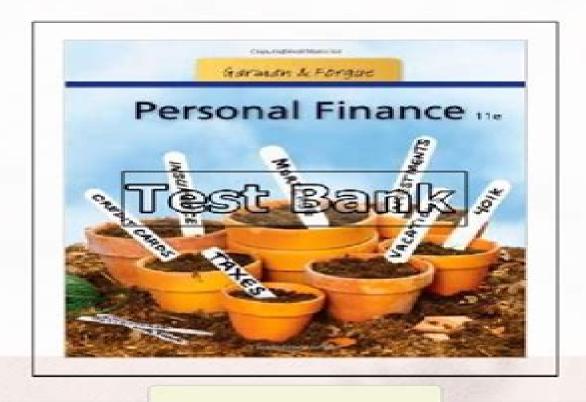
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# **Personal Finance 11th Edition Garman Answers**

**E. Thomas Garman** 

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