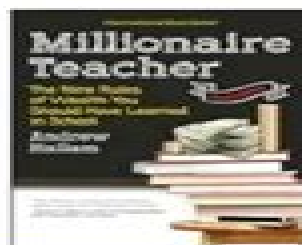


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reduced to living on Social Security and or a pension if we are lucky Some reports state that nearly a quarter of all Americans have less than 10 000 saved for their golden years That s one out of every four of you who are going to have to scrimp because you did not save when you could have Quite frankly that is not going to do it as there is no wiggle room for travel or catastrophic illness or if your rowboat with its expensive motor just sank in the middle of the lake or whatever Therefore you need a financial cushion and the bigger the better

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