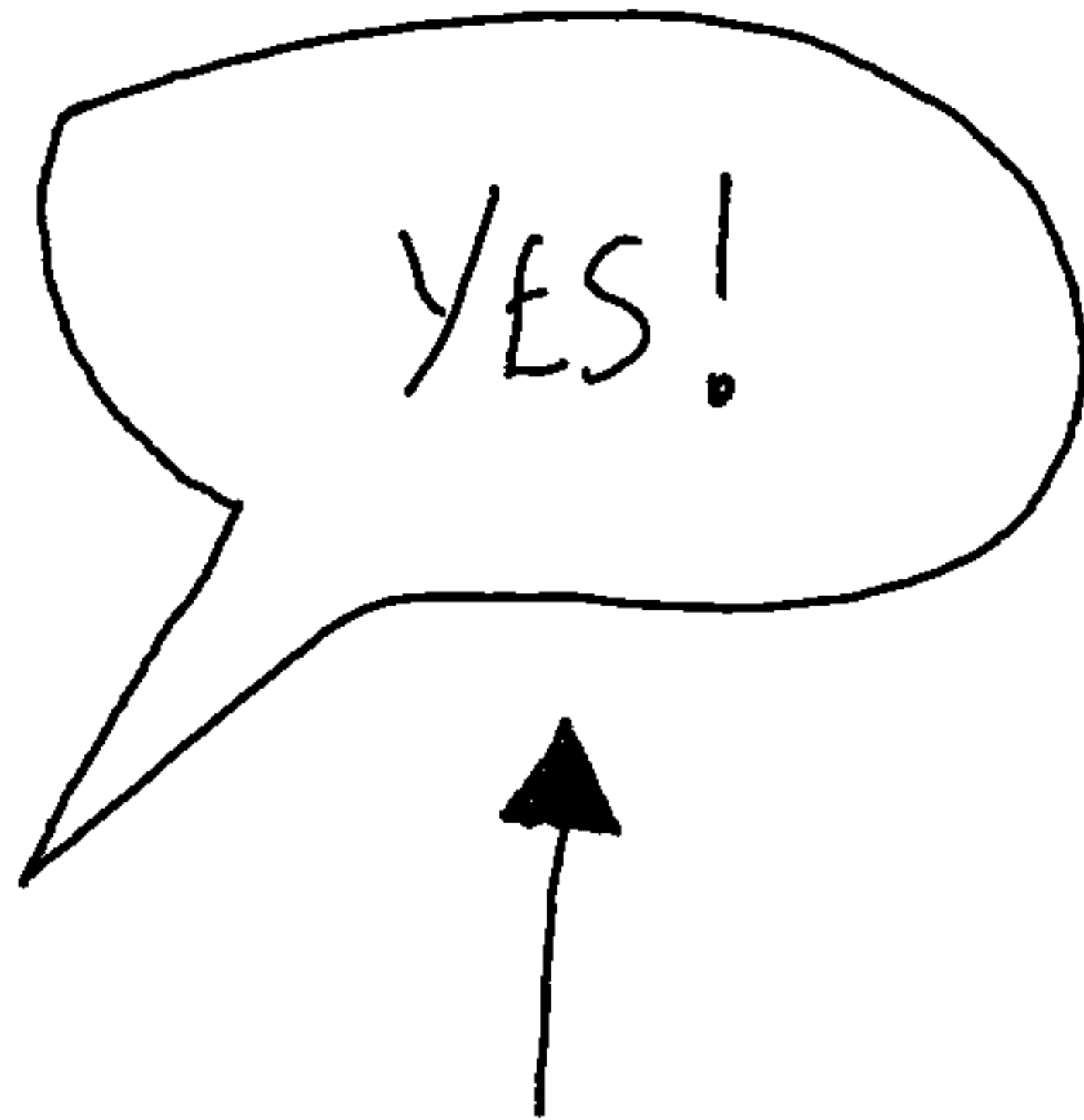
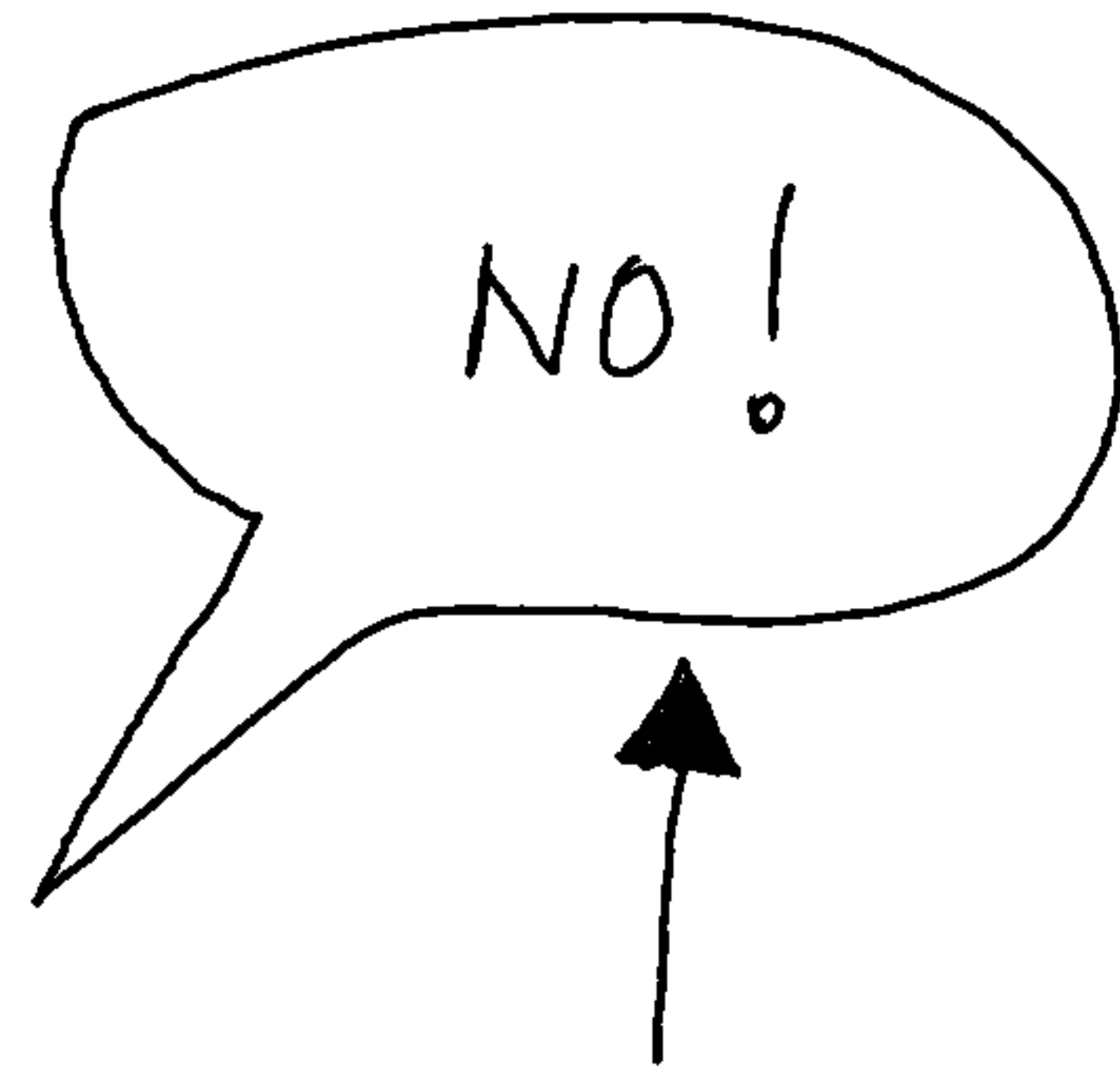


THE TWO MOST POWERFUL WORDS  
IN RETIREMENT ARE...



SAY THIS TO MORE  
SLARY GROWTH STUFF



SAY THIS TO THINGS  
THAT SUCK UP TIME  
ENJOYMENT & HAPPINESS

—DAN HAYLETT