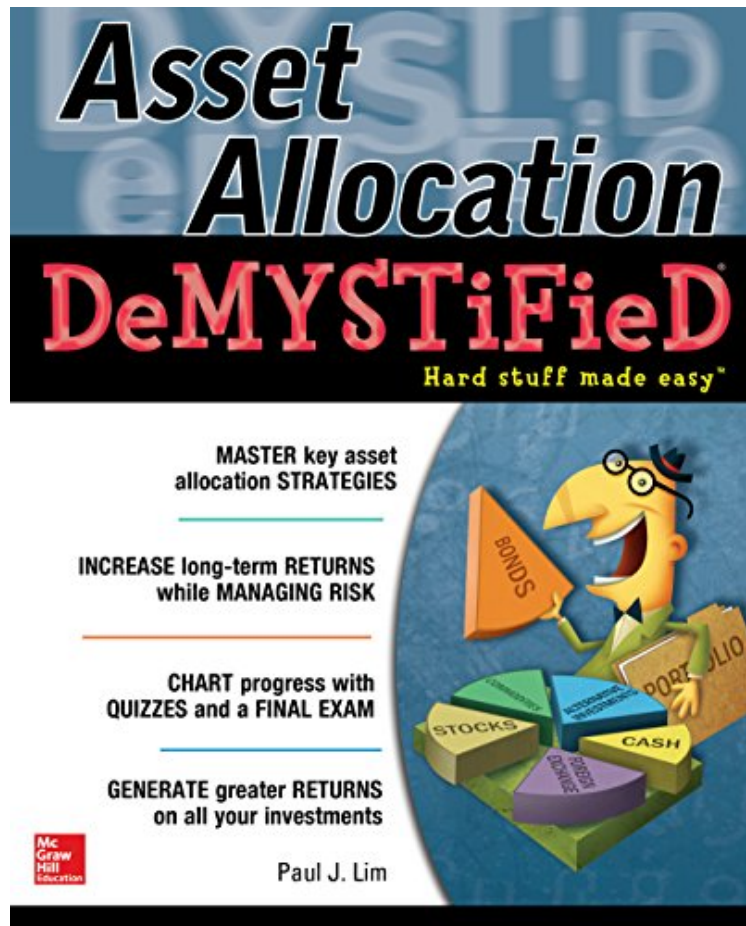


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About the Author Paul Lim (Milton, MA) is a senior editor at Money. He previously served as chief financial correspondent for U.S. News World Report and wrote a personal finance column for the Los Angeles Times.