

Increases in consumer debt suggest many people are struggling to avoid various pitfalls that can lead them to spend beyond their means. A concerted effort on the part of consumers to right their financial ships involves recognition of the various pitfalls that can threaten their financial security.

It's not disrespectful to step back and ask: What are we actually preserving here? Why do we do it this way? And if the only answer is "because we've always done it", if you're defending something you can't explain, maybe you're not honoring anything at all. Maybe you're just covered in burrs, waiting for someone to tell you it's all right to take them off

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