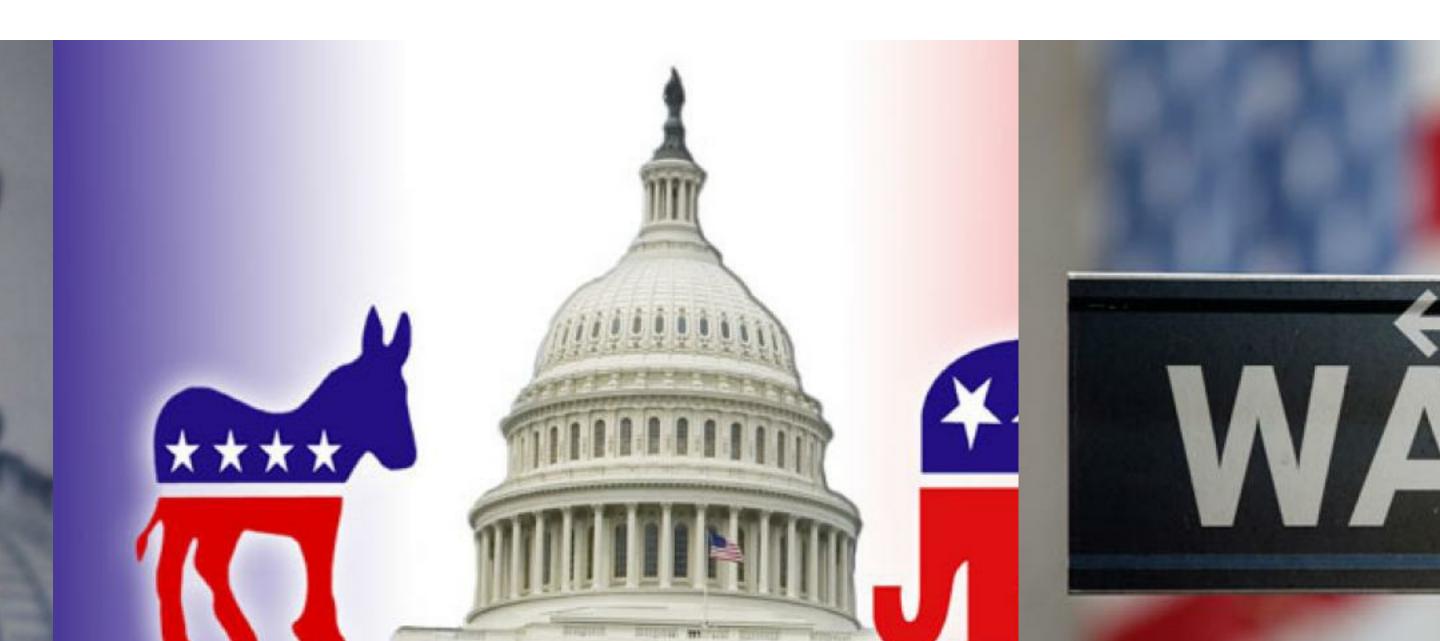


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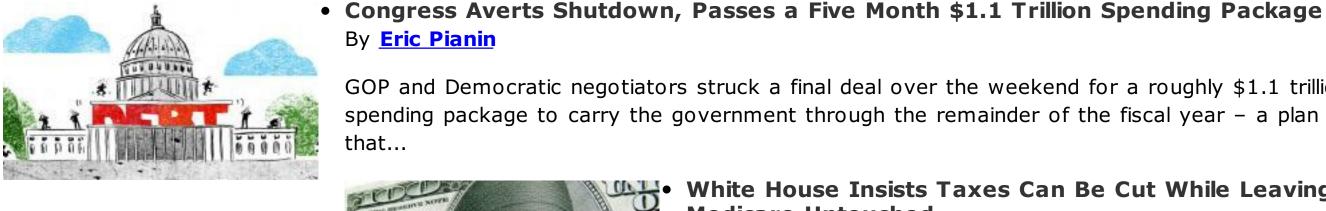
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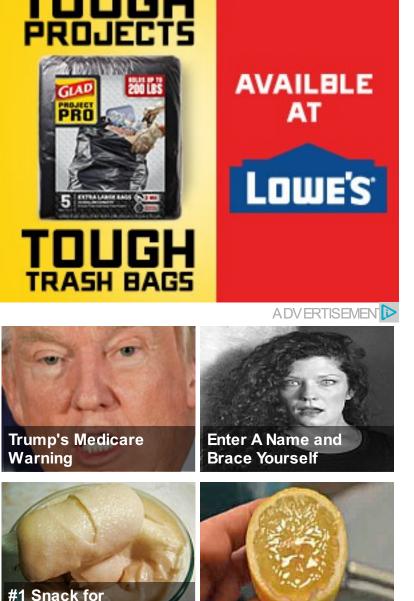


reason for the shortfall is that high debt loads are eating up a large part of incomes. Picture of the

Day



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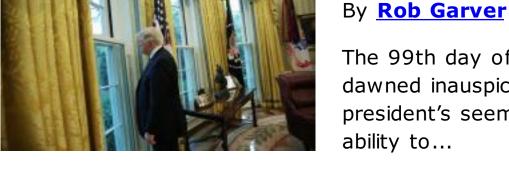


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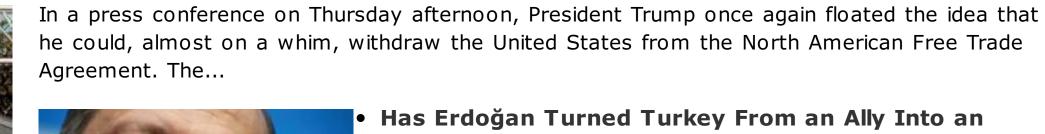
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