

WHAT AIRLINES WON'T TELL YOU

.What phone company won't tell you

.What insurance companies won't tell you

.What credit card companies won't tell you

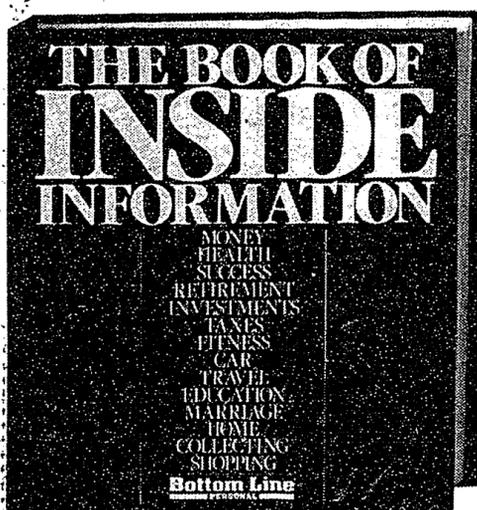
.What supermarkets won't tell you

.What the lotteries won't tell you

.What car dealers won't tell you

.What the banks won't tell you

.What the IRS won't tell you



Know it all free...

- Every lottery number has same chance of winning, right? **BALONEY!** See page 318.
- Every sweepstakes entry has equal chance of winning, right? **BALONEY!** Page 318
- Every slot machine gives you same chance of winning, right? **BALONEY!** Page 377
- If you start collecting Social Security at 62, you lose money, right? **BALONEY!** Page 118
- IRS always knows when you receive taxable income, right? **BALONEY!** Page 480

These must be the best kept secrets in America. 1,688 inside ways to separate the facts from the bunk, the baloney, the ballyhoo and the bull. All in plain English from over 600 inside experts...

- If health insurance contract doesn't cover treatment, you can't collect, right? **BALONEY!** Page 429
- Sex before athletic competition is a no-no, right? **BALONEY!** Page 455
- All US airlines obey the very strict safety rules, right? **BALONEY!** How to spot risky ones. Page 368

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- What car dealers charge you for twice. And why you don't catch on. Page 348
- The only person worth complaining to at any telephone company. Never mind who they say to call. See page 300.
- How to get a store's best price. Most shoppers start bargaining a few minutes too soon. Page 293
- When travel brochures are **BALONEY!** Promises not to believe. Page 365

- You're always safe with US Government securities, right? **BALONEY!** What the Treasury guarantee does *not* cover. Page 40
- Reducing diets that make you heavier. Page 443
- How to get the doctor on the phone when they don't want to connect you. Page 427
- How auto repair shops pad your bill. Inside strategy for getting honest total. Page 360
- Nursing home patient with assets in own name can't qualify for Medicare, right? **BALONEY!** See page 431.
- First loan any bank offers is the most expensive kind. What to insist on instead. Page 14
- How to make your vacation tax-deductible without claiming it's a business trip. **LEGAL!** Page 83
- Instant tip-off that bad snapshots are processor's fault, not yours. Page 309
- Best credit card to use abroad. (Never mind what the ads say. See page 374.)
- How to read diplomas on a doctor's wall. When *not* to be impressed. Page 427
- Weight loss programs where only thing you lose is money. Page 442
- Two ways a bank can calculate your average monthly balance. One of them is grounds for closing your account. Page 8
- Condominium buyers alert. Tip-off that monthly costs will escalate fast. Page 264
- They can't cut your pension if it's vested, right? **BALONEY!** Page 121
- Applicant for credit should list all loans paid off, right? **BALONEY!** What to leave out. Page 15.
- You're always safe taking the standard deduction on tax return, right? **BALONEY!** Page 83
- Every travel agent's computer shows the same airline prices, right? **BALONEY!** See page 367.
- Check arrives unsigned. Send it back for signature, right? **BALONEY!** Deposit it fast. It's what you write on it that counts. Page 10
- Top deduction for business lunch is 80%, right? **BALONEY!** How to deduct 100%. Page 81
- Vaccines that didn't work. Do you only think you're protected? See page 417.

- What to play in Atlantic City but avoid in Vegas. Page 377
- How supermarkets manipulate you into buying expensive items when the low-priced ones you came for are right there on the shelf. Page 293
- Pay your taxes at the last minute with a check they can't deposit right away. Gives you extra time. No lateness penalty. **LEGAL!** Page 107
- How to look up unlisted phone numbers. Page 300

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- Rent a safe deposit box the IRS won't find out about. **LEGAL!** You can do it right now at your own bank. Page 101
- How to fight back when health insurance claim is denied. And win! Page 429
- Make your car "invisible" to highway radar. **LEGAL!** Page 355
- Your big charity turns out to be your relatives. No flak from the IRS. Page 150
- How insurance companies know who is a smoker...even if they claim they're not. Page 141
- Free car repairs after warranty expires. (Best kept secret in the automobile business. Page 353)
- Open a Swiss bank account by mail, and answer "no" when the IRS asks you if you've got one. **LEGAL!** Page 102
- How muggers choose their victims. Does the expression on your face mark you as an easy target? Page 381
- Soft drinks that steal nutrition from food you wash down with them. Page 441
- How to foil a rapist. Use your knee, right? **BALONEY!** Use your thumb. Page 381
- What's in your cosmetics? Propylene glycol? Triethanolamine stearate? Before you put them on your skin, see page 413.
- How to get around the residency requirements for lowest tuition at state universities. Page 482

- How to collect 100% from major medical policies with 80% limit. Lots of people could be doing this but nobody shows them how. See page 432.
- How to collect interest from two banks at same time on same money. Page 7
- How to travel free on luxury cruise ships. Lots of passengers you meet on board are doing it but never tell you. Page 367
- Win radio call-in contests by **NOT** doing what announcer says. Page 317
- Tests in doctor's office that can transmit AIDS virus. Page 408
- What never to reveal when reporting lost or stolen credit card. *Never.* Page 12
- How to spot fake ID. Unmask an imposter by making a deliberate mistake. Page 10
- Instant revenge against obscene phone caller. You never got help like *this* from police or telephone company. Page 381
- How to open a combination lock if you've lost the combination. Page 296
- If engine overheats in traffic on a hot day, turn on your heater. Your heater? Page 357
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