



National Association of Retired & Veteran Railway Employees, Inc.



NARVRE National Office
Phone Toll Free: 1-800-551-2588
6819 Crumpler Blvd, Suite 200 • Olive Branch, MS 38654-1940
Email: NARVRE@gmail.com • WEBSITE: www.narvre.us
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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

Hello to all NARVRE members as we look forward to the 44th Biennial Convention which is scheduled for next year, May 17-19, 2026 in Council Bluffs, Iowa, NARVRE Unit 30 will be hosting the 44th Biennial Convention. As they mentioned in an earlier communication, information will be mailed to the President of each Unit detailing the plans being developed for the Convention. It is my goal that 80% of the units will have a representative in attendance

Each of you who are receiving this newsletter has made a commitment to PROMOTE, PROTECT and PRESERVE Railroad

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The Senate LHHS Appropriations Committee recently released its FY26 markup, which includes \$126 million for the Railroad Retirement Board's FY26 budget. This inadequate proposal would keep the agency flat-funded for the 3rd year in a row and reflects a \$3 million decrease from the Senate FY25 markup of \$129 million. It also is well short of the \$170 million request that the RRB needs to properly function. RRB request levels of 844 full-time employees (FTEs) are designed to fulfill the agency's core mission. The FY26 Senate mark would only provide for 643 FTEs for direct support. These yearly stagnant distributions represent an 18% decline in staffing since FY2017, creating shortages that hamper critical IT modernization efforts and threaten the RRB's ability to efficiently deliver essential benefits and services to its constituents. We all know where the blame belongs, as ongoing funding issues at the RRB are caused by our government. Meetings continue on Capitol Hill but, as constituents, it's time we take our grievance to those that represent us in Congress.

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Retirement by having paid your 2025 dues. Now is the time to continue your support of NARVRE by remitting your annual 2026 dues. Members of the Executive Board and Area Directors continue to travel to various locations to hold informational meetings to educate railroad retirees and current workers about NARVRE. Thanks to Area 4 Assistant Area Director Dennis Van Dyke from Unit 154 for suggesting and preplanning a regional meeting in Marceline, MO in May. Remember, Congress will be back in session and please read and give heed to National Legislative Director Gary Faley's column in this newsletter and releases issued concerning events affecting our RRB benefits.

National Vice President Ron Hylla, Area 4 Director Gary Nelson, Jeff Doerr with Jones and Granger Law Firm have been and will continue conducting Informational meetings across the country through the rest of the year. Our numbers as an organization

are increasing!

Philip Steward National Secretary Treasure will email to all Unit Secretaries, Treasurers, Governing Board, and Assistant Area Directors newly updated Unit reporting materials. Of course those not possessing email addresses will be mailed via U S Postal Service. These communications will include Membership Reporting Form, Officer Election Form, and Annual Audit Form. Any dues collected between now and the end of the year will be credited through December 31, 2026. National dues rates for members associated with a local unit are \$32.00 for singles and \$39.00 for couples. 801 (members not associated with a local unit) rates are \$34.00 for singles and \$41.00 for couples.

May God bless you and as always STAY SAFE!

— George Boatwright
National President



The historic Seelbach Hilton Hotel on 4th Street and Muhammad Ali Boulevard in Louisville KY

(National Legislative Director from page 1)

All NARVRE Members and railroad retirement beneficiaries need to contact their representatives in the House and Senate and complain about the lack of funding for the Railroad Retirement Board (RRB). The following will lay out some important information that all members of Congress should know. The RRB administers benefits to rail workers and their families under the Railroad Retirement Act (RRA). In FY2024, the RRB issued benefit payments totaling \$14.6B to over 502,000 beneficiaries. Railroad retirement benefits are structured in a two-tier system. Tier I benefits are roughly equivalent to Social Security, and the Tier II benefit is akin to a private pension plan. Both are paid for with funds in railroad retirement trusts. By law, the RRB funds its administration expenses, including benefit payments to the nation's railroad workers as well as operating costs, from its trust fund system. The railroad retirement trust fund system is financed by the railroad industry and its employees, not general taxpayer dollars, and it does not impact the national deficit. All members of Congress must understand that. The RRB's actuarial valuation in October 2024 concluded that, barring a sudden, unanticipated decrease in railroad employment or substantial investment losses, the railroad retirement system will experience no cash flow problems during the 75-year projection period. Tell Congress the railroad retirement system is solvent! However, due to the continual lack of adequate funding since 2012, the RRB agency is on the brink of severe staffing deficits causing the extraordinary backlog of

claims, and costly delays to IT modernization efforts that should have already been in place. In previous years, Congress has supported the RRB IT Modernization Program, a ready-to-go plan which provides adequate funding for IT-related services. With proper funding, this program will enable users to gain the flexibility to directly access records, apply for benefits, and update personal information without the need for office visits or long call-wait times. Congress needs to release the available railroad trust funds for FY2026 requests and bring our agency and railroad retirement beneficiaries into the 21st century. Railroad tax dollars paid for these improvements!

The RRB Fiscal Year 2026 Request level = \$170,615M. That figure is necessary and

vital to addressing RRB's current challenges. Congress has the entire breakdown in the RRB Agency's FY2026 Request forms.

Contact Congress and ask them to represent you and your railroad retirement system. Congress should not hold our railroad tax dollars and deny funding for RRB operations! For additional information, Congress should contact the RRB Board Members @ 877-772-5772.

NARVRE TOLL FREE Lines: 877-668-3864 or 877-668-3866

Emails-locate your House/Senate Rep at www.narvre.us - Under Resources/Links, use zip-code for contact info (click Reps name or photo).

— Gary Faley
Legislative Director

From the National Vice President —

We are saddened to report that longtime member and former Area 5 Director, G.G. Gonzalez, has passed away. He played a major role in establishing the Fort Worth, TX NARVRE unit and actively recruiting new members throughout Area 5. Brother Gonzalez was also a representative for the Jones Granger law firm. Our condolences are extended to his wife, Elma, and family. Rest in peace, Brother.

On September 23, 2025, I will be attending the Unit 030 informational meeting in Council Bluffs, IA. The meeting will be held at the Holiday Inn & Suites, located at 2202 River Road in Council Bluffs and will begin at 11:00 AM. Anyone who wishes to attend must contact Margie Ingram at 402-981-4394, no later than September 10, 2025. Our friends at Jones Granger law firm are sponsoring the luncheon event.

We are pleased to announce the appointment of Jay Weaks from Unit 071 in Temple, TX as the new NARVRE Area 5 Director. Jay succeeds the late Tony Padilla, former NARVRE National Vice President and Area 5 Director. We extend our best wishes to Jay for success in his new role.

During meetings dedicated to recruiting new members or units, participants are often asked about their awareness of NARVRE. Despite the Executive Board's ongoing outreach via social media and other channels, many railroad employees—both active and retired—remain unfamiliar with NARVRE. Providing information about NARVRE and its role in supporting railroad retirement benefits continues to be a primary objective. Members are encouraged to invite non-members to unit meetings to increase awareness and understanding of NARVRE. Additionally, we request that any members who are aware of railroad retiree group meetings—

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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.

Donation In loving Memory of Thomas J Bryant by wife Myrtle E Bryant • Donation Memory of Claude Leckington by Unit 115 Pres Gary Marquart, VP Larry Chambers, Robin Smith S/T • Jones and Granger Law Firm • TLC Insurance Group • Victor Sundquist • Barbara Sundquist • Brian Bell • David Corless

Memorials

G G GONZALEZ for Area 5 Director and former President Unit 187 Houston TX • Steve Taylor former officer Unit 166 Springfield MO • Carol Scott



CNW Retirees in Waunakee, WI, at their annual luncheon held on August 22, 2025.

From the National Secretary-Treasurer —

Labor Day September 1, 2025, marks 88 years of NARVRE's existence. I have written in the past about the origin of our great organization; it is an honor to revisit and quote from the Yellow Book authored by former National Secretary Mary David.

The purpose of NARVRE as stated in Mary David's book History of NARVRE states "...organized as non-profit corporation, shall be and is exclusively for educational, scientific, literary and professional purposes of studying, promoting, and disseminating the philosophy and principles underlying the legislative process in order to further the growing interest in the continuance of Public Law 162, enacted by the 75th Congress of the United States of America on June 24, 1937 commonly known as the Railroad Retirement Act"

Another excerpt from chapter II of Mary David's book reads, "Railroad Employees from nine states met in Louisville, Kentucky, and laid the foundation for an association of retired railway employees. Employees with thirty years of service were eligible to retire from the railroad. The founder and first president was J. L. Stark. This historic two-day meeting, held in conjunction with the annual Labor Day celebration of railway unions, was in the Hotel Seelbach. It was the consensus of those in attendance that a "pension association" be formed in response to the newly passed Railroad Retirement Act of 1937 since there were still concerns about who was covered under the act and how benefits would be derived. The states represented were Kentucky, Indiana, Ohio, Pennsylvania, Tennessee, New York, Illinois, Georgia, and Wisconsin." "At this historic meeting in Louisville the six rail unions represented were: The Brotherhood of Locomotive Engineers, The Brotherhood of Locomotive Firemen and Engineers, The Order of Railway Conductors the Order of Railway Trainmen, The Brotherhood of Railway Trainmen the Brotherhood of Railway Carmen." After filing Articles of Incorporation in 1938, the Association was to be non-political and was not to be operated for profit and it remains today as a 501 c4 non-profit.'

Please see the inserts presented by TLC Insurance Group for Medicare. Whether you are deciding on your first Medicare plan or interested in switching your plan and exploring other options, Medicare can be confusing. This is where TLC can be of

help. TLC's professionally trained staff will listen to your needs, explain all your options, and help you find and choose the Medicare plan that suits you best. This program is strictly voluntary and has no obligation to our members. If you decide to use their services, you should contact them. You will not be contacted unless you provide your contact information to them. Additionally, their representatives will upon your request visit your unit. Numerous units have invited TLC representatives to speak to their membership in local meetings during the open enrollment period

Finally, we are celebrating our partnership with Jones and Granger Law Firm which officially began at the 2022 National Convention in Oakland CA. The Jones and Granger

Law firm was selected by the Delegates at the 2022 National convention as the official law firm to stand for the National Association of Retired and Veteran Railway Employees, Inc. in asbestos related diseases sponsored 2024 National convention and future NARVRE National conventions. This arrangement will be reviewed by Jones and Granger Representatives and National President and National Secretary Treasurer every two years with NARVRE officials making recommendations to the Governing Board. We continue to look forward to a bright future in our partnership Since July 1, 2022, to present NARVRE has gained 1547 new members while 544 have passed away.

— James (Phil) Steward
National Secretary/Treasurer



Breakfast Lakehurst New Jersey Attended by Asst Area 3 Director Joe Constantine

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such as breakfasts or luncheons—share that information with us. We are currently seeking details about such groups in the Elkhart, IN area. If you have relevant information, please contact me or any other NARVRE officer.

Unit 002 in Chicago, IL marks its third charter anniversary this month. On September 23, 2022, 34 railroad retirees assembled in Naperville, IL to form the unit, elect officers, and establish the group. Currently, Unit 002 has grown to over 150 members. Area 4

Director Gary Nelson, Bruce Halstead, and Jeff Doerr from Jones Granger law firm contributed to the formation of the unit. The Unit 002 officers are commended in the group's ongoing member recruitment.

NARVRE continues to accept donations from its members and other sources. These contributions support NARVRE's recruiting and related activities. Donors are acknowledged for their contributions in the NARVRE newsletter. Please consider making a donation by forwarding it to NARVRE National Secretary-Treasurer, Phil Steward.

— Ron Hylla
NARVRE National Vice President

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National President
George Boatwright
2806 Pebble Beach Drive
Elkton, MD 21921
386-589-6777
amboat49@hotmail.com

National Vice President
Ron Hylla
39594 125th Avenue
Holdingford, MN. 56340
320-492-6411
320-363-4346
rsimba@aol.com

National Secretary-Treasurer
James (Phil) Steward
6819 Crumpler Blvd, Ste 200
Olive Branch, MS 38654-1940
1-800-551-2588
narvre@gmail.com

National Legislative Director
Gary M Faley
6324 Calkins Road
Flint, MI 48532-3207
810-733-7256
faleyg@comcast.net

Filing a Second-Level Medicare Appeal: Part 2 – Good Causes for Late Filings

This is the second installment of our article from last month. It focuses on filing a late second level of appeal (also called a “reconsideration”).

As we said previously, if you are unsatisfied with how Railroad Medicare Part B paid (or did not pay) for a service you received, you have the right to appeal that decision. Once your first level appeal is completed by Palmetto GBA and you still do not agree with the decision, you have 180 days to submit an appeal to the Qualified independent Contractor (QIC), which is C2C Innovative Solutions, Inc, in Jacksonville, FL. If you are unable to file the request in 180 days, the QIC will dismiss it unless good cause can be found for late filing. Examples of good cause may include, but are not limited to, the following:

- Circumstances beyond your control, including mental or physical impairment (such as a disability, extended illness) or significant communication difficulties.
- Incorrect or incomplete information about the appeal was given to you by official sources (the Centers for Medicare & Medicaid Services, Palmetto GBA, the Railroad Retirement Board (RRB) or the Social Security Administration).
- Delays resulting from efforts by you to get supporting evidence – if you did not realize that the documents could be submitted after filing the request.
- When destruction of or other damage to your records was responsible for the delay in filing (as an example, a fire or natural disaster).
- A serious illness prevented you from

contacting the QIC in person, in writing, or through a friend, relative, or other person.

- A death or serious illness in your immediate family.
- A request was sent to in good faith within the time limit to a wrong government agency, and the request did not reach the QIC until after the time period to file a request expired.
- Delays due to additional time required to produce your Medicare documents (such as a Medicare Summary Notice) in an accessible format – in large print, Braille, etc.
- Delays as the result of you having sought and received help from an external resource (such as a SHIP or senior center), due to your disability, in order to be able to file the appeal.

The QIC will issue a decision within 60 days from when they received your request.

If you disagree with that decision, you can file a third-level appeal request with an Administrative Law Judge. Your decision letter from the QIC will supply you with the correct address for where to send that request.

If you have questions about a Railroad Medicare appeal, you can call our toll-free 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. You can also visit our website at www.PalmettoGBA.com/RR/Me.

— Jennifer Johnson
Palmetto, GBA



IAM Picnic with NARVRE Officers, Unit 109 Members & Jones Granger Reps.

2025 IAM Picnic held in Coon Rapids, MN