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■ What you should never bring to an IRS audit. This common mistake can open you up to more problems...awful ones, too. Page 3, inside.

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■ Do you own a supermarket loyalty card? Here's why it can be used to

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■ Did you know that mammograms fail up to 50% of the time when the cancer is small? But thanks to this new breakthrough, you can improve your detection rate to 86%! Page 2, inside.

■ Make your grandchild a TAX-FREE millionaire! How the new Roth IRA rules let the child accumulate a fortune...without ever paying a dime in taxes on it. Page 3, inside.

Bottom Line PERSONAL

28 YEARS

THE WORLD'S BEST INSIDE INFORMATION

SPECIAL EDITION ■ SUMMER 2008

How to Turn a \$25,000 IRA Into \$500,000 or More

Millionaire's secret to retiring richer faster

By Marjory Abrams, Publisher



Let's face it. Putting a couple of thousand dollars a year in an IRA and letting it earn 10% to 15% annually won't get you far—unless you do it for 30 years or more!

Most of us don't have that much time. We need to save a lot more money, a lot faster. What should we do? To find the answer, I interviewed 28 of the top financial experts in the country.

These are not your ordinary, run-of-the-mill financial planners. They're top tax and estate attorneys...managers of multibillion-dollar hedge funds...advisers to the wealthiest Americans and largest multinational corporations.

These experts revealed some amazing strategies the average person can use to increase their IRA by hundreds of thousands of dollars in just a few short years. I'm going to reveal two strategies to you right now. So let's roll up our sleeves and get started!

SECRET #1: Do like the Donald

Did you know you can legally buy real estate with your IRA? Shrewd investors have been

doing it for years.

And here's why it makes sense, especially in today's soft real estate market:

Let's say your IRA puts a \$25,000 down payment on a \$100,000 condominium or other rental property. And that the rents from the condo are enough to pay the mortgage and expenses and leave you with \$50 in net monthly cash flow. That's \$600 a year in net income.

Now let's say that the property appreciates by 5% the first year. That's a \$5,000 increase in the value of the property.

Finally, let's say that after the first year, you've reduced your loan balance by \$1,000.

So what's your total return from this investment? You've got \$600 in net rent, \$5,000 in appreciation, \$1,000 in amortization (loan reduction), for a total of \$6,600.

But your down payment was only \$25,000. That means you got a 26% return on your investment—more than double what you'd get from a stock index fund.

(Continued on next page...)

BOTTOM LINE Makes You Healthier, Wealthier, Wiser...Happier, Too.

But wait. It gets even better...

If you use the simple strategy I'm going to disclose, you can find distressed owners who will sell for 20%–25% or more below market value. That means you can see 10%–15% appreciation or more, even if the market is declining.

It also means that with your mortgage costs lower, you'll have a higher net income from the rent.

Take a look at these numbers: If you get 10% appreciation (\$10,000), plus \$1,200 a year from rents, plus \$1,000 in amortization...then your total return is \$12,200. That's a 48% return!

And if you get 15% appreciation (\$15,000), \$1,400 a year from rents, plus \$1,000 in amortization...your total return is \$17,400. That's a return of 68%!

The best part? If you purchase the real estate with a Roth IRA, all capital gains are 100% tax-free!

It's true: If you use a Roth IRA to purchase real estate, you don't

ever have to pay tax on the profit you make when you sell. The money is yours tax-free, no matter how much money you make.

Has your financial planner or stockbroker ever told you about this little tactic? Of course not. If he did, he wouldn't earn any commissions or fees.

What about your accountant or tax preparer? He probably never told you about it either. Unless he's a top pro who charges \$350 an hour or more, he probably never heard of this.

That's why I've put together a Confidential Report entitled *Money Secrets of the Rich & Well-Connected*. The report reveals over 100 ways you can increase your income, reduce your taxes, fatten your nest egg, and live a richer life. And with your permission, I'd like to send you a copy absolutely free. I'd also like to send you 6 free issues of *BOTTOM LINE/Personal*, the only publication in the world

that specializes in unearthing insider secrets.

I'll tell you how to get your free gifts in a moment. But first, let me share more money secrets.

SECRET #2: How to make more money than 90% of investors—even if you're lousy at picking stocks!

In 1998, Michael J. Parness followed a stockbroker's advice and sunk his \$150,000 nest egg into a few recommended stocks. It didn't take long for his portfolio to shrink by nearly 80%.

In 1999, Parness opened an online brokerage account and vowed to get his money back. In just 15 months, his initial balance of \$33,000 soared to \$7 million!

How did he do it? Believe it or not, Michael says the #1 secret to his success is not in finding "home run" stocks—it's in avoiding losses.

Think about it: If you have a \$5,000 investment that loses

Why Mammograms Fail Up to 50% of the Time...and How to Improve Your Detection Rate to 86%!

The best way to beat breast cancer is to detect it early, when it's still treatable. Unfortunately, that's easier said than done. Manual breast exams don't reveal a tumor until it's already big enough to feel. And mammograms aren't much better: In cases where the tumor is in dense breast tissue, mammograms fail to detect the cancer



up to half the time!

But thanks to a new breakthrough, you can make sure the doctor finds it all. The

breakthrough is called *molecular breast imaging*, and a Mayo Clinic study found that it raises the detection rate to an amazing 86%!

If you're at high risk for breast cancer, next time you have a breast exam, ask for a magnetic resonance imaging (MRI) test, or a molecular breast imaging test. They can save your life!