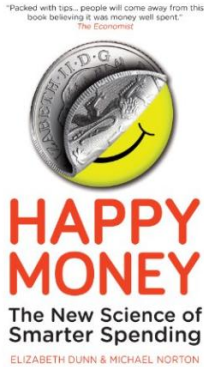


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## HAPPY MONEY: THE NEW SCIENCE OF SMARTER SPENDING



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