



National Association of Retired & Veteran Railway Employees, Inc.

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

I have never addressed several areas of in my official duties as president of NARVRE. The Constitution of course guides all officers as to what their responsibilities actually are under the bylaws. Standard guidelines are of course is to conduct the National Convention, chair all Governing Board meetings, sign charters, approve Unit and State Association bylaws and of course to communicate with the other national officers as well as the Governing Board. In the case of a vacancy in the office of president the vice president fills the vacancy until the next convention.

In my tenure in this position I have heard many stories from members and occasionally non members of problems retired railroad workers have encountered after retirement. Many of these case arise through retirees meeting in coffee shops switching them out as we use to say. One will say to the other how come you get that amount and I don't? Don't you know I had 40 years on the railroad and you are receiving a larger annuity than I am. Sound familiar? There are many reasons and each of us has a different situation. Just a few listed here that I have run across. Workers who retired at age 60 or 61 between 1984 and 2002 received a reduced annuity. The law was amended in 2001 to eliminate that requirement and you can now retire at 60 with 30 years of service with no penalty. Many cases that I have encountered dealt with overpayments and the annuitant

owes the Railroad Retirement Board money. Overpayments are caused by working after retirement and under full retirement age in violation of earnings limitations. Disabled annuitants under age 60 are also subject to earnings limits which are more strict as you are only allowed to make so much per month in outside income.

Public pensions where a railroad spouse for example is a teacher and did not pay into social security in her employment will effect Tier 1 because she did not pay into it while working. This also applies to other public pension plans federal, state or local. Many states public employees just pay into their own pension plans such as teacher retirement plans and do not pay into social security. Here is where the problem starts. The railroad worker has no clue so when his wife files for her annuity as a spouse under the Railroad Retirement Act and starts drawing benefits and never paid into social security you eventually the two agencies the SSA and RRB cross reference and you will have an overpayment by the spouse.

I have been involved in child disability cases, Medicare overpayments, child annuities and same sex marriage. Remarriage by a railroad widow or widower will cause a reduction in the Tier 2 portion of the annuity if you marry an individual who was not a railroad employee. Met Life claims whereas a surviving spouse may be entitled to \$20,000 to an active employee or \$2,000 for a surviving spouse. I have had cases of active employees (\$20,000) who passed

From the National Legislative Director —

The Members of the House of Representatives in the new 114th Congress were sworn in last Tuesday, January 6. A first order of business for the House was a vote on new parliamentary rules for governing the Congress over the next two years. However, on this first day of this new Congress, the Democrats discovered a little-noticed provision which would block Congress from transferring funds from the main Social Security Trust Fund to cover a shortage of funds for the Social Security disability insurance program. Democrats cried foul as facts show that this practice of "reallocation" or the transfer of social security funds has been routinely used, with no objection from either party in the past. Records show that the House has used reallocation eleven (11) different times since 1968, to include four times during the Reagan Administration. The Democrats objected to this unprecedented change in House rules, and pointed out that actuaries and other experts agree that a block in this rule will disrupt the guaranteed funding for the social security disability program as early as 2016, projecting a 20 percent benefit reduction for nearly 11 million Americans that paid for this SSI insurance. Advocacy groups for older Americans and retiree associations all across America immediately challenged the actions of the Republican House that placed the disability program in a position of cutting benefits or fixing the problem with new tax revenues. NARVRE agrees with the collective assumption

From the National Vice President —

The mission of our NARVRE organization is to promote, protect and preserve our railroad retirement pension by developing a strategy to grow its membership. We have a small percent of NARVRE members about 17,000 compared to the 520,000 receiving an annuity from the RRB.

Once again, all Area Director are encouraged to make a stronger effort to continue to bring in new members and establish new Units. We must do better. While we slowly are able to sign on new members we are still behind. Many members are delinquent due to various reasons including age, disability and mortality. When the Railroad Retirement Board releases their schedule for informational meeting to the field for **prospective retirees**, I will be sending out the schedule to the Area Directors to coordinate with NARVRE Units officers to promote NARVRE. **The notion that new retirees are not even aware that NARVRE exist will hopefully be defused although not all prospective retirees will attending these RRB meetings.** I

expect NARVE officers will attend the RRB meeting and target those locations to establish units, if there is not a Unit already there. Once again, we encourage that every member also bring his/her spouse as member of NARVRE as he/she is also an annuitant receiving a Railroad Retirement pension. Each member should strive to bring in at least one new member.

On another note we already are on the second month of the year and the new congress is working on the FY2015 Budget Continuing Resolution and will soon have to be introducing the Fiscal 2016 Budget. We already know that this Congress is not friendly to seniors and can expect a big fight on senior issues. While I do not expect much to be moving and will be anticipating many vetoes from the Whitehouse, we have to stay alert and ready to fight against the many atrocities that are portending as a consequence of elections.

Cuts to Multiemployer Pensions was the harbinger that the new congress would begin with attacks on issues affecting seniors, pensions, Medicare, Medicaid and Social Security which is the Tier 1 of our

Railroad Retirement pension. Congress proposes to overturn a key tenant of the Employee Retirement Income Security Act (ERISA) and allow drastic cuts to the pensions of current retirees and surviving spouses.

The omen on benefit cuts began shortly after winning control of the congress. The most egregious was the first attack on multiemployer pensions. Other clues by the new Majority Committee Chairman of the Budget who announced he would be adopting the same legislative legacy of Congressman Paul Ryan attacking Medicare Social Security and other social issues that benefit seniors. On January 6, 2015 the House Majority adopted a new rule setting up potential battle over Social Security's finances dealing with a methodological application to use a divide and conquer approach on Social Security benefits paid among the financial reallocation and distribution between its trust funds. To bring harm to Social Security the Congress sneaked this provision in order to raise revenues on the budget to allow tax cuts for the wealthiest top one percent of Americans all done on the backs of the poorest of citizens. There is an easy fix to keep Social Security indefinite solvent. Raise the cap on payroll tax that funds Social Security which is currently capped at \$117,000. The rule had no hearing and no discussion and was adopted on a vote of 234-172.

— **Tony Padilla**
National Vice President

From the National Secretary-Treasurer

Here we are half way through January and have had many call from Unit officer about 2015 collection of dues. If any of our S/T are still having trouble understanding what to send National please give us a call. 1-800-551-2588.

The National per Capita, is \$13.50 for a single member and \$20.50 for a couple. Many of you have are still sending in the old rate from 2014. Our members will not receive a newsletter for April 2015 if they do not have their dues paid by February 28 which is the deadline.

Actually January 1, 2015 was the deadline for completing our dues collection for all units. Why wait and procrastinate about sending notices to your members. I expect

our newly appointed Sec/Treas to have Some delays as they are in a learning process. I was hoping to have all receipts back by now.

Please attend to your members, if they haven't renewed they need to be called or sent a second notice. We need all of our members to be able to fight for our Railroad Retirement Income to remain as it has under the Railroad Retirement Act passed in 1937 with amendments.

We have two new posters that can be used to advertise NARVRE, if you would like to have these posters please call the National Office and we can either send by email or snail mail. I mailed our presidents that do not have email a copy of one poster. Post them on yard office and terminal bulletin boards.

— **Joyce A. Burton,**
National Sec/Treas

(National President from page 1)

away and their spouse knew nothing about the group policy. This Met Life policy covers only union employees and not management.

Finally, we even have run across former spouses of railroad employees mostly divorced individuals who are "phishing" and have remarried someone outside the industry who will try looking for a divorced spouse annuity because someone said, "give it a try" you have nothing to lose.

— **Tom Dwyer,**
National President

(National Legislative Director from page 1)

that the past history of the Republican party is anything but honest with the claim that they “just want to make sure we improve the integrity of the Social Security trust fund”. They passed this change to the rules by a vote of 234-172, with all democrats opposed and almost every Republican in favor. A change like this should be afforded a proper hearing, with full discussion and amendments from House members of both parties. Republican party actions, past and present, point in favor of cutting benefits and not fixing the problems within the Social Security system. These important and vital issues should be discussed in regular committee work. Dean Baker, Director of the Center for Economic Policy & Research (CEPR), has stated that short of using reallocation as in past years, it would not be a big burden to make up the shortfall with additional revenue. He offers that the cap on taxable wages on workers could be raised up above the current cap of \$118,500. Alternatively, an increase in the payroll tax of 0.2 percentage points on both workers and employers would fully close the projected gap. For a worker earning \$40,000 a year, that would mean an increase in taxes of \$1.60 a week on both the worker and the employer. Mr. Baker further suggests that you could make a reasonable point, justifying the 0.2 percent increase in payroll taxes, in order to keep the disability insurance program intact, ensuring a worker’s own protection from disability. I include Mr. Baker’s points and suggestions in order to contrast them with the Republican House which made zero suggestions, and instead, without discussion or regular order, slipped in a new provision that does nothing but place American workers and the social security system in harm’s way. Many rail labor unions, to include the Machinists Union (IAM/TCU) and the respected Alliance for Retired Americans (ARA) are proponents of the “Scrap the Cap” idea, in order to more fairly collect social security revenue from workers, all workers. Scrap the Cap suggests that workers should be taxed fairly on a percentage basis of all wages of all workers.

The current system simply ignores the fact that wealthier workers are not taxed on wages above the cap of \$118,500, while workers making below the cap are taxed, unfairly, on 100 percent of their wages. Again, this is a point that all suggestions should be discussed in hearings, committees and on the floor of the Congress. The House majority party should understand that American retirees and all beneficiaries of the Social Security system, to include those in the disability program, expect nothing less. Our Representatives in Congress are elected and should embrace the duty to protect the Social Security Administration (SSA) and the Railroad Retirement system. As constituents and members of NARVRE, we should remind them of the connection we have with the SSA as well as other American retirees. It’s unfortunate that we have to keep watch on these actions, but just last month, I’ll remind us all that we had members of both parties slipping a provision into the large Omnibus bill that threatens to cut the benefits of retirees in private pension funds. A similar story, in that the problem was with a smaller group of pension funds, but rather than work to discuss and find solutions, the Congress attacks the problems with benefit cuts. The first thing you know, Congress is at another deadline, and everything must be resolved in the last hours of the day.

This is not the way to protect anything, especially issues affecting our senior citizens that have paid into systems that should be responsible to their agreements. They need to get back to regular order with amendments and debate, all in the light of day. Let them know you’re watching...

We’re hopeful that the Senate will be quick to lay the ground work for a comprehensive and long-term transportation and infrastructure bill. This is the way to obtain the best jobs bill, as monies put into repairing the rails, highways, and bridges is the best return for the investments made on all of those projects. Experts, engineering advocates, and both labor and the Chamber of Commerce all agree we have no time to waste. And, they will need to fix the outdated and under-funded Highway Tax Fund (HTF). Chrm. Inhofe has now been referring to the HTF as a user fee, rather than a tax, so look for some sort of a tax increase to be worked out in the Environment & Public Works Comm. Both Chrm. James Inhofe (R-OK) and ranking member Barbara Boxer (D-CA) have a better than most working relationship, and their last interim bill expires on May 31, 2015. More on this later, as we’ll need to help out, especially with the House T&I Comm, where we’ll look for help from Chrm. Bill Shuster (R-PA). Hopefully, he can push their legislation through the House.

— Gary M. Faley, Legislative Director

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From Palmetto, GBA

A New Year Can Mean A New You!

2015 is the year of possibilities, the 'Year of Light' (light-based technologies), and the Year of the Sheep (Chinese New Year).

The start of the year is also the time for resolutions. According to USA.GOV, the top three New Year's resolutions are to:

1. Lose weight 2. Volunteer to help other 3. Quit smoking
Make 2015 the year of change for you. If you are concerned about your weight, you can take advantage of Medicare's coverage of obesity counseling.

All Medicare patients with body mass indexes (BMI) of 30 or more are eligible for counseling if performed in a primary care setting – such as your doctor's office. When conducted in your doctor's office, it can be coordinated with a personalized prevention plan. You pay nothing for this service as long as your primary care provider accepts Medicare assignment. It's important, though, that you ask questions if your doctor recommends other services to be sure that they are covered by Medicare.

Some of the covered counseling services include one face-to-face visit each week for the first month; one face-to-face visit, every other week, for months two through six; and then one face-to-face visit every month, for the seventh through the 12th months, as long as you have lost at least 6.6 pounds during the first to six months. New for this year: counseling in a group setting of two to 10 people when conducted by providers in the following categories:

General practice • Family practice • Obstetrics/Gynecology • Pediatric Medicine • Geriatric Medicine • Nurse practitioner • Certified clinical nurse specialist • Physician's assistant
Medicare is also tacking number 3 on the list of New Year's resolutions: quitting smoking. Smoking and tobacco use cessation counseling (which means counseling to help you stop smoking or using other tobacco products), is a benefit which offers up to eight face-to-face visits in a 12-month period for patients who have not been diagnosed with a smoking-related illness.

The counselor must be a qualified doctor or other Medicare-approved practitioner.

If you are considering quitting smoking, please take a moment to look into the following resources:

- National Network of Tobacco Cessation Quitline (1-800-QUIT-NOW, or 1-800-784-8669)
- www.smokefree.gov
- <http://www.nih.gov> -- The National Institutes of Health, with a special section on quitting smoking at <http://www.nlm.nih.gov/medlineplus/smoking.html>
- <http://www.lung.org/stop-smoking/> -- The American Lung Association's section on quitting smoking

For additional resources on smoking and tobacco cessation, visit Medicare's webpage at <http://www.medicare.gov/coverage/smoking-and-tobacco-use-cessation.html>.

If you have questions about Medicare's coverage of obesity counseling or smoking/tobacco use cessation, you can call the Railroad Medicare Beneficiary Contact Center at 800-833-4455. Representatives are available Monday through Friday from 8:30 a.m. to 7 p.m. ET.

We also encourage you to sign up for email updates on our website at www.PalmettoGBA.com/RRMe. To register, look for 'email updates' under our 'Stay Connected' part of the lower left-hand side of the webpage.

You may also receive updates through Twitter or our Facebook page called 'My RR Medicare' located at www.facebook.com/myrrmedicare.

— Jennifer Johnson