets. Some House members are insisting on specific cuts in future spending before they will vote in favor of raising the debt limit. But that only confuses the immediate task at hand and leaders from both parties have explained that the debt limit does not authorize new spending but allows the government to pay for spending already incurred. If there is to be a negotiation over this debt ceiling issue, they should at least agree on what is fact and

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Arrowhead Stadium Home of Super Bowl Champions Kansas City Chiefs. Kansas City Mo Unit 095 will be hosting the NARVRE 44th Biennial Convention.

## From the National Vice President —

**W**e have now entered the month of March 2023. Your NARVRE dues should have been paid by no later than February 28, 2023. If you have not paid your annual dues, your membership will now be suspended and you will no longer receive the important NARVRE Newsletter. Please pay your dues now to prevent you from being suspended.

Succession Planning is the aspect of a unit having a plan by its members to replace an officer if the need arises. Many units have aging officers whereas, for whatever reason, these officers may not be able to perform their official duties for the unit. Succession planning is very important in the continuation of a NARVRE unit. The best reinforcement of Succession Planning is recruiting new members, especially those who

### (National President from page 1)

from our 43rd Biennial Convention hosted by Unit095 and held in Kansas City, MO. This location is “close” to the geographical center of our great country, and I expect will be very well attended. Look for more information in the next two newsletters!

In Maryland today it will be 47 degrees, tomorrow 77 degrees (expected record high), and Friday a 40 percent chance of snow. Thank God I was a railroader and not a “weather person”. STAY SAFE!

— **George Boatwright,**  
*National President*

## 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.

Jeanne Boruta • Peter Stronge • David Corless • Richard Short • John Heskin • Shelly Kauffman • Victor Sundquist • Barbara Sundquist

## Memorials

Barbara Higdon, longtime member and wife of former Unit El Reno President and Delegate John Higdon • Joseph M Donovan • Susan Flynn • Darleane F Ogorek • Michael M Bischoff • Alvin A Frederick • Verna N Caron • Reuben W Winter

are willing to take on an active role in your unit. It is highly suggested each NARVRE unit to have a Succession Plan in place in the event an officer is unable to perform the duties of their office.

Finally, your Executive Officers are formulating planned visits in 2023 to areas within the U.S. for establishing new units and recruiting new members. In March, plans are to visit Brainerd, MN on March 8 th , Chicago, IL on March 15 th and Alliance, NE on March 27 th . Thereafter, in April 2023, NARVRE plans are to arrange

### (National Legislative Director from page 1)

what is fiction.

Congressional action is necessary when the government needs to borrow money to pay its debt. Only legislative action can enable the government to finance the debt that congresses and presidents of both parties have already incurred, according to the U.S. Treasury. Since 1960, Congress has acted 78 separate times to permanently raise, temporarily extend, or revise the definition of the debt limit (49 times under Republican presidents and 29 times under Democratic presidents). Over the decades, Congress has always acted and passed legislation, well in advance of hitting the XDay deadline. Currently, Secretary Yellen is using their resources to pay down the debt, but when those measures are exhausted, the consensus is that Congress take immediate action without delay. Many experts and former Secretaries of the Treasury agree that legislative delay would force the default on many of its financial obligations. Moody's Analytics (Jan 30, 2023) predicts the fallout would be on par with the Great Recession: losing 6 million jobs, with a 4 percent reduction in GDP. Wall Street and the financial markets would no doubt have a negative response. The Government Accountability Office

an Informational Conference in Atlanta, GA, Chattanooga, TN and possibly Knoxville, TN. NARVRE members in those areas are encouraged to attend these conferences along with bringing a non-member with them to those meetings. NARVRE always needs some local assistance in planning these meetings and conferences. If you are willing to assist us, please contact me. We hope to see you at these meetings and conferences.

— **Ron Hylla**  
*NARVRE National Vice President*

estimated that in 2013, the delay in raising the debt limit increased government interest costs by tens of millions of dollars in just one year. Another consequence was evident in the debt limit impasse in 2011. Although no payments were missed, Standard & Poor's rating agency downgraded the credit rating of the United States for the first time in history. The ratings agency explained that an agreement to reduce the nation's debt did not go far enough and blamed it on the paralyzing political dysfunction of 2011. The message is for Congress and the White House to act responsibly in a punctual manner to calm Wall Street investors, rather than to incite more volatility in the markets. There's nothing wrong with negotiation to resolve this matter. Most Americans agree that the government spends and wastes too much taxpayer money. But this debt ceiling is not the vehicle to stop future spending. If they want to target future spending and the growing national deficit, they need to discuss it in the House Ways & Means Committee.

Finally, we should probably remind Congress that our National Railroad Retirement Investment Trust (NRRIT) is invested in our fragile investment markets. Visit your website @ Narvre.us. You can find your Representatives @ Resource: Helpful Links.

— **Gary Faley,**  
*National Legislative Director*



NARVRE Meetings can be a Family Affair. Unit 018 Memphis Welcomed the Cheers bothers. L-R: Raymond Cheers retired CN James Cheers Retired BNSF Eugene Cheers Retired CN



## From the National Secretary-Treasurer —

### PROTECT YOUR HEALTH Strategies to Prevent Heart Disease

**Y**ou can prevent heart disease by following a heart-healthy lifestyle. Here are strategies to help you protect your heart.

*Excerpted from  
Mayo Clinic Staff Publication*

Heart disease is a leading cause of death, but it's not inevitable. While you can't change some risk factors — such as family history, sex or age — there are plenty of ways you can reduce your risk of heart disease.

Get started with these seven tips for boosting your heart health:

#### 1. Don't smoke or use tobacco

One of the best things you can do for your heart is to stop smoking or using smokeless tobacco. Even if you're not a smoker, be sure to avoid secondhand smoke.

Chemicals in tobacco can damage the heart and blood vessels. Cigarette smoke reduces the oxygen in the blood, which increases blood pressure and heart rate because the heart has to work harder to supply enough oxygen to the body and brain.

#### 2. Get moving: Aim for at least 30 to 60 minutes of activity daily

Regular, daily physical activity can lower the risk of heart disease. Physical activity helps control your weight. It also reduces the chances of developing other conditions that may put a strain on the heart, such as high blood pressure, high cholesterol and type 2 diabetes.

If you haven't been active for a while, you may need to slowly work your way up to these goals, but in general, you should do aim for at least: 150 minutes a week of moderate aerobic exercise, such as walking at a brisk pace 75 minutes a week of vigorous aerobic activity, such as running two or more strength training sessions a week.

#### 3. Eat a heart-healthy diet

A healthy diet can help protect the heart, improve blood pressure and cholesterol, and reduce the risk of type 2 diabetes. A heart-healthy eating plan includes:

Vegetables and fruits, beans or other legumes, lean meats and fish, low-fat or fat-free dairy foods, whole grains, and healthy fats, such as olive oil.

Limit intake of the following:

Salt, sugar, processed carbohydrates, alcohol, and saturated fat (found in red meat and full-fat dairy products) and trans fat (found in fried fast food, chips, baked goods).

#### 4. Maintain a healthy weight

Being overweight — especially around

the middle of the body — increases the risk of heart disease.

Waist circumference also can be a useful tool to measure how much belly fat you have. The risk of heart disease is higher if the waist measurement is greater than:

40 inches (101.6 centimeters, or cm) for men

35 inches (88.9 cm) for women

#### 5. Get good quality sleep

People who don't get enough sleep have a higher risk of obesity, high blood pressure, heart attack, diabetes and depression.

Most adults need at least seven hours of sleep each night. Make sleep a priority in your life. Set a sleep schedule and stick to it by going to bed and waking up at the same times each day. Keep your bedroom dark and quiet, so it's easier to sleep.

If you feel like you've been getting enough sleep but you're still tired throughout the day, ask your health care provider if you need to be evaluated for obstructive sleep apnea, a condition that can increase your risk of heart disease. Signs of obstructive sleep apnea include loud snoring, stopping breathing for short times during sleep and waking up gasping for air. Treatments for obstructive sleep apnea may include losing weight if you're overweight or using a continuous positive airway pressure (CPAP) device that keeps your airway open while you sleep.

#### 6. Manage stress

Some people cope with stress in unhealthy ways — such as overeating, drinking or smoking. Finding alternative ways to manage stress — such as physical activity, relaxation exercises or meditation — can help improve your health.

#### 7. Get regular health screenings

High blood pressure and high cholesterol can damage the heart and blood vessels. But without testing for them, you probably won't know whether you have these conditions. Regular screening can tell you what your numbers are and whether you need to take action. People age 40 and older should be given tests for blood pressure, Cholesterol screening, and Type 2 diabetes screening.

If you have a condition such as high cholesterol, high blood pressure or diabetes, your health care provider may prescribe medications and recommend lifestyle changes. Make sure to take your medications as your health care provider prescribes and follow a healthy-lifestyle plan.

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



Swearing in of new Officers conducted by National President George Boatwright at Kansas State Legislative Meeting in Wichita Kansas. L to R: Gary Marquart, Area 6 Director & Kansas State Association Legislative Representative, Tony Schmidt: Vice-President, George Boatwright: National President of NARVRE. Not pictured: President: Jim Brewer, re-elected, Treasurer Roger Barr, re-elected, and Secretary, Alda Evans, re-elected.

On November 14, 2022 NARVRE Unit #043 at the Conneaut Eagles Club #408 Conneaut, Oh. presented a \$300.00 check to the Eagles Ladies Auxiliary for their Children's Christmas Party. Left to right Unit #043 President Jon Brady, Sec/Treas. Ralph Mongenel, Auxiliary Trustee Elizabeth Gillette, Auxiliary Vice President Lisa Hanson, Communications Officer David M. Harlacher, and 1st. Vice President George Dixon



ADDRESS SERVICE REQUESTED

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News deadline 10th of each month

## Accountable Care Organizations: Seeking To Provide Coordinated Care

An Accountable Care Organization (ACO) is a group of doctors, hospitals and additional healthcare providers who work as a team to give coordinated, high-quality care to their patients. While you may not have heard of ACOs, 550 ACOs are operating around the country. ACOs are not a phenomenon or a fad. As the number of ACOs keeps growing, it's obvious that Medicare plans for them to stay.

ACOs provide harmonized care to help patients (especially the chronically ill) receive "the right care at the right time." ACOs avoid the duplication of services (such as two X-rays of the same area ordered by two different doctors looking at the same problem). ACOs provide savings to the Medicare program through the coordination of services. An ACO is successful when it delivers high-quality care and wise cost control, and it shares in the savings that it realizes to the Medicare trust fund.

This coordination can be seen when providers are able to talk to one another, have access to treatment plans, and can see how your medications are prescribed. When providers know how medications are prescribed, they can help you avoid drug interactions that can happen when you are prescribed different (and possibly conflicting) medicines from different doctors.

Beneficiaries, whose primary care provider is a part of an ACO, may receive additional services that other Medicare beneficiaries do not. These services can include expanded telehealth

benefits or admittance to a Skilled Nursing Facility (SNF) without the required three-day stay in a hospital. The latter coverage can exist when all other eligibility requirements are met.

Don't know if your healthcare provider takes part in an ACO? Look for a poster in your provider's office about their ACO involvement. Additionally, you can check to see if there is an ACO in your community by visiting Medicare.gov at [www.medicare.gov/aco-search](http://www.medicare.gov/aco-search). This webpage lets you browse ACOs from A to Z.

It's important to note that ACO benefits are only available to Original Medicare/Railroad Medicare beneficiaries. This program is not a Medicare Advantage (MA) Plan or a Health Maintenance Organization (HMO). If you decide you want to see a doctor or facility that is not part of the ACO, you can do that at any time. Your Medicare benefits will not change if you use both ACO and non-ACO providers. ACO claims are filed the same as "regular" claims. So your provider will need to know that you are a Railroad Medicare patient in order for your Part B claims to reach the right place for processing.

If you have questions about your Railroad Medicare claims, you can call our Beneficiary Contact Center at 800-833-4455, Monday through Friday from 8:30 a.m. to 7 p.m. E.T. You can also reach the Contact Center through our TTY/TDD phone line, 877-566-3572, which is available for the hearing impaired with the appropriate dial-up service during the same hours customer service representatives are available.

We encourage you to visit our website at [www.PalmettoGBA.com/RR/Me](http://www.PalmettoGBA.com/RR/Me) and to start an account with our free, online internet portal, MyRRMed. MyRRMed provides you with access to your Railroad Medicare Part B claims information, along with historical Part B Medicare Summary Notices, and a listing of individuals you have authorized to have access to your protected health information (PHI). You can also submit requests to add or change your authorized representatives through the portal. You can reach MyRRMed at [https://myrrmed.palmettogba.com/ecx\\_rrbPortal/](https://myrrmed.palmettogba.com/ecx_rrbPortal/).

— Jennifer Johnson

### NARVRE Ohio State Meeting - May 15, 2023

NARVRE Ohio Biennial State Meeting will be held May 15, 2023 at Best Western Plus + Cleveland/Strongsville (formerly Holiday Inn) in Strongsville, OH. Speakers will be Labor Member, John Bragg, our National Officers, Walt Barrows, Area 2 Director, Jennifer Johnson, Palmetto GBA, Angela Miller, United Health, Attorney Chris Murphy, and TLC. A luncheon will be served compliments of Doran and Murphy Law Firm. A block of rooms has been reserved for anyone wishing to stay overnight. For more information please contact Ruth Teper, Ohio State President at 216-403-9530 or [rbt@cox.net](mailto:rbt@cox.net).