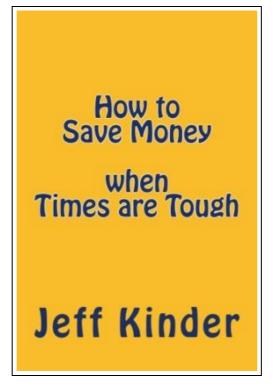
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(Prof. Jeremie Kozey)

HOW TO SAVE MONEY WHEN TIMES ARE TOUGH



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