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CAPSULE

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It is hard to believe that by the time this issue of the 'Capsule' is published we will be attending the 64th National Convention in Philadelphia, PA and my term as your National President will be coming to an end. It seems like just yesterday I was writing my first message for the 'Capsule' and looking forward to the opportunities and challenges that were ahead for our beloved organization.

During the past two (2) years we have accomplished more than I would ever have thought possible. The sale of the residence provides NARBW with the opportunity to make an investment in our future. And, at the same time we were able to negotiate with the new owners to offer new leases for the five (5) members wanting to remain in Green Valley without raising their rent.

We will be electing three (3) national officers at our convention and the nominations have been made for National President, National First Vice President and National Treasurer. We will have an election this year! Along with a new president we will be exposed to new ideas to promote and grow the membership of NARBW. We need to listen closely to the new interest and concerns of women who are working on or with our industry today. I encourage all of you to rally to the cause and give your support in marketing NARBW with a renewed commitment. Let us work together in the spirit of the founding women who knew the power and the strength of women working for the same goals and with the same purpose. Now is your chance to get involved and make a difference!



I encourage you to move out of your comfort zones, step up to the plate, and accept nominations as officers at the levels of national, district or chapter. You will never know the rewards you will gain professionally and personally if you decline to accept this honor.

I truly believe that NARBW will continue to be served by dedicated members who bring diversity as well as the common bond and goal that is still enjoyed in our industry today. It has truly been an honor to serve as your president and I wish you all a very successful year and thank you for your support.

Sincerely,

Barbara Barthle
National President



Inside this issue...

- February Board Meeting Resume
- 2008 District I & II Conferences
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DISTRICT I CONFERENCE

This year's conference will be held at the Cincinnati Marriott North at Union Centre located at 6189 Muhlhauser Road, West Chester, OH 45069, telephone (513) 874-7335. Room rates are \$109.00 single or double, with suites available at \$120.00. Thier total tax is 12.5%. Reservations may be made by calling 1-800-MARRIOTT, or by e-mail at jerry.rigney@marriot.com, or by calling (513) 873-7335. Reservations must be received on or before August 22, 2008. The Hospitality Room, located on the main floor right off the lobby will be open on Friday evening, time yet to be determined. The meeting will be held Saturday morning after breakfast and the afternoon will be free for members to do whatever they like. This hotel is located in a growing area with many restaurants and shopping nearby, some within walking distance. There is the West Chester Mall approximately a mile in one direction and we have a new IKEA store opening next month and I believe it will be within walking distance. There are not too many IKEA stores around and I understand they will have everything you could want. Cincinnatians are looking forward to it's opening next month and I hope to have a preview myself so I can tell everyone more about it.

The hotel is located right off Interstate 75 about 20 miles north of Cincinnati and is about 40 miles north of the Greater Cincinnati Airport (which is located in Kentucky) and 40 miles south of the Dayton, Ohio airport, so both airports are pretty convenient. Flying out of Cincinnati is usually a lot cheaper out of the Dayton airport and Dayton is a much smaller airport and less confusing than CVG.

We have some great entertainment planned for the Banquet and hope we are lucky enough to have the large turnout that Chicago had--including the National Board of Directors!

Doris Stemmer, PNP and Fall Conference Chairman



District II Fall Conference

The District II Conference will be held on October 3 and 4, 2008 at the Marriott Woodlands Waterway Hotel.

The Hotel is located on the waterway with water taxis that come up to the back of the hotel. It is accessible to most anything you would like to do. This is an upscale area and we felt it would be safe for the ladies to get out and walk to the mall and many good places to eat as well as the Market Place with lots of boutiques and specialty shops. We are just getting things worked out and not quite ready to put out anything on activities planned.

The Woodlands is about 30 miles north of downtown Houston off of Interstate 45. It is approximately 10 miles from IAH (Bush Airport).

The dates were selected to get the best room rates.

Information regarding the "Stimulus Package" passed by Congress

Q&A's that may be of interest to our members. Many of you may not have to file a tax return and this explains what to do.

- Q Who gets a rebate?
- A. Anyone who pays taxes or earns at least \$3,000, including through social security or veterans' disability benefits. Singles with income of more than \$75,000 and couples with more than \$150,000 only get partial rebates.
- Q Who does not get a rebate?
- A People who earn less than \$3,000, illegal immigrants, anyone who does not a file a return, singles with income exceeding \$87,000 and couples with income exceeding \$174,000. The limits rise by \$6,000 per child.
- Q. What do you have to do to get the rebate?
- A. Eligible people must file a 2007 tax return with a Social Security number for each person listed.
- Q. How much is the rebate?
- A. Single tax payers get a rebate of at least \$300, with couples receiving at least \$600. The rebate will be equal to the taxes they paid, as much as \$600 for singles and \$1,200 for couples, plus an additional \$300 per child. That amount will be reduced by \$50 for every \$1,000 above the income limits of \$75,000 for singles and \$150,000 for couples. People who earn too little to pay taxes but earn at least \$3,000 including elderly people whose only income is from Social Security and veterans who live on disability payments will get \$300 if single or \$600 if a couple. It is assumed that those on Railroad Retirement are also included in this calculation because of the Tier 1 and Tier II interchange.
- Q. How are the rebates calculated?
- A. Rebates are calculated on the basis of taxpayers' 2007 adjusted gross income, which includes salaries and wages, interest, dividends, capital gains, taxable pensions, royalties and farm or rental income. It does not include contributions to individual retirement accounts, 401(k) retirement plans, tax-free health savings account's or student loan interest payments. Rebates, for low income people who do not pay taxes including elderly and disabled veterans, will be a flat \$300, if single and \$600 for couples.
- Q. When will the rebates arrive?
- A. The Treasury Department says the IRS will be sending out rebates in May.
- Q. Will the rebates be deducted from taxpayers' regular tax refunds?
- A. No, the rebates are on top of any tax refund.

NARVRE's legislative representative advises that anyone not needing to file a tax return can simply get a Form 1040A, complete their name, address and social security number, and then on Line 14A, insert the 2007 Social Security Amount (Tier I), attach that form, sign the form and at the top write "Stimulus Payment." Mail the completed form to the appropriate IRS center before October 15, 2008.

Remember: To get a tax rebate, you must file a tax return for 2007.

CHAPTER BULLETINS...

<u>Albany:</u> They are working in soup kitchens monthly and volunteering with churches and hospices. Joan Mauro is spending two months in Florida basking in the sun. Everyone is doing well.

Altoona: Sympathy is offered to Sally Sprow on the passing of her daughter-in-law, Violet Worley on the passing of her sister. Get well wishes to Sally Price, who is recuperating from a heart attack.

<u>Atlanta:</u> Their New Year's Resolution is to recruit new members. One of the best resolutions!!! They collect tabs for the Ronald McDonald House and clothing for the battered Women and Children.

Baltimore: Get well wishes once again to Cleo Evans, who has 6 more chemo treatments to receive in February and we pray she will be all better. Get well wishes to the mother of Anita Jeppi.

<u>Chicago:</u> Looks like most of them are traveling; Marie Gallagher and Pat Dunham went on a cruise in Panama City, Florida. Virginia Simpson treated herself to a Hawaiian cruise for her 80th Birthday. Way to Go LADIES. They are also welcoming five new members. Get well wishes to Florence Leisz who is in the hospital.

<u>Cincinnati:</u> Sympathy is offered to Eileen Zilberberg on the death of her husband. Get well wishes to Delores Wettenkamp and Happy 92nd Birthday. Get well wishes to Doris Stemmer's son and to Dolores Beckman who fell and broke her leg and while in therapy fell again and broke her hip requiring a hip replacement.

<u>Ft. Worth:</u> They are donating time to the American Cancer Society in research. Get well wishes to Carol Weekley and Patricia Lyle. Sympathy is offered to Pat Gersema on the death of her nephew. The chapter got headlines from the Union Pacific Online Newsletter for helping families celebrate Christmas with gifts, songs, played games with children, donated food, etc. They also passed out "Bags of Blessings." Vicki Dent was their "Lovely Lady for November."

<u>Houston:</u> Get well wishes to Lou Ann McClendon, who had a pacemaker installed. (She says she is doing great.) Get well wishes also to Mary Knox's son and Grace Nowlin's daughter, also congratulations to Grace on a new great grandbaby. Everyone brought a "re-gift" to be handed out. The gift was anything for any occasion/season that you did not want or need and passed it along to anyone who might want it. Remember your junk is someone's treasure.

Indianapolis Charter: Welcome new member Pat Hulett. Get well wishes to Georgia Kelmmer & Bea Nicoson who are having vision problems, Pat Amrhien and son, Kim Amrhien and dad who are all having health problems, Barbara Hartwell and brother. Sympathy is offered to the family of former member Margaret Bonke who passed away. Connie Hunt and Mary Hoback attended yoga, etc. sessions. Time to get in shape. Their welfare projects consist of donations to Ronald McDonald House, wrapping presents for Mental Health Association Gift Lift and ringing the bell for the Salvation Army.

<u>Indianapolis Circle City:</u> Get well wishes to Lisa Stout's husband who is taking chemo. Nancy Harmon and Jan Oviatt escaped the winter in Punta Gorda, Fl, and Mesa, AZ, respectively. Agnes Mangus is having cabin fever from the weather. They will have a "Spring Fling" in April.

<u>Jacksonville:</u> Mary Warner has been in the news again. She was featured in the "12 Who Care 2008" for being the lead coordinator of NARBW for the "Clothes Closet" project for the Pace Center for Girls. Congratulations to Virginia Wolfe and husband, Roland, celebrating their 50th wedding anniversary.

Louisville: Honored the "Right Family" again with gifts to each member from the Chapter being another great success. Chapter is preparing for many accomplishments in 2008. Get well wishes to Jennie Queen who is recuperating at a rehab.

Omaha: Welcome new member Dorothy Nelson who is a retired railroader!! January is their clothing drive. They collected 132 gloves, 34 caps, 12 scarves, etc., for the Mitten Tree. They collected 2 boxes for contribution to the U. S. Marines drive, also 50/50 raffle \$200 gift certificate to spas. Jamie Lukehart is transferring to the Minneapolis/St. Paul area. Congratulations to Mary Schechinger who retired from UP.

Philadelphia: Krista Pohl and the Philadelphia Chapter are diligently working toward making this year's convention a very memorable one. Some of the members had lunch with the National Board in February.

<u>Pittsburgh:</u> Congratulations to Betty and Tom Halligan, who celebrated their 33rd wedding anniversary. Get well wishes to Betty Jean List who is taking dialysis treatments, Dorothy Bielich who injured her arm, Bernadette Devereaux for allergies, Mary Novak and Mary McCallum. Helen Pavlic visited Croatia, took a boat ride across the Adriatic Sea to spend time in Venice, Italy.

Roanoke: Sympathy is offered to the family and members of the chapter on the passing of Barbara Craft (see memorial). Sympathy is offered to Diane Tear on the passing of her mother-in-law, Helene Martin's sister-in-law. Get well wishes to Bertha Schoolcraft who broke her arm, Peggy Peltier who lost the sight in her left eye due to blood clot. She underwent surgery to save the other one. Get well wishes to Linda Barlow who had cataract surgery, Melody Villarini who had surgery to remove spur in her shoulder, Chick Graves who had knee replacement, Ruby Wisemiller who had compressed fractures that required surgery, Courtney Massey's sister, Frances Lowe's son, Darlene Riley's husband and Jane Chapin, who is in nursing home. Now for the good news, congratulations to Brandi Rudolph, who got engaged. They are active doing welfare, ways and means projects, etc. Congratulations to Eileen Gross nominated Chapter Woman of the Year.

Richmond: Glad to see Shirley Lawson at the meeting after an illness. Get well wishes to Imogene Johnson who is receiving radiation for breast cancer. She has a good attitude and hopes to be at next meeting. They are thinking of innovative ways to recruit new members. Great job ladies.

Sacramento: Sympathy is offered to the family of Jean M. Smith, who passed away January 4, 2008 (see memorial). She will be missed. Congratulations Sacramento Chapter for celebrating 55 years membership. Congratulations to Marguerite Goodard celebrating her 90th birthday. Get well wishes to Jean Cannon, Irene Downs and her husband and to Marcella Schultze recovering from a stroke. Welcome back Barbara Lutz to the Sacramento Chapter. It seems Elenor Heard, from a long distance, donates wonderful mysterious gifts to the Chapter.

Saginaw: What a bunch of travelers, Patsy Beitz is in Florida, Babe Woldt went on a Mexican Cruise and Janette Gibbs also plans a trip. The rest of them are shoveling snow!!

St. Louis: The chapter made money from Christmas raffle and donated some to the charities. Plans are being made for 50/50, white elephant booth and food pantry collection and a raffle for the scholarship fund.

Topeka: Collecting craft items for donation to the residents of the Kansas Neurological Institute. Get well wishes to Kay Rigdon who is recovering from stroke, Margaret Woods who just received a bionic knee, Mary Lou Escobar recovering from foot surgery. Congratulations to Margaret and Jim Woods celebrating their 69th wedding anniversary. They have had snow and are looking forward to spring.

<u>Tucson:</u> Get well wishes to Ruth Snow recuperating from recent surgery. Happy Birthday to Sharless Grimes who celebrated her 95th birthday. Sharless has been a member of the NARBW since its beginning. They reported the former NARBW residence has 3 new residents and the new owner is still remodeling the apartments and is a good landlord to the ladies that have chosen to stay at Green Valley. They feel they have so many things for which to be thankful.

<u>Twin Cities:</u> Sympathy is offered to the family of Sylvia Marentic. Welcome new members Sue Gilbertson and Debbie Pantalion both working in the ST. Paul GOB and a transfer from the Omaha Chapter, Jamie Lukehart, who works for the UPRR and moved to St. Paul. Get well wishes to Anna Peterson, who had surgery. Congratulations to Sue Clancy on the birth of her grandson. Congratulations to Elaine Allen, who retired in January. Selling coupons for Hertberger's Community Day is one of their fundraisers.

<u>Twin Ports:</u> Get well wishes to Marillyn Persch who is recovering from hip replacement surgery. Congratulations to Sue Carlson nominated Chapter Woman of the Year. They have had a long-cold winter with glimpses of a slight warming in the weather.

First Coast News - Community: 12 Who Care - 12 Who Care 2008 (April):

Mary Warner

Retired from CSX, Mary Warner stayed active in the National Association of Railway Business Women. As a group they bacame involved with the PACE Center for Girls, which provides a delinquency prevention program for females ages 12 to 18 who are identified as dependent, truant, runaway, ungovernable, delinquent, or in need of academic skills. Mary soon became the lead coordinator for the "Clothes Closet" a project allowing girls to purchase clothes with earned points. With Mary's year-round donations, it has evolved from a few piles of clothing to enough to support a monthly "shopping" system.





Remember Our members - Obituaries -



Barbara Nell Dew Craft passed away March 28, 2008, after a short stay in the nursing home. Barbara was a loyal, faithful and supportive member of the Roanoke Chapter. She attended every convention and conference for many years and made many friendships across the United States. She never met a stranger. She sang for many occasions with a soprano voice that could reach heights not many of us could reach. She will be solely missed by the NARBW members.

Sylvia Marentic, member of the Twin Cities Chapter, passed away on January 8, 2008. She had been a member for about 8 years, helping with many events that were chaired by her friends. She worked for several railroads, and then stayed at home to take care of her ailing mother. After her mother passed on, she went to work for the US Bank and the Minnesota Autism Society. She always put other people first and cared about others. She was a wonderful lady. The chapter made a kindness donation to the Autism Society of Minnesota in her memory.

Jean M. Smith, long-time member of the Sacramento Chapter, passed away January 4, 2008, after a long illness. Jean retired from the Western Pacific Railroad in 1983 after 37 years of service. She was an avid square dancer and amateur golfer and donated many years of volunteer work to Senior Cleaners, Francis House and other charitable organizations. She will be missed by the NARBW members.



RESUME OF WINTER BOARD MEETING

February 8 – 9, 2008 Philadelphia, PA



The Winter Board meeting was held at the Crowne Plaza Philadelphia – Center City in Philadelphia, PA, with all members present.

National Treasurer, Joan Waite, presented the Treasurer's Reports for the period June 1, 2007 through January 31, 2008.

President, Barbara Barthle reported that she had finalized the sale of the Residence facility in Green Valley, Arizona. The proceeds from the sale were placed in a Certificate of Deposit with Merrill Lynch.

First Vice President, Jay Nelsen reported that she had visited the Residence facility prior to its sale and had all of the associations permanent records shipped to Omaha. Final arrangements are being made with the Virginia Museum of Transportation for the records to be permanently stored in their facility.

The Proposed General Operating Budget for 2008 – 2009 was finalized and will be sent to all Chapter Presidents for review.

Third Vice President, Ida Carmouche reported that membership continues to decline. Several hundred invitations were sent to potential members inviting them to both the District I and District II fall conference meet and greet events.

Secretary, Cynthia Chandler presented one (1) proposed amendment to the by laws that will be voted on at the 2008 National Convention.

Nominating Chairman, Sandy Hall reported the nominations that had been received for National President, National First Vice President and National Treasurer.

National Convention Chairman, Krista Pohl reported on the various convention meetings, activities, etc. for the 2008 Convention. The 2009 National Convention will be held in Asheville, North Carolina.

All reports were submitted and business was handled in an effective and timely manner.

Barbara Barthle, President Theresa Harper, National 2nd Vice President

NATIONLASSOCIATION OF RAILWAY BUSINESS WOMEN

Joyce Higgs National Publication Chairman 2631 Daleton Blvd., N.E. Roanoke, VA 24012



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Climb 'till your Dream Comes True

Often your tasks will be many and more than you think you can do.

Often the road will be rugged and the hills insurmountable, too.

But always remember, the hills ahead are never as steep as they seem,

And with Faith in your heart start upward and climb 'til you reach your dream.

For nothing in life that is worthy is ever too hard to achieve.

If you have the courage to try it and you have the Faith to believe,

For Faith is the force that is greater than knowledge or power or skill.

For Faith is the mover of mountains and there is nothing you cannot do.

So start out today with Faith in your heart and "Climb 'til your dreams come true."

Helen Steiner Rice