Secrets to living safer in a dangerous world—from THE BIG BLACK BOOK

Biggest Lie Bankers Tell You...

"We never negotiate our loan rates..." People hear this a million times a day. And *every* time they hear it—it's a brazen lie.

Interest rates (and "points") are always negotiable. Banks want your business. And let's face facts, they're going to clean up—even if they cut their rate for you.

On page 311, you'll discover the truth about your "friendly" banker PLUS how to get him to lower those "non-negotiable" interest rates. If you don't see this section, it's *worse* than throwing money away.

Legally Roll Back Your Own Real Estate Taxes...

These secrets work for at least 7 out of 10 homeowners. For example:

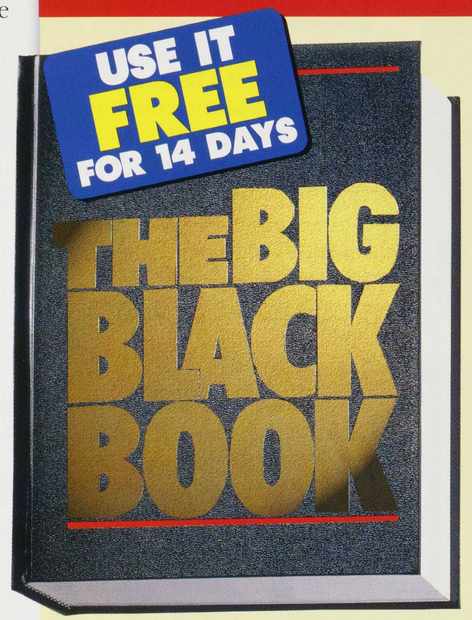
Your tax bill shows an assessment of $150,000 for your $250,000 home. So you keep quiet—figuring you're getting a lucky break. BIG MISTAKE.

Most people don't know that your "assessment" is based on what's known as an "equalization ratio" which varies by region. So if your area's ratio is 2, you're paying taxes on a *$300,000* home—and they owe you an adjustment in your tax bill!

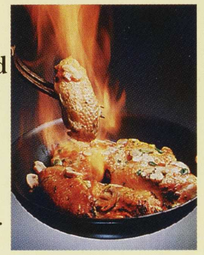
What's more, if you feel you're being overcharged, you don't need a lawyer to fight the assessment. You can do it yourself—with the simple instructions on page 350.

Get High-Quality Life Insurance—Even If You Can't Pass The Physical...

It's a little-known fact, but the insurance industry is quietly abandoning medical exams for term policies. Today, you can get as much as $200,000 in coverage—simply by filling out the application! (More on page 364 in THE BIG BLACK BOOK.)



- **The Toxic Gas Released By Nonstick Cookware *That Can Make You Sick.*** And *kill* your pets. What manufacturers don't tell you. See page 73.



- **How To Remove Deadly Pesticides From Your Family's Fruit And Vegetables.** (A water wash is NOT enough.) Page 72
- **Best Room To Hide Valuables In Your Home.** 9 out of 10 thieves NEVER look here. Page 139
- **Popular Houseplants You Never Suspected Were Poisonous To Your Family And Pets.** Page 143

- **$2 Window Sign That Deters 8 Out Of 10 Burglars.** Exact words, page 136.
- **Deadly Barbecue Hazard The Manufacturers Never Warn You About.** Don't light up—until you learn what's on page 128.

- **Hidden Health Risk Of Teddy Bears.** What manufacturers never tell you. Page 11

HOMEOWNER'S ALERT:

Is Your House An Electrical Fire Waiting To Happen?

Your family is at risk IF you see the letters "AL" stamped on your wiring. These two letters indicate you've got *aluminum* wiring which was used in *millions* of homes between 1965 and 1973.

This wiring has already caused *over 500* house fires. You'll find full details—and MORE hidden safety hazards—on page 129.

HOW NOT TO HAVE YOUR CAR STOLEN

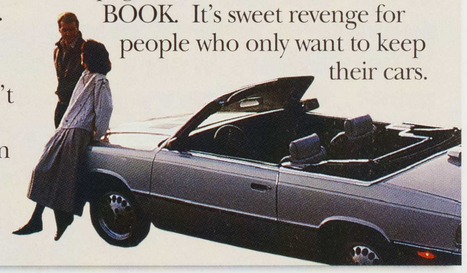
$10 trick frustrates even the most professional burglars. Works better than $700 alarm systems.

The police don't care if your car disappears. They've got more important things to do. Insurance companies don't care either. They look for ways to pay you pennies on the dollar.

And most experienced thieves can disarm even the most expensive alarms in a matter of seconds.

There's really only *one* smart way to guarantee your car stays put. It can cost as little as $10 (vs. $700 for a high-tech alarm) and needs *no* installation. It's *not* one of those "Club" devices for your steering wheel. And it drives professional burglars *batty.*

You'll find complete details on page 160 in THE BIG BLACK BOOK. It's sweet revenge for people who only want to keep their cars.



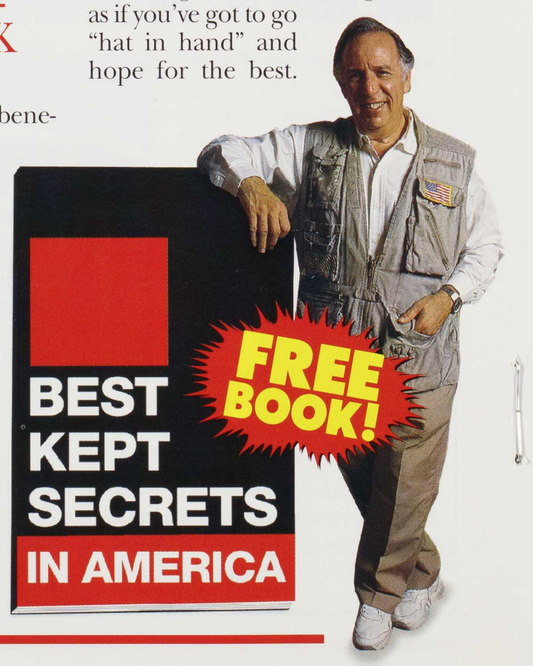
Take Control Of Your Life—THE BIG BLACK BOOK Way...

There's a profound, extra benefit to using the secrets found in THE BIG BLACK BOOK.

You can't measure it in dollars. It's not sitting in your garage. Or waiting for you at the marina.

It's *inside* you. You see, like no book that ever was, THE BIG BLACK BOOK puts you in *positive* control of your life. As you open the book and read a few pages, you will begin to feel a subtle (but profound) change.

You'll become more confident, more secure in your own knowledge. You'll never again feel as if you've got to go "hat in hand" and hope for the best.



You'll *demand—and get—first-class treatment* from virtually everyone you encounter.

Information That's Easy To Act Upon—*Instantly*

All of the advice in THE BIG BLACK BOOK wouldn't be worth a penny—if you didn't understand how to *put it into action.* That's why THE BIG BLACK BOOK has reinvented the way information is presented in a book.

If you need to take a precise action, we'll tell you how to do it... 1-2-3. If there are some essential names or addresses you'll need, we provide them. And if you want to follow up on a feature and get more information, we tell you where to find it. *Nothing is left out.* Every last idea is wrapped up neat as you please.

The 496-Page "Everything Book" That Covers It All...

Healthcare. Money. Parenting. Sex. Your home. Natural remedies. Investing. Collecting. Travel. Sports. Insurance. Taxes. Legal advice. Retirement.

This is just a tiny sample of the vast information covered—in detail—in THE BIG BLACK BOOK. That's why this GIANT, magnificently hardbound book is 496 pages long.

And let me say this: THE BIG BLACK BOOK is an elegant, attractive volume. You'll *want* to hold it in your hands...flip through the pages ...and show it to your friends.