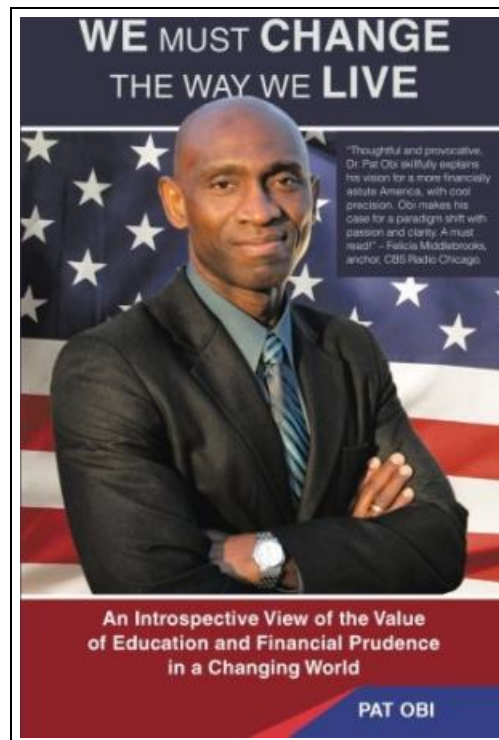


## We Must Change the Way We Live: An Introspective View of the Value of Education and Financial Prudence in a Changing World



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## WE MUST CHANGE THE WAY WE LIVE: AN INTROSPECTIVE VIEW OF THE VALUE OF EDUCATION AND FINANCIAL PRUDENCE IN A CHANGING WORLD



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