

Here is the new Special Report you requested --
"How Any Small Business Owner or Self-Employed Person Can Save Thousands In Taxes"

Introducing:
Little-Known But Perfectly Legal Strategies
To Reduce Your Taxes,
Postpone Your Taxes,
And Even
Avoid Taxes Altogether!

- ◆ You do not have to pay as much tax as you are currently paying
- ◆ You can slash your taxes without doing anything illegal or complicated
- ◆ You can turn taxable income into tax-free income, without any fear of an IRS audit
- ◆ You can stand up to the IRS and say, "Enough is enough! I'm not going to take it any more!"

"Thank you for the great tax-saving strategies you've helped me to use in my business.

During that one 30-minute phone call in November 2000, you made one simple suggestion that saved me \$2,295 in taxes in 2000. I never would have thought of this strategy on my own.

I've been able to utilize this same technique again in 2001 and 2002 -- and this year I'll save over \$6,000 from this one "legal loophole."

-- Gary Ritter, Mid-West Mortgage Corp., Fort Wayne, IN

Dear Friend:

First of all, this Report is actually GUARANTEED. I believe it is so important to you, that I offer this gutsy guarantee:

Read everything included here carefully and thoroughly. If you then feel that I have wasted your time, simply send me back a note to that effect, and, at your option, I will send you \$25 for your trouble, or donate \$50 to your favorite charity.

Now, have you ever received a guarantee like that before? I doubt it. So please give this the attention it deserves. I commend you for requesting this Report -- it can help you save literally thousands of dollars in taxes every year -- LEGALLY!

My name is Wayne Davies. For the past 15 years, I've been helping Small Business Owners like you "beat the Tax Man" at his own game. And I'm confident I can help you, too.

As an experienced Tax Professional, I prepare literally hundreds of tax returns every year. When I first started out, I used to think that the best way I could help people was to prepare a return as accurately and as quickly as possible. You know, provide "great customer service".

And it is very important that your return be done "right" -- all the numbers on the right lines, using the right forms, etc.

But no matter how good a job I did preparing tax returns, every year I would hear the same complaint over and over again from my clients:

**"I pay way too much tax! The government is getting way too much of my money!
What can I do to pay less tax? How can I lower my tax bill -- legally?"**

Sound familiar? I'd bet a lot of money that you've felt this way, too. Most people feel this way. And I know that most Small Business Owners feel this way.

And most people really don't know what to do about it! I mean,

**What can you, the typical Small Business Owner/ Self-Employed Person,
really do to lower your taxes?**

I'm here to tell that there is plenty you can do. So let's get started. Here are 5 simple steps you can take to drastically reduce your taxes:

STEP #1: Understand How Serious Your Tax Problem Is

I'm an Accountant. You know, a "numbers guy". So here's a few numbers that will simply amaze you, startle you, probably (and hopefully) even SHOCK you!

Are you aware of just how much in taxes you are paying? Sure, when you look at your tax return each year, you see the numbers, right there in black and white. But I rarely meet someone who truly understands the significance of your annual Tax Bill.

Well here are the numbers. And it ain't pretty. The following is a chart that tells how much the average family spends on various consumer categories -- as a percentage of income. It's not just how much you spend on taxes that is important, it's how much you spend on taxes *as compared to all other major categories of spending!*

Consumer Spending: How Do You Spend Your Hard-Earned Dollars?

Taxes	32.0% (Did you really think something else would be #1?)
Housing	16.7%
Medical Care	11.5%
Food	8.2%
Transportation	7.9%
Recreation	5.7%
Clothing	4.1%
Savings	1.4%
Other Miscellaneous	12.5%
<hr/>	
TOTAL	100.0%

So there you have it. If you think you are being "nailed" by the government, you are absolutely right. You spend more on taxes than any other category of consumer spending. In fact, *you spend more on taxes than on food, clothing, and housing combined!!!* (Run the numbers: Food-8.2% + Clothing-4.1% + Housing-16.7% = 29% vs. Taxes-32.0%)

Think about it -- the Average American spends 32% of his/her income on taxes. And it's not just federal income taxes we're talking about here. There's also state income taxes and local income taxes (like your city or county).

Oh, we're not done, yet! That 32% also includes "Payroll Taxes" -- for employees, that's the 7.65% of your gross wage that goes to fund Social Security and Medicare programs; for business owners and self-employed people, Payroll Taxes are double that amount -- 15.3% of your wages or self-employment income.

And if that's not enough, there is also Sales Tax, Excise Tax, and good 'ole Property Tax.

Finally, we also have to include Corporate Income Tax. Why do I include that in the 32%? Well, where do corporations get the money to pay their corporate income tax? From consumers like you and me, that's where! When you buy groceries, part of the price is going to be used by the grocery store to pay the store's income tax. The grocery store just passed his tax bill on to you!

Here's another way to look at it. Each year economists do a calculation to determine "Tax Freedom Day". What is "Tax Freedom Day"? It's a way to graphically depict that we spend 32% of our money on taxes. In Year 2002, Tax Freedom Day was April 27. That means that from January 1 through April 27, all the money you made went to taxes. Finally, on April 27, you now get to keep what you make for the rest of the year!!! Yippee!!!

By the way, the April 27 date is a national average. ***Your*** actual Tax Freedom Day may actually be a few days sooner or later than April 27, depending on which state you live in. That's because state and local taxes vary considerably. For example, Washington, DC residents do not get to celebrate Tax Freedom Day until May 17. Connecticut's Tax Freedom Day is May 14 (the latest of any state.) The earliest state to celebrate Tax Freedom Day is Alaska -- April 8.

Maybe you already knew "intuitively" that your Tax Bill is outrageously high. If not, the picture I've just painted should thoroughly convince you that you pay too much tax, period.

STEP #2: Get The Right Attitude About Your Taxes

What do I mean by this? Well, you simply must have a certain "mental attitude" toward this whole idea of paying taxes. I'll get right to the point -- you must have an attitude about taxes that says, "Enough is enough. I'm paying way too much tax and I don't like it! And it's about time I did something about it -- TODAY!"

After reading those numbers above -- paying 32% of your income to the government -- how do you feel? Doesn't that just make you furious? If so, great, then you are on your way to solving this problem. (The old saying is true -- "You can't solve a problem until you admit you have one!")

If you saw those numbers above and said, "Big deal. So I work until April 27 for the government. So what? So does everybody else in this country" -- well, I'm sorry, but you might as well just throw this report in the trash and forget about it. You will continue to pay way too much tax because you really don't care about it.

To reduce your taxes, you must have a passion for paying less tax. You must get angry about it. Get pissed off about it. Right now, or before the day is over, go get last year's personal income tax return (Form 1040) and look at how much tax you paid for last year.

Now, when you have Form 1040 in front of you, do you realize where the most important number is on this form?

NO, it's not Line 67 -- which tells you how much of a refund you got (if any!).

NO, it's not Line 70 -- which tells you how much you still owed, the balance due with the return.

The most important number on Form 1040 is Line 58. Read it. It says: **This is your TOTAL TAX.** That is how much federal income tax you paid for all of last year. When it comes to reducing your taxes, it doesn't matter whether you got a refund or whether you had a balance due.

What matters is -- what was your total tax liability for the year. That's the "magic number" that should just make your blood boil and your heart beat so fast that you can hardly stand it.

Now that I've got you all "riled up" about paying so much tax, let's move on to Step #3.

STEP #3: Stop Believing The Myths About Your Taxes

You realize just how serious the problem of taxes is. You pay a ton of money to Uncle Sam, and you don't like it. In fact, whenever you think about it, you get so mad that you end up "all lathered up and nowhere to go."

If you accept the fact that you pay way too much tax, and if paying taxes makes you so upset, then why haven't you done anything about it? Why was your tax bill so high last year?

You paid too much tax last year (and the year before that, and the year before that . . .) because you have probably been an innocent victim of many popular myths about taxes. Misconceptions, misinterpretations, mis-information. Just a lot of plain old "un-truths" are floating around out there.

Here they are. Get rid of them or you'll be stuck paying too much tax forever!

Tax Myth #1: I don't make enough money to worry about reducing my taxes.

Nothing could be further from the truth. People at all levels of income can pay less tax. Tax reduction strategies are not just for the rich and famous. No matter how much money you make, you can pay less tax than you currently pay.

And here's another important point: If you own a business or are self-employed, and your business has a loss, you can use that loss to offset other sources of income, such as your wages from a "regular" job, your spouse's wages, investment income, rental income, other business income.

So if you are able to increase your deductions (which I'll be talking about later in this report) so much that you end up with a business loss, that's OK (at least from a tax standpoint).

In fact, if your business loss is so great that it completely offsets all your other income, so that you end with zero taxable income, then you could conceivably have zero tax to pay for that year!

And if your business loss for one year is so great that it more than offsets all your other income in the current year, you can take advantage of a special rule that lets you: a) Carry back that excess loss to the 2 prior years, thereby entitling you to a refund of taxes you already paid for either (or both) of those 2 prior years; and/or b) Carry forward that excess loss to the next 20 future years, so that any income you earn in the future will be reduced by that excess loss.

Tax Myth #2: Tax reduction strategies are too complicated for me to use.

Again, total and complete hogwash. There are plenty of ways for you, the average American, to lower your taxes. Tax reduction is not just for the wealthy who can afford high-priced attorneys who finagle their way out of paying taxes with sophisticated tax-avoidance schemes, you know, like off-shore trusts and foreign bank accounts.

The average Small Business Owner has plenty of tax reduction strategies at his/her disposal. You just have to know what they are and how to use them (more on that later).

Tax Myth #3: "I had my return prepared by an Accountant, so I know I paid the right amount of taxes."

There are thousands of excellent, hard-working accountants out there who do a great job of preparing millions of tax returns every year. And if you use a tax professional, maybe your accountant has done everything possible to reduce your taxes to the legal minimum.

Based on my own experience, however, I'm convinced that many taxpayers who use professional tax preparers are overpaying their taxes, sometimes by literally thousands of dollars each year!

Why is that? Well, there are many reasons. The most obvious one is this: Many professional tax preparers are just that: tax preparers and tax preparers only. A good tax preparer may know how to prepare a tax return in his/her sleep. He knows the forms backwards and forwards. He knows what numbers go on which form perfectly.

But that's it. That's all he/she knows.

A good tax preparer is not necessarily knowledgeable in tax reduction strategies. There's a big difference between a good tax preparer and a savvy tax reduction specialist.

I frequently get new clients who are looking for *more* than good tax preparation. They are looking for good tax planning and good tax minimizing information. They want an accountant who doesn't just "do the returns", send out a bill and say "Next, please."

Tax Myth #4: "My tax situation is OK because my _____ (fill in the blank with a family member or other "good friend") takes care of my taxes."

There are various versions of this myth. Do any of these sound familiar?

"My brother-in-law takes care of my taxes."

"My uncle takes care of my taxes."

"My college buddy takes care of my taxes."

And of course, the same problem exists with Myth #4 as Myth #3. Even when someone you know and trust does your returns, how do you know that this person is not only a good tax preparer but also a good tax reduction specialist?

And often, many of these family members or "buddies" are not even professional tax preparers. This person just happens to be "The Family Accountant", so to speak. Just like every family has one person who knows alot (or acts like he knows alot) about cars (or mutual funds, or carpet cleaning, or whatever), many families have someone who "knows enough to be dangerous" with regard to taxes.

Your "Family Accountant" probably loves doing his own return, so why not have him do yours, too?

And even if your "Family Accountant" is a professional tax preparer, he's probably not charging you for the return. He's doing you a favor. He prepares your return; you change his oil.

My first reaction to this kind of situation (when someone is getting his/her return prepared for free) is this: You get what you pay for! When a family member does your return "for free", how much attention can he give to your need for tax reduction strategies. Probably very little.

Tax Myth #5: "My tax situation is OK because I prepare my own returns."

If this statement applies to you, then perhaps you are a "do-it-yourself-er". Money is tight and you are used to doing things yourself anyway, so why not save a couple hundred bucks each year and do your own returns?

So you've spend countless hours over the years pouring over the forms and instructions, trying to figure out how to do the returns. And you've done OK. No letters from the IRS, no audits. Hey, pat yourself on the back!

And now that tax preparation software is so readily available and affordable, doing your own return is a breeze! Just key in a few numbers here and there, push the print button, and presto, you've got your return done in record time! And now you can even e-file your return with your own computer.

Have you ever heard of the book, "The Millionaire Next Door" (by Thomas J. Stanley and William D. Danko). It's a great book; I highly recommend it. This book describes the common

characteristics of millionaires in our country. Do you know what three of the most common characteristics of millionaires are:

#1: Millionaires make their millions by owning their own business.

For you, that's good news, because you are a Business Owner or Self-Employed Person. Millionaires rarely become millionaires by working for someone else. If you aspire to becoming a millionaire, your chances are much greater if you work for yourself.

Here's an amazing statistic: Self-employed people make up less than 20 percent of the workers in America, ***but self-employed people account for two-thirds of the millionaires in America!***

#2: Millionaires become millionaires by hard-work and frugality rather than inheritance.

Now here's a revelation: 80% of all millionaires are "first-generation" millionaires. That means that they did not become wealthy because they were born into the right family. If you line up 10 millionaires, only 2 of them inherited their wealth; the other 8 created their wealth from scratch. The most common type of millionaire in America is the *self-made millionaire*.

#3: Millionaires became millionaires by minimizing their taxes and getting their tax & other financial affairs "in order."

For you, more good news, because you wouldn't be reading this report right now if you weren't sincerely eager to pay less tax. Here's a great statement right from "The Millionaire Next Door": ***Millionaires and those who will likely become affluent in the future adhere to an important rule: To build wealth, minimize your taxable income.***

But now comes the "Million Dollar Question": How do you think millionaires get their tax affairs in order? By doing their own tax return? Of course not! Millionaires NEVER do their own tax returns! They have more productive things to do with their time.

Instead, what millionaires do is spend thousands of dollars each year on ***tax planning*** and ***tax reduction strategies***.

STEP #4: Realize That Reducing Taxes Is The Easiest Path Possible To Becoming A Millionaire

Consider this simple fact: Reducing your taxes by just \$4,000 per year is the easiest way possible to becoming a millionaire.

Let me elaborate.

First, let me "run the numbers" for you. Let's say you implement some new tax-saving strategies that reduce your taxes by \$4,000 each year. Now, if you take that \$4,000 per year in tax savings and invest it over the next 30 years, assuming you earn 11.5% on your investment, you end up with \$1,048,745.98 at the end of the 30 years!

And here's the best part about this scenario: Where did you get the \$4,000/year to invest? Well, you got it from money that would have gone to Uncle Sam! It's money that you used to spend on taxes, part of the 32% of your income that goes to taxes each year.

In effect, it's free money! It's money that was always there -- you just didn't realize it.

Is this a good deal or what? In effect, by taking advantage of the tax reduction strategies you'll read about shortly, the government will finance your million dollar retirement.

And let's say your tax situation is such that you save \$2,000/year instead of \$4,000/year. Same assumptions: you invest the \$2,000 each year at 11.5% for 30 years. End result: \$524,372.99. Not too shabby, eh?

So all you have to do is come up with the tax-saving strategies that will put \$2,000 or \$4,000 in your pocket each and every year. Which brings us to Step #5.

STEP #5: Get Ahold Of The Tax-Saving Strategies That Will Make You A Millionaire!

You know, it doesn't really take much information to save a lot of money in taxes. It is true: Just A Little Bit Of Tax Knowledge Can Save You Thousands Of Dollars Every Year!

But you are trying to run a business. You're not supposed to know everything about taxes and dealing with the IRS. As a smart business owner, you need to find someone to be "on your side" who does know about taxes and who can help you when dealing with the IRS.

The tax laws can be incredibly complicated to understand, especially for the Small Business Owner like yourself. How can you be expected to run your business AND keep up with all the tax rules and regulations? That's just not possible. If you are not a full-time Tax Professional, you'll run yourself ragged trying to become a "tax expert".

That's why over the years I've discovered many tax-saving strategies that will reduce your tax bill each and every year. These "strategies" are not difficult to understand, nor are they hard to implement.

These tax-slashing techniques are not exclusively reserved for the "rich and famous" who can afford expensive tax lawyers to "finagle" complicated tax-avoidance schemes.

No, I'm not talking about anything illegal or even the least bit "shady." I'm talking about simple methods that are well within reach of the "average middle-class" Small Business Owner. In fact, many of these strategies are available to all taxpayers regardless of how much money you make.

And I've helped literally dozens of "real live" Small Business Owners to successfully use these strategies.

Take my client Gary, for example . . . Listen to what Gary has to say about how much money he has saved just in the past three years.

"Thank you for the great tax-saving strategies you've helped me to use in my business. During that one 30-minute phone call in November 2000, you made one simple suggestion that saved me \$2,295 in taxes in 2000. I never would have thought of this strategy on my own. I've been able to utilize this same technique again in 2001 and 2002 -- and this year I'll save over \$6,000 from this one "legal loophole."

Gary Ritter, Mid-West Mortgage Corp., Fort Wayne, IN

How would you like to save over \$6,000 dollars this year from one simple strategy? And as Gary continues to use this strategy year after year, he will continue to save \$6,000 each and every year. That's over \$30,000 in 5 years; \$60,000 in 10 years!!!

What could you do with an extra \$6,000 in your pocket? Pay off some debts? Expand your business? Purchase some much needed equipment? Or just give yourself a "raise" and take a vacation with your family? Or how about only spending \$2,000 of the \$6,000, and taking the remaining \$4,000 and investing it for your retirement. Remember STEP #4? Invest \$4,000 every year for 30 years at 11.5% and presto, you're a millionaire!

Here's another example of the way my strategies have helped a local Small Business Owner:

"Over the past year, Wayne has found and made recommendations that have resulted in some very real tax savings. I take pride in understanding many accounting principles and a healthy measure of tax law. However, Wayne saved us \$3,700 this year with two simple suggestions. I wasn't aware of one of them; the other I didn't think of, and I wouldn't have until too late. We've been with Wayne just a year, and he has called with those two suggestions. I don't recall our previous accountant coming up with anything, in almost three years."

Dennis J. Malott, Adaptive Design & Development Corp., Fort Wayne, IN

And here's one more:

"I just wanted to drop a quick note of thanks for all of your help to minimize taxes. In such a complicated tax world, you showed me how to save \$2,000 in taxes on just one tax strategy alone. No other tax professional has taken the time to show these tax saving opportunities for my company. Your services have been professional and timely, and also articulate and accurate - a very important facet of your business. It's nice to know that I can run my business and not have to worry about the "tax" side of my business. I look forward to learning more strategies for tax savings in the future. Keep up the great job!"

Ron Schmucker, Advantage Insurance Services Corp., Fort Wayne, IN

As you can see, the amount of taxes saved varies from client to client and from year to year. Which is to be expected. Every business is different. Every taxpayer's situation is different.

But what do all these clients have in common? **They are all saving literally thousands of dollars each year by using simple strategies I have revealed to them . . .**

**AND I'D LIKE TO HELP YOU
SAVE THOUSANDS OF DOLLARS IN TAXES EACH YEAR, TOO!!!**

Now, let me ask you a very simple question:

Aren't you tired of paying so much tax to the IRS each year?

Aren't you just fed up with the outrageous amount of tax you have to fork over to the IRS? (not to mention your state and local government!) Income taxes, payroll taxes, sales taxes, real estate taxes, personal property taxes, excise taxes, estate taxes, gift taxes -- when will it ever end?

What do you think? The never-ending list of taxes is just that!!! **IT'S A NEVER-ENDING LIST!!! IT WILL NEVER END** -- the IRS has been given the license to legally "steal" your money year after year.

Sure, there are some good things that our tax dollars are used for -- things like our public education system, national defense, keeping our streets safe at night, etc.

But don't you think the IRS has gone a little too far? I sure do. And the only way I know to "beat the system" -- legally -- is to take advantage of the many "legal loopholes" that are there for you to use. You just have to know what those loopholes are and how to use them.

You work hard for you money. Why just sit there and let the IRS take it away? It's time for you to do something about the IRS's "legalized theft."

The same tax-slashing strategies that my clients use are now being offered to you!

I've put together a unique **TAX REDUCTION TOOLKIT** that gives you direct access to all my tax-saving strategies, plus the opportunity for you and I to work together to implement these strategies that can put literally thousands of dollars in your pocket every year!

Here's what you get with the **TAX REDUCTION TOOLKIT**:

**29 Little-Known Legal Loopholes That Will Reduce Your Taxes
(For Small Business Owners & Self-Employed People Only)**

This is not another book about how to prepare your tax returns. (You know, like the kind you see in the bookstores every year: "Take this number and put it on Line 99 of Form XYZ". BORING!!!) This is a "plain English" explanation of the simple but little-known tax-saving strategies that can reduce your taxes by literally thousands of dollars each year.

This is my easy-to-understand explanation of the 29 best tax-saving strategies I know. These are the same strategies that my clients (like Gary, Dennis, and Ron) have used to save \$2,000 or \$2,295 or \$3,700 or even \$6,000 **EACH AND EVERY YEAR!!!**

In this book I give to you the best ways I know to legally reduce your taxes. Nothing complicated. Nothing "shady". Nothing that will confuse you or keep you up at night worrying.

Many of these 29 strategies are simply "the right way" to do things when it comes to tax rules. What do I mean by "the right way"? Well, as you can imagine, with tax laws being as complicated as they are, there's just a lot of "bad information" and "bad advice" floating around out there.

The end result

**MANY SMALL BUSINESS OWNERS ARE NOT USING
EVEN A SMALL FRACTION OF ALL THE "LOOPHOLES" OUT THERE!**

In fact, many Small Business Owners don't even know what the loopholes are!

Once you've read through this book, you'll know more about how to reduce your taxes than 99.9% of all the Small Business Owners in this country!

Here's just a sample of the tax-saving "secrets" revealed in my book:

1. What is the EASIEST way for a Business Owner/Self-Employed Person like you to lower your taxes?

The answer is so simple it will shock you. Implementing this strategy is easy, and will save you thousands in taxes immediately.

2. Are you paying yourself the "right way" or the "wrong way"?

Business Owners are notorious for mishandling the way they pay themselves. Without even realizing it, **you are probably paying too much in taxes simply because of the way you compensate yourself!!!** Fix this mistake and your tax bill automatically decreases.

3. Did you know there is a way to turn non-deductible personal medical expenses into a legitimate business expense?

My book reveals how to do this. Plain and simple, and perfectly legal. You've probably been missing out on this deduction for years. Find out how to deduct what most people assume are non-deductible medical expenses.

4. Are you deducting personal travel expenses, like vacations?

Did you know you can legally deduct your vacation expenses as a business expense? Find out how and reduce your taxes every year.

5. How much money are you wasting on your Retirement Plan each year?

How much do you spend each year to provide a retirement plan for yourself and your employees? Why not offer a plan that is literally free? And I mean FREE!!! No cost at all to either yourself or your employees!

6. Do you know how to convert TAXABLE income into NON-TAXABLE income?

This is probably the most overlooked "tax break" on the books. Few people use it. You can!!

You'll find the answers to each of these questions in my book. And once you open "**29 Little-Known Legal Loopholes That Will Reduce Your Taxes**" you will look at taxes totally different! (And believe me, it will be for the better.)

In addition, I have assembled **five** special bonus gifts, providing you respond and invest in the Tax Reduction Toolkit immediately.

BONUS #1: 9 BIGGEST MISTAKES TAXPAYERS MAKE (AND HOW TO AVOID THEM!) -- \$45 VALUE

This is another incredibly valuable source of tax-saving strategies.

Our tax laws are so complicated, it's no wonder that there's so much bad tax advice out there. Go to your local bookstore or public library and look at the shelves filled with books on taxes. So a friend of a friend gets reads one of these books and thinks he's an expert on the subject! So he tells your neighbor about something he read, and by the time this "tax tidbit" gets to you, who knows whether it's right or wrong.

The end result . . . MANY TAXPAYERS, INCLUDING SMALL BUSINESS OWNERS, END UP MAKING CRITICAL, COSTLY MISTAKES WHEN IT COMES TO TAXES.

THE 9 BIGGEST MISTAKES TAXPAYERS MAKE will help you to avoid these mistakes that are probably costing you money every year!

BONUS #2: HOW TO AUDIT-PROOF YOUR INCOME TAX RETURN FOREVER! -- \$45.00 VALUE

This special report will tell you exactly what you need to know so that you'll never worry about getting audited again! I mean, talk about "Peace Of Mind" -- that's what you'll have after going through my step-by-step audit-proof system. You'll know exactly what to do (and what NOT to do) to keep the IRS off your back and out of your life forever!

BONUS #3: FOUR (4) INCOME TAX RETURN CRITIQUE CERTIFICATES -- \$300.00 VALUE

I don't want to leave you "hanging out to dry" when it comes to knowing how to implement every tax-saving strategy you are entitled to use. I want to show you exactly how to implement as many of the "Legal Loopholes" as possible. So these **Income Tax Return Critique Certificates** allow you to send me any 4 recent income tax returns, which I will then analyze with my "fine-tooth (tax-savings) comb". I will then send you a written evaluation of each return, detailing any changes that can be made to these returns that will reduce your taxes.

IMPORTANT NOTE: *In case you didn't know it, you have up to 3 years to make changes to your income tax returns after they've been filed. So if I discover a tax-saving strategy that was overlooked on your return, you may be able to file an amended return which implements the tax-saving strategy I recommend, and you'll get a refund!*

For example, you could send me your most recently filed Business Income Tax Return (regardless of what type of business you own -- Sole Proprietorship, Corporation, Partnership, or Limited Liability Company) and your most recently filed Personal Income Tax Return -- say, for the year 2001. I'll critique both returns and send you my list of ways to reduce your taxes, and I'll let you know whether it will be worthwhile to file an amended return.

After I review your 2001 tax returns, you'll still have 2 more certificates to use for another prior year, such as Year 2000.

Remember what I said earlier -- you can amend returns for up to three years! So why not have me review more than just one recent year's worth of returns. Let's take advantage of this 3-year rule and go back and check out as many of your previously filed returns as possible. You could end up with 3 years worth of refunds!

These four Income Tax Return Critique Certificates (a \$300 value) are yours FREE, providing you invest in the Toolkit now.

BONUS #4: ONE (1) 60-MINUTE PRIVATE TELEPHONE CONSULTATION CERTIFICATE -- \$95.00 VALUE

This is yet another way that I demonstrate my commitment to you and your business. Once you get my "29 Legal Loopholes" and "9 Biggest Mistakes" manuals, you'll have so much tax-slashing information that you will be overwhelmed. You will read through all my material and have questions about how to implement these tax-saving strategies in your particular situation. So this Telephone Consultation Certificate entitles you to "pick my brain" for up to one hour on the phone.

Of course, the phone call will be personal, private and confidential. Clients routinely tell me that this consultation alone has been worth far, far more than their entire Toolkit cost. Many

say the consult gets them clearly focused on what to do first, second, and third, to see fast results in using all these Legal Loopholes. Questions are answered. Doubts removed. Actions agreed on.

WARNING: A WORD OF CAUTION ABOUT MY CONSULTING:

I only tell it like it is. I shoot straight from the hip. I may give you answers you'd rather not hear. I won't sugarcoat. But you can count on this -- you will get truthful, tested, proven advice from someone specializing in the tax business. You will get "real world answers" to your particular situation.

BONUS #5: THE COMPLETE FINANCIAL CHECK-UP SYSTEM -- \$45.00 VALUE

This financial planning workbook covers just about every aspect of "money stuff" you can imagine: Retirement Planning, College Funding, Health Insurance, Life Insurance, Property & Casualty Insurance, Debt-Reduction, Long-Term Care, Personal & Family Budgeting, and more.

You can use The Complete Financial Check-Up System to finally get your finances in order, once and for all. You can go through the workbook at your own pace, one area at a time, or you can concentrate on just the areas that concern you the most. Either way, you'll be able to thoroughly analyze every aspect of your financial life and know what changes are needed to make things better.

This \$45.00 Financial Check-Up System is yours FREE, just for investing in the Tax Reduction Toolkit now.

BONUS #6: THE SCIENCE OF GETTING RICH -- \$35.00 VALUE

This forgotten classic (first published in 1910) contains the timeless wisdom of an incredibly practical prosperity program. Written by an odd-looking man with a funny name, this book presents a simply amazing wealth-building system that still works today.

The premise is simple yet profound:

The ownership of money and property comes as a result of doing things in a certain way. Those who do things in this certain way, whether on purpose or accidentally, get rich. Those who do not do things in this certain way, no matter how hard they work or how able they are, remain poor.

It is a natural law that like causes always produce like effects. Therefore, any man or woman who learns to do things in this certain way will infallibly get rich.

What is "this certain way" of doing things that will bring you riches? "The Science of Getting Rich" will tell you!

This brings the total value of the Tax Reduction Toolkit to \$710.00! But for a limited time, you pay ~~\$97~~ the introductory price of only \$29.

Most Importantly, You Get TWO Guarantees That Make Your Decision Absolutely Risk Free.

Now most people are just plain skeptical (and you should be!) You probably STILL are, too. If it sounds too good to be true, something's wrong. Right? Isn't that what we've always been taught? You've probably read through this whole report saying, what's the catch?

Am I right? OK.

Now that's why I've decided to "change the risk around" and put the risk on ME!

Let me explain.

Right now, as you're reading this, if you were to purchase the Tax Reduction Toolkit, you would be taking a risk. I mean you don't know me from Adam. I could be some crazy "mad bomber" living in Montana or something. (*No offense if that's where you live. It sure is beautiful out there.*)

Seriously though. That's why *I want to "REVERSE" THE RISK!*

I KNOW this is the best available package of tax-saving information for ANY Small Business Owner. I truly believe in the information I've put together.

Heck . . . I've personally witnessed literally dozens of Small Business Owners who have saved literally thousands of dollars in taxes each and every year -- and they put this money in their pockets by using this SAME information.

(You better believe I'm going to GUARANTEE this stuff !)

So here are my TWO "RISK FREE" and "THE RISK'S ON ME" Guarantees:

- 1) A Flat-Out, Unconditional, NO-RISK, Iron Clad, 90 Day, No-Questions-Asked, Money-Back GUARANTEE, Period.**

I just flat out know that the material you're gonna get from either my Tax Reduction Toolkit is SO GOOD, that once you've read and see what I'm talking about you're gonna be blown away! **I want you to have absolutely NO RISK involved in this decision.**

Which brings us to the second Guarantee:

- 2) **An UNHEARD of -- the "RISK'S ON ME" -- if my material doesn't enable you to save at least \$2,000 in taxes, I'll give you ALL your money back, plus an additional new, crisp \$20 bill for taking the time to "check me out." (This is a "conditional" guarantee -- see below for details.)**

That's right. **I'm accepting all the risk here. *Not you!*** But I accept the risk here on one condition. **YOU GOTTA USE MY MATERIAL!**

If you *just do SOMETHING* that I tell you to do in the Toolkit, or you use an income tax return critique or a specific strategy I give you from our private phone consultation, and afterward you're NOT happy with the results (*and you think me and all of my material is a bunch of baloney*), then I want you to have the option to get your money back!

So I am guaranteeing that using my information will save you at least \$2,000 in taxes. You are guaranteed to . . . **SAVE A BUNDLE OR YOU DON'T PAY ME A DIME!**

Think about it -- if you invest in the Toolkit, I am guaranteeing that by spending \$97 \$29 you'll get at least \$2,000 back -- at least SIXTY times your investment!

Plus, chances are that when I show you how to save \$2,000 (or more) in taxes, this is likely to be a tax savings that is repeatable year after year after year. So when I show you how to save at least \$2,000 in the first year, and you continue to use this strategy for the next 5 or 10 years (or whatever), you will actually end up saving \$10,000 or \$20,000 (not just the original \$2,000).

That's right. I'm putting all the pressure on me to "put YOUR money where MY mouth is"!!! If my material doesn't reduce your taxes by at least \$2,000 -- then I want you to send everything back!

Just mail or fax me a letter, "looking me in the eye" on paper and telling me YOU USED MY MATERIAL and you're not happy with the results because my information did not reduce your taxes by \$2,000 and I'll send you all your money back plus a crisp \$20 bill for your trouble. **Now do you see what I mean when I say "Risk Reversal?"**

I've taken all the risk out of your decision to drastically reduce your taxes and I've put that risk on me. Now I've got to produce and help you get some positive results for your business or I'm up a creek without a paddle!

I've put the "pressure" on me. So there's NO reason, if you're a Small Business Owner or Self-Employed Person, not to order the Toolkit ASAP!

What I'm guaranteeing is unheard of! Do you know of anyone else that would give a guarantee like this? I don't. By the way, if you do know of anyone offering a tax information

package for Small Business Owners with a better guarantee than mine, I'll send you \$10 bucks just to see it! (*Fax me a copy of the company's written guarantee.*)

By the way, my conditional guarantee is VALID from the date of purchase for 12 months!

With Two Guarantees Like That, Why Would Any Small Business Owner / Self-Employed Person Turn His Or Her Back On This Opportunity?

You requested this Report. You've read this far. You would not have done that unless you know "*there must be a better way*" to deal with The Tax Man. You want to reduce your taxes the way I've described here. Still, there is a temptation to procrastinate. Or to delay. Or to worry over this. Then let it slip out of your thoughts, get buried beneath paperwork. To forget about it.

I don't want that to happen to you.

You see, you can't gain anything by doing nothing. There's a very good chance -- supported by the enclosed PROOF -- that you WILL gain by acting on this opportunity. Thanks to my guarantees, there's no way you can lose by acting. Given those facts, there's simply no good reason to "worry over this." You can and should fill out and MAIL or FAX in your Order Form right this minute. Or for an immediate download of the Toolkit, go to my website <http://www.YouSaveOnTaxes.com> and click on "Tax Reduction Toolkit" -- you can order online and download the Toolkit immediately!

Now real quickly, let's summarize what all of this means to you and your business.

1. You'll **SLASH YOUR TAXES** by at least \$2,000
2. You'll **TRULY** be one of the handful of Small Business Owners who know how to stand up to the IRS and say (legally), "Enough is enough! I'm not taking it anymore!"
3. You'll sleep well at night knowing that you reduced your taxes legally, ***without any fear of an IRS audit.***
4. You'll have an "**on-going**" **relationship with someone (ME)** who has helped dozens of other Small Business Owners reduce their taxes.
5. And finally, you have TWO GUARANTEES, one "**Risk-Free**" for you and the other puts **ALL the "Risk on Me!"** (*A no lose situation for you.*)

Here's how to order The Tax Reduction Toolkit:

To order **ONLINE** via our secure server, go to:

<http://hop.clickbank.net/?webcentral/wmdctp>

You'll end up on a web page that contains the Special Report you are now reading. Go to the bottom of this web page and click where it says:

Click here for an instant download of the Tax Reduction Toolkit

Once your credit card is approved, you will be taken to a special download page where you will download the Toolkit along with your FREE Bonuses. You will be downloading and reading the Tax Reduction Toolkit and incredible bonuses within just a few minutes...and using it to save thousands in taxes immediately!

I look forward to hearing from you soon!

Sincerely,

Wayne M. Davies, President
YouSaveOnTaxes.com
A Division of Wayne M. Davies Inc.

P.S. Think about it. If you only get one "Legal Loophole" from ALL this info that reduces your taxes \$2,000 (or more!) -- what would that mean to you? **It would mean at the VERY LEAST you would get back SIXTY times your money!** And that's at the very, very, very, low end. (Because if you use a strategy that saves your \$2,000 for 5 straight years, now you've saved over \$10,000 bucks!) You've got some serious "TAX-SLASHING" tools that are just a phone call (or fax) away. And they are EVEN GUARANTEED up to 12 months!

And that's not even the best part. My "DOUBLE" GUARANTEE not only takes the risk off you, but puts it ALL on ME! (*I'm even putting my money where my mouth is. One crisp, new \$20 bill.*)

P.P.S. Now just for a second, forget about how much money you're going to save. Just picture yourself when you realized how much money you had to pay the IRS last year on April 15. **Do you remember all the frustration and anger you felt?**

Now let me ask you a question. How much is it worth to you, to be able to finally "beat the Tax Man" at his own game? How good will it feel next year when you have paid literally thousands of dollars less -- legally!

P.P.P.S. *Oh, and one last thing. Remember, as a Small Business Owner / Self-Employed Person you have a choice. Keep doing your tax returns the same 'ol way and expect to get different results.* (Good luck. That's the definition of insanity if you ask me.) **Or**, take one of the BEST "No Risk" deals you'll ever see in your life and do what you've ALWAYS wanted to do:

"Slash Your Taxes, Fight Back Against the IRS, And Stop The IRS From Taking So Much Of Your Money!" It's your call ...

P.P.P.P.S. I can think of at least two reasons why you may NOT want to respond to this Report.

REASON #1: You already have an accountant. Maybe you are reluctant to contact me because you already have an accountant. Please think about this: *Does your accountant provide you with specific ways to reduce your taxes, or does he/she just "do the tax return"?* I don't just "do tax returns" -- I help small business owners like you to pay less tax and save money!

Surveys tell us that about 25% of people love their accountant, 25% dislike their accountant, and the other 50% really don't care that much about their accountant one way or the other. Even if you're "in love" with your accountant, here's a chance to get a "second opinion" at absolutely no risk to you. If you're part of the large majority who either dislike their accountant or are indifferent about their accountant, isn't my offer a "NO-BRAINER"? -- here's your chance to work with someone who can help you save a bundle on your taxes, again at no risk to you!

REASON #2: You do your tax returns all by yourself and you're thinking, "I'm already doing everything I know how to do to minimize my taxes." Don't you think you owe it to yourself to get "a second opinion" from an experienced professional who does nothing all day but help small business owners like yourself. If you are doing your own business tax returns AND running your own business, you may just not have enough time to keep up on all the latest tax changes and legal loopholes available to you. Here's the perfect opportunity for you to get some professional help that could put literally thousands of dollars in your pocket! With my "risk-free" offer, what do you have to lose?

Here's What Other Small Business Owners Are Saying About Wayne M. Davies and His Tax-Saving Strategies

We saved over \$3,000 in one year!

"We just wanted to thank you for the way you have helped us in our business. This year alone you have saved us over three thousand dollars in accounting fees and for the first time in twelve years we have a set of books we can use. We also want to thank you for all your help in getting our books set up on computer, which is making our business run so much smoother. It is wonderful to be able to punch a button and have a report in our hands in just a few seconds."

Tom & Diana Schmitt -- Summit Truss & Service, Inc.

Wayne saved us \$3,700 with two simple suggestions!

"Over the past year, Wayne has found and made recommendations that have resulted in some very real corporate tax savings. I take pride in understanding many accounting principles and a healthy measure of tax law. However, Wayne saved us \$3,700 this year with two simple suggestions. I wasn't aware of one of them; the other I didn't think of, and I wouldn't have until too late. We've been with Wayne just a year, and he has called with those two suggestions. I don't recall our previous accountant coming up with anything, in almost three years. Wayne's fees don't come close to what he has saved the company."

Dennis J. Malott -- Adaptive Design and Development Corp.

You saved me \$2,295 during one 30-minute phone call!

"Thank you for the great tax-saving strategies you've helped me to use in my business over the past year. During that one 30-minute phone call in November 2000, you made one simple suggestion that saved me \$2,295 in taxes in 2000. I never would have thought of this strategy on my own. I've been able to utilize this same technique again in 2001 and 2002 -- and this year I'll save over \$6,000 from this one "legal loophole." Thanks, too, for providing accurate and timely financial reports each month -- now I know exactly how the business is doing every month, and you have really helped me to understand "what the numbers mean".

Gary Ritter -- Mid-West Mortgage Corp.

You saved me \$2,000 on just one tax strategy!

"I just wanted to drop a quick note of thanks for all of your help to minimize taxes. In such a complicated tax world, you showed me how to save \$2,000 in taxes on just one tax strategy alone. No other tax professional has taken the time to show these tax savings opportunities for my company. Your services have been professional and timely, and also articulate and accurate - a very important facet of your business. It's nice to know that I can run my business and not have to worry about the "tax" side of my business. I look forward to learning more strategies for tax savings in the future. Keep up the great job!"

Ron Schmucker -- Advantage Insurance Services, Inc.

You genuinely care about the success of my business!

"Having been associated about 6 years now, I feel privileged that we've crossed paths. Since then you have demonstrated that you genuinely care about the success of my business resulting in our personal gain. You have shown us ways to save taxes in which we were unaware of, through different vehicles offered by the government. Also, you have helped us with a couple investment plans to better secure our future as we head closer to those retirement years. Through these years, we have quickly developed a rapport, and we have become friends during our business relationship. Wayne, thanks for your help over the years."

Bernie Place -- Wild Birds Unlimited (Toledo, Ohio)

We can depend on you to beat the deadlines!

"Just a note to thank you, and express our appreciation for the reliable work you do for us. Your willingness to go the extra mile in doing research and answering our many questions thoroughly has been greatly appreciated. It puts our minds at ease to know we can depend on you to have our taxes done before the deadlines!!!"

Loyal & Ann Mast -- Linn Grove Hardware, Inc.

I saved \$1,281 in taxes last year!

"I just wanted to write you a note to thank you for your tax saving suggestions that saved me \$1,281 on my taxes last year. It sure was worth the few minutes we took to review my tax situation. I also wanted to thank you for advising me on rolling my previous 401(k) account into an IRA account. This decision has enabled me to double my money in less than 5 years. I will be sure to recommend you to anyone who needs a great accountant."

Jeffery A. Rife -- Rife Insurance, Inc.

We can even call you at home!

"This is just to let you know how grateful and thankful we are to have you as our Tax Professional. You did a wonderful job in the tax preparation and also explained to us in detail the things we asked in putting all the figures together. Above all, your customer service is really great that we can even call you at your house for some of our questions."

Steven & Marieta Peirce -- Midwest Resources Network Corp.

I like sending you all the "scary" tax stuff!

"I enjoy having an accountant whom I can trust to do it all! I like being able to send you all the 'scary' tax stuff I get and have you deal with it. I enjoy being able to give you all the payroll information and having you do the figures. I just want to be able to dance and enjoy my students and have everything else DONE! So thank you for keeping me on time and on top of the tax stuff."

Lori Dunn -- Dreams Dance Studio

I don't worry about taxes -- I run my business!

"It is very comforting to know that your business' tax requirements will be timely met and you don't have to worry about them. Wayne has gotten the information he needs and taken care of the rest. This allows me to concentrate on running the business. He is also extremely easy to work with and understands the challenges facing my business."

Arthur L. Page -- Page & Associates, Inc.

We rest easier knowing we have an expert!

"Thank you for the competent, professional service you have rendered the last couple years. I am most pleased with your supervising and finalizing our corporate books of account and completing our corporate and my personal year-end income tax returns. Your advice and support regarding our Quickbooks software has been an extra bonus. We rest easier knowing we have an expert computer back-up a local phone call away."

Larry Lee -- Leepoxy Plastics, Inc.

**"RISK FREE I've put the RISK ON ME"
Double Guarantee!**

GUARANTEE #1:

A Flat-Out, Unconditional, NO-RISK, Iron Clad, 90 Day, No-Questions-Asked, Money-Back GUARANTEE, Period. *(I mean this is RISK FREE!)*

Here's the deal. Take three months to review, test and use anything in my Toolkit. If you don't like it, I DON'T WANT YOU TO HAVE IT! There's NO fine print. NO "weasel" clauses. Just simply return the Tax Reduction Toolkit within 90 days of the purchase date and you'll get a FULL refund.

GUARANTEE #2:

An UNHEARD of -- the "RISK'S ON ME" -- if my Toolkit does not result in tax savings equal to at least \$2,000 I'll give you ALL your money back, PLUS an additional new, crisp \$20 bill, conditional GUARANTEE!

That's right. **I'm accepting the risk here. NOT YOU!** But I accept the risk on one condition. You gotta use my material! If you *just do something* (from the information in the Tax Reduction Toolkit, or submit a tax return for me to critique and I suggest a specific strategy, or you use the private phone consultation and I suggest a specific strategy) and afterwards you feel this info is NOT WORTH AT LEAST SIXTY TIMES YOUR INVESTMENT, then ...

Mail or fax me a letter, "looking me in the eye" on paper and telling me you USED my material and you're NOT happy with the results and you want your money back! Not only will you receive a FULL refund, but I'll even send you an extra crisp \$20 bill for your trouble.

This conditional guarantee is VALID from the start of your membership for 12 months.

Look, I want you to have absolutely NO RISK involved in this decision. That's why I've made investing in my Tax Reduction Toolkit a true "no brainer!"

I've put ALL the "RISK" on me. There's NO WAY you can lose!

If you know of a better "in writing" guarantee than mine from anyone else in the Small Business tax industry, I'll pay you \$10 bucks to see it! Please fax (260-459-0124) or mail a copy to me at my office. Thanks!