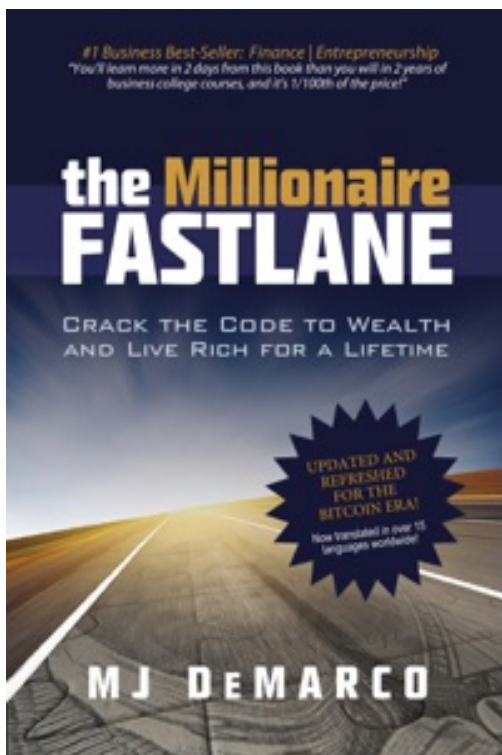


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*"Graduate from college, get a good job, save 10% of your paycheck, cancel the movie channels, quit drinking expensive Starbucks, save and penny-pinch for decades, trust your life-savings to an indexed-fund peddled from Wall Street, and then one day, when you are oh, say, 65 years old, you can retire rich."*

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