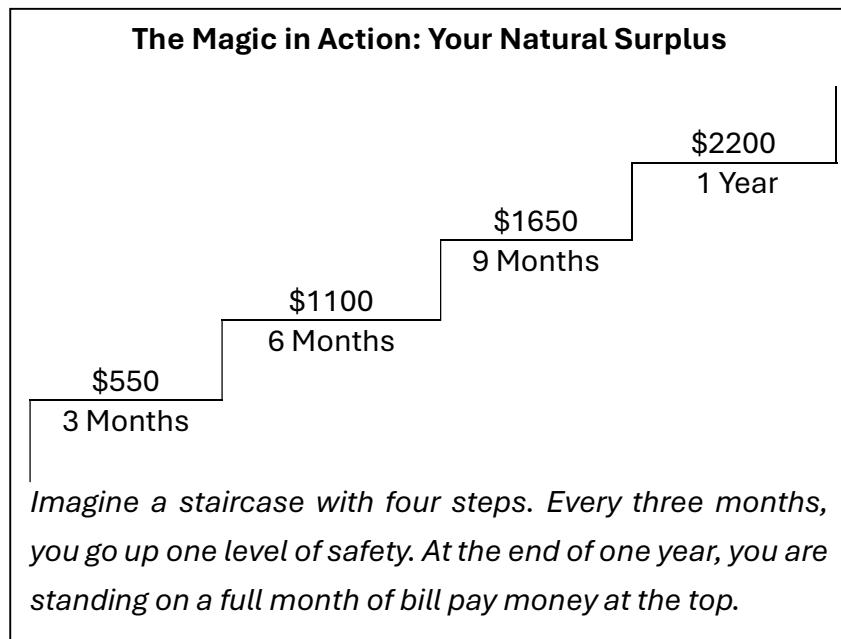


Exhibit 6B

Magic in Action: Your Natural Surplus



Based on the example of needing \$550 per week for the Bill Pay account, this is how the magic adds up over one year's time. By the end of one year, you are one month ahead in your Bill Pay account. This is The 48-week Magic™ in Action—Your Natural Surplus.