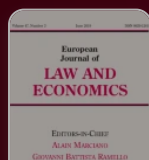


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Getting Out of Debt: Garnishment of Wage in Whose Interest?

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taxpayers as an involved third party are taken into account, however, a potential Pareto improvement appears attainable through debt release.

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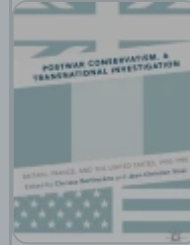
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