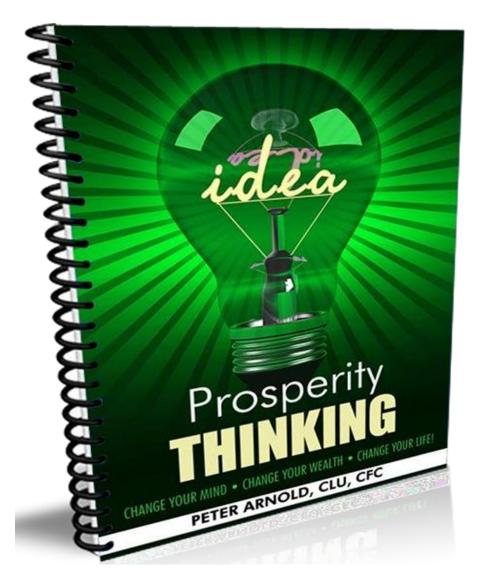
**(7)** 

## **eBooks**

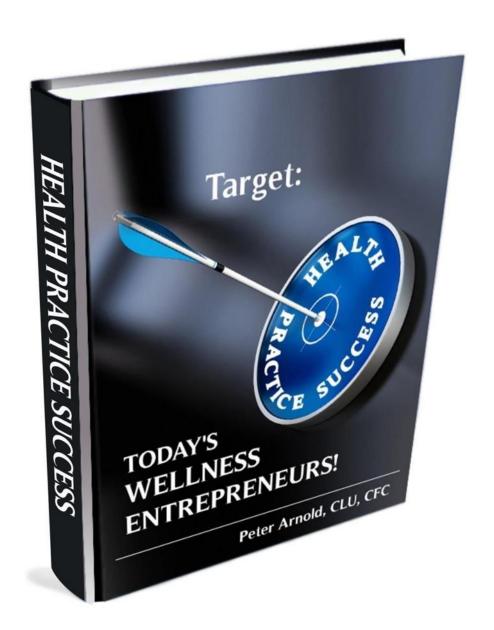
## **For YOU**

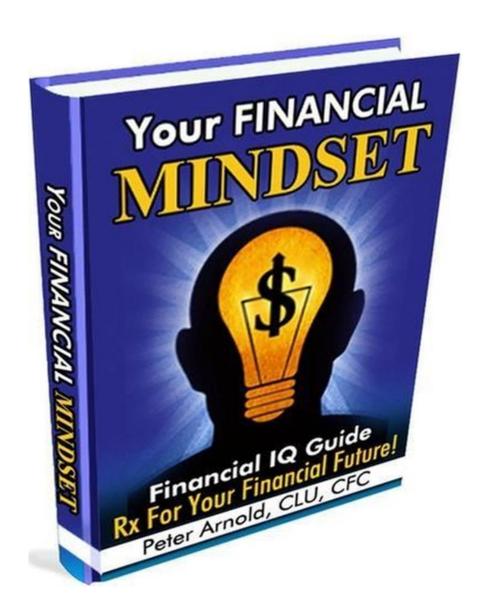
## There's NO COST (FREE)

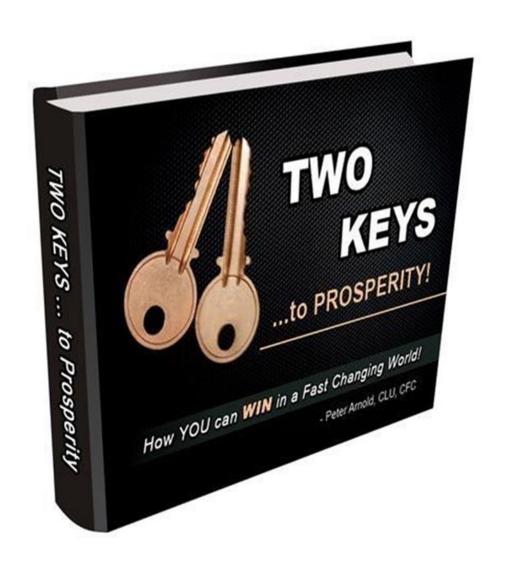
[by Peter Arnold, CLU, CFC, CNM]

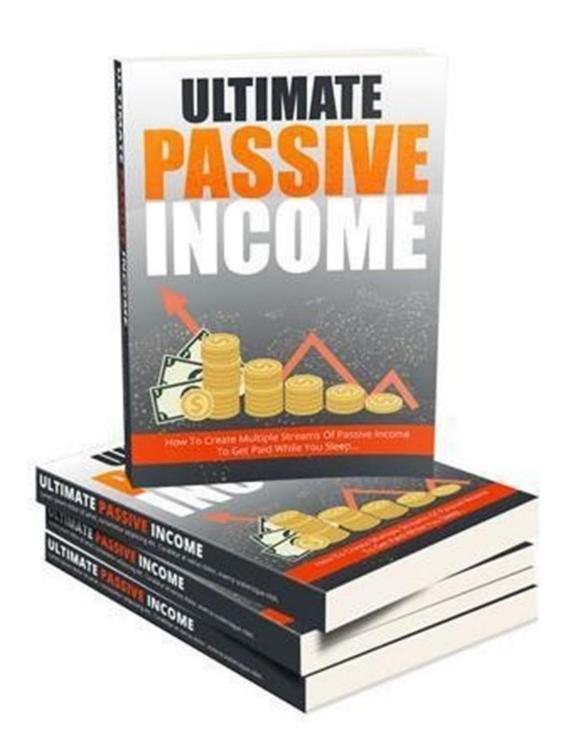


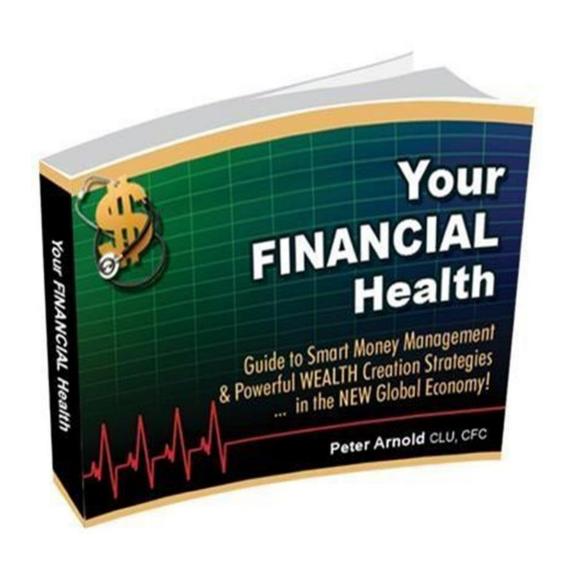
This is Where it all BEGINS (for ALL of us!)











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