



#### DR JOAN'S STORY:

In the summer of 1999, every worst nightmare came true: bankruptcy, poverty, homelessness and fear. Truthfully, I identified with Job, wondering why God had forsaken me, as he was clearly raining down misery upon me. I figured I must have pissed him off big time.

Prior to this, I ran a successful chiropractic practice in Berkeley, California, for almost twenty years. My practice thrived, and I owned my own home as a single mother of two and leased a luxury SUV. I was on top of the world – until I became injured and disabled from practicing. My disability insurance carrier wrongfully terminated my benefits, and suddenly, overnight, I spiraled downward, penniless, ultimately homeless, losing everything, with my two young children, age 8 and 10. We were hungry, scared and desperate, forced to turn to food stamps and welfare for survival. Finding a ten-dollar bill on the floor at the 7-11 fed my family for three days, on top ramen and beans.

The kids and I knew that our family needed a miracle to fill our empty stomachs and overcome destitution. Determined to change our lives, we sat down each night, held hands, and began to dream of a better life. We created ideas, goals and stories to help us transform our future and cope with our present; while sitting in the

welfare office feeling humiliated, we would talk about our future trip to Tahiti, and create even larger dreams.

It made sense to call ourselves The Miracle Makers Club, for that was what we were attempting to create. My children made me promise that when and if we recovered, we would dedicate our lives to helping others who were destitute and abused; they worried more about the other hungry children than about themselves. Welfare paid for the paper and ink for my first book, a crisis survival manual for others who were homeless, abused, and in despair.

Within days of officially forming our club, the Wall Street Journal mysteriously appeared on the table, with headlines announcing that this insurance company had done this to others. That began our miracle, when years later we won a landmark case against them, and used the settlement to launch the Miracle Makers Club, to teach others what to do if they should need a miracle in their lives.

Amazingly enough, the lawsuit launched a forty-six state investigation into the company's illegal practices. Sixty Minutes aired a piece exposing the insurance company and Ed Bradley interviewed me. Stories ran in the *LA Times*, *USA Today*, *Kiplinger's Magazine*, and the *SF Chronicle* to name just a few.

Through the Miracle Maker' Club I teach other people how to create miracles in their lives, to empower them in their finances, their relationships, their vocations or addictions, whatever it is that keeps them from living the life of their dreams. Miracles are miraculous!

