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- PERSONAL**
- What never to eat on an airplane
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 - How thieves deactivate burglar alarms. Easy changes to make in yours
 - What never to keep in your safe deposit box...*never*
 - How to detect marked cards and loaded dice

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
- How to avoid a tax audit. What the IRS computers are looking for on your return and how to put them off the scent
- Intensity of pain in dentist's office depends on time of day. New discovery: hours when it hurts least
- Deduct cost of hobby as business expense even if you never show a profit

- 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 ploy is perfectly legal
- Quick look at sticker price plus simple arithmetic reveals minimum figure car dealer will accept
- Bank offers discount for early repayment of low-interest mortgage. Grab it, right? Wrong

Two famous cold remedies that make you sicker if taken together

- Cancelled check for fire insurance premium proves you're covered, right? Wrong
- 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

- 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
 - How stockbrokers unload securities from their own inventory at higher than market price. Evidence is buried in fine print on confirmation slip
 - How much to tip so you'll never look like a sucker or a tightwad
- All in plain English for people who want to do *everything* right.
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- How to make money in declining stock market. It's done all the time by Wall Street professionals, and easier than it sounds
- How to use sleeping pills without becoming addicted
- How to take parent as dependent without providing 50% of support
- How to collect interest from two money market funds at same time on same spare cash
- Numbers that should never be used for combination lock. (Professional burglars try them first.)
- How to know when it's time to sell a stock, recognize a real downward trend, get out before issue takes big tumble
- What never to tell an insurance adjuster. First thing said after loss can be worst mistake

Skin caught in zipper. Quick fix.

- Why couples who have signed mutual wills should tear them up and draft separate ones
- 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. Seven questions to ask before consenting to an operation
- 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
- 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 to choose the right vacation cruise. New insider's rule of thumb for predicting average age of fellow passengers. 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. What it's your business to know about the travel business, the insurance business, the bank business.

- How to choose a nursing home. Smartest time for inspection tour. What to look at and how to evaluate what you see
- Stop a headache by pressing secret spot on arm
- How to make your keys hard to duplicate and your signature almost impossible to forge

How to do *everything* right. Taxes. Investments. Diet. Health. Managing your finances, your household, your career. Making your money grow and getting the best value when you spend it.

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