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(CONTINUED PROM PIRST PAGE)

and have the confidence of their fellows as well as of their roads. Quite aside from its economic value, the Brotherhood appreciated among railroad men an their families because of the pleasas social and fraternal relations it opens to those who avail themselves of its op portunities. And the little word "All" the Brotherhood's full title adds warmt to the welcome it finds wherever it goe among railroad officials. Its membershi is drawn from all grades and branches of the service, steam, electric, street and elevated railroads. Men of all ranks meet and fraternize in its divisions and thus come quickly to better understanding one of the other, each of the others duties and needs. Thus the Brotherhood fulfills a sub

sidiary but highly useful end, strengthening the spirit of "one for all and all for one" that is one of the best working factors of a well-run railroad company The Brotherhood is young but lusty an growing. Its progress is both swift and sure-and that is due to the soundness of its principles, its competent administration and the vitality of its fraternalism Its membership counts up slready confortably into the thousands and it is securely established throughout some the biggest and best railroads in this territory. It is especially strong on the Chicago and Northwestern, whose officials and employees alike are proud of it as an important adjunct to their up-to-date kind of railroading.

The national headquarters is in Chicago and the Brotherhood charter was issued under the laws of Illinois. In this state and in every other where it has applied examination by the insurance departments convinced them fully of its soundness and was followed readily by the necessary authorization to do business. The Brotherhood of All Railway Employees is not a labor, religious, or political organization but a purely health and accident association for rail way men, by railway men, and saving the railway man 40 per cent on his pro-Mr. H. B. Clarke, who is vice president

and general manager of the savings departments of the Hibernian Banking Association, who is held in high esteem by the railway men in general, was requested by the officers of All Railway Emloyees to accept the office of National Treasurer, and to be the Guardian of their Funds. Mr. Clarke gave his conup and presented to the National body, and they were adopted unanimously at the first convention held at Chicago, thereby electing Mr. H. B. Clarke of Highland Park, Ill. National Treasurer of The Brotherhood of All Railway Em-



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