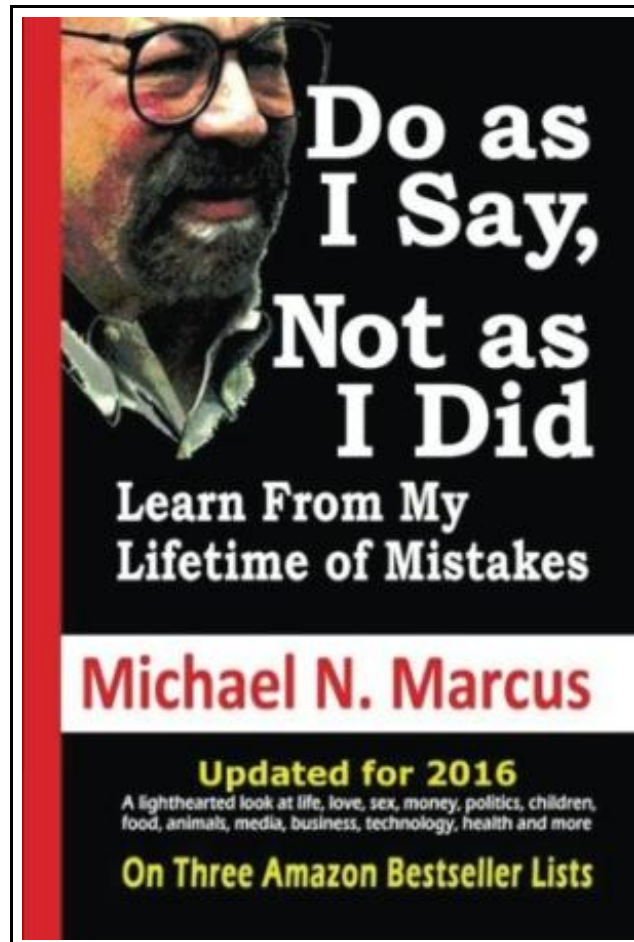


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(Mrs. Lyda Wilkinson Sr.)

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Silver Sands Books, United States, 2014. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.LAUGH LEARN This book is more useful and more fun than a bookshelf with every book written by Martha Stewart and Suze Orman plus the Bible and the Boy Scout Manual. This book is the sad-and also humorous and helpful-story of what the author did wrong over a lifetime and what he learned from the mistakes. In the beginning of the 21st century Michael N. Marcus and his wife didn't think they were rich, but they were comfortable. They spent money carefully, gave to charities, helped less-fortunate relatives and saved for the future. They had a very nice house and a perfect credit rating. Life was good. Marcus received a \$4 million offer for his telecommunications business. But he was not ready to spend the rest of his life on the beach, he liked what he was doing and didn't want to do the same work for a boss instead of for himself. He rejected the offer. And then the Great Recession struck. Marcus's income and savings went down-down-down and debt went up-up-up. The Marcuses optimistically and foolishly took out a home equity loan to pay off high-interest credit card debts. It was a five-year loan with monthly payments of nearly \$5,000 (on top of first mortgage payments of about \$1,800 per month). In the aftermath of Hurricane Sandy, Marcus's business had no phone service, email or electrical power for a week. He did no business, he had no income and asked the bank for an additional ten days to make the scheduled huge mortgage payment. The bank said it could take 60 to 90 days to decide on the ten-day extension....



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