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"Lower Your Taxes--Big Time! guarantees every American a raise of \$3,000-\$15,000 or more annually courtesy of the United States Government."--David D'Arcangelo, author of Wealth Starts at Home. "If you don't study money, how can you ever expect to have any?"

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If the tax loss exceeds all your and your spouse's income for the year, no problem. You can carry back the loss two years and get a refund from the IRS (and from some states) for up to the last two years of income taxes paid or you can carry over the loss 20 years. You read it right: you can offset up to 20 years of income!

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