



we can help you!  
www.kofinasfertility.com



THE NATIONAL HERALD  
MONDAY, JANUARY 05, 2015 @ 11:44 AM EDT



Spread your message with *The National Herald!*  
Place your classified ads with us and reach thousands around the world.

BY HARRY MARK PETRAKIS

COMMENT

### A Bookstore on the Eve of War

I hadn't thought of the Book Haven for many years, until a few days ago when I visited

BY CONSTANTINE S. SIRIGOS

COMMENT

### 2014 - The Year in Review

NEW YORK – January 1 is just a date, but it forces a focus on all the dates

BY CONSTANTINE S. SIRIGOS

COMMENT

### Nassau Chief ADA Madeline Singas Running for District Attorney

MINEOLA, NY – Madeline Singas, the Chief Assistant District Attorney (ADA) to Nassau County District Attorney (DA) Kathleen

BY ANTHE MITRAKOS

COMMENT

### Unique Coin Commemorates The Ancient Antikythera Mechanism

CHICAGO, IL – It is called the Net Zero Coin and it commemorates one of history's most astonishing

#### Community

## Cancer – and other Challenges

SATURDAY, JANUARY 3, 2015 | BY CONSTANTINE S. SIRIGOS 0 COMMENT



Peter Markou (standing 5th from L) behind his wife Margie Markou, and sister-in-law Tara and flanked by his brother Teddy and his daughter Maria

#### Related

» News

NEW YORK – “Oh there’s no place like home for the holidays....” Peter and Margie Markou hear the same Christmas music everyone else does. They enjoy it, and are heartened by the messages of love and hope in the lyrics, but the common theme of “home” during cold December’s music strikes a bittersweet note for them, reminding them of both their nice house in Bayonne, NJ and of Bank of America (BOA) that wants to take it away.

#### YOUR HOUSE, OR YOUR LIFE!

The Markous’ relationship with BOA changed when Peter was diagnosed

**Law Firm**  
G. Dimitriadis & Associates

Our company aims to provide high quality services, adapted to the specific needs of our clients.

The main areas of our activities include:

**Legal services • Financial managerial services • Real Estate**

Our wide network of contacts in Greece guarantees the immediate and unified handling of our clients' matters.

**Phone: 01130 210 3390080 • Cell: 01130 6977 469888**  
**Fax: 01130 210 3390044**

**e-mail: info@dimitriadislawfirm.gr • www.dimitriadislawfirm.gr**

Popular	Recent	Commented
JANUARY 4, 2015 BY ASSOCIATED PRESS NYC: Rent control debate in 2015		
JANUARY 4, 2015 BY ASSOCIATED PRESS ESPN Sportscaster Scott Dies at 49		
JANUARY 5, 2015 BY THE NATIONAL HERALD STAFF As Elections Near, Euro Sinks, Grexit Fears Grow		
JANUARY 2, 2015 BY ASSOCIATED PRESS NFL Playoffs at-a-Glance		
JANUARY 4, 2015 BY ASSOCIATED PRESS US Medical Worker Exposed To Ebola		

with Stage 4 colon cancer in 2012, which later spread to his liver, and lungs.

His treatment is now going well, but the disease is not the only force he is fighting.

All he wants is for BOA to work with him. He believed he had earned patience and understanding from them – until his sickness, he never missed a payment.

When one calls BOA, there is a cheery greeting: “BOA home retention division. We are here to help.” Then, pretty music comes on, a prelude the painful dance that follows.

Peter’s daughter Maria helped with the paperwork for the programs the bank says are available. “We tried with two different programs, but we were not eligible for either of them,” she told TNH.

The National Herald made many calls to BOA to get information about how the programs operate. On the rare occasions when TNH got through, no information was forthcoming. They promised to call back but never did.

The Markouses owed about \$100,000 on their 30-year mortgage, and without payment relief, Peter was being forced to choose between house and medicine.

TNH was informed by real estate and banking officials that BOA has a reputation for being especially insensitive to mortgage holders in the Markou’s circumstances.

Thankfully, the Xeloda pills are very effective – Peter will probably have to be on them for the rest of his life – but they cost \$2300 every three weeks.

BOA kept threatening a short sale of the house and his doctors told Peter “You can’t stop the chemo pills because what you have will come back more aggressively.”

They decided to try to keep the house by making payments for the six months.

Luckily, his doctors recently took him off the pills.

Miraculously, the most recent examinations presented good news.

### **NIGHTMARISH AMERICAN DREAM**

Peter, like his entire family, has worked hard all his life, as did Margie as long as her own health permitted. Children of immigrants, when there were obstacles the Markous fought their way forward and eventually he had his own business, like his grandfather.

Peter’s parents, John and Maria, hail from the Greek island of Sifnos. His grandfather Theodosios, came to the United States in the 1940s. He owned a diner in City Island, and brought Peter’s father to America to work there.

John returned to Sifnos to marry Maria, whom he knew growing up. He worked as an auto mechanic bought a home on Sterling Avenue in Jersey City, where Peter grew up.

First Theodosios (Teddy) was born – he has run fundraisers for Peter – and then their younger sister Constantina, who now lives in Greece.

The American Dream comes in a few varieties, and for entrepreneurs, America is a veritable paradise. The high-octane promise suggests



BAR 515  
515 3rd Avenue, New York, NY 10006  
212-532-3300  
www.bar515.com

everyone can become rich. The more modest version promises economic freedom and prosperity to people who open their own businesses after working hard for others and saving.

The couple did all the right things. They put their daughter Maria through college and opened a business, but the sacrifices they made included foregoing health insurance. It was a gamble that went bad after Peter's diagnosis.

He is a reminder that luck is also part of the equation, and that the lucky ones can celebrate their good fortune by helping the less fortunate in their midst.

### **STEP 1: HARD WORK**

Peter is a versatile, hardworking man who makes the most of opportunities. Work began at a young age. "After school I would ride my bike to a station pumping gas," and he learned to be a mechanic from his father. They worked side by side until both the latter's legs were broken when he was hit by a car.

In between mechanic jobs, Peter and Margie learned to sew fur coats at a factory in Newark. It was hard work, especially in summer months, but they did well there for 2 ½ years, enabling them to buy their first home in Jersey City.

He next learned to install air conditioners in cars, and when factory installed AC became the norm and had to move on, his previous boss hired him, a position that lasted 20 years.

When that business was sold he and a co-worker decided it was time they opened their own business. Peter's American dream was on track after all.

Then he woke up to see it was a nightmare. After they did well for three years, Peter realized the income was not being divided fairly between them. Walking away was the right thing to do, but he did not plan on being unemployed for two years.

At one point he did repairs out of a small garage. "There was no lift. It was cold; no heat."

After about three years, that's when he began to feel ill.

"I was getting tired, I lost my appetite." The cancer had struck.

"Until then I was paying my bills and my mortgage. I was on top of everything, but then that was it. I was able to make a few payments on my mortgage because I had some money on the side but that ran out... and from then it was downhill."

Thankfully, some people stepped up to apply breaks temporarily. The family applied for assistance to the Philoptochos society. After reviewing the case, the national office, Paulette Geanacopoulos is the social worker there, paid for two months of arrears. The Philoptochos of the Metropolis of NJ, Anne Michals is its president and Eleni Constantinides is the social services chairperson, was able to provide for two more months.

When the bank's incessant calls became unbearable, Peter finally got a lawyer.

"They were good people. I told them my situation and they did not charge me, but they said all the bank would do is take the \$14,000 in payments he owed and add it to the back of the mortgage." He told TNH "They said they will pay me \$3000 to relocate. How will I pay the rent if I can't pay my mortgage? When BOA threatened the short sale, they told the

Markouses they could live in low income housing. “We invested in this house and we have been here for 16 years. Are we just supposed to leave and let the bank take over?”

Peter continues to fight, and hope, as do those who know and love him. The Markou and Emporelis families and their friends worked hard for the successful Pasta for Pete fundraiser in May 2013.

As Peter gets stronger he feels closer to returning to work, but he appreciates the help he has received.

**Start your year with a print subscription  
to The National Herald!**

For information email: [subscriptions@ekirikas.com](mailto:subscriptions@ekirikas.com) / 718-784-5255, ext 108.

0 comment

**Write a Reply or Comment**

Logged in as [rania richardson](#). [Log out?](#)



**COMMUNITY**

Associations  
Church  
General News  
Arts & Literature  
History & Science  
Events  
NY Region  
Funerals  
Memorials

**GREECE**

Politics  
Economy  
General News  
Arts & Literature  
History & Science

**SPORTS**

Community  
Greece  
Cyprus  
International  
USA

**USA**

Politics  
Economy  
General News  
International  
Arts & Literature  
History & Science

**CYPRUS**

Politics  
Economy  
General news  
Arts & Literature  
History & Science

**FOOD & TRAVEL**

Food  
Wine & Spirits  
Travel

**CLASSIFIEDS**

Help Wanted  
Real Estate  
Business for Sale  
General  
Funeral Homes  
Professional  
Directory  
Bookstore

**OPINIONS**

Editorial  
Columnists  
Guest Columnists  
Letter from Athens  
Viewpoints  
Agora  
Letter to the Editor