

## NEED MORE MONEY? You have it, right in your pocket,

# if you only know 77 ingenious ways how to use it! to MAKE MONEY from your Credit Cards!

Unknown to 99% of all credit-card holders! All perfectly legitimate (although the credit-card companies will go out of their minds with rage because we've told them to you)! Including -

How to use your credit card, plus your bank account, to earn interest at the rate of 7% — on money you've already spent!

How to use your credit card, and one simple sentence, to get a discount of 7% on your daily purchase — save 7c out of those precious dollars you spend, every day — even if the store you trade at is having a close-out sale!

How to use your credit cards to legally — yes, legally — raise \$5,000 . . . \$10,000 . . . or more! All on a credit ceiling of \$500 — even if every bank in town refused you a loan just the day before!

# And This Is Just The Beginning! There Are Dozens More! All Yours If You Take A Few MINUTES OFF TO LEARN MORE ABOUT YOUR CREDIT CARDS THAN THE BIG COMPANIES EVER DREAMED YOU'D KNOW!

EVER DREAMED YOU'D KNOW!

Just think about the beauty of this idea! Right now, your credit cards do nothing but cost you money. In interest. In carrying charges. Right now, therefore, you PAY to use them — and you could pay up to \$50 to \$100 extra every year!

But you only pay this money because you don't know the right way to use these cards — and because the big companies haven't told it to you. (It's exactly the same set-up as the stock market — the pros make the big money, and they make it from the little man, who doesn't know what's really going on.)

But just think what would happen if you suddenly learned a few hidden facts about the way credit-card companies must work — that, overnight, turn the advantage right back to you!

Like this —

## Why Pay Interest On Your Credit-Card Charges At All? Why This One Simple Trick Will Give You The Credit-Card Company's Money For 65 Days ABSOLUTELY FREE!

ABSOLUTELY FREE!

There are only three simple facts you have to learn — to stop paying a penny for the money the credit-card companies loan you, and start "collecting" money from them instead!

The first concerns the way the credit-card companies must bill you for your purchases — and the time it must take them to bill you before they can start charging you interest for those charges (Learn this simple set of facts, and you have hundreds, or even thousands, of extra dollars every month at your disposal — just as though you were borrowing cash from a bank, and they were forced to forget completely about the interest!

The second hidden fact is even more lucrative. It concerns an almost unknown relationship between your credit cards and your weekly pay check . . . and how you can use credit cards to collect heavy interest for yourself on those wages — even though you go right out and spend every penny of them just the same!

It's as simple as A-B-C to do, once you read page 123 of this book. Then, for less than fifteen delighted minutes work every month, you've automatically got so much more money in your bank account, it's like your boss put up to \$1,000 into the bank for you!)

### But The Third Hidden Fact Is The Real Pay-Off (No Wonder No One Ever Talked About It Until Today)!

Now comes the most beautiful maneuver of all! A perfectly legitimate and safe way to use combinations of credit cards as your personal bank! It means — if it's done exactly as shown in Chapter IV — that you now have virtually unlimited credit on your present income — that you can raise thousands of dollars in cash whenever you need it — overnight — with no investigations and no approval necessary!

You have plenty of time to pay the money back . . . you're completely within your right . . . and

you'll never have your life crippled again because you couldn't raise a few thousand dollars cash the very instant you needed it!

## SPECIAL BONUS SECTION! How Sharpies Take The Credit-Card Companies For Tens of Thousands of

Companies For Tens of Thousands of Dollars Every Year!

In order to protect yourself, you should know as much as possible about the new "Credit-Card Con Games" that are now going on all over the country! They cost the big companies so much money every year that they could mean higher rates for you!

For example:

How one "smart operator" raised \$30,000 in cash from his credit cards ... and didn't have to pay a single cent of it back!

and didn't have to pay a single cent of it back!

How another operator got rid of huge personal debts at a discount . . . side-stepped impending salary garnishment completely . . . and emerged free and clear.

How hundreds of others all over

America — are using their cards to obtain merchandise they can never otherwise afford . . . and which never can be taken away from them, even if they don't pay for it! How hundreds of others all over

#### But You Must Read It Yourself To Believe It! Because There's A Hundred Times More Money-Saving Information In This Book Than We Could Even Hint At Here!

So now the next move is up to you. You can go on paying for your credit cards, or you can turn them into money-making plastic gold-mines for yourself – tomorrow!

## AND ANOTHER SPECIAL BONUS SECTION! 55 Murderous Ways Crooks Can Use Your Credit Card To Steal Money From You — EVEN IF IT NEVER LEAVES YOUR POSSESSION!

EVEN IF IT NEVER LEAVES YOUR POSSESSION!

CREDIT-CARDSMANSHIP not only shows you how to make money with your credit cards... it shows how to keep them from back-firing on you.

Because of your credit card, you can be robbed and not even know it ... seduced onto a treadmill of unmanageable debt ... victimized by computer errors which can cost you a fortune and ruin your reputation ... stripped of your privacy by credit investigators who store data, some inaccurate, in computers which make it available to everyone.

CREDIT-CARDSMANSHIP will help you keep your cards safe. It may save you money and heartache by showing how loopholes in the new Federal credit card law can still leave you liable for unauthorized use of your cards how to outsmart the computer how to get ready for the day you lose your cards

your cards
how to cut losses due to theft and fraud
how to sidester retailing credit card
swindles and avoid being victim of the
service station gyp or the waiters' caper
where they can charge you three and four
times as much as you actually bought,
and you'll never even know it unless you
make one simple protective move!

a simple formula to calculate how
much you can charge each month without
getting into trouble . . . and an infallible
method for beating unmanageable debt
forever.



The stakes are big! Hidden credit charges—plus the interest you know you're paying on the cards can run into \$100 to \$200 a year. Almost all of this can be wiped out with techniques shown to you in this book... and an extra \$100...\$200... even \$500 a year profit put into your pocket to boot!

All it takes is a single weekend—a few hours—of fascinating reading. The money-saving, money-making information is waiting for you, entirely at our risk, in this book! Why not rush the enclosed No-Risk Coupon for it... TODAY!

#### **ABOUT THE AUTHOR**

Martin J. Meyer is co-author of DON'T BANK ON IT! How to Make Up to 13½% or More on Your Savings — All Fully Insured.

President of National Depositors Co-operative Association, he is one of the nation's foremost experts on recent ad-

nation's foremost experts on recent advances in consumer money management. His special expertise lies in the areas of making and saving money for consumers when they bank, when they buy—and now, when they use their credit cards. In addition to writing books, Mr. Meyer is engaged as a financial consultant.

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25 W. Merrick Hd., Freeport, N.T. 1152u Gentlemen: Please rush me a copy(ies) of CREDIT-CARDSMANSHIP by Martin J. Meyer. I understand the book is mine for only \$8.98 complete. In addition, I understand that I may examine this book for a full 30 days entirely at your risk. If at the end of that time, I am not satisfied, I will simply return the book to you for every cent of my money order for Enclosed is  $\square$  check or  $\square$  money order for  $\square$  (N.Y. residents add sales tax.)

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encourage your students to enter the



## **WESTINGHOUSE SCIENCE TALENT SEARCH**

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THERMODYNAMICS

AERONAUTICAL ENGINEERING

BACTERIOLOGY

PHYSICAL ANTHROPOLOGY

OCEANOGRAPHY

ENVIRONMENTAL SCIENCE

PLANT PHYSIOLOGY

 40 Winners will share \$67,500 in Westinghouse Science Scholarships and Awards.

- 300 Honorable Mentions will be brought to the attention of all colleges, universities and technical schools in the U.S.A.
- Hundreds of students automatically will receive recommendations and other assistance toward a college education in schools within states holding State Science Talent Searches.
- For all students, a sense of accomplishment and a measure of self-evaluation that comes from finishing a hard assignment.

### ABOUT THE SCIENCE TALENT SEARCH

More than 9,300 students have been members of the Winners and Honors Groups in the past 31 years. Because of their standing in this oldest and most prestigious competition of its kind, they have been offered scholarships from institutions seeking quality students with proven ability in science. Many winners in the Science Talent Search are offered summer employment in scientific laboratories and other tokens of early acceptance into the world of science. Such benefits also come frequently to members of the Honors Group and to those who place in State Science Talent Searches.

### **ANSWERING YOUR QUESTIONS**

Who May Compete? Any boy or girl who is in his last year of secondary school (public, private, parochial) in the United States but excluding U.S. possessions, who is expected by the certifying school official to complete college entrance qualifications before October 1, 1973, and who has not competed in any previous Science Talent Search is eligible to enter this competition.

How Can Students Compete? Teachers or other school officials should request entry materials for the outstanding science and mathematics students of the school.

What Is A Completed Entry? A project report of about 1,000 words which presents evidence of research ability in science; a Personal Data Blank filled in by student, teachers and principal; national test scores and high school transcript.

How Are Entries Judged? Judging is based primarily on the student's report on an independent research project in the physical sciences, engineering, mathematics, biological sciences (excluding live vertebrate experimentation), or behavioral sciences.

What Is The Deadline? Midnight, December 15, 1972.

Get your students to start working on projects NOW

RURAL SOCIOLOGY
PARISITOLOGY

PALEONTOLOGY

MINERALOGY

COMPUTERS

SOIL MECHANICS

BIOCHEMICAL ENGINEERING
CULTURAL ANTHROPOLOGY

MATHEMATICAL BIOLOGY

ASTROPHYSICS

GENETICS

GEOPHYSICS

NUMBER THEORY

MECHANICAL ENGINEERING

BIOMEDICAL ELECTRONICS

AERODYNAMICS

URBAN SOCIOLOGY

PROTOZOOLOGY

ETHOLOGY

TOPOLOGY

QUANTUM MECHANICS

METALLURGY

INDUSTRIAL PSYCHOLOGY

STATISTICS

MICROBIOLOGY

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CELLULAR CHEMISTRY

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