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# How to Do Things Other People Can't Do

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- **Sell Any Stock and Pay NO Capital Gains Tax—Ever!**
  - **Instantly Filter 75% of the “Bad” Cholesterol from Your Bloodstream**
    - **Get Guaranteed Income for Life!**
  - **Recover Faster from Any Illness or Surgery**
    - **The Easiest Weight-Loss Secret Ever?**
    - **And more**

From the Editors of  
**Bottom Line**

**PUBLICATIONS**

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Everything is carefully researched by the country's top professionals, doctors, scientists and industry insiders. Then meticulously fact-checked by the editors of *Bottom Line Publications*. I think you'll be thrilled with what you discover!

But I'm getting ahead of myself. All I ask right now is that you take a moment to look through this sampler. Then, if you like what you see, I invite you to try **BOTTOM LINE YEARBOOK/2013** absolutely FREE in your home for 30 days.

To accept this 30-day free trial, do NOT send any money Just return the Free Gift Certificate inside the back cover of this booklet, and we'll send your Free-Preview Copy of **BOTTOM LINE YEARBOOK/2013**.

There's no risk whatsoever. So please read this sampler right now, then return the Free Gift Certificate on page 59 of this booklet today.

Yours for a healthier, wealthier future!



Martin Edelston  
Founder, *Bottom Line Publications*

P.S. I almost forgot—there's a gift I would like to send you. Another volume of insider secrets called our **Forbidden 50 Library**. This is our greatest collection of Special Reports, with eye-opening information like...

- Secret U.S. government programs that foot the bill for your healthcare
- Unpublicized travel bargains you'll never find on the big web sites
- The single best way to cancer-proof your body
- How to lower your risk of death from any cause by 26%
- Heat your home for 30% less—without touching the thermostat
- How to get \$200 in FREE gas each month!
- And much, much more:

And here's the best part. This 140-page **Forbidden 50 Library** of Special Reports is yours to keep—FREE—just for taking a look at **BOTTOM LINE YEARBOOK/2013**. Simply return the Free Gift Certificate on page 59 to get your FREE copy.

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# SMART MONEY SECRETS

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## Sell Any Stock and Pay NO Capital Gains Tax—Ever!

Astonishing tax loophole  
the IRS prays you'll never see

**I**f you bought stocks that have gone up in value, you could get hit with a whopping tax bill when you sell them.

Let's say you invested \$10,000 in the Home Depot a while back. And now that stock is worth \$250,000. Selling the shares could trigger a \$240,000 capital gain. At the current 15% tax rate, that puts you on the hook for \$36,000 in taxes. And depending on your state and local taxes, your total tax bill could be over \$50,000.

But Wall Street insiders don't worry about paying capital gains taxes. They've got a slew of strategies to dodge the tax man.

For example, one way is to donate your stock to something called a charitable remainder trust (CRT). But even though you donate your stock, you still get to benefit from the money.

*Here's how:* You set up a CRT and receive a large tax deduction, instead of a tax bill. Since it's a charitable

trust, the CRT can sell the shares of stock without incurring any taxes. Then the trust can invest the full amount in a diversified portfolio. As a trustee of the trust, you decide how that money is invested and distributed. So both you and your spouse can receive a lifetime of income from the trust.

There are all sorts of ways that Wall Street insiders cut their capital gains taxes to next to nothing. They're all revealed on page 88 of your FREE **Forbidden 50 Library Special Report: *Pay Zero Capitals Gains for Life.***

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## Sell Your Home Tax-Free, Retire on the Money, and Keep Living in the Home Anyway!

This clever ploy doesn't deplete the equity you've built up in your home.

**L**ike millions of Americans, you may be concerned about whether you'll have enough money to live comfortably in retirement.

As a result, you may have thought about tapping into the equity in your home for extra income. For instance, you could sell your home and downsize to an apartment. Or you could consider taking out a reverse mortgage.

But here's another option you may not have thought of. This option lets you sell your home, pocket the cash tax-free, and keep living in the home!

*Here's how it works:* First, you sell your home and take the profits tax-free. If you have owned the home for at least 2 of the last 5 years, you can pocket up to \$250,000 in profits, tax free. Married couples are entitled to \$500,000 in profits, tax free.

Second, you don't just sell your home to anyone. You sell your home to a grown son or daughter. Then pay them rent to live there!

You'll pocket your profits, tax free. And your son or daughter will be entitled to all the tax benefits of owning a rental property—including tax deductions.

With today's mortgage rates at an all-time low, this option makes more sense than ever. Your child's mortgage payments would be lower, and so would the rent you pay.

Plus, you'll save money by not having to move. You'll help your son or daughter build up equity in their "rental property." And if you invest your \$500,000 windfall, the interest could pay for a big chunk of your rent.

There are many more ways to beat the tax man and live better in retirement. For instance, how would you like to trim a whopping \$3,000 from your property tax bill each year? This secret and tax secrets like this one are revealed in an article on page 111 of your FREE **Forbidden 50 Library Special Report: *Beat The Tax Man Legally.***

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## **Get Guaranteed Income for Life at a Fraction of the Cost of Buying a Life Annuity!**

### **Never Outlive Your 401(k) Savings with this New Breakthrough**

**I**t used to be that when you retired you received a pension that provided a decent income for the rest of your life.

But today, fewer organizations are offering this type of pension. And those that do, are cutting back on the benefits.

So these days you may have to rely on your IRA, 401(k) plan, savings, Social Security, or some combination for your retirement.

The trouble is, there's no guaranteed income for life with an IRA or 401(k). And because of recent stock

market declines, you have probably lost money in your portfolio. All this puts you at risk for outliving your retirement savings.

So what's the answer? Well, you could buy a life annuity from an insurance company. But with today's low interest rates, a \$100,000 life annuity would only pay you about \$584 a month. That's not going to get you very far.

But now there's a little-known secret that can give you guaranteed income for life for a much smaller investment.

It's called a longevity annuity and here's how it works. Like any annuity, it provides you with a guaranteed income. But since you buy it later in life, it's a lot more affordable.

For example, at age 65, you would have to pay \$277,500 to purchase a regular life annuity that pays you \$20,000 a year. But if you wait until the age mentioned on page 214 of **BOTTOM LINE YEARBOOK/2013**, you can purchase a longevity annuity that pays \$20,000 a year for just \$35,200! That means you can get the same amount of income for roughly one-tenth the price. And at exactly the time in your life when you're most worried about outliving your savings.

Has your insurance agent or financial planner told you about this? Not likely. And there's even a way to use a longevity annuity inside your 401(k) plan, too. You'll get all the details in your FREE-Preview Copy of **BOTTOM LINE YEARBOOK/2013**.

# Why Cancelling a Credit Card Could *Hurt* Your Credit Rating

## What to do instead

**A** lot of financial gurus will tell you to cut up your credit cards or cancel them to get rid of your debts. This may sound like a good idea. But it can actually *hurt* your credit rating!

That's right, *hurt* your credit rating. *Here's why:*

Banks use many different things to calculate your credit rating. One of them is something called your credit-use ratio. Credit-use ratio is the amount of credit card debt you have, versus the credit limit on your card.

Keeping your credit-use ratio below 30% of your limit will boost your credit rating. But cutting up your cards and putting more of your debt on a single card could raise your credit-use ratio above this 30% level and make you look like a bad credit risk!

If you want to pay off your credit cards, use an installment loan, such as a personal loan. But leave your credit card accounts open. The combination of decreasing your balances on several cards and never being late with your installment loan payment will boost your credit rating, instead of lowering it.

There are many more money-saving tips your credit card company will never tell you in your FREE-Preview Copy of **BOTTOM LINE YEARBOOK/2013**.

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## **Magic Words that Give You a Discount on Just About Anything You Purchase Online**

Even if it's not on sale!

**D**o you shop online? Do you research items online before buying them at a store? Then here's an insider tip that can save you a bundle.

Just do an Internet search for the item you're looking for. Cut and paste the name of the product into your browser's search box. Then type in these 2 magic words: "promo code" plus the store's name into the search box. You'll instantly see all sorts of unpublicized discounts and promotions. You can try this with the words "coupon code" as well.

This tip works for both online merchants and regular store websites. You'll often discover you can get an item much cheaper and even get free shipping, too.

Get more insider secrets for saving money on just about anything in your FREE-Preview Copy of **BOTTOM LINE YEARBOOK/2013**.

# **Get More Insider Secrets in Your Forbidden 50 Library**

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Yours FREE with your Free-Preview Copy of **BOTTOM LINE YEARBOOK/2013**

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## **Warren Buffet's secret for judging the risk of any investment— without even looking at the numbers**

Just ask yourself this one simple question

NEW YORK, NY—No one makes shrewder investments and protects his wealth better than Warren Buffet. His investing ideas—especially in treacherous times like these—have made him one of richest men in the world. Buffet reveals his secrets for profiting in both bull and bear markets on page 1 of your FREE **Forbidden 50 Library Special Report: *Warren Buffett's Secrets for Protecting Your Money in a Scary Market***. These are secrets you can use, like how to snag investments at 40% below their fair market value. The big mistake most investors make with their spare cash. And how to create a "margin of safety" in your portfolio.

## Withdraw money from a regular IRA *anytime* and pay ZERO taxes or penalties!

MILWAUKEE, WI—Other people may try to withdraw money from their IRAs and get clobbered with big penalties. *But not you.* Because you turned to page 69 of your FREE **Forbidden Library** and read *Take Your Cash Now, Pay No Penalty*. It reveals several perfectly legal ways to withdraw IRA money and pay ZERO taxes or penalties—even before you turn 59. Like secret “escape hatches” that erase your tax bill. (*Hint:* if you have expenses from education, health-care or buying a home, you may qualify). And you learn about the special type of IRA (not a Roth) that gives you more flexibility for tax-free withdrawals. If you need extra cash now, better see this Special Report while these loopholes are still available.

## Get \$200 in FREE gas each month!

The more you drive, the easier it is to qualify

WASHINGTON, DC—You really *can* beat the high price at the pump. Especially when you get up to \$200 in FREE gas each month without changing where you drive. The secret has to do with a little-known marketing program. It's all revealed in your FREE **Forbidden 50 Library** Special Report: *Free Gas Just For You*. See how easy it is to qualify for FREE gas.

## Heat your home for 30% less without touching the thermostat

This trick cuts your air conditioning bills, too

ST. JOHN, IN—Are you on pins and needles watching helplessly as your heating or air-conditioning bills keep edging upwards? You don't have to grit your teeth and bear it. Instead, this one simple tip will slash your utility bills by as much as 30%. And even lower your summer air conditioning bills, too. Few homeowners have ever tried it. But it's all revealed in your FREE **Forbidden 50 Library** Special Report: *Save 30% on Heating Oil This Winter*.

## Your stock drops by 25%. You sell it for big profit anyway!

Wall Street insiders use this trick all the time  
(Hint: it's *not* short selling)

MORRISTOWN, NJ—Picture this: Your stock drops by \$25 a share, and you pocket a massive profit. And no, you didn't “short” the stock, either, which is risky. Wall Street insiders use this trick all the time. And they have more tricks up their sleeve to make money in any kind of market. They're not about to reveal them ... but we are in your FREE **Forbidden 50 Library** Special Report: *Refuse to Lose in the Stock Market*.

## How to pay zero estate taxes ...

and guarantee more money for  
your spouse and children

NEW YORK, NY—Sweeping tax changes lie ahead for tax payers. So now is the time to organize your finances and estate to be ready for the changes. For example, this clever strategy can save you hundreds of thousands of dollars in estate taxes, even if you only have a home, a company pension, or hold an insurance policy. You can use it to pass along assets to your children virtually tax-free. But you must follow the instructions on page 63 of your **FREE Forbidden 50 Library: *The Ultimate Tax-Free Estate Plan.***

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## How to make your car loan and other personal expenses completely tax-deductible

Perfectly legal when you do it this way

NEW YORK, NY—The best way to minimize the cost of almost anything is to make it tax-deductible. But how can you do that for things like your personal car, clothing or vacations? Impossible? Not when you know this clever tip anyone can use to turn ordinary expenses into perfectly legal tax deductions. It's all revealed on page 95 of your **FREE Forbidden 50 Library Special Report: *Interest Expense Deductions You Never Knew Existed.***

## Leave \$1 million to your kids for only \$13k a year

Pay NO gift taxes and ZERO estate taxes!  
The IRS prays you don't see this.

CHICAGO, IL—Sometimes it seems like the government wants to get its hands on every nickel in your estate, no matter what you want to leave for your children, grandchildren or favorite charities. But you don't have to let them. This clever strategy lets you instantly create a \$1 million estate—yet use only \$13,000 of your own money each year to do it! What's more, the IRS can't touch it and has no choice but to let you hand it over to your heirs tax free. You'll learn the secret in your **FREE Forbidden 50 Library Special Report: *\$1 Million Tax-Free Cash For Your Kids.***

**Return the Free Gift Certificate opposite page 59 to get your FREE Forbidden 50 Library of Special Reports, plus your FREE-Preview copy of BOTTOM LINE YEARBOOK/2013. You'll also discover...**

- Government blunders that could be cheating you out of your full Social Security payments. More common than you think. How to spot them. Page 7 of your **FREE Forbidden 50 Library.**



- How to live better in retirement even if your portfolio has been hammered. This little-known secret is like adding an extra half million dollars to your nest egg. Page 53 of your **FREE Forbidden 50 Library**.

- Over 55? You're eligible for more than 2,000 FREE benefit programs from the government and private sector. How to find them quickly. Page 25 of your **FREE Forbidden 50 Library**.

- The only 4 times you should say "Yes" to an extended warranty. Page 6 of your **FREE Forbidden 50 Library**.

- The checking account that pays *you* 7% interest. Even on balances of less than \$1,000! Where to find it. Page 125

- The 7 most important lists your heirs need to settle your estate. Skipping even one of these could cost your family thousands of dollars. Page 223

- The best used cars for under \$6,000. Plus, why buying a car with just 1,000 extra miles on it can save you hundreds of dollars. Page 253

- Think you're getting 100% of your Social Security benefits? Think again. These 5 common mistakes can cost you thousands each year. Page 7

- Drive a \$58,000 luxury car for \$18,000. Insider secrets your car dealer hopes you never discover. Page 16

- Could the IRS be snooping on your credit card spending? Probably, unless you pull the curtain closed by doing this. Page 99

- How to keep the government from grabbing half of any IRA savings you might inherit. Whatever you do, don't transfer the IRA! Page 165

- How about prescription eyeglasses for less than \$20? Including lenses, frames and shipping! Easier than you think. Page 202

- Hidden fees in your 401k that cost you a bundle. What they are and how to avoid them... Page 213

- The Social Security glitch that may affect you if you're married or divorced. This common government blunder could be robbing you of money you're legally owed. Page 7

- And much, much more.

## The Hidden Danger in Today's Wheat (and it's *not* gluten)

Shocking link to heart disease,  
arthritis, and even dementia.

How to protect yourself.

**D**id you know that a “healthy” slice of whole-wheat bread can cause your blood sugar to skyrocket just as much as white bread?

*Here's another shocker:* Whole wheat bread can spike your blood glucose even more than eating 6 teaspoons of pure sugar!

Aside from some extra fiber, eating two slices of whole wheat bread isn't much better than eating a candy bar, says cardiologist William Davis. What's worse, a diet that's high in wheat has been linked to obesity, digestive diseases, arthritis, diabetes, dementia and heart disease.

So how can something that's supposedly healthy be so bad for you?

## New Dangers from “Franken-grains”

The whole wheat grain we eat today has little in common with the natural grain our ancestors ate. Decades of selective breeding by the food industry have created new proteins in wheat that the human body isn't designed to handle.

For instance, the gluten protein in modern wheat is different from the gluten protein in older forms of wheat.

Modern wheat is also high in *amylo-pectin A*. This is a carbohydrate that's converted into glucose faster than just about any other carbohydrate. Amylo-pectin A is a potent appetite stimulant. It causes rapid rises and drops in blood sugar and nearly constant feelings of hunger.

Then there's *gliadin*, another protein found in modern wheat that has been genetically modified for years. Gliadin stimulates your appetite as well.

## Lose the Wheat, Lose the Weight

When people stop eating wheat, they're no longer exposed to amylo-pectin A and gliadin. So they typically consume about 400 fewer calories a day.

In fact, when researchers at the Mayo Clinic put 215 patients on a wheat-free diet, patients lost an average of nearly 30 pounds in just six months!

## It's Easier Than You Think

But giving up wheat doesn't mean giving up the foods you love, like bread, pasta, cookies and cake.

There are dozens of delicious non-wheat alternatives. For example...

- Non-wheat grains that are easy to cook and don't have a drop of gluten or wheat protein.
- Older forms of wheat that haven't been genetically modified.
- Delicious wheat-free foods like banana blueberry muffins, zucchini pasta and even rich chocolate peanut butter fudge!

You'll get all the details about these delicious non-wheat alternatives on page 74 of your FREE-Preview copy of **BOTTOM LINE YEARBOOK/2013**. Just return the Free Gift Certificate on page 59 to get your copy.

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## How to Instantly Filter 75% of the “Bad” Cholesterol from Your Bloodstream

Works in just minutes, even when diets, exercise and statins have no effect

If you're one of the millions of Americans who worry about high cholesterol, you've probably tried diet and exercise to bring it down. You may have also tried

nutritional supplements, or been prescribed statin drugs by your doctor. But what if your cholesterol still does not improve, even after these therapies?

Well now there's a new breakthrough that works wonders for those with stubbornly high cholesterol. This new procedure filters out the LDL or “bad” cholesterol from your bloodstream.

It works in minutes, it's safe, and the results are stunning. This procedure can decrease your LDL levels by up to 75% in one treatment. It also filters C-reactive protein and fibrinogen from your bloodstream. C-reactive protein and fibrinogen have been linked to an increased risk of blood clots.

You get all the details about this stunning new medical breakthrough in your FREE **Forbidden 50 Library Special Report: *When Cholesterol Won't Go Down***. Including how to find a doctor in your area who offers it. And how to get it covered by Medicare or your health insurance.

# Could This Be the Easiest Weight-Loss Secret Ever?

Only a spoonful of these two magic foods makes you eat 500 fewer calories the next day! Amazing...

**W**hy waste your money on expensive diet plans that don't work?

Especially when professor Seth Roberts, PhD., has come up with the simplest alternative weight-loss plan you've ever seen. It can help you lose up to 2 lbs. a week without counting calories... without counting points... and without giving up the foods you love. Instead, you just eat two special foods each day.

Believe it or not, you just take a spoonful of extra-light olive oil and a small amount of sugar water each day!

## Here's Why It Works

This secret works because of something called your "set point." Just like the thermostat in your home, your body has a thermostat or "set point" for your weight. That's the weight level your body perceives as normal.

This set point controls your hunger, too. So if your set point moves upwards, you eat more food to try to put on weight. If your set point moves downwards, you eat less and lose weight.

Here's the secret to Dr. Roberts' diet. Your body regulates this set point partly in response to the flavors in food. A food that's associated with calories *raises* your set point and triggers your appetite. However, a *flavorless food* lowers your set point and curbs your appetite.

## How to Do It

There are two flavorless foods that work especially well:

**Flavorless oil:** Choose extra-light olive oil or refined walnut oil. One dose equals one tablespoon.

**Sugar water:** Surprisingly, your body doesn't count sweetness as a flavor. So one dose equals two tablespoons of sugar mixed into one cup of water.

**Daily dose:** To lose 20 pounds or less, consume one serving of oil and sugar water daily. To lose more weight, double that dose. You'll notice a difference in your appetite usually within a day or so.

**Typical results:** Just two 100-calorie doses of these flavorless foods reduce your appetite so much, you automatically consume 500 fewer calories than usual the next day! Without feeling hungry.

People typically lose one to two pounds a week on this super simple plan. Once you reach your target weight, reduce your dose of oil and sugar water to a level that lets you maintain your weight loss. Do not stop altogether, or you may regain the weight.

Could this be the easiest weight loss plan ever? You be the judge. For all the details—including the essential time of day when you must take these flavorless foods—see the Special Report: *The Greatest Weight-Loss Secret No One Ever Told You*, on page 125 of your FREE **Forbidden 50 Library**.

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## How to Recover Faster from Any Surgery or Illness

People who did this one simple thing were able to leave the hospital a day earlier

**I**f you are hospitalized for an injury or surgery, you might want to stay in bed and rest as much as you can, right?

Actually, the opposite is true.

A recent study published in the *Archives of Internal Medicine* shows that patients who got up and walked around shortened their hospital stay by an average of a day-and-a-half, compared to those who didn't.

The study looked at 485 patients aged 70 and up who were hospitalized for at least two days. Those who walked around the ward on their first day of hospitalization shortened their stay more than the

others. Regardless of how healthy they were when they arrived.

Researchers think it has to do with your muscles. Being immobile in bed can cause your muscles to lose their “reserve” capacity, leading to other health complications. But getting up and walking on the first day helps keep your muscles in better shape.

**Bottom line:** If you're ever in the hospital, get up and get moving as soon as you can!

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## Why You May Want to Eat *More* Salt, Not Less —to Lower Your Risk of a Heart Attack

Surprising findings  
from latest research study

**F**or years you've been told to cut down on your salt intake to lower your risk of high blood pressure and heart attack. Actually, the opposite is true.

But what if cutting down on salt made you *more likely* to have a heart attack, not less?

In a recent study of 3,600 men and women,

researchers found that the one-third of participants with the *lowest* salt intake were actually *56% more likely* to suffer a heart attack or stroke!

How can this be?

It's true that lower sodium levels can reduce your blood pressure. But lower sodium levels can also increase your resistance to insulin and affect your nervous system, including your heart rate. If sodium levels fall too low, it can damage your cardiovascular system.

Check with your doctor, of course. But if you have normal blood pressure and are not at risk for hypertension, there's no solid evidence to suggest you should cut down on salt. In fact, it could do you more harm than good.

**Bottom line:** It may be perfectly okay to indulge in a salty snack every now and then. So go ahead ... tell the food police to take a hike! And enjoy.

# Get More Insider Secrets in Your Forbidden 50 Library

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Yours FREE with your Free-Preview Copy  
of **BOTTOM LINE YEARBOOK/2013**

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**Lower your risk of death  
from *any cause* by 26%  
with this 7-cent supplement**

It also protects you against heart diseases,  
arthritis and some forms of cancer

TORONTO, CANADA—A 7-cent supplement can improve your bone health dramatically. It can also fight cardiovascular disease, autoimmune conditions, even boost your immunity against colds, flu and certain cancers. It's an all-natural powerhouse. Yet 1 in 3 Americans aren't getting nearly enough, says the U.S. National Center for Health Statistics. Find out what it is and how much to take in your FREE **Forbidden 50 Library** Special Report: *The Little Pill That Will Save Your Life*, on page 18.

## Magic words that get your medicines at half price

Whether you have drug coverage or not

AUSTIN, TX—Whether you pay for drugs out of your own pocket or have drug coverage, you need to get the most medicine for your money. Sure, you've heard of asking for generic drugs. But there are 6 more ways to save lots of money. Like knowing the best place to get your prescriptions filled (not always the big drug chains). And learning magic words that save you up to 50% *instantly*, on every prescription. It's all revealed in your FREE **Forbidden 50 Library** Special Report: *Never Pay Full Price for Medicine Again*, page 16.

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## Say good-bye to hot flashes and night sweats...

...with just 4 tablespoons of this item  
available at your health food store.

Lowers your cholesterol, too.

WINSTON-SALEM, NC—Before you consider hormone replacement therapy, try this instead. It's an all-natural alternative that mimics the effects of estrogen without the risks of drugs. And just 4 tablespoons is all it takes to get fast relief from hot flashes and night sweats, says a leading doctor. It can even help lower your cholesterol. You'll get all the details in your FREE **Forbidden 50 Library** Special Report: *Erase Your Hot Flashes Fast!*

## The European “water cure” that lowers high blood pressure in minutes!

Now available in the U.S.

BOSTON, MA—Doctors in Europe have used this inexpensive water therapy for years. But only recently did they prove it actually lowers high blood pressure in seconds. It works by strengthening your heart, breathing and nervous system. And it's so simple, you can do it in the comfort of your home. Get all the details in your FREE **Forbidden 50 Library** Special Report: *The High Blood Pressure Breakthrough*, page 120.

## The single best way to cancer-proof your body

American Institute for Cancer Research  
reveals how to cut your risk by 70%  
... even if cancer runs in your family.

WASHINGTON, DC—There are surprisingly simple ways to lower your risk of any type of cancer by up to 70%, says the American Institute for Cancer Research. Even if you have a family history of the disease. And

you can reduce your risk without having to take medications, follow crazy diets, or exercise until you're blue in the face. Just 4 simple steps are all it takes and they're all explained in your **FREE Forbidden 50 Library Special Report: *Cancer-Free For Life***, page 123.

## **Why pay for hospital, medical and dental care—when you can get them all FREE**

**Secret government programs that foot the bill for your healthcare**

ROCKVILLE, MD—Even a brief hospital stay or medical procedure can cost you thousands of dollars and put you on the edge of bankruptcy. So it's critical you know about hidden loopholes for getting almost any medical or dental service for pennies on the dollar—or even FREE. Like the secret government hotline that connects you with free or low-cost healthcare at hundreds of hospitals. Or how to get free eye exams, free eyeglasses, even free contact lenses. Plus dental clinics that offer free check-ups, cleaning, e-rays and fillings. All it takes is a glance at your **FREE Forbidden 50 Library Special Report: *Free Health Care Made Easy***, page 19. Get your copy by returning the Free Gift Certificate on page 59.

## **The #1 herbal treatment for thinning hair...**

**...it can boost your sex drive, too!**

SCOTTSDALE, AZ—Men have tried just about everything to slow down, stop and even reverse hair loss. Many have tried expensive prescription medications. But there's an all-natural remedy that actually works. In fact, when researchers tested over 1,000 different herbs and potions, this one came out on top. Two-thirds of men stopped losing their hair or grew new hair. And the men experienced a dandy "side effect," too. A boost to their sex drive! It's just one of the natural breakthroughs for hair growth revealed in your **FREE Forbidden Library Special Report: *Cure Baldness Naturally***, page 128.

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## **Walk away from foot pain**

**With these 5 easy steps**

NEW YORK, NY—You can say good-bye to bunions, calluses, corns, fallen arches and ingrown toenails with these 5 quick fixes. For example, did you know the way most people trim their toenails (on a curve) is completely wrong—*and leads to* ingrown toenails? Find out what to do instead, plus how to heal painful bunions with *frozen peas* and much more, in your **FREE Forbidden 50 Library Special Report: *Quick Fixes For Aching Feet***, page 131.



**To get your FREE *Forbidden 50 Library*, along with your FREE-Preview Copy of **BOTTOM LINE YEARBOOK/2013**, just return the Free Gift Certificate on page 59. You'll also discover...**

- Blood pressure normal in 3 minutes—just by doing this to your ears! Proven in hospital study. Page 138
- Faster emergency treatment for a stroke: Do this *before* you arrive at the hospital. It could mean the difference between recovery and paralysis. Page 10
- The best way to prevent hospital-acquired infections. Most patients never think to ask about this... Page 43
- Heal a hamstring injury with this “vampire” cure. 90% success rate ... works for tendon injuries, too, according to London hospital. Page 57
- Type 2 diabetes CURED in 30 days by UCLA researchers! No pills. No side effects. Safe and *permanent*. Page 91
- Foods to avoid the week before your colonoscopy. Eating them could prevent your doctor from finding cancerous polyps. Page 114
- How to “reframe” life’s setbacks so you enjoy growing older. Plus other tips that help you feel younger at any age. Page 221

- How to uncover hidden mold in your home that isn’t visible in ordinary light. The secret is to turn OFF the lights and do this instead. Page 278
- How to end that “gotta go to the bathroom” feeling. Simple trick relieves pressure and stress for both women and men. Page 108
- You should stop taking aspirin before surgery, right? Here’s why you may want to re-consider that decision... Page 9
- Why you should NEVER use your cell phone in your car (nothing to do with driving safely!) Page 14
- A small daily aspirin is good for you, right? Not if you value your eyesight! Surprising news from an ophthalmologist. Page 22
- Doctors’ mistakes kill 80,000 Americans each year, says *AMA Journal*. Here’s how to avoid becoming the latest statistic. Page 30
- The 12 fruits that are most loaded with pesticides. If you’re going to eat any of these, stick with organic. Page 25
- Simple \$1 at-home test reveals if you have kidney problems. 91% accurate. Where to get one. Page 18
- The best drink to have after a workout. *Hint:*

it's *not* a protein or sports drink, water, juice or tea.  
Helps you build muscle and speeds muscle recovery.  
Page 73

- The fun activity that can lower your cholesterol as well as exercise. (Not sex, sleep, playing games or socializing—but just as easy to do!). Page 76

- The natural sweetener that helps you sleep better. Triggers the release of serotonin, a gentle calming chemical, in your brain. Page 83

- Foods that fight inflammation and boost your immunity at the same time. Try these delicious side dishes. Page 96

- How to prevent falls by wearing the best shoes for balance. *Hint*: it's *not* sneakers, thick walking shoes or flip-flops. Page 97

- FREE PSA tests, FREE mammograms, FREE Pap smears, colonoscopies and other common medical tests. No co-pays whatsoever. Here's how to get them. Page 153

- Progressive lenses for only \$50? Yes, and they're just as good as expensive eyeglasses from the big chains. Where to get them. Page 202

- How to turn your health-care problems into positive experiences. Powerful advice from a cancer survivor. Page 221

- The popular household activity that skyrockets your risk of death by 80%. Nothing to do with junk food, lack of exercise or smoking. What to avoid. Page 4

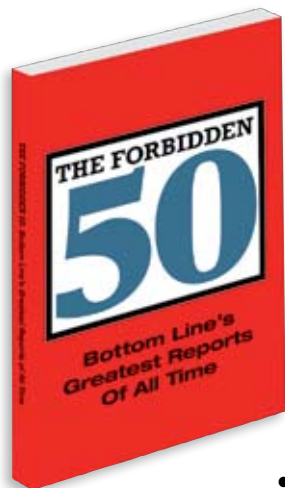
- How to burn off more calories each day by adjusting the thermostat in your home. But do you turn it up or turn it down? Find the answer on page 70...

- The “unhealthy” drink that protects you against the most aggressive cancers. Lowers your risk of breast and prostate cancers by up to 60%. Page 116

- Surprising sources of radiation in your home. And it's *not* your TV, cell phone or microwave oven. How to stay safe... Page 279

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- Financial freedom NOW! 3 couples reveal how they reached financial independence — despite these hard times. And how you can, too. See your **Forbidden 50 Library**, page 49.
- Sell your home for a huge gain and pay NO taxes on the gains—ever! Even if it’s over the \$500,000 limit. IRS has no choice but to agree... See your **Forbidden 50 Library**, page 100.
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- Make up to \$500,000 of your income “invisible” to the IRS. Better get in on this while it’s still legal. See your **Forbidden 50 Library**, page 84.
- 10 big estate planning blunders you can easily avoid. Keep the IRS at bay and your family out of court with these tips. See your **Forbidden 50 Library**, page 66.
- Build a \$1,000,000 nest egg inside your IRA... even if you only set aside \$5,000 a year! See your **Forbidden 50 Library**, page 73.
- 15 ways to legally “hide” income from the IRS. Or wait until later, when the tax rate is much lower. Tell the IRS to take a hike! See your **Forbidden 50 Library**, page 103.
- Demolish belly fat—with peppers? Yes! Plus 5 other ways to get rid of belly fat—fast. See your **Forbidden 50 Library**, page 126.

• **Antiaging secrets of the longest living people on earth.** (*Hint*: one of them is a special kind of tea—not green, white or black.) How to use their secrets to live longer and healthier. See your **Forbidden 50 Library**, page 135.

• **How to crush your opponents at Texas Hold'em.** 11-time World Champion Phil Hellmuth reveals the best starting hands, when to bluff, and how to read your opponents like a book. See your **Forbidden 50 Library**, page 42.

• **Could the IRS be snooping on your credit card spending?** Probably, unless you pull the curtain closed by doing this. See your **Forbidden 50 Library**, page 99.

• **America's 7 most breathtaking natural wonders.** (*Not* the Grand Canyon, Mt. Rushmore or Niagara Falls). How to get the best deals and even free admission. See your **Forbidden 50 Library**, page 31.

• **Where to find the best slot machines that pay off bigger and faster.** Gambling industry insider spills the beans on casino secrets. See your **Forbidden 50 Library**, page 39.

• **A deluxe European villa (including car) is waiting for you.** *Your cost*: NADA! Hundreds of people do this every year with our insider's secret. See your **Forbidden 50 Library**, page 34.

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## SMART HOME & LEISURE SECRETS

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### 10-Minute Clutter-Busters from America's Best-Selling Home Organizer

Easy ways to clear away the biggest messes—and it won't even feel like work!

**S**ometimes it seems like clutter has a life of its own, doesn't it?

Little by little, it creeps into every corner of your home. Until you've got a pile of junk stored in your basement or garage ... a desk full of papers and receipts ... and a mountain of magazines on your nightstand.

It can grow into such a mess, that the very thought of cleaning it up makes you groan.

But the secret to clearing out the clutter is simple says Julie Morgenstern, *New York Times* best-selling author of *Organizing from the Inside Out*.

Break any clutter-busting job into a series of small steps that you can complete in just 10 minutes. No more, no less. That way you experience the

satisfaction that you're actually getting something done—without it ever seeming like “work.” And you get a feeling of control that keeps you motivated for the next project.

Here are examples of 10-minute projects that can help you feel empowered and in charge of clutter. Do a little bit each week, and before you know it, your home will be organized and clean.

**Kitchen:** Organize your storage containers.

**10 minutes:** Cull and sort. Pull everything out of the container cupboard. Sort through what you have. Keep only the containers you use most often and that have lids. Put the rest in giveaway bags. Put the keepers back in the cupboard. To save space, nest containers that are the same shape.

**Bedroom:** Clear off your night table.

**10 minutes:** Choose what will stay. Decide what few objects you really need on your bedside table. Examples: Reading lamp...alarm clock ... mobile phone...book...small basket that holds reading glasses, bookmarks, pen, notepad.

**Bathroom:** Organize the cabinet under the sink.

**5 minutes:** The inside of the typical under-sink cabinet is just a big, inefficient space. Solution: Fit your cabinet with stacking drawers. First, measure the inside of the cabinet. Then order stacking drawers online in plastic or metal mesh.

**10 minutes:** Unpack and assemble the drawers. Decide what type of object will go in each drawer.

**10 minutes:** Toss and install. Pull everything out of the cabinet. Discard any used sponges, old razors and toiletries you no longer use. Place the drawers inside the cabinet, and place all objects in their new locations.

It really can be that simple to clear away the clutter that's been plaguing your home. For more ways to gain control over your life, see page 276 of your FREE-Preview Copy of **BOTTOM LINE YEARBOOK/2013**.

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## How to Get Luxury Hotel Rooms for Hundreds of Dollars Less

Without using online websites.  
Works for weekend bookings, too.

**H**ow would you like to get a luxury hotel room in the big city of your choice—and pay two-thirds what others pay?

Then try this little secret next time you travel. It works in every major city in America.

You see, there are many luxury hotels that cater to business travelers during the week. But when the

weekend arrives, these business hotels often have too many vacant rooms.

So while vacation-oriented hotels raise their rates on weekends... other hotels in the business districts *lower them!* Which means you can often get huge hotel bargains.

**Example:** Recently, in San Francisco, the tourist-oriented Hyatt hotel near Fisherman's Wharf charged a hefty \$359 a night. While the InterContinental in the business district only charged \$235 a night on the weekend.

In New York City, a tourist-oriented hotel near Times Square charged \$309 a night. While the Millennium Hotel near Wall Street area only cost \$219.

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## Is that Online Hotel Review a Fake?

Look for these 3 telltale signs that reveal whether you should trust an online review or not

**D**o you shop online for books, merchandise or to make travel reservations? Do you read the reviews posted by other customers?

Well then, there's a good chance you've been tricked by a fake review! It may have been posted by hotel managers... PR people... or consumers who have been bribed with free merchandise.

A recent MIT study found that up to two-thirds of all online reviews could be fake. That's 2 out of 3 reviews you can't trust!

And even the negative reviews could be fakes. Many of these are posted by competitors... disgruntled former employees...or people with an axe to grind.

But now, Cornell University associate professor Jeffrey Hancock has developed a new software program that can identify fake online reviews with about 90% accuracy.

It turns out that real customer reviews tend to have more references to space, size and distance. *For example:* Real customers might say that a hotel room seemed too small to fit a suitcase. Or that a popular restaurant was just a block away from their hotel. Or that a product was larger than expected. But fake reviews do not mention these details.

There's an even easier way to tell if an online review is fake or not. Professor Hancock and his team have created a free online tool to help you. You get the name and details on page 190 of your FREE-Preview Copy of **BOTTOM LINE YEARBOOK/2013**.

# Why You Should NEVER Upload Photos to Facebook Outside of Your Home

(Nothing to do with losing your photos)

**M**ost of us don't think twice about posting our photos on Facebook, Linked In®, or any other photo-sharing website.

But sometimes it can be a huge mistake...

If you post that photo using a computer at an Internet café, hotel lobby, or even a friend's computer, you've just opened the door to cyber-criminals.

These criminals can plant viruses that can sneak on to your digital camera or video recorder. Then, when you return home and connect the camera to your personal computer, the virus infects it, too.

The virus then gives criminals access to every file stored on your computer. Or a record of everything you type in. This can include account passwords and even bank and credit card numbers.

Hackers have even managed to infect digital picture frames! Samsung® digital picture frames sold on Amazon.com had software that was infected with a virus even before it left the factory.

**Self-Defense:** Never, ever attach your digital camera or video camera to a public computer. Always use your computer's security software to run a virus scan the first time you connect a new digital device to your computer. And run a virus scan if you ever let a friend upload photos on your computer, or vice versa.

## Why You Should Never, Ever Leave Your Luggage on Your Hotel Room Floor

**D**o you ever place your luggage on your hotel bed, carpeted floor or upholstered furniture when you check into a hotel room?

If you do, you could have an unwanted guest on your trip home. Because that's where bedbugs live, and can easily crawl into your luggage.

Instead, always use the folding luggage rack with metal legs. That's because bedbugs cannot climb metal. If there aren't enough folding racks for your luggage, use the tile floor in your bathroom or in the entry way. That's the next best choice.

## How to Avoid Paying Fuel Surcharges on an Airline Ticket

Simple insider's trick removes the charge for you—while others still have to pay!

**D**o you hate paying the hidden fees and fuel surcharges that airlines tack on to your tickets and “free” travel rewards? Then this insider's trick will make your day.

Next time the airline you're using tries to hit you with a fuel surcharge, check out their partner airlines. Chances are, one of their partner airlines may not include the fuel surcharge on the very same flight.

For example, British Airways® now charges extremely steep fuel surcharges. A “free” round-trip ticket between the US and London could cost you an extra \$500—on top of the frequent-flier miles you need.

So to avoid these massive surcharges, redeem your British Airways miles for flights on American Airlines®, a British Airways partner that does not impose fuel surcharges! For more insider tricks that can save you a bundle, see page 231 of your FREE-Preview Copy of **BOTTOM LINE YEARBOOK/2013**.

## Get More Insider Secrets In Your Forbidden 50 Library

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No reservations? No problem...  
**...These 3 magic phrases get you  
a table at “booked” restaurants.**

SHERMAN OAKS, CA—Let others wait in line for hours—not you! Here's how to get a last-minute table at the most popular restaurants in town, even when the receptionist says, “Sorry we're fully booked.” You'll discover who to speak with (not the person who answers the phone). What to say in advance. A simple trick that signals the restaurant staff you're worth taking care of. And other clever tricks that only restaurant insiders know. It's all in your **FREE Forbidden 50 Library Special Report: *How To Get VIP Service All The Time***, page 38.



## Unpublicized travel bargains you'll never find on the big websites

Here's where to look for the  
very best deals on hotels and airfare.

PINEHURST, NC— Think Expedia®, Travelocity® and Priceline® offer the best travel bargains? Think again. You can often beat their best prices simply by checking out these “unpublicized” travel bargains on web sites you may never even think to visit. You'll get all the details in your **FREE Forbidden 50 Library Special Report: *Travel Bargains You Never Knew Existed***, page 25.

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## Turn your old junk into piles of cash without wasting time with garage sales

This trick doubles or triples the money  
you get on the very same items!

LEBANON, NJ— Chances are you've got hundreds of dollars worth of items stashed away in your attic, basement or garage. Why not turn that stuff into quick CASH you can use? And get top dollar for it, too? Just see in your **FREE Forbidden 50 Library Special Report: *Turn Your Junk Into Cash***, page 11. You'll discover what NEVER to offer in a garage sale. How to find the best consignment shops. And the smartest way to sell appliances, sporting goods and computer items.

## Scare off garden pests with peanut butter!

Plus other surprisingly effective home  
remedies for keeping your garden pest-free

EMMAUS, PA— Beetles feasting on your flowers? Deer devouring your tomato plants? You can banish these pesky critters quickly, without resorting to dangerous chemicals, pesticides, or poisons. For instance, did you know rabbits can be scared off with a “snake” made from a garden hose? Or that deer can be chased away by peanut butter? Just follow the directions mentioned in your **FREE Forbidden 50 Library Special Report: *The Garden-Pest Problem-Solver***, page 44

## Surprising and fun ways to make extra money when you're retired

Just a few hours can make you  
an extra \$20,000 a year

ORO VALLEY, AZ— Want more cash for retirement, travel, dining out and living well? Then discover how to transform your hobbies and passions into a fun and profitable source of extra income. Like how to start your own “micro business” on a shoestring. For example, you can set yourself up as a part-time, home-based travel agent, and get access to all sorts of travel deals while earning extra money on the side. For more money-making ideas you've probably never considered, just see your **FREE Forbidden 50 Library Special Report: *Fun Retirement Jobs That Pay A Lot of Money***, page 53.

## How to get luxury cruises for less than everyone around you

(Lots of people you meet on board are doing it and not telling you!)

NEW YORK, NY— These are the best-kept secrets in the cruise industry. Like the special time of year when cruise lines offer “repositioning” cruises at big discounts. Plus other tricks that let you bring guests for free...get free shore excursions... free bottles of wine... even free cabins! If you love traveling and want to save a “boatload” of money, turn to your **FREE Forbidden 50 Library Special Report: *Luxury Cruises for Much Less***, page 28.

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Your own autobiography published as a book!  
No publishing company required.

ALPINE, TX— Imagine ... your life story ... published as a book! It’s easier than you think when you follow the steps outlined in your **FREE Forbidden 50 Library Special Report: *How to Write Your Life Story***, page 56 You’ll discover the easiest way to organize your research. A simple trick for including the right details. Little-known sources to help with your family’s history. Even how to get your book published—without a publishing company.

## The “lunchtime facelift” that erases wrinkles, age spots and blemishes without surgery

Even a top plastic surgeon recommends it

MONTCLAIR, NJ—The science of beautiful skin is changing every minute. There are new breakthroughs that reverse the effects of aging on your skin. Even well-known plastic surgeons are raving about them. Like the new enhanced light treatment that erases wrinkles, brown spots, broken blood vessels and birthmarks in just 20 minutes. Or a new radio wave therapy that magically tightens loose skin around your eyes and forehead—with ZERO recovery time. For beautiful skin at any age, check out the breakthroughs in your **FREE Forbidden 50 Library Special Report: *Erase Wrinkles Instantly***, page 59.

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- **The filthiest germ-infested items in your hotel room.** What’s worse ... housekeepers never clean them! How to protect yourself. Page 236

- **What never to drink on an airplane.** Nothing to

do with alcohol. Hidden danger every traveler should know. Page 234

- **The 3 best times to book frequent-flyer rewards on the airline of your choice.** It's when new seats open up in their reservation system. Page 231

- **The 10 best houseplants for cleaning the air in your home naturally.** Inexpensive and easy to take care of. Page 285

- **How to make hotel expenses and car rental fees disappear on your next vacation.** Only 1 in 100 travelers know this secret. Page 34

- **Hidden that hotels try to sneak on your bill.** Plus a clever way to get them to drop the fees—even when they refuse to do so at first. Page 226

- **Melt away age lines and wrinkles using nothing more than your fingertips!** Esthetician swears by this strange technique. Way cheaper than Botox®. Page 54

- **Look and feel younger after age 60 with these simple tips.** They cost nothing and make your life much more fun! Page 220

- **Best day of the week to buy airline tickets.** Discounts start on this day and at this time. Page 232

- **Get rid of the white film left on your dishes by most dishwasher detergents.** Forget pricey products—just use this item from your kitchen cupboard. Page 282

- **The number one mistake people make when mowing their lawns.** Sends your grass into “shock” and triggers weeds. What to do instead. Page 282

- **How to get someone to like you in 2 minutes flat.** Just use these subconscious cues that make people feel more comfortable. Page 288

- **Awkward phone call to make?** Then leave a voice message on someone's cell phone—even when they answer it all the time! Here's how... Page 302

- **Best and worst seats on any airplane.** How to find which ones to choose and which ones to avoid on your next flight. Page 232

- **5 things you should NEVER say at your workplace.** Automatically paints you as a “slacker” — or worse. Page 321

- **Ordinary people who foiled terrorist attacks by spotting these telltale signs.** (*Hint:* one of them has to do with the tires on a car.) Page 329

- **Safer than locking your luggage.** This trick secures your belongings and automatically alerts you if someone tampers with your luggage. Page 233

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**Dale S., Mesa, AZ**



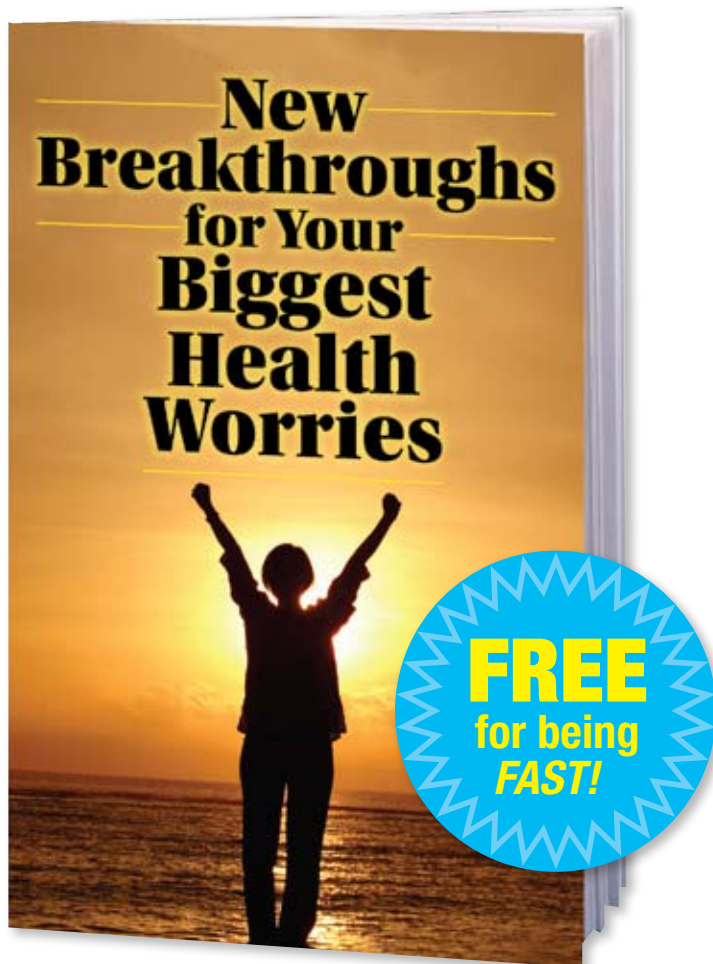
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- **A Small Daily Aspirin is Good for You, Right? Not If You Value Your Eyesight!** Surprising news from an ophthalmologist.

- **The Extreme Dangers of Sitting.** And what to do to avoid the danger without exercising more.
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- **Surprising Sources of Radiation in Your Home.** And it’s not your TV, cell phone or microwave oven. How to stay safe.
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- **Why You May Want to Eat *More* Salt, Not *Less* to Lower Your Risk of a Heart Attack.** Page 25
- **How to Get Luxury Hotel Rooms for Hundreds of Dollars Less.** Without using online websites. Page 41
- **10-Minute Clutter-Busters from America's Best-Selling Home Organizer.** Easy ways to clear away the biggest messes. Page 39
- **How to Avoid Paying Fuel Surcharges on an Airline Ticket.** Page 46
- **And much, much more...**