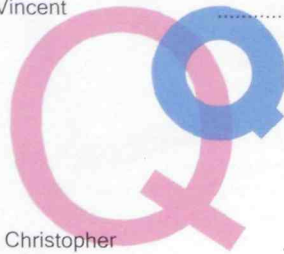


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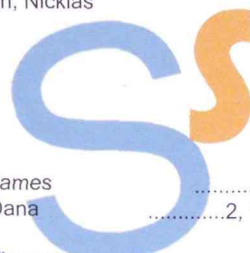
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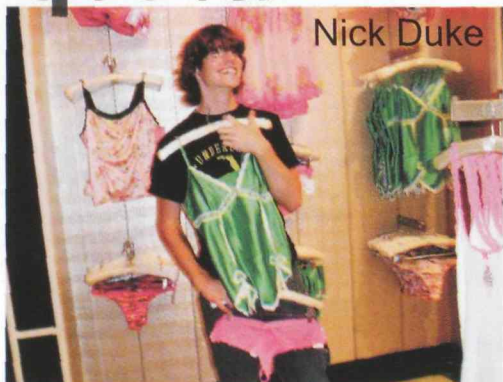
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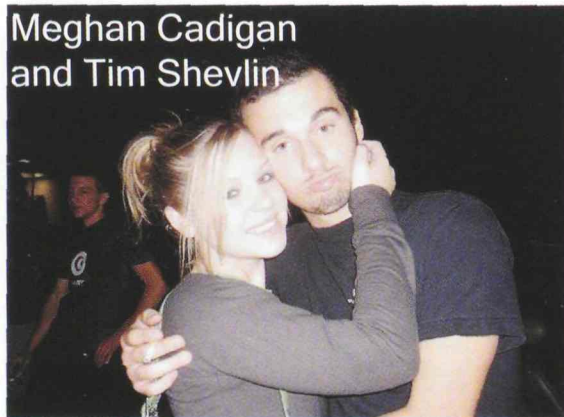


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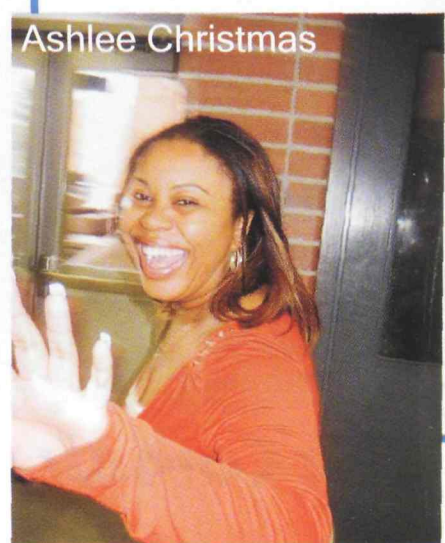


Nick Duke



Meghan Cadigan
and Tim Shevlin

"Save a little money each month and at the end of the year you'll be surprised at how little you have."- Ernest Haskins



Ashlee Christmas