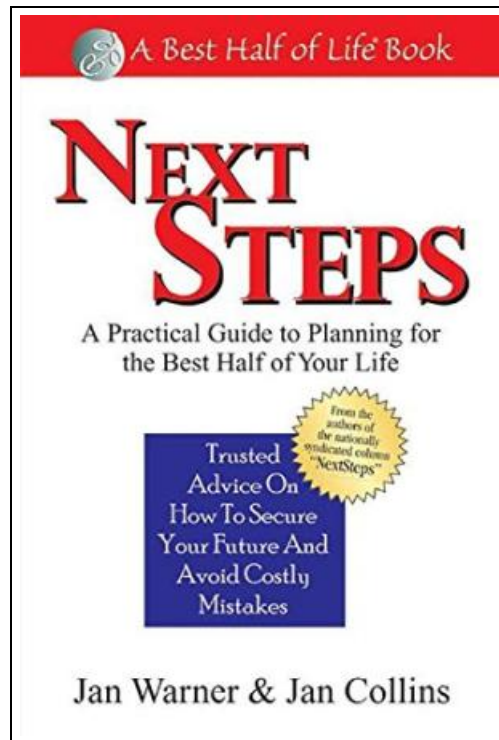


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NEXT STEPS: A PRACTICAL GUIDE TO PLANNING FOR THE BEST HALF OF YOUR LIFE



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