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TO ALL MEMBERS

<p>REDUCTION OF ANNUAL SUBSCRIPTION FEE BY 50% FOR MEMBERS AGED 65 AND ABOVE</p>

- The reduction of annual subscription fee is only for Members aged 65 and above.
- The implementation date for the reduction in fees is on 1 January 2012 and will be given to those members who complete an application form for the fee reduction.
- The application form is available on CTIM website.

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