

my own. We parted amicably and remained friends. I moved to a townhouse with our two children, although our son chose to live at our property in Vermont for a year to attend a wonderful one-room school there.

Shortly after that, the financial roller-coaster ride began. My business partner and I were trying to raise money for the school, and had gotten involved in the Chicago Board of Options as we were let in on an opportunity that we thought couldn't lose. A professor who taught for us told us about an investment method. We followed it on paper for the first six months. It worked great for those six months and for most of a year. We invested a little and made an enormous return. Then friends and associates started asking if they could invest with us. We were so confident about making money that we guaranteed their returns. And for a while, the system worked like magic.

Then, all at once, the bottom dropped out. We had brought so many investors in that we'd begun to influence the system itself. I watched in horror as my money dwindled away to nothing.

I lost almost everything—including our townhouse. Even our family's twelve-year-old Saint Bernard had to go. I remember shoving her into a car because she didn't want to go off to her new home on a family farm. Someone came into our house for a month just to sell our possessions. I remember thinking, as my memories were sold off one by one, if I just keep *this one thing*, I'll be okay—and then it, too, would be sold. We had this rare antique statue of a man that been a gift to our family—it had one arm broken off, but it was still considered valuable. I remember seeing a buyer walking out with the statue. I asked him how much he had paid for it, and he said the seller had let him have it for five dollars because it was broken.

But even with everything liquidated, I knew I'd never be able to repay all the money my partner and I had promised to our