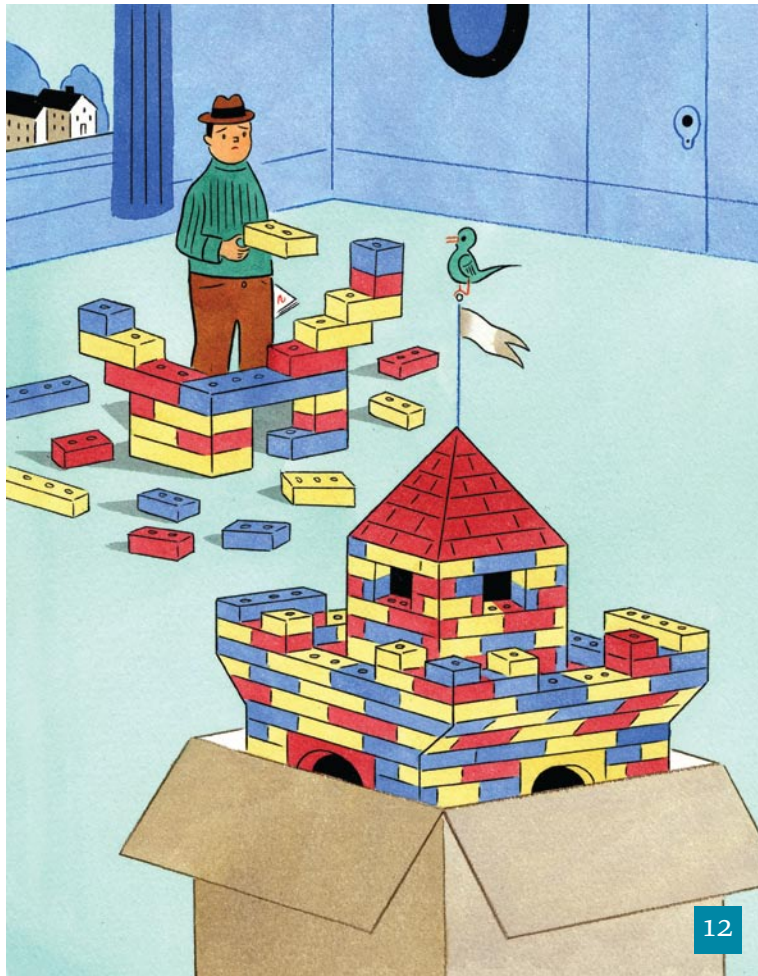


MUTUAL FUNDS 2009



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“Don’t get irrationally depressed. The world doesn’t end that often.”
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6 Find the Best Funds for You in Four Easy Steps

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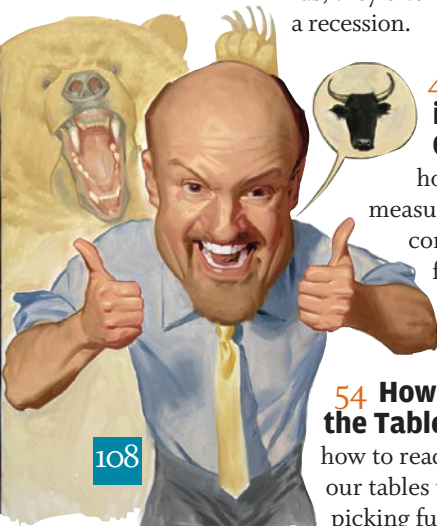
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UPDATES // For updates on funds mentioned in *Kiplinger's Mutual Funds 2009*, go to www.kiplinger.com/investing/fundcenter.