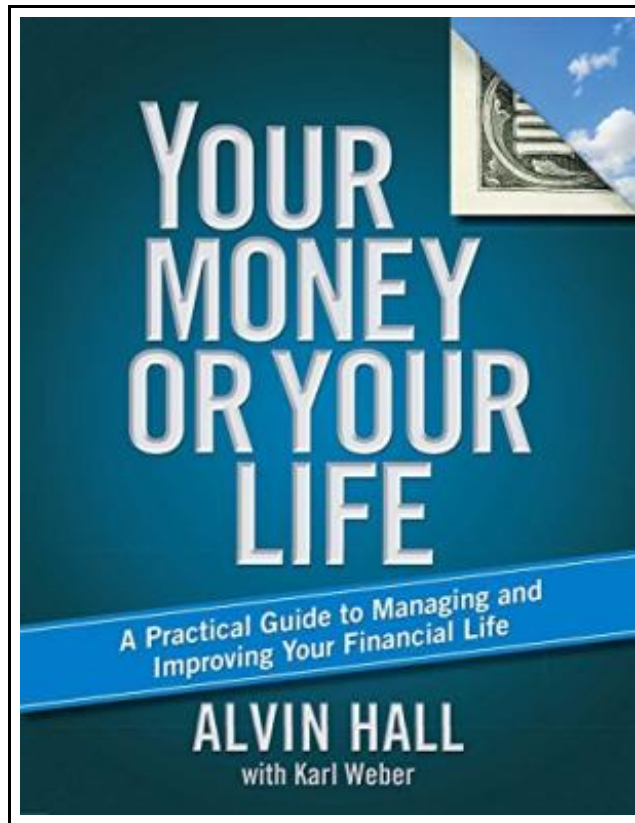


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YOUR MONEY OR YOUR LIFE: A PRACTICAL GUIDE TO MANAGING AND IMPROVING YOUR FINANCIAL LIFE

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