

“Nothing like this has ever happened before,” said Peter Bernstein to Barron’s. “There have been credit crunches and housing crises and dollar crises, but having all the chickens coming home to roost at the same time and interacting with one another is unique. We have historical perspective on the parts, but not the whole, and that makes things both interesting and scary...”

With all the deregulation of the past 10 years or so, the safeguards put in place after the Great Depression to prevent another one have been dismantled. Go to the website for “The Pirates of Manhattan”, www.thepiratesofmanhattan.com to get more information.

I spent 23 years as a stockbroker/investment advisor and personally saw how the broker dealers and investment gurus operated.

Now that was an education in finances!

I am biased towards BOY for a reason.

My hope is to prevent as many people as possible from making the mistakes that I have made. Now is the time for a “common sense” approach to your finances. If you let me, I will show you “why” and “how”.

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