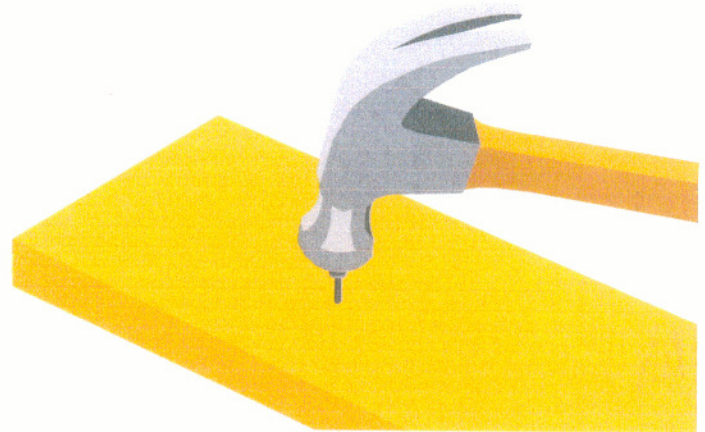
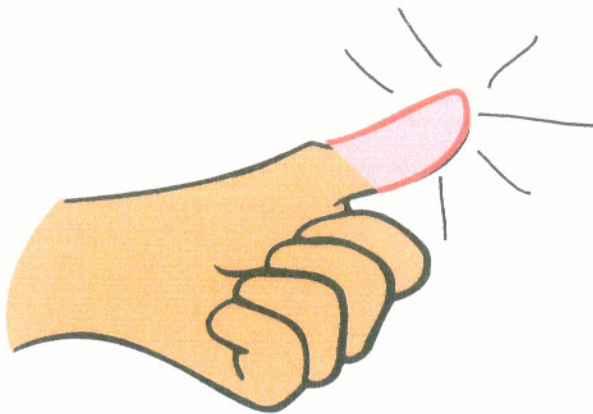


We avoid mistakes by having experience.

Unfortunately, most experience is gained by making mistakes.

Will Rogers



**Become
an active
TIME-BINDER.**

**LEARN from YOUR own
mistakes and experiences.**