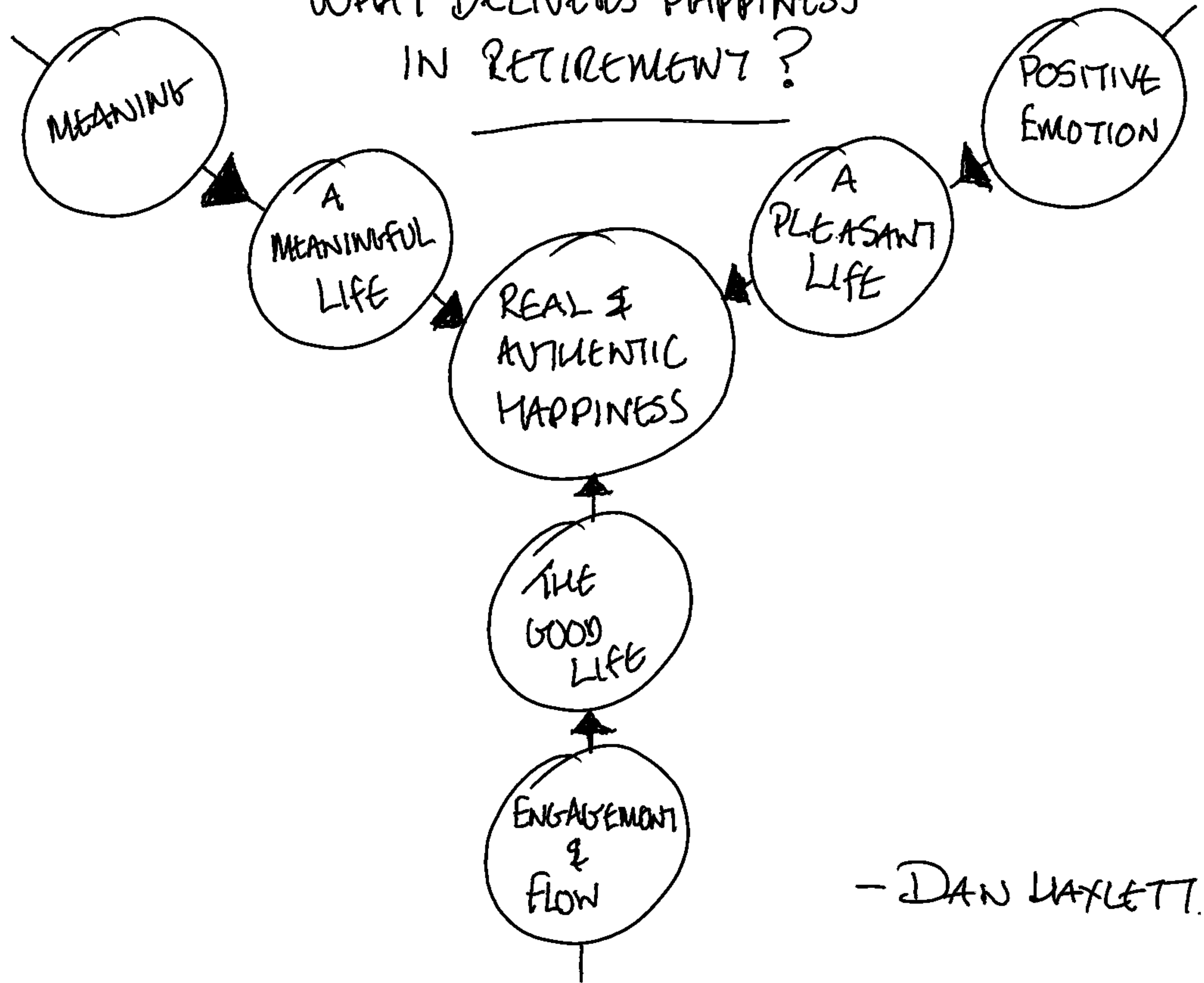


WHAT DELIVERS HAPPINESS IN RETIREMENT?



- DAN LAYLETT.