

# BRUCE HIGHBALL

Brotherhood's  
Relief &  
Compensation  
Fund

SPRING  
2012



## A message from your president

This is an extraordinary year. The Brotherhood celebrates its 100th anniversary this year.

Yes, back in 1912, a locomotive engineer, Brother Luther G. Smith, founded the Brotherhood's Relief and Compensation Fund. He formed a not-for-profit society to help rail workers protect themselves against harsh discipline assessed by the railroads. His

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goal was to provide financial protection to those men who, simply because of an unintentional error in the professional performance of their duties, suddenly found themselves without an income. News of the financial benefits

Brotherhood membership provided to railroad men and their families quickly spread throughout railroad communities from coast to coast. The Brotherhood was a huge success and membership grew.

Today, the Brotherhood is 22,000 members strong. Our investment portfolio is strong. Our position as the best job income protection in the industry is strong. Our commitment to superior service is strong. The Brotherhood looks forward to the next 100 years and a bright and powerful future.

In 2012, a special project will be undertaken with the Baltimore & Ohio Railroad Museum. The museum is a national historic landmark that boasts the oldest and most comprehensive

collection of railroad history in the western hemisphere. In cooperation with the museum and the North American Railway Foundation, a lasting tribute to Brother Luther G. Smith will be created. It will recognize his unique contribution to the financial security and peace of mind presented to many, many thousands of railroad workers and their families.

Although the emphasis in 2012 is on the founder of the Brotherhood, much of the praise goes to all the members, past and present, and all the officers, directors, and staff who, through the decades, have contributed to our success.

You also have an opportunity to participate in a meaningful way in the achievements of the Brotherhood. Our forefathers realized that it's impractical for members to travel to Harrisburg to attend the annual meeting; therefore our Constitution permits members to vote by proxy for any member whom they know will be in attendance at the annual meeting. Every year, during the first week of March, active members receive the annual report and proxy assignment. Your proxy is your vote and voice in the affairs of the organization. Your vote assures that the administration of the Brotherhood's business will continue in the direction you think best serves both your individual interests and the wellbeing of the whole membership. I encourage you to complete the proxy form and return it promptly. Your voice and support for the governing process is vital to our ongoing success.

  
J.M. Robb,  
International President

1912 • 100th Anniversary Celebration • 2012

# 2 Reminder . . .

**SCHOLARSHIP APPLICATIONS MUST BE RECEIVED IN THE BR&CF OFFICE ON OR BEFORE MARCH 1, 2012**

## Frequently Asked Questions?

**Q:** *If I accept an offer of discipline following a violation and waive a formal investigation, how will my “Held Out of Service” benefits be affected?*

**A:** In many cases, members elect to sign waivers accepting discipline offered by the railroad in the hope of receiving a lesser amount of discipline. You will receive “Held Out of Service” benefits for eligible occurrences, however you should be aware that “Held Out of Service” benefits, as defined in the BR&CF Constitution, shall not exceed 180 days if you elect to sign a waiver. Refer to Article XIII, Sec. 7, of the BR&CF Constitution if you should be offered a waiver.

Get answers to more frequently asked questions at our website. Visit [www.brcf.org](http://www.brcf.org) to learn more. Smart phone users can scan this QR code and go directly into the frequently asked questions portion of our website.



## TAX TIME? NEED INFORMATION ON BR&CF BENEFITS RECEIVED?

If you received \$600 or more in “Held Out of Service” or “Retirement” benefits in 2011 you will receive an IRS FORM 1099-MISC. You will need this form in order to prepare your income tax return. The additional information that your tax consultant will need in order to properly complete your tax return can be found at our website at [www.brcf.org](http://www.brcf.org). You need to sign in to the “members’ only” area and click on “Membership Tax Information.” Simply print the information and provide it to your tax consultant.

Make your tax advisor aware that the BR&CF is not an insurance company. Members pay dues, NOT insurance premiums.

We remind you that we can offer general information that would be helpful to members and their tax advisors; however, the principal office staff is not permitted to give specific income tax advice. Questions should be directed to IRS information centers or individual tax preparation centers.



## Proxies Will Soon be Mailed to All Active Members in Preparation For the Annual Meeting

This year’s annual meeting will commence on April 21, 2012, at 10:00 a.m., Eastern Time, in the principal office in Harrisburg.

In preparation for the meeting, proxies will be mailed to all active members in early March. Along with a proxy, will be a notice of annual meeting; an annual report; a statement of assets, liabilities and fund balance; and a list of candidates. Please give the contents your careful consideration.

As outlined in the Constitution, a quorum must be present or represented by proxy in order for business to be conducted at the annual meeting. Consequently, it is important for you to complete and mail us your proxy if you think you will be unable to attend the meeting in person. Properly completed proxies enable you to assign your vote to someone whom you know plans to attend the meeting. Keep in mind that your proxy must reach the BR&CF office **by April 16, 2012**, in order for it to be counted.

This year, there are two positions up for election — the office of international president and the office of assistant international secretary-treasurer.

We remind you that the BR&CF is your Fund. It is your privilege and responsibility to participate in the voting process.

# Planning to Attend the 2012 Annual Meeting of the Members?

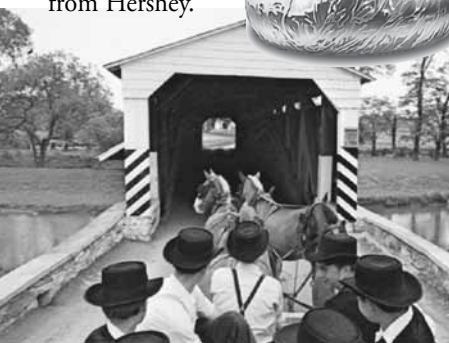
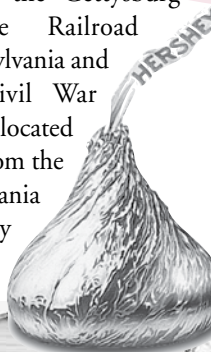
CALL US NOW TO MAKE YOUR  
HOTEL RESERVATIONS!

The 2012 annual meeting of the members will commence at 10:00 a.m. (Eastern Time) on April 21, 2012, in the BR&CF office in Harrisburg, Pennsylvania. As a BR&CF member, you are both welcome and entitled to attend.

If you do plan to attend the meeting, we ask that you notify us. Seating requirements must be set up in advance, making it necessary to have an accurate count of attendees.

If you would like assistance in scheduling hotel reservations, now is the time to give us a call. We are holding a block of hotel rooms at a local hotel in anticipation of this event. You may reserve one of these rooms at a slightly reduced rate by giving us a call. Since you will be responsible for your own expenses, please be prepared to provide us with your credit card number to hold the room.

You may want to extend your trip to visit some local areas of interest, such as the Gettysburg Battlefields, the Railroad Museum of Pennsylvania and the National Civil War Museum. We are located just 45 minutes from the heart of Pennsylvania Dutch Country and 15 minutes from Hershey.



*A little background research about 1912, the year the BR&CF was founded, revealed the following deeds, events and noteworthy happenings:*

- Construction of Grand Central Railway Station in NY was underway.
- A Massachusetts law reducing the work week from 56 to 54 hours for women and children went into effect.
- New US football rules were set: the field was shortened to 100 yards; touchdowns became 6 points instead of 5; four downs were allowed instead of three; and kickoff was moved from midfield to the 40 yard line.
- Ronald Amundsen announced the discovery of the South Pole.
- First parachute jump from a plane.
- The British Titanic, on her maiden voyage and hailed as “the unsinkable ship” collided with an iceberg in the North Atlantic and sank.
- The Girl Guides were established, Sea Scouts became an official program of the Boy Scouts of America.
- San Francisco’s Mayor piloted the city owned Municipal Railway’s first streetcar.
- Fenway Park in Boston and Tiger Stadium in Detroit were built.
- Prizes were added to Cracker Jacks and the Oreo cookie debuted.
- The Morse code SOS, 3 dots, 3 dashes, 3 dots, became the universal distress signal.
- Standard Oil established America’s first gas station in Cincinnati.
- The national average price for gasoline was 7 cents.
- In Canada, the first Calgary Stampede rodeo began.
- New Mexico and Arizona are admitted to the Union.
- Zane Grey’s novel “Riders of the Purple Sage” appeared in bookstores.
- Houdini performed his underwater box escape in NY’s East River. Scientific American magazine pronounced it “one of the most remarkable tricks ever performed.”
- Average yearly income was \$1,033; the median price for a new home was \$2,750.
- It cost 2 cents to mail a domestic, 1 ounce, letter.



*1912 Photos on the right beginning from the top: 1912 Inspection Train Party; 1912 Ford Model T; 1912 Feminist Suffrage Parade in New York City; 1912 Railroad Parcel Post Stamp; Unidentified sponsor; USS Sonoma, May 11, 1912. — Tugboat Sonoma served as a tender ship in the Atlantic during the first World War, and in World War II did towing, salvage and fire-fighting duty in the Pacific. (Independence Seaport Museum).*

## DATES TO REMEMBER

### 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

## BR&CF PRINCIPAL OFFICE WILL BE CLOSED ON APRIL 6, 2012, IN OBSERVANCE OF GOOD FRIDAY

### 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](http://www.brcf.org)

E-mail: [brcf@brcf.org](mailto:brcf@brcf.org)

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



website



## OBTAINER SALUTE

*A special note of appreciation to our members  
who obtained new members in 2011*

Thank you for taking the time in 2011 to tell your co-workers about how they too could have the same unique advantages you experience with your BR&CF membership. We hope you are as proud of your accomplishments as we are.

We also hope that in 2012 you will introduce other railroaders — especially those who have been recently hired by the railroad — to the BR&CF's trusted economical memberships, which are available to employees of all crafts and unions on North American Railroads.

If you are not already an obtainer and would like to learn more about the BR&CF's Obtainer Program, call us today!

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

