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T H E  
**MUTUAL**

M A G A Z I N E

**SUMMER • 2023**

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**In Memoriam  
Robert Mawhinney  
(1927-2023)**

(See Page 3)

## Pay Your Dues Automatically

### **Free Electronic Funds Transfer and Recurring Credit/Debit Card Payment Available**

MBA is now offering its members the option to make automatic electronic funds transfer payments and recurring credit or debit card payments. This allows members to have dues automatically withdrawn from a checking or savings account or have payments made with a credit or debit card with the Visa, MasterCard or Discover logo.

You will save on postage, checks and valuable time. If you are interested in one of these methods of payment, please complete the requested information below and return to the home office or call the toll-free number below. We will contact you with the details on how to set up these convenient methods of payment.

**ACH/Electronic Funds Transfer**

**Credit/Debit Card Payments**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

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**MBA Home Office  
1301 Lancaster Avenue, Suite 102  
Berwyn, PA 19312-1290  
(610) 722-0253**

### ***YOUR INVESTMENT IS SAFE WITH MBA!!***

- **In Business since 1913**
- **Serving the Railroad community and their families for over 100 years**
- **Regulated by the State of Delaware Insurance Department in accordance with all the rules and regulations of the National Association of Insurance Commissioners (NAIC).**
- **Selling Insurance in the following states:**

<b>Delaware</b>	<b>Ohio</b>
<b>Wash, DC</b>	<b>Illinois</b>
<b>New Jersey</b>	<b>New York</b>
<b>Pennsylvania</b>	<b>Indiana</b>
- **All Annuities, IRAs and Life Insurance certificates are reserved in accordance with Insurance Department laws.**
- **The Association has an outstanding surplus of Assets over Liabilities with a Solvency Ratio exceeding the average in the insurance industry.**
- **The Association holds investments in the following:**
  - **Government Securities**
  - **High Grade Municipal Bonds**
  - **High Grade Corporate Bonds**



## MBA's Current Rate

MBA's New Standard Rate on both IRAs and Tax-Deferred Annuity Programs is currently 3.75%.

**Long-time members with substantial balances may earn even more. All interested members should contact the MBA Home Office for further details!**

### THE MUTUAL MAGAZINE

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*“Let Us Reason Together”*

Vol. 109, No. 1 Summer 2023

Stephen M. Santarlasci, Editor    Mary L. Gibney, Associate Editor

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# TRAINS IN THE GARDEN

**(Railroad Museum of Pennsylvania Hosts 16th Annual Garden Railways Tour)**

Tickets are now on sale for the Railroad Museum of Pennsylvania's Garden Railways Tour on Sunday, October 1, 2023, from 1:00 p.m. to 5:00 p.m. Enjoy an exclusive, self-guided tour of operating model trains in various outdoor and garden settings. It's a train family fun outing for all ages!

Plan your afternoon and choose from among the five stops on this year's 16th annual tour. Garden Railways Tour sites are located in Wrightsville, Lancaster, Lititz and Manheim.

Tickets are just \$10.00 per person for ages 6 and over. Children ages 5 and under are admitted free of charge. Tickets are on sale on Eventbrite and in the Whistle Stop Shop museum store and will not be sold at the individual tour sites. A roster of Garden Railways Tour homes will be emailed/given to you following your ticket purchase. It is recommended that you plan the sites you want to visit in advance.

Garden railways are among the fastest growing interest area in model railroading, and many people find that trains add excitement to their gardens.

This creative, family-friendly hobby may be set up in very small spaces or large expanses, as well as in differing climates and in widely varying degrees of complexity. Garden railways have attracted the formation of enthusiast associations, special equipment from model train companies, websites and even its own magazine.

The Railroad Museum of Pennsylvania is home to a world-class collection of about 100 historic locomotives and railroad cars, a working restoration shop, an immersive education center, a vast research library and archives, special events and exhibits and a Museum store.

**A Smithsonian Affiliate, the Railroad Museum of Pennsylvania is one of 24 historic sites and museums administered by the Pennsylvania Historical & Museum Commission as part of the Pennsylvania Trails of History<sup>®</sup>, with the active support of the nonprofit Friends of the Railroad Museum of Pennsylvania. Visit [RRMuseumPA.org](http://RRMuseumPA.org) or call (717) 687-8628.**



**Robert “Bob” Mawhinney  
(1927 - 2023)**

It is with great sorrow that we announce the passing of Robert “Bob” Mawhinney, 96, of Somers Point, New Jersey, formerly from Philadelphia, Pennsylvania, on July 1, 2023.

Bob was a kind and thoughtful man and will be missed tremendously by his loving wife of 68 years, Anne Mawhinney (né Miller).

Bob was a World War II Veteran and one of the last surviving WWII Veterans in Somers Point, New Jersey. He was a seventy-five-year member of both the American Legion and the Masonic Lodge in Philadelphia. Bob was also an active member of the VFW

Post 2189 in Somers Point, New Jersey for the past forty years. Bob was loved by all and will be dearly missed.

Bob and his wife, Anne, were an integral part of all events for MBA Local 5 Philadelphia, PA for many years. Bob also served as an MBA Board of Director for over 30 years, before retiring in 2019. Both Bob and Anne were permanent fixtures at many MBA General Assemblies over the years and always added a touch of class to our social events.

Donations can be made in Bob’s memory to:

**VFW Post 2189  
500 Bethel Road  
Somers Point, NJ 08244**

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## *Always Alive In Our Hearts*

**WITH PROFOUND REGRET THE MBA HOME OFFICE RECEIVED NOTIFICATION OF THE DEATH OF THE FOLLOWING MEMBERS:**

<b>Name</b>	<b>Date of Death</b>			<b>Home Local</b>	
Cogan, John F.	May	5,	2023	35	Altoona, PA
Detoma, Dominic A.	May	4,	2023	21	Harrisburg, PA
Gibbs, Betty L.	July	8,	2023	10	Jersey City, NJ
Greco, Patricia	April	14,	2023	14	Camden, NJ
Johnson, Catherine J.	June	17,	2023	10	Jersey City, NJ
Mawhinney, Robert	July	1,	2023	5	Philadelphia, PA
Murray, Jasmin	July	19,	2023	7	Philadelphia, PA
Polizzo, Jessie	October	11,	2016	82	Jamaica, NY
Rick, Norman R.	July	13,	2023	59	Chicago, IL
Roach, Donald L.	June	20,	2023	28	New York, NY
St. John, Aileen A.	June	29,	2023	62	Youngstown, OH
Sweet, Dorothy M.	February	16,	2023	7	Philadelphia, PA
Wallace, Tony	November	26,	2019	7	Philadelphia, PA

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**JUL/AUG/SEP HAPPY BIRTHDAY WISHES**

**“HAPPY BIRTHDAY”**



**STEPHANIE CAMPO MOFFITT--July 5**  
Love: The family

**GRACE WESTRICK--July 5**  
From: Westrick Family

**JOHN JAY EANNACE JR.--July 8**  
From: Mom and Dad

**AMY O’GARA--July 8**  
From: John, Michael, Gavin, Mom and the  
O’Gara Family

**MAURICE MCFIELD--July 10**  
From: Grandmother Sara McField

**CHRISTINE JAYCOX--July 11**  
Love: Brittanyann, Julianna, Christopher, and Dad

**JULIANNA JAYCOX--July 11**  
Love: Mom, Dad, Brittanyann, Christopher, and Grandpa

**NOLAN DUNN--July 26**  
From: The LeGates Family

**BRENDAN HARTNETT--August 3**  
From: The Hartnett and O’Gara Families

**RACHEL BRYAN--August 20**  
From: Mom Mom and Pop Pop DiLauro

**CRISTA MARIE DUFFY--August 25**  
From: The Duffy Family

**BRENDAN DARCY--July 2**  
**MATTHEW MCCABE--July 6**  
From: The McCabe Family

**FAITH MAY TURNBULL--July 2**  
**GRACE TURNBULL--August 29**  
With Love: from all the Turnbulls

**ANDREA MARIE WILLIAMS--July 10**  
**KISHA JONES--July 17**  
**MIKE COSTELLO--August 21**  
From: Your friends at Local 82

**CHRISTOPHER JAYCOX--September 5**  
Love: Mom, Dad, Tany, Julianna  
and Grandpa

**JACK CALLOWAY--September 5**  
From: The Calloway Family

**GLADYS BROOKS--September 10**  
From: Grandmother, Sara McField

**JOHN M. O'GARA--September 15**  
From: Amy, Michael, Gavin, Barb, Mom  
and The O'Gara Family

**WILLIAM O. WHITE--September 26**  
From: Ronaldo

## **JULY/AUGUST/SEPTEMBER ANNIVERSARY WISHES**

# **“HAPPY ANNIVERSARY”**



**DAVE & MARY JEANNE BURGER--July 6**  
From: Maryalyce, Tom, J. P.  
and the O'Gara Family

**JOHN & CINDY DUNN--July 14**  
From: The LeGates Family

**TOM & BETTY DILAURO--July 28**  
From: The whole clan

**KEN & ALISSA LEGATES--September 5**  
From: The LeGates Family

**MICHAEL & MISSY PEOTA--September 28**  
From: The LeGates Family





# TAMAQUA RAILROAD STATION



Tamaqua Station Restaurant, Hours:  
Wednesday through Saturday 11:00  
a.m.- 9:00 p.m.  
Sunday 9:00 a.m.- 3:00 p.m.  
Closed Mondays & Tuesdays.

Look at our events page for the  
Tamaqua Area Chamber of Commerce  
Concert Series.

Please visit, patronize, and make a  
donation to maintain the historic preser-  
vation of this beautiful railroad station.  
We need to keep as much of our history  
intact as possible.

So, one down and four more stations  
to go.

The remaining historic railroad sta-  
tions are:

- Point of Rocks, Maryland
- San Bernardino, California
- Cincinnati, Ohio
- Richmond, Virginia

Can anyone share with us any  
updates about these beautiful train sta-  
tions that the U.S. Post Office decided to  
honor with a postage stamp? I know  
we have members living all across the  
country so someone out there should be  
able to send us some information about  
the station nearest to their hometowns.  
Just send a message and/or a photo to  
the home office in PA and Mary Gibney  
will forward the information to me.

I am hoping that maybe our dear  
member, Mrs. Margaret P. from Ohio,  
who wrote a beautiful letter to me a few  
years ago, will enlighten us about the  
historic station in Cincinnati, Ohio.

And I am also hoping we hear from  
our longtime correspondent, Karen  
Barnaba, from Baltimore, Maryland.



Maybe she can share some history and photos about the historic station in Point of Rocks, Maryland. I always thoroughly enjoyed her interesting and informative articles about the history and sites in her beautiful state of Maryland.

Tying in another topic, recently I celebrated National Ice Cream Day with two scoops of vanilla ice cream, hot fudge sauce, and strawberries on top. It was wonderful, refreshing, cooling...a terrific, sweet treat and a decades old tradition.

Years ago, then-President Reagan declared the third Sunday in July to be National Ice Cream Day. The entire month of July is also known as National Ice Cream Month, but as much as I love ice cream, I would not be able to eat it every day for a month. As a matter of fact, Americans are eating less and less ice cream per person every year. So, during this summer of intense heat, wild winds, unrelenting rain, and generally dismal weather, treat yourself to something in the ice cream family. It doesn't have to be made from dairy products. Just know that there is always a reason to celebrate any day of the year.

Now to tie in my first topic, The restored Tamaqua, PA Railroad Station has a Creamery!! So go get your sweet treat at this beautiful location and support a great cause that is near and dear to all of our hearts.

No excuses. Find a reason to celebrate Summer. Treat yourself to something sweet, indulgent, and refreshing. Support a great cause. We are all one family. A Railroad Family. We have a long history in this country. We are a multi-generational vocation. As my very proud railroad family always said, "The railroad built this country. We built this country." I am proud of every-

thing we represent. I am proud of all of our contributions to the US over the centuries. And I am proud our railroads and stations are acknowledged and honored by our very own United States Post Office. (For those people who use electronic correspondence exclusively, and no longer send letters or packages through the mail, having your photo on a postage stamp is a really big deal. A really HUGE deal.)

Have a great summer everyone. See you in the fall.

Until next time,  
*Kathleen Turnbull*

## **News From Local 7 Philadelphia, PA Nancy Turnbull**

Ahhhh summer! What could be better? Well how about a trip to a new destination via a train ride? Last issue my cousin shared the new stamps featuring train stations in the US. I had hoped to see 30th Street Station in Philadelphia among the many beautiful stamps. 30th Street Station is an amazing building and holds dear memories for me, not just for being a major connector to destinations, but of a historical tribute as well.

The statue, "Angel of Resurrection" portrays Michael the Archangel holding a train employee who did not return from World War II. The statue lists all the names of fallen employees, as a tribute to their service to the Pennsylvania Railroad and our country. A family member's name is inscribed along with the 1,307 employees.

If not there, where? I've always wanted to travel across the country via train. Now that I have grandchildren, I hope to convince my daughter and son-in-law that this would be a great family



**Angel of Resurrection at 30th Street Station, Philadelphia, PA (LA 7)**

trip. They'll probably let me take them on my own when they're a little older, when they're teenagers!

Or another great summer pastime is to read a good book. I love staying up very late, well into the wee hours reading until my vision is blurry. Getting up for work the next morning can be a challenge unless it's a weekend. There are many books about train adventures and train wrecks. I'll have to stop by my library and see what I can find.

Until next time, treat yourself and others well.

Nancy

**LOCAL 14  
CAMDEN, NJ**

**Correspondent**

Thomas A. DiLauro  
116 Diane Avenue  
Delran, NJ 08075



It is hard to believe that summer is already here and we will be heading for

Ocean City, NJ this weekend. Our landscaper has completed the spring cleanup and Betty has added hanging baskets of flowers and annuals front and back so we are set to enjoy trips and just relaxing on our back deck listening to our favorite CDs and sipping a favorite beverage. Life is good!

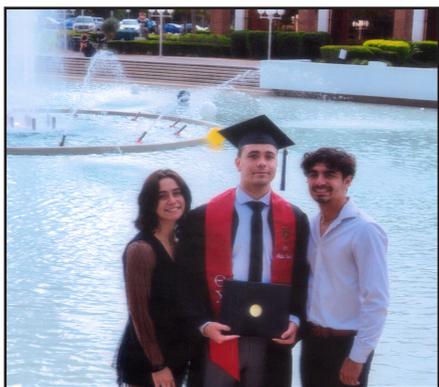
I know that we will not be bored. Between the Artisan activities, our friends' suggestions for various trips and destinations and new restaurants to check out, we will keep pretty busy. As we get a little older we all have some kind of ailment, but the secret is to keep busy. You don't have time to dwell on it when you are busy. So stay busy and enjoy life.

I was happy to see that Local 21 has a new correspondent and I would like to welcome Sharon Bedrin. I am certain that she will keep up the tradition of Local 21 and will be an asset to *The Mutual Magazine*. So let's help her out, send her some news of family members achievements. I know that she will be thrilled to report on them.

Here is an example. This year we have a grandson, Billy DeSante in Florida, who just graduated from the University of Central Florida and already has a position at Lockheed



**Billy DeSante with his parents, Amanda and Sam (LA 14)**



**Mandy, Bill and Mike, the DeSante siblings (LA 14)**



**Chase's graduation picture (LA 14)**



**Billy on the UFC logo at graduation (LA 14)**

Martin Corporation. Nothing lazy about that young man.

Our great-grandson, Chase Matthews graduated from Delran High School in New Jersey and will be attending the University of Central Florida in the fall. He and his sister, Ryan, both received scholarships from the Artisans of Mutual Protection, a fraternal benefit society like MBA.

Naturally, Betty and I are extremely proud of all of them.

Speaking of the Artisans, they recently celebrated their 150th anniversary with a dinner dance at the Pennsauken Country Club. The guests were enter-



**Chase Matthews and Hanna Cascio before the Senior Prom (LA 14)**

tained by a comedian and a group that portrays the famous Rat Pack of Frank Sinatra, Dean Martin and Sammy Davis, Jr. Dean Martin went over to



**Rich, Chase, Tara and Ryan Matthews (LA 14)**

Betty and serenaded her much to her delight. As I said, keep busy and have fun.

By the way, MBA was founded in 1913, so happy 110th anniversary to MBA.

That's all for now, I am heading for the deck.

*See you next issue!*

**LOCAL 21  
HARRISBURG, PA**

Meets 2nd Mon Noon  
Yankee Doodle  
760 N. Front Street  
Wormleysburg

**Correspondent**  
Sharon Bedrin  
hapshar@gmail.com  
(717) 742-6635



Local 21 conducts a monthly lunch meeting on the second Monday at the **Yankee Doodle Family Restaurant**. The address is 760 N. Front Street in Wormleysburg, across the river from Harrisburg, PA. The Local gives each member \$10 toward lunch. All local 21 members are encouraged to attend. Hope to see you there!

**LOCAL 82  
JAMAICA, NY**

**Correspondent**  
Robert Fackovec  
73 Westgate Road  
Massapequa Park, NY  
11762  
RFYogiBear@aol.com



I hope everyone is enjoying their summer months with family and friends. I have been doing some saltwater fishing, but have yet to catch a keeper fluke. I will keep trying and enjoy the time out on the water regardless of catching anything or not.

For those getting ready to retire this year, remember to do your homework and explore all your retirement options and medical plans. Retirees are a great resource to help you with your questions. Their experience and knowledge is invaluable help for you. Some of these options can't be changed once selected and some only at special times of the year.

Enjoy and have a safe rest of your summer regardless of what you do.  
*Robert*

**MOVING**

In recent years more and more MBA members are moving without notifying the Home Office of their new address. We urge all members to keep addresses up to date on the MBA files. It could make a difference in receiving your monthly magazine or even paying your beneficiaries.

If you are moving or have moved recently please be sure to notify the MBA Home Office ([see page 1](#)) so that you don't miss out on any of MBA's many benefits.



## U.S. Railroad Retirement Board

### **RRB NEWS**

Office of Public Affairs  
844 North Rush Street  
Chicago, IL 60611-1275 (312) 751-4777

#### **RRB Issues Statements of Service**

Each year, the U.S. Railroad Retirement Board (RRB) prepares a Form BA-6, Certificate of Service Months and Compensation, for every railroad employee with creditable railroad compensation in the previous calendar year. The RRB will mail the forms to employees during the first half of June. Anyone with compensation reported in 2022 who has not received Form BA-6 by July 1, or who needs a replacement, should contact an RRB field office by calling toll-free at 1-877-772-5772. A statement can also be requested online by clicking the “Request Documents” button at [RRB.gov/myRRB](https://www.rrb.gov/myRRB), or by using the toll-free number’s automated menu at the end of the recorded greeting to request a statement of service months and compensation.

Form BA-6 provides employees with a record of their railroad retirement ser-

vice and compensation. The information shown is used to determine whether an employee qualifies for benefits and the amount of those benefits; therefore, it is important that employees review their Form BA-6 to see whether their own records of service months and creditable compensation agree with the form.

When reviewing the 2022 compensation total, employees should be aware that only annual earnings up to \$147,000 are creditable for railroad retirement purposes in that year, and that \$147,000 is the maximum amount shown on the form. In addition, the form shows service credited on a month-by-month basis for 2021, 2020, and 2019, when the maximum creditable compensation was \$142,800, \$137,700, and \$132,900, respectively. The BA-6 also lists the employer(s) reporting the employee’s 2022 service and compensation.

## **Welcome New Members**

### **LOCAL 5, PHILADELPHIA, PA**

Cheri Nederhand, daughter of Jennifer Wakefield

### **LOCAL 7, PHILADELPHIA, PA**

Marylyn Mudrick, Brookhaven, PA  
Cameron H. Glen, son of Marylyn Mudrick

### **LOCAL 14, CAMDEN, NJ**

Randall E. Smith, Cherry Hill, NJ

Linda J. Tait, Cherry Hill, NJ  
Melanie S. Courter, Bradenton, FL

### **LOCAL 59, CHICAGO, IL**

Cynthia R. Demarie, Fort Myers, FL  
Beverly A. Ktenas, Fort Myers, FL  
Nicole Urbanczyk, Sarasota, FL  
Rocco Ktenas, Fort Myers, FL  
Jonathan, Demarie, Estero, FL



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I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including damages and civil penalties).							
PS Form 3526, July 2014							

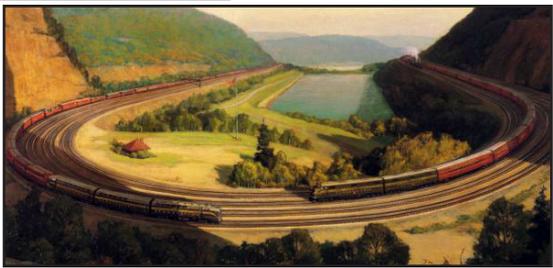
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16 X 22 lithograph ready  
for framing

**HORSESHOE CURVE**  
A 1951 Grif Teller picture  
16 X 22 lithograph ready  
for framing



**TWENTIETH CENTURY**  
16 X 22 lithograph ready for  
framing

**\$7 Per Picture    \$11 For 2    \$13 For All 3**

(No PO  
Boxes  
Please) Name \_\_\_\_\_  
Address \_\_\_\_\_  
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Send me Broad Way Limited \_\_\_\_\_ \$7.00 per picture  
Twentieth Century \_\_\_\_\_ 11.00 for 2  
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Total Enclosed \$ \_\_\_\_\_

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