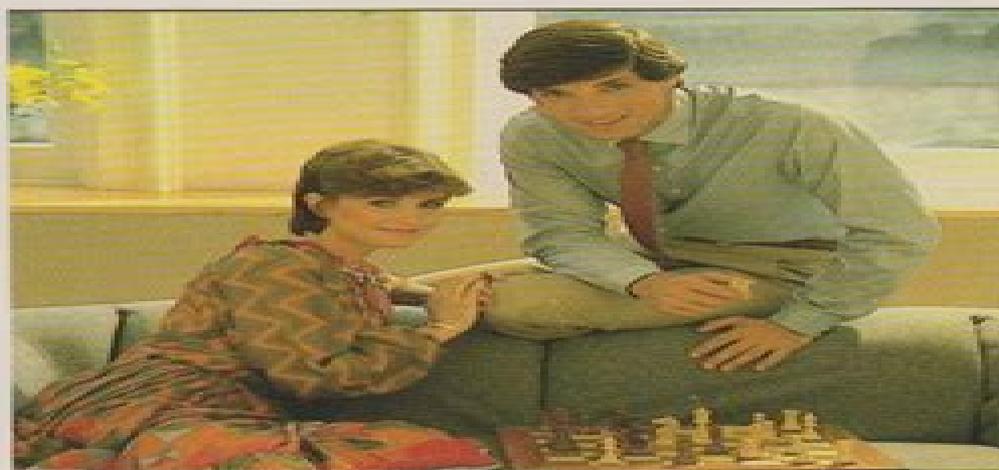


The Dow Jones - Irwin Guide to
**RETIREMENT
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