

What the IRS doesn't tell you.

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What credit card companies don't tell you.

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What hospitals don't tell you.

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What real estate brokers don't tell you.

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What the phone companies don't tell you.

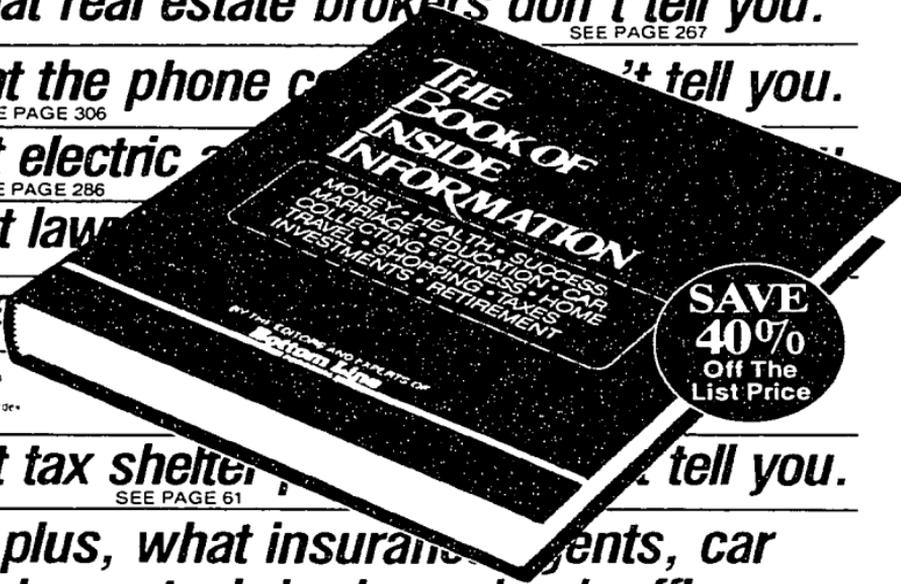
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What electric companies don't tell you.

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What lawyers don't tell you.

What doctors don't tell you.



What tax shelters don't tell you.

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...plus, what insurance agents, car dealers, stock brokers, bank officers, auto mechanics and others don't tell you.

Altogether . . . 1188 of the best kept secrets in America.

- You miss your April 15 tax deadline and don't get around to filing until mid-August. No IRS penalty. Lots of taxpayers just like you are quietly getting away with it. *Their perfectly legal ploy is explained in page 107.*
- How to fight back when health insurance claim is denied. And win. Costs not listed in contract can be covered if you know the ropes. *Page 429.*
- Work after retirement and earn all the money you want without giving up a cent of your Social Security. You have to be 72, right? Wrong! Legal for any retired person. *Page 2.*

How not to be intimidated by a hospital administrator, a custom clothier, a head waiter, a bank loan officer, a county assessor. Inside ways to separate fact from ho-ho-pocus. When it's your business to know about other people's business. Here in one volume is the know-how you need in an increasingly complex world where you have to be an expert on everything.

- Incorporate yourself and save a bundle on taxes. Many do it without being self-employed. *Page 88.*
- Shift income to your children and pay taxes at their low rate (three ways). *Page 91.* Take parent as dependent without contributing 50% of support. *Page 96.*
- Quick look at sticker price plus simple arithmetic tells you how much dealer paid for car and minimum figure he will accept for it. *Page 349.*
- Legal ways to take tax deductions for full cost of trip mixing business and pleasure. How to deduct country club membership, commuting expenses, medical bills paid for nondependent. *Page 88.*
- How to read a condominium prospectus. Tip-off that floor plan is misleading and costs will escalate fast. *Page 264.*
- Buy caviar and champagne like an expert. *Page 309.* How to buy diamonds. *Page 344.* Where insiders buy furs wholesale. *Page 193.*
- Inside life insurance. Five signs that life insurance salesman should not be trusted. Questions to ask about any insurance company before you take out a policy. Formula for calculating how much life insurance you really need. Life insurance bargain for husband and wife who both need coverage. (Not likely to be mentioned unless you specifically ask.) *Page 136.*

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In the pages of this unique book, you'll find how insiders read a manufacturer's warranty, mortgage agreement, hotel bill, financial statement, sales con-

tract, lawyer's bill, phone bill—and what they look at twice. You'll find information you never expected to see in print. Tax deductions your accountant never showed you and the IRS can't disallow. More about insurance than most policyholders learn in a lifetime. Plus travel, vacation, shopping guidance that will stretch your dollars and improve your lifestyle.

- How to choose the right retirement plan. *Page 118.* Easy way to calculate how much retirement income you need. *Page 117.* Write with job in husband's business gets pension bigger than her salary. (Legal under ERISA rules.) *Page 122.*
- How to read lawyer's bill. Charges you should question. Client's rights. When you can sue lawyer for malpractice. *Page 325.*
- How to evaluate a tax shelter and read an oil company's prospectus. *Page 64.* How to shelter a tax shelter if it happens to show a profit. *Page 62.*
- Life expectancy of new TV sets, refrigerators, washer-dryers, dishwashers. Best refrigerator design—freezer on top, bottom or side? Freezer works best when full of food. Right? Wrong? *Page 299.*
- Tax-free raise. Nineteen executive fringes and perks that are tax exempt for employee and deductible for company. *Page 81.*
- How Dow Jones average misleads you. What Wall Street insiders watch instead. *Page 33.*
- Common mistake in wording of will can give bulk of estate to those who should get least. *Page 146.* Words in will that will stop dissatisfied heirs from contesting it. *Page 148.* How to leave your money so creditors can't touch it. *Page 153.*

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