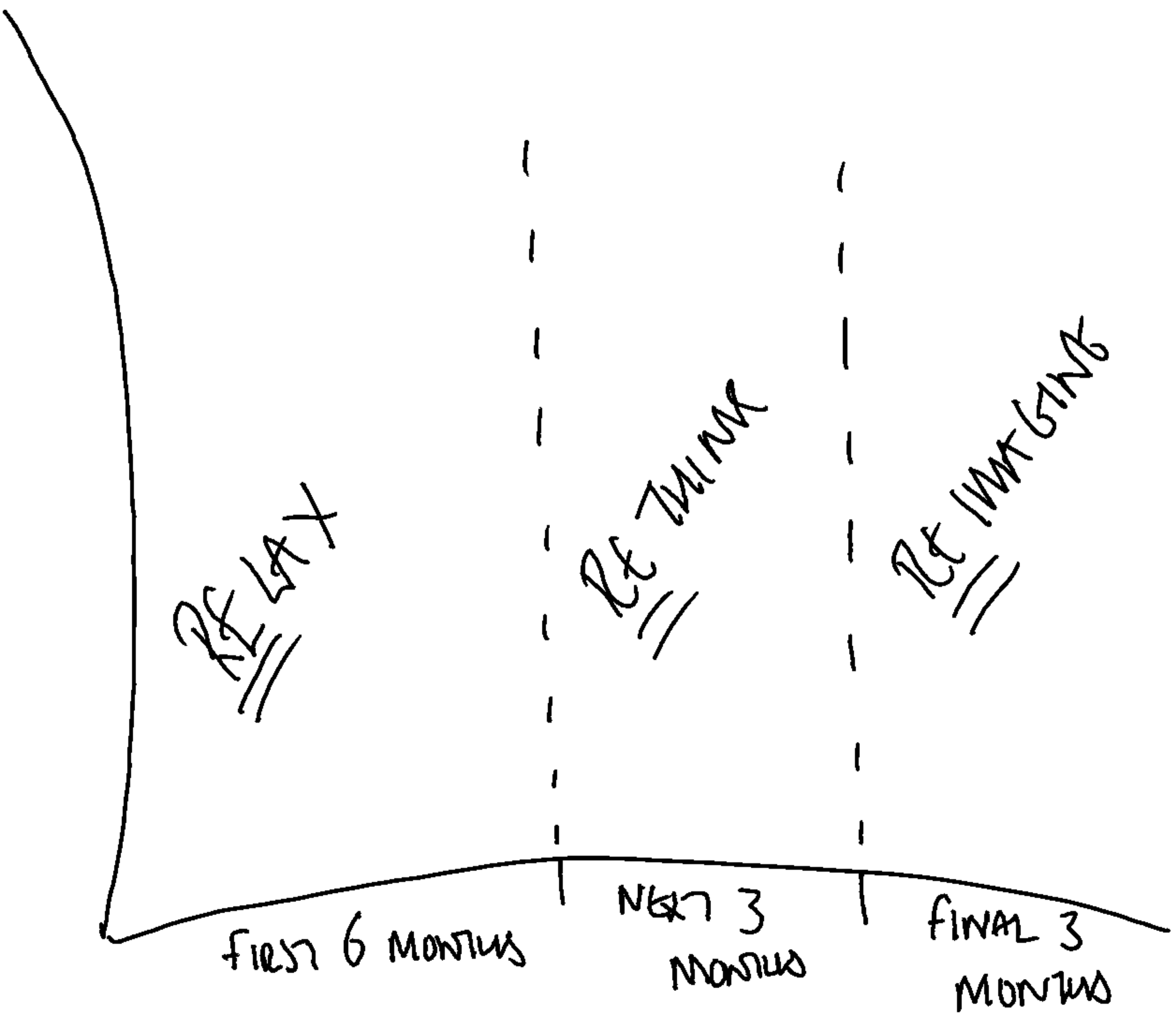


# THE FIRST 12 MONTHS OF RETIREMENT



- DAN HAYLETT