

## Financial problems? Use leverage, not muscle.

In the article *Ten ways life is like jiu jitsu*, #8 is *Use leverage, not muscle*. I might make that item #1 for what to do if you have financial problems. Most of us try to "muscle through" financial problems - working harder and longer, draining our retirement accounts, even to the point of destroying our health and relationships - before we realize it just isn't working and we need another plan, one with leverage.



**What's a plan with leverage?** The best one I know is the one our Congress provided for "the honest but unfortunate debtor", a path to **"a new opportunity in life and a clear field for future effort, unhampered by the pressure and discouragement of preexisting debt"**.

Yes, that is what bankruptcy provides. No force or muscle needed, just intelligent application of the rules that Congress provided.

What if you try the "muscle" route too long? **You're likely to wind up with much less Fresh Start money than you would have if you had contacted an experienced bankruptcy attorney sooner rather than later.**

**Save your assets! Don't wait too long**

**What's keeping you from filing bankruptcy?**

**Should you avoid bankruptcy?**

**Bankruptcy is a last resort. Do not believe it!**

**Thinking of filing bankruptcy? Don't do these 7 things.**

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