

Testimonials - Information Sheet 6

Is there life after bankruptcy? Do you recover?

Yes, there is life after bankruptcy, and yes, given time, you do recover. I'd be the number 1 example of how the very worst situation in the world was taken on board, and turned around.

This came in September 2009 from somebody who I will identify as G from Melbourne.
Reading the Testimonials

Brought tears to my eyes.

Would this enlightening website

Help as it implies.

I'd read the website over

Double checked time and again

It gave a comprehensive insight

So I promptly emailed Fred

Of course we all have questions

Apprehension and disbelief

But this detailed information

Gave me some relief

The step by step instruction

And re-assurance too

Certainly made it easier

And helped me follow through

The website is amazing

The graphics ooze with peace

Everything's explained in order

The information is complete

Never doubt the relief you've brought

To many people's lives

Your experience has been invaluable

In describing lows and highs

Thank you Fred for sharing

Your time and knowledge too

I now can go on living

And that's because of you.

A tribute to a man who has lightened many loads,

In our hearts you will always be a hero.

The following extract from an unsolicited email that recently arrived, tells its own story.

Dear Fred,

I just wanted to let you know that your website is incredible and I wish I discovered it 18 months ago when we were faced with bankruptcy.

Caught in a dying business..... my husband (and) myself were faced with the extremely hard decision of what to do

An insolvency expert simply advised my husband to trade for a couple of weeks, pack us up and ship us out, leaving the keys for the bank to pick up. This suited me as I honestly felt ready to break down. The thought of our children watching the creditors move in seemed worse.

We spent the next six months in a bit of a daze, and finally filed for bankruptcy.

The first year was hard for us, we felt down trodden and at the end of our tethers, and took a while to stand up straight.

Life is (now) truly looking brighter. My husband has just secured a long term permanent position.... And I can now reduce my hours again while the kids are at school.

So, bankruptcy isn't the end of the world, here we are 18 months later earning around \$100k a year.

Continue the work with your website, it is sorely needed. If you had told me 12 months ago that things would be this good now I would have laughed and said "I had my chance at life and blew it, but now I can say that that's NOT TRUE, life is just beginning again.

Another fellow rang and simply said "Fred, you're a legend".

"I do appreciate the support and advice that I received from Fred Appleton and Helen Millward in steering me through what would otherwise have been a complicated process. Fred's website contains, in plain English, the background to the process, and the questionnaires sent by Helen are so simple and easy to complete. And the subsequent discussions with Helen, via email, are also very educational and very focused on the point. The whole process need not take any longer than one week. I was very impressed."

Hi Helen and Fred,

First and foremost my thanks to you both for your understanding and help. This may seem a small thing but the following has had a huge effect on my life..... I now no longer flinch when the phone rings or I get a knock at the door. Once again, my sincere thanks for all your help".

Fred, I would like to say that the original help that you gave me has changed my life. I was in so much trouble and now I am not. My own and my young daughters lives have improved immeasurably. My words cannot express in any way the extreme gratitude that I feel for the way you assisted us. Thank you so much.

Dear

Fred, Thank you for all your help in this. It is so nice not to dread answering the phone or going out to the letterbox. I was amazed to find that the "stigma of bankruptcy" was not as bad as I feared.

Hi Fred, everything has gone very smoothly so far and I probably have the nicest insolvency officer on the planet.

Everything has gone smoothly just as you promised and I have now notified AGC that I can no longer make the payments and that they should come and pick up the car.

I know that you have heard this many times before but I cannot thank you and Peg enough for the help and relief that you have given me in my difficult situation. You have both been considerate, informative and above all, non judgmental during this time. I can now breathe a lot easier, learn from my mistakes, and get on with my life.

Again, THANK YOU is not a big enough phrase for how I feel that you have helped me, in some ways you saved my life.

Hi

there Fred, just wanted to advise you of my progress since bankruptcy. This year I have bought a lovely house and now have a new lease on life. Thanks for your help, I haven't forgotten you.

In retrospect ITSA's responses seems remarkably quick, and they didn't have to ask a single supplementary question, a tribute to your professional preparation of the umpteen page submission.

and lastly, a gem

I have read them several times and think that they are well presented in that no bullshit style. I wish I could have read this before I ended up where I did.