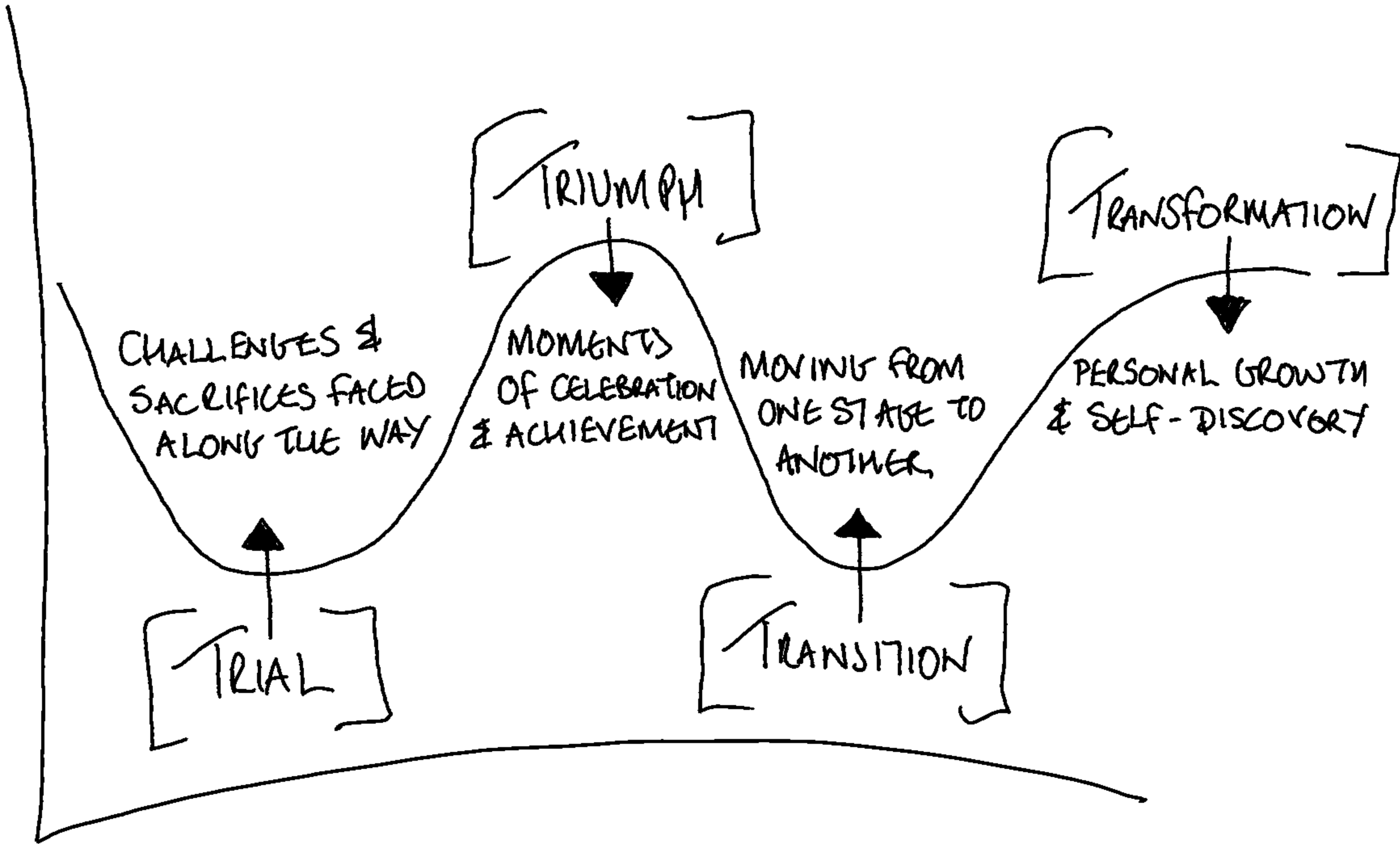


THE 4 T'S OF A RETIREMENT JOURNEY...



- DAN HAYLETT