

Online Library Do It Yourself Bailout How I Eliminated 222 000 Of Credit Card Debt In Eighteen Months And Saved Nearly 150 000

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Are you stuck in an underwater home you want to sell? What are your options when you can afford your home but don't have the equity needed to sell it? Where's your bailout? Attempting a short sale, walking away, begging for a loan modification or principal reduction on your mortgage seem to be the only options available to underwater homeowners. Are you tired of waiting for the government and Wall Street to solve your negative equity problem? It's time to create your own housing bailout! The Underwater Social walks you through the Nine Critical Steps responsible underwater homeowners need to take to build equity quickly and position themselves for a successful home sale sooner rather than later! The Underwater Social was written by Paul C Aspelin for the millions of homeowners who are living within their means and paying their mortgages on time each and every month and need or want to sell their homes but cannot because of a negative equity (underwater) situation. The equity in your home has eroded over the last few years due to no fault of your own, and you have no idea where to turn for answers. Are you stuck wondering how a simple home purchase could have created such a financial mess for your family? You're not alone. It

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seems as though everyone around you is getting a bailout while you continue to do the responsible thing and are expected to sit back and wait for your home equity to return. Many of you may be thinking of attempting a short sale or even considering a strategic mortgage default, which is to simply walk away from your home and its future mortgage obligations, even though you can financially afford to make all payments. Saving your credit rating, fear of failure, and/or the morality issues involved in these decisions are the only things keeping you in your underwater home. Have you been turned down for a mortgage modification or principal reduction? Or unsuccessfully tried to sell your home in the past few years, only to realize you couldn't afford to drop your price low enough to compete with the growing inventory of foreclosed and short sale homes? If you answered yes to these questions, this book provides a solution for you. Find out whether sitting back and waiting or renting out your home until the market rebounds is really the best long-term strategy. Learn why the housing bubble happened in the first place and how the housing crisis suddenly shifted from affecting those who were in over their heads to those who became casualties of the downturn. Discover what's looming ahead for the housing market and how quickly your home could start to appreciate. You'll be shocked to find out how long you may have to wait for home prices to rebound to pre-bubble values. This book breaks new ground with a powerful take-charge process, an easy-to-follow, step-by-step game plan that incorporates the help of industry professionals while using a simple online system the banks pray you

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never find out about. You'll find out exactly what's involved in order to position yourself for a future home sale without financial hardship or ruined credit. Learning to execute a responsible plan of action to rebuild your home equity without drastically changing your current spending habits will change your underwater housing circumstances and the way you look at home ownership forever. The government has labeled you a mere casualty of the housing crisis, but to me, you're an underwater homeowner looking for a real solution. Now you have it in the Underwater Social! Buy the book today and be sure to write a review. We appreciate your feedback and support. Paul C Aspelin, author *The Underwater Social: Create Your Own Housing Bailout*

Entrepreneurship, personal responsibility, and upward mobility: These traditions are at the heart of the free enterprise system, and have long been central to America's exceptional culture. In recent years, however, policymakers have dramatically weakened these traditions—by exploding the size of government, propping up their corporate cronies, and trying to reorient our system from rewarding merit to redistributing wealth. In *The Road to Freedom*, American Enterprise Institute President Arthur C. Brooks shows that this trend cannot be reversed through materialistic appeals about the economic efficiency of capitalism. Rather, free enterprise requires a moral defense rooted in the ideals of earned success, equality of opportunity, charity, and basic fairness. Brooks builds this defense and demonstrates how it is central to understanding the major policy issues facing America today. The future of the free

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enterprise system has become a central issue in our national debate, and Brooks offers a practical manual for defending it over the coming years. Both a moral manifesto and a prescription for concrete policy changes, *The Road to Freedom* will help Americans in all walks of life translate the philosophy of free enterprise into action, to restore both our nation's greatness and our own well-being in the process.

What investors can do to protect their investments in the next phase of the ongoing global economic collapse *The United States is heading toward an unavoidable financial catastrophe that will paralyze the markets and the overall economy in ways never before seen. Some call this impending economic catastrophe a double-dip recession, others a financial Armageddon. Regardless of what it's called, it is too late to stop it.*

Debts, Deficits, and the Demise of the American Economy is a look at how we got here, how the crisis is unfolding, and how it will end with a stock market crash in 2012, if not sooner. Takes you through the unraveling of the collapse, starting with a wave of sovereign debt defaults in Europe Predicts a stock market decline of two to three thousand points, a run on banks resulting in a major bank crisis, and rampant inflation Provides investment strategies, including alternative investments such as timber, farm land, and oil Offers a detailed proposal to get the United States out of the crisis *Debts, Deficits, and the Demise of the American Economy* is a must-read, play-by-play account of the worldwide depression that is likely to unfold in the coming years.

The naval aviation safety review.

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Do you struggle each month to make minimum credit card payments? Are you 30, 60, or even 90 days late on several accounts? If so, you aren't alone. According to a January 2010 report from the U.S. Federal Reserve, there are 609.8 million credit cards held by U.S. consumers, and the average credit card debt per household is \$15,519. In the last 12 months, 15 percent of American adults, or nearly 34 million people, have been late making a credit card payment, and 8 percent (18 million people) have missed a payment entirely, according to the National Foundation for Credit Counseling. If these statistics hit home for you, don't turn to bankruptcy to solve your financial woes. This book will provide you with the tools to legally settle your credit card accounts — without ruining your financial situation for years to come. How to Legally Settle Your Personal Credit Card Debt for Pennies on the Dollar is for everyone who is unable to pay mounting minimum payments on their credit cards. You will learn everything you need to know about the basics of credit card debt, including interest rates, finance charges, minimum payments, and late fees. Discover what actually happens to your credit when you are late making your payments or stop making payments altogether and how long it takes before your credit cards debt is sold to a collection agency. This book will provide tips and strategies for negotiating with your original creditor and collection agencies and sample settlement letters you can use when working with creditors. Equip yourself with proven strategies for legally challenging the validity of your credit card debt and information on how to determine whether your rights are being violated under the Fair

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Debt Collection Practices Act. You will find out the advantages of not filing bankruptcy and how to work with credit counselors and avoid debt-reduction scams. Once you have successfully settled your debt and avoided bankruptcy, you will learn how to avoid repeating these mistakes in the future by setting budgets, cutting costs, and lowering interest rates. Learn how the Credit Card Accountability, Responsibility, and Disclosure Act, which went into effect in February 2010, affects you as a consumer. While these new rules do not absolve consumers of their obligations, they do mean that credit card companies can no longer retroactively increase rates, charge misleading late fees, or use over-limit fee traps. We have spent hundreds of hours interviewing top financial experts, bill collectors, and individuals just like you who were able to legally settle their credit card debt without resorting to bankruptcy. If you are tired of dodging phone calls from collectors or worrying about how missed payments have ruined your credit score, get yourself back to a more stable financial situation — one where credit card debt is a thing of the past.

PULITZER PRIZE FINALIST An epic, riveting history of New York City on the edge of disaster—and an anatomy of the austerity politics that continue to shape the world today. When the news broke in 1975 that New York City was on the brink of fiscal collapse, few believed it was possible. How could the country's largest metropolis fail? How could the capital of the financial world go bankrupt? Yet the city was indeed billions of dollars in the red, with no way to pay back its debts. Bankers and politicians alike

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seized upon the situation as evidence that social liberalism, which New York famously exemplified, was unworkable. The city had to slash services, freeze wages, and fire thousands of workers, they insisted, or financial apocalypse would ensue. In this vivid account, historian Kim Phillips-Fein tells the remarkable story of the crisis that engulfed the city. With unions and ordinary citizens refusing to accept retrenchment, the budget crunch became a struggle over the soul of New York, pitting fundamentally opposing visions of the city against each other. Drawing on never-before-used archival sources and interviews with key players in the crisis, *Fear City* shows how the brush with bankruptcy permanently transformed New York—and reshaped ideas about government across America. At once a sweeping history of some of the most tumultuous times in New York's past, a gripping narrative of last-minute machinations and backroom deals, and an origin story of the politics of austerity, *Fear City* is essential reading for anyone seeking to understand the resurgent fiscal conservatism of today.

With every highly visible and controversial stimulus plan or bailout to rescue corporate America, many individuals have begun to ask, "Hey, where's my bailout?" Since nobody but you is going to bail you out, authors and entrepreneurs Todd Josko and Debbie Lundberg offer five easy steps to create your own bailout plan for any area of your life - all in only 60 days. An insightful and entertaining read filled with practicality and usefulness, *Hey, Where's My Bailout?* offers the tools you'll want to use to begin living the life you truly deserve.

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Eight simple strategies for getting your retirement portfolio back in shape Investing Is Social Security about to collapse? (No.) Is Wall Street totally corrupt? (Nope.) Did the government bailouts benefit only “insiders”? (Absolutely not.) Is the American Dream dead? (Not on your life.) Myths, misconceptions, and misinformation perpetuated by politicians, the media, and other self-interested parties can have a devastating effect on your retirement portfolio. After all, if you’re working with the wrong information, how can you make the right investing decisions? Mike Egan, a financial advisor for both individuals and corporations, has worked on Wall Street for more than 20 years. He handles millions of dollars at a time. He knows how it all works—and he’s here to tell you that a lot of what you hear just isn’t true. In *Your Stronger Financial Future*, Egan busts the most powerful myths that are affecting your retirement plans and provides simple but highly effective strategies you can use to start turning your portfolio around today. Egan’s eight retirement-investing maxims include: Count on Social Security—but make it only part of your overall plan Identify the inflation-adjusted amount you need at retirement Get a licensed financial advisor who really understands Wall Street Maintain your own personal “bailout fund” Build savings rather than accrue debt Use annuities to account for longevity and healthcare Two things are standing in the way of you and your dream retirement: misconceptions and presumption. Transcending the negative psychology that misdirects your investing performance is easy—you just need the right information and new strategies to replace the old ones. *Your Stronger Financial Future*

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delivers both. Sometimes changing course midstream is a good thing. Now is the time to reassess your outlook, rethink your finances, and reposition yourself for a stronger financial future.

Survive The Bad Economy By Learning How You Can Cut Cost And Come Out On Top! Are You Suffering Due to the Economy? Does the Current Downturn Make Stretching a Dollar Impossible? Are You Wishing You Could Get Some Relief? Get the Answers You Need to Cut Expenses and Come Through This Mess With a Minimum of Loss! Obviously, asking if you have been impacted by the current economic trend would be redundant. There isn't a person out there who hasn't been touched. In fact, if you told us you have not been affected, we'd have to assume you spent the last year on a deserted island! The only saving grace (if there is one) is that we are all in this together. Naturally everyone's situation is different, but all in all we have to survive this situation as a team. There are steps you can take to help minimize the pain. Everyone likes to save a buck. However, we've become lazy in the "instant gratification - I want it now world" that we've gotten accustomed to. The difference is that we can't afford the luxuries we've taken for granted. The problem with that mindset is that it's become such a habit that we don't really know how to change it! Where Do You Start? Learn the techniques and strategies you can apply and literally beat the economic downturn. Generate fast cash savings that you can put to work IMMEDIATELY in your personal budget and lifestyle. You've made the first step. You are admitting that you have a

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problem and are willing to do something about it! The next thing you need to do is learn how! Well you have to arm yourself with information and change your mind set. Luckily you are in the right place. Look, you've already overcome the first hurdle - you're here, ready and willing to make changes. Now what you need is your very own, personal "bailout plan" just like the big guys. It's pretty doggone obvious that no one else is going to help out any of us. The only thing we've gotten from our illustrious leaders is more of the same. So if we are going to survive we need to take matters into our own hands. You could get a loan to carry you over the hump. Yeah right! That's what got us into this mess in the first place isn't it? Easy money my big toe! Even if you could find someone to lend you money the interest would probably come close to the national debt! You need answers and you need them now! We've got them and you can have access to them right now! We're talking about: Introducing Your Own Bailout Guide Brand spanking new, "Surviving the Bad Economy" is just what you need to make it through these troubling times. Chock full of strategies and tips to give you an unfair advantage, it is what everyone needs to know to get through these troubling times. Take a look: Ten Best Ways to a Healthy Credit Score. This information is worth its weight in digital gold all by itself! Create a Family Budget. Even if you already have one, it's pretty obvious that it isn't working right now! How to Save on Home Maintenance. Are you sure you have really tapped into all the ways you can cut costs in your home? There are always steps that are missed. We cover them here. Communicate and Negotiate.

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This is the best opportunity you have to negotiate lower payments. All creditors are running scared and believe it or not, most would rather negotiate than add any more red to their bottom lines. Find out how this can help you.

"Eat Moon Food. Drink Moon Water. Breathe Moon Air." More than a century after the establishment of a Lunar Mining Colony, the inhabitants of this desolate planet are no longer just miners. They are a full civilization of families living in a dangerous environment with no natural resources, neither food nor water nor air, but lacking only one true necessity in their lives: freedom. Picking up where "Breathe Moon Air. Part 1: Rebellion" left off, a massive fleet of warships leaves the Earth to occupy the Lunar Colony and prevent all shipments of food, supplies, and precious water from reaching the Moon. Without water the Colony's plant crops will die; without green plants, the air supply will dwindle. Without air, the people of the Moon cannot survive. Facing an armed armada from Earth, Hampton Stoddard and J.T. Goodwin rally the inspired people of the Moon to repel their invaders. While Goodwin leads troops to secure the Southern ice mines to preserve a source of water, Ham leads an impossible mission across the surface of the Moon to destroy the Earth's ships before they can occupy the Colony. Tragically, it is not only the formidable strength of their opponent but the natural dangers of their own home, the desolate Moon, that will be their most dangerous challenge. Knowing that the Moon will never again be so close to freedom, Ham looks to Selena Mantiga, and her love, to find the courage he needs to lead the Moon to

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victory. Freedom for the Moon, however, will require more than battle and more than politics. The secret to freedom is a mystery, buried for decades where Hampton Stoddard survived a cave-in without atmosphere and without air, deep beneath the surface of the Moon, in the conclusion of Kenneth Golde's epic, Lunar adventure, "Breathe Moon Air. Part 2: Revolution." Kenneth Golde is the author of two fiction novels, the "Breathe Moon Air" Series and "A Full Measure of Happiness," as well as the non-fiction "The Do-It-Yourself Bailout," the definitive guide to credit card debt settlement. He is also a professional screenwriter who has adapted classic Sci-Fi to film for Hollywood studios, including the Isaac Asimov novel "The End of Eternity," and Richard K. Morgan's "Thirteen."

The brochure's promise - a wilderness vacation - nothing about FATE. John & Lee Mackintosh - conditioned to do BAD - combine with PURE EVIL. Will Dean now faced the consequences of his fateful return to camp. A new procedure may reduce HIS exposure to the cruel quirks of chaos. Gut-wrenching in places, it is poignant plea for truth in the record. Wiley Bean, 'Myron Wheeler', received his LL.B. from GW in 1964. No whodunit, six years of study in Russian/U.S. history are blended with military & wilderness experiences in this tale of hate & fate. Known for his ten year litigation with the surrogate-baby business, his windmill now - horrendous delays in execution. A novel idea - a possible solution. "Read in three sittings - gripping, suspenseful & credible."--Frederick D. Williams, Ph.D., Professor Emeritus. "Excellent book."--Alfred

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Swanson, M.D. "Extremely exciting - informative."--Dottie Levin, Baltimore. "Enjoyed book - attention held - good job."--Duane Shillinger, Warden, Rawlins, WY. "A most interesting & thought-provoking novel!"--Donna Hillard, Bank Officer. Publisher - Wiley Bean, P.O. Box 97, Grand Ledge, MI 48837. Order: The Book House Inc., 208 W. Chicago, Jonesville, MI 49250-0125. Tel: 517-849-2117; FAX 517-849-9716.

A CNBC senior analyst reveals what you need to know to take advantage of today's economy to rebound and rebuild lost nest eggs and fortunes. For those in the know, today's financial headlines don't spell disaster. They spell the sale of a century. But it takes a trustworthy veteran of the trading trenches to guide investors through these volatile times. Drawing on his two decades as a financial reporter, plus three recent years working on Wall Street, Ron Insana helps readers restore their depleted portfolios by showing them: ? How to determine reemerging opportunities in submerged markets ? Where to invest in really legit real estate ? How to magnify the magnificent opportunities in municipal bonds and Treasury Inflation Protected Securities (TIPS) ? Where to go mining for the rare gems among the heaps of junk bonds The paperback edition is completely revised and updated with timely advice for a recovering economy. For anyone sifting through retirement- account wreckage or a tanking net worth, How to Make a Fortune from the Biggest Market Opportunities in U.S. History is the ultimate rescue manual for reaping rich rewards.

The most recognizable tax expert in the nation, Roni Lynn Deutch has helped save

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American taxpayers tens of millions of dollars from the clutches of the IRS. Owner of the nation's largest tax-resolution firm and a new tax-preparation franchise, Deutch knows the IRS has no problems taking advantage of taxpayers who might be uninformed about tax laws or who are unable to pay due to financial troubles. And the IRS pressure is only going to get worse. With almost \$2 trillion in government bailout money approved by Congress for 2008 and 2009 in addition to a hefty stimulus package, you better believe Uncle Sam has no intention of being stuck with the tab. So how is the government going to get that money? Through taxes, of course, and the IRS is going to audit people at unprecedented rates. And they are going to raise the rates on existing taxes to historically high levels. If you're behind on your taxes, the government is coming after you. Millions of Americans may be down on their luck and hurting financially, but the IRS, whose sole purpose is to confiscate the assets of American taxpayers, will seek you out, regardless of your ability to pay. It's up to you to protect yourself, and that's where the Tax Lady comes in. Deutch identifies what the IRS can do to you if you fall behind on your taxes - wage garnishments, tax levies and liens, interest and penalties, and ruined credit - and how you can prevent these things from happening or fight back if they do. In the book; Why your taxes are going to rise in this economy Steps to avoid getting yourself into back taxes Your options when confronted by the IRS When to file and how to balance withholdings When it's not a situation you can handle yourself and is time to see a professional Get a bailout of your

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own - Surviving the Coming Tax Disaster will show you how!

Building on the work of economic historian Douglass North and Ugandan political scholar Mahmood Mamdani, Friedman argues that the difficulties besetting South African democracy are legacies of the past, not products of the post-1994 era

Provides information about how to escape from financial problems and get a fresh start, from avoiding overdraft fees to disputing credit report errors.

"Eat Moon Food. Drink Moon Water. Breathe Moon Air." That is the mantra of the Moon. But more than a century after the establishment of a Lunar Mining Colony, the inhabitants of this isolated planet are no longer just miners. They are a full civilization of families living in a dangerous environment with no natural resources, neither food nor water nor air, but are lacking only one true necessity in their lives: freedom. These people are still ruled by the Earth. Hampton Stoddard is an ore miner, one of the toughened men of the Moon who risks his life to dig the powerful energy source that Earth relies upon. When a cave-in deep beneath the great mine, Apollo Main, nearly kills him, Ham is catapulted to the status of hero on the Moon, and criminal on Earth. Together with J.T. Goodwin, the General Supervisor of all the miners on the Moon, Ham leads a strike, frightening the Earth that the export of essential Moon Ore will stop. Escobar Mantiga, the owner of the Lunar ore mines, enjoys unequalled power on Earth. Entire nations pay homage to the man who owns the sole source of the world's energy: Moon Ore. Furious that the "Lunies" have defied him, Mantiga exerts his

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influence to send armed troops to the Moon to arrest Stoddard and Goodwin and put an immediate end to the strike. Selena Mantiga, Escobar's beautiful and withdrawn sister, does not share her brother's hardened attitude toward the people of the Moon. She visits the strike at Apollo Main, expecting to meet with Goodwin, but instead finds Hampton Stoddard, whose attraction to Selena is instant and unmitigated, both enticing and alarming her. Ultimately, their love will change the future of both Earth and Moon. Now fugitives in their own homeland, Stoddard and Goodwin will lead the people of the Moon in what begins as a mining strike and becomes a Rebellion, in Part 1 of Kenneth Golde's epic, Lunar adventure series, "Breath Moon Air." Kenneth Golde has written two fiction novels, "Apollo Main" and "A Full Measure of Happiness," also available on Kindle, as well as the non-fiction "The Do-It-Yourself Bailout," the definitive guide to credit card debt settlement. He is also a professional screenwriter who has worked for Hollywood studios adapting classic Sci-Fi for film, such as Isaac Asimov's "The End of Eternity" and Richard K. Morgan's "Thirteen."

A Number One Sunday Times Bestseller What happens when you take on the establishment? In *Adults in the Room*, the renowned economist and former finance minister of Greece Yanis Varoufakis gives the full, blistering account of his momentous clash with the mightiest economic and political forces on earth. After being swept into power with the left-wing Syriza party, Varoufakis attempts to renegotiate Greece's relationship with the EU—and sparks a spectacular battle with global implications.

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Varoufakis's new position sends him ricocheting between mass demonstrations in Athens, closed-door negotiations in drab EU and IMF offices, and furtive meetings with power brokers in Washington, D.C. He consults and quarrels with Barack Obama, Emmanuel Macron, Christine Lagarde, the economists Larry Summers and Jeffrey Sachs, and others, as he struggles to resolve Greece's debt crisis without resorting to punishing austerity measures. But despite the mass support of the Greek people and the simple logic of Varoufakis's arguments, he succeeds only in provoking the fury of Europe's elite. Varoufakis's unvarnished memoir is an urgent warning that the economic policies once embraced by the EU and the White House have failed—and spawned authoritarianism, populist revolt, and instability throughout the Western world. *Adults in the Room* is an extraordinary tale of brinkmanship, hypocrisy, collusion, and betrayal that will shake the global establishment to its foundations.

The disturbing, untold story of one of the largest financial institutions in the world, Citigroup—one of the "too big to fail" banks—from its founding in 1812 to its role in the 2008 financial crisis, and the many disasters in between. During the 2008 financial crisis, Citi was presented as the victim of events beyond its control—the larger financial panic, unforeseen economic disruptions, and a perfect storm of credit expansion, private greed, and public incompetence. To save the economy and keep the bank afloat, the government provided huge infusions of cash through multiple bailouts that frustrated and angered the American public. But, as financial experts James Freeman

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and Vern McKinley reveal, the 2008 crisis was just one of many disasters Citi has experienced since its founding more than two hundred years ago. In *Borrowed Time*, they reveal Citi's history of instability and government support. It's not a story that either Citi or Washington wants told. From its founding in 1812 and through much of its history the bank has been tied to the federal government—a relationship that has benefited both. Many of its initial stockholders had owned stock in the Bank of the United States, and its first president, Samuel Osgood, had been a member of the Continental Congress and America's first Postmaster General. From its earliest years, Citi took massive risks that led to crisis. But thanks to private investors, including John Jacob Astor, they survived throughout the nineteenth century. In the twentieth century, Senator Carter Glass blamed Citi CEO "Sunshine Charlie" Mitchell for the 1929 stock market crash, and the bank was actually in violation of the senator's signature achievement, the Glass-Steagall law, in the late 1990s until then U.S. Treasury Secretary Robert Rubin engineered the law's repeal. Rubin later became the chairman of the executive committee of Citigroup, helping to oversee the bank as it ramped up its increasing mortgage risks before the 2008 crash. The scale of the financial panic of 2008 was not, as the media and experts claim, unprecedented. As *Borrowed Time* shows, disasters have been relatively frequent during the century of government-protected banking—especially at Citi.

In our new book we show investors on Main Street how to make money by renting their

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stocks! That's right! Investors can actually "rent" stocks in their portfolios by trading covered call options. This conservative investment strategy allows investors to generate extra cash flow in their portfolios. The covered call options strategy is so safe, it is suitable for most retirement accounts. By the time you finish reading this book, you will agree that this conservative investment strategy is indeed bulletproof!

***** Ms. Mack has an extraordinary ability to explain complex financial subjects with the use of simple examples and analogies. The covered call strategy is one that can be taken advantage of by anyone who currently owns or is contemplating owning shares of most companies. Much higher earnings and returns are awarded to persons who astutely engage in this basic option strategy. --- Gustavo Ayala, Director of Power Trading, Bolt Energy A thorough review of the latest in sustainable financial innovation which seeks to protect a wider sector of the economy - including those historically ignored by more 'mainstream' finance - from unprecedented yet still rising risks facing investors, savers and institutions. Dr. Mack and her team have produced an impressive text which synthesizes a rarely detailed discussion of recent crises, established finance and strategy pedagogy, and a welcomed approach to offsetting said risks - all the while prudently seeking alpha. --- Pye Ian, MBA - Economic Analyst and Private Equity Investment Advisor Under current monetary policy paradigm, the authorities permanently convert someone's private failures into public debts thus transferring public wealth into private pockets at their choice. The whole debt

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pyramid is huge, drags the economy down but still growing. What can we do about that? Doctor Iris Mack and her graduate students team suggest to invest in ourselves, our knowledge & understanding, better family asset management practices and more sophisticated individual financial behavior. Spend your time on your training, the most practical approach is guaranteed. Surely, this will not work the next day, however, recall 'the rescue of drowning - the handiwork of drowning'. Just add this book to your personal Survival Kit. --- Alexei Kazakov, PhD - Former Hedge Fund Manager Dr. Mack has managed to demonstrate the link between economics and a powerful option strategy. Using numerous comparisons and visuals, this book is a must read for anyone who wants to take control of their financial future. Highly recommended for every business library. --- Michael C. Thomsett, PhD - Options Author and Educator Dr. Iris Macks book 'A Wall Street Bailout for Main Street' is a must read for anyone wishing to learn, generate extra income, and gain a fighting chance in the harsh Wall Street environment! It is written in such a friendly way that even a person with no experience in the topic can easily read it and understand it completely. Step by step the author takes you by the hand through a very precise trading strategy using great illustrations and exercises, making it easier to grasp even the more complex concepts. --- David Trevino Trevino, MBA - Investor Dr. Iris Mack has written a must-read primer for anyone who wants to survive and succeed in today's highly complex market. It's a great gateway to become a professional in investment and risk management. Any Main

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Street investor serious about making money ought to read it. --- Cheng Wang, MBA - former Energy Commodities Analyst of TechMotion Capital

The Do-it-yourself BailoutHow I Eliminated \$222,000 of Credit-card Debt in Eighteen Months and Saved Nearly \$150,000Barricade Books Incorporated

An engaging look at what led to the financial turmoil we now find ourselves in Bailout Nation offers one of the clearest looks at the financial lenders, regulators, and politicians responsible for the financial crisis of 2008. Written by Barry Ritholtz, one of today's most popular economic bloggers and a well-established industry pundit, this book skillfully explores how the United States evolved from a rugged independent nation to a soft Bailout Nation-where financial firms are allowed to self-regulate in good times, but are bailed out by taxpayers in bad times. Entertaining and informative, this book clearly shows you how years of trying to control the economy with easy money has finally caught up with the federal government and how its practice of repeatedly rescuing Wall Street has come back to bite them. The definitive book on the financial crisis of 2008 Names the culprits responsible for this tragedy-from financial regulators to politicians Shows how each bailout throughout modern history has impacted what happened in the future Examines why the consumer/taxpayer is left suffering in an economy of bubbles, bailouts, and possible inflation Ritholtz operates a hugely popular blog, www.ritholtz.com/blog Scathing, but fair, Bailout Nation is a voice of reason in these uncertain economic times.

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In The Do-It-Yourself Bailout, author Kenny Golde explains how he completely and legally eliminated \$222,000 in credit card debt, without filing for bankruptcy or destroying his credit score. Golde provides a step-by-step handbook on all facets of how to initiate settlement negotiations with banks, how to handle collection agencies, how to separate your emotions from your debt, and much, much more.

The Wall Street Journal, USA Today, and BusinessWeek bestseller Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future reveals the secrets to taking back control of your financial future that Wall Street, banks, and credit card companies don't want you to know. Can you imagine what it would be like to look forward to opening your account statements because they always have good news and never any ugly surprises? More than 100,000 Americans of all ages, incomes, and backgrounds are already using Bank On Yourself to grow a nest-egg they can predict and count on, even when stocks, real estate, and other investments tumble. You'll meet some of them and hear their stories of how Bank On Yourself has helped them reach a wide variety of short- and longterm personal and financial goals and dreams in this book. While it may be tempting to hoard gold bars under your mattress and brace yourself for the worst, the best thing that you as an entrepreneur can do right now

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is to turn off the news, get back to work and avoid making any decisions you'll regret. So before you slash your prices, close your doors, run out and get a job, fire your employees or commit any other act of small business desperation, take a deep breath and READ THIS BOOK! You'll find hundreds of road-tested tips, strategies and case studies from Rosalind Resnick, Founder and CEO of Axxess Business Consulting, America's leading business planning and consulting firm for startups and fast-growing companies. Don't miss your chance to find out how small business owners like you are surviving -- and even thriving -- in today's challenging economic climate!

Welcome to Broken Britain! MPs are blaming 'The System' for their thieving behaviour. Bankers have burnt through more cash than President Mugabe and still been bailed out. Britain is Broke. Only one thing's going to sort this mess out - some good old-fashioned finger pointing. It's time to take revenge...

Painspotting style. Let the Painspotting commence! This book is more effective than Prozac and cheaper than therapy. You may be angry, you may be mad, you may even be institutionalised, but put the baseball bat away, hang up your lynching rope, and let the Painspotting commence! 50 of the best Love them, hate them, blame them, rate them: The Painspotter's Guide to Broken Britain introduces the 50 most frightful characters you'll meet in a financial crisis, so

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prepare to laugh out loud at the Frightened Fat Cat, the Miserable Middle Class, the Self-help Saddo and many more.

Times have changed and the rules have changed, but financial security is still the goal. Do you know how to get there? There is a new reality out there—a new normal. What was once certain—that you would be able to retire comfortably, that you would pay for your kids' education, that your home would appreciate in value—is no longer a sure thing. So much has changed on the financial landscape that it's hard to know which moves are the right ones to make. Suze Orman's million-copy bestselling financial action plan—fully revised and updated—will show you the way. **NEW TIMES CALL FOR NEW RULES—AND THIS IS WHAT SUZE ORMAN'S ACTION PLAN DELIVERS:**

- up-to-date information on new legislation that could affect how you will achieve your financial goals
- an explanation of new FICO practices, and a new strategy for dealing with credit cards when you're trying to get out of debt
- sound advice about rebuilding your retirement plan, and what to do if you're already retired
- guidance on how to live within your means, and strategies to keep you on the path to achieving your goals in this new age of financial honesty

PLUS AN ALL-NEW CHAPTER ON KIDS AND MONEY—how to give your kids a solid financial education, no matter their age!

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When Andrew Jackson was sworn in as President of the United States, he had come directly from his wife's funeral. His beloved Rachel had passed on Christmas Eve. Now a grieving widower with decades of public service behind him, he wished nothing more than to retire by his wife's grave until the wet earth would welcome him beside her. But thirty years before the Civil War, the southern states were preparing the road to secession. In Jackson's eyes, they were committing treason and none but he was strong enough to hold the nation together. Amid these crises of politics and spirit, Jackson is lost in a mountain storm and trapped across a flooded river, in a small Appalachian town. There, with a week's growth of beard and no Presidential finery, he enjoys his first taste of anonymity in forty years. As "Jack Andrews," he falls in love with Julie Spring, a beautiful, Kentucky widow with a young son, and finds his spirit renewed. Likewise, resigned to a life of toil and loneliness after the loss of her husband, Julie sees hope in the tall, charismatic and commanding figure whom she does not know is the hero of New Orleans, and President of the United States. Unfortunately, a last chance at happiness for both Julia Spring and Andrew Jackson, will be set directly against the President's ability to save a young Union from Civil War. In a blending of history and fiction, "A Full Measure of Happiness" reads like a novel of its time, dramatic, romantic and exciting. Kenny Golde is the

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author of two fiction novels, "A Full Measure of Happiness" and "Apollo Main," the story of a rebellion fought for the independence of the Lunar Colony. His non-fiction book, "The Do-It-Yourself Bailout," a guide to negotiating credit card debt settlement directly with your lenders, was published in 2013 by Barricade Books. He is also a professional screenwriter, with movies to his credit, including "Walking with the Enemy," a WWII drama featuring Academy Award winner Ben Kingsley, and an adaptation of the classic, Isaac Asimov Sci-Fi love story "The End of Eternity" for 21st Century Fox.

Reveals the mishandling of the TARP bailout fund, sharing how Geithner and his team failed to fix flaws in the homeowner relief program and that the government served Wall Street's interests over the broader public.

This comprehensive how-to manual explains how just about anyone can make a living via the Internet. In the book, the author reveals exactly how he has set himself up to earn his entire living online over the past number of years via multiple income streams.

Lessons preparing students for the SAT I cover sentence completion, analogy, critical reading, arithmetic, problem solving, algebra, geometry, and test-taking skills

Paul Craig Roberts smooths out the rollercoaster of the US economy.

"Meghan and Michael embark on a balls-out, cross-country tour starting in California, the heart of liberal America, and ending in the state of Connecticut, the home of blue-

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blood Wall Street billionaires. Along the way, they visit such cultural touchstones as Graceland and Branson, party in Las Vegas and New Orleans, pretend to be Mormon in Salt Lake City (only for a second), and go to a mosque in Dearborn, Michigan. They tour the nations capital; they fire semiautomatic weapons. But mostly Meghan McCain and Michael Ian Black talk to each other: about their differences, their similarities, and how American politics has gotten so divided."--Front jacket flap.

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Suggests test-taking strategies, provides thirty review lessons, and tells how to avoid common mistakes

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