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There are dozens of legitimate ways (a full 71 in all) to delay your debt, and eventually get out of it, and I believe I know them all. It's a pity that many people don't. I have been a bank credit officer for nearly thirty years; in the time, I have not dealt with a quarter of a million people to help them solve their financial problems.

My new book, **HOW TO SAVE MORE MONEY TO SPEND**, demonstrates step by

step the many techniques that can take the stress out of paying your debts. With some thought and planning, you can change a recurring monthly burden into a relatively painless obligation!

Non-mortgage methods: Did you know, for example, that you can have yourself out of debt? (The process involves a number of thoroughly tested steps—the best of which is to borrow about twice as much as you need.) And here are a few other things I'd like to show you:

- How to "freeze" your indebtedness indefinitely, pay-

ing it off only when you're ready—a perfectly proper technique that works best for the U.S. Government, and can work just as well for you.

- How to get more credit—even when it seems you have reached your limit.
- How to avoid paying bad debt charges when you buy on "time." (It's often worth, here, to reduce your debts even before you incur them.)
- How to eliminate money troubles, crippling expenses, from your personal spending.
- How to deal with your financial problems as a whole—

instead of wasting money at taking it piecemeal.

Which method—or combination of methods—should you use? As you read *How To Save More Money To Spend*, the question will answer itself. The book is filled with detailed case histories. At least one of them should be close enough to your own situation for all practical purposes.

Remember: none of this is theoretical or speculative. It has all been tried—it has all worked. Every course of action I recommend has helped real people find their way back to one of the happiest conditions of life—a man—complete sobriety.

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