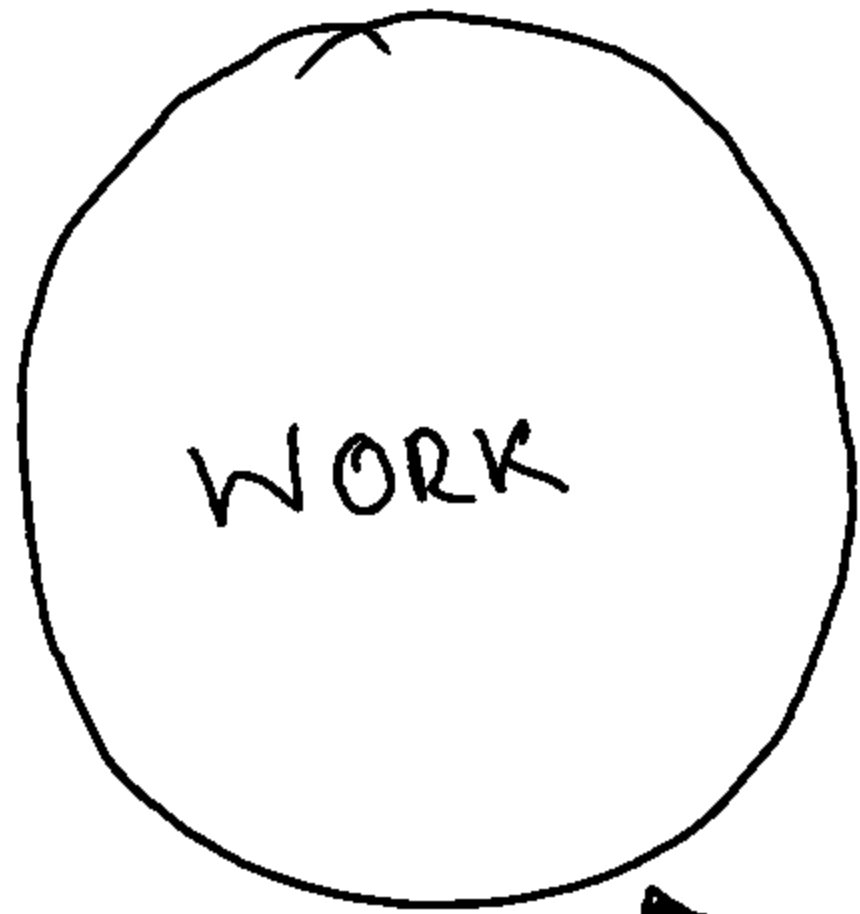
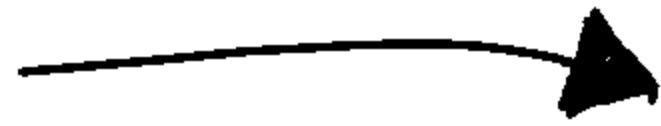
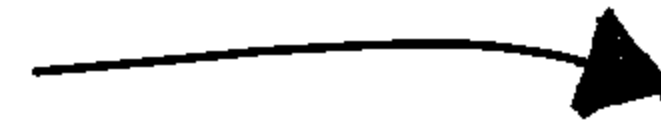


... CREATING THESE NEW IDENTITIES IS EXCITING & REWARDING



THE RETIREMENT TRANSITION



LOSING THIS IDENTITY IS VERY HARD, BUT...

— DAN HAYLETT