

Credit Secrets Your Banker Doesn't Want You To Know—

Today best-kept money secrets
let you borrow below the Prime Rate,
instantly and confidentially

We have just experienced the worst *credit crunch* in U.S. history. The Prime Rate—the interest charged major corporations—rose rapidly to 20 percent. Meanwhile, however, *insiders* were still borrowing thousands of dollars *far below* the Prime Rate! For the insiders, there was no credit crunch! You see, they had taken the proper steps before the crunch to establish their little-known sources for overnight borrowing power.

Now you can profit from these inside sources!

Whether you need money now or not, you must know about some incredible new sources, available nationwide, which will lend you thousands of dollars at only 12 percent interest!

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 the new sources of capital:

- Funds are practically unlimited. Raise \$25,000, and even more, depending on your income.
- These loans are totally *unsecured*, and no cosigners 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, investments, consumer goods, cars, new office or plant space, a brand-new venture—you name it!
- Interest rates are extremely favorable—*consumer* rates for *business* loans! Business interest rates have been skyrocketing lately—but nationwide these unique loan sources begin at 12%! 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 principal *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 is 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 16% 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 12% or more! (The one hitch: the checks you write must be for over \$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 \$40,000 from them for any purpose! Interest rates are competitive 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 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 if being threatened—and what you can do to protect it.

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

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.)

The **ALMANAC** is a *complete* guide, containing page after page of expert guidance. It's fully indexed, and printed in a hardcover library edition.

You can try this information-packed book with no risk at all. Here is our *unconditional money-back guarantee*:

Read the **ALMANAC**. Share its insight with your colleagues. Try any of the techniques it describes. Then, if you're unhappy with the book for any reason whatever, simply return it within 30 days and we'll refund every penny of your \$14.95. Fair enough?

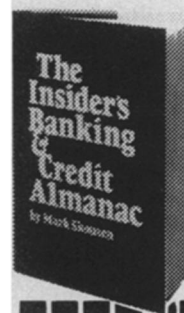
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Sincerely,

Robert D. Kephart
Publisher

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Send \$65 for a full year of *Personal Finance*, and we'll send you **THE INSIDER'S BANKING AND CREDIT ALMANAC FREE**. Edited with the assistance of Dr. Skousen, *Personal Finance* is America's most widely read publication



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I enclose \$14.95. Please rush me, postpaid, Mark Skousen's **THE INSIDER'S BANKING AND CREDIT ALMANAC**. I may read and use the book for 3 weeks. If not pleased, I'll return it for a full and prompt refund.

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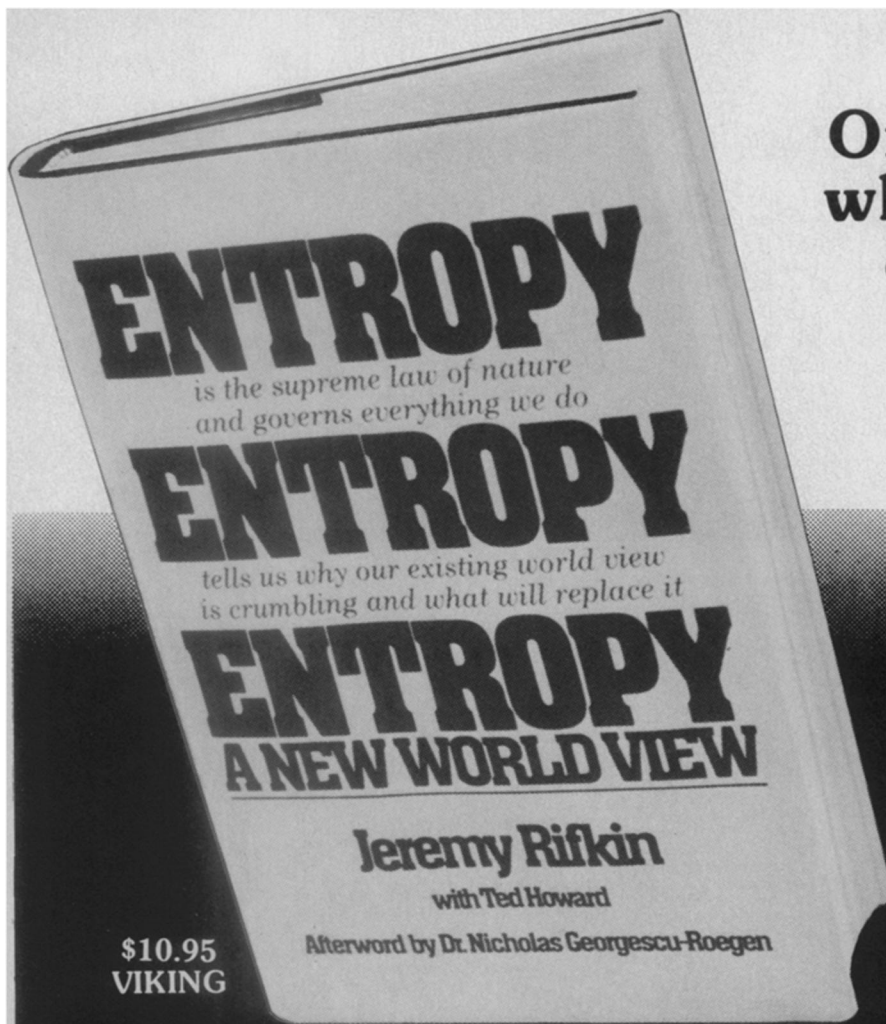
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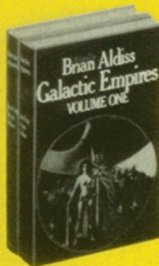
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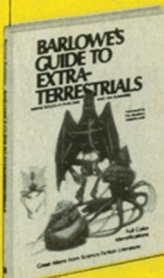
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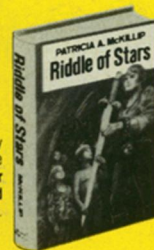
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