

Brotherhood's Relief & Compensation Fund



THE HIGHBALL

Fall 2022

A MESSAGE FROM YOUR PRESIDENT



2023

Luther G. Smith Scholarship Program

The scholarship application is available at www.brcf.org. The application process is entirely electronic. Each recipient will receive \$2,500.00.

The deadline for application submission is March 1, 2023.

**20 Scholarships
Awarded**

In this summer's newsletter I shared great news regarding a significantly lowered dues rate and an unprecedented enhancement to days of benefit eligibility for both new and current members. I received many compliments from members about the board's actions to lower dues and enhance days of benefit eligibility while attending the recent TCRC and BLET national conventions. These measures taken by the board exemplify the Fund's commitment to delivering the maximum value to the membership by setting a dues rate that is reflective of the discipline environment on rail carriers throughout North America.

If you have previously considered increasing your daily benefit level, I encourage you to do so prior to January 1, 2023, to take advantage of the enhancement of days of benefit eligibility. See page two for additional details.

The officers and accounting department have begun preparations for the annual audit. The BR&CF has engaged the accounting firm of Boyer & Ritter to perform the audit in accordance with Article XXVII, Sec. 5, of the BR&CF Constitution. The audited Statement of Assets, Liabilities, and Fund Balances will be reported in the Winter 2023 issue of the newsletter.

I am pleased to report that the Fund's general and administrative (G&A) expenses of fiscal year 2022 were less than the G&A expenses of fiscal year 2021. This marks the sixth consecutive year that G&A expenses have been reduced. Despite annual inflation and the persistent escalation of the cost of health care insurance, G&A expenses of fiscal year 2022 are nearly equal to the Fund's G&A expenses of fiscal year 2003.

Members with college-bound high school seniors or children in college under 27 years of age are encouraged to have them visit www.brcf.org to submit a scholarship application. Scholarship awards are an added benefit of your BR&CF membership.

In closing, and on behalf of the officers, directors, and staff, I would like to take this opportunity to wish you and yours a wonderful holiday season and a happy and prosperous new year.



J. E. Taylor
International President

THINKING ABOUT INCREASING YOUR DAILY BENEFIT LEVEL? TIME IS RUNNING OUT!



Have you considered increasing your daily benefit level? If so, there has never been a better time. Increases effective on or before January 1, 2023, will receive 365 days of benefit eligibility. The traditional graduated rate of days of benefit eligibility will be applied for increases that are effective after January 1, 2023. Please visit www.brcf.org, log in to your account, and select Increase Daily Benefit Level.

NEW DUES RATE EFFECTIVE JULY 1, 2022

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	\$44.63	\$52.50	\$65.63	\$78.75	\$87.94	\$96.25	\$110.25
SMART-TD (DIPP)	\$75.00	\$90.00	\$112.50	\$135.00	\$150.00	\$165.00	\$187.50

MONTHLY DUES COMPARISON

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

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 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 Referral Program for additional information.



- ... the BR&CF is not an insurance company?**
- ... the BR&CF is a not-for-profit fraternal organization?**
- ... electronically submitting an application for “Held Out of Service” benefits is quick and easy?**
- ... the average processing time of an application for “Held Out of Service” benefits is less than one hour?**
 - ... the BR&CF’s direct debit/deposit plan allows for same-day deposit of “HOS” benefits?**
 - ... the BR&CF provides “HOS” benefits ranging from one day up to and including dismissal?**
 - ... the BR&CF is the only Job Income Protection provider that pays benefits for dismemberment?**
 - ... a \$50,000 Accidental Death & Dismemberment Benefit is a benefit of membership?**
 - ... a “Retirement” benefit based on years of membership is a benefit of membership?**
- ... the BR&CF awards twenty (20) scholarships annually of \$2,500 each as a benefit of membership?**
 - ... the BR&CF does not employ a traditional sales force?**
 - ... you can earn a referral fee of \$250 if you refer a coworker to the BR&CF?**
- ... the BR&CF Board of Directors has seven members with approximately two hundred (200) years of railroad experience, three of whom actively manage the day-to-day operation of the Fund?**

MANAGING YOUR MEMBERSHIP HAS NEVER BEEN EASIER!

The officers and directors of the BR&CF are railroaders who understand the 24/7/365 demands of working in the railroad industry. That’s why so much effort continues to be made to allow the membership to conduct their business whenever and wherever it is convenient to them. Our web site, www.brcf.org, is fully stocked with tools that allow you to accomplish a wide variety of tasks, including:

- Applying for “Held Out of Service” benefits
- Applying for a complete relief of dues
- Submitting a Direct Debit/Deposit authorization
- Submitting an AD&D beneficiary designation
- Canceling membership
- Decrease daily benefit level
- Applying for “Retirement” benefits
- Requesting referral brochures

An increasing number of features at the web site will require logging in as programming enhancements continue. A log-in will enable a faster, more intuitive, and accurate user interface that will result in better service to the membership. Functions that require a log in today include:

- Application for daily benefit level increase
- Reinstatement of membership
- Reactivation from inactive status
- Canadian “Held Out of Service” application

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

January 16, 2023 - Board of Directors Meeting
January 16, 2023 - Nomination Petitions Due

Office Closed

November 24 & 25, 2022 - Thanksgiving
December 23 & 26, 2022 - Christmas
December 30, 2022 - New Year's Eve
January 2, 2023 - New Year's 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

