



— SINCE 1937 —

# National Association of Retired & Veteran Railway Employees, Inc

NARVRE National Office

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NARVRE NEWSLETTER

September 2017

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## FROM THE NATIONAL PRESIDENT —

I would like to address a major problem that NARVRE is experiencing in recent years dealing with membership. Going back to just these past two years we have seen a closing of Units from 145 to currently 128. There are several reasons why this is taking place. There are some older Units where the railroads have closed terminals and the left the area. When that happens there is no opportunity for growth. No younger retirees exist to approach to joining NARVRE.

We also have had to deal with because of the aging process no one wants to step forward to serve as officers. When this happens the ultimate result will be closure. How do you explain a healthy Unit with over a hundred members wanting to dissolve? We have run across that situation several times. We are aware that people age, get sick or end up in assisted living or nursing homes. It is like the fallen warrior in battle when one goes down another takes his place. We are not seeing that in NARVRE.

*“...Going back to just these past two years we have seen a closing of Units from 145 to currently 128.”*

To those Units in larger cities where railroads are still in business this is where the growth must come from. There are many ways to attract new members. There are many social railroad retiree groups around your areas that meet monthly for lunch. Call them and see if they will give you an invitation to speak about NARVRE. Attend Union meetings if all possible and leave materials in yard offices and terminals where employees go to work. Post on bulletin boards like the unions do. I always ask the question now when attending Unit meetings of NARVRE. The question is this, “how many in the room are under age 70”? Usually no hands go up. We have a tendency once we retire to forget about those still working who may be able to help you increase membership in the long term.

It is called effort by us all. Nothing comes easy in life as we all know. We are all volunteers in this process. Relate back to the founders of NARVRE on September 6, 1937 (Labor Day). We must protect the railroad retirement system.... if not us who will? Please help in every way that you can!

— Tom Dwyer, National President

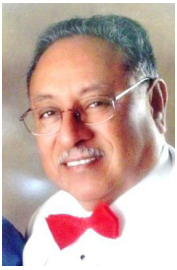
## FROM THE NATIONAL LEGISLATIVE DIRECTOR —

Congress is on summer recess, returning for business after Labor Day. The House of Representatives has immediate legislative issues to iron out, starting with raising the debt ceiling. That's been a usual point of contention over previous years as the political parties like to argue ideological points of view while ignoring the specific vote that could raise the debt ceiling and keep the government running. Simply put, the U.S. spends more money than it brings in through taxes and other revenues, and this creates an annual deficit. The Treasury then needs to raise money through treasury bonds, etc., to cover that financial gap, and Congress must agree to increase the amount of money we can borrow by raising the debt ceiling. And that raised revenue will allow the government to fund obligations already legislated by the Congress and President. The question then is whether Congress will agree to increase the debt limit to pay the bill before the deadline. Congress has always acted to raise the debt limit. Since 1960, Congress acted 78 separate times to permanently raise, temporarily extend, or revise the definition of debt limit, under both Republican and Democratic Presidents. Last month, the Secretary of the Treasury (Steven T. Mnuchin) informed Congress that the cap, or limit on the amount of money we can borrow, must be raised by the end of September to ensure that the government can remain open and continue to fund federal agencies, to include the Railroad Retirement Board. Sec. Mnuchin warned Congress that to not raise the debt ceiling would threaten to plunge the government into default and precipitate a severe fiscal crisis. He also made it clear that Congress should pass a “clean bill” without conditions or unnecessary amendments. This issue will undoubtedly receive push-back from Mick Mulvaney, Director of the Office of Management and Budget (OMB), as well as House Freedom Caucus. Both are fixated on cutting Social Security and Medicare and they have issued warnings that their demands for serious entitlement cuts in the 2018 Budget must be met or they will refuse to vote on the debt ceiling. This threatens the full faith and credit-line of this nation, which is unacceptable. As NARVRE members, we must make sure that our own representatives in the House (and Senate) understand that we expect them to protect Railroad Retirement, Social Security, and Medicare (HANDS OFF!), and that they abide by the wishes of the US Treasury and raise the debt limit to keep the government open and agencies operating (think RRB).

Recently, the House Budget Committee, chaired by Rep. Diane

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## From the National Vice President —



September 30th is the deadline to enact the fiscal year Congressional Budget for FY2017 that includes all funding for all projects to keep the Government running including enacting legislation to pass Healthcare and Tax Reform which affects retirees including the repeal of Affordable Care Act which also includes Social Security, Medicare and Medicaid. Instead the U. S. Congress is expected to only pass a Continuing Resolution to keep the Government in Business even though our President

continues to badger his party leaders to enact or otherwise he will shut the government if a bill is not enacted to finance the infamous boarder-wall. For NARVRE, we expect to be okay as nothing is done to hurt our Railroad Retirement Pension Annuity, Railroad Medicare and Amtrak.

**There is a positive outlook for NARVRE as our Secretary Treasurer has announced that our membership is leveled out even though we have lost many NARVRE Units.** I thank our Area Directors and Unit Leaders for the continue effort to increase our membership. The Railroad Retirement has announced the regular informational meetings for the fall. I encourage our Area Directors to please track these meetings and have someone attend from the respective areas **to attend these meetings to set up a table to distribute material to attract future retirees and promote NARVRE our membership as they enter the RRB Conference.** I have placed this information on my web site on [WWW.NARVRE.INF](http://WWW.NARVRE.INF) under the office of National VP Tony Padilla.

**One another note, I want to thank all contributors who made NARVRE contributions to augment our finances to continue to promote our NARVRE organization. Thanks for this promotion.** Although many NARVRE Units have a healthy number of members, sometimes struggle to get them to attend their meetings because at this time of year they are on vacations, sickness and appointments, but I am proud that the officers continue to keep their membership in good communication to attend. Remember the best way to get them there is to have a calling committee.

On August 16, 2017, I was invited to attend the NARVRE Laredo Unit 51 to help promote and present an update to motivate the membership. I congratulated the officers for their continue work to increase their membership expressing that we were celebrating our 80th anniversary this year and how we got a small group of retirees to organize NARVRE because three months later and shortly after the enactment of our RRB Pension annuity under the Railway Labor Laws, the congress wanted to repeal the law, but to this date we continue to preserve it because in small, groups we continue to make sure our Railroad Retirement is secured for future retirees as those that came before us did for us. See below the leadership of the NARVRE Laredo Unit 51 from Laredo, Texas.



**Left to Right:** Paul Castro; Miguel E. Barrera- Secretary/Treasurer; Gus Meza, Vice President; Juan de la Fuente; Miguel Gonzalez; Anthony (Tony) Padilla- NARVRE National Vice President; Cesar Trevino- NARVRE President Laredo Chapter #51; Juan Rodriguez; Joe Sosa; Juan T. Gonzalez; and Roberto Soliz. **Seated Left to Right:** Mrs. Paul (Leticia) Castro; Mrs. Joe (Mary Lou) Sosa; and Maria O. Garcia.  
— Anthony (Tony) Padilla NARVRE National Vice President

## NARVRE Happenings...



Charter Members of Jefferson City unit 76. John Hartley, Don Laune, Gerald Troesser, Stephen Troesser, Jerry Thomas, Martin Godsy, Steve Job, Gerald Bohrn, Dennis Detwiler, Jack Webb, Lyman Frank, G R Vernon, Mike Menz, Gilbert Schaefer, Russ Hayes, Gary Imler, Robert Cummins, Mike Offineer, Leo Stratman, Marc Lynn, Terry Stock and Pat Hiatte.



On August 14th Unit #043 had their 5th annual picnic overlooking beautiful Lake Erie. Our guest speaker Angela Pulekines from United Healthcare Insurance received from Unit #043 a certificate of Appreciation. Left to right Unit #043 President Jon Brady, Ohio Legislative Representative Whitey Westphal, Angela Pulekines, Unit #043 Secretary/Treasurer Ralph Mongenel, Communications Officer David M. Harlacher, Ohio State Officers President, Ruth Teper, Secretary/Treasurer Bob Teper.



National Vice President Tony Padilla and National President looking on as Phil Steward, National Secretary Treasurer takes his turn addressing the Kansas State Legislative Committee. Many thanks to KSLC Chairman Jim Brewer and KSLC Secretary Treasurer, Roger Barr for organizing this successful event. We also recognize Alda Evans Unit Secretary Treasure and Tony Schmitt President of units 183 and 115 for their outstanding service and dedication plus all the members who attended not only at this function but in NARVRE events across the country.



## (National Legislative Director from page 1)

Black, (R-TN), passed their budget resolution which proposes to cut \$6.5 trillion (overall) over 10 years, without asking any sacrifice from the wealthiest corporations and wage earners in the country. The budget was passed by a vote of 22-14, along party lines. This resolution proposes to balance the budget on the backs of the middle-class, seniors, lower wage earners and those with disabilities. We must continue to protect what we fought for in earlier working years, and continue to pay for today, i.e., our current system of Medicare. The Budget and Appropriations Committees, from the House and Senate, must eventually negotiate their differences and send a final bill to the President. Make no mistake, the House FY 2018 budget resolution, is a blatant effort to destroy traditional Medicare, by privatizing it for the benefit of the private health care insurance industry. We have seen similar plans from previous House Budget Reports and recognize this as another attempt, by design, to slowly cripple Medicare, as it systematically eliminates the guaranteed benefits within the current Medicare system. This resolution is asking for \$487 billion in cuts to Medicare, while converting the current system into a voucher plan. This plan is another version of House Speaker Paul Ryan's initial plans to implement a system of vouchers or coupons whereby seniors would purchase health insurance plans from the private market or stay with

a "new form" of traditional Medicare, not yet defined. Most beneficiaries enrolled in traditional Medicare would pay more than 25 percent in new fees, deductibles or premiums under the Ryan plans, based on previous CBO analysis. Statements from Rep. Black and other colleagues do not stand up under the scrutiny of health care experts, nor with the very authors that gave birth to the concept of the voucher proposals, which they call premium support (PS). I have previously written about Mr. Henry Aaron, co-author on the concept of a vouchers system, and a noted health care economist. He has explained why his own idea (PS) is not yet ready for implementation, as the risks are far more abundant than the current Medicare system operating with rock-bottom administrative costs. Mr. Aaron rightfully states that the Ryan/Black 2018 proposal would move almost all seniors into private Medicare Advantage-style insurance by making traditional Medicare too expensive for the consumer. But, he says, there are risks to that approach..."the real question here is whether the requisite safeguards are in place to ensure that the elderly and people with disabilities would be able to maneuver in such a system". That statement alone should scare any sensible person away from supporting such an untested and risky idea. Facts are scarce in the Ryan/Black proposal, but you simply cannot cut billions out of Medicare without replacing that revenue. The history is that Ryan and the leaders of his party have committed to destroying Medicare, without a reasonable

and well-tested option. The obvious group to bear that burden of the lost revenue with this particular proposal are the beneficiaries through increased fees and premiums. And the obvious group to reap the profits are those running the most profitable companies in the private health care industry. You'll remember last January, when we joined with seniors across the nation in our message to Congress..."Hands Off Medicare"!

— Gary Faley,  
National Legislative Director

## In Memoriam...

Albert J Mooney  
Billy Miller - Louisville  
James Watts  
Helen Mathis  
Allen Lindvick  
Mary Jo Ann Black  
Edward B Martin  
Colletta Dawson  
Nonna Collins  
Zelma Clark

## NARVRE

## Happenings...

## From the National Secretary-Treasurer —

### Happy Birthday NARVRE 80 Years Old

This month we are celebrating 80 years of defending Railroad Retirement benefits! We must continue this established legacy as we move further into the 21st century; not only for ourselves but for the future railroaders so they can enjoy the benefits as we are now.

NARVRE offers you the unique opportunity to do what the large corporations and many progressive governments do secure the services of a lobbyist to fight for your interest; your retirement. NARVRE is the only organization chartered by the United States Congress to preserve, protect, and promote Railroad Retirement. Your support will help us defend your railroad retirement whenever and wherever it comes under attack.

As expenses have increased our dues and donations have not kept pace. Soon it will be time to begin our annual dues renewal program. More than ever it is critical every member pay their fair share so we may continue to fight prospective assaults on our retirement. No doubt contributions are important in this drive and we will continue to recognize those units and individuals who make the sacrifice.

— James (Phil) Steward,  
National Secretary/Treasurer



Mitch Wrenn and Dennis VanDyke (pictured) members of the Marceline, MO NARVRE unit 154, attended a Town hall held by Senator Claire McCaskill of MO.

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**From Palmetto, GBA**

## **New Telephone Medicare Scam**

***Be aware of this new scam: Callers requesting money for Medicare.***

Whether it's via cell phone (which happened to my 14-year-old son) or through a land line (home phone), these callers insist they represent Medicare and you need to update your Medicare card information (which includes your Social Security Number). These callers are quite aggressive and will make several attempts to contact you to get this information.

Do not give out this information!

Medicare will never call you. If Medicare needs information from you, you will usually be contacted by letter. However, scammers are taking advantage of our fear of losing benefits or our fear the Medicare program is at risk of being drained.

Common scam scenarios are:

- A caller asks you to update your Medicare information – to include your Social Security Number. (This is potential identity theft.)
- A caller states you will lose your Medicare coverage if you don't 'act now' and supply money. (This is 'Phishing', which means it is an attempt to obtain personal data – to include credit card numbers).
- Some ways to combat this particular kind of scam is by:
  - Hanging up on the caller and not answering any questions
  - Not clicking on an email link or responding to text messages asking for your credit card, Social Security numbers or passwords
  - Not responding to emails or phone calls that ask for this information
- A caller states you qualify for free services. Oftentimes these services are never performed, but the scammers bill Medicare thousands for fake claims. (This is fraud.)

If you receive a call, text or email asking for this type of information, please call our Beneficiary Contact Center at 800-833-4455, or for the hearing impaired, call TTY/TDD at 877-566-3572 to report the incident. Customer Service Representatives are available Monday through Friday, from 8:30 a.m. until 7 p.m. ET. We also encourage you to visit our Facebook page at [www.Facebook.com/MyRRMedicare](http://www.Facebook.com/MyRRMedicare) and our website at [www.PalmettoGBA.com/RR/Me](http://www.PalmettoGBA.com/RR/Me).

— Jennifer Johnson