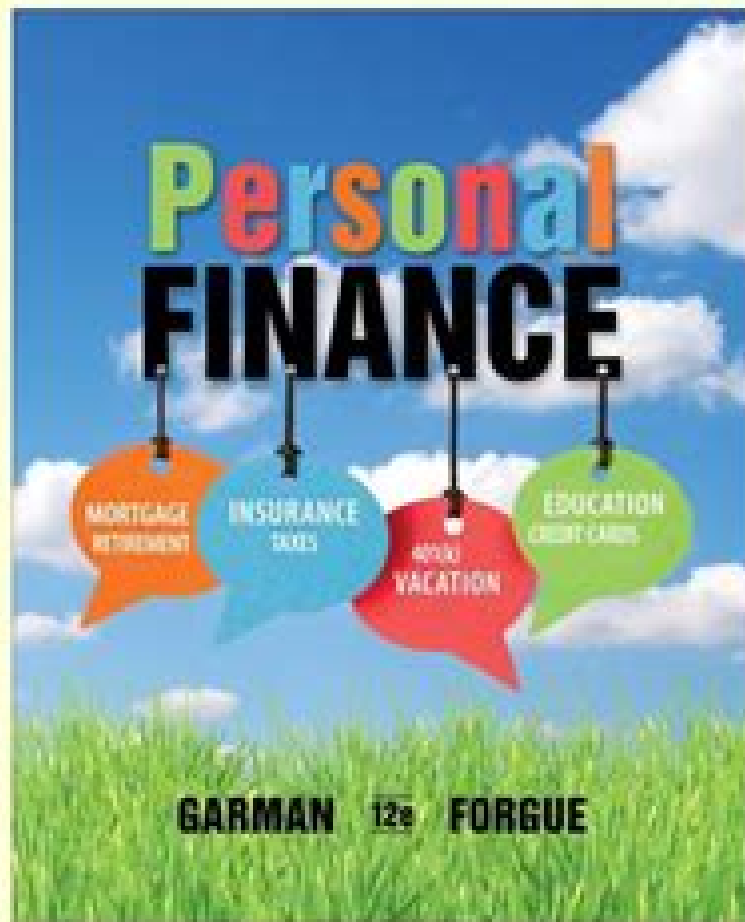




Garman/Forgue
Personal Finance
Twelfth Edition

Chapter 11:
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