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The Retirement Savings Time Bomb. . . and How to Defuse It. New York, NY: Viking. 2003. 369 pages. Price: \$10.75 and up from Amazon.com -- click on book to order. A compelling reason to read this book can be found on page 19. There the author relates the story of Ann, a New York City schoolteacher who retired with \$800,000 in a retirement account.

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