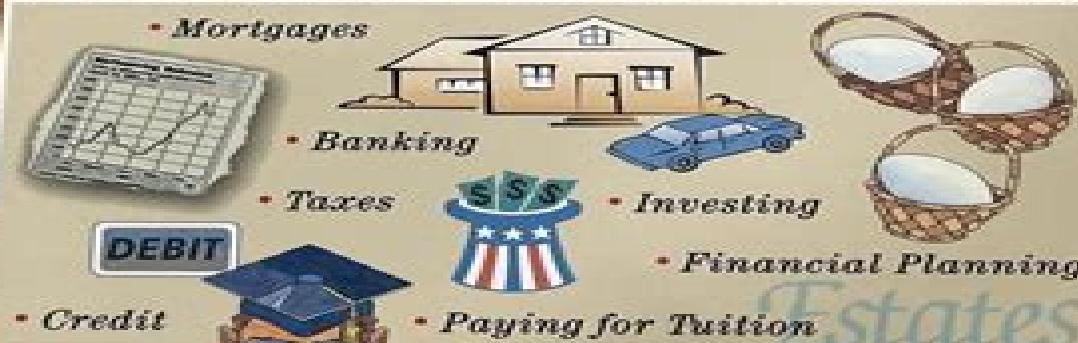


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# GUIDE TO UNDERSTANDING PERSONAL FINANCE



KENNETH M. MORRIS AND ALAN M. SIEGEL  
Authors of *The Wall Street Journal Guide to Understanding Money & Investing*

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