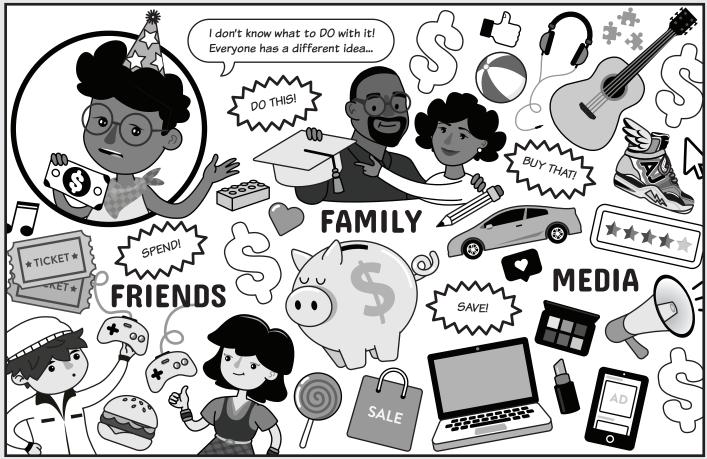


SPENDING PEER PRESSURE







YOUR SPENDING CHOICES CAN BE INFLUENCED BY OTHERS

BROUGHT TO YOU BY



It's a Money Thing is a registered trademark of Currency Marketing $\,$