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Gail MarksJarvis - Personal Finance Columnist and Author. Her new book is "Saving For Retirement (Without Living Like a Pauper or Winning the Lottery)" Investing isn't as hard as people say it is. Before knowing about penny stocks, you need to check out the real facts about stock market. Penny stocks are beneficial for investments requiring small amount of money and you will be able to get plenty of stocks by spending less amount of money., Saving For Retirement Without Living Like A Pauper Or Winning The Lottery Gail Marksjarvis.

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