Never Too Late To Learn

















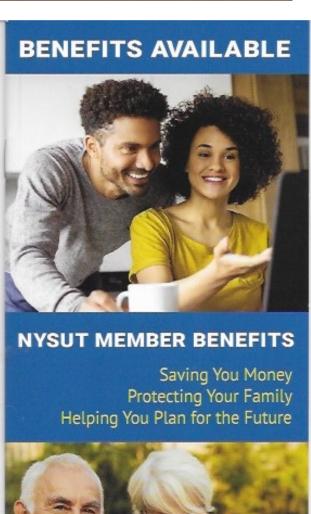












MEMBER BENEFITS





