



R. J. BLAUSTEIN

If you're in debt and want to get out—I can show you 71 ingenious (but perfectly legal) ways to do it

I wrote this book for people who are in debt, for those who really need help. And they can get it, quicker and easier than they think.

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 more people don't.

I have been a bank credit officer for nearly thirty years. In this time, I have sat down with a quarter of a million people to help them solve their financial problems.

My new book, **HOW TO HAVE MORE MONEY TO SPEND**, demonstrates step by step the tech-

niques that can take the strain out of paying your debts. With some thought and planning, you can change a recurring monthly headache into a relatively painless experience!

TIME-TESTED METHODS

Did you know, for example, that you can *borrow yourself out of debt*? (The process involves a number of thoroughly tested steps—the first 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, paying it off only

when you're ready — a perfectly proper technique that works fine 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 hidden charges when you buy on "time." (In other words, how to reduce your debts even *before* you incur them.)

- How to eliminate many needless, crippling expenses from your personal spending.

- How to deal with your financial problem as a whole — instead of

wasting money attacking it piecemeal.

Which method—or combination of methods — should you use? As you read **HOW TO HAVE MORE MONEY TO SPEND**, this 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 known to man — complete solvency.

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WHY THE AUTHOR IS QUALIFIED TO HELP YOU!

B. J. Blaustein is a distinguished New York credit banker who has been associated with various banking and financial institutions for more than 30 years. He actually "grew up" with one of the pioneers of the installment way of life, and is a recognized specialist in credit, consumer finance and loans for both individuals and business firms.



10-DAY NO RISK EXAMINATION

★ HOW TO HAVE MORE MONEY TO SPEND BY B. J. BLAUSTEIN

In sending for this book you have no other obligation than the one you owe yourself to enjoy your way of life solvent, without the constant gnawing in your stomach and the mental strain that being in debt causes. This book could change your whole outlook! Full refund guaranteed.

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