



Robert Carlson,
America's #1 Tax
Expert Reveals

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Audit-Proof Tax Savings ...
Right From the IRS's Own Rulings !
Save \$4,400 Every Year – GUARANTEED!

OPEN IMMEDIATELY – IMPORTANT TAX INFORMATION ENCLOSED!



Also Inside:

**HOW YOU Can Enjoy a Much
Richer Retirement!**

**Slash Your Taxes and Live “Audit-Free” With
IRS-Approved Secrets Like These!**

- \$\$** 5 Sources of Income You Do NOT Have to Report (most people report them and give up \$ Thousands!)
- \$\$** \$5,000 Legal Loophole the IRS NEVER Questions
- \$\$** Secret to Earning More Money Without Losing Social Security Benefits
- \$\$** How to Deduct the Cost of a College Education
- \$\$** How to Write Off Things Everyone Thinks You Can't . . . Swimming Pool, Air Conditioning, Attached Garage, Hobbies, and more . . . all Straight From the IRS's Own Rulings!

Much, much more INSIDE! **Open Now!**

Now Deduct Almost Everything! Backed By IRS Rulings!

Acupuncture (Revenue Ruling 72-593)	Face Lifts (R.R. 76-332)
Air Conditioners (R.R. 55-261)	Hair Transplants (R.R. 82-111)
Chiropractors (R.R. 63-91)	Hearing Aids (R.R. 73-189)
Clarinet Lessons (R.R. 62-210)	Mattresses (R.R. 68-212)
Contact Lenses (R.R. 74-429)	Orthodontia (Reg. Sec. 1.213-1)
Electrolysis (R.R. 82-111)	Sex Therapy (R.R. 75-187)
	Swimming Pools (Letter Ruling 8208128)
	Wigs (R.R. 62-189)

Is this starting to sound too easy? The fact is that most of the techniques I'll teach you truly are easy. The stickler is the IRS does not go out of its way to tell you about these hundreds of perfectly legal deductions!

So TAX WISE MONEY does the ferreting out for you! We find the opportunities. We dig for the deductions. We scour the revenue rulings and reduce the IRS jargon to plain English.

My readers don't stay up all night reading the fine print in the tax code. And you can learn about these techniques without having to hire high-powered legal talent or fancy accountants!

All you do is read TAX WISE MONEY and reap the rich rewards ... fifty dollars here, five hundred there, a few thousand more every now and then. The more money you legally hide from the IRS, the more your savings add up!

You'll soon be rolling in paydirt when you discover these secret hiding places. And you'll do it without fear because these deductions are 100% legal and approved by the IRS and tax courts.

You see, the IRS has duped millions of taxpayers. They've got many of us believing that if we don't ante up a fat chunk of change every year, we're at greater risk for IRS scrutiny or even a nasty audit.

Many taxpayers worry that if they claim too many deductions, they may raise a "red flag" and draw flak from the IRS. What I do for my readers is steer them clear of "red flag" deductions. Then I show them how to load up their returns with "green flags" that sail right through the IRS gauntlet!

- ✓ Pay no state income tax! Perfectly legal!
- ✓ Why you should never file your tax return in April. This is a big mistake. It will dramatically increase your chance of being audited.
- ✓ How to give yourself a raise of 20% - immediately - and your boss will be happy to go along.
- ✓ How married couples filing separate returns can save \$1,137 a year.
- ✓ A major new tax loophole that anyone can use to save \$1,718 a year with no increased audit risk. Easy! IRS approved!

(over)

All 8 Million Words of the U.S. Tax Code Scrutinized For You!

Save a Fortune! TAX WISE MONEY uncovers loopholes guaranteed by the IRS's own rulings and court cases . . .

. . . They will save you a bundle . . . They are perfectly legal . . . The IRS NEVER questions them . . . They are very easy to do . . . But your accountant may never tell you about them!

SAVE AT LEAST \$4,400 THIS YEAR IN TAXES - GUARANTEED

The average new subscriber to TAX WISE MONEY saves \$4,400 in taxes in the first year . . . \$4,400 the second year . . . and \$4,400 every year after that! And I've had many subscribers save \$25,000, \$50,000 and over \$100,000 a year in taxes as you can see from the excerpts of testimonial letters I have enclosed.

Now it's your turn. You can be much richer soon. You can have much more money to spend. You can be more secure. You can be more in control of your taxes and your future.

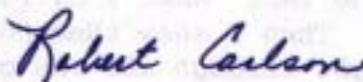
Now I don't know your level of income, but I will give you a very fair guarantee. **I guarantee TAX WISE MONEY will save you at least \$4,400 in taxes in the next year - or it will not cost you a penny.**

That's right. No ifs, ands or buts. No fine print. No questions asked. If you don't think my newsletter saved you at least \$4,400 in the first year, just let me know. I will send you a full and immediate refund.

You save \$4,400 or more...or you pay nothing. I can only make an offer this good for one reason. I have over 40,000 readers who save a fortune in taxes each year. My subscriber satisfaction rate is over 99%.

Please don't wait and lose out. This may be *your only chance* to take advantage of this offer. Mail your no-risk order today. Start taking advantage of the big new tax loopholes that can make you wealthy in tax savings alone. This is a special limited-time offer where you can save up to \$67 if you beat the deadline.

Sincerely yours,



Robert Carlson, CPA and Attorney
Editor, TAX WISE MONEY

P.S. Let my staff and I save you a fortune in taxes - fast, easy and guaranteed. Mail your no-risk order today. Don't delay and lose out. Remember, when you respond now, you will save at least \$4,400 a year in taxes or you pay nothing.

P.P.S. Has your tax preparer ever given you a savings guarantee like mine?

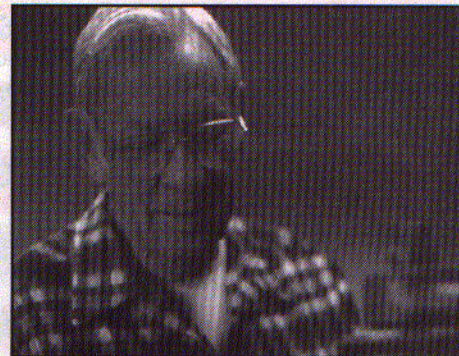
YOU will be saying great things about your taxes and about **TAX WISE MONEY next year — just like these happy subscribers!**

I think my subscribers say it best. These are regular people just like you. People who make a nice, comfortable living. Also angry about losing so much money to the government. They saw an opportunity (just like you have now) to do something about it — and they did. Here's what they say about it . . .



SHOWS IDEAS TO ACCOUNTANT

"I've shown several of **Tax Wise Money's** ideas to my accountant and said 'why didn't you show me these things?'"
*Luanne Flikkema -
Temperance, MI*



BOUGHT A CONDO FROM DEDUCTION

"I knew I could afford this Gulf Coast condo after **Tax Wise Money** showed me how to deduct over \$80,000 in medical costs I paid for someone else."

FOUGHT BACK AND WON

"I was fined \$1,200. Tax Wise Money gave me the chapter and verse of the code for my case. I showed it to the IRS and **got my \$1,200 back with interest**. Two prior attempts by my accountant failed."

*J.B.B. -
Washington, D.C.*

LEGALLY PAID NO TAXES

"You've probably saved me an average of \$5,500 a year. **The very first year I took Tax Wise Money, I legally paid no taxes!**"

*Darla Gault -
Branson, MO*

*Bob Matheo -
Pensacola Beach, FL*

WILL GET BACK ALMOST \$20,000

"I was tired of working 3 hours of every day for Uncle Sam. **Now I keep every penny of what I earn**. I love it!"

*Jane H. Leasman -
Green Valley, AZ*

TAX SAVINGS WILL MAKE HIM A MILLIONAIRE

"At this rate, I'll be a **millionaire** by the time I retire — on my tax savings alone."

M.T. Dayton - OH

GOT \$850,000 TAX WINDFALL

"Because of this single item in Tax Wise Money, I and a partner will realize **an additional \$850,000 in depreciation** ... not a bad return for a small subscription price."

*J.D.K. -
Prescott, AZ*

GOT HUGE REFUND FOR OVERPAID TAXES

"Bob Carlson and Tax Wise Money showed me how to **outsmart the IRS and get a huge refund on taxes I'd overpaid years ago**."

*L.W.T. - Santa
Barbara, CA*

Turn the Page to See How Much Money You Will Make!

Build Your Wealth By Keeping More Of The Money You Earn!

**If Bob Carlson
Saves You This Much
Every Year:**

**You'd Accumulate This
Much Extra Just From
Your Tax Savings Alone!**

	IN 10 YEARS YOU'LL HAVE:	IN 15 YEARS YOU'LL HAVE:	IN 20 YEARS YOU'LL HAVE:
\$2,876	\$67,540	\$158,802	\$343,162
\$7,500	\$176,130	\$414,123	\$894,895
\$10,000	\$234,840	\$552,163	\$1,193,192
\$15,000	\$352,260	\$828,245	\$1,789,790
\$20,000	\$469,680	\$1,104,327	\$2,386,387
\$30,000	\$704,521	\$1,656,490	\$3,579,580

By taking your tax savings and investing it in a mutual fund that returned 15.1% compounded annually, you'd make this much money. Historically, statistics show that over a 20-year period mutual funds that invest in common stocks have returned an average of 15.1% compounded annually.

Enjoy All The IRS-Approved, Perfectly Legal Tax Savings You're Entitled To With Bob Carlson's Easy-To-Understand Guidance!

Use Your Extra Cash To Enjoy a Safe, Secure Retirement — Or Buy a New Car, a Vacation Home, Travel, Finance a College Education!

Quietly, Shrewd Taxpayers Are Paying Up To 43% Less in Taxes For 2 Little-Known Reasons...

- #1.) President Clinton's Tax Reform Has Quietly Created Little-Noticed New Tax Loopholes That Are Far Better & Bigger Than The Old Ones — For All Income Levels
- #2.) The IRS Lost a Landmark Lawsuit And Was Forced to Reveal Previously Secret Tax-Cutting Strategies, and Their Procedures For Selecting And Auditing People!



As Money Magazine Proved, You Need Bob Carlson's Skill:

Money magazine asked 15 skilled accountants to prepare a return for a typical family. The correct amount the family owed was \$35,643. Not ONE of the 15 came within \$500 of this amount! One even had them pay \$38,807 too much in taxes. Are you relying solely on your accountant?

100% GUARANTEE Unless You Save a Minimum Of \$4,400 In Taxes This Year, **100% GUARANTEE**
You Can Have a 100% Refund. We're THAT Confident!

We are able to offer this never-matched guarantee because we know how valuable this advice will be to you and the chances are excellent that you'll become a subscriber for many years. In fact, at any time for any reason you can have a 100% refund — even if you have just one issue left in your subscription. What could be more fair and risk-free?

100% GUARANTEE **DON'T MISS THIS ONE-TIME OFFER TO SUBSCRIBE** **100% GUARANTEE**

Here's Proof You Can Now Slash Your Taxes 43% Or More, Legally & Quickly. Astounding Savings ... All IRS-Approved!

If You Annually Earn This Taxable Income:	You'd Normally Pay This Much In Taxes:	But With Bob Carlson Put This Extra Tax Saving In Your Pocket Every Year: ↘
\$35,000	\$11,920	Cut Your Taxes 43% More, Saving \$5,125
\$75,000	\$24,750	Cut Your Taxes 47% More, Saving \$11,632
\$125,000	\$41,260	Cut Your Taxes 53% More, Saving \$21,867

Those Federal, State, Social Security & Medicare taxes add up fast! But with Bob Carlson's guidance, you can cut these taxes substantially by taking advantage of every deduction, loophole, credit, and allowance

you're entitled to. Important: Bob Carlson would actually save you MORE than this because tax figures don't include city & property taxes and numerous other taxes the bureaucrats love!

Incredible Tax Savings In Your Business, Too ...

Whether you're a professional, self-employed or a small business owner, there are endless opportunities to keep much more money. Little-used deductions, credits, refunds, allowances, reimbursements that legally cut your taxes 41% or more!

Your Perfectly Legal Tax Savings:

	\$200,000 Business	\$1,000,000 Business
(✓) Rehire workers as independent contractors, give them a 10% raise, and cut your costs dramatically	\$6,400	\$19,300
(✓) Turn non-deductible property improvements into a 100% tax deductible expense	\$2,400	\$10,500
(✓) Form the type of corporation that easily avoids the highest tax rates	\$3,200	\$13,300
(✓) Property damage — even trees, bushes, smog damage, leaking roofs, faulty air conditioning, soil erosion — deduct it all	\$7,200	\$27,100
(✓) Set up an approved pension plan with less paperwork, increases your benefits much more than standard plans	\$1,600	\$4,000
(✓) They're deductible. Gifts, medical expenses, Saturday night layovers, parties, dentistry, contact lenses, tickets to sporting events	\$6,300	\$28,100
TOTAL EXTRA Tax Savings You'll Have EVERY Year	\$27,800	\$102,300

Forget Relying Upon Investments! The Real Key To A Successful Wealth Strategy Is Tax Savings! They're The Single Biggest Expense In Your Life!

Taxes will cost you more than your home mortgage and 2 kids' college education combined. If you make \$35,000 a year, you'll pay a lifetime total of \$563,500 in taxes. At \$75,000 a year you'll pay a total of \$1.38 million. At \$125,000 it rises to an astronomical \$2.87 million! By reducing this expense, the money you keep is almost like a second income — cash to spend the way you want to. It's a 100% risk-free and realistic way of accumulating wealth. Take your steady savings and start to build your wealth — guaranteed!

- **Cut Your Taxes & Accumulate \$67,540 to \$3.57 Million Extra, Depending On Your Income Level.**
- **Your Biggest Financial Opportunity is NOT Finding The Next "Hot Growth Stock" — It's Taking Advantage of Every Tax Benefit You're Entitled to And Saving Money!**

SAVE A FORTUNE IN TAXES. FAST. EASY. PERFECTLY LEGAL. WITH NO INCREASED AUDIT RISK.

Get All 5 of These Tax-Saving Reports -- **FREE** With Your Risk-Free Subscription!

How To Write Off Everything

Yes! It will be like a dream come true! Imagine starting a new tax strategy where you merrily write

off almost everything!

It can happen. After reading this report, you will feel like a tax expert as you find **199** new personal tax breaks, medical deductions, investment tax strategies, estate planning and business breaks. It will save you a *fortune*. You'll find doing taxes is now enjoyable because you can write off everything.

How to Avoid the **10 Costly Mistakes** Your Employer Can Make With Your Money

Tremendous tax savings for every worker are already on the books, but hardly anyone knows about them, or how to implement them.

So even the most well-intentioned employer could be unknowingly costing you hundreds, or even thousands of dollars every year.

Not any more! Walk into your personnel department with this handy guide, and walk out knowing you'll be getting a fatter pay-check right away — without a raise and without costing your employer one dime.

How To Cut Your Property Taxes 50% or More

Chances are very good that you over pay your property tax. It's costing you money you could be saving and investing for retirement or college expenses. And don't expect this problem to go away anytime soon. Chances are it will only get worse.

This is a battle between you and the tax assessor — that you can win. So few people try this, it's a shame because anyone can do it and win. **I'll give you all the ammo you need to lower your property taxes significantly.** Plus a special technique that could be worth several thousand dollars to you.

How To Avoid An IRS Audit

This report could save your life, your money and your sanity! If you've ever talked to someone who has been audited, you know the urgency of being prepared.

The IRS is mean, nasty and is programmed to get your money at all

costs. Every taxpayer lives under the threat of being audited, but most say "it won't happen to me." Why not? It can happen to you. However, there are **numerous** ways to make yourself "audit-proof." Ways to pay only your fair share of the taxes and legally "hide" from the IRS.

You will learn how to turn the tables on them. You will see how to save money like crazy without ever sending even the smallest signal to them to watch you. Your return will slide through unnoticed each and every year.

Zero-Tax Estate Planning

Imagine working hard your whole life, saving all you can and finding that one day you have built up a very large amount of money and assets. Let's say a million dollars. Then you die and leave your estate to your family. And your family is stuck with a \$500,000 tax bill!

That's exactly what will happen if you do not plan very carefully. (Elvis lost \$7 million of his \$10 million dollar estate because of poor planning.) The government wants a piece of your hard earned estate. You must make very sure your money goes to your family and not the government. It takes planning now. Not later.

Fortunately, **estate taxes are the easiest to beat**. I'll show you how to shelter your money and keep the government away. As far as they are concerned your money will be untouchable.

You must act in the next 5 days. These reports are yours to keep even if you cancel and pay nothing!

Join these people in silently beating the IRS and saving thousands each year!

Order now!



ONE TIP SAVED HIM \$1,500

"I showed my accountant your article, and after research, he agreed. I saved \$1,500!"

Ralph Presley -
College Park, GA

WELL WORTH THE PRICE

"Thank you for the Free Bonus...I can already see it is well worth the entire newsletter price."

H.N., Dunnellon, FL

PAID \$4,100 LESS IN TAXES

"Thanks to you, I paid \$4,100 less in taxes this year...even though I made more money. Take that, IRS!"

W.M. Des Moines, IA

NOW KEEPS EVERY PENNY EARNED

"I was sick and tired of working three hours a day for Uncle Sam. So I hooked up with Robert Carlson and now I keep every penny I earn - and love it!"

R.P.T., Bowie, MD

TAKES JUST 15 MINUTES A WEEK

"...and the examples you use fit my situation exactly. It's as if you know me personally! I keep on top of my growing wealth in 15 minutes a week - just like you said."

L.T., Piedmont, CA



SAVED \$1,000

"You have helped me, my sister, and my cousin who retired and didn't know about 10-year averaging for pension payouts. It saved my cousin almost \$1,000 in taxes."

D.D., Las Vegas, NV

CHILD'S ALLOWANCE SAVES \$800 IN TAXES

"You showed me how to employ my teenage child and save about \$800 a year in taxes on that alone. I feel it is a very valuable newsletter."

B.C., Fairfax, VA

ENJOY HUGE TAX SAVINGS YOU CAN USE TO BUILD WEALTH — AND MAKE YOUR DREAMS COME TRUE!

It happens with every tax hike. 98% of the public believes the politicians and pays higher taxes. The 2% of savvy people discover the loopholes...and laugh all the way to the bank.

Clinton's tax hike is literally loaded with little-known "hidden" tax loopholes that can save you a fortune...if you have the smarts to get this inside information.

You see, for most people, taxes are a money **TAKER**. We will show you how to turn them into a money **MAKER**. The editor of **TAX WISE MONEY**, Bob Carlson, looks at taxes in a different way than everyone else — as an opportunity, instead of a burden. Mr. Carlson is widely regarded as America's #1 tax-savings expert.

Guaranteed \$4,400.00 Tax-Saving Order Form

Yes Bob! I want to Save at least \$4,400.00 every year on my taxes starting right now. I want to change my tax strategy and become "audit-proof" to the IRS. I also want to start building a wealthier retirement and stop worrying. I'll take your \$235.00 an hour expertise for next to nothing!



BEST DEAL! Please send me a full 2 year subscription (24 issues) for only \$71. That's a **\$67 savings** plus my 5 tax-busting FREE reports: "*How to Write Off Everything and Retire With Twice As Much Money*" - "*How to Avoid the 10 Costly Mistakes Your Employer Can Make With Your Money*" - "*How to Cut Your Property Taxes 50% or More*" - "*How to Avoid an IRS Audit*" and "*Zero-Tax Estate Planning*."



GOOD DEAL: Please send me one year (12 issues) of Tax Wise Money for only \$39. That's \$30.00 off the regular price. Plus 2 tax-busting FREE reports: "*How to Write Off Everything and Retire With Twice As Much Money*" and "*How to Avoid the 10 Costly Mistakes Your Employer Can Make With Your Money*."

My Check Money Order for \$ _____ is enclosed.

(Maryland residents please add 5% sales tax.) **Make payable to: TAX WISE MONEY**

Please charge my Visa Mastercard AmEx

Card No. Exp. Date

Signature _____ Telephone _____

(In case we have questions about your order.)

For FASTEST service, FAX your credit card order to: (410) 223-2553.

Or mail this entire form with payment to:

Tax Wise Money, 1217 St. Paul St., Baltimore, MD 21202

MP397

Money-Saving Tax Advice You Can Count On — Guaranteed!

You risk absolutely nothing. You must see and know for yourself that Robert Carlson is the nation's #1 tax authority. And that his advice and information is 100% accurate and will absolutely save you thousands of dollars each year. If you do not save at least **\$4,400** in the next year, you are entitled to a full refund. You may keep all free reports. Or, if at anytime you are not 100% satisfied and not saving tax money, you may receive a full refund. No questions asked. No Hassle.