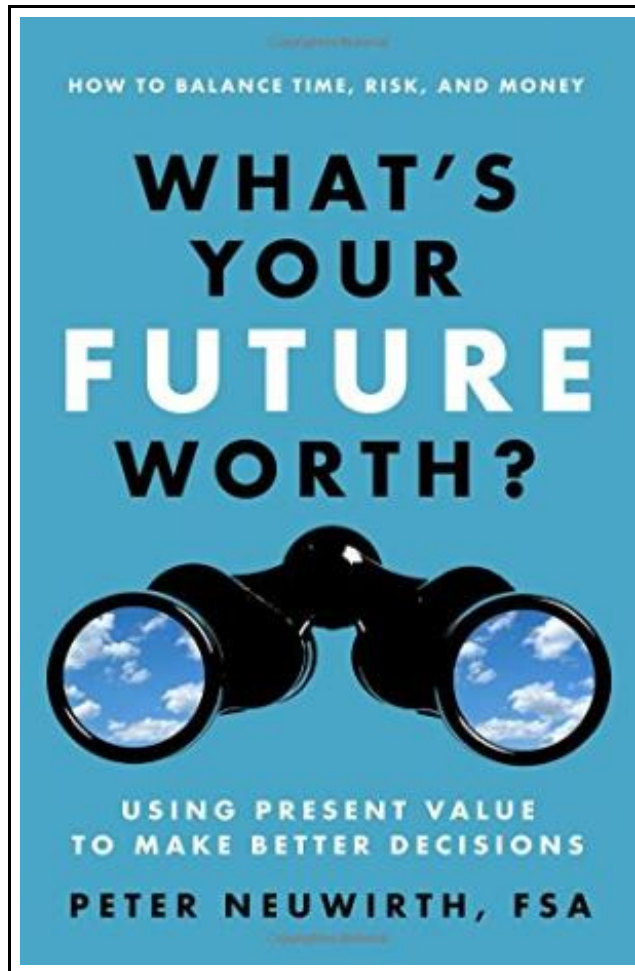


## What's Your Future Worth?: Using Present Value to Make Better Decisions



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