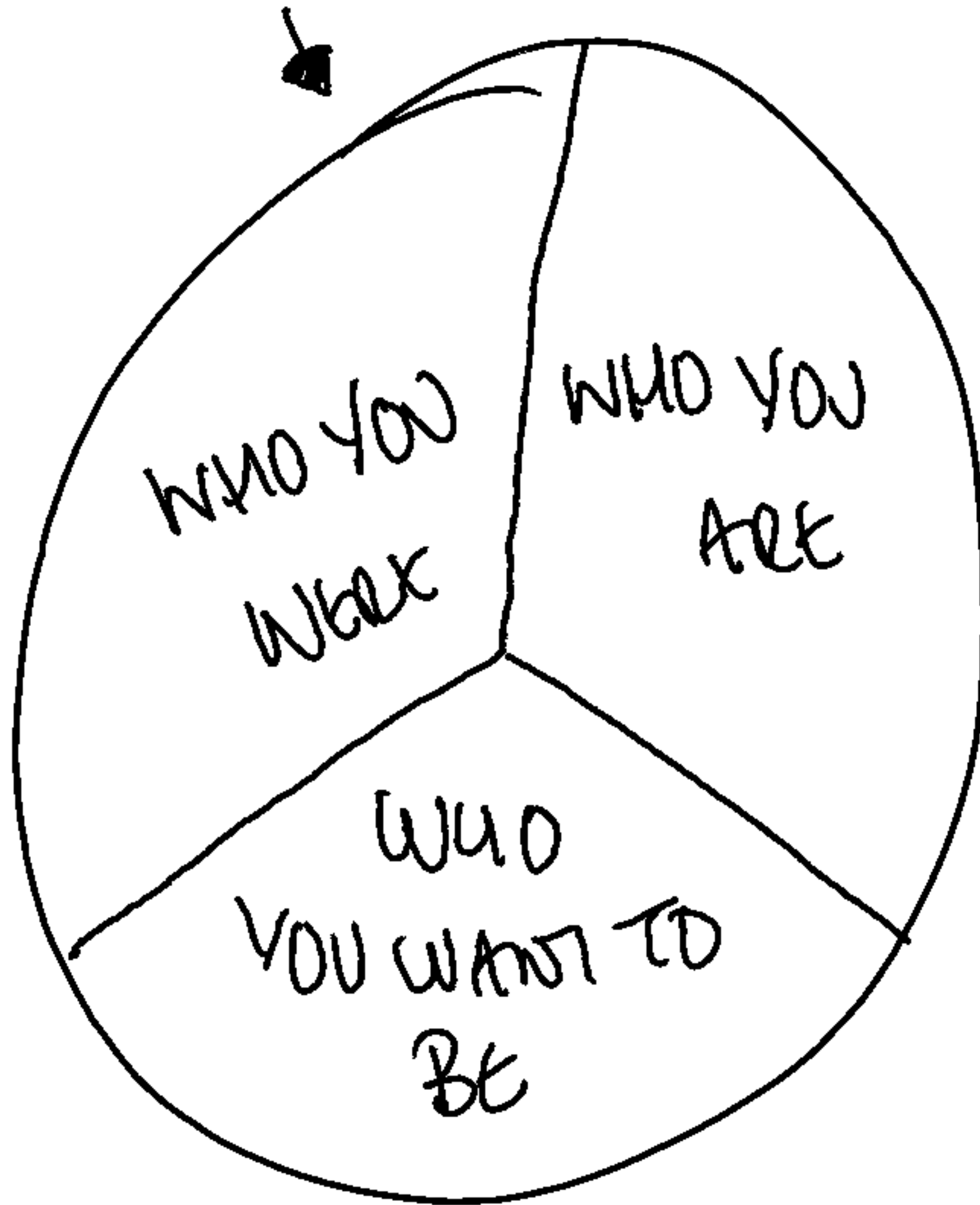
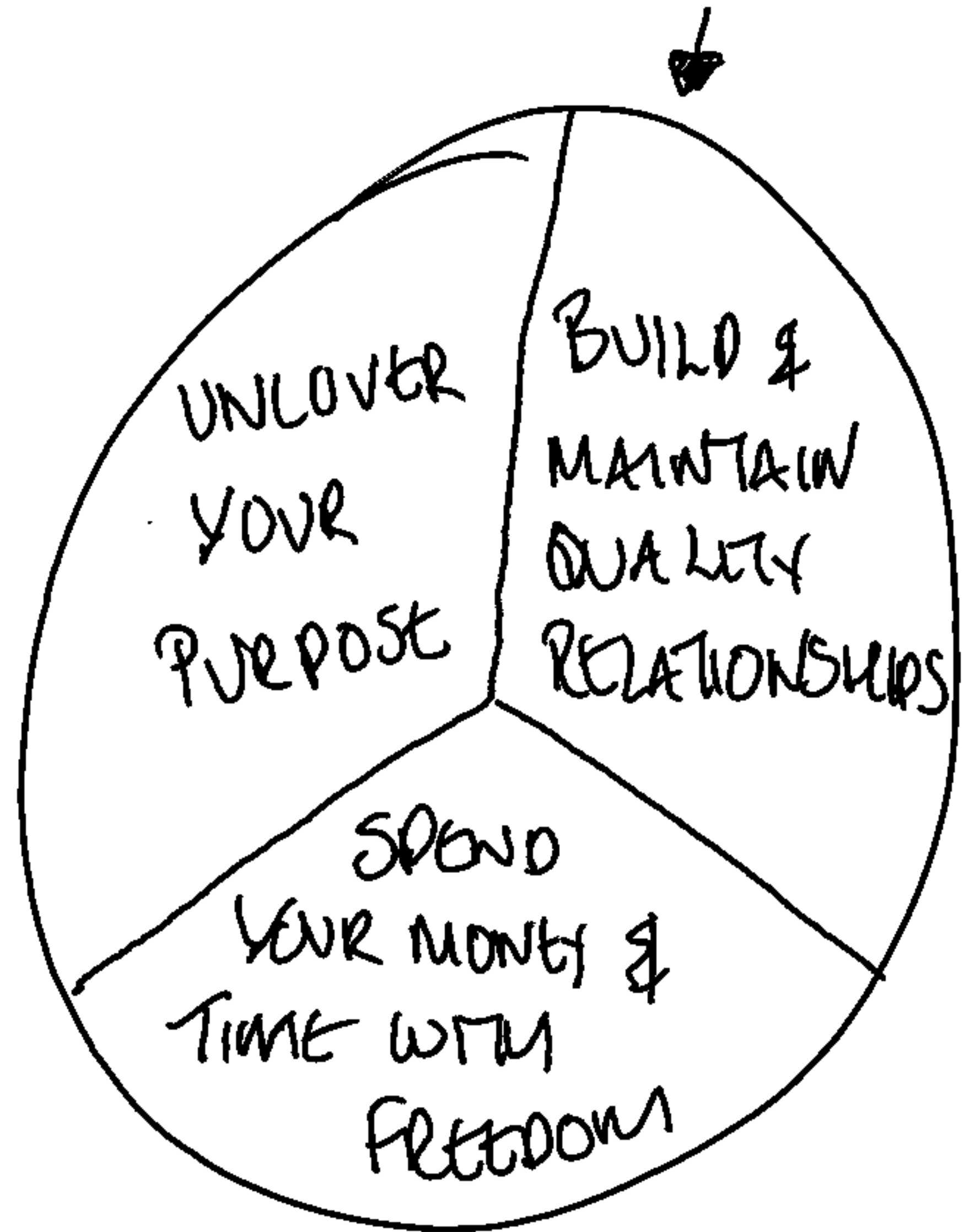


# THE RETIREMENT HAPPINESS FORMULA ...

EXPLORE THIS ...



... TO HAVE THIS



- DAN HAYLETT