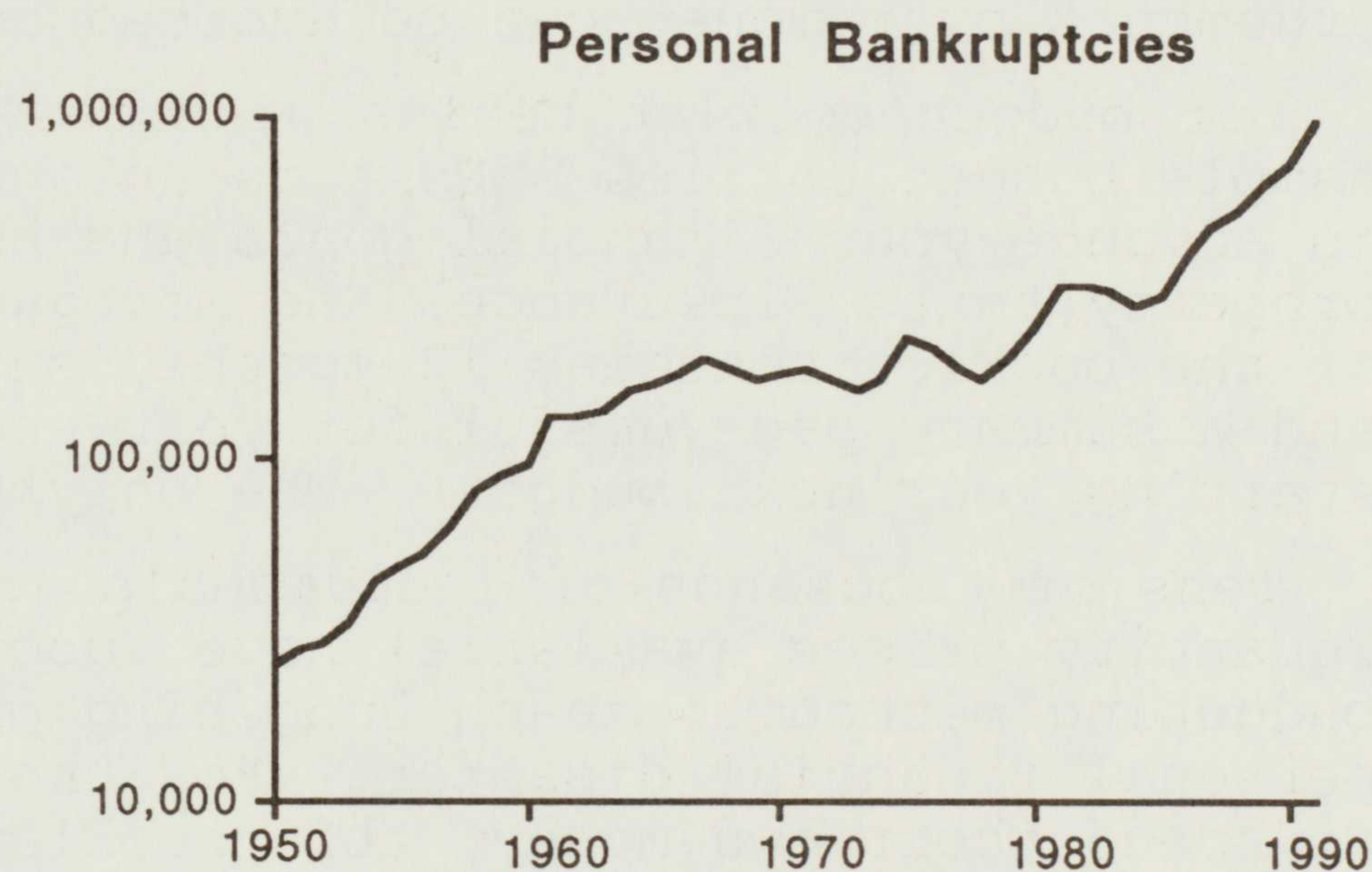


*"Income twenty shillings-
expenditures nineteen shillings and sixpence-
result, HAPPINESS.*

*Income twenty shillings-
expenditures twenty shillings and sixpence-
result, MISERY."*

*WILKINS MICAWBER
(DICKENS)*

The number of personal bankruptcies is more than thirty-seven times what it was forty-two years ago. In most cases, not misfortune but imprudent spending was the cause. Although the increase in bankruptcy is in part due to liberalized bankruptcy laws, personal money mismanagement has become all too common.



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