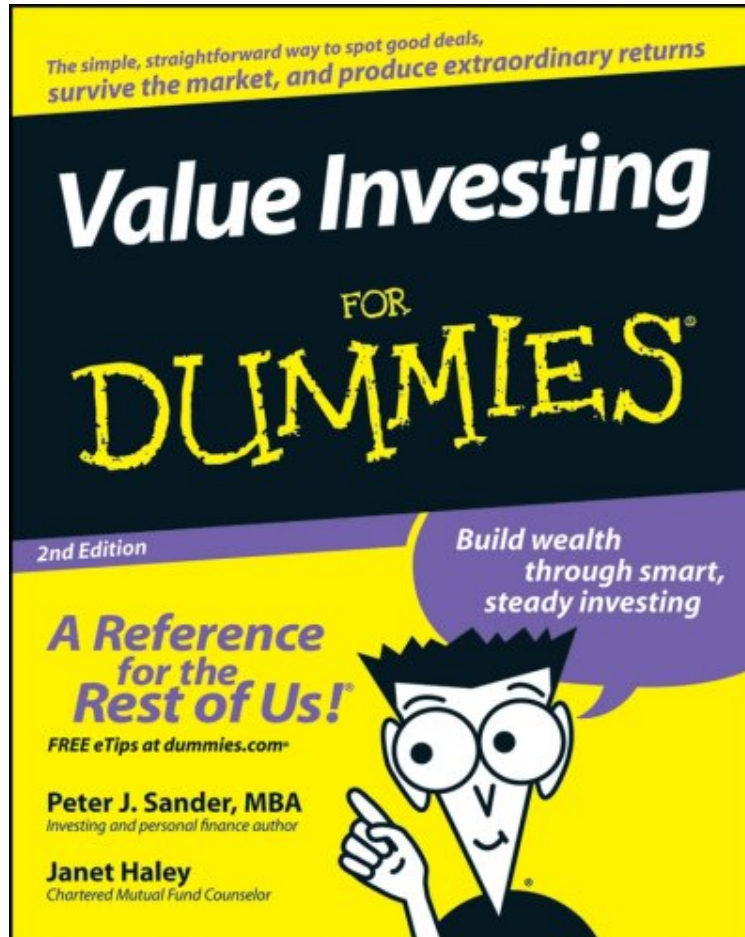


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About the Author
Peter J. Sander, MBA is the author of several books on investing and personal finance.
Janet Haley is a Chartered Mutual Fund Counselor and a regional sales director for Conseco Fund Group.