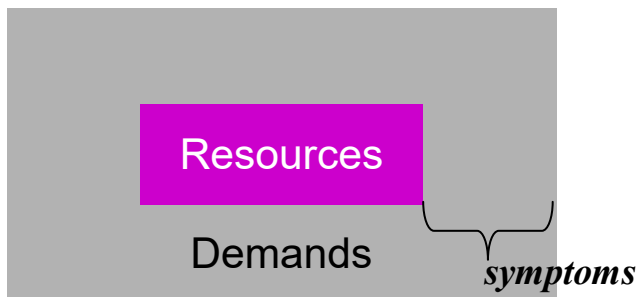


The Only Thing I Remember from that Damn Rorschach Inkblot Class*



When demands exceed resources
symptoms develop

Example: bills (demands) = \$4000
income (resources) = \$3000

Is this a problem? Or an opportunity?



When resources exceed demands
options exist

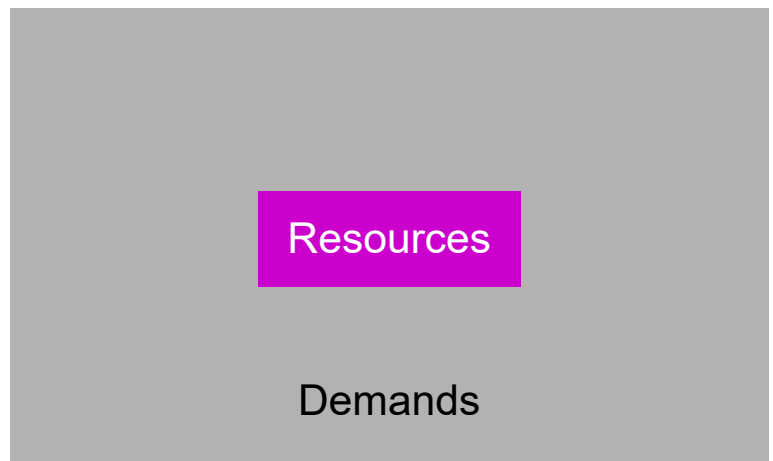
Example: bills (demands) = \$3000
income (resources) = \$4000

Is this an opportunity? Or a problem?

For many individuals living in today's society the chart looks closer to this:
Not much adjustment is needed.



But for some, it actually look like this:
Serious trouble is either now at hand or lies ahead.



*apologies to Dr. B.