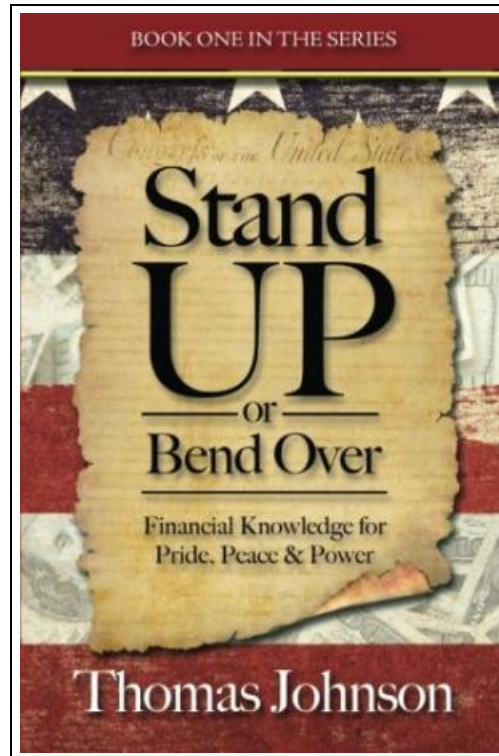


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Minuteman Financial Incorporated, United States, 2013. Paperback. Book Condition: New. 198 x 129 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.This book is created from over thirty-five years of experience counseling people with their personal finances. I have not seen and heard it all, but I don't think I have missed much. I have had too many clients that were frustrated because they felt defeated, a failure and hopeless. Add to that, the high probability that their marriage was suffering big time due to escalated discussions (arguments), and guilt. The title of this book has great meaning in the personal finance arena. If you don't STAND UP and be responsible, gain knowledge and apply it, develop a strategy to achieve your goals and commit to it, you might as well just BEND OVER and take the punishment. You will make your creditors smile. You lose! This book is written for the common person. I have tried to express everything in plain and simple language. I am not an attorney and strongly recommend you seek legal counsel for your situation if you feel you need it. I also strongly recommend you apply common sense while reading and as you begin to apply the principles embedded in the passages of this book. You will need to open your mind to some new thinking and conduct. Change will probably be necessary, as you cannot expect to get different results without changing your attitude, mindset and actions. Some things stand out as I reflect on the clients, their plight, their attitudes, their preconceived ideas, their relational stress and their plain dumb decisions with respect to their finances. I want to clearly state one of the cornerstones of my practice was, and is to this day, that no matter...



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