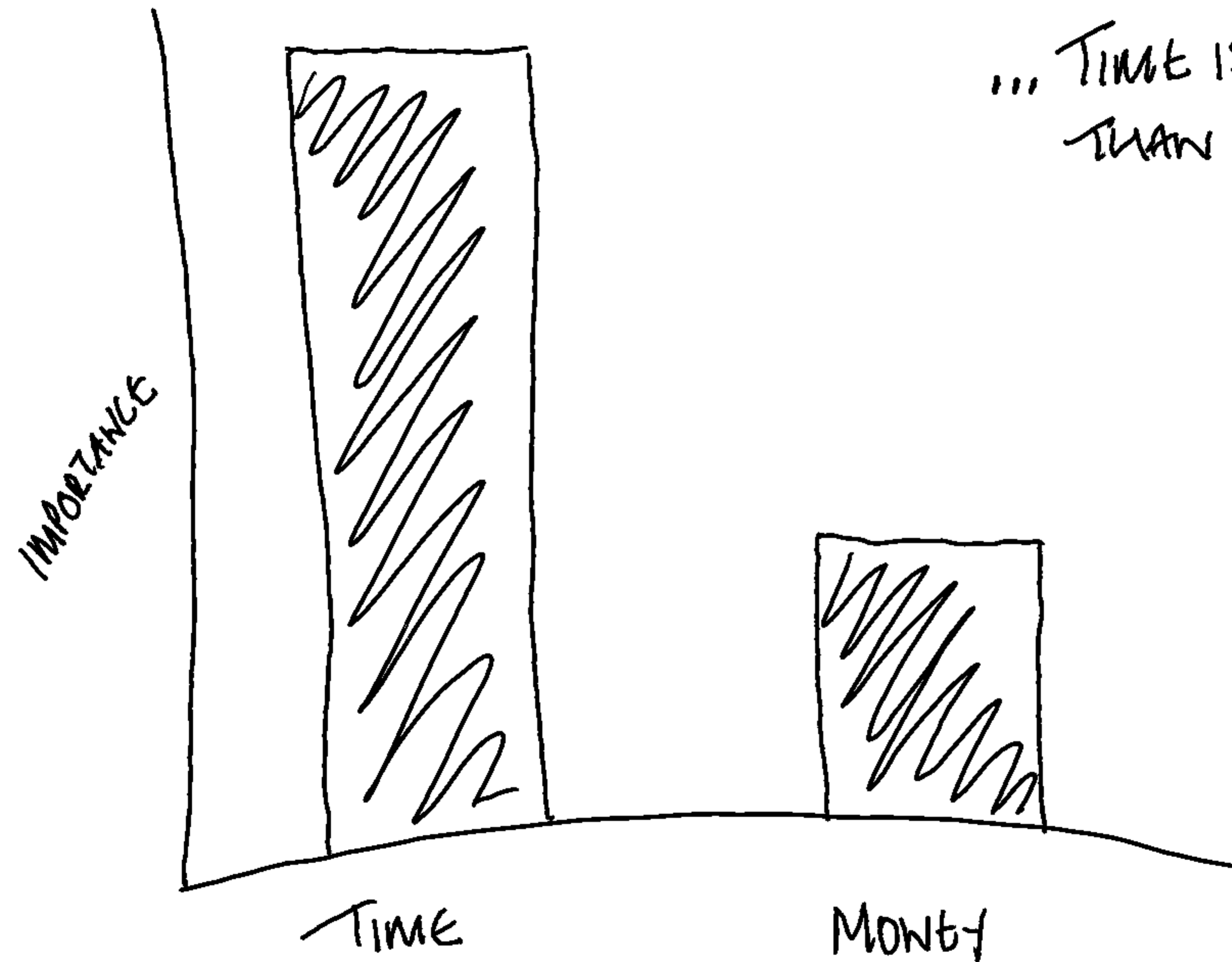


IN RETIREMENT...



... TIME IS MORE IMPORTANT THAN MONEY!

- DAN WAYLETT