Martin D. Weiss, Ph.D. — America's #1 guardian of investor safety, who correctly warned tech stocks would crash in 2000 and who guided his clients to double-digit profits even while the techs wrecked — invites you to more than...

DOUBLE YOUR MONEY in the NEXT GREAT TECH WRECK

URGENT RED ALERT for November 2000:

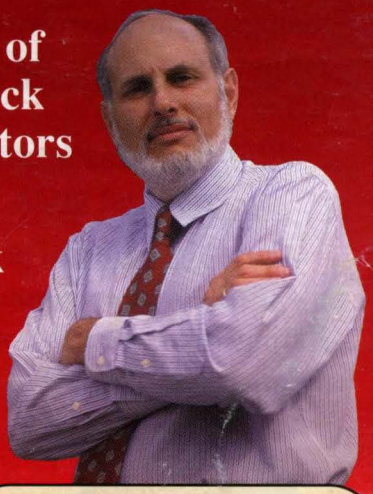
- **544% profits in less than one week!** The simple, common-sense strategy that turns volatility and uncertainty into piles of cold, hard cash!...*Page 14*
- **Why the odds are 10 to 1 that your stocks are too risky right now:** "Rotten apple" stocks you absolutely MUST dump BEFORE November 15, 2000!...*Page 8*
- **GREENSPAN'S SURPRISING ADMISSION:** Stocks are still 43% too high!...*Page 10*
- **The ONLY way to insure all your investments against loss!** DOUBLE your wealth even in crazy times like these — with America's safest stocks and funds! ...*Page 19*
- **SPECIAL GIFT FOR PRUDENT INVESTORS:** $956-worth of proprietary money-making tools FREE!

Just as I warned in November of last year, the Great Tech Wreck of 2000 has left technology investors battered, bruised and bleeding.

The March-April train wreck crushed their wealth 37%... and the July-August debacle made them 18% poorer.

Now, here's startling news about the NEXT big stock market surprise.

It will confound the experts...leave scores of today's pet tech stocks on the scrap heap of history ...and send thousands of today's cockiest young paper millionaires running off to bankruptcy court.



INSIDE — from MARTIN D. WEISS, Ph.D.:

The ONLY way to insure ALL your investments against loss and grow richer in today's bizarre roller-coaster market:

"28 Stocks That Earned My Best Risk Ratings SOARED up to 53% — Even While The Techs Wrecked"

Follow my lead now, and it will make you richer than Midas...

Dear Fellow Investor:

Let's call a spade a spade: If what's happening to Nasdaq investors this year is a "mid-course correction," then so was the sinking of the Titanic.

■ So far this year, more than $3.4 trillion of investors' wealth has gone up in smoke. That's more than the entire domestic output of France, Germany, Spain, and Japan COMBINED!

■ U.S. investors have lost an amount equal to more than twice the GDP of the ENTIRE European Union, which includes 11 of the largest industrialized countries in the world!

■ And virtually every one of the dead and dying stocks, which cost investors their life savings, went down with "BUY" and "HOLD" ratings from major Wall Street institutions still flying high.

I tried desperately to warn you — not just once, but FIVE times!

Last November, I sent you a special report like this one, to tell you that my Weiss Risk Ratings were warning of a major correction in tech stocks — a bloodbath of epic proportions. And I urged you to send for a FREE copy of my Weiss Risk Ratings to help insure your investments against loss.

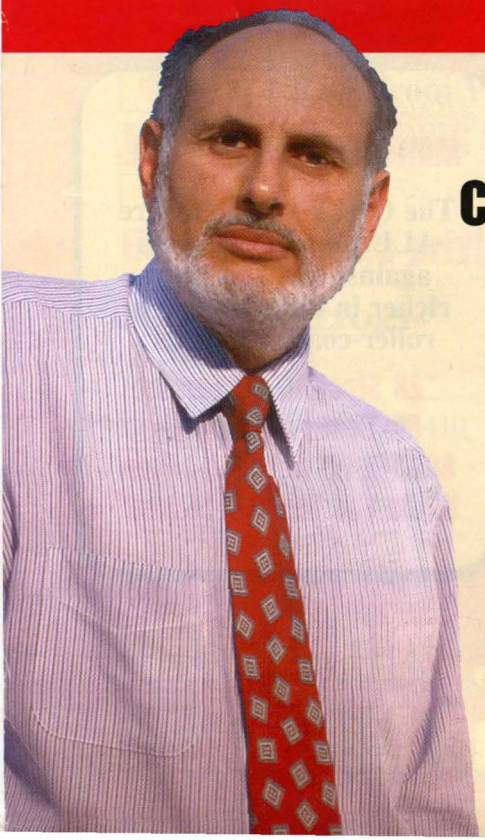
In January, I wrote again, warning that the techs were at least 40% too high. And I again offered you a copy of my Weiss Risk Ratings for 8,100 stocks — a $179.00 value — FREE.

In February, I fired off another urgent update, telling anyone who would listen, "Dow's 2,000-point plunge is just the first phase. The coming decline in the Nasdaq will be far worse."

Then, in March and April — right on cue — the Nasdaq crashed 37.1% in March and April, wiping out more than one-third of investors wealth — and more than $2.3 trillion in just 26 trading days.

In June, I wrote you again and warned that a second wave of tech stock collapses was about to begin. And again I urged you to send for a FREE copy of my Weiss Risk Ratings.

Then at the end of July, the average Nasdaq stock began to drop sharply again, wiping out a half trillion dollars in investor wealth in just five



"My exclusive Weiss Risk Ratings could have made you up to 53% richer — even while the tech stocks wrecked:"

- **Stocks I rated "Very Risky" performed 8 times WORSE than the average stock awarded my best Risk Rating...**
- **209 stocks that earned my best Risk Rating actually rose in value — even while the techs wrecked...**
- **And my 28 best stocks jumped as much as 53% in just 25 days!**

days. And in just a few months...

- Amazon.com has plunged 74%!
- Priceline.com is down 84%!
- Softbank is off 85%!
- DrKoop.com has been absolutely slaughtered, losing a whopping 97% of its value!

If you had used my Risk Ratings, you wouldn't have had to lose a dime!

To the contrary: You could have safely grown your wealth by up to 53% — even while most everyone else was getting skinned alive! And in the tech wreck of 2000-2001, we're going to more than double your money. But this time, I want you to be with me.

Look: If earning the same or better profits with far less risk than you're taking now appeals to you...

If you agree that it makes sense to know which stocks and mutual funds are secretly exposing you to tremendous losses...

Please read on: I'll show you why you simply can't afford to own any stock today unless you first know it's one worthy of our best Risk Rating...

And once again, I'll give you the chance to get your FREE copy of the Weiss Risk Ratings for 8,100 stocks and 6,000 mutual funds — a $179.00 value — FREE!

Wall Street's Ratings Are Deliberately Designed To Mislead You

Wall Street's credit ratings are bought and paid for by the companies they rate. Moody's, Standard & Poor's, Duff & Phelps, Fitch, A.M. Best and other rating agencies charge the companies $30,000, $40,000, even $50,000 for each rating, per year. Worse, if the company doesn't like its rating, most of the rating agencies will cease publication. The poor investor is left in the dark.

Wall Street's ratings on stocks are equally biased: After reviewing thousands of stock ratings issued by top Wall Street firms, the Securities and Exchange Commission (SEC) discovered that only a pathetic 1% were "sell" ratings.

Example: Merrill Lynch recently reviewed 2,000 U.S. stocks covered in its Global Research Review. Not a single one was rated "sell"!

Even companies with horrendous balance sheets and ridiculously high P/E ratios are rated with sugar-coated designations like "market perform," "neutral" or "hold."

And when a stock truly falls out of favor, most Wall Street brokers simply drop their coverage altogether — with no warning and no explanation. You could easily lose thousands of dollars before you ever hear that the stock was dropped!

I want to give you my Weiss Risk Ratings for 6,100 stocks and 8,000 mutual funds — FREE

I'm Martin Weiss, publisher of the nation's only independent ratings of insurance companies, stock brokers, mutual funds, banks and thrifts.

I don't accept any money or any deals from the companies I rate. And I always publish their ratings whether they like it or not.

In fact, the ONLY income I get from these ratings comes from investors like you — who normally pay $15 for each Weiss rating they need. That means my only loyalty is to investors — NOT to big corporations.

My strict adherence to this principle has earned me the title of "Mr. Independence" from *Forbes* magazine, "feisty" from the *Wall Street Journal,* and "gutsy" from columnist Jack Anderson.

The *New York Times* wrote that Weiss was "the first to see the danger and to say so unambiguously." And *Esquire* magazine wrote "only Weiss Research provides financial grades free of any possible conflict of interest."

Now, I've added a valuable new tool to help you keep your money safely growing...

The Weiss Risk Ratings For Your Stocks & Mutual Funds

Using our massive computer network and custom analytical software, my 100 analysts and support staff continually monitor the underlying fundamental strength, historic volatility and relative value of almost every investment you own — 8,000 top mutual funds and 6,100 stocks, including nearly every stock traded on every major exchange in America:

■ The Weiss Risk Ratings for your stocks and mutual funds tell you which ones are on a solid footing and are least vulnerable to major price declines, and...

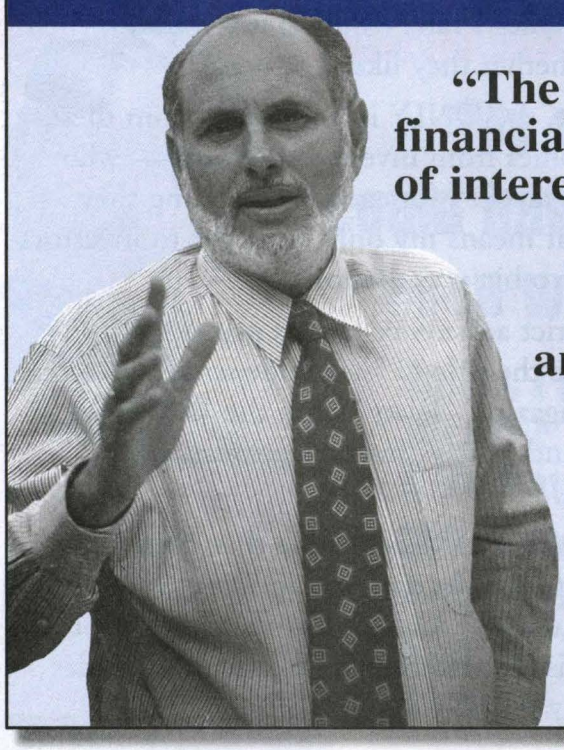
■ They tell you which stocks and funds you own are on a shaky footing — the most likely to fall dramatically in value when there's trouble in the economy, an industry sector or the market.

Take last year's correction, for example: Of the 6,100 stocks we rate, those I rated "Very Risky" were 6 times more likely to decline in value — and fell 8 times further than the average stock awarded my best Risk Rating. On the other hand, 209 of the stocks that earned my best Risk Ratings actually rose in value — even while the techs wrecked...and the 28 best jumped 20% - 53% in just 25 days!

Can you see why I say the security and peace of mind the Weiss Risk Ratings give you are well worth the $15 we normally charge for each rating?

"Once it cost me $1 million to defend a frivolous lawsuit after publishing the truth about a doomed stock.

"...Praise like this makes it all worthwhile!"



"The only company [that] provides financial grades free of any possible conflict of interest."

— ESQUIRE MAGAZINE

Weiss was "the first to see the danger and to say so unambiguously."

— THE NEW YORK TIMES

"The most comprehensive source" of information.

— FORTUNE MAGAZINE

Well, get ready to be pleasantly surprised — because now, for a limited time, they are available to you absolutely FREE with your subscription to my SAFE MONEY REPORT!

Why would I offer to give you my valuable Weiss Risk Ratings FREE? Because it is absolutely imperative that you spot the risky stocks in your portfolio before it's too late.

Let me explain...

Without these ratings, you could lose up to 90% of your money

If anyone tells you that major stock price corrections are a thing of the past, he's living in a fool's paradise.

We've had no less than 7 market-wide downturns since 1987. Each cut stock values by an average of 15.7%, lopping off a total of 8,549 points from the Dow and costing investors an

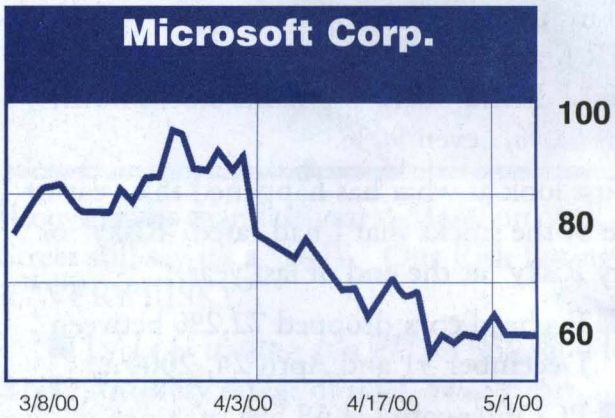
Please Turn...

How much would the Weiss Risk Ratings have saved you on these two Rotten-Apple stocks?

Microsoft, previously the most highly valued company in the U.S., was recently rated a "strong buy" by Wall Street analysts, and gullible investors rushed in to grab it up.

Not us! At the time, it was rated "Risky" according to our Risk Ratings model. The company was trading at a lofty 79 times earnings.

On April 3, the stock got creamed, just as we'd warned. I don't mean it dropped just 5% or 10%...but over 15% in a day. This stock lost nearly HALF its value in a matter of days. Investors, lured into the stock by Wall Street's superlative ratings, lost $286 billion in a month, $6.6 million per minute!



Last December, America Online was also rated a "buy" by the majority of Wall Street analysts...and again, investors swooned over the stock, driving it to over $95 per share.

The Weiss Risk Ratings model tagged this stock "Risky" — partially because the company was trading at a price-earnings ratio of 409, unjustifiable for any company. Period.

By February 22, 2000, AOL had dropped 50% — to just $48 a share — nicking investors for $11.7 billion in losses.

average of $1.3 trillion on each correction. And the corrections in the Nasdaq have been even worse: a total of 12 since 1987, averaging 17.8%!

What's more, all of these corrections are coming with greater frequency with each passing year. Once upon a time, you could count on seeing a significant downward correction in stock prices every three to five years. But in recent years, we've had at least one major correction per year...and in each of the past 3 years, stocks fell around 10% — not once but TWICE.

In March 1997, for example, the Dow Jones Industrials fell 10.6% and then fell *again* in August. In 1998, stocks cratered in July and fell *again* in August. Last year, the Dow fell 1,390 points (12.2%).

But this year's declines are the worst of all — the fastest Dow correction since 1955 (down 10% in just 4 weeks) and the fastest decline EVER for the Nasdaq (down 35% in only 3 weeks)...driving many big name stocks down 50%...70%...even 90%.

Just look at what has happened this year to some of the stocks that I had rated "Risky" or "Very Risky" at the end of last year...

- Egghead.com dropped 72.2% between December 31 and April 24, 2000...
- PCOrder.com fell 68.5%...
- Family Golf Centers plunged 71.1%...
- Egames collapsed 64.7%...
- Tommy Hilfiger got hammered by 68.2%...
- SKYMALL was down 55.9%...
- Visx plummeted 72.1%...
- Vlasic Foods International dropped 69.2%...
- Truck Data crashed 79.4%...
- MicroStrategy fell 71.9%...
- Frontier Insurance Group plunged 76.4%...
- Open Market collapsed 81.3%...
- Signal Apparel fell 40.0%...and...
- DrKoop.com fell a whopping 80.8%!

Look. Everybody knows that if you lose 50% of your money on a stock, it'll have to give you a 100% return just to break even. But what happens when you lose 90%? You need a 1,000% gain to recover!

My point is twofold: 1) You can expect at least one major stock market correction virtually every year...and 2) the market may recover quickly, but there's no guarantee YOUR stocks will!

No doubt about it: At volatile times like these, it pays to own the safest stocks.

Of course, Wall Street brokers want you to just hold on and ride out the corrections. But that would be a terrible mistake for two reasons:

First, because your stocks could suffer far greater losses than the average...and there's no guarantee they won't stay down for years instead of months.

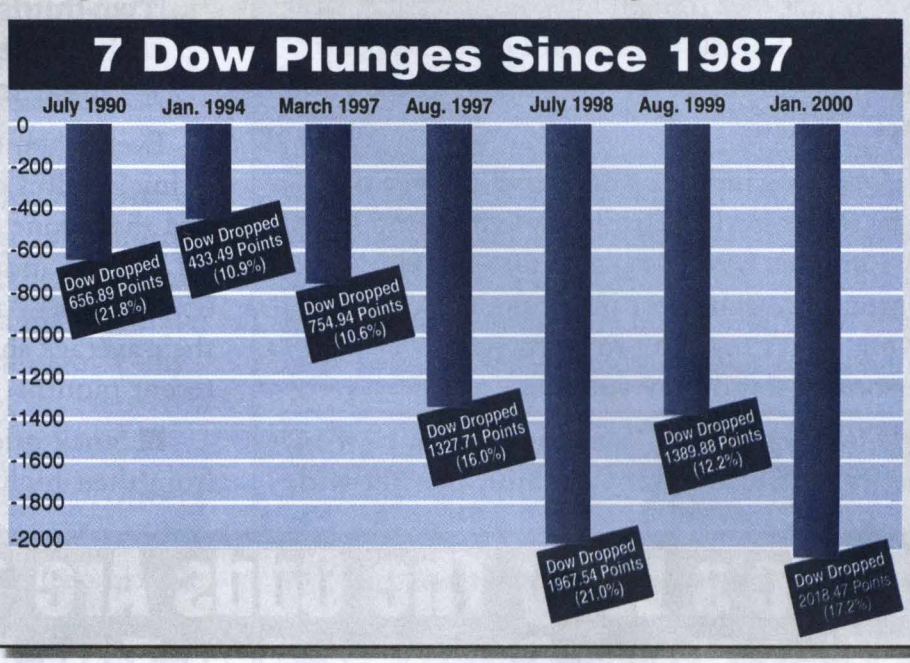
Second, sooner or later, stocks are bound to suffer much more than just a 10% or 20% correction. Nothing goes up forever. And in the next big bear market, millions of rich investors will be turned into paupers.

In the mid-1970s, the Dow fell 47% and investors had to wait 14 years to recover what they lost. In the 1929-31 decline, the Dow plunged 89% and investors had to wait 25 years — just to break even. In both cases, it was virtually impossible to hold on and wait it out. Most investors were forced to sell with huge losses.

But whether the next market decline is a big bad bear market or just a passing correction, you owe it to yourself to…

Stock Corrections Are A Thing Of The Past...Right? WRONG!

"We've had no less than 7 bloody, market-wide downturns since 1987. Each one cut stock values an average of 15.7% and cost investors an average of $1.2 trillion."



Get these "rotten apple" stocks out of your portfolio NOW!

Companies that are poorly managed, in debt up to their eyeballs, or suffering from shrinking earnings were hammered even while the Dow was rising. Naturally, they're also going to drop the fastest and stay down the longest when the major indices crash.

In your FREE copy of THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS, you'll see why the darlings of Wall Street are, in reality, far too risky for you to own now.

For example…

■ Amazon.com's debt is growing at a whopping 121% per year, with debt reaching 556% of equity. Losses, meanwhile, are nearly 8 times greater than last year's! Many on Wall Street still say it's a "BUY." Our Risk Rating tags it "VERY RISKY."

■ Lycos is trading at a P/E of 952, and loses $1.49 for every dollar of sales. Forget earnings! Even the cash flow is negative. Wall Street rates it a "BUY" despite Lycos' disastrous results in 1999 and disappointment in 2000. Our rating: "RISKY."

■ General Electric has only 61 cents cash on hand to meet every dollar of current liabilities. Shareholders are drowning in $4.74 in debt for every $1 of equity. Again — Wall Street says it's a "BUY." Baloney! Our model says it's way too risky to own.

■ And much, much more.

My point is simply this: If you don't know the Weiss Risk Rating for your stocks and

Please Turn...

mutual funds now, your money is in immediate and severe danger.

The Weiss Early Warning System is now telling us that there's more risk in the stock market today than before the Crash of 1987

Having the world's only comprehensive risk ratings for 6,100 stocks and 8,000 mutual funds gives us another tremendous advantage: A clear picture of the risk in each and every industry sector, PLUS the sum TOTAL risk in the entire stock market!

I call this indicator of overall market risk "The Weiss Early Warning System." And what it's telling us now is so startling — and so contrary to what most investment advisors are saying — it's my duty to warn you personally...and pray you will listen:

The Weiss Early Warning System now says there's far more risk of a major, market-wide decline at this moment than there was before Bloody Monday in 1987...

...Even more than there was immediately before the bear market in 1973 — when the average stock lost close to HALF its value and took investors 14 long years to catch up.

If that surprises you, please consider this:

Two-thirds of all U.S. industry sectors have been suffering in a hidden bear market since April 1998!

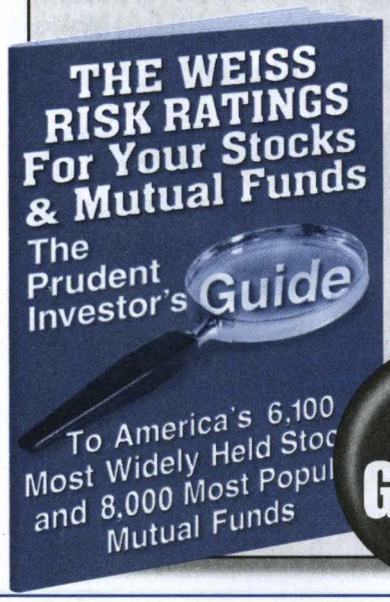
Even when the market rallies, the fact is, only a tiny handful of stocks have been doing well — and they alone drive the market indices higher. Of the 105 industry groups in the United States, 65 of them — nearly two-thirds — have seen their average share prices fall substantially in recent months...

■ Stock prices are down more than 20% from their highs in 36 industry sectors: Home

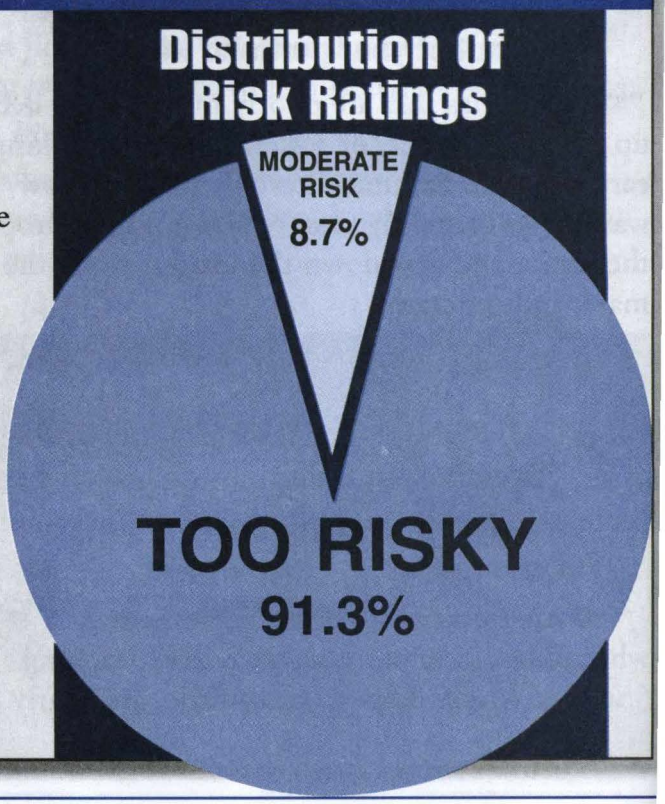
Here's Why The Odds Are 10 To 1 That Your Stocks Are Too Risky Now

Of all 6,070 stocks we rate, only 529 earned a Weiss Risk Rating of "MODERATE RISK" in our most recent ratings period. Put simply, the odds are over 10 to 1 that YOUR stocks are exposing you to risks you wouldn't take if you knew about them.

Does it make sense to invest without knowing the risks ahead of time? Send for your FREE copy of THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS today.



FREE GIFT #1



furnishings, textiles, tobacco, auto parts and equipment, and many others.

■ Stocks have fallen more than 30% in 18 sectors: Retail discounters...aerospace/defense contractors...commercial services...and gifts and jewelry — just to name a few.

■ And in 11 sectors, stocks have been literally crushed — by 40% or MORE: Among the hardest hit are photography/imaging...office equipment and supplies... and specialized healthcare — down a whopping 69%.

Of course, when you look at the Dow, the S&P 500 or the Nasdaq, all you see is volatility as investors stampede from one sector to another in search of a profit. And you see a market that often APPEARS to be rallying because of a tiny handful of stocks jumping 20%, 50%, even 70% in a day.

What you don't see — and what Wall Street's insiders don't want you to realize — is that the rest of the stock market has been in deep trouble for a long time.

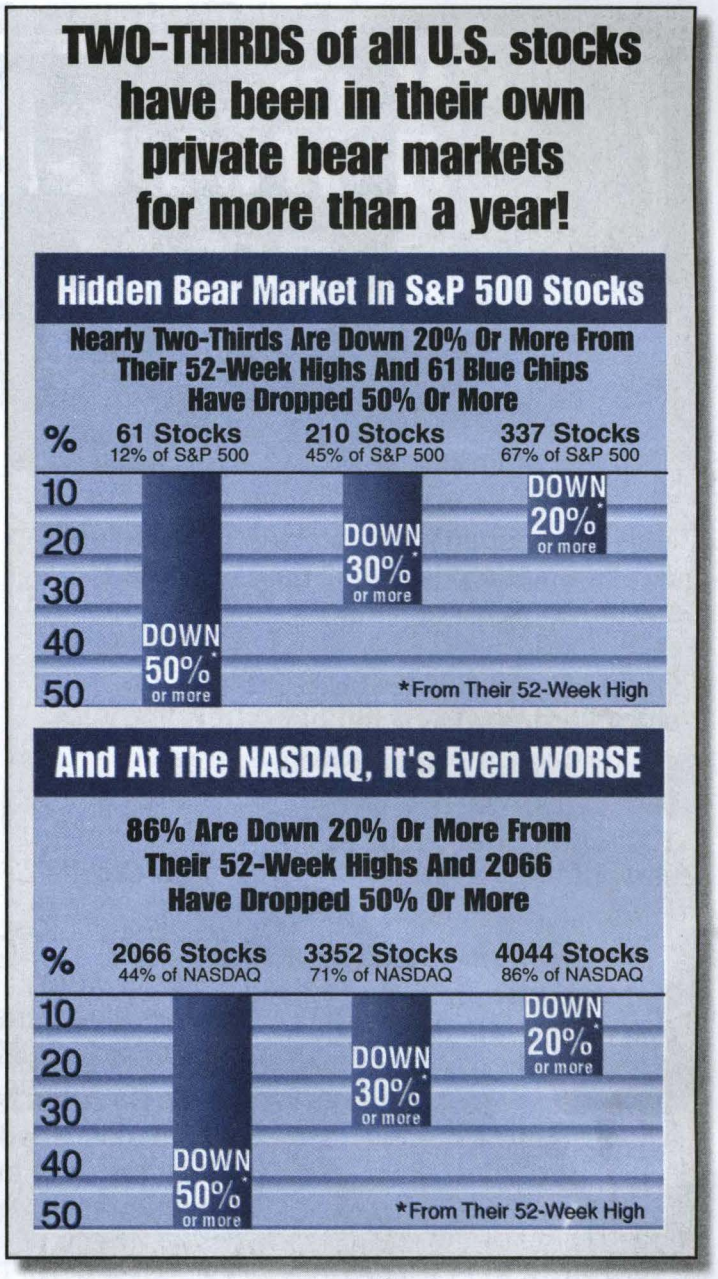
About HALF of all NYSE stocks and about 80% of all shares traded on the Nasdaq are down significantly. Plus...

Xerox is down 57% in 11 months; Compaq, 41% in 15 months. And Microsoft has plummeted 43% in 4 months.

This fleecing of investors is no longer confined to small and mid-cap stocks. Many major BIG-CAP stocks — traditionally the most profitable stocks in America — got hammered too.

Xerox Corp. dropped 57% in 11 months. A pricing war with Canon and Ricoh slashed its sales by $1 billion compared to December 1999. And Xerox's first quarter earnings plunged, to its lowest level in nearly 5 years.

Compaq Computer Corp., one of the nation's largest computer retailers, also crumbled. Its stock fell 41% in 15 months.



Even worse, Microsoft plunged 43% in just 4 months. And I can assure you, it's not just the losing battle with the U.S. Justice Dept. This stock was absolutely hammered because it was grossly overvalued.

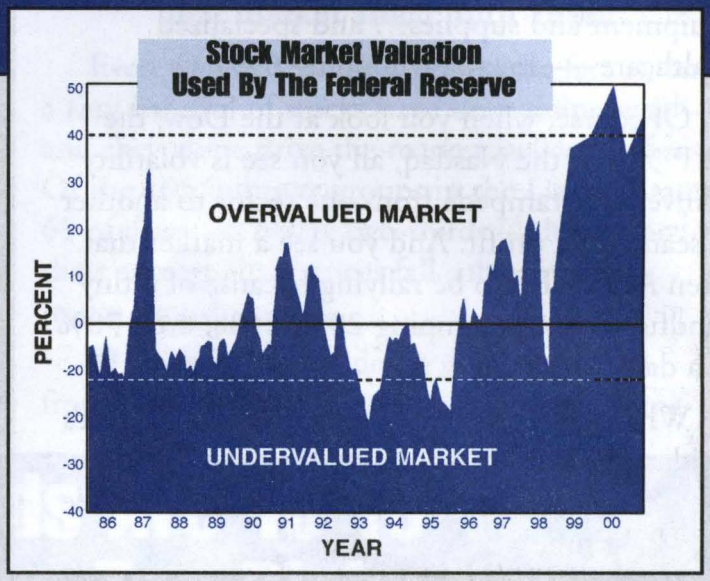
Fewer Stocks Advancing; More Stocks Declining Fewer Record Highs; More Record Lows

The sheer number of stocks declining in value is huge — an unmistakable symptom of a rapidly expanding — but largely hidden — bear

Please Turn ...

Fed Chairman Alan Greenspan Model:

Stocks Are 43% Too High



Fed Chief Alan Greenspan's own stock market model, used as the basis for his testimony before the United States Congress, reveals that U.S. stocks are now 43% too high.

I'd listen if I were you — because so far, he's been 100% on-target for 12 years straight:

◆ In 1987, when Mr. Greenspan's model warned that stocks were 30% overvalued, the S&P 500 dropped 32.1% — and the Dow Industrials dropped a whopping 40.4%.

◆ In 1991, when his stock market model showed stocks were overvalued, the S&P suddenly dropped 20.3%.

◆ And last summer, when the Fed Chief's stock model showed stocks were overvalued, the S&P 500 dropped 22.4%.

So when Mr. Greenspan's own stock market model shows that the Dow and the S&P 500 are too high and due to fall by at least that much, it pays to listen — especially if you have money in the market you can't afford to lose.

I urge you — Send for your free Weiss Risk Ratings for your stocks and mutual funds today.

market.

Here's another: It's called the "Advance/Decline Line" — and it shows us the ratio between the number of stocks that are rising in value and the number of stocks falling in value.

In a healthy bull market trading session — like we had in 1995, for example — you'd expect to see 4 or 5 advancing issues for each stock declining in value. Today, you typically see 1.1 or 1.2 advancers for each decliner. And that's on a GOOD day! On a bad day, you could see 4 or 5 declining stocks for every advancing stock.

Recently, some analysts started to hype a "major turnaround" in the advance/decline ratio. But like so much of the "news" that comes out of Wall Street, this "dramatic improvement" was pure baloney.

This critical indicator is falling again, and the gap between the NYSE composite and the advance/decline line still looks bigger than the Gulf of Mexico!

My point is simple: When you buy a stock today, you only have a one-in-three chance of making money.

Put another way, the odds are 2-to-1 that the stocks you pick will lose money — maybe a LOT of money.

Being cautious in risky times like these can save you a fortune

There's so much more I need to tell you about today's high-risk market fundamentals. Things that nobody on Wall Street wants you to think about as you make your investment decisions for 2000 and beyond.

It's important that you understand why another major decline is now inevitable...why it could be a lot more permanent than most "corrections"...which investments will be hit hardest...and which will best retain their value — and even soar — as the rest of the market suffers.

That's why it's so crucial that you get your FREE copy of THE WEISS EARLY WARNING SYSTEM: Hidden Risks and Opportunities.

In this new report, I show you what to buy... what to sell...and how to safely grow your wealth in uncertain times like these.

You'll discover...

- The 3 safest investments to own today: And why the odds are that they'll actually outperform the Dow and the S&P 500 by at least 4-to-1...
- A simple "insurance policy" that protects your entire portfolio from loss: You don't even have to sell a single stock or mutual fund...
- What goes up when the Dow comes down: A checklist of the best contrarian investments for the year ahead...
- The steps you MUST take now to keep your money safe — and safely growing — for the next 12 months.
- And more.

Here's yet another reason why it is absolutely essential that you send for your free copies of THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS and THE WEISS EARLY WARNING SYSTEM as soon as humanly possible...

Technology BLOODBATH

Many of America's greatest companies are already suffering from the hidden bear market in stocks...

Company	% Below Recent Highs
Adelphia Communications	DOWN 45%
Visx, Inc.	DOWN 85%
USA Networks, Inc.	DOWN 32%
Quintiles Transnational Corp.	DOWN 67%
Tellabs, Inc.	DOWN 33%
CNET Networks, Inc.	DOWN 57%
Lockheed Martin	DOWN 48%
Microsoft Corp.	DOWN 42%
At Home Corp.	DOWN 79%
Compuware Corp.	DOWN 71%
Raytheon	DOWN 71%
Legato Systems	DOWN 84%
Unisys	DOWN 53%
Parametric Technology Corp.	DOWN 76%

Stock market declines have been making my family richer since 1929...

My Dad was a 21 years old in 1929 — a stock broker on Wall Street. The Fed had been

Continued on page 14...

Meet Martin D. Weiss, Ph.D., America's #1 investor safet

"Mr. Indepe

At a time when many on Wall Street offer only hype and hot air, Martin Weiss' unique "safety-first" approach is truly a breath of fresh air:

For one thing, Dr. Weiss is unyieldingly independent. To help you quantify your risk in this sky-high market, he impertinently asks the one question Wall Street desperately wants to ignore: "What could go wrong — and how can you avoid investment losses if it does?"

Dr. Weiss is unflinchingly on the investor's side — not Wall Street's. His candid, "let-the-chips-fall-where-they-may" analysis of stocks and mutual funds has made him one of the most hated and feared analysts on Wall Street — and has won him the fierce loyalty of thousands of individual investors who seldom make a move without his analysis and advice.

Weiss is also unapologetically accurate — having correctly called every major stock market correction of the past quarter-century. Furthermore, he has consistently identified hidden financial problems at corporations that were all but ignored by Wall Street's leading rating agencies — S&P, Moody's, A.M. Best, and Duff & Phelps. The corporations failed and produced massive losses for investors who ignored Weiss' warnings.

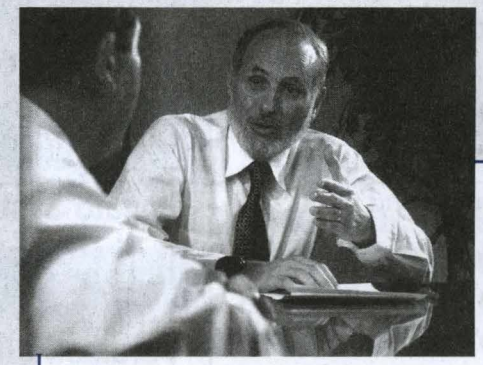
An Unblemished, 29-Year Record For Profits With Safety

Dr. Martin Weiss founded Weiss Research in 1971. At the time, soaring inflation and interest rates were about to introduce American investors to "stagflation." Many were both confused about the direction of the market and the safety of the firms they were trusting with their money.

Martin immediately set out to create two essential tools to guide investors safely through this time of uncertainty and volatility: Tools that no safety-conscious investor should be without — and that legions of investors have now depended on for both safety and substantial returns for 29 years:

1. The Weiss Early Warning System: At Weiss headquarters in Palm Beach Gardens, Florida, a staff of more than 100 market analysts, stock researchers and support staff constantly monitor the economy, the investment markets, America's 6,100 most widely held stocks and 8,000 mutual funds.

Using exclusive analysis

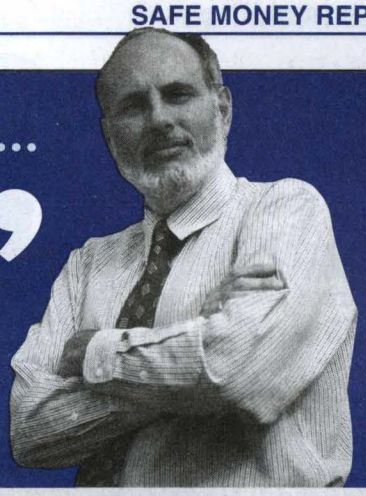


Dr. Martin D. Weiss' mission to expose hidden investment dangers — to the great displeasure of Wall Street's "old boy" network — has earned him the title of "Mr. Independence" from *Forbes* magazine, "feisty" from the *Wall Street Journal*, "gutsy" from columnist Jack Anderson, and "the bad boy" of safety ratings in a glowing article by the *New York Times*.

Weiss currently serves as president of the Weiss Group, which includes Weiss Research, Inc., publisher

dvocate and the man Forbes Magazine calls...

endence"



software created by Weiss' computer staff, they apply a series of fundamental and technical "screens" to identify the areas of greatest opportunity — and danger.

The Weiss Early Warning System first earned nationwide acclaim in 1987 when it accurately warned of the Black Monday crash well in advance — and also by helping to identify investment vehicles that earned Weiss subscribers profits of up to 4,500% on the decline — enough to turn every $25,000 invested into $1.1 million.

The Weiss Early Warning System has been equally prescient in the years since, correctly identifying all major stock market corrections — enabling investors to both avoid major losses and actually profit on the declines.

2. The Weiss Ratings: Weiss Safety Ratings have become the investment world's "bible" on the financial stability of banks, S&Ls and insurers. Now — for the first time ever, Martin Weiss has developed comprehensive risk ratings for America's 6,100 most popular stocks and 8,000 mutual funds. Prior to the demise of major banks and insurance companies in the 1980s, Weiss was the first to spot the failures and warn his subscribers well ahead of time.

As a result, Weiss gained national recognition — including a major study by U.S. Congress' General Accounting Office (GAO) proving that Weiss beat his closest competitors on Wall Street by 3-to-1 in accuracy.

Essential guidance for prudent investors

Today, Dr. Weiss is widely respected as America's #1 source of honest financial analysis and remarkably profitable investment guidance.

His research has been praised in the *Wall Street Journal, USA Today*, the *New York Times, Business Week, Fortune Magazine,* and *Forbes*; and he has been featured nationwide on NBC, CBS, ABC and CNN — as well as many other national television and radio networks.

More than 100,000 individual investors, thousands of financial institutions and hundreds of top professional money managers now rely on the Weiss Early Warning System to shield them from stock market corrections... the Weiss Safety Ratings to protect them from financially weak banks and insurers...and the Weiss Risk Ratings for stocks and mutual funds. And they get all of these invaluable tools with his monthly investment guidance in the SAFE MONEY REPORT.

of SAFE MONEY REPORT, and Weiss Ratings, Inc., the nation's only independent rating agency providing independent, unbiased ratings on stocks, mutual funds, banks and insurance companies, free of any conflict of interest.

He was a Fulbright Scholar and earned his Ph.D. at Columbia University. He speaks eight languages fluently and, as a youngster, lived two years in Japan and 10 years in Brazil. He is also founder of The Weiss School for the Gifted — a private elementary school in Palm Beach Gardens, Florida.

raising interest rates slowly since 1928, and yet the Dow kept going up. Likewise for technology stocks such as RCA Victor, which soared from $2 to nearly $500 per share.

Back then, no one believed interest rates mattered very much. But it was clear as a bell to Dad that stocks were far too risky. He avoided all stocks — and especially warned his customers away from stocks that were vulnerable to higher interest rates.

He borrowed $500 from his mother and began shorting stocks on the New York Stock Exchange, targeting mostly high-flyers.

In those days, $500 was a heck of a lot of money for a youngster — more than $10,000 in today's dollars. He told his mother he was going to "make some money for the family." And he did:

By the time Wall Street finally hit bottom in 1932, Dad had turned his $500 into more than $100,000.

Even now, $100,000 is a nice sum of money. But back then, in the depths of the Great Depression, it was a fortune.

Some of the most famous investors of all time were wiped out. And there he was, in his early 20s, and he had become a very wealthy man.

544% profit in less than a week!

History repeated itself in late 1987 — when our Weiss Early Warning System made it clear that a major crash was just ahead:

On Thursday, October 15, I told my subscribers to go short the stock market.

The very next day — Friday — the Dow fell 108 points. And on the following Monday, the Dow fell another 508 points! Then, Tuesday morning, at the very bottom of the crash, I told my subscribers to close out their short positions.

- One subscriber, following my Weiss Windfall Strategy, invested $9,000 in put options to sell IBM shares. On Tuesday, October 20, he got out with a clear $58,000 — a 544% profit in less than a week!

- Another subscriber, also acting on our advice, did eight times better. He reported buying stock index put options for $650 and selling them for $30,500 after Black Monday — a 4,592% profit.

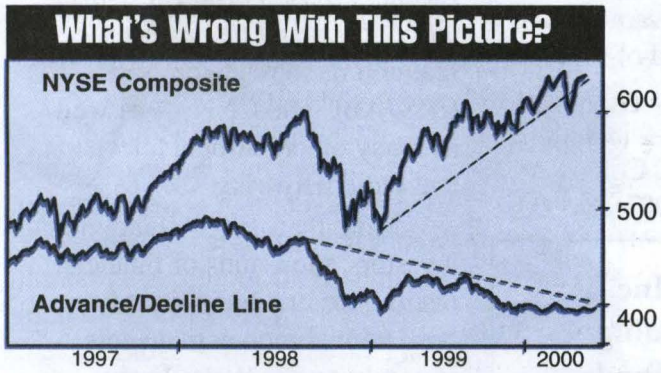
I loved it! What took Dad many months to do in '29, I did in less than a week in '87.

And remember: That was a short-lived correction. The next correction could continue for many months — just as it has in most of the 7 other major stock market declines between 1987 and 1999.

The Weiss Windfall Strategy offers you the potential to do this over and over again in the months ahead!

In THE WEISS WINDFALL STRATEGY: How To Turn $25,000 Into $1 Million Or More

"Where Have All The Gainers Gone?"



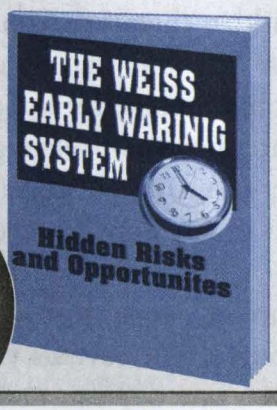
While some market averages are still holding up, the advance/decline line in this chart proves that most stocks are going DOWN. This huge gap between the apparent "bull market" and the hidden bear market occured only twice before in history — in 1971-73 before the Dow fell 47% and in 1927-29, before the Dow crashed 89%.

MUST-READING FOR CAUTIOUS INVESTORS:

Protect The Money You Can't Afford To Lose

THE WEISS EARLY WARNING SYSTEM — is your guide to today's hottest sectors...industries to avoid at all costs...why you can bet on another major decline...and how to keep your money safely growing in these volatile times.

Best of all, THE WEISS EARLY WARNING SYSTEM is yours FREE — just mail the enclosed order form today.



FREE GIFT #2

In The Next Correction, I give you a few simple strategies that can turn a little bit of money into a king's ransom.

I give you the strategy that has earned us windfall profits of up to 4,500% in major market corrections. Plus, I'll give you even more ways to grow richer in the next correction.

Let me keep your money safely growing by protecting you from stock market risk

Sad to say, but 99% of all investors will ignore this sober warning and will be badly burned in the next market decline. My guess is that if you're among them — if you continue investing without knowing the Weiss Risk Rating on your stocks and mutual funds — you could pay with losses of 50%, 70%, even 90% or more when the decline inevitably comes.

That's why it's so important that you get your FREE copy of THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS, THE WEISS EARLY WARNING SYSTEM and THE WEISS WINDFALL STRATEGY right away.

It's also why I'm inviting you to join me every month in SAFE MONEY REPORT — completely without risk or obligation of any kind.

SAFE MONEY REPORT gives you the essential balance you need to make more profitable — and safer — investment decisions by considering both the profit potential AND the risk of each investment in your portfolio.

Every month, SAFE MONEY REPORT gives you practical, money-making, money-SAVING tools no other advisory can give you...

- You get our exclusive risk ratings for your stocks and mutual funds: SAFE MONEY REPORT is the world's only publication to release and constantly update Weiss Research's exclusive and highly respected ratings for 6,100 stocks and 8,000 major mutual funds.
- You get our exclusive financial safety ratings on America's major stock brokerages, banks, S&Ls, and insurance companies.
- You get regular alerts from THE WEISS EARLY WARNING SYSTEM: This is the

Please Turn...

world's only stock market model to successfully warn of every major correction since its inception in 1976. Each month — and more often when necessary — you get clear, unhedged, hard-hitting advice on when and how the next market decline will strike.

■ Extra bonus: Save a fortune on commissions — and protect yourself from hidden threats to your brokerage account. We're the only one that regularly survey the commissions, service and safety of 300 U.S. and international brokerages. We cover all major full-service firms, discount firms and online brokers. So if you want to save big bucks on commissions — while also avoiding the many pitfalls that threaten your portfolio — this is your only source. The savings you reap in one month or even one day can easily cover the full cost of a year's subscription to SAFE MONEY REPORT.

■ You get specific "buy," "sell," and "hold" investment guidance, painstakingly tailored for today's economic realities: It's sad, but mostinvestment advisories today have become little more than stock "tip sheets" — chasing after the next hot stock and completely ignoring economic and market fundamentals. Mine is sound, fundamental advice you can hang your hat on.

■ You get specific recommendations for your conservative investments — designed to both protect your money and keep it growing safely. Plus, in every issue, you get advice on today's most exciting speculative opportunities — investments that have generated profits of up to 4,500% in a single week for our subscribers.

■ You get powerful research and analysis tools at your fingertips 24 hours a day — with FREE access to the SAFE MONEY WEBSITE: Can't wait for the next issue to arrive by mail? Surf over to the SAFE MONEY REPORT website. Our web address and passcode are printed on the front page of each issue!

And while you're on the SAFE MONEY WEBSITE, be sure to...

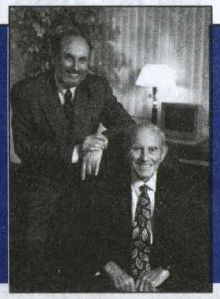
● Check out our Flash Alerts on the hottest investment news...

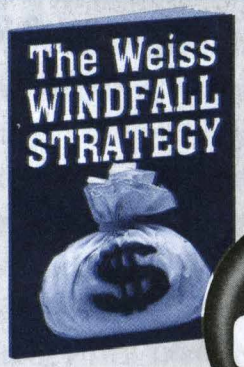
● Review SAFE MONEY REPORT's latest forecasts — both long and short term — for interest rates, currencies, stocks, bonds, mutual funds and more...

● Get special help with your insurance,

PROFITING FROM STOCK MARKET VOLATILITY:

A Family Tradition Spanning Two Generations





FREE GIFT #3

In the great Crash of 1929, Martin's late father, Irving Weiss, turned $500 into $100,000.

In 1987, with the help of his ratings and the Weiss Windfall Strategy, Martin led SAFE MONEY REPORT readers to profits of up to 4,500%.

This report shows how you can do it, too.

including annuities, life, health and even Medicare Supplement insurance (Medigap)...

● Take a look at the latest updates on our Conservative and Speculative investment portfolios...

● Get the latest stock quotes...Maintain your portfolio online...Check the headlines for news about companies whose stocks you own...

● And much, much more.

■ You get answers to your most pressing investment questions: In every issue, SAFE MONEY REPORT answers your questions and concerns about what investments to own...when to buy and sell...what dangers and pitfalls to look out for...and much more.

Most importantly, SAFE MONEY REPORT gives you expert guidance you can trust: Analysis and guidance from Weiss Research, Inc. — the rating firm the U.S. General Accounting Office says is the most accurate of all in warning of future troubles.

Join me now, and you'll save over $90 risk-free:

Normally, a full year of SAFE MONEY REPORT — and a full year of access to the powerful tools on our SAFE MONEY REPORT WEBSITE — is a bargain at $189.

But if I hear from you now, it's just $96, a savings of $93. That's just 26 cents a day for expert guidance to protect all of your investments.

You get THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS... THE WEISS EARLY WARNING SYSTEM...and THE WEISS WINDFALL STRATEGY — FREE, plus three added bonuses:

Please Turn To Page 19 ...

Also FREE when you join me every month in SAFE MONEY REPORT:

Unlimited Access And Instant Updates on THE SAFE MONEY WEBSITE

Read each issue of SAFE MONEY REPORT the instant it's published — no more waiting for "snail mail" delivery...

- **Check out our Flash Alerts on the hottest investment news...**
- **Review SAFE MONEY REPORT's latest forecasts — both long and short term — for interest rates, currencies, stocks, bonds, mutual funds and more...**
- **Get special help navigating the insurance maze in all 50 states...**
- **Take a look at the latest updates on our Conservative and Speculative investment portfolios...**
- **Get stock and mutual fund quotes...Maintain your portfolio online... Check the headlines for news about companies whose stocks you own...**
- **And much, much more.**

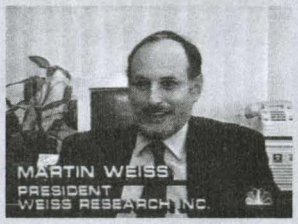
Dr. Martin Weiss:

America's #1 Guardian Of Investor Safety

Time and time again over the past 29 years, when major publicly traded companies have sunk like the Titanic, they went down with the highest ratings from major Wall Street firms.

And time after time, Dr. Martin D. Weiss has been the ONLY analyst to correctly warn of disaster well ahead of time.

As a result, when investors, the news media and even the U.S. Congress need objective financial analysis — free of any possible conflict of interest — they turn to Weiss:



THE DONOGHUE STRATEGIES

Martin Weiss warns that many large companies could fail in the coming year. Those who ignore this forecast later regret it.

SMARTMONEY WITH THE DOLANS

Martin Weiss names names with his lists of the 10 weakest insurance companies in America. The industry is furious. But within a matter of months, half of the companies fail.

CONGRESSIONAL TESTIMONY

Testifying before the U.S. Senate, Martin Weiss names companies that are lying to the public. Outraged industry insiders launch a media campaign to try to silence him. But Congress asks the U.S. General Accounting Office (GAO) to compare Weiss' ratings to Wall Street's. The GAO study is a "glowing tribute to Weiss," according to Barron's.

ABC'S NIGHTLINE

Anchorman Ted Koppel brings a leading industry spokesman face to face with his toughest critic, Martin Weiss. Only days earlier, the spokesman had said that the industry was sound, that you cannot judge it by just "a few bad apples." But a few days later, another major company on Weiss' weakest list fails.

NBC NIGHTLY NEWS

On NBC's national evening news, Martin Weiss warns millions of viewers that Wall Street is hiding dangerous weaknesses that could cost investors billions...and he urges investors to join him in a nationwide campaign to demand full disclosure.

ADDED BONUS #1: "How To Quickly Grow Your Wealth Whether The Dow Sinks Or Soars" gives you the safest way to take advantage of huge market moves ahead, investing in a select group of specialty mutual funds:

■ When stocks are rising, your money is in a fund that historically beats the S&P 500 by 50%.

■ When stocks are falling, your money is in funds that rise 10% for every 10% loss in the S&P 500.

■ When bonds are rising, you're in a fund that's specifically designed to take advantage of advancing bond prices.

■ When bonds are falling, you'll be in a fund that has generated a return of 21% in the last 13 months.

And best of all, you never have to pay a trading fee or transaction cost of any kind.

ADDED BONUS #2: "Surging Interest Rates: Will YOUR Stocks Survive?": Even before the latest rate rise, bonds were yielding over FOUR times more than stock dividends — reflecting the absolutely lowest stock dividends in history.

There are three stock market sectors that are especially vulnerable...

■ Banks. Check our list. If your bank is on it, you'd better get out — quick.

■ Brokers. Brokers depend on the big bucks they've been making from borrowing low and lending high. Higher interest costs on their borrowing will kill their golden goose. This report tells you which ones.

■ Utilities. If you think these stocks are safe and steady, look again. If your utility is on my list of the most likely to fall, you'd better rush your funds to a safe haven — now.

ADDED BONUS #3: "The Next Great Crash": This special volume by my late father — J. Irving Weiss — is destined to be a classic. Dad was truly one of the "grand old men" of Wall Street. He launched the world's first Treasury-only money fund...and helped Dwight D. Eisenhower pass the only truly balanced budget the U.S. government has had since World War II. He's also the only investor I know of who earned a fortune for his clients in the Crash of 1929...and then lived to help his clients do it *again* in the Crash of 1987.

This book is packed to overflowing with his personal insights into how Wall Street's big money-machine works. You'll meet the great investors, entrepreneurs and politicians of the 20th century just as Dad did — and see what made them tick. And more essentially, you'll see why Dad was convinced we'd see The Next Great Crash before long.

You'll also learn:

■ Why the next great crash is already locked into the system: Dad's infallible reasons why those who say we've seen the last of the boom and bust cycle are wrong...

■ How to profit from the Next Great Crash: Shrewd, seasoned strategies for safely growing

Please Turn...

Jack Anderson:
"Three Times More Accurate"

"Weiss Research pales in size when compared to its major competitors. But the other companies receive revenue from the companies they rate, which creates an inherent conflict of interest.

"The other ratings agencies also give companies the right to suppress any ratings they don't like.

"Weiss takes no money from the industry...it's a strategy that seems to have worked.

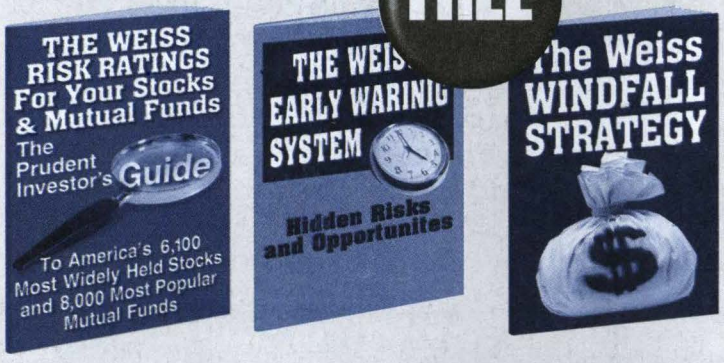
"According to a three-year study...by the General Accounting Office, completed last fall, Weiss' ratings reflected financial vulnerability three times more often..."

— Jack Anderson
Investigative Columnist

Just Mail The Enclosed Order Form Today And I'll Rush All Of This To You IMMEDIATELY:

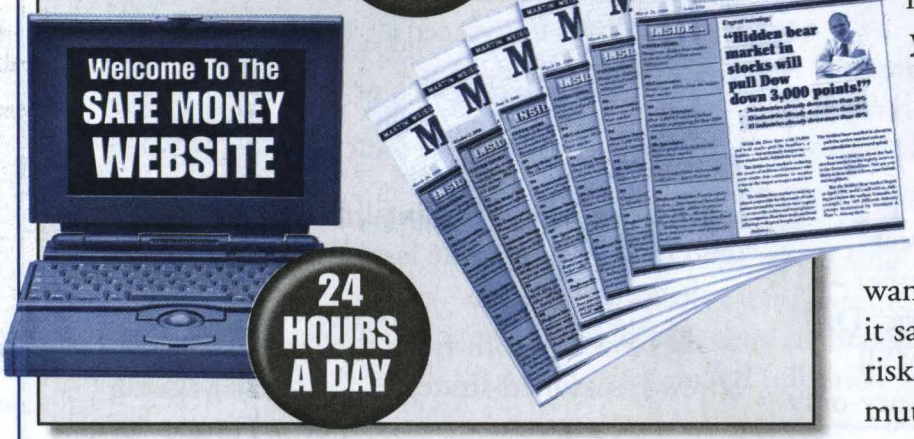
3 FREE GIFTS

FREE



Join Me For a Full Year And Receive 3 Added Bonuses — FREE

FREE



24 HOURS A DAY

your wealth even while 99% of all other investors lose theirs…

■ More important than getting a return on your money — getting a return OF your money: Safe investments that could give you gains of 35% per year or more in the coming crash…

■ How to bottom-feed like a pro: Secrets for picking up stocks and other investments that will bounce back fastest…

■ And much, much more.

At the very least, give us 6 months to impress you: You'll still save over $45 and there's zero risk...

If you prefer, try a 6-month trial for just $49 — a savings of $46 off the regular rate — and you still get THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS…THE WEISS EARLY WARNING SYSTEM…and THE WEISS WINDFALL STRATEGY — FREE.

Take your time to decide if SAFE MONEY REPORT is for you. If not, just call or write anytime during your subscription and you'll receive a 100% refund, no questions asked.

Wall Street will keep hyping this market long after the Dow is dead.

As I said at the outset of this letter, Wall Street will do just about anything — and say anything — to make you forget about the risks you're exposed to in today's over-inflated stock market. They want to keep you fully invested — and buying even MORE stocks and fund shares — right up until the very last point decline of the next market correction, whether it's short and shallow or long and deep.

I want you to disappoint them. I want you to preserve your wealth and keep it safely growing by fully understanding the risks as well as the rewards of each stock and mutual fund in your portfolio.

Everybody knows another major stock market decline will happen — just like in 1987, 1990, 1993, 1997, 1998, 1999 and early 2000. But they're so blinded by Wall Street propaganda and promises of triple-digit profits, they've completely missed the fact that two-thirds of all stocks are already in their own private bear market, with more falling behind every single day.

In a way, today's stock market is nothing more than a gigantic game of chicken: Millions of investors racing towards a cliff in souped-up investment vehicles, each hoping to be the one who gets the closest to the edge without plunging off to their doom. But their game is a fool's game. A game nobody can win.

Doesn't it make sense to send for your FREE ratings from SAFE MONEY REPORT — and keep your money growing safely?

As you consider your decision, please keep the following in mind:

■ You get THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS, THE WEISS EARLY WARNING SYSTEM and THE WEISS WINDFALL STRATEGY — complete with Weiss Research's exclusive ratings for today's best and worst stocks and mutual funds — FREE.

■ You'll SAVE $46 — by joining me for just 6 months during this Special Introductory Period.

■ You risk NOTHING by giving SAFE MONEY REPORT a try. You must agree that it's everything I've promised and more, or just cancel for a refund and keep everything you've received.

■ You'll save even more — $93 — by joining me for a full year. Our 100% Risk-Free Guarantee still holds, and you get three added bonuses:

1. "How To Quickly Grow Your Wealth Whether The Dow Sinks Or Soars" with our proven strategies for earning profits in both market corrections AND market rallies…

2. "Surging Interest Rates" and how they will impact America's most widely held stocks, and…

3. My sentimental favorite, "The Next Great Crash," with investing wisdom from my late father, J. Irving Weiss.

So please don't hesitate. Not even for a second.

I urge you to accept this risk-free invitation to get my Weiss Risk Ratings for 6,100 stocks and 8,000 mutual funds…and to join me in SAFE MONEY REPORT. Just mail the enclosed order form or dial TOLL FREE 1-800-236-0407 today.

I promise I'll tell you what Wall Street won't… point out hidden dangers along the way…guide you to investments that give you the same growth you're getting now but with far less risk, and show you how to use all this market volatility to clean up on major market moves.

Please — if your financial security means anything to you — let me hear from you right away!

Sincere best regards,

Martin D. Weiss

Martin Weiss, Ph.D.

Editor, SAFE MONEY REPORT

P.S. SPECIAL EARLY-BIRD BONUS:
Save us the cost of return postage by dialing TOLL FREE 1-800-236-0407 — and we'll give you a free risk rating on YOUR stock or mutual fund right away over the phone. Or, if you prefer, we'll give you a safety rating on your bank, S&L, insurer or brokerage firm. Many of these companies have told me to shut up and not give you their Weiss rating. Some have even made more dire threats. My response: Call me with your order for SAFE MONEY. I'll tell you what your company's rating is immediately, right over the phone.

Please — without knowing the Weiss Risk Rating for your stocks and funds, your money is at unnecessary risk — let me hear from you right away!

Subscribers speak out:

"Weiss is the only one who delivers more than he promises."

— Walter Aspden
Westfield, MA

$136,000 Profit!

"I sold out your recommended positions on October 7th and made a little over $136,000. Thanks for keeping my thinking on track."

Captain C. T.
(via email)

Advice on target

"Among all the newsletters I get in the mail, I like the SAFE MONEY REPORT best. Martin Weiss is so far ahead of everyone else, and his advice is always right on target."

Lee R. Hand, Florida

Tremendous value

"When I received the bonuses that came with my subscription, I was amazed by the tremendous value they offered. Unlike most letters I've subscribed to, yours is full of solid research and information that I can really use."

J.M., Los Angeles, CA

544% profit in less than a week!

"Based on your advice, I invested $9,000 in put options to sell IBM shares. Less than one week later, I got out with a clear $58,000. I've never done so well in my whole life."

J.C., New York

Saved $42,000

"I had $42,000 invested in an annuity at First Executive Life. I saw your low rating and got out before the company failed. Thank you for saving me from what could have been a real disaster."

Mary Ann Bigelow
Riverview, MI

4,592% from Black Monday!

"Your advice is absolutely amazing. When you told me the market was going to crash, I ran out and bought put options on the S&P 100 for $650 each. And the day after Black Monday, when you said we hit bottom, I sold them for $30,500."

Safe Money Subscriber
California

SPECIAL BONUS GIFT FOR EARLY-BIRDS ONLY:

SAVE TIME — AND GET A FREE WEISS RISK RATING FOR A STOCK OR MUTUAL FUND YOU OWN RIGHT NOW!

DIAL TOLL-FREE
1-800-236-0407

Please have your credit card handy when you call.

We'll give you one Risk Rating for the stock or mutual fund of your choice — and rush your FREE gifts and your first issue of SAFE MONEY REPORT to you sooner!

Test-Drive SAFE MONEY REPORT RISK-FREE!

Dear Fellow Investor:

Since one of my major missions is to help cut your financial risk in the months and years ahead, I've made sure that you can receive all of our valuable investment guides and test-drive SAFE MONEY REPORT completely without risk or obligation.

Just mail the Order Form on the lower side or dial TOLL FREE 1-800-236-0407 now, and we'll rush your free gifts and the next issue of SAFE MONEY REPORT to you right away.

You must be 100% certain that we give you greater growth with added safety. Otherwise, just call or write anytime during your subscriptioin and you'll receive a full refund, no questions asked.

And, of course, you may keep everything you've received from us in the meantime — with my personal thanks for giving SAFE MONEY REPORT a fair try.

Yours for prudent investing,

Martin D. Weiss

Martin D. Weiss, Ph.D.

ORDER FORM

Special Introductory Period
6 FREE REPORTS • RISK-FREE OFFER

☑ **YES, DR. WEISS! Help me get rid of the rotten apples in my portfolio that are most likely to crash and burn. Give me your risk ratings on all my stocks and mutual funds. Show me how to turn $25,000 into as much as $1.1 million the next time the stock market falls.**

Please sign me up for a risk-free trial to SAFE MONEY REPORT and rush me my FREE bonus reports.

I understand that I must be delighted or I can cancel anytime during my subscription for a full refund. And, of course, everything I've received is mine to keep no matter what.

☐ **BEST VALUE:** One year (12 issues) of **SAFE MONEY REPORT** at the Introductory Rate of just $96. I SAVE $93, receive ***THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS, THE WEISS EARLY WARNING SYSTEM*** and ***THE WEISS WINDFALL STRATEGY...***

PLUS: 3 added bonuses:

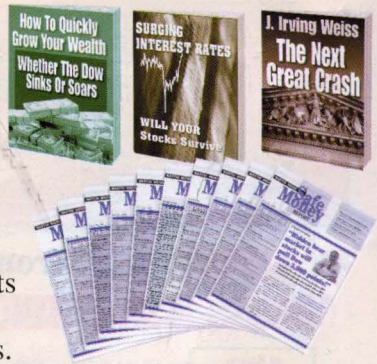
- *How To Quickly Grow Your Wealth Whether The Dow Sinks or Soars* with our proven strategies for earning profits in both corrections AND market rallies...
- *Surging Interest Rates: Will YOUR Stocks Survive?* — includes our exclusive lists of the stocks that will get hurt the most and the investments that will surge in value...
- *The Next Great Crash* with timely investing wisdom from the late J. Irving Weiss.

☐ **GREAT VALUE:** 6 months (6 issues) of **SAFE MONEY REPORT** at the Introductory Rate of just $49. I SAVE $46 and receive ***THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS, THE WEISS EARLY WARNING SYSTEM*** and ***THE WEISS WINDFALL STRATEGY.***

Note: Please correct any errors on the mailing label on the other side of this page.

3 FREE GIFTS

3 FREE Bonuses With One-Year Subscription



24 HOURS A DAY

Please Select Your Preferred Payment Method:

❑ Enclosed is my check/money order for: $_____

❑ Please bill my: ❑ VISA ❑ MasterCard ❑ DISCOVER ❑ AMERICAN EXPRESS Cards

Card # ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Exp. Date: ☐☐ / ☐☐
mo. yr.

Signature:_____

My email address for flash alerts:_____

Please complete and mail this certificate in the postage-paid envelope provided to:

SAFE MONEY REPORT
4176 Burns Road
Palm Beach Gardens, FL 33410
1-800-236-0407
Fax: 1-561-625-6685