



BEHIND THE SCENES

WINTER 2008/2009

VOLUME 3 ISSUE 4



How You Can Reach Us

At the Funds Office, we welcome your questions or requests for information.

DROP IN. We're located on the third floor at 417 Fifth Avenue, between 37th and 38th Streets.

CALL US. In New York, the number is 212-580-9092. The toll-free number is 1-800-456-FUND (3863).

SEND US A FAX.

Our main fax number	212-787-3607
Benefits	212-730-7706
Contracts & Contributions	212-792-8322
Finance	212-792-8321
Pension	212-792-8323
Executive Director	212-792-8320

EMAIL US via our Web site (www.iatsenbf.org).

Please note that the Funds Office will be closed in observance of the following holidays:

Christmas Day	Thursday, December 25
New Year's Day	Thursday, January 1
Martin Luther King Day	Monday, January 19
Presidents' Day	Monday, February 16

FROM THE EXECUTIVE DIRECTOR

With the approaching close of another year comes another Annual Enrollment for H&W Plan C participants. If you have not yet received your Year-End Quarterly CAPP Statement and Payment/Election Form, please contact us at the Fund Office. Except for certain special situations, Annual Enrollment is the only time during the year when you can change to any of the available options: Plan C-1, Plan C-2, Plan C-3 or Other Coverage. Take the time to decide which is best for you (and your family). To help your evaluation, we've included highlights and costs for each option on page 2.

In this issue, you'll also find important annual health and retirement reminders. As in years past, we've incorporated some of the legal notices we're required to send to participants (such as the summary annual reports on pages 6 and 7).

In 2008, we continued our efforts to better serve our participants—putting the finishing touches on our participant call center and expanding our Web site capabilities (details below). As always, if you have any suggestions for improvement, please let us know.

Happy holidays to you and your family from all of us at the Funds Office.



Anne J. Zeisler



One-Stop Benefits Shop

We're pleased to report that our new participant call center is fully operational as your one-stop resource for benefits. Whether your question is about health coverage, retirement, work history or employer contributions, one phone call will get you the answer you need. You may also contact the participant call center to change your address, update your beneficiary designations and request that forms or applications be mailed to you. To reach the participant call center, call **1-800-456-FUND from 9 a.m. to 5 p.m. ET.**

Be reminded that our Web site is updated regularly and serves as another valuable benefits resource. We post important messages to participants, mailings, plan documents, frequently asked questions, administrative forms and more. Simply log on to www.iatsenbf.org.

It's a Wrap

Each spring, we review all CAPP accounts. While it's not quite that time yet, remember that if there's been no activity in your account over the prior two calendar years, it is closed. Any remaining balance in your account is forfeited.



Annual Enrollment Is Back

By now you should have received your 2009 enrollment materials. If you haven't, contact the Fund Office immediately. Now is your opportunity to change your level of coverage for 2009. All payments and/or changes for January must be received by the Fund Office no later than December 15, 2008. If you're changing your coverage, be sure to include any required documentation, such as a marriage or birth certificate. And, if you're covering an overage child who is in school, don't forget to send the required proof of student status.

Still Undecided?

You have four coverage options as a Plan C participant: Plan C-1, C-2, C-3 or Other Coverage. Now is the time to think about what 2009 may have in store for you and your family in terms of medical expenses, and consider which plan best meets your needs. Here are some things to consider:

- **Plan C-1** pays the highest level of benefits and, in turn, has the highest quarterly CAPP charges. Plan C-1 is a PPO, or preferred provider organization, which allows you to go in or out of network for your care. This Plan has no annual deductible for in-network services.
- **Plan C-2** is also a PPO and is similar to Plan C-1, with no annual deductible for in-network services. This Plan has lower quarterly CAPP charges than Plan C-1, but higher copays and coinsurance (so you will likely pay more out of pocket when you receive care).

- **Plan C-3** is an EPO, or exclusive provider organization, which pays benefits only for care or treatment provided by a network provider (except for emergencies). This Plan has the lowest quarterly CAPP charges, but a \$1,000 annual deductible for in-network services.
- **Other Coverage:** As an OC participant, you can use the money in your CAPP account to pay premiums for qualified medical coverage not provided by the Fund and eligible unreimbursed medical expenses. For more information on OC participation, see page 3.

These are just some issues to consider before choosing your 2009 coverage. Refer to the Health & Welfare "Benefits At A Glance," available on www.iatsenbf.org, for more details.

CAPP Costs

Here are the current CAPP account charges for coverage effective January 1, 2009, and those tentatively scheduled to take effect on April 1, 2009.

QUARTERLY CAPP COST TO YOU

	Effective January 1, 2009	Effective April 1, 2009 (Tentative)
Plan C-1 and HMOs (Kaiser and Harvard)		
Individual	\$2,394	\$2,730
Family	\$4,995	\$5,694
Plan C-2		
Individual	\$1,329	\$1,530
Family	\$2,319	\$2,598
Plan C-3		
Individual	\$951	\$1,086
Family	\$1,806	\$2,058



Privacy Matters

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) established standards to guarantee the privacy of personal health information. The intent of HIPAA is to make sure that private health information that identifies (or could be used to identify) you is kept private. This individually identifiable health information is known as "protected health information" (PHI). Your health care plans will not use or disclose your protected health information without your written authorization except as necessary for treatment, payment, plan operations and plan administration, or as permitted or required by law.

For details about the IATSE National Health & Welfare Fund's policy, you can find our Privacy Notice on our Web site at www.iatsenbf.org, or you can request a copy from the Fund Office.



Calling All OCs

If you waive coverage under the Health & Welfare Plan C, you are considered an Other Coverage participant. As an OC, \$150 is deducted automatically from your CAPP account each year to help cover administrative expenses for the Medical Reimbursement Program—whether or not you submit claims for reimbursement and regardless of how long you've been enrolled.



In addition, **if you waive coverage, you must provide valid proof of other medical coverage during each open enrollment period**—so now is the time. If you do not provide proof, you will be enrolled automatically in individual Plan C-2 or C-3 coverage, depending on your CAPP account balance when statements are generated, and a \$150 administrative fee will be deducted from your account. If your balance is insufficient, you will lose coverage completely.

“A lot of people like snow. I find it to be an unnecessary freezing of water.”

-Carl Reiner

Be Reminded

We continue to improve our Fund benefits to ensure they offer you and your family the flexibility and security you need. Here's a refresher on two of the most recent adjustments we've made to the Health & Welfare Fund Plan C, effective January 1, 2009:

- **Voluntary drop down.** While you generally can't make coverage changes during the year unless you experience a qualifying event (such as marriage or the birth or adoption of your child), you now can voluntarily downgrade your Plan C coverage at the start of any calendar quarter. This means you can drop your current coverage to any lower-cost option—even without a qualifying event.
- **Uncombining joint accounts.** If you and your spouse or same-sex domestic partner are both Plan C participants and have elected a single combined CAPP account, you now can separate it back into two individual accounts. The Fund determines how much is transferred to each of your accounts based on the proportion of employer contributions made on behalf of each of you over the most recent 12 months.



Plan A Participants: Log On or Call

With the recent enhancements to our computer and phone systems, Health & Welfare Plan A participants can access personalized information about their benefits 24/7. Simply log on to www.iatsenbf.org or call 1-800-456-FUND to access your current coverage, work history and employer contributions made on your behalf. The Fund Office maintains this important information about you to ensure you continue to receive the benefits to which you are entitled. We encourage you to take advantage.

A Reminder about the Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act of 1988 (WHCRA) includes important protections for mastectomy patients who elect breast reconstruction in connection with a mastectomy. Under WHCRA, group health plans offering mastectomy coverage must also provide coverage for certain services relating to the mastectomy in a manner determined in consultation with the attending physician and the patient. Required coverage includes all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, prostheses and treatment of physical complications of the mastectomy, including lymphedema. Coverage of breast reconstruction is subject to the same coinsurance and other plan provisions as other benefits under the plan. If you have questions, contact the Fund Office.

Vacation Fund Goes Electronic

Watch your mail for a direct deposit application, which will be on its way to you in early 2009. Remember, if you elect this option, your vacation check will be deposited automatically into a checking or savings account, whichever you choose. When the application arrives, if you want direct deposit, simply complete it and return it to the Fund Office by April 15, 2009. If you don't want direct deposit, you don't need to do anything. Your checks will continue to arrive by mail.



Know Your Annuity Numbers

This is an important notice for individuals employed under the Pink Contract between IATSE and the League of American Theaters and Producers and certain other agreements that provide for participation in the 401(k) feature of the IATSE Annuity Plan.

For the 2009 Plan year, you may contribute up to 85% of your salary (subject to certain limitations) earned while you are a participant in the 401(k) portion of the Annuity Plan on a tax-deferred basis, subject to the IRS maximum (\$16,500 for 2009). This contribution, called a *deferred salary contribution*, is completely voluntary and does not affect your employer's obligation to contribute to the Annuity Fund. Those who are age 50 or older as of December 31, 2009, may contribute up to an additional \$5,500 in 2009 as a "catch-up contribution" for a total maximum deferral of \$22,000.

You may elect to start or change these contributions at any time while you are employed under the Pink Contract or any other agreement providing for Annuity Plan 401(k) participation. Any change will take effect as soon as practical after the Fund Office receives a revised Deferred Salary Agreement.

A NOTE ABOUT YOUR PENSION

If you are a participant in either IATSE Pension Plan B or Plan C, you should have received a PFEA notice in the mail earlier this month. The PFEA Notice (which stands for Pension Funding Equity Act) provides information about the plan's funding status and government guarantees provided by the PBGC (Pension Benefit Guaranty Corporation).

Who's Eligible?

Participation in the Annuity Plan's 401(k) option is limited to those Plan participants whose employers contribute at least 3% of compensation to the Annuity Fund on their behalf, as required by a collective bargaining or participation agreement, provided that the employer has agreed in its collective bargaining or participation agreement to participate in the Annuity Plan's 401(k) option.

Currently, the Pink Contract requires contributing employers to contribute an amount in excess of 3% of salary (excluding overtime, penalties, per diem or any other additional payments) to the Annuity Fund on behalf of eligible employees. Other employers participating in the 401(k) feature contribute to the Annuity Fund (either weekly or monthly) the amounts set forth in the applicable contract, which will be no less than 3% of compensation. This employer contribution is called a non-elective contribution. Both your deferred salary contribution and the employer's non-elective contribution are 100% immediately vested and non-forfeitable and are subject to a combined annual limit set each year by the IRS (for example, \$49,000 in 2009). Catch-up contributions for those who are age 50 or older as of December 31, 2009, are not included in the combined annual limit.



Rest Assured They're Secure

It's important to note that your pension benefit from the IATSE National Pension Fund is secure. The Fund is a *defined benefit* plan, so your pension is guaranteed—it's not subject to fluctuations in the market. Your benefit is determined by the pension credits you earn, your employer's contribution rates and your age at retirement. If you want an update on the pension credit you've earned under your Pension Plan, simply request a statement from the Fund Office. You must make the request in writing.

Heads-Up to Retirees

If you're a retired participant, you'll soon receive your annual Pension Verification Form. Please sign it, have it notarized and return it to us as quickly as possible. If we don't receive your completed form, your pension checks may be put on hold. Also, keep in mind that you can change the amount of tax being withheld from your pension check at any time by notifying the Fund Office. An annual reminder about your right to do so will be on its way to you soon.

When You Collect

You are eligible to receive a distribution from the Annuity Plan if any of the following occurs:

- you retire on or after normal retirement age (65)
- you separate from service with all contributing employers (there is a two-month waiting period if you are between age 55 and 65 and a six-month waiting period if you are under age 55)
- you are permanently and totally disabled (as defined by the Plan).

You are not eligible to receive a distribution from the Plan if you cease to be eligible to make deferred salary contributions but you remain employed by a contributing employer to this Plan.

If you die, the Plan will distribute the balance of your account as a death benefit under the rules of the Plan.

For further information on these contributions or the Plan, refer to your Summary Plan Description. If you do not have a copy, or have any questions about this benefit option, contact the Fund Office or log on to www.iatsenbf.org.

Remember, participation in the Annuity Plan's 401(k) feature is voluntary. Regardless of whether you elect to make any deferral salary contributions to the Plan, your employer will continue to make the required non-elective contributions to the Plan on your behalf.

See if you can find the winter-themed words hidden below.

The words may be hidden in any direction: horizontally, vertically, diagonally, forwards and backwards.

N	K	D	E	L	S	N	O	W	F	L	A	K	E
O	O	S	H	E	N	I	G	O	F	P	U	O	S
I	C	E	G	L	O	V	E	S	L	E	E	T	N
T	F	R	O	N	W	O	N	S	G	A	G	U	O
A	U	Y	N	T	S	C	K	E	H	S	R	D	W
N	I	R	G	A	I	F	C	A	V	H	E	R	S
R	T	E	G	N	I	I	K	S	A	L	I	A	H
E	F	P	E	I	K	D	L	O	C	J	C	Z	O
B	E	P	O	C	S	C	U	N	A	I	E	Z	E
I	Y	I	A	H	U	M	E	S	T	E	W	I	S
H	O	L	I	D	A	Y	S	R	I	H	S	L	T
A	B	S	B	A	U	C	S	T	O	O	B	B	O
B	D	Y	L	L	A	B	W	O	N	S	U	I	R
C	T	S	O	R	F	H	A	K	R	A	P	H	M
D	Z	A	F	R	E	E	Z	E	B	O	B	S	Y

- | | | | |
|-----------|-------------|----------|-----------|
| black ice | frost | scarf | snowball |
| blizzard | gloves | season | snowflake |
| boots | hail | ski | snowshoes |
| cold | hibernation | sled | soup |
| egg nog | holidays | sleet | stew |
| fog | ice | slippery | storm |
| freeze | parka | snow | vacation |



Supporting Cast

Here's a list of the organizations that support and administer our programs. You can find contact information in the SPDs or link to their Web sites from ours (www.iatsenbf.org).

Hospital and Health
Empire Blue Cross Blue Shield

HMOs and PPOs (Plan C)
Harvard Pilgrim
COSVI
Triple S
Kaiser Permanente

Prescription Drug
Caremark

Vision
Davis Vision
Comprehensive Professional Systems
General Vision Services

Dental
Delta Dental
A.S.O./S.I.D.S.

Medical Reimbursement Program (Plan C)
A.S.O./S.I.D.S.

Physical Exam and Hearing Aid Benefit
A.S.O./S.I.D.S.

Life Insurance
ULLICO

Annuity and 401(k)
Prudential



Board of Trustees

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Health & Welfare Fund Pension Fund Annuity Fund	Matthew D. Loeb Brian J. Lawlor Deborah A. Reid James B. Wood Daniel E. DiTolla John V. McNamee, Jr. Patricia A. White	Jeffrey Ruthizer Irving W. Cheskin Howard S. Welinsky Carol A. Lombardini Dean Ferris Christopher Brockmeyer Paul Libin
401(k) Fund	Matthew D. Loeb James B. Wood	Carol A. Lombardini Dean Ferris
Vacation Fund	Matthew D. Loeb James B. Wood	Irving W. Cheskin Jeffrey Ruthizer
	EXECUTIVE DIRECTOR Anne J. Zeisler	

We've summarized important plan rules in this newsletter, but we don't intend for these summaries to replace or amend the official plan documents of each of the plans. We will follow the rules of the official plan documents if those rules differ from the summaries in this newsletter.



Set forth below are summary annual statements for each of the five IATSE National Benefit Funds summarizing the information in the Funds' annual statements for 2007. For your convenience we are including the summary for all Funds in this newsletter. However, the fact that all Funds are included does not mean that you participate in all five Funds. Most participants do not. Eligibility and participation in each of the five Funds are governed by the rules of the Funds. For further information, consult the Summary Plan Description or contact the Funds Office.

Once a year, each of our Funds is required to prepare and distribute to participants a summary annual report (SAR). While the language may be dry, the SAR tells a story about performance—financial, that is. Read on for details.

What follows are summaries of annual reports covering January 1, 2007 through December 31, 2007 for the following:

IATSE 401(k) Fund, EIN 74-3038452, Plan No. 001

IATSE National Pension Fund, EIN 13-1849172, Plan No. 001

IATSE National Health & Welfare Fund, EIN 23-7333434, Plan No. 501

IATSE National Vacation Fund, EIN 23-7345994, Plan No. 501

IATSE Annuity Fund, EIN 13-3088691, Plan No. 001

Each annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

IATSE 401(k) Fund

Basic Financial Statement. Benefits under the plan are provided through insurance and a trust fund. Plan expenses were \$128,739. These expenses included \$91,300 in administrative expenses and \$37,439 in benefits paid to participants and beneficiaries. A total of 8,841 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,333,391 as of December 31, 2007, compared to \$1,547,495 as of January 1, 2007. During the plan year, the plan experienced an increase in its net assets of \$785,896. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$914,635, including employee contributions of \$788,834, earnings from investments of \$122,801 and other income of \$3,000.

IATSE National Pension Fund

Basic Financial Statement. Benefits under the plan are provided through a trust fund. Plan expenses were \$14,387,364. These expenses included \$4,232,170 in administrative expenses and \$10,155,194 in benefits paid to participants and beneficiaries. A total of 11,427 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$231,215,557 as of December 31, 2007, compared to \$218,244,261 as of January 1, 2007. During the plan year, the plan experienced an increase in its net assets of \$12,971,296. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$27,358,660, including employer contributions of \$11,379,496, realized losses of \$293,704 from the sale of assets, earnings from investments of \$16,107,942 and other income of \$164,926.

Minimum Funding Standards. An actuary's statement shows that enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

IATSE National Health & Welfare Fund

The Board of Trustees of the IATSE National Health & Welfare Fund has committed itself to pay certain health benefit claims incurred under the terms of the plan.

Insurance Information. The plan has contracts with Union Labor Life Insurance Company, Harvard Pilgrim Health Care, Davis Vision, Inc., Pacificare Life & Health Insurance Co., Kaiser Foundation Health Plans Inc., Triple-S, Inc., Cooperativa De Seguros De Vida De PR, Guardian Life Insurance Company, Delta Dental of New York and Empire Blue Cross Blue Shield to pay HMO, vision, life insurance, temporary disability, health, prescription drug, PPO, stop-loss, mental health and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ended December 31, 2007, were \$1,604,823.

Basic Financial Statement. The value of plan assets, after subtracting liabilities of the plan, was \$35,349,197 as of December 31, 2007, compared to \$32,883,373 as of January 1, 2007. During the plan year, the plan experienced an increase in its net assets of \$2,465,824. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$75,745,781, including employer contributions of \$61,515,250, employee contributions of \$11,550,355, realized gains of \$120,619 from the sale of assets, earnings from investments of \$2,440,674 and other income of \$118,883.

Plan expenses were \$73,279,957. These expenses included \$4,665,629 in administrative expenses and \$68,614,328 in benefits paid to participants and beneficiaries.

IATSE National Vacation Fund

The Board of Trustees of the IATSE National Vacation Fund has committed itself to pay vacation benefits as provided under the terms of the plan.

Basic Financial Statement. The value of plan assets, after subtracting liabilities of the plan, was \$3,482,490 as of December 31, 2007, compared to \$3,124,273 as of January 1, 2007. During the plan year, the plan experienced an increase in its net assets of \$358,217. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$3,572,240, including employer contributions of \$3,439,923, realized gains of \$11,189 from the sale of assets and earnings from investments of \$121,128.

Plan expenses were \$3,214,023. These expenses included \$199,227 in administrative expenses and \$3,014,796 in benefits paid to participants and beneficiaries.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report for any of the Funds, or any part thereof, on request. The items listed below are included in the reports:

	401(k) Fund	Pension Fund	Health & Welfare Fund	Vacation Fund	Annuity Fund
An accountant's report	x	x	x	x	x
Financial information	x	x	x	x	x
Information on payments to service providers		x	x	x	x
Assets held for investment	x	x	x	x	x
Insurance information, including sales commissions paid by insurance carriers	x		x		x
Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates	x	x	x		x
Actuarial information regarding the funding of the plan		x			
Transactions in excess of 5% of the plan assets			x	x	

To obtain a copy of a full annual report, or any part thereof, write or call the office of the Executive Director, IATSE National Benefit Funds, 417 Fifth Avenue, 3rd Floor, New York, NY 10016, (212) 580-9092. The charge to cover copying costs will be:

- **401(k) Fund:** \$7.25 for the full annual report or \$0.25 per page for any part thereof
- **Pension Fund:** \$36.25 for the full annual report or \$0.25 per page for any part thereof
- **Health & Welfare Fund:** \$19.25 for the full annual report or \$0.25 per page for any part thereof
- **Vacation Fund:** \$5.25 for the full annual report or \$0.25 per page for any part thereof
- **Annuity Fund:** \$33.00 for the full annual report or \$0.25 per page for any part thereof

IATSE Annuity Fund

Basic Financial Statement. Benefits under the plan are provided through insurance and a trust fund. Plan expenses were \$13,067,018. These expenses included \$1,418,469 in administrative expenses and \$11,648,549 in benefits paid to participants and beneficiaries. A total of 49,788 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$289,957,547 as of December 31, 2007, compared to \$249,334,252 as of January 1, 2007. During the plan year, the plan experienced an increase in its net assets of \$40,623,295. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$53,690,313, including employer contributions of \$33,147,709, employee contributions of \$2,190,081, earnings from investments of \$18,073,087 and other income of \$279,436.

Other Information

You also have the right to receive from the Funds Office, on request and at no charge, a statement of the assets and liabilities of the plans and accompanying notes, or a statement of income and expenses of the plans and accompanying notes, or both. If you request a copy of the full annual report, these two statements and accompanying notes will be included as part of that report. The charges to cover copying costs given above do not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Funds at 417 Fifth Avenue, 3rd Floor, New York, NY 10016 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



Change Service Requested

Presort
First Class Mail
US Postage
PAID
Southern, MD
Permit #139

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417 Fifth Avenue • 3rd Floor • New York, NY 10016-2204



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WINTER 2008/2009

VOLUME 3 ISSUE 4



HAPPY HOLIDAYS!
IMPORTANT NOTICES INSIDE!