

SUCCESS AFTER BANKRUPTCY

12 Famous People
Whose Lives
Changed Because
of Bankruptcy

Eron H. Epstein
Bankruptcy Affiliates,
PLLC

Praise for Eron H. Epstein

This book is a clear example that anyone can recover and thrive after bankruptcy.

At 720CreditScore.com, we work with the country's finest bankruptcy attorneys. Our attorneys must look at the full picture. Any bankruptcy attorney can file a bankruptcy: Our attorneys have to be committed to serving their clients and helping them get back on their feet.

It is with great pleasure that I can say that Eron Epstein is one such attorney, but people do not hire him because he is a great attorney. People hire Eron because he will guide them to *Success After Bankruptcy*.

If you are contemplating bankruptcy, I encourage you to consider continuing your conversation with Eron, an extraordinary attorney in Chattanooga, Tennessee. Eron can help you use your bankruptcy as a turning point that marks the beginning of a new—and better—chapter in your life.

Sincerely,

Philip Tirone
Founder, 720CreditScore.com

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Success After Bankruptcy

12 Famous People Whose Lives Changed Because of Bankruptcy

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Introduction

Bankruptcy is the declaration that you will not be trapped by anxiety and financial stress.

Bankruptcy sure *sounds* like a dirty word. And most people see it as an admission of financial failure. By declaring bankruptcy, they figure they are hitting rock bottom.

But is that really true?

If you take a look around at all the people who have experienced bankruptcy, you will discover something rather remarkable: Bankruptcy is actually an opportunity to recover—to repair your financial wounds and move forward by starting a new chapter in your life. It isn't the admission of failure: Bankruptcy is the declaration that you will not be trapped by anxiety and financial stress.

In fact, many, many people—from the entry-level clerical worker to the millionaire CEO—have declared bankruptcy. In this book, we will take a look at case studies from famous and historical figures who have declared bankruptcy, and we will extract the lessons that can be

applied to your life.

You will see that:

- Bankruptcy is just one stepping stone in a much, much longer life journey,
- By shifting your thinking, you can use bankruptcy as a catalyst, and
- All of life's gifts began with a so-called crisis.

Most importantly, you will learn that your bankruptcy can be something that empowers you. It can be an opportunity to turn your life around.

Keep reading to learn more.

Abraham Lincoln



Your bankruptcy is only one part of your life, and it is a crisis only if you allow it to be.

Abraham Lincoln is best known for ending slavery in the United States, but what you might not know is that prior to becoming the sixteenth President of the United States in 1861, he was co-owner of a general store. In the early 1830s, Lincoln and his partner purchased inventory for their store on credit, only to see dismal sales in return. When Lincoln's partner died, Lincoln became liable for \$1,000 in back payments, which is today's equivalent of about \$25,000.

Abraham Lincoln declared bankruptcy in 1833.

In those days, bankruptcy protection laws were not as strong as they are today, so Lincoln was required to surrender his only assets: a horse and some surveying gear. Beyond that, he was required to repay his creditors for the next seventeen years, a condition that would not exist under today's bankruptcy laws.

Yet, we do not remember Lincoln for his financial failure. We remember him for paving the way to abolish slavery,

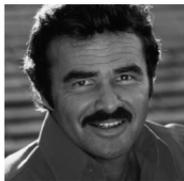
for leading the United States through the Civil War, for helping preserve the Union, and for a 271-word speech delivered in Pennsylvania a little more than four months after Union armies defeated the Confederacy at the Battle of Gettysburg.

Here is what we can learn from President Lincoln's bankruptcy: Your bankruptcy is only one part of your life, and it is a crisis only if you allow it to be. What you do after your bankruptcy is far, far more important than the facts of your bankruptcy. You can decide to allow your bankruptcy to define you, or you can decide to use it as an opportunity to live a full life.

Abraham Lincoln chose the latter. Nearly thirty years after declaring bankruptcy, he became President of the United States of America. His bankruptcy was a mere drop in the bucket.

(Keep in mind, too, that bankruptcy laws were much less forgiving during Lincoln's time. If Lincoln had declared bankruptcy today, he likely would have been able to keep his horse and surveying gear, and, under a Chapter 13 bankruptcy, he would not have had to continue paying his loans for more than five years post-bankruptcy.)

Burt Reynolds



When a person declares bankruptcy, he or she is given an opportunity to set the course right.

In 1996, seventies-heartthrob Burt Reynolds declared bankruptcy, listing \$6.65 million in assets and \$11.2 million in debts. Let that sink in: He declared \$11.2 million in debts. Beyond that, his bankruptcy was common knowledge, and it fell on the heels of a divorce that was heavily publicized and that resulted in Reynold's losing endorsement deals and having his show canceled.

How did this happen? How did a man who drew millions of people to the box office end up declaring bankruptcy?

He lived beyond his means—and he did it on a grand scale. Burt Reynolds assumed that he would have an endless stream of money pouring in, so he bought mansions and a helicopter, hired staff, and created a lifestyle that was unsustainable.

Like many of us, he lived way outside of his budget, and while \$11.2 million in debts might sound outrageous, keep in mind that most people are not schooled in money management. Whether we make \$40,000 a year

or \$4 million a year, most of us are never taught how to live within our means, so it is no wonder that we end up \$10,000 in debt, \$100,000 in debt, or even \$11.2 million in debt.

We simply do not have the tools and skillset necessary for managing money. It's nothing to be ashamed of—most of us were never taught otherwise—but it can be changed. You **can** learn how to manage money so you will never be in this position again!

And what better time than now? When a person declares bankruptcy, he or she is given an opportunity to set the course right. When you wipe the slate clean and breathe for the first time in months (or even years or decades), you have a chance to start anew and adopt better habits.

What does this look like?

First and foremost, you can educate yourself in money management. There exists no shortage of resources—books, apps, and courses—for budgeting and money management. I give all my clients a course called, “7 Steps to a 720 Credit Score,” which will teach you many things about finances, including how to rebuild your credit score to 720 in just 12 or 24 months after your bankruptcy. This program will give you the push-start you need to get your financial life back in order.

Once your bankruptcy erases your debt, you can also start saving money. Now that your bills are lowered, you have the opportunity to get ahead by tucking away that money that used to go toward your high overhead.

In other words, there's no reason not to use your bankruptcy as the catalyst for you to become a financial and savings whiz.

A few final words about Burt Reynolds: The year after declaring bankruptcy, he received an Oscar nomination for Best Supporting Actor, proving once again that bankruptcy is just one step in a bigger picture.

Cyndi Lauper



Bankruptcy sounds bad, but in reality, people who have declared bankruptcy say that it was their lifeline.

It's hard to imagine how someone making as much money as Burt Reynolds could ever declare bankruptcy, so here is a story that might be more relatable.

In 1980, Cyndi Lauper was a struggling musician in a band called Blue Angel. The band's first and only album was a giant flop. Adding insult to injury, the band members had a falling out with their manager, and they fired him. In turn, he sued them for \$80,000.

Like most people, Lauper didn't have \$80,000 lying around, so in 1981, she had to declare bankruptcy. By working in retail stores and waitressing at IHOP, Lauper managed to get by, and in 1983, she released her first solo album, which was a worldwide hit and made its way to fourth on the charts.

The lesson to learn from Lauper's bankruptcy is this: It matters not whether you are \$8,000 in debt, \$80,000 in debt, or \$8 million in debt: If you cannot pay your bills, you cannot pay your bills. And the feeling that ensues is terrible.

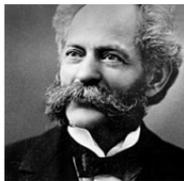
If you are struggling with your finances, and you do not have a viable plan for resolving your debt, what is going to change the situation? Unless a pile of money falls from the sky, you will continue to struggle in the coming years, maybe even decades. As you fight to stay afloat, that terrible feeling will continue to plague you, your financial situation will continue to erode, and as your debt grows, your credit score will shrink.

That feeling will not go away. Instead of being able to focus on the wonderful aspects of your life, you will spend your time worrying about money.

Bankruptcy sounds bad, but in reality, people who have declared bankruptcy say that it was their lifeline. When you start over and declare bankruptcy, that feeling in the pit of your stomach goes away. You can finally start saving money. You can pay your bills on time.

And you might just make it to fourth on the charts!

Henry John Heinz



Sometimes, we are forced into bankruptcy not because we mismanaged money, but because life isn't always fair or kind.

The great advice-columnist Ann Landers once said, “Expect trouble as an inevitable part of life and repeat to yourself, the most comforting words of all; this, too, shall pass.”

This, too, shall pass.

Surely, Henry John Heinz must have muttered a similar sentiment to himself when he had to file for bankruptcy in 1875.

As background: Henry John Heinz was one of eight children born to immigrant parents. At the age of six, Heinz helped his mother in the garden. By the time he was nine, Heinz was making his own horseradish sauce. And by the time he was twelve, he was using a horse and cart to make deliveries.

His was a built-from-scratch story of hard work from an early age. When Heinz was just 25 years old, he and a friend started a company that sold horseradish, pickles, sauerkraut, and vinegar.

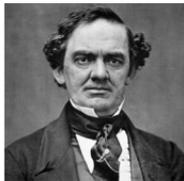
Then something went wrong. Heinz was obligated to pay for a crop, and the crop yielded much, much more harvest than anyone anticipated. The debt from this “bumper crop” overwhelmed the condiment company, and it was forced into bankruptcy in 1875.

This is the way life works: Sometimes, we are forced into bankruptcy not because we mismanaged money, but because life isn’t always fair or kind. Sometimes, the unexpected happens: A bumper crop yields too much harvest, a medical emergency leaves us financially strapped, or we lose our jobs due to a downturn in the economy.

Remember: This, too, shall pass. This is a bump in the road, but it is not the end of the road. Just as life has its inevitable obstacles, it also has its fair share of blessings. When you are feeling overwhelmed, take a moment to remind yourself of this. Everything is temporary.

After filing bankruptcy, Heinz immediately began a new company with his brother and a cousin, and together, they introduced a new condiment: tomato ketchup. Eventually, Heinz would buy out his brother and cousin and re-organize under the name, The H.J. Heinz Company, which in 2013 was purchased by Berkshire Hathaway and 3G Capital for \$28 billion.

P.T. Barnum



Your bankruptcy is dull compared to what is going on in the world, and it won't make the nightly news.

P.T. Barnum was an American politician, showman, and businessman remembered for the Barnum & Bailey Circus.

In 1856, after making a series of loans to help develop a city in Connecticut, Barnum was forced to declare bankruptcy. The litigation lasted four years, during which time more than a few people celebrated his downfall. The poet and essayist Ralph Waldo Emerson even went so far as to say that Barnum's comeuppance was "the gods visible again."

Of course, when Barnum was in his sixties, he became known as a circus king. He began speaking against those who made money through fraudulent deceptions, even testifying against William H. Mumler, the photographer who supposedly took photographs of ghosts, including one of Mary Todd Lincoln with her deceased husband, Abraham Lincoln.

My point is this: The word "bankruptcy" is packed with all

sorts of negative emotional triggers. It sounds dirty. It's embarrassing. Just look at what P.T. Barnum went through.

But the reality is this: Unless you are famous or otherwise embroiled in something deceptive, your friends and family will most likely not find out about your bankruptcy, unless you decide to tell them. Your parents and next door neighbor will very likely never run a background check. Your bankruptcy is dull compared to what is going on in the world, and it won't make the nightly news.

But even if your bankruptcy does somehow become common knowledge, it is not the end of your story, nor is it the end of your reputation. What you do after your bankruptcy will be so much more important than the fact of declaring bankruptcy. If you show your family and your friends that you are a changed person, they will be impressed with you. They will see that you turned your financial misfortune into wisdom.

As did P.T. Barnum. No one remembers his bankruptcy. They remember that he brought wonder, magic, and happiness to their lives.

Larry King



*If you are a candidate
for bankruptcy, declaring
bankruptcy might be the best
thing you can do for your life.*

Here's an interesting experiment: Consider the best thing that has ever happened to you. Perhaps it is meeting your significant other, or having your children, or landing your dream job.

Now consider this question: *Would my life have been blessed with this "one thing" without some crisis that happened in the past?*

Probably not. You might not have met your significant other if your parents hadn't gotten divorced and moved to another city. You might not have landed your dream career if you hadn't been rejected by your first-choice university. Perhaps your children would not have been born if your college sweetheart hadn't broken up with you.

And perhaps Larry King would not have become a household name if he had not been through bankruptcy.

It's true: Right before King's career took off, he racked up debt to the tune of \$350,000, and in 1978, he declared bankruptcy.

But guess what also happened in 1978? King was offered his own late-night talk radio show. This marked the pivot point in his life: A few years later, he landed *Larry King Live*, which ran for 25 years.

Is it a coincidence that Larry King's life changed for the better the same year that he declared bankruptcy?

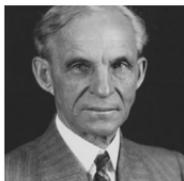
I doubt it.

Declaring bankruptcy is not for everyone, but if you are a candidate for bankruptcy, declaring bankruptcy might be the best thing you can do for your life. If you are struggling with your finances, you will feel dread and anxiety—and it will worsen each time a bill lands in your mailbox. Those feelings of dread and anxiety can color every interaction you have. Instead of being able to enjoy your family, focus on your career, or spend time engaging in hobbies, you may find yourself worrying about money.

So bankruptcy can be a lifeline. It gives you a chance to erase that feeling in the pit of your stomach that won't go away, and start focusing on other things.

If you take the right steps post-bankruptcy, you will look back on your bankruptcy and think, "Declaring bankruptcy ended up being the best thing that happened to me!"

Henry Ford



*You will not recover from
bankruptcy; you will recover
through bankruptcy.*

Henry Ford, the great entrepreneur responsible for Ford Motor Company, declared bankruptcy ... twice.

Before finding Ford Motor Company, Henry Ford, along with financial backing from Detroit Mayor William Maybury, William H. Murphy, and Senator Thomas W. Palmer, founded the Detroit Automobile Company. What happened next is up for debate: His investors worried that Ford could not put a car on the market; Ford said that his investors were driven by profit rather than innovation.

Regardless, Detroit Automobile Company went bankrupt in early 1901 after producing twenty vehicles at a cost of \$86,000. (Adjusted for inflation, that's about \$2.5 million in 2017, or \$125,000 per car.)

Again under Henry Ford's leadership, the now-defunct Detroit Automobile Company reorganized as the Henry Ford Company in late 1901, not even a year later. But in 1903, it, too, was headed for bankruptcy.

A few months later, Ford founded Ford Motor Company, and third time proved to be a charm. Of course, Ford Motor Company was close to bankruptcy during the financial crisis of 2007-2008, but by 2017, it was exceeding Wall Street expectations.

Henry Ford's story is one of perseverance. Ford did not allow his bankruptcies to deter him. Rather, they were vehicles (pardon the pun) that allowed him to continue making business decisions. Ford recognized that bankruptcy offered a second—and in his case, a third—chance, and he took hold of this opportunity.

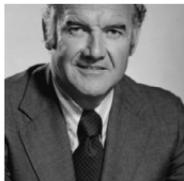
Most people believe that bankruptcy represents rock bottom, but I disagree. I believe that bankruptcy is the vehicle that allows you to recover from rock bottom. If you are suffering from a financial meltdown, and you do not have a clear path out of the chaos, your financial situation will likely not improve in the coming years. You will face the constant pressure of having creditors breathing down your neck. You will worry about whether your utilities will be turned off for non-payment. You will cringe every time the phone rings.

When you declare bankruptcy, though, you get to make choices without this constant pressure. Your life feels easier because it is easier. Your responsibilities become more manageable.

Here is the truth: If your bills are piling up, and you have no way to pay them, bankruptcy might be the best vehicle available to you. It gives you a chance to wipe the slate clean and start over.

In other words, you will not recover *from* bankruptcy; you will recover *through* bankruptcy.

George McGovern



When you make a choice to shift your thinking about your bankruptcy, you will likely extract a number of lessons that make you wiser and stronger in the years ahead.

George McGovern, who died in 2012, was the Democratic Party's 1972 presidential nominee, as well as a U.S. Representative and U.S. Senator. In 1972, McGovern lost the presidential election to Richard Nixon, and by a landslide.

Perhaps this massive public defeat, and the subsequent resilience it required, is what prepared him to extract valuable lessons from his subsequent bankruptcy. In 1988, McGovern bought and renovated a hotel in Connecticut, but two years later, the hotel went into bankruptcy. As a public figure, McGovern's bankruptcy made national news.

Later, McGovern reflected on his bankruptcy, saying that he wished he had "this firsthand experience about the difficulties business people face every day" while he was in public office. "That knowledge would have made me a better U.S. senator and a more understanding presidential contender."

Who would have blamed McGovern for hanging his

head in shame and hiding from the spotlight? Certainly, this is what many people might have chosen to do. But McGovern chose a different path: He turned his past failures into wisdom. Instead of letting his bankruptcy defeat him, he added it to his inventory of life obstacles, using it to grow, learn, and expand his understanding of the human experience. He did not wish that the bankruptcy had never happened. Instead, he actually wished that he had experienced bankruptcy *earlier!*

What can you learn from bankruptcy that will allow you to grow your capacity as a human being? Can you use it to become more compassionate? A better business person? A savvier investor?

When you make a choice to shift your thinking about your bankruptcy, you will likely extract a number of lessons that make you wiser and stronger in the years ahead. In fact, McGovern left behind a reputation as a wise man with a life committed to service.

Dionne Warwick



*Take control. Burying your head
in the sand never works.*

Singer Dionne Warwick filed bankruptcy in 2013 after several consecutive years of tax troubles that resulted in a \$7 million tax bill to the federal government and a \$3 million tax bill to the State of California.

How does a person end up with a \$10 million tax liability? It's simple: Interest and penalties. Though Warwick said she eventually paid the original amount of the back taxes, the compounding interest and penalties become overbearing.

Perhaps the biggest lesson to learn from Warwick's bankruptcy is this: **Take control. Burying your head in the sand never works.** In fact, if you are facing a financial difficulty, and you simply ignore the problem, it will only worsen. You already know this: If you are late on a payment, for instance, and you fail to call the creditor and ask for an extension, the calls and collection efforts only intensify.

If, on the other hand, you take control, you can likely find a more manageable solution.

Too often, people wait until the problem has spun out of control. They allow the bills to pile up, the taxes to go unpaid, and the fines and penalties to accrue.

And for what? They end up with years and years of financial troubles.

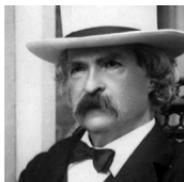
It usually looks something like this: You have a financial crisis, but you are naively optimistic. You think that somehow, somewhere, the money will come in, so you place your unpaid bills in a pile. When the money doesn't come in, the pile gets higher and higher, until it looks unmanageable. Now, instead of feeling optimistic, you feel panic and anxiety, so you continue to ignore the pile.

Eventually, the pile looks like a mountain.

If this sounds familiar, take a lesson from Dionne Warwick. Instead of allowing one, three, or five years to pass—take action, now. This might mean debt negotiation—a viable solution if you have a large chunk of money to settle unpaid bills. If you do not have a large chunk of money, it might mean that you consider bankruptcy, which will give you a chance to wipe the slate clean and start over.

The biggest differentiator that determines whether a person recovers financially is this: Intentionality. Those who recover take control, are proactive, and become masters of their finances.

Mark Twain



Whether you file for bankruptcy or not, your strengths are still your strengths.

Samuel Langhorne Clemens, also known by his pen name Mark Twain, is perhaps best known for writing *Adventures of Huckleberry Finn*, which has been called “The Great American Novel.”

Twain enjoyed financial success from his writings and lectures, but he lost money in business ventures. Specifically, he attempted to create his own publishing house, and he invested too much money in the Paige Compositor, inventor James Paige’s failed attempt to innovate an automatic typesetting machine. In 1884, Twain was forced to file for bankruptcy after running out of money.

He later chose to pay all of his pre-bankruptcy creditors in full, despite having no legal obligation to do so. When Twain died in 1910 of a heart attack, his estate was valued at \$471,000, which is about \$12 million in today’s dollars.

That said, Twain was not a great businessman, and his history reflects this. He was, however, a prolific writer and

speaker. Bankruptcy could not take this away from him.

Here is the lesson to be learned from Mark Twain:

Whether you file for bankruptcy or not, your strengths are still your strengths. Whatever makes you great still makes you great. Just as Mark Twain continued to be a great writer and orator, you continue to be who you are.

And just as Mark Twain is defined by his successes more than his failures, you should define yourself by your successes rather than your failures. Remember, this is just one step in a journey of many, many steps.

Walt Disney



*When you declare bankruptcy,
you simultaneously pave the way
for the best of yourself to emerge.*

If Mark Twain's story teaches us that bankruptcy does not diminish a person's strengths, Walt Disney's story teaches us that a person's strengths might actually rise to the surface because of bankruptcy.

In 1922, Disney and a partner launched Laugh-O-Gram, a studio that created advertisements and cartoons. The studio seemed to be on the verge of success when it struck a deal with a distribution company to place its films in theaters.

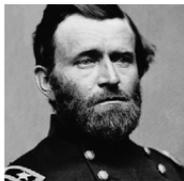
Things took a turn for the worse when the distributor began cheating Disney out of his money. With no cash flow to cover his overhead, Disney filed bankruptcy in 1923.

And that was the pivot point for Disney. Without the strain of creditors breathing down his back, and with his debts forgiven through bankruptcy, Disney formed a new company. Five years later, in 1928, Mickey Mouse was created—and a legend was born.

Disney went on to win 22 Oscars, holding the record for the most Academy Awards earned by an individual.

What you can learn from Walt Disney goes one step beyond what you can learn from Mark Twain. Declaring bankruptcy does not change who you are or what your strengths are, and, perhaps more importantly, it might even allow your strengths to rise to the surface. No one thinks clearly when they are flooded with stress and emotion. We are never at our best when we are riddled with anxiety. **When you declare bankruptcy, you simultaneously pave the way for the best of yourself to emerge.**

Ulysses S. Grant



Your bankruptcy does not define who you are as a person.

Ending with Ulysses S. Grant seems fitting for a book that begins with Abraham Lincoln.

Former President Grant earned many accolades over his lifetime, but success in business was not one of them. After serving as the eighteenth President of the United States, Grant left the White House and became a partner of the financial firm Grant and Ward.

Unfortunately, Grant's partner, Ferdinand Ward, embezzled investors' money—and both Grant and the firm went bankrupt in 1884.

Yet, the details of this bankruptcy are little known. Grant is known, more importantly, for leading the Union Army to victory, and for leading the nation through the Reconstruction Era following the Civil War. He is known for indicting thousands of KKK members, and for running thousands of Klansmen out of the state of South Carolina. He is known for protecting African-American citizenship, for steering the nation toward economic prosperity,

and he is known through the memoirs that Mark Twain wrote about his life.

I have made this point throughout the book, but it cannot be made strongly enough: **Your bankruptcy does not define who you are as a person.** What you do with your bankruptcy—and how you use it to recover from your financial misfortunes—defines who you are as a person. Let your life be defined by the successes that are made possible through bankruptcy, the wisdom you collect as you navigate life's inevitable obstacles, and the person you become as a result.

Conclusion

These are failures only if we do not grow past them, only if we remain stuck in them.

Obstacles are an inevitable part of life. Ask anyone who has lived a rich life: Even the seemingly most successful people have problems. They make bad investments, they face unexpected bills, or they find themselves overly optimistic about their financial future.

These are failures only if we do not grow past them, only if we remain stuck in them.

If we take inventory of our so-called “failures,” and if we ask ourselves what we can learn from them, we find that these obstacles actually turn into opportunities for growth.

They do not become failures; they become the experiences that make us wise.



Eron H. Epstein

Eron Epstein is a Board Certified Consumer Bankruptcy Specialist practicing in Chattanooga, Tennessee. For over thirty-five years he has helped more than 30,000 individuals and families overcome their financial difficulties.

He received his Bachelor's Degree from Tulane University in 1974 and his Law Degree from the Nashville School of Law in 1980. In August of 1993, Eron became one of the first Bankruptcy Attorneys in United States to be certified as a Consumer Bankruptcy Specialist.

He and his highly skilled staff make every effort to guide clients through this difficult period in their lives. He welcomes the opportunity to assist his clients in exercising their right to a fresh start.

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