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Fourth
Edition The
12 Most
Important
Decisions
You Must

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Make Before You Retire

Featuring easy-to-follow explanations and a wealth of real-life examples, AARP's guide to retirement planning helps readers take advantage of every available tool to make their

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Fourth Edition The retirement years the best of their lives.

12 Most Important Decisions You Must Make Before You Retire

When you hear the word retirement, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future.

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Whether you're twenty five and starting your first job or fifty five and watching the career clock start to wind down, today is the day to get serious about your retirement. In Retire Inspired, Chris Hogan teaches that retirement isn't an age; it's a financial

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number an amount
you need to live the
life in retirement that

you've always
dreamed of. With
clear investing

concepts and
strategies, Chris will
educate and

empower you to
make your own
investing decisions,
set reasonable
expectations for your

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spouse and family,
and build a dream

team of experts to

get you there. You

don't have to retire

broke, stressed, and

working long after

you want to. You can

retire inspired!

The bestselling

author of You Can

Retire Sooner Than

You Think and host of

Money Matters

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reveals the 10

essential habits for a

rich, rewarding, and

blissful retirement.

What does it take to

have a truly happy

retirement? Is it

money? A mortgage-

free home? An active

social life? A long-

lasting marriage—or

maybe a new one?

Finance expert,

author, and radio

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host Wes Moss asked more than 2,000 of

the nation's

happiest retirees to

find out—and their

answers may surprise

you. Through a series

of revealing surveys,

Moss noticed a

pattern of distinct,

recognizable habits

that the happiest

retirees shared, from

the simplest of

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lifestyle choices to the smartest of financial strategies.

These are the kinds of habits anyone can develop—the perfect road map to a

healthy, secure, and joyful retirement—sooner.

Whether you 're already retired or just starting to make plans, these 10

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simple actions and attitudes can make a profound difference

in every aspect of

your life. The book is

packed with hard-

won wisdom and

invaluable advice on

how to make little

changes now that will

have the biggest

impact later. It ' s

filled with proven

ways to develop

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smarter habits with:

Money (“ Think river, not reservoir ”);

Family (“ Get your kids off your

payroll ”); Housing

(“ Live mortgage-

free ”); Investing

(“ Be a tomorrow

investor ”); Spending

(“ Be pound

wise—so you can be

penny foolish ”); and

much more. With

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these 10

transformational

habits, you can stop

obsessing over

money, stay socially

connected, and start

enjoying your new

life—as the happiest

retiree on the block.

There is a distinct

hint of Armageddon

in the air. According

to The Nice and

Accurate Prophecies

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of Agnes Nutter,

Witch (recorded,

thankfully, in 1655,

before she blew up

her entire village and

all its inhabitants,

who had gathered to

watch her burn), the

world will end on a

Saturday. Next

Saturday, in fact. So

the armies of Good

and Evil are

amassing, the Four

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Bikers of the
Apocalypse are
revving up their
mighty hogs and
hitting the road, and
the world's last two
remaining witch-
finders are getting
ready to fight the
good fight, armed
with awkwardly
antiquated
instructions and stick
pins. Atlantis is rising,

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12 Most Important
frogs are falling,
tempers are flaring. . .

. Right. Everything
appears to be going
according to Divine
Plan. Except that a
somewhat fussy
angel and a fast-
living demon -- each
of whom has lived
among Earth's
mortals for many
millennia and has
grown rather fond of

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the lifestyle -- are not particularly looking forward to the

coming Rapture. If

Crowley and

Aziraphale are going to stop it from

happening, they've got to find and kill

the Antichrist (which is a shame, as he's a

really nice kid).

There's just one glitch: someone

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seems to have
misplaced him. . . .

First published in
1990, Neil Gaiman
and Terry Pratchett's
brilliantly dark and
screamingly funny
take on humankind's
final judgment is
back -- and just in
time -- in a new
hardcover edition
(which includes an
introduction by the

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authors, comments

12 Most Important
by each about the

Decisions You
other, and answers to

Must Make Before
some still-burning

You Retire
questions about their

wildly popular

collaborative effort)

that the devout and

the damned alike will

surely cherish until

the end of all things.

Smart Choices About

Money, Health, Work,

Lifestyle ... and

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How To Retire Happy: Everything You Need to Know about the 12

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Retire Make Before
The Ultimate
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Cheapskate's Guide
to a Better, Earlier,
Happier Retirement
Time-tested
Strategies to Beat the
Market and Retire in
Style
Good Omens
Retirement is

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the beginning
of life, not
the end.

Do You want to
go from Career
to
Retirement??

No matter what
your dream for
retirement -
traveling the
world, going

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to an exciting
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new city, or
Decisions You
just spending
Must Make Before
more time with
You Retire
family - you
can make that
dream come
true. The
Retirement
Planning Guide
Book helps you
determine how

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much money
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you'll need to
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best ways to

do it.

Everyone plans
to retire
happy and
safe, so this
book will
guide you to

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happy retireme

nt. This book i

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Chapter 2:

Lifestyle

Changes Never

Stop Chapter

3: You Need A

Goal: The

Complete

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Risk And
Return Let's
Say That You
Decide To
Purchase Both

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Called "Risk"
You Retire
For A Reason.

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Allocation And

Risk Tolerance

Stocks Vs.

Bonds Chapter

6: The

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Grouped The
Areas Of Focus
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Building

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In The

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9: Individual
Retirement
Arrangements

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Chapter 10:
Mistakes For
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Chapter 11:
Why Investing
Is Not Risky
When To Begin
The Retirement

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On any given
day, "Wisdom
Collectors,"

which can
include

scholars,

poets and

general

enthusiasts,

are lined up

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Fourth Edition The
awaiting the
12 Most Important
next nuggets
Decisions You
of wisdom.
Must Make Before
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Each word of
wisdom builds
on previous
words of
wisdom whether
spoken or
written by
such
individuals as

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Abigail Adams,
Abraham
Lincoln, Andy
Rooney, Angela
Lansbury, Ann
Richards,
Aristotle or
Audrey
Hepburn. These
are just a few
of the A's.

The B's

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through Z's
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are just as
Decisions You
impressive.
Must Make Before
Nancy Hopkins
You Retire

Reily has now
dealt with
these words of
wisdom,
sometimes in
rhyme,
metered, and
narrative

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verse, and
presented them
in a musical
beat that not
everyone will
recognize—all
done with an
uncanny
imagination
that cuts
through to the
core of every

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issue and
12 Most Important
includes the
Decisions You
youth and
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adults. Wisdom
You Retire

Collectors
also delve
into the
living of life
such as
traveling,
cooking,
photographing,

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retiring and
preparing for
emergencies.
“These
selective

nuggets,”

Nancy says,

“are welcome

to all members

and non-

members of the

Wisdom

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Collectors
whose current
membership, by
the way, is
one

person—me.”

Nancy’s wisdom
began when she
was a young
native Dallas,
Texan and
learned that

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it was okay to
say, "I don't
know."

Graduated from
Southern
Methodist
University,
she claimed
that she
wasn't very
sexy if her
high heel

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shoes hurt her feet. As a beginning homemaker, there was nothing like the sound of scraping burnt toast. In raising two children, Nancy realized

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that each age
came in the
right
sequence. And
just as she
finished her
work as a
mother, she
became a
grandmother.
One grandson
taught her

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that Louisiana
doesn't drain
very well.

When she began
her writing
career, she
declared that
fifty percent
of writing is
just showing
up to write
and to

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surround
yourself with
talented
people. Nancy
says that the
best advice
she has been
given is,
"Drink very
little liquid,
if any, after
six pm." And,

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upon reflection she wonders, "Do I want to be a pioneer woman and be among the first women to stop cooking?"

NANCY HOPKINS
REILY is also
the author of

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"Classic
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Friendship,
Part I,
Walking the
Sun Prairie

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Ghost Ranch
Land;" and
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The Road Less
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Age. It's a

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Anonymous.

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bestseller from the
author of The Book
of Awesome that
“reveals how all of
us can live happier

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lives” (Gretchen Rubin). What is the formula for a happy life? Neil Pasricha is a Harvard MBA, a New York

Times – bestselling author, a Walmart executive, a father, a husband. After selling more than a million copies of the Book of Awesome

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series, wherein he observed the everyday things he thought were awesome, he now shifts his focus to the practicalities of living an awesome life. In his new book *The Happiness Equation*, Pasricha illustrates how to want nothing and do

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anything in order to have everything. If that sounds like a contradiction in terms, you simply have yet to unlock the 9 Secrets to Happiness. Each secret takes a piece out of the core of common sense, turns it on its head to present it in a

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completely new
light, and then
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and specific
guidelines for how

to apply this new
outlook to lead a
fulfilling life. Once
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Secrets, you will
understand counter
intuitive concepts

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such as: Success Does Not Lead to Happiness, Never Take Advice, and Retirement Is a

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Saturday Morning Test, The Bench Test, and the Five

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People Test. You will know the difference between external goals and internal goals and how to make more money than a Harvard MBA (hint: it has nothing to do with your annual salary). You will discover that true wealth has nothing

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to do with money,

multitasking is a

myth, and the

elimination of

options leads to

more choice. The

Happiness Equation

is a book that will

change how you

think about pretty

much

everything—your

time, your career,

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your relationships, your family, and, ultimately, of course, your happiness.

With this latest edition of The New Retirementality, readers will quickly discover how to achieve the freedom to pursue their retirement goals?at

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their own pace, on their own terms?regardless of their age. Most people won't experience the same retirement that their parents did, nor do they necessarily want to.

Page by page, top financial planner

Mitch Anthony

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reveals how new opportunities will enable individuals to create tailor-made retirements. He

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"return on life."

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anecdotes and
inspirational

suggestions, this
book will motivate
readers to rethink
the way they retire.

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for retirement
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how to construct
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Professional

The latest book in the
hugely popular series
about Ramona
Quimby. Ramona is
just starting the fourth

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grade and believes
this will be 'the best
year of her life, so far.'
As well as her older
sister, Beezus,
Ramona now has a
new baby sister,
Roberta. But best of
all, she has a new best
friend, Daisy. Beverly
Cleary is one of
America's most

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popular authors and has won many prestigious awards, including the American Library Association's Laura Ingalls Wilder Award. This new Ramona book is being published alongside the first two Ramona books, Beezus and

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Ramona and Ramona
the Pest. The rest of
Beverly Cleary's
Ramona books will
also be published in
the near future.

Here is a single-sit
read than can change
the course of your
retirement. Written
by Dr. Teresa
Ghilarducci, an

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that keeps us
spending or saving
poorly. It begins with
acknowledging what
a person or
household actually
needs to have
saved—the rule of
thumb is eight to ten
times your annual
salary before
retirement—and how

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much to expect from Social Security. And then it delivers the basic principles that will make the money grow, including a dozen good ideas to get current expenses under control. Why to “ get rid of your guy ” —those for-fee (or hidden-fee)

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financial planners that suck up valuable assets. Why it 's always better to pay off a loan or a mortgage. There are no gimmicks, no magical thinking—just an easy-to-follow program that works. When it comes to

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your retirement, it's easy to stick your head in the sand thinking you are too young, too busy and too cash-strapped to worry about the future. Or maybe you're discouraged by all the bad news about pensions? But as the nation's

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from the realities, and shows how a little planning and action today will empower you tomorrow. From

the very first step of visualising your retirement, to creating a sound and flexible investment plan that allows you to make the most of

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whatever your
circumstances. Plan
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anyone wanting a
happy future.

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or 60 and whatever
your retirement
dreams, picking up
this book is the first

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step to achieving
them.
The 4-hour
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The Story of how
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The Young Man's
Aid to Knowledge,
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through senior
citizens, this
book explains
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for both
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- Enables librarians to accurately analyze the

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**demographics
of their
communities
and identify
the services
needed •**

**Offers simple
suggestions to
help librarians
with limited
resources
provide age-**

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information
and resources
most likely
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and develop a
deliberate
plan to age
happily.

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planning from
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winning**

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you make the
right decisions
to ensure a

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Part B (tests,
doctors,
preventive
care), and Part
D (prescription
drugs) The**

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less than a
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disaster, and
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roots. All three
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reach
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understand if
there is a role
for work in
retirement, to
enhance
relationships
and social
connections,
and to maintain
an active and
healthy***

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***it is the key to a
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ikigai—where

what you love,

what you're

good at, what

you can get paid

for, and what

the world needs

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***all
overlap—means
that each day is
infused with
meaning. It's
the reason we
get up in the
morning. It's
also the reason
many Japanese
never really
retire (in fact***

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in Japanese that
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**They remain
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that version of
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“It’s been a
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Ethel, Myrtle,
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And then there's
Brian. The retired
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homework, and
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It also helps provide you with the lifestyle you want to live once you retire. You

have spent a lifetime earning it, spending it, and hopefully, accumulating it.

When the time comes for

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retirement, you want your money to provide you with a comfortable

lifestyle and stable income after your working days are done. You might also have other desires, such as traveling, purchasing

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property, or moving to be closer to your family (or farther away). You may also want your assets to provide for your loved ones after you are gone. The truth is that it takes more than just money to

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fulfill those needs and desires. Your income, your plans for retirement, your future healthcare expenses, and the continued

accumulation of your assets after you stop working and drawing a paycheck all rely

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