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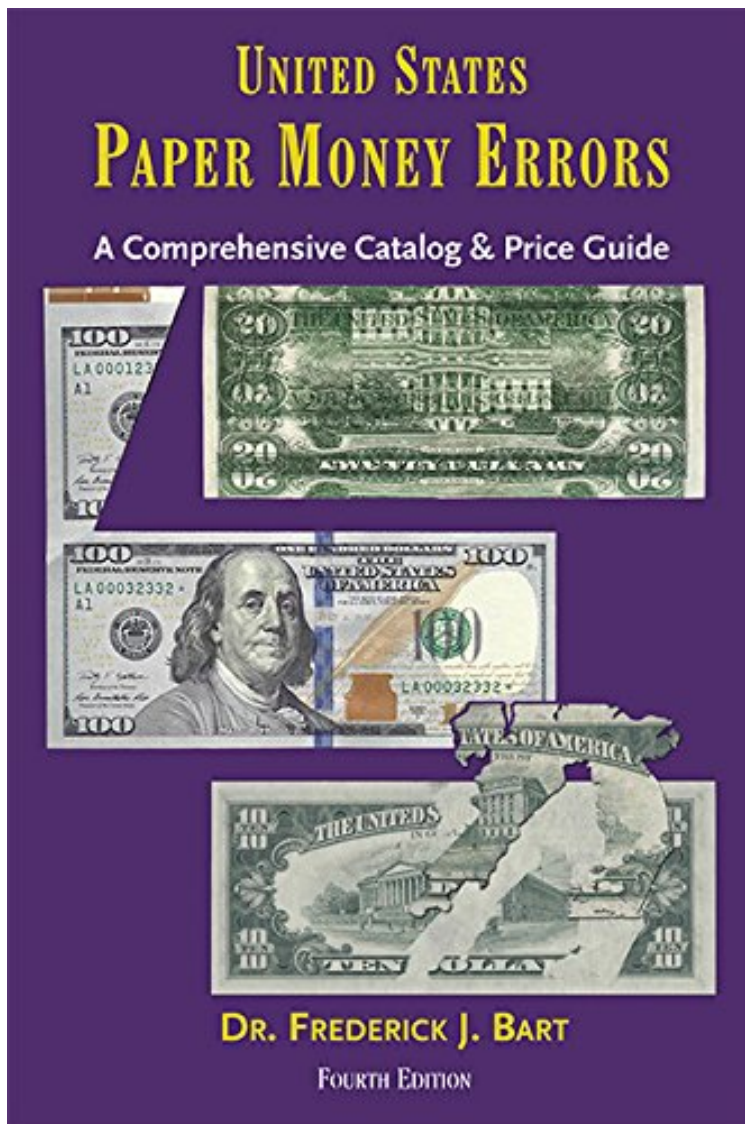
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About the Author After receiving a medical degree, Fredrick J. Bart completed a post-graduate surgical residency under the auspices of the Johns Hopkins Hospital and a subsequent one year fellowship. The author lectured extensively throughout North America to other surgeons and published nearly forty articles in the medical literature. He spent a decade performing emergency and elective reconstructive surgery before changing the focus of his attention. Frederick J. Bart enjoys a wide spectrum of interests; international travel ranks high. He has visited all seven continents, including Antarctica traipsing through more than sixty countries along the way. He has travelled to Africa twice, for plains game safaris. He has pursued caribou with Inuit Eskimos in the arctic tundra, black bear in remote Alberta under the northern lights, record book antelope on the plains of Wyoming, elk in mountains infested with grizzly bear, wild boar in southern swamps, and other species. Among other life-defining experiences, Frederick J. Bart served as a Torchbearer for the 2002 Olympic Games in Salt Lake City. He has run nearly ten marathons, each 26.2 miles in length, plus countless races of shorter distances. He is a certified SCUBA diver and explored the Great Barrier Reef off of the Australian coastline. Frederick J. Bart is recognized as an authority on United States paper money errors. Interviews with him have appeared on CNN, NBC, and FOX television. He has been quoted in the Robb Report and USA Today, numerous newspapers, and extensively in the numismatic publications. His landmark collection of errors on small size \$5 denomination was dispersed in 1998, as it offered little room for improvement. Bart aggressively collects serial number one national banknotes by state, serial number one large size type notes, and \$100 denomination large size type notes. The author holds membership in the Professional Numismatists Guild, American Numismatic Association, Professional Currency Dealers Association, plus numerous regional and state organizations. Aside from numismatic works, Frederick J. Bart wrote *Middle Class to Millionaire*, the best-selling book on personal finance.