



National Association of Retired & Veteran Railway Employees, Inc.

NARVRE National Office

509 W Reed St • Moberly, MO 65270

Phone: 660/269-8895 • Fax: 660/269-8896 • Toll Free: 1-800-551-2588

Email: NARVRE@gmail.com • WEBSITE: www.narvre.info

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NARVRE NEWSLETTER

AUGUST 2014

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FROM THE NATIONAL PRESIDENT —

Just a note on the 2016 National Convention to be held in St Louis, Missouri at the Union Depot Hotel. We have inspected the convention site and you will be fascinated by the amenities and the room of hosting the convention. Now is the time to began planning to send a delegate. Do not wait until 2015 to began thinking about it. There are various ways to raise funds such as raffles, 50/50 drawings, garage sales or just plain donations at your meetings. We were pleased this past May in

Sacramento that some 71 delegates attended. We hope to expand that number in 2016. Lets get started!

I want to thank everyone for the success of our convention in May in Sacramento. Lets make St. Louis Host's of the 2016 Convention proud as well. Prepare, plan and we will see you there.

This is the call to all those railroaders in the State of Kansas whether they are active or retired to attend the Kansas State Legislative Committee Meeting on November 1, 2014 at the Airport Double Tree Hotel, 2098 South Airport Road in Wichita, Kansas. The meeting will commence at 1000 with

discussion on Railroad Retirement, senior issues as well as remarks by the Moody Law Firm.

Attending will be A.W. "Whitey" Westphal, past president of NARVRE and Moody Retiree Representative, Tom Dwyer, NARVRE National President, Tony Padilla, NARVRE National Vice President and Craig Hatch, NARVRE Area 6 Director. We all know non NARVRE members so bring along your friends to attend this meeting. Questions will be answered on the issues confronting us as retirees and the importance of voting in the mid-term elections.

— Tom Dwyer, National President

From the National Legislative Director —

Today, we have joined with other national organizations to tell Congress that time is running out, and they must reach agreement and fund the Highway and Transit Accounts of the Highway Trust Fund (HTF). Congress has once again sat on the sidelines, letting the clock wind down as the HFT runs out of money, placing the nation in another crisis. The leadership continues to play politics as America stands to lose over 700,000 jobs connected to all aspects of transportation and infrastructure systems. Construction has been slowing over the last few months as businesses wait for Congress to hold up their end of the deal on existing projects. Jobs already in place began after financial agreements and obligations were made in prior years. Congress must act now to save those jobs and to assure both businesses, and the states they work in, that they can move ahead and invest in future projects. If they do not, all components of roads, transit systems, and bridges will continue to deteriorate, and the safety of all will be out the window. All policy makers, past & present, are at fault as they have known for

a long time that the HFT was going broke, due to an antiquated funding system that hasn't kept up with inflation. Congress has failed to increase the funding levels for more than two (2) decades. Due to their intransigence, one in four American bridges needs repairs or is obsolete, the American commuter rail systems have a \$57 billion backlog of overdue maintenance, and the roads have been so badly neglected, it will cost taxpayers billions in additional funding. There are some Members of Congress that believe we therefore cannot afford to fix this crisis, which is very bad thinking for people sworn to office with the responsibility of maintaining our surface transportation systems. They should consider that after years of neglect, the American Society of Civil Engineers gives us a D+ grade, and the World Economic Forum shows U.S. roads at 18th and railroads at 17th in world rankings. The House and Senate must join together and find the solutions for a long term fix to this outdated and broke financing system. This month marks the 50th anniversary of the Urban Transportation Act of 1964, which created the program for federal investment in public transportation by providing grants and loans to assist local transit systems, under the newly created Federal Transit

Administration. This Act allowed for federal, state, local and private partnerships that were key to the revitalization of the public transit systems then in decline. It also provided the path for America to build and maintain a 21st Century transportation system that could compete with any other nations in the world. The naysayers must look back to the histories of our railroads, and highways, and aviation. The experts and those connected to transportation issues agree that we can turn this around, but we must adequately invest in and meet the needs of the entire surface transportation system.

Recently, AFL-CIO Pres. Rich Trumka and the Chamber of Commerce President, Tom Donohue, sat side by side and testified in a hearing in Congress, imploring Congress to work together to find solutions to this transportation and infrastructure funding crisis. Their relationship is usually adversarial, but together, on this issue, they warned Congress that action is overdue. Already, the Secretary of Transportation has advised state and local transportation agencies that funding from federal government that supports construction and runs buses and trains will be reduced to a bi-monthly basis and paid only as gas tax

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From the National Vice President —

Our Membership has not changed much since I took office on June 1, 2014. Some Area Directors are doing a great Job in staying in contact with their Units. As Area Directors you are the organizers of your areas. I know that it is

easier said than done to make the connection with your respective units but an effort has to be made. Up on the appointment of my new Area 5 Director, he immediately wanted to concentrate on locations where a potential number of railroad retirees live. Area 5 covers large states in TX, NM, LA, OK and AR. He started looking in south Texas and made contact with retirees he worked with

in the railroad days. Guess what? He made a contact and got him to get other railroad retirees together to talk about potentially start a NARVE Unit. Most of these railroaders have never heard of NARVRE. That is the usual story we hear, but when we talk about NARVE and about what we do and that we are not a new organization, they get excited and want to know more. Each Area Director can be involved in reaching out to retirees in your area. In reality all you need to start a unit is 9 or ten prospective members and if you encourage that each one signs up the spouse, you have got an opening to start a new Unit because all you need is 17 paid memberships to start a Unit and then continue to grow the unit, but keep in mind that you need to lineup at least one to initiate the office of President and you will be surprised how the that flicker grows into a full set of officers to run the new unit. That is what Area Director 5 is doing and it is working on, but he has 5 States. Start the organizing one area of your state at a time and you can do it. As long as the wheel does not stop, we will survive. The following is a note of the new Unit #64 in Harlingen, Texas organized by Area 5 Director G. G. Gonzalez on June 5, 2014.



From left to right: Robert Acevedo – LR; J. R. Abrego-VP; Tony Padilla National VP; David Gonzalez- President; Oscar Cisneros VP Unit 187; G. G. Gonzalez-President Unit187; Not pictured, Aida Gonzalez- Sec Treasurer.

From the National Secretary-Treasurer

ATENTION: All UNIT Officers we will be starting our e-mail of the newsletter soon. Please have your S/T notify the National Office if your unit wishes to participate in getting their Newsletter from the NARVRE Website or by e-mail from their Unit Officer or from the National Office by mail. We will service all members by mail if they do not have a computer or do not wish to get their newsletter any other way but by mail. Make sure your e-mail is given to your unit officer and that it is correct. Any changes in e-mail addresses need to be sent to the National Office and your local unit S/T or Officer that handles the e-mail of the newsletter for the unit.

We realize that this is a change from everyone getting their Newsletter by mail and that we will have some errors that will occur, but we ask for your patience and we will always endeavor to correct any issues that come to our attention.

Officers and S/T, please check your records and collect any outstanding unit dues from your members we have fallen behind and have (1,981) 2013 unit members that have not yet paid their 2014 dues.

Please check and see why these folks have not renewed their memberships, this is very important work that needs to be addressed. Membership in NARVRE is even more important now than it has ever been

We need everyone to support the preservation of your Railroad Retirement Annuity when it comes to legislation being presented that could cut into the income that provides our living in Retirement. We have had several units send in dues for 2015, remember the dues sent to National have been raised they are Single Unit member \$13.50 and Couple unit members \$20.50.

The website posts dues for 801 member at large only and not for units. Please do not advertise the website for your unit members to join NARVRE.

Thanks you and appreciate everyone's co-operation in this effort.

— Joyce A. Burton, National Sec/Treas

New Harlingen, Texas Unit #064 - On June 5, 2014 President G. G. Gonzalez of Houston Unit 187 invited National Vice President Tony Padilla to Harlingen, Texas to be with him to address a group of Railroad Retirees. Anticipating that there would be enough members to organize a Unit, Tony accepted to be there to also speak to the group. G. G. Gonzalez opened the meeting at great length and talk about the importance of spreading the message about NARVE and to build up our membership. G.G Gonzalez, introduced Tony as the newly elected National Vice President and former Area 5 Director

Tony welcomed and thanked the group for attending the meeting. He talked about brining greetings from President Tom Dwyer and officers of NARVRE. He gave a short brief about His background with the Southern Pacific Railroad, Amtrak and as National Political and Legislative Director of his union, the TCU-IAM. After mentioning he retired in 2009, Tony gave a short history of NARVRE and of the role NARVRE plays in promoting, protecting, and preserving our Railroad Retirement Pension.

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(National Legislative Director from page 1)

money comes in...which means jobs will be reduced, and workers, to include rail, will be furloughed affecting an already sluggish economy. We all need to tell our Members in Congress that they must act now. There are a couple short-term fixes in the legislative hopper, but opposition is being expressed in the Senate, saying a short term fix would only undermine an ongoing effort to pass a long-term transportation re-authorization bill this year. The House Ways & Means Committee has passed a Resolution that would raise around \$10 billion to extend the current gas tax and fund the HFT through May of 2015. It has some provisions that NARVRE would not support but it is the longest extension so far offered. In the Senate, Sen. Chris Murphy (D-CT) has shown some backbone and offered legislation that would raise the HFT gas tax by 12 cents over 2 years, and then indexed to inflation. Some other Senators have jumped to denounce his proposal, as they're opposed to any increase to the gas tax. However, they do so without offering any other credible idea to fix the crisis, which is the standard these days. NARVRE would hope that any proposal would be used to ignite a good debate in order to remedy this already bad situation. Congress must act now in order to fix our surface transportation system and to save American jobs. NARVRE members should let their Representatives know that we expect them to properly maintain funding for our transportation & infrastructure investments. As always, let them know you're an active retiree in NARVRE and a voting constituent.

**Contact Congress, both the House & the Senate, and tell them to take immediate steps to preserve long term federal funding for transportation & infrastructure. Without their action, the Highway Trust Fund, including the Mass Transit Account, will go bankrupt and ongoing projects will be disrupted and jobs will be lost. Critical repairs to the nation's transportation infrastructure cannot be delayed any longer.

.NARVRE Toll-Free Contact Congress #'s ... 877-668-3864 & 877-668-3866

*Investments in transportation infrastructure results in job creation. For every \$1 billion in federal investment in transportation infrastructure, an estimated 27,800 to 34,800 jobs are created (Dept. of Transportation, 2008).

— Gary M. Faley, Legislative Director

National VP from page 2

NARVRE was introduced as the only Federal Chartered Railroad Association in the industry with NARVRE, this year, celebrating its 78th anniversary. NARVRE was organized three months after the Railroad Retirement Act was first enacted in 1937 by a few retirees who envisioned the need for an organization to protect our Railroad Retirement Pension. They saw the need because since its enactment it began to be attacked and to be repealed. We have been successful ever since. Railroad Retirement can be lost if we do not stand up to defend it. He talked about the 60/30 Early Retirement Legislation that allowed you to retire at age 60 with 30 years' service and about the creation of our railroad retirement Trust Fund.

In discussing the recurring problems we have with congress and how the congress periodically attempts to dissolve our Railroad Retirement and consolidate it with Social Security, NARVRE has been able to

prevail because NARVRE stays vigilant to making sure we defeat those who try to weaken our railroad retirement pension, Social Security, Medicare, Medicaid and an affordable health care for all seniors. We work together with the Railroad Unions to make sure our pension is safe. After much discussion and in conclusion, Tony thanked the group. Seeing there was enough interest to start a NARVRE Unit, he called for nominations for temporary officers. G. G. Gonzales had lined up folks for a positive outcome. Enough members signed up to start the new Harlingen, Texas Unit. **Since this accomplishment, President Tom Dwyer has appointed G. G. Gonzalez to the Vacancy of NARVRE Area 5 Director. Congratulations are in order and we wish him well on his new position.** The new Harlingen, Texas Unit is NARVRE Unit #064 pending an official Charter. Picture of the new officers is attached.

— Tony Padilla National Vice President

Special Informational Meeting Tuesday, Sept. 16

The Los Angeles and San Bernardino units of The National Association of Retired and Veteran Railway Employees, Inc. (NARVRE) announce a very important Informational Meeting with special focus on the future of our Railroad Retirement System. This essential meeting will be held on Tuesday, September 16, 2014.

Traveling all the way from Cleveland, Ohio and Chicago, Illinois, our special guest speakers will be Whitey Westphal, past president of the NARVRE Organization, Walter Barrows, Labor Member to the Railroad Retirement Board and Geri Clark, assistant to the Labor Member. These special guests bring authoritative and crucial facts regarding our Railroad Retirement benefits and their longevity. .

This meeting is essential for all who now work for the railroad and those now retired. You will not want to miss this opportunity to hear what Mr. Westphal has to say about what happens when there is a mistake in your retirement benefits, and what Mr. Barrows has to say about our railroad retirement and its future . You will want to hear Geri Clark share information about the flow of our Railroad Retirement money from when it is deducted from our pay check, where it goes, and what happens to it before we get our retirement check (annuity) when we retire. Additionally, she will clearly state and graphically display the difference between Social Security and Rail Road Retirement Benefits, for current and retired railroad employees and their spouses.

IMPORTANT!

It is not often we have an opportunity to have these special guests come speak to us so lets share the news with our railroad family working and retired. We would like to have some idea if you can attend or not so give Bob Aparicio and or Larry Philippi a call and let them know. Thank you,

Bob Aparicio
Assistant Area Director & President
Los Angeles, CA
NARVRE unit 027
Phone: 626-261-0236

Larry Philippi
Assistant Area Director & Leg. Rep.
San Bernardino, CA
NARVRE unit 040
Phone: 909-844-4714

THE MEETING

Date: Tuesday September 16, 2014

Time: 10:30 AM

Where: Knights of Columbus Hall
4315 N. Vincent Ave. Covina, CA 91722

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National President
Thomas Dwyer
11304 Norway St. NW
Coon Rapids MN 55448-3269
763-757-1501 FAX 763-767-5794
tdwyertcu@aol.com

National Vice President
Anthony "Tony" Padilla
303 Black Cap Run
Buda, TX 78610-4978
Home: 512-523-8465
Cell: 512-552-8703
tonypadillatcuam@austin.rr.com

National Secretary-Treasurer
Joyce A. Burton
509 W Reed St
Moberly, MO 65270
660-269-8895
narvre@gmail.com

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

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NATIONAL ASSOCIATION OF RETIRED
AND VETERAN RAILWAY EMPLOYEES, INC.
509 W REED ST
Moberly, MO 65270
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From Palmetto, GBA

Observation Care: Are You 'Inpatient' Or 'Outpatient'? It Makes A Difference

If you are in the hospital, occupying a bed, are you an inpatient of the hospital, or not? You probably think you are, but that may not necessarily be true. Here's why:

Being 'inpatient' means you have been formally admitted to the hospital with a doctor's order. Being 'outpatient' means that you are getting emergency department services, observation services, or having outpatient surgery, tests, etc., at the hospital, but a doctor has not written an order to admit you into the hospital. The amount of time you spend in the hospital, even if it is overnight, does not determine your hospital status. You are not an inpatient until you are admitted to the hospital formally on a doctor's order.

Outpatient observation services are performed in a hospital on the hospital's premises, including use of a bed and at least occasional monitoring by a hospital's nursing or other staff, to help your doctor determine if it's necessary to admit you formally to the hospital as an inpatient, or if you can be discharged. Generally, patients are not kept in outpatient observation status for more than 48 hours.

Why does your hospital status matter? Your status, inpatient or outpatient, has an effect on how Medicare pays the hospital, and how much you may have to pay for the hospital services. You can pay more for services received when you are in outpatient hospital observation status because instead of being responsible for one Part A deductible for all of your hospital services, you are instead responsible for a separate copayment for each outpatient hospital service. The total of your copayments for outpatient services, including tests, procedures and observation, can be more than your Part A deductible would be as an inpatient. Also, Medicare Part B does not cover self-administered drugs, including your prescription drugs and over-the-counter drugs that you may receive as an outpatient.

What determines whether you are admitted as an inpatient? Generally, you will not be admitted as an inpatient if you are not expected to need medically necessary hospital care for two or more midnights.

There are many other cases and scenarios and situations in which Part A may or not pay. The most critical situation is for patients going to a skilled nursing facility (SNF) after a hospital stay. If the beneficiary has not been a hospital inpatient for three consecutive days, Medicare will not cover the SNF stay or services – regardless if the patient was physically at the hospital for three days or more.

For more information about observation services and when you are considered inpatient or an outpatient (and in observation status), please visit www.Medicare.gov.

If you have questions about how Part B (Railroad Medicare) covers outpatient and observation services, please call our Beneficiary Contact Center at 800-833-4455 or for TTY, call 877-566-3572. Representatives are available Monday through Friday from 8:30 a.m. to 7 p.m. ET. You can also visit our Facebook page called 'My RR Medicare' at www.facebook.com/myrrmedicare and our website at www.PalmettoGBA.com/RR/Me.

— **Jennifer Johnson**.