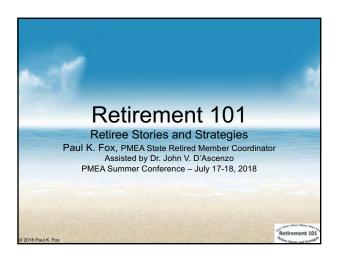
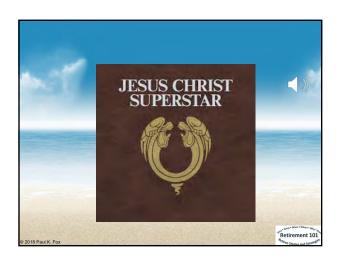
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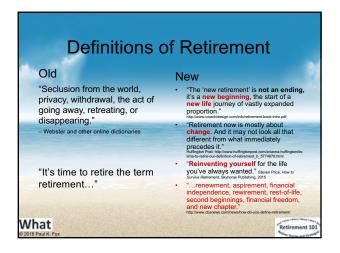


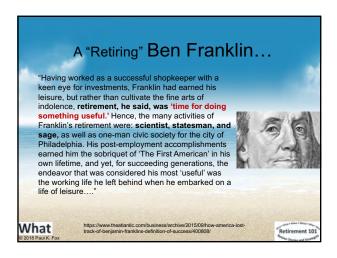




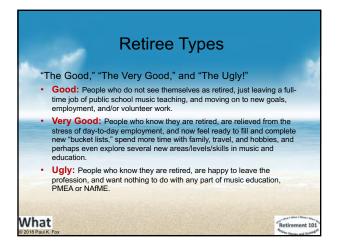


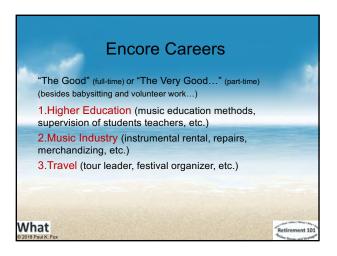


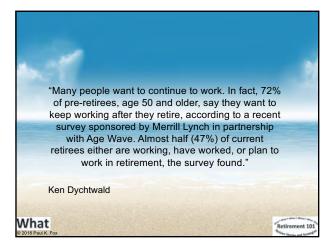


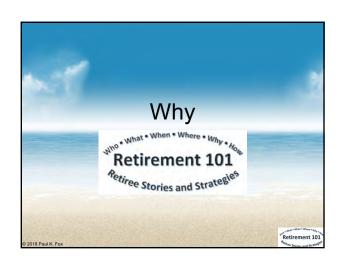


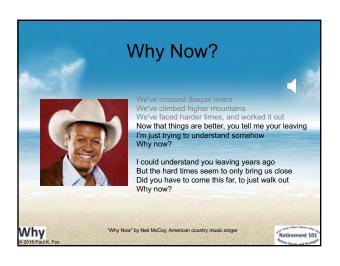














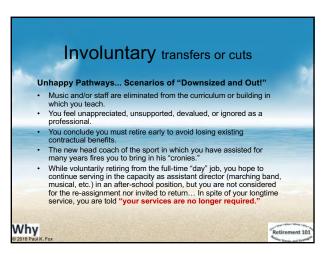
"Retirement is not for **me**. It's for the people I can serve. It's for the friends and family I can help and the younger generations I can teach. Now is the time for me to pass along what has so generously been given to me."

BJ Gallagher

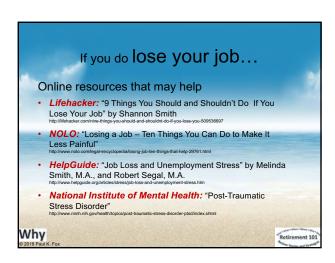
Why

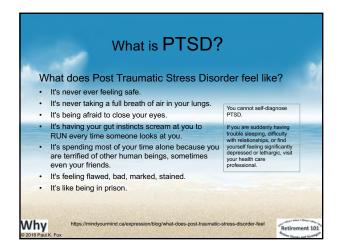


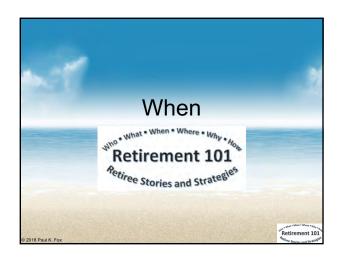






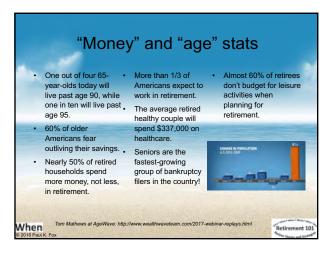


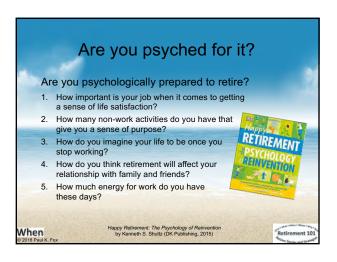


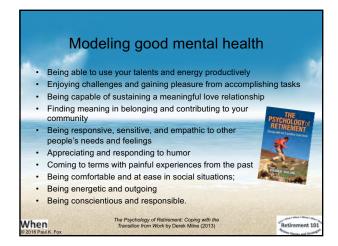


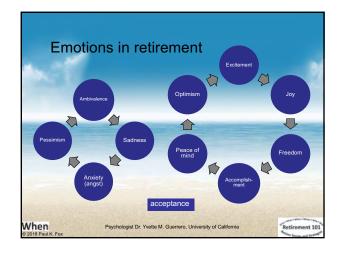


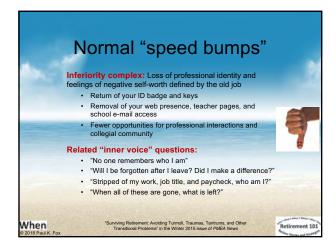


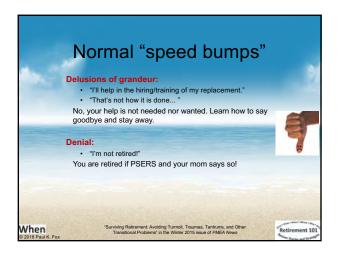


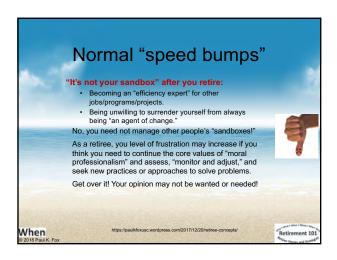


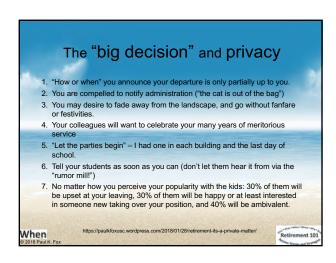




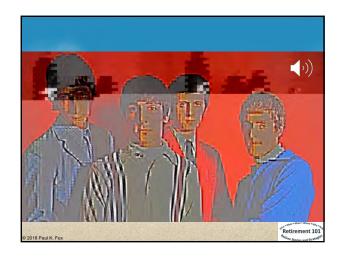




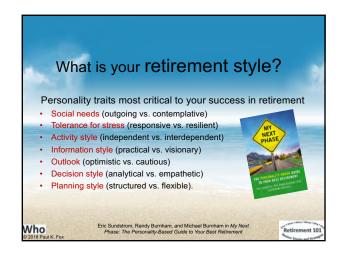




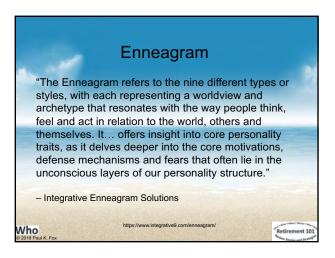


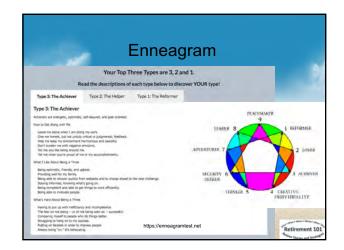


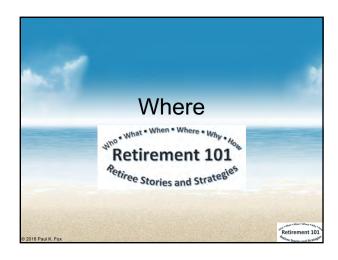


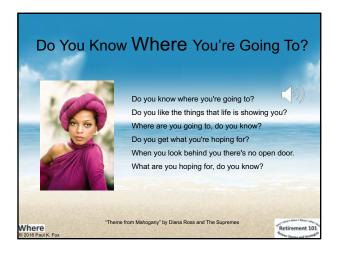


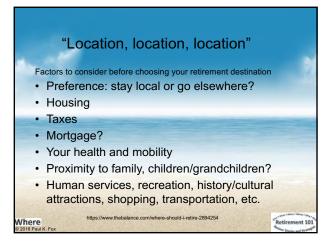










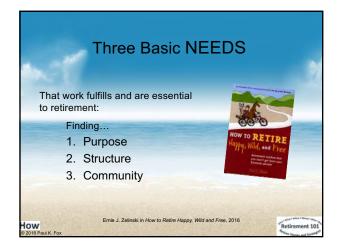




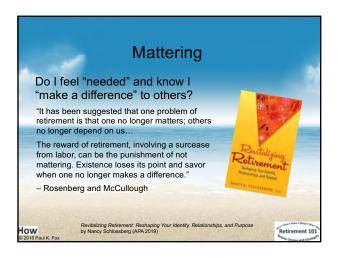


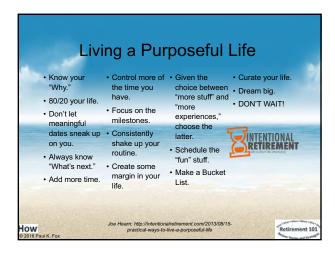










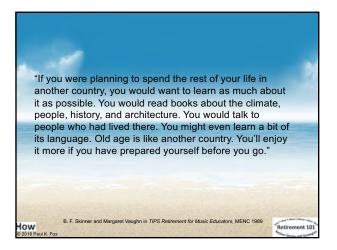




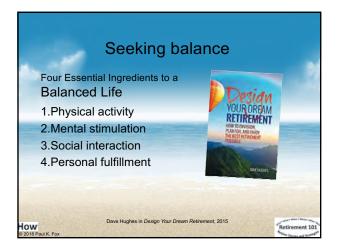


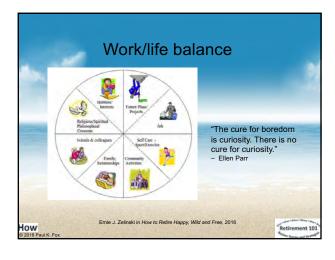


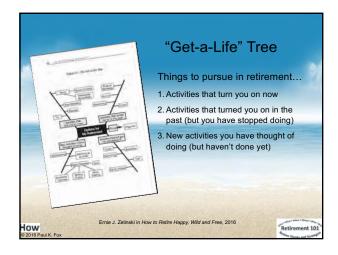


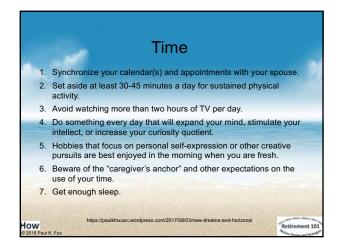


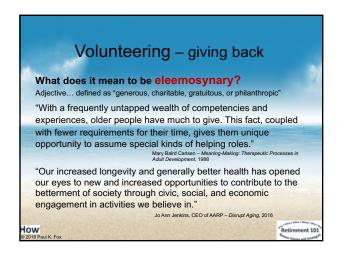




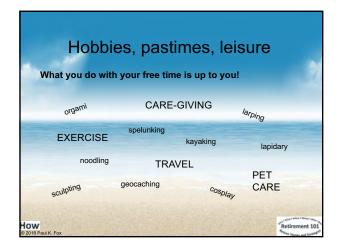






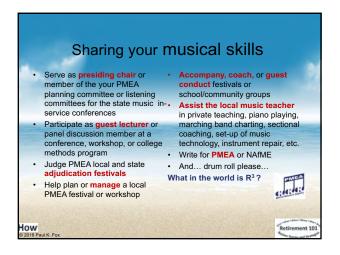








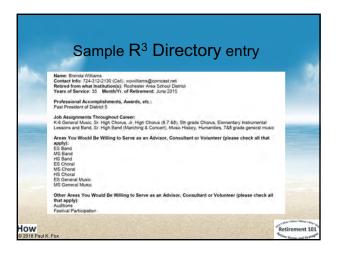


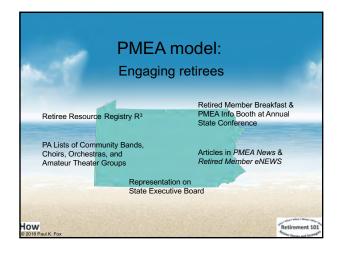


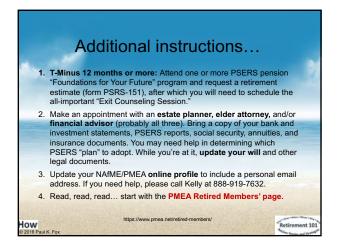












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