

FROM THE NATIONAL PRESIDENT —

s the holiday season comes to a close we are looking forward to an eventful 2019. We would like all NARVRE members to become part of it. First and foremost is increasing membership. Keep in mind we cannot control what happens with Unit closures which primarily are caused by lack of employees/retirees and operating railroad terminals still being in given areas.

Those smaller Units will continue to fade away as officers and members reach an age where they are no longer able to maintain the Unit basically due to lack of new em-

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The elections are finally over, and the Senate remains in the control of the GOP, and the Democrats now control the House. Voters have expressed a need for a change in the Congress, much like previous mid-term elections. The Dems picked up 40 seats for an unofficial total of 235 members in the House. The Senate Republicans will now have 53 seats in the Senate. A total of 90 new Members were elected to the House of Representatives. The course of business will change with Democrats assuming the chair of all committees in the House. They must remember that all 435 seats in the House will again be up for grabs in two short years.

NARVRE looks forward to new leadership in both parties to move on overdue proposals in the Transportation & Infrastructure (T&I) Committee, which will have an impact on freight and passenger train service. The funding for all T&I venues must work through the powerful Ways & Means (W&M) Committee, where the nation's infrastructure has been disgracefully ignored for decades. A recent release from the Transportation Trades Dept.(TTD) of the AFL-CIO reports

January 2015

Looking forward to an Eventful 2019

ployees/retirees in their area. Many of these established Units were chartered years ago before the railroads deregulated and closed operations.

Here is our challenge. Every one of us knows a retiree WHO DOES NOT belong to NARVRE. Many of them are your former co-workers who you regularly may have coffee with or lunch occasionally. If everyone of us brought in one new member it would double our membership. Think about that---just one new member per existing member. We have heard many times over "I don't need to join because no one will touch our annuity" or my union has that covered. Many of these retirees dropped out of their unions as well.

In the upcoming 116th Congress we have concerns about what is going on with AMTRAK and their job cutting under CEO Richard Anderson which can affect railroad retirement in the long run. We need everyone's participation and reaching out to potential new members is our goal. From our perspective membership is the utmost importance. We need your help!

> — Tom Dwyer, National President

that looking back over the past eight years, the W&M committee has held more than 400 hearings and thousands of witnesses on many important topics, while only one hearing was devoted to the funding and finance of our nation's infrastructure. A single two-hour hearing will simply not allow a committee to carve out hundreds of billions in revenue and funding for an abundance of ignored projects. The American Society of Civil Engineers (ASCE), and other experts agree with the TTD that it is imperative that the President takes a leading role in order to pass any serious legislation. The expected new chairman of the T&I Committee, Rep. Peter DeFazio (D-Ore.) has remarked that "the President must be on board for a House-passed bill to get through the Senate". Trump campaigned hard in 2016 promising major investments to fix the crumbling infrastructure on roads and rail, bridges and seaports. DeFazio believes that the President is still sincere on pumping serious investment dollars into infrastructure, claiming that "Trump is a builder, he gets it, but he got derailed by the economic advisors he brought on board". Also, Speaker Paul Ryan was not at all helpful, due to his beliefs

Voters Express Need for Change

that the private market will always get it done. In 2019, Trump will be eager to discuss his favorable comments about the possible return of Congress to the past "earmark" system, when "horse-trading" to obtain a prized district project was allowed in return for a vote on another issue. While earmarking was eventually banned, the practice did lend itself to a friendlier Congress, while helping to get things done. DeFazio and Trump have already held a meeting to discuss different proposals that could raise revenue, whether it be the sale of government bonds, or the never popular increase of taxes on gas and fuels, or a new system that taxes vehicles for the number of miles they travel. Recent sessions of Congress missed the mark on taking advantage of surprisingly low interest rates when public/private ventures were interested in raising revenue and funding proposed legislation. Hopefully, this latest election will promote the needed discourse among all members seated on all committees in the coming year. Meanwhile, we are fully aware of the sitting lame-duck Congress, and we will wait to see if the majority party decides to get what they can in the short

2 From the National Vice President —

appy New Year to our NARVRE members and their families. We look forward to a prosperous new year as we continue to pursue the preservation of our Railroad Retirement Pension Annuity as well as the Amtrak National Passenger Service. This is the time to start our quest in making sure our members renew their memberships for 2019. Our National Officers and our eight Area Directors encourage each local NARVRE unit officer to set up membership drives to help accomplish this effort.. The goal for 2019 is to grow our membership and this cannot be accomplished without the assistance of all of our officers. Therefore, we call on you to set up recruiting committees to make calls in an effort to increase our membership.

The main function of Area Directors is to assist the units in their states to form new units as we attempt to alert railroad retirees of their rights under the Railroad Retirement Act. Finding new railroad retirees is vital to the future of our organization and we will continue to stay vigilant and persist to accomplish the goal of promoting, protecting and preserving our Railroad Retirement Pension Annuity, Railroad Retirement Medicare and Medicaid.

With the new majority in Congress and the changing Presidential Administration, we anticipate what the future for NARVRE will look like and what it will do to Social Security, which is tier 1 of our RRB Pension Benefits, as well as our Railroad Medicare and Medicaid programs. We will keep an eye on any new developments as it affects NARVRE. Many of our members have pre-existing conditions and are always in jeopardy of losing an affordable insurance. Many will say we have our railroad insurance and we think we have enough coverage, but when it comes to cancers and other catastrophic illnesses, your insurance coverage runs out and you have to resort to other Medicaid services.

We know that that for years, congress wanted to abolish social benefits for the elderly and abolish healthcare as we know it today. One thing is for sure, NARVRE members have a history of being our ammunition to fight against intrusions affecting the Railroad Retirement Pension Annuity and we are prepared to spring into action when necessary. NARVRE, as a nonpartisan organization, will continue to report the facts about who attempts to weaken our RRB Pension and Healthcare issues. Together, we will make a difference.

I continue to praise and thank all our members who made voluntary contributions above your membership dues. As you know, one of our most expensive items is the mailing of our monthly newsletter in addition the expenses of the 2020 Bi-Annual Convention. In 2019, we will continue to recognize every unit and individual contribution. Any amount you contribute is greatly appreciated. In Texas, our Area Director G. G. Gonzales set up an RRB informational Table in Houston and San Antonio. We both were asked to speak to an Annual Reunion of Amtrak Retirees. This year, we had about 60 retirees in attendance. G. G. also is in the process of reviving a unit in Fort Worth, Texas. We are also honoring Gary Nelson, Area 4 Director, along with President Tom Dwyer for attending annual retiree gathering in MN and WI.

— Anthony (Tony) Padilla NARVRE National Vice President



NARVRE #043 Conneaut, Ohio had its annual Christmas Party at the Eagles Club #408. Left to right Communications Officer David Harlacher and his wife Lynne, Secretary/Treasurer Ralph Mongenel and his wife Sue, President Jon Brady and his wife Merry Lee, Members Tim Adang and his wife Sandy, and Ohio State Officers Bob Teper, Secretary/Treasurer and his wife. President Ruth Teper.



Debi & Don Crimmin retired Amtrak Trainmasters are willing to assist in starting a Narvre unit in the Chicago area where 500+ Amtrak Employees work. Photo taken onboard the North Pole Express at St. Paul Union Depot. Left to right: Area 4 Director Gary Nelson, Debi & Don Crimmin.

(National Legislative Director from page 1)

time they remain in power. All of the issues we have followed and talked about in the months past, still remain a viable threat to seniors in the days ahead. NARVRE, and the Alliance for Retired Americans, and other senior/retiree organizations will fight back against any proposals that would bring harm to seniors, such as social security or railroad retirement, and of course, Medicare. The Republican party in the current House recently passed yet another tax cut bill, and tagged it "Tax Reform 2.0", but it is dying a slow death as the Senate cannot muster the 60 votes needed for passage. Some House members of the GOP would not support this tax bill 2.0 as party leaders are on record, stating they will need cuts in Medicare and Social Security to pay for the first "Tax Cut and

From the National Secretary-Treasurer —

2018 was a very successful year with a number of significant accomplishments. - Our new website, www.narvre.us, was launched March 15, 2018.

- The relaunch of our Facebook page with new improved content.
- Development of additional reports from the database to more efficiently manage expenses, assets and performance.
- Hand out materials and brochures have been redesigned.
- Convention Delegates restructured yearly membership dues to correct our organization's financial strains and improve future viability.
- Establish first social media infrastructure and campaign headed by former BNSF General Director Corporate Affairs Pat Hiatte.
- Partnership with Id and Legal Shield.
- Unit 030 Council Bluffs hosting a great convention led by Orval McGee and Marjorie Ingram.

In the coming year, we are planning to develop tutorials and webinars to enhance the use of social media as an added tool for membership recruitment. We will give more details in future articles regarding these initiatives which include videos added to our website www.narvre.us.

The United States Postal Service filed notice with the Postal Regulatory Commission (PRC) of price changes to take effect Jan. 27, 2019. Priority Mail Express will increase 3.9 percent and Priority Mail will increase Jobs Act of 2017", which will add over \$1T to the national debt. Closing, the new leadership in Amtrak continues to bring an ongoing threat to the nation's rail passenger train service, and they are still targeting Amtrak jobs with more plans to disrupt train service and enforce more station closings. We are working with Amtrak, their employees and our rail labor colleagues, and will update the membership as we move into the New Year.

The Congress has just passed another extension on the government's spending measures, with a new deadline of December 21st. Hopefully, the President's threats will not be realized, and government agencies and programs will remain open for business. Happy New Year, with good health and new prosperity for all.

> — Gary Faley, National Legislative Director

5.9 percent. Letters (1 oz.) from 50 cents to 55 cents, Domestic postcards remain at 35 cents and Priority Mail Retail Flat Rate \$6.90 to \$7.35.

A look at the numbers: membership 15368 - new members 402 – deceased 226 - newsletters mailed monthly 9545 - newsletters emailed monthly 853.

We encourage members with email addresses to enroll in our electronic mailing list. By enrolling, you will receive your newsletter about a week sooner and those editions will be in color. Additionally, you will be automatically added to our Email Alert group whereby you will receive important up to date notifications and call to action information, such as contacting your congressman to respond to certain legislation affecting our retirement.

> — James (Phil) Steward, National Secretary/Treasurer



We would like to thank all who made donations, both large and small. Your contributions are important to advancing the organizational goals of NARVRE.

Jack and Judy Bengston, in memory of Herman Boruta Steve and Shelly Kaufman in memory of Herman Boruta • Jean Boruta, in memory of Herman Boruta • Betsy Jones, in Memory of CJ Jones • Gene Hatfield • Victor Sundquist • Shelia Overton • Bruce Lash • James Patyraj • Betty Cothran • John Frasier • Ellen Yanke • Gary Trivets • Jean Wetzel • Joyce Dalzell • Ray Carlin · Edward Thoden · Richard Foster · Judith Castaldi · Leroy Mittelstedter · John Schmechel · Jeraldine Thompson • Mary Ann Oakes • Ronald Helribrand • Robert Russler • John Sullivan • Bernie Ohlman • Michael Gondron • Concepcion Rangel • George Grogan Arthur Hecht • James Baugher • James Rasmussen · Howard Rutledge · Richard Marzullo · Clifford Hix · Barbara Wells • Robert Fadel • John Nugent • Eugene Cratin • Joan Janof • Jeffrey Kiener • MJ Gullingsrud · Willis Edwards · Charolette Dargie · Glenn Malloy · Christine Johnson • EA Wunderlich • Margaret Hallman • Nora Lee Morrison (MO) • John Gerber • Mike Mathews • Mark Terhune • Elsie Cullins • Mark Wood William Howell
Richard Bernhardt
Angelyn Smith · Donald Hoenstine · Janice Kommer · Craig Knight · Evelyn Phillips · Andrew Cheselka · Alberto Yip · Susan Sebok • Terry Edgar • Michael Kocon • Shirley Sutton • James Purtell • Jeff Schaum • Sally Seamon • Victor Johnston • Gregory & Maureen Shirley • Florian & Joan Lassek • William O'Dell • Donald Beeler • Marvin Spies • Paul Green



Eugene Schutter • Wally Alm, past Unit President and Area 4 Director • John Case • Robert Redfern • Joseph Cutich • Carl Goeking • Dee Dee Garrett • Dean Andreason • Oscar Huey • Robert N Martin, 95-years-old • Charles Howard, 97-years-old • William Mc Canna • William H Egan • Gene Russell Trowbridge • Ken G Dinkel • Bobbie Gibson • Franklin Pierce • Auguster Roberts • Francis Wilmes • Frances Olson • David Magler • Winton C Hall, Railroad historian • Evelyn Halversen • Nettie Powell



Unit # 109 St. Paul Christmas Party (left to right) Tom Perkovich Vice President; Roger Swanson Treasurer; John Filter LR; and Pam Clemens Sec.

NARVRE NEWSLETTER Volume 33 Number 1

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 tonypadillatcuiam@austin.rr.com

National Secretary-Treasurer James (Phil) Steward 6819 Crumpler Blvd, Ste 200 Olive Branch, MS 38654-1940 1-800-551-2588 narvre@gmail.com

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

News deadline 10th of each month Mail to National Office

From Palmetto, GBA

NATIONAL ASSOCIATION OF RETIRED AND VETERAN RAILWAY EMPLOYEES, INC. 6819 Crumpler Blvd, Ste 200 Olive Branch, MS 38654-1940 JANUARY, 2019

NON-PROFIT ORG. US POSTAGE **PAID** PERMIT 2826 KANSAS CITY, MO

ADDRESS SERVICE REQUESTED

A New Year's Resolution: Reduce Your Fall Risk

s we roll into 2019, it's time to start planning New Year's resolutions. If you are like me, you may have been advised to lose weight. Or you may have been challenged to exercise or exercise more than you currently do. No matter which goals you choose to tackle, reducing your fall risk should be high on your list of must-dos in 2019.

Falls can be common for those aged 65 and older. Some factors that can increase one's fall risk include:

• Reduced eyesight

• Reduced hearing/balance loss due to hearing issues

• Chronic conditions, such as diabetes, heart disease, thyroid problems

- Previous falls
- Reduced muscle tone
- Vitamin D deficiency

• Medications that cause dizziness. Some research shows that if you take four or more medications, your chances of falling increase greatly

- · Lack of stair handrails
- Dim lighting
- Slippery or uneven surfaces

• Fear of falling

We highly encourage you to focus on reducing your fall risk. You can do this by taking advantage of Medicare's Initial Preventive Physical Examination (IPPE) or Annual Wellness Visit (AWV). You and your provider will develop or update a personalized prevention plan and perform a health risk assessment. The IPPE is covered only once within 12 months of your initial Part B entitlement date. The AWV is covered once every 12 months for people who are no longer within 12 months of their initial Part B entitlement date and who have not received an IPPE or AWV within the past 12 months. For both the IPPE and the AWV, you pay nothing (if your provider accepts assignment).

One component of the IPPE or AWV specifically focuses on your functional ability and level of safety. This is when your provider will use direct observation, or they may select appropriate questions from various available screening questionnaires or standardized questionnaires to assess (at a minimum) the following topics: • Your ability to perform Activities of Daily Living (ADLs)

Your fall risk

• Your hearing to determine if you have any impairments

• Your overall home safety

Minimizing your fall risk is critical. To learn more, you can review the Centers for Disease Control and Prevention (CDC)'s 'Risk Factors for Falls' Fact Sheet. You can review this Fact Sheet at www.cdc.gov.

Additional information is available through the National Institute on Aging. On their website (at www.nih.gov), you can access the article 'Prevent Falls and Fractures'. This article contains information on factors that can lead to falls, as well as what to do if you fall.

If you have any questions about the AWV, you can call our Beneficiary Contact Center at 800-833-4455, Monday through Friday, from 8:30 a.m. to 7 p.m. ET. We encourage you to sign up for email updates. To do so, click 'Listservs' on the top of our beneficiary website at www.PalmettoGBA.com/rr/me to start the process.