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National Association of Retired & Veteran Railway Employees, Inc.



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NARVRE NEWSLETTER

November/December, 2025

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FROM THE NATIONAL PRESIDENT —

Well, it's finally happened, Florida has had its last 90-degree day this year and that means it's FALL in the rest of the country. Time to elect local officers for the next two years and delegates for the 44th Biennial Convention to be held on May 17-19, 2026. The convention will be hosted by Unit030 COUNCILBLUFFS, IA at the Holiday Inn and Suites at 2202 River Road.

I recently reviewed the RRB "List of Congressional Districts by State", (JULY 2025) and found that the three districts in Nebraska are in the top 10 in the country for number of RRB recipients. Evidently everybody doesn't move SOUTH when they retire. We as an organization will be searching for retirees in the following states: NE, KS, IN, FL, NY, PA, WY and IL during the coming year. There have already been successes made in Areas 2,3,4 and 6 and I thank the Area and Assistant Area Directors for their hard work and determination. We have achieved success in new membership through the efforts of NVP Ron Hylla coordinating through our partnership with the law firm of Jones Granger.

Our other partnership with TLC Insurance has also helped in our endeavors. Now is the time to contact TLC at craigvillwock@tlcinsurancegroup or by phone at: 800-719-3751. Open enrollment for Medicare supplemental changes close Dec. 7, 2025, so call them today and mention NARVRE when calling. I would like to mention a member of our organization, Paul Steger, who advises railroad retirees in ways to maximize and protect your assets now and in the future. Contact Paul at: paul@railroadretired.com or by phone at: 913-306-8500.

NST, Phil Steward and the office staff have sent out packets to each unit in the country. Timely reporting of unit officers for the next two years, unit meeting places and frequency of local meetings are imperative to produce a correct National Directory. Additionally prompt reporting of unit delegate and alternate delegate choice for the 44th Convention so that Standing Committee appointments can be made prior to the convention.

We are now into the second month of 2026 DUES collection and I hope that each of you consider paying your dues on time.

At this writing, the US Government has been shut down for over two weeks. Please take heed of NLD Gary Faley's column as he

guides us through this seemingly unnecessary and needless period of our history.

As we progress into the Holiday Season, may I wish each and every one of you the HAPPIEST AND MOST ENJOYABLE TIMES imaginable!

HAPPY THANKSGIVING AND MERRY CHRISTMAS TO ALL, STAY SAFE!

— *George Boatwright*
National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Even though the current Congress has allowed the government to remain shut down for going on 4 weeks, the trucking lobbyists remain in full force on Capitol Hill, seeking unsafe increases in weight and length of semi-trucks on our highways. The Coalition Against Bigger Trucks (CABT) recently advised that the trucking industry is proposing a new "pilot project" to allow any state to increase truck weights from 80,000 pounds to 91,000 pounds for up to 10 years on federal highways. Most concerning, proposals for a heavier truck "pilot project" amount to little more than experimenting on the lives of motorists. The CABT is a non-profit organization with local supporters from across the country, which include leaders of police and law enforcement, representing over 250,000 members, local elected officials, truck drivers, safety advocates, leaders from railroads, unions and trucking companies, and public motorists. NARVRE has been involved with CABT for decades working to protect the freight rail industry and their employees that fund our railroad retirement system. We've seen this anti-rail issue before, so we know it's necessary that we speak up. The CABT and all rail supporters are demanding attention be given to public safety, infrastructure, and a responsibility to the men and women that the economy depends on to deliver our commodities. Recent transportation and commerce reports indicate that railroads, big and small,



Families celebrating the BNSF Christmas Train.

continued on page 2 →

From the National Vice President —

I trust that you and your family have had a prosperous year. There continue to be important responsibilities at both the national and unit levels being addressed. National Secretary Treasurer Phil Steward is presently overseeing the organization of the 2026 NARVRE National Convention in collaboration with Unit 030 in Council Bluffs, Iowa. Additionally, all units are expected to have completed their biennial elections and are requested to forward the results to NST Steward.

Our efforts to recruit new members and establish additional units are ongoing, as we continue to visit various locations. Recently, we met with CNW retirees in Milwaukee, WI, resulting in new members joining NARVRE, while several others were already members from previous engagements. Additionally, we have been requested to coordinate a meeting for retirees in Lincoln, NE, who are interested in reactivating the NARVRE unit there. The event tentatively scheduled for late November.

This year, we've seen an impressive surge in NARVRE membership, with nearly 200

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.

Judy Bengtson donation in memory of husband Jack, former Area 2 Dir. Mary J Windels donation in memory of husband, Gerald - Leroy Wimmer - Allen Wicks • Marion & Linda Patrick • Jones and Granger Law Firm • TLC Insurance Group • Douglas Dishon • Betty Wildman • Victor Sundquist • Barbara Sundquist • Mike & Rhonda Schlesselman • Brian Bell • David Corless • Jeff & Rusann Schroeder • Charles & Judy Allen • Don and Emily Beeler • Saul Stone • George Appleby • Mark & Helen Wood • Tom & MJ Higgins • Carolyn Fleming • Gary McClain • Peggy Peck • Teresa Moore • Joseph Burns • Adam V Ungaro III • Peter Hinckley • James Rasmussen • Stan Woytowicz • Mrs. Clyde Henry • Arthur & Marlene Hecht • Conrad M Wencka Christina Nutz Mike Mathews

Memorials

Retired Former BNSF General Manager Wayne V Eisenman • Unit #47 La Crosse WI President, Doug Fischer • Larry Edward Ehram • Albert Meader • Norman & Lois Williams • Steve Harris • James A Doering • Robert Reding • Florence Warnert • Dorothy Stearns • Andreas Hauptner • Dennis C. McMillan

new members joining at meetings I attended. Several units have grown significantly, and many states have expanded their membership lists. With the support of Jones Granger law firm, we're now connecting with a wider range of younger retirees and working railroad professionals. I would love to hear from other units regarding their new membership accomplishments by just emailing me.

NARVRE membership renewals are currently in full swing by all NARVRE units. If your unit has not contacted you regarding dues for 2026, please contact your unit treasurer or other unit officers. I would suggest all NARVRE Area Directors, on a monthly basis, contact units in your respective areas to determine how their membership renewals are proceeding. NARVRE units should have their calling committees working on contacting their members regarding membership dues. NARVRE's success depends on you to pay your dues timely. Therefore, similar to 2025, I am challenging all NARVRE members and units to have a membership renewal rate of 90% or higher for 2026.

Medicare's open enrollment period is underway and runs from October 15 to December 7, 2025. Updates to Medicare coverage are expected for 2026, so it's important to review your current medical policy for any new changes. If you need assistance with your coverage, reach out to TLC Insurance Group at 800-719-3751 and be sure to let them know you're a NARVRE member.

In closing, I hope you and your family have a wonderful Thanksgiving and a Merry and Joyous Christmas holiday season.

— Ron Hylla
NARVRE National Vice President



Disembarking off CPKC Christmas Train as it makes its journey across northern U S and southern Canada.



On board the Polar Express at St Paul Union Depot.

(National Legislative Director from page 1)

plan on winning back business that was lost over years to the trucking business. Congress must be reminded that shipping by rail has enormous public and private benefits, and a resurgent freight rail industry will benefit businesses, the public, and the planet, as well. However, several proposals are currently being called for in Congress, options that would shift and/or divert freight traffic from safer rail service to the nation's highways. Myths must be broken, and facts must be presented advising Congress that shipping by rail can lessen costs by 10 to 40%. Congress needs to know that on average, rail is four times more fuel efficient than trucks. A single freight train can haul a load that would otherwise require over 300 trucks. In the U.S., freight trains can move one ton of goods approximately 470 miles on a single gallon of fuel, compared to trucking's approximately 134 miles per gallon of diesel. The coalition has pointed out that there is no more important issue in the truck size and weight debate than protecting motorists. Making a truck longer or adding weight will make driving more difficult and increase the chances of a crash. USDOT studies have found that multi-trailer trucks have an 11% higher fatal crash rate than single-trailer trucks. A 2016 USDOT study found that heavier single trailer trucks in limited state testing had anywhere from 47% to 400% higher crash rates. And the higher crash rates for longer and heavier trucks are not surprising considering that multiple trailer trucks take longer to stop. And both longer, heavier trucks are less stable and more likely to roll over. The National Troopers Coalition, representing 42,000 troopers in 43 states, opposes increases in truck size and weight. The National Sheriffs' Association, representing thousands of sheriffs nationwide, opposes increases in truck size and weight.

continued on page 3 →

COUNCIL BLUFFS - CONVENTION COMMITTEE

Registration letters have gone out to all unit presidents regarding the 44th Biennial Convention May 17-19, 2026. It is being held in Council Bluffs, Iowa and registration is \$175.00. We are promoting an early bird drawing and any registrations received by December 31, 2025, will be entered in a drawing for a free room at the Convention Hotel, the Holiday Inn & Suites. We look forward to welcoming you in May 2026. (Narvre Unit 30)



HO HO HO Merry Christmas and Happy New Year!

(National Legislative Director from page 2)

The National Association of Police Organizations, representing 241,000 law enforcement officers, also opposes increases in truck size and weight, and the International Association of Chiefs of Police also opposes those increases, as well. These facts regarding law enforcement officers are crucial to these truck issues and should be pointed out to Congress as uniform police are the true truck size and weight experts. They are trained and have firsthand experience in truck crashes. They are first on the scene, and they conduct the investigation of a crash. And they have the experience to make them uniquely qualified to evaluate the impacts of bigger and heavier trucks. Their opinions are paramount to these discussions.

The Surface Transportation Reauthorization bill expires in September 2026. Committees in both chambers are expected to release draft legislation later this year, with a House markup tentatively planned for November. Until then, the CABT and rail supporters will keep pressing Congress to hold the line. "No one wants to see a tragedy." Not for motorists, not for taxpayers, not for truck drivers."

CABT has put forth a "Vote NO" link to Congress which has been emailed from this office. If you did not receive it, you can simply email me with your email address, and it will be sent.

— Gary Faley
Legislative Director

From the National Secretary-Treasurer —

I pray you and your families are well as we all prepare for the Holidays with family, friends, associates, and acquaintances. Here in the midsouth, we have been enjoying rather pleasant weather as the seasons are changing and are grateful for the beautiful, brilliant hues of trees with the sound of laughter as families gather outside children playing games plus taking the opportunity to celebrate Holidays and just being together with loved ones. We hope you take the opportunity this season to spend time surrounded by those whom you love most in this world.

As we have in the past, I am looking forward to again working with unit Presidents and/or Secretary Treasures to reduce the number of delinquent members and clean up the rosters; we will continue to recognize those high performers.

As promised Renewal notices were mailed the first full week of October. We received the first seven within 5 days. 801 members who received the renewal information and returned to the National Office the printed information card along with a check in the self-addressed envelope.

Theses seven members were: Pearlie J Marshall – Florissant, MO, George Williams – Columbus, MS, Robert & Roseanne Stefanski – Monroe, MI, Marion & Linda Patrick – Tallassee, AL, Delores Thurmond – Middleton, TN, Shirley J Springston – Newark, OH, Cecil & Loretta Whited - Brooklyn, OH. We certainly appreciate your interest and support along with the other 11,501 members of NARVRE. Additionally thank you for being

this year's early birds. I will send you a small token of our appreciation.

How fast time passes, another year coming to an end and the new year with all the hopes and challenges ahead. I recognize the Jones and Granger Law Firm for your support. Thank you TLC Insurance Group for the cooperation provided. Both these partners have helped us in growing our organization and providing crucial information to our membership and potential members.

Statistical Snapshot - NARVRE membership is 11,501, new members since January 1 2025 505 lost 94 per cent of unpaid members on rolls not receiving newsletter 28%.

Please review the TLC insert to assist members with open enrollment for the year 2026. If you have questions concerning this ever changing issue, we encourage you to speak to a TLC representative and/or request a Representative to visit your unit during the enrollment period for 2026.

This November/December Newsletter will be the final edition for the year 2025. Our publication will resume January 2026! However, I will continue issuing email Alerts and Blasts as circumstances dictate to all members who possess an email address.

I personally thank Bruce Halstead, Craig Villwock, our office administrative staff, Paige Franklin and Tracey Ward, accountant Mark Hibbs, Roger Swanson, Finance Committee Chairman, former President Tom Dwyer, and my fellow National Officers, George Boatwright, Ron Hylla, and Gary Faley for all their help and assistance during this very busy year. Many thanks to Gary R Nelson Area 4 Director for furnishing all the Christmas pictures, we certainly appreciate his efforts.

I am truly thankful to every person who has invested their time, energy and unique talents and gifts to make NARVRE successful and helping railroaders and their family members nationwide by Protecting, Promoting, and Preserving Railroad Retirement Benefits.

— James (Phil) Steward
National Secretary/Treasurer



NARVRE/Jones & Granger sponsored CNW retirees meeting in Milwaukee, WI.



NATIONAL ASSOCIATION OF RETIRED
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Medicare's 2026 Open Enrollment Period: October 15 – December 7, 2025

October marks the beginning of Medicare's Open Enrollment Period for the 2026 coverage year. If you want to make a change to your plan, you can do so between October 15 and December 7, 2025. Any changes you make during open enrollment will take effect on January 1, 2026.

Here are some of the actions you can take during Medicare's open enrollment period:

* If you have Original Medicare, you can change from Original Medicare to a Medicare Advantage Plan, sign up for a Medicare drug plan, or change your existing Medicare drug plan.

* If you have a Medicare Advantage plan, you can join, leave or switch to another Medicare Advantage Plan, add or drop drug coverage, or switch to Original Medicare.

The most common change people face each year is a change to their prescription medicines, either the medicines themselves or the dosages. This can impact your decision related to your Part D (drugs) plan. If you already have Part D, be sure to check the plan's drug formulary included in their Annual Notice of Change, which you should have received in the mail prior to October 15. Some Part D plans are not sending copies of their formularies and instead are requiring you to visit their website to obtain that information. It's really important to review the formulary before making a decision on Part D coverage. If you are unable to get to the plan's website, you can call the plan and request they send you a paper copy of the formulary in the mail.

Next, we encourage you to use the "Find Health & Drug Plans" online tool at www.medicare.gov/plan-compare.

You can compare various plans, including Part D plans. To do a search for a Part D plan, you input your address, your medications, and the pharmacies you would like to use. Then the system compares various Part D plans for your area. The tool will let you know the monthly premium for each plan, the total drug and premium costs for 2026 and the deductible. All the data is based on what you input into the tool, which can compare plans looking at a maximum of five drugs that you enter into the tool. The Compare tool also lets you compare Part C plans and Medigap policies.

Open Enrollment is also the time to decide if you want to have Original Medicare (Part A plus Railroad Medicare, which is Part B) or if you would like to have a Medicare Advantage Plan (Part C). Part C replaces parts A and B completely. Individuals that choose a Medicare Advantage Plan are no longer served by Railroad Medicare.

If you choose to stay with Original Medicare, you can look at and download a digital online copy of the 2026 Medicare & You handbook, which is located at www.medicare.gov/medicare-and-you. You can also request that the handbook be mailed to you. Another option is to have the handbook emailed to you. You can make those selections on the Medicare.Gov website.

We strongly encourage you to review the 2026 Medicare & You handbook. It shows what is new and important upfront on Page 2. The handbook also has a very handy index, which you can use to find out if certain Part A and Part B/Railroad Medicare services are

covered. Reading this handbook helps you make informed decisions about your Medicare coverage.

Feel confused or overwhelmed? That's normal. For help, you can contact your state's health insurance program (called "SHIP"). Every state has a SHIP, and they are staffed by volunteers who have no affiliation with any health insurance programs (Medicare Advantage Plans or regular Medicare). They can meet with you, talk with you about your health situation and what programs or services that you need, and they can talk to you about your options. You can get started with SHIP by visiting the State Health Insurance Assistance Program website at www.shiphelp.org. You can also call SHIP at 877-839-2675.

At the time this newsletter was published, the 2026 Medicare annual deductible and premium information was not yet available. You can visit the Medicare.Gov website to see this information, once it is posted, at <https://www.medicare.gov/basics/costs>.

In closing, if you have questions about your Part B/Railroad Medicare coverage or how to reach someone at SHIP, you can call our toll-free Beneficiary Contact Center 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.

— Jennifer Johnson
Palmetto, GBA