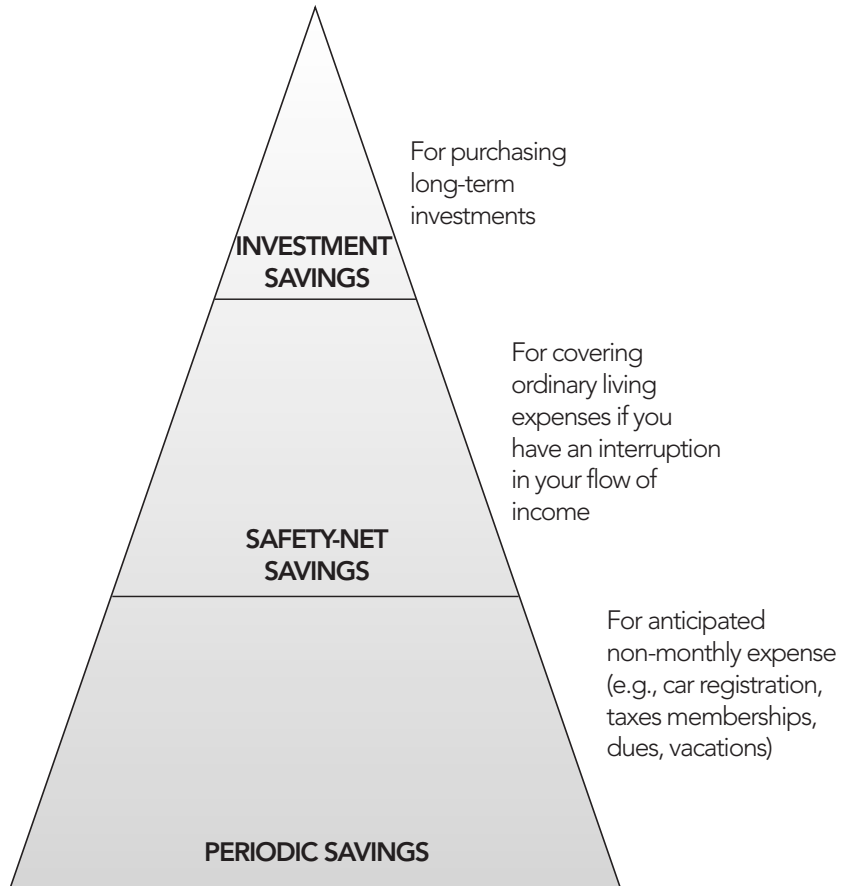




financial recovery institute
financialrecovery.com



The Savings Pyramid