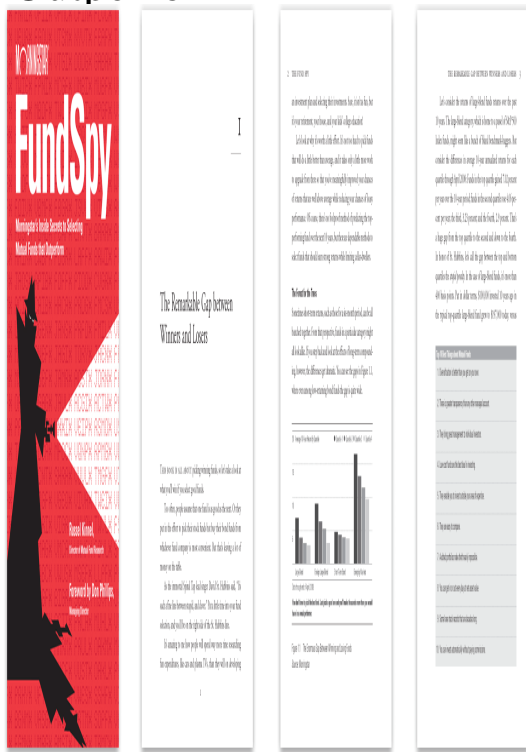


Fund Spy: Morningstars Inside Secrets to Selecting Mutual Funds that Outperform



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