Travel and Emergency Assistance Services, continued

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.



Please Note: Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and how can they help me?

- ► Emergency Message Service can record and relay emergency messages for travelers, their immediate family members, or business associates. Please Note: The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- ► Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local Englishspeaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. Please Note: All costs are your responsibility.
- ► Emergency Ticket Replacement helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. Please Note: All costs are your responsibility.
- Lost Luggage Locator Service can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. Please Note: You are responsible for the cost of any replacement items shipped to you.
- ► Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. Please Note: All costs are your responsibility.

- ▶ Legal Referral Assistance can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. Please Note: All costs are your responsibility.
- Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. Please Note: All costs are your responsibility.
- Prescription Assistance and Valuable **Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. Please Note: All costs are your responsibility.
- ▶ **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

TEAS-O

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM #VTEAS - 2013 (Stand 04/14)

SIGNATURE BENEFITS*

- Travel Enjoy complimentary hotel and transportation discounts, including a best available rate guarantee. \$25 food or beverage credit, and more when you book through the Visa Signature Luxury Hotel Collection. For details on all travel benefits, go to visa.com/signature.
- Entertainment Get access to special movie ticket offers at fandango.com/visasignature and other entertainment offers at visa.com/signature.
- Fine Wine & Food Indulge your passion for everything gourmet at dinging and wine events and complimentary wine tasting at Sonoma County wineries.
- Sports Get up close and personal at once-in-a-lifetime sports events like the Pro Bowl. Get special golf benefits at Pebble Beach Resort.
- Shopping Enjoy discounts and special offers at premium retailers, from jewelry to apparel and electronics.

For more details go to visa.com/signature.

* Certain restrictions, limitations, and exclusions apply.

Additional Visa Signature Benefits

Cardholder Inquiry Service

Inside US 1-800-VISA-911

Outside US/Collect 0-410-581-9994

Provides customer support for general inquiries and provides product or service information to all Visa cardholders.

Emergency Card/Cash Replacement

1-800-VISA-911

Card Replacement: Cardholders can get a card replaced within one business day, or in some cases, within 24 hours. Cash Replacement: Cardholders can get an emergency cash advance disbursed or a card replaced within one business day, or in some cases, within 24 hours.

Lost or Stolen Card Reporting

Inside US 1-800-VISA-911

Outside US/Collect 0-410-581-9994

Enjoy peace of mind knowing that if your Visa card is ever lost or stolen, assistance is only a phone call away.

VISA Signature® Concierge* Service

Find tickets to top sports and entertainment events, book travel, make dinner reservations, and more.

Your Catholic Vantage Financial Visa Signature® card helps you enjoy the things you love with complimentary Visa Signature® Concierge* service 24 hours a day, wherever you are. Simply call the Visa Signature Concierge* for help booking travel, obtaining popular sports and entertainment tickets, making restaurant reservations and much more. Call the Visa Signature Concierge* anytime at (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551.

* Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge





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Your Guide to Benefits describes the benefit in effect as of 4/1/14.

Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

VISA® Signature Card Guide to Benefits

For questions about your account, balance, or rewards points please call the customer service number on your Visa card statement.

Warranty Manager Service

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple tollfree call. Services include Warranty Registration and Extended Warranty Protection.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States.

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call 1-800-551-8472, or call collect outside the U.S. at 303-967-1096. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) vears or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases are not covered?

- ▶ Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized
- ► Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- ltems purchased for resale, professional, or commercial use
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hardplumbed, garage doors, garage door openers, and ceiling fans
- ► Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Computer software
 - Medical equipment
 - Used or pre-owned items

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Continued on page 2 ▶

Warranty Manager Service, continued

Filing an Extended Warranty Protection Claim

Call the Benefit Administrator at 1-800-551-8472, or call collect outside the U.S. at 303-967-1096 immediately after the failure of a covered item.



Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.



For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.visa.com/eclaims

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it within ninety (90) days of the product failure along with the following documents:

- Your Visa card receipt
- ▶ The itemized store receipt
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty
- A description and serial number of the item, and

any other documentation deemed necessary to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)

The original repair order



Please Note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents

What about repairs?

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

ADDITIONAL PROVISIONS FOR WARRANTY MANAGER SERVICE

This benefit applies only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

The benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VWMGR 10K-50K-3YR - 2013 (04/14)

WM-O

- Personal liability
- Expenses assumed, waived, or paid by the auto rental company or its insurer
- offered by or purchased through the auto rental company
- "diminished value"
- Expenses reimbursable by your insurer, employer, or employer's insurance

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

Auto Rental Collision Damage Waiver

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle. Covered losses include:

- ▶ Physical damage and/or theft of the covered rental vehicle
- ► Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility



Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines: and recreational vehicles

- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- ▶ An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
 - ▶ Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

What else is not covered?

- (other than the deductible under your personal auto policy)
- ▶ Any violation of the auto rental agreement or this ▶ Confiscation by authorities benefit
- Injury of anyone or damage to anything inside or outside the rental vehicle
- Loss or theft of personal belongings
- Cost of any insurance or collision damage waiver
- Depreciation of the rental vehicle caused by
- the incident including, but not limited to

- Any obligation you assume under any agreement Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)

 - Vehicles that do not meet the definition of covered vehicles
 - ► Rental periods that either exceed or are A copy of the accident report form and claim intended to exceed fifteen (15) consecutive document, which should indicate the costs you days within your country of residence or are responsible for and any amounts that have thirty-one (31) consecutive days outside your been paid toward the claim country of residence A copy of the initial and final auto rental
 - Leases and mini leases
 - Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)
 - Theft or damage reported more than forty-five (45) days* from the date of the incident

Auto Rental Collision Damage Waiver, continued

before you travel to make sure Auto Rental CDW will apply.

How do I make sure my Auto Rental CDW benefit is in effect?

Initiate and complete the entire rental

call collect at 804-673-1164.

have and will send you a claim form.

will not fulfill this obligation.

When should I report an incident?

any incident.

company for:

agreement(s)

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

What do I need from the auto rental company in order to file a claim?

transaction with your eligible Visa card.

To be sure you are covered, take the following steps when you rent a vehicle:

- Theft or damage due to intentional acts, or due to Theft or damage for which a claim form has not the driver(s) being under the influence of alcohol, been received within ninety (90) days* from the intoxicants, or drugs, or due to contraband or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- ltems not installed by the original manufacturer

Where am I covered?

rental vehicle.

Helpful tips:

collision damage waiver?

- Damage due to off-road operation of the rental vehicle
- date of the incident
- ► Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- ► Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Decline the auto rental company's collision

A copy of the repair estimate and itemized

► Two (2) photographs of the damaged vehicle,

damage waiver (CDW/LDW) option or similar

States, it is recommended you check with your auto rental company and the Benefit Administrator

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized

driver permitted to operate the rental vehicle in accordance with the rental agreement between you and

▶ Be sure to check the rental vehicle for prior damage before leaving the rental lot.

Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage

familiar with the terms and conditions of the auto rental agreement.

Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are

What if the auto rental company insists that I purchase the auto rental company's auto insurance or

Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the United States,

regardless of whether your liability has been established. If you are outside the United States, call collect

at 804-673-1164. The Benefit Administrator will answer any questions you or the auto rental company may

from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains

Please Note: You must make every reasonable effort to protect the rental vehicle from theft

Administrator immediately. Reporting an incident to someone other than the Benefit Administrator

repair bill

if available

► A police report, if obtainable

or damage. As the cardholder you are responsible for reporting your claim to the Benefit

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental

You should report theft or damage as soon as possible, but no later than forty-five (45) days'

charges that would not have been included had the Benefit Administrator been notified before those

expenses were incurred, so you are advised to notify the Benefit Administrator immediately after

the auto rental company. This benefit terminates when the auto rental company re-assumes control of the

and paid for with your eligible Visa card This benefit is available in the United States and most foreign countries. However, no benefit is provided ► A statement from your insurance carrier (and/or for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. vour employer or employer's insurance carrier. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto if applicable) or other reimbursement showing rental agreement or prohibited by individual merchants. Because regulations vary outside the United

► The completed and signed Auto Rental CDW claim any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required

- A copy of your primary insurance policy's Declarations Page to confirm your deductible. ► A copy of your receipt or monthly billing statement "Declarations Page" means the document(s) in as proof that the entire vehicle rental was charged your insurance policy that lists names, coverages, limits, effective dates and deductibles
 - ► Any other documentation deemed necessary by the Benefit Administrator to substantiate

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.



For faster filing, or to learn more about Auto Rental CDW, visit www.visa.com/eclaims

Submit the documents gathered from the auto rental company (listed above) along with the following

Do I have to do anything else?

How do I file a claim?

your claim may be denied

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* Not applicable to residents of certain states.

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

Auto Rental Collision Damage Waiver, continued

additional documents to the Benefit Administrator:

form. Please Note: Your completed claim form

must be postmarked within ninety (90) days* of

the date of the theft or damage, even if all other

required documentation is not yet available, or

the costs for which you are responsible and

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/ occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider

FORM #VARCDW - 2013 (Stand 04/14)

ARCDW-O

Travel and Emergency Assistance Services

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?



Simply call the toll-free, 24-hour Benefit Administrator line at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

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