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Written for the beginner
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A detailed and compelling look at distressed securities investing in today ' s market In the corporate world, “ vulture ” investors

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indistressed securities serve the same cleanup function as vultures do in the natural world: they deal with failing companies, digest bad debt, and mop up after bankruptcies. Since this market ' s structural and legal complexities create greater inefficiencies than in other investment fields, it ' s a style of investing that can make

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money during both booms and busts. While recent economic carnage has made opportunities for vulture investors, more convoluted bankruptcies, conflicts of interest, and even government intervention have made this arena harder to negotiate. Nobody understands this better than author George Schultze, founder

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Although we have been successful in our careers, they have not turned out quite as we expected. We both have changed positions several times- for all the right reasons- but there are no pension plans vesting on our behalf. Our retirement funds are growing only through our individual

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contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was

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bored and tired of studying. “ Why should I put time into studying subjects I will never use in real life? ” he protested. Without thinking, I responded, “ Because if you don't get good grades, you won't get into college. ” “ Regardless of whether I go to college, ” he replied, “ I'm going to be rich. ”

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