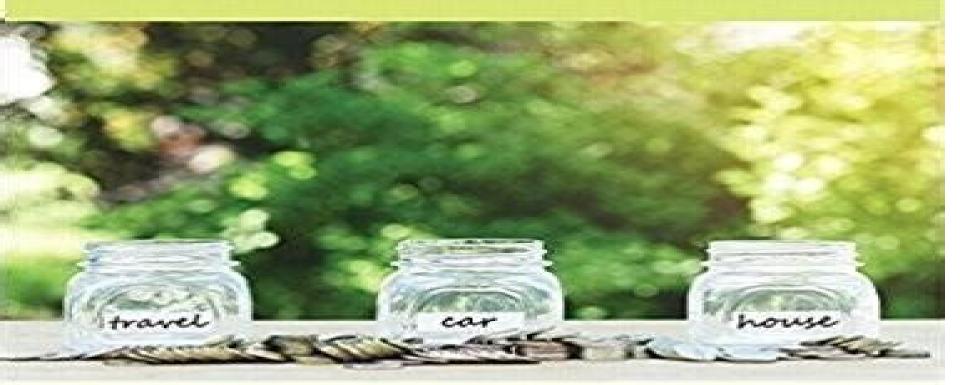
FOURTH CANADIAN EDITION

PERSONAL FINANCE

JEFF MADURA . HARDEEP SINGH GILL





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