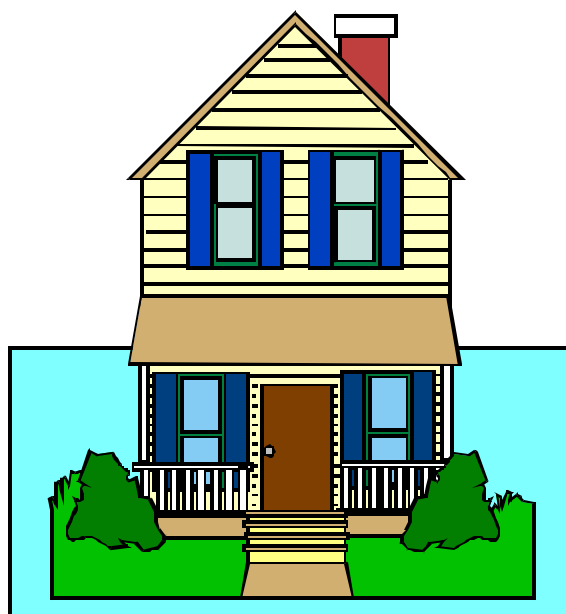


HOUSECALLS



Now that the company is finally asking you how everything is going, we would like to visit your home to explain this change in attitude. We want to answer your questions and explain the benefits of our Union to you and your family.