

# THE GREAT RESET

BY  
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SCHWAB

PLUS: THE DUKE AND DUCHESS OF SUSSEX ■ BJARKE INGELS ■ YO-YO MA  
JANE FRASER ■ YURIKO KOIKE ■ NGOZI OKONJO-IWEALA & MORE

# TIME

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AMERICA'S TEST



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▲ Absentee ballots being collected from a drop box in Painesville, Ohio, on Oct. 16

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