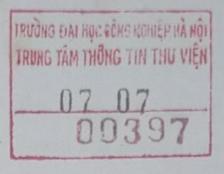
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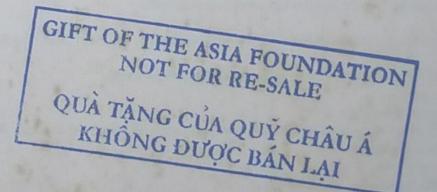
Getting What You Want with What You Have

Dr. Penelope S. Tzougros, ChFC, CLU



Wealthy Choices The Seven Competencies of Financial Success

Penelope S. Tzougros, PhD, ChFC, CLU





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Mom Dad Joseph John Ann Elaine Nancy

Your personalities, love, wisdom, humor, and unflagging encouragement nurtured a little Penny and gave me a treasury that bursts with abundance.

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