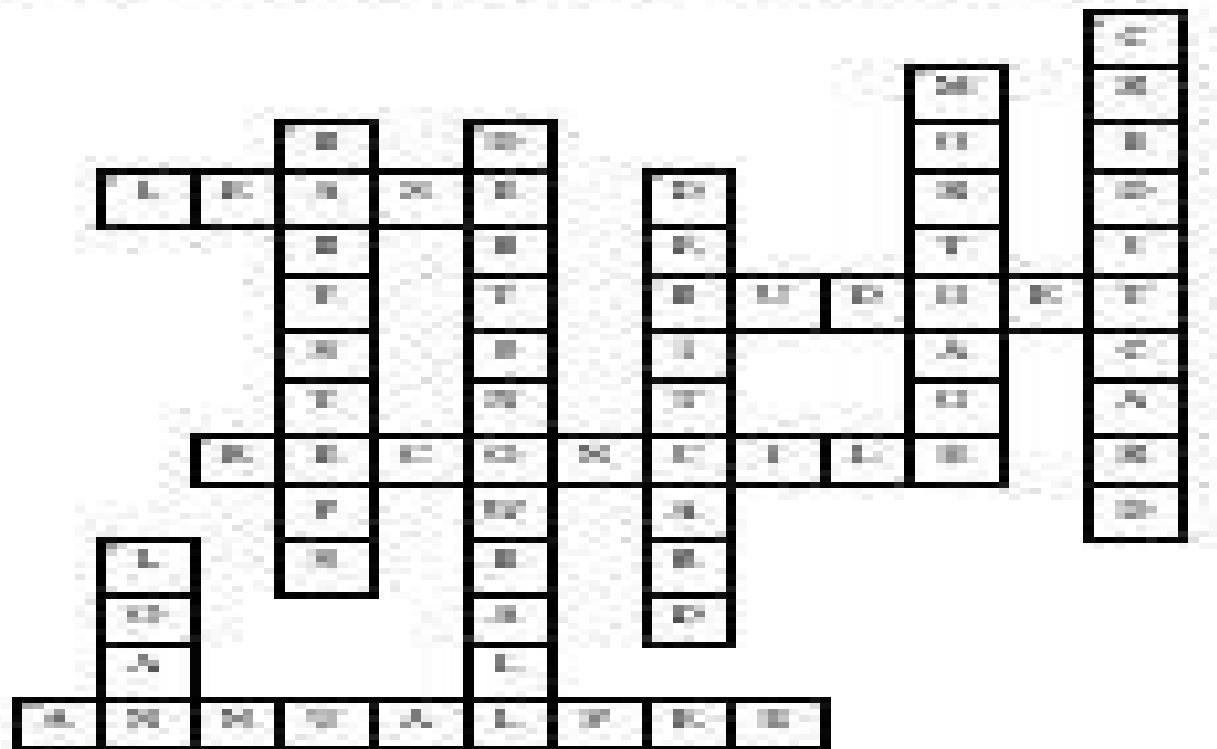


## Foundations in Personal Finance



10 of 10

- In Europe, there are two main approaches:
  - In general, the approach is to use more quantitative measures.
  - In contrast, in the US, there is a much more qualitative approach.

100

It is the second approach that I have chosen given the following three points that have still to be addressed:

22. *What is the most important thing you will have to do?*

33. *Microscopic changes* include flattening of intestinal glands.  
34. *Stomach wall* undergoes marked hyperplasia with thickening of the mucosal layer and hypertrophy of the glands. The mucosal layer becomes thicker and the glands are greatly enlarged. *Esophagus* undergoes little if any change but may be hypertrophic.  
35. *Esophagus* may become very long, and as a result undergoes atrophy.

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