



National Association of Retired & Veteran Railway Employees, Inc.



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

NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

Recently your national officers underwent an officer retreat, a first for NARVRE which covered many fields of interest and what we deal with in everyday operations. Phil Steward the National Secretary Treasurer put this plan together and it was top notch in every aspect. We also attended Memphis Unit 18's meeting as well while there.

Subjects covered were finances, newsletter, Facebook, websites, databases and social media in general.

Finances was a major subject in these areas (1) a 10-year trending curve; (2) Gross Income; (3) Cost vs Expense; (4) Cash Flow; (5) Escrow; (6) Donations; (7) Resolutions and Fixes. The newsletter is the most costly expense that we have running about \$40,000 per year. The first question we always get is send the newsletter electronically to save money... I agree. Currently we do send out around 600 emails via computer but the majority of the current generation is not there yet. With 15,000 members not subscribing via computer we will continue to send by US Mail.

The speakers who addressed us were very knowledgeable in their fields. Mr. Brian Harris visual communication and design; Jessica B. Mason marketing and communications; Jon Males who is the publisher of our newsletter in addition to several other clients in many fields; Ms. Lynn Duncan from Legal Shield an expert in Theft Risk Management; Mark L. Hibbs, NARVRE accountant who pointed out the financial situation and the remedies of what we need to do. He will address the 2018 NARVRE Convention on our behalf; Mr. Morris Heath, Resource Development Manager for IBM; Patrick Hiatte retired general director corporate communications for BNSF and president of our new Unit in Jefferson City, MO and Scott Steward, Marketing and Communications working in the entrepreneurship field with high school and university students.

These speakers addressed us via Skype, Internet and in person. We want to also recognize the Olive Branch, MS Mayor Scott B. Phillips and Chief of Police Don Gammage and their representatives for welcoming us to their city.

— Tom Dwyer, National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

As an update on FY2018 federal spending proposals, the House recently passed a \$4.1 trillion-dollar budget by a narrow vote of 219-206, with 18 Republicans joining all Democrats voting in opposition. In terms of winners and losers, the House provides their biggest gifts to corporations and the ultra-wealthy, via enormous tax breaks, and they will be paid for by deep cuts in social programs, with over \$500 billion coming from Medicare and other programs that benefit older Americans while inflicting undue harm on lower income families and people with disabilities. The majority party will have their problems convincing American taxpayers that it is good policy to take money away from the senior's popular Medicare program

to deliver major tax cuts to wealthy people that don't need the money. Moving forward, we must stay united with millions of other seniors and retirees to fight against these draconian cuts as well as other proposals that would turn Medicare over to the healthcare industry by an unbalanced and unproven "voucher" system, which NARVRE has opposed for years. The House and Senate have no time to lose as they are running out of actual working days before the end of the year. And this budget fight is far from over. The House has passed their bill over to the Senate which will abide by a complicated budget process known as "reconciliation". Both the House and Senate bills are non-binding resolutions because of instructions under the reconciliation process that sets the stage for a following major tax

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Just in
from
RRB

In January 2018, the average regular railroad retirement employee annuity will increase \$42 a month to \$2,711 and the average of combined benefits for an employee and spouse will increase \$60 a month to \$3,937. For those aged widow(er)s eligible for an increase, the average annuity will increase \$24 a month to \$1,353. However, widow(er)s whose annuities are being paid under the Railroad Retirement and Survivors' Improvement Act of 2001 will not receive annual cost-of-living adjustments until their annuity amount is exceeded by the amount that would have been paid under prior law, counting all interim cost-of-living increases otherwise payable. Some 50 percent of the widow(er)s on the RRB's rolls are being paid under the 2001 law.

From the National Vice President —

As we approach the last two months of the year, we begin to think about our families reuniting for the peaceful upcoming Holidays. Even as Halloween barely ended, we start seeing department stores decorated with the November Thanksgiving Holiday and there after the Christmas, Holiday Season. With that in mind, I want to very sincerely wish you the most healthy, peaceful, warmest and successful time with your family and very specially to the NARVRE family as we continue our quest to promote, preserve and protect our Railroad Retirement Pension Annuity. As I have said in the past, Congress has not stopped to encroach on our RRB Pension since the law was enacted in 1937. We remain vigilant against any legislation that will try to hurt not only NARVRE Seniors, but also stand up for all seniors, retirees and older Americans from setbacks to Social Security, Medicare, Medicaid and an affordable Health Care. United we stand this season for a better and most prosperous future. This year our nation was hit with Hurricane disasters leaving many victims homeless and without food and water and many lost their lives. I wanted to give recognition to all those that assisted those victims. I call those Angels of Mercy and NARVRE Heroes who made contributions to those victims. Thank you Brother Ernest Mendoza President and the members of the El Paso NARVRE Unit 37 and to the NARVRE Houston Unit 187 Members Phil and wife Irma Morales who assisted in distributed to the goods to the proper victims. Also, I want to thank President Joyce Manning and the Members of NARVRE Unit #095 of Kansas City, MO. They send a matching check to Oscar Cisneros President of the Houston NARVRE Unit 187. "I want to express my deepest gratitude to President Joyce Manning and the Members for the donation of \$500 you sent to the victims of Hurricane Harvey," said President Oscar Cisneros thanking the members for the generosity to the victims. AREA DIRECTORS CONTINUE TO BE THE KEY TO RECRUITING AND ESTABLISHING NEW UNITS: Once again my congratulations to all Area Directors and officers for the work you did this year. Congratulations to the new Area 1 Director Gerald Buzbee who was appointed to fill the vacancy left by the now National Secretary-Treasurer Phil Steward. And, congratulations to our Area 8 Director Bob Aparicio appointed to fill the vacancy left by Rick Olson. Area 5 Director G. G. Gonzalez joined by the Houston Chapter also attended meetings and rally with our SMART Union Brothers to promote and recruit NARVRE members. "We were able to pass out literature on NARVRE. We picked up a total of 9 new members. SMART open their union rally to other crafts to show solidarity, there were about 300 union members in attendance for the all-day event and G. G. Gonzalez and I give special thanks to the SMART officers for allowing us to attend. We thank Former Area Director Ken Kolberg for years of service to NARVRE. Ken resigned due to health concerns. Area 4 Director Gary Nelson attended Unit # 92 in Duluth to promote and recruit

NARVRE members and visited the BNSF Terminal in Superior, WI on the same day. See Photo #2 below.



Photo (1) - Representing NARVRE were L-R Oscar Cisneros Pres. 187, Bill Neill Sec. 187, Dennis Taylor Asst. Dir., G.G. Gonzalez Area 5 Dir., John Michon V.P. 187 and member Miss T Michon: Photo (2) Left to Right-Jerry Anderson, Kevin Heaslip, Gary R Nelson-Area 4 Director, John Zupansic, Glenn Nelson - Area 4 LR, Denny Long, Greg Haynes and Rick Arnold.

Congratulations to J J Grabner Area Director 2 just married and newly appointed AAD 5 Dennis Taylor and John Herrmann AAD 8.

— Anthony (Tony) Padilla NARVRE National Vice President

Memorials

W W Lain Jr, Unit 56 • Verna Grace Durband • Jean A Sherwood • Bob Spring • Carrie Bingham • Anne Sekerak • John Sargent Lynch III • Nate Young • Kenneth L Riffel • Joan Hall • John Thomas Kelso • Frances Olson, mother of Patty Burr, Treasurer Unit 47 Lacrosse, WI and widow of Carl Olson, former trainman off the Northern Pacific RR. He was one of the original members of Unit 109 St. Paul/Minneapolis

Donations

Wayne & Nadine Haskamp • John & Jeanne Belcher • Francis & Diane Olson North Platte NE • Victor & Barbara Sunquist • Sandra Stuart in loving memory husband Donald Stuart of Unit 145 El Reno • Kristine Campbell Wisdom in memory of Charlie Hough Unit 74 Auburn WA 971/2 years old • David & Linda Williams • Jim Leitz • Unit 27 Los Angeles Pres Bob Aparicio, Sec Tress Steven Lee, Legislative Rep Carlos Nava • Marie T Martin • Unit 67: Pres Bill McClimon, VP Bud Richardson, Sec Carolyn Richardson, Treas Janelle Hughes • Randy Stark LR • Unit 115: Pres Tony Schmitt, Sec Treas William Shaver • Scott Shuman • Unit 115: Pres Toby Shmitt, Treas William Shaver, Secretary Don Mc Gee • Victor Franks Unit 116 Joliet

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overhaul that cannot be filibustered by the Democrats. This plan is ultimately the Republican's top political priority in this first half of the 115th Congress. And that tax legislation is where they will approve the proposals for big tax cuts for corporations and those at the top of the income ladder. But prior to those deliberations, the House and Senate will have to convene a Conference Committee that will be assigned to find common ground and somehow agree to pass a final bill that must be passed by both legislative chambers. And differences exist, of course, as the House Freedom Caucus is demanding a 10-year, \$200 billion spending cut, and they are insisting to be represented on the inevitable Conference Committee. Conversely, the Senate Budget committee did pass a budget report which will add \$1.5 trillion to the na-

tional debt and that contrasts with the House bill that presumes to not add to the deficit. House leaders are intent on promising that their budget proposals combined with upcoming tax "reform" legislation will simply drive growth in the economy over the 3% range, and add a surge of new (but unidentified) tax revenues which will bring about new start-ups and jobs for America. Non-profit and non-partisan economic centers are reminding the Congress that there is no fact-based history that would agree that tax cuts equal growth in the economy. That ideological argument will be addressed in the negotiations of the House and Senate Conference Committee.

Recently, the House T&I Subcommittee on Railroads held a hearing to address the nation's rail infrastructure and to gain input from witnesses on how best to improve existing federal funding as the committee prepares for the Trump proposals on infrastruc-

ture. The chairman, Jeff Denham (R-CA) is a vocal proponent of the public-private partnerships (P3) that he envisions for the future. The CEO of the Association of American Railroads (AAR), Ed Hamberger, testified that as he encourages private investment in the nation's rail network that would enhance the freights continued support to the economy, he pointed out that..." in 2014 alone, America's freight railroads supported 1.5 million jobs, \$274 billion in economic output, and \$88 billion in wages. He also reminded the committee, for that to continue, the nation's rail infrastructure must be up to the task, as well. A common thread by witnesses was that they support the P3 concepts, major investments in rail infrastructure and sensible tax reform, as well as adequate funding for proven federal programs, such as the Transportation Investment Generating Economic Recovery (TIGER). Newly elected President of the Transportation Trades Dept. (TTD-AFL-CIO), Larry Willis, reminded committee members that the failure to act on investing in infrastructure has jeopardized millions of good jobs, stifled economic expansion, and worsened wage inequality. He further reminded the committee that voters are wondering why the richest country in the world no longer places a premium on high quality, modern infrastructure, and why too many working families have been left behind. Mr. Willis, who also represents rail labor from both the freights and passenger rail, encouraged Congress to support significant funding for all transportation, to include the Highway Trust Fund (HTF). Suffice it to say, there is much to be done in this legislative arena before the end of the year.

— Gary Faley,

National Legislative Director

From the National Secretary-Treasurer —

A Tribute to Mary David

On Sunday, October 1, 2017. Mary David quietly passed in her home at the age of 95 with her niece Audrey Woodward at her side. After her retirement from Conrail, she was National Secretary-Treasurer (N.A.R.V.R.E.) for twenty years, 1991 to 2010. During her tenure as NST she authored the book History of Narvre Copyright 1996 by NARVRE.

Our National Convention planned for May 20-22, 2018 in Council Bluffs, Iowa, is progressing very well.

We Certainly appreciate all the donations received during the year. Many thanks to everyone.

A significant number of members have requested to receive the newsletter electronically. Obviously this saves cost of postage which is \$1600- \$1800 per mailing. In addition, members received it quicker and it is in color. Simply notify your unit officers or email our office with your request.

This is our final Newsletter issue for 2017.

On behalf of the National Officers and the Governing Board we wish your Happy Thanksgiving, Merry Christmas and Happy Prosperous Health New Year!

A report from Marjorie Ingram, Unit 30, Council Bluffs, Iowa: There have been some questions about the raffle tickets we sent out with registrations. The reason the committee chose one share of Berkshire Hathaway "B" stock to offer as our prize is because Warren Buffet, CEO of Berkshire Hathaway is a local celebrity who resides in Omaha, Nebraska. He is a remarkable man, the second richest man in America and is highly regarded in our community. We thought it would be meaningful for railroaders to own a piece of one of the largest railroads in the U.S. We have purchased the stock and it will be given away to one lucky winner. Twenty-five tickets were mailed to each Unit. The committee certainly does not expect all the tickets to be sold, just whatever members would like to purchase. Unit 53 Syracuse, New York promptly sold ALL 25 tickets and mailed the filled-out stubs and money shortly after receiving their registration envelope. Thank you for such a quick response!

— James (Phil) Steward, National Secretary/Treasurer

Unit 60 in Fresno, CA. collects stamps and sells them all at auction. Any stamp can be used, printed stamps on the whole envelope are good. More info & Q&A from Don Heffernan@ atsfirishd75@att.net. Stamps pls be sent to NARVRE Unit 60, 4956 E. Washington Ave., Fresno, CA. 93727-3059. Unit 60 thanks all.

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**2018 Medicare Open Enrollment Period:
October 15 – December 7, 2017**

Beginning October 15 and running through December 7, the Open Enrollment period allows Medicare-eligible patients the option of changing their coverage for 2018. Your 2018 Medicare & You Handbook should have arrived via the postal mail, and it's important that you read this guide as you are making your decision. Every year, Open Enrollment is the chance to decide if you want to keep your current plan, or change to a Medicare Advantage Plan, or other health plans. If you were eligible for but not enrolled in Medicare Part B last year, you can sign up for coverage with Original Medicare or a Medicare Advantage Plan.- Open Enrollment is also the time to sign up for or change your prescription drug coverage, if you need to.

While the Part B premium and deductible have not yet been published, Part B (which includes Railroad Medicare) works as the following:

- You pay a Part B premium each month (most people will pay a standard amount).
- You may pay more if your adjusted gross income on your income tax return from 2 years ago is above a certain level.
- For most services, you have a 20% copay.

If you need help determining the best plan for you, we encourage you to contact your State Health Insurance Program, also called 'SHIP'. SHIP is available in all 50 states and US territories. It may be called something slightly different in your state (California's SHIP is called the 'California Health Insurance Counseling & Advocacy Program' -- HICAP). However, they function the same way. You can find the contact information for the SHIP in your state by visiting our website at www.PalmettoGBA.com/RR/Me/SHIP.

If you have questions about SHIP, you can call our toll-free Beneficiary Customer Service Line at 800-833-4455, Monday through Friday, from 8:30 a.m. to 7 p.m. ET. For the hearing impaired, call TTY/TDD at 877-566-3572. This line is for the hearing impaired with the appropriate dial-up service and is available during the same hours Customer Service Representatives are available.

We encourage you to visit our Facebook page at <https://www.facebook.com/myrrmedicare>. We also invite you to join our listserv/email updates. Just select the 'Listservs' link at the top of our main webpage at www.PalmettoGBA.com/RR/Me.

— Jennifer Johnson