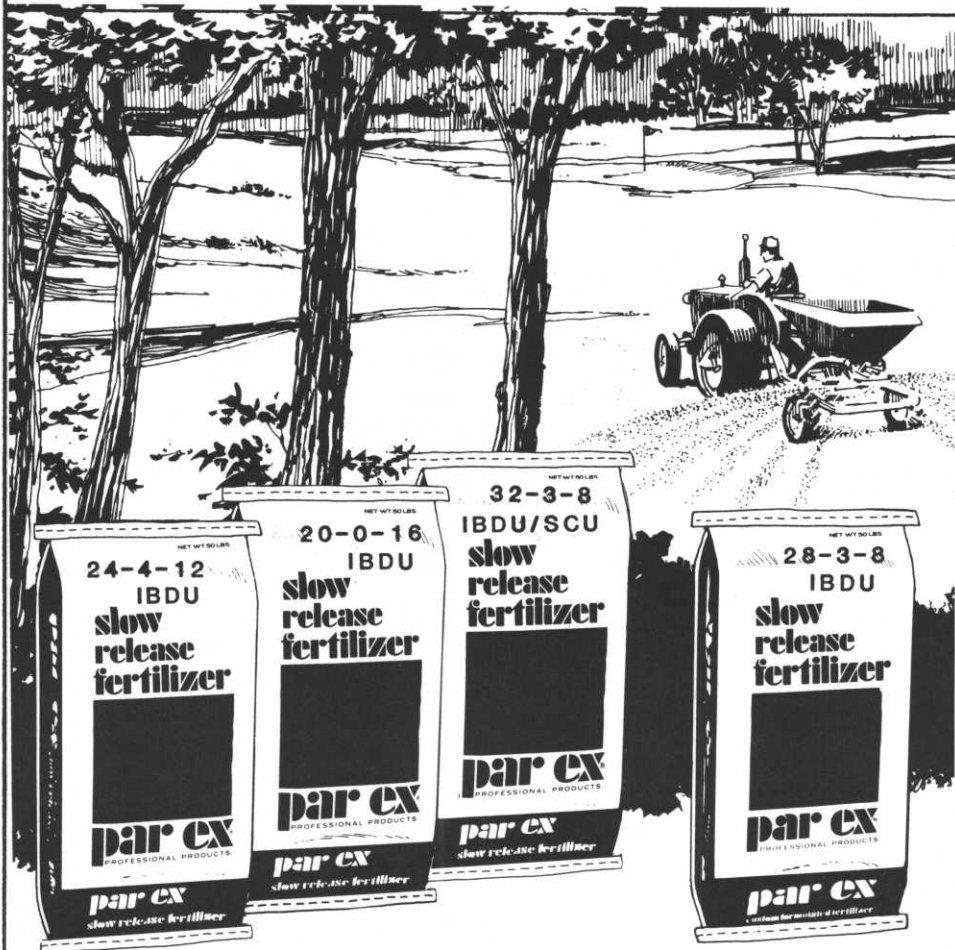


GCSAA TRAVEL MEMORANDUM

As you know, G.C.S.A.A. has designated Sunflower Travel Agency as our official, year-round travel agency. It is important for you to understand G.C.S.A.A.'s philosophy in selecting an official travel agency versus an official airline.

Our understanding with Sunflower is that they will research and quote the lowest possible fares available to members calling on the toll-free, 800 number in making travel arrangements. Often times an individual may choose a higher fare because of restrictions, such as the number of days required to stay at a location, that go along with the discounted fares. However, Sunflower's pledge to us is that they will always, to the best of their ability, research all airlines for the lowest cost and present them to our members when they call.

There are going to be times, however, because of the new deregulated airline industry and over-night changes in airfares by the airlines, that Sunflower will not always know of every single discount that may be offered by other agencies and sometimes even other airlines. Also, when Sunflower quotes a certain price it very well may have been the lowest



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price on that day and then a week later someone will find that somebody has discounted that fare even lower than Sunflower's quote. When this happens, of course, our members who have already purchased their tickets can become upset thinking Sunflower did not sell them the lowest fare. If this happens call Sunflower on the toll-free number and give them the details of the new fare which is lower than what they purchased and ticketed for from Sunflower. Sunflower is ready, willing and able to make a new ticket and sell it at the lower rate, but first they have to be called and told that there is a lower rate available. We want to make sure that member is accommodated and satisfied by having a new ticket issued by Sunflower.

The important thing to remember is always call Sunflower on the toll-free number whenever there are questions. Sunflower is your travel agency and I believe you will find them very cooperative in answering questions.

