



— SINCE 1937 —

National Association of Retired & Veteran Railway Employees, Inc.

NARVRE National Office

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Published ten times a year

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



— SINCE 1937 —

NARVRE NEWSLETTER

April 2017

VOL. 31 NO. 04

FROM THE NATIONAL PRESIDENT —

I have received letters by US Mail from Area 3 Director Ken Kolberg and Area 8 Director Rick Olson of their intentions to step down from their current positions in the near future. Mr. Kolberg will resign as of May 1, 2017 for health reasons and Mr. Olson will be returning to Minnesota to be near family and will step down effective June 1, 2017.

This will mean that we have vacancies in Area 3, Area 7 and Area 8. The following is the territory these states cover:

Area 3: Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont.

Area 7: Idaho, Montana, Oregon and Washington.

Area 8: Arizona, California, Nevada and Utah.

In any member in good standing male or female if interested should contact National Vice President Tony

Padilla for details. His name and address is on our national newsletter.

Area Directors serve on the Governing Board and represent specific geographical areas. They are the line of communication between the National Association and the local Units. As a member of the Governing Board they are automatic delegates to the National Convention every two years. Their expenses to the national convention are reimbursed by the National Association upon completion of the convention and proper receipts there by submitted.

Area Directors are elected by a majority vote in caucus at the convention by the delegates of Units in their area and confirmed by delegates at the convention, and serve a term of four years or until their successors are elected and qualified. In 2018, in Council Bluffs, IA, Area Directors from area 1-3-5-7 will stand for election as well as your national officers.

— Tom Dwyer, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

In less than a month's time, Speaker Paul Ryan and the members of his leadership team have presented yet another replacement package to follow their plan to repeal the nation's healthcare law (Obamacare). The new theme has been titled "The American Health Care Act", which indeed, is a winner for those in the upper class, and the losers are those income earners on the lower scale. Recently, the Congressional Budget Office (CBO) issued their financial scoring report on Ryan's latest plan, stating that 14 million people will lose their healthcare next year and 24 million by 2026. The CBO is our government's non-partisan agency and their report indicates that this replacement plan would hand over a whopping \$465 billion in tax breaks to the wealthy and health care corporations, paid for by slashing Medicaid and gutting financial support that helps working families buy health insurance. To illustrate the intent of Ryan's new proposal, we only need to look over the party platforms of the GOP, as well as their own historical record, which has never endorsed the current provisions in Obamacare which sustain and strengthen Medicare,

and their new plan guts that important language. According to the CBO, Ryan's new proposal will cut existing benefits for poorer adults, shifting new financial benefits to those Americans sitting higher up the income ladder. This plan now offers federal subsidies to help the very rich purchase their healthcare insurance. Indeed, this proposal is loaded with examples of shifting benefits from those that are now covered under Obamacare to the very rich that do not need the financial assistance. We previously reported on an earlier Ryan proposal which favors tax free Health Savings Accounts (HSA) which, of course, are more helpful to those that can contribute more money to their own HSA. The poorer HSA policy holders are most likely trying to keep their premium payments in that account, hoping a major medical condition doesn't drain their balances. The tax free benefit of a HSA policy has no favorable consequence if you cannot keep the account growing over time. Further, Ryan's proposal contains new language that will eliminate a current provision to tax the incomes of health care insurance executives with incomes over \$500,000. The loss of that amount of revenue threatens the entire health care system as well as Medicare.

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N.A.R.V.R.E. National Association of Retired and Veteran Railway Employees, Inc.

From the National Vice President —



We are now into the fourth month of the year with ambivalent congressional progress about the future of our senior benefits in terms of Social Security, Railroad Medicare/Medicaid and the protections of Railroad Retirement Pension Annuities. With the repeal of the Affordable Care Act, no replacement has been insight despite the Presidential proclamation of **"Repeal and Replace"** leaving millions

unprotected and in a healthcare limbo. The resistance continues to ask congressional Representatives in Town Hall meeting in their respective Congressional Districts with no solutions in site.

We continue to promote the asking for voluntary contributions to NARVE beyond the regular annual membership dues. We thank all those that continue to respond.

Thanks to all the Area Directors who joined me in matching my \$50 donation along with other Unit Officers. No matter how large or small, your contribution is appreciated to keep our organization strong. We will continue with our goal to protect, preserve, and promote our Railroad Retirement Pension Annuity and Railroad Medicare. **Continue to recruit new members and establish new units.**

Good news National Vice President was invited to attend the reorganization of Unit 149 in Tyler, Texas. The Unit had closed due to not being able get officers in place. Area 5 Director G. G. Gonzalez was to attend this meeting but due to the death of his son, he asked NVP Tony Padilla, President Oscar Cisneros VP Dennis Taylor of Houston Unit 187 to attend. Thanks to Treasurer Charles Baxter presiding the meeting we revived the unit. With great success Brother Don Hollis of SMART was elected President, Mary Jones Secretary as temporary officers in place.

From the National Secretary-Treasurer —

During 2015 and early 2016, my predecessor, Joyce Burton, experienced several database crashes due to an old and obsolete system. As a result, a significant amount of data that was recovered. Although, much of it was lost or corrupted. Consequently, the Governing Board unanimously decided to commission the development of a new database system which was bought online in July 2016. Data from the old system was used to populate the new system.

Our computer experts feel that after the 2017 and 2018 billing cycles, our new database will reflect up-to-date information that will be useful to everyone. We appreciate your patience.

A number of units and members have sent mail to the former address located in Missouri. Please send all NARVRE National correspondence to: 6819 Crumpler Blvd, Suite 200, Olive Branch, MS 38654

All unit officers: the IRS form 990n returns deadline is May 15, 2017 will be completed by our corporate accountant for a discounted fee of \$8.00 for those who desire to take advantage of this service.

— James (Phil) Steward,
National Secretary/Treasurer

Tyler Unit 149

Photo Top L-R:

VP Houston Unit 187 Dennis Taylor, NVP Tony Padilla, Treasurer Charles Baxter, President of Unit 187 Oscar Cisneros, Secretary Mary Jones.

Bottom Row L-R:

Railroad Retirement Representative Cecilia White (RRB), Juanita Cayard, LaWana Baxter, Don Hollis, Glen Hale, Patricia Love, Jim Love, Glen Wilkins not pictured Maxine Marshall

In recognition of Unit 41, Director of Communications Mel Underhill reports, "This morning, February

10, 2017, RABO, Retired Administrators of the Baltimore & Ohio, honored Bruce Lawler with the Gold Watch Certificate for attaining the age of 90. He is a retired C&O executive now residing at the Masonic Home in Louisville, KY.

Congratulations Bruce! In the photo are, left to right, Mel Underhill, Bruce Lawler, President Unit 41 Don Stier, and Dick Brown, all RABO and NARVRE Unit 41 members.

— Anthony (Tony) Padilla NARVRE National Vice President



WHAT IS GOING ON...

NARVRE Ohio State Meeting

May 15, 2017

Holiday Inn, 15471 Royalton Road, Strongsville, OH 44136

Speakers include all NARVRE National Officers, Past Pres Westphal, Moody's Law Firm and Senator Browns's Office. For further information contact State President Ruth Teper rbt@cox.net or 216-403-9530 cell.

MEMORIALS

Russell Gale
Raymond Sillanpaa
Richard Birkett
Armand Carlucci
Pat Foppiano
Emmit Erdmann
Ray W Ramsey
Norbert Jeziorski

William Ostiguy
Mary Kelly
Richard DeLauter
Fredrick Moffett
Joseph Nedorost
Betty Robbins
James J Reedy
Robert Spring Unit 152

DONATIONS

Diamond \$1000: None at this time

Platinum \$500: Hugh and Martha Bresnahan

Gold \$200: Violet Zweifel in Loving memory of Harold Zweifel ; Kevin G. Keegan; NST Philip and Shirley Steward

Silver \$100: Wally E Alm in Loving Memory of Pauline Alm

Friend \$50.00: Arnold and Lorna Johnson; Andrew McDonald ; Peter J Faller; AD 2 J.J. Grabner, III; AD 6 BruceChristie Hager; and NVP Tony and Mary Padillia; National Pres Tom and Diane Dwyer

Donation: Emit A Moran; Mary Jo Windels

(National Legislative Director from page 1)

Ryan's plan does not tell us how he plans to replace those needed funds to sustain these national health care systems. It must be pointed out that the findings published by the CBO has caused the Speaker to delay a vote in the House on this issue, which was scheduled for 3/23/17. The Speaker and his leadership do not currently have enough votes to pass their new legislation as written. We have the research and reporting from the CBO as well as many non-partisan and non-profit orgs to thank for this delay. However, our new President is not pleased with this delay, and is currently calling for an immediate vote for tomorrow, on 3/25/17...we shall see. Narvre has stated that many things in Obamacare need to be fixed, (and Congress should do so) but we will not stand by quietly for a replacement proposal which will repeal a law that promotes medical coverage for all of our people...and hand it over to the private health care industry. We will speak out to protect this immediate issue which confronts our nation's Medicare system, because the existing health care law (Obamacare) contains provisions to engage patient and physician relationships without the interference and control of the private health care market. We only need to look back prior to the national health care law (Obamacare) to the policy and practices of the health care insurance industry which was quick to separate their policy holders into categories relative to their age, health, and income. That history on pre-existing conditions include the practice of employees secretly researching every line of a policy questionnaire in order to be able to cut off coverage and/or end a policy in the midst of an expensive major and life-saving medical treatment. We have the experts from the non-partisan orgs (like Kaiser Health Foundation) telling us that the older and sicker folks will pay much more while the very rich pay less. So the President has signaled his support for this plan, without explanation. He's still calling for an immediate vote on a plan that is

unfair to seniors and without regard to what the CBO has published. His actions indicate his support for a plan allowing private insurers to charge older people higher prices than what is allowed under our current health care law. Also, there are GOP Senators from states whose budgets rely on federal funds to care for their indigent and the poorer, aging, and sicker residents that are on Medicaid. Many state governors, from both parties, do not favor many parts of this latest legislation, especially targeted cuts meant to kill Medicaid. AARP, Alliance for Retired Americans (ARA) and other health reporting groups, like Kaiser Health, are warning about rural hospitals facing the distinct possibility of being closed due to harmful cuts to the system. It is simply rank political nonsense to use federal funding to open up new medical centers around the country to accommodate newly insured patients under Obamacare, only to cause them to close due to the political foolishness of proposals continually put forth by Rep. Paul Ryan and certain colleagues. And they are currently urging their Mem-

bers to lobby their counterparts in the Senate, in case they pass their bill in the House. We should know where our own Senators stand. More than a few GOP Senators are speaking out in opposition to the content of the House bill. We should thank them for their service and dissuade others from voting for such a travesty if it passes the House and looks for the consideration of the Senate. It will be a close vote.

On a point moving forward is a reminder of a major achievement of the Affordable Care Act (Obamacare). The ACA provides healthcare for millions by requiring the wealthy and insurance and RX drug corporations to pay a bit more in taxes. The President wants to end this fairness, giving a \$7 million tax break each year to the wealthiest 400 families while costing 14 million their healthcare next year alone (per Americans for Tax Fairness 3/14/17). We urge Congress to represent the American people!

NARVRE Toll-Free to Members of House & Senate - 877-668-3864 & 877-668-3866.

— Gary Faley,
National Legislative Director



National Officers meet with Council Bluffs Convention Planning Committee February 28. Pictured sitting l-r: Tom Dwyer, Whitey Westphal, Pam Fogle, Marjorie Ingram. Standing l-r: Phil Steward, Orval McGee and Judy McGee.



Unit 87, Spring Hill, FL, retiring president, Gerry Olesen, present with plaque acknowledging 12 years of strong leadership. Pictured with incoming president, Al Fontana.



Oldest member Unit 30 Eunice Grunberg — 94 years young.

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Volume 31 Number 04

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News deadline 10th of each month
Mail to National Office

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APRIL, 2017

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From Palmetto, GBA

Beware: Callers Impersonating Government Agencies

You hear it nearly every day: scammers calling households and asking for specific and personally identifiable information. This could include your Social Security Number, credit card numbers, etc. This week the Health and Human Services (HHS) Office of Inspector General (OIG) issued a fraud alert regarding phony calls that appear to be made from their office.

Per the HHS OIG:

The U.S. Department of Health and Human Services (HHS) Office of Inspector General (OIG) recently confirmed that the HHS OIG Hotline telephone number is being used as part of a telephone spoofing scam targeting individuals throughout the country. These scammers represent themselves as HHS OIG Hotline employees and can alter the appearance of the caller ID to make it seem as if the call is coming from the HHS OIG Hotline 1-800-HHS-TIPS (1-800-447-8477). The perpetrator may use

various tactics to obtain or verify the victim's personal information, which can then be used to steal money from an individual's bank account or for other fraudulent activity. HHS OIG takes this matter seriously. We are actively investigating this matter and intend to have the perpetrators prosecuted.

It is important to know that HHS OIG will not use the HHS OIG Hotline telephone number to make outgoing calls and individuals should not answer calls from 1-800-HHS-TIPS (1-800-447-8477).

For more information, please visit the HHS OIG website at <https://oig.hhs.gov/fraud/consumer-alerts/alerts/phone-scam.asp>. The website indicates different ways to notify the HHS OIG if you have been targeted via this process.

The IRS Alerts:

Another tactic being used is when callers identify themselves as from the Internal Revenue Service (IRS), saying you owe back-taxes and that

you need to pay them immediately (on the phone) in order to avoid being prosecuted. Information on this scam can be found at <https://www.irs.gov/uac/newsroom/scam-phone-calls-continue-irs-identifies-five-easy-ways-to-spot-suspicious-calls>. As with the HHS OIG issue, the IRS webpage also has methods to contact them if you have been targeted through by this practice.

If you have any other concerns about other potential fraud and abuse, you may contact 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. We encourage you to visit our Facebook page at www.Facebook.com/MyRRMedicare and our website at www.PalmettoGBA.com/RR.Me.

— Jennifer Johnson