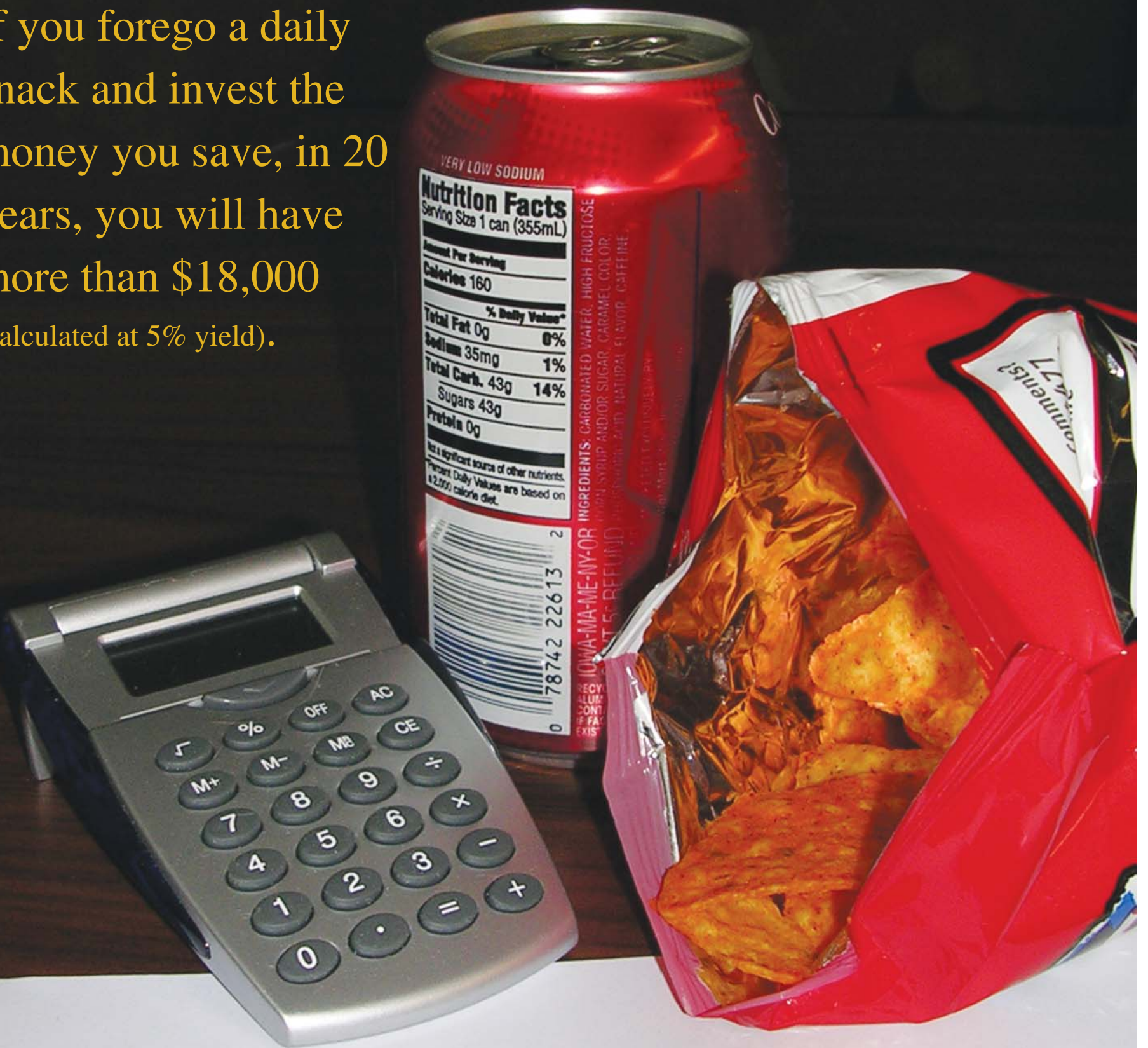


Nibbling Away at Your Bottom Line?

If you forego a daily snack and invest the money you save, in 20 years, you will have more than \$18,000 (calculated at 5% yield).



\$18,640 ³⁸

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