

# FREE

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Dr. Barbara Stevens  
President, Ecodata, Inc.

- .What never to eat on an airplane
- .Bills it's okay to pay late
- .What never to keep in safe deposit
- .Legal tax deduction for commuting
- .Super service in emergency room
- .Free VIP tour of White House

So much is changing so fast these days that you need to be an expert on everything. That's why we publish Bottom Line/Personal—the inside report on the best kept secrets in America.

- .Add up what you spend on daughter's wedding and use it to reduce income tax
- .Intensity of pain in dentist's office depends on time of day. New discovery: Hours when it hurts least
- .How to avoid a tax audit. What the IRS computers are looking for on your return and how to put them off the scent

Dangerous ingredients concealed by major brands of packaged food  
Sexual side effects—good and bad—of everyday medicines  
Deduct cost of hobby even if you never show a profit  
Painkillers that make your headache worse  
Costs not covered by health insurance contract can be covered if you know the ropes  
How to deduct all your medical bills *without* first subtracting 7.5% of gross income. Lots of people do it and never get in trouble. What's more, their play is perfectly legal

- Quick look at sticker price plus simple arithmetic reveals minimum figure car dealer will accept
- Outwit mugger in self-service elevator
- When to sue a lawyer for malpractice
- How to deposit check marked payment in full from someone who still owes more money without losing your right to collect the rest

### Two famous cold remedies that make you sicker if taken together

- What those peel-off IRS labels on your tax return say about you. How they help the IRS
- Withdraw IRA money before age 59½ if needed, and pay penalty. Beats any other form of saving
- How to deduct family vacation as business expense. Possibilities your accountant never showed you
- All in plain English for people who want to do everything right. It's all in Bottom Line/Personal, the biweekly executive update that puts your personal affairs on a businesslike basis.
- How much to tip so you'll never look like a sucker or a tightwad
- How to make money in declining stock market. It's done all the time by Wall Street professionals, and easier than it sounds
- What vasectomy does to body chemistry

- How to use sleeping pills without becoming addicted
- How to take parent as dependent without providing 50% of support

### You can try it FREE

- How to collect interest from two money market funds at same time on same spare cash
- How to know when it's time to sell a stock, recognize a real downward trend, get out before issue takes big tumble
- Numbers that should never be used for combination lock (Professional burglars try them first)
- What never to tell an insurance adjuster. First thing said after loss can be worst mistake
- Stop a headache by pressing secret spot on arm

### Skin caught in zipper. Quick fix

- Why couples who have signed mutual wills should tear them up and draft separate ones
- How stockbrokers unload securities from their own inventory at higher than market price. Evidence is buried in fine print on confirmation slip
- Promises not to believe in package tour brochure
- Best times to get standby seat on any airline
- How to beat the high interest rate on unpaid credit card balance
- How to check in and out of crowded hotel without standing in line

What surgeons don't tell you  
Costs not covered in health insurance contract can be covered if you know the ropes  
Insurance everybody buys but nobody needs  
Legal way to deduct gambling losses  
What you don't have to tell a tax auditor. How to prevent a "fishing" expedition through your records

### Where to hide valuables in hotel room

- Best times of year to look for bargains at auction houses and art galleries
- Most dangerous tax audit comes right after you die. How to fight back from the grave
- How thieves deactivate burglar alarms. Easy changes to make in yours
- How to get discounts at stores that say they don't give any
- How to choose the right vacation cruise. Best cabins on any ship if you don't want to be seasick
- Wife deeds assets over to dying husband. This is estate planning at its shrewdest
- Credit card that starts charging interest before you even get your bill

### See what you have been missing

What doctors and hospitals don't tell you. What the IRS doesn't want you to know. What brokerage houses don't tell you...How to distinguish the facts from the hype in health foods, computers, pension plans... How to pick the right wines, the right exercises, the right stereo system, the right credit card.

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**Bottom Line**

VOLUME 8 NUMBER 22

DECEMBER 20 1989

**Bottom Line**

VOLUME 8 NUMBER 23

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VOLUME 8 NUMBER 24

**Personal Points**

• Schedule time for yourself to be alone to plan, read, write, rest, relax, play, meditate, think or dream. (Don't let at least 30 minutes of solitude a day be hijacked by stress and worry. Set aside time for it.)

• Don't let a bad day ruin your week. Don't let a bad week ruin your month. Don't let a bad month ruin your year. Don't let a bad year ruin your life.

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**1990 ALBOY ANNUAL OF THE INSTITUTE FOR THE FUTURE LOOKS AHEAD**

Although 1989 has been a tough year, the most likely year to be faced in 1990 is 1990. The most likely year to be faced in 1990 is 1990. The most likely year to be faced in 1990 is 1990.

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**Personal**

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