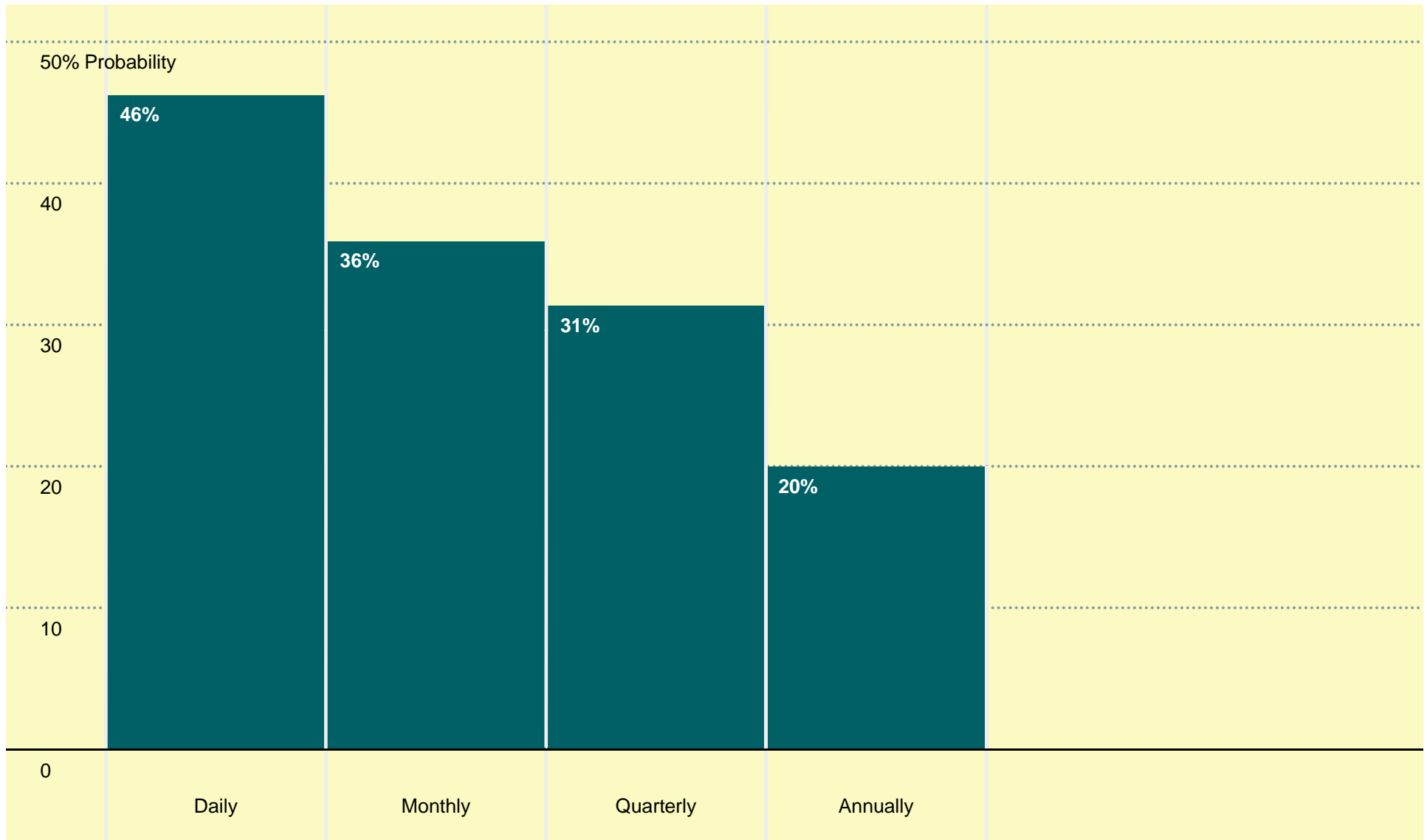


Short-Term Focus: Coping with Near-Term Fluctuations

Probability of losing money in the market 1993–2012



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