

The background of the book cover is a photograph of a city skyline at dusk. Several tall skyscrapers are visible, with their windows glowing with warm yellow light. The sky is a mix of blue and white clouds. In the foreground, there is a dark, silhouetted area that appears to be a park or a body of water with some trees.

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# Personal Financial 11 Edition Chapter 3

**C. Michael Smith**



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