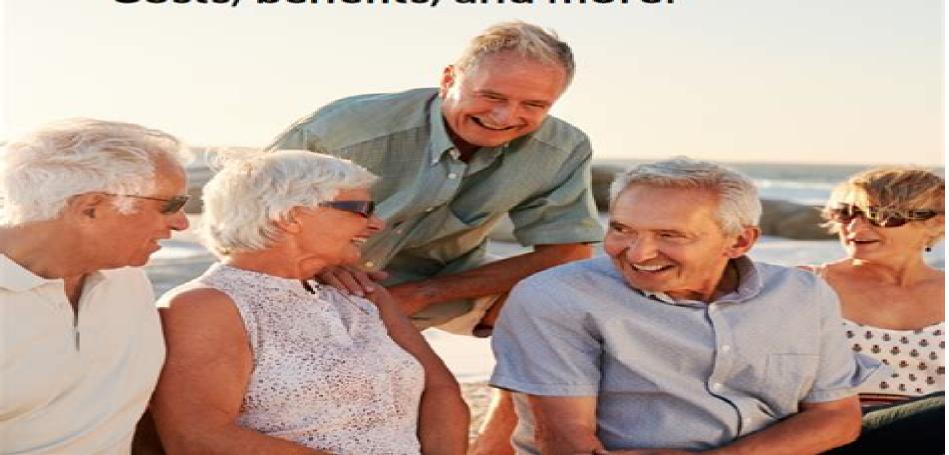
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# **Retirement Guide 2008**

**David Baud** 

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