

Volume 32 Number 1

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This is the thirty-second in my series of newsletters. Due to your great interest, I plan to continue this quarterly report for my clients.

As you are all aware, I have been practicing bankruptcy law for over eighteen years, and am one of ten attorneys in New Jersey who is Board Certified in Consumer Bankruptcy Law by the American Board of Certification which is Accredited by the American Bar Association.

As a result of my interactions with over five thousand clients, I have seen all types of reasons why people get into debt, and have put this information into a book called; The Debt Trap: How Your Life Choices Impact on Your Financial Future.

The Debt Trap is a road map to help you avoid life's potential financial pitfalls. It delves into the historical, social, moral, and economic reasons why so many Americans get into debt.

The Debt Trap teaches in logical, easy to understand examples by analyzing the mistakes of others in such areas as home buying, relationships, and financing vehicles, while also analyzing American's wants and desires, spending habits, saving habits, and values.

This book is a necessity especially for students who never learn basic real world issues of paying bills and budgeting. There is also a theme of personal responsibility that runs through the book while also taking financial institutions to task.

Chapters include information on the following:

- Home purchasing mistakes
- Choosing the wrong partner
- Improperly financing vehicles
- Individualism and the decline of sacrifice
- Credit card debt explosion
- Basic budgeting
- Victimization in society
- Instant gratification
- Financial irresponsibility
- The breakdown of traditional values
- Gambling Debt
- Paycheck to paycheck living
- Two incomes bases on want rather than need
- Quick fix loans
- Tax planning
- Starting a small business
- Student loan debt and
- Character

This book is not a magical solution to get out of debt; it teaches how to avoid getting into debt.

To order a book you can send a check or money order for \$16.50 to Steven N. Taieb, 1155 Route 73, Suite 11, Mt. Laurel, NJ 08054 (includes shipping & handling), or you can pick up a copy of the book at our office. Also, you can contact our website at [www.debt-trap.com](http://www.debt-trap.com).

Finally, I am willing to give free talks at your schools or houses of worship. Please contact me if you're interested, at 856-235-4994 or fax at 856-235-0917.

## **LET ME ANSWER ALL YOUR QUESTIONS**

We are a full service law firm that wants to service your needs. Besides helping people with financial problems, our office helps people with all types of motor vehicle violations, work related injuries, and any other personal injuries.

As my law practice continues to grow, I hope to help you in all areas of the law where I have helped my other clients. Remember that even if I am not familiar with a specific area of the law, I work with other lawyers who are well qualified to handle these matters. Therefore, if you have any question on any legal matter whatsoever, please ask me about it.

## **IF YOU LIKE MY WORK, SPREAD THE WORD.**

I appreciate the confidence my clients show by referring new business to me. Such referrals are my largest and best source of new clients. Please let me know if you have a friend or relative who needs legal assistance or who would like to receive one of my quarterly newsletters.

I sincerely appreciate all the referrals from so many of you over the past several years. Thank you for your continued confidence and good will.

If you would like me to speak at your organization or place of worship, feel free to contact me.

*Steven N. Taieb has been Board Certified in Consumer Bankruptcy Law by the American Board of Certification since 1994. He has helped over 5000 people resolve their legal problems.*