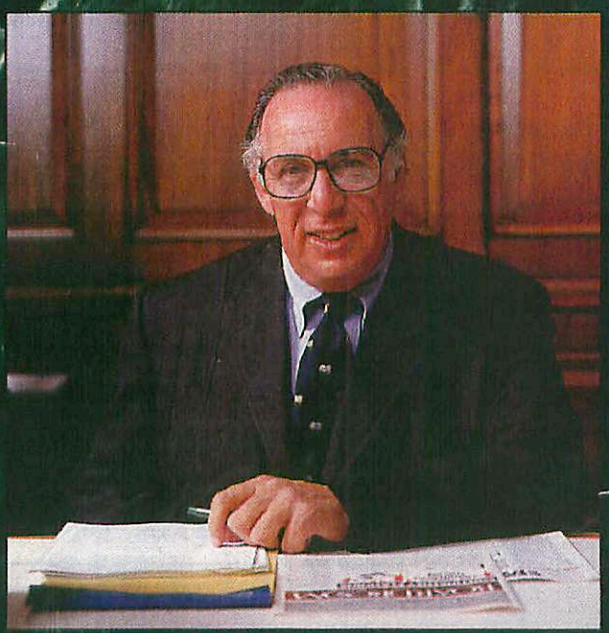
USA CONFIDENTIAL

Secrets Of Better Living

WHY NOT THE BEST?



Let Me Tell You What Nobody Else Will About Love, Money, Your Health, And Living Better For Less!

By Martin Edelston,
The Most Dangerous Man In America
to everyone who plans to get rich at your expense.

- **How To Refund "Non-Refundable" Airline Tickets!** See page 6, INSIDE.
- **When Auto Dealerships Are Willing To LOSE Money On Your New Car!** See page 17, INSIDE.
- **Basketball Betting Secret: WIN 75% Of The Time—Guaranteed!** See page 7, INSIDE.
- **Month When You Should REFUSE To Check Into Any Hospital!** See page 4, INSIDE.
- **Assaulted By Obscene Telephone Calls? Don't Get Mad, Get EVEN!** See page 16, INSIDE.
- **The Secret To Getting Insurance Even If You Can't Pass The Physical!** See page 6, INSIDE.
- **Reverse Tuition: They Pay YOU $30,000 For Going To School!** See page 10, INSIDE.
- **Where Burglars NEVER Look: 3 Safest Places In Your Home To Hide Valuables!** See page 15, INSIDE.
- **When Your Lawyer Blows It: How To Get Your Money BACK—Every Penny!** See page 15, INSIDE.

MUCH MORE INSIDE!

Being kept in the dark is for mushrooms—not you! You Deserve BETTER! *Here's Your Guide To...*

The 1,196 Best-Of America's S

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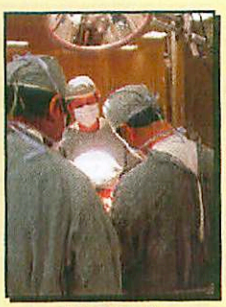
- Win 75% Of The Time With This Basketball Betting Secret! *(Page 7)*



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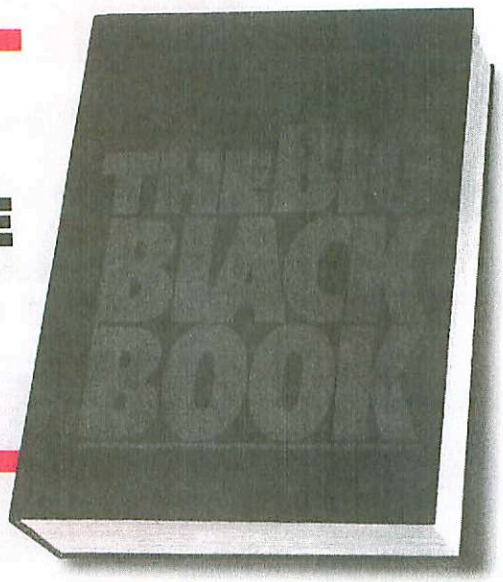
FREE
FOR 14 DAYS

HOW TO LIVE LIKE A MILLIONAIRE WITHOUT SPENDING LIKE ONE!



- If There Ever Was A 'Bible' For Living Better On Less, This Is It!

- 496 BIG Pages Packed With 1,196 Hard-Hitting Facts Of Life Everybody Thought They'd Hidden From You!

FREE In Your Home For 14 Days!

FREE!

Send For
THE BIG BLACK BOOK
Within 10 Days
And Receive
BEST KEPT SECRETS
IN AMERICA

FREE!

Review THE BIG BLACK BOOK FREE In Your Home For 14 Days—Details On Page 22

Kept Secrets uccessful Elite

"Facts Of Life" Nobody Told You About Love, Money, Your Health, Sex, Relationships, And Living Better FOR LESS!

IF... Paying top dollar and being treated like a second-rate customer makes your blood boil...

IF... Being manipulated into making second-best decisions for your family makes you see RED...

IF... High-priced, lazy tax people have you ready to tear your hair out...

IF... Being misled and lied to makes you want to strangle SOMEBODY...

Things can change for you—starting right now!

By Martin Edelston
Chairman, Boardroom Classics
Publisher of

THE BIG BLACK BOOK

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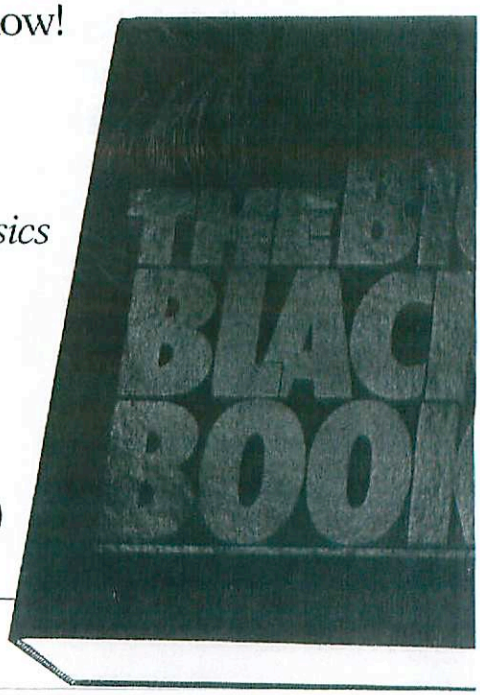
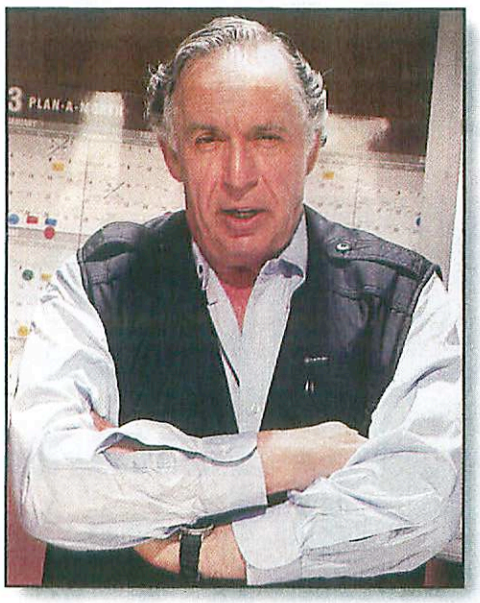


Here's How You Can Turn The Tables On...



The inattentive doctor who lets you suffer with a nagging health complaint while he gets fat on your insurance...

The airline that charges you a small fortune for their most dangerous and uncomfortable seat, gives you food they know you should never eat when in the air, and then gets you home an hour late...

The hotel that "loses" your reservation...or the fancy restaurant that always crams you into that tiny table right next to the kitchen...

"If there ever was a 'bible' for living better on less, this is it! ...hundreds of ways to make better choices for your health... your family... your business... your leisure time...and more!"

The accounting wimp who's afraid to breathe a word about aggressive tax strategies that could legally save you thousands a year...

Food packagers touting "Lite" foods that clog your arteries... hospitals that knowingly expose you to risky doctors without telling you...insurance companies that sell you policies nobody needs...landlords who cheat you... car dealers who talk out of both sides of their mouths...stores that pawn off second-rate products on you...

...and everyone who overcharges, underperforms, and seems to think your money is theirs for the taking!

From now on, I'll help you hit them where it hurts. How? By using their secret tactics against them!

Greedy hospitals may yell, "NO FAIR!" Unscrupulous landlords and telephone companies may cry, "FOUL!" Tricky car rental companies may throw a temper tantrum. The dreaded IRS may even pout.

Let them squawk! They've had you long enough. Now it's your turn to pull the strings.

You're about to discover 1,196 of the best-kept secrets in America. Revealing "facts of life" just about everybody's trying to keep from

you. Tools that let you regain control of your life, your money, and your future.

If we upset a few corporate Fat Cats along the way, that's great! You'll be living better, and that's all that matters.

Stick with me for the next few pages—I'll give you an unfair advantage over everyone who feeds off you. And I'll let you in on the...

BEST-KEPT SECRETS OF AMERICA'S MOST SUCCESSFUL PEOPLE

You deserve better. And you're going to get it. More satisfaction from your money. More success in love and in your leisure time. A brighter future.

Everything you're about to read is taken from THE BIG BLACK BOOK. It's been called, "The most important volume published in 100 years:" 496 pages, jam-packed with 1,196 hard-hitting, gut-wrenching secret "facts of life" everybody thought they'd hidden from us.

If there ever was a "bible" for living better on less, this is it! THE BIG BLACK BOOK is an Encyclopedia of Street Smarts for grown-ups. More than that, it's the key to unlocking the mystery of living like a millionaire—without spending like one.

And because success is more than money, THE BIG BLACK BOOK gives you hundreds of ways to make better choices for your health...your family...your business...your leisure time... and more!

BLACK BOOK SECRETS

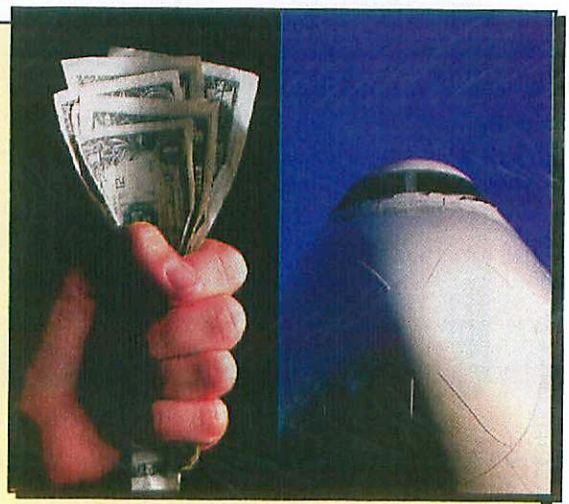
- Confessions of a professional burglar. Page 136
- Safest seat on any airplane—and the most dangerous. Page 165
- Why women cheat on their husbands—and vice versa. Page 38

In a moment, I'll give you the best tip of all: How to review THE BIG BLACK BOOK *FREE* in your home for 14 days.

But first, let's get you started on the path to living smarter, cheaper, and BETTER—with Black Book Secrets nobody else will tell you.

Here's just a taste of the 1,196 secrets that await you in THE BIG BLACK BOOK...

DOES THE AIRLINE OWE YOU MONEY?



Airlines will reimburse you for the amount of any drop in the price of an airline ticket that occurs after you buy your ticket but before you use it. Before getting on your flight, ask the ticket agent to check his or her computer for the current price of your ticket and see if you have a refund coming.

SECRET #376:

Deadliest Time To Check Into A Hospital

Has anyone ever told you why so many hospital blunders—including fatal ones—occur in the summer months? No? Well, here's the shocking truth hospitals are keeping from you...

Newly graduated doctors begin their residencies on July 1 every year. At the same time those fledglings

(continued...)

begin practicing (and I do mean PRACTICING) on patients, senior staff members are far away—on their summer vacations. Scary!!

What you can do: 1) For elective surgery, get it done before the July 1 cutoff, or wait until late fall. 2) If you must go into the hospital in July or August, make sure your doctor—not a "stand-in"—will be around should complications develop.

MORE BLACK BOOK SECRETS

- Bills to pay last when you're short of cash. Page 316
- 14 ways to spot a cheap stock about to bounce back. Page 338
- Late tax filing: Excuses that work. Page 460
- Pay the IRS six months late WITHOUT paying a penalty. Page 478

SECRET #97:

Cheapest Way To Stop A Burglar

What does a burglar look for when he's selecting a house to rob? When we asked them, convicted burglars unanimously said, "Easy Pickings!"

Of course, burglar alarm salespeople would like you to believe an expensive security system is the best way to protect your valuables. So would most professional burglars. They know how to disarm many alarm systems.

But 100% of the convicted burglars surveyed said a simple sign reading, "Attack dogs trained and sold here" would send them looking for another house to rob. According to them, a $10 sign can actually protect you better than a $10,000 security system!

✔ **BONUS TIP:** What do burglars fear as much as a homeowner with a gun? A homeowner with an air horn—the kind sold at boating supply stores that can be heard a mile or more away. Use it if you spot someone trying to get into your house. *(Much more on pages 135, 136, and 137.)*

SECRET #1,001:

How To Spot A Phony Check

You know that queasy feeling you get when accepting a stranger's check? Here are two ways to instantly know if the check is real or a rip-off...

1. Real checks have perforations along at least one side.

Phony checks are printed, then cut with a paper cutter and have no perforations. If someone gives you a personalized check with four smooth sides, chances are it's a fake.

2. Code numbers are another dead giveaway. On a real check, they're printed in magnetic ink—a special "flat" ink that reflects no light. If the code at the bottom of the check seems to be printed in a glossy ink, it's a phony.

For even more on spotting

HAPPY BIRTHDAY FROM BILL & HILLARY!

Want to make a big impression? Have a birthday card or anniversary greetings sent from the President of the United States! The White House will send birthday greetings to anyone over 80 years of age, and to couples celebrating any wedding anniversary after their 49th. The cost to you? NOTHING! Just send your request at least six weeks in advance to: Greetings Office, White House, Washington DC 20500.

forgeries, turn to page 314 of THE BIG BLACK BOOK.

SECRET #749:

Best Day—AND BEST TIME OF DAY—To Sell Stocks

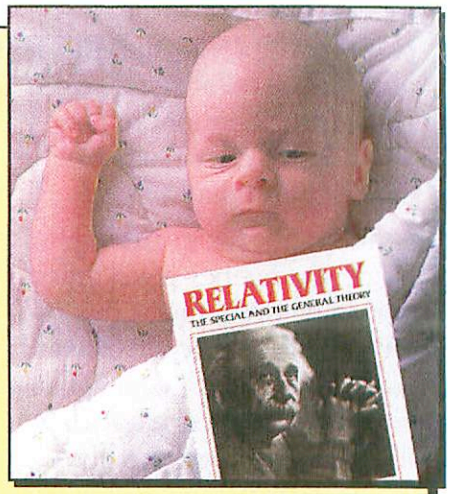
If you buy and sell stocks, this tip can put big money in your pocket over the course of a year!

You want to sell at the highest price possible. And stock prices tend to be higher on Friday than any other day of the week.

What time of day's best? Just before the market closes.

Every day around 3:30, professional traders close out their long positions for the day and the market takes a dip (if you're buying, the day's best bargains can be had during this 3:30 slump). As a rule, the market then overreacts, recovers the loss and then some, posting the high just before the closing bell.

IS YOUR BABY A GENIUS?



Gifted children give hints of their higher intelligence by walking and talking earlier than other babies, speaking in complete sentences earlier, and using more sophisticated words.

Recognizing these signs early lets you help your baby develop to his or her full potential. For tips on handling a gifted child, turn to page 12.

✔ **BONUS TIP:** TV turns your brains to mush. Right? Wrong!

Children who watch up to a half-hour a day actually score better than youngsters who watch none. But too much television—over an hour a day—can slow development.

SECRET #632:

You Can Avoid Taking An Insurance Physical!

Need insurance but afraid of the physical? Here's great news!

You may not need a physical!

Medical exams are quietly being abandoned by the insurance industry, even on big, term insurance policies. Rising medical costs are just part of the reason. Insurance companies have found that the results are unreliable.

Ask your insurance agent if a physical is required. Chances are, it's not!

✔ **BONUS TIP:** Also—make sure to turn to page 357 of THE BIG BLACK BOOK for inside facts on how to get a reluctant insurance company to pay up—even for costly experimental procedures they usually refuse to pay for! They'll bend the rules for you—IF you know this remarkably simple secret! This could be a real lifesaver—mail the reply card between pages 21 and 22 NOW!

SECRET #425:

How To Cancel "Noncancelable" Airline Tickets

The cheapest seat on any airplane is one sold on a 14-day excursion fare. Only problem is, once you've bought it, the airlines won't let you cancel. If you can't take the flight, you might as well kiss your money good-bye. At least that's what the airlines want you to believe...

Here's the secret: Always book your flights through a travel agent. A good agent will find you the lowest fare, make your reservation, and even bill

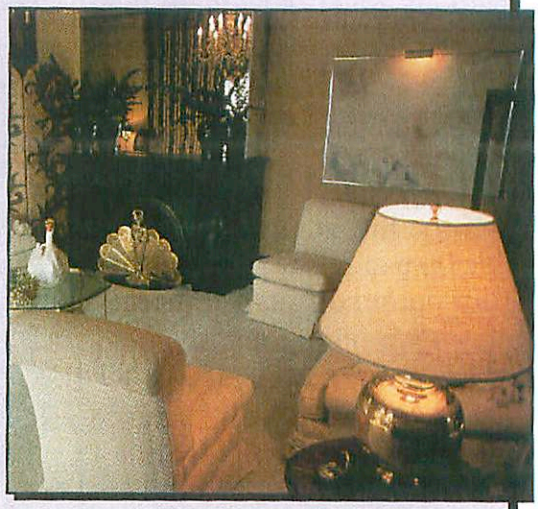
(continued...)

you for your tickets. Best of all, a good travel agent can provide a "loophole" when you need to cancel a "non-cancelable" ticket!

After your reservation is made, the agency has a grace period before it has to pay the airline for your ticket. If you cancel with your travel agent before then, a good agency is likely to let you off the hook. It's worth it to them to have a satisfied customer.

DECORATE WITH FINE ART—AT 90% OFF!

You can rent paintings for a few months to see if you really want to live with them! Most art galleries offer this option to help prospective buyers develop their taste in art. Rates are usually 10% of the purchase price for a three-to-six-month rental.



SECRET #1,143:

Basketball Betting Secret Lets You Win 75% Of The Time

Did you know that basketball teams win three times as many games at home as they do on the road?

It's true! If you always bet the home team, you're likely to win 75% of the time!

Much MORE from THE BIG BLACK BOOK!

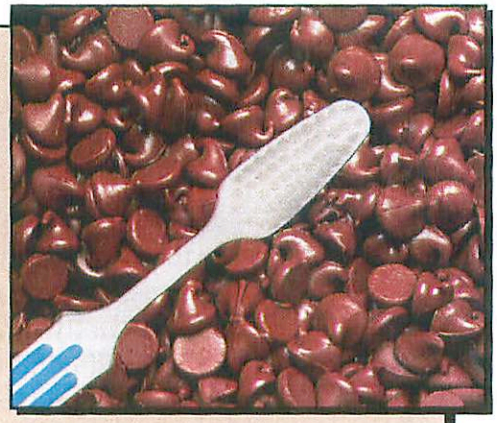
So far, I've shared just 7 life-enhancing ideas and strategies with you. Some will save you money. Others will protect your property. Still others assure you of getting the best for less. And the revelation about when NOT to check into a hospital could save your life.

...And still, we've touched on a fraction of 1% of the valuable tips you'll find in THE BIG BLACK BOOK! Like...

Best Colors For A Car:

Don't buy any car before reading this! For higher resale value, buy a red or beige car—they sell faster and at a higher price than cars of any other color. For safety, white cars are best, because they can be seen at a farther distance, especially at night. *(More on page 152.)*

COMING SOON—CHOCOLATE FLAVORED TOOTHPASTE?



Chocolate isn't as dangerous to your teeth as you thought it was! Antidecay factors in cocoa counter the damaging action of the sugar. In fact, the cocoa may actually protect teeth by forming an invisible antibacterial coating!

Airlines You Should NEVER Fly On:

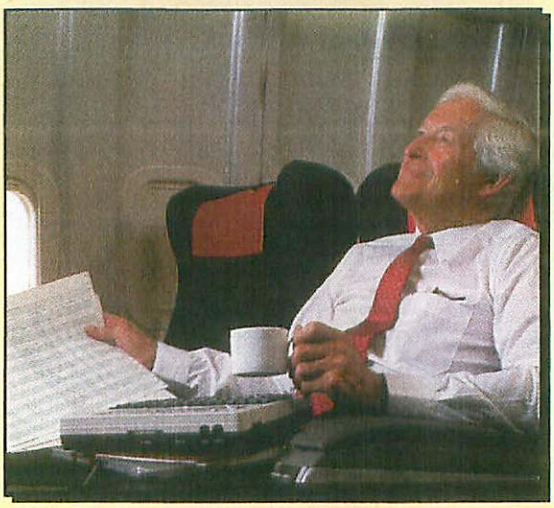
Did you know that small feeder airlines have much worse accident records than the majors?

It's true! Statistics show that you're *three times more likely* to die in a crash on a plane with 30 or fewer seats than on a larger craft!

Also: It's a good idea to

CHEAPEST AIRFARE YOUR TRAVEL AGENT WON'T GIVE YOU (UNLESS YOU ASK)

Say you need to fly from Miami to Los Angeles on Wednesday the 15th and return on Friday the 17th. Since you're not staying over a Saturday, the airfare is $1,500 round-trip. Solution: Buy two round-trip "Saturday layover" tickets and use only one leg of each ticket.



Ticket #1: Leaving on Wednesday the 15th and returning Monday the 20th (use only the first leg of this ticket).

Ticket #2: Leaving on Friday the 10th and returning Friday the 17th (you'll use only the return leg of this ticket).

The two tickets will cost about $800, saving you nearly half the normal fare!

✔ **BONUS TIP:** First Class Comforts In Coach...For the smoothest ride, pick a seat over the wings. For silence, sit as far forward as possible. For leg room, pick a seat next to an emergency exit.

avoid airlines experiencing financial difficulties. Although there's no certainty that a troubled airline will be unsafe, the FAA increases monitoring of such airlines, assuming they'll cut corners. *(More on page 164.)*

MORE BLACK BOOK SECRETS

- When condoms prevent disease...and when they don't. Page 44
- Home remedies that really work. Page 97
- Let the airline lose someone else's bags—NOT YOURS! Page 168
- Secret vacation spots of the rich and famous. Page 203

Sex Potion Breakthrough:

For years, scientists have told us there's no such thing as a "sex potion." But now, they're eating their words—literally! Yohimbine hydrochloride, a compound derived from the sap of certain evergreen trees, has been found to create intense sexual desire in both men and women. In animal tests, the extract doubled sex drive! The best news is that Yohimbine extract is available without a prescription—at your local health food store! *(More on page 41.)*

Most Dangerous Time Of The Day To Drive:

Rush hour—right?

Wrong! Rush hour may be the most frustrating time to drive, but it isn't the most dangerous. Most deadly accidents happen between 2 and 3 a.m. Sunday morning—just after the bars close from Saturday night's partying. Your chance of a fatal accident then is 22 times higher! *(More on page 155.)*

Fast Cure For Canker Sores:

Many canker sores begin as small scratches from toothbrushes, a sharp utensil or even

(continued...)

food with sharp edges, like peanut brittle. Recurring canker sores can be a sign that you suffer from a deficiency of Vitamin B12. A good multivitamin, taken daily, should clear them up. *(More on page 90.)*

✔ **BONUS TIP:** Antihistamines can prolong a cold. Don't take antihistamines when your cold settles in your chest. They can aggravate lower respiratory problems such as bronchitis and asthma. *(More on page 92.)*

Secrets Of A Great Lawn:

Set your mower so that it cuts the grass 2" to 2 1/2" from the ground and cut your lawn only once a week (every other week in the hottest part of summer). The slightly taller grass discourages weeds and encourages a thicker, healthier lawn. *(More on page 144.)*

...And we've still only scratched the surface! When your copy of THE BIG BLACK BOOK arrives, you'll find hundreds more handy tips. Like...

MORE BLACK BOOK SECRETS

- **Tennis and golf secrets pros don't tell.** **Page 216**
- **Double your chances of winning any contest.** **Page 250**

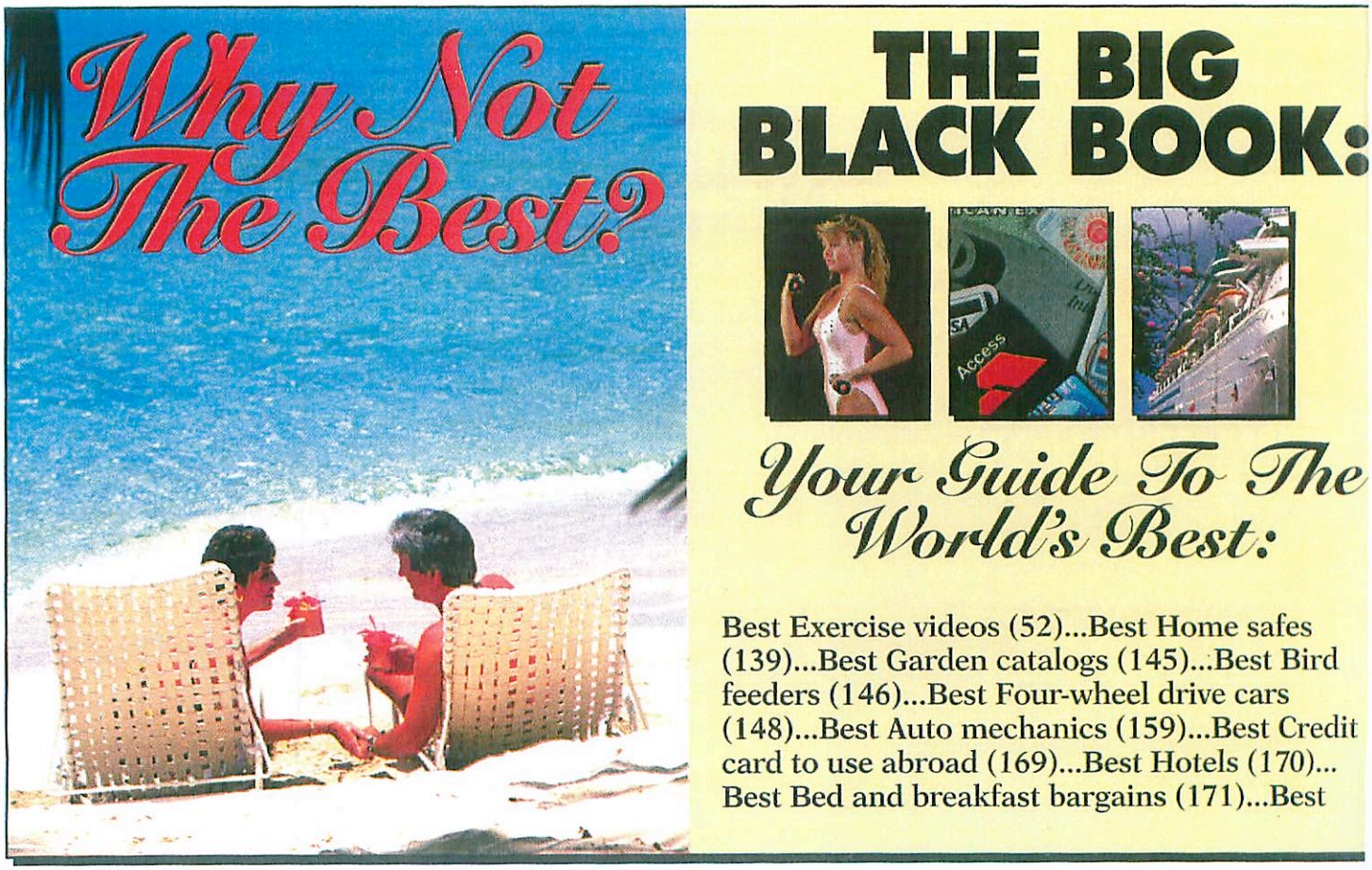
SECRET #327:

$15 Or FREE: An Anti-Car-Theft Strategy That Works Better Than A $500 Alarm System

Those new electronic car alarms are great. But professional car thieves know how to bypass them. Here's a way to actually get MORE protection for a one-time investment of just $15.

Go to any garage or junk yard and buy a broken coil wire.

When leaving your car unattended for a long time—such as in an airport long-term parking lot—raise the hood and replace



your "good" coil wire with the broken one. Rather than trying to "fix" a car that won't start, the thief will move on. For MORE ingenious ways to foil a car thief, send for your copy of THE BIG BLACK BOOK and turn to page 162.

SECRET #52:

How To Find The Safest Surgeon

Some medical "experts" claim you should avoid doctors who do a lot of operations. They say "knife-happy" doctors would rather cut than cure with less radical treatments.

...But who would you rather have operating on you—someone who does only a few procedures a year, or a surgeon with hundreds of operations like yours under his or her belt?

The fact is, doctors who operate frequently have better safety records. For maximum safety, look for a surgeon who performs a yearly minimum of 40 to 50 operations of the type you need. Teaching and specialty hospitals are the best bets.

You'll have a better chance of avoiding complications.

SECRET #976:

A $30,000 Salary For Going To School!

Many large corporations have training programs that pay young people to learn on the job. Department stores, advertising agencies, banks, and manufacturing companies offer programs that pay trainees up to $30,000 a year! When THE BIG BLACK BOOK arrives, turn to page 30 for a guide to the best "earn while you learn" programs!

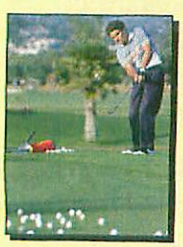
SECRET #655:

How UNSAFE Is Your Safe-Deposit Box?

If I told you, you wouldn't sleep tonight. Every day, safe-deposit boxes are broken into by thieves, ex-spouses, and the IRS. Not only that, there's no

(continued on page 13...)

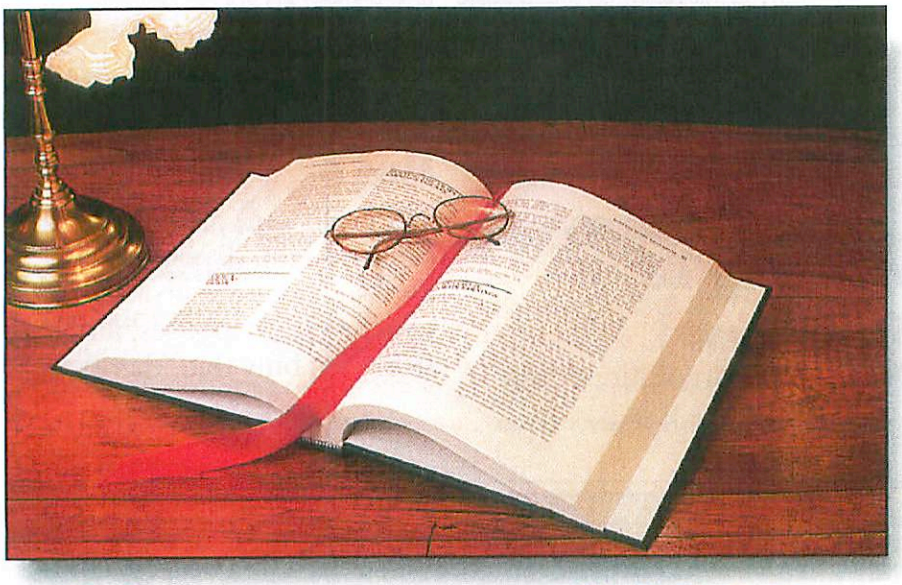
International airlines (172)... Best Bags for airline travel (174)...Best Places to eat on the road (176)...Best Restaurants (179)...Best Uncrowded resorts in Mexico (187)...Best Spas (188)...Best Dude ranches (189)...Best Golf vacations (189)...Best Cruises (190) ...Best African safaris (191) ...Best Bicycle tours (192) ...Best Camping tents (192) ...Best Museums (193) ...Best Gambling casinos (203) ...Best Offshore fishing (212)...Best Ski resorts (215)...Best Video golf lessons (216)



...Best Tennis balls (217) ...Best Bicycle (220)...Best Ski pants (220)...Best Sunglasses (226)...Best Mouthwash (226) ...Best Insect repellents (227) ...Best Sleeping bag (227) ...Best Furniture (228)...

Best Carpeting (228)...Best Ice cream scoopers (228)...Best Kitchen knives (228)...Best Chocolates (230)...Best Champagnes (230) ...Best White wine (231) ...Best Corkscrew (231) ...Best American beers (232)...Best Personal stereo earphones (233)...Best Blank videotapes (233)...Best Satellite dish (234)...Best Binoculars (235)...Best Fire extinguisher (235)...Best Long-distance phone company (242)...Best Cellular phone (243)...Best Video cooking lessons (248)...Best Antique shops in New York (273)...Best Insurance buys (356)...Best Computer for college students (386) ...Best Personal finance software (393)...Best Tax loopholes (439)...Best Retirement plan (484)

THE 1,196 BEST-KEPT SECRETS IN AMERICA



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"More than that, it's the key to unlocking the mystery of living like a millionaire—without spending like one."

—**Martin Edelston**
Chairman, *Boardroom Classics*

- **Hardbound!**
- **496 Pages!**
- **Large Coffee-Table Format!**

Insurance policies that just about everybody buys and nobody needs...*Page 357*

How to collect interest from two banks on the same money at the same time...*Page 309*

Double your chances of winning a sweepstakes... *Page 250*

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SEND NO MONEY NOW!

THE BIG BLACK BOOK Is Yours FREE For 14 Days, Just For Returning The REPLY CARD Located In The Back Of This Magazine

law requiring banks to insure the contents of a safe-deposit box. Theft or fire can leave you holding the bag. To protect yourself, turn to page 314.

MYSTERIES SOLVED, SECRETS TOLD...

Keeping secrets is how people take advantage of you. If you knew what was really going on, they'd have a hard time sticking you with defective products and giving you lousy service.

Sometimes, a single piece of missing information can save you a fortune, assure your satisfaction, and enrich your life in many other ways.

THE BIG BLACK BOOK is a nightmare for everybody who's not telling you the whole truth. It delights in letting the cat out of the bag.

...Like:

What Computer Salesmen Don't Tell You:

When you get your new computer home, turn it on and leave it on for two weeks.

This "burn-in" period lets you know if there are any electrical problems with the computer while it's still under warranty. The good news is that 80% of the electrical circuits that survive the burn-in will last an estimated 500 years! *(More on page 388.)*

What Nursing Homes Don't Want You To Know:

Older patients cared for at home recover faster, are more alert, and live longer. How it works: A clinic evaluates the patient, prescribes care, then doctors and nurses make house calls. The cost is much less than a nursing home! *(More nursing home tips on page 31.)*

HUMBLE A SNOOTY MAITRE D'

Who gets the best tables at the best restaurants?

VIPs. Celebrities, politicians, and regular customers who pay a small fortune in tips for the pleasure...

...and guests staying at local hotels.

Make your reservation through a hotel concierge—even when you're at home—and have the concierge tell the maitre d' to give you the best table and VIP treatment. Because of the volume of business a hotel can send them, restaurants are more careful to go the extra mile for diners referred by a concierge.

✔ **BONUS TIP:** If the service was outstanding, and the food was out of this world, send a thank-you note to the concierge along with a gratuity—you'll win a friend who'll make sure you get the best every time you dine out!

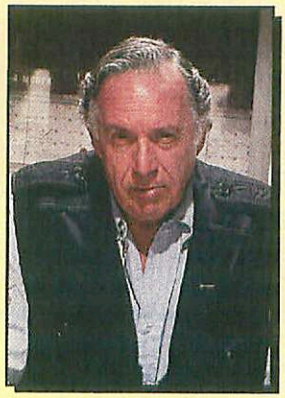
MORE BLACK BOOK SECRETS

- What mature women want most in a man. Page 34
- What your dreams mean. Page 58
- Health secrets only the insurance industry knows. Page 78
- How to beat a speeding ticket. Page 156
- How to sell your home fast in a soft market. Page 126

FAIR WARNING!

To Greedy Insurance Companies, Bankers, Brokers, Doctors, Hospitals, Dry Cleaners, Landlords, IRS Agents, Lawyers, Telephone Companies, Airlines, Hotels, Restaurants, Car Rental Companies, and OTHERS:

"WE'RE ON TO YOU!"



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- What Your Landlord Doesn't Want You To Know...*Page 123*
- What VISA and MasterCard Don't Tell You...*Page 302*
- What Your Banker Doesn't Tell You...*Page 311*
- What Life Insurance Companies Don't Tell You... *Page 361*
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- What Computer Salespersons Don't Tell You...*Page 389*
- What Your Own Lawyer Won't Even Tell You...*Page 376*
- What Police Aren't Saying... *Page 138*
- What The Telephone Company Doesn't Want You To Know...*Page 244*
- What Airlines Don't Want You To Know...*Page 172*
- What Car Rental Companies Aren't Saying...*Page 174*
- What Vitamin Manufacturers Don't Tell You...*Page 64*

MORE!

What Bottled Water Companies Are Afraid You'll Find Out:

If you think bottled water is 100% pure, you may have quite a shock coming. Trace amounts of harmful substances have been found in many types of bottled water. Get a water purifier that uses granules of activated carbon instead. *(More on page 65.)*

What Pharmacists "Forget" To Tell You:

Three of the most common sexually transmitted diseases (herpes, venereal warts and chlamydia) can pass through the microscopic pores of a condom. *(More on page 44.)*

What Fitness Fanatics Don't Admit:

Three beers a day may control cholesterol as effectively as jogging. A moderate amount of beer boosts good cholesterol—the type that keeps your arteries from clogging up. *(More on page 55.)*

What Your Grocer's Keeping From You:

Milk stored in clear glass or plastic loses 90% of its Vitamin A in 24 hours when exposed to grocery store lighting. Buying milk in cardboard cartons makes sure you'll get all the vitamins you paid for. *(More on page 71.)*

What Drug Stores Are Terrified You'll Discover:

If you need a drug that isn't available in the US, you can legally bring a three-month supply into the US from overseas, or have it sent to you. You may need a prescription from your doctor, and many doctors will help you find a foreign pharmacist, doctor, or manufacturer to fill the order. *(More on page 86.)*

What Your Doctor Doesn't Know:

The best home remedy for a cold is WINE! It acts as a short-term antibiotic. Pour a bottle of red wine into a double boiler and heat to 140 degrees.

(continued...)

Add a slice of lemon peel and a tablespoon of cinnamon. Simmer for three minutes. Drink one glassful, twice a day for three days. *(More on page 92.)*

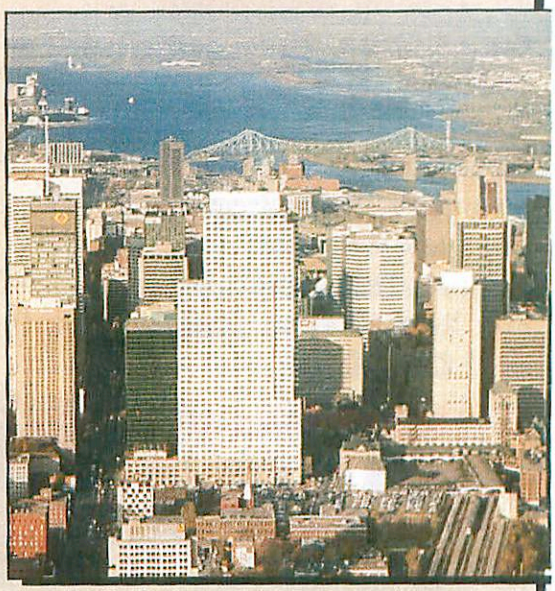
What The Police Are Too Busy To Tell You:

Places burglars "forget" to look for valuables are: **1)** Inside an old vacuum cleaner or other unused appliance in the basement. **2)** In a pile of scrap wood beneath the workbench. **3)** In the middle of a sack of grass seed. *(More on page 139.)*

What Your Own Lawyer Doesn't Want You To Know:

If you're not satisfied and suspect that your attorney hasn't done a good job, you have the right to sue! Two requirements: **1)** You're convinced that your case would have ended with a more favorable result if it weren't for your attorney's neglect, and **2)** You believe your attorney fell below the standards of skill and knowledge ordinarily possessed by attorneys under similar circumstances. *(More on page 376.)*

A FREE VACATION IN MONTREAL



If you're planning to buy a fur coat, go to Montreal, where they're up to $3,000 cheaper than here in the States. Use your savings to give yourself a luxurious vacation in Canada's most exciting city! Turn to page 225 of THE BIG BLACK BOOK for a complete guide, including the names and addresses of Canada's top furriers.

MORE BLACK BOOK SECRETS

- **Insurance policies that just about everybody buys and nobody needs.** **Page 357**
- **How to collect interest from two banks on the same money at the same time.** **Page 309**
- **Smartest lottery picks for big payoffs.** **Page 204**
- **Best university bargains in America.** **Page 28**

TAX SECRETS YOUR ACCOUNTANT HASN'T HEARD

If Congress' tinkering with the tax code is giving you night sweats...if the specter of a 40% top income tax rate leaves you with a sinking feeling in the pit of your stomach, here's quick relief!

THE BIG BLACK BOOK is packed with dozens of perfectly legal deductions and shrewd tax strategies accountants are too timid (or too ill-informed) to tell you about.

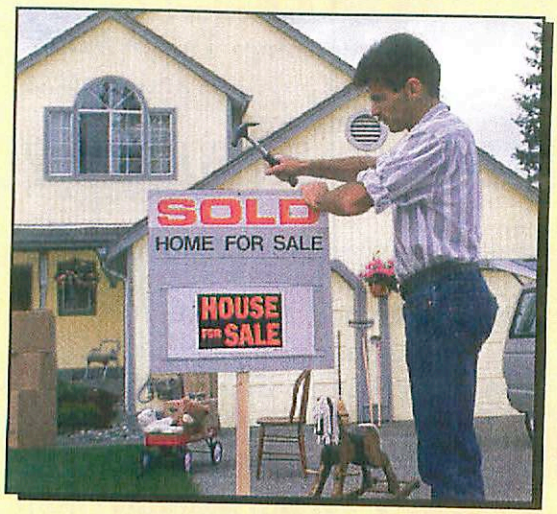
Deduct A College Education!

Impossible? No way. Normally, the cost of sending a child to college isn't deductible. So why not take out a second mortgage to pay for college? Interest on a second mortgage is deductible! *(More on page 321.)*

Deduct A New Boat!

The IRS says a boat qualifies as a residence, and the interest is deductible as long as you use it a minimum of 14 days per year. *(MUCH more on page 422.)*

BEST COLOR TO PAINT A HOUSE



In today's soft real estate market, you need a secret weapon to make sure your house sells fast. Studies show that yellow houses have the most curb appeal. Most people associate yellow with sunshine, optimism, and warmth, and yellow houses sell faster than any other color.

Also: When your copy of THE BIG BLACK BOOK arrives, turn to page 126 for more home improvements that can make your house a hot property.

Deduct Gambling Losses!

You hit the jackpot in Las Vegas.

You have to give Uncle Sam his 32%—right? Not until you deduct everything you LOST before you struck it rich—not just that day, for the whole year! Many gamblers make the mistake of paying taxes on a big win and forgetting all they "invested" to get the win. Document your losses as well as your wins, and you'll get to keep more. *(More on page 402.)*

Deduct Stock Losses Without Selling Your Shares!

Buy a matching amount of the same securities you already own. Hold the new lot for 31 days, then sell the old lot and declare your losses. You emerge with the same investment you started with, PLUS a fat deduction! *(More on page 447.)*

Best Tax Shelter In America!

Your own business. You can deduct the cost of office space, your company's share of utilities, a company car, a chauffeur, even meals provided so the employee (you) can work without leaving the office. What if you don't want to start a business? Turn your hobby into a business and let Uncle Sam help finance your leisure time activities! *(Inside scoop on page 439!)*

✔ **BONUS TIP:** An IRS agent comes to your door—do you let him in?

SWEET REVENGE AGAINST OBSCENE PHONE CALLERS

If you've ever been plagued by unwanted telephone calls, it's best to avoid antagonizing the pest.

Buy an inexpensive electronic voice box with a preprogrammed joke script by comics such as Henny Youngman and Jackie Mason. Hold it to the phone, press a button, and have the last laugh. Available through many novelty mail-order houses.

(continued...)

Anything an IRS agent sees in your home can be held against you. And they HATE to see you living well if they think you owe them money. The law says you don't have to let anyone—including an IRS agent—into your home without a search warrant.

More tax savings in THE BIG BLACK BOOK:

- Best tax loopholes...*Page 400*
- Beat the 7.5% limit on medical deductions...*Page 424*
- How to deduct 100% of a business meal...*Page 438*
- How to deduct your vacation...*Page 441*
- How to spot a fraudulent tax shelter...*Page 450*
- Late tax filing: Excuses that work...*Page 460*
- What the numbers on your IRS envelope really mean... *Page 464*
- IRS audit hit list...and how you can cut your chances of being audited...*Page 466*
- What those IRS notices really mean...*Page 467*
- Pay the IRS six months late WITHOUT paying a penalty... *Page 478*
- MUCH more!

OPPORTUNITIES YOU CAN'T AFFORD TO MISS!

You make hundreds of critical decisions every week. THE BIG BLACK BOOK helps you make every one of them better. It's unlike any book you've ever seen—absolutely unique for five reasons:

1. You'll Get More Satisfaction! Get the bes of everything: The premium quality products and services you deserve!

2. You'll Do Everything Better! Travel...sex... love...marriage...your health... hobbies...sports...personal finance...taxes...retirement planning...whatever it is, THE BIG BLACK BOOK shows you how to make better choices for yourself and your family.

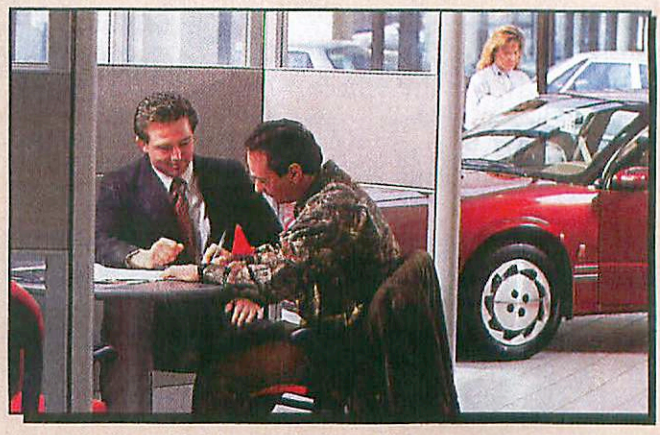
3. You'll Simplify Everything! Whatever you're doing, there's a simpler way. THE BIG BLACK BOOK guides you to it!

4. You'll Save A Fortune! If you use even a few of the tips THE BIG BLACK

THREE BEST DAYS IN 1995 TO BUY A NEW CAR

You always thought it was in the fall—just before the new models come out—right? That's what car dealers would like you to believe...but it's a lie! The best time to buy anything is when the seller is the most desperate. And in the car business, that's just before Christmas.

Everybody's so busy, they don't have the time or the money to buy a new car. Salesmen are desperate for Christmas money and dealers are willing to do just about anything to make a sale.



The best day to buy a car: On a Monday, when you may be the only customer on the lot. Three best days in 1995? The three Mondays before Christmas: December 4, December 11, and December 18. Pick a day with awful weather, when it's raining or snowing and no one else will be on the lot.

SAVE UP TO $100,000 ON YOUR NEXT HOUSE

Banks are up to their eyeballs in repossessed real estate.

Every one of those properties is costing them a small fortune in upkeep and lost opportunity costs. And those costs have caused more than one bank failure in the past five years.

Banks are so eager to get rid of dead weight, they'll often let you have those properties for less than market value...less than the original loan amount...even less than the foreclosure amount... And if you ask nicely, the bank can give you an almost unbelievable financing deal.

Ask a loan officer to put you in touch with whoever's in charge of selling his bank's foreclosed property. Explain what you're looking for, and ask for a list of the properties available.

Once you've found property that you like, bargain for the lowest price and ask for the bank's best financing package.

Specific instructions on getting the best deal are on page 348 of THE BIG BLACK BOOK. Send for your copy now!

BOOK gives you, you'll save hundreds, perhaps thousands of dollars a year on banks, brokers, insurance, doctors — every time you open your wallet!

5. You'll BUILD A Fortune! How do professional investors do it? You'll learn their million-dollar secrets for profiting from stocks, bonds, mutual funds—and build wealth right along with them!

And here's the best news of all...

THE BIG BLACK BOOK IS YOURS FREE For 14 Days!

SEND NO MONEY! Simply return the REPLY CARD located in the back of this magazine to preview THE BIG BLACK BOOK in your home. We'll rush it to you, no strings attached.

You must agree that it's the most valuable book you can have in your home, or you pay nothing. Just write "CANCEL" on the invoice and return it, along with your copy of THE BIG BLACK BOOK, to me.

Otherwise, we'll bill you in three convenient installments of $9.99 each—a total of $29.97 (a pittance—Secret #135 will save you 100 times that much, this year alone!). We even pay the shipping and handling!

1,146 MORE SECRETS AWAIT YOU...

I know the ideas I've given you in this article will make your life richer, simpler, better.

...But we've only begun! I only had room to touch on a few of the 1,196 life-enhancing secrets in THE BIG BLACK BOOK.

There's so much more to tell you: Secrets that are being kept from you. Discoveries that will enrich your life in so many ways. Strategies to protect your

(continued...)

health, your wealth, and everything you own.

Don't pass up this opportunity to review THE BIG BLACK BOOK in your home FREE for 14 days! Let this be the beginning of a whole new way of life for you—a life of getting the best of everything...and never settling for second best again!

There's no risk to you, you have nothing to lose. So please—get THE BIG BLACK BOOK and see for yourself. Review it yourself, FREE in your home, for 14 days.

Once you've seen it, you wouldn't sell it back to me for 10 times the price. It's worth its weight in diamonds.

Sincerely,

Martin Edelston
Chairman, *Boardroom Classics*
Publisher, THE BIG BLACK BOOK

THE MOST "DANGEROUS" MAN IN AMERICA?

You wouldn't know it to look at this gentle man with the ready smile...

...but to everyone who plans to get rich at your expense, he's the most dangerous man in America.

Unscrupulous business people fear Martin Edelston because he tells the truth they don't want you to know.

"It seems like the whole system today is built on misleading, misdirecting, and outright lies," says Mr. Edelston.

"Everybody does it: The media, advertisers, big corporations, salespeople, doctors and hospitals, the government—everybody. It's insulting. Worse than that, it manipulates people into decisions that can hurt them.

"The rule of business today seems to be, 'He who pulls the strings wins.' So I've dedicated my life to finding ways to help people get their turn pulling their own strings. After all, everybody else has been doing it long enough!"

Martin's company, Boardroom, Inc., grew out of his dissatisfaction with the books and magazines most people read.

"I get so angry when important stories come out that something's happening, yet they don't tell you what to do about it.

"Not too long ago, the papers reported a newly discovered connection between vasectomy and cancer. But nobody said a word about what you could do about it. Would a second operation help or hurt? Are there drugs that give you a better

P.S. Speaking of diamonds...do you know how to buy premium-quality diamonds at 75% off?

Paying the "official" price of $20,000 or so per carat for D-flawless diamonds is crazy. Especially when you can get them for a fraction of this price (complete with the Gemological Institute of America's certificate of authenticity)...at an estate auction!

Never been to an auction? Don't worry! THE BIG BLACK BOOK (page 281) gives you the inside scoop on where to find the best auctions in your area, and how to walk away with the best bargains.

Send for your FREE 14-day review copy today!

P.P.S. If I hear from you in the next 10 days, I'll also send along "BEST KEPT SECRETS IN AMERICA" FREE! See page 21 of this magazine for details. And let me hear from you today!

OVER FOR MORE INFORMATION ON YOUR FREE BONUS!

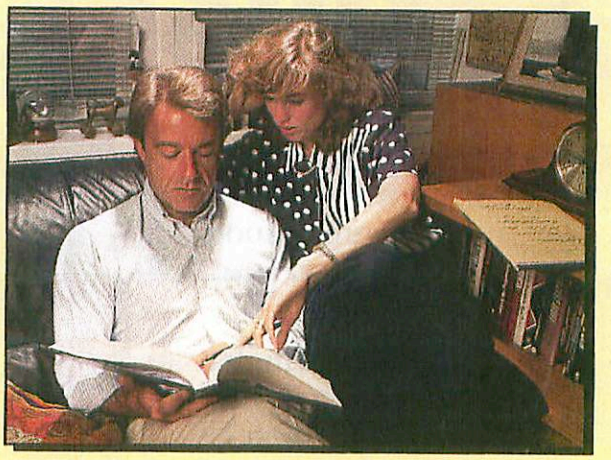
chance of avoiding the cancer? What else can you do?"

THE RIGHT EXPERTS AT THE RIGHT TIME

Where does Martin find this practical, actionable information?

"Over the past 25 years, I've developed an amazing circle of the most respected names in finance, in medicine, in consumer affairs, and other areas. They've helped me with my books but I've helped them, too. One of the country's top nutrition experts was having stomach troubles that wouldn't go away. I sent her to the #1 expert in the country, who promptly ended her suffering."

Sometimes, things happen a little closer to home. Last year, Martin discovered that a cousin he hadn't seen in years had suffered an abdominal aneurysm and doctors were discussing whether to amputate his toes, foot, or the entire leg. The cousin remembered something he'd read in one of Martin's books and used it while he waited for the doctors' decision. At his next exam, an astounded doctor announced that the leg was normal and no amputation would be needed!



Wherever Martin sees a problem, he rolls up his sleeves and goes to work. He was one of the first to recognize that Japanese businesses were managed better and that America was in danger of losing its competitive edge to Japan. So, he set out to design a whole new way of running a business—and companies that use it are leaving their competitors in the dust.

One of the crowning achievements of his publishing career? Martin smiles proudly again: "THE BIG BLACK BOOK."

"I've poured my life into this book," he says with satisfaction, hefting the massive volume. "496 hardbound pages. The 1,196 best-kept secrets in America. Things nobody else is telling you and just about everybody hopes you'll never find out.

"If you only get a few of them right, your life will be much richer."

YOURS FREE FOR 14 DAYS

Maybe you've felt like someone else pulls a string and you have to reach for your wallet. They say "Jump" and you have to ask "How high?" Maybe you've felt like the most important decisions of your life are made by other people. Or that if you had access to certain "inside information," your life would be much better.

Well, here it is. THE BIG BLACK BOOK—chronicled as the greatest publishing triumph in 100 years—is yours to examine in your home, ***FREE for 14 days!***

FAST RESPONSE BONUS!

FREE For Replying In *10 Days Or Less:*

MORE Secrets For Better Living

BEST KEPT SECRETS IN AMERICA!

- Why you should never buy a CD from a bank *(page 1)*
- No credit, bad credit and no down payment? Here's how to buy a home anyway! *(page 2)*
- How to cash in your mutual funds when they stop answering the phone *(page 7)*
- Getting married after 65? Important tax consequences *(page 16)*
- 7 tax loopholes for working couples *(page 17)*
- How the IRS keeps its "intelligence underground" humming with information about YOU *(page 22)*
- Two times it's smart to ask for a tax audit *(page 25)*
- Best time of day to eat for weight loss *(page 31)*
- Why barbecued meats may cause cancer *(page 33)*
- What never to cook in a microwave—this common food could poison you! *(page 34)*
- Why decaffeinated coffee is more dangerous than "high octane" *(page 35)*
- Instant headache cure: No drugs! *(page 44)*
- Popular heart medications that destroy memory *(page 42)*
- Dangers of Vitamin C: What pill pushers don't tell you *(page 43)*
- Diseases you can catch from your dog *(page 45)*
- Exercise your way to better sex and orgasms *(page 47)*
- A birth control method that promotes venereal disease! *(page 48)*
- Condoms that can't stop AIDS *(page 48)*
- Minivan safety alert! More dangerous than the old family car *(page 51)*
- 10 ways to keep your car from being dented in a parking lot *(page 52)*
- How to find an unlisted phone number *(page 56)*
- Walking barefoot on hot coals—how they do it *(page 58)*
- How to pick a winning football team *(page 59)*
- What to leave out of your résumé *(page 59)*

MORE!

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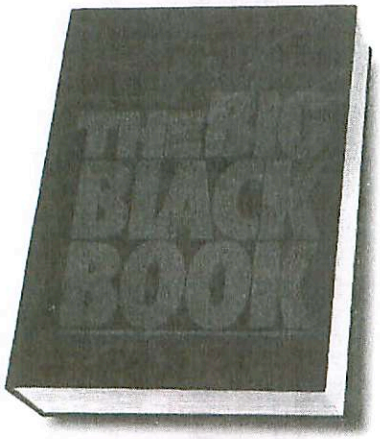

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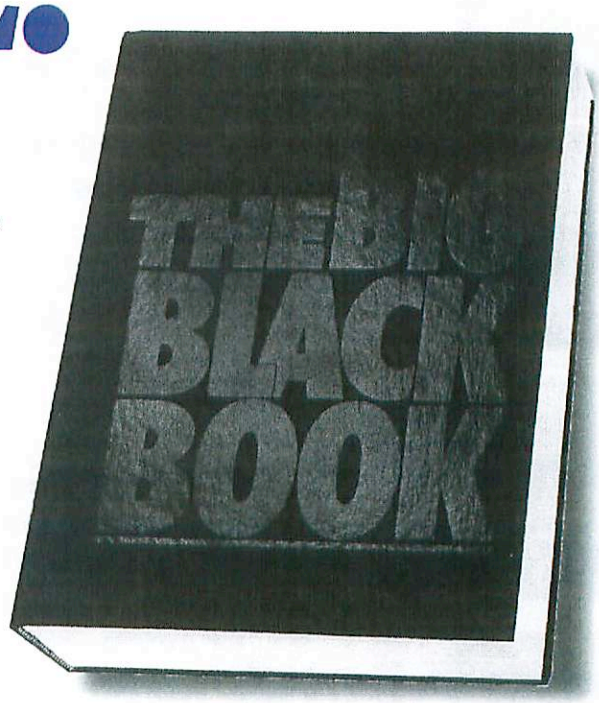
Yes! Just tear out the Reply Card at left, and return it in the envelope provided in this magazine. You will be billed in three easy installments of just $9.99 each *(a total of $29.97 —a huge, 40% discount!)*. The shipping and handling is on us!



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THE 1,196 BEST-KEPT SECRETS IN AMERICA

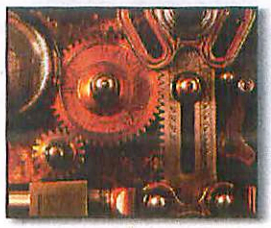
- **Airlines You Should Never Fly On—NEVER!** (Page 7)

- **SAVE BIG On Your Next House: The Secret of Real Estate Investors Who Get Rich!** (Page 18)

- **Hit The Jackpot In Las Vegas—Tax-FREE!** (Page 16)

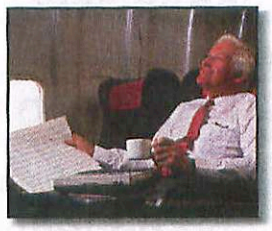
- **An IRS Agent Knocks On Your Door: Don't Let Him In Until You Read This!** (Page 16)

- **Can't Get The Medicine You Need? Sure You Can! Here's How!** (Page 14)



- **Your Safe-Deposit Box Is The LAST Place You Should Put Your Valuables!** (Page 10)

- **Surgeons Most Likely To Botch Your Operation!** (Page 4)



- **Paying The Lowest Advertised Airfare? NO YOU'RE NOT! See Page 8 For a Better Deal!**

- **Real-Life "Spanish Fly" DOUBLES Sexual Desire—Medically Proven!** See Page 8, INSIDE.

- **MORE INSIDE!**

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