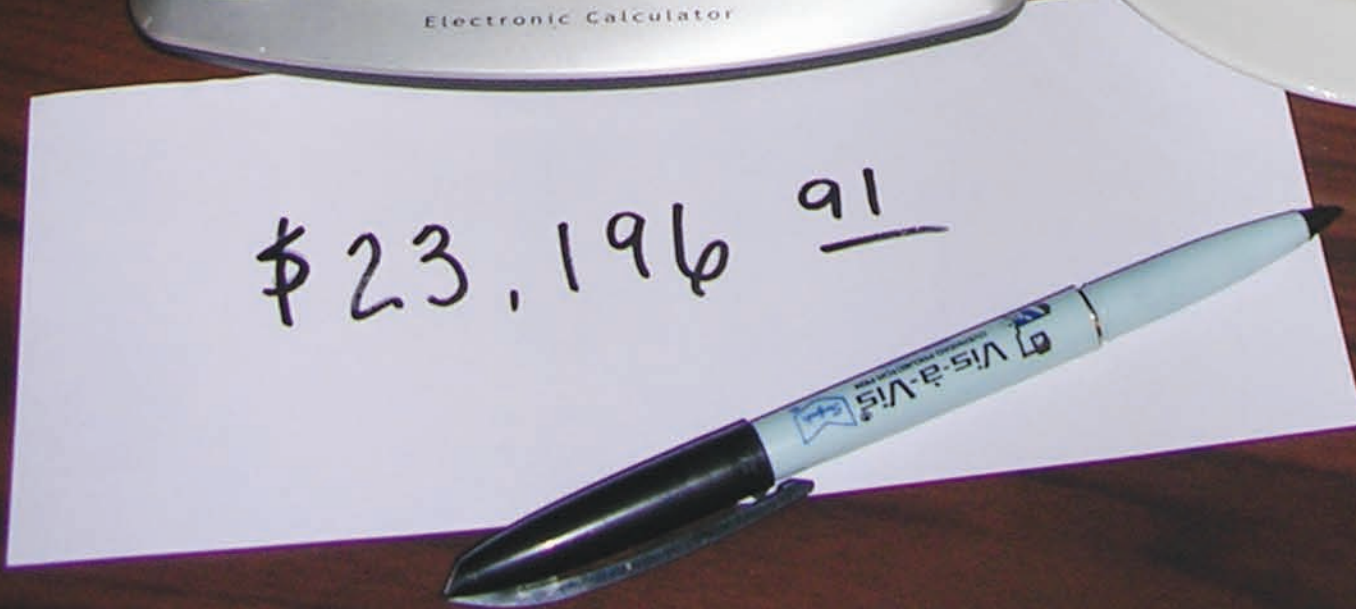


# Are YOUR Savings Going Up in Smoke?

If you cut out a half pack a day and invest what you save, in 20 years, you will have almost \$25,000  
(calculated at 5% yield).



Small Steps to Health and Wealth™

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