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Description:

About the Author Clark Howard's national radio show airs on more than 200 stations throughout North America. He also co-hosts HLN's *Evening Express* news program, and three of his previous

books were *New York Times* bestsellers. Mark Meltzer is executive editor at the *Atlanta Business Chronicle*. Theo Thimou is director of content for ClarkHoward.com. All three live in Atlanta.

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