



BLET Auxiliary News

Working to bring about safer working conditions for Locomotive Engineers & Trainmen, educate spouses, and enhance the lifestyles of railroad employees and their families.

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Winter 2016

Sereena Hogan, President • Susie Burrola, 1st Vice President • Helen Brand, Secretary • Terri Fleming, Treasurer
Kathleen Bisbikis, 2nd Vice President/National Legislative Representative • www.bletauxiliary.net

Thanks and Best Wishes to Lawana Poss!

Lawana Poss has retired from her position as National Secretary, effective October 1, 2016. Lawana was elected as Alternate National Secretary at the National Convention in October of 2010. In 2013, she was appointed to serve in the position of National Secretary following the resignation of National Secretary Linda Maher. At the 2014 National Convention, Lawana ran for and was elected to the position of National Secretary. It was great to have her at our annual Executive Council meetings the last four years as she is an upbeat, positive person and always fun to be around.

During her tenure, Lawana did a great job of modernizing many aspects of the duties of the National Secretary. She created an electronic database for our local auxiliary members as well as database for our members-at-large.



Mike and Lawana Poss

Keeping up with the duties of her elected positions while providing full-time day care of her grandson and helping to care for her mom was no easy task and Lawana often worked late into the night during the times when the secretarial duties became extra busy.

In October of this year, Lawana's Husband Mike retired from his 38-year career with Norfolk Southern Railroad. Over the years, he served the BLET as Secretary/Treasurer for Division 696 in Atlanta, Georgia, and as Secretary/Treasurer for the Georgia State Legislative Board. We wish Lawana and Mike all the best as they enjoy more time to spend with each other, and with their family, at their home in Suwanee, Georgia, and at their beach house in Panama City Beach, Florida.

In addition to serving in her positions with the National Auxiliary, Lawana also served as Secretary/Treasurer for the Southeastern Meeting Association (SMA) from 2011-2014. In the latter half of 2014, she became the Auxiliary Chairperson for the SMA.



Helen Brand Appointed as National Secretary

Helen Brand has been an auxiliary member of Helen Gould Auxiliary No. 235 in Osawatomie, Kansas, since 1979. Over the years, she has held all the offices in her local auxiliary. Although they have lost members through the years, the members of Auxiliary 235 continue to meet monthly, stay active, and reach out in an effort to increase their membership.

Helen held the position of National Treasurer for the BLET Auxiliary for eight years, from 2006 to 2014, and then was elected Alternate National Treasurer at the National Convention in October 2014. In October of this year, Helen took over the position of National Secretary following the resignation of Lawana Poss. Member-at-Large Jodi Wallace was appointed to serve as Alternate National Treasurer for the remainder of this term (see article on page 3). Helen brings a wealth of experience and expertise to the National Secretary position and we are extremely grateful for her willingness to again serve on our Executive Council!

From the President - BY SEREENA HOGAN

Holiday Greetings Everyone!

The times we find ourselves in this holiday season feel very strange. This has been a tumultuous election year, to say the least. And what has transpired on a daily basis in the days and weeks that have passed since November 8 has been nothing less than mind boggling. We are definitely in a time of change on so many levels - environmentally, culturally, spiritually, possibly even physically - the entire world is in flux and so many things in our own country seem to have gone topsy-turvy. As we struggle with the disturbing announcements and news stories coming at us each day and the chaos of the current political climate - oftentimes looking outside of ourselves to feel safe, comfortable, and happy - many of us and our fellow Americans find themselves feeling angry, confused, frightened, and overwhelmed.

Perhaps we can use this time during the Winter Solstice to go within, let go of fear, and find some inner peace. And then, as we enter into the new year, commit to doing what you can to support the causes that you believe in and those that represent your values and protect the rights of all people. Like it or not, politics is a matter of life and death - pay attention to what is going on and get involved. And, by all means, let's be kind and extend real respect to one another, even those whose beliefs and ideologies are opposed to ours. In the words of Martin Luther King: "Hate begets hate; violence begets violence; toughness begets a greater toughness. We must meet the forces of hate with the power of love."

In this Winter edition of our newsletter, our 1st Vice President Susie Burrola points out in her article on page 9 that the time for students to look for scholarships to support their goals for higher education is on the horizon. We, as an organization, have worked hard this past year to ensure that our own scholarship fund continues to flourish. On that note, I would like to thank all who have supported our Scholarship Program this past year. Many thanks to John and Brenda Casteel for their annual \$1000 donation and also to Jim and Janet Louis who

annually fund the \$1000 Leona A. Louis Memorial Scholarship in honor of Jim's late mother who was a strong advocate for unionism.

At this time of year, I feel it's also appropriate to thank our local, general committee, and national BLET officers who work hard all year long. We appreciate all you do for your members and their families!

For our readers who are currently retired, or about to retire, the information in the article on pages 10-11 contains much useful income tax information. Even seasoned tax accountants are often unaware of how railroad retirement income is taxed.

Please take a look at the article by Jenni Gosset of Mile High Auxiliary 5280 in Denver on page 8. She shares some great travel tips for railroad wives. One of our goals as an auxiliary is to share tips and ideas with one another that help us deal with the unpredictability of railroad life. Thanks Jenni!

I hope you will enjoy the "Retirement Rocks" article by our Past President Anita Caruso on page 4. We wanted to wait until she and Sam had enough time to really get into enjoying their retirement before hitting her up for an article. Thanks for sharing with us, Anita!

Lastly, I want to wish each and every one of you an enjoyable, peaceful, stress-free holiday with your family and friends. I hope you will take time to remember all that we have to be thankful for this holiday season. Happy New Year to all!

Sereena Hogan, National President
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Tucson, Arizona 85704
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Jodi Wallace named as New Alternate National Treasurer

Member-at-Large Jodi Wallace was appointed as Alternate National Treasurer in October of this year. Jodi's husband, Will Wallace, a Union Pacific Engineer, has served as Vice Local Chairman and Local Chairman of Division 362 in LaGrande, Oregon, and now holds the position of 1st Vice General Chairman for the Union Pacific Western Region General Committee of Adjustment. Will also served on the International Western Convention (IWC) Executive Committee, as Executive Committee Member at Large in 2013 and then as Vice Chairman in 2014 and 2015. With a husband who is that involved in his union, it often follows that the wife naturally gets involved as well and Jodi is no exception.



Jodi and Will both have many talents and leadership skills, as well as a knack for stepping up to the plate and volunteering to help with whatever task is at hand. At the 2014 BLET Auxiliary National Convention, Jodi was appointed to serve as Member-at-Large Delegate for the IWC. It was during the proceedings at that convention that Jodi volunteered herself and Will to overhaul and maintain our BLET Auxiliary website and they have done a fantastic job of it!

The Wallaces have two grown children, both married, and, although they seem way too young to be grandparents, their son has blessed them with two grandchildren who live nearby, and for whom Jodi provides day care. "Family is everything to me and I love how the women of the Auxiliary treat each other like family," says Jodi. We are thrilled to have her on our team of national officers!



**The officers of the National BLET Auxiliary
extend our best wishes to all of our readers
for a very safe and happy holiday season!**

Sereena Hogan
National President

Susie Burrola
National 1st Vice President

Kathleen Bisbikis
National 2nd Vice President
National Legislative Rep

Helen Brand
National Secretary

Terri Fleming
National Treasurer

Rachael Grimes
National 3rd Vice President

Darla Fent
National Chaplain

Deborah Keele
Alternate National Secretary

Jodi Lynn Wallace
Alternate National Treasurer

Anita Caruso
National Past President

Going Green

With the distribution of each issue of this publication, a few more of you choose to "Go Green" and help reduce our footprint on the environment by receiving your newsletter in digital. If you would like to receive your newsletter as an e-mail attachment sent to you each quarter, please e-mail publisher Sereena Hogan at vp3sereena@aol.com to let us know. As always, our newsletter is available on our website at www.bletauxiliary.net even before the copies are mailed out.

Retirement Rocks!

By National Past President Anita J. Caruso



Anita and Sam Caruso

It's hard to imagine that it's been two years since my husband Sam's retirement. Boy, time really does fly when you are having fun. Never did I believe that my once-workaholic husband, who loved his railroad job dearly, would grow accustomed to being a homebody, more accessible Papa, baby-sitter, volunteer, and grocery shopper extraordinaire; attending all our grandsons' school activities and picking them up from school on a moment's notice; serving on the board of our homeowners association, becoming a faithful patron of the Orpheum Theatre; and feverishly amping up our travel schedule!

After having almost 36 years under our belt with Union Pacific Railroad, it's been nice to be able to make plans on a specific date and actually be available to go! Since retirement, we've gone "home" to Kansas City to visit family and friends almost every other week. My Mom is especially happy to give Sam her list of "goodies" and he's more than happy to accommodate her every whim! I swear, I think she believes that Sam is her son instead of me being her daughter. I'm thankful that he loves her and likes to bring her treats at the nursing home.

Four years ago we downsized to a free-standing villa home. It's the best move we've ever made. We live 1½ miles

from our daughter, son-in-law and three precious grandsons, Dominic (9); Sam (almost 8), and Luca (3). They truly are the light of our lives and it's been a real joy having them in and out of the house all the time. Our daughter Paula is an amazing cook and has us over to eat a couple of times a week. Paula teaches college courses two to three times a week and her husband Spencer works at Nebraska Furniture Mart.

Our son Sam has worked for Union Pacific Railroad since 2004. He now works the night shift at a subsidiary called UPDS (Union Pacific Distribution Services), located at the headquarters building in downtown Omaha. He is happily single and takes a couple of vacations a year with us. He also lives close by and often stops in for a home-cooked dinner.

We recently celebrated our 40th Anniversary on September 18, 2016. In commemoration of this special occasion, we decided to take our extended family on a cruise. It had been years since we had cruised with our children, so that's exactly what we did. Nine of us cruised out of Galveston, Texas, on October 23. We met Sam's brother, his wife, and her mom and Aunt at the terminal, so there were 13 altogether in our party. We sailed to Cozumel, Belize, and Roatan, Honduras. It was truly wonderful to see the excited looks on our grandsons' faces when they were able to eat pizza and ice cream for breakfast every morning for a week! How can you beat that?

In addition to this most recent cruise, Sam and I have been on about 12 cruises in the past two years. It's been kind of crazy at times, but we love every minute of it. In addition to our trips to Kansas

City, we have been able to drive to Austin, Texas, to visit Sam's brother. We had new neighbors move in about a year and a half ago, and Bill has fast become Sam's new best buddy. It's funny how life can be, but Bill actually worked for UP before retirement. It really is a small world!

This year, our local auxiliary, River City Auxiliary No. 12, celebrated our 21st anniversary. We are not as thriving as we once were, but we still get together monthly. I have always had a very special bond with my auxiliary sisters and would never want to lose that connection with them. They have been an integral part of my life and I'm grateful for each of them.

All in all, I would have to say that RETIREMENT ROCKS for sure! It seems like it took forever to get to this place in our lives and, now that we are here, I wouldn't change a thing about it; I am blessed beyond measure! I miss hearing from, seeing, and visiting with my BLET sisters and brothers, but I'm still around. Maybe one of these days I'll surprise you by showing up at a regional meeting. Until then, stay safe, be happy, and most of all, love your family and friends with all your heart.



Sam, Dominic, and Luca Baggiani on the "40th Anniversary Cruise"

Tidbits from National Secretary Helen Brand

The holiday season is here and we are close to the end of another year. My wish for all our members is that you have a joyous holiday season and a prosperous New Year.

There has been a change to the National Secretary's position since the last newsletter. Lawana and Mike Poss have retired and are beginning a new chapter in their lives. We wish them the best. Lawana has done a great job for the Auxiliary and she will be missed.

I assumed the duties of the National Secretary in October of this year and will serve in this capacity until the next National Convention. I would like to ask for help from all members to keep me updated on any and all news happening that you would like to share and have published in the newsletter.

CARE AND ASSISTANCE PROGRAM

Established in 1921, the Care and Assistance Program (CAP) is our organization's way of saying thank you to long-time members. These members are usually elderly and their incomes are such that they are not able to obtain some of the basics for everyday living. The CAP provides financial assistance to qualifying members and helps them to maintain a little bit more of the dignity they deserve. Our recipients are very grateful for the help.

AUXILIARY SECRETARIES

I am thrilled about the new auxiliaries that have joined us in the last couple of years and welcome each of you. December is the month that your Auxiliary Packets will be mailed to each local auxiliary secretary. The annual report in the packets will need to be completed and signed by the secretary and president of each auxiliary and then sent to me, along with the membership dues and fees for Calendar Year 2016, before March 1, 2017. If you have any questions about the forms, please call or e-mail me. I will be happy to assist you in getting the forms properly filled out and processed.

MEMBERS-AT-LARGE

The dues notices for members-at-large will be mailed out in January of 2017. If paying by check, please make check payable to BLET Auxiliary. We also accept payment using PayPal on our website at www.bletauxiliary.net.

Congratulations to Lawana and Mike Poss who celebrated their 40th wedding anniversary on November 4, and also to Anita and Sam Caruso who celebrated their 40th anniversary on September 18.

We send our condolences to the family of Sister Mary Lou Wright, who passed away on November 11. Mary Lou was a member of Generosity Auxiliary No. 37 in Little Rock, Arkansas. Sister Mary Anna Mullins sent a \$25.00 check from Auxiliary No. 37 as a donation to the Scholarship Fund in memory of Sister Mary Lou.



There's More to Christmas

*There's more to Christmas...
There's more, much more to Christmas
Than candle-light and cheer;
It's the spirit of sweet friendship
That brightens all the year;
It's thoughtfulness and kindness,
It's hope reborn again,
For peace, for understanding
And for goodwill to men!*



Helen Brand can be reached by phone at 913-256-2741, by mail at 38768 Crescent Hill Road, Osawatomie, Kansas, 66064, or by e-mail at hybrand51@gmail.com.

If I can answer any questions for you, give me a call or send me an e-mail and I will get back to you as soon as I can!!

— Helen

LEGISLATIVE UPDATE

BY KATHLEEN BISBIKIS, NATIONAL LEGISLATIVE REPRESENTATIVE



The Days that Follow...

The end has finally come to what has been described by some as the biggest division of our country since the Civil War. Finally an end to debates that feel more like a reality TV show! Social media, with all of its promotion of the worst of each candidate, will hopefully calm down and people can go back to life as usual. Now is a time of adjustment to let the results sink in and figure out how to move forward under the new President and Republican-dominated Congress.

It is a scary time for those of us who believe in the Union and want to see it prosper and grow. What about our hard-earned Railroad Retirement—will it still be there when we finally reach that milestone? Questions like this have to be weighing heavy, not just on my mind, but for all railroad families today. It's hard to trust a President who wants to "Make America Great Again," yet passes out election paraphernalia that is all made in other countries, who belittles women, makes excuses for not paying income tax, and treats his employees with no regard.

I hope that this election season we have not lost sight of the local political issues in our home states and counties. Making sure we all educate ourselves and do the homework to make the right decisions about the issues that affect us most directly is important and should never be pushed aside just because there was a storming battle for the office of President playing in the background. Massive change can be accomplished right here in our communities through our involvement and good voting decisions.

Lastly, I hope that we all involved our children, regardless of age, in the importance of this election and explained to them the pros and cons of each candidate's plan for America and how it would affect us directly as railroad families. I felt confident I had done my part in this regard when my son called to be picked up early from school so he could be home for all of the election coverage. I know I sound like a broken record, but the future of this country is literally in the hands of the children we are raising. It's important that we take the time to educate them, involve them, and encourage them to participate, so they have a real understanding beyond what they hear at school. We must empower them to stand firm in their beliefs!

Increase in Railroad Retirement Benefits and Retiree Earning Cap for 2017

A cost of living raise for retirees is planned to go into effect in January 2017. Retirees should

expect to see an increase of approximately \$6.00 a month, making the monthly benefit \$2628. Couples should expect to see an increase of \$9.00 per month, bringing their monthly income to \$3815.

Additionally, in 2017 the limit a retiree can earn is rising. For those under full retirement age throughout 2017, the exempt earnings amount rises from \$15,720 in 2016 to \$16,920 for 2017. For beneficiaries attaining full retirement age in 2017, the exempt earnings amount for the months before the month full retirement age is reached, rises from \$41,880 in 2016, to \$44,880 in 2017.

For those under full retirement age, the earnings deduction is \$1 in benefits for every \$2 of earnings over the exempt amount. For those attaining full retirement age in 2017, the deduction is \$1 for every \$3 of earnings over the exempt amount in the months before the month full retirement age is attained.

Texas High-Speed Rail Lawsuit

It seems as though not everyone is excited about the possibility of high-speed rail in the state of Texas between the cities of Houston and Dallas. The Waller County Sub-Regional Planning Commission filed a lawsuit against the Texas Department of Transportation (TxDOT) earlier this month.

The Waller County Planning

Commission claimed that the TxDOT is in violation of a Texas state law that says, "In carrying out their planning and program development responsibilities, state agencies shall, to the greatest extent feasible, coordinate planning with commissions to ensure efficient and orderly implementation of state programs at the regional level." However, the TxDOT issued a response saying they have been ordered by the Federal Railroad Administration (FRA) not to "participate in any coordination meetings."

"It is unfortunate it has come to this, but it became clear that the FRA, and now TxDOT, seem intent on keeping local governments such as Waller County and our municipalities completely out of the planning process. Without meaningful coordination, our community will suffer immediate and irreparable harm and that is totally unacceptable," Waller County Judge and WCSRPC President Trey Duhon said.

The TxDOT is the lead state agency working on the high-speed rail project. However, it is working under the oversight of the FRA. Both agencies are preparing an environmental impact statement that will address all impacts the new high-speed rail would have on local communities.

BLET Endorses TSB's Stand on Rail Fatigue

BLET National President Dennis Pierce endorsed the Transportation Safety Board of Canada

(TSB) decision to include rail worker fatigue on their 2016 Safety Watchlist.

TSB Chair Kathy Fox recently said rail worker fatigue had been a factor in numerous investigations, most notably in freight rail operations. Fox stated: "Too many train crews aren't getting the rest they need, whether it's shifts that are too long or irregular scheduling that interferes with normal sleep times. . . . It's time for the railway industry to start applying fatigue science to crew scheduling, instead of calling for more studies."

NTSB Announces 2017-2018 Most Wanted List

The National Transportation and Safety Board (NTSB) has announced its 2017-2018 List of Most Wanted Transportation Safety Improvements. Since 1990, the NTSB has issued, its "Most Wanted List" to bring awareness and change to preventable accidents in the fields of aviation, rail, highway, marine, and pipeline, as well as hazardous materials. This year the rail industry finds itself in nine of the ten areas brought to attention.

Areas listed that relate directly to both passenger and freight rail include: (1) the implementation of positive train control (PTC); (2) ensuring safe shipment of hazardous materials in addition to proper emergency response training; (3) safety monitoring of transit rail to prevent problems that could ultimately cost lives; (4) the reduction of fatigue-related accidents; (5) requirement of more stringent medical guidelines for "safety-critical personnel;" and (6) the elimination of distractions so that crews are focused on the operation of their trains.

The NTSB also announced this year that they would begin issuing the list every two years rather than annually, stating "the change allows more time for the transportation industry, safety advocates, regulatory agencies, and individuals to effect the changes necessary to address the ten issues on the Most Wanted List."

Brussels Attacks Increased Security for US rail stations

In March of this year, suicide bombers attacked a Brussels metro station and airport, killing 32 people and injuring 300. In September of this year, a pipe bomb was found near a rail station in New Jersey. These acts, in addition to other terrorist threats around the world, have prompted a bipartisan group of senators to introduce a bill that would require the Transportation Security Administration (TSA) to increase security for surface transportation at both rail yards and ports around the U.S. The "Surface Transportation and Maritime Security Act" would bring to attention areas of concern in the TSA's battle to protect rail, transit, highway, and maritime passengers, and freight transportation.

"TSA has broad responsibilities for transportation security, but oversight and independent audits have raised considerable concern about its approach to protecting rail, transit, maritime, and highway travelers," said Senator John Thune (R-S.D.). "This bipartisan legislation addresses gaps in TSA's approach to assessing security risks and will help the agency better fulfill its role as a hub of analysis, planning, and information."

The bill would require the TSA to:

- Immediately increase canine teams patrolling train stations and ports, as well as enhance screening of rail passengers and maritime workers;
- conduct a risk analysis and implement a risk-based security model for surface transportation facilities;
- submit budgets that clearly indicate which resources will be used for surface transportation security and which will be used for aviation; and
- update Congress on the status of "long overdue" surface transportation rule-makings.

Rail Labor Seeks Mediation to Settle National Contract Talks

The following is from a BLET News Release dated 12-5-16:

Rail Labor's Coordinated Bargaining Group (CBG) released the following statement on December 5, 2016:

Despite our best efforts, collective bargaining with the major U.S. Class 1 railroads completely stalled late last week. Therefore, pursuant to the terms and conditions of the Railway Labor Act, we have today applied to the National Mediation Board (NMB) for the assignment of a federal mediator to assist in our negotiations.

This development is very disappointing, as the Unions in the Coordinated Bargaining Group have been at the negotiating table for almost two years seeking a voluntary settlement. Throughout that time, the Unions have steadfastly maintained that the Carriers' original demands were

unacceptable to our bargaining team, and would be found equally unacceptable by our collective membership.

Nevertheless, the Unions went to the table last week with the intention of reaching a satisfactory voluntary settlement that would fairly address the needs of both sides, but that did not happen. Unfortunately, the railroads apparently believe that the national elections in November have tipped the labor-management balance in this country heavily in their favor, as they made clear that no reasonable and fair resolution is any longer in the offing.

Our members have earned, and rightfully expect, a fair contract settlement that recognizes the fact that the industry continues to reap many billions in net profits annually. We have maintained from the outset that there is no reason not to bring these negotiations to a timely and equitable conclusion.

Instead, the railroads continue to demand extreme concessions that would erode our members' standard of living and earned benefits. We cautiously anticipate that the involvement of the NMB will cause the industry to refocus on addressing the legitimate needs of the men and women whose labor generates their positive financial returns.

Additional information will be provided as developments warrant.

Kathleen Bisbikis can be reached by phone at; 209-786-7367, by mail at 7367 Stabulis Rd., Valley Springs, California, 95252, or by e-mail at biz4413@gmail.com.

Travel Like a Railroad Wife

By Jenni Gossett, Secretary

Mile High Auxiliary 5280, Denver, Colorado

As the wife of someone who drives trains for a living, and has for the last 19 years, I have come to the conclusion that last-minute trips are the only way we can travel sometimes. Last-minute travel deals can offer big savings – and a lot of fun. I have put together a few tips that I'd love to share. These are tips that I live by to make any trip we go on more enjoyable.

- **Have the right perspective**

Ever heard the old saying, "Perspective is everything"? It is. If you go into booking your trip really believing and trusting that you will have a blast, you will.

- **Rent someone's home**

Even if you only have a few days to plan ahead of time, consider booking an Airbnb or a Home-Away™ in lieu of a hotel. You can save buckets of money and get an even better one-on-one experience. Many homeowners leave tips about the area and ideas for local restaurants and places to see. If you want to save a bit of money, use this code when signing up: www.airbnb.com/c/jennig8

- **Be flexible**

When looking for flight deals, consider booking at off-peak times. The best fares – the ones that really inspire last-minute travel – are more often found for Saturday departures and Tuesday and Wednesday returns. Use websites like TravelPirates and Hopper to be notified of a special deal in real-time.

- **Fly by the seat of your pants**

It's ideal and less stressful if you can get everything booked, routed, and planned before you leave, but if you don't have time to plan everything in advance, don't panic; don't freak! Some of the best adventures my husband and I have experienced, or the best food we have had the pleasure of trying, happened because we didn't have a plan.

- **Pack light**

Too much luggage can be overwhelming for last-minute scrambles and sprints; not to mention it's extra stuff



to keep track of. If you've got connecting flights, you might even decide it's easier to go with a carry-on versus checking luggage. It will save you money in the long run and you don't run the risk of your luggage getting lost or delayed.

Whether or not you have a scheduled vacation, the deals that come about at the last minute might be worth waiting for. More and more people are waiting until closer to their departure dates or vacation time to pick the destination to which they want to travel or the hotel at which they want to stay. No matter how you do it, **please just go!** Travel the world! Experience other cultures!

Finally, I would like to emphasize this message from me to you: *Step away from the stresses that come with the way we as humans live on a day-to-day basis, hop on that next plane — and really live!*

Jenni Gossett is a stay-at-home mom, grandmother, travel blogger, and a self-proclaimed "delightful smarty-pants." She and her husband, BNSF Engineer David Gossett, live in Milliken, Colorado, with their two sons, Tyler (10) and Mason (8). Jenni not only loves to travel, she has designed her life around it. She has lived in five countries and traveled to over 35. Learn more about Jenni and her adventures on her travel blog at <https://goseetheglobe.wordpress.com>.



Greetings from your Editor, Susie Burrola, 1st Vice President

The Auxiliary is Here to Help!

It's that time of year! High school seniors are starting to fill out college applications and hunt for scholarships, and returning college students understand the importance of applying for as many scholarships as possible. Having

four children in college and being prepared is an overstatement. With each child, we experienced different obstacles and learning experiences along the way. Our school counselors were under staffed so getting the official transcripts sent out in a timely manner was a job on its own. Visiting campuses early is great, and meeting with the college campus advisors can be beneficial. Meeting with a campus advisor one-on-one gave us the opportunity to see what options we had and, to our surprise, we were offered a dean's scholarship. So do your homework.

Because rail families make "too much money" to qualify for any grants or scholarships, early college saving plans are a good way to prepare in advance. Collegeboard.org is a great site to help plan and get information on higher education. It lists testing locations and dates for the SAT and ACT, and offers great tools for high school students to plan for their future. Taking the SAT or ACT early on gives children more practice and opportunity to score higher during their senior year. Vanguard and credit unions (to mention a few) offer information on investment college accounts with great tax benefits.

To help out, we would like to share the National BLET Scholarship Directory located online at www.ble-t.org. Please take the time to visit each website for updates and qualifications, and if by chance you run across another scholarship not listed, please feel free to notify us so we can have it added to the directory.

The following list of scholarship opportunities for BLET families is from the 2016 BLET Scholarship Directory:

James R. Hoffa Memorial Scholarship Fund

A full list of specific eligibility requirements and scholarship applications can be found on the Teamster website. If you need additional assistance, please contact:

James R. Hoffa Memorial Scholarship Fund
25 Louisiana Avenue, NW
Washington, DC 20001
Phone: (202) 624-8735
Email: scholarship@teamster.org.

BLET Auxiliary Scholarship Program

Applications, instructions for scholarships, and mailing address for submission may be found on the Auxiliary website at www.bletauxiliary.net.

California State Legislative Board

Rules, applications and deadline information are available on the Board's website, www.cslb.ws.

Illinois State Legislative Board

Specific eligibility requirements, detailed instructions and application forms are available for download from the BLET National Division.

Wyoming State Legislative Board

For questions of assistance in completing the application please contact your Division Legislative Representative.

BLET Division 269

Winners are picked at random at the Division's Christmas party. For details, watch your Division 269's mobile app or contact Division President John A. Kavanaugh Jr. at (631) 813-2234.

BLET Division 622

For more specifics, please visit the Division 622 website (www.ble622.com) and click on "Scholarship."

BR&CF Scholarship Program

BR&CF members with questions may contact the BR&CF office at (800) 233-7080. Members may obtain an application form by calling or writing to:

2150 Linglestown
Road, Harrisburg, PA 17110
or emailing brcf@brcf.org.

Union Plus Scholarships

Visit UnionPlus.org/CollegePrep for details or call (888) 243-7737. Visit the Union Plus website to learn more.

The Auxiliary is continuously striving to improve. We would love to hear from you, please email me with any ideas or suggestions you may have.

Susie Burrola can be reached by phone at 209-915-1512; by efax: at 1-855-806-7870; by mail at 1723 Rail Street, Manteca, CA 95337; or by email at BletAuxiliaryvp@yahoo.com.

Tax Withholding and Railroad Retirement Payments

The following information is excerpted from Railroad Retirement Form TXB-25 (01-2016), www.rrb.gov/forms/PandS/tax/txb25.asp#

Regular railroad retirement annuities consisting of tier 1, tier 2, and vested dual benefit components, have been subject to United States Federal income tax since 1984. Supplemental annuities have been subject to Federal income tax since 1966.

Taxable as a Social Security Benefit

The portion of the tier 1 component of a railroad retirement annuity that is equivalent to what the Social Security Administration would pay if railroad service were covered under the Social Security Act is treated the same as a Social Security benefit for Federal income tax purposes. Special guaranty amounts paid to some railroad retirement beneficiaries are also treated like Social Security benefits for Federal income tax purposes. The portions of a railroad retirement annuity that are taxable the same as Social Security benefits are generally referred to as social security equivalent benefits (SSEB).

To find out whether any of your social security equivalent benefits are taxable, you must compare the base amount for your filing status with the total of:

- All your taxable income, including taxable pensions, wages, interest, and dividends,
- Your tax-exempt interest income, and
- One-half of your social security equivalent benefits.

Your base amount is:

- \$25,000 if you are single, head of household, or qualifying widow(er),
- \$25,000 if you are married filing separately and lived apart from your spouse at all times during the year,
- \$32,000 if you are married filing jointly, or
- \$-0- if you are married filing separately and lived with your spouse at any time during the year.

If your taxable income and tax-exempt interest income, plus one-half of the amount of your social security equivalent benefits, is more than your base amount, some of your benefits may be taxable.

You can choose to have taxes withheld from the SSEB portion of your railroad retirement annuity by filing IRS Form W-4V. File the completed form at any Railroad Retirement Board (RRB) office. Forms W-4V are available at any IRS offices. The RRB will not withhold taxes from the SSEB portion of your annuity unless you file IRS Form W-4V.

Taxes on the Non-Social Security Equivalent Benefit Portion of Tier 1, Tier 2 Benefits, Vested Dual Benefits, and Supplemental Annuity Payments

The non-social security equivalent benefit (NSSEB) portion of tier 1 benefits, tier 2 benefits, vested dual benefits, and supplemental annuity payments are considered taxable income regardless of the amount of any other income you may have. These portions of your annuity are subject to Federal income tax withholding. If you file Form RRB W-4P to have taxes withheld based on your marital status and tax withholding allowances, we will withhold taxes from these portions of your annuity. We will not withhold taxes from the SSEB portion of your annuity unless you also file IRS Form W-4V.

Railroad retirement annuities are not taxable by states in accordance with section 14 of the Railroad Retirement Act (45 U.S.C. § 231m). The RRB will not withhold state income taxes from railroad retirement payments.

Purpose of Form RRB W- 4P

Form RRB W-4P is used by United States citizens or legal residents for U.S. tax purposes. Complete Form RRB W-4P to request:

- no Federal taxes be withheld from your railroad retirement payments,
- Federal taxes be withheld based on the marital status and the number of

allowances you want to claim, or

- an additional amount be withheld from your railroad retirement payments.

If you live outside the 50 states or Washington D.C., Guam, and the Northern Mariana Islands, see the Note in the following section.

You are not required to file a Form RRB W- 4P. However, if you do not file and your combined taxable NSSEB, tier 2, vested dual benefit, and supplemental annuity components of your monthly railroad retirement annuity exceed \$1730.50 we will automatically withhold taxes as if you were married and claiming three allowances.

File Form RRB W- 4P no earlier than 6 months before the date your annuity is subject to tax withholding. We will adjust your withholding according to your RRB W- 4P request. Your request remains in effect until you change or cancel it with a new Form RRB W- 4P. You may file a new Form RRB W- 4P at any time. The adjustment to your payment will serve as notification that your request is in effect.

How to Complete Form RRB W- 4P

Complete items 1 through 6 and item 11. If you answer "Yes" to item 6, also complete items 7 through 10, as appropriate.

Item 1, RRB Claim Number, and **Item 3**, Your Social Security Number: Be sure to provide your RRB Claim Number and your Social Security Number.

Item 6, Withholding or No Withholding Election:

Answer "Yes" if you want Federal income tax withheld from your railroad retirement payments.

Answer "NO" if you do not want Federal income tax withheld from your railroad retirement payments. If you answer "NO" to item 6, remember that having no tax withheld from your annuity payments does not reduce the amount of the taxes you may owe. There

are penalties for not paying enough tax during the year, either by tax withholding or by estimated tax payments. Internal Revenue Service Publication 505, Tax Withholding and Estimated Tax, explains estimated tax payments and penalties in detail.

We may not accept a “No” tax withholding election on Form RRB W-4P if:

- The individuals’ United States social security number is not provided on the form or
- The individual resides outside the 50 United States, Washington D.C., Guam and the Commonwealth of the Northern Mariana Islands. If the “No” box is completed, the RRB will withhold taxes as if married and claiming three allowances.

Item 7, Marital Status: Enter your marital status for tax withholding purposes.

Item 8, Withholding Allowance:

Enter the number of withholding allowances you claimed in item 8. Use the worksheets on pages 5 and 6 to figure the number of your allowances. Generally, the more allowances you claim, the less tax is withheld. If you have more than one pension or annuity or if your spouse also has a pension or annuity, you may claim all of your allowances on one Form RRB W-4P or you may claim some on each Form RRB W-4P, but you may NOT claim the same allowances more than once. Your withholding will usually be more accurate if you claim all allowances on the Form RRB W-4P for the largest payment and claim zero on all other Forms RRB W-4P.

Note: The worksheets are only guides. They will give only approximate withholding allowance information.

Item 9, Additional Dollar Amount withheld from Annuity payments:

Answer “Yes” if you want an additional dollar amount withheld from your monthly benefits. This additional amount, which is computed on line 1 of the Multiple Pensions/More Than One Income Worksheet on page 6 will be added to any tax withholding amount computed based on the marital status and number of allowances you have entered in items 7 and 8 of Form RRB W- 4P.

If you do not want an additional dollar amount withheld from each payment, fill in the “NO” box and go to item 11.

Item 10, Additional Dollar Withholding Amount:

Enter the additional dollar amount you want withheld from each annuity payment. This includes all accrual payments regardless of the amount of the accrual. Use the amount from line 1 of the Multiple Pensions/More Than One Income Worksheet on page 6. Show whole dollars. Do not show cents.

Item 11, Signature and Date

The form must be signed to be valid. It should be signed and dated by the person who is responsible for signing any U.S. income tax return filed on the social security number entered in item 3.

Accrual Payments

Each payment you receive will be taxed based on what you claim on your RRB W- 4P. This includes accrual payments. If what you claimed on your RRB W-4P along with item 10 (additional amount) is more than the accrual payment we will also withhold the entire accrual payment. Even, if the tax withholding amount calculated is more than the accrual payment, we cannot withhold any portion of your SSEB, unless IRS Form W- 4V is filed with the RRB.

Statement of Annuity Payments and Taxes Withheld

No later than January 31 following the tax year, you will receive a statement showing the total annuity payments made to you during the preceding calendar year. This statement also shows the total amount of any taxes withheld from your payments. Use this statement to complete any income tax return you must file with the Internal Revenue Service for the tax year.

Tax Refunds

You may request a refund of any excess taxes withheld by filing an income tax return with the Internal Revenue Service after the end of the tax year. If you decide that too much tax is being withheld from your railroad retirement benefits, you can request a change in your withholding by filing a new Form RRB W- 4P and/or Form W-4V.

For Further Information, contact the nearest office of the Internal Revenue Service if you need more information about taxation, tax withholding, your personal tax obligations, or if you need help completing Form RRB W- 4P. Contact the nearest office of the RRB for any information you need about your railroad retirement payments.

We welcome your submissions for our publication. Please send your stories, articles, photos, poems, etc., to:

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