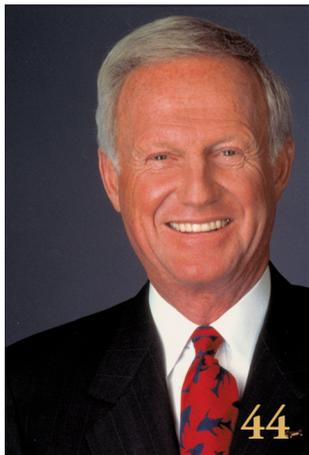


# CONTRIBUTORS



Harvey Mackay is a CEO, best-selling author, international speaker and business guru. His syndicated business articles appear in more than 100 newspapers throughout the United States each week. Mackay has sold more than 10 million books, translated into 46 languages worldwide and are distributed in more than 80 countries. His books are found in almost every library ever built.

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Jordan Goodman, a personal finance guru, is known as "America's Money Answers Man" and has helped people eliminate a lot of stress that comes with debt and money problems for more than 35 years. On the editorial staff at MONEY Magazine for 18 years, he has written 13 books on personal finance, and is a regular guest on national and local television/radio shows. He provides life-saving financial tips as editor of

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Nicolas Aujula, a noted expert in Past Life Regression, Hypnotherapy and Astrology. His advice offers clients new paths to overcoming health problems and negative life patterns. Seen on ITV, Channel 4 and press such as the Daily Mail, The Sun, Sunday Express and Psychologies, he is seen on the Bio Channel, Channel 4 and ITV.

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Dr. Erica Kosal is a professor of biology at North Carolina Wesleyan College, an author and speaker on hidden strength and resilience. As a widow at a young age (her husband Jim became ill and passed away), she's the mother of two young daughters and writes about her experiences raising children, caring for her ill husband, and juggling a full-time career. She offers help to those experiencing extreme stress and adversity.

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