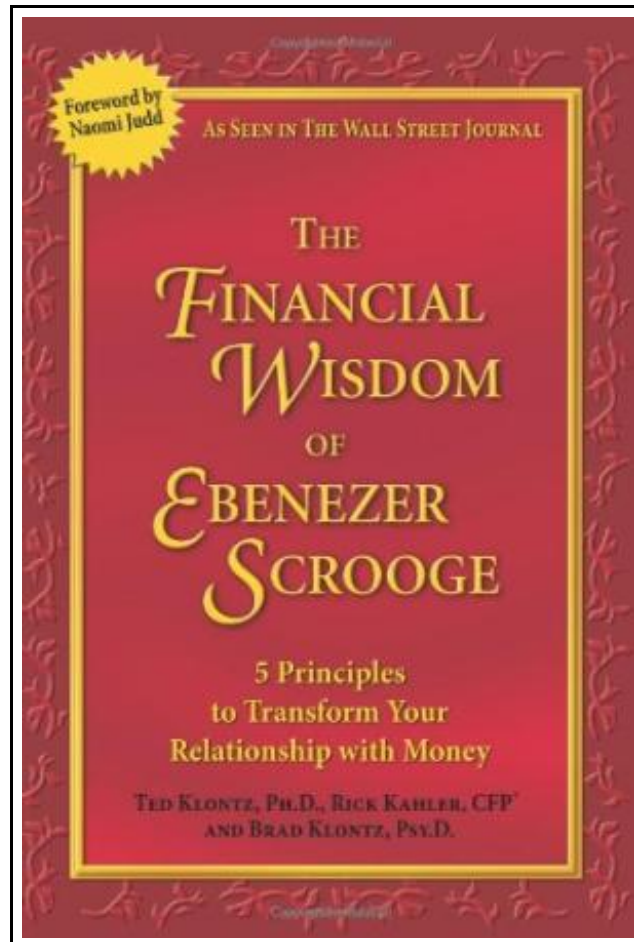


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## THE FINANCIAL WISDOM OF EBENEZER SCROOGE: TRANSFORMING YOUR RELATIONSHIP WITH MONEY

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