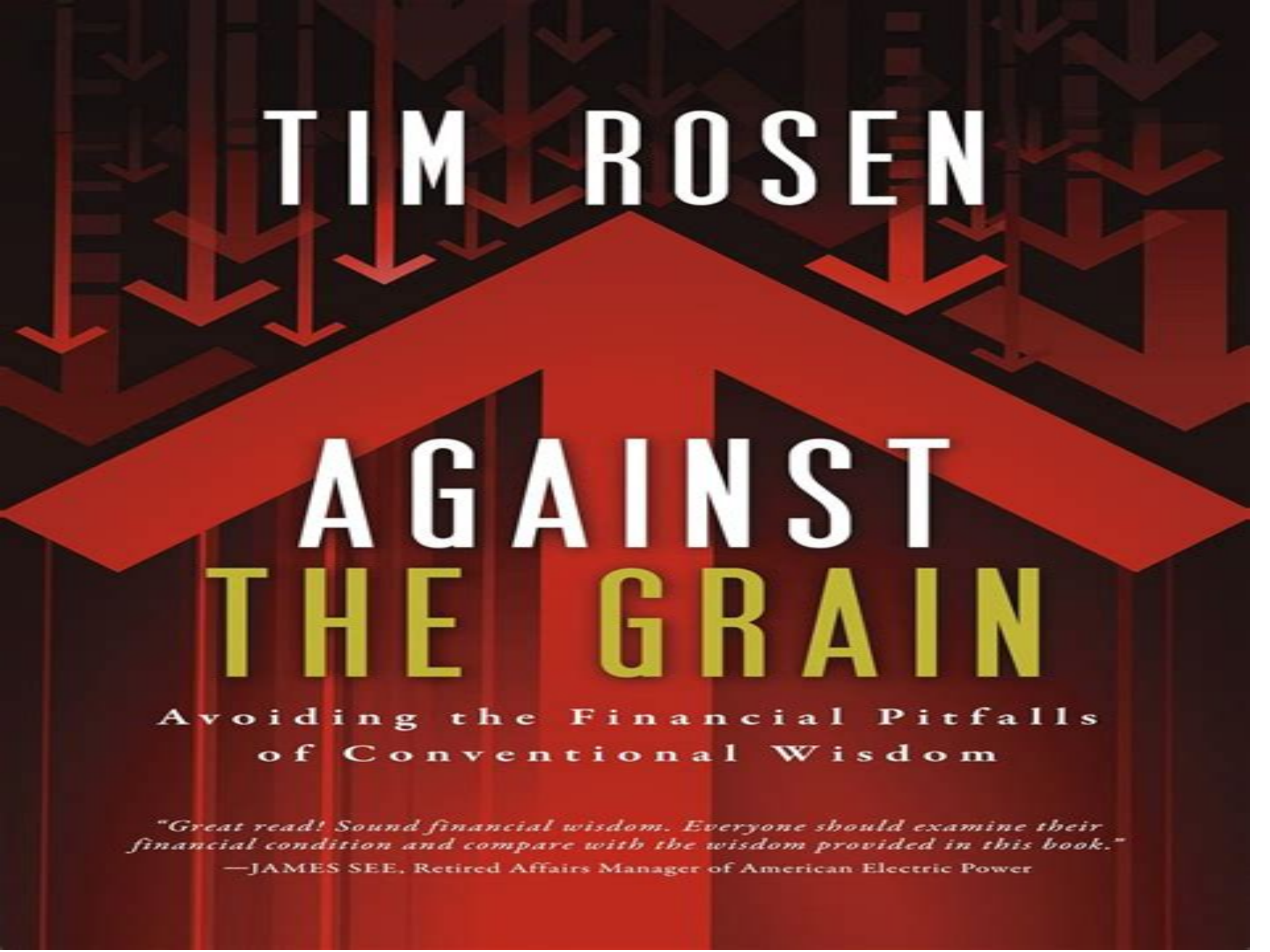




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Avoiding the Financial Pitfalls
of Conventional Wisdom

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