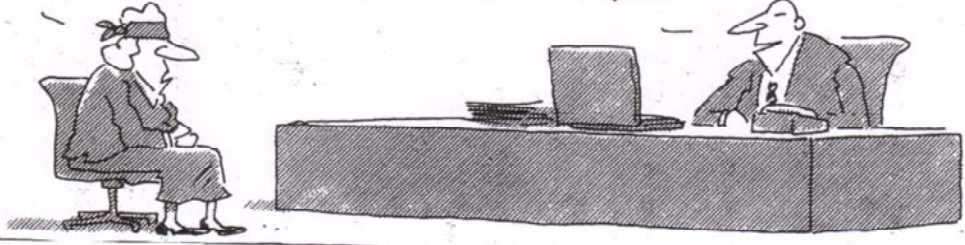


THE FINANCIAL PLANNER...

HOW CAN I TELL IF YOU'VE IMPROVED DISCLOSURE?..

WELL, YOU'RE NOT GAGGED AND YOU'RE NOT TIED TO THE CHAIR...



CLEMEN