**The Rules have changed**

As we arrived in 21st century from 20th century the time has changed and as the time changed the rules of the game also changed. But still we are playing the game with the old rules.

This is the time when there is recession, layoff, downsizing etc one to one bad news coming. Unemployment and under employment(person with job but very worse pay scale) is at its greatest. The jobs of employee are at risk.

The asset, real estate lost their values. Most of the US citizen are living on their saving and many of them are relying on their next paycheck. We are talking about the financial disaster of 2008-09.