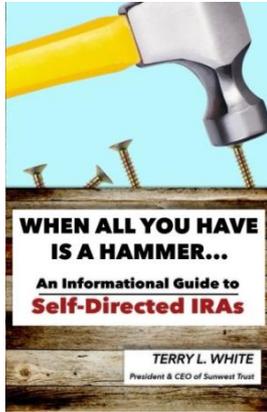


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WHEN ALL YOU HAVE IS A HAMMER.: AN INFORMATIONAL GUIDE TO SELF-DIRECTED IRAS



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