

# Brotherhood's Relief & Compensation Fund



## The HIGHBALL

Fall 2019

The BR&CF concluded its fiscal year September 30th. It's been a busy year that has seen many significant changes. The staff has settled into our new office. We are currently preparing for the October board meeting and the annual audit required by the Fund's Constitution.

We are beginning to reap the rewards of multiple technology initiatives undertaken with a goal of achieving a digital transformation of the Fund's administrative functions. For example, a feature was recently added to the application for membership allowing prospective members to consent to receive an electronic record of the BR&CF Constitution, which is available to view, print and download at our website. This feature may seem trivial; however, when a member consents to electronic delivery instead of receiving a paper copy, we streamline our business process, improve service delivery, and reduce production, delivery, and labor costs.

Additionally, we are in the process of creating new administrative tools, including a status module and a retirement benefit module. These modules will be integrated in phases. The final phase will permit the electronic forms that are available at our website to interact with our database in real time. As a consequence, in the near future members will be required to log in to submit electronic forms. The login will enable member identity validation and database communication to achieve business process automation. The final phase is significant because it will afford the secure collection of banking information for subsequent direct deposit of monies owed due to status change or "Retirement". Direct deposit has been utilized for a decade for the payment of "Held Out of Service" benefits, and has proven to be more efficient, less expensive, and makes funds available in the member's account much sooner than a traditional paper check.

I receive many invitations to attend meetings and events throughout the year. The travel requirements of my position can be demanding at times, but my attendance at these functions provides an opportunity to communicate and interact with the membership. I frequently solicit feedback, positive or negative, in general conversation or during my presentation. Fortunately, because of the commitment of the other in-house officers and our amazing staff, the feedback I receive is overwhelmingly positive. I promise you our staff strives to ensure you receive the attention and service that you deserve as a dues-paying member of this great Organization.



*J. E. Taylor*

J. E. Taylor  
International President

### Are you furloughed?

If you are off work a complete calendar month, except when "Held Out of Service", you can be relieved of dues for the following reasons:

- Furlough
- Leave of Absence
- Sick
- Injured
- Military Service

An electronic relief of dues form is available at our website. It takes approximately 2 minutes to complete the form. Visit [www.brcf.org](http://www.brcf.org) and on the home page look for Electronic Forms.

# Applications Now Available for 2020 Luther G. Smith Scholarship Program

The 2020 Luther G. Smith Scholarship Application is available to be printed via our website at [www.brcf.org](http://www.brcf.org). Follow the guidelines in the reference guide below.



## LUTHER G. SMITH SCHOLARSHIP PROGRAM

### 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

- The scholarship application is available to be printed at [www.brcf.org](http://www.brcf.org).

### 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 our office no later than March 2, 2020. Applications received after March 2, 2020, will not be considered.
- Applications received by e-mail will not be accepted.

### Announcement of Winners and Issuance of Checks

- Names of scholarship winners will be listed in the Summer 2020 issue of the BR&CF newsletter, “The Highball”, which will be sent to all active members.
- Checks are payable to the student and will be issued in late summer of 2020.

### Referral Fee Direct Deposit

Effective September 1st, we ceased providing Referral Fees by paper check. If you refer your coworkers to this Brotherhood, please visit our website, select Electronic Forms, and submit the Direct Deposit Authorization Form. It will only take 2 minutes of your time to complete and submit the form.

### PREPARING YOUR INCOME TAX RETURN?

#### Visit the BR&CF website for important information!

If you receive \$600 or more in benefits in 2019, the IRS requires that we mail you a 1099-MISC Income Tax Form. The information contained on this form will assist you in preparing your tax return. All 1099’s will be mailed in mid to late January of 2020.

If you receive a 1099 we encourage you to visit our website to retrieve your dues payment history. Your tax consultant will likely need this information to properly complete your tax return. After logging in, select the ‘Other’ drop down menu at the top of your screen and select Tax Information. This will retrieve your dues history which can then be exported or printed for your convenience.

Be sure to make your tax consultant aware of the following:



The BR&CF is **NOT** an insurance company.



Members pay dues **NOT** insurance premiums.

## Continued Membership Preserves Income Security

Union Pacific Railroad modified their discipline policy recently, creating a false sense of security which is reflected in comments made by those that have elected to conclude their membership in the Fund. The new discipline policy does in fact diminish discipline in certain circumstances; however, as many of you know all too well, railroad discipline policies are frequently modified. It wasn't long ago that the Fund was providing \$1.81 in "Held Out of Service" benefits for each \$1.00 received in dues from our members at Union Pacific. I would caution any member who is considering concluding their membership because of what is most likely a temporary decline in discipline.

Membership in this organization is a privilege, not a right. This Brotherhood will not be a revolving door for those who seek to participate only in "their" time of need rather than to consider the collective needs of the membership. If each one of us subscribe to the values and principles of our founder, Luther G. Smith, we will **all** stand together as one and protect our brothers and sisters in their time of financial need.

### Percentage of "Held Out of Service" Applications Approved by Fiscal Year

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
93%	95%	95%	95%	94%	96%	94%	93%	92%	91%

A recent sampling of occurrences that were determined **ELIGIBLE** for "Held Out of Service" benefits.

Railroad	Cause of Discipline	Discipline Assessed
UP	PTC enforcement, overspeed	Dismissal
UP	Failure to comply with crossing protection, 1.6 Conduct	Dismissal
UP	Out of Limits of Track Warrant	30 days
BNSF	Failure to perform Class III brake test	30 days
KCS	Sideswipe	5 days
BNSF	Stop Signal, 1.6 Conduct	30 days
NS	PTC enforcement, Excessive speeding	Dismissal
NS	PTC enforcement, Excessive speeding	30 days
CSX	Dismounting moving equipment	Dismissal
CN	Main Track Authority Violation	90 days
AMT	Main Track Authority Violation	180 days
BNSF	Speeding	30 days
CSX	Failure to properly secure equipment	2 days
CSX	Failed to check switch points for obstruction	Dismissal
CP	Failure to secure equipment, riding the footboard	31 days
KCS	Failure to allow crossing gates to fully lower before occupying crossing	30 days
UP	Shove over sign, 1.6 Conduct	Dismissal
BNSF	Crossing protection violation	180 days
LIRR	Stop Signal	45 days
CSX	Failure to promptly report non-complying condition, willful neglect of duty	Dismissal
CP	Entered limits without authority	30 days
LIRR	Restricted speed violation	11 days



Brotherhood's Relief & Compensation Fund  
300 Sterling Parkway, Suite 105  
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## DIRECT DEBIT PLAN

Interested in an easy and efficient method of paying your monthly dues? Our Direct Debit Plan gives you the flexibility of having your dues debited from your checking/savings account on the 5th, 15th, or 25th of each month.

It only takes 2 minutes to complete and electronically submit a Debit Authorization Form. Please visit [www.brcf.org](http://www.brcf.org), select Electronic Forms, and complete and submit a Debit Authorization Form.

## DATES TO REMEMBER:

### January 20, 2020

- ◆ Board of directors meeting, Mechanicsburg, PA
- ◆ Petitions for candidacy for office are due in the BR&CF office

### March 2, 2020

- ◆ Deadline for receipt of scholarship applications

## How to contact the office:

Canada: 1-800-233-7080  
United States: 1-717-657-1890  
Mailing Address: 300 Sterling Pkwy  
Suite 105  
Mechanicsburg, PA 17050  
Website: [www.brcf.org](http://www.brcf.org)  
Business Hours: 8:00 a.m. to 4:00 p.m.  
Eastern Time  
(Monday-Friday)

## THE OFFICE WILL BE CLOSED ON

November 28-29, 2019  
(Thanksgiving)

December 24-25, 2019  
(Christmas)

December 31, 2019  
January 1, 2020  
(New Year)