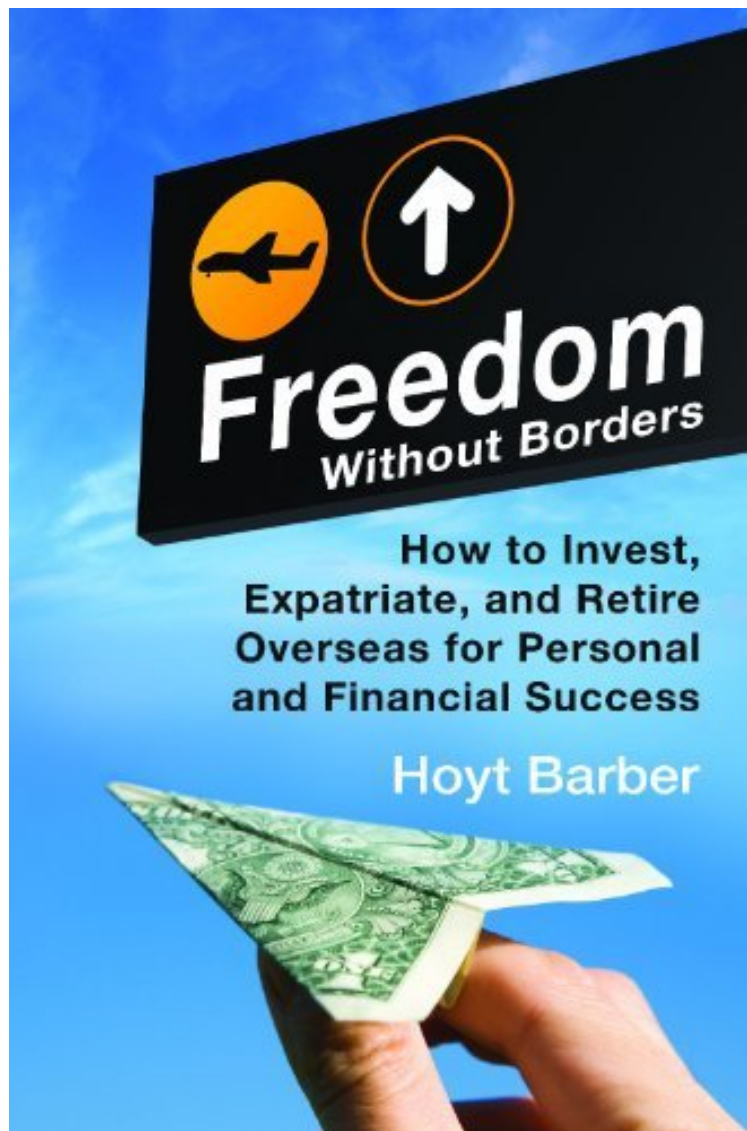


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About the AuthorHoyt Barber is president of Barber Financial Advisors with offices in Vancouver, BC, and Belize City, Belize.