

Issue #1,387-March 7, 2025

Share your thoughts, feelings, and reactions to issues you may have had on a recent Amtrak trip. Thanks to your support and participation in previous surveys, we have been able to take the passenger's voice straight to Congress and Amtrak Executives. Help us keep hammering the message home by sharing this survey with other passengers!



# Association News Elon Musk Is Wrong

#### By Jim Mathews / President & CEO

So now Elon Musk thinks Amtrak should be privatized because it's not as good or as fast or as extensive as China's high-speed rail network. Tell me you don't know what you're talking about without saying the words, "I don't know what I'm talking about."

He appeared <u>at a Morgan Stanley investment conference</u> and was quoted as saying, "Amtrak is a sad situation. If you're coming from another country, please don't use our national rail. It can leave you with a very bad impression of America." Musk also trotted out the old anti-Amtrak talking point that Amtrak operates at a net loss and relies on Federal subsidies. All those other national railways which Musk implies are better...ALSO operate at a net loss and rely on state subsidies.

Musk then went on to extol the virtues of China's impressive high-speed rail network to make the case that Amtrak needs to be privatized.

Sigh

Since the early 2000s, China's government has invested \$1.5 trillion – with a T – in high-speed rail. What China has done is not even remotely connected to privatized enterprise, but instead is the result of intense, sustained, policy-driven state involvement, not just in dollars but in legal imperatives. In fact, if Amtrak got the same level of government support and decades-long sustained investment as the China State Railway Group has enjoyed since at least 2004, it's quite possible we \*would\* have a world-class high-speed rail network reaching every corner of our country.

Let's compare-and-contrast. Planning and approval time for new service in China? Between two and five years. In the U.S.? Twenty years or more. Construction cost per kilometer in China? Between \$17 million and \$30 million per kilometer. Europe is not far behind, at \$25 million to \$50 million per kilometer. In the U.S., what we've seen so far approaches \$200 million per kilometer, although we're really only starting now to build meaningful high-speed rail so it's not a fair apples-to-apples comparison.

Speed of project delivery? A breathtaking difference: China is building high-speed rail at a rate that's anywhere from five to ten times faster than any other country. In the early 2010s, China was building high-speed rail at a dizzying 2,500 kilometers per year, or 1,553 miles. Every year. That's slowed down now, but even today they're building at a pace the rest of the world can't match. From 2021 to 2023, China built about 1,500–2,000 km annually, or roughly 932 to 1,243 miles each year. In the U.S., the best estimate is a bit less than 100 kilometers – that's just 62 miles. Each year.

Today China's 42,000 kilometers (or 26,000 miles) of high-speed corridors

give that country more operational high-speed trackage than all the other countries' high-speed networks combined. And China's target is 200,000 kilometers, or just over 124,000 miles, by 2035. Our target in the U.S. for 2035? To start delivering a few dozen Superliner coach replacements to Amtrak, and finish the (long, long-overdue) rehabilitation of Civil War-era tunnels and 100-year-old bridges. Maybe. If we don't lose the funding.

Three things make China's high-speed success possible: enormous amounts of sustained government funding, a policy commitment across many decades to carrying out that investment, and a top-down, government-driven, utterly non-democratic way of deciding where trains will run and getting the land they need to run them.

Now, obviously, adopting the whole Chinese model wouldn't work in a democracy. For example, local citizens have virtually zero voice in landuse decisions and planning. If the central planners think a high-speed rail viaduct should go where your village is, the government seizes the land, forcibly relocates the population (for nominal and often inadequate compensation), and starts building.

For what it's worth, <u>democracy stood up this week and told Musk that privatizing Amtrak would be up to Congress</u>. In a private luncheon meeting with Senate Republicans, Musk was forced to acknowledge that privatizing Amtrak (or the other target, the U.S. Postal Service) would require congressional approval. In that same meeting, Musk didn't elaborate on just how he would accomplish privatizing either one.

But there's no reason democracy is doomed to be inefficient. There are a lot of things China does right, and we could – and should – learn from those things. For example, China often relies heavily on land-value capture to recoup the costs of developing a high-speed service in an area. We know that passenger rail, fast or slow, creates economic prosperity in the communities it serves. The Chinese government captures a slice of that value as economic activity expands in the zones around the stations. That's not a crazy concept, it's not unfairly punitive to business, and it's used widely and successfully throughout the world and even in U.S. transit projects.

In China, high-speed rail is formally, in writing, a strategic national priority. It underpins economic strategy throughout the country, and rail service is incorporated into urban planning just about everywhere. You can read more about it in this translation of the official "Medium and Long-Term Railway Network Plan" and its latest update.

Designs are standardized for easy construction. Components are mostly prefabricated, and simplified to do the job needed but nothing more. More than half of China's network runs on elevated viaducts, eliminating or reducing a lot of the land-use conflicts that slow rail planning in the U.S. to its current glacier-like pace. There are dedicated construction and engineering organizations which, while organized to look like independent companies, are in fact state-controlled enterprises with guaranteed work and funding. The uncertainty of the investment environment in the U.S. is largely non-existent.

Maybe Elon is on to something. Privatizing Amtrak is a dumb idea. But doing high-speed rail like China does it — minus the totalitarian flourishes — might be a productive path forward. We could call it "High-Speed Rail With American Characteristics." I'd love to see us start building 932 miles per year of grade-separated high-speed rail infrastructure. China is set this year to spend about \$120 billion in government HSR funding, and will do it each year for the foreseeable future. That's a deal I'd be happy to make.

# Don't Confuse Train Opinions for Train Facts

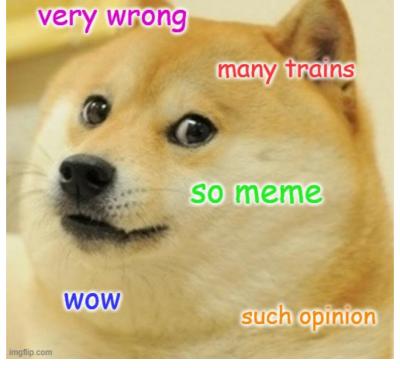
by Joe Aiello / Director of Community Engagement & Organizing

There has been an unfortunate side effect of the "untruth" era in media – and that is people treating their opinion as fact, even when it is so easy to disprove. And it's not limited to just "traditional media."

This, sadly, goes for nearly all walks of life these days. Facebook posts, Twitter/X rants, blog comments, debates on who is the greatest basketball player of all time (hint: it's Jordan).

Any time some new story gets its 15 minutes of fame online, everyone's uncle turns into an "insert topic here" expert who just needs to be heard.

So that brings me to the current "topic of interest" floating around: Elon Musk and his merry band of DOGE teenagers taking aim at Amtrak. Now, my boss has already taken on Elon's direct comments about passenger rail in the US and his comparisons to rail in China in a blog post. My issue is with an opinion piece posted on the former Heritage Foundation page Townhall.



I'm not going to get into a full breakdown of why I personally think <a href="the-author is completely wrong in his entire op-ed">the op-ed</a> – because that defeats the purpose of this blog. I want to stick to pointing out just a few facts that correct the record for the argument being made.

Right off the bat we are hit with: "Founded in 1971, Amtrak began as an "experiment" to see if passenger trains could make money"

The only "experiment" was to see if the Class 1s could be bailed out and a version of nationalized rail could survive in the United States. Amtrak has never made a profit and was never really meant to.

Next we have the argument that Amtrak's "ridership record" for FY24 is misleading because their number of passenger-miles was a decrease of 3.4% since FY13.

Amtrak did, in fact, have its highest number of passengers in a single fiscal year. Full stop. Whatever metric you want to pull out doesn't change the fact that more humans got on and off a train than at any point in the railroad company's history.

The author then continues with the age-old argument that people have options, so the train isn't needed.

If you want to get technical with this one, fine. There are places in this country where there is bus or air service to get folks around. But to think that everyone in the country can just drive or fly to their destination is not just elitist or ableist, it's just wrong. Take away the National Network, and over 220 communities in 23 states would lose all access to passenger rail service.

Don't believe me? I come with receipts: <u>a Rail Passengers Association report from September 2017</u> (the last time there was talk of a Trump Administration killing off Amtrak).

There is also the fact that, due to a litany of reasons, not everyone can fly or drive (I'll get back to this in a second).

As the article continues, the author then states that Amtrak has removed pages on its website dedicated to the environmental advantages of rail travel over other modes and suggests that this "could" be because Amtrak "exaggerated its claims about environmental benefits."

The fact is that the current Administration forced government agencies to wipe information like this off their pages, just as they did with DEI statements. No exaggeration needed.

#### (Note: we don't have to follow that policy)

The last thing I will "clap back" on is the author's notion that "today's travelers often seek scenic and enjoyable train experiences over ordinary transportation"

I will actually agree with part of this comment – the train can be quite scenic and enjoyable, but that is not the only reason passengers "often" choose this mode. Clearly, the author is buying into the "land cruise" fallacy. Less than 12% of passengers go end to end on Amtrak service. And even then, not all of them are taking their vacation on the train to enjoy the sights.

You can spew the line all you want that "the way passenger trains have operated for the last 79 years is obsolete." That's its "outdated policy."

Throw out whatever anti-rail talking point you can dig up.

Then go hop on the train in Chicago (as I do frequently), going in nearly any direction, and see the Amish families heading home. The students going to and from school. The grandparents traveling to see their grandkid's play. The veteran trying to get care at a VA hospital, often the only one in the state

These aren't opinions. These are facts of life. And you can go see them for yourself on any given day on nearly any given train in the U.S.



#### **Board & MARC Election**

Every year, we give interested Rail Passengers Association members the opportunity to deepen their involvement in the Association's work by serving on the Board of Directors or the Membership Action Review Committee (MARC). We are now accepting candidates wishing to be elected to the Board of Directors as a Director for a three-year term ending with the Business meeting in 2028. Current Non-Board Council members may also apply to serve a one-year term on the MARC ending with the Business Meeting in 2026.

The application submission deadline is 11:59 PM Eastern time on Friday, March 21, 2025.

While floor nominations will be accepted, being approved before the business meeting allows members of the Council to know of your intent in advance

Any RPA/NARP member who meets the qualifications may apply to one of the two Director seats that are up for election this year, and any current Non-Board Council of Representatives member may apply to one of the five seats on the Council's Membership Action Review Committee. Before applying, it is highly recommended that you review these position responsibilities and qualifications:

Position Description for Board Director

#### Position Description for MARC Member

Please note that current Directors or MARC Members whose terms are expiring in 2025 must also submit a Candidate Information Statement by the March 21 deadline in order to be listed on the ballots to be distributed to the Council Members. If you are currently serving on the MARC and this is your third consecutive one-year term of service, you may not apply for re-election at this time.

If you are interested in applying for a Director seat: CLICK HERE

If you are interested in applying for a MARC Member seat: CLICK HERE

The CIS submission deadline is Friday, March 21, 2025, at 11:59 PM Eastern time. The election will take place virtually starting Saturday, March 29, 2025, and lasting through Friday, April 4, 2025.

Please contact Steven H. Musen by email at <a href="mailto:musensth@cox.net">musensth@cox.net</a> if you have questions or would like to know more about serving on the Board or the MARC.

Thanks for all you do to bring about a more connected America!

#### Notice!

From: "National Association of Rail Passengers" <noreply@charityengine.net>
Subject: Please open to keep getting emails from National Association of Rail Passengers
Date: February 26, 2025 at 2:29:31 PM MST

To:

# confirming your permission to email you

Yes, I'm ok with receiving emails

Click here if you did not authorize this.

Earlier this week, you may have received an email from CharityEngine asking you to confirm your email preference. The email was not in compliance with the Association's brand guidelines and could be interpreted as a phishing attempt. We expressed our displeasure with CharityEngine and will be working with them to revise the messaging around their confirmation process. To be respectful of communication preferences CharityEngine does utilize a double opt-in process in an attempt to make sure you are guiding how you are communicated with; we applaud that concept.

## **Field Notes**

# Phoenix Begins Testing of Light Rail Extension

#### By Philip Mayer, Rail Passengers Volunteer

On March 8, 2025, the city of Phoenix and Valley Metro will begin testing of the new South Central Avenue Line light rail extension with a public celebration with food, giveaways, and remarks by dignitaries.

The 5.5 mile light rail extension will connect South Phoenix with a new transit hub in downtown Phoenix. The extension will include eight new stations, with the work of 18 artists adorning the stations and along the route.

Planning for the extension began in 2012, with construction beginning in 2019. The project is now 96% complete, and is expected to begin service in mid 2025

Improving public transportation is important in Phoenix, which is one of the fastest growing metropolitan areas in the nation. According to the 2020 US census, of the 25 largest metropolitan areas in the nation, the Phoenix area ranked 23rd with only 1.8% of commuters primarily commuting on public transportation.

A major reason why people prefer to drive in Phoenix is the region's notorious heat. In 2024, Phoenix had 143 days when the temperature reached 100 degrees, including 113 in a row. With weather like that, driving in an air-conditioned car can seem more appealing than waiting for public transportation, even for a few minutes.

Valley Metro is acutely aware of passengers' aversion to extreme heat and has very strict maintenance protocols to ensure that their vehicles are operational. They also have rigorous preventative maintenance protocols for their HVAC units to ensure that passengers enjoy comfortable trips on their trains and buses. Each train has an air conditioning unit which is powerful enough to service multiple houses. Valley Metro has installed enough solar panel units to completely service these air conditioning units during the day, and they only have to access the city's electrical grid at night

Phoenix is a relatively young city with an extreme climate which can make car ownership seem appealing. The light rail extension is not the only example of the region turning to public transportation. In 2023, the real estate development startup Culdesac opened Culdesac Tempe in Tempe, Arizona. It is a 16 acre car-free neighborhood built from scratch. The neighborhood features 636 apartment units and 24,000 square footage of restaurant and retail space. The neighborhood is directly served by the Smith-Martin/Apache Boulevard station on the Valley Metro network, which goes directly to downtown Tempe and Phoenix.

While the climate does present some challenges, the Phoenix metropolitan area is serving as a model in providing public transportation options.

Please email <u>Joe Aiello</u> if you have any local, state or regional stories/projects that you would like to see get highlighted in the Hotline.

# What's Your Story?

We want to hear from you

# What does passenger rail mean to you and your community? 2025 is going to be a big year for passenger rail advocacy, and we want to know why it matters to you. If passenger rail helps you commute to work, see family, get services you need, or anything else, please tell us. RAIL PASSENGERS ASSECLATION

We're gearing up for a big year of advocacy in 2025, and we want your stories to help us connect to elected officials, government agencies, and local advocates on why passenger rail matters.

We want you to tell us what passenger rail means to you and your community. Whether it helps you commute to work, see family and friends, get services you need, or anything else, please tell us.

Tell Us Your Story!

## **RAILNATION:DC 2025**

# RAILNATION: DC 2025

Regional Summits & Day on the Hill

March 24th - April 3rd, 2025

Rail Passengers Office & Conference Room



Come to DC to tell members of Congress **YOUR** passenger-rail story! This year, our Spring RailNation:DC events will expand to include two full weeks of visits to Capitol Hill, and we need you to stand up and be counted! Visits, along with workshops to help you prepare, will take place over a two-week period from March 24th to April 3rd and will be broken into sessions for nine regions around the country.



(Click the links below to view the agenda for each region)

March 24th & 25th - Northeast and Mid-Atlantic

March 26th & 27th - Southeast, Southern, and South Central

March 31st & April 1st - Midwest

April 2nd & April 3rd - Northwest, Southwest, and Mountains/Plains

**NOTICE!** We have received a number of emails from registrants who have been confused by the date listed on the confirmation email. The system we

use is defaulting to the first day of the regional sessions, which is March 24th. We are working with the CRM team to correct this, but for now - if you have registered for any of the other dates, those are the dates you attend in DC. Please email our Director of Community Engagement & Organizing, Joe Aiello at <a href="mailto:jaiello@narprail.org">jaiello@narprail.org</a> if you have any further questions.

# REGISTER HERE!

Registration ends at midnight eastern on March 14th, 2025

### **Council Business Meeting**

Saturday, March 29th, 10:30am-5pm.

Price: \$75 for in-person

\* Lunch is included

\* Free for those who will be streaming online

Location: Open Gov Hub

1100 13th St NW, Suite 800, Washington, DC 20005

Additional Info

#### **CLICK HERE TO REGISTER**

Deadline to register is Friday, March 14th at Midnight eastern. Due to building security, we are not allowed to have "walk-ups" for this event - so you MUST register by 3/14.

## **Hotline Links**

A curated selection of passenger rail and transportation stories from this week. Check out our social media feeds on <a href="Twitter">Twitter</a> & <a href="Facebook">Facebook</a> to read breaking news and join the conversation!

 Texas two-step: Amtrak seeks additional partner to lead highspeed rail development, Fort Worth Report

After taking over as project lead and partnering with Texas Central back in 2023 - Amtrak has officially released a RFQ to find a 3rd party to manage the future high-speed rail line.

 Florida legislation seeks membership in Southern Rail Commission, Trains

Our friends at the Southern Rail Commission could have a new member state if two bills currently moving through the Florida House & Senate find their way to the Governor's desk.

 Metrolink, Amtrak to suspend train service in Ventura County Saturday and Sunday, VC Star

A heads-up for our friends in Southern California. Amtrak & Metrolink service will be suspended this weekend as UP and various agencies finish up track work along the Los Angeles — San Diego — San Luis Obispo Rail Corridor (LOSSAN). Buses will still be running while the work is being completed.

 Bowling Green, Warren County sign agreement to further possibility of local train service, WBKO

After Bowling Green (KY) was, quite literally, put back on the map (for the 1st time since route cuts in 1979) thanks to the FRA's Long Distance Service Study - the city and surrounding county has signed a deal with consulting firm HDR to assist with service planning.

 Push to extend Northstar to St. Cloud faces new legislative hurdle, St. Cloud Times

While a bill was introduced last month in the State House to terminate the Northstar commuter rail service, advocates in Minnesota are not going down without a fight - especially those who want to see the original northern terminus of St. Cloud realized.

 Rail advocates renew push for passenger service to Bangor, Portland Press Herald

While some within the state agencies are still cold on the idea, a number of elected officials and advocates are still pushing forward with a potential plan to extend the Downeaster to Bangor along the current CSX line

 Moline, state officials still on board for passenger rail service to the Quad Cities, KWQC Nearly 17 years have passed, yet the passenger rail service from Chicago to Quad Cities remains simply a concept. However, elected officials, business leaders, and advocates from both states continue working towards turning this vision into a reality.

• San Diego County's Sprinter trainsets need early replacement,
Trains

Originally given a 30-year lifespan, the North County (San Diego) Transit District's Sprinter trainsets are seemingly not long for this world after a number of maintenance issues since service began in 2008.

• Renderings: CTA Red and Purple Line revamp, Axios Chicago

As part of the historic \$2.1B Red and Purple Line Modernization Project, Chicago's CTA has released renderings of what a new public space will look like for the 10-block stretch between the Lawrence and Bryn Mawr stations. Design plans include a pedestrian trail, dog parks, playground, fitness area, benches, and flexible-use plaza space for community events

 Spring break 2025: Major Brightline discounts for Florida travel, Palm Beach Post

Heading to FL for spring break with the squad this year? Consider taking Brightline if you are traveling between Orlando & Miami



#### **WE ARE NOW ON BLUE SKY!**

If you aren't following Rail Passengers on social media, you should be! We are covering all the breaking news America's passengers need to stay informed on local, regional, and national issues.

# **Upcoming Events**

- RailNation: DC 2025 March 24–April 3
- WisARP Spring 2025 General Membership Meeting Saturday, April 5, 9:00a
- 2025 ESPA (& Rail Passengers Association) Annual Passenger Rail Advocates Meeting & Lunch Saturday, April 5, 11:00a
- 21st Annual Southwestern Rail Conference April 7–8



Rail Passengers Association members get a special discounted registration rate for the <u>21st Annual Southwestern Rail Conference</u>, April 7-8, in the Dallas-Fort Worth Metroplex.

Presentations are already scheduled from Rail Passengers Association President/CEO Jim Mathews, the Texas Department of Transportation, Transportation for America, a Texas Transit Panel, with more to follow. This conference is a unique blend of both important passenger and freight rail issues of the day.

The normal EARLY BIRD registration fee for the two-day all-rail event is \$349, but we have made a limited number of reduced registrations for Rail Passengers Association members at \$199. This includes meals and access to all presentations.

To obtain the reduced \$199.00 registration which includes meals, you must enter "RPA" in the Registration Code field and press enter. The reduced price will not show once the block of registrations is reached.

The conference hotel is the Hilton Garden Inn, which is attached to the Hurst

Conference Center. A special rate of \$124 a night is available until the room block is filled.

#### **CLICK HERE FOR MORE - INCLUDING SPEAKERS & HOTEL INFO**

Please contact Joe Aiello (jaiello@narprail.org) to have a local, state or regional meeting added to the Rail Passengers calendar (print and on-line) of upcoming events!

# Staff Updates

Your staff is at the table, in the field, having the conversations that make a difference for passengers across the country. Learn what they're up to each week and how you can support your Association's key missions!

- Jim Mathews, President & CEO, worked with congressional allies to counter some really dumb ideas emerging in Washington, D.C., around privatizing Amtrak and killing off high-speed rail.
- Sean Jeans-Gail, Vice President of Policy, is focusing on preparing legislative materials for this month's series of regional advocacy summits which will take place in Washington, D.C.
- Jonsie Stone, Chief of Staff, returned to the office after taking time off
  to recover from surgery. Thank you to everyone who has been checking
  in on me. I appreciate your patience as I've been working my way
  through a rather full inbox. If I haven't responded yet, I will.

Jonsie also processed membership dues and donations, worked with YPTC our accounting partners to begin closing December and 2024 financials and tended to the administrative and operational needs of the Association.

- Joe Aiello, Director of Community Engagement & Organizing, clapped back at a Townhall op-ed that called for DOGE to look into Amtrak subsidies (even before Elon spoke up) and continued work on the upcoming Spring workshops.
- Lili Leonard, Development Assistant, is continuing work on our inaugural Business Advisory Council as well as refining our 2025 Corporate Partnership offerings.

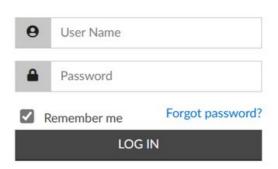
Starting **Wednesday**, **February 19th**, all membership, donation, and event registration transactions are being processed through **CharityEngine**. **Neon** is no longer the Association's CRM of record.

If you have the **Neon User Center** bookmarked, please update it to: <a href="https://membership.railpassengers.org/usercenter">https://membership.railpassengers.org/usercenter</a>.

Your **Neon username and Account ID** have already been transferred to CharityEngine. However, because your **password was unique to Neon**, you will need to reset it when logging in for the first time.

Below is a screenshot of the **CharityEngine Constituent Portal** for reference.

# Log in



Over the coming weeks and months, we will continue to enhance the system. If you have any questions or need assistance, please please <a href="mailto:emailto:

As with any upgrade, there may be minor hiccups. Your Association staff is here to help and if necessary, work with CharityEngine to gain the answers. We are excited by the full complement of options and benefits that will be available to our supporters through one system.

Thank you for your patience and cooperation.



# **Rail Passengers Webinars**

Miss out on our past events? You can watch them on our <u>YouTube</u> <u>channel</u> or through our website at <u>railpassengers.org/webinars</u>



## We Have Merch!

#### **OUR ICONIC STATEMENT**

For years, the "I'd Rather Be On The Train" bumper sticker was a favorite among our members, with many requesting extras, so they could share with their family & friends. Over time, one of the most asked questions whenever we are in the field has been if we are ever going to bring that sticker back (one day!).

We are, **ONCE AGAIN**, dusting off this classic statement for our holiday merch drop - and this year, with a well known historic twist,

\*\*Do you own Association gear? Show us your selfies and let us know what products you want to see next! Contact <u>Joe Aiello</u> for merch information and questions about our products.\*\*



# **Rail Passengers Timetables**

#### **HUGE Spring Update from 3/6/2025**

Nearly every in-house schedule has been updated and posted.

Thanks to a collaborative effort between Rail Passengers NYS Council Member Nathanael Nerode & juckins.net's Chris Juckins, we have been able to completely update our timetables resource page.

CLICK HERE





Do more with your donations. If you have questions about employer match, gifting a membership, or other questions about how to make a bigger impact, let us know! Your staff is here to help with:

- Online Donations
- Donor Advised Funds
- Employer Match
- RPA Signature Visa Card
- Gift of Membership
- and More!

With multiple secure, protected methods of payment, you have more flexibility in the way dues are paid. Skip the hassle and <u>contact us</u> today for help setting up automatic or online payments.

- Setup ACH or E-Check with your bank of choice
- Use a Debit or Credit Card to pay online, or
- Send a check to 1200 G Street NW Suite 520 Washington, DC 20005

#### Other Ways to Make an Impact this Holiday Season

Did you know that individual donors make up more than two-thirds (67%) of charitable giving in the U.S., and that many of those donations are made in the last two months of the year? As you make your year-end giving plans, please consider a contribution to Rail Passengers Association using the methods below – making a meaningful difference for passenger rail in the U.S. while maximizing your tax advantages and fulfilling minimum retirement withdrawal requirements.

#### **Donor Advised Fund (DAF)**

Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the easiest and most tax-advantageous ways to give to charity. Click here to learn more and consult with your financial advisor to determine if establishing a Donor Advised Fund is right for you.

#### Required Minimum Distribution (RMD)

Required Minimum Distributions (RMDs) are minimum amounts that IRA and retirement plan account owners generally must withdraw annually starting with the year they reach age 73. <u>Click here</u> to learn more about RMDs and consult with your financial advisor to determine if an RMD is right for you.

#### **Qualified Charitable Distribution (QCD)**

A Qualified Charitable Distribution (QCD) is a direct transfer of assets from an IRA to a qualified charity. QCDs are a popular way for Americans 70  $\frac{1}{2}$  years or older to donate to charity while also satisfying their RMDs. Click here to learn more about QCDs and consult with your financial advisor to determine if a QCD is right for you.

# Member & Donor Notices

- The Rail Passengers Association is a 501(c)(3) not-for-profit organization. Our federal tax identification number is 36-2615221
- To help facilitate dissemination of electronic thank you receipts, please make sure your contact information, specifically your email address, is up-to-date in your Neon profile.
- If you need assistance with your membership, please call the Office at 202-408-8362.
- While our staff continues to work remotely, we are unable to provide permanent membership cards. You can print a temporary membership card by creating an account at www.railpassengers.org (select "My Account" on the homepage).
- Complete all information! -- Before sealing your envelope, PLEASE double-check the credit card information on the buck slip!
  - Print credit card information clearly.
  - Include an expiration date, month and year, as well as the CVV number.
  - Without COMPLETE information, your membership renewal or donation can't be processed.
- If you have your financial institution send a check on your behalf, without a buckslip, PLEASE instruct them to add:

- a notation in the memo field if the payment is for membership dues or a donation, AND,
- your Rail Passengers Association member ID. If we have multiple members with the same name, i.e., John Smith, it can be hard to identify the correct member to attribute the payment, without the member ID.



Rail Passengers Association members have access to a full service, nationwide federal credit union with extensive product and service offerings. Signature FCU is the exclusive provider of the Rail Passengers Association-branded Visa credit card with our logo, which supports our work by giving back to our organization, and gives you 1 point for every \$1 you spend to redeem for travel and merchandise. The card has no annual fee, no balance transfer fees, no foreign transaction fees, and has a very low interest rate.



Rail Passengers Association Earns Coveted 4-Star Rating from Charity Navigator

Rail Passengers Association's strong financial health and commitment to accountability and transparency have earned it a 4-star rating from Charity Navigator, America's largest independent charity evaluator. Our Charity Navigator profile can be found by clicking here.

If you have questions, feedback, or submissions for next week's hotline, send us your thoughts! Help us spread the word about your local, regional, and national passenger rail wins.



#### THANK YOU TO OUR PARTNERS:





Rail Passengers Association 1200 G St. NW Suite 520 Washington, DC 20005

> P 202.408.8362 F 202.408.8287

www.railpassengers.org