Brotherhood's Relief & Compensation Fund

THE HIGHBALL

Fall 2026



2027 LUTHER G. SMITH SCHOLARSHIP PROGRAM

The scholarship application is now available online by visiting www.brcf.org. Over the years, this program has assisted hundreds of children of BR&CF members with the rising costs of higher education. This program is available to children, including step and adopted children, of BR&CF members who are "In Good and Regular Standing."

We encourage all eligible members to take advantage of this valuable opportunity and invite their children to apply. The BR&CF is proud to recognize the hard work, dedication, and accomplishments of these young men and women as they pursue their academic and professional aspirations.

20 SCHOLARSHIPS OF $2,500.00 EACH WILL BE AWARDED

A MESSAGE FROM YOUR PRESIDENT

As we approach the conclusion of another year, I want to express my sincere appreciation to our members throughout the United States and Canada for their continued confidence and support of the Brotherhood's Relief & Compensation Fund.

Our continued success would not be possible without the loyalty of our members and the dedication of those who encourage their coworkers to join. I ask each of you to continue sharing the value of BR&CF membership with your fellow coworkers. A simple referral can earn you **$300** while helping a coworker obtain valuable income protection. Please click HERE to learn more about the BR&CF Referral Program.

Unfortunately, aggressive disciplinary practices throughout the railroad industry continue to present significant challenges for our membership. During fiscal year 2026, the Fund paid approximately $4 million more in benefits than it received in dues revenue. While these extraordinary benefit payments prevented us from issuing a dues refund this year, they demonstrate the tremendous value of BR&CF membership and our commitment to standing behind members when they need us most.

As the holiday season approaches, I am especially mindful of the many members who will spend the holidays away from their loved ones, working long hours and making personal sacrifices to keep our nation's railroads operating. Your dedication and sacrifice do not go unnoticed, and you have my sincere respect and appreciation.



On behalf of the entire BR&CF leadership team, I wish you and your loved ones a very **Merry Christmas, a joyous holiday season, and a happy, healthy, and prosperous New Year.**

J. E. Taylor

International President



Aggressive disciplinary practices continue to be a serious concern for railroad employees across North America. The BR&CF is witnessing firsthand the financial impact of these practices, as benefit payments to members exceed the dues income collected from members at several major railroads.

The Fund concluded fiscal year 2026 on September 30, 2026, and for every $1.00 received in dues during the fiscal year, the BR&CF paid approximately $1.12 to BNSF members, $1.20 to CSX members, $1.04 to Canadian National (U.S. operations) members, $1.66 to Canadian Pacific members, $1.06 to Norfolk Southern members, and an extraordinary $2.17 to Union Pacific members. These figures illustrate the significant financial consequences of aggressive disciplinary practices and the increasingly challenging environment facing our membership.

Adding to these concerns is Norfolk Southern's recent revision and reorganization of its operating rules. While railroads routinely update operating rules, changes to established procedures can create additional challenges for our members, who must adapt to new requirements while performing their daily responsibilities. We are particularly concerned that these revisions will lead to an increase in disciplinary investigations, potentially resulting in additional suspensions and dismissals as our members adjust to the rules. The BR&CF will closely monitor the impact of these changes on our members working at Norfolk Southern.

Despite these challenges, the BR&CF remains financially strong and committed to its longstanding mission of providing meaningful protection to its members. Our Fund exists for precisely these circumstances; to stand behind railroad employees when disciplinary action results in lost wages. While benefit payments exceeding dues income at multiple railroads present financial challenges, they also demonstrate the tremendous value of BR&CF membership.

The BR&CF is well positioned to continue meeting its obligations to the membership as a result of prudent financial management, disciplined investment practices, and the maintenance of a substantial reserve fund.

EXCESSIVE DISCIPLINE NEGATES REFUND

In 2024 the Brotherhood's Relief & Compensation Fund board of directors adopted a resolution requiring excess dues revenue to be returned directly to the membership. We were pleased to issue refunds in both 2024 and 2025, placing money back into the pockets of the members who support our Brotherhood.

Unfortunately, the continued rise in railroad discipline has had a significant financial impact on the Fund. During fiscal year 2026, benefit payments to our members exceeded dues revenue by approximately $4 million. As a result, there will be no refund issued for fiscal year 2026. While we recognize this is disappointing, it also demonstrates the substantial financial assistance the Brotherhood provided to members who faced suspensions and dismissals throughout the year.

Despite benefit payments exceeding dues revenue by approximately $4 million, the Fund's investment portfolio continued to grow in value during fiscal year 2026. This is an encouraging reflection of the Fund's financial strength and prudent investment management. Our ability to provide substantial financial assistance to members while maintaining a growing investment portfolio reinforces the long-term stability of the Brotherhood and our ability to meet the needs of our membership in the years ahead.

Our commitment to the membership remains unchanged. We firmly believe that dues revenue should benefit our members, whether through the payment of benefits or the return of excess dues. Although excessive discipline has prevented a refund this year, we remain committed to returning excess dues revenue to our membership whenever financial conditions permit.

BERNARD "BERNIE" PLANT RECOGNIZED



Bernard "Bernie" Plant was recognized for his dedicated service on the BR&CF board of directors, where he has served since 2017. Bernie recently retired from the railway following 38 years of service.

Throughout his tenure on the board, Bernie has demonstrated a steadfast commitment to the members of the Brotherhood. His leadership, sound judgment, and dedication have played an important role in advancing the mission of the Fund. Bernie has earned the respect and friendship of his fellow board members through his integrity, genuine concern for others, and unwavering commitment to the principles of Brotherhood. Bernie's infectious laughter and "free spirit" often bring humor and warmth to any occasion. Bernie has a wonderful way of reminding those around him that, even when work is serious, there is always room for laughter.

After nearly four decades of service to the railroad industry, Bernie has certainly earned the opportunity to enjoy the next chapter of his life. While his experience, wisdom, and friendship will be greatly missed around the boardroom table, his contributions to the Brotherhood will leave a lasting legacy. The officers and members of the board of directors extend their heartfelt gratitude to Bernie for his years of dedicated service. We wish him and his family many years of good health, happiness, and well-deserved enjoyment in retirement. **Thank you, Bernie, for your friendship and your years of service to the Brotherhood.**

MICHAEL MCCRORY II RECOGNIZED



The Brotherhood's Relief & Compensation Fund proudly recognized Director Michael McCrory for ten years of dedicated service on the board of directors. Throughout his tenure, Brother McCrory has demonstrated sound judgment and a steadfast commitment to the Brotherhood and its membership. His leadership, experience, and thoughtful contributions have played an important role in the continued strength, stability, and success of the Fund.

Beyond his service as a director, Mike's friendship and genuine concern for others have earned him the respect and admiration of his fellow directors and officers. His professionalism and commitment have made him a valued member of the BR&CF family. The officers and members of the board of directors extend their sincere appreciation to Brother McCrory for his ten years of distinguished service and meaningful contributions to the Brotherhood. We are equally grateful for the friendships and lasting relationships developed throughout his tenure.

ANNUAL MEETING OF THE MEMBERS



The Brotherhood's Relief & Compensation Fund (BR&CF) held its 2026 Annual Meeting of the Members on October 22, 2026, at its principal office in Mechanicsburg, Pennsylvania, in accordance with the provisions of Article XV of the BR&CF Constitution. The board of directors was pleased to welcome members from across the United States and Canada.

During the meeting, the officers delivered presentations addressing membership development, the current disciplinary environment throughout the railroad industry, member services, revenue and benefit expenditures, general and administrative expenses, and investment portfolio management. These presentations provided those in attendance with valuable insight into the Fund's financial strength, operational performance, and ongoing efforts to protect and enhance the benefits available to the membership.



Greg Vaughan

Two positions on the board of directors stood for election. Lonnie Swigert was elected to a five-year term as assistant international secretary-treasurer, and Brother Greg Vaughan was elected to a five-year term as director. Lonnie is a locomotive engineer for the Wheeling & Lake Erie Railway, while Greg is a locomotive engineer for Alstom, based in Toronto, Ontario.

The members of the BR&CF board of directors congratulate Brothers Swigert and Vaughan and look forward to their contributions to the advancement of the Fund. We extend our sincere appreciation to the members who attended the meeting.



Lonnie Swigert

TRANSPORTATION

BENEFIT LEVEL	$100	$200	$300
BR&CF	**$27.50**	**$55.00**	**$82.50**
LECMPA	$43.75	$87.50	$131.25
SMART-TD	$32.00 - *$50.00	$64.00 - *$100.00	$96.00 - *$150.00
*Click HERE for details regarding dues rates and days of eligibility changes effective January 1, 2027			

MAINTENANCE & SHOP CRAFTS

BENEFIT LEVEL	$100	$200	$300
BR&CF	**$20.00**	**$40.00**	**$60.00**
LECMPA	$32.27	$64.54	$119.00



"The Numbers"

Discipline Assessed	Monthly Dues	Daily Benefit Level	Benefits Received	Equivalent Years of Dues
30 Days	**$82.50**	**$300**	**$9,000**	**9**
180 Days	**$82.50**	**$300**	**$54,000**	**54**
Dismissal	**$82.50**	**$300**	**$109,500**	**110**

The benefits received for a single 30-day suspension are the equivalent of nine (9) years of dues payments. If dismissed, a member receiving 365 days of "Held Out of Service" benefits is the equivalent of one-hundred and ten (110) years of dues payments. That's a great return on investment!

FUN FACT "110 to 1"

In other words, it takes 110 members at the same benefit level to pay a single member who is serving a 30-day suspension.

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 19, 2027 – Board of Directors Meeting
March 1, 2027 – Scholarship Receipt Deadline

Office Closed

November 26-27, 2026 – Thanksgiving
December 24-25, 2026 – Christmas
December 31, 2026 – New Years Eve
January 1, 2027 – New Years Day
February 15, 2027 – President'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