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How to Ruin Your
Life is a powerful self-
help tool in the form
of a work of humor.
It is sardonic advice,

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presented with
tongue in cheek,
explaining how
people can "ruin"
their lives. The essays
cover topics such as
"Convince Yourself
That You're All That
Matters," "Think the
Worst of Everyone,"
"Pour Salt on Those
Wounds," and "You

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Can Change People.'

Seriously, though, to anyone who reads this book, it is an earnest warning about falling into traps of self-destructive behavior that can ruin any man or womans life. More than that, it comprises 35 steps

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that - if read and understood - provide a road map to making life work in the most effective way possible. It is humor and self-help all in one, delivered by Ben Stein, a man who has witnessed more than his share of people who did ruin their

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lives - as well as those
whose lives have been
wildly successful.

Their Eyes Were
Watching God is a
1937 novel by African-
American writer Zora
Neale Hurston. It is
considered a classic
of the Harlem
Renaissance of the
1920s, and it is likely

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Hurstons best
known work.

This volume in the
Core Knowledge in
Orthopaedics Series
equips you with the
key concepts and
clinical skills needed
to excel in the
subspecialty of adult
reconstruction and
arthroplasty. Inside

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you'll find concise,
clinically focused
coverage of the
surgical techniques
you need to know to
obtain optimal
patient management
outcomes, along with
relevant anatomy,
biomechanics, limb
salvage techniques,
imaging, arthroscopy,

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and more. It's a perfect resource for training...board certification or recertification review...or everyday clinical reference! Apply the guidance in a logical fashion with coverage that progresses from describing commonly

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seen clinical
problems to
reviewing less
frequently

encountered
conditions. Follow
the most appropriate
surgical management
approaches.

Assimilate the
information easily
through bulleted text,

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crisp artwork, clinical charts, tables, algorithms, and annotated key references.

Dave Ramsey explains those scriptural guidelines for handling money. Financial Peace Junior Core Knowledge in

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The Total Money
Makeover

Your Money: The
Missing Manual

A Proven Plan for
Financial Fitness

The Financial Peace
Planner

You Can Baby Step

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*Your Way to
Becoming a
Millionaire Most
people know Dave
Ramsey as the guy
who did stupid with a
lot of zeros on the
end. He made his first
million in his
twenties—the wrong
way—and then went
bankrupt. That's
when he set out to*

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*learn God's ways of
managing money and
developed the Ramsey
Baby Steps.*

*Following these steps,
Dave became a
millionaire again—this
time the right way.*

*After three decades of
guiding millions of
others through the
plan, the evidence is
undeniable: if you*

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*follow the Baby Steps,
you will become a
millionaire and get to
live and give like no
one else. In Baby
Steps Millionaires,
you will . . . *Take a
deeper look at Baby
Step 4 to learn how
Dave invests and
builds wealth *Learn
how to bust through
the barriers*

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Answers

*preventing them from
becoming a
millionaire *Hear
true stories from
ordinary people who
dug themselves out of
debt and built wealth
*Discover how
anyone can become a
millionaire, especially
you Baby Steps
Millionaires isn't a
book that tells the*

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secrets of the rich. It doesn't teach complicated financial concepts reserved only for the elite. As a matter of fact, this information is straightforward, practical, and maybe even a little boring. But the life you'll lead if you follow the Baby Steps is

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*anything but boring!
You don't need a
large inheritance or
the winning lottery
number to become a
millionaire. Anyone
can do it—even today.
For those who are
ready, it's game on!
Work isn't supposed
to be a four-letter
word! Does the work
you do matter to you?*

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Are you unsure what you want to do for a living? Are you in the right place but looking to advance? No matter where you are in your career, you were born to do work you love.

National bestselling author and career expert Ken Coleman was stuck in an

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unfulfilling career until he realized he didn't have to be. In his latest book, he draws on what he learned from his own ten-year journey as well as from coaching thousands of others to walk you through the seven stages to discovering and doing meaningful work.

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Relevant to any job or industry, you'll learn step-by-step how to:

Get Clear on the work you were uniquely made to do and why.

Get Qualified to do the work you were created for. Get

Connected with the right people who can open the doors to

your dream. Get

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*Started by
overcoming the
emotions and
mistakes that often
hold people back. Get
Promoted by
developing winning
habits and traits. Get
Your Dream Job by
doing work you love
and accomplishing
results that matter to
you. Give Yourself*

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*Away by expanding
the dream to leave a
legacy. This is your
moment. You are
needed, and you were
made to contribute.
It's time to exit the
daily grind and use
your talents to start
living your dream
once and for all.
As true for boxing as
business: Champions*

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*in business are not
born. They are made.*

*In an era of
bankruptcy and
bailouts, two-time
Heavyweight
Champion of the
World and record-
busting businessman
George Foreman
steps into the ring to
challenge prevailing
conceptions of*

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*success and
achievement and lays
out a new way of
doing business—the
way of the Knockout
Entrepreneur. The
Knockout
Entrepreneur: Is
focused on smart
growth, fearlessly
seizing opportunity,
and building an
organization of*

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*significance. Is an
idea wrangler and
visionary who uses*

*God-given
imagination; who
never gives up, gives
in, or backs down
from the hard work
necessary to make it.*

*Is an encourager, risk-
taker, mentor, and
giver in a world that
often reflects the*

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*opposite. Is defined
by integrity and
generosity rather
than title and
possessions. Amasses
wisdom over wealth
and knows that when
all is said and done,
the greatest ROI is
found in faith, family,
and community.*

*Foreman equips you
with principles and*

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*strategies to help you
come out swinging
and backs them up
with personal stories,
contemporary
accounts of success,
timeless wisdom, and
leading questions—all
of which are geared
to help you put your
Knockout plan into
action and achieve
extraordinary levels*

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of success.

*Learn what you didn't
learn in school! The
truth is, graduates
around the world are
clueless about where
they want to go next
in their lives. How
can they pursue their
dreams if they don't
understand more
practical subjects like
developing a solid*

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***budget? This book is
for people confused
by everything from
financial terms to
getting married. In
Graduated and
Clueless you'll learn
from these chapters:***

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Important (Housing)***
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Time***
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Jobs and Passion***
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Masses 8. Add

Marriage On Top of

All This 9. Never Stop

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will reveal subjects

and issues you likely

haven't considered

with easy-to-

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understand examples.

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overwhelmed and
confused graduate
any longer. Be the
graduate who is
informed. The tips
and tricks in this
book will help you
move forward in life
confidently and
optimistically. Each
chapter will give you*

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*new insight into life
beyond the diploma.
All you have to do is
read it.*

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Side of the Personal*

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knows what it's
like to have it
all. By age
twenty-six, he
had established
a four-million-
dollar real
estate
portfolio, only
to lose it by
age thirty. He

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*has since
rebuilt his
financial life
and, through
his workshops
and his New
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business
bestsellers
Financial Peace
and More than
Enough, he has
helped hundreds*

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*of thousands of
people to
understand the
forces behind
their financial
distress and
how to set
things right-
financially,
emotionally,
and
spiritually. In
this new*

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Peace, Ramsey
has updated his
tactics and
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investing—"Keep

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Stupid" • how
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of money can
revolutionize
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control,
financial
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new, vital
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and lifetime
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companion to
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Makeover. With
inspiring real-
life stories
and thought-
provoking
questionnaires,*

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will help you
achieve*

financial

*fitness as you
daily work out
those newly*

*defined money
muscles. Ramsey
will motivate
you to*

immediate

action, so you

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can: Set up an
emergency fund
(believe me,
you're going to
need it) Pay
off your home
mortgage?it is
possible.

Prepare for
college funding
(your kids will
love you for
it) Maximize

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investing so
you can live
your golden
years in
financial peace
Build wealth
like crazy!
With incentive
exercises that
really do
exercise your
spending and*

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*saving habits,
Ramsey will get
your mind and
your money
working to make
your life free
of fiscal
stress and
strain. It's a
no-nonsense
plan that will
not only make
over your money*

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*habits, but it
will also
completely
transform your
life.*

*If you've ever
bought a
personal
finance book,
watched a TV
show about
stock picking,
listened to a*

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*radio show
about getting
out of debt, or
attended a
seminar to help
you plan for
your
retirement,
you've probably
heard some
version of
these quotes:*

"What's keeping

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you from being
rich? In most
cases, it is
simply a lack
of belief.”

—SUZE ORMAN,
The Courage to
Be Rich “Are
you latte-ing
away your
financial
future?” —DAVID

BACH, Smart

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Women Finish Rich "I know you're capable of picking winning stocks and holding on to them." –JIM CRAMER, Mad Money They're common refrains among personal finance gurus. There's just

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*one problem:
those and many
similar
statements are
false. For the
past few
decades,
Americans have
spent billions
of dollars on
personal
finance
products. As*

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salaries have stagnated and companies have cut back on benefits, we've taken matters into our own hands, embracing the can-do attitude that if we're smart enough, we can overcome

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*even daunting
financial
obstacles. But
that's not
true. In this
meticulously
reported and
shocking book,
journalist and
former
financial
columnist
Helaine Olen*

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*goes behind the
curtain of the
personal
finance
industry to
expose the
myths,
contradictions,
and outright
lies it has
perpetuated.
She shows how
an industry*

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*that started as
a response to
the Great
Depression
morphed into a
behemoth that
thrives by
selling us
products and
services that
offer little if
any help. Olen
calls out some*

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*of the biggest
names in the
business,
revealing how
even the most
respected gurus
have engaged in
dubious, even
deceitful,
practices—from
accepting
payments from
banks and*

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*corporations in
exchange for
promoting
certain prod-
ucts to blaming
the victims of
economic
catastrophe for
their own
financial
misfortune.
Pound Foolish
also disproves*

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*many myths
about spending
and saving,*

including:

*Small pleasures
can bankrupt
you: Gurus*

*popularized the
idea that*

cutting out

lattes and

other small

expenditures

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*could make us
millionaires.
But reducing
our caffeine
consumption
will not offset
our biggest
expenses:
housing,
education,
health care,
and retirement.*

Disciplined

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*investing will
make you rich:
Gurus also love
to show how
steady
investing can
turn modest
savings into a
huge nest egg
at retirement.
But these
calculations
assume a*

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*healthy market
and a lifetime
without any
setbacks—two
conditions that
have no
connection to
the real world.
Women need
extra help
managing money:
Product pushers
often target*

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*women, whose
alleged
financial
ignorance
supposedly
leaves them
especially at
risk. In
reality, women
and men are
both terrible
at handling
finances.*

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literacy*

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*classes will
prevent future
economic
crises: Experts
like to claim
mandatory
sessions on
personal
finance in
school will
cure many of*

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*our money ills.
Not only is
there little
evidence this
is true, the
entire movement
is largely
funded and
promoted by the
financial
services
sector. Weaving
together*

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planning, Pound
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money.*

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to save money,
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*debt free and
attend college
without student
loans ; set and
achieve
personal and
career goals ;
become a wise
consumer ;
evaluate
employee
benefits ;
describe*

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*different kinds
of insurance
and know what's
best for you ;
communicate
with others
about money ;
identify types
of taxes and
how they affect
your income ;
give to others
of your money,*

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time and
talents ; make
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Brandon, YES INC.
team member BAD
(Begin Again

Differently) is an
inspiring guide to
starting over again after
suffering a major loss.
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empowers readers to use
the 7 Smart Processes
that led her to “restart”
her nonprofit after she
lost her annual four
million dollar contract

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after eighteen years.

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communicating How to
find the decisiveness
needed to make good
decisions How to
cultivate rock stars for
their team How to use
the power of motivating
themselves to get back
on the right track Any
thoughts of starting over
can seem like a hill that
is too high to climb, but
just because you've lost
a lot doesn't mean you

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have to be lost. If you want to restart, BAD will be your essential guide to navigating the changes needed to triumph. “An inspirational reflection and pragmatic roadmap that is useful for anyone looking for a way to recover from a significant setback.”

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Flaps and Grafts in

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***anniversary of
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and Coretta
Scott King
Honoree about
a hilarious
family on a
road-trip at
one of the***

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times in
America's
history. This
special
edition makes
a perfect gift
and includes
bonus content!
Enter the
hilarious
world of ten-***

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and his
family, the
Weird Watsons
of Flint,
Michigan.
There's Momma,
Dad, little
sister Joetta,
and brother
Byron, who's
thirteen and***

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**an "official
juvenile
delinquent."**

**When Byron
gets to be too
much trouble,
they head
South to
Birmingham to
visit Grandma,
the one person
who can shape**

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*him up. And
they'll be in
Birmingham
during one of
the darkest
moments in
America's
history.*

*"Every so
often a book
becomes a
modern classic*

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***almost as soon
as it arrives
on***

***bookshelves.
That happened
in the
mid- '90s when
Christopher
Paul Curtis
released his
first book,
The Watsons Go***

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to Birmingham-
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-1963." --NPR

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Woodson,
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and National
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financial
house in order
is more
important than
ever. But how
do you deal
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points the
way. It's
filled with
the kind of
practical
guidance and
sound insights
that makes*

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MacLachlan. My
mother, Sarah,
doesn't love
the prairie.
She tries, but
she can't help
remembering
what she knew
first. Sarah
came to the
prairie from***

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***Maine to marry
Papa. But that
summer, a
drought turned
the land dry
and brown.
Fires swept
across the
fields and
coyotes came
to the well in
search of***

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***water. So
Sarah took
Anna and Caleb
back east,
where they
would be safe.
Papa stayed
behind. He
would not
leave his
land. Maine
was beautiful,***

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***but Anna
missed home,
and Papa. And
as the weeks
went by, she
began to
wonder what
would happen
if the rains
never came.
Would she and
Caleb and***

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***Sarah and Papa
ever be a
family again?
When her owner
dies at the
start of the
Revolution, a
greedy nephew
keeps Isabel
and her
younger sister
enslaved and***

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***sells them to
Loyalists in
New York,
where Isabel
is offered the
chance to spy
for the
Patriots.***

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that's known
for violence
and drug
trafficking.
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refuses to work
for them is
hurt or
killed—like
Miguel. With
Miguel gone,
Jaime fears
that he is

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next. There's
only one
choice:

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enormously
complicated, and if
you don't follow their
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University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling Pound Foolish, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To

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prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an

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