

An urgent alert from Martin D. Weiss, Ph.D. —

PANIC IN THE WHITE HOUSE!



Question: What scared President Bush into proposing one of the costliest stimulus plans in history?

Answer: Seven ticking time bombs that are about to shatter the economy in 2003!

YOU MUST READ THIS!

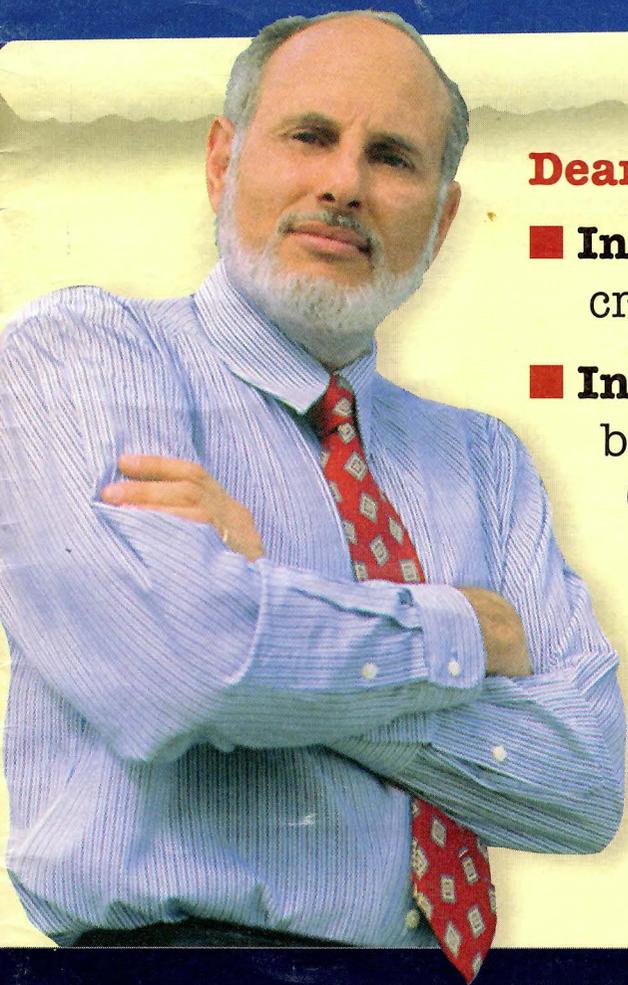
Dear Beleaguered Investor ...

- **In 1999**, I warned you that TECH STOCKS were about to crash and I urged you to take profits immediately ...
- **In 2000**, I warned you that BLUE CHIPS were about to be hammered by earnings scandals and urged you to CASH OUT of Enron, WorldCom and a dozen other losers six months before they crashed ...
- **In 2001**, I warned you that brokerage scandals would continue slamming stocks — long before swindles at Merrill Lynch, Salomon Smith Barney and the rest hit the headlines ...

Meanwhile — as stock after stock fell during three long years of terrible markets — I led my clients to investments that DOUBLED ... TRIPILED ... and even SOARED up to 307%.

Now, in 2003, the worst panic of all is about to impact the U.S. economy and stock markets.

**Please — for your own sake:
Do NOT ignore THIS final warning!**



Martin D. Weiss, Ph.D.
insulated his clients' money from the tech wreck of 2000 ... the earnings scandals of 2001 ... the brokerage outrages of 2002 ... and guided them to investments that soared 99% ... 144% ... up to 307% in the last year.

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Millions of investors will lose trillions of dollars as seven locked-in, utterly INEVITABLE disasters hit Wall Street like a category-five hurricane.

In each of the instances I mentioned, I warned you about a single danger that threatened to sink the U.S. stock market. Just as I warned, these three crises wiped out 78% of the Nasdaq ... 51% of the S&P 500 ... 39% of the Dow — and nicked investors to the tune of \$10.5 TRILLION from peak to trough.

... But not us! No, we USED these chaotic events to double and redouble our money over the past three years — taking 138% profits on Dow Jones LEAP ... 138.5% profits on NASDAQ LEAP ... 171.7% profits on S&P LEAP — and snapping up great gold stocks that have soared 99% ... 144% ... and 307%. And that's just the beginning!

Now, in the enclosed bulletin, I warn of no less than SEVEN equally frightening threats that are looming over U.S. stocks — and that virtually guarantee that 2003 is going to be the most difficult year yet.

I do hope you listen this time — for two important reasons:

FIRST: It is absolutely imperative that you insulate your money RIGHT AWAY. Please understand — I'm NOT talking about just dumping your stocks and stuffing the money under your mattress — or equally bad, into CDs and other investments that give you measly yields of less than 1%.

Far from it! I'm suggesting that you consider a portfolio of ultra safe investments that handed my subscribers solid, double-digit gains — in 2002 — a portfolio that has NEVER had a losing year since I began the service in 1976.

SECOND: These seven crises will open the floodgates of windfall PROFIT opportunities for savvy investors. I'm talking about the same kinds of opportunities that allowed me to lead my clients to investments that soared as much as 307% in 2001 and 2002.

The THIRD WAVE of this great crash is now upon us

Nearly all great crashes come in three phases. First, a great bubble bursts, shocking complacent investors with massive losses and

sending the most inflated stocks spiraling to earth like a gut-shot goose. That happened in 2000, when the Nasdaq bubble exploded and vaporized \$5 trillion of invested wealth.

Second, after a brief respite and moderate recovery, the next, more extended and more volatile stage of the crash kicks in — punctuated by equally volatile rallies — ultimately taking ALL the stock indexes — including the blue chips — substantially lower.

Third, and finally, all the chickens come home to roost. All the fundamental weaknesses that triggered stock market tragedy — PLUS new problems caused by falling stock prices and rising loan defaults — get washed out of the system in one final frenzy of financial bloodletting as stocks plummet yet ANOTHER 50%.

... And that's what's scheduled to get under way in 2003.

That's why it's so crucial that you read the enclosed bulletin right away. The time for you to insulate your assets is almost GONE.

More than that: the coming crash is going to spin off profits like a tornado spins off cows — not in stocks, mind you, but in a handful of little-known, often-overlooked investments I want to introduce you to. I want you to be there with me when we scoop up profits of 99% ... 144% ... up to 307% — and much more!

I urge you: Act now to preserve your money and actually profit from the bear market. Read the enclosed report for specific instructions.

Sincerely,

Martin D. Weiss

Martin D. Weiss, Ph.D.

P.S. I know some people are skeptical when they hear how accurate my forecasting models are ... or how my proprietary strategies helped my clients multiply their money by a factor of nearly 3 during the worst stock crash of our lifetimes ... or how we're getting ready to do even better in 2003.

... But let me ask you this: WHAT IF I'M RIGHT — AGAIN? Can you afford to ignore this warning and this opportunity?

I urge you: Carefully examine the evidence in the enclosed report before you decide.

An urgent alert from Martin D. Weiss, Ph.D. — who insulated his clients' money from the tech wreck of 2000 ... the earnings scandals of 2001 ... the brokerage outrages of 2002 ... and guided them to investments that soared 99% ... 144% ... up to 307% in the last year.

PANIC IN THE WHITE HOUSE!

Question: What scared President Bush into proposing one of the costliest stimulus plans in history?

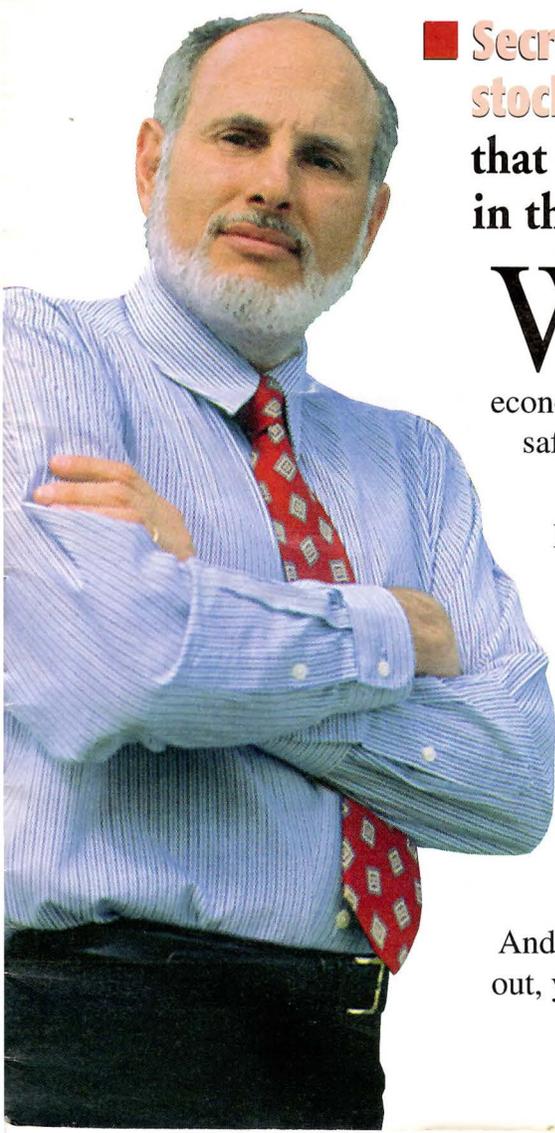
Answer: Seven ticking time bombs that are about to shatter the economy in 2003!

Inside:

■ Why these seven inevitable crises virtually **GUARANTEE** you'll be 50% **POORER** by next New Year's Day — IF you fail to heed this critical warning NOW ...

■ **URGENT** wealth preservation steps you must take now: What you must do **WITHIN THE NEXT 10 DAYS** to insulate what's left of your wealth, and ...

■ **Secrets that make you up to 300% RICHER** when **stocks crash**: Little-known and often-overlooked investments that can double ... triple ... even **QUADRUPLE YOUR WEALTH** in the coming stock market holocaust!



Washington is now in an absolute panic to put a Band-Aid on the gaping head wounds of the economy and convince you that Wall Street is safe again.

Why else would Democrats, Republicans and the Bush White House be hammering out one of the most radical economic stimulus packages in history?

What do *they* see that you don't?

I'll tell you what they see: **seven ticking time bombs** set to smash the U.S. stock market and economy in 2003!

And if you count on Washington to bail you out, you're practically begging to get scalped

— just like the millions of investors who got skinned for a staggering \$10.5 trillion from peak to trough in 2000-2002. **TEN AND A HALF TRILLION DOLLARS IN LOSSES!** That's almost as much as America's total GDP — the amount produced by the entire government, every business and every American — in a whole year!

The simple truth is, the bear market can NOT end ... the next bull market cannot begin ... until there are no more hidden shocks waiting to ambush investors.

I saw all of this coming three years ago, and I did my dead-level best to warn you, beginning way back in August 1999 in a report like this one — seven months before the bear market began.

Then, in early 2001 and early 2002, I warned you that the nightmarish losses suffered in tech

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BEWARE: Temporary Rallies Will Be DEADLY For Unsuspecting Investors!

If you're like me, you have a fundamental distrust for rising stock prices while giant companies are revealing accounting scams or going bankrupt. You don't believe the talk about "nearing the bottom in the market." And you laugh at the newest harebrained arguments that Wall Street "experts" are using to entrap investors.

Right now, for example, their argument goes something like this: "The accounting scams you've seen are just the work of a few bad apples. Almost all CEOs are honest and their shares are undervalued."

That's pure hogwash. I count hundreds — not dozens — but HUNDREDS of public companies that I suspect are cooking their books. Their earnings are pure fiction. So how can anyone say they're "undervalued" if no one has the faintest idea of what the REAL value of their earnings might be?

Moreover, history has proven repeatedly and consistently that in EVERY bear market, stocks fall far BELOW their "normal" valuations before they come even close to a true bottom.

And this is definitely a bear market by ANY definition. The S&P fell by over 50% — its worst decline since the horrific 1973-1975 bear market. The Nasdaq collapsed 78%, the worst bear market in any major stock market index since the Great Depression.

History also proves that the greater the speculation and debt buildup during the boom times, the deeper the decline that inevitably follows. In the 1990s, we saw the greatest buildup of debt and the wildest speculation in history. The decline ahead will almost certainly be equally extreme. Indeed, there are many signs that another recession is brewing, and it will be much worse than the recession of 2001.

■ **Stock market plunge:** All the economic statistics Wall Street is hyping are old news — past history. The best indicator of FUTURE economic



trends is today's stock market. And right now the stock market is saying, Watch out. Another big economic plunge is on the way.

■ **World falling in unison:** This is the first time in decades that all of the major world economies are sinking at the same time — not just the U.S., but also Europe, Asia, and Latin America. This alone is enough to cause a weak recovery and a resumed decline very soon.

■ **Bankruptcies:** In previous recessions, most failures were small companies. This time, the nation's leading GIANTS are falling by the wayside — Enron, WorldCom, Global Crossing, Kmart, United Airlines, and Conoco.

■ **Deflation:** In every single recession of the past half century, there was no global deflation. So in comparison to the deflation-ridden 1930s, all the recessions in the second half of the 20th century were relatively mild.

Now, for the first time since the Great Depression, deflation has struck the global economy. We have rampant deflation in Japan and many developing countries.

In the U.S., wholesale prices have been suffering their worst plunges since the government began keeping track in 1947.

This deflation did not exist in previous recessions — another reason economists have been fooled into believing that we won't have another recession very soon. The deflation has already driven corporate profits

sharply lower and unemployment sharply higher. It will make the economic decline last for years rather than months.

■ **Low savings and big debts:** In recent years, Americans have spent all — or more — of their income. They're buried in debt. Add job losses to the mix, and it could take years to rebuild their finances.

■ **Grossly overpriced stocks:** Recessions don't end until stocks touch bottom, and stocks never reach a bottom until they are truly cheap.

In 1974, when the bear market ended, the S&P was selling at 7 times earnings. In 1982, it was at 8 times earnings. Right now, the S&P is at 38 times earnings. Based on that alone, the bear market is no more than a third over!

The "Experts" Are Wrong, Wrong, WRONG!

In the crash of '29, the Dow dropped 45% from its highs in August to a temporary low in November of that year. Then the market rallied and the gurus on Wall Street promptly proclaimed an end to the bear market, just as they have today.

But the bear market was not over — far from it! The Dow proceeded to plummet again, losing 89.4% of its original value by June 1932 — almost three years after its 1929 peak.

Why were the experts so terribly wrong in the 1930s?

For the same reason that they're so obviously wrong today: because they didn't realize that much of America was financially bankrupt, that deflation was sweeping the world, and that the economic decline would be far greater than average.

"I urge you! This is no time to go through it alone. Send for your free copy of *GET RICH WHEN STOCKS CRASH RIGHT AWAY*."

Continued from page 3 ...

stocks would hammer all other stocks — including the Dow and the S&P 500 — and it has happened just as I said.

Those forecasts made it possible for you to not only avoid stock market losses in one of the most severe stock market bloodlettings ever, they also allowed my readers to pile up profits of 99% ... 144% ... up to 307% as stocks crashed.

And the good news — make that the GREAT news — is that the profits to come are likely to be even GREATER!

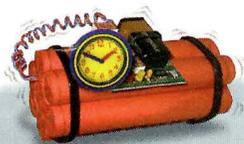
Get RICH When Stocks CRASH

Every fact and figure and every investment opportunity I describe in this report is taken directly from the most definitive investment guide my company has ever produced — my complete road map and survival guide for the next 24 months: **GET RICH WHEN STOCKS CRASH.**

In your FREE copy of **GET RICH WHEN STOCKS CRASH**, I give you ALL the scrupulously researched facts that prove you're in for the most chilling ride of your investment lifetime.

I give you proprietary strategies and investment vehicles that will insulate your money and bring you opportunities to earn more in the next two years than you earned in all of the 1990s!

Plus, I describe the gory details of the seven time bombs ticking away now that could devastate your assets, and how you can turn each into an unusual profit opportunity ...



Ticking Time Bomb # 1

The Great Real Estate Bubble of 2003 is about to EXPLODE!

If the great tech stock bubble of 1992-2000 taught us anything, it should have taught us that ALL bubbles eventually burst.

Nevertheless, millions of Americans — many of whom were beaten to within an inch of their financial lives when the

307% Profits — in a BEAR MARKET?

Investment	Open	Close	Profit
I-Shares Japan (Short)	\$11.48	\$ 8.32	+28%
Placer Dome Inc.	\$ 9.44	\$12.60	+34%
Broadcom Corp. (Short)	\$95.25	\$47.88	+50%
S&P 500 Option	\$ 6.30	\$10.00	+59%
Durban Deepe Roodeport	\$ 2.35	\$ 4.51	+92%
Newmont Mining	\$15.00	\$29.84	+99%
Royal Gold Inc.	\$ 4.00	\$ 9.75	+144%
Agnico-Eagle	\$ 6.06	\$14.80	+144%
Glamis Gold Ltd.	\$ 1.56	\$ 6.35	+307%

The Dow Jones Industrial dropped 29% and the Nasdaq plummeted a devastating 65% between January 2001 and June 2002.

By contrast, Dr. Weiss' recommendations soared as much as 307%. Furthermore, his average winning recommendation generated

an impressive 78% profit, while the average losing investment produced only a 13% loss, and overall, his average closed trade generated a 36% gain.

PLUS, of the 14 recommended positions that are still open at this writing, 12 are profitable, with an average profit of 79%.

tech bubble blew up in their faces — are now investing in a brand NEW bubble: real estate!

Please — whatever you do — do NOT let low interest rates or tales of ballooning real estate values lure you into this bubble! If you do, you're going to get clocked — along with millions of others who don't see real estate for the trap it really is.

This is a classic BUBBLE — inflated by plummeting interest rates.

In a vain attempt to stimulate the economy, the Fed has now slashed interest rates to their lowest levels since 1961. The average 30-year fixed mortgage interest rate has fallen from 18.5% in October 1981 to under 6% today, making home buying more attractive than it has been in four decades.

As a result, trillions of new dollars moved into the residential real estate

market — and demand for homes and condos exploded: since 1995, the number of new home mortgages skyrocketed 135%, from just \$639 billion to a staggering \$1.5 trillion by year-end 2002.

All that new demand has pushed home prices through the roof: even when adjusted for inflation, the price of the average American home has jumped faster in the last seven years than in any previous period since 1945 — when the GIs came home from World War II and drove housing prices to the moon.

Last year alone, home prices jumped more than 13% in Long Island, Ft. Lauderdale, and Providence, Rhode Island — and more than 14% in the Barnstable-Yarmouth area of Massachusetts.

In California, residential real estate soared more than 70% in San Francisco, San Jose and San Diego — and

Continued on next page ...

more than 80% in Santa Cruz, Santa Barbara and Santa Rosa in the past five years.

Three-bedroom ranch homes that originally sold for \$60,000 or \$70,000 now go for \$882,000 in Carmel... \$840,000 in Malibu... \$790,000 in Burlingame... \$742,000 in Beverly

Hills and \$727,000 in La Jolla.

But now ...

The Great Real Estate Crash of 2003-2004 Has Already BEGUN!

Booms and busts in home prices are nothing new. They've been going on for literally thousands of years. And they

inevitably occur in three distinct phases ...

PHASE ONE: A stock market crash and economic slump forces corporations to cancel expansion plans; commercial real estate collapses. In boom times, commercial real estate developers build like crazy. But when the economy slows, corporations

Four irrefutable reasons why real estate MUST CRASH in 2003

1. More job losses ahead: As I demonstrate later in this report and in your FREE copy of *GET RICH WHEN STOCKS CRASH*, the great tidal wave of "surprise" bankruptcies that hammered U.S. companies throughout 2002 is just beginning.

I count 662 companies that are now so deeply in debt and suffering from such massive declines in revenues that they are definitely in danger of failure in the year ahead. When many of these companies fail, thousands of employees — perhaps tens or even hundreds of thousands — will be let go ... U.S. unemployment rates will surge ever-higher, and ... consumer confidence will be further crippled. In this insecure, unsettling environment, fewer and fewer consumers will feel comfortable making a new — or larger — mortgage commitment. Real estate demand will continue to fall.

2. Panic sales of vacation homes are already beginning to hit the market like a ton of bricks: In the roaring 1990s, millions of affluent Americans bought second or even third homes — most of them vacation palaces in the mountains or at the beach.

Now, with the stock market slip-sliding away, job insecurity reaching new highs and real estate values peaking, a huge number of those "unnecessary" homes are beginning to go up for sale — bloating the supply and driving local home values into the ground. The number of existing homes on the market in September rose 8% from the same period a year ago.

3. Mortgage rates pretty much have only one way to go from here — UP:

When that happens, you'll probably see a short-term rise in demand for homes as last-minute buyers try to lock



Nicer neighborhoods all across America are already feeling the real estate crunch.

in low interest rates. But that will just be a tiny blip compared to what will happen next: sky-high real estate prices combined with rising interest rates will kill — absolutely slaughter — consumer demand. And prices will fall off a cliff.

PLUS, rising loan rates will be catastrophic for millions of homeowners: those who used ultra cheap adjustable rate mortgages (ARMs) to buy more house than they could have otherwise afforded. These poor souls will suddenly find their monthly payments soaring by hundreds of dollars per month.

Many will inevitably fall far behind on their payments. Many more will be forced to throw their homes on the market at low prices hoping for a quick sale. And a significant number will be forced to just hand the keys to their mortgage bankers and walk away.

... But NOT before they've sold off everything else they own — including their stocks — in a vain effort to save the family home.

4. Homeowner equity is collapsing — making it easier to just "walk away" when the going gets rough: In the 1940s, the average American family had more than 85% equity in their home. By 2001,

the average equity had plunged to 55%. And that's in a time when home values are RISING!

Worse, millions of Americans have taken equity out of their homes — goaded by the bankers and low interest rates — so they now have nearly zero equity.

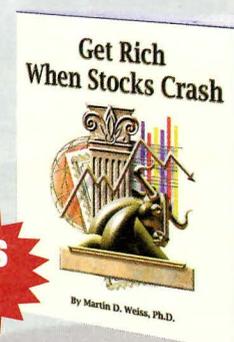
What happens to people like this when the housing market crashes and they end up owing more than their homes are worth? What happens when jobs are lost or monthly payments on ARMs go sky-high?

They simply walk away, triggering yet another avalanche of properties cascading onto the market — and driving real estate prices lower.

Send for your **FREE** copy right away!

A \$79 VALUE!

Yours FREE



pull in their horns ... cancel expansion plans ... and billions of square feet of new office space go begging for buyers. Plus, economic slowdowns inevitably kill off weak companies, leaving square miles of office space empty from coast to coast.

This glut of commercial office and plant space then hits the market like a neutron bomb: smashing commercial real estate values to pieces.

CASE IN POINT: Commercial real estate cratered after the great stock crash of 1987. New completions of office space plummeted from 100.7 million square feet from 1985-1990 to just 28 million square feet in 1990-1994. Occupancy rates, rents, sales and prices all fell.

... And it's happening right now as well. Since stocks began crashing in March 2000, commercial real estate sales have collapsed. In the past year alone, sales of office buildings nationwide have declined 58% — from \$9.2 billion in the second quarter of 2001 to just \$3.8 billion in the first quarter of 2002. As demand shrinks, so do prices. Recently, Merrill Lynch has been trying to unload an empty office campus in Denver for \$53 million — way below its replacement cost. Even at that bargain price, there have been no takers.

PHASE TWO: Ailing companies lay off hundreds of thousands of workers and mortgage defaults skyrocket. This, too, is already happening. The rate of unemployment has jumped by one third in the last year alone. More than 9.6 million Americans are now without jobs and struggling to keep a roof over their heads. As a result, mortgage delinquency rates hit a 30-year record high in 2002 — and they're still soaring HIGHER. We now have the worst foreclosure rate on mortgages in 52 years — and more foreclosures each year than ever before in U.S. history.

PHASE THREE: Plagued by a glut of available properties, combined with plummeting consumer confidence, residential real estate collapses like a house of cards. After the 1929 stock market fiasco, real estate prices were smashed for a decade. And

“The bear market you've endured so far is nothing more than a DRESS-REHEARSAL for the main event: A great stock market PANIC that will hammer the Dow to below 5000 and send a select handful of little-known investments SOARING.”

the most severe real estate depression of the second half of the 20th century battered home values after the stock collapse of 1973-1974.

After the great stock market imbroglio of 1987, the price of the average single family home crumpled like a cheap suit. In San Jose, prices dropped 37%. In upper-class Boston, home prices crashed 28%. In Houston, mansions were on the auction block for 25 cents on the dollar.

The same pattern has begun today. Millions of Americans are now finding themselves spending three, four, even five times more for housing than their parents did — in the middle of the worst economic slowdown in years!

According to the U.S. Department of Labor, roughly 13.9% of household expenditures were allocated to housing costs in 1951. By 1995, that number had nearly doubled, to 26.8%. Today — in 2003 — many homeowners spend 50% or even MORE of their take-home pay on their mortgages!

In Newport Beach, California, realtors have already noticed a softening of sales as buyers balk, for the first time, at the stratospheric prices for “fixer-uppers.” The average “on-the-market” time for upper-end houses is growing longer and longer.

Have homebuilders noticed? Have they ever! The National Association of Homebuilders sees 2002 as the peak in demand, and is forecasting a decline in housing starts from current levels over the next two years.

The real estate bubble is THREE TIMES LARGER than the tech bubble — and when it bursts, all hell is going to break loose in the U.S. economy and in the stock market!

The cumulative value of all residential real estate in America is now estimated at around \$23 trillion — more than triple the \$7.6 trillion market value of all Nasdaq stocks at their peak. Roughly half of the \$23 trillion in residential real estate is tied up in single family homes.

No doubt about it: the coming real estate crash is going to trigger the greatest destruction of privately-held wealth in U.S. history. Millions who are counting on their home equity to see them through retirement will be utterly wiped out — doomed to poverty and financial dependence in retirement.

It's one thing to take a loss on stocks. But when the value of your HOME begins plummeting by 30%, 40% or more ... when your monthly payments skyrocket ... panic is inevitable.

There's so much more I need to tell you about this looming crisis, how you can protect yourself ... and the handful of investments that will inevitably soar as the coming real estate crash bursts into the headlines. More on that in a moment. First, let's take a look at another reason why the U.S. economy and the stock market are destined to crater yet again in 2003 ...



Ticking Time Bomb #2

A massive \$2.4 trillion PENSION CRISIS is about to hammer the Dow and the S&P 500 into the GROUND!

The earnings scandal that rocked the stock market in 2001 and 2002 was small in comparison to the greatest accounting scam of all, which is about

to be exposed. When it is, it will make the massive stock market losses of the past three years PALE by comparison.

Right now, major U.S. companies — the same ones that have sworn their financial statements are accurate — owe approximately 300 billion to their employee pension funds, according to the Pension Benefit Guarantee Corporation. They are hiding even larger deficits through a series of perfectly legal but outrageously misleading accounting

and actuarial gimmicks. They are twisting the numbers to greatly exaggerate their profits, often hiding seas of red ink ... and it is all blessed by the auditors, and accepted by the SEC.

... But when those phony profits suddenly vanish in a cloud of smoke in 2003, there will be hell to pay.

✓ **Verizon Communications** had multi-billion-dollar losses in 2001. But by adding in its projected pension fund

gains which exceed \$2 billion, the company was able to magically report a net profit for the year of \$389 million.

✓ **Eastman Kodak** lost tens of millions. But by including its projected \$100-million-plus profit from its pension fund, the losses were magically transformed into a \$76 million profit.

✓ **TRW** also lost tens of millions. But by adding in a \$100-million-plus projected gain in its pension fund, it transformed the huge loss into a \$68 million profit.

✓ **Northrop Grumman's** income of \$427 million would have been cut down to about a quarter of that amount. **Weyerhaeuser's** profit of \$354 million would have been sliced by two-thirds. **Consolidated Edison's** profit would have been cut practically in half. **Boeing's** earnings would have been reduced by about a third.

The examples go on and on. More than 140 other major companies in the S&P 500 did essentially the same thing and continue to do it in 2003! Now do you see why I call this the greatest accounting scam of all time?

Look. The revelation that a \$103 billion company — **WorldCom** — hid \$9 billion in losses sent its shares into a nose-dive and the company into Chapter 11. But that was TINY by comparison to the sheer size of this pension fund scam.

Take **General Motors**, for instance. The auto giant has \$26 billion in total market value. Its debt of \$12.7 billion to its pension fund is the equivalent of 49% of the company's total value!

But that's nothing — here's what GM isn't saying: this projection of a \$12.7 billion shortfall is based on completely unrealistic assumptions. For the shortfall to be limited to this figure, the stock market would have to rebound and the economy would have to catch fire again — and FAST!

This is absolutely mind-boggling: over the next few quarters, billions of dollars are going to have to come out of GM's earnings — and the earnings of virtually every other major company you can name!

U.S. corporations are living in a dream world!

To better pin down who owes how much, I have pored through the pension plans of each of the S&P 500 companies. Here's the terrible truth nobody else is telling you ...

1. Two-thirds are in the red: Out of the 354 S&P 500 companies reporting pension data, 234, or 66%, owed money to their company's retirement funds.

2. Thirteen corporations owed their employees' pension funds more than \$1 billion each: These include GM (\$12.7 billion), Exxon (\$7.2 billion), Ford (\$2.5 billion), Delphi (\$2.4 billion), Delta Airlines (\$2.4 billion), United Technologies (\$2.3 billion), AMR Corp. (\$1.9 billion), Pfizer (\$1.3 billion), and Procter & Gamble (\$1.1 billion). Chevron, Texaco, Pharmacia Corp., Goodyear and Raytheon — \$1 billion each.

3. Thirty-two S&P 500 companies owed more than half a billion dollars each.

4. More than 100 companies were short \$100 million or more.

5. More than \$4.3 TRILLION is involved! The total amount of aggregate pension liabilities for the 354 companies I surveyed was \$1.06 trillion. The total amount of liabilities (funded and unfunded) for all private pension funds in the U.S. is \$4.3 trillion. That is nearly half the size of the entire U.S. economy.



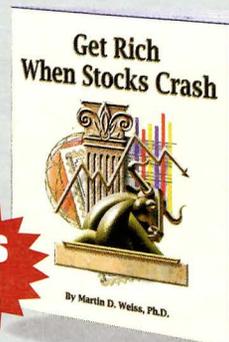
6. This looming pension crisis will KILL profits in 2003. Fully 150 out of the 354 companies we analyzed — 42% — used their pension funds to manipulate their bottom lines, boosting profits, or even turning losses into profits. These companies took purely hypothetical gains from their pension funds — based on projections, not actual results — and added those numbers to their net incomes.

This situation presents absolutely bloodcurdling hazards for investors — PLUS, the opportunity to pile up profits of up to 300% — IF you make the right moves NOW!

Send for your **FREE** copy right away!

A \$79 VALUE!

Yours FREE



This Massive Pension Shortfall Is Going To Slam Into Wall Street Like A Hurricane!

If you look beyond just the S&P companies, the problem is even larger — thousands of smaller pension funds that could drag down corporate profits for years to come.

● If the pension funds really take a major beating of 20% or more in the next year, those losses will set off a chain reaction of events that will make the recent accounting scams look like a Sunday school picnic. You'll see wholesale dumping of shares by investors ... mass protests by employees ... draconian new countermeasures by Congress and the SEC.

The crisis could affect \$3 trillion, even up to \$4 trillion in market cap. Unbelievable? Yes. True? Absolutely!

● I've told you General Motors will have to pay \$2.2 billion into its pension fund this year. Even if the fund made 5% in 2002, I estimate it will have to put up another \$3 billion in 2003. And

if the fund loses 5% this year, it will have to put up another \$4.5 billion!

● Also assuming just a 5% decline in fund assets, **United Technologies** will have to kick in \$1.3 billion ... **Ford Motor** will have to pay out \$1.1 billion ... **Delphi**, another \$1 billion ... and **Pfizer** at least \$784 million.

So far, Wall Street is deaf, dumb and blind to this rapidly emerging crisis. Most investors are just beginning to get wind of the problem. But now in 2003, it will explode into the headlines and investors will dump the stock of these companies like there's no tomorrow.

Can you see how this crisis ALONE is enough to smash stocks to smithereens? We've already seen how the hint of earnings deceptions hammers the entire market lower.

Now, as these pension fund chickens come home to roost in 2003, earnings are going to get slammed yet again ... stock prices will plummet ... and the investments I introduce you to

in your FREE copy of **GET RICH WHEN STOCKS CRASH** will soar!

This crisis ALONE is enough to smash stocks in half. But it's only one of SEVEN I outline for you in your FREE copy of **GET RICH WHEN STOCKS CRASH**. Plus, I give you simple, step-by-step instructions for insulating your wealth from each of these crises ... and I give you the investment strategies that will double, triple, even quadruple in these uncertain times.



Ticking Time Bomb # 3

The SECOND great Asian contagion now threatens to crush global stock markets!

In October 1998, a major Japanese bank died — killed off by dumb investments and excessive debt. The shockwave from that single failure crushed Hong Kong ... Seoul ...

Continued on next page ...

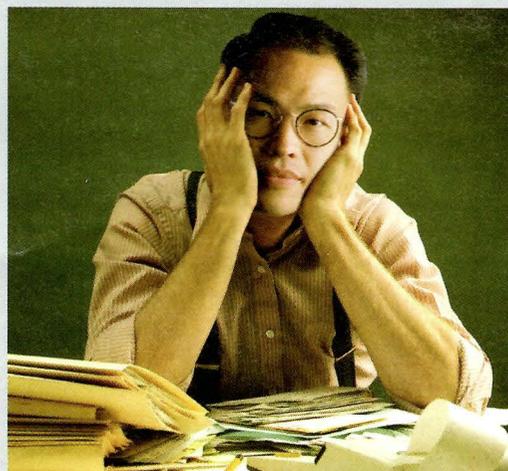
The Japanese economy hasn't been in WORSE shape in 56 years — since the war ended in 1946!

For the last 10 years or so, Japanese workers and investors have watched their wealth steadily evaporate. The tiny 800-sq. ft. houses in Tokyo that cost 60 million yen (about \$492,000) a decade ago are worth less than half that now. Unemployment is the highest since the end of WWII. And among those lucky enough to have a job, many haven't had a raise in as long as 10 years.

Japanese retail sales — the driving force in any economy — have been plunging for 51 months — IN A ROW!

Unemployment has been soaring. Auto exports are plunging! Growth consumer spending is virtually nonexistent.

Last time Japan's economy crashed, the world economy was red hot, on fire, sizzling: the tech boom was in full swing. U.S. corporations and consumers were spending money like crazy. Stocks were jumping by as much as 86% per year.



Scores of rich nations were standing by with a ready bail-out for Japan and its Asian neighbors — with massive loans and gigantic orders for Japanese products.

How times have changed!

Today, no nation on Earth has the economic oomph to bail out Japan — let alone stand in the way of the global economic train wreck that will likely fol-

low when the number two economic power on the planet jumps the track.

It's going to be a nightmare. And if you own U.S. stocks or stock mutual funds when Japan implodes, you're going to get the shirt ripped off your back.

... But like all crises, Japan's coming collapse is also an opportunity to make very hefty profits — and I want to help you do just that — in your FREE copy of **GET RICH WHEN STOCKS CRASH**.

Send for your **FREE** copy right away!

A \$79 VALUE! **Yours FREE**



The U.S. Media Praises Dr. Weiss As ...

“THREE TIMES MORE ACCURATE”



■ Investigative journalist **JACK ANDERSON** calls Dr. Weiss **GUTSY** and reports that his insurance ratings are “**THREE TIMES MORE ACCURATE**”

than anyone else in the business.



■ **THE GENERAL ACCOUNTING OFFICE** of the US CONGRESS (GAO) heralded the fact that Weiss beat its closest competitor by a factor of 3 to 1 in forecasting future financial troubles.

■ **BARRON'S** agrees, saying the GAO report is a “*glowing tribute to Weiss.*”

■ According to the **LOS ANGELES TIMES**, “*Of the 62 publicly traded companies to file for bankruptcy protection in the first quarter, Weiss said it rated 36 of them at least three months before their Chapter 11 or Chapter 7 filing, and 34 of those got ‘weak’ or ‘very weak’ investment ratings of D-plus to E-minus.*”



“... the lowest-rated shares, including *US Airways Group Inc., JDS Uniphase Corp. and Xerox Corp., have lost an average of 33.1%, while the highest-rated stocks are up an average of 14.9%.*”



■ **THE WALL STREET JOURNAL** calls Martin D. Weiss “**FEISTY.**”

■ **FORBES** named Dr. Weiss “**MR. INDEPENDENCE.**”



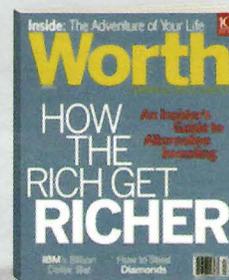
■ **ESQUIRE** noted that Dr. Weiss' firm is “*The only company [that] provides financial grades free of any possible conflict of interest.*”



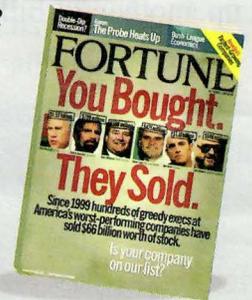
■ **THE NEW YORK TIMES** says Dr. Weiss was “*the first to see the dangers and say so unambiguously.*”



■ **FORTUNE** said he provides “*The most comprehensive source*” of information.



■ **WORTH** says, “*Weiss' record ... is so good compared with that of his competitors, nervous buyers need look no further.*”



Singapore ... and the entire Pacific Rim before finally smashing into Wall Street — leaving U.S. stock investors 20% to 25% POORER.

What's happening now in Japan is about to make that traumatic episode look like a slight hiccup!

Why? ... Because after more than 20 years in crisis, Japan — the world's #2 economic power — is now heading over the economic cliff. Japan's economy is an absolute mess — and it's getting worse by the second.

■ **Japan's government is up to its eyeballs in debt:** Japan's national debt has now soared to \$5.1 trillion — nearly 143% of the nation's gross

domestic product — the worst per capita debt of any industrialized nation since the end of World War II! Think of it: the Japanese government alone owes \$1.43 for every dollar of products and services produced in the nation.

■ **Dozens of MAJOR banks are on the brink of failure:** The Japanese banks are so dangerous, even the governor of Tokyo — the equivalent of the mayor of New York City — recently threatened to pull as much as \$14 billion of the city's money out of them!

Four giant Japanese banks — **Mizuho Holdings, Sumitomo Mitsui Banking, UFG Holdings, and the Mitsubishi Tokyo Financial Group** —

recently wrote off an enormous \$21.5 BILLION in bad debts. Yet total bad debts in Japan keep rising — which means that new loans are going bad faster than the banks can write the old loans off! So the problem keeps getting worse and worse.

Because of the horrendous loan losses, the Japanese banks are now suffering excruciating cash flow crunches. Just about the only asset these banks have that's worth a darn are the hundreds of billions of dollars of shares they hold in the world's largest companies.

Japanese banks are drowning in debt, and they're desperate to raise cash to

avoid bankruptcy. How will they do it? Simple: by dumping the \$500 billion worth of U.S. stocks and bonds they hold — many of the same investments you own now!

They've already begun selling off these assets. Soon, that trickle will become a raging torrent — and in your FREE copy of **GET RICH WHEN STOCKS CRASH**, I'll show you how to turn a molehill of cash into an absolute mountain when it does!

■ **Japanese stocks are now at 19-year lows. Last year's rally completely wiped them out.** In early October, Japan's benchmark Nikkei Index plunged to new, 19-year lows. Then, following the lead of the U.S. markets, the Nikkei rallied sharply for the next two months.

In early 2003, however, the market plunged AGAIN, and *100% of the gains of last year's great rally have been wiped out.* This is a stark warning to all U.S. investors who bought into the October rally in the United States: It was a trap. Get out while you still can.

Imagine watching your wealth steadily evaporate for ten long years. Imagine U.S. unemployment at the highest level since World War II ... and if you're lucky enough to have a job, imagine never having had a raise in more than a decade.

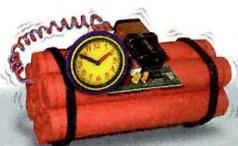
Then imagine the Dow Jones Industrial average down to 2500 after a 12-year bear market. That's the living economic horror 180 million Japanese are living with RIGHT NOW!

In your FREE copy of **GET RICH WHEN STOCKS CRASH**, I show you how Japan's economic nightmare will impact your stocks ... your insurance policies ... your bank account ... and maybe even your JOB.

I'll tell you exactly which U.S. stocks and bonds are most vulnerable to the Japan crisis, and what you should do with them. I'll also give you two relatively unknown — but very liquid — investments that can help you turn the Japan crisis into your own private, profit bonanza.

I give you quick, easy ways to insulate your family and your money

from this impending disaster. And, I reveal simple ways to multiply your money by a factor of 2, 3, up to 4 times!



Ticking Time Bomb # 4

America's Great Bankruptcy Nightmare has barely BEGUN!

You've seen the accounting scams that have ravaged one company after another — **Enron, Global Crossing, WorldCom.** What most people don't realize is that behind nearly every accounting scam is a massive build-up of unpayable debts.

U.S. companies now owe a record \$4.7 trillion to banks, venture capitalists, bondholders, money funds, and other institutions!

And the Fed tells us this debt is STILL growing almost THREE TIMES FASTER than the gross domestic product (GDP) — the combined value of all goods and services produced by the entire U.S. economy!

It gets worse: 253 public companies now have more debt than assets. They have a net value of MINUS \$10.2 BILLION — and yet these companies have a combined market capitalization of \$13 billion.

That means that U.S. investors are sitting on \$13 BILLION of stock in companies that have a net worth of LESS THAN ZERO!

I've also identified another 662 big companies that are bleeding so much red ink that they will have a hard time surviving another year — and I am NOT talking about small, obscure companies here.

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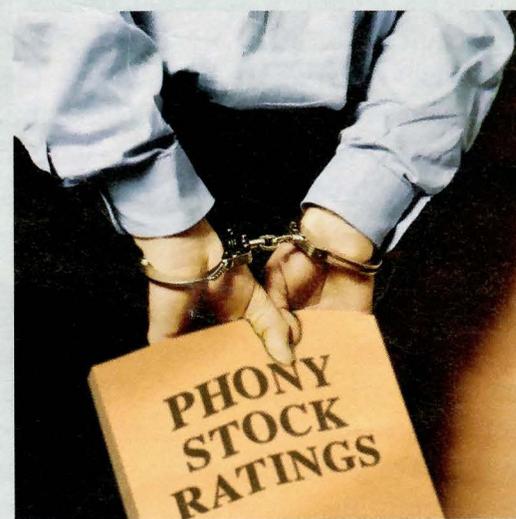
A Plague of NEW Investigations Will Knock Wall Street For A LOOP!

In your FREE copy of **GET RICH WHEN STOCKS CRASH**, I reveal ...

■ **How Merrill Lynch ... Morgan Stanley Dean Witter ... Credit Suisse First Boston ... Bear Stearns ... Salomon Smith Barney ... Lazard Freres ... Goldman Sachs Group ... Lehman Brothers ... UBS PaineWebber ... and others took thinly veiled BRIBES in return for giving their highest "BUY" ratings to stocks they KNEW were absolute JUNK.** How they raked in hundreds of millions of dollars in investment banking business in return for their phony ratings.

■ **How America's biggest brokers issued, and even repeated their "BUY" ratings on these companies even when they KNEW they were headed for bankruptcy.** Why? Because they had LOANED these companies billions!

■ **How some of those same brokers stood by their "BUY" ratings as firms like Kmart, McLeodUSA and Global Crossing declared bankruptcy!** As a result, millions of investors lost BILLIONS



— in savings and retirement nest eggs!

PLUS, the investments that will soar 99% ... 144% ... up to 307% as these crooked brokers get what they DESERVE!

Send for your **FREE** copy right away!

A \$79 VALUE!

Yours FREE

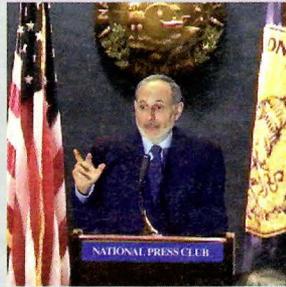


Martin D. Weiss, Ph.D.: Doing well by doing good.

America's leading news organizations — and even the US Congress — turn to Dr. Martin D. Weiss for 100% objective, conflict-of-interest-free analysis and advice:

The National Press Club

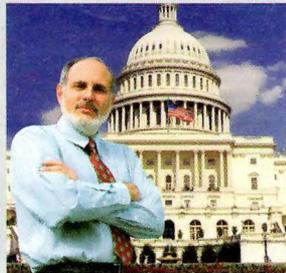
Dr. Weiss addresses the nation's most influential members of the press, the National Press Club in Washington, D.C. — just a few steps from the White House. The conference is attended by Dow Jones, Associated Press, Newsweek, Money, Agence Presse, NPR Marketplace, Kiplinger's Retirement Report, and several others.



Dr. Weiss presents his white paper on the brokerage industry, *The Crisis of Confidence on Wall Street* ... tells them that unless Wall Street comes clean, fully confessing and fully disclosing its crimes, they will have hell to pay. And he outlines the steps we must all take now to halt this looming catastrophe before it's too late.

The U.S. Senate & House of Representatives

Dr. Weiss delivers his scathing indictment of Wall Street and Main Street to all 100 members of the US Senate, ensuring that every Senator on the Hill has documented proof of the abuses and a comprehensive outline of the solutions at their fingertips.



CNBC

Dr. Weiss launches an exhaustive schedule of media appearances. In 2002 alone, he grants more than 100 television and radio interviews — including multiple appearances on CNBC, plus CNNfn and Nightly Business Report and scores of other television and radio programs — to alert investors to Wall Street's crimes and to demand reform.



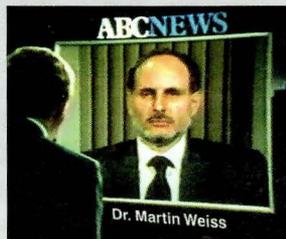
NBC Nightly News

Dr. Weiss warns millions of viewers of still more companies in danger of going belly-up ... exposes the blatant lies that are propping them up ... and urges investors to join him in a nationwide crusade to demand full and fair disclosure from public companies.



ABC's Nightline

Anchorman Ted Koppel brings industry insiders face to face with Dr. Weiss — their toughest critic. They swear Dr. Weiss is wrong about hidden dangers in their companies — but within days, another of America's largest firms goes bankrupt, costing investors billions.



Congressional Testimony

Testifying before the US Senate, Dr. 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 US 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*.



■ **Saks Inc.** has just six cents of cash for every dollar of short-term debt.

■ **Ford**, which is drowning under \$165 billion in total debt, has only 27 cents of cash on hand to cover every dollar of its debt coming due within the next 12 months.

■ **Verizon**, the largest local phone company and the number two telecommunications carrier, has \$61.6 billion in debt, annual interest expenses of more than \$3.1 billion, and it doesn't even generate any income!

■ **Maytag, Allied Waste and Nextel** are just a few of the other American corporations that are up to their eyeballs in debt with little practical hope of repaying.

Bethlehem Steel has already gone broke. I believe **Nextel** and **Xerox** are on the brink. And **Kellogg Company**, the consumer staple giant, owes a whopping \$5 for every dollar of shareholder equity and maintains a cash reserve of only seven cents for every dollar of debt coming due within a year!

That's like having just \$1,000 in net worth, but having to cut a check for \$14,800 in the next twelve months.

No wonder corporate credit ratings are plummeting! No wonder there have been 5 corporate credit downgrades for every 1 upgrade for 10 quarters in a row! And no wonder lower rated companies now have to pay a whopping ten percentage points more than the Treasury when they borrow! Investors are worried they'll keel over at almost any moment!

In your FREE copy of **GET RICH WHEN STOCKS CRASH**, I give you all the reasons why this debt bubble must burst soon ... why it will trigger one of the greatest financial collapses in U.S. history ... and why it will smash U.S. stocks flat.

More importantly, I give you specific, step-by-step strategies for insulating your wealth, PLUS the investments that will multiply your money when this bubble bursts!



Ticking Time Bomb # 5

Washington is about to bring Wall Street to its KNEES!

Federal investigators are getting ready to drop the financial equivalent of a thermonuclear bomb on Wall Street.

SEC and Congressional investigators — as well many state attorneys general — are now about to wrap up 47 major probes into gross violations of investor trust at the nation's largest investment brokerages. So far, ten Wall Street firms have already paid over \$1 billion in civil charges.

But that's just the beginning ...

... In their final settlement, they are about to make absolutely explosive revelations about the most gross, disgusting, contemptible violations of investor trust yet.

This is the most serious threat to your wealth imaginable. In 2002, corporate accounting and earnings scandals helped slice a staggering 33% points off the Dow and slammed the already-crippled Nasdaq down ANOTHER 47%.

But the electrifying new disclosures I reveal in your FREE copy of **GET RICH WHEN STOCKS CRASH** will make all of that PALE by comparison.

Look. The scandals that crushed stocks in 2002 occurred at just a dozen or so of the 10,000 companies listed on public stock exchanges. In 2003, investors will discover that nearly ALL major stock brokerages — the heart and core of Wall Street — lied, cheated and robbed them blind.

In the weeks ahead, as federal and state investigators open their files to the public, you're going to see a steady drumbeat of even more outrageous examples of investor abuses — stories that prove beyond the shadow of a doubt that Wall Street is anything but a level playing field for the individual investor.

The Dow will be pummeled to 5000 — possibly lower. And the Nasdaq will

"I didn't lose a penny in the bear market!"

"Thanks to Marty, and his advice, I didn't lose one red cent in the entire bear market."

— C. W. Harris, Jr.
Long Branch, NJ

be left a smoldering ruin — at 800 or lower. And the disturbing truth is, unless you take action to insulate your wealth now — and I do mean NOW — you WILL be one of the victims.

On the other hand, if you heed this warning and take a few simple steps to get your money to safety right away, you'll weather the coming storm with your wealth intact. Better yet, you can turn the disaster into a personal profit bonanza.

I want to GIVE you a comprehensive set of tools that will do just that: not only insulate your money, but also let you pile up truly spectacular profits — up to 300% or even more — as these corrupt brokers finally get the justice they deserve!



Ticking Time Bomb # 6

America's largest BANKS are now suffering loan losses hand over fist!

Just about every major financial disaster of the past year or so — **Enron, WorldCom, Adelphia, Global Crossing, Kmart, Argentina, Brazil** — had one thing in common: **JP Morgan Chase** was sitting smack-dab in the middle of all of them.

The banking giant made disastrous loans to all of them. In fact, in December 2001, it shocked investors with the news that its exposure to the Enron mess was \$1 billion more than ex-

pected: a staggering \$2.6 BILLION in all!

And in 2002 alone, JP Morgan was forced to write down a whopping \$1.4 billion in nonperforming assets — many of them failed loans to telecoms. Even so, JP Morgan STILL has a reported \$8 billion exposure to the rapidly dying telecom sector!

There's more ...

■ JP Morgan is now facing the threat of massive investor lawsuits for its involvement in scandals at Enron and elsewhere. The settlements will be enormous.

■ The banking firm has the world's largest exposure to high-risk derivatives — with a notional value of nearly \$26 trillion — DOUBLE the gross domestic product of the entire UNITED STATES!

■ JP Morgan has already sold many clients the right to draw down credit lines — which forces the bank to throw good money after bad. Just a short time before Enron declared bankruptcy, Enron nailed bankers — including JP Morgan Chase — for an additional \$3 billion it will NEVER pay back!

This is just a sneak preview of what's ahead for larger financial institutions. Non performing loans strangling the financial stability of banks around the world have reached levels that haven't been seen in over TEN YEARS! This mountain of worthless paper is accompanied by record-shattering write-offs well exceeding the \$37.7 billion charged off in 1991 following the S&L crisis.

According to recent testimony from Fed Governor Laurence Meyer, banks are now holding the bag for up to \$400 billion in venture capital deals — and many of them aren't worth the paper they're printed on. **Wells Fargo, JP Morgan Chase, Fleet Financial, First Union, Bank One, and Bank of America** are among the banks stuck with billions of dollars worth of loans to failing dot.coms and telecoms, for example.

Now, with thousands of these companies dropping like flies, this — plus the \$25 billion in junk bonds in U.S.

Continued on next page ...

“You Saved My Financial Butt!”

“Based on your recommendations, my portfolios are finally going substantially up instead of down. You saved my financial butt, and the financial legacy I hope to leave to my children someday.

“Keep up the good work!”

— M. Obert, San Luis Obispo, CA

This eye-opening volume tells you what Wall Street and Washington won't: why the U.S. economy is now teetering on the brink of the most devastating crash yet ... PLUS how you can shelter your wealth and rake in profits of up to 307% in the coming stock market panic.

GET RICH WHEN STOCKS

CRASH is your roadmap to the next two years — with the objective analysis and advice you need to insulate your wealth and grow rich in today's tricky investing environment.

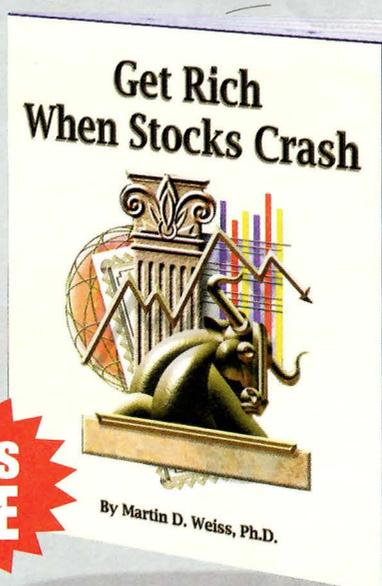
■ **What's Really Ahead For U.S. Stocks In 2003-2004:** In this 100% objective, conflict-of-interest-free guide, I show you several reasons why the market bottom Wall Street is promising you is only a figment of the analysts' imagination and how you can double and redouble your money anyway — using the plain truth that Wall Street doesn't want you to see.

■ **What You Should Continue To Hold — And When To Take Your Losses And Move On:** I give you ingenious ways to clear out the deadwood in your portfolio and replace it with things that will keep your money safe and safely growing whether the Dow sinks or soars.

■ **The 100 Weakest Stocks In America:** My complete listing of the stocks that have earned my WORST ratings. Historically, these stocks are four times more likely to crash than the stocks that earn my highest rating. If you own any stock on this list, DUMP IT NOW!

■ **The Coming Bankruptcy Avalanche:** Why the failures of Kmart, WorldCom, and United Airlines are just the first in a wave of

GIFT #1



A \$79 VALUE!

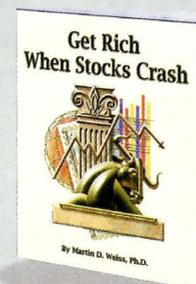
Yours FREE

surprise bankruptcies. PLUS: How to keep your money safe and pile up very substantial profits when these weak or crooked companies fail!

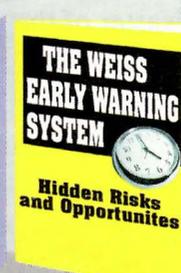
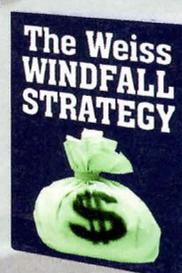
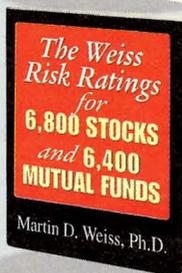
■ **How To Pile Up A Fortune In The Next 24 Months With Strictly Limited Risk:** Investment vehicles and strategies that we're already using to amass huge profits — and that we expect will do even better as Wall Street scandals continue to be exposed in the months ahead!

■ **And MUCH more!**

You get the 100% objective, conflict-of-interest-free tools you need to insulate your wealth and pile up profits of up to 300% in this confusing investment environment — FREE!



A \$386 Value — FREE!



Turn to page 23 of this report to send for your FOUR FREE GIFTS, right away!

bank portfolios — is a recipe for a banking catastrophe.

Recently, the U.S. banking industry's return on assets (ROA), a common measure of bank profitability, dropped to its lowest level in four years. One of the key factors was higher provisions for future loan losses. For examples:

Citibank already had too many bad loans back in September 2001 — \$5.2 billion to be exact. Now the bad loans have blasted past the \$7 billion mark to \$7.3 billion, up 39% in just six months.

Think that's as bad as it can get? Then consider **Washington Mutual Bank**, where deadbeat loans surged 45% ... or **Mellon United**, which suffered a whopping 213% surge in bad loans in six months.

These are not small-fry banks — they're huge.

This industry is riding for a fall! This is precisely the type of situation that can multiply your money— IF you know how to seize the opportunity!

Let me show you how we earn profits of up to \$100 for every \$1 drop in stocks like this one — in your FREE copy of **GET RICH WHEN STOCKS CRASH!**



Ticking Time Bomb #7

A second Gulf war is sending oil and gas prices SKYROCKETING!

Sure — Saddam Hussein may stall ... the U.N. may hem and haw ... and the rest of the world may raise bloody hell ... but the U.S. is now clearly on course to invade Iraq.

Last time around, Desert Storm pushed oil prices up 166% in just over three months ... helping to plunge the U.S. economy into a two-year recession ... and driving stock prices 21% lower.

Now, no less than THREE sources are predicting that oil prices will TRIPLE to \$100 or even MORE in the months ahead.

■ Recently, an oil executive with three decades of experience in the Middle East was quoted in the *New Yorker* as saying, "Now they [Islamic radicals] decide the timing. If they do a [terrorist] operation in Saudi Arabia, the price of oil will go up to \$100 a barrel."

■ Sheikh Yamani, the former head of OPEC, has now warned that the price of crude will triple to \$100 a barrel if there is a war against Iraq.

■ And Osama bin Laden — who is nothing if not infamous for keeping his promises — has pledged on several occasions to more than **QUADRUPLE** oil prices to more than \$144 per barrel.

Are they right? In a war, **NO ONE KNOWS** how high oil prices will go. But even if they're **HALF** right, higher oil prices will **SLAUGHTER** U.S. stocks — including **YOURS**.

What concerns our military and intelligence experts the most is the fact that Saudi Arabia and Kuwait are home to some of the best-organized radical groups, sworn to overthrow pro-Western governments, destroy oil production and shipping facilities, or both.

... And yet, the Saudis and Kuwaitis are sitting on top of the world's largest underground ocean of oil: a staggering **36%** of all the oil on the planet!

No one — in or out of government — can forget what happened when Islamic militants overthrew the shah in neighboring Iran. The price of oil surged **168%** ... the U.S. economy, already stumbling, sank further ... the Dow plunged.

And all that happened despite the fact that Iran controlled a mere **10%** of the world's oil reserves. So if rebellions in Iran launched oil prices **168%** higher — what would happen if antigovernment rebellions explode in Saudi Arabia and Kuwait — two countries with **350% MORE** oil reserves than Iran?

I'll tell you what will happen: oil prices will go through the roof ... and with the U.S. economy and stock market already shaking and quaking, soaring oil prices would inevitably hammer them to a pulp.

Will Saudi Arabia and Kuwait explode in anti-American, antigovern-

"You led us to profits of up to 394%!"

"Thanks to you, the minimum gain in our gold stocks was 100%. We bought Glamis for \$1.62, and sold it at above \$8.00 — at a **394%** profit!"

— L. F., Archer, FL

ment violence when the war starts? Thousands of radicals are doing their best to make sure it happens — but nobody knows if they'll succeed. And therein lies the heart of the problem: this great uncertainty alone is likely to push oil prices substantially higher — and help trigger another great stock crash — whether the radicals are successful or not!

In your **FREE** copy of **GET RICH WHEN STOCKS CRASH**, I show you how to protect yourself no matter what happens. And I'll introduce you to investment strategies that I'm counting on to double, triple, even quadruple your money in virtually any war scenario.

What You MUST Do NOW To Preserve Your Wealth And Pile Up Profits Of Up To 300% As The Coming Crash Unfolds

There's only one way to avoid being flattened by an oncoming freight train: **GET THE HECK OUT OF THE WAY!**

Use any short-term rebounds to unload your stock positions. Liquidate any stock mutual fund holdings you may have now.

Sure — it may be painful. But just think of what you'll be left with if you **DON'T** heed this advice.

Your two-year membership in my **SAFE MONEY INVESTOR SERVICE** is designed to get you safely through this impending catastrophe with your wealth intact — and to help you actually grow richer as these troubling events unfold.

In a nutshell, you get all the unique tools you need to make more profitable — and safer — investment decisions with

100% objective, conflict-of-interest-free analysis, guidance and ratings ...

All completely untainted by the Wall Street establishment.

And your two-year membership begins with **FOUR** powerful, money-making, money-saving guides for 2003 ...

FREE GIFT #1 — GET RICH WHEN STOCKS CRASH — a \$79 value, **FREE**. This is my watershed work that reveals the truth Wall Street won't tell you about the economic crises now hurtling towards the U.S. economy.

I give you solid, irrefutable proof that today's recession is just beginning ... I show you why the Dow will fall to 5000, the S&P 500 will crater to 525, and the Nasdaq will dive to 800 or lower.

I guide you to the investments that generate **HUGE** profits at times like these. Plus, I give you my time-tested strategies for cutting your risk and maximizing your profits.

Want proof? In 2000, 2001, and 2002, my subscribers actually took advantage of less severe problems at a handful of companies to rake in profits of **50% ... 59% ... up to 138%**. And in 2003, as the seven ticking time bombs I describe in this report spread through the economy like wildfire, we're expecting to do much, **MUCH** better!

In this valuable report, I give you an easy-to-follow guide to regain control of your investments and get them growing again.

I help you with the most vexing problems you're facing right now:

■ **What's Really Ahead For U.S. Stocks In 2003:** The ugly truth the Wall Street establishment doesn't want you to see.

■ **What You Should Continue To Hold — And When To Take Your Losses And Move On:** The quickest, easiest way to clear out the dead-wood in your portfolio and get your money **GROWING** again.

■ **The 100 Weakest Stocks In America:** If you own anything on this list of losers for 2003, dump it **NOW!**

■ **Survive — And Even Profit From — The Coming Bankruptcy Avalanche:** The "surprise" bankrupt-

“We’re safe and secure, the Weiss way!”

“*Safe Money Report* has protected our dollars from the stock market trap that so many of our friends have fallen into. No lost night’s sleep or worries about loss of capital. Safe and secure, the Weiss way.”

— Subscriber, Charleroi, PA

My **WEISS RISK RATINGS FOR 6,800 STOCKS AND 6,400 MUTUAL FUNDS** is your only independent, objective warning of the riskiest stocks and mutual funds that could torpedo your portfolio — plus how to avoid them.

Stocks that earned my lowest risk rating were nearly **FOUR TIMES** more likely to lose money than the average stock that earned my highest rating!

PLUS, when the stocks of badly managed companies cascade into a crash, they generate profit opportunities like a hydroelectric dam generates electric power — up to **TEN TIMES** the profits you can get simply by trying to buy winning stocks!

I listed Enron as a company “suspect of manipulating its earnings” in April 2001 — six full months before news of the company’s troubles leaked into the headlines and the stock cratered.

With the right timing, an investor buying the right put options on Enron could have made up to 20 times more — as much as 1,999%. That would have been enough to turn \$25,000 into \$499,750!

Extreme? Yes. Impossible? No. Plus ...

Turn to page 23 of this report to send for your **4 FREE GIFTS** — right away!

■ Xerox earned my “D+” rating in the winter of 2001; its shares collapsed 47% from \$11.45 to \$4.25 — giving investors the opportunity to pile up profits of up to 190% as the stock slid ...

■ ImClone had an “E” rating before it tumbled 86% from over \$73 a share to less than \$10, and ...

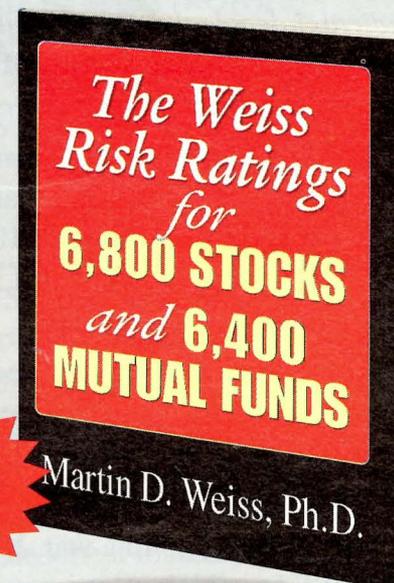
■ Kmart had a “D” rating when it filed Chapter 11, falling 93% from \$13.50 to less than \$1.

I could go on and on. But you get the picture: with my ratings, you can harness this kind of truly amazing money-making power in your favor. You

A \$149 VALUE!

Yours FREE

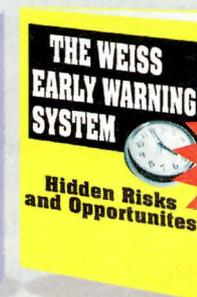
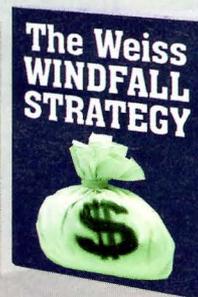
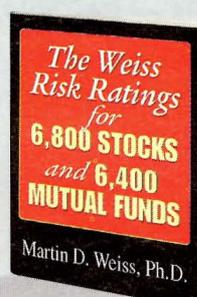
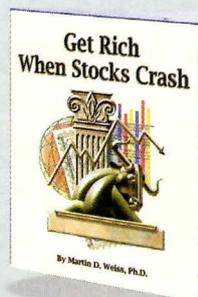
GIFT #2



have the opportunity to turn disasters into profit opportunities.

Weiss' Lowest-Rated Stocks CRASHED!

Company:	Ticker	12/31/01	11/04/02	% Change
1. BELL CANADA INTERNATIONAL	BCICF	\$94.75	\$1.04	-99%
2. MERCATOR SOFTWARE INC.	MCTR	\$ 8.36	\$0.82	-90%
3. LUMENIS LIMITED	LUME	\$19.70	\$2.94	-85%
4. TRINTECH GROUP PLC (ADR)	TTPA	\$ 6.64	\$1.23	-82%
5. BIOJECT MEDICAL TECH	BJCT	\$12.59	\$2.62	-79%
6. SIERRA WIRELESS INC.	SWIR	\$18.85	\$4.93	-74%
7. T-3 ENERGY SERVICES INC.	TTES	\$10.75	\$6.89	-36%
8. EUNIVERSE INC.	EUNI	\$ 5.49	\$3.60	-34%



A \$386 Value — FREE!

cies at Enron, Global Crossing, Kmart, and other giant firms didn’t surprise us one bit. In fact, they’re just the first of an epidemic of corporate failures ahead!

■ **How To Pile Up A Fortune In The Next 24 Months With Strictly Limited Risk:** How you can use stock market crashes — and surprise rallies — to rake in profits of up to 307%.

■ **And MUCH more!**

FREE GIFT #2 — THE WEISS RISK RATINGS FOR 6,800 STOCKS AND 6,400 MUTUAL FUNDS — a \$149 value, FREE. Despite what Wall Street insiders tell you, there is a reliable source of 100% objective, conflict-of-interest-free analysis on every stock and mutual fund you own — free of any influence by brokers, analysts or the companies themselves.

I know, because I invented it!

I’ve spent the past 15 years developing proprietary computer models, analysis tools and ratings that objectively separate the sheep from the goats.

THE WEISS RISK RATINGS FOR 6,800 STOCKS AND 6,400 MUTUAL FUNDS can guide you to the golden needles in today’s massive stock market haystack. PLUS, they show you

the stocks and funds you shouldn't touch with a ten-foot pole.

Using our massive database and custom analytical software, my 200 analysts and support staff continually monitor the underlying fundamental weaknesses, historic volatility and relative value of almost every investment you own: 6,800 stocks and 6,400 mutual funds, including nearly every stock traded on every major exchange in America!

THE WEISS RISK RATINGS FOR 6,800 STOCKS AND 6,400 MUTUAL FUNDS is your ONLY independent, objective warning regarding the riskiest stocks and mutual funds.

PLUS, my Weiss Risk Ratings are your best guide to America's most poorly managed, debt-ridden companies. Indeed, many of my clients who sell short or use put options on weak companies find this feature to be the most valuable of all!

How accurate are my Weiss Risk Ratings? Judge for yourself: stocks that earned my lowest risk rating were nearly FOUR TIMES more likely to lose money than the average stock that earned my highest rating!

According to the *Los Angeles Times*, which ran a study on the Weiss Ratings, "... the lowest-rated shares, including US Airways Group Inc., JDS Uniphase Corp. and Xerox Corp., have lost an average of 33.1%, while the highest-rated stocks were up an average of 14.9%.

The Times continues: "Of the 62 publicly traded companies to file for bankruptcy protection in the first quarter, Weiss said it rated 36 of them at least three months before their Chapter 11 or Chapter 7 filing, and 34 of those got 'weak' or 'very weak' investment ratings of D-plus to E-minus." I might add that we gave 100% of them — all 36 failed companies — a negative risk rating.

You can trust these ratings. I never accept a dime 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 gladly pay \$15 for each Weiss rating

"I've NEVER made so much MONEY before!"

"Dr. Weiss: My two gold stocks you recommended are doing just fantastic. I can't thank you enough for GLG and RGLD.

"I've never made much with stocks in general, as my timing has always been wrong, but these two are the best I've seen in performance and have more than paid for your subscription fee."

— R. Lieberman, St. Louis, MO

you need. That means my only loyalty is to YOU — NOT to the corporations.

But you won't have to pay \$15 for each rating. I'll give them to you in your FREE copy of **THE WEISS RISK RATINGS FOR YOUR STOCKS AND MUTUAL FUNDS**

FREE GIFT #3 — THE WEISS WINDFALL STRATEGY — a \$79 value, FREE. Once the lion's share of your money is safe — and safely growing — you're in a position to turn a little molehill of cash into a mountain of money with the Weiss Windfall Strategy!

Fact is, the Weiss Windfall Strategy has been making my clients richer for years!

Way back in 1987 — on 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.

According to CTCR, an independent trade publication that rated analysts, someone following my advice could have made more money during the crash of 1987 than those following any other advisor they tracked.

Based on our timely advice, \$9,000 invested in put options to sell IBM shares could have made \$58,000 or a 544% profit in the crash, and put options on a stock index could have made

4,592% profit.

This is similar to the strategy we're using now to rake in profits of 99%, 144% and even 307% in these tricky markets.

Now, I want to give you my Weiss Windfall Strategy and show you how you could do the same — or better — in the months ahead!

FREE GIFT #4 — THE WEISS EARLY WARNING SYSTEM — a \$79 value, FREE. This one-of-a-kind guide shows you how the Weiss Early Warning system works and, more important what it's telling us now about the market.

Special HALF-PRICE Introductory Offer: You SAVE \$189 RISK FREE!

Normally, your two-year membership in the SAFE MONEY INVESTOR SERVICE would be a bargain at \$378.

But if I hear from you now, it's just \$189 — YOU SAVE \$189! That's just 26 cents a day — one-eighth the cost of a single cup of Starbuck's coffee — for expert guidance to protect all of your investments!

Each month, from now on, you'll get **SAFE MONEY REPORT** — the money-making, money-saving backbone of my SAFE MONEY INVESTOR SERVICE.

■ You get regular updates on our exclusive Weiss Risk Ratings for your stocks and mutual funds: **SAFE MONEY REPORT** is the world's only publication to release and constantly update Weiss Ratings' exclusive and highly respected risk ratings for 6,800 stocks and 6,400 major mutual funds — 12,500 investments in all!

■ You get our updates on our exclusive financial safety ratings on America's major stock brokerages, banks, S&Ls, and insurance companies. This may surprise you, but it's the gospel truth just as companies buy positive stock ratings on Wall Street, financial institutions can buy high ratings from the major ratings agencies. I never play that game. My ratings are totally objective.

■ You get monthly updates of The Weiss Early Warning System: Each month — and more often when neces-

Continued on next page ...

“One very wealthy bear — with profits of up to 267%!”

“My total profit percentage was 267% — and I only held the position for 13 trading days!

“By the time this Titanic of a market finally finds the floor of the sea, I will be one very wealthy bear! I am a true fan and a subscriber for life.” — D.B., Mesa, AZ

Once the lion's share of your money is safe — and safely growing — you're in a position to turn a little molehill of money into a mountain of cash with **THE WEISS WINDFALL STRATEGY!**

Way back in 1987 — on 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.

According to CTCR, an independent, third-party advisor rating service, investors following our advice could have made more money during the crash of 1987 than those following any of the other advisors tracked by CTCR.

Based on our timing advice before and after the crash, an individual who invested \$9,000 in put options to sell IBM shares could have

made \$58,000 — a 544% profit in less than a week.

Another investor, also using our timing advice, could have done eight times better — by buying a stock index put option for \$650 and selling it for \$30,500 after Black Monday — a 4,592% profit.

GIFT #3

The Weiss
WINDFALL
STRATEGY

A \$79
VALUE!

Yours
FREE



How much money could The Weiss Windfall Strategy make YOU?

■ When stocks crashed by over 89.2% in 1929-1932, my dad, Irving Weiss, turned a \$500 pittance into more than \$100,000 ...

■ My clients had the opportunity to get 119% richer when stocks crashed 40.7% in early 2000 — and I led subscribers in my separate email-fax service to investments that multiplied their money by 255.3% in **Amazon.com** ... 138.1% in **I2 Technologies** ... and 128.6% in **Red Hat**.

■ Stocks dropped again in March 2001 ... and my readers had the opportunity to profit by up

to 54% by shorting **Broadcom** on my advice ...

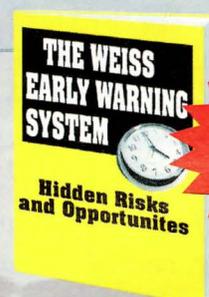
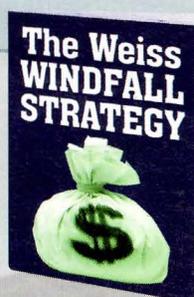
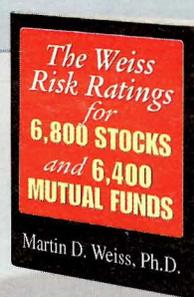
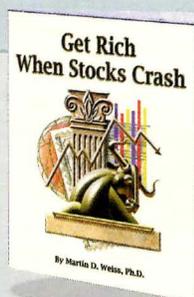
■ In 2001, my clients had the chance to profit by buying options on the S&P 500 — and to rake in profits of up to 64% — as it slumped.

In the two years ending 2002, my clients used a special bear market mutual fund to lock up relatively steady returns of 45%, and that was without any leverage whatsoever!

Now, I'm urging you to use the latest market rally as another GREAT selling opportunity ... and to buy investments that will give you HUGE profits from the next big plunge.

It is absolutely essential that you send for your **4 FREE GIFTS** — right away!

See page 23 for details!



A
\$386 Value
— FREE!

sary — you get clear, unhedged, hard-hitting advice on when and how the next market decline will strike.

■ You get regular updates on broker safety ratings commission rates. Save a fortune on commissions — and protect yourself from hidden threats to your brokerage account. We're the only advisory in America that regularly

surveys the commissions, service and safety of over 600 U.S. brokerages.

We cover all major full-service firms, discount firms and online brokers. So if you want to save big bucks on commissions — while 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 and completely objective “buy,” “sell,” and “hold” investment guidance, painstakingly tailored for today's economic realities. I've shown you how broker ratings are too often nothing more than thinly veiled sales pitches. Earnings reports?

They're a JOKE — you never know when they're real or phony! But in *SAFE MONEY REPORT*, you get sound, conflict-of-interest-free, money-making insights and advice you can hang your hat on!

That's why I can honestly say that nobody — NOBODY — who heeded my advice lost a nickel when tech stocks crashed. To the contrary. The clients raked in money hand over fist!

■ You get explicit recommendations for your **conservative investments** — designed to both protect your money and keep it growing safely. Your broker is not likely to promote these investments because he wouldn't make a dime in commissions from them. That's too bad. They are some of the best investments in the world.

■ You get specific help with **speculative investments** that can turn a tiny amount of cash into a veritable fortune. In every issue, you get advice on today's most exciting speculative opportunities — investments that often generate windfall profits for my subscribers.

■ PLUS, you get answers to your most pressing 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.

You ALSO Get Powerful Money-Making 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 WEBSITE*. Our web address and password are printed on the front page of each issue!

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

■ Check out our latest Flash Alert and our daily commentary on the hottest investment news ...

■ Review *SAFE MONEY REPORT*'s latest forecasts for the Dow, the S&P, bonds, individual stocks and mutual funds and more...

■ Take a look at the latest updates

“I didn't lose a penny in the bear market!” **GIFT #4**

“Thanks to Marty, and his advice, I didn't lose one red cent in the entire bear market.”

— C.W. Harris, Jr., Long Branch, NJ

You're probably wondering, “How could YOU correctly predict the beginning of the bear market — and the major rallies and subsequent collapses since then — when virtually every analyst on Wall Street missed them by a mile?”

Good question. Fact is, I have a secret weapon.

To create each new edition of our *WEISS RISK RATINGS*, we have to carefully dissect the revenues and earnings ... cash and debt ... stock valuations and many other fundamentals of virtually every company traded on the stock market.

It also gives us a crystal clear snapshot of the overall health of every major sector as well as the stock market as a whole.

If a sector — or the entire market — is suffering from falling revenues and earnings ... low cash and high debt ... excessive valuations and

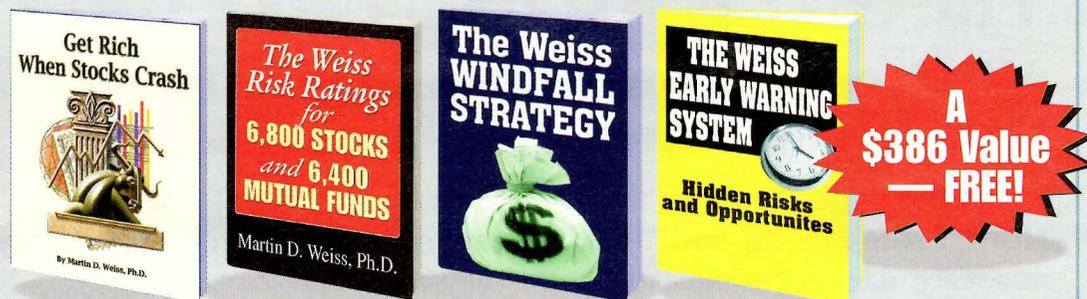
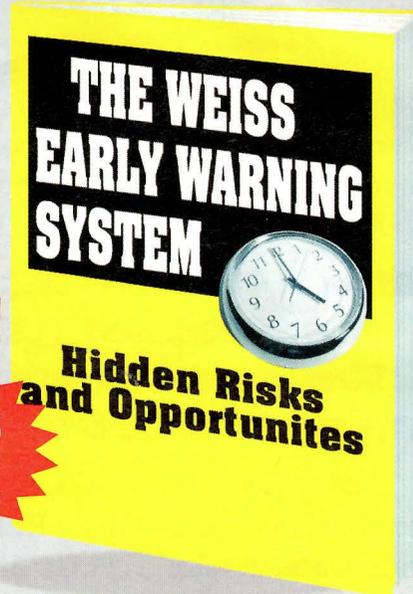
other negative fundamentals, it's a clear sign that you should take your money and RUN.

We call this “snapshot” *THE WEISS EARLY WARNING SYSTEM* — your best defense against falling stock prices. And when this market finally hits bottom, this indispensable tool will be your best “early warning” that a new *BULL* market is about to begin.

Discover how *THE WEISS EARLY WARNING SYSTEM* can shield you from stock market losses — send for your FREE copy NOW!

A \$79 VALUE!

Yours FREE



to our “*Mr. Conservative*” and “*Mr. Speculator*” investment portfolios...

■ Get the latest stock quotes ... maintain your portfolio online ... check the headlines for news about stocks you own ...

■ And much, much more.

Other investment websites charge up to \$35 per month ... \$420 per year — \$840 for two years of access to these kinds of wealth-building tools — but they're all yours FREE as a member of

my *SAFE MONEY INVESTOR SERVICE*!

And you get urgent FLASH ALERTS by E-mail or First Class Mail whenever events warrant!

I send you a special *FLASH ALERT* when a major development in the financial markets makes it crucial that I get urgent advice to you in the fastest way possible I'll notify you either by email or first class mail (your choice). Our lightning-fast response to

the constantly changing investment landscape gives you the edge you need to keep your money safe AND maximize your profits!

Other advisories charge as much as \$800 per year — and \$1,600 for two years — for this kind of service, but it's yours FREE as a member of my SAFE MONEY INVESTOR SERVICE!

You get \$1,415 worth of savings and money-making tools, PLUS the fairest money-back guarantee anywhere for just 26 cents per day!

Add in your \$189 savings on your membership ... your FOUR FREE reports — a \$386 value ... PLUS 24-hour-a-day access to the SAFE MONEY WEBSITE for the next two years — an estimated \$840 value ... PLUS 24 months of my FLASH ALERT service ...

And you get a total of \$1,415-worth of savings and free money-making tools!

Just how much profit potential can these investment tools offer you? Here's just a taste of what SAFE MONEY INVESTOR SERVICE customers tell us:

■ Recently, C.W. Harris, Jr. of Long

“\$1,000-A-Day-PROFITS!”

“Just wanted to let you know how happy I am with your publication. I subscribed a week ago and saw your overvalued stock analysis and shorted Broadcom at \$49 and I'm already up \$7,000. Thanks for the good work.”

— P. Ewing, White Lake, MI

Branch, NJ, wrote to tell us, “Thanks to Marty and his advice, I didn't lose one red cent in the entire bear market.”

■ L. R. Olczak of Birmingham, MI, wrote to say that “Dr. Weiss' advice has made it possible for me to increase the size of my portfolio over 500% in a matter of 10 weeks!”

■ And P. Ewing of White Lake, MI, says, “I subscribed a week ago and

shorted Broadcom at \$49.00 and I'm already up \$7,000.00. Thanks for the good work.”

These and other customer thank yous in this report show that these kinds of results are possible with the SAFE MONEY INVESTOR SERVICE. I can't guarantee that every subscriber will achieve the same type of results of course, but I'm so sure your new membership in the SAFE MONEY INVESTOR SERVICE will be worth every penny, I'm prepared to offer you the strongest money-back guarantee possible:

THE SAFE MONEY INVESTOR SERVICE is guaranteed to save you — or MAKE you — an ABSOLUTE MINIMUM of \$5,000 extra dollars in the next 12 months OR IT'S FREE!

Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid. PLUS, even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

You Also Get FREE Access To The SAFE MONEY WEBSITE:

All of today's most advanced investment tools in one convenient place!

■ **Read each new issue of SAFE MONEY REPORT the second it is released:** You get my latest forecasts, both long and short term, for the Dow, the S&P, individual stocks, bonds, mutual funds and more.

And because you get my profit recommendations DAYS before they would otherwise reach you by mail, you can act to shield your wealth and capture important profit opportunities long before other investors even know they exist!

■ **Check DAILY updates to keep your money safely growing:** Between issues, the SAFE MONEY website lets you keep up with our

latest FLASH ALERTS and our daily commentary on the hottest investment news.

■ **Make more prudent financial decisions with the latest WEISS RISK RATINGS on stocks and mutual funds.**

PLUS, the SAFE MONEY WEBSITE lets you ...

- Quickly and easily research any company or mutual fund traded on Wall Street ...
- Get an instant quote on any stock or mutual fund listed on any exchange in the United States ...
- Conveniently maintain your entire

\$420 PER YEAR VALUE — FREE!



portfolio in one place ...

● Check the headlines for red-hot, breaking news headlines about the companies behind YOUR stocks — before other investors have a chance to react to it.

No other investment website even comes close to giving you all this — even the ones that charge \$420 a year. And yet, you get it all FREE as part of your **SAFE MONEY INVESTOR SERVICE** membership!

**Please — I Beg You:
For Your Own Sake — DON'T WAIT!**

At this moment in time, you stand at a crossroads. Three paths lie ahead of you.

1. You can bury your head in the sand ... continue to ignore my warnings and my offers of help and take the very real risk of being fleeced by Wall Street — AGAIN — in 2003 ...

2. You can keep all your money on the sidelines and settle for puny 1% returns in CDs ...

3. Or you can grow rich by TAKING CONTROL of your investments — and get the guidance and advice that have led my clients to investments that have soared 99% ... 144% ... up to 307% during this bear market.

Doesn't it make a lot more 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:

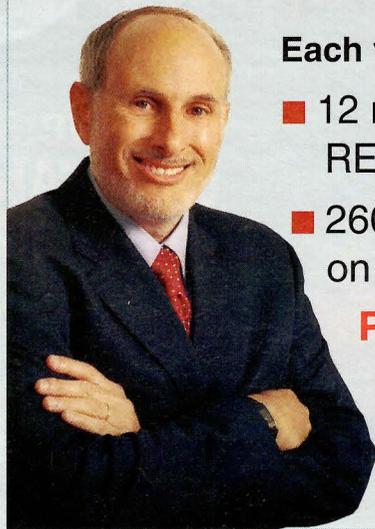
- You'll SAVE \$189 by joining me during this special introductory period — and get the help you need to keep your money safely growing for two full years.
- You get four ultra-powerful, money-making, money-saving tools, including **GET RICH WHEN STOCKS CRASH** — a \$79 value, FREE.
- You get free, 24/7 access to the SAFE MONEY WEBSITE, with money-making tools other sites charge up to \$420 a year for — FREE.
- You get an unlimited number of FLASH ALERTS by e-mail or first class mail — your choice — whenever events warrant.
- Best of all, you risk NOTHING by giving my SAFE MONEY INVESTOR SERVICE a try. You must agree that it's everything I've promised and more, or just cancel anytime in your first year for a full refund — or anytime thereafter for a full refund on the unused part of your membership — and keep everything you've received — FREE.

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

I urge you to accept this risk-free invitation to join me in my SAFE

**The SAFE MONEY INVESTOR SERVICE
gives you my analysis and advice
AT LEAST 272 TIMES PER YEAR!**

**SAVE
HALF
NOW!**



Each year, you'll receive ...

- 12 regular monthly issues of SAFE MONEY REPORT
- 260 updates (new updates each weekday) on the SAFE MONEY WEBSITE!

PLUS, whenever fast-breaking market events warrant, you get urgent FLASH ALERTS by first class mail or e-mail (your choice)!

MONEY INVESTOR SERVICE. 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 better growth potential 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!

Warmest regards,

Martin D. Weiss

Martin Weiss, Ph.D.

President, SAFE MONEY INVESTOR SERVICE

P.S. SPECIAL PHONE-IN-BONUS: Respond NOW by dialing toll-free **1-800-236-0407** and receive not one, but TWO valuable **PHONE-IN BONUSES:**

Phone-in Bonus #1: THE WEISS BANK BLACKLIST — a \$79 value — FREE! If you have your money in one of these 100 losers during a failure, your money could be FROZEN and all your funds over \$100,000 (including interest) will most likely be lost. Urgent help for serious savers and investors — FREE!

Phone-in Bonus #2: THE WEISS INSURANCE BLACKLIST — a \$79 value — FREE! 895 U.S. insurance companies — many of these household names are now on my endangered list. Is yours one of them? If so, YOU will be left holding the bag!

Find out now — FREE!

Add it up yourself: That's an additional \$158 worth of money-making, money-saving tools. With **GET RICH WHEN STOCKS CRASH** and your other three guides, that's a total of \$544 worth of profitable investment tools — FREE!

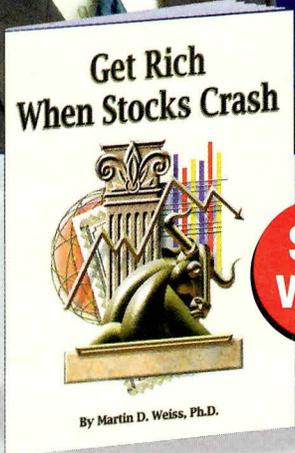
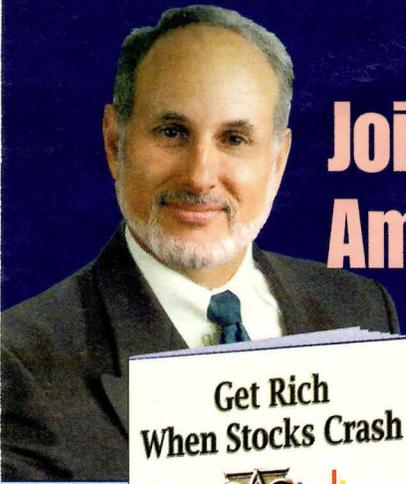
**Turn the page to
see how you can
SAVE \$1,573 on
America's most
powerful money-
making tools!**



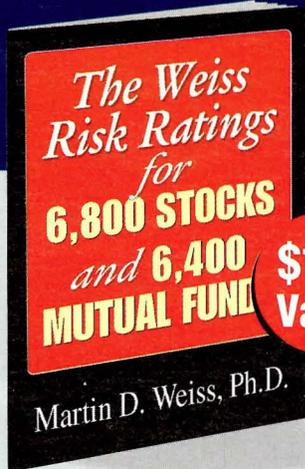
Why Settle For anything Less Than Our **BEST VALUE:**

RECOMMENDED

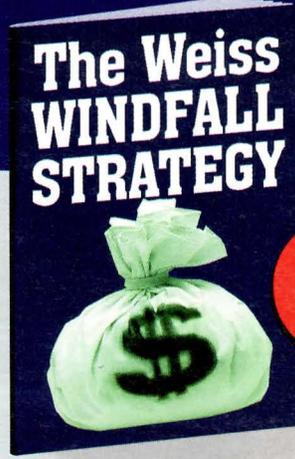
Join me for **TWO years** — and save \$1,573 on America's most powerful money-making tools!



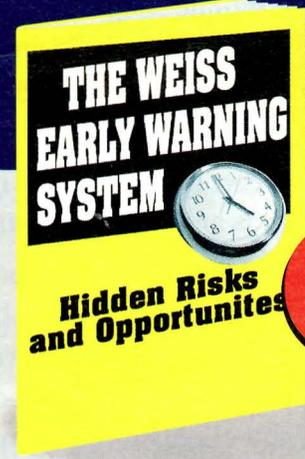
\$79 Value



\$149 Value

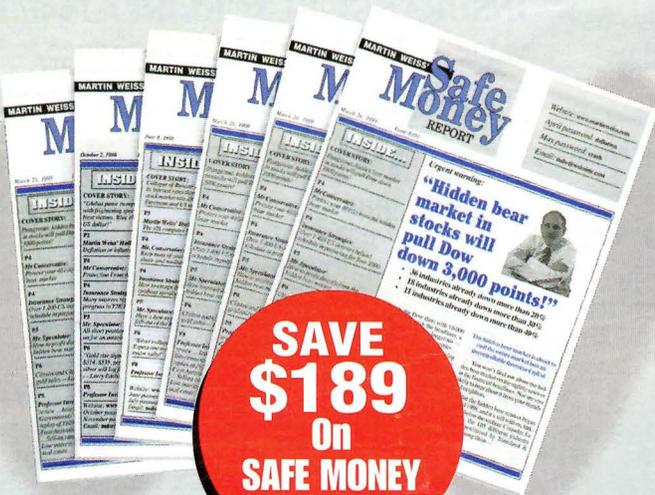


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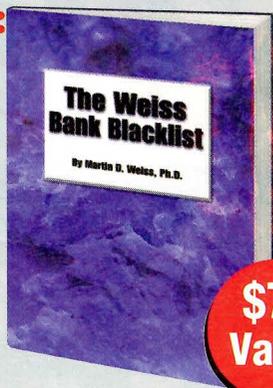
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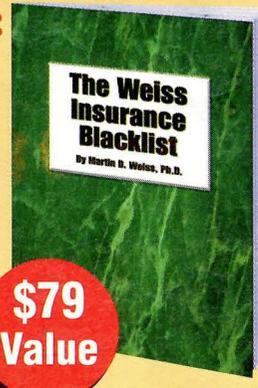
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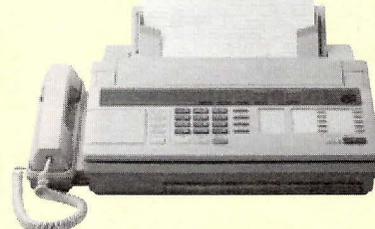
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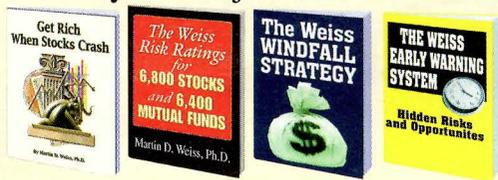
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