

BRCCF HIGHBALL



Brotherhood's
Relief &
Compensation
Fund

FALL/WINTER
2009



A message from your president

This is my opportunity to wish all members and their families' best wishes for a happy holiday season.

It is also the perfect time to reflect on the successes of 2009. Financially we are healthy. Operating at a deficit has been reversed and the Fund has returned to operating in the black. The Fund's investment portfolio came through the Wall Street debacle without too much pain. The investment portfolio contributes to the financial "muscle" that we need to protect our members from carrier discipline. Realignment of the dues formula to more accurately reflect actual expenses helped to achieve proper revenue to claims ratio. We enjoyed more savings after implementing administrative improvements that helped our bottom line. The annual financial report will be finalized by our auditors in January and a summary will be sent to all active members in the spring. I expect that we will report a modest profit. In the short term we will reinvest those profits to replenish the Fund's investment portfolio to prepare for another disciplinary onslaught should any of the railroad carriers decide to again ramp up

discipline. Once the portfolio returns to an appropriate reserve, and if discipline remains at current levels, the Board of Directors will determine if a dues decrease is possible. The Board of Directors remains committed to offering membership at an affordable level.

This edition of the Highball contains important information. Please take the time to read the "Extra! Extra!" article. It will save you money. There is information regarding relief of dues when off work a complete calendar month and reactivating your membership when returning to work, on-line access to claim or retirement benefits received that you may need for tax purposes, and the ability to view our Constitution at the web site. It has been awhile since we mailed you our last edition of the Highball. To keep you informed in 2010, we will return to quarterly editions of the Highball newsletter.

The people who work here at the Principal Office make an important contribution to the success of this Organization. When you telephone our office you will be greeted by friendly, capable staff members who recognize

you as a VIP. They are eager to help you. The photograph inside demonstrates the enthusiasm which our employees greeted Halloween this year. They place that same enthusiasm, and more, into ensuring that your concerns as a member are properly addressed.

The Officers, Directors and Staff all wish you and your loved ones Happy Holidays and peace and prosperity in the New Year.

J.M. Robb
International President

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INSIDE – 2010 Luther G. Smith Scholarship Program in Progress

REMINDER . . .

March 1, 2010

Deadline for Submission of Luther G. Smith Scholarship Applications

Your son or daughter can still take advantage of the opportunity to participate in the 2010 Luther G. Smith Scholarship Program. However, we must receive the scholarship application and all related documentation in the BR&CF Principal Office no later than March 1, 2010.

Twenty deserving students, who are children of active BR&CF members, will each receive a \$1,000 scholarship award. Please note that in order to be considered in 2011 and subsequent years, students will be required to reapply when the program for those years is announced.

You may obtain a scholarship application by completing and mailing us the form on the back of this newsletter or by simply calling and requesting an application.

With the holidays fast approaching, hectic work schedules, school activities and the like, you have lots of demands on your time. That's why we're encouraging you to take a few minutes right now to obtain an application. Procrastination can be costly. Each year we receive a number of applications after the deadline, some from students who would have been strong contenders if their applications had been received on time.

Please remember that in order for your child to participate in the Program, you must remain "In Good and Regular Standing," as defined in the BR&CF Constitution, throughout the application process. Don't deny your child an opportunity to participate in this worthwhile program by neglecting to pay your dues.

Direct Dues Payers Monthly Payment Coupon Booklets Sent in November

If you pay your dues directly each month with a coupon, you should expect to receive your monthly payment coupon booklet for 2010 in the very near future. If you do not receive yours by mid-December, please give us a call.

In order to keep your membership "In Good and Regular Standing," we remind you that your dues payment must reach us no later than the last work day of the month prior to the month for which the payment is owed.

For example, if your dues are currently paid through the month of December 2009, payment for the month of January 2010 must be received in our office on or before December 30, 2009, the last working day of December. See Article VII of your BR&CF Constitution.



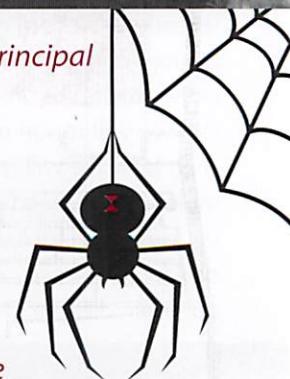
On The Lighter Side



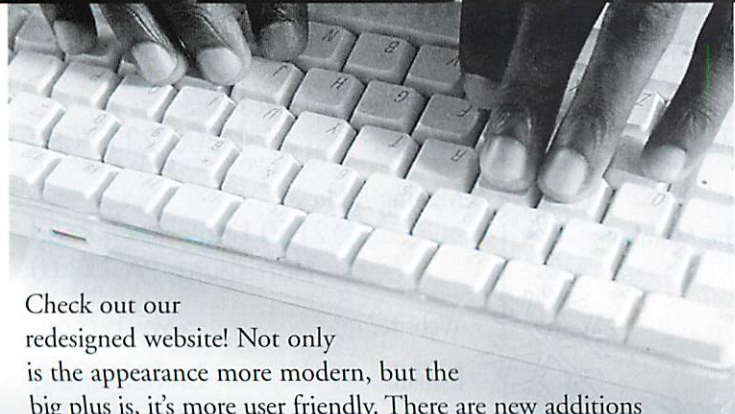
On October 30, 2009, it was business as usual in the Principal Office, but with a little extra flair.

As you can see, the Officers and staff are enthusiastic about Halloween and enjoyed a little interoffice fun while efficiently attending to their responsibilities.

It was a happy and spooktacular Halloween. It is now time to move on to the holidays with the collection of food for the food bank and toys for the Toys for Tots program. Look for pictures in the upcoming issues.



EXTRA! EXTRA! READ ALL ABOUT IT!

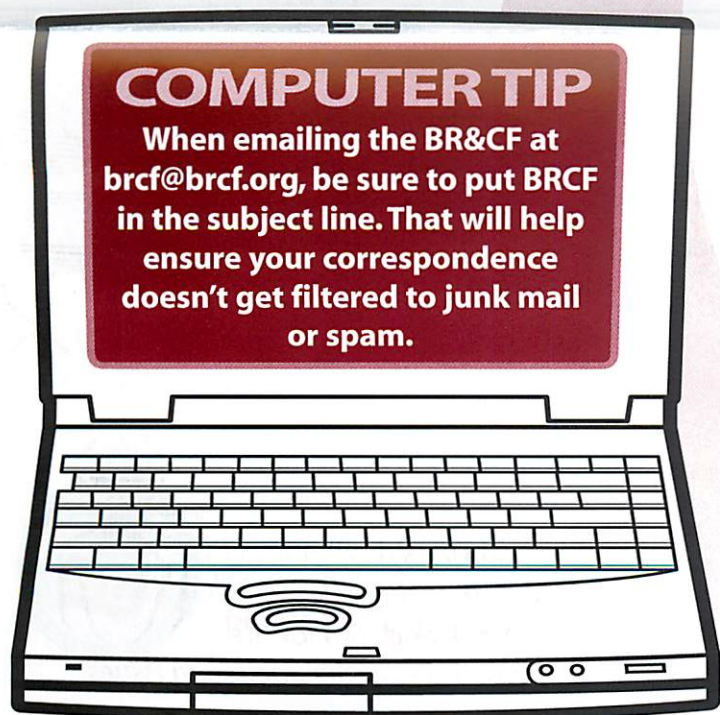


Check out our redesigned website! Not only is the appearance more modern, but the big plus is, it's more user friendly. There are new additions to help you, our members, take care of business when your schedule permits. You are not restricted to our office hours.

Some of the new on-line features are as follows:

- ◆ Both our US and Canadian members now have the ability to make 6 or 12 month renewal payments with a credit or debit card.
- ◆ Members who are off work a complete calendar month can now request a relief of dues on-line and also have access to the reactivation form when returning to work.
- ◆ The BR&CF Constitution can now be viewed for your reference.
- ◆ Members can access important tax information regarding their membership.

These features and others can be accessed 24 hours a day, 7 days a week through the secure member's only portion of the website at www.brcf.org.



Guests Visit the Principal Office

From time to time the BR&CF extends an invitation to members for an in-house orientation session.

These members are terminal presidents or obtainers who have been recognized for their continuing efforts to promote the Fund.

In early October, Terminal President, Shawn Sit from Terminal 47, Obtainer, Scott McKinley from Terminal 389 and Obtainer, Russel "Bud" Pickett also from Terminal 47, traveled to Harrisburg, PA for just such an orientation session.

While they were here, they learned firsthand how the claim process works and observed other functions of the Organization as a whole. It was a pleasure to have them as our guests and we hope they have taken a better understanding of our operation back to their respective terminals.

In the future, we look forward to offering other such orientation sessions.

FORMER ASSISTANT INTERNATIONAL PRESIDENT BILL E. VENABLE DECEASED

We extend our deepest sympathy to the family of Bill E. Venable; former Board Member of the BR&CF, who passed away on October 16, 2009, in Gladstone, MO.

Brother Venable was 74 years old.

Bill Venable began serving the BR&CF in 1985. Throughout his career with the Organization, he held the offices of Director and Assistant International President. Bill also served as a Terminal President and retired from the BNSF after 43 years.

dates to remember

January 18, 2010

- Board of Directors Meeting

January 25, 2010

- Petitions for Candidacy for Office Due in BR&CF Principal Office On or Before January 25, 2010

March 1, 2010

- Proxy Packets Mailed to All Members "In Good and Regular Standing"

March 1, 2010

- Deadline for Receipt of Luther G. Smith Scholarship Applications and All Required Documentation in the Principal Office

April 14, 2010

- Deadline for Receipt of Proxies

April 19, 2010

- Board of Directors Meeting

April 24, 2010

- Annual Meeting of the Members



how to contact the home office

Local Telephone: 717-657-1890

Canada & the United States

Toll Free: 1-800-233-7080

Mailing Address:

2150 Linglestown Road
Harrisburg, PA 17110

Website: www.brcf.org

E-mail: brcf@brcf.org

Business Hours:

8:00 a.m. to 4:15 p.m.
Eastern Time
(Monday - Friday)

Change of address Scholarship Application Request Form

Please use the following form to notify us of your change of address and/or to request a scholarship application. Remember to type or print legibly and provide all of the member information requested. Please provide the following member information.

Member's Name: _____ Member I.D. or SS #: _____

Address: _____

Zip Code: _____

Phone: () _____ E-mail: _____

CHECK HERE IF THIS IS A NEW ADDRESS

CHECK HERE FOR SCHOLARSHIP APPLICATION

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Brotherhood's Relief & Compensation Fund
2150 Linglestown Road
Harrisburg, PA 17110

