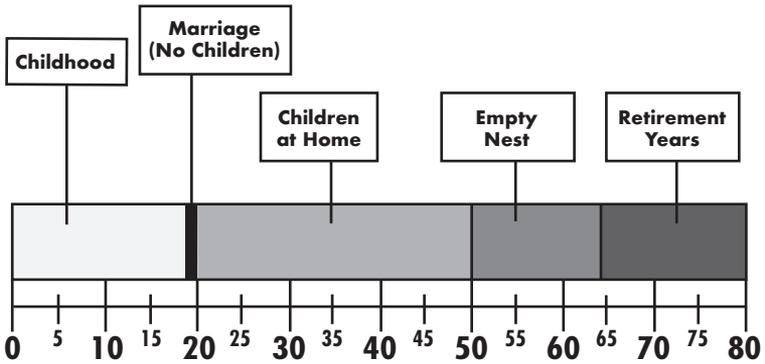


JILL'S TIME LINE



Go ahead and do this exercise yourself. How many empty nest years will you have?

YOUR TIME LINE

