

Will you invest \$2.70 a month to protect everything you have ever worked for?

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When I ask people that question, they look at me as if I were crazy. The question is almost too silly.

Let me put it another way. Suppose I call on you every couple of weeks, for about half an hour. Suppose I bring along, each time, two or three of the world authorities on money. One week I bring Roger Klein and William Wolman. They tell you, *in advance*, what they expect in the way of inflation for 1980. Would that visit be worth \$1.35?

Two weeks later, I call on you again. This time I bring along Walter Perschke and Gerald Appel. Walter gives you his thoughts on gold for 1980. Gerald sums up his charts for you: what they presage for the market over the next two years. Would you pay \$1.35 for that visit?

I am proposing to do just that for you, twice a month over the next year. Obviously, I can't afford to make a personal visit with my experts—not even if you paid us \$1,000 for a half hour of our time. But I can bring you the thinking of two or three of them, every couple of weeks. Over the next year, I can cover every aspect of money management and investing—the whole spectrum. I can bring you the best ideas of some fifty or more of the shrewdest money men in the world. And I am the only financial advisory publisher who can make that statement.

Other financial letters give you the ideas of one or two men (often very good men). They charge anywhere from \$50 to over \$300—and sometimes they are worth it.

But I think we have a better way, and I want to see if you agree. We bring you dozens of experts. They cover every conceivable aspect of financial protection and growth. Yet we charge only a small fraction of what the others get. The one publication that brings you rich men's advice at everyday prices is

PERSONAL FINANCE The Inflation Survival Letter

As the name implies, this financial advisory is actually two leading services, now merged into one. Late in 1978, we were honored when its former owners selected us as the new publishers of the PERSONAL FINANCE LETTER. We lost no time in merging it with our own award-winning INFLATION SURVIVAL LETTER. Result: the resources of both... the best of both—at no added cost to you.

Two Dangers You Face— And How PERSONAL FINANCE Protects You Against <u>Both</u>

"Put your money away and forget it." That old saw no longer works. The dollar you had ten years ago is now worth 50¢. So I don't have to tell you the first danger we all face: this murderous inflation. It might get a little better. It might well get a *lot worse*. But it's here to stay, for the foreseeable future.

And the second danger flows directly from that: a deep recession, perhaps even a 1930's style depression. It's only logical. When the value of our dollar keeps bleeding away, most

people can't keep up. So they spend less . . . invest less. That means recession—or depression.

But please don't succumb to gloom and doom. You can survive, and even prosper. Don't forget: gold is worth more than fifteen times what it was worth a decade ago. And don't forget: fortunes were made in the 1930's. Not by the people who sat paralyzed with fear, but by the men and women who saw the new opportunities, and acted.

This is the mission of PERSONAL FINANCE: to give you the edge you need to stay ahead in today's turmoil. We accomplish this in two ways—and, to the best of my knowledge, we are the *only* financial advisory that gives you coverage in both of these essential areas:

1) NEW DEVELOPMENTS. In every issue, "Capsule Advisory" brings you a crisp summary of what's going on in the stock and bond markets... where interest rates are heading... how the dollar and other currencies are behaving... the prospectus for gold and silver and other commodities—the whole picture, in just a few minutes.

2) **NEW IDEAS FOR YOU.** What good is mere information if you don't know how to put it to work? Many publications tell you what's happening—but they don't tell you what to do.

PERSONAL FINANCE does. Our experts guide you in every area of money management, from savings accounts to real estate to tax shelters. Rich men and women pay a fortune for the same guidance you get in every issue for a dollar and small change. (One of our contributors, Harry D. Schultz, charges private clients \$2,000 an hour.) Some of the ideas and tactics our experts explored recently:

 17 ways to make sure you aren't paying too much in real estate taxes • 6 ways to cut your borrowing costs • Taking the mystery out of stock charts. • How to profit from them • 6 rules for buying and selling commodities - by 6 experts • Pitfalls of the cattle feeding tax shelter • 4 tips for writing off personal expenses • The myth of the Kondratieff business cycle • 3 retirement havens . Should you buy your own phones? How? • Food storage: a guide for the prudent. 7 companies that offer sample packs • How to sell your home without a broker • Which cars last longest? . Switzerland as financial haven • 6 common types of fraud. 14 steps you should take to keep from being defrauded • The newest real estate tax shelter • How to pay no income tax this year - legally.

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Though we try to anticipate every question, readers do come up with some we haven't covered. So we serve them, too, with "Answers to Your Money Questions." Please feel free to

send any question along. No charge, of course. It's just another service you receive as a member of our PERSONAL FINANCE family.

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the report that briefs you on what to watch

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New research findings . . .

ON WALKING . . . nature's own amazing "anti-age antibiotic"!

Not running, not jogging, but walking is your most efficient form of exercise and the only one you can safely follow all the years of your life!

Today, after some 2000 years, modern medical researchers are demonstrating (somewhat to their surprise) that Hippocrates, "the father of medicine" was right . . . walking is man's best "medicine"!

Take one example. At a three-day conference on Exercise in Aging—Its Role in Prevention of Physical Decline (held October 27-29, 1977, at the National Institute of Health, Bethesda, Maryland) researchers from across the United States, Canada and Western Europe presented papers on this (until now) largely neglected area of research. As their papers were presented, these important points of agreement emerged:

- (1) Walking is the most *efficient* form of exercise . . . and the only one you can safely follow all the years of your life.
- (2) Exercise can enable your body to maintain a vital reserve which has a protective effect during stress.

- (3) Exercised *bones* do not demineralize. As a result they are far less likely to break or lose their range of motion.
- (4) Exercised *lungs* still exhibit the emphysemalike changes of age, but are far less diminished in their capacity compared to the lungs of sedentary people.
- (5) Exercised *cardiovascular systems* show a similar maximum preservation of function.
- (6) The benefits of exercise in preventing or correcting obesity are striking.
- (7) Late-onset diabetes is almost entirely reversible by exercise if you are overweight.
- (8) Daily exercise permits greater food intake and better blood circulation, thus improving each body cell's nourishment while preventing obesity.
- (9) The physically impaired, particularly the arthritic, can perhaps benefit the most from exercise . . .

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