

# THE CAPSULE

Volume 16, Issue 3

October, November, December 2012

## MESSAGE FROM THE NATIONAL PRESIDENT



Dear Narbies:

I hope that you all had a very Merry Christmas and that the 2013 New Year will be a safe and prosperous one for you and your families and for NARBW. It's hard to believe another year has passed so quickly.

Let us begin this New Year by remembering the many friends that we have made through our NARBW association and to use our theme, "I am NARBW", when recruiting new members and making more new friends.

We continue to pray for the many people who were affected by the recent bad weather and for all the families of the innocent children and teachers in Connecticut who lost their lives so unnecessarily.

On a brighter note, I am happy to report that all of our investments have been moved to Wells Fargo according to the motion that was passed at the 2012 convention in Chicago. We had a couple of Certificates of Deposit that matured in September and we also had some investments at Fidelity that were all moved to Wells Fargo by October. I feel secure in the investments that we have made.

It's hard to believe that our 69th Convention is just 4 months away. Inside

this issue you will find the basic information you need to attend. Sandy Hall, our convention chairman, is working hard at making this a memorable convention. I hope you have considered attending this event and have your calendars marked for May 16-18, 2013, Nashville, TN. Please take advantage of the early registration discounts. Be sure to come to Fun Night as your favorite country music star and attend the pre-convention tour that is being planned.

The National Board will hold our Winter Board Meeting at the Inn of Opryland, Nashville, TN on February 8-9, 2013.

I wish you a very successful year and thank you for letting me serve you and NARBW.

Warmest Regards,

A handwritten signature in black ink that reads "Cynthia Chandler".

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## TOP TEN NEW YEAR RESOLUTIONS



# CHAPTER NEWS

## ALBANY CHAPTER

Several members plan to attend Convention in Nashville this May. Although their meetings are usually hosted in member homes where the hostess prepares the meal and members pay \$10 to the Chapter treasury, Diana Ham recently hosted a meeting at a local restaurant. They continue to place a locomotive bank in the center of the table at each meeting for members' loose change. Additional fund raisers at meetings have included an auction for items brought by members and a bake sale where they buy each others' baked goods. Members also bring canned goods to their meetings for donation to a local food pantry. Welfare Chairs Diana Ham and Mary McCabe also report that a very generous monetary donation was made to the pantry by members. The Chapter extends special thanks to Diana Ham for hosting a brunch at her lovely farm home in honor of Lynne Sisto who was visiting from Florida. Photo follows:



Seated, L-R: Kathy Judge, Joan Mauro, Merilee Wygant and Alice McCabe. Standing, L-R: Bonnie Crowley, Barbara Smith, Diana Ham, Mary McCabe, Lynn Sisto and Ellie Scanlon.

The Chapter purchased Christmas gifts for children in an adoption agency. President Bonnie Crowley hosted the Chapter's annual Christmas party at her home with a potluck dinner and a Chinese Gift Exchange. Condolences to President Bonnie Crowley on the recent death of her dad, Wilbur "Bill" Johnson. Members send "Happy New Year" wishes to all!

## ATLANTA CHAPTER

Their next meeting is scheduled for January 5 at the Ansley Golf Club. Members are asked to bring clothing articles for donation to the My Sisters House Clothing Drive. Other meeting locations besides the Golf Club are being looked into. Patricia Hampton will check with the Railroad Retirement Board to have a representative speak at one of their meetings. Vanessa Estell is looking into the possibility of a train ride outing for the spring or fall of 2013.

## HOUSTON CHAPTER

The Chapter has updated its Membership Directory, complete with photos, and included same in its mailing of the newsletter. Congratulations to Virginia Rodriguez, who has two books published now ("Murder under the Pool" and "Murders under the Pool"). Ida Carmouche and Debbye Converse hosted November's meeting at Debbye's home to celebrate the Chapter's 60th Anniversary. Attending were Past National President Grace Nowlin; National Secretary and 2012 National Woman of the Year Ida Carmouche; Past Chapter Presidents Mary Knox, Lou Ann McClendon and Ginger Stanberry and current Chapter President Ouida Debruhi. Past Chapter President Mary Jane Spencer was unable to attend, but sent greetings for a successful celebration. The Chapter was also presented with an Anniversary Letter from National President Cynthia Chandler, as well as the Resolution and Signature Page signed by the 2012 Board of Directors. Photo follows:



*Pictured in previous photo are, L-R: Tamela Kubicek, Ginger Stanberry, Ida Carmouche, Lou Ann McClendon, Debbye Converse, Cheryl Chambers, Ouida Debruhi, Darlene Brown, Virginia Rodriguez, and Grace Nowlin.*

The Chapter's Christmas Party was held at the home of Grace Nowlin and included a White Elephant Gift Exchange. Grace was also the winner of the "Hour Massage" from Massage Envy, a raffle fundraiser that netted the Chapter \$250. Members were asked to mail Christmas cards to: A Recovering American Soldier, c/o Walter Reed Army Medical Center, 6900 Georgia Avenue, NW, Washington, DC 20307-5991 and/or Holiday Mail for Heroes, P.O. Box 5456, Capitol Heights, MD 20791-5456. Volunteering for the M. D. Anderson Children's Christmas Card Project on November 30th were Cheryl Chambers, Lou Ann McClendon, Debbye Converse, Darlene Brown, Ginger Stanberry and Tamela Kubicek. The Chapter donated \$100 each to the Spring Assistance Ministries ("SAM") and to the Marines' "Toys for Tots" Foundation. Get well prayers are extended to Virginia Rodriguez's husband, Leo, who has developed a chronic illness due to diabetes, and to David Buckner, a friend of Ouida Debruhi's, who is recovering from surgery. Our thoughts and prayers are with Grace Nowlin in the recent loss of her sister-in-law Margaret Lee Nowlin of Huntsville, TX.

## INDIANAPOLIS CHAPTER

Members enjoyed an outing to Nashville in Brown County on October 25. They enjoyed a delicious lunch at the Artists Colony and then shopping and browsing in all the quaint little shops. Their Christmas Party was at Dye's Walk Country Club on December 3. Winners of their beautiful gift baskets were Mary Lou Croker and Pat Hulett. Proceeds benefit the NARBW National Scholarship Fund. Members adopted a needy family for the holidays.



# CHAPTER NEWS (Cont'd.)

## INDIANAPOLIS CHARTER CHAPTER (Cont'd.)

Several members rang the bell for the Salvation Army on December 13 and answered phones for the WIBC Salvation Army "Radiothon" on December 8, where \$40,000 was raised during their shift. Photos follow:



Ring the Bell L-R: Ann Carrico, Patty Stewart and Barb Hartwell



WIBC-Salvation Army Radiothon—L-R: Margaret Elston, Joanne Smith and Gloria Jackson

Pat Amrhien has undergone successful eye surgery. Patty Stewart's infant grandson, Ian, had surgery to correct a birth defect in November and is doing well. Diane and Mike Thomas have been blessed with a new granddaughter.

## INDIANAPOLIS CIRCLE CITY CHAPTER

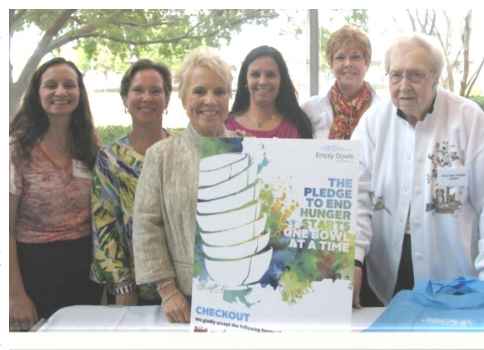
The Chapter continues to support the Greenwood Animal Shelter, as well as nursing homes in and around Greenwood, Franklin and Indianapolis. They helped two families at Christmas and wish they could have done more. Members were invited to, and many

attended, their sister chapter's Christmas meeting where they enjoyed seeing everyone. Madonna Neal is recovering from a fall that resulted in injuries to her elbow and foot. She and her husband are visiting Melanie Bennett in Florida where Melanie just bought a new home. Nancy Harmon is having some eye issues, but because she has an eye doctor in Florida, Nancy still plans to spend the winter in her Punta Gorda, FL condo. Kathy Barks has just returned from Florida where she worked part time at Disney in Orlando. She is visiting family in Indiana for her grandson's birthday in December. Jan Oviatt will be in Arizona and Michele Harmon and her husband plan to go camping in Florida for the winter. Their December meeting is always festive and well attended. Their next meeting will be in March after most are back from their winter stays. They wish everyone a Happy and Healthy New Year!

## JACKSONVILLE CHAPTER

Welcome to new members Tracee Thornburg Roberts, a Senior Software Engineer in Enterprise Services; Noelle Wheeler, Technical Director in IT Operations; and Tabitha Scipio, Manager in the Service Planning Department. Marie Johnson and her family sold their home and are moving to Virginia on October 27. Check out Jacksonville's Facebook page, <http://www.facebook.com/NARBWJacksonville>. Their Christmas project was to provide Publix gift cards for every girl's stocking at the PACE Center for Girls. Many are on the free breakfast and lunch program and the cards will help offset meals not received at PACE. Their October meeting was held at CSX Headquarters and catered by Davoli's. Speaker was Pat Gill from the League of Women Voters who spoke on proposed amendments to the Florida Constitution and Supreme Court Judges who are on ballot. This quarter, members signed up for shifts to sell nuts and Rada cutlery in the Atrium at Southpoint Building One. Their Empty Bowls luncheon was held

on November 13 where members were door hostesses and volunteered for other duties. Photo follows:



L-R—Laura Gutteridge, Theresa Pair, Barbara Miller, Melissa Gutteridge, Sandy Hall and Anna Mae Wright

Their Christmas Party was a luncheon and gift exchange on December 15 at the Crowne Point Hotel. Applications for Jacksonville Scholarship Awards are due in complete form by January 24. Operation Lifesaver presentations were made in October at the Ancient City Kids Day at Francis Field and at St. John's County Agricultural Center, both in St. Augustine; and in November, at the Global Charter Outreach Academy in Jacksonville. Congratulations to Krista Rogers, daughter of former Chapter President Mia Rogers. Krista recently captured the title of Miss Christ's Church Academy and represented her school at the Miss Senior High/Northeast Florida Scholarship Pageant in Jacksonville, Florida. Krista is at the top of her class, leads the Worship team and is President of the National Honor Society. She anticipates attending Southeastern University Honors Program next fall, majoring in Business and Professional Leadership with focus on Missions.

## KANSAS CITY CHAPTER

The Chapter sold over 200 pounds of nuts and held a raffle to fund a local charity. Members also provided baked goods for the Kansas City Hospice. Their Christmas celebration was a brunch where everyone brought dishes. They also brought toiletries for a

# CHAPTER NEWS (Cont'd.)

## KANSAS CITY CHAPTER (Cont'd.)

local charity and made cash donations to purchase Christmas gifts for a chosen family. Potential new members were invited and two have since been added to the roster. The Chapter has learned that adding fun adds success in accomplishing many goals. Photo follows:



L-R at Christmas Brunch: Rhonda Gomez, Shawna Hendrix, Cherree Walling, Shellee Currier, Chrystal Tonkin, Savannah Tonkin, Rachel Espinoza, Beth Wyatt, Mechelle Pouncy, Katrina Sims, Sue Brazelton, and Isabel Melder.



Reba Snow, Julie Lane, Mary Lovette and Sandy Gabrenja fill treat bags.



L-R: Colleen Brabec, Tricia Gillespie w/ daughter in yellow hat, Andy Brabec (No. 4172), two friends of NARBW, Cynthia Chandler, Julie Lane and Jamie Kiihne.

Welcome to new members Joanne Fritch, Manager Continuous Improvement Mechanical Car-UPWAY; Nicole Gallion, eBusiness Analyst, Data Security Team, NCSC; Ann Gentle, Senior Manager of Automotive Operations, UP; and Jennifer Powell, Assistant Director, Labor Relations, BLET, Southern Region. Each year, the current and former Chapter Presidents get together for dinner. This year, they dined at Brother Sebastian's Restaurant in Omaha. Hostesses were Joanne Flood and Kay Leslie. Photo follows:



Annie West (right) presents \$750 check to Diane McKee, Program Coordinator of Phoenix House.

Members donated money, toys, stuffed animals, clothing, non-perishable food items and photo albums to the Children's Square at Phoenix House in December.

## LOUISVILLE CHAPTER

As usual, the Chapter did not meet in November, but instead had their Christmas Luncheon on December 5 at Bucks Restaurant. They had a gift exchange and played the "Right Family" game again, which added to everyone's Christmas spirit. Their Welfare fund was distributed as follows: \$100 each to The Center for Women and Families, Noah's Ark Children's Village and Wayside Christian Mission; \$50 each to the National Scholarship Fund and the National Welfare Fund. They wish everyone a blessed holiday season and a Happy New Year!



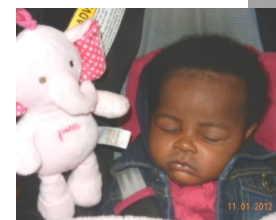
L-R: Colleen Brabec, Cynthia Chandler, JoAnn Flood, Kay Leslie, and Marge Carson. Not pictured are current President Amy Schapp and Past President Diane Koppelman.

Members were encouraged to attend Mulhall's holiday open house on November 4 and their Ladies Night Out event on November 15 to benefit the Food Bank for the Heartland. On October 7, several members participated in the Susan G. Komen Breast Cancer Foundation Nebraska 5K Race for the Cure. After which, some had breakfast at the casino and, just maybe(?), a few stayed later for other activities. Photo follows:

In November, the Chapter donated new mittens, gloves, scarves and hats to the Salvation Army. At their November meeting, members hosted a baby shower for Anya Jackson, Chapter Scholarship Chairman. Anya's daughter, Aleigha, was 12 weeks old on October 29.



Proud Mother  
Anya



Baby Aleigha

## OMAHA CHAPTER

Members held a Halloween Party on October 27 at the Stephen's Center, complete with candy bags, Sandy's famous caramel popcorn balls, Halloween masks to decorate and bingo. Photo follows.



# CHAPTER NEWS (Cont'd.)

## OMAHA CHAPTER (Cont'd.)

Members also held a Party Lite book party fund raiser at the meeting, netting a profit of \$358.50. Congratulations to Candace Starks who graduated from Doane College in Lincoln in May, with a Masters degree in Management and Leadership and a 3.9 GPA.



Carole Franco has a new grandson, Ethan Joseph Hillen, born October 13 to Anne and Cody. Big sister Mia is excited to help with him.

The Chapter's Christmas raffle at the bridge raised \$955 (Grand Prize was a Christmas wreath decorated with origami ornaments made from \$250 in cash). Members celebrated Christmas on December 6 at the Olive Garden, after which many rode Ollie the Trolley and viewed the Christmas lights. Members were asked to bring cleaning supplies for ENCAP and new toys and books for Children's Square. Members are encouraged to donate to the Hurricane Sandy victims through the American Red Cross and to assist the UPRR Railroad Museum every 3rd Saturday of the month by volunteering. It is with sadness that we report the Christmas Eve death of Sonny Sofio, father of Sally Sofio, Social Chairman.

## PHILADELPHIA CHAPTER

Welcome Linda Leone who transferred from Member-at-large status to become a member of the Philadelphia Chapter. Their Christmas luncheon on December 8 was a seated meal at La Casa Pasta Restaurant in Newark, DE. The fundraiser at Iron Hill Brewery, tentatively scheduled for November, has been postponed 'til spring. The Chapter plans to submit a proposed revision to National for the Annual Convention to be held in either April or May to give chapters more of a

choice when they commit. Rae Huebner, who would succeed Joan Waite as President of the Chapter next year has asked that Joan continue in that position until Rae retires. Joan and husband, Walt, will be moving to an over- 55 community in Dover, DE, next spring and hopes that another member will "step up to the plate" and cover the presidency. Otherwise, she will need everyone's support in keeping up with the responsibilities involved. This Chapter also asks that members support the Hurricane Sandy victims by donating to the American Red Cross.



*Those enjoying the Chapter's weekend retreat at Long Beach Island, NJ last fall are Back Row L-R: Joan Waite, Shawn Davis and Rae Huebner; Front Row L-R: Gloria Sistrunk, Joyce Tarity and Althea Brown. Not pictured were: Maryann Petit, Kay Bolich, Nancy Vogt, Ellie Cain and Michele Detrick.*

## PITTSBURGH CHAPTER

The Chapter's Christmas party was at the Monterey Bay Grotto in Mount Washington, Pittsburgh, on December 14. They had a very good turnout (17). Weather permitting, they will continue their meetings in January.

## RICHMOND CHAPTER

Chapter members met December 19 at Lewis Ginter Café for their Christmas luncheon. They enjoyed a nice meal, exchanged gifts and visited the café's very interesting gift shop. Eight members and two guests were in attendance. Photo follows:



*Front Row L-R: Shirley Lawson, Thelma Alexander (in chair), Helen Duke and Dot Story. Back Row L-R: Betty Payne, Claudie Woodard, Frances Lawrence, Charlotte Sharp.*

Member Charlotte Sharp and her husband will be leaving New Year's Day to winter in Florida, returning sometime in May. It is with great sadness that the Chapter reports the death of member Vera Sandlin who had been hospitalized and in a nursing home for several months. Members are also saddened by the December 26 passing of Member Imogene Johnson's husband, William "Teeny" Johnson, at 91 YOA. Imogene and Teeny were married for 58 years and both were retired from the C&O (CSX). Members are also concerned about one of their former members, Delores Kilburn, who is now in a nursing home with major health problems.

## ROANOKE CHAPTER

Welcome to new member Amy Sheetz. Get Well prayers are extended to Mary Lee Cabbler's mother, Mildred Watkins, who is continuing PT at home and to Sandy Williams who finally exchanged her cast and "boot" for a temporary fabric brace. Other members with health problems include Eilene Gross, Frances Lowe and Chick Graves. Our thoughts and prayers are also with Wanda Corbin, whose son, Randy, was recently diagnosed with stage 2 bladder cancer. Heartfelt sympathy is extended to Roberta Roberts on the recent death of her grandson, Christopher Lee Boyer.

# CHAPTER NEWS (Cont'd)

## ROANOKE CHAPTER (Cont'd.)

Chapter President Sylvia Long, Contract Manager for NS Dormitories, assisted with the grand opening of a new T&E crew dorm in Chattanooga, TN. Photo follows:



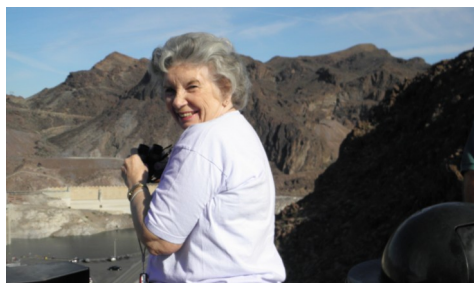
*Sylvia helps with the shears for the ribbon-cutting ceremony.*

The Premier Jewelry Party held at their October meeting netted \$388 for Ways & Means. Chairman Joyce Higgs estimates that the Chapter will realize a profit of about \$2,500 on its sale of nuts. Other Ways & Means projects are being considered—a Mary Kay Party and items to sell at convention. Members brought soup, etc. to the November meeting for LOA's Meals on Wheels Program and donated \$115 to the cause. For their December project, Christmas gifts were purchased for two Salvation Army Angel Tree children. Their Christmas luncheon was held at Hotel Roanoke where members enjoyed good food and each other's company and listened to the beautiful voice of Uneita Matthews as she sang Christmas carols. The Chapter is so proud to have, it is believed, NARBW's youngest member ever. From the time of her birth (June 28, 2010), her mother, member Brandy Smith, has dutifully paid her daughter's dues each year. Take a look at the Chapter's most precious member, Miss Vicki Arlene Smith:



*Miss Vicki Arlene Smith (What a little lady)*

On September 7, Virginia Austin accompanied Member and owner of Blue Ridge Travel, Joyce Mills and hubby Harold, on an excursion that took them to Washington, DC; Chicago, IL; Arizona; Utah and Nevada. They toured on "duck" and double decker trolleys, had a moonlit boat ride down the Colorado River, and traveled by train, motor-coach, hot air balloon, and horseback. Overnight stays included the El Tovar Hotel (steps away from the edge of the Grand Canyon's south rim), the Wig-Wam Motor Inn (Rte. 66, Holbrook, AZ), Red Cliffs Lodge (outside Moab, UT), and of course, AMTRAK sleeping compartments. And, yes, they did walk the Skywalk on the West Rim of the Grand Canyon! Photos follow:



*Virginia Austin checks out the Grand Canyon while (below) Joyce & Harold Mills ride horseback (hand in hand).*



Member Elaine Parks hosted a wedding shower in November for Narbie Carla Groves Fawley, who was married on October 13 in Ohio. It was a Pampered Chef Party where Carla marked the items she'd like to have and guests chose a purchase from her list. It worked great—Carla received a lot of what she wanted and guests did not have to store shop and then wrap their gifts.

## SAGINAW-GREAT LAKES CHAPTER

Members are looking forward to "National Train Day" at the Flint, MI Amtrak Station on May 11. An NARBW display will be set up in partnership with the Mid-Michigan Railway Historical Society and Operation Life-saver. Refreshments will be available and everyone who is in the area that day is encouraged to stop by Dort Hwy. near Hwy. 69 to see them. Some members will be vacationing soon in warmer climates. The Chapter is sad to report that two of their long-time members have passed away—Janette Gibbs and Geri Robacher. Members extend Happy New Year wishes to all!

## ST. LOUIS CHAPTER

In August, the chapter collected \$137 worth of new school supplies for Feed My People, and in November, they collected \$371 worth of new Christmas gifts for FMP clients. In September, members had a gently used purse (with a \$5 gift inside) auction and raised \$83 for their general fund. Another \$125 was raised for the general fund in October through Avon sales. The raffle in December at their Christmas Party netted \$141 for their Christmas charities. They also had an optional gift exchange, and the hostess and the President provided a small gift for everyone attending.



# CHAPTER NEWS (Cont'd.)

## TOPEKA HEARTLAND CHAPTER

The Chapter extends get well wishes to Sue VonFeldt, who has undergone two hip replacements, and to Edith Mentee who has also been in the hospital. Their December luncheon meeting was held at the Top of the Tower and included a gift exchange. This past fall, members traveled to Weston, MO, for a luncheon meeting and then visited the quaint shops in town. The Chapter will take a winter break from meetings in January and February, resuming their meetings in March. They are hopeful it will be much warmer by then. The Chapter wishes all a Happy New Year!

## TWIN CITIES CHAPTER

The Chapter held its annual Christmas Luncheon on Saturday, December 8, at Gulden's. Entertainment was by Autumn Serenade, a local barbershop quartet. Many door prizes were given and the winner of the 50/50 drawing was Maxine Kelley. In addition, members brought paperback books and toiletries for military personnel, as well as approximately 25 pounds of food for Neighbors, Inc. Photos follow:



L-R: Hostesses Karen Brennan, Carole Dahlquist and Melissa Molitor.



L-R: Hostess Assistants Mr. & Mrs. Claus (MaryAnn Ronkainen and Patty Helling)

Sincere sympathy is extended to Diane Frisk whose husband, Clayton, passed away on November 1.

## TWIN PORTS CHAPTER

Pat Cohen, Chapter President, thanks Aine Merrill for chairing the September meeting for her while Pat was at convention in Brainerd for the Hospital Auxiliaries of Minnesota. She also thanks Linda Anderson and Jean Breemeersch for hosting the meeting and Bobbie Thorsvik for auditing the books. December's meeting was held at Barker's Island in Superior, WI, on Saturday, December 8. A collection was taken up for the Salvation Army, and member donations of warm weather gifts for children were accepted for delivery to local non-profit agencies. The Chapter is selling Happenings books and See's Candy. A rummage sale is planned for spring at Zion Lutheran. A one-time donation of \$300 was approved for the Proctor Historical Society. Members will continue saving the educational box tops from General Mills cereals and other products for distribution to schools. The Chapter welcomes back Kathy Millen who has rejoined. Congratulations to Aine and Mike Merrill on celebrating their 48th wedding anniversary on October 24 and to her granddaughter, Britny and husband, Jesse Bergson, who celebrated their 1st anniversary on November 5. Get well wishes are extended to Britney Bergson, Betty Goman, Ginny Claveau Marie Jordahl, Jean Breemeersch, and Pat Piggott,



2013  
*is coming!*



# U.S. RAILROAD RETIREMENT BOARD

## U.S. Railroad Retirement Board

Public Affairs [312-751-4777](tel:312-751-4777)

844 North Rush Street [312-751-7154](tel:312-751-7154) (fax)

Chicago, Illinois 60611-2092 [rrb.gov](http://rrb.gov)

NOTE: If you have a change in your e-mail address or no longer require this publication, please click on the address below to e-mail us. Please also inform us of your previous e-mail address and organization name: <mailto:opa@rrb.gov>

For Publication December 2012

### Longevity of Railroad Retirement Beneficiaries

Every three years, the Railroad Retirement Board's Chief Actuary conducts a study of the longevity of its annuitants, as part of a valuation of future revenues and benefit payments. The following questions and answers summarize the results of the most recent longevity study.

#### 1. What were the study's findings on the life expectancy of retired male railroaders?

The most recent data reflected a continued improvement in longevity. Using data through 2009, the study indicated that, on the average, a male railroader retiring at age 60 can be expected to live another 21.9 years, or approximately 263 months. Studies done three, six and nine years ago indicated life expectancies of 21.3, 20.7 and 20.1 years, respectively, for this category of beneficiary. The study also indicated that a male railroader retiring at age 62 can be expected to live another 20.1 years (241 months), while the previous three studies indicated life expectancies of 19.6, 19, and 18.5 years, respectively. A male railroader retiring at age 65 can be expected to live another 17.7 years (approximately 212 months). The previous studies indicated life expectancies of 17.1, 16.6, and 16.1 years, respectively, for this category of beneficiary.

#### 2. How did these life expectancy figures compare to those of disabled annuitants?

As would be expected, disabled annuitants have a shorter average life expectancy, but the difference decreases with age. At age 60, a disabled railroader has an average life expectancy of 17.2 years, or 4.7 years less than a nondisabled male annuitant of the same age; at age 65, a disabled annuitant has an average life expectancy of 3.6 years less than a nondisabled 65-year-old annuitant; and at age 70 the difference is only 2.8 years.

#### 3. Are women still living longer than men?

In general, women still live longer than men. This is shown both in the Railroad Retirement Board's life expectancy studies of male and female annuitants and by other studies of the general United States population.

For example, at age 60 a retired female railroader is expected on the average to live 25.1 years, 3.2 years longer than a retired male railroader of the same age; and at age 65, a retired female railroader is expected on the average to live 20.5 years, 2.8 years longer than her male counterpart. Spouses and widows age 65 have average life expectancies of 20.7 years and 18.7 years, respectively.

#### 4. Can individuals use life expectancy figures to predict how long they will live?

Life expectancy figures are averages for large groups of people. Any particular individual's lifetime may be much longer or shorter than the life expectancy of his or her age and group.

(Cont'd. Next Page)



## U.S. RAILROAD RETIREMENT BOARD (Cont'd.)

### 4. (Cont'd.)

According to the study, from a group of 1,000 retired male employees at age 65, 927 will live at least 5 years, 809 at least 10 years, 631 at least 15 years, and 414 at least 20 years. Of female age annuitants at age 65, 560 will be alive 20 years later.

### 5. How do the life expectancies of railroad retirement annuitants compare with those of the general population?

While exact data were not available for direct comparison, data available to the Railroad Retirement Board did not indicate significant differences, except for 60-year-old annuitants. Male and female railroaders retiring at age 60 can be expected to live 1 and 1.2 years longer, respectively, than those in the equivalent category of the general population.

The entire longevity study is available on the agency's website at [www.rrb.gov](http://www.rrb.gov).

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## THE TRAIN OF LIFE

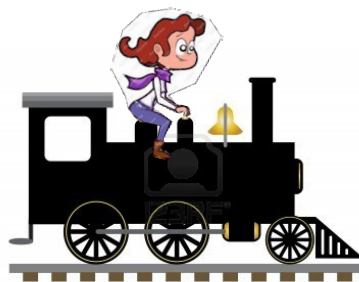
Some folks ride the train of life  
Looking out the rear,  
Watching miles of life roll by,  
And marking every year.



They sit in sad remembrance,  
Of wasted days gone by,  
And curse their life for what it was,  
And hang their head and cry.

But I don't concern myself with that,  
I took a different vent,  
I look forward to what life holds,  
And not what has been spent.

So strap me to the engine,  
As securely as I can be,  
I want to be out in the front,  
To see what I can see.



I want to feel the winds of change,  
Blowing in my face,  
I want to see what life unfolds,  
As I move from place to place.

I want to see what's coming up,  
Not looking at the past,  
Life's too short for yesterdays,  
It moves along too fast.

So if the ride gets bumpy,  
While you are looking back,  
Go up front, and you may find,  
Your life has jumped the track.

It's all right to remember,  
That's part of history,  
But up front's where it's happening,  
There's so much mystery.

The enjoyment of living,  
Is not where we have been,  
It's looking ever forward,  
To another year and ten.

It's searching all the byways,  
Never should you refrain,  
For if you want to live your life,  
You've gotta drive the train.



All Aboard everybody!



Author Unknown

# 2013 NATIONAL CONVENTION—NASHVILLE, TN

## National Convention - 2013

### National Association of Railway Business Women 69th National Convention

*The National Board would like to invite you all to join us in "Music City" at The Inn at Opryland for our National Convention May 16 - 18, 2013.*

*We are planning a pre-convention tour- "Sweet Magnolia Tours" includes city sightseeing with stops along the way, some "star" homes, "Wildhorse Saloon" with dance lessons. It sounds like a great start to our convention.....we hope you can come early for this fabulous tour. Details and registration forms to follow in separate letter.*

#### **Wednesday, May 15, 2013**

4:00 PM - 7:00 PM  
3:00 PM - 7:00 PM

Pre-Convention Board Meeting  
Registration

#### **Thursday, May 16, 2013**

To be announced  
6:00 PM - 7:00 PM  
7:00 PM - 10:00PM

Pre-Convention Tour  
Registration  
Hospitality

#### **Friday, May 17, 2013**

8:00 AM - 8:30 AM  
9:00 AM - 10:00 AM  
10:30 AM - 12:45 PM  
1:30 PM - 5:00 PM  
6:00 PM - 7:00 PM  
7:00 PM - 10:00 PM

Registration  
Formal Opening  
President's Brunch  
Business Meeting  
Candidate's Reception  
Fun Night - *"Come as your favorite country music star."*

#### **Saturday, May 18, 2013**

8:30 AM - 9:30 PM  
9:45 AM - 11:00 AM  
11:00 AM - 11:30 AM  
11:45 AM - 1:45 PM  
2:00 PM - 5:00 PM  
5:00 PM - 6:00 PM  
7:00 PM - 10:00PM

Memorial Service  
Business Meeting  
Elections  
Membership Luncheon  
Business Meeting  
Post-Convention Board Meeting  
Banquet

#### **Sunday, May 19, 2013**

Depart

It is an honor to serve as your Convention Chairman and I look forward to seeing you in Nashville, please **"Meet me in Music City"**.

*Sandy Hall*  
*Convention Chairman*



# N.A.R.B.W. Convention Registration Form

69th Annual Convention in Nashville, TN - May 16 - 18, 2013

All registrations must be postmarked by April 15th. No refunds after May 15th.



Use a separate form for each attendee. There are three sections to this form, please be sure to complete them all. This Registration Form may be photocopied or it can be printed from the NARBW Web site (WWW.NARBW.ORG)

## SECTION ONE: Personal Information

Please type or print clearly.

Name: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
E-mail: \_\_\_\_\_  
Chapter: \_\_\_\_\_ Railroad Affiliation: \_\_\_\_\_  
Emergency Contact  
Name: \_\_\_\_\_  
Phone: \_\_\_\_\_

PLEASE CHECK ONE:

- ☐ Delegate  
☐ Alternate  
☐ National Board  
☐ Emeritus Council  
☐ Guest  
☐ Other \_\_\_\_\_

## SECTION TWO: Registration Fees and Meals (All meal functions must be paid if you attend)

\$ \_\_\_\_\_ - Convention Registration Fee (for attendance on Friday and/or Saturday)  
Please enter: \$50 Member (\$35 early registration), \$0 Emeritus Council or Guest  
Note: If registration form is postmarked by April 1st then early registration fee is only \$35.  
\$ \_\_\_\_\_ - Convention Meals (check all that apply and enter total)  
\_\_\_\_\_ \$40 Presidents' Lunch  
\_\_\_\_\_ \$60 Fun Night  
\_\_\_\_\_ \$40 Membership Lunch  
\_\_\_\_\_ \$70 Reception and Banquet  
\$ \_\_\_\_\_ - Registration Total (check should be made payable to NARBW)

Emeritus Council pays for Membership Luncheon, Fun Night and Banquet.

## SECTION THREE: Survey

Please check all that apply to you.

\_\_\_\_\_ This is my first NARBW Convention.  
\_\_\_\_\_ I require vegetarian meals.  
\_\_\_\_\_ I have mobility issues require special accommodations.  
\_\_\_\_\_ Request Market Place Table for \_\_\_\_\_ Chapter.  
\_\_\_\_\_ Interested in a roommate.  
\_\_\_\_\_ Special Needs/Requests \_\_\_\_\_

If you have any questions, please call Sandy Hall (904) 268-2261 or email sbabee@aol.com

Mail your check and this completed form to:

2013 NARBW Convention Registration

Laura Gutteridge  
6956 Roundleaf Drive  
Jacksonville, FL 32258

Mail copy of form to Convention Chairman:

Sandy Hall  
12115 Cranefoot Drive  
Jacksonville, FL 32223

Be sure to complete Sections 1-3 and keep a copy of this form for your record.  
Your check should be in the amount of the Registration Total in Section 2.

The Check should be made payable to "NARBW."  
All Registrations must be postmarked by April 15th.

NATIONAL ASSOCIATION OF RAILWAY BUSINESS WOMEN

Please email Chapter Newsletter or Info to:

[patprillaman@gmail.com](mailto:patprillaman@gmail.com) or mail to:

Patricia C. Prillaman

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