

I believe everyone with a job that affords a decent roof overhead, food on the table and a warm bed at night needs to think about how fortunate he or she is. Think about what your world would be like if even one of those things wasn't there. Consider the fact that while you may have concerns about what's happening to your retirement account and the value of your investments, thousands of people aren't worried about those things for the simple reason that they've never had any money to save or invest.

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