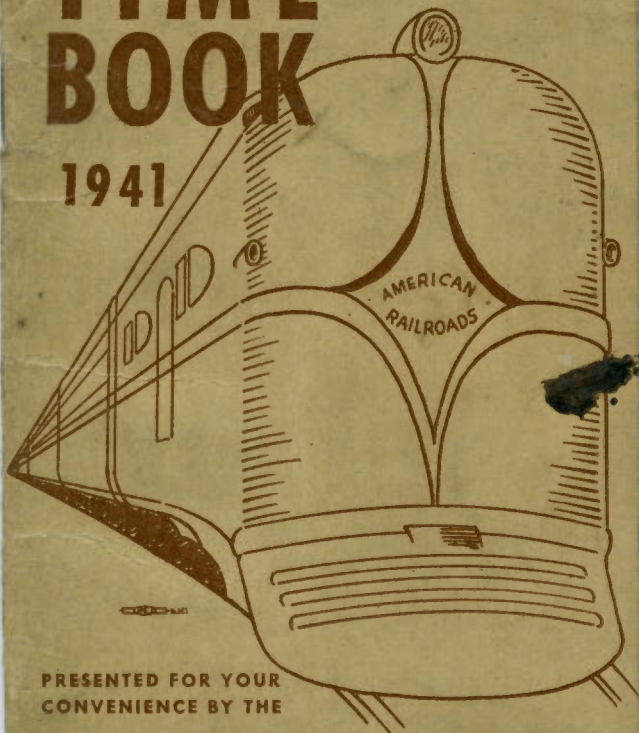




TIME BOOK

1941



PRESENTED FOR YOUR
CONVENIENCE BY THE

Benefit Association of Railway Employees
Home Office 901 MONTROSE AVE., CHICAGO, ILL.

FOR 28 YEARS "The Railroad Man's Association"

1941

	S	M	T	W	T	F	S		S	M	T	W	T	F	S	
JAN.	...	...	...	1	2	3	4		JULY	...	...	1	2	3	4	5
	5	6	7	8	9	10	11			6	7	8	9	10	11	12
	12	13	14	15	16	17	18			13	14	15	16	17	18	19
	19	20	21	22	23	24	25			20	21	22	23	24	25	26
	26	27	28	29	30	31	...			27	28	29	30	31	...	...
FEB.	...	...	...	...	...	...	1		AUG.	...	...	...	...	1	2	
	2	3	4	5	6	7	8			3	4	5	6	7	8	9
	9	10	11	12	13	14	15			10	11	12	13	14	15	16
	16	17	18	19	20	21	22			17	18	19	20	21	22	23
	23	24	25	26	27	28	...			24	25	26	27	28	29	30
MAR.	...	...	...	...	...	...	1		SEP.	...	...	...	...	...	...	...
	2	3	4	5	6	7	8			1	2	3	4	5	6	
	9	10	11	12	13	14	15			7	8	9	10	11	12	13
	16	17	18	19	20	21	22			14	15	16	17	18	19	20
	23	24	25	26	27	28	29			21	22	23	24	25	26	27
	30	31	...	...	...	...	...			28	29	30	...	...	...	...
APR.	...	...	1	2	3	4	5		OCT.	...	...	...	1	2	3	4
	6	7	8	9	10	11	12			5	6	7	8	9	10	11
	13	14	15	16	17	18	19			12	13	14	15	16	17	18
	20	21	22	23	24	25	26			19	20	21	22	23	24	25
	27	28	29	30	...	...	...			26	27	28	29	30	31	...
MAY	...	...	...	...	1	2	3		NOV.	...	...	...	...	...	...	1
	4	5	6	7	8	9	10			2	3	4	5	6	7	8
	11	12	13	14	15	16	17			9	10	11	12	13	14	15
	18	19	20	21	22	23	24			16	17	18	19	20	21	22
	25	26	27	28	29	30	31			23	24	25	26	27	28	29
	...	...	...	...	...	...	...			30	...	...	...	...	...	...
JUNE	1	2	3	4	5	6	7		DEC.	...	...	...	...	...	...	...
	8	9	10	11	12	13	14			7	8	9	10	11	12	13
	15	16	17	18	19	20	21			14	15	16	17	18	19	20
	22	23	24	25	26	27	28			21	22	23	24	25	26	27
	29	30	...	...	...	...	...			28	29	30	31	...	...	...

HELP YOUR FELLOW WORKER

Your friend and fellow worker is just like yourself. He needs protection just as badly as you do and like you he wants to get the most and best for his money. He needs protection that is more than just insurance.



HE NEEDS B.A.R.E. PROTECTION

You can tell that friend or fellow worker where to get that best protection by boosting the B.A.R.E. Tell him about your Association then have him fill in the blank on the other side and mail it at once to the Home Office. You will be doing him a favor.



**Benefit Association of Railway Employees
Sirs and Brothers:**

**Kindly send me full information about the B. A. R. E.
plan of Health and Accident Income Insurance.**

Name _____ Phone No. _____
Street, P. O. or R. D. Number _____
City or Town _____ State _____
Occupation _____
Where Employed _____ Name of Foreman _____
Road Employed by _____
Date of Birth _____ Age at nearest birthday _____
Recommended by _____

Tear off and mail to the
**BENEFIT ASSOCIATION OF
RAILWAY EMPLOYEES**
P. O. Box 790, Chicago, Ill.

B. A. R. E.

PILLARS OF STRENGTH

* * *

We have today 180,000 members in good standing—the largest enrollment the Association has ever had.

* * *

The B.A.R.E. has \$2.22 in assets for every \$1.00 of liability which makes us the strongest financially in our field and a guarantee to every member that we are not only WILLING but we are ABLE to pay claims promptly.

* * *

We have set aside a Special Reserve Fund to pay claims to our disabled members 60 years and older which shows quite plainly that our heart is in the right place. What old line health and accident company treats its old age policyholders that way?

* * *

Our members pay a stated premium each month and that is all—there are absolutely no assessments of any kind.

* * *

You can carry your B.A.R.E. policy with you should you leave railroad service to work elsewhere or go into army service under the terms of the Burke-Wadsworth Selective Service Act—and without any reduction in the extra benefits your policy may have accumulated.

* * *

"We Pay Every Just Claim Today"

The B. A. R. E. ever since it started in business in 1913 has paid every just claim within 24 hours.

IDENTIFICATION

(WRITE WITH PEN AND INK)

Name

Street

City..... State.....

Employed by.....

Occupation.....

Age..... Height..... Weight.....

B. A. R. E. Policy No.....

Watch—Make..... No.....

Automobile—Make.....

Engine No..... License.....

In case of accident or illness please notify

Name.....

Address.....

*Also please notify the Benefit Association of
Railway Employees, Box 790, Chicago, Illinois*

The B. A. R. E. has more railroad men under individual health and accident protection than any other organization.

\$29,000,000.00

**BENEFITS PAID TO MEMBERS
AND THEIR FAMILIES SINCE 1913**

**THE
HEAVIEST
LOAD
A DISABLED
EMPLOYEE
HAS TO CARRY
IS AN EMPTY
PAY ENVELOPE**

**THE B.A.R.E. HAS NEVER DROPPED
A MEMBER BECAUSE OF OLD AGE
AND NOT AFTER THEY ARE PENSIONED.**

Month of March 1945

Semi-monthly totals can be entered on page following these time sheets.

Date	Eng. No.	Train No.	Called For	Time Left	Station	Time Arrived	Time Relieved
17		112					
18		111					
19		112					
20		111					
21	801	6					
22	888	21		20			
23	832	6					
24	831	21		15			
25	825	6					
26	808	21					
27	832	7-8					
28	801	21					
29	832	6					
30	804	7-21					
31	9337	8-8					

Station	Miles	Overtime		Allowed		Name	Amount
		Hrs.	Min.	Hrs.	Min.		
						Preston	
						Mengel	
						Mengel	
						Mengel	
						Volker	

Month of Apr 1st

1945

Semi-monthly totals can be entered on page following these time sheets.

Date	Eng. No.	Train No.	Called For	Time Left	Station	Time Arrived	Time Relieved
2	823	22	328	15			
3	832	1-21	315				
4	820	6	233	9			
5	807	1-21	348	9			
6	823	6		1			
7	821	1-21		3			
8	842	6		10			
9	822	21		10			
10	816	6					
11	826	1-21					
12	840	6					
13	816	1-21		12			
13	8242		900	930	10 ⁵⁵	345	420
14			Head			2	
15	5053	XW	6 ⁴⁵	8 ¹⁵	7 ⁵⁵	12 ¹⁵	12 ⁵⁰
15	51	102	11 ²⁴	11 ⁵⁴			

Station	Miles	Overtime		Allowed		Name	Amount
		Hrs.	Min.	Hrs.	Min.		
						Wolke	
						Mengel	
						Mengel	
						Mengel	
						Mengel	
						Mengel	
						Mengel	
						Mengel	
						Mengel	
						Shaw	
						Shaw	
						Prunorum	

Month of *Apr Last Half* 19 *45*

Semi-monthly totals can be entered on page following these time sheets.

Date	Eng. No.	Train No.	Called For	Time Left	Station	Time Arrived	Time Relieved
16	H/23	101	OT				
17			Dead Head		on no 6		
18	H/23	101	6 ⁰⁰	6 ¹⁵			
19		102					
20			Dead Head		on 5		
21	H/23	102					
22	H/23	103					
23			Dead Head		no 6		
24	H/23	101	OT				
24	5046	EXE	B40	3 ⁴⁵	5 ³⁰	9 ²⁰	10 ⁰⁰
25	5062	EXW	11 ⁴⁵	1 ³⁰		3 ⁰⁰	6 ⁰⁰
26	4461	EX					
27	4461	EX					
28	4461	EX					
29	2829	EX					
30	4461	EX					

Station	Miles	Overtime		Allowed		Name	Amount
		Hrs.	Min.	Hrs.	Min.		
						Rasmussen	
						Rasmussen	
						Raso	
						Raso	
						Raso	
	146					More	
	143						
						R J Elrod	

Month of May first half 1915

Semi-monthly totals can be entered on page following these time sheets.

Date	Eng. No.	Train No.	Called For	Time Left	Station	Time Arrived	Time Relieved
1	4441						
2	4441						
3	4441						
4	7138	S	9:30	12:05	Dead Head		
5	7052	W	12:31	1:30		9:00	10:00
6	5314	E	9:00	11:05		4:00	4:40
7	5050	W	2:00	3:35		9:35	10:00
8	5630	S	2:00	3:00		8:30	8:30
8	2213	W	8:00	9:15		2:15	2:55
9	D	road			Dead Head		
10	5047	W	2:35	8:05		11:40	12:55
12	5084	E	9:45	11:00		4:00	5:00
13	5059	W	1:15	2:30		8:45	9:25
14	5075	E	12:15	2:05		7:55	8:05
14	5069	W	5:00	7:30		12:05	1:00
16							

Station	Miles	Overtime		Allowed		Name	Amount
		Hrs.	Min.	Hrs.	Min.		
						R J Cleber	
						H W Carno	
	137					Drake	
	149					Setty	
	144						
	147						
	141						
	140						
	147					Car	
						J E Fodd	
	146						
	148					E C Hababosch	
						E M Campbell	

Month of

May Last

19

1915

Semi-monthly totals can be entered on page following these time sheets.

Date	Eng. No.	Train No.	Called For	Time Left	Station	Time Arrived	Time Relieved	Overtime		Allowed		Name	Amount
								Hrs.	Min.	Hrs.	Min.		
16	5075	ENR	9:45	11:44	D Head		8:30						
16	5065	ENR	11:35	6:05			10:00						
17	2303	Traverse	11:30		Keplatt								
19	5141	ENR	3:00	5:00			8:30						
19	5033	ENR	11:45	12:50			7:30						
20	2302	ENR	1:00	12:30			11:30						
21	2486	ENR	11:30				11:40						
23	5047	ENR	11:15	12:45			1:45						
24	5043	ENR	7:30	9:00			12:30						
24		102	OT										
25		103	OT										
26		104	OT										
27		101	OT										
27	5063	ENR	8:15	10:20			3:20						
28	5045	ENR	2:45	4:05			10:00						
30	1-15	102	OT										

Station	Miles	Overtime		Allowed		Name	Amount
		Hrs.	Min.	Hrs.	Min.		
140						E M Renshel	
166						EW Chapman	
124						Juma	
127							
144							
142						EW Chapman	
146							
145							
155	400					Ray Magerum	
146						E J Wang	
164						Ray	

Month of June /

1945

Semi-monthly totals can be entered on page following these time sheets.

Date	Eng. No.	Train No.	Called For	Time Left	Station	Time Arrived	Time Relieved	Overtime		Allowed		Name	Amount
								Hrs.	Min.	Hrs.	Min.		
1	852	103	OT										
2	8M1-2	2	OT										
3	22456	103	OT										
4	2269	EXB	12 ³⁰	9 ³⁰		6 ³⁰	6 ⁴⁵						
4	9054	EXW	5 ³⁰	6 ⁴⁵	# 10 56	11 ³⁰	12 ³⁰						
6	2256	EXB	11 ³⁰	12 ³⁰		4 ³⁰	11 ⁵⁵						
7	2212	EXN	6a	7a		11 ³⁰	12 ³⁰						
8	2259	EXB	9 ³⁰	11 ¹⁰	# 10 05	3 ³⁰	3 ⁵⁰						
9	9050	EXW	3 ³⁰	5 ³⁰		11 ⁴⁵	12 ²⁰						
10	2292	EXB	3a	5 ⁵⁵		9 ¹⁰	9 ⁵⁰						
10	2317	EXW	10 ³⁰	11 ⁴⁵		4 ¹⁰	5 ¹⁰						
12	5042	EXB	12 ⁴⁵	2 ³⁰		5 ⁵⁰	6 ³⁰						
12	2062	EXW	7 ⁴⁵	5 ¹⁵		9 ⁴⁰	10 ¹⁰						
14	2316	EXB	12 ³⁰	2 ³⁰		5 ³⁵	7 ¹¹						
14	5084	EXW	5 ⁰⁰	6 ³⁰		10 ⁰⁰	11 ⁸						
15	9051	EXB	9P	11 ⁴⁰		4 ⁴⁰	5 ⁰⁰						

Station	Miles	Overtime		Allowed		Name	Amount
		Hrs.	Min.	Hrs.	Min.		
						Dean	
						Dean	
	140					W.C. Schroeder	
	145						
	140					M.W. Harris	
	146 1/4					W.C. Harris	
	143					W.C. Harris	
	148					W.C. Harris	
	150					W.C. Harris	
	149					C.F. Gardner	
	143					C.F. Gardner	
	145					C.F. Gardner	
	145					Les. F. Williams	
	141					W.L. Grepp	

Date	Eng. No.	Train No.	Called For	Time Left	Station	Time Arrived	Time Relieved
16	5044	Ex W			Sothburg		
	2315	Relief			Daily	9:40	
20	2292	Ex E	4:45	6:20		11a	12:55
20	5043	Ex W	10:10	11:10		3:45	4:40
22	5044	Ex E	9a	10:55		3:30	4:00
23	5049	Ex W	12:30	2:10		10:00	10:55
24	2259	Ex E	3:00	5:00		10:30	10:50
24	2238	Ex W	6:55	7:20		1:30	2:10
25	2213	Ex E	3:30	6:25		10:55	11:10
25	2295	Ex W	7:20	8:10		2:05	2:40
27	305	Wak	7a			8:30	
28	2314	Ex E	10:45	12:05		4:30	5:30
29	5047	Ex W	12:30	2:10		7:20	8:30
30					on 16		
30	2258	237	9:30			12:55	
30					from Kany	9:6	

Station	Miles	Overtime		Allowed		Name	Amount
		Hrs.	Min.	Hrs.	Min.		
144						Can	
						SW Gleason	
146						AO Sivits	
148						Roy Margerum	
141						AO Sivits	
142						JH Drake	
140						W Kaalbu	
203						CH This	
152							
146							
137							
100							
96							

Record of Earnings and Deductions-1941

Month	Period	Earnings	R.R. Retirement	Other Deductions	Net Earnings
Jan.	15	91.01	4.12	13.10	18.75
Jan.	31	128.53	5.63	9.40	18.75
Feb.	14	113.15	5.06	18.80	18.75
Feb.	28	64.28	3.07	6.50	18.75
March	15	12.48	1.06	.30	18.75
March	31	183.22	8.17	41.30	18.75
April	15				
April	30				
May	15				
May	31				
June	15				
June	30				
July	15				
July	31				
Aug.	15				
Aug.	31				
Sept.	15				
Sept.	30				
Oct.	15				
Oct.	31				
Nov.	15				
Nov.	30				
Dec.	15				
Dec.	31				
TOTALS					

MEMORANDUM

You Should Join the B. A. R. E. at once!

73.00
3.00 - 24.90
2.00

Time	Rate	Time	Rate	Time	Rate	Time	Rate
01:00	10.00	01:00	10.00	01:00	10.00	01:00	10.00
02:00	20.00	02:00	20.00	02:00	20.00	02:00	20.00
03:00	30.00	03:00	30.00	03:00	30.00	03:00	30.00
04:00	40.00	04:00	40.00	04:00	40.00	04:00	40.00
05:00	50.00	05:00	50.00	05:00	50.00	05:00	50.00
06:00	60.00	06:00	60.00	06:00	60.00	06:00	60.00
07:00	70.00	07:00	70.00	07:00	70.00	07:00	70.00
08:00	80.00	08:00	80.00	08:00	80.00	08:00	80.00
09:00	90.00	09:00	90.00	09:00	90.00	09:00	90.00
10:00	100.00	10:00	100.00	10:00	100.00	10:00	100.00
11:00	110.00	11:00	110.00	11:00	110.00	11:00	110.00
12:00	120.00	12:00	120.00	12:00	120.00	12:00	120.00
13:00	130.00	13:00	130.00	13:00	130.00	13:00	130.00
14:00	140.00	14:00	140.00	14:00	140.00	14:00	140.00
15:00	150.00	15:00	150.00	15:00	150.00	15:00	150.00
16:00	160.00	16:00	160.00	16:00	160.00	16:00	160.00
17:00	170.00	17:00	170.00	17:00	170.00	17:00	170.00
18:00	180.00	18:00	180.00	18:00	180.00	18:00	180.00
19:00	190.00	19:00	190.00	19:00	190.00	19:00	190.00
20:00	200.00	20:00	200.00	20:00	200.00	20:00	200.00
21:00	210.00	21:00	210.00	21:00	210.00	21:00	210.00
22:00	220.00	22:00	220.00	22:00	220.00	22:00	220.00
23:00	230.00	23:00	230.00	23:00	230.00	23:00	230.00
24:00	240.00	24:00	240.00	24:00	240.00	24:00	240.00
25:00	250.00	25:00	250.00	25:00	250.00	25:00	250.00
26:00	260.00	26:00	260.00	26:00	260.00	26:00	260.00
27:00	270.00	27:00	270.00	27:00	270.00	27:00	270.00
28:00	280.00	28:00	280.00	28:00	280.00	28:00	280.00
29:00	290.00	29:00	290.00	29:00	290.00	29:00	290.00
30:00	300.00	30:00	300.00	30:00	300.00	30:00	300.00
31:00	310.00	31:00	310.00	31:00	310.00	31:00	310.00

TIME COMPUTING TABLE

Table Showing Time and One-half for Overtime
(18¾ Miles Per Hour) Expressed in Miles.

Applicable to Road Freight, Transfer
and Yard Switching Service, from 3
Minutes to 8 Hours Inclusive.

Over-time Miles	Over-time Miles	Over-time Miles	Over-time Miles	Over-time Miles
3	11:39	313:15	614:51	916:27
6	21:42	323:18	624:54	926:30
10	31:46	333:22	634:58	936:34
13	41:49	343:25	645:01	946:37
16	51:52	353:28	655:04	956:40
19	61:55	363:31	665:07	966:43
22	71:58	373:34	675:10	976:46
26	82:02	383:38	685:14	986:50
29	92:05	393:41	695:17	996:53
32	102:08	403:44	705:20	1006:56
35	112:11	413:47	715:23	1016:59
38	122:14	423:50	725:26	1027:02
42	132:18	433:54	735:30	1037:06
45	142:21	443:57	745:33	1047:09
48	152:24	454:00	755:36	1057:12
51	162:27	464:03	765:39	1067:15
54	172:30	474:06	775:42	1077:18
58	182:34	484:10	785:46	1087:22
1:01	192:37	494:13	795:49	1097:25
1:04	202:40	504:16	805:52	1107:28
1:07	212:43	514:19	815:55	1117:31
1:10	222:46	524:22	825:58	1127:34
1:14	232:50	534:	836:02	1137:38
1:17	242:53	544:29	846:05	1147:41
1:20	252:56	554:32	856:08	1157:44
1:23	262:59	564:35	866:11	1167:47
1:26	273:02	574:38	876:14	1177:50
1:30	283:06	584:42	886:18	1187:54
1:33	293:09	594:45	896:21	1197:57
1:36	303:12	604:48	906:24	1208:00

Table Showing Time After Which Over-
time Accrues on Runs 100 Mile to
199 Miles in Length, on Speed
Basis of 12½ Miles Per Hour

Distance Miles	Overtime Accrues After Hours	Distance Miles	Overtime Accrues After Hours	Distance Miles	Overtime Accrues After Hours
100	8:00	134	10:43	168	13:26
101	8:05	135	10:48	169	13:31
102	8:10	136	10:53	170	13:36
103	8:14	137	10:58	171	13:41
104	8:19	138	11:02	172	13:46
105	8:24	139	11:07	173	13:50
106	8:29	140	11:12	174	13:55
107	8:34	141	11:17	175	14:00
108	8:38	142	11:22	176	14:05
109	8:43	143	11:26	177	14:10
110	8:48	144	11:31	178	14:14
111	8:53	145	11:36	179	14:19
112	8:58	146	11:41	180	14:24
113	9:02	147	11:46	181	14:29
114	9:07	148	11:50	182	14:34
115	9:12	149	11:55	183	14:38
116	9:17	150	12:00	184	14:43
117	9:22	151	12:05	185	14:48
118	9:26	152	12:10	186	14:53
119	9:31	153	12:14	187	14:58
120	9:36	154	12:19	188	15:02
121	9:41	155	12:24	189	15:07
122	9:46	156	12:29	190	15:12
123	9:50	157	12:34	191	15:17
124	9:55	158	12:38	192	15:22
125	10:00	159	12:43	193	15:26
126	10:05	160	12:48	194	15:31
127	10:10	161	12:53	195	15:36
128	10:14	162	12:58	196	15:41
129	10:19	163	13:02	197	15:46
130	10:24	164	13:07	198	15:50
131	10:29	165	13:12	199	15:55
132	10:34	166	13:17		
133	10:38	167	13:22		



The Benefit Association of Railway Employees is not a stock company and it is not a labor organization.

It was started in 1913 by railroad workers to furnish their own sick and accident protection at cost.

The B.A.R.E. is managed for the benefit of its members and not for profit.

We have no stockholders to draw dividends.

You get an individual policy which means your monthly cost will never be raised one penny.

Don't be misled and tricked by promises. Performance is what counts with us.

This Association is warm-blooded and sympathetic for it is not in business for profit.

The B.A.R.E. was started to give "rails" more for their money and to give them their benefits without "red tape." We're doing just that—been doing it for 28 years.

Don't be deceived. Old line insurance companies are in business for profit.

The members get the "breaks"—we have nothing to gain by keeping anything from them—all we have belongs to the members.



We have gone through the World War, Flu Epidemic and the Depression and paid every just claim in full and without "red tape."

We do not cancel your membership and throw you out because you have passed the age of 60.

The B.A.R.E. is managed for the benefit of its members and not for profit. Every dollar you put in brings back a dollar's worth of service.

The same day your claim comes in your B.A.R.E. check goes out.

We have more than 300 Welfare Lodges and Clubs looking after disabled members and their families and lending a helping hand to our brothers who are "down."

The B.A.R.E. was started and always has been managed by "rails" who really worked on the railroads. We don't have to "bluff" about being railroad men.

We are a railroad man's organization from start to finish. When you join with us you find yourself among real friends. And you don't have to be very smart to know that you will get better treatment and more for your money.

Keep Your National Office Posted

IF YOU should change your address, occupation or place of employment at any time, fill in the space below and mail to the Home Office **AT ONCE.**

Policy No. _____

Name _____

My address now is _____

My occupation NOW is _____

On the _____
Name of Railway.

Division _____

AT _____

**Tear off and mail to the
 BENEFIT ASSOCIATION OF
 RAILWAY EMPLOYEES
 P. O. Box 790, Chicago, Ill.**

1942

	S	M	T	W	T	F	S		S	M	T	W	T	F	S			
JAN.	...	...	...	...	1	2	3		JULY	...	...	...	1	2	3	4
	4	5	6	7	8	9	10			5	6	7	8	9	10	11		
	11	12	13	14	15	16	17			12	13	14	15	16	17	18		
	18	19	20	21	22	23	24			19	20	21	22	23	24	25		
	25	26	27	28	29	30	31			26	27	28	29	30	31	...		
	...	...	...	...	...	...	...		AUG.	...	...	...	...	...	...	1
FEB.	1	2	3	4	5	6	7			2	3	4	5	6	7	8		
	8	9	10	11	12	13	14			9	10	11	12	13	14	15		
	15	16	17	18	19	20	21			16	17	18	19	20	21	22		
	22	23	24	25	26	27	28			23	24	25	26	27	28	29		
	...	...	...	...	...	...	...			30	31	...	...	...	...	...
MAR.	1	2	3	4	5	6	7		SEP.	...	...	1	2	3	4	5
	8	9	10	11	12	13	14			6	7	8	9	10	11	12		
	15	16	17	18	19	20	21			13	14	15	16	17	18	19		
	22	23	24	25	26	27	28			20	21	22	23	24	25	26		
	29	30	31	...	...	...	...			27	28	29	30	...	...	...
APR.	...	...	...	...	1	2	3	4	OCT.	...	...	...	...	1	2	3
	5	6	7	8	9	10	11			4	5	6	7	8	9	10		
	12	13	14	15	16	17	18			11	12	13	14	15	16	17		
	19	20	21	22	23	24	25			18	19	20	21	22	23	24		
	26	27	28	29	30	...	...			25	26	27	28	29	30	31
MAY	...	...	...	...	...	1	2		NOV.	...	...	...	...	...	...	...
	3	4	5	6	7	8	9			1	2	3	4	5	6	7		
	10	11	12	13	14	15	16			8	9	10	11	12	13	14		
	17	18	19	20	21	22	23			15	16	17	18	19	20	21		
	24	25	26	27	28	29	30			22	23	24	25	26	27	28		
	31	...	...	...	...	...	...			29	30	...	...	...	...	...
JUNE	...	1	2	3	4	5	6		DEC.	1	2	3	4	5
	7	8	9	10	11	12	13			6	7	8	9	10	11	12		
	14	15	16	17	18	19	20			13	14	15	16	17	18	19		
	21	22	23	24	25	26	27			20	21	22	23	24	25	26		
	28	29	30			27	28	29	30	31		



YOUR BEST PROTECTION

180,000 members know B.A.R.E. protection is the best protection money can buy.

It is your best protection too. You need it to protect yourself and your loved ones against loss of income and increased expenses due to disability. Take the advice of fellow "rails". Join the B.A.R.E. now!

Representative

Benefit Association of Railway Employees
Home Office 901 MONTROSE AVE., CHICAGO, ILL.