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



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

**NARVRE NEWSLETTER**

**MARCH, 2021**

**VOL. 35 NO. 03**

## FROM THE NATIONAL LEGISLATIVE DIRECTOR —

The Senate Special Committee on Aging was first established in 1961 as a temporary committee before being granted permanent status in 1977. While this special committee has no authority to pass legislation, it does study specific issues and makes recommendations on claims of fraud and waste relating to older Americans. The Special Committee on Aging was involved in exploring health insurance coverage prior to the enactment of Medicare in 1965. Since then, the Committee makes annual determinations on performance levels on Medicare and Social Security, and contin-

ues to lead the fight against frauds targeting the elderly. In 1987, the Committee focused on the development of legislation to create a Consumer Price Index for the Elderly (CPI-E). The goal was to more accurately measure the prices and inflation seniors face, ultimately leading to a more accurate formula in determining the cost of living adjustments (COLAs) for America's seniors and retirees. Unfortunately, 34 years later, this country is still without an accurate CPI formula for millions of seniors drawing retirement benefits. It is now long overdue and time for Congress to finish its work on the CPI-E. The COLA (cost-of-living ad-

justment) is an increase in benefits to counteract inflation. In order to receive a COLA, one must be age 62 or older and retired for five or more years (with some qualifiers for certain retirees). The current CPI-W is identified as an index that seeks to track retail prices as they affect expenditures of households nationally, specifically, wage earners living in urban households. By definition, that population is employed, unlike retired Social Security and railroad retirement beneficiaries. Additionally, research has shown that spending patterns differ between the elderly and the general population, especially on health care. Seniors 65 and older spend more than twice as much on health and medical care, and those 75 and older spend nearly three times more than younger consumers. Recent studies now indicate that health care expenditures steadily increase with age and consistently rise much faster than general inflation. And to the point, the current price index (CPI-W) does not take these critical differences into consideration. There are compelling reasons to change the current formula, the most obvious is that

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## FROM THE NATIONAL PRESIDENT —

As I watched the solemn ceremony the other evening at the White House when the president and vice president recognized that over 500,000 of our fellow citizens have passed on from Corona virus or COVID-19. How many more will succumb as well in the months ahead.

I am sure there are loved ones or those we may know in this number that have passed on. If you all have a family member or fellow railroader who was lost to this disease please let the national office know so we can recognize them in a future newsletter. It has been said that more have died from this disease than all those lost in the First, Second, Vietnam and Korean War combined.

Remember those who are on the front line in this fight the Nurses, EMT's Doctors' and other medical personnel who are the first line of defense in this dreaded disease. Thank you all who have been involved aiding seniors who are in need or living alone who have no family to take care of or visit them.

NARVRE has a convention tentatively scheduled for May 2022 in California with no idea if that will be held. Most of us have not held a Unit meeting in over a year because of COVID-19. Fellow members let's all hang tough and get through this period of our lives. We can do it... so say a prayer for the good of mankind. God Bless to you all!

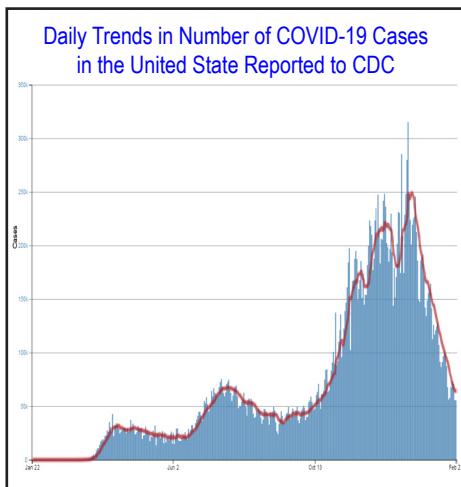
— Tom Dwyer, National President



AMTRAK Empire Builder train 8-28 making a scheduled stop at Lacrosse, WI

## From the National Vice President —

This month I would like to focus on a very important issue regarding Closing of NARVRE Units. Due to the many inquiries I had regarding this issue about the proper process to closing NARVRE Units, I will point to you that President Tom Dwyer addressed this in his last NARVRE Newsletter Article. I write in hopes of bringing closure to this issue, but I want to be sure that all Unit Officers and members of NARVRE understand that we have to protect our organization from not violating our tax-exempt status and adhere to the rules under the IRS Code 501(c) 4 and follow the guidelines of Resolution No. 1 adopted at the 2018, NARVRE National Convention in Council Bluffs, IA. The Resolution settled that the designated Unit Officer or Treasurer notifies the National Secretary Treasurer who will advise, assist and determine validity of closure. Send copies of the last two bank statements to the National office and send Unit Charter to National office and furnish roster with list of names of members who wish to become members-at-large of Unit 801. BANK ACCOUNT FUNDS OF CLOSING UNIT ARE PROPERTY OF THE NATIONAL ORGANIZATION and upon closing a Unit bank account, those funds must be transferred to the National office. Recently, we had a Unit closure whereby the Unit with good intentions purchased gift cards for their members in violation of IRS Code 501(c) 4 which prohibits local Units using NARVRE Unit funds to benefit individuals. Unit action, although taken with good intention, threatened the tax-exempt status not only to the Unit in question but the NARVRE National Organization as well. The bottom line here is



that all NARVRE Local Units are under the same tax status as the national organization. When closure occurs the above resolution is in force. Monies in local Unit treasuries are not to be spent on individuals nor be used outside other organizations beforehand. NARVRE's tax exempt status is at risk if violated. In consultation with our attorney on the provisions of the IRS 501(c) 4, he advises in a warning letter to our National office that Units must abide by those rules! With that in mind I would like to remind all members and Unit officers that we will be addressing the issue and presenting a Resolution at the 2022 Convention amending existing By-Laws, for purposes of clarification and final resolve on closing NARVRE Units. A Unit should understand that at the first mention of closing a Unit, officers should immediately be in contact with the NST Phil Steward. At the next Convention in 2022 we will have a Resolution which will further clarify and will be explicit on the connection of a Unit's treasury or accounts and the Nat'l Association. I also want to remind all Units that raising money by the Units placed in other bank accounts, are also funds of NARVRE and are not for use for conducting unit business and should not be regarded as personal funds. Thanks to great a job our Secretary Treasurer is doing on the finances of NARVRE, we will be well financed and ready for the Next NARVRE

## (National Legislative Director from page 1)

COLA's impact seniors on retirement, and not urban wage earners. Therefore, Narvre will join forces with other senior/retiree organizations and urge Congress to revisit the findings of the Senate Special Committee on Aging and commit to the development of legislation to create the CPI-E. This year's paltry 1.3% COLA means that millions of retirement beneficiaries will continue to see their expenses and higher out-of-pocket health care costs exceed their social security and railroad retirement benefits. We need to support legislation such as "The Fair COLA for Seniors Act" to ensure that seniors do not fall further behind each year. We need a Consumer Price Index for the Elderly for the purpose of determining cost-of-living adjustments for a broad array of Federal retirement programs, including Social Security and Railroad Retirement. Many legislative bills have been introduced that

National Convention in May of 2022, God Willing. On another note, I want to remind you about the blessings of our RRB Pension Annuity under the Railroad Retirement and Survivors' Improvement Act of 2001, signed into law December 21, 2001. It provides for full annuities at age 60 with 30 years of service with benefits for a railroad retirees and spouses with 30 years of service. More importantly, at the same time the enactment was created, the NRRIT "National Railroad Retirement Investment Trust Fund," better known as the trust fund which allows Rail Labor and Management Representatives to manage the fund. To date, the fund has about \$27.9 billion in assets good to pay retirement benefits for years to come. We must keep an eye on any encroachments to this fund by the Congress. The sole purpose of NARVRE is to Promote, Protect, Preserve our RRB Pension Annuity. Thank you for continuing to contribute funds to NARVRE to help augment our treasury. Any donation made, large or small is very much appreciated. Your contribution will be recognized in our National NARVRE Newsletter. You can sponsor a memorial for members of your Units. Please stay safe from the Covid-19 Pandemic and observe safety guidelines. God Bless all of our NARVRE members.

— **Anthony (Tony) Padilla**  
*NARVRE National Vice President*

seek to implement various improvements in retirement benefits, and many of them include the specific need to change the current CPI-W formula. A more inclusive proposal is the Social Security 2100 Act that would strengthen Social Security's financing by extending the cap on payroll taxes and require the wealthy to pay their fair share into Social Security, like millions of other Americans who pay taxes on all of their income. Currently, the cap is at \$142,800 and millionaires have already hit this mark (Valentine's Day) and will not pay the payroll tax on income above that figure for the rest of the year. Importantly, this legislation is a broader vehicle and one that also includes the adoption of the CPI-E. We should not be held to support any one particular bill at this point in time, but collectively support the development of legislation and create the Consumer Price Index for the Elderly (CPI-E).

—**Gary Faley,**  
*National Legislative Director*

## From the National Secretary-Treasurer —

As the COVID-19 death count reaches 500,000, millions of Americans are being vaccinated and more people are observing prevention measures such as wearing masks, social distancing, and avoiding large gatherings. With these extra precautions, statistics indicate infection rates and deaths are trending downward.

A significant number of members are planning to or have received the first dose of the Moderna or Pfizer vaccine. We all must do our part to protect our families, friends, and society as a whole. See the charts display from the CDC.

According to the *New York Times*, Life expectancy in the United States fell by a full year in the first six months of 2020, the federal government reported on Thursday. This is the largest drop since World War II and a grim measure of the deadly consequences of the coronavirus pandemic. The expected life span of the average

American has dropped to 77.8 years in 2020, from 78.8 years in 2019.

The last time a pandemic caused a major decline in life expectancy was in 1918 when hundreds of thousands of Americans died from the Spanish flu pandemic. Life expectancy declined by a whopping 11.8 years from 1917 to 1918, bringing average life spans down to 39 years. But it fully rebounded the following year as the death toll abated.

For the second year in a row the 5-year business plan proposed and embraced by the Governing Board in 2017 is paying remarkable dividends. We are proud to report a \$27,163 surplus for 2020! This was accomplished in part by moderating expenditures, increasing membership dues, donations, usage of social media, and developing management reports that focus on issues directly affecting finances.

We have advanced new management tools which allow us to accurately identify late/delinquent members (accounts receivable). Additionally, this information was added to unit rosters allowing unit officers to immediately analyze delinquencies as a direct correlation to total outstanding revenue. Since 2019, the delinquency rate nationally was 35% equaling \$93,000 of uncollected membership dues. Presently the delinquency rate has decreased to 14% with \$37,990 in late dues for 2020. No doubt we are making progress, but obviously a lot of work still remains.

Several Units have 0% delinquency rates. Many others have 10% or less and

these units will be listed in the next issue. We thank all officers nationwide for their concerted effort in addressing this important issue.

To assist in membership recruitment, we strongly encourage all units to increase their Social Media footprint. If you need any assistance, please do not hesitate to contact the National Office. Our official Facebook page has 1555 followers, a huge increase from less than 800 members in 2018. NARVRE National Forum membership has increased to 536 members.

February 28, 2021 is the last day before 2021 dues become delinquent. Unfortunately, this will be the last newsletter some members will receive until their dues are paid to become current.

Additionally, Annual Unit Audit Forms are due February 28, 2021 and are available on our website. A new editable form was developed by Ron Hylla, Secretary Treasurer Unit 107 St Cloud. MN. The form makes it easy for officers to edit and fill out digitally. Unit officers if you require assistance with the Audit Forms, Roger Swanson, Chair of the Finance Committee, has volunteered his help if requested. Call or email the National Office and we will put you in contact with Roger.

National President, Tom Dwyer, recently appointed Assistant Area Directors - Richard Elliot Area 2 and John Zupansic Area 4 - Congratulations! Welcome aboard.

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

## Memorials

Charles Harter former Vice President Unit 163 • Dorothy Holder • Robert Stein - 100 years old • Dale Drew • Floren Warder • Sophia A DeVos • Sandra Robinson • Thomas G Koeniguer • Marlene Johonie • John Shelton

## Thank you!

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

Mike Cunniff • Michael and Naomi Muscha • David Crocker • J R Hummel • Constance Brail • Richard Vanaken • Sandra Stewart • B J Webb • Joan Schmitt • Jane Barger • Kenneth Tuma • Debra Nelms • Larry Chandler • Daniel Besaw • Jose Cardemas • Jack Webb • Kim Johnson • Charles Castner Jr • Eldridge Tucker • Edgar Terry IV • Peter Stronge • Marcia Hoover • Katherine Denz • Victor Sundquist • Charles Allen • David Corless • NARVRE Unit 163 San Antonio, TX • Sergio X Perez SR • Charles Castner • Eldridge Tucker • Unit 163 San Antonio TX memorial James Buchannon and Eldon Whitworth • Unit 30 in Memory of Robert Johannes



Aurora, IL. Feb. 16, 2021, 2:00 am crew change in blizzard.

## NARVRE NEWSLETTER Volume 35 Number 03

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News deadline 10th of each month

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MARCH, 2021

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## Don't Forget About the Flu!

**W**hile COVID-19 has had our attention for a year now, it's important to remember that it is still flu season, and the flu is still a serious illness that can cause death. Fortunately, the same mitigation activities that have been used for COVID-19 are effective for reducing the exposure to the flu virus: face masks, hand washing, and social distancing.

The Centers for Disease Control and Prevention (CDC) maintains data on influenza and its impact

across the nation. For most weeks in the past year, the CDC has indicated that the "seasonal influenza activity in the United States remains lower than usual for this time of year." (CDC).

When the CDC says "lower than usual," they are not kidding. The percent of tests that are positive for the flu at clinical labs typically has been less than one percent for the past several past weeks. And for all of the visits to healthcare providers across the country, only 1.1% were for flu-like sickness (CDC – week ending February 6, 2021).

So, should we care about the flu? ... Absolutely, which means we must:

Continue to be diligent. Just because the rate of flu infection is low, it doesn't mean it's OK to blow off preventive measures. Be sure to continue to wash your hands with warm, soapy water; practice social distancing and wear a mask.

Be sure to get your annual flu shot. Getting a flu shot is free. You can receive it at your doctor's office and many other

Medicare-covered locations, such as Walgreens, CVS, and grocery stores with pharmacies like Kroger. As a note, always wear your mask when you receive your vaccination.

And here are two reminders: getting the flu shot does not require a referral from any healthcare provider, and you only need one shot per flu season. It's so easy to get your flu shot. So please, don't skip this preventive service this year.

For more information on the flu shot and the many other Medicare-covered preventive services, please call our Beneficiary Contact Center at 800-833-4455 or for TTY, call 877-566-3572. Representatives are available Monday through Friday from 8:30 a.m. to 7 p.m. ET. You can also visit our website at [www.PalmettoGBA.com/RR/Me](http://www.PalmettoGBA.com/RR/Me), as well as our free online beneficiary portal, MyRRMed, where you can check claim status, download historical Medicare Summary Notices, and view and manage a listing of persons you have authorized to have access to your healthcare information. You can access MyRRMed at [www.PalmettoGBA.com/MyRRMed](http://www.PalmettoGBA.com/MyRRMed).

— Jennifer Johnson, Palmetto, GBA

