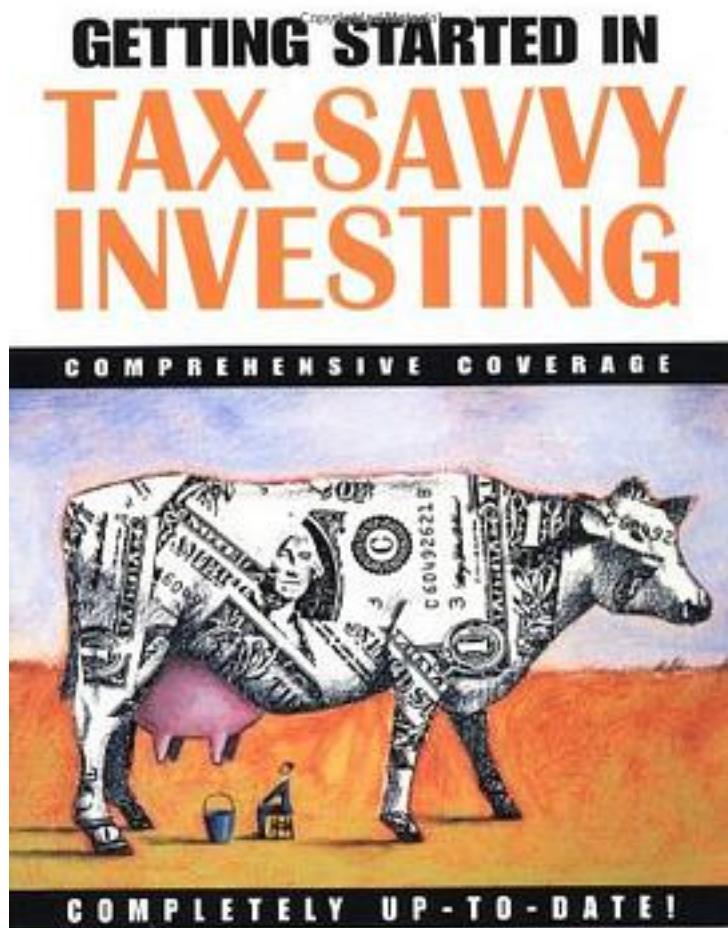


Getting Started in Tax-smart Investing



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Tax reforms over the 1990s have made it increasingly difficult for both businesses and individuals to shelter their money. However, recent tax laws create a host of tax-saving investment opportunities.

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