

EXHIBIT 19

BREAKDOWN CHART OF PERSONAL EXPENSES

A. List your categories of expenses after taxes that must be maintained to enjoy your present standard of living.

Housing	_____
Utilities	_____
Furniture	_____
Insurance	_____
Home	_____
Life	_____
Health	_____
Car	_____
Other	_____

Transportation	_____
Recreation	_____
Education	_____
Literature	_____
Retirement	_____
Savings	_____
Investment	_____
Food	_____
Clothing	_____
Luxuries	_____
Other	_____

Total	_____

(over)