

CAPSULE

Volume 9, Issue 7

October/November/December 2005

MESSAGE FROM THE NATIONAL PRESIDENT



Dear NARBW Members:

I hope that each of you had a very Merry Christmas and that the New Year will be a prosperous one for your families and for NARBW.

We continue to pray for the many people in our country that have been affected by the numerous hurricanes and other weather related disasters. The members of NARBW opened their hearts and made donations to aid in the recovery of many of the devastated areas. Our contributions were sent to the National Salvation Army in the amount of \$3,000.00 and we expressed our desire that this money be used to help those victims.

The *news* is filled with the continuous threat of terrorist attacks that has placed us in the middle of a war and once again we realize how much more important the friendships we have made through NARBW are to each of us and to our families.

Let us begin this New Year by remembering the many friends that we have made through our NARBW association and by re-energizing our interest in our organization. Let us continue to support NARBW by meeting the deadlines that are in place by our Plans of Work, remember those deadlines will be here before we are ready. Let us look for ways to promote the growth of NARBW by reaching out to prospective members, asking them to attend our meetings and influence them to join our organization.

The National Board is preparing for our Winter Board meeting that will be held in Green Valley, AZ and we will visit with the residents of our Residence and the Tucson Chapter members. This will give the National Board an opportunity to meet with members who might not be in a position to attend our National Convention and will afford us the opportunity to discuss issues that are important to all of us.

This year our 62nd National Convention is being held at the Hilton Indianapolis in Indianapolis, Indiana... Information about the convention and the registration form are included in this issue along with tickets for the 50/50 drawing. I hope that we can have at least one delegate from each of our chapters in attendance at this year's convention. I am looking forward to seeing many of you there and for the opportunity to visit with you, my friends!

Sincerely,

Sandy

Sandy Hall
National President



In this issue...

- *Meet Your New Officers*
- *Legislative Report*
- *Medicare Prescription Drug Plans*
- *Convention 2006*

MEET YOUR NEW OFFICERS



DISTRICT II DIRECTOR – ELAINE MOSLEY

Elaine is a Connecticut Yankee who married a Mississippi boy! Elaine's husband Lanny is a retired naval submarine officer and they lived in Washington DC, San Miguel, The Philippines and Japan before settling in Jacksonville, FL. Elaine is Manager of Supplier Improvement for CSX Transportation, headquartered in Jacksonville. She also holds the title of Vice President of RailMarketplace.com, an e-Consortium of leading railroads. She is a member of the NAPM-Florida First Coast and CSX T Global Diversity Council.

Elaine is past president of the Jacksonville Chapter of NARBW. She holds Bachelor's degrees from Valdosta State University and Bryant College. Elaine and Lanny have one daughter and four grandchildren.

NATIONAL SECRETARY – THERESA HARPER

Theresa began her railroad career in 1974 with the Houston Belt & Terminal Railway Company and in 1998 was transferred to the Union Pacific. In 2002 she accepted a position with the Texas City Terminal Railway Company as Property Manager. Theresa's responsibility lies in real estate and asset management.

Theresa resides in the Houston, TX area with her husband John and enjoys golf, working in her yard and "playing the slot machines." She was formerly on the National Board as National 1st Vice President, Scholarship Chairman, and District Director.



NATIONAL THIRD VICE PRESIDENT – CYNTHIA CHANDLER

Cynthia was born in Houston, Texas and began her railroad career with the Missouri Pacific Railroad in 1981 in Spring, Texas. She joined NARBW in 1985 and moved to Omaha, NE in 1989 after the Missouri Pacific merged with the UP Railroad. Cynthia's husband Don also worked for the MOP, making the move to Omaha an easier transition. Cynthia held various chapter offices within NARBW and served on the National Board as District II Director.

Cynthia is currently working as a Labor Relations Supervisor and in her spare time she enjoys traveling, golfing and boating.

LEGISLATIVE REPORT



2005 Sees Rail Safety Improvements

According to preliminary data released by the Federal Railroad Administration (FRA), freight rail safety continued to improve for the first ten months of 2005. Rates for train accidents, employee casualties, trespasser incidents and highway-rail grade crossings all decreased between January and October 2005.

The FRA data showed that train accidents decreased by 11.3 percent; the employee casualty rate was down 13.9 percent; the grade crossing incident rate was down 8.2 percent; and the trespasser incident rate was down 2.9 percent. Both the employee casualty rate and the grade crossing incident rate are on track to be the lowest on record. The FRA also reported that the number of yard accidents had declined by 12.3 percent, while the number of derailments was down by 7.1 percent.

The reductions in accident and incident rates come at a time of high traffic volume for all the freight railroads, making the decrease even more notable.

WHERE ARE YOU????

Continuing with our column to locate members who haven't updated their addresses with their chapters; haven't sent in a correct zip code or street address; or chapters who have not sent in addresses on their new members. I have received "unable to forward" mail from the US Post Office for the following:

Altoona—Sally Price
Baltimore—Geneva Embry
Dallas/Fort Worth—Jackie Caldwell, Christina Carley
Houston—Dolores Davis Hughes
.....? Lorinda Draper?
Indianapolis Circle City—Janeen Robinson-Harges, Kimberli Webster
Jacksonville-Guylyn Hahn
Omaha—Annie Lawrence
Members at Large—Denise Jacoby, Rhonda Nicoloff.

**Still waiting for
ONE Chapter to
send in their
address
update....**

Please contact me if you have correct addresses on any of the above members so we can provide them with The Capsule or if we should be removing their names from our mailing list.

Lynne, Your Editor

MEDICARE PRESCRIPTION PLAN



It's projected to cost \$724 billion over the next ten years. It is expected to enroll nearly 30 million seniors and people with disabilities. It relies on private insurance companies to deliver a big new government benefit. It begins January 1, 2006.



RAILROAD RETIREMENT INFORMATION—NOVEMBER 2005

Medicare Prescription Drug Plans

The most important aspect people on Medicare or a Medicare Disability (which includes Railroad Retirement recipients) is that you have proof in writing of creditable prescription drug coverage from your present insurance plan, therefore you are exempt from having to sign up for coverage under Medicare Part D approved prescription drug plans. Keep the letter of proof of insurance in a safe place because at some time in the future your present plan may not be in effect. There is a 1% penalty per month for each month you did not sign up for Medicare Part D, after May 15, 2006. The letter of proof of insurance is your most important document to protect yourself from the 1% penalty. That is a life time penalty, so it could be costly. Refer to www.medicare.gov or call Medicare Hot Line 1-800-633-4227. You may also get help from consumer groups, senior centers and local Agencies on Aging.

Persons covered by the railroad retirement system participate in the Federal Medicare program on the same basis as those under the social security system. The Medicare Prescription Drug Improvement and Modernization Act of 2003 affects railroad retirement annuitants in the same manner as social security beneficiaries. As a result of the Act, on January 1, 2006, Medicare will offer voluntary insurance coverage for prescription drugs through Medicare prescription drug plans and other health plan options. Insurance companies and other private companies will work with Medicare to provide a choice of drug plans that must meet, at the least, a minimum standard of coverage as determined by Medicare. These plans are different from the Medicare-approved drug discount cards that became available in May 2004 and which will be phased out as the new drug plans become available.

The following questions and answers explain how Medicare prescription drug plans work and other aspects of the drug plans. They are based on information provided by the Centers for Medicare & Medicaid Services (CMS), the Federal agency responsible for administering the Federal Medicare program.

1. How does a Medicare prescription drug plan work?

Enrollment in a Medicare prescription drug plan is voluntary. (However, Medicare beneficiaries may have to pay a higher premium if they wait to enroll.) To enroll, beneficiaries must have Medicare Part A and/or Part B and, generally, will pay a monthly premium (estimated at an average of \$32.20 in 2006) and an annual deductible of up to \$250. The beneficiary's plan will pay 75 percent of drug costs between the deductible and \$2,250. Beneficiaries will pay drug costs from \$2,251 until their out-of-pocket costs reach \$3,600. The beneficiary's plan will then pay 95 percent of drug costs above \$3,600 for the rest of the calendar year.

While Medicare prescription drug plans will vary, all drug plans will offer coverage that, at the very least, meets Medicare's minimum standard of coverage as described above. Some plans might offer more coverage and additional drugs for a higher monthly premium. Medicare beneficiaries should compare Medicare prescription drug plans and select the drug plan that best meets their needs. Beneficiaries must contact the plan they want to join and ask how to enroll. They may be able to enroll by telephone, mail, fax or via the Internet. They can also enroll in a plan by using the Medicare Prescription Drug Plan Finder at Medicare's Web site www.medicare.gov or by calling Medicare's toll-free number 1-800-MEDICARE (1-800-633-4227).

MEDICARE DRUG PLAN, Cont'd.

2. What types of prescription drugs will be covered by Medicare prescription drug plans?

Most Medicare prescription drug plans will have a formulary, which is a list of the prescription drugs that the plan covers. Drug plans will cover generic and brand name drugs and may have rules about what drugs are covered in different categories. When drug plans get new information, they can change their formulary as long as it continues to meet Medicare's requirements. Drug plans must let a beneficiary know at least 60 days before a drug that he or she uses is removed from a formulary or if a drug's cost is changing. If a beneficiary's doctor thinks the beneficiary needs a drug that is not on the formulary, or if one of the beneficiary's drugs is being removed from the formulary, the beneficiary, or his/her doctor, can apply for an exception or appeal the decision.

3. When can people enroll in a Medicare prescription drug plan?

When people first become eligible for Medicare, they can enroll in a Medicare prescription drug plan during the period that starts 3 months before the month they turn age 65 and ends 3 months after the month they turn age 65.

Railroad retirement annuitants receiving benefits due to total and permanent disability or due to occupational disability (if they have been granted a disability freeze) can generally join a plan during the period that begins 3 months before and ends 3 months after their 24th month of cash disability benefits. Railroad retirement annuitants receiving benefits due to occupational disability who have not been granted a disability freeze are generally eligible to join a drug plan at age 65. (The standards for a freeze determination follow social security law and are comparable to the medical criteria for granting total disability.)

Current Medicare beneficiaries can enroll in a Medicare prescription drug plan from November 15, 2005, through May 15, 2006. This is called the "initial open enrollment period." Coverage will begin on January 1, 2006, for beneficiaries who join by December 31, 2005. If a beneficiary joins after December 31, 2005, during this initial period, his or her coverage will be effective the first day of the month after the month he or she joins. Beneficiaries who do not join a Medicare prescription drug plan when they are first eligible may have to pay a higher premium if they choose to join a plan later. They will have to pay this higher premium for as long as they have a Medicare prescription drug plan. After this initial open enrollment period, Medicare beneficiaries can join or change to a different plan during an "open enrollment period" from November 15 through December 31 each year. Coverage will begin January 1 of the following year. Under special circumstances, beneficiaries may be able to join a Medicare prescription drug plan at times other than those listed above.

4. How does a Medicare prescription drug plan work with a beneficiary's Medicare health care plan?

Beneficiaries can get Medicare prescription drug coverage in one of two ways. They can get a Medicare prescription drug plan that adds coverage to the health care provided by the Original Medicare Plan, and some Medicare Cost Plans and Medicare Private Fee-for-Service Plans. These prescription drug plans will be offered by insurance companies and other private companies approved by Medicare. A second option allows beneficiaries to get Medicare prescription drug coverage as part of Medicare Advantage Plans and other Medicare Health Plans. Beneficiaries would get all of their Medicare health care through these plans.

5. How can beneficiaries pay their Medicare prescription drug plan premiums?

Each month, Medicare prescription drug plans will send beneficiaries a bill for their premiums. Generally, beneficiaries can pay for their premiums by check or money order, or by having the amount of their premiums automatically withdrawn from their bank accounts. In the future, railroad retirement annuitants will be able to have their drug plan premiums deducted from their railroad retirement annuities. Even though this payment option is not currently available, the eligibility of railroad retirement annuitants to enroll in Medicare prescription drug plans is not affected.

MEDICARE DRUG PLAN, Cont'd.

6. Can beneficiaries get help to pay for a Medicare prescription drug plan?

Yes. Medicare beneficiaries with limited income and resources (including their savings and stocks, but not counting their home or car) of less than \$11,500 in 2005 for a single individual or \$23,000 in 2005 for a married individual (who lives with his or her spouse) may qualify for extra help to pay for their drug plan's monthly premium, annual deductible, and prescription copayments. The amount of assistance a beneficiary receives depends on his or her income and resources.

7. What if a beneficiary already has prescription drug coverage?

Beneficiaries who already have prescription drug coverage from other insurance, such as a Medigap (Medicare Supplement Insurance) policy or coverage provided by an employer or union, can keep that coverage. If that coverage offers the same or better benefits than Medicare's minimum standard of coverage, beneficiaries will not have to pay a higher premium to join a Medicare prescription drug plan at a later date. In many cases, beneficiaries will receive a notice from their other insurance provider telling them if their current prescription drug plan covers as much or more than a Medicare prescription drug plan. Beneficiaries who do not receive a notice should check with their other provider to see how their coverage compares to a Medicare prescription drug plan. Beneficiaries whose current drug coverage is not as good as a Medicare prescription drug plan should contact their other insurance provider to find out about their coverage options before they make any changes to their prescription drug coverage.

8. How are Medicare Prescription Drug Plans different from Medicare-approved drug discount cards?

Medicare prescription drug plans are insurance provided by private companies. Like other insurance, beneficiaries pay a monthly premium, an annual deductible and a copayment or coinsurance for their prescriptions. The Medicare-approved drug discount cards that became available in May 2004 work like grocery store or other pharmacy discount cards that allow beneficiaries to get a discount on their prescriptions at the pharmacy. The cards were intended as a temporary discount program to help people without outpatient prescription drug insurance until the Medicare prescription drug plans became available.

9. Are Medicare-approved drug discount cards still available?

Yes. Medicare beneficiaries who do not have outpatient prescription drug insurance through Medicaid can sign up for Medicare-approved drug discount cards until December 31, 2005. Beneficiaries can continue to use their drug discount cards until May 15, 2006, or until they join a Medicare prescription drug plan, whichever is first. Once a beneficiary has a Medicare prescription drug plan, he or she can no longer use a Medicare-approved drug discount card.

10. Is more information about Medicare prescription drug plans available?

Yes. More information about Medicare prescription drug plans is available from the CMS publications Medicare and You 2006 and Your Guide to Medicare Prescription Drug Coverage. CMS mailed copies of Medicare and You 2006 to Medicare beneficiary households in October 2005. These publications, and others, are also available by calling the Medicare toll-free number 1-800-MEDICARE (1-800-633-4227) or by visiting Medicare's Web site at www.medicare.gov. Persons can also use Medicare's toll-free number and Web site to get free personalized information to help them choose a Medicare prescription drug plan. Free personalized counseling is also available from a State Health Insurance Assistance Program (SHIP). Individuals can check Medicare and You, call Medicare's toll-free number or access its Web site to learn how to contact their nearest State Health Insurance Assistance Program.

NATIONAL CONVENTION 2006



National Association of Railway Business Women 62nd National Convention

LADIES START YOUR ENGINES

You will be hearing more about Melanie Bennett in The Capsule. Melanie is the Convention Chairman for the 62nd National Convention to be held in Indianapolis, IN, May 10-12, 2006.

Melanie joined NARBW in 2000 and has been employed by Amtrak since 1990. She's held various positions with Amtrak and currently holds the position of Planning Specialist. She is also involved with Amtrak's President's Safety and Service Awards committee. In addition to keeping busy with her "day job", Melanie enjoys traveling, decorating her newly purchased home, reading and relaxing in the sun. Melanie has prepared a proposed agenda for the 2006 National Convention.

Hilton Hotel, Indianapolis, IN May 10-12, 2006

TUESDAY, May 9, 2006

4:00 PM – 7:00 PM

Pre Board Meeting (Pre Tour of the BG Shops)

WEDNESDAY, May 10, 2006

9:00 AM – 4:00PM

Pre-Convention Tour (Working on a tour of the Indianapolis Speedway, museum)

4:00 PM – 7:00 PM

Registration

6:00 PM – 10:00 PM

Hospitality

THURSDAY, May 11, 2006

8:00 AM – 8:30 AM

Registration

9:00 AM – 9:30 AM

Formal Opening

10:00 AM – 12:00 PM

President's Brunch

12:30 PM – 5:00 PM

Business Meeting

6:00 PM – 7:00 PM

Candidates' Reception

7:00 PM – 11:00 PM

Fun Night

FRIDAY, May 12, 2006

8:30 AM – 9:30 AM

Memorial Service

10:00 AM – 11:00 AM

Business Meeting

11:00 AM – 11:30 AM

Elections

12:00 PM – 2:00 PM

District Luncheon's

2:30 PM – 5:00 PM

Continuation of Business Meeting

6:00 PM – 7:00 PM

Reception

7:00 PM – 11:00 PM

Banquet Dinner

(Installation will be held during the Formal Banquet)

SATURDAY, May 13, 2006

8:00 AM – 11:00 AM

Post Convention Board

9:00 AM - ??

Post Convention Tour (Working with IMS)

<p align="center">National Association of Railway Business Women 50/50 Drawing May 12, 2006</p> <p>Name _____</p> <p>Chapter _____</p> <p>Address _____</p> <p>City _____ State _____ Zip _____</p> <p align="center"><i>Donation – One Dollar</i></p>	<p align="center">National Association of Railway Business Women 50/50 Drawing May 12, 2006</p> <p>Name _____</p> <p>Chapter _____</p> <p>Address _____</p> <p>City _____ State _____ Zip _____</p> <p align="center"><i>Donation – One Dollar</i></p>
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NARBW National 50/50 Drawing

The National Board of Directors is continuing the tradition of the National 50/50 Drawing to be held at the National Convention in Indianapolis, IN, May 10-12, 2006. The proceeds from the drawing will be divided in half, with half of the proceeds donated to the National General Fund and half of the proceeds will be divided amongst the winners, based on the number of tickets sold. Please take time to fill out the raffle tickets above and mail your check (Payable to NARBW) to our Second Vice President, Joyce Higgs, 2631 Daleton Blvd. NE, Roanoke, VA 24012. Act now to begin building the fund. The more you enter, the more chances to win !!

Please duplicate the tickets and sell to your friends, co-workers, neighbors and family !!!

NEWS AND VIEWS

MEMBERS AT LARGE

WELCOME Stephanie Pritchard, an Amtrak employee from New Orleans, and a victim of Hurricane Katrina. Stephanie is temporarily living in the Houston area. We wish Stephanie the best in relocating. Also new members, Pam Schuster of Jackson, MI and Madeline Gorski from Merced, CA. Both of these ladies are also employed by Amtrak! Nanette Schwartz, a railroad vendor also became a Members at Large.

DISTRICT I

Albany – Our prayers go out to Shirley Hewitt who was injured recently due to a fall at her home. Albany welcomes new member Linda Szilagyi, Manager Materials, Purchasing Dept at CSX Transportation.

Altoona – Sally Sprow is recovering from extensive surgery and Helen O’Leary was also hospitalized and is now on the road to recovery. Congratulations to Mary Kelliher who was honored as “Resident of the Month” at Outlook Point, her current residence. Mary was founder and first president of the Altoona Chapter and continues to attend meetings!

Baltimore – Please continue to pray for Nancy McDowell who is still undergoing therapy at the Methodist Home in DC. Pat Lewis is also recovering from her recent illness.

Chicago....Let us hear from you!

Cincinnati – Best wishes to Becky Coleman who is recovering from cataract surgery; Jessie Ireland who is recuperating from hip surgery after a fall; Eileen Zilberberg from foot surgery; Helen Hebel from finger surgery.

Indianapolis Charter – Our best wishes to Laverne Mercurio who recently had a surgery. Get well wishes to Bea Nicolson, Wilma Cook, Judy Adams and Pat Motte and Pat McGovern. Please continue to keep Pat Amrhien and Debbie Throckmorton in your prayers. Welcome new member Patty Stewart, widow of Amtrak retiree George Stewart.

Indianapolis Circle City – Melanie informs us the girls are busy preparing for the 2006 convention! Agnes Mangus is improving following surgery. New members are welcomed at Circle City! Dawn Bouie, Michele Harmon, both employees of Amtrak, and Linda Hartley, wife of an Amtrak employee. Hope to see all the new members at Indy’s convention!

Philadelphia – Congratulations to Ellie Cain on her recent retirement! Welcome new members – Leah Schanely, Cathy Peberdy, Debra Henning, Joyce Tarity, Lisa Sanchez and Rae Huebner. Nice going, Philly!

Pittsburgh – Our prayers are with Mary McCallum who is recuperating from a recent fall. Elinor Prize is doing well and please keep Janice Patin and Frances McBair in your prayers.

Richmond – Let us hear from you!

Roanoke – Our deepest sympathy to Barbara Craft on the recent passing of her mother, Rose Blossom Dew. Get well wishes to Eileen Gross and Joyce Higgs and Joanne Perry. Our sympathy to President Linda Barlow on the sudden loss of her father. New members to Roanoke are: Melissa Glod, Laree Maynard and Courtney Ann Sartin.

Saginaw – These ladies are still recuperating from their very successful conference! Please keep Joyce Klenow in your prayers as she undergoes tests for a biopsy.

NEWS AND VIEWS

DISTRICT II

Atlanta – President Dot Chumley fell and broke her wrist and is now supporting a cast. It'll take more than that to keep this lady down!

Dallas/Fort Worth—What's new in your chapter?

Houston – Our prayers go out to Lynette Jupp who is having surgery and Donna Reynolds who suffered from a setback as a result of an accident. Welcome Judith Pixley to the Houston Chapter. Judith is a clerk with the BNSF Gulf Division General Manager's Office. Stacey Lindley also joined the Houston Chapter. Stacey is Assistant Terminal Manager for In-Terminal Services, intermodal department for BNSF. Ladies, welcome aboard!

Jacksonville – Nancy Beard is back at her home in South Miami and continues with radiation treatments. Please keep Nancy in your prayers.

Kansas City – Our sympathy to members Elizabeth Englund and Deanna Wester on the recent loss of their mother, Gladys LaHue..

Louisville – Tell us what's going on in L'Ville.

Omaha – President Dianna Koppelman underwent back surgery and is on the mend. Our deepest sympathy to Linda Casteel and family on the recent loss of Linda's husband Mike, who passed away suddenly at the age of 55. We also extend our sympathy to Carol Franco on the recent passing of her father.

Sacramento – Congratulations to Ann Lemke who celebrated her 100th Birthday on December 28th! Our prayers to Mary Rexwinkle who is recovering from an auto accident.

St. Louis – Any news to share with us?

Topeka – What's going on in your area?

Tucson's Chapter celebrated their 45th anniversary and were presented with a plaque from member Jan Bennett to be displayed at The Residence in Green Valley. Congratulations Tucson!

Twin Cities – Our best wishes to Mae Nessell who is unable to attend Chapter meetings but is very active in keeping up with NARBW news! Our sympathy to Ella Friendt on the recent passing of her mother. Get well wishes to Kitty Gallagher.

Twin Ports – Our condolences to Kathy Nading on the recent loss of her mother, Luella Hartmark. Get well wishes to Marion Silverness who recently had a fall. Welcome new members Bonnie Roth and Claire Downs! Claire's husband Burrell is retired from DM&IR and Bonnie's husband Don (now deceased) also retired from DM&IR.

OBITUARIES

ALTOONA – Alice "Jean" Warner passed away September 16, 2005. She was an honorary member of the Altoona Chapter and was 81 years young. Jean's outgoing personality and dedication to NARBW will be missed.

ATLANTA—Our sympathy to the friends and family of Shirley Waters who passed away recently. Shirley worked for the SOU/NS Railroad and will be missed by all.

KANSAS CITY – Kansas City chapter is saddened by the death of Genevieve Butler a long standing member and a familiar face at conventions. Genevieve held many chapter offices and was a great traveling companion to many of her friends.

NATIONAL ASSOCIATION OF RAILWAY BUSINESS WOMEN

Lynne Sisto
National Publication Chairman
17089 SE 76th Creekside Circle
The Villages, FL 32162



THE "B" ATTITUDE

Be understanding to your enemies.
Be loyal to your friends.

Be strong enough to face the world each day.
Be weak enough to know you cannot do everything alone.

Be generous to those who need your help.
Be frugal with that you need yourself.

Be wise enough to know that you do not know everything.
Be foolish enough to believe in miracles.

Be willing to share your joys.
Be willing to share the sorrows of others.

Be a leader when you see a path others have missed.
Be a follower when you are shrouded by the mists of uncertainty.

Be first to congratulate an opponent who succeeds.
Be last to criticize a colleague who fails.

Be sure where your next step will fall, so that you will not tumble.
Be sure of your final destination, in case you are going the wrong way.

Be loving to those who love you.
Be loving to those who do not love you; they may change.
Above all, be yourself.

AUTHOR UNKNOWN