

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

— SINCE 1937 —

NARVRE National Office  
300 Cedar Blvd. Suite 201-A  
Pittsburgh, PA 15228-1155  
412-563-5611 FAX 412-563-5612  
e-mail: NARVRE@verizon.net  
WEBSITE: www.narvre.org



Published ten times a year  
Cost – Membership in a Unit or  
Membership-at-Large

NARVRE NEWSLETTER

APRIL, 2010

VOL. 24 NO. 04

## FROM THE NATIONAL PRESIDENT —

I would like to make some comments on the NARVRE organization as it relates to membership. Your Governing Board as well as the National officers are constantly looking for ways to increase membership. It is very difficult at times when we have Units in remote places where the railroads have closed terminals and moved operations to centralized locations. When Units are closed it usually relates to the membership dwindling and we are only left with older retirees in charge of the Unit. At election time because no one steps forward to seek these offices then a handful of

members who attend the meeting then might vote to close the Unit altogether. When that happens the surviving members are then placed in the at-large Unit 801. The goal of NARVRE is to reach those newly retired workers by whatever means possible. Some areas of the country we have robust Units seeking new members all the time. We all know that there are retirees in our communities who do not belong to NARVRE. Many of us meet for coffee or lunch periodically with these retirees on a social level yet they do not belong to NARVRE. Many local newspapers will give free notices in their paper about your meetings. You need to take advantage of these tools to reach out to prospective members. Nationally, on a two year basis we lose over a 1000 members to death, nursing homes, assisted living or members just dropping off the rolls. This means we have to replace them with younger retirees or those who have never heard of us. As members, not just the officers we all need to do our part. You are the best advocate for the NARVRE organization to protect our pensions. I have heard every story imaginable why not to join so we need your support and effort to get the word out. The Area Directors and National Officers will help in any way possible to assist you. Leads are what we need. All our addresses and telephone numbers are in the national newsletter as well as email addresses. There will be discussion at the National Convention in May on membership led by National Vice President Rich Renz. If you have any ideas please forward them to VP Renz at Engine119@wowway.com.

## FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The Senate has passed their version of a Jobs Bill and it does not include the same rail funding as the larger House version (HR 2847). The differences between the Senate & House bills will need to be ironed out in a conference committee, and the conferees have not yet been appointed. When that happens, I will post that information on the website (www.narvre.org), as we will most likely need to put pressure on them to keep the high-speed rail and Amtrak funding in the final product. As reported, the House bill (H.R. 2847) contains at least \$1 billion for high speed rail, and \$800 million for Amtrak. The House version also gives the state transportation departments the option of spending a part of the highway funding (\$ 27.5 billion) on rail infrastructure projects. Again, we will report on this by email and website, when more information is available.

On March 3, the Senate rejected a proposal to give a \$250 bonus payment to seniors. This proposal was offered by Sen. Bernie Sanders (I-Vt.), and was defeated 50 to 47. This amendment was similar to President Obama's budget provision that would provide a \$ 250 emergency payment to seniors in lieu of not receiving a cost-of-living adjustment (COLA) this year. Sen. Sanders has stated he will continue in his attempts to get this offset passed, which also would have helped out our veterans, and people with disabilities. We will report any new legislation that may be introduced, in order to voice our concerns on this issue.

The Senate was finally able to move to a vote and passed the Temporary Extension Act of 2010 by a 78-

By the time you get this newsletter you should have received a 2010 Census form in the mail. It is very important that you fill out this form promptly and return as soon as possible to the proper address. Results from the 2010 Census will be used to help each community get its fair share of government funds for highways, schools, health facilities and many other programs that we all need. The results of the census also determines redistricting in 2011 of the boundaries within your state of the congressional districts for the next decade commencing in 2012. More congressional districts have been moving southward due to people moving from northern climes which could affect you losing a congressional district if you live in the northern part of the country.

— Tom Dwyer, National President

continued on page 3 ■■■▶

**From the National Vice President —**

This month I wish to express on behalf of all NARVRE Governing Board members a sincere thanks to Mary David for a job well done over the last 19 plus years. Mary has served NARVRE in the capacity of Secretary & Treasurer. Thanks Mary for your dedicated years of service NARVRE would not be where it is today if it was not for your financial guidance. Personally I want you to know I appreciate the years that you dedicated to NARVRE and wish to extend the best for your future endeavors after your term expires. Mary by her own decision has chosen not to run again for Secretary & Treasurer. For those of you who may not be aware Mary wrote the book on the History of NARVRE. A very interesting and comprehensive report on just how NARVRE came into being what NARVRE has become today. Each unit should have a copy of the HISTORY OF NARVRE and if not some are still available as it is very informative.

Thanks, Mary and as you always closed your mailings and letters,  
GOD Bless

— **Rich Renz, National Vice President**

## Long-Term Care When You Need It

With the stories about the Medicare and Medicaid and Health Care crisis filling the evening newscasts, many Americans are worried about who will pay for their long-term care when they need it, while preserving their hard earned savings. When you have money coming in for Home Health Care, Assisted Living or even a Nursing Home, the benefit will help your funds last longer. It can keep you from being a burden on the family or allow you to have a private room in a facility. Plain and simple it just gives you more choices.

NARVRE has made several long-term care insurance policies available to their members at a

continued on page 3 ■■■►

**From the National Secretary-Treasurer —**

## Overcome obstacles to obtain our goals

**MEMBERSHIP:**

“There is no way to understand the real options involved in the future unless you become involved in creating them.” Robert Theobald

Our forefathers saw the future when they created NARVRE. There's no present in the present if we don't prepare for the future. We all can contact nonmembers from our rocking chairs! Unit Secretary-Treasurers, please, do no withhold dues money. They should be mailed to the National Office at least once a month.

**CONVENTION:**

We are moving right along toward the 37th biennial convention in La Crosse, WI May 9-11, 2010. Credentials for delegates have been verified. Delegates have been mailed their credential cards as well as copies of Amendments to the Bylaws and Resolutions. Delegates are to present them to their Unit to determine how they want the vote cast at the convention. You **must** have your **credential card** with you when requesting to receive your voting card and bag with convention information.

Any 801 member who would like to attend the Convention, please contact Convention Chairman, Paul Meyer at 608-781-5820.

**NARVREPAC:**

You asked to correct the TAKE BACK and WIMA. We got the ball rolling, now keep NARVREPAC rolling. Keep sending in your contributions forever and a day to the National Office. We need to lure some members in Congress to consider our cause and enact legislation. **AND THAT TAKES MONEY!**

**990N - E POSTCARD:**

On April 3, 2008, a letter was sent to all Units explaining information from the IRS that all our subsidiary accounts whose gross receipts for 2007 are less than \$2,500.00 are to file on form 990N - E Postcard with the IRS by May 15, 2008. This request was still in effect for 2008 to be filed by May 15, 2009 and again for 2009 to be filed by May 15, 2010

Looking forward to seeing you all at the convention in La Crosse!

**CANDIDATES FOR OFFICE**

\***Thomas Dwyer** is seeking re-election as National President.

\***Richard Renz** is seeking re-election as National Vice President.

\***Rich Duley** is seeking election as National Secretary Treasurer.

\***Roy Palmer** is seeking election as Area 4 Director.

Happy Easter!

God Bless.

Mary David

***In God We Trust***

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

19 count. This legislation, affecting numerous agencies and workers in many different industries, was held up by the lone objection of Sen. Jim Bunning (Ky). His block allowed an automatic 21% pay cut on reimbursement rates for Medicare doctors to go into effect March 1st, until the Senate was able to work out a deal to convince this one individual Senator to release his hold (objection). The President quickly signed this legislation into law, in an effort to minimize the damage already done by the actions of one member of the Senate who's objectives were questionable, at best. The law delayed the doctors' pay cut retroactively, and also kicked in an extension of unemployment benefits and COBRA health insurance, and also put workers back on numerous highway, rail, communications and infrastructure projects that this Senators action had stopped. On the Medicare "doc-fix" issue, there is discussion in committee that acknowledges that something long term must be done about the pay rate policy for Medicare reimbursements. For doctors who accept Medicare, Federal law requires that reimbursement rates

**(Long-Term Care from page 2)**

premium discount. John Hancock, Mutual of Omaha, Prudential and MedAmerica.

We thank NARVRE members who have contacted us through WWW.NARVRE.ORG, but we recently realized some of your messages never reached us. If you tried to contact us and never heard back please use the old fashion way and call 800-657-4335. We will give you the direct attention NARVRE members are entitled to. Thank you, Jim Bosley

Mail to: James Bosley  
American Senior Network  
dba Dean L. Wilde Agency  
jim@amsrnetwork.com  
800-657-4335  
Fax: 605-338-6431

be adjusted annually based on formula tied to the health of the economy. The law says rates should be cut every year to keep Medicare financially sound, but Congress has blocked those cuts from happening in seven of the last eight years and could continue to do so this year. The American Medical Association (AMA), and the medical community at large wants the current law to be repealed and a new formula used "that more accurately reflects the cost of providing care" in determining Medicare reimbursement rates. The Center for Medicare and Medicaid Services (CMS) maintains that 96.5% of all practicing physicians, nearly 600,000 doctors, currently participate in Medicare, but the AMA is sounding alarms and many doctors are complaining that the reimbursement rates (policy) will not allow them to sustain their practices especially in today's economy. We will continue to follow information on this and urge the Congress and the AMA to work toward a more equitable resolve that will not interfere with seniors health care.

In May of 2009, Congress passed, and the President signed into law, the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 that substantially reforms the way credit card companies do business with their customers. As of today, all of the provisions contained in this law are now in effect. The Credit CARD Act, combined with more recent legislation ( S.414) now prohibits credit card companies from charging interest on debt that is paid on time and retroactively raising interest rates on people who are making their payments on time. These companies will have to send a notice 45 days before increasing rates or other fees, and allow the card holder to keep their interest rate the same for the first 12 months of opening an account. They also must post how long it will take to pay off a balance when making minimum payments, and a number of other protections for

underage customers. More information can be accessed at [www.federalreserve.gov/creditcard](http://www.federalreserve.gov/creditcard).

News articles continue to show that the American public remains in favor of High Speed Rail (HSR), and while popular support for HSR has dropped during this downturn in the economy, it still is at 88%. The Scientific American publication states that while the \$8 billion in HSR funding is great seed money to help transform our out-dated transportation systems, a lot more is needed from Congress, especially in passing a new transportation funding bill to replace the previous one that expired about a year ago. Many states are joining in these plans to make HSR a reality, and the Midwest High Speed Rail Association just announced that the "first" legislation to explicitly authorize a 220 mph HSR network in the Midwest has passed the Illinois Senate Transportation Committee. An independent HSR agency will move to develop a public-private partnership to build, maintain and finance new tracks for passenger trains capable of traveling more than 150 mph. You can follow HSR discussion in your own state by accessing [www.MidwestHSR.org](http://www.MidwestHSR.org). NARVRE will be following these plans to ensure that new rail networks are held to the applicable guidelines to be governed under the Railroad Retirement Act (RRA), where stimulus funding was received from the Federal Railroad Administration (FRA). Further, the Spanish train manufacturer Talgo has announced it will assemble four trainsets at a closed Milwaukee automotive parts plant, which will be split evenly between Wisconsin and Oregon. This was due to FRA "Buy American" guidelines that specifies most trainset parts be built here in the U.S.

Hope to see you in May at NARVRE's 37th Biennial National Convention in La Crosse, WI.

— Gary M. Faley, National Legislative Director, N.A.R.V.R.E.

**FROM PALMETTO, GPA**

## Mental Health Care And Medicare

Mental health conditions like depression or anxiety can come at any age and can happen to anyone. If you think you may have problems that affect your mental health, you can get help. Talk to your doctor or health care provider if you have any of the following symptoms:

- Sad, empty, or hopeless feelings
- A lack of energy
- Trouble concentrating
- Difficulty sleeping
- Little interest in things you used to enjoy
- Thoughts of ending your life

Mental health care includes services and programs to help diagnose and treat mental health conditions. These services and programs may be provided in outpatient and inpatient settings. Medicare helps cover outpatient and inpatient mental health care.

The Original Medicare plan can help cover the following types of outpatient services (deductibles and coinsurance apply):

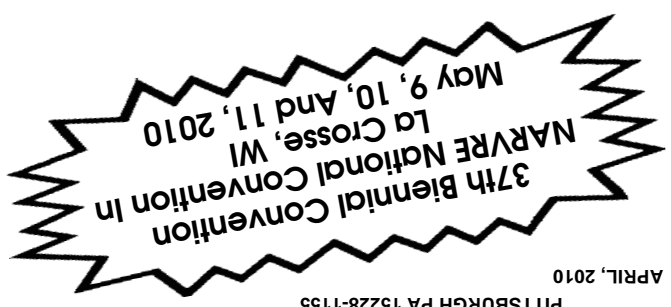
- Individual and group psychotherapy with doctors or certain other licensed professionals allowed by the state to give these services.
- Family counseling if the main purpose is to help with your treatment.
- Testing to find out if you are getting the services you need and/or if your current treatment is helping you.
- Psychiatric evaluation.
- Medication management.
- Occupational therapy that's part of your mental health treatment.
- Individual patient training and education about your condition.
- Diagnostic tests.

If you have questions or concerns about your mental health, talk to your doctor or other health care provider.

For more information about Medicare mental health benefits and coverage, you can call Palmetto GBA Railroad Medicare customer service at 1-800-833-4455.

— **Barbara Naugle**

**NARVRE NEWSLETTER**  
 Volume 24 Number 04  
 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  
 Richard Renz  
 5276 E 104th St  
 Garfield Heights, OH 44125-2408  
 216-310-4213 FAX 1-877-475-5757  
 engine119@wowway.com  
 National Secretary-Treasurer  
 Mary David  
 300 Cedar Blvd. Suite 201A  
 Pittsburgh, PA 15228-1155  
 412-563-5611 FAX 412-563-5612  
 narvre@verizon.net  
 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



**NATIONAL ASSOCIATION OF RETIRED  
 AND VETERAN RAILWAY EMPLOYEES, INC.**  
 300 CEDAR BLVD STE 201-A  
 PITTSBURGH PA 15228-1155  
 APRIL, 2010

NON-PROFIT ORG.  
 U.S. POSTAGE  
 PAID  
 KANSAS CITY, KS  
 PERMIT NO. 522