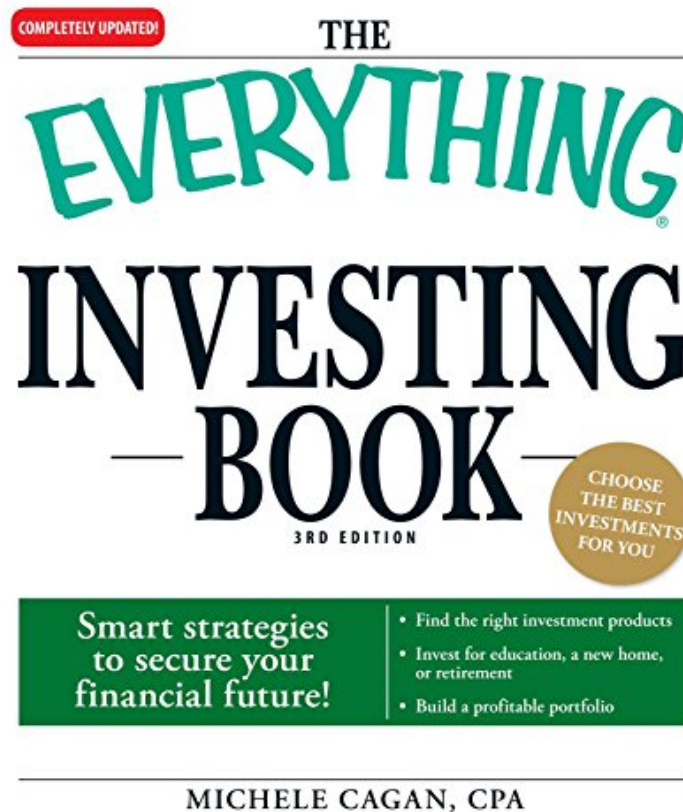


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About the Author Michele Cagan, CPA (Baltimore, MD) has worked as a financial planner, accountant, and tax advisor, assisting both individuals and small business owners. She is the author of several personal finance and business books, including *How to Legally Reduce Your Taxes Now*, *A Beginner's Guide to Navigating Wall Street*, *The Everything Accounting Book*, and coauthored *Financial Words You Should Know*.