

THE CAPSULE

Volume 19, Issue 1

March 2019

MESSAGE FROM THE NATIONAL PRESIDENT

Dear NARBW Members:

Spring is finally here and that means that the National Convention is just around the corner. I am so excited to preside over my first convention and look forward to seeing old friends and making new ones in Atlantic City, NJ. I visited Bally's Hotel in Atlantic City, NJ this past January, with a few of the Philadelphia ladies. The hotel and views are quite impressive and of course there are several casinos close by if you like to try your hand at lady luck.

The National Board held our Winter Board

This Issue:

NATIONAL QUARTERLY SOCIAL.....	3
CHAPTER NEWS.....	4-10
IN THE SPOTLIGHT.....	11
NATIONAL CONVENTION.....	12-13
PUBLIC AFFAIRS PRESS RELEASE	14-17
THE LEARNING CENTER.....	18-19

REMINDER OF UPCOMING EVENTS

APRIL

- 1 Woman Of The Year Deadline—National First Vice President Sylvia Long
- 1 Report Of Chapter Presidents Deadline—National Second Vice President Joan Waite
- 1 Early Convention Registration Deadline—National Chairman Renee Noble
- 15 Convention Registration Deadline—National Chairman Renee Noble
- 15 Memorial Service Report Deadline—National Third Vice President Ida Car-Mouche
- 15 Report Of Chapter Officers Deadline—National Secretary Joyce Peak
- 15 Welfare Report Deadline—National Chairman Julie Nelson

MAY

- 20-21 National Convention—Atlantic City, NJ
- 22 Post-Convention Tour

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Meeting in Fort Worth, Texas in February at the Holiday Inn Express. We celebrated our National Social Event, Chinese New Year, during the board meeting by wearing red and eating some wonderful Chinese food. The National Board held a Meet and Greet the Friday before the board meeting at a restaurant close to the BNSF Fort Worth campus. We had three ladies attend, and one has joined as a Member-at-Large. I am looking forward to growing their interest in starting a chapter. Please read the resume of that meeting on page 2 of this quarter's Capsule.

Chapter Presidents should have received the proposed General Budget for discussion with their chapter members before the convention along with the resumes of our candidates to fill the three vacancies of National Second Vice President, National Third Vice President, and National Secretary. Nominating Chairman, Laura Gutteridge Años, worked diligently and has a full slate of officers. I am so pleased with the candidates who have stepped forward to serve. I urge each of you to review this information with your chapter members to enable your delegates to vote in an informed manner on the business that will arise at our 75th Convention in Atlantic City, New Jersey, May 20-21, 2019.

At this year's Winter Board Meeting, we discussed NARBW's National succession plan. For National to have a succession plan, our Chapters must have one also, members must step up within their chapters and hold officers and chair positions. I heard a message from my nephew at church and I want to share it with you. If you want your church congregation to grow, you the members must take ownership of the church. You must go out and work to bring in members, not just sit there and enjoy the sermons and shake your head in agreement, but go out there and talk about your blessings, bring people into the church. The same applies to us; if we want NARBW to be sustainable and grow, WE all must do the work. I know some chapters have had to "recycle" the chapter positions just change positions at the elections (or keep the same positions year after year) and I want to thank you ladies for staying strong and supporting your chapter. So, this message is to those members who may be new to the organization, shy, uncomfortable speaking in front of others, have busy schedules,

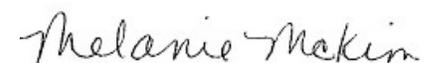
or any other number of reasons, our chapters need you to take ownership of NARBW and step up to your chapter board. We want our members to serve their chapters and then move right up the ladder to the National Board. If you are interested (now) in joining the National Board, or even in the future, please let me know; you can reach out to me at any time at president@narbw.org. I want to make sure that no one is overlooked; you know what your strengths are and what you can bring to the chapter and national level. You will be hearing more from me on this topic so please consider what your chapter succession plan is or should be.

I hope you have had a chance to check out our new website and member login page. If you haven't done so, please go check it out; go to NARBW.org and sign up for the Members Login (top right). We hope to increase our communication and make this a great way to stay in contact with our members.

I close this quarter's message by reminding you that your National Board is here to serve you. We will be holding our Summer Board Meeting on Saturday, July 20, 2019 and would love to incorporate a visit to a chapter as part of that trip. Whether it is help with a recruiting event or any other issues the chapter is facing, any time of the year, if you need us, we can be there. Please feel free to email me if you would be interested in having the National Board visit you or if there is anything I or the National Board as a whole can help you with.

Thank you for allowing me the opportunity to serve this great organization as your National President.

Sincerely,



Melanie McKim, National President





National Association of Railway Business Women

RESUME OF WINTER BOARD MEETING FEBRUARY 9, 2019

The Winter Board meeting was called to order by President Melanie McKim at the Holiday Inn Express Hotel & Suites Western Center in Fort Worth, TX.

National Treasurer Michele Williams presented the Treasurer's Reports.

President McKim called Convention Chair Renee Noble, and plans for the 75th annual convention being held in Atlantic City, NJ were presented and discussed.

Finance Chair Joan Waite presented the proposed 2019-2020 National Operating Budget. It will be forwarded to all Chapter Presidents for their review with their chapter members prior to the convention.

Nominating Chair Laura Gutteridge-Años presented a slate of candidates for National 2nd Vice President, National 3rd Vice President, and National Secretary. The slate will be sent to all Chapter Presidents and the Emeritus Council for their review.

President McKim had charged each board member to have conference calls with the person/s reflecting their positions in the chapters. A discussion was held on the results of those conference calls.

President McKim asked each board member to prepare a month-by-month description of their duties to go along with the overall description. Those were presented by each board member and discussed.

A discussion was held concerning the new website.

The 2020 National Convention will be held in Chicago, hosted by the Chicago Chapter. The 2021 National Convention will be held in Jacksonville, FL and hosted by the Jacksonville Chapter.

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

Melanie McKim
President

Joan Waite
National Second Vice President

NATIONAL SOCIAL EVENT

CHINESE NEW YEAR YEAR OF THE PIG



CHAPTER NEWS

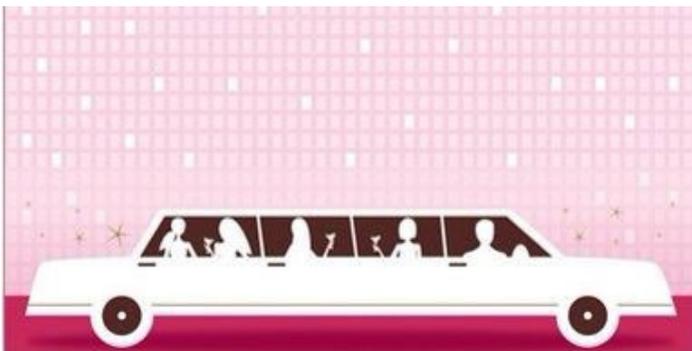
ALBANY CHAPTER

The Albany Chapter meets at the homes of their members on a monthly basis, conducting meetings and of course, enjoying lunch. Their monetary contributions go into their treasury for future expenses. They are happy to welcome Shelia Fero as a new member. Canned goods are collected and donated to local food banks. Due to NY weather, their February meeting was canceled. (Easy for me to say, I'm in Florida)!

Barbara Smith recently had knee replacement surgery, we wish her a speedy recovery.

An auction was held and \$66.25 was added to the treasury along with a raffle on a gift basket for \$42.

Eight members are planning on attending Convention in Atlantic City, NJ. Look for these ladies who will be arriving by LIMO!!



ATLANTA CHAPTER

There is no report for this Quarter. Three to Four members of the Atlanta Chapter are expecting to attend the 75th National Convention in Atlantic City, NJ. Can't wait to see you there.

CENTRAL FLORIDA CHAPTER

Chapter 83 held a garage sale on March 29 & 30. The proceeds earned will help chapter members going to this year's National Convention. Thanks to Melanie McKim and her family who hosted the sale from her garage again this year!



Many Chapter 83 members and guest attended a Tupperware Party at Kings Lake Clubhouse on March 31. Hosted by chapter member Madonna Neal.



CHAPTER NEWS

CHICAGO CHAPTER

In March, several ladies participated in a membership drive at an Amtrak employee safety event held at Chicago Union Station, and welcomed two new members to NARBW Chicago.



NARBW Chicago loves pies! The chapter raised nearly \$900 selling Baker's Square pie gift cards over Thanksgiving and Christmas holiday. On February 1, the Ronald McDonald House near the University of Chicago Comer Children's Hospital (where our chapter has volunteered for the last three years) experienced significant damage resulting from a pipe that burst and permeated all floors during Chicago's record-breaking sub-zero temperatures. Families staying at the House, just minutes from the hospital, were safely relocated to a local hotel. Chapter members donated \$310 to the RHM to help defray the unexpected hotels costs.



Yolanda & Jasmine celebrated Mardi Gras at The Railcar Club event while checking out the location as a possible venue for upcoming NARBW events.



Six Chicago Chapter ladies are looking forward to attending the 75th National Convention in Atlantic City. Fast forward to next year...The Convention Committee has selected a venue for the 2020 National Convention. We are excited to welcome NARBW to the historic Union League Club located

in the heart of downtown Chicago. We are looking forward to making an impressionable presentation at this year's Atlantic City Convention.

The Chicago Chapter proudly announces Jasmine Manley as our Woman of the Year. A celebration will be held in her honor.



In February, the Chicago Chapter recognized our own Joy Smith (recently retired from Amtrak) - for the huge impact she made during her 40-year railroad career. Known for her uplifting spirit, leadership abilities and dedication to customer service, Joy was featured on WBEZ radio and talks about being the first African American woman in management at Amtrak.



WBEZ.ORG

StoryCorps Chicago: 'Don't Let Little Things Just Knock You Down'

Congratulations to Sharon Slaton on her new job. Sharon, who took advantage of an early retirement package from Amtrak in December 2017, accepted a new position with Luster National in December 2018. Sharon is now working as a contractor, in support of FEMA and the Department of Homeland Security's efforts to repair and rebuild the Commonwealth of Puerto Rico after the devastation of Hurricanes Maria and Irma. Sharon has been deployed to San Juan, PR and is working in the Public Assistance Operations, Communications Unit. When asked about this new experience, Sharon stated, "I am truly humbled and honored to have an opportunity to serve the citizens of Puerto Rico and to live on their beautiful island. While I do miss spending time with my Chicago family, friends and NARBW sisters, I am grateful to be working with a group of incredibly smart and talented colleagues and have made several great friends here in San Juan."



CHAPTER NEWS

HOUSTON CHAPTER

We ended last year on a good note. We had awesome welfare projects and some very successful fundraisers. We hope to keep the same momentum going for 2019.

The Houston Chapter held a meet and greet at Spring Dispatch Center in February. We met several ladies and were fortunate to have four join and one rejoin our organization.

In February, we partnered with Altrusa International of Montgomery County working on boxes for Angels Gowns. These boxes store the burial gowns for infants who become angels. We had a great time and eight beautiful boxes were covered with satin and pearls. We also delivered tabs to RMH, and these tabs are collected and donated by members and friends of the NARBW Houston Chapter. To date, we have donated 106 pounds of tabs.

We also delivered new socks, underwear, coats, blankets and other items to the Star of Hope. Thanks to the Houston Chapter members for their donations. A service project is scheduled for April at the Ronald McDonald House; we are looking forward to the commitment.

Congratulations to our 2019 Houston Chapter Woman of the Year “Ginger Stanbery.”

INDIANAPOLIS CHARTER CHAPTER

Our members enjoyed a nice winter break with no meetings in January.

Indianapolis Charter Chapter celebrated the Chinese New Year with our sisters from Circle City Chapter at a local Chinese restaurant on February 16. We had a nice turnout and several members were able to attend the Saturday luncheon who have not been to a meeting in a while. Our newest member, Darian Fugate, was able to come from Cincinnati with her grandmother Doris Stemmer. We were also pleased to see Mary Taylor and Judy Adams after a long absence. A special thanks to Susan Wood for awesome door prizes enclosed in red envelopes – perfect for the holiday celebration.

We look forward to being with Circle City Chapter again in May for Women in Transportation Week.

Our March meeting was a busy one. We elected our slate of officers for 2019 – 2021. Incoming President is Jan Oviatt. Vice President is Gloria Jackson, Barbara Hartwell continues to serve as Secretary and Connie Hunt remains Treasurer. We are pleased to announce that Mary Lou Croker is our Chapter Woman of the Year. She has been a dedicated and active member of our chapter since 1977.

Our members brought in their saved can tabs to benefit Bryce Clausen. Our local news station WTHR has been reporting on the Clausen family and their 14 month old son, Bryce, who has been diagnosed with Krabbe disease. Most children with this illness do not live past their second birthday. His parents have lobbied and were successful in getting the Indiana state legislature to pass a law to provide screening at birth for the disease. In the meantime, they want to give back to Ronald McDonald House for the time they have spent there over the past year and have asked for help by asking the public to contribute can tabs to Bryce’s Battle.

Best wishes to Philadelphia Chapter for success hosting our 2019 Convention in Atlantic City. Safe travels for all our members – we hope you all have a wonderful time!

INDIANAPOLIS CIRCLE CITY CHAPTER

Several of our ladies attended the quarterly social event jointly with Charter Chapter: Chinese New Year at the Lotus Garden Chinese Restaurant on Saturday, February 16. We had good food and great fun together.

Only one of our members will be able to go to Atlantic City for the 75th National Convention: Lisa Stout.

Our April 9th meeting was at the Olive Garden.

Circle City Chapter 74 will host the joint meeting with Charter in May this year to celebrate Transportation Month. We will be meeting at our local University of Indianapolis student activity center where an annual fundraiser for Fletcher Place takes place to help the poor in Indianapolis. This food tasting activity combines our own celebration of Transportation Month with an outreach to “take a bite out of poverty” in Indianapolis! The event is May 19 from 1 to 3:30 p.m.

CHAPTER NEWS

JACKSONVILLE CHAPTER

After a wonderful Holiday season with our families, we kicked off our 2019 programs in January with Katie Borghese, Founder of the More Than Me foundation. This foundation identifies the source of problems in Liberia, Africa and this foundation has helped roughly 200 schools and touched 60,000 children providing 60% learning gains! Katie reminded us "to teach a child is to develop a nation." Katie is married to Prince Scipione Borghese of Florence, Italy.

Then in February we focused on Railroad Safety with our speaker, Bob Patterson. Bob has been a certified Operation Lifesaver presenter/trainer since 1997. This program began in 1972 at the Union Pacific Railroad and this is the same program that is run in all 50 states. Bob stressed the importance of looking both ways and listening when near railroad tracks and provided other sources of information like the WWW.OLI.org website for statistics on train accidents.



For our March meeting, we welcomed Jennifer Otero as our speaker. As the Co-Founder & Race Director of The First Coast Parkinson's Run (FCPR), Jennifer accomplished a feat that many doubted was possible. Her late mother who suffered with Parkinson's Disease, Lorraine Hollinger, was able to participate in the inaugural FCPR, which was a blessing. Shortly following the passing of her mother, inspired by PD warrior Jimmy Choi, she ran her first half-marathon as a Team Fox team member in January 2015 at the Disney Marathon Weekend. She brought a message of positivity and hope to the chapter, encouraging us to "know your why and put them first." She encouraged us to come out and participate in the walk on 4/20 in Jacksonville and reminded us that when we contribute to society, we get a feeling of satisfaction that lasts for our lifetime!



During this past quarter we obtained 2 new members! Member dues have been paid for the 48 members as of March 10th which is the last report submitted to National.

We continue to spotlight new and veteran members in our monthly newsletter, such as Tammy McGriff

(CSX Customer Service Manager) in January, and Angela Estes, who works in CSX's Intermodal Railcar Management, in February.

Additionally, we canvassed the membership for suggestions for future "fun" events: Cake decorating, Paint with wine, Escape room, iFly, and Aprons cooking classes. We are planning to have our first "fun" event at Burnt Glassworks Studio to create our own blown glass paperweight, ornament or flower. This will be a great way for members to get to know each other better.

During this quarter our new Sunshine Chair, Lori Ledoux, recognized all members' birthdays by sending cards. Additionally, when members were sick or had a death in the family, she would send cards to acknowledge these events and show encouragement. Our co-Chairs, Richalyn Williams and Mary Baldwin continue to attend many safety events in the community to educate the public on SAFETY! Congratulations to Richalyn who has become a Certified Operation Lifesaver Presenter and Trainer!

Members continue to donate high quality items to our Virtual Yard Sale year-round with 100% of proceeds going into our local Jax Scholarship Fund. Items in demand on OfferUp, Letgo, Facebook Marketplace and Craigslist include Appliances, Electronic gadgets/tools, Home Décor, Luggage, Pet Toys, Sports Equipment and Collectibles.

Additionally, we continue to fundraise with RADA all year long. Rada not only has knives, but cookbooks, candles, and quick mixes for dip. Be sure to check them out at <http://bit.ly/2GtSIBu> A portion of the sales will come back to our chapter to help with our fundraising efforts.

We are researching a new fundraising option, Poppin Box Gourmet Popcorn. They support fundraising and it can be done as pre-orders or a concession approach or both. We are considering this as a fall or year-round opportunity.

Members participated in Mrs. Mary's Boutique at PACE in early February and at the Family Night Boutique on February 28th.

The members have been asked to submit their annual Good Samaritan reports (volunteer hours, \$ donations) as soon as possible. The chapter report is due to National mid-April.

April will be prom shopping for the girls at PACE. The members are collecting purses, shawls, and costume

CHAPTER NEWS

JACKSONVILLE CHAPTER CONTINUED

jewelry along with formal dresses and shoes to donate to PACE.

In February, we received four applications for the NARBW Jacksonville Chapter scholarship. They were Kayleigh Wittman, Mary LaBelle, Clare Gutteridge, and Megan Ledoux. All applications have been forwarded to National for consideration. The Jacksonville Chapter Scholarship winners @ \$1,200 each are Kayleigh Wittman and Mary LaBelle



At our March meeting, the slate of officers was presented to the membership in attendance for election. There were no nominations from the floor. The following officers were elected by acclamation:

- President - Dana Robles
- Vice President - Debbie Charpiat
- Treasurer - Barbara Miller
- Secretary - Sandra Merwin

Officer installation will be held in June.

Woman of the Year – Nancy Von Dolteren has been nominated for the Jacksonville Chapter Woman of the Year and the nomination was unanimously accepted!

Plans are underway for fundraising and delegates have been selected. The chapter will be representing the 1920's at the Fun Night event.

KANSAS CITY CHAPTER

February events included celebrating our Chinese New Year, which included a dinner and movie night at the clubhouse. We started out the evening by holding our monthly meeting and then we ordered in Chinese food, popped popcorn and sat down and watched the movie, Crazy, Rich Asians. Fun was had by everyone, including spouses.

Our March event included our KC group helping at Colonial Presbyterian Church handing out food donated by Harvester's. It started out to be a cold morning, but temperatures quickly warmed up with the sun in full sight! We then met up at a local breakfast place and held our monthly meeting.

We are looking forward to attending the upcoming Atlantic City convention hosted by the ladies of Philadelphia. Four delegates will be attending and are currently working on details for our shoe contest event! Looking forward to seeing everyone there!



OMAHA CHAPTER

The Omaha chapter has literally been snowed in this winter. We have rearranged our regular meeting times due to the weather, but the warmth in the room when we can get together is wonderful!

We have submitted 2 candidates to the National Scholarship fund. Kathy DuVall was elected as our Chapter Woman of the Year and we will celebrate her membership at our May meeting. Sue Hess's husband Doug had surgery for cancer. He is undergoing therapy and is in our prayers. Member Tristen Menichetti won the Nebraska State Play Production award. Julie Nelson has accepted the job of President of the OPPD Credit Union. Mary Lovette has joined Kathy DuVall at the YWCA's cancer survivor workouts.

Selling Krispy Kreme donuts buy one dozen, get one dozen free cards will be our next fundraiser. We are planning a quilting day to make quilts for Project Linus. Omaha chapter has 6 members planning to attend convention: Casey Zahner, Cynthia Chandler, Kathy DuVall, Kay Leslie, Jay Nelsen and Julie Nelson.

CHAPTER NEWS

PHILADELPHIA CHAPTER

We hosted an outing to attend another play 'Beehive' which was the music the 1960's. Our barn sale should be starting up soon now that it's spring. We're always looking for quality items that will sell fast. A Mothers' Day Shower is in progress for the Eliza Shirley Home for abused women & children. Our members are very generous with many personal gifts for these Mothers'. Also happening, are candy sales for Easter. Some of our members like baseball and are hoping to attend a game this summer as a group.

A lot of time and effort has gone into the planning of our Convention in Atlantic City, NJ. And we're looking forward to seeing you.

Wait until you smell that fresh salt air coming in from the sea. This should

prove to be a fun time. Safe travels for all of our members and guests who are attending this Convention.

Our Chairman for this Atlantic City Convention is: Renee Noble. (choochoo51@aol.com)



PITTSBURGH CHAPTER

The Pittsburgh Chapter did not meet in January and February of course due to the weather, but reconvened with a lunch meeting in March. Back together again, we were happy to see Barb Gmury who had back surgery and is recovering well. We do plan to hold a meeting in April.

We do have a new charity, Shoes for abused children that is through a local hospital. Members will bring shoes to the next meeting and we will make the donation from the chapter.

Unfortunately, there will be no Pittsburgh members attending the convention in Atlantic City – HAVE FUN AND BE SAFE SISTERS.

ROANOKE CHAPTER

Chapter 19 submitted 7 scholarship applications to the National Scholarship Committee. This is a fine group of achievers and we wish them the best as the National Scholarship Committee selection process is made. Applicants will be notified by the end of April.

Chapter 19 donated \$1,250 to the National Scholarship Fund: \$750 from members and \$500 from the Chapter 19 budget.

Thanks to all of you for your investment in education by supporting our applicants and for your donations.

Our March projects included supporting the Salvation Army. Members were asked to donate candy and stuff Easter eggs for Turning Point Children for Easter 4/21/2019. Many thanks to all our members who donated candy and helped stuff eggs at the March membership meeting. Thank you to Doris Underwood who delivered 300 eggs to the Salvation Army on March 7, 2019.

Our April project includes supporting the Ronald McDonald House by holding a dessert shower. Members are asked to bring in individually wrapped desserts to our April 6, 2019. Anyone wishing to donate money can do so at the membership meeting and the Welfare committee will do the shopping for you. Members can also deliver desserts anytime, April 18, 2019: 9 a.m. - 7 p.m.

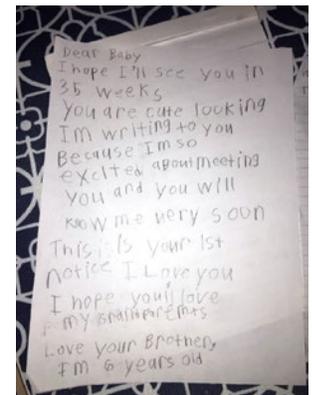
Our ongoing welfare projects continue. Don't forget to collect tab tops for Ronald McDonald House (Joanne Perry); toiletries to be divided between the Rescue Mission, RAM House, St. Francis House and the Salvation Army (Linda Taylor); books and magazines for the first-floor coffee station at the VA Hospital (Wanda Corbin) and collecting used eyeglasses for the Lions Club.

A few months ago, one of our beloved chapter members, Roberta Roberts, shared with us a letter written by her great-grandson, Tadd, to his unborn baby sister. In case you may have forgotten, a copy of the letter he wrote is shown below.

Now, several months later, his baby sister arrived on March 1, 2019, and I thought you might enjoy seeing how well this young man is keeping the promises he made in his letter. Enjoy!



Welcome Jane Blythe Kennedy! Looks like you are in good hands!



Congratulations to Roberta and your beautiful family!

CHAPTER NEWS

SAGINAW CHAPTER

Greetings Fellow NARBW Sisters,

Our membership attendance is very low as members relocate to Florida for the winter and we also have some members who reside in Nursing facilities. No one from the chapter will be attending the convention in Atlantic City this year, but we do wish all safe travels and much fun! We do hope to attend next year in Chicago since that will be a closer location to Michigan; keep fingers crossed.

The next scheduled item on our list is that we look forward to attending the CROSSROADS VILLAGE & HUCKLEBERRY RAILROAD - RAILFANS WEEKEND.

Co-sponsored by: Genesee County Park and Mid-Michigan Railway Historical Society this year in AUGUST. The romance of the rails will be the weekend's history lesson featuring the illustrious Huckleberry Railroad and its historic railcars. Railfans from around the country will revel in the history through the one-of-a-kind train shop tours and historical rail interpretations throughout the weekend. Special weekend programming:

- Model Train displays from groups throughout Michigan and Ohio
- Visit the Hobo Camp
- Railroad shop tours
- Sing along to authentic railroad songs
- Receive a piece of coal from our treasured steam locomotive 464
- Photo opportunities on our caboose
- Special Photo Run on Saturday
- Learn about our historical railroad equipment

On a sadder note, we did have one member to pass away from our chapter and that is Linda Cole, please keep that family up lifted in prayer.

ST. LOUIS CHAPTER

The chapter sponsored a Christmas raffle in December where the donations went to three different charities: Salvation Army, Feed My People and Sunshine Mission.

In January, one of our members won a big gift basket full of kitchen goodies.

While in February we did a raffle to raise money for the scholarship fund.

At our previous meeting we presented three of our present past Presidents with a gift, which was really an honor.

We have 3 members who will be delegates attending the 75th National Convention in Atlantic City, Diane H., Debbie M. and Margaret R.

We are keeping our very own Margaret R. lifted in prayer as she is going through a health challenge and is trying to adjust and take it easy these days.

And last but not least President Melba Cookston welcomes a new addition to our family. Ask her about her new pride and joy "Smokey" the cat.

TOPEKA CHAPTER

We are hoping winter is over!! We did not meet in January or February because of the cold and winter weather. In March, several of us got together at the Wheelbarrow in the North Topeka Arts Area and we discussed the convention. In April, we are planning on going to a new restaurant that has opened in the downtown Topeka area. This year we will not be having any delegates from the Topeka Heartland chapter attending the convention in Atlantic City. But we hope that you have a successful convention this year.

Sorry, no pictures but the food was excellent! No one from Topeka will be going to convention this year unfortunately.

IN THE SPOTLIGHT

JULIE NELSON

(previously Julie Lane)

Years in NARBW (and reason I joined):

I have been a member of NARBW for 11 years. I originally joined because I wanted to do some volunteer work and this organization seemed to put this high on their priority list. Not only was I able to do the volunteering that I wanted to do, but I have met many ladies from across the United States that have the same desire. I have made many friendships that will last a lifetime.

At the time I joined NARBW I was the Vice President of Operations at U.P. Connection Federal Credit Union. I was thinking this was as far as I was going in my career. But an additional bonus of being an active member of NARBW is the confidence it has given me on a professional level. Over the Years, I have held Chapter Officer positions and National Officer positions. I have been asked to apply for a higher position in my professional career and always doubted myself, therefore, never applied. With the additional confidence I have attained through NARBW, I have applied and been hired as the new President/CEO of OPPD Employees Federal Credit Union. Thank you NARBW sisters with helping me obtain this confidence to move forward in my career.

NARBW Offices Held:

National Welfare Chair: 1 Year (Current position)
 Omaha Chapter Finance Chair: 5 Years (Current position)
 National Treasurer: 4 Years
 Omaha Chapter Treasurer: 2 Years
 Omaha Chapter Vice President: 2 Years

Best Moment:

I love the camaraderie of the ladies. When going to the conventions, I love being able to stay up late talking with your roommates and really getting to know them. Plus, when you are at a convention, the ladies from other chapters really make you feel welcome. I hope I do that for ladies who are going to the conventions for the first time.

Family:

I just got married last year to a wonderful man who I met golfing. With my family and my husband's family, we have 1 daughter and 1 son, plus 3 grandchildren (10 yrs, 7 yrs & 3 yrs).

Work:

I have worked in the Credit Union industry for 35 years.

Hobbies:

I played softball for 30 years. Plus I used to play volleyball off and on throughout the years. Now I play golf and ride motorcycles (Harley Davidson!!). I enjoy doing both of those with my husband. We have taken several motorcycle trips across the United States. It's all about the journey, not the destination!!



75TH ANNUAL NATIONAL CONVENTION

“JUBILEE BY THE SEA”

BALLY’S — ATLANTIC CITY

ATLANTIC CITY, NEW JERSEY

MAY 20-21, 2019

The NARBW Philadelphia Chapter is confident the ladies and their guests will enjoy Atlantic City, New Jersey. This historic ocean resort city inspired the U.S. version of the board game Monopoly and has been the home of the Miss America pageant since 1921. Come enjoy the view of the Atlantic Ocean, shopping, boardwalk, casinos and beaches of this resort city. Another area you may want to visit, Historic Gardner’s Basin, nestled on a protected channel along the back bays. This area is directly across from the state marina and Coast Guard station, located on North New Hampshire Avenue. There are sightseeing and fishing cruises that come and go from the docks, restaurants serving up seafood and ale house brews, as well as the Atlantic City Aquarium, which offers an interactive aquarium.

May 19 – Registration, National Board Meeting and Hospitality Reception

May 20 – Registration, Business Meeting, Candidates Reception and Fun Night
Theme: ‘Day at the Boardwalk’
Boardwalk attire for any decade from 1860 – 1970 & The Ms. NARBW contest

May 21 – Business Meeting & Banquet

**ALL REGISTRATIONS MUST BE POSTMARKED BY APRIL 1ST. NO REFUNDS
AFTER MAY 5TH.**

Bally’s Atlantic City 1900 Pacific Avenue Atlantic City, New Jersey 08401

Cost - \$97 (double occupancy per night)

(\$20 for each additional guest, maximum four people per guest room)

Reservations – 888-516-2215

Attendees must identify themselves as part of the NARBW to receive the special room rate:

May 19 – 23, 2019 group code - SB05RW9

VISIT WWW.NARBW.ORG FOR MORE CONVENTION INFORMATION & FORMS

Questions

Please contact, Renee Noble, 2019 NARBW Convention Chairman

Email: choochoo51@aol.com or call 717-634-2922

POST CONVENTION TOUR

WEDNESDAY, MAY 22, 2019

HISTORIC CAPE MAY, NEW JERSEY

COST-\$130 PER PERSON

(Includes Bus driver tip)

Travel round trip via deluxe lavatory-equipped motorcoach from Bally's Atlantic City.

Attractions: Travel to Cape May, NJ – Lunch at The Carriage House Tearoom at the Emlen Physick Estate and a guided Tour of the Emlen Physick Estate, also includes a Trolley Tour through Historic Cape May.

2 Meal Options – Turkey Club, roasted turkey w/bacon and lettuce or Vegetarian, w/ humus and fire roasted vegetables Both served a fresh garden salad, w/citrus vinaigrette and tri-colored pasta salad, chef's choice dessert and beverage.

Enjoy Shopping and Free Time at the Washington Street Mall, Cape May - The shops of Cape May's Washington Street Mall are privately or family owned, several have been in the same families for generations.

Return trip to Bally's Atlantic City

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Questions about the Tour

Call or email Renee Noble 717-634-2922 /choochoo51@aol.com

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Comparison of Benefits Under Railroad Retirement and Social Security

Employers and employees covered by the Railroad Retirement Act pay higher retirement taxes than those covered by the Social Security Act, so that railroad retirement benefits remain higher than social security benefits, especially for “career” employees who have 30 or more years of service.

The following questions and answers show the differences in railroad retirement and social security benefits payable at the close of the fiscal year ending September 30, 2018. They also show the differences in age requirements and payroll taxes under the two systems.

1. How do the average monthly railroad retirement and social security benefits paid to retired employees and spouses compare?

The average age annuity **being paid** by the Railroad Retirement Board (RRB) at the end of fiscal year 2018 to career rail employees was \$3,525 a month, and for all retired rail employees the average was \$2,815. The average age retirement benefit **being paid** under social security was approximately \$1,415 a month. Spouse benefits averaged \$1,035 a month under railroad retirement compared to \$720 under social security.

The Railroad Retirement Act also provides supplemental railroad retirement annuities of between \$23 and \$43 a month, which are payable to employees who retire directly from the rail industry with 25 or more years of service.

2. Are the benefits awarded to recent retirees generally greater than the benefits payable to those who retired years ago?

Yes, because recent awards are based on higher average earnings. Age annuities **awarded** to career railroad employees retiring in fiscal year 2018 averaged about \$4,175 a month while monthly benefits **awarded** to workers retiring at full retirement age under social security averaged nearly \$1,915. If spouse benefits are added, the combined benefits for the employee and spouse would total \$5,815 under railroad retirement coverage, compared to \$2,875 under social security. Adding a supplemental annuity to the railroad family’s benefit increases average total benefits for current career rail retirees to about \$5,850 a month.

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3. How much are the disability benefits currently awarded?

Disabled railroad workers retiring directly from the railroad industry in fiscal year 2018 were awarded \$3,050 a month on average while awards for disabled workers under social security averaged \$1,340.

While both the Railroad Retirement and Social Security Acts provide benefits to workers who are totally disabled for any regular work, the Railroad Retirement Act also provides disability benefits specifically for employees who are disabled for work in their regular railroad occupation. Employees may be eligible for such an occupational disability annuity at age 60 with 10 years of service, or at any age with 20 years of service.

4. Can railroaders receive benefits at earlier ages than workers under social security?

Railroad employees with 30 or more years of creditable service are eligible for regular annuities based on age and service the first full month they are age 60, and rail employees with less than 30 years of creditable service are eligible for regular annuities based on age and service the first full month they are age 62.

No early retirement reduction applies if a rail employee retires at age 60 or older with 30 years of service and his or her retirement is after 2001, or if the employee retired before 2002 at age 62 or older with 30 years of service.

Early retirement reductions are otherwise applied to annuities awarded before full retirement age, the age at which an employee can receive full benefits with no reduction for early retirement. This ranges from age 65 for those born before 1938 to age 67 for those born in 1960 or later, the same as under social security.

Under social security, a worker cannot begin receiving retirement benefits based on age until age 62, regardless of how long he or she worked, and social security retirement benefits are reduced for retirement prior to full retirement age regardless of years of coverage.

5. Can the spouse of a railroader receive a benefit at an earlier age than the spouse of a worker under social security?

If a retired railroad employee with 30 or more years of service is age 60, the employee's spouse is also eligible for an annuity the first full month the spouse is age 60.

Certain early retirement reductions are applied if the employee first became eligible for a 60/30 annuity July 1, 1984, or later, and retired at ages 60 or 61 before 2002. If the employee was awarded a disability annuity, has attained age 60 and has 30 years of service, the spouse can receive an unreduced annuity the first full month she or he is age 60, regardless of whether the employee annuity began before or after 2002, as long as the spouse's annuity beginning date is after 2001.

To qualify for a spouse's benefit under social security, an applicant must be at least age 62, or any age if caring for a child who is entitled to receive benefits based on the applicant's spouse's record.

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6. Does social security offer any benefits that are not available under railroad retirement?

Social security does pay certain types of benefits that are not available under railroad retirement. For example, social security provides children's benefits when an employee is disabled, retired or deceased. Under current law, the Railroad Retirement Act only provides children's benefits if the employee is deceased.

However, the Railroad Retirement Act includes a special minimum guaranty provision which ensures that railroad families will not receive less in monthly benefits than they would have if railroad earnings were covered by social security rather than railroad retirement laws. This guaranty is intended to cover situations in which one or more members of a family would otherwise be eligible for a type of social security benefit that is not provided under the Railroad Retirement Act. Therefore, if a retired rail employee has children who would otherwise be eligible for a benefit under social security, the employee's annuity can be increased to reflect what social security would pay the family.

7. How much are monthly benefits for survivors under railroad retirement and social security?

Survivor benefits are generally higher if payable by the RRB rather than social security. At the end of fiscal year 2018, the average annuity **being paid** to all aged and disabled widow(er)s was \$1,705 a month, compared to \$1,305 under social security.

Benefits **awarded** by the RRB in fiscal year 2018 to aged and disabled widow(er)s of railroaders averaged nearly \$2,185 a month, compared to approximately \$1,265 under social security.

The annuities **being paid** at the end of fiscal year 2018 to widowed mothers/fathers averaged \$1,900 a month and children's annuities averaged \$1,110, compared to \$985 and \$860 a month for widowed mothers/fathers and children, respectively, under social security.

Those **awarded** in fiscal year 2018 averaged \$2,200 a month for widowed mothers/fathers and \$1,350 a month for children under railroad retirement, compared to \$960 and \$855 for widowed mothers/fathers and children, respectively, under social security.

8. How do railroad retirement and social security lump-sum death benefit provisions differ?

Both the railroad retirement and social security systems provide a lump-sum death benefit. The railroad retirement lump-sum benefit is generally payable only if survivor annuities are not immediately due upon an employee's death. The social security lump-sum benefit may be payable regardless of whether monthly benefits are also due. Both railroad retirement and social security provide a lump-sum benefit of \$255. However, if a railroad employee completed 10 years of creditable railroad service before 1975, the average railroad retirement lump-sum benefit payable is \$1,020. Also, if an employee had less than 10 years of service, but had at least 5 years of such service after 1995, he or she would have to have had an insured status under social security law (counting both railroad retirement and social security credits) in order for the \$255 lump-sum benefit to be payable.

The social security lump sum is generally only payable to the widow(er) living with the employee at the time of death. Under railroad retirement, if the employee had 10 years of service before 1975,

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and was not survived by a living-with widow(er), the lump sum may be paid to the funeral home or the payer of the funeral expenses.

9. How do railroad retirement and social security payroll taxes compare?

Railroad retirement payroll taxes, like railroad retirement benefits, are calculated on a two-tier basis. Rail employees and employers pay tier I taxes at the same rate as social security taxes, 7.65 percent, consisting of 6.20 percent for retirement on earnings up to \$132,900 in 2019, and 1.45 percent for Medicare hospital insurance on all earnings. An additional 0.9 percent in Medicare taxes (2.35 percent in total) will be withheld from employees on earnings above \$200,000.

In addition, rail employees and employers both pay tier II taxes which are used to finance railroad retirement benefit payments over and above social security levels.

In 2019, the tier II tax rate on earnings up to \$98,700 is 4.9 percent for employees and 13.1 percent for employers.

10. How much are regular railroad retirement taxes for an employee earning \$132,900 in 2019 compared to social security taxes?

The maximum amount of regular railroad retirement taxes that an employee earning \$132,900 can pay in 2019 is \$15,003.15, compared to \$10,166.85 under social security. For railroad employers, the maximum annual regular retirement taxes on an employee earning \$132,900 are \$23,096.55, compared to \$10,166.85 under social security. Employees earning over \$132,900, and their employers, will pay more in retirement taxes than the above amounts because the Medicare hospital insurance tax is applied to all earnings.

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SCIENCE EXPLAINS 5 WAYS TO OVERCOME ANXIETY AND INCREASE MENTAL STRENGTH

Did you know people with anxiety tend to notice changes in facial expressions quicker than those without anxiety? However, their perceptions don't always match up with reality, according to a study published in the Journal of Personality. Those with anxiety tend to overthink and easily jump to conclusions, which can lead to conflict in personal relationships.

Anxiety can wreak havoc on someone's life and can become debilitating without proper treatment. Anxiety usually presents with some or all of the following symptoms:

- Excessive anxiety and worry – about various different activities – occurring more days than not for at least six months
- Difficulty controlling the anxiety
- Restlessness
- Difficulty falling or staying asleep
- Easily fatigued
- Trouble focusing
- Muscle tension
- Irritability
- Significant impairment in work, school, and/or relationships

The above symptoms describe generalized anxiety disorder. Anxiety can present with other symptoms as well, depending on the diagnosis. For example, if a person suffers from social anxiety, he or she will find it difficult to converse with others and may sweat, blush, or have a rapid heart rate when talking to people.

Anxiety disorders are the most common mental disorder in the U.S., with over 40 million people suffering from one in a given year. Unfortunately, many people don't seek treatment for anxiety; if left untreated, anxiety can lead to depression, suicide, and other health problems. Not everyone has access to quality health insurance, which can make conventional treatment out of reach for some people. In this article, we will go over some natural ways to deal with anxiety so you can gain control of your mental health.

Here are 5 ways to overcome anxiety and increase mental strength:

1. Take action, even if you don't feel ready.

Many people with anxiety suffer from what's called "analysis paralysis," or feeling so overwhelmed by all the choices in the world that they remain stuck in one place. In other words, they cannot make a decision

because the fear of making the wrong choice stops them from trying. This way of thinking causes you to ruminate on every possible choice you could make and consider every outcome, but paralyzes you from taking action.

The solution: Write down all the possible outcomes or solutions to a problem and then consider the pros and cons of making each choice. This way, you have a visual in front of you to bring clarity to the thoughts in your head. You could also just try out a few of the options on your list without writing them down. Remember: you don't have to stick with any of the ideas, but it will feel better to move forward with your life and at least try out something new. It might actually work in your favor!

2. Don't get caught up in perfection.

An obsession with being perfect can also paralyze you with fear and overthinking, causing you to remain stuck in life. Perfection doesn't exist, yet we all strive for it. Wanting better for yourself in life isn't a bad thing, but there's a thin line between making progress and obsessing over your performance. Many people with anxiety feel like they have to achieve perfection 24/7, which can lead to burnout and unhappiness.

The solution: Don't focus so much on the outcome; instead, pay more attention to the journey. Actually enjoy the process, whether you're trying to climb a mountain or finish your thesis in college. Simply take action instead of sitting for hours worrying about how to do something or what step you should take. "Doing it badly" will serve you much better in the long run than doing nothing at all. That way you can learn from your mistakes and change what you do the next time around.

3. Become your best friend.

A lot of people with anxiety, particularly social anxiety, don't practice self-love regularly. They allow negative thinking about themselves to distort their self-image, which can make them spiral into further self-doubt. If you had a friend who constantly doubted you and put you down, you probably wouldn't remain friends with them for too long. However, we allow the voices in our heads to destroy our self-image with-out even thinking twice about it. This can cause a lot of damage to our self-esteem.

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The solution: Studies have shown that self-compassion can work wonders for people with social anxiety. You might very well be your own worst enemy, while others don't judge you so harshly. Don't be so hard on yourself. Realize your strengths and good qualities, and focus on those instead of all your perceived flaws.

4. Have a set "worry time" each day.

If you allow yourself to worry at all times throughout the day, you'll quickly become burnt out and overwhelmed with fear. Unfortunately, those with anxiety have a difficult time turning off their brains from the thoughts that seem to run on autopilot. Controlling the thoughts will help you get your anxiety under control.

The solution: We set times for doing a lot of different tasks, from cleaning dishes to reading a book to doing laundry. So, why can't we do the same with worry? Theoretically, we can. Just as you set your alarm for work or school, you can set your alarm for a specific "worry period" during the day. Doing this during the morning might work best since you can get it out of the way and focus on the day ahead. Worrying at night too close to bed may keep you up with ruminating thoughts, so try this in the morning when you feel fresh and renewed.

5. Commit time each week to volunteering.

It's written in our DNA to help others; after all, we need each other to survive. If you spend all your time just worrying about yourself, part of you will remain unfulfilled. Whether we realize it or not, we crave social connections. We need other people to need us and our strengths. Connections to others can help shield us from mental illness since we then have someone else to focus on besides ourselves.

The solution: How can you find purpose in your life with others in mind, you ask? You could volunteer at a nursing home or hospital or read books to children in foster homes. If you'd rather work with animals, you could visit a shelter for dogs. No matter what you choose, having a purpose in your life and making yourself important in the eyes of others will take your attention off of yourself and place it on meeting the needs of the people (or animals) who depend on you.

Other Ways to Decrease Anxiety:

- Avoid thinking of the worst-case scenario. People with anxiety like to think of the worst possible thing that can happen so that they can prepare for that event. However, most of the time, the

terrible thoughts they've allowed to fester don't become reality, anyway. The mind suffers greatly when fear becomes the driving force of our focus and attention, even if you think that you'll have a better handle on a situation because of your anxiety.

To overcome this, mental health expert Alicia Boyes says, "I use suddenly feeling overwhelmed as a cue to hunt for thinking errors. If I ever feel overwhelmed by an email, I tell myself, 'There's a ninety percent chance my reaction is just my good old anxiety brain, and that the request will seem easy when I look at it with fresh eyes tomorrow.' I've had enough experiences of this alternative thought being true, to believe it!"

- Don't fear criticism. People with anxiety, particularly those with social anxiety, have an intense fear of negative judgment. This usually means that the sufferer will respond in one of two ways: either avoid the anxiety trigger altogether (ex. people), or become a people-pleaser and forget about their own desires.

Unfortunately, even people with anxiety disorders must deal with the stresses of daily life, and this often means coming face-to-face with what triggers them, such as people. Anxiety can cause people to become very critical of themselves and second-guess their decisions and work.

Alicia says, "If the occasional reaction or feedback I get is negative, it's not the end of the world and is typically something I can learn from. I also remind myself that when something I've done wrong is pointed out, it's usually fixable rather than a catastrophe."

Final Thoughts

We hope this article helped you see anxiety in a different perspective and realize that you can get a handle on it with some simple, but powerful, shifts in thinking. Positive thinking and reframing thoughts so that you don't get stuck in black-and-white thinking can do wonders for your anxiety.

Mental illnesses such as anxiety might seem overwhelming and debilitating, but they only take control of you if you give them that power. Remember your own strength and you can take control of your mind and regain your life.



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