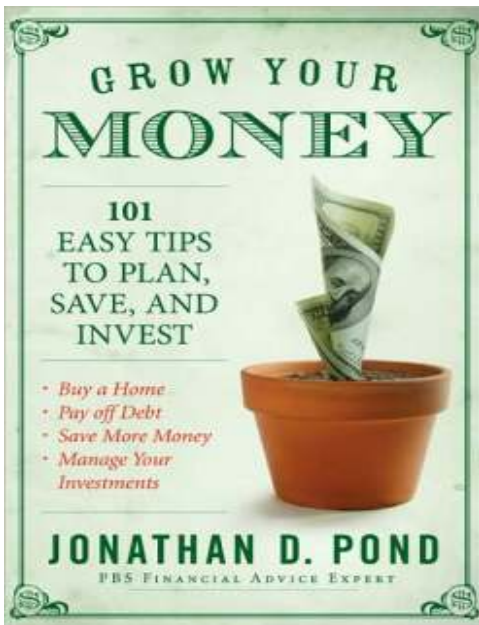


SIMULTANEOUS RELEASE



Read by Dick Hill

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Jonathan D. Pond's work in educating the public on financial matters has been far-reaching and widely recognized. His sixteen prime-time public television specials have been critically acclaimed for their effectiveness in

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Reader of over 200 audiobooks, Dick Hill has won three coveted Audie Awards and has been nominated numerous times. He is also the recipient of several *AudioFile* Earphones Awards. *AudioFile* includes Dick on their prestigious list of Golden Voices.



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