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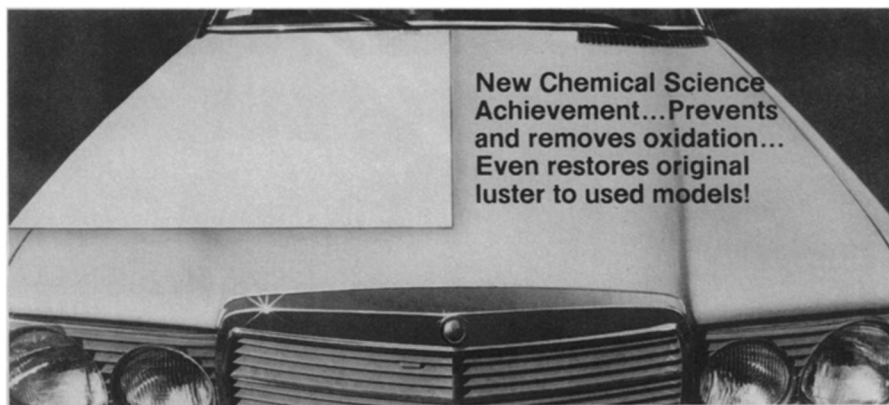
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Polymer glass your car!

Revolutionizes car-finish protection and keeps your car showroom bright for years—You'll never have to put wax on it again!

Available only as a service by new car dealers for \$100 to \$200. Now do it yourself in less than an hour for only \$29.95! The original Polymer Glass Sealant*! (Offered by direct order only, 16 oz. bottle, enough for 2-3 average-sized cars.)

The elements vs. your once beautiful car... You've probably experienced it. Your treasured, shiny new automobile gradually fades and dulls. Oxidation sets in and the once brilliant, glossy finish turns chalky and washed out. Even hours of waxing and buffing can't recapture that new car look... Until this new chemical science discovery...

Never put wax on your car again... Polymer Glass Sealant* is not anything like a simple wax or polish. It is actually a miracle polymer glass formulation (an exclusive blend of synthetic glass elements) serving as a powerful sealant and a beautiful exterior finish. When applied to your car's finish and chrome its **Electromolecular Action literally fuses it to the surface**, locking in a brilliant shine for years. Polymer Glass Sealant* with Polyglass actually changes the molecular structure of your car's finish. It penetrates through the old wax and binds itself with the surface.

Polymer Glass Sealant* is impenetrable, non-porous and virtually impervious to damaging air pollutants, car-wash detergents, salt air and water, hot burning sun, cold winter winds, grease, wax, acids contained in eggs and shaving cream, ultraviolet rays and even fire damage. It also provides a brilliant, rich shine to your car's finish, keeping up the appearance and the value of your expensive investment.

Prevents oxidation from starting on new cars... and actually removes it from used models! Polymer Glass Sealant* is literally a **Glass Shield** that becomes part of your car's finish. Your new car's paint is guaranteed not to oxidize... for up to 3 Years! Then "P.G.S." it again for years more of protection. On used cars, Polymer Glass Sealant* will actually remove the surface oxidation, add gloss, and stop normal oxidation for 1 year before you need to reapply. *It is similar to covering your car with an impenetrable coat of polyurethane.*

Enamel spray paint can't even get through the clear glass shield... When this new professional automotive product is demonstrated to car dealers, the "spray paint

test" is used. Polymer Glass Sealant* is applied to a car's hood following the instructions. Then enamel paint is sprayed directly on it, along with Magic Marker and other solvents. Then, to the observers' astonishment, all of these are wiped off the hood with a mere cloth. Nothing, not even dirt and dust can adhere to the surface! **No rubbing, labor, or buffing equipment needed...** Polymer Glass Sealant* goes on easily and quickly. You wipe it on, let dry, and then wipe it off. It takes only a few minutes — less than an hour. Between washes just wipe your car with a damp cloth to reactivate its brilliant dirt and dust-repelling shine.

The incredible Polymer Glass Sealant* "Brilliance and Protection Guarantee"... If after using it, you are not pleased for any reason, return the unused portion within 2 weeks of receipt for a prompt refund of the entire purchase price. Further, if you apply and maintain according to the instructions and "P.G.S." does not protect your new car for 3 years or your used car (90 days old or more) for 1 year, we'll return your small investment on a prorated basis.

Important:

Be careful not to confuse our product with watered-down, less effective, blatant imitations recently appearing on the market. Some contain harmful abrasives, and use a smaller percentage of the active ingredients, that are not as highly refined, as evidenced by oily separation of these ingredients in the container. **Starshine Group is the world's largest distributor of Polymer Sealants to the consumer.** Our toll-free lines are direct to our offices in Santa Barbara, not to an outside answering service. (A very important point if you want to know and/or contact the company you are doing business with.) Our product is simply the best car-care product available. We fully guarantee it for up to 3 years and we have serviced over 100,000 satisfied customers.

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Announcing a Surprising New Source of Business Capital. Your Personal Credit!

Amazing as it may seem, you probably have more borrowing power as an individual than your business does.

How would you like to solve all your financing problems—and *never again* have to deal with inquisitive bankers, *never again* have to submit complex forms and paperwork, *never again* have to put up collateral or guarantees?

It's all possible—thanks to the revolution that's sweeping the banking and credit industry.

We both know how difficult it can be to borrow money to expand your business or begin a new one. The lender insists that the loan be for what he calls "a sound business purpose." You're required to provide lengthy financial statements and business plans. The interest you're expected to pay is out of this world. And even then, bankers turn down over half of all loan requests!

As owner of a small publishing firm, I experienced these frustrations first-hand. When I began, my business was undercapitalized and had no assets. To obtain operating capital, we applied to five banks—and were turned down by all of them.

But then I made an amazing discovery: *As far as lenders were concerned, I was worth more than my company!* Within a matter of several weeks, I was able to secure \$40,000 worth of *personal credit*—at consumer rates. Suddenly, we had the capital we needed to seize new opportunities, expand and grow. Today, we're a successful, prospering firm.

Like me—and whether you know it or not—you undoubtedly command far more borrowing power *personally* than your business does. Now you can tap this overlooked source for your business capital needs.

ADVANTAGES OF THESE NEW LOAN SOURCES FOR YOUR BUSINESS.

You see, there's been a quiet revolution in the banking and credit world. Increased competition among lending institutions has opened up hundreds of personal credit opportunities—on amazingly favorable terms for the borrower. The result of this new era of "easy credit" is that it's possible to borrow hundreds of thousands of dollars—literally overnight and for any purpose whatever!

Let me list for you some of the tremendous benefits of these new sources of capital:

- Funds are practically unlimited. Raise \$25,000, \$100,000. Even more, depending on your income.
- These loans are totally *unsecured*, and no co-signers are required in most cases.
- You can qualify for these instant loans without ever sitting down with a loan officer. Everything is done by mail! No demands for balance sheets, business plans, P&Ls, tax returns or other confidential documents.
- The funds are available at any time—even during periods of "tight money."
- It doesn't matter where you live—these loans are now available *nationwide*.
- These loans may be used for *any* purpose. The lender is completely unaware of their purpose. Use the money for capital outlays, paying outstanding bills, a business car, new office or plant space, a brand-new venture—you name it!
- Interest rates are extremely favorable—*consumer* rates for *business* loans! Nationwide, the rates average about 12%—and stay surprisingly constant. So even when the prime rate goes over 12%, these loans will still be available at lower rates. No points to pay either!
- You don't pay a penny in interest until you actually borrow funds. And even then, interest charges begin several days later. There's never a penalty for prepayment.
- The repayment schedule is extremely flexible. It's even possible to borrow the principle and the interest indefinitely if you're in a pinch—while *improving* your credit rating! And there are no penalties if you pay off the loan early.

• Last but not least, these amazing loans have tremendous tax advantages. The interest, of course, is tax-deductible. And by borrowing to pay business expenses early, you can simultaneously speed up deductions and defer tax liabilities into the next tax year!

THE SOURCEBOOK YOU NEED TO CAPITALIZE ON THE BANKING AND CREDIT REVOLUTION.

But how do you track down these amazing new sources of capital? How do you discover the best opportunities—and avoid the expensive mistakes?

The answers are now available—for the first time—in one information-packed book: **THE INSIDER'S BANKING & CREDIT ALMANAC**, by Mark Skousen.

This newly revised manual tells you everything you need to know. Facts. Figures. Names of lenders. Addresses. The best opportunities. Pitfalls to avoid.

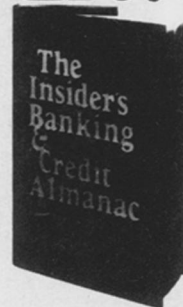
But that's not all there is to **THE INSIDER'S BANKING & CREDIT ALMANAC**. There's much more in this remarkable volume. Here's a brief sampling of the rest of the contents:

Interest-paying checking accounts. You probably keep your liquid business funds in a checking account that pays no interest. Well, here are complete details about eight different types of checking accounts that *do* pay interest—from 5% to 12% annually! (The interest on one kind of account is *tax-free*!)

Money market funds. These new mutual funds function like interest-paying checking accounts—and interest is usually 10% or more! (The one hitch: the checks you write must be for \$250 or more.)

Merrill Lynch's Cash Management Program. If you have \$100,000 invested in stocks and bonds through Merrill Lynch, you can borrow up to \$50,000 from them for any purpose! Very low interest rates, too. You always have an automatic credit line for half the cash value of your portfolio—and there's no upward limit!

Credit cards. Which credit card is best for you and your business? Are you aware of all the new features and benefits offered by the highly competitive credit card outfits? Check guarantees, free cash advance checks, free flight insurance and many more!



Financial privacy. How the privacy of your financial affairs is being threatened—and what you can do to protect it.

Foreign banks. U.S. dollar accounts in Canada, 16% interest in Mexico, 20% in Switzerland. And many other terrific opportunities abroad.

U.S. banking survey. A comprehensive guide to banking services and opportunities in all 50 states. Find out who offers the best deals—and why it may pay to shop around *out-of-state*.

YOUR MONEY-BACK GUARANTEE.

THE INSIDER'S BANKING & CREDIT ALMANAC has just been completely revised and updated. The price is \$14.95 postpaid. (The cost is fully tax-deductible if used for your business capital needs.)

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