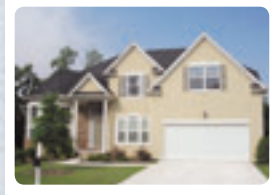


DR. HOUSTON IS DEDICATED TO TEACHING HISTORY.  
IT DIDN'T TAKE LONG FOR HER TO REALIZE  
WE FEEL THE SAME WAY ABOUT HER FUTURE.

Everyone was giving advice about Dr. Ramona Houston's future. She knew she could be doing more with her Professor's salary. Then she met Toni Cooper. She was speaking at a Wachovia



financial seminar about the importance of managing money. Ramona wasn't sure if it was what Toni said, or how she said it, but it really made her think about the future. And it inspired her to actually do something. Now Ramona has a retirement plan and a home to grow in.



"It actually changed my life.  
**I'm with Wachovia."**



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