



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

JANUARY, 2014

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FROM THE NATIONAL PRESIDENT —

Welcome to the New Year! As we start the new year we have had some changes in officers on our national board. Roger Barr, long time Area

From the National Legislative Director —

The latest signals from negotiators on both sides of the aisle indicate that a very small budget deal will be agreed to, in order to avoid another trip to the fiscal cliff. The Congress is set to return to session today (12/10/13), and word is out that they will be finalizing a limited agreement without the Chained CPI or cuts to Medicare benefits. They also will leave the big issues alone for now (tax loopholes & debt reduction), as both parties are satisfied they have hit the lowest bar available to them via a cease fire. Anything can happen in this scenario, but most agree that common ground cannot be found, so they should claim a victory to a small budget settlement and close the deal before their own deadline of Dec. 13, which is when they will recess for the Christmas Holidays. Whether this works or not, they will have to address the many spending issues before January 15th, when the government again runs out of funding. They will not be able to get another extension on the Continuing Resolution (CR), and the debt ceiling limit will have to be lifted once again. We must keep watch into the new year to protect what we have in Medicare and SS & RR retiree benefits, and work to make sure that Amtrak is properly funded. There are those in Congress that are still declaring war on Amtrak and rail passenger service, and we must continue to remind our Representatives and Senators of the continual growth in ridership on all Amtrak routes and the improvements in operations and revenue. It will always seem

6 Director resigned effective November 30, 2013. Roger served as an Area Director for well over ten years. He also was involved in the Kansas State Legislative Committee as well as the NARVRE National Legislative Committee. He will continue to serve as a legislative representative for his Topeka Unit

like this battle never ends and that's because it never does. The traveling public agrees with us on Amtrak and rail passenger service and we must use our voices to support Amtrak and the thousands of rail jobs that strengthen railroad retirement. Amtrak news all across the country during 2013 was big...yet, we agree with the Transportation Trades Dept. (TTD) question that asks why some in Congress constantly point to federal spending on Amtrak as wasteful? The TTD piece refers us to polling in Iowa's 3rd Congressional District showing that 87 percent of Democrats want to keep the government funding or increase it, 64 percent of Independents agree and a hefty 59 percent of Republicans also agree. And even among those who have not ridden Amtrak in recent years, 72 percent agree to keep or increase the funding. Further, they state that in six middle-America states, Iowa, Illinois, Indiana, Colorado, Kansas and Missouri, 70 percent of the people want more Amtrak service, and they want the government to fund it. It's very American to want to keep Amtrak and also to fund it with federal dollars (just like air and highway subsidies, only much less). In Iowa, for every \$1 spent in this sector, about \$4 is injected back into the state's economy and these positive figures continue to show up in data from all regions of the country. The economy needs this type of investment in our nation's rail passenger transportation and our Representatives in Congress need to hear it from all of us.

We are hopeful that the House & Senate will use this time in negotiations to repeal

140 as well as the state legislative committee. Congratulations Roger for a job well done!

I have appointed Mr. Craig Hatch, 14015 W. 61st Street, Shawnee, Kansas 66216 effective December 1, 2013 has the new Director of Area 6. His telephone number is (913) 631-7976 at his home or email hatch4591@gmail.com. Congratulations Craig on your appointment.

In addition, I have appointed Mr. James R. Johnson, 1715 Colorado Street, Hixson, TN 37343 effective December 1, 2013 as the new Area Director for Area 1. His telephone number is (423) 842-1376 at home or email JIM6572@YAHOO.COM. Congratulations to Jim as well in his endeavors.

There is also an opening in Area 7 encompassing the states of Idaho, Montana, Oregon and Washington. If someone is interested they need to contact the National Vice President Lester Newton to discuss the responsibilities of the position and other pertinent information. Lester can be reached at (319) 283-3330 or email at lnewton@mchsi.com.

We are well into Unit elections for the next two years as well as electing delegates to the National Convention in May 18-20, 2014 in Sacramento, CA. I would point out to make things easier for the National Secretary Treasurer Joyce Burton as well as Convention Chairperson Jackie Kuehl that when you elect your national delegate let them know if they are going to attend not just electing them. Many Units elect a delegate but never send them to the convention. This helps with hotel room reservations and the convention committee in their planning.

We expect a superb convention in Sacramento and I can assure you the Moody Law Firm, your Host committee, and your national board is working hard to make your stay worth while. There is a lot of work that is done over the past year and a half to make the convention a success. We need you to be there!

— Tom Dwyer,
National President

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From the National Vice President —

Effective December 1, 2013, two new Area Directors and Governing Board members will be on Staff. For Area 1, James R. Johnson, P.O. Box 1143, Hixson, TN. 37343, 423-842-1376 home, 423-605-1406 cell, JIM6572@YAHOO.COM, and for Area 6, Craig Hatch, 14015 W. 61st. Street, Shawnee, KS. 66216, 913-631-7976 home, 913-907-8586 Cell, hatch4591@gmail.com. Area 1 encompasses the states of Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina and Tennessee and area 6 the states of Colorado, Kansas, Nebraska, North Dakota, South Dakota and Wyoming. Directors Johnson and Hatch will be replacing Harold Turner and Roger Barr respectfully in their areas and we thank every one for their commitment to the NARVRE cause.



Jim Johnson



Craig Hatch

A quote from a very rich and successful businessman Mr. Jeff Bezos, Founder and Chief Executive of Amazon and now new Owner of the Washington Post “All businesses need to be young forever. If your customer base ages with you, you’re Woolworth’s. The number one rule has to be: Don’t be boring.”

Do you find NARVRE boring? Help us change it. Is your Unit full of old retired railroaders and their spouses, get out and recruit younger members. If we don’t replace and replenish ourselves, we are exactly what Mr. Bezos is talking about. How is NARVRE doing in your area? Are your meetings well attended? Do you know how many railroad retirees there are in your area and how many belong to your NARVRE Unit? And what’s this about limiting NARVRE to just Retirees? We need active duty Railroaders in our group! We ARE Retired and Veteran Railway employees!

Kansas State Legislative Committee met in Emporia, Kansas on October 5th. with the main topic about Legislation that impacts railroaders and our Retirement. I attended this meeting knowing that my contribution would be to talk about membership, that’s my job. As we sat around the rectangular table waiting for the meeting to start, my thoughts wandered off to thinking where

From the National Secretary-Treasurer

Attention: Correction from October Newsletter — Area 4, Director’s name, Gary R. Nelson, was misprinted.

Gary is Director over Illinois, Iowa, Minnesota, Missouri, and Wisconsin. Gary, is a member of Unit 109 in St Paul/Minneapolis. Gary and his wife Linda visited Unit 165 in Moberly, MO and toured the National Office after the October Meeting.

He spoke about Units or individuals sponsoring a deceased members widow or widower for membership in their respective Unit. If they were not a prior member, in this way the sponsorship would honor the deceased member and keep the membership roster with same number of members. Several Units have implemented this type of memorial.

All Directors are members of the Governing Board when all vacancies are filled we have 8 Area Directors Area 7 is vacant. Lester Newton, Natl. V-P has announced in his article this month the new Directors that have stepped into their new positions.

They are anxious to work for NARVRE and are in the process of setting goals for their respective areas. We wish them the best in the coming years, PLEASE support them in any way you can, by giving them information about newly retired railroad workers or any groups that meet for coffee that you are aware of in your town.

We have a new Unit 014 forming in North Platte, NE and members signed up to organize that Unit.

Looking forward to the New Year with enthusiasm and wish all NARVRE members Happy, Healthy New Year.

As of November 30, 2013 we have 17,039 total membership numbers for 2013, 2014 and forward. We still have many 2013 membership dues outstanding for 2014.

Please get your notices out to your membership and contact all about keeping their membership in good standing, this

are the members, the fewer members we have, the less conversation we have around the table, right? At this meeting we talked about some key items of Legislation and very important aspects of memberships and our total attendance was 8 and 2 of us were from Iowa.(?) Roger reported that there are 12 Kansas Units that belong to the State Committee with a total of 758 members and the best we could get at this meeting is

gives your NARVRE Organization power to keep on swinging when it comes to preserving and protecting your Railroad Retirement Annuities.

**** ATTENTION****

**Convention SACRAMENTO/
ROSEVILLE UNIT 065 HOST
ALL DELEGATES OR ALTERNATES
THAT ARE ELECTED TO
REPRESENT THE RESPECTIVE
UNITS PLEASE**

Call the National Office as soon as you have committed to attend the 2014 Convention May 18-20. We are ready to appoint attending delegates to committees Finance, Bylaws, Resolution and Ethics. We will have further information coming your way about the Convention costs. All unit members please support your Delegate that will represent your Unit and vote for you at the Convention. We are very thankful for all the interest we have had so far, if you need information about reservations, the following should help or call the National Office 1-800-551-2588. Room rates are \$149.00 additional \$9.99 for quest room internet. You may also contact Jackie Kuehl at (916-624-3614 or jkkuehl@att.net or go to www.sacramento.embassysuites.com. And make a reservation using the group code: NAV

Call 1-800-498-5237 and ask for the Natl Assn of Retired and Veteran Railway Employees discount rate. Thru POG-Personalized online Group webpage, which you can e-mail the link to your guests or post it on your website:

Our web page address is: <http://embassysuites.hilton.com/en/es/groups/personalized/S/SACESES-NAV-20140517/index.jhtml?WT.mc.id=POG>

Please keep in mind that all reservations must be in by: April 26, 2014. Don’t forget to purchase your ticket for a chance to win the Afghan, you do not need to be present at the convention to WIN!

— Joyce A. Burton
National Sec/Treas

6? Does this percentage represent a greater problem, perhaps. When it comes time to contact our Legislators about Legislation that wrongly impacts our retirement, will this be the same percentage that will stand up and be counted? We are all members of a 501c4 lobbying Organization (ie) we are Lobbyists who Lobby Legislators for the protection and preservation of our railroad

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(National Legislative Director from page 1)

the current reimbursement formula to pay Medicare doctors & care-givers. NARVRE has long taken a position on the need to get rid of the outdated Medicare payment formula, and replace it with one that would link physician payments to the quality of care provided, and finally put an end to the annual "doc-fix" debate. Currently, Congress has to intervene and stop annual cuts to physician's pay, all of which is mandated by a foolish law, which causes some doctor's to

reconsider their agreements to treat Medicare patients. The new proposal would make a dramatic shift in physician's pay, moving all care-givers from the current system in which they are paid for volume, and change over to use financial incentives to encourage them to move to alternative payment plans emphasizing quality care. This change which would take affect in 2017, would hold doctor's pay at current levels while new models are tested, enhancing their use of electronic medical records. This plan has the needed bipartisan support in the Committees of jurisdiction, and could be a big push

for a lagging Congress that needs to agree on a sensible piece of legislation that will improve Medicare standards for everyone, and also provide a small vote of confidence for Members in Congress.

It is a time to wait to see what comes forth from the negotiators in Congress. We will keep you informed in the weeks ahead. Have a Merry Christmas and a Happy Holiday Season. Thank you for your help and for your involvement in NARVRE.

— **Gary M. Faley**
Legislative Director

Nat'l VP from page 2

retirement. Is anyone else concerned! Don't get me wrong, I'm not chastising Roger or Jim for the attendance, I'm saying that I think this is a predominant problem throughout NARVRE from Coast to Coast. Someone out there says 'you sound like you're concerned'. You better believe I'm concerned. I have visited several Units over the last year and a half and by-far I'm thinking the best I've seen at a meeting would be about 10-20% on the Unit's membership. I'm thinking that must be about the normal for those of us who are old and tired, right. As we, the NARVRE members who are the 'watch-dogs' of our retirement system, slumber and sleep we have Legislators on both sides of the Aisle in Washington D.C. who are drooling over our Retirement. (Yes, I wrote that correctly, both Republicans and Democrats) Our retirement

was paid for by us the railroaders and the railroads, the Government has no claim on it!

By the time you read this, elections of Officers in your Unit have already taken place. Are you one of the Officers? Did you step up to the plate? Or do you have the same officers that you have had for years. Nothing changes if you don't change 'something'. We need new-life in NARVRE. If doing it a different way means making it more interesting for the masses, let's get-er-done. Many of our Officers have been in office for many years and need some relief, help them out. There is no reason that we can not fill all officer positions in the Local Units. The Jobs are easy and it takes very little time. I receive several e-mails or phone calls a week about ideas on how to increase membership or how to make our meetings more interesting. If you have ideas on how to make NARVRE better, give me a call or send me an e-mail,

some days it gets a little lonely around here. Or better yet, implement your ideas in your local unit.

I'd like to remind you that as of August we had 1,859 members who had not renewed their 2013 memberships in our local Units. There is 'no-way' we can recover from these losses. If we continue down this slippery slope, you can do the math, the out-come isn't great! Membership isn't just my job, it's yours also, join the team! A frank reminder or perhaps a 'wake-up call', there are 772,000 railroaders both active and retired that could be members of NARVRE according to the Railroad Retirement Board. Two months ago we had 16,000+.

We're not doing a very good job of selling NARVRE, are we? We need to get busy, okay?

— **Lester Newton**
NVP-NARVRE

From Palmetto, GBA

The Costs For Medicare In 2014

The time is now – Medicare's Open Enrollment ends December 7, 2013. Beneficiaries can pick the plan that works best for them, whether it's traditional Part B (including Railroad Medicare) or a Medicare Advantage Plan (which is a type of Medicare plan administered through a private company. Medicare Advantage plans contract with Medicare to give you coverage for both your Part A and Part B benefits). Open enrollment is also the time you can select a Part D program for Medicare drug coverage.

If you would like to compare health plans that are available in your area and you have internet access, you can use the Medicare Plan Finder on the www.Medicare.gov website. The plan finder allows you to review, compare and join Medicare Advantage and Part D plans.

In order to make an informed decision, it's important to know what the costs will be in 2014 for traditional Medicare (including Railroad Medicare).

The 2014 Deductibles are \$147 per year for Part B (and Railroad Medicare), and \$1,216 per benefit period for Part A.

2014 Part B (Railroad Medicare) Monthly Premiums:

The premiums for 2014 remain unchanged from 2013, and they are based on your yearly income for 2012. They are as follows:

You pay \$104.90 if your yearly income in 2012 was \$85,000 or less (filing individually or filing married and separate tax return) or \$170,000 or less filing joint tax return.

You pay \$146.90 if your yearly income

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Conneaut, Ohio NARVRE Unit #43 presented the Ladies Auxillary, Conneaut Eagles Club #408 a check for \$100 for the Children's Christmas Party. Presenting the check to Madam

Secretary Geri Loudermilk is President Jon Brady, NARVRE Unit #43.

— **David Harlacher**
Communications Officer

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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
Lester Newton
623 5th Ave SW
Oelwein IA 50662-2721
Office Phone: 319-283-3330
Cell: 319-283-0797
Fax: 319-283-3330
Lsnewton@mchsi.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

NATIONAL ASSOCIATION OF RETIRED
AND VETERAN RAILWAY EMPLOYEES, INC.
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JANUARY 2014

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Palmetto, GBA from page 3

was above \$85,000 up unto \$107,000 filing individually, or above \$170,000 up to \$214,000 filing jointly.

You pay \$209.80 if your yearly income was above \$107,000 up to \$160,000 filing individually, or above \$214,000 up to \$320,000 filing jointly.

Please note: If a patient is required to pay a late enrollment penalty, the costs listed above may be higher.

2014 Part A Monthly Premium:

In general, most patients don't have a Part A premium since they paid Medicare taxes while working. If you are required to pay a Part A premium, it will cost \$426 each month.

Hospital Stays: In 2014, you pay:

* \$1,216 deductible per benefit period

* \$0 for the first 60 days of each benefit period

* \$304 per day for days 61-90 of each benefit period

* \$608 per "lifetime reserve day" after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

Skilled Nursing Facility Stay: In 2014, you pay:

* \$0 for the first 20 days of each benefit period

* \$152 per day for days 21-100 of each benefit period

* All costs for each day after day 100 of the benefit period

If you have questions about your Part B Premium, you can call the Railroad Retirement Board Toll Free at 877-772-5772 or for the hearing impaired (TTY) call 312-751-4701. General information can also be found at the RRB's website at www.rtb.gov.

If you need help trying to determine which plan might work best for you, you can call your State Health Insurance Assistance Program (SHIP) office, listed in the back of your 2014 Medicare & You Handbook. It is also listed on the back of your Medicare Summary Notice. Or, you can also find their phone number at <https://medicare.gov/contacts/organization-search-criteria.aspx>. SHIP offers one-on-one counseling about various Medicare programs and is staffed by volunteers who have no affiliation with any insurance company.

If you are unable to find your local SHIP, or have questions about your Part B coverage, you can call our Beneficiary Contact Center at 800-833-4455 or TTY at 877-566-3572 for the hearing impaired between 8:30 a.m. to 7 p.m. Eastern Time.

For news and information about Railroad Medicare, please visit our website at www.PalmettoGBA.com/RRMe. You can also see news and information related to Railroad Medicare on our Facebook page called 'My RR Medicare' located at www.facebook.com/myrrmedicare.

You can also sign up for e-mail updates at www.PalmettoGBA.com/RRMe. Look for the 'Stay Connected' section on the left-hand side of the page and select 'E-Mail Updates'. Then select the 'Beneficiary' listserv category.

— **Jennifer Johnson**