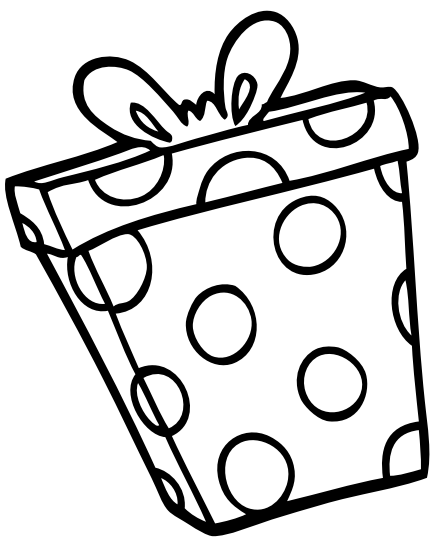
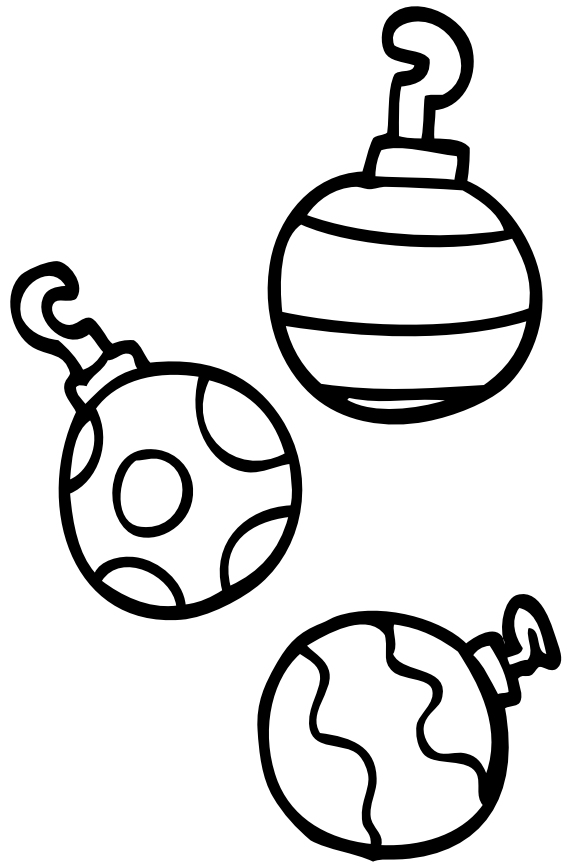
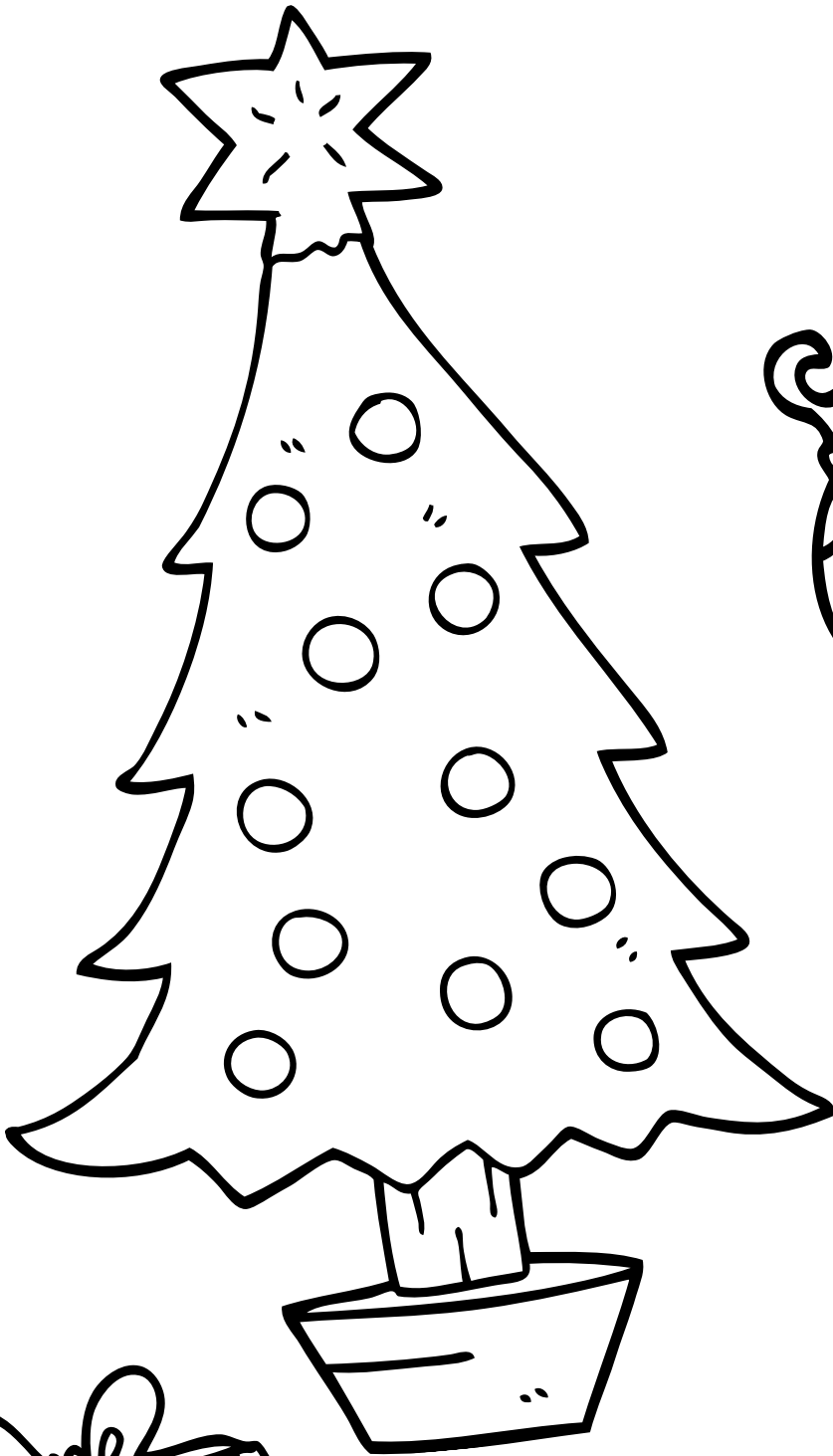
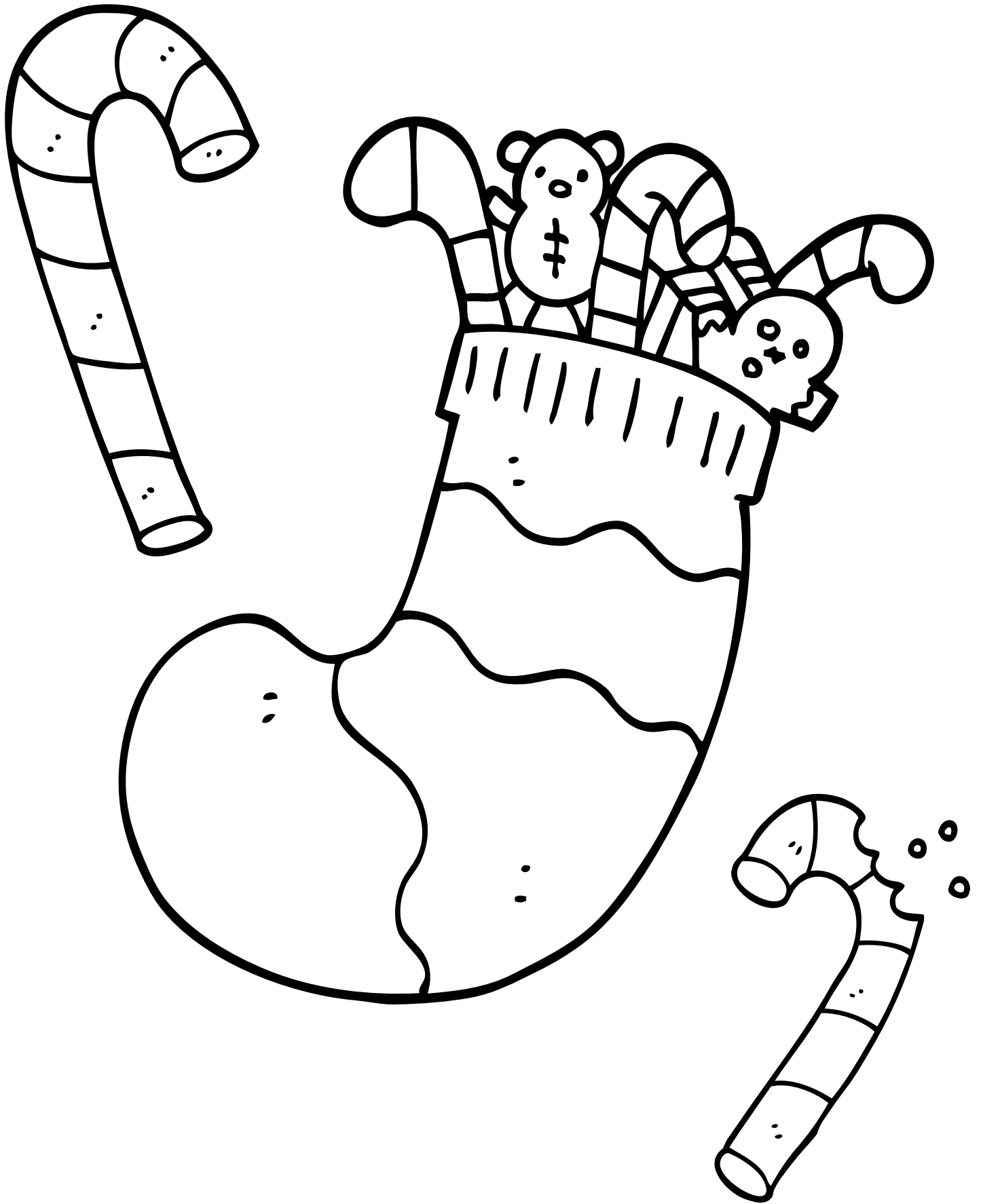


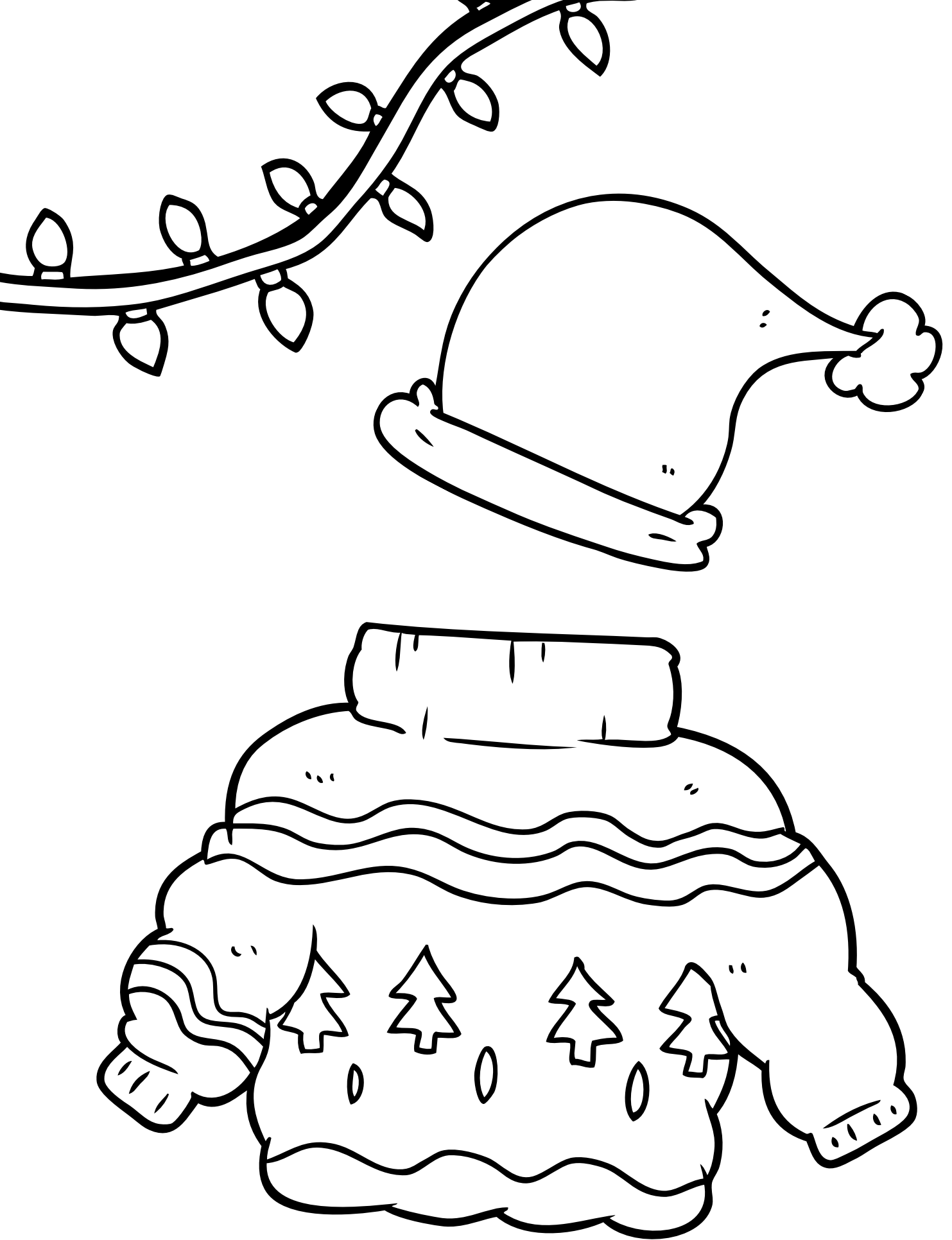
COLOUR THE HOLIDAYS

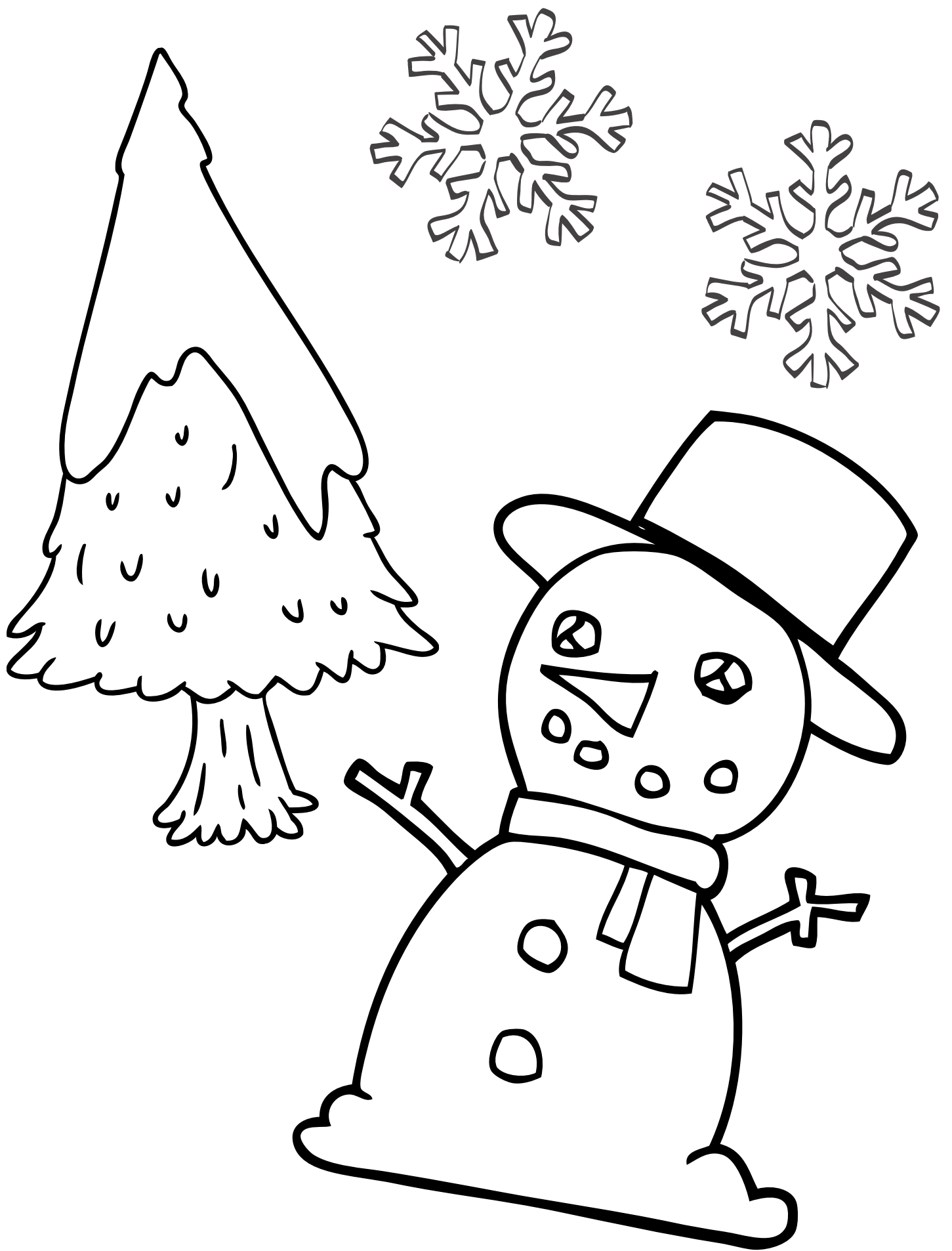


NOVA MUTUAL









MY HOLIDAY WISH LIST:

