

FROM WELFARE MILLIONAIRE TO MIRACLE MAKER - THE JOAN HANGARTER STORY

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Once a victim of corporate fraud by UnumProvident Insurance, Joan Hangarter teaches others how to create their vision and live their dreams. Her new book, *Make Your Life A Miracle*, provides hope, inspiration and pragmatic tactics for readers in our post 9-11 world of uncertainty and financial jeopardy.

Let's start from the beginning.

Joan Hangarter was once a successful chiropractor in Berkeley California, until an auto accident caused extensive arm, shoulder and neck injuries which forced her to retire. Fortunately she had bought a disability policy from the world's largest disability, the UnumProvident Insurance Company. However, the policy ended up being worthless, as Dr. Joan soon found out, when her benefits were illegally terminated as part of the insurance company's strategy to increase profits. Dr. Joan, a single and highly successful mother of two young children, lost everything including the kitchen sink, and fell from riches to rags overnight. In desperation she turned to welfare, food stamps and community services for survival. Even though she was now destitute, in a panic and in severe physical pain, she took the insurers to court.

Dr. Joan would not give up. She had two choices, either to remain impoverished or find a way to help, not only herself, but others escape from despair. Her determination to overcome her overwhelming circumstances laid the foundation for the Miracle Makers Club, the partnership she formed with her children to achieve their dreams. Once they acknowledged the hopelessness of their condition, they devised a plan to recreate their futures and pledged to share their

wisdom with others.

On February 4, 2001, a unanimous federal jury awarded Dr. Joan 7.7 million dollars including 5 million in punitive damages. UnumProvident immediately filed an appeal in federal court, delaying any possible payment of benefits indefinitely. The San Francisco Examiner labeled Dr. Joan, “the welfare millionaire” while KRON 4 called her the poster child for victims of UnumProvident. Part of Dr. Joan’s story was one of the subjects of a Sixty Minutes expose, a piece for which she was interviewed by Ed Bradley.

Last winter Dr. Joan implemented her plan. She took the Miracle Makers Club public by speaking to local groups and sharing her story with others. She became consumed with the desire to make her dreams come true and inspire others. She knew that hard times, financial insecurity, and dramatic layoffs have created stress in all levels of society throughout the country. Her book, *Make Your Life A Miracle*, addresses those fears and details the specific strategies that Joan and her family utilized to dramatically change their lives and achieve their dreams.

In the meantime, using skills she learned as a chiropractor and coach, she became a motivational speaker and dedicated her life to inspiring others. Her message reaches everyone who has ever feared disaster, or is fearful that tomorrow could be their last paycheck. Her story from prosperity to bag lady could happen to anyone. Her message gives hope and inspiration to readers who may be one step away from losing it all. It’s a message that is well received wherever she speaks.

According to Dr. Joan, each of us has the ability to tap into our courage and change our destiny. “I was certain that God had forgotten about me. My children and I survived because I believed in miracles. We overcame because as a family we joined forces. We chose

to triumph and committed ourselves to action. If we could do it, anyone can.”

That’s her mission. She is busy speaking and offering hope to families, mothers, and business people alike.

And as a family, Joan and her children are preparing to launch the Junior Miracle Makers, to share the secrets of achieving their dreams with kids and families that need to hear what the Miracle Makers Club has to teach.

Dr. Joan knows that it is easy to go from riches to rags; it’s the rags to riches that is the greater challenge. For more information, visit Dr Joan at www.miraclemakersclub.com or email her at drjoan@miraclemakersclub.com