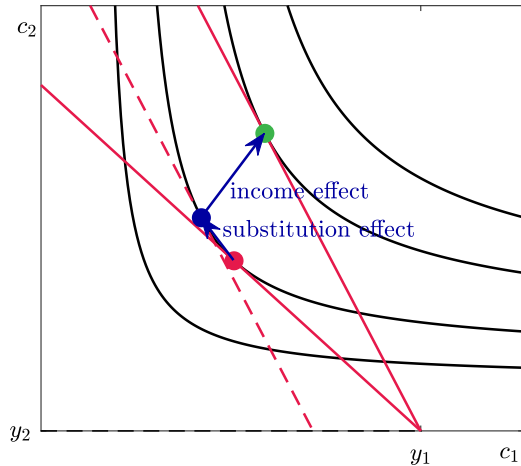


Saving for Retirement



Optimism about Future Income

