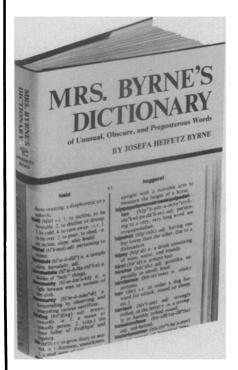


For years I suffered terribly from

LETHOLOGICA

until a nice doctor friend prescribed

Mrs. Byrne's Dictionary of Unusual, Obscure, and Preposterous Words



Yes, for years I couldn't remember the right words. People I considered complete idiots were finishing my sentences for me. I was leaving blanks in my love letters and suicide notes. I found how bleak the future was when I tried a little cephalonamancy (fortunetelling by boiling an ass head), and tyromancy (fortunetelling by watching cheese coagulate).

I went from doctor to doctor looking for help, finally becoming a confirmed iatrapistiac (one having little faith in doctors), especially when one suggested I needed a hepaticocholangiocholecystenterostomy (look it up).

Then I found Mrs. Byrne's Dictionary. Now I can be unusual, obscure and preposterous by turns. Now I don't need an unabridged to go along with my collegiate. For entertainment now, I browse instead of groak (watching people silently while they eat, hoping they'll ask you to join them). I don't care anymore that we have a kakistocracy (government or rule by the worst).

Mrs. Byrne's Dictionary by Josefa Heifetz is better than omphalos-kepsis!

GARDYLOO!

Herb Caen in the San Francisco Chronicle: "Wildly funny!"

Leslie Hanscom in Newsday: "You can dip in anywhere and come up with pay dirt... hundreds of words to stand your hair on end. Only a clinchpoop could scan these pages without a feeling of awe at the undiscovered boundaries of the English tongue!"

Nels Nelson in the Philadelphia Daily News: "A treasure! We should all kiss the publisher's feet!"

Camilla Snyder in the Los Angeles Herald-Examiner: "Hilariously useful . . . delicious!"

Donald B. Thackrey of *United Press International:* "A dictionary you can browse through and read like a book . . . a dictionary that will give great pleasure to many. Every page contains at least one nugget."

Sydney J. Harris in the Chicago Daily News: "There is no comparable work; I unreservedly recommend it."

At your favorite bookshop or order directly from the publisher, using the handy coupon below.

University Books, Inc., 120 Enterprise Ave., Secaucus, N.J. 07094

Please send me by return mail a copy of MRS. BYRNES DICTIONARY for which I enclose \$12.50 plus \$1 for postage and shipping.

My name:		
Address:		
City:	State:	Zip:

(University Books is a Lyle Stuart company)

12/22-29/79

Solar is Coming

NLY solar energy can actually reduce rising fuel and electric bills. Many solar units are paying for themselves and saving up to 90% of heating and cooling costs. Solar homes already enjoy higher resale values. Legislation will shortly make solar energy practical for most homeowners.

If you want to save money with solar energy,

These books will show vou how!

New Inventions in Low-Cost Solar Heating

100 Daring Schemes Tried and Untried

Inventor and Harvard professor, Dr. Shurcliff examines new inventions in solar heating as well as variations and inventions of his own. Emphasis is on simple, low-cost systems. Particularly useful for do-it-yourselfers, designers and inventors. Contains

new ideas on storage systems, hot water systems and greenhouses. Just \$12.00

"Of all the solar books I've seen in the past years, this is the most exciting by far."

—J. Baldwin Co-Evolution Ouarterly



John Barling's Solar Fun Book

18 Projects for the Weekend Builder

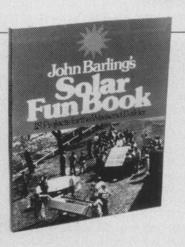
Full of photos, diagrams and easy to understand explanations showing you how to make 18 different solar appliances. All require a minimum investment in materials, time and skill. All actually work! Just \$7.95 ea.

With this book you can make-

- · solar ovens · hot water heaters
- · chicken cookers
- swimming pool heaters

solar-powered hot-dog cooker

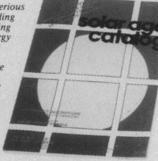




The Solar Age Catalog

When you are ready to make purchasing decisions in solar energy, The Solar Age Catalog provides in one volume the information and figures you will need to know. The lastest product-performance charts, comparative data tables, articles by the acknowledged experts, a directory of manufacturers and so much more. An indispensable tool for anyone who plans to work with solar products. Just \$8.50.

"If you are serious about building or purchasing a solar energy installation and don't to start, vou'll want this book! -The New York



Free!

With Any Three Books

The Fuel Savers A \$2.95 Value

A real money saver in itself. "The Fuel Savers" comes free

with the purchase of any three books. This practical little book is full of simple solar ideas that will save you money.



"An excellent, easy to understand booklet on energy conservation and solar energy projects for the -J. Cook homeowner. New England Energy News

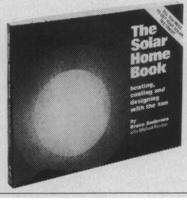
Our Guarantee: If these books do not save you money, return any for full refund.

The Solar Home Book

"Must reading for anyone who is thinking of building a house today -solar heated or otherwise -The New York Times

Homeowners, builders, designers, architects, tradespeople and anyone else can learn the uses of solar energy in the home. Written in straight-forward, easy-to-understand language with plenty of diagrams and photos. Just \$9.50

- solar greenhouse
- · solar cooling
- window box collectors
 do-it-yourself projects



HARRISON HOGE INDUSTRIES	OCE INDUSTRIES
--------------------------	-----------------------

Dept. Sci.-N, St. James, NY 11780 phone (516) 724-8900 Mon-Fri 8:30-4:30 Please send me:

- ☐ Solar Fun Book(s) at \$7.95 ea.
- ☐ Solar Home Book(s) at \$9.50 ea.
- New Inventions in Low-Cost Solar Heating at \$12.00 ea.
- ☐ The Solar Age Catalog(s) at \$8.50 ea.

Add \$1.00 shipping per book. Enclosed is . N.Y.S. res. add sales tax.

Please charge my credit card number: (minimum order: \$17,00)

☐ American Express	□ Visa
☐ Master Charge Interbank #	
Signature	
Name	NAME OF STREET
Address	
City	
	7in

THE AMBIDEXTROUS UNIVERSE: Mirror Asymmetry and Time-Reversed Worlds — Martin Gardner — Scribner, 2nd ed., 1979, 293 p., illus., \$9.95. Originally published in 1964, this book has been revised, updated and expanded to include five new chapters on the latest speculations on time and how they relate to physics and cosmology. [1]

ASTRONOMY: An Introduction for the Amateur Astronomer — Jacqueline Mitton — Scribner, 1979, 142 p., illus., \$7.95. The emphasis of this readable book is on the science behind astronomy and current astronomical knowledge. [2]

ASTRONOMY WITH BINOCULARS — James Muirden — T Y Crowell, 1979, 156 p., illus., \$8.95. Tells what astronomical observations can be made with binoculars. Discusses solar, planetary, comet, meteor, aurora, star and constellation observations, in addition to observations of our natural satellite, the moon. [3]

BLACK HOLES: The Edge of Space, The End of Time — Walter Sullivan — Anchor Pr. Doubleday, 1979, 303 p., illus., \$17.95. The science editor of The New York Times discusses research that has convinced many scientists that black holes exist and have been detected, and explains what they imply regarding the nature of space, time and matter. [4]

CARE OF UNCOMMON PETS — William J. Weber — HR&W, 1979, 222 p., illus., \$7.95. An informative book by a veterinarian on how to care for such pets as rabbits, guinea pigs, hamsters, mice, gerbils, ducks, frogs, turtles, snakes and budgerigars. Gives details on handling, housing, feeding, breeding and diseases. [5]

ENDURANCE OF LIFE: The Implications of Genetics for Human Life — Macfarlane Burnet — Cambridge U Pr. 1978, 230 p., charts & graphs, \$16.95. A Nobel laureate describes and interprets human aging in genetic terms. [6]

ENERGY: THE NEXT TWENTY YEARS—Hans H. Landsberg, Chr.—Ballinger Pub, 1979, 628 p., charts & graphs, \$25, paper, \$9.95. A report by a study group sponsored by the Ford Foundation and administered by Resources for the Future. The report does not focus on any specific crisis, but is concerned with the task of thinking about and recommending policies for the future. [7]

THE EVOLUTION OF HUMAN SEXUALITY—Donald Symons—Oxford U Pr, 1979, 358 p., \$15.95. Examines the differences between men and women. Our behavioral patterns, the author believes, were laid down in the hunter/gatherer stage of human existence with reproduction success the key to the evolution of human sexuality. [8]

GRAVITATIONAL CURVATURE: An Introduction to Einstein's Theory — Theodore Frankel — W H Freeman, 1979, 172 p., illus., \$18.50, paper, \$8.95. For those with some knowledge of basic differential geometry, the author presents a "geometric" way to view the basic aspects of general relativity. [9]

HOME ENERGY FOR THE EIGHTIES — Ralph Wolfe and Peter Clegg — Garden Way Pub, 1979, 264 p., illus., paper, \$10.95. Some energy experts feel that we can reduce national energy consumption significantly through the small-scale efforts of individual homeowners. Energy-saving options are offered from low-key passive conservation efforts such as window insulation to more complete involvement through solar water heating or heating with wood. [10]

HOW TO PATENT WITHOUT A LAWYER — Albert Thumann — Fairmont Pr (Van Nos Reinhold), 1978, 163 p., illus., \$14.95. Provides answers to patent law problems using actual case studies. The book does not advocate that everyone with a patentable product should patent without a lawyer, but rather says that by understanding the principles of self-patenting one can choose the best course of action. [11]

WISE CHOICES FOR BOOKS

RED GIANTS AND WHITE DWARFS — Robert Jastrow — Norton, 1979, new ed., 275 p., illus., \$12.50. This revised edition of Jastrow's history of the universe, which was originally published in 1970, gives his interpretation of the latest discoveries relating to the creation of the universe, black holes in space, life on Mars, the moons of Jupiter and evidence bearing on UFO's. [18]

SPACE SHUTTLE — David Baker, foreword by Chester M. Lee — Crown, 1979, 72 p., color and b&w drawings and photographs, paper, \$2.95. The space shuttle is the first major step toward reusable space launchers. Its first flight will usher in, according to the foreword, the second age of space. Covers the history and evolution of the space shuttle with design, performance and technical data. Beautifully illustrated. [19]

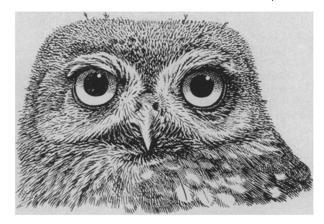


Illustration at left from Owls: Their Natural and Unnatural History. Courtesy of Taplinger Publishing Co., Inc.

JOHN BARLING'S SOLAR FUN BOOK: 18 Projects for the Weekend Builder—John Barling— Brick Hse Pub, 1979, 120 p., illus., paper, \$7.95. Demonstrates how the sun's heat can be used in a number of fascinating and effective ways by anyone with a handyman's approach and some basic tools. Detailed plans are given for cooking devices, water and air heaters, food-producing devices and a variety of other solar devices. [12]

THE LIVING HEART — Michael DeBakey and Antonio Gotto — G&D, 1978, 256 p., illus., paper, \$6.95. Two heart specialists tell, in this well-illustrated book, how the cardiovascular system works, what can go wrong and why, and describe what can be done to prevent, contain or repair damage to the heart or blood vessels. Originally published in hardback in 1977. [13]

LIVING WITH HIGH BLOOD PRESSURE: The Hypertension Diet Cookbook — Joyce Daly Margie and James C. Hunt — HLS Pr (Chilton), 1978, 309 p., illus., \$13.95. Dietary change is the cornerstone of safe, effective, long-term blood pressure control, says Dr. Levy in the foreword. Nutrition therapy is explained and recipes for those with hypertension are presented in this helpful cookbook. [14]

MASTERING YOUR MIGRAINE — Peter Evans, foreword by Paul Turner and Derek R. Mullis — Dutton, 1979, 112 p., paper, \$3.95. Surveys the spectrum of present knowledge of this malady that affects peoples worldwide with the exception of those in tribal Africa and discusses current treatment in nontechnical language. [15]

OWLS: Their Natural and Unnatural History — John Sparks and Tony Soper — Taplinger, 1979, 206 p., illus., paper, \$8.50, available in hardback, \$14.95. Tells the general reader in great detail of this fascinating, mostly nocturnal bird. Originally published in hardback in 1970. [16]

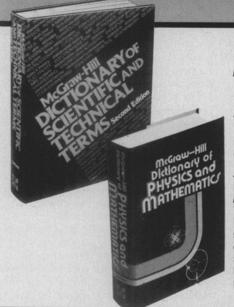
PENGUINS—Roger Tory Peterson—HM, 1979, 238 p., color and b&w illus., \$25. Intended to be a pictorial essay by an outstanding ornithologist who considers himself to be a "penguin addict." Beautiful photographs and drawings by the author. [17]

SPEAKING OF CHINESE — Raymond and Margaret Scrogin Chang — Norton, 1978, 197 p., illus., \$10.95. A fascinating description and cultural history of the language of China for anyone who wants to know something of Chinese without learning to speak or write it. Includes a bibliography of books that covers the Chinese language as it relates to art and literature. [20]

STAR ATLAS — Jacqueline Mitton and Simon Mitton — Crown, 1979, 32 p., illus., paper, \$1.95. More than 4,000 stars that can be viewed with the naked eye, field glasses or a small telescope are located and identified. Star mapping, constellations, star names, clusters, nebulae and galaxies, variable and double stars are discussed. [21]

1719 N St	E NEWS C Ireet, NW, Deon, D.C. 2003	•
	check to cover ling charge per	retail price plus 50¢ to book.
Domestic o	orders only.	
Please send	me book(s)	
No	No	No
No	No	No
(PLEASE P	RINT)	
Name		
Address		
City		State
Zip		
(Prices sub	ject to change)
good readi columns an perbacks) a ice. Enclose	ng, we can help id any in print (are available th e title, author's	ated your appetite for . All books listed in our except nonscience parough our order servand publisher's names, plus 50¢ handling per

McGraw Hill presents a broad titles to satisfy your



McGraw-Hill DICTIONARY OF SCIENTIFIC AND TECHNICAL TERMS, 2nd Edition. Daniel N. Lapedes, Editor-in-Chief, and the Staff of the McGraw-Hill Encyclopedia of Science and Technology, with a Board of 30 Contributing Editors.

Now in a revised and updated edition, this famous reference remains the single

source for bridging scientific, engineering, and technical "language" gaps. More than 108,000 precise entries from over 100 disciplines—including thousands of terms which did not even exist a short time ago—permit you to keep up with your own field and all others. Heavily illustrated with over 3,000 photographs, diagrams, tables, and maps, this resource covers the latest developments in every area. "No scientific or engineering office should be without a copy."-American Scientist.

1,848 pp., 2,862 illus., \$39.50

McGraw-Hill DICTIONARY OF PHYSICS AND MATHEMATICS. Daniel N. Lapedes, Editor-in-Chief, and the Staff of the McGraw-Hill Encyclopedia of Science and

Every definition you need in physics and mathematics—and in such related fields as statistics, astronomy, electronics, and geophysics—is accurately and thoroughly covered in this up-to-date work. It presents over 20,000 terms and definitions in clear, simple language, identifying the principal field of each. Synonyms, acronyms, abbreviations, over 700 clarifying illustrations, tables, constants, notations, and more are included. 928 pp., 700 illus., \$22.50

HANDBOOK FOR ELECTRONICS ENGINEERING TECHNICIANS.

Milton Kaufman and Arthur Seidman

This first truly comprehensive Handbook is designed to help electronics engineers and other technologists solve fundamental problems in analog and digital circuit technology. In a practical rather than a theoretical manner, it provides immediate access to detailed specifics on every vital aspect of electronics.

520 pp., 695 illus., \$25.50

LANGE'S HANDBOOK OF CHEMISTRY, 12th Edition. Edited by

For desktop access to complete, current information on chemicals and chemical products, this newest edition of a highly respected Handbook is an absolute "must." Containing a wealth of new material, it brings you up to date on such topics as thermodynamic relations, column chromatography, spectroscopic relations, single electron potentials, and much, much more.

1,470 pp., \$31.50

ENGINEERING MATHEMATICS HANDBOOK: Definitions, Theorems, Formulas, Tables—2nd Edition. Jan J. Tuma.
Enlarged and completely revised for pocket calculator computation, this valuable engineering tool gives engineers and specialists a veritable catalog of mathematical information.

394 pp., 390 illus., \$22.95

PERSONAL COMPUTING: Hardware and Software Basics. Staff

of Electronics Magazine

Drawing on material from the nation's leading electronics and computer publications, this easy-to-read guide offers you a comprehensive picture of a "hot" new field. It evaluates the latest changes in microprocessors, hardware and software, minicomputer applications, and future developments—and shows you just how to profit from them. Includes user reports and availability of models, programming shortcuts, tips on low-cost equipment, and microprocessor "buzz

280 pp., \$14.95

THE DISCOVERERS: An Encyclopedia of Explorers and Explora-

tion. Edited by Helen Delpar.

More than 200 alphabetically arranged articles provide concise information on the history of exploring from ancient times to the present. Written by leading experts in each field, it is a treasury of information and enthralling adventures.

SOLAR ENERGY: Fundamentals in Building Design. Bruce

Practical answers to a wide variety of questions involving solar energy are presented in this guide without sweeping generalities or esoteric mathematics. The author, a building designer with experience in both engineering and architecture, covers good building design, passive uses of solar energy, complex solar HVAC systems, and solar water heating—all in easy-to-understand language. Fresh and stimulating, this how-to-do-it manual is an absolute must for anyone interested in solar structures.

ELECTRONIC CIRCUITS FOR TECHNICIANS, 2nd Edition. Lloyd

Power supplies, amplifiers, pulse circuits, and equipment applications are thoroughly covered in this up-to-date guide to electronic technology. Stressing workable methods for designing effective circuits to meet special functions, this is a truly practical, problem-solving man-

456 pp., \$14.95

TECHNOLOGY MATHEMATICS HANDBOOK: Definitions, Formulas, Tables, Examples. Jan J. Tuma.

Technologists in every engineering field will find here the mathematics they need—outlined, cataloged, defined, and illustrated. From elementary and intermediate math through calculus, vectors, and matrices, every topic and subtopic is found here with appropriate definitions, formulas, tables, and examples

352 pp., illus., \$19.50

LIVING WITH FEAR: Understanding and Coping with Anxiety. Isaac Marks, M.D.

A penetrating work by an internationally known clinical psychiatrist, this book describes in detail proven techniques for self-help that can spell freedom from fears and anxiety. The author explains the exact nature of fears and, in showing how to overcome them, provides simple tests and case histories that show the techniques in action. Lucid and up to date.

McGraw-Hill DICTIONARY OF THE LIFE SCIENCES. Daniel N. Lapedes, Editor-in-Chief, and the Staff of the McGraw-Hill Dictionary

of Scientific and Technical Terms. At your fingertips—an authoritative guide to the specialized "languages" of the biological sciences and such related disciplines as chemistry, statistics, and physics. Designed for quick reference, this lavishly illustrated reference contains over 20,000 terms and definitions encompassing 55 different fields. Synonyms, acronyms, and abbreviations are included in the alphabetical listing, with crossreferences to the defining term. Along with U.S. Customary and metric measurement units, this dictionary features SI equivalents as well. 960 pp., 1,200 illus., \$19.95

selection of best-selling every reading interest

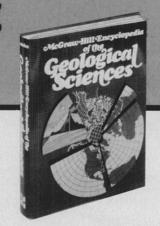
McGraw-Hill ENCYCLOPEDIA OF THE GEOLOGICAL SCIENCES.

Daniel N. Lapedes, Editor-in-Chief, and the Staff of the McGraw-Hill Encyclopedia of

Science and Technology.

Some 560 alphabetically arranged, in-depth articles, written by top specialists, are presented in this authoritative, single-volume reference on all aspects of the geological sciences. Designed for practical information retrieval, it is lavishly illustrated with 893 maps, photographs, tables, drawings, graphs, and diagrams. A 5500-entry index, thoroughly cross-referenced, and an extensive 22-page appendix are included.

915 pp., 893 illus., \$29.50



MOTIVATING HUMAN BEHAVIOR. Ernest Dichter.
The latest psychological methods gleaned from actual findings of more than 4,000 research studies show you how to use these dynamic techniques to build your powers of persuasion and motivate your peers, superiors, and subordinates to behave in a prescribed manner.

HOW TO PICK THE RIGHT SMALL BUSINESS OPPORTUNITY.

A leading management consultant now makes available the most valuable strategies and the best planning methods for getting started in business. This is a "must-read" guide for anyone who wants to launch a successful small business.

207 pp., \$13.95

BURGLARPROOF: A Complete Guide to Home Security. James Keogh and John Koster.

This informative, down-to-earth book can keep you from being a burglar's next victim. It explains everything-from what makes you vulnerable to a break-in to security devices, locks, your legal rights when dealing with intruders, and how to evaluate insurance programs.

McGraw-Hill ENCYCLOPEDIA OF OCEAN AND ATMOSPHERIC SCIENCES. Sybil P. Parker, Editor-in-Chief, and the Staff of the McGraw-Hill Encyclopedia of Science and Technology.

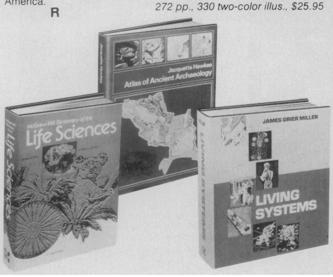
More than 230 alphabetically-arranged articles on all subjects relating to meteorology, climatology, and oceanography. Includes timely feature articles on such topics as urban heat islands, environmental satellites, and desertification.

560 pp., illus., \$34.50

ATLAS OF ANCIENT ARCHAEOLOGY.

Edited by Jacquette Hawkes.

With maps, plans, discussions, and reconstructions, this handsome volume brings alive some 170 important prehistoric archaeological sites in such rich and diverse regions as Anatolia and Persia, the Nile valley, Mycenaean Greece, Minoan Crete, and pre-Columbian South America.



HOW TO START AND OPERATE A MAIL-ORDER BUSINESS, 2nd Edition. Julian L. Simon.

Here are the down-to-earth, hard-headed facts and figures that you need to start and run a profitable mail-order business. Completely revised, this new edition of best-selling book brings you completely up to date on new developments and techniques in the field.

464 pp., \$23.50

THE ART OF WRITING EFFECTIVE LETTERS.
Rosemary T. Fruehling and Sharon Bouchard.

The secrets of capturing your reader's attention in persuasive business and personal letters are explained, point by point, in this guide. Specific help is given on requests, acknowledgements, special replies, good will, sales, claims and adjustment, credit and collection

letters, reports, and job applications.

258 pp., \$8.95

LEARNING DISABILITY: The Unrealized Potential. Dr. Alan O. Ross. Learning-disabled children can be helped to realize their full potential the author contends in this volume which Books in Review praised as "superb... should be read by all parents and educators." A large portion of the book is devoted to treatment and intervention—with practical and carefully detailed guidelines for specific ways to help—supported by case studies and clinical observations.

ATLAS OF ARCHAEOLOGY. Edited by M. I. Finley.

This indispensible reference for everyone interested in archaeology or ancient history spans the centuries from the beginning of the first millenium B.C. to the end of the Roman Empire. Such varied excavations as the Vindolands in Northumberland and Ai Khanum between Afghanistan and Russia are presented, complete with two-color maps, over 100 plans of major classical sites, and important buildings, finds, and reconstructions.

256 pp., illus., \$22.50

LIVING SYSTEMS. James Grier Miller.

Original and exciting, this truly brilliant book presents a new scientific integration that bridges the biological and social life sciences. It explains the seven levels of living systems (cell, organ, organism, group, organization, society, and supranation systems), the 19 identical, critical subsystems of each, and the process of "shred-out" (or advance-ment to the next level). "Scientists, from anthropologists to political scientists, and all students of living systems will find here a way of looking at changing scales, but comparable problems, which will enormously illuminate and simplify their attempts to relate one level of living system to another."—Margaret Mead.

1,102 pp., illus., \$49.50

McGRAW-HILL BOOK COMPANY



TO ORDER ANY OF THESE BOOKS: Circle appropriate letter on Reader

Service Card. Free 15-day examination of all books. No obligation to buy.

"You don't have to die to collect on your insurance policy."

New Insurance Plans Pay You in Gold, Swiss Francs, or Blue Chip Stocks and Bonds—While You're Living!

A revolution is taking place in the insurance industry today. Top quality underwriters are offering outstanding new insurance programs that can make you wealthy while you're still living!

There is a new class of annuities on the market that protect you against inflation and taxes during your lifetime. These are not the old annuities which pay retired people a flat monthly income (in dollars worth less and less every year).

Today's annuities are entirely different. They are like high-yielding savings accounts. You can deposit and withdraw your money as you wish with little or no penalty.

Earnings from your annuity plan are tax-free until you withdraw your money.

And a few annuity programs build cash values in blue chip stocks, high grade bonds, and high-yielding money market funds. Others pay you in hard foreign currencies, such as the Swiss franc or the German mark. There's even an insurance plan that pays you in gold bullion or coins during your lifetime.

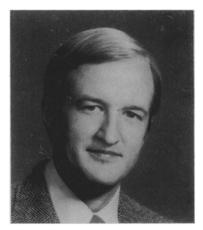
What Your Insurance Agent Can't Tell You

Don't count on your insurance agent to advertise these incredible new policies. Most insurance agents don't know they exist, and if they do, they may not be licensed to sell them!

Fortunately, there is now a reliable source where you can get full details on these new insurance programs as well as the names of dependable brokers to deal with. It's a special report called "New Profits From Your Insurance Policy," by Mark Skousen. As consulting editor of Personal Finance, Skousen spent months interviewing insurance agents and investigating annuities, low cost term plans and other insurance policies. Skousen is a financial writer, not an insurance salesman, so you can be sure that his special report is unbiased, accurate, and written from the investor's point of view.

How to Beat the Stock Market Tax-free

Some annuities offer a unique way to play the stock market tax-free. They permit you to switch freely between a variety of mutual funds. This is the most revolutionary new concept in the insurance industry in decades. You can add or withdraw your money just like a savings



Mark Skousen is consulting editor to Personal Finance. He earned his Ph.D. in economics from George Washington University, and is the author of Playing the Price Controls Game, The Insider's Banking & Credit Almanac, and Mark Skousen's Complete Guide to Financial Privacy.

account. Earnings and short-term capital gains are completely tax-deferred. You can borrow against the annuity at any time. You have the choice of several mutual funds specializing in growth stocks, high grade bonds, or money market instruments. You can switch between these mutual funds at any time on a no-commission, tax-free basis! Skousen's special report even shows you when to switch between funds for maximum profits.

For more conservative investors who don't care to speculate, Skousen's report highlights the best "single premium deferred annuities" on the market today. Interest return is substantial (currently over 10 percent on some policies) and tax deferred. The rate of return tends to rise with inflation.

Tax Shelter Overseas

Foreign insurance companies provide an excellent tool to invest overseas on a private, tax-free basis. In particular, the Swiss franc annuity and endowment policies offer the "ultimate international investment." These Swiss insurance policies have earned an incredible 16 percent annual return during the 1970s, and are likely to continue performing spectacularly. Skousen's report explains the types of programs available, the tax advantages, reliable brokers to contact, and what policy is best for you given your age and financial status.

Whether you buy annuities in the states or abroad, Skousen's insurance

guide will show you little known techniques to virtually eliminate income and estate tax liabilities and avoid probate on your annuities. He also tells you whether annuities belong in your IRS-qualified Keogh or retirement program.

Low Cost Term Insurance

Last but not least, Skousen's report investigates the incredible bargains now available in term insurance. Skousen names specific companies that offer the most inexpensive rates in the United States. In addition, he has discovered that British companies sell the cheapest term insurance in the world—you can save 30 percent over even the least expensive U.S. policies! You can save at least \$3,000 on a typical 20-year policy.

The ravages of inflation have made whole life insurance an extremely poor investment today. For those who already own a whole life policy, Skousen offers expert guidance on what to do with it—whether to hold on to it, cash it in, or borrow against it. He also suggests where to invest the cash values for maximum returns. His report also includes two ways to eliminate federal estate taxes on your life insurance proceeds.

Finally, Skousen's report shows you how to save hundreds of dollars on your auto, medical and homeowners insurance premiums.

Prompt Service

Don't delay. Insure yourself against taxes and inflation—before it's too late.

Mark Skousen's "New Profits From Your Insurance Policy" is a 120-page quality report, now available for \$15 postpaid. Your order will be processed promptly. Order today!

Mark Skousen P.O. Box 611 Merrifield, VA 22116	SN-1
Yes, I want to insure mysel inflation and taxes. Rush n Skousen's special report, "Ne From Your Insurance Policy	ne Mark w Profits
I enclose \$15.	
Name	
Address	
City	
State Zip	
Copyright © 1979 by Mar	k Skousen.



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!

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 **Electromo- lecular 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, nonporous 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



Polymer Glass Śealant*. Aiready on thousands of vehicles.

Available only as a service by new car dealers 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 I year, we'll return your small investment on a prorated basis.

Important:

Important:

Be careful not to confuse our product with watereddown, 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.

Call Toll-Free for Instant Processing: 1-800-235-6945, or if busy 1-800-235-6951. Calif. res. please call 805-966-7187. Or send coupon:

Promptly ship the following order. If not 100% satisfied I
can return the unused portion within 2 weeks for a quick
refund of purchase price (less shipping cost). Check One:
☐ PG1 - ship 1 bottle @ \$29.95 and \$2.00 shipping &
handling.

Banding Save \$5.00 per bottle on multiple bottle purchases
□ PGM · ship _____ bottles @ \$24.95 ea. and \$2.00 shipping & handling ea.
□ Check or Money Order enclosed (CA res. add 6% sales

tax).

| Charge my credit card number below.
| BankAmericard/Visa | Master Charge (interbank No.

| American Express | Diners Club | Carte Blanche

Credit Card No. _ Exp. Date .

Name _

Address ___ City/State/Zip _

Starshine Group.

924 Anacapa St. Dept.PS233, Santa Barbara, CA 93101 * Trademark Starshine Inc., 1979



The Successful Consultant's Guide WRITING PROPOSALS **AND REPORTS**

There are lots of books on writing proposals and reports-but none of them are of much use to consultants. Now at last there's a comprehensive manual especially for the kind of writing the consultant does day in and day out. It's called The Successful Consultant's Guide to Writing Proposals and Reports.

Here's a sampling of what's included:

- When to write a proposal—and when not
- How to create a proposal that will win you the assignment.
- What kind of proposal or report should you write?
- How long should it be?
- Style and language.
- Organization and format.
- What to include—and what to leave out.
- The covering letter—and why it's so im-

Perhaps most useful are the samples of proposals and reports in the book. An ineffective proposal, filled with common errors, is carefully critiqued and then re-written effectively. The same technique—ineffective and effective versions-is used for a sample final report.

The Successful Consultant's Guide to Writing Proposals and Reports will help you in two important ways. First, as a "crash course" in the subject. Then as an indispensable daily reference tool.

The Successful Consultant's Guide to Writing Proposals and Reports is priced at just \$10.

All books tax-deductible.

Please send me copies of Hubert Bermont's book, The Successful Con- sultants' Guide to Writing Proposals & Reports. Enclosed is \$10 for each book ordered.
Name
Address
City State Zip
BERMONT BOOKS Dept. SN-6, 815 Fifteenth St., N.W. Washington, D.C. 20005