

# National Association of Retired & Veteran Railway Employees, Inc.

— SINCE 1937 —

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## FROM THE NATIONAL PRESIDENT —

In my column in the September newsletter I said I would report back on the recall elections in Wisconsin and future events to come in Ohio as well. Now that the elections are over there were nine senate seats in play in Wisconsin 6 held by Republicans and 3 held by Democrats. The makeup going into the elections were 19 Republicans and 14 Democrats in the Wisconsin Senate. To qualify for a recall election under Wisconsin's constitution you have to hold office for at least one year. As we all know these recall elections were brought about because of Republican Governor Scott Walker repealing collective bargaining rights for public employees statewide in Wisconsin. Over 150,000 protesters converged on Madison to have their voices heard. Upon completion of the recall election two Republican state senators were defeated bringing the Wisconsin Senate to a slim 17-16 GOP majority. Democrats won 5 out of 9 elections without losing any of their members. What next? Governor Walker extended the

olive branch to the Democrats after the fact of repealing collective bargaining rights for public workers. The governor now would like the debate to be over the state economy. His spokesman stated the governor was looking forward to working together with the legislature and job creators to get more Wisconsinites back to work. On January 4, 2012, Governor Walker could face the same fate as the recalled senators did in the recent elections. Having served a year in office he is subject to recall as well. Keep an eye on November when petitioners will be seeking signatures to recall the governor if they move forward with their plans.

In Ohio, the legislature passed SB 5 and Governor John Kasich signed into law the repeal of all collective bargaining rights for Ohio's state workers including firemen and police. The bill also ends binding arbitration and bans workers' strikes for all state and local employees. "We are Ohio", a group of grassroots activists passed out petitions since the bill's passage and received over 1.3 million signatures to repeal SB 5. They only needed a little over 300,000 valid signatures to have the measure placed on the ballot. A

Quinnipiac Poll showed Ohio voters favored repeal 56-32 percent. In late August, Governor Kasich than wanted to sit down and talk to labor leaders about compromise after the bill was passed only when he saw the polling out there was overwhelmingly opposing his law. Labor told him when he repealed the law they would talk. Nothing has been done by the legislature nor the governor to repeal the law.

I point this out because there is an anti-worker agenda out there in the political process. There is currently language in the FAA reauthorization bill in regards to union elections in the airline and railroad industry whereby Delta Airlines for example wants to have removed from the current rule under the National Mediation Board (NMB) to remove majority vote (50-1) just like any other election and count all the votes by people in a collective bargaining unit who don't vote as a no vote against union representation.

There is a trend across this country in Congress and state legislatures to restrict workers' rights and when that happens your pension may be next.

— Tom Dwyer, National President

## From the National Legislative Director —

Congress is scheduled to return after Labor Day and most focus will be on the Joint Select Committee on Deficit Reduction (Super-Committee) which must convene their first meeting by September 16th. The immediate charge of this 12 member panel will be to get beyond their normal lack of compromise and develop broad plans that will control this nation's debt while putting America back to work. Hopefully, both parties have appointed members to this committee that will look beyond their own political ideologies and agree that sacrifice must be implemented across the board in a fair and effective manner. They need to forget about

previously signed petitions and/or pledges and deal with these economic and national emergencies.

The differences between the House & Senate transportation bills must be finalized before Sept. 30, when the current law authorizing highway and rail transit spending will expire, as will the gasoline tax that brings in about \$34 billion for infrastructure projects every year. The Senate has worked out a bill of \$109 billion over two-years, and has garnered support from both labor and business, as well as from both sides of the aisle in committee. The House has already passed a bill of \$109 billion over six-years that would drastically reduce transportation spending by a third from current levels. That partisan bill was crafted by Chrm. John

Mica (R., FL), and proposes to cut funding for Amtrak by 25 percent in 2012 and 2013. Mr. Mica's ultimate dream of privatizing Amtrak's lucrative northeast corridor (NEC) is not gaining the traction he had hoped for, and Amtrak has just announced that they have hired a New York accounting and marketing firm (KPMG LLP) to secure the investments of private capitol combined with public financing sources. Repeated political attempts by Republican governors, in concert with Rep. Mica, to block Amtrak plans have all been resisted and recently, \$745 million of the money rejected by Florida's governor has now been redirected to Amtrak's NEC rail expansion project. These funds will allow for electrical and track up-

## Guest Editorial

### I Just Don't Have The Time... And It's Hurting The Organization

Time after time our National Officers, Area Directors and faithful Unit Presidents continually advised us that we must get involved and take a more active roll in our NARVRE Organization -- even if it is just a little bit.

Our National Officers are constantly involved, keeping watch and doing everything they can to help safeguard our railroad retirement, pension and benefits for us. Now they are asking you and me to step up and take an active interest and help out. They are asking us to step up and attract and sign up new members because our membership rolls are seriously low. They are asking us to help renew and keep the members we have, but most importantly they are telling us we are losing local NARVRE units because railroad terminals have moved and/or members are just not willing to assume the roles of our unit officers. It's pretty simple, no unit president, no unit. No membership activity, no new members, no interest or volunteering, no NARVRE. Why?

Perhaps we just don't have the time! Why don't we choose to have the time and volunteer for something that is so vital to us? Some do but most do not! Folks we're talking about your and my money, our livelihood for a great many. As members of the railroad family we worked long and hard for what we have and we depend on our railroad retirement. Isn't there enough desire, motivation, and want to, to make sure we find some time to help keep what we have? What's in it for you and me should be the desire to get involved or to choose to do a little more. Perhaps if we knew we were going to lose our railroad retirement we might get more excited about doing something about it. And, as long as Congress is involved, we need to be concerned!

Think about this; What if we all just sit around and do nothing or hope someone else will do what needs to be done? What if our membership drops down to virtually nothing and Congress pays little attention to our Organization? What if our Organization dies from lack of interest? What if we all end up on Social Security? Congress passed a law in February, 1937 creating the National Railroad Retirement Act. On Labor Day September 6, 1937 Railroad Employees laid the foundation for an association of retired railway employees which was eventually called NARVRE. Why? Was it because they didn't trust Congress? Ask yourself this;

would Congress like to have and use your retirement money to fund its insane spending policies and wasteful boondoggles like they do with Social Security? If the answer is yes, then we know that if the lamb lies down with the Lion and trusts him, it gets eaten by the beast. Remember what a dentist once said: If you forget about your teeth you will loose them. The same goes for us. If we forget about the importance of NARVRE and our railroad retirement benefits, we will lose both. Former President Gerald R. Ford said, "If government is big enough to give you everything you want, it is big enough to take away everything we have." Think about that!

We are constantly reminded that very few of our members are stepping up and doing what they can by volunteering, getting involved, attending unit meetings, taking an officers position or asking to help. Perhaps it is for good reason. There are lots of excuses for not coming to unit meetings, volunteering or getting more involved, but many more reasons to give it a shot. Our National Officers, Area Directors, Assistants and Unit Presidents are charged with getting things accomplished but they are few in number. Just think what could be done, if each one of us brought in one new member every month to help build our membership. The potential for new membership is out there, and as an example, there are at least 59,000 members of the Brotherhood of Locomotive Engineers and Trainmen plus thousands of

those in other crafts that are still working and paying into our railroad retirement system that might not know about NARVRE. There are thousands of retired railroaders who are not members and might not know about NARVRE. Folks we need these railroaders and they need us! Please consider looking over your time commitments and sharing a little for NARVRE. Remember, this Organization has saved our bacon many times and we certainly need to be grateful for that. Volunteering for a worthwhile cause is one of the most rewarding things we can do with our lives. It takes little effort to get involved and the rewards far outweigh the effort. Please ask what you can do to help.

Is just being a member all that is necessary? Yes, it is important and we must not forget that it certainly helps because our Congressmen look over the numbers in their districts. NARVRE's strength comes from its members: thousands of retired and veteran railroaders and their families from all crafts across the nation and that's a good reason for membership.

Please folks, let's find a little time and do our part. Remember our greatest power is the power of choice. We either choose to get involved or we do not. We can and should create the circumstances to do a little more for an organization that works for us. We joined NARVRE to have the Organization represent our interests in Washington by protecting and preserving our railroad retirement. So it should be worth a little of our time and effort to keep it strong. Don't you agree?

I'm willing to help! How about you?

Your humble servant and  
Area 8 Director  
Bob Bloomer

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#### From the National Secretary-Treasurer —

### An Invitation To Join Or Renew Your NARVRE Membership

As we head into fall, this office will be concentrating on our 2012 billing cycle. If you are a member at large (801) you will soon be receiving your renewal notice in the mail. When you send your 2012 dues to the National Office, please double check the accuracy of your mailing address. If you belong to a Unit, you might consider paying your 2012 membership dues at your local Unit meeting to help the Unit officer's with the renewal process, and keep the cost of postage at a minimum. As with all of our members, it is important to promptly pay the

dues, in order to have no interruptions with the delivery of your NARVRE newsletter.

Many of our members have shown an interest in the phone numbers published in last month's newsletter. AMTRAK was not listed and the number is 1-800-872-7245. For those of you who have a computer, we invite you visit our webpage at [www.narvre.org](http://www.narvre.org) as there is a lot of interesting and useful information posted on it.

As always, please invite any of the current or retired railroader's to join NARVRE. We all worked hard for the retirement we receive and want to continue receiving it to enjoy our retirement years.

— **Richard L. Duley**  
National Secretary/Treasurer

**(National Legislative Director from page 1)**

grades that will result in improved on-time performance and eventually increase top operating speeds up to 160 mph with future maximum speeds of 186 mph. The work on the NEC will create thousands of new jobs while adhering to the strict implementation of the "Buy America" requirements, and will offer new business opportunities to U.S. manufacturers. NARVRE remains committed to secure the needed support for the full funding of Amtrak in FY2012 in order to protect the 19,000 plus employees at Amtrak and preserve the solvency of our Railroad Retirement System.

As a note of information, a number of bills have been introduced in the Senate that seek to address the rising cost of prescriptions. First, the Preserve Access to Affordable Generics Act (S.27), introduced by Sen. Kohl (D-WI), would increase access to generic drugs because of concerns of collusion between large brand name pharmaceutical companies and generic drug manufacturers attempting to delay the marketing of competing, low-cost generic drugs. The Federal Trade Commission (FTC) found that many settlements and payoffs were exchanged for the delays in order to raise profits. The bill would prohibit this obvious fraud against consumers. The bill has been referred to the Senate Committee on the Judiciary.

Also, the Pharmaceutical Market Access and Drug Safety Act (S. 319) was introduced by a bipartisan group of Senators and deals with the reimportation of prescription drugs. This legislation would allow the importation of Federal Drug Administration (FDA) approved drugs from Canada, Australia, Japan and most of the European Union. The bill is obvious in the intent to omit those countries that have been guilty of fraud and other crimes dealing with the importation of foreign drugs. Specific language on the safety of drugs would only allow for imported drugs that were approved and manufactured in plants inspected by the FDA. State pharmacies would have to be FDA registered, and submit complete importation histories of the drugs from the point of manufacture to pharmacy shelves. This legislation was referred to the Senate Committee of Health, Education, Labor, and Pensions.

Finally, legislation to reduce drug costs was introduced by Sen. Amy Klobuchar (D-MN) which would strengthen the Medicare prescription drug program. The Medicare

Prescription Drug Price Negotiation Act of 2011 (S.44) would allow the Secretary of Health & Human Services to negotiate lower drug prices for those enrolled in Medicare Part D. Despite the claims of the pharmaceutical lobbyists, the Secretary would not have the authority to decide which drugs would be covered in Part D or to institute a price structure for reimbursements. The Medicare Part D plan options would remain the same, so seniors would continue to have the same options from the same plans they have now. NARVRE has continually supported the need for Medicare to negotiate lower drug prices, just as the Dept. of Veterans Affairs has successfully done over the years. The passage of this legislation is long overdue. Where does your Senator stand?

This office has received many inquiries on the subject of prescription drugs, whether it be specific to Medicare Part D or in general. This is information for members and Units to use as a point of reference. If you as a member, or as a group in your Unit, are interested in any of these bills becoming a reality, you should contact your Senators to express your support. This could be an ideal time to invite them to address your Unit, and discuss this and other issues.

This is the beginning of the silly season, even though the 2012 elections are still more than 14 months away. I have had to address a number of preposterous emails that have been circulated around and forwarded to members of NARVRE. The objective of these politically based emails is to misinform by making misleading and false statements. They are never signed, nor do they state the name or purpose of the organization/group they represent. That alone should give notice to delete! These emails are usually processed in huge political delivery warehouses. They could possibly be paid for by groups that do not have America's best interest in mind. The point is that when you forward one of these political emails, you claim knowledge of the facts and content, and the email addresses you forward to are immediately placed in the delivery annals of the giant email distribution centers (again, paid by whom?). These email warehouses are not concerned with security systems and are known to carry and promote a variety of unknown computer viruses that can prove to be very costly. If you cannot verify and stand by the email, why send it on to fellow members? My request is that we all refrain from forwarding these political pieces of junk to other members of NARVRE. There's enough propaganda put out by both parties

and the many unknown political interest groups...unfortunately enough to last another 14 months.

— Gary M. Faley  
National Legislative Director

**From the National Vice President —**

Someone said "... When so rich a harvest is before us, why do we not gather it? ... All is in our hands if we will but use it."

Last year many unit members did not renew. The reason for non-renewal may have been that they were not contacted and/or just forgot, because many do not attend unit meetings. Let's start our membership efforts early this fall. And, if needed we should contact members not just once, but twice or more by sending another notice. Anna Stringer, past secretary/treasurer of Unit 82 Nampa, ID, told me a few years ago she had everyone back on board in late January. However, the effort to achieve this took several contacts and reminders in the form of calls and/or letters.

Here is a suggestion for something each member can do to help our membership efforts. Make the contacts to those we know. Area Directors spend a lot of time and money going to meetings where a retiree group meets to tell about N.A.R.V.R.E. However, we must take care of business at home and not lose members because we fail to make contact. As Jim Brewer said, "... In the end have we done enough?" We lose members every year, because of health or death. We need to make sure we do not lose them because of lack of contact.

Jim Bosley, with the Dean L. Wilde Agency, Inc., several years ago suggested we do what insurance companies do, and that is referral. I gave this suggestion to Roger Barr, Area 6 Director, and he worked up a form to pass out to members. I copied this and sent to all eight area Directors and use it myself. It will work if used and not be a burden on anyone. Area 8 Director Bob Bloomer is asking unit members to place one (1) name in a box, that should be contacted, who is not a member when attending a meeting. This is one way we can all help.

Thanks for your time this time, you are important to N.A.R.V.R.E. make N.A.R.V.R.E. important to you.

— George Wisdom,  
National Vice President

**From Palmetto, GBA**

**What is An ABN And Why You May Be Asked To Sign One**

You may have noticed an additional form in the paperwork you fill out when you go to the doctor's office these days. In some circumstances, you may be asked to sign an Advanced Beneficiary Notice of Noncoverage or ABN, which is used by providers to alert you that a service is not expected to be covered by Medicare. The purpose of the ABN is to give you the necessary information to make informed decisions about whether or not to get the services your provider is suggesting.

Though not all services are covered by Medicare, an ABN cannot be used in situations where you need immediate medical attention.

The following are examples of when an ABN can be used for non-covered services:

- Services where there is no legal obligation to pay (such as for the purchase of some vaccines. In those cases, your doctor can charge Medicare for administering the vaccine, but they cannot charge Medicare for the vaccine
- Services paid for by a government entity other than Medicare
- Personal comfort items
- Some screening tests
- Routine eye care
- Dental care
- Routine foot care

The Centers for Medicare and Medicaid (CMS) provides doctors and other health care professionals with a standardized form to use; however it does allow them to use their own form as long as it contains the same information.

If your provider asks you to sign an ABN, the document must:

- Give the name or description of the service they are providing
- Provide a statement that explains why they believe the services may not be covered by Railroad Medicare. Some common statements are: "Medicare does not pay for this test for your condition," "Medicare does not pay for this test as often as this (denied as too frequent), or "Medicare does not pay for experimental or research tests."
- Give you the estimated cost of the service or procedure
- Provide you with three options

If you have questions regarding Advanced Beneficiary Notices of Non-coverage, please call the Railroad Medicare Beneficiary Contact Center at 1-800-833-4455. Representatives are available Monday through Friday from 8:30 am to 7 pm Eastern Time. You can also visit us at [www.PalmettoGBA.com/RR](http://www.PalmettoGBA.com/RR) -- just look for our section called "People with Railroad Medicare." We are also on Facebook - see our page "My RR Medicare" at <http://www.facebook.com/myrrmedicare>

— Jennifer Johnson

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