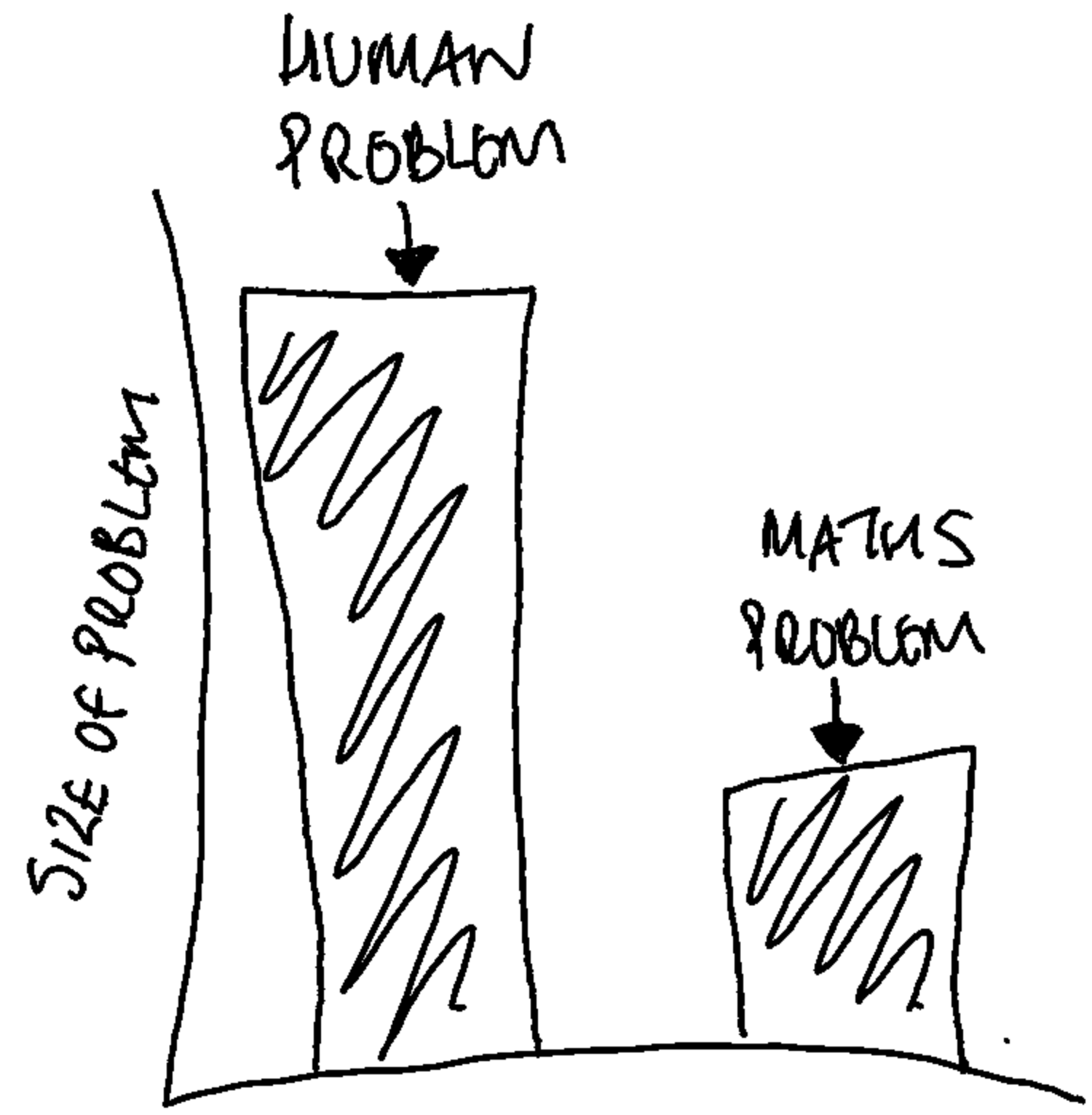


WHAT WE THINK
RETIREMENT IS ...



... WHAT RETIREMENT ACTUALLY
IS!

- DAN WAYLETT