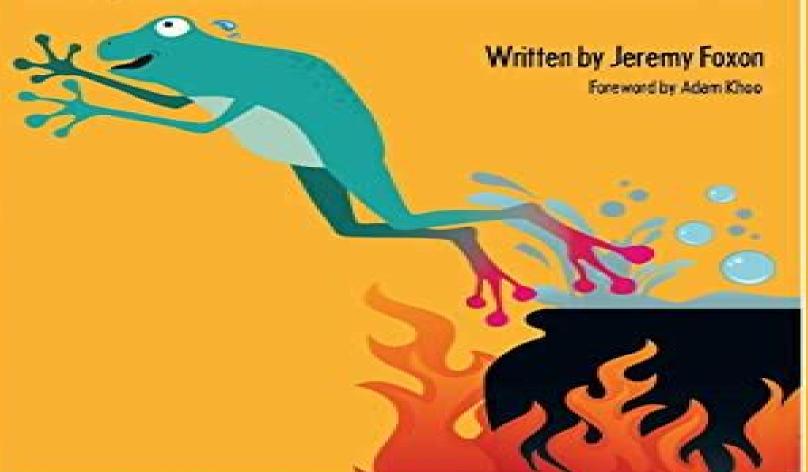


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A Late Starters Guide To Retirement

Karin Nielsen-Saines

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