

funding pools dried up due to the multimillion dollar fraud of a con artist investor in California and the subsequent severe over reaction of FannyMae, FreddyMac, and FHA. On top of that, drug gangs were moving into the inner-city areas I specialized in, causing tenants to move out and values to plummet.

After 264 loan rejections, I'd finally found a Savings and Loan to refinance my portfolio. The result would have been a substantial monthly cash flow, all debts paid and two million dollars in cash reserves. I felt all the hard work would finally pay off and we would have retired after surmounting a final enormous obstacle. Just prior to loan closing, the lender was taken over by the Federal Government and shut down. My last hope died away. For seventeen years I'd had perfect credit with 700 mortgages and never a late payment, but within 30 days all that was destroyed with my first ever late payment and the bloodletting began. It was an unimaginable nightmare.

Turning Point

As the crisis was building, I decided to give my thoughts a break by reading a book, something completely unrelated to what was happening. I remembered my sister mentioning Edgar Cayce, so I checked *There is a River* by Thomas Sugrue out of the library. It was fascinating but nothing more, I thought, until I reached the end of the book and found a section called "Philosophy," which I later learned *is not in every edition*. I read it and was blown away. There were actually people out there who thought like me. Where there was one, there had to be more and this sparked a reading frenzy, fueled by my disintegrating "real world", as I zipped through 450 books in one year. The passion and intensity in my finding this support was comparable to finding a soulmate.

Halfway through this frenetic reading, I saw in a local metaphysical newspaper that a teacher named Rajni would be speaking near my home. Wasn't that synchronous? (One of my new words.) I attended and was