

**What Your Bank Won't Tell You.**

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**What Your Credit Card Company Won't Tell You.**

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**What Your Insurance Agent Won't Tell You.**

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**What The IRS Won't Tell You.**

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**What Your Doctor Won't Tell You.**

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- **How To Get FREE Prescriptions. Page 201**
- **Secret To Collect 40% More From Your Retirement Plan. Page 120**
- **How To Mail Sweepstakes Entry To Increase Your Odds Of Winning. Page 179**
- **3 Undiscovered Stocks Ready To DOUBLE In Price. Page 23**

Dear fellow consumer:

Here are are hundreds of proven insiders money tips, secrets and angles you can use. You will save thousands. . .make more money. . .avoid rip-offs . . . protect your assets. . .and retire richer.

Send no money now! These easy and proven money secrets are yours to examine and use for 15 days free of charge. If you decide to keep THE SMART MONEY GUIDE, the entire 235 page guide is yours for only \$12.98 postpaid during this special offer.

- 2 things you must never tell your insurance agent if you want the best coverage and price. Page 81
- Tax loopholes. How to increase your take-home pay up to \$225 every month. Page 158
- 7 easy ways to put an extra \$1,000.00 in your pocket in the next 21 days without borrowing. Page 68
- How to intentionally get "bumped" from a flight . . so you can collect a **FREE FLIGHT COUPON**. Page 188
- Deduct your costs of commuting to work. 100% IRS approved. Has your tax preparer told you about this? Page 209
- The proven 3-step way to reduce your property taxes. Page 36

## Simple Investment Secrets From The Man Who Turned \$1,000 Into \$30,000 In Only 5 Years. Page 110

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- Why the first type of mortgage the lender offers you is the best for them. . .but the worst for you. How to get a much better mortgage deal. Page 147
- How to spot a used car where the mileage odometer has been turned back. Page 147
- The government agency that can stop your insurance rates from rising - and the phone number to call. Page 72
- 3 step easy plan to become 100% debt-free and never fall back into debt again. Page 85
- Check for this "weasel clause" in your health insurance policy. It could let your insurance company avoid paying your expensive medical claim. Page 143
- Grocery store rip-off. Dirty little tricks they use to take your money. Avoid these and save over \$500 a year. Page 89
- How to find out if the government has unclaimed money waiting for you that you don't know about. This is from forgotten bank accounts, IRS mistakes, insurance rebates, wills or inheritances from relatives you never knew. Page 144

### Reduce Debts, Increase Savings, Live Better Now!

Do you feel you have too much debt. . .and not enough money? Well, most people do, but you don't have to stay in this position! These money tips will slash your debts, boost your savings and help you enjoy a richer lifestyle right now!

- Secret to cut your credit card interest payments in half. Page 159
- Where to get the lowest loan rates. These little-known companies that never advertise can save you thousands of dollars in interest. Page 11
- Insiders way to collect interest on two money market accounts at the same time on the same money. Perfectly legal! Page 200
- 12 "no sacrifice" household tips that will save you \$1,278.00 a year. Page 140
- How insiders borrow money after a bank says no. Page 88
- How to make the interest you pay on your auto loan, personal loan and credit car debts 100% tax deductible. Page 133
- 2 insurance policies most people pay extra for--but already have on another insurance policy. Page 26

# Secrets To Save Up To 50% On Almost Everything You Buy.

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- 5 ways to earn extra income that is tax - free. . .and doesn't lower social security benefits or raise tax bracket. Page 128

Has anyone told you these money - making and money - saving secrets before? Probably not. That's because very few people know about these secrets. We interviewed the experts. We paid thousands of dollars to gain some of these secrets.

I guarantee all these secrets are 100% legal and moral, proven to work, easy to read and easy to use.

- 3 secrets to get a loan or mortgage approved in 72 hours.
- Insiders way to withdraw money from IRA before age 59 1/2 without paying a penalty. Page 179
- Instant tip-off that a house for sale is overpriced . . and how to save thousands of dollars from this. Page 154
- The 2 best mutual funds for 1995 - 1996. Double your investment with low risk say our experts.
- Why insiders never file their tax return on or before April 15. Why you shouldn't either. Page 30

## What They Won't Tell You About Your Money - But You Need To Know!

It's a flat-out sham. These businesses make fortunes because of what they don't tell you and me. They keep these money secrets hidden so they profit and we lose. Well, not anymore! Our Research Staff has uncovered hundreds of money tips you can use to keep more money for yourself.

- Utility rip-off. Simple way to check the accuracy of your utility bills and get a refund for any overcharges. Page 12
- 7 "dirty little tricks" that lawyers use to run up your bill. How to protect yourself when you use a lawyer - and pay less . Page 170
- Why your bank is almost always the worst place to get a loan from. Page 148
- How to make your tax preparer "creative" about saving you money. This can save you hundreds a year. Page 146
- 3 insiders secrets to "audit-proof" your tax return. Page 172
- "Junk Pensions" that appear sound. How to tell if your pension money is really safe. (Don't believe everything you hear ) Page 78
- The ugly truth about life insurance with built-in savings. What your agent won't tell you--but you must know. Page 85

# How To Deduct 100% of Your Gambling Losses. Page139

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- How to disagree about money without hurting your marriage. Page 157
- 5 fabulous home businesses you can run in your spare time, for little money, with no experience and make \$25,000 extra a year. Page 166
- Insiders way to make the purchase of a second home, boat, RV or airplane a 100% tax - free expense. Page 79
- 3 secrets to cut your health insurance costs up to 45% without raising deductible or losing benefits. Page 108
- How to buy stocks without a stockbroker and pay no stock commissions. The companies to call and their phone numbers. Page 122
- The best day of the year to ask for a raise or promotion. . .and get it. Page 88
- How to create a \$1 million retirement nest egg. Secrets to live better in retirement than you did while working. Page 187
- And many more proven ways to save and make you thousands of dollars fast and easy.

## Send No Money Now - 15 Day Free Examination!

Send no money now. I know this popular guide will be worth thousands of dollars to you, as it has for many other people. That's why I'll let you examine and use it for 15 days free of charge or obligation.

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Sincerely yours,

*Roger Thompson*

Roger Thompson  
Research Director

P.S. More great news! I have been authorized to send you a valuable **FREE BONUS** when you reply within the next five days!

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**WHEN YOU RESPOND WITHIN 5 DAYS**

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**AMAZING  
MONEY  
ANGLES**

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**—AND YOURS TO KEEP EVEN IF YOU  
RETURN THE MAIN GUIDE AND PAY NOTHING!**

- The best time of the year to buy a new car to save hundreds of dollars easily.
- 7 overlooked tax deductions that can save you at least \$1,000.00 a year.
- 4 sports cards that insiders think will triple in value over the next five years.
- How to spot mail order, telephone and other scams that sound legitimate, but are not.
- 12 secrets to save \$1,748 a year on your living expenses without scrimping or sacrificing.
- A flaw in Medicaid that could wipe out all your savings and assets if you or your spouse ever need nursing home care. We'll show you how to protect yourself.
- How to pay your child a salary and deduct 100% of it.
- Insiders tip to save \$150 to \$250 a year on your automobile insurance without lowering your coverage.
- Starting late in saving for college costs or your retirement? A secret to "catch up" fast.
- What your will is probably missing - and why it could cause your loved ones extra money and problems.
- How to get FREE credit card registration and protection service for lost or stolen cards.
- 7 insider tips to profit from the Clinton years.
- A debt reduction strategy that can cut your monthly bills in half.
- The best tax - shelter in America today for any working person. Your tax preparer probably won't tell you about it . . . but it can save you thousands a year.
- Hundreds of people have used this secret to take a first - class vacation ABSOLUTELY FREE.
- Where to buy fake jewelry that only jewelers can spot the difference - for 10% of the real thing cost.
- 2 tip - offs that a check is a forgery.
- How to save up to 34% on any hotel rate.
- 4 insider ways to to borrow up to \$20,000 without the usual qualifying process.
- Where grocery stores place their high profit items on shelves. Avoid these shelves and save hundreds a year.
- The toll - free number to call to get a FREE oil change once a year. No additional purchase is required.
- How insiders pay half at hundreds of restaurants of their choice. How you too can dine at restaurants for 50% off.
- The car insurance you pay about \$80 extra for that is already on your home owners insurance.
- How to spot "fake sales". You will actually save money by NOT buying these products at "fake sales".
- 12 products you can make yourself in minutes and pay up to 90% less than stores charge for the same thing.
- How to save \$60 a year or more just by calling your bank and asking them to make a change. \$60 for 5 minutes work!
- Who to call to save at least 25% on airfare, cruises and rental cars.
- How to get 12 quality magazine subscriptions ABSOLUTELY FREE.
- Where to buy all sporting goods for up to 55% less than "discount stores" charge.
- Easy secret to save 12% when you have a new house built.
- 2 super - safe investments that can earn you 15.6% a year.
- How to program your mind for guaranteed financial success.

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when you respond within  
the next 5 days.**

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**YES!** Please rush me **THE SMART MONEY GUIDE** for 15 days FREE of cost or obligation. If I decide to keep it, I will honor the invoice for only \$12.98 postpaid. If it's not for me, I will return it and owe nothing.

**DOUBLE YES!** Also include my **FREE BONUS, AMAZING MONEY ANGLES**. This is mine to keep even if I return the main guide and pay nothing because I am responding within 5 days.

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## What other people say about THE SMART MONEY GUIDE.

*"Thank you. I'm sure this guide will add at least \$10,000.00 to our family net worth."* -Joseph Timken, Florida

*"This is the best book on money I have ever read and I've read a lot of them."* -Theresa Fullerton, Idaho

*"I am always skeptical. But I must say the guide is all you promised and much more. Can we order extra copies for our friends and children?"* - Mike Calway, Illinois

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