



— SINCE 1937 —

National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

Greetings to the NARVRE “Nation”. We are beginning the second month of 2023 with more money in OUR pockets due to a COLA increase of 8.7% in Tier 1 and a 2.8% in Tier 2 RRB benefits. Remember that everyone’s annuity is different as they are based on YOUR highest 60 months earnings achieved during your railroad career and your total years of service. When you file 2022 taxes make sure the tax preparer chosen is aware of the differences between Social Security and RRB retirement benefits.

Please be mindful when filing 2022 taxes in states that have STATE INCOME TAX that federal law states only the Federal Government can tax RRB benefits. I have personally found that online tax preparer “Turbo Tax” does a very good job of figuring railroad retirement related taxes. Over the years some states have attempted to tax RRB benefits and NARVRE has been able to stop or reverse these money grabbing illegal intrusions on OUR hard-earned benefits.

The National Officers of NARVRE are continually meeting via ZOOM to coordinate upcoming meetings around the country to initiate new Units and to revive “older” established Units. Our relationship with Jones Granger(JG) law firm and TLC Insurance is a vital part of funding for these ventures and we implore our members to reach out to JG for asbestos related issues and TLC for Medicare supplemental insurance needs. Their contact info is provided each month in YOUR newsletter.

On social media, I see that more and more Units are beginning to meet again following the disruptions of Covid and this is a very good thing for NARVRE. Some Units use ZOOM as a means of reaching members who are not able to attend and for those without computers they also listen

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Unit 095, Kansas City, MO, will be hosting the 2024 NARVRE 43rd Biennial Convention. Photo of Union Station, the Liberty Memorial and the Kansas City Downtown skyline, captured earlier this month by James Van Booven, Delightful Lunatic Photography

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

We are now officially in the beginning of the new 118th Congress. Newly elected officials have taken their oaths of office, been assigned to one of three House Office Buildings and committee assignments are underway. To recap, the Republicans won control of the House by a narrow margin in the 2022 election. The Democrats expanded their majority in the Senate 51-49, with a coalition of 48 Democrats and 3 Independents that will caucus with them as Sen. Sinema (I-AZ) switched parties. New appointments are being made to House Committee Chairs and Ranking Members We will continue to urge our members to remain connected with their own Representatives in the House & Senate. Accordingly, we will update information

as it is released from Capitol Hill. Many of you will have new members of Congress. We’ll work to help all NARVRE members become more active as constituents in 2023. We want our Representatives House & Senate) to know we’re railroad retirees, governed under the Railroad Retirement Act and members of NARVRE.

We are presently working to get certain bills reintroduced in this new session of Congress. I regret the Social Security Fairness Act (HR 82 and S.1302) did not pass in 2022, even though it was a bipartisan bill with over 300 co-sponsors. The bill would repeal the Government Pension Offset, and the Windfall Elimination Provision, both outdated penalties that can reduce retirement income for spouses, widows and widowers receiving public pensions. Last updated in the October Article, I was optimistic

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From the National Vice President —

The Executive Officers feel encouraged with what is happening in our new unit in Chicago, Illinois. Unit 002 has made tremendous efforts to sign up new members since the unit was established in September 2022. We continually receive notices of new members signed up from each meeting held. In addition, congratulations to Jose Garza for being elected to the Treasurer position for the new unit. Unit 002 elected to separate the positions of Secretary and Treasurer. Thank you to Jeff Doerr from Jones Granger law firm for attending their recent meetings. At the recent meeting in January, Jeff Doerr reported, “We are going to need a bigger meeting room! We had to get extra chairs. This is going to be a great unit! Thanks to all who showed up and to the unit officers who are doing a great job!”

As we enter into the month of February, Units are encouraged to have their call committees contact members who have not paid their 2023 dues to date. For members who have not paid your 2023 dues, save your call committees the time and pay your dues today. Your membership is needed to help Protect, Preserve and Promote railroad retirement and senior benefits. If you have

not renewed your membership by February 28, 2023, you will be removed from the NARVRE roster and will not be receiving the National Newsletter.

In the coming months, your Executive Officers will be making plans on establishing new units across the United States. Just a few of locations we are considering are Atlanta GA, Philadelphia PA, New York NY, Fort Worth TX, Vancouver WA, Cheyenne WY and more. If you would like to begin a unit in your area, please contact one of our officers or your Area Director.

Finally, as you are aware, NARVRE accepts voluntary contributions from its members. Any contributions will make NARVRE stronger and more financially sufficient. You may make a contribution by sending a check to NARVRE National Office National Secretary-Treasurer Phil Steward. Address 6819 Crumpler Blvd Olive Branch MS. Members making donations will be recognized in the National Newsletter. Please consider making a donation today.

— **Ron Hylla**
NARVRE National Vice President

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in and participate by phone. For those new members this past year, we have 47 Facebook(FB) “groups” around the country that you may join and post happenings within your Units. Go to FB and search “NARVRE groups”. If your Unit has not setup a “group”

we will soon be announcing a schedule for ZOOM training classes for 2023. Spend that additional retirement income for things you need--Oh, the “heck with it” spend it on something you want! 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.

Stan Haessig and Jane Haessig President Unit 153 Ft. Madison IA • Gregory & Linda D’ Antonio • David and Linda Williams • David Corless • Lucette Wolfe • Jeanette Baliff • Victor Sundquist • Barbara Sunquist • William Dunlop • Kim Johnson • Eileen Zilberberg • T P Stefani • Bill Dunbar • John Peterson • R J Foster • Marion Patrick • James Kostibos • Michael Iannone • Richard Vanaka • Ronald Heltibrand • Jose Cardenas • Joan Janof • Daniel Besaw • Kenneth Tuma • Norman Harris • Joe Maccoll

Memorials

Dan Hicks President Unit 063 Tucson AZ • Bernie Fuechtmann 99 years old • Eduardo “Edward” Posas, Jr. • Dale & Alice Turknnett • Clifford Griesbach • Gene Hoffman Charter member unit 151 East Liverpool OH



Area 2 Director, Walt Barrows, and Assistant Area 2 Director, Carl Shumbert



Max and Nikie Starkey at Unit 046 Peru, IN meeting

From the National Secretary-Treasurer —

Protect Your Health

Last month we discussed how to Protect your health physically. This month we will discuss small ways to promote longevity in terms of mental health.

Can you age exuberantly? This author says yes.

Written By Jancee Dunn and excerpted from New York Times

“A new book came across my desk recently, with an irresistible title: “The Swedish Art of Aging Exuberantly: Life Wisdom from

(National Legislative Director from page 1)

it would move through the Congress, but last-minute funding procedures unique to Congress stalled its’ progress. However, HR 82 has been re-introduced in the House T&I Committee by Garret Graves (R-LA), along with 59 cosponsors from both parties. The better news is Congress avoided another deadline in 2022 and passed the Consolidated Appropriations Act which includes the 12 regular spending bills which keep all federal agencies funded, including Social Security and Railroad Retirement Administrations. This omnibus bill also includes important measures regarding Medicare. The spending package includes a two-year extension of emergency Medicare telehealth provisions that were enacted during the Covid-19 health emergency. The legislation will also reduce planned pay-cuts for Medicare physicians. NARVRE was involved in supporting HR 8800, to prevent or stop an 8.5% cut in reimbursement pay for Medicare Docs and other care-providers early this year. While this bill calls for scaling back the pay-cut to 2% in 2023, it will impose an additional cut of 1.25% in 2024. A new formula, the Medicare Physician Fee Rule, could force doctors to make tough decisions such as limiting the number of Medicare patients served, laying off clinical staff, and closing satellite locations. While this legislation will delay more than \$100 billion in automatic cuts to Medicare and other spending programs through 2024, it could possibly mean more problems will surface for Medicare, seniors and the elderly. NARVRE has been active promoting legislation to protect Medicare and fair payments for our physicians for many years. We have

Someone Who Will (Probably) Die Before You.” I phoned Magnusson, who was an artist before becoming a published author and is now 86 years old, in Stockholm, to get some of her best advice on how to make life worth living, no matter your age.

Magnusson acknowledged that aging is hard. “You cannot stop the passing of time and how it affects your body, but you can work to keep a clear and positive mind,” she said. “You can be young upstairs in your head even if your joints creak.” Here are two of her tips.

Surround yourself with the young

As you get older, it’s easy to be frustrated and complain, Magnusson said. But *kärt*

been successful because of our member’s involvement, along with millions of other activists across the country. In 2015, seniors helped force Congress to pass historic legislation that finally repealed the sustainable growth rate (SGR), a payment formula that cut the amount doctors were reimbursed for treating Medicare patients. That was an annoying problem that Congress faced on an annual basis, year in and year out. Finally, a solution called the “doc-fix” was easily passed in a year that was scheduled to cut doctors reimbursement pay by 21 percent. The doc-fix was a simpler system developed to reward quality and innovation in the delivery of health care. In 2015, House Speaker John Boehner and House Minority Leader Nancy Pelosi put the doc-fix deal together that would cost \$214 billion over 10 years while allowing for \$73 billion to be saved in spending cuts or new revenue (per the CBO). The aim of that legislation was to change the way doctors get paid and reward quality care. Speaker Boehner stated, “This will be the first real entitlement reform that we’ve seen in nearly two decades, and that’s a big win for the American people”. The Speaker continued...”It was a true bipartisan agreement, and I want to thank Leader Pelosi and Democrat Whip Steny Hoyer (D-MD) for their efforts in helping to put this together” (March 25, 2015, NBC News Media).

Certainly, no one wants to re-visit those years, with problems that made many doctors reluctant to treat Medicare patients and jeopardized efforts of seniors to find access to the care they needed. Lets’ hope Congress will work together to find a true bipartisan agreement for Medicare in 2023.

— *Gary Faley,*
National Legislative Director

besvär helps her to live with joy. “There seems to be no other choice than to see every nuisance as something that I must find a way to cherish,” she said. Not only do they supply fresh ideas and perspectives, she said, but hearing about their plans and prospects “is a way to stay in tune with the young person you yourself were at some point.”

There is research to suggest that as you age, especially if you’re starting to experience some cognitive decline, socializing with younger people who are mentally sharp can provide the type of stimulation that helps boost cognitive functioning

Say “yes” whenever possible

One of the misconceptions about older people, according to Regina Koepf, clinical psychologist and founder of the Center for Mental Health and Aging in Burlington, Vt., is that “they’re rigid and they’ll never change,” she said. “That’s not true. Older people are not more rigid than younger people. Those are personality traits, not age traits.” Yet even older adults have internalized this narrative, Dr. Koepf said, “because they’ve heard it their whole life.”

To age exuberantly, you must actively recognize your “internalized ageism” and fight against it, Dr. Koepf said. Saying “yes” as often as you can, she added, “is in effect saying ‘yes’ to life — being curious and exploratory, being part of community.”

Magnusson told me that the older she gets, the more she can vividly recall the things she has said “yes” to, just when she was on the verge of saying no, and how those experiences have made her life richer.

As I reviewed this article, I thought of my mother Dorothy Steward, whom we lost in 2020 at the age of 92. Her doctors reminded her healthy people are active people. She took this to heart. As the matriarch of our family for 20 plus years, she was involved in planning and attending family reunions, birthdays, graduations, weddings and many other family celebrations and occasions across the country. She maintained close relationships with me and my seven siblings along with all the grandchildren, great and great great grandchildren. She played piano, sang at her church and spoke and taught at local historical heritage events well into her eighties. At the age of 91, Mrs. Steward was presented an honorary Doctorate Degree from Lincoln University in Jefferson City, MO. She challenged us all to accomplish great things as she did by daring to say yes.

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



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Learn About Medicare's "General Enrollment Period", Also Known As the "Medicare Advantage Open Enrollment Period"

Now that your Medicare benefits have started for 2023, you may find that you are not satisfied with your choices. If you're dissatisfied with your Medicare Advantage (MA) Plan, this is the time you can make a change. Changes can

be made during the "Medicare Advantage Open Enrollment Period" (between January 1 and March 31 of each year) in the following ways:

1. You can change from one MA plan to another. It doesn't matter if it's an MA plan with or without drug coverage.

2. You can change to Original Medicare (Part A and Railroad Medicare for Part B) from an MA plan. If you want, you can also join a separate Medicare drug plan if you make this change.

3. You can also join a MA plan if you already have Part A and you sign up for Part B during this time.

If you make any changes, they will be effective the first of the month after the new plan receives your request. Here's what revisions can't be made during this period:

1. You can't change from Original Medicare to a MA

2. You can't start a Medicare drug plan (if you didn't have one before)

3. You can't change between Medicare drug plans

It's important to note that you can only make one change during this time period. So, if this is something you're interested in, be sure you

have researched well. Future changes can only be made during the Open Enrollment Period (October 15 – December 7) and next year's MA Enrollment Period.

For those returning to Original Medicare and getting a new drug plan, there's no need to reach out to your MA plan to disenroll you. Once you join the new drug plan, the old drug plan will be cut from your coverage.

If you are considering making one of these changes and need assistance, your State Health Insurance Program (SHIP) is there to help. You can find their phone number in your "Medicare and You" handbook. If you need an electronic copy of the handbook, you can only get one by starting a Medicare.gov account at www.Medicare.Gov.

If you have questions about your Railroad Medicare Part B coverage, you can call our Beneficiary Contact Center at 800-833-4455, or for the hearing impaired, call TTY/TDD at 877-566-3572. Customer Service Representatives are available Monday through Friday, from 8:30 a.m. until 7 p.m. ET.

General information about SHIP can be found on our website at www.PalmettoGBA.com/RR/Me.

— Jennifer Johnson



Left: Paul Carr Medicare Specialist. Right: Unit 147's President, Jeff Haughawout. Picture taken by M F Perry Membership Chairman Unit 147, Bellevue OH