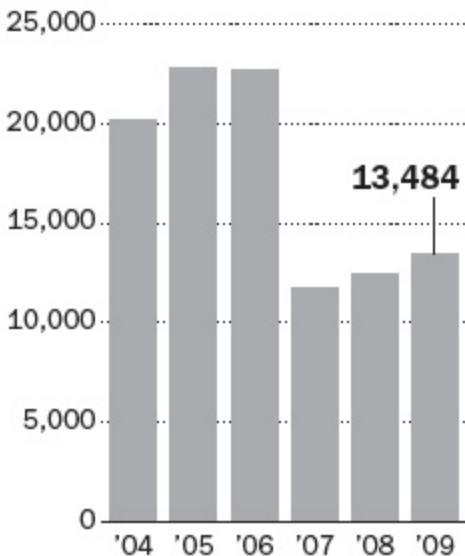


Bankruptcy on the rise

Business and personal bankruptcy filings* are on the rise again, after falling in the wake of new federal laws. The following chart shows the number of bankruptcies filed in U.S. Bankruptcy Court in the Western District of Pennsylvania (which includes Pittsburgh, Johnstown and Erie).



*Annual numbers are for the 12-month period ending in June.