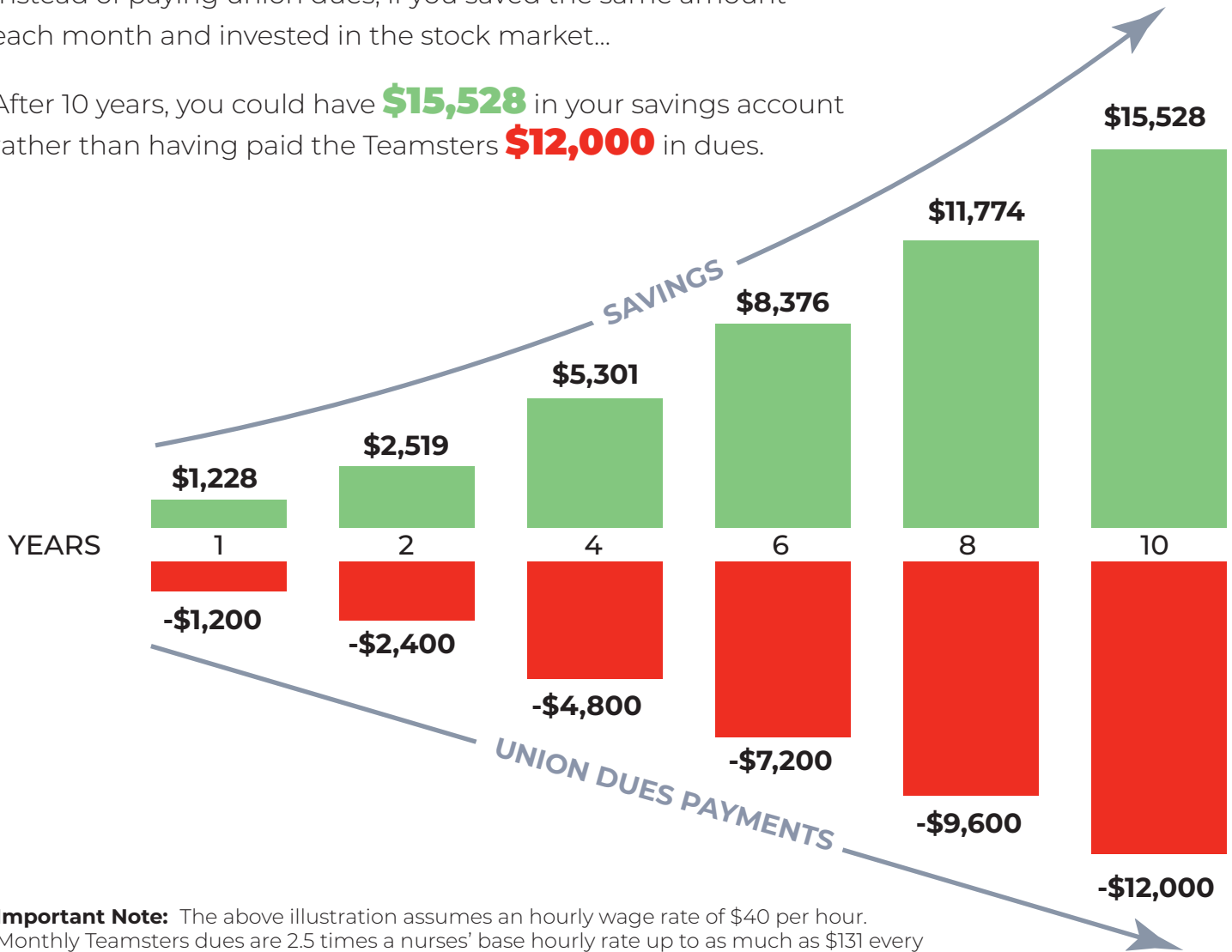


Pay the Teamsters or Invest In Your Future?

Instead of paying union dues, if you saved the same amount each month and invested in the stock market...

After 10 years, you could have **\$15,528** in your savings account rather than having paid the Teamsters **\$12,000** in dues.



Important Note: The above illustration assumes an hourly wage rate of \$40 per hour. Monthly Teamsters dues are 2.5 times a nurses' base hourly rate up to as much as \$131 every month per the union's annual LM-2 report filed with the US. Department of Labor, with the U.S. Department of Labor. This illustration also assumes wage rates and dues remain constant and a conservative 5% rate of return annually. Actual earnings may be higher or lower. This illustration is only a hypothetical example and should not be interpreted as a prediction of actual returns.

It's Your Money. It's Your Choice.

When you have the facts,
the choice is clear.

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