

Brotherhood's Relief & Compensation Fund



THE HIGHBALL

Summer 2022



LOWER DUES

The BR&CF Board of Directors acted during the April meeting to lower membership dues. The monthly dues rate is reduced from \$4.50 to \$3.25 for each ten-dollar level of membership. The first debit transaction at the new rate will occur in July and will be applied to August dues obligations.

ENHANCED DAYS OF ELIGIBILITY

The BR&CF Board of Directors also acted during the April meeting to enhance days of benefit eligibility. Effective July 1, 2022, all current BR&CF members will be elevated to 365 days of eligibility. Additionally, all new members effective on or before January 1, 2023, will receive 365 days of eligibility. Thereafter, the step-rate progression from 150 days to 365 days of benefit eligibility will be reimplemented.

A MESSAGE FROM YOUR PRESIDENT

30%

I am pleased to announce the board of directors acted during the April meeting to lower membership dues by approximately thirty percent (30%). The ease of the administrative process for implementing the dues reduction will be a stark contrast to the previous dues reduction in 2011. The recently completed transition of the entire membership to the Direct Debit/Deposit Payment Plan greatly simplifies the adjustment of dues rates and allows for a rapid response in a dynamic discipline environment.

365

The board of directors also acted to enhance days of benefit eligibility for current members and new members. The enhancement of days of benefit eligibility is a one-time opportunity for those who may have “slipped through the cracks” during the transition of the membership to the DD/D Payment Plan to reacquire 365 days of eligibility. It is also a limited-time opportunity for new members to immediately acquire 365 days of eligibility.

22

In the Spring issue of the *Highball* newsletter, I announced that the Fund had developed the capability for providing member benefits via real-time payment (RTP). Since then, numerous members have received benefit payments via direct deposit into their account within one hour of submission of their application for “Held Out of Service” benefits. In fact, a member recently received their initial benefit payment by RTP within twenty-two (22) minutes from submission of their benefit application.

#1

The mission of the BR&CF has always been and will always be to provide the BEST SERVICE and BEST VALUE to the membership of this Brotherhood. I trust that the speed and efficiency of service along with the board of directors' actions of lowering membership dues and enhancing days of benefit eligibility reflect our commitment to the mission.

\$250

I ask you to spread the message of our mission with a new-hire or coworker who is currently not a BR&CF member. A simple referral can earn you \$250.00. Please visit www.brcf.org to learn more about the Referral Program.



J. E. Taylor
International President

NEW DUES RATE EFFECTIVE JULY 1, 2022

Daily Benefit Level	\$80	\$100	\$120	\$150	\$180	\$200	\$220	\$250
Previous Dues Rate	\$36.00	\$45.00	\$54.00	\$67.50	\$81.00	\$90.00	\$99.00	\$112.50
New Dues Rate	\$26.00	\$32.50	\$39.00	\$48.75	\$58.50	\$65.00	\$71.50	\$81.25

MONTHLY DUES COMPARISON

Daily Benefit Level	\$100/*\$102	\$120	\$150	\$180	\$200/*\$201	\$220	\$250/*\$252
BR&CF	\$32.50	\$39.00	\$48.75	\$58.50	\$65.00	\$71.50	\$81.25
*LE&CMPA No.16	\$59.50	\$71.40	\$87.50	\$107.10	\$117.25	\$130.90	\$147.00
SMART-TD (DIPP)	\$81.00	\$97.20	\$121.50	\$145.80	\$162.00	\$178.20	\$202.50

ENHANCED DAYS OF ELIGIBILITY

Effective July 1, 2022, all current members will have their days of benefit eligibility increased to 365 days. All new members effective on or before January 1, 2023, receive 365 days of benefit eligibility. After January 1, 2023, the five-year step-rate progression from 150 days to 365 days of benefit eligibility will be reimplemented.

Members receiving benefits for occurrences prior to July 1st will receive the maximum number of days of benefit eligibility for which they were eligible at the time of their occurrence.



REFER A COWORKER

The reduction of membership dues and the enhancement of days of benefit eligibility presents an opportunity for you to share this good news with a coworker who is not a current or former BR&CF member. A simple referral can earn you **\$250.00** if a coworker is approved for membership. The prospective member must list your name and/or member number on their application for membership. Referral fee payments are directly deposited every Thursday. Please visit www.brcf.org and select the “Referral Program” button for additional information.

Annual Meeting of the Members

Per the provisions of Article XX of the BR&CF *Constitution*, the annual meeting of the members was held at the Mechanicsburg office Saturday, April 23, 2022. Among the attendees were three members who were recognized for achieving fifty years of membership. A quorum was achieved via the assignment of proxies. The proxy assignment process protects the interests of the membership and allows the organization to conduct business. Two positions stood for election: International President J. E. Taylor was reelected to a five (5) year term, and Director Spirodionnisio “Dennis” Psychogios was reelected to a five (5) year term. The officers gave presentations detailing progress made on several fronts, including the positive impact upon member retention resulting from the transition of the membership to the Direct Debit/Deposit Payment Plan, implementation of a cloud computing solution that enhances the efficiency and security of the Fund’s information technology systems, and discipline trends affecting the membership. A review of the annual financial report revealed substantial growth in the fund balance as a result of investment decisions made by the board of directors and confirmed the continuing strength of the Brotherhood’s Relief and Compensation Fund.



Congratulations are offered to International President Jesse E. Taylor (left) of Dupon, Illinois and Director Spirodionnisio “Dennis” Psychogios (right) of Montreal, Quebec.



Each were reelected to 5-year terms at the 2022 Annual Meeting of the Members.



From left: Assistant International Secretary-Treasurer B. W. Plant, Director Spirodionnisio Psychogios, Director M. T. McCrory II, International President J. E. Taylor, Assistant International President D. J. Despines, Jr., International Secretary-Treasurer B. J. Penfield, General Counsel Benjamin Dunlap, Jr., Director P. H. Perea.



Several members employed by or retired from Canadian railroads attended the 2022 BR&CF Annual Meeting of the Members.

From left: Jean-Francois Bedard, Montreal, QC; Assistant International Secretary-Treasurer B. W. “Bernie” Plant, Cranbrook, BC; Spirodionnissio “Dennis” Psychogios, Montreal, QC; retired International President J. Mark Robb, Vancouver, BC.

A Great Idea Getting Better Every Day

On June 12, 1912, Luther G. Smith, a locomotive engineer for the Pennsylvania Railroad, founded the Brotherhood’s Relief and Compensation Fund (BR&CF). The BR&CF, a non-profit corporation established in the Commonwealth of Pennsylvania, was established to provide job income protection to railroaders throughout the United States and Canada who were “Held Out of Service” due to suspension or dismissal. Brother Smith did not see the logic in innocent family members having to suffer when a railroader made an error in the performance of their duties that resulted in a suspension or dismissal. A succession of officers and directors have continued the mission of protecting family income for over 100 years. Members of the BR&CF belong to an organization dedicated to providing the highest level of service at the lowest possible cost. When alternative providers are examined closely, choosing BR&CF income protection is the clear choice.



Director M. T. McCrory II presented the officers of the North American Railway Foundation (NARF) tokens of appreciation from the BLET Conrail SSA/CSX Northern District General Committee of Adjustment, as well as BLET Divisions 382 and 421, based in Buffalo, New York.

From left: NARF Secretary D. J. Despines, Jr.; NARF Director M. T. McCrory II; NARF Chairman J. E. Taylor; NARF Vice Chairman B. J. Penfield.

<p>Paul L. Wingo, Jr. (1944 – 2022)</p>  <p>It saddened us to learn that Paul L. Wingo, Jr. passed away on June 6, 2022. Brother Wingo served on the BR&CF and NARF Board of Directors from 1996 – 2002. Brother Wingo began his railroad career in 1966 with the Southern Railroad.</p>	<p>Thomas W. Jackson (1941 – 2022)</p>  <p>Former BR&CF International Secretary-Treasurer Thomas W. Jackson passed away on March 23, 2022. Brother Jackson served the membership of the BR&CF from 1992 – 2000. Brother Jackson worked as a conductor for Union Pacific Railroad in Omaha, Nebraska.</p>
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The BR&CF staff and board of directors extend our deepest condolences to the families of Brother Wingo and Brother Jackson.

50 Years of Membership

International President J. E. Taylor personally recognized three members attending the annual meeting for achieving fifty (50) years of BR&CF membership. Each were presented with a token of appreciation for their loyalty to and support of the Fund.

Clockwise from right: **Frank C. Strunk, Sr.**, of Neshanic Station, NJ (Locomotive Engineer, New Jersey Transit)

Kenneth L. Mayle of Yucaipa, CA (Locomotive Engineer, Burlington Northern Santa Fe)

Kenneth E. Holman of New Caney, TX (Yard Foreman, Union Pacific Railroad)

A fourth member with fifty years of membership, **Rodney Boling** of Kansas City, MO, was not able to attend.



Congratulations to the 2022 Luther G. Smith Scholarship Recipients

Letters of congratulation were emailed to this year's Luther G. Smith Scholarship recipients. Many applicants earned outstanding grades while working part-time and participating in special school programs, sports, and community service projects. Each scholarship recipient received economic assistance in recognition of their efforts to excel in academics, athletics, and community service.

Established in 1990, the Luther G. Smith Scholarship program has helped the children of hundreds of BR&CF members defray the costs of higher education. In recognition of these ever-increasing costs, the board of directors increased the award amount to \$2,500.00 for the 2022 academic year.

We are grateful for the efforts of the team of distinguished educators serving on the Scholarship Committee again this year: Gary Dolbin, retired Supervisor of Cooperative Education, Dauphin County Technical School; Christel L. Ertel, former Dean of Admissions, Roger Williams University; and Dr. Donald Holtzman, retired Senior Director of Student Life and Enrollment Services, Penn State Harrisburg. Correspondence for Mr. Dolbin, Ms. Ertel and Mr. Holtzman may be sent in care of the BR&CF, 300 Sterling Parkway, Suite 105, Mechanicsburg, PA 17050.

We applaud all the applicants for their outstanding efforts and wish them the best in their pursuit of their educational goals. If your child was not selected to receive a scholarship this year, we encourage you to have him or her apply again next year. Past recipients are also eligible but must submit a new application each program year. Scholarship applications are submitted electronically and are accessed by selecting the link that will appear at the website on October 1, 2022. The application period will close on March 1, 2023, at 4:00 p.m. eastern time.

We hope you enjoy reviewing the photographs and biographical information of this year's recipients contained on the following pages. We wish each of these accomplished young scholars the best of luck in their future endeavors.

The 2023 Luther G. Smith Scholarship application will be available at www.brcf.org on October 1, 2022.

2022 Luther G. Smith Scholarship Recipient



Nathan G. Adams

Texas Tech University
Son of Wesley and Leslie Adams

Nathan will major in biology and minor in Spanish. He hopes to attend medical school and to become a radiologist.

BR&CF member Wesley Adams is an engineer for BNSF.

2022 Luther G. Smith Scholarship Recipient



Megan L. Baldwin

Pittsburg State University
Daughter of Monte and Luann Baldwin

Megan is studying chemistry. She would like to try to get into medical school to pursue a career path as a doctor.

BR&CF member Monte Baldwin is an engineer for UP.

2022 Luther G. Smith Scholarship Recipient



Sydney G. Clarke

Northern Arizona University
Daughter of Travis and Denise Clarke

Sydney is pursuing a master's in business administration with an accounting concentration. Her career goal is to become a Certified Public Accountant.

BR&CF member Travis Clarke is an engineer for BNSF.

2022 Luther G. Smith Scholarship Recipient



Hannah M. Dunaske

University of New Hampshire
Daughter of Ryan and Denise Dunaske

Hannah is planning to pursue a degree in nursing. Her long term goal after graduation is to work as a pediatric nurse.

BR&CF member Ryan Dunaske is an engineer for the Long Island Railroad.

2022 Luther G. Smith Scholarship Recipient



Marina R. Evert

Lindenwood University
Daughter of Michael Evert

As an athlete, Marina has always been interested in a career related to sports medicine. Her ultimate goal is to become a physical therapist.

BR&CF member Michael Evert is an engineer for UP.

2022 Luther G. Smith Scholarship Recipient



Avery R. Gray

Mississippi State University
Daughter of Clyde and Rene Gray

Avery will be majoring in meteorology. She wants to pursue a doctorate and ultimately aid NASA by predicting weather on other planets.

BR&CF member Clyde Gray is a conductor for CSX.

2022 Luther G. Smith Scholarship Recipient



Mason A. Hardy

Eastern Kentucky University
Son of Brian and Stephanie Hardy

Mason is pursuing a biochemistry degree as a result of his interest in math and science. He plans on taking a rigorous course load which he believes will open doors to many future career opportunities.

BR&CF member Brian Hardy is an engineer for NS.

2022 Luther G. Smith Scholarship Recipient



Madison D. Horak

Texas Wesleyan University
Daughter of David and Lori Horak

Madison is studying nursing. After graduation, she wants to pursue her career and travel the world.

BR&CF member David Horak is a conductor for BNSF.

2022 Luther G. Smith Scholarship Recipient



Keaghan L. Johnson

Binghamton University
Daughter of Lee and PJ Johnson

Keaghan is pursuing a degree in computer science.
She plans to become a data scientist.

BR&CF member Lee Johnson is a conductor for NS.

2022 Luther G. Smith Scholarship Recipient



Brigid K. Krbec

University of North Texas
Daughter of Scott and Laura Krbec

Brigid is pursuing a master's in kinesiology with an emphasis in exercise physiology. She plans to specialize in physical therapy or recovery therapy.

BR&CF member Scott Krbec is a conductor for UP.

2022 Luther G. Smith Scholarship Recipient



Taylor B. Mack

Lake Region State College

Daughter of Scott Mack

Taylor is attending college for dental hygiene. She hopes to work as a traveling dental hygienist and find a place to put down roots.

BR&CF member Scott Mack is a conductor for CP.

2022 Luther G. Smith Scholarship Recipient



Kiercy A. Maxey

Oklahoma State University
Daughter of Brad and Kate Maxey

Kiercy will be majoring in psychology. She wants to attend graduate school to become a physical therapist.

BR&CF member Brad Maxey is a conductor for UP.

2022 Luther G. Smith Scholarship Recipient



Hailey G. McCarter

University of Mississippi
Daughter of Michael and Lisa McCarter

Hailey is pursuing a Doctorate of Pharmaceuticals degree. She plans to work as a pediatric pharmacist after graduation.

BR&CF member Michael McCarter is an engineer for Amtrak.

2022 Luther G. Smith Scholarship Recipient



Macy M. Miscikowski

Michigan State University
Daughter of Brian and Elizabeth Miscikowski

Macy will be majoring in psychology. She will be pursuing a lifelong goal of working in the medical profession and hopes to become a physician's assistant.

BR&CF member Brian Miscikowski is an engineer for CN.

2022 Luther G. Smith Scholarship Recipient



Ainsley R. Mynk

Sacramento State College
Daughter of Aaron and Heather Mynk

Ainsley will be majoring in nursing. She wants to pursue a career as a registered nurse in either neurology or dermatology.

BR&CF member Aaron Mynk is a conductor for UP.

2022 Luther G. Smith Scholarship Recipient



Landin A. Pye

Georgia Southern University

Son of Michael and Jamie Pye

Landin is pursuing a major in computer science. He wants to become an entrepreneur and focus on freelance programming after graduation.

BR&CF member Michael Pye is an engineer for CSX.

2022 Luther G. Smith Scholarship Recipient



Payton O. Rice

James Madison University
Daughter of Rob and Andrea Rice

Payton is pursuing a degree in psychology. Her career goal is to make a difference in the world by providing therapy for those in need.

BR&CF member Rob Rice is a signal maintainer for NS.

2022 Luther G. Smith Scholarship Recipient



Victoria M. Sosa

Tarleton State University
Daughter of Billy and Tina Rodgers

Victoria will major in animal sciences. Her goal is to attain a doctoral degree in veterinary sciences and eventually open her own clinic.

BR&CF member Billy Rodgers is an engineer for UP.

2022 Luther G. Smith Scholarship Recipient



Tyler T. Weisser

North Dakota State University
Son of Craig and Julie Weisser

Tyler plans to attend North Dakota State University to major in Biological Sciences with an emphasis in Biomed. After college he hopes to attend Northwestern Health Sciences University to earn a Doctor of Chiropractic. He hopes to return to small town North Dakota and open his own business.

BR&CF member Craig Weisser is an engineer for CP.

2022 Luther G. Smith Scholarship Recipient



Lilith M. Wood

Grand Canyon University
Daughter of James and Monica Wood

Lilith will be a sophomore studying pre-nursing. She plans on becoming a registered nurse and working in oncology.

BR&CF member James Wood is an engineer for UP.

NOT WORKING?

If you are off work a complete calendar month (except when “Held Out of Service”), you may be relieved of dues for the following reasons:

**Furlough – Sick – Injured – Management – Parental Leave
Military Service – Ineligible Occurrence – Leave of Absence**

Visit www.brcf.org, select Electronic Forms, and submit a Complete Relief of Dues Form.

Division Meetings

Please contact the office if you would like a BR&CF officer to attend a division meeting. Our attendance is an opportunity for an officer of the Fund to answer questions and address any concerns of the membership. Please provide as much advance notice as possible to avoid scheduling conflicts.

Update Personal Information

It is important that your contact information is complete and up to date to ensure your receipt of important communication from the organization. Please log in to your account and select personal information to review and update your email, street address and mobile telephone number.

Dates to Remember

**July 18, 2022 - Board of Directors Meeting
October 17, 2022 - Board of Directors Meeting**

Office Closed

**July 4, 2022 - Independence Day
September 5, 2022 - Labor Day**

Contact the Office

**Canada: (800) 233-7080
US: (717) 657-1890**

**Address: 300 Sterling Pkwy, Suite 105
Mechanicsburg PA 17050**

Website: www.brcf.org

**Hours: 8:00 a.m. - 4:00 p.m.
Eastern Time**

