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HEAD AND SHOULDERS; HEDGE FUND; HEDGING; HIGH-YIELD BONDS; I; IMMEDIATE ANNUITY; INCOME STATEMENT; INDEX FUNDS; INDIVIDUAL RETIREMENT ACCOUNT (IRA); INFLATION AND INVESTMENT; L; LEASE; LIFE INSURANCE; M; MARKET TIMING; MARKETS (DOW, NASD, S&P 500, AMEX)  
MONEY MARKET FUNDSMORTGAGE-BACKED SECURITIES; MUNICIPAL BONDS; MUTUAL FUNDS; N; NASDAQ (NATIONAL ASSOCIATION OF SECURITIES DEALERS AUTOMATED QUOTATIONS); NEW YORK STOCK EXCHANGE (NYSE); NONQUALIFIED RETIREMENT PLANS; O; OFFERING; ONLINE BROKER; OPEN-END FUNDS; OPTION CONTRACT; P; PASS-THROUGH SECURITY; PENSION BENEFITS; POSTRETIREMENT BENEFITS; PRECIOUS METALS; PREFERRED STOCK; PRESENT-VALUE INVESTMENTS; PRICE-EARNINGS (P/E) RATIO; PRIVATE MORTGAGE PARTICIPATION CERTIFICATE; PRODUCER PRICE INDEX (PPI); PUBLIC PURPOSE BOND; PUT OPTION; Q; QUALIFIED RETIREMENT PLANS; R; RATIO; RATIO ANALYSIS REAL ESTATE INVESTMENT TRUST (REIT)REAL RATE OF RETURN; RETAINED EARNINGS; RETURN ON EQUITY (ROE); RISK; S; S&P/TSX COMPOSITE INDEX; SAVINGS AND LOANS (S&L) ASSOCIATION; SAVINGS BONDS; SECURITIES; SECURITIES AND EXCHANGE COMMISSION (SEC); SECURITIES INVESTOR PROTECTION CORPORATION (SIPC); SELLING; SHAREHOLDERS; SHORT-TERM INVESTMENTS; SPECULATOR; STATE REGULATORS; STOCK; STOCK INDEX; STRIPS; SYSTEMATIC RISK; T; TAX; TAX-DEFERRED RETIREMENT ACCOUNTS; TAX REFORM ACT OF 1986; TERM LIFE INSURANCE; TICKER TAPE; TREASURY BILLS (T-BILLS); TREASURY BONDS (T-BONDS)  
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## Sommario/riassunto

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