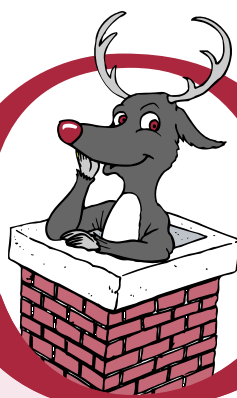


BR&CF

HIGHBALL



Brotherhood's
Relief &
Compensation
Fund

WINTER
2012



A message from your president

The holiday season is fast approaching. It is a special time of year when we gather together to share centuries-old traditions. It is a time of fellowship, of giving and receiving, good cheer, and an occasion to review the year's activities. It is an opportunity to reflect on our achievements during this year and set objectives for the New Year.

Members often remark on the outstanding service they receive, and we are flattered, but that does not mean we stood still in 2011. We constantly analyze, revise and employ new methods to improve service and add more convenience. Online membership applications for new members and online increase applications for existing members are recent examples of improved service. Monthly credit card and automatic recurring monthly credit card membership dues payment options are now available at the web site.

Financially, the BR&CF enjoyed a modest profit this fiscal year and is financially strong. To share that success and strength, at the beginning of 2011, the monthly membership dues rates were reduced by 15 percent. The promise to keep the dues affordable remains our commitment to you.

This year, 95 percent of the requests for "Held Out of Service" membership benefits, received benefits. This surpasses the 90 percent provided in 2009 and 93 percent provided in 2010.

The BR&CF gives back to the rail community in many ways. One method is educational scholarships. This year twenty young adults, the sons and daughters of members, received scholarships to further their learning.

Together, BR&CF members form a partnership with a mutual interest, collectively and equitably benefiting all. Members may participate in growing and expanding the membership by introducing coworkers to the Brotherhood.

One of the goals for the New Year is reaching out to encourage conductors, impacted by the conductor certification regulations, to become members. Many conductors recognize the value of a BR&CF membership and have already chosen the BR&CF to fulfill their needs.

It is because of loyal members that the BR&CF is so successful. I sincerely thank you for your support.

As you gather with family and friends this holiday season may your days be filled with warmth and joy. I wish you good health and prosperity in the New Year.

J.M. Robb, International President

*The BR&CF Officers and Staff
Join in Wishing You and Yours a Joyous*

*Holiday Season
with Peace,*

*Happiness and
Prosperity in
the New Year!*



As we say farewell to retired Terminal President John S. Bove and wish him well in years ahead, we want to welcome aboard Kevin J. Sexton who has been appointed Terminal President. Both of these members are from Terminal 172, Long Island Railroad. John has been a dedicated BR&CF member for 13 years. We look forward to the enthusiasm Kevin brings to the job.

BR&CF – Committed to Being the Best Value

There is a difference. You get the best value with BR&CF. We are committed to being affordable. You get the best protection when disciplined for eligible occurrences at the least expensive rate.

Daily Benefit Level	\$100 (\$102*)	\$150	\$200 (\$201*)	Difference on \$200. With BR&CF You Save.
BR&CF	\$38.00	\$57.00	\$76.00	
LECMPA (*)	\$59.50	\$87.50	\$117.25	\$41.25 every month
UTU	\$66.00	\$99.00	\$132.00	\$56.00 every month

BR&CF PRINCIPAL OFFICE WILL BE CLOSED ON DECEMBER 26, 2011, IN OBSERVANCE OF CHRISTMAS and JANUARY 2, 2012, IN OBSERVANCE OF NEW YEARS!

Conductor Certification Begins Soon – BE PREPARED!

This January 1, 2012, the Federal Railroad Administration regulation for certification of conductors becomes effective. The “good old days” of railroading have been gone for quite some time. The pace of change on the railroad keeps accelerating. Change can also spur us to action. It provides an opportunity to visit your current level of BR&CF participation to make sure that you have the daily benefit amount that meets your needs. Visit the “members only” area on our web site to review your current level of participation. You may apply online for an increase in daily benefits if you determine an increase is advantageous. The chart is an excerpt from the federal regulation.

APPLICATION OF REVOCABLE EVENTS

Revocable Event	Application of Revocable Events								
	Periods of Revocation				Employees with Multiple Certifications				
	Main Track				Other than Main Track Where Restricted Speed or the Operational Equivalent Is in Effect	Main Track or Other than Main Track			
	1st Offense	2nd Offense Within 24 Months	3rd Offense Within 36 Months	4th Offense Within 36 Months		No Offense Within Previous 12 Months	Offense (as a Conductor)	Offense (as an Engineer)	
1 Signal requiring complete stop before passing	30 Days	6 Months	1 Year	3 Years	Not Applicable	Employee May <u>Not</u> Work as an Engineer During the Period of Revocation	Employee May <u>Not</u> Work as a Conductor During the Period of Revocation		
2 Restricted Speed & Speed; 10 mph over									
3 Required Air Brake Test									
4 Occupying Main Track without Authority									
5 Disabling a Safety Device									
6 Shoving Movements									
7 Equipment Fouling Adjacent Tracks									
8 Hand Operated Switches (Crossovers)									
9 Hand Operated Switches Connected to Main Track								Employee May Work as an Engineer During the Period of Revocation	Not applicable
10 Hand Operated Crossover Switches (before & after movement)									
11 Hand Operated Details									
12 Drug & Alcohol	Different periods of revocation may be applied (see 242.403 & 242.115)				Not Applicable	Employee May <u>Not</u> Work as an Engineer During the Period of Revocation	Employee May <u>Not</u> Work as a Conductor During the Period of Revocation		

2012 Luther G. Smith Scholarship Program Underway

Wasn't it just yesterday that your children were toddlers? Now, here you are, sending them off to college.

You've worked hard and saved toward their college education but costs keep rising and now ... the crunch is on! Your child has applied for scholarships, but your railroad income makes qualification difficult.

The BR&CF's Luther G. Smith Scholarship Program was founded for the purpose of easing the financial burden of our members by providing an opportunity for their children to earn a scholarship award.

If you are the parent of a high school senior or a child who has already entered college, you will want to familiarize yourself with the "Clip and Save" Reference Guide. Then contact our office to request an application.

Winners of the Luther G. Smith Scholarship awards will each receive \$1,000 towards their college tuition.

Don't delay! Although the deadline of March 1, 2012, is still months away, you won't want to risk forgetting to check out this worthwhile program.



LUTHER G. SMITH SCHOLARSHIP FUND "CLIP AND SAVE" REFERENCE GUIDE

ELIGIBILITY REQUIREMENTS

- Children, including adopted and step-children, of BR&CF members (excluding officers and directors) who are "In Good and Regular Standing," as defined by the BR&CF Constitution, are eligible to apply for a scholarship award.
- Applicants must be 27 years of age or younger.
- Applicants may be current high school seniors who have applied for admission as full-time students to accredited post-secondary schools OR may be attending or enrolled as full-time students in accredited post-secondary schools. Full-time is defined as 12 or more credit hours per semester.

OBTAINING AN APPLICATION FORM

- Call, write or e-mail the BR&CF office to request an application form. You may choose to receive the form by e-mail or by first class mail.
- Include your member number or Social Security number, as well as your current address, telephone number and e-mail address so that our records can be verified. If the application is to be sent to a different address from the member's, please indicate that as well.

COMPLETION AND SUBMISSION OF THE APPLICATION FORM

- All parts of the application must be completed in full (this is very important, as information provided is used by the Scholarship Committee to make their selections).
- The applicant's transcript of grades for the last marking period or semester completed must accompany all applications. High school seniors may also submit a copy of their current SAT or ACT scores.

APPLICATION DEADLINE

- Applications must be received in the Principal Office no later than March 1, 2012. Applications received after March 1, 2012, will not be considered.
- Applications received by fax or e-mail will not be accepted.

ANNOUNCEMENT OF SCHOLARSHIP WINNERS AND ISSUANCE OF CHECKS

- Names of scholarship winners will be announced at the Annual Meeting of the Members on April 21, 2012, and will be printed in the summer 2012 issue of the BR&CF newsletter, "The Highball," which will be sent to all active members.
- Checks will be issued, payable to the student, in late summer of 2012.

R E M I N D E R

Don't be left in the dark and uninformed. It's important for BR&CF members to notify the principal office of new email addresses. Occasionally we send important information to all our members with whom we have an email address on file. Stay in the know by updating your email address at www.brcf.org.

DATES TO REMEMBER

January 16, 2012

- ◆ Board of Directors Meeting in the Principal Office in Harrisburg, PA
- ◆ Petitions for Candidacy for Office Are Due in the BR&CF Principal Office on or Before the Third Monday in January

March 1, 2012

- ◆ Annual Report and Proxies Mailed to All Members "In Good and Regular Standing"
- ◆ Deadline for Receipt of Luther G. Smith Scholarship Applications and All Required Documentation in the Principal Office

April 16, 2012

- ◆ Deadline for Receipt of Proxies
- ◆ Board of Directors Meeting in the Principal Office in Harrisburg, PA

April 21, 2012

- ◆ Annual Meeting of the Members in the Principal Office in Harrisburg, PA



how to contact the home office

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)



NEW DUES PAYMENT OPTION FOR MEMBERS

Are you tired of monthly payment coupons, remembering to write checks so your bills are paid and buying postage stamps to mail those monthly payments? The BR&CF now has available a new dues payment option for its members.

BR&CF members can now enroll in the recurring monthly credit/debit card payment program. A dues payment is required at the time of enrollment. Simply go on the BR&CF website www.brcf.org as you would do to make a dues credit/debit card payment online and check the box to enroll in the recurring monthly credit/debit card payment program. You may also call our office and one of the BR&CF staff would be happy to enroll you in the program.

After the initial enrollment, your credit/debit card will be charged on the 15th of every month for your monthly dues payment. It is helpful if U.S. members provide us with an email address. An auto generated receipt for the monthly dues payment will be emailed to the email address we have on file. Unfortunately we do not have that option for our Canadian members. They will need to refer to their monthly credit card statements for their payment record.

This is just one more way the BR&CF has of showing our members, and future members, that we are the best job income protection provider in the industry.

PRSRPT STD
U.S. POSTAGE
PAID
HARRISBURG, PA
PERMIT NO. 100

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

