

## First class card

**5.9%**  
Fixed  
No Annual Fee

## Coach rate

Visa® Gold, the most honored card in the world, can be yours with one of the lowest fixed introductory annual percentage rates (APR) available—just 5.9% APR—for your first six billing cycles. After that, you'll still receive a low fixed APR, just 13.99%.

And that's not the only way you'll save—there's no annual fee. And there's no fee to transfer balances from high-interest accounts or

loans. In fact, you can transfer the balances from one or two accounts over the phone when you apply.\* Use your \$5,000 to \$10,000 credit line to pay them off with your low-rate Visa Gold card and you could save hundreds of dollars in interest.

And of course you'll receive all the privileges of a Visa Gold card. So call to apply today for the card that's everywhere you want to be.

**1-800-955-3050**  
(Ask for Source Code 5548)  
24 hours a day. 7 days a week.

\*Subject to certain restrictions and limitations. If your annual household income is less than \$30,000, we'll consider your application for a Visa® Classic card with a credit line of \$1,000 to \$4,000, with the same low fixed rate and no annual fee. Your low fixed introductory APR of 5.9% is applicable until the first day of your billing cycle that includes the seven (7) month anniversary of the opening of your account; a 13.99% fixed APR applies thereafter. A minimum monthly Finance Charge of \$5.50 is payable if any Finance Charge is due. There is a cash advance Finance Charge equal to the greater of 3% of the cash advance or \$5.00 for each cash advance you obtain. Your card will be issued by First USA Bank, Wilmington, Delaware. This offer is available only to applicants who reside in the United States. Cards cannot be issued to applicants residing in the states of Iowa, Wisconsin, Indiana, Minnesota or Tennessee.

Amtrak®



WELCOME ABOARD

### Passenger

#### GOING

Train No. ....  
Date. ....  
Departure Time .....  
Car/Space .....  
Arrival Time .....

Train No. ....  
Date. ....  
Departure Time .....  
Car/Space .....  
Arrival Time .....

#### RETURNING

Train No. ....  
Date. ....  
Departure Time .....  
Car/Space .....  
Arrival Time .....

Train No. ....  
Date. ....  
Departure Time .....  
Car/Space .....  
Arrival Time .....



## TRAVEL INFORMATION

**ALCOHOL** Passengers are not permitted to consume their private stock of alcoholic beverages in a public area. Only sleeping car accommodations for which a passenger has a valid ticket are considered non-public areas.

**AUTO TRAIN** Auto Train travelers should plan to arrive at the station two hours before the scheduled departure time. Automobiles will not be accepted less than one hour before scheduled train departure. Oversized vehicles must have a special reservation and will not be accepted less than two hours before departure.

**BAGGAGE Checked Baggage Service:** At stations and on trains with baggage checking facilities, fare-paying passengers with valid tickets may check, free of charge, up to three pieces not exceeding 50 lbs. each. Baggage in excess of the free allowance (maximum three additional pieces per ticketed passenger) is subject to a surcharge. Sturdy boxes and cartons securely fastened, able to withstand normal handling, not exceeding 50 lbs. may be accepted. Baggage checked less than 30 minutes prior to departure may be delayed. Passenger's name and address must be attached to each piece. Consult agent for list of prohibited items.

**Checked Baggage Service Liability:** Amtrak's liability for checked baggage is limited to \$500 per ticketed passenger. Additional value, up to \$2,500, may be declared and paid for prior to checking baggage. Claims must be submitted within 30 days of travel.

**Carry-On Baggage:** Amtrak trains have limited room for carry-on baggage. Passengers are encouraged to use checked baggage service whenever it is available. For the safety and comfort of everyone on board, passengers should bring no more than two pieces of carry-on baggage per person. Sleeping car passengers may bring additional baggage but only two or three average-size suitcases will comfortably fit in the largest of rooms. Only carry-on baggage of reasonable quantity, size, and weight is permitted. Amtrak disclaims liability for loss or damage to carry-on baggage.

**Baggage to/from Canada:** Checked baggage to or from Canada will only be accepted for carriage on the train on which the passenger is travelling. Customs regulations prevent unaccompanied baggage being handled across the border.

**BOARDING TIMES** Passengers should be at their boarding stations at least 30 minutes prior to departure (Auto Train passengers should arrive at the station two hours prior to departure). If a train should arrive late, every effort is made to depart as soon as possible. In such cases, the amount of time the train remains in the station may be less than shown in this timetable. Since schedules are subject to change, passengers should reconfirm departure times one day before travel, particularly if tickets have been purchased in advance.

**CREDIT CARDS** Amtrak accepts American Express, Carte Blanche, Diners Club, Discover, Japan Credit Bureau (JCB), MasterCard, Visa and Air Travel Card (ATC), at all ticketing locations. These cards (except JCB) are also accepted on board for the purchase of tickets costing \$25 or more. Fares less than \$25 purchased on board must be paid in cash. These cards (except ATC and JCB) are also accepted on board for dining car meals (no minimum).

**FIRST CLASS LOUNGE** Amtrak's Metropolitan Lounges are available in Washington, DC, Philadelphia, New York and Chicago for First Class passengers.

**FOOD SERVICE** Diner and lounge/cafe cars will be open for service consistent with the operational characteristics of individual trains. In most cases, lounge/cafe cars will be open from 6:00 a.m. until midnight; dining cars will be open: breakfast 6:30 a.m. until 10:30 a.m.; lunch 11:30 a.m. until 2:30 p.m.; dinner 4:30 p.m. until 9:00 p.m. Meal service in dining cars is available to passengers who board at their originating station by 10:00 a.m. for breakfast; 2:00 p.m. for lunch; and 8:45 p.m. for dinner.

**LIABILITY** The schedules and services shown in timetables are not guaranteed, are subject to change without notice, and form no part of the contract between Amtrak and a passenger. Amtrak disclaims

liability for inconvenience, expense, or damage resulting from errors in timetables, shortages of equipment, or delayed trains, except that when such a delay causes a passenger to miss a guaranteed connection, Amtrak will provide alternate transportation on Amtrak, another carrier, or overnight hotel accommodations at Amtrak's discretion.

**LOST, STOLEN OR DESTROYED TICKETS** Amtrak disclaims liability for lost, stolen or destroyed tickets. Refunds will not be authorized.

**LUGGAGE CARTS** Many stations have free luggage carts. However, at some major stations luggage carts are available for \$1.00 in the cart vending machine and \$2.50 is refunded upon return of the cart to a vending machine.

**MEDICATION** Passengers requiring medication en route must carry it with them. Do not put medication in checked baggage or leave it in your car on Auto Train.

**OVERNIGHT TRAVEL** On overnight trains, sleeping car passengers are provided with all necessary bedding for the journey. Coach passengers may want to bring a blanket and pillow for added comfort.

**PERSONAL CHECKS/MONEY ORDERS** Amtrak does not accept personal checks in California, except from customers age 62 or older. In all other states, Amtrak accepts personal checks of \$25.00 or more from customers who provide a valid photo identification and one of the credit cards noted under section entitled "CREDIT CARDS." Checks must be for the amount of purchase only, and contain a current address (P.O. Box addresses and mailing service addresses not acceptable) and pre-printed name. To obtain a refund at a station on tickets purchased by check, please provide a copy of both sides of the cancelled check. Tickets purchased with money orders will not be refunded until 21 days from the date purchased. Consult Amtrak for details about acceptable money orders.

**PETS** Certified guide or service animals accompanying passengers with disabilities are the only animals permitted on Amtrak trains. Documentation is required.

**RADIOS** To maintain a pleasant atmosphere for all passengers, Amtrak requires that earphones be used when listening to radios, tape players, etc., and that the volume be kept low.

**REDCAP SERVICE** Baggage assistance is provided free of charge by Redcaps at many major stations. All baggage handled by Redcaps is protected by a claim check. Amtrak recommends that passengers accept assistance only from a uniformed Redcap and that they demand claim checks for each piece. Items handled by Redcaps are not checked baggage and passengers are responsible for them once loaded onto trains. Maximum liability is \$50 per bag.

**SMOKING** Smoking is no longer permitted on most Amtrak trains, including all non-overnight trains. In addition, some overnight trains are non-smoking. Consult timetable for applicable trains. On the remaining long distance overnight trains, smoking is permitted in the lounge during certain hours.

**SPECIAL ASSISTANCE** Mobility impaired, elderly and other passengers needing special seating or special assistance, such as a wheelchair, special food service (72 hours advance notice needed), or baggage assistance, must call Amtrak at 1-800-USA-RAIL as much in advance of travel as possible. This applies to unreserved as well as reserved trains.

**1-800-USA-RAIL • 1-800-872-7245**  
or your travel agent

Amtrak makes every effort to run trains on time. As in all transportation systems, delays sometimes occur. If you are being met at your destination, or are boarding at an intermediate point, we suggest calling the above number to determine if the train is running on schedule.

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with Amtrak®!

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to get your FREE  
Amtrak Travel Planner.



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Lawrence Auriana and Hans Ulsch, Portfolio co-managers with over 60 years of combined Wall Street experience



\* Morningstar ratings are subject to change every month and are calculated from the funds' three- and five-year average annual returns with appropriate sales charge adjustments and a risk factor that reflects performance relative to three-month Treasury bill monthly returns. The percent of the funds in an investment category receive five stars.  
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(Out of 3,206 equity funds as of 9/30/95)

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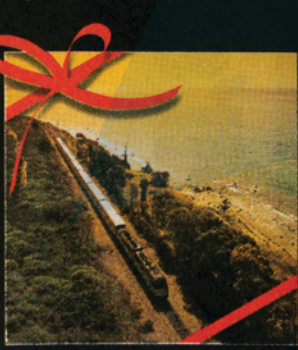
*Mutual Funds Magazine, April '95*

**"Tough Guys Finish FIRST"**

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## Amtrak's "All Aboard" Gift Certificates!



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that's right on  
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