NEEDS

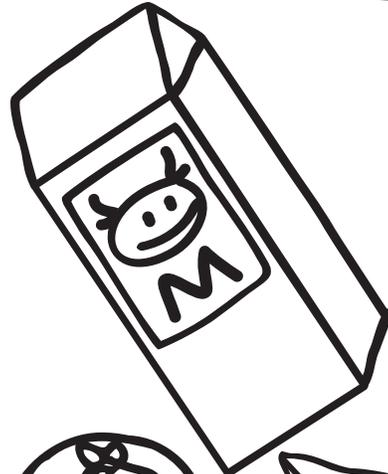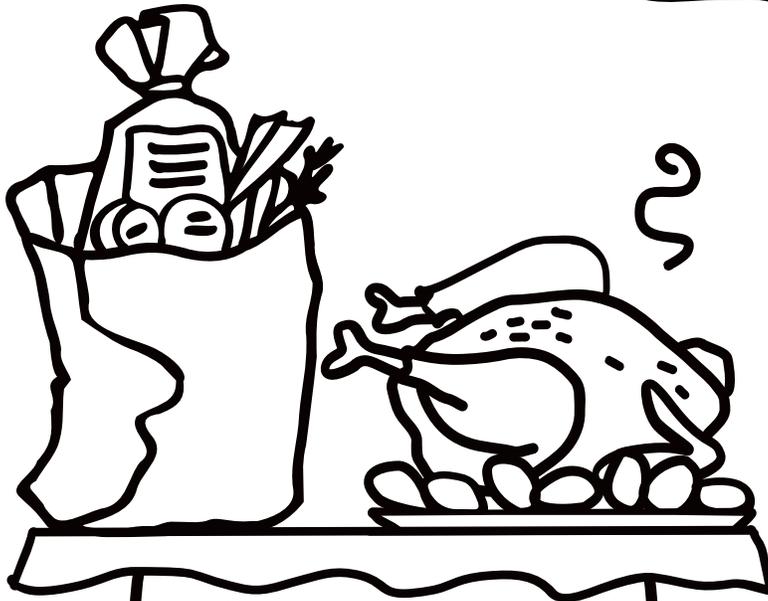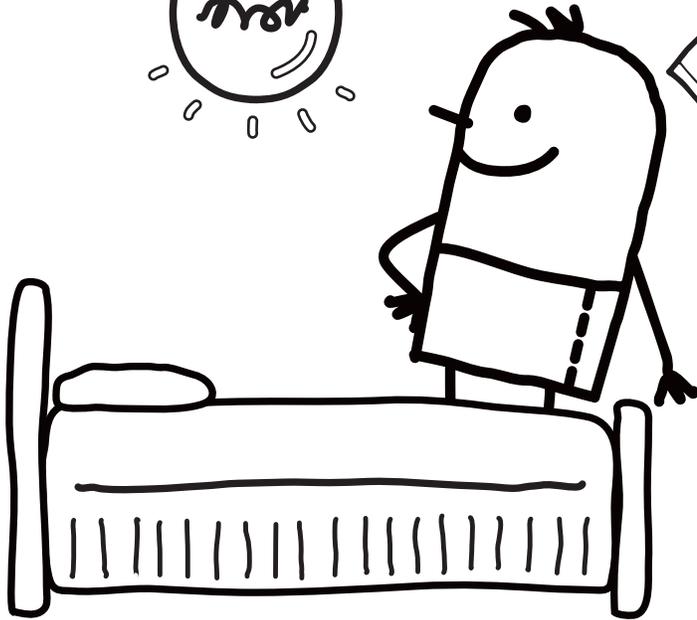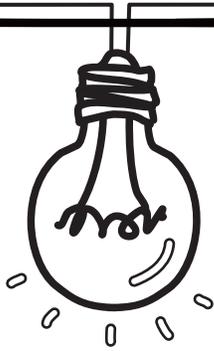## Things You Must Have Today

WANTS

Things You Save for to Enjoy Tomorrow