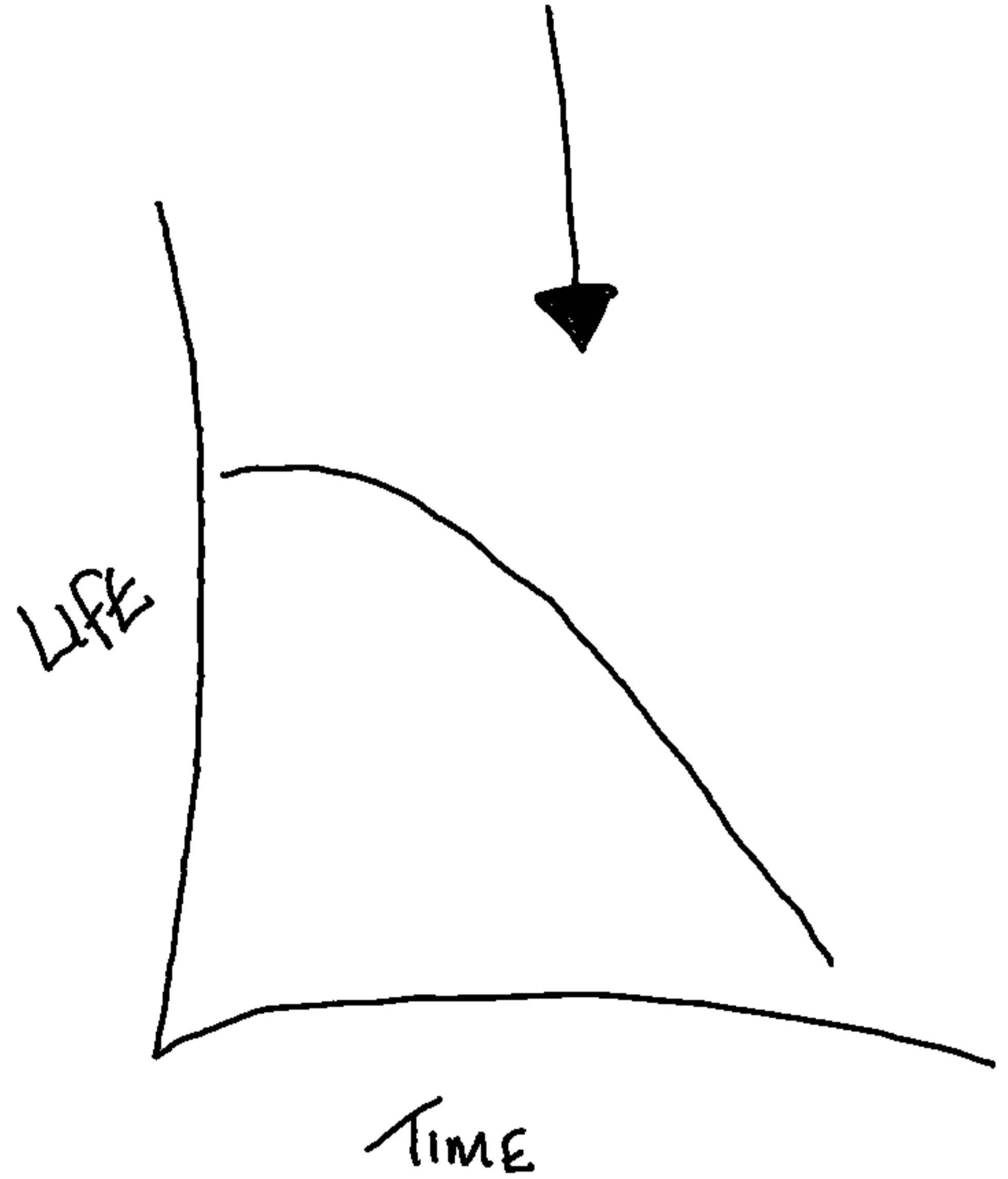
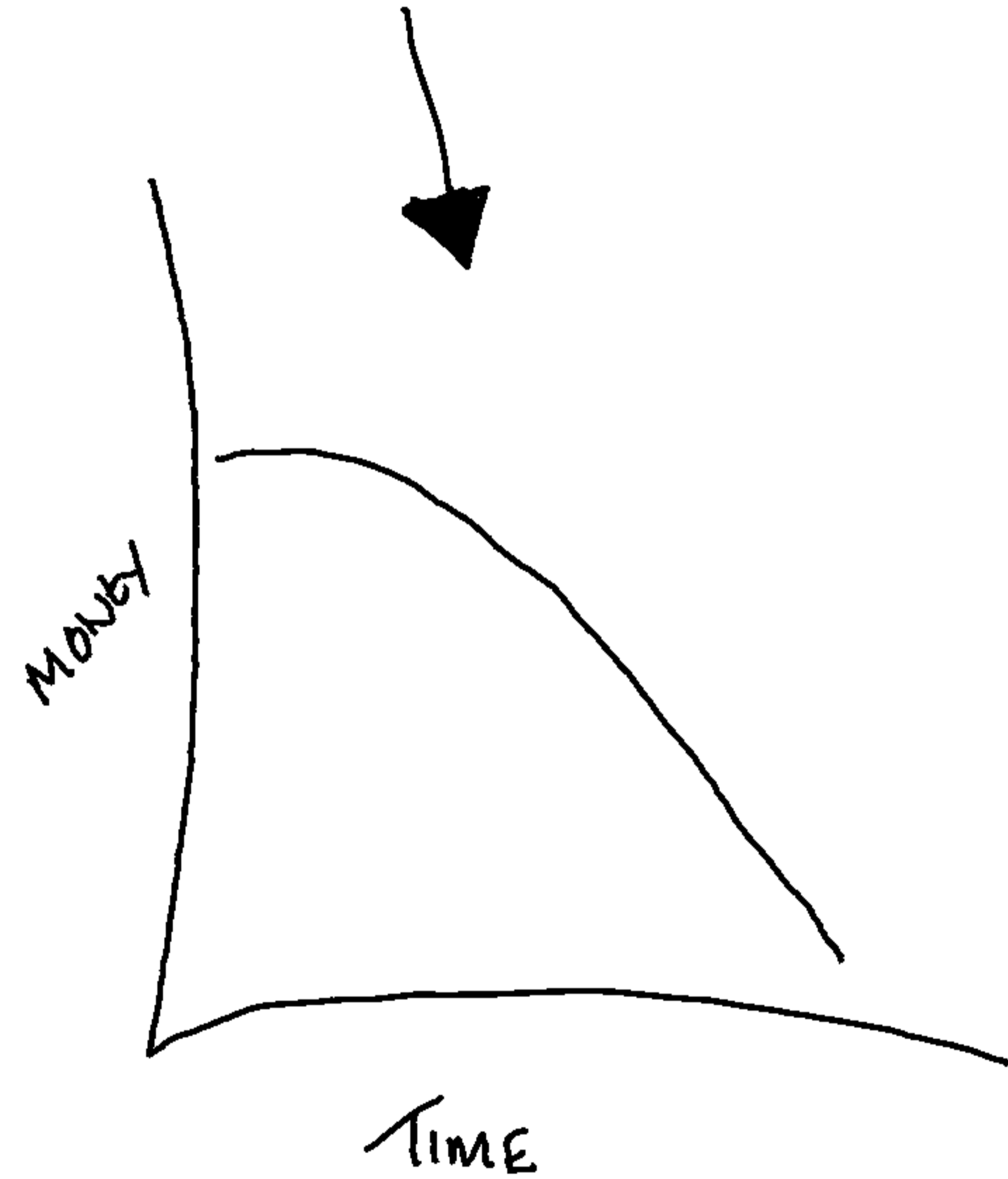


PEOPLE ARE MORE FEARFUL
OF RUNNING OUT OF MONEY...

... THAN THEY ARE OF WASTING
THEIR LIFE!



- DAN HAYLETT