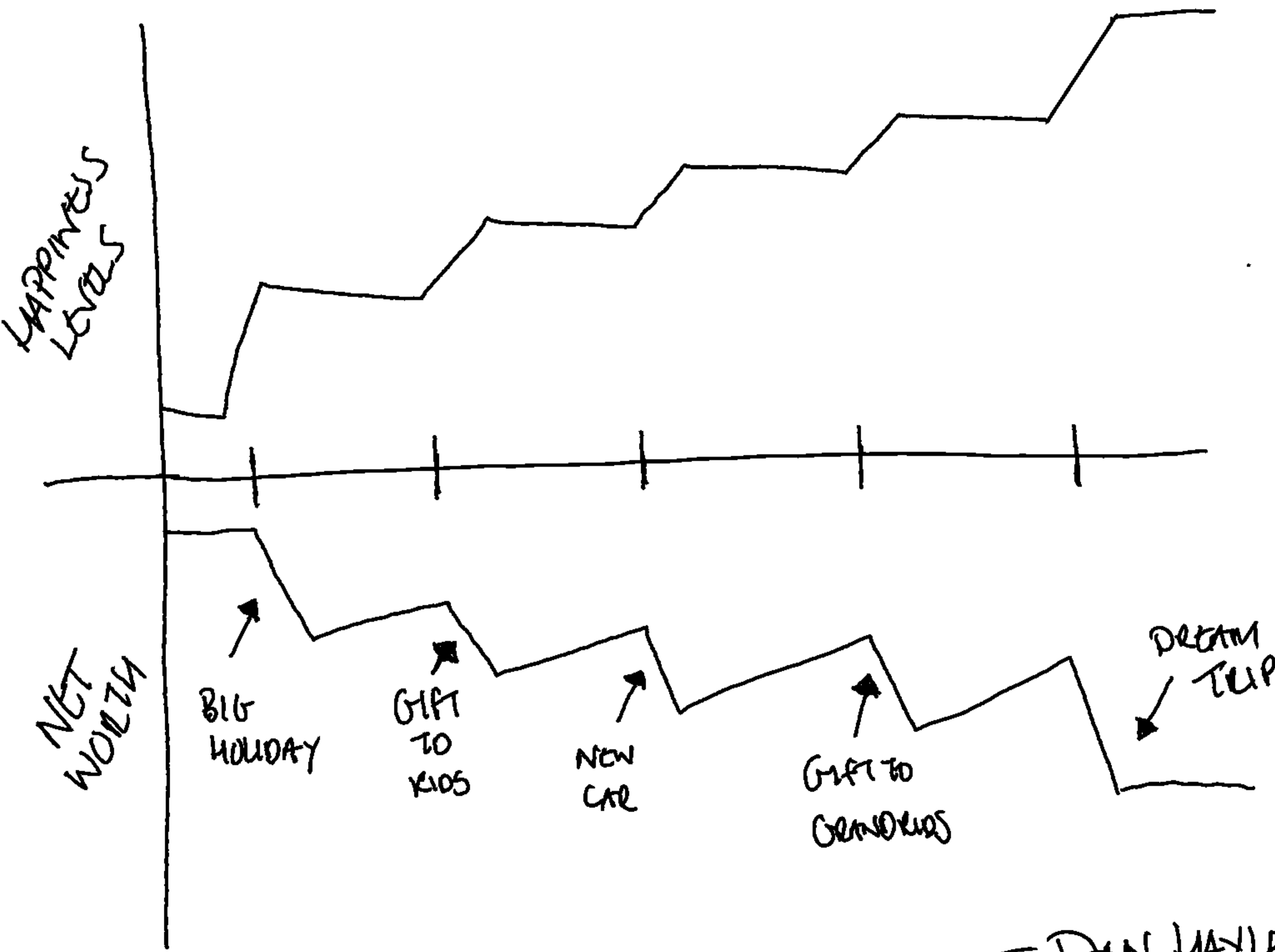


DECREASING NET WORTH = INCREASING HAPPINESS...



- DAN HAYLETT