Travel: Health: Home: Money: Computers: Seniors and More...

America's Best Discounts
Thousands of Discounts and Insiders Secrets
Start Saving Big Today!

Discover Over 300,000 Instant Discounts...
Get Free Reports on How to Live Overseas on
Next to Nothing...
Tons of Free Things. Just Click and it’s Yours!
Discover How to Fly Free...
What the Airlines Won’t Tell You...
Travel Discounts, Hotels, Cruises, Car Rentals!
Learn How to Travel Free and Get Paid...
Free Drugs + Discount Resources
Veteran’s Special Discounts...
Find Over 200,000 Senior Discounts
Find Homes, Cars & Boats at up to 80% Off
Plus Free Insider’s Secrets

Yes it’s True... The first step in saving Money is knowing where to GO.
Here’s the Good News: You just found it...

To read all about it, just click a topic in table of contents on next page!
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BUILDING PERSONAL WEALTH

LIVE OFFSHORE AND REALLY SAVE!

FREE NEWSLETTERS

8 BILLION IN LOST MONEY - IS SOME OF IT YOURS?
Travel Discounts and Insider’s Tips

Important Things to Remember Before Traveling

Many airlines, cruises, and travel agencies have been going out of business recently and many are having hard times staying afloat. Always use your credit card to charge your travel needs in the event a company cannot deliver what was promised to you. This way if there are problems or disputes, you will have less difficulty resolving them.

Always ask for your discount when you are making your reservations or checking-in. If you wait until your checking out or settling your account it will be too late.

Always carry your identification with proof of age if you’re over 55 or membership in a senior club. AARP or AAA of union discounts.

Rates and discounts tend to change at a moment’s notice always check before you finalize your plans.

Remember your discounts only apply between certain hours, and certain days of the week, or during specific seasons of the year.

Remember don’t always jump for senior discounts without checking out other rates. Many rates and discounts are available to any one of any age and may turn out to be a better deal.

Always check out the airlines web sites, many list their lowest fares online.

Remember information about discounts is seldom volunteered. Always Ask.

Here’s how to get started:

Booking Buddy Compares 6 of the most popular discount providers to find you the best deal in one location.
www.bookingbuddy.com

Over 55 Join AARP and Receive Travel Discounts Airlines, Cars, Cruises, Hotels, Vacations & Tours Save Big!
www.aarp.org/leisure/

A great source is that shows hotels, car rentals and International flight discounts.
www.webflyer.com

Lowest Internet Airfares the Internet’s Most Complete Listing of Fare Cuts and Daily Air Fares plus Hot Cruises.
www.air-fare.com

Air Tech.Com Rock Bottom prices if you’re flexible about flight times.
www.airtech.com

Southwest Airlines-Call 1-800 435-9792 or www.southwest.com Remember Book 4 Round tips online and get one round trip Free anywhere they fly.

Jet Blue-Call 1-800-538-2583 or www.jetblue.com
6 Things You Can Do to Find the Cheapest Flights!

Here are the basic tips for finding the best airfare deals.

1. **Stay over on a Saturday**: Night Airlines charge more for tickets that do not involve a Saturday-night stay.

2. **Fly only Tuesday, Wednesday, or Saturday**: Those days are generally less busy and cheap fares abound.

3. **Always book 14 to 21 days ahead**: The best deals are often for 14 to 21 day-advanced purchases. If you can not book that far in advance, e-book at least 7 days in advance before departing. If this is not going to work consider [www.priceline.com](http://www.priceline.com) or [www.hotwire.com](http://www.hotwire.com).

4. **Always use alternative airports**: Most major cities have secondary or nearby airports that can provide less expensive fares see the list in this chapter for you area and save big.

5. **Choose Less Crowed Flights**: Midday and late-night flights are typically less crowed than morning and late-afternoon flights.

6. **Now Get on these Travel Discount E-mailing lists**: The following sites Have the best discount deals sign up now - Free.

   - [http://www.sidestep.com](http://www.sidestep.com)
   - [http://www.insidertraveldeals.com](http://www.insidertraveldeals.com)
   - [http://expedia.com](http://expedia.com)
   - [http://travelocity.com](http://travelocity.com)
   - [http://www.cheaptickets.com/](http://www.cheaptickets.com/)
   - [http://www.delta.com/](http://www.delta.com/)
   - [http://www.ual.com/](http://www.ual.com/)

**Top Discount Resources**

**Booking Buddy** Compares 6 of the most popular discount providers to find you the best deals.
[www.bookingbuddy.com](http://www.bookingbuddy.com)

**Best Fares** $59.95 Membership Fee Well Worth the Savings Offered Plus Free book and News Letters
[www.bestfares.com](http://www.bestfares.com)
Lonely Planet Great Resource and Provides Travel Warnings  
www.lonelyplanet.com

Johnny Jet Discount Travel Check Today’s Top Picks  
www.johnnyjet.com

Arthur Frommer's Budget Travel & News Letters  
www.frommers.com

Vacations to Go Discounted Cruises  
http://vacationstogo.com

Last Minute Travel Specials  
International Flights

AIRTECH The original last minute travel system for discount flights. Cheap flights to Europe, Caribbean, Hawaii, Mexico,

International airfares only. Call for last minute specials and availability. No advance purchase required. Save up to 70% off regular airfares.

Airtrecks.com Affordable International Airline Tickets

Last Minute.com London Based Europe Travel Deals

Domestic Flights

Lowest Internet Airfares The Most Complete Listing of Fare Cuts and Daily Air Fares Plus Sailing’s of Hot Cruises.

Orbitz Travel Last Minute Deal Find an incredible selection of flight options and Web fares in one place.

Priceline Delivers huge savings on airline tickets, hotel rooms, rental cars and vacations. Name Your Own Price and save for all your travel needs.

Travelocity Can help you find amazing deals on accommodations, airline tickets, car rentals, cruises and more.

SideStep - Last Minute Travel Deal  
Download Sidestep now. Search 140 sites at once and find serious savings at our travel search engine. Compare prices side-by-side with popular travel sites.

Travelzoo Last Minute Travel Deals handpicks outstanding last Minute travel deals and guides you directly to the quality Companies provide them.

Top Cruise Booking Agencies

Cruise 411.Com is the leading agency where you can compare cruises from various Lines. Every Cruise Line Every Ship at a Discount Guaranteed Now  
Go To: www.cruise411.com
Looking for a grand vacation at an unbelievably low price? Check out our complete, up-to-date listing of last minute discounts on cruises departing in the next 90 days. **Save Up To 75% On A Last-Minute Cruise**

**760 Hot Cruises** Plus Lowest Internet Airfares. The Most Complete Listing of Fare Cuts and Daily Air Fares [www.air-fare.com](http://www.air-fare.com)

**Cruise The World on a Freighter**
*Cruise the World on a Freighter Very Cheap*

**Booking Buddy** Compares 6 of the most popular discount providers to find you the best deals. [www.bookingbuddy.com](http://www.bookingbuddy.com)

**Listing of all Cruise Lines Plus Casino & River Cruises**
[www.accesstravelcenter.com/cruises.cfm](http://www.accesstravelcenter.com/cruises.cfm)

Here is your guide to smoke-free dining, entertainment & travel if you’re a nonsmoker, have nonsmoking guests, or just want a break from smoking. Just go to the country you’re traveling and breathe. [www.smokefreeworld.com](http://www.smokefreeworld.com)

**Vacations To Go**
*Save Up To 75% On A Last-Minute Cruise*

**Become an Air Courier & Save Up To 85% on Airfares**

Courier companies often find that shipping material in the luggage space of an aircraft passenger is more reliable, timely, and economical than sending the shipment unaccompanied because it allows the shipment to bypass many of the typical customs delays. The Courier Company begins by purchasing a coach class airfare. They then resell the ticket to you and, in exchange for your luggage space, give you a discount on the airfare. Courier companies use your luggage space for the material it is shipping.

How much will I save traveling as a courier agent? You will find that prices for courier flights change often. Typically you will pay between 25% and 50% off the standard ticket price. However, those who travel at a moment's notice may get discounts up to 85% off standard fare - some have even flown free! For More Information, go to: [www.courierlist.com](http://www.courierlist.com)

**Air Courier Association**
[www.aircourier.org](http://www.aircourier.org)

**International Association of Air Travel Couriers, Jupiter Air Oceania**

Most companies operate in the U.S. but have offices worldwide.

**Learn How to Fly Free!**

Learn what the airlines “Won’t Tell You”!
**How to Fly Free? Just Volunteer to be Bumped!**

Most major airlines offer free travel vouchers rebates or cash compensation. The secret to receiving your free airfare, rebates or cash compensation is to plan ahead for all of your flights. By allowing yourself flexibility in your flight schedule you can be one of the lucky people that receive the free Airfare rebates or cash compensation.

On 75% of US Domestic flights and almost 100% of international flights, seats are continually overbooked. By planing ahead and allowing flexibility with your destination arrival time you will be rewarded with free travel vouchers, rebates or cash compensation to any destination that airline has service to.

They will go out of their way to make you happy, which could include putting you on the next outgoing flight for FREE, a certificate for anywhere from $250-$600 that can be used on your next flight, or even CASH. Even if they don't bump you, they may upgrade you to FIRST CLASS for your flight. Or even a combination of several of those options. Any way you go, you can't lose.

Airlines give away free flights and upgrades and cash all the time to make up for their errors in projecting the number of people that will not show up for their flight. Every flight you take more than likely left behind a few people that couldn't make it on time and that is what the airline is counting on.

They will always sell a few more tickets than the plane has seats in order to fill all the seats with the assumption that people won't show up. But when everyone does show up, and there are no more seats left on that flight, then the airline has to "Bump" people with valid tickets to the next flight.

Since they have made an error and you no longer have a seat, the airline has an obligation to satisfy you with some compensation for your inconvenience in order to get your loyalty back on their side so you will want to fly with them the next time you travel.

So consider this. For a couple hours of your time you will have earned free air travel for your next vacation. The value of the free travel vouchers rebates or cash compensation can be from a few hundred dollars to a few thousand dollars depending on your destination. Not a bad return for a couple hours of your time and you can repeatedly duplicate your results of free travel vouchers for the rest of your life.

**Here's How It Works!**

When you book your flight, be sure the flight is close to, if not sold out already. But make sure you get a guaranteed ticket, not just a stand-by ticket. Make plans for a good day of travel. Be sure that you don't have someone waiting for you at You're final destination that will be picking you up.

Now get to the airport early for your flight and check in as soon as you can at the gate. When you check in, ask if the flight is full and if they need any volunteers to be "bumped" from your flight. If they tell you they do need some volunteers, give them your name and wait for the flight time.

When they start loading, listen for your name to be called. Be sure to only have your carry-on bags with you not any check-through luggage, since 9/11 the laws have changed. When you are bumped your bags must go with your flight or this will not work.

Generally the carrier knows before most of the plane has boarded if they will need someone to be "bumped". When they call your name and tell you, you have been "bumped" to the next flight 2 hours later, they will then offer you compensation for giving up your "guaranteed" seat. Remember that they are at your mercy in order to make you happy, so don't be modest.

**Involuntary Bumping**

The Department of Transportation requires each airline to give all passengers who are bumped involuntarily a written statement describing their rights and explaining how the carrier decides who gets on an oversold flight and who doesn't. Travelers who don't get to fly are frequently entitled to an on-the-
spot payment of denied boarding compensation.

When you are bumped involuntarily and the airline arranges substitute transportation that is scheduled to get you to your final destination (including later connections) within one hour of your original scheduled arrival time, there is no compensation.

If the airline arranges substitute transportation that is scheduled to arrive at your destination between one and two hours after your original arrival time (between one and four hours on international flights), the airline must pay you an amount equal to your one-way fare to your final destination, with a $200 maximum.

If the substitute transportation is scheduled to get you to your destination more than two hours later (four hours internationally), or if the airline does not make any substitute travel arrangements for you, the compensation doubles.

What The Airlines Won’t Tell You!
Use Alternative Airports and Save 40% To 70%.

Using alternative airports can save you as much as 70% and you can have a private Limo drive you to the alternate airport and still save. When you call the airlines and ask the lowest fare from Los Angeles to Chicago, that’s what you will be quoted - even if the fare from Ontario California is 40% less or only 45 minutes away.

If you need a one way ticket to Chicago and call any major airline, they are not going to tell you about a low cost carrier flying into Midway Airport just 15 Minutes South of Chicago for $99.00 Dollars Each Way from Ontario CA.

What your travel agent won’t tell you is that travel agents are leery of creative ticketing. The airline contracts with travel agents mandate that they cannot offer creative ticketing methods to their customers, even if it saves hundreds on a single ticket. Agencies can’t afford to lose their contract to write tickets so they hesitate to offer you creative ticketing options. Using alternate airports is a form of creative ticketing no airline objects to it but you have to be creative and check out your options. Here are alternate airports around the U.S. for your city. So now the secret is out, cash in on your next trip and Good Luck.

United States Alternate Airports

Primary Airports: Alternate Cities with Mileage:

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<td>Hartford 80</td>
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<tr>
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<td>Boston</td>
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<td>Boise</td>
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Save up to 50% Discount to See A Sick Relative

Not free, but at least you don’t have to pay full price. When a family member is very ill or has died, families have to make last minute airline reservations. Almost all airlines offer bereavement or compassion fares for domestic travel. Generally the fares are available to close family members, and the discount on the full-fare rate varies from airline to airline. Contact the airline of your choice to learn more about the “bereavement compassion fares.”
Click here for airline links:  www.accesstravelcenter.com/airlines.cfm

Hotel -Motels Discounts
The Internet has become a leading outlet for discount rooms. The following sites buy rooms in volume and sell them online at a fraction of the list prices. Sometimes up to as much as 75% savings.

Travel Guides Search over 70,000 Listings Worldwide
www.travelguides.com

Hotel Guide Over 65,000 Hotels Worldwide
www.hotelguide.com

Over 50,000 Discounted Hotels Worldwide
www.lodging.com

Cheap Hotel Bookings Over 20,000 Hotels Worldwide
www.cheaphotelbookings.com

Hotel Discounts
www.hoteldiscounts.com

Quick Book.Com Great Hotel Great Prices
www.quikbook.com

Hotwire Special Deals with the Top Hotels
www.hotwire.com

Super Hotel Discounts Worldwide
http://ase.net

World Recreation Discounts
www.worldrecreationaldiscounts.com

Destination Coupons—Free Discounts
www.destinationcoupons.com

Hotel Discounts Over 6,000 Hotel Discounts
www.roomsaver.com/roomsaver/

Hotel Discount Coupons in America
www.hotelcoupons.com

Motel Coupons Plus Flights: Vacation Rentals: Cruises
www.motel-coupons.com
Disney World Hotel Discounts

Save on Disney Resorts at Expedia.com
Save up to 50% on Disney Resort hotels with Expedia.com, your one-stop source for hotels, flights, vacation packages, Cruises and rental cars.

Travelocity: Can help you find low rates on your Disney World Florida vacation. Find great deals and last minute packages. The magic of Disney is has never been easier to find.

Disney World Housing
Find Disney World housing. Furnished 2 and 3 bedroom, 2 bath condos 10 minutes from Disney in Orlando /Kissimmee FL area. Full kitchen, pool, spa, clubhouse and more. Wholesale direct rates.

Amazing Specials on Disney Vacations
You desire first-class resort hotels with exceptional rates next to Disney World. You want free delivery and fantastic discounts on all attraction tickets including Disney.

Orlando Hotel Deals
Save up to 75% Discount Disney World hotel rates are now available from Travelworm. Save up to 75% on your hotel, airfare and car rentals.

Las Vegas Hotels Discounts

Save on Las Vegas Hotels at Expedia.com
Save up to 50% on hotels in Las Vegas at Expedia.com; Your one-stop shop for flights, hotels, cars, cruises, Events and more.

Las Vegas Rooms up to 75% off
Save up to 75% on all Las Vegas hotels. Summer rates as low as $29 at Strip hotels. Book rooms, golfs, shows and tours. Guaranteed low rates.

LasVegas.com The #1 Source for Hotels, Shows, Deals & more
Get inside access to everything in Las Vegas, including hotel rooms, tickets to the hottest shows.

Up to 70% off Las Vegas Hotels
Low prices guaranteed on Las Vegas hotels or choose from Over 6,000 properties in over 300 major cities.

Las Vegas Hotel Deals Save up to 75%
Discount Las Vegas hotel rates is now available from Travel worm. Choose from a great selection of Las Vegas hotels and motels. Save up to 75% on your hotel, airfare and car rentals.

Find Low Rates on Las Vegas Hotels
Book a hotel in Las Vegas and save up to 60% off the rate with OctopusTravel.com. Our price includes all tax services.
Bed and Breakfast Locations

**B & B's for $25.00 Per Day.** 2,000 Locations Worldwide Since 1982 It Really Works!  
www.evergreenclub.com

**Bed and Breakfast by State**  
http://lodging.yahoo.com

**Bed & Breakfast America's Inns Directory**  
www.bedandbreakfast.nu

**Bed and Breakfast.Com**  
www.bedandbreakfast.com

**Bed and Breakfast Canada**  
www.bbexpo.com

Our Loving Pets

Did you know pets can make great companions and research has shown that pets can increase the quality of life of their owners. The US Department of Health concluded that having a pet increased the survival rate of heart attack victims. Another study revealed that cholesterol levels of pet owners were 2% lower than the cholesterol levels of people without pets and the risk or those pet owners having a heart attack was lowered by 4%.

Owing a pet can also reduce blood pressure and a US survey of a 1000 Medicare patients showed that there was a 40% decrease in doctor visits for those lucky enough to own a loving pet.

Pet Friendly Hotels U.S. /International

**Travel Pets** Your Online Directory of Pet Friendly Hotels  
**Pets Allowed Hotels** Where your pet is always Welcome  
**Dog Friendly Travel Guides** For the US & Canada

Discounts For Our Pets

**Flamingo World Pet Discounts**  
Discount Pet Medicines  
**Petco.com** Where the Pets Go On-line  
**Pet Shed** Taking care of Life’s Best Friends  
**1-800 Pet Meds**  
**People With Pets** Pet Friendly Rentals  
**Pet Medications** Americas Pet Meds
Senior Discounts

Over 150,000 Senior Discounts For Folks over 50 In Your Local Areawww.seniordiscounts.com Just add your code & Instant Local Discounts

AARP.Org Save on Airfares, Car Rentals and Much Morewww.aarp.org

1A Discount Electric Scooters Travel Scooters 3 & 4 Wheel Scooters, Electric Wheelchairs, Ramps, Weekly Specials.

Spin Life Wheelchairs under $300.00 Scooters, Lift Chairs, Walking Aids, Free Shipping

Preferred Healthcare Discount Wheelchairs & Power Scooters

Scooter Link Medical Equipment Superstore

Scooter Discounts of Florida It’s Your Right to “Ride On America”

Top Accessible Travel Sites

Access Travel Center.Com Providing the Internets largest data base for Seniors and people with special travel needs, A great resource for discounts and local resources for their accessible travel needs. www.accesstravelcenter.com


Find Your Accessible Van Rental Locations Accessible Van Rental Locations in the U.S. & Worldwide

Find Your Accessible Van Dealers Locations Accessible Van Dealer Locations

Find Local Accessible Travel Information in Your State “Go Local” Regional Special Needs Information

Need a Accessible Vacation Rental Worldwide Locations Accessible Vacation Rentals

Over 300 Mobility Products Locations Mobility Products

Wheelchair Help

We offer Referrals, Guidance and Someone to Listen with Care! A Handicapped Help Line is Nationwide, Canada & US Territories. Referral numbers are for the Handicapped, Disabled, Challenged, Families & Friends! Your donations and Our Services will HELP. Includes Alcohol/Drug Abuse, Bereavements, Children, Church, Community, Counseling, Domestic Violence, Elderly, Education, Family, Financial, Food, Housing, Medicare, Medically in Need, Shelters, Social Services, Teens, Transportation, Veterans, Youth and much more! www.ahandicappedhelpline.org

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Health Resources to Help You!

First Gov For Seniors  The U.S. Government Official Site

Your Family Health A to Z

Travel Resources

Here is your guide to smoke free dining, entertainment & travel if you are a nonsmoker, have nonsmoking guests, or just want a break from smoking. Just go to the country you are traveling and breathe.  
www.smokefreeworld.com

CLUB MED
Club Med’s unique vacation resorts have delighted thousands of people tired of the same old thing ,send for the free travel book by calling 1-800-CLUB-MED
www.clubmed.com

TRAVELODGE
Directory - More than 500 Travelodge motel waiting for you , Find Locations, Room rates and a map for each location.
www.travelodge.com

DAYS INNS
Quality accommodations for American travelers at economical rates  
300 Days Inn Locations and 229 Tasty World Restaurants  
Check their rates; toll free numbers and maps
www.daysinn.com

HOLIDAY INN DIRECTORY
Here is a complete listing of Holiday Inns in the U.S.  
and Worldwide with room rates and a directory of activities.  
www.sixcontinentshotels.com/holiday-inn

BAREFOOT CRUISES
Want to really do something different?  For a vacation unlike any you have ever been on, sail on a tall ship to a small island in the Caribbean.  
www.windjammer.com

USA City Link.com
Listing of U.S. states and cities with information on travel, tourism and relocation. Travel guide includes information on hotels, Restaurants, airline tickets and entertainment.  
www.usacitylink.com

City Search.com
Online travel guide to U.S. cities, including service directories, hotel information, arts and entertainment guides, restaurant reviews, nightlife, news and parking information.  
www.citysearch.com
Digital City
Resource guide for cities, including service directories, hotel information, transportation tips, arts and entertainment guides, restaurant reviews, nightlife, news, shopping and consumer information, classifieds, real estate listings, travel guides, employment listings and health information.
www.digitalcity.com

Fodors.com
Makes the information in Fodor’s guides available on the Web and provides users with news, features, and Web-specific travel tips and links. Visitors can participate in "Travel Lounge" to communicate with other travelers or in "Rants & Raves".
www.fodors.com

Frommer’s
Provides online travel resources from the travel guide series, including expert advice. Contains information on attractions, transportation, accommodations, dining, nightlife from cities around the world. Users can buy guidebooks online and access message boards where travelers share their travel experiences.
www.frommers.com

Journey Woman
An online travel resource just for women, this quarterly newsletter provides woman-friendly city sites, recommendations on hotels and restaurants, an international travel tip bazaar, travel classifieds, consumer news, feature articles, information for women traveling alone and links to other related sites.
www.journeywoman.com

Lonely Planet
Worldwide destination guides. Provides traveler tips, overview of climate, events, costs, attractions, activities, history and culture, suggestions on getting there and around, and destination-specific guidebooks for sale. Includes discussion forum organized by activity and geographic region.
www.lonelyplanet.com

Official Travel Guide.com
Destination travel and tourism guide that links to official visitor organizations in United States and around the world. Provides destination and vacation planning information.
www.officialtravelguide.com

Orbitz.com
Booking engine for finding low-cost air fares; low rates for hotels, Car rentals; other domestic and international travel services. Airline terminal maps and information on airline counter locations; ground transportation; shops, services and hotels for major U.S. airports. Contains links to other U.S. and major international airports.
www.orbitz.com

Restaurants.com
Visitors to this site can search restaurant listings by state, city, ZIP code or country; check food reviews and rating service; and make reservations online at participating restaurants.
www.restaurants.com
Ten Best Travel Guides
Contains travel guides for major destinations in the United States and around the world. Guides include city factoids and statistics; extended weather forecast; directory of business services, lodgings, transportation, dining, leisure activities, entertainment, museums and nightlife. Provides links to buy tickets to sporting events and shows.
www.10best.com

Time Out
Guides to 34 cities worldwide include hotel, restaurant, bar and shopping reviews; event listings; and city links. Some city guides require paid subscription.
www.timeout.com

Tourism Offices Worldwide Directory
Guide to official tourist information sources in the U.S. and abroad lists official government tourism offices, convention and visitors bureaus, chambers of commerce, and similar agencies, which provide free and non-commercial travel information to the public.
www.towd.com

Travelocity
Destination guides; air, hotel and car reservations; travel news.
www.travelocity.com

Trip Advisor
Travel resources organized by destination include destination guides, hotel and attraction information; maps, useful links, articles from travel and other publications, guest reviews, guidebooks, and links to vacation packages and airfares.
www.tripadvisor.com

World Travel Guide
Provides information on country, accommodations, climate, social profile maps public holidays, and tourist attractions.
www.worldtravelguide.net/

Yahoo! Travel
Travel Guides contain destination guides to locations around the world. Provide basic information on locale and transportation, attractions, recreation, restaurants, shopping, entertainment, climate.
www.travel.yahoo.com

Trip and Destination Guides
www.tripspot.com

International Travel Sites
Airline Information

International Country Directories
http://dir.yahoo.com/Regional/countries

Tourism Offices Worldwide Directory
www.towd.com
Worldwide Airports, Railroads, Transportation & Travel Tips
www.grijns.net

National Geographic International Maps
http://plasma.nationalgeographic.com/mapmachine/

CIA World Fact Book Just Select Your Country
www.cia.gov/cia/publications/factbook

U.S. State Dept Travel Warnings
http://travel.state.gov

Visa and Worldwide Embassy Information
www.projectvisa.com

International Travel News
www.itravelnet.com/travelnews.html

International Business List
The World’s Leading Resource for Business
www.internationalist.com

International Dialing Codes
www.kropla.com/dialcode.htm

Weather International
www.intellicast.com

Live Offshore and Really Save!

**Live How You Want:** Country Profiles: International
Real Estate: Investing Offshore: Offshore Services:
Offshore Trusts: Banking Offshore

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**International Living** Free-E-Mails and over a 1000 Free Special
Reports about living anywhere in the world for very little cost.
With 19 International writers looking to find you the world’s
best places to live and to invest. Find a Mexico Beach House for
Just $167,000, a Nicaragua Beach Home for only $80,000 and more.
Get Your Free Reports

**Escape Artist** Provides information about investing offshore, free trade zones, Tax free manufacturing zones, exotic property resource management, International Phone Directories, Country Listings.

**Offshore Financial Center** Research the benefits of this tropical island for conducting offshore business and financial transactions. Find statistics on the geography and people.

**Bermuda Offshore Investment Services** Offers private, confidential financial Services to the Bermuda community. Includes contact information.

**Provident Bank** You can now maintain Bank Accounts in US Dollars in Belize. Provident Bank & Trust of Belize Limited is a licensed financial institution that can conduct banking business in US. Dollars for non-residents of Belize.
Bahamas Offshore Accounts Tax free banking with offshore accounts in Bahamas Banks, online banking, and offshore company formations in Nassau, The Bahamas.

OCRA Mauritius Secure provider specializing in trusts and asset protection planning for Mauritius and the Seychelles. Provides connections to companies in the Caribbean.

Deutsche Bank Offshore Deutsche Bank Offshore adopts a flexible approach to Offshore banking by diversifying banking operations across a number of offshore centers.

The Caribbean Home Page Welcome to the most popular directory for Information about the Caribbean.

How to Travel Free & Get Paid! Discover this Best Kept Secret

Now we will show you how to travel for Free in a new Luxury Motor Home and here is the best part: You Get Paid Too. It’s possible to do this part time, travel when you want and earn $30,000 to $80,000 each year. Year after year meet new friends and enjoy your life.

Now you can see the U.S. and Canada, there is a little known way of life Out there for you to enjoy seeing the sights and enjoying your freedom. With the following information you could be traveling in the next 10 days it does not matter if you’re single or a couple you can easily qualify for this new adventure. Thousands are doing it, so if you’re ready, here we go.

We've all seen brand-new cars being delivered, often 10 or more at a time, from the factories to the dealerships, on the back of long, car-carrying trucks. But have you had seen recreational vehicles delivered that way? Yet, people simply don't think about things they don't see. That makes this the world's greatest "sleeper" travel job.

And it takes a big workforce to get that job done. At least 100,000 people are doing this at any given time in North America working either full-time, part-time, seasonally. The weekend drivers typically earn an extra $150-350 per week, by doing this! Knowledgeable full-time drivers typically earn $30,000 to $52,000 a year.

Working for Manufacturers and Dealers
From conversion vans to the largest "class A" RVs, and for every type of specialty vehicle you can think of, there are about 3,800 manufacturing and modification sites in North America; 3,500 are in the USA, and 300 more in Canada. Full-time, single drivers typically earn from $30,000 to $52,000 per year.

Transporter companies serve many of the manufacturers by providing them with drivers. For some companies, they provide all of the drivers that the manufacturer needs. But more often, the transporter will provide supplemental drivers. In those cases, the manufacturer retains a core group of drivers that they know they can always keep busy and when more drivers are needed, the manufacturer calls upon the driver-providing services of the transporters. What’s next go to the RV delivery companies web sites and call or make application online, here is the list - the two most popular are listed first.
How to Become A Driver

Now Go To the Web Sites below and Apply Online or Call to check on openings for drivers in your area. The first 2 listings are the most popular in the U.S.

**Horizon Transport Inc**  
[www.horizontransport.com](http://www.horizontransport.com)  
PO Box 826 Walkarusa. IN 46575

**Quality Drive-Away Inc**  
[www.qualitydriveaway.com](http://www.qualitydriveaway.com)  
64825 Co. Rd 31  
Goshen, Indiana 46528

**Driveaway USA Inc.**  
[www.driveawayusa.com](http://www.driveawayusa.com)

**Jet Inc**  
[www.jettransport.com](http://www.jettransport.com)

**PO.Box 460**  
Middlebury, Indiana 46540

**Toronto Drive Away**  
[www.torontodriveaway.com/contact.html](http://www.torontodriveaway.com/contact.html)  
5803 Yonge St Suite #101 Toronto, Ontario M2M3V5

**Hoosier RV Transport**  
Call 800-848-1510  
[www.hoosier-rv-transport.com](http://www.hoosier-rv-transport.com)  
1108 South Division Brtisl, IN 46507

**List of RV Manufacturers More Locations For You.**  
[www.rvmanufacturers.com](http://www.rvmanufacturers.com)

**Another Great Resource RV USA**  

**Here’s How It Works!**

After you have been accepted, as a driver. You will be told how many days you will have to reach your destination. We recommend before leaving to pick up your New Motor home to call ahead and make sure all your paperwork is completed and make sure your unit is ready to go.

Now you will not have to waste any time in hotels waiting around. Important to remember when you are ready to deliver your unit make sure you arrive on a normal work day generally 9 to 4 in most places, some locations on Saturday 9 to 1 PM, always check before you leave.

We recommend that you have a cell phone and a laptop computer with you to check on weather and road conditions. This will save you a lot of time and money to know where to find the best fuel prices and camp-ground directories. Here are some helpful travel information sites to save you time and money - good luck and have fun.
Travel and Weather Information

Truckers Friend  www.truckstops.com

Truck World  www.truck-world.com

TA Travel Centers  www.tatravelcenters.com

AM Best Americas Truck Stops  www.am-best.com

Pacific Pride Commercial Fueling  www.pacificprideusa.com

North American Truck Stop Network  www.natsn.com

Americas Premier Travel Plaza  www.petrotruckstops.com

Pilot Travel Centers  www.pilotcorp.com

Weather Conditions and Storm Watch

Today’s Weather  www.accuweather.com

National Weather Service  www.nws.noaa.gov/

Canada The Weather Net Work  www.theweathernetwork.com

Your RV Home on the Web  www.rvnetlinx.com

Storm Watch Weather on Demand  www.earthwatch.com

How to Make Extra Money and See the World!

Another Great free lance writers Information site
Go To:  www.escapeartist.com/efam/57/Authors_Wanted.html

Work From Home Doing Surveys

Here you will find many survey companies looking for people from all over the world to participate in online market research. So no matter where you live, you can earn money for sharing your opinion.  www.refundsweepers.com/surveys.shtml

How to Be a Mystery Shopper and Get Paid!

This Is The Fastest & Easiest Way To Get Paid To Eat and Shop. Work as a Shadow Shopper. Join Now Free. Become a certified mystery shopper to be eligible for the most sought after jobs. Plus how to Mystery Shop a Cruise Line. Check out the Jobs in your Zip code now!  www.shadowshopper.com
Home and Garden Discounts & Tips

Tips For Energy Savers
Get your Free Energy Saver Booklets
It’s Your Free from:
D.O.E Technical Information Center
Box 62 Oak Ridge, TN 37830
www.osti.gov

Home Remodeling Ideas
Are you getting ready to build or remodel getting your Free?
44 Ideas book from Anderson Windows
Anderson Corp Bayport MN 55003
www.andersonwindows.com/literatureRequest/

Let the Sunshine In
Planing to build or remodel a house which windows and doors are right for you, get your free information to help you decide.
Call The Pella Co 102 Main Street Pella IA 50219
www.pella.com

Guide To Paint and Varnish Removal
In this guide you will learn some of the great ways to improve the appearance of your home.
Send for your Free Guide
Savogran Company P.O Box 130 Norwood MA
www.savogran.com

Save Water
Here’s a fully illustrated guide on how to pinpoint water waste in your toilet and what to do about it. Drop a post card to:
Fluid Master 30800 Rancho Viejo Rd San Juan Capistrano CA 92675
www.fluidmaster.com

How Stuff Works
Over 1377 Free Cleaning Tips /Exterior/Interior/
Pet Stains/ Auto Cleaning /Recreation Cleaning/
www.howtocleananything.com

Handy Man USA Expert Advice & Help Do-It-Yourselfers
www.handymanusa.com

Home Tips.Com Expert Advice for your Home
How to Fix Anything Not sure, now discover all the answers!
How Stuff Works Now it all makes sense!

Money Saving Tips Monthly Newsletter Check out the Fun Book!
Book Bargains Want to Save 90% or more off the Original Price?
Home Depot You can do it we can help Home Depot Offers the lowest every-day prices of any major chain!
Lowe’s Moving. Lowe’s will give you a 10% Discount Go online and sign up now and Save. www.lowes.com/relocation

Home Resources

Home Owners Resources Hundreds of Resources
To Help You Find What Ever You Need to Make Fixing You’re Home Easier! Your Do-It-Your-Self Guide!

Rip Off Reports Check the Latest Rip Off. Don’t be the one To get taken by the Rip Off Cons.

Federal State & Local Resources
www.govengine.com

Weatherization Assistance Programs
www.eere.energy.gov/weatherization/

Senior Outlook the Internets Guide to Senior Housing
www.senioroutlook.com

Home Owners Information Center
www.ourfamilyplace.com/homeowner/

66 Ways Your Government Can Save You Money Today
www.pueblo.gsa.gov/cic_text/money/66ways/

The following publications are free or nearly free
Available from the Consumer Information Catalog’s
www.pueblo.gsa.gov/online.htm

Life Tips The Online Owners Manual for Your Life
Every thing you need to know from A to Z

Home Shopping Discounts

Senior Discounts 150,000 Instant Discounts
Just add your Zip Code are you over 55 Start Saving Today!

Coupon Cabin Over 700 Store Discounts Every Week

Coupon Clock Hundreds of Online Shopping Discounts

Groceries Free Groceries Coupons & More

Wired Seniors Discount Mall

Never Pay Retail Again Store Discounts and Everything

Sports Discounts “Love Sports Go For It”

Over Stock.Com Save 40-80% Off Retail on Name Brands

Gas Buddy Find the Lowest GAS Prices in your State

Magazines Save up to 92% on Magazine Subscriptions
Restaurants  Save up to 50% on your Next Meal
Senior Journal Discounts  Great place to start Saving
Suddenly Senior  111 New Ways to Save Money
Savings Newsletter  Free Tips & Advice

66 More Ways to Save Money  Transportation, Banking & more

Tons of Free Stuff

Directory Of Free Admission  Attractions Things to Do By States
Discounts and Free Stuff  From Access Travel Center
Yes Its Free  The Largest Free Stuff Site in the World
2000 Freebies  Free Products Free Newsletter
1500 More Free Things  King Freebie
Always4Free Nothing  But Free Stuff
All Freebies4U  Featured Freebies
A Free B .Com  Free news letters with new freebies
Best Free Stuff Online  For Dad Mom Kids Babies Pets
Best Of Sites.com  More Free Stuff
Coupon Garden  Fresh Picked Weekly
Daily e Deals  Top Coupons/ Discount Deals
Deal Of The Day  Thousands of Specials Deals
DealDude  Every kind of coupon and promotional offer that you can imagine.
DirectCoupons  Coupons, Samples, Special Deals and Freebies.
Fabs Goodies For Mom  Babies, Beauty, Games, Dating, Education, Coupons Birthdays
Free Greeting Cards  Get Your Free E-mail Cards
Free Downloads  Down loads USA See the Top Free Down
Free Shop .Com  All the Best FREE Stuff All in One Place
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Here’s a great newsletter loaded with information in the form
of handy, easy-to-understand tips on saving you money.
Plus Recipe ideas and the FRUGAL MOM weekly newsletter.
www.thefamilycorner.com

10,000 Places to Find Free Money

Over 20 Million People Get Government Money Every Year:
1,000,000 entrepreneurs get money to start or expand a business
4,000,000 people get money to invest in real estate
6,000,000 people get money to go to college
10,000,000 people get free help and training for a better job
15,000 sources of money, help and information.
You can get the information here free.

How to get $250,000 to work on your invention.
How to get an extra $1,000 a year forever.
How to get $30,000 to become a nurse.
How to get free air travel for specialized health care.
How to get $20,000 to buy a car because you’re on disability.
How to get free prescription drugs.
How to get free treatment by the best doctors in the world.
How to get $250,000 to buy a ranch.
How to get $24,500 to go to graduate school.
How to get $1,200 a month for day care.
http://www.gofreegovernmentmoney.com/

Free Help for Your Home

$7500 Grants for Home Repairs

Rural Housing Repair and Rehabilitation Grants are funded directly by the Government. A grant is available to a homeowner who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs to make the dwelling accessible for household members with disabilities. The lifetime maximum grants amount is $7,500. Contact 317-392-1394 Ext. 4. For more information on Rural Housing Programs, contact Single Family Housing, Rural Housing Service, U.S. Department of Agriculture, Washington, DC 20250, 202-720-1474
www.rurdev.usda.gov/rhs

Get a $2,000 Grant To Fix Up Your Home...

A family of 4 can be making close to $30,000 a year and still is eligible for a 2% interest loan from local their Community Action Agency. Some agencies also offer grants or are aware of other local organizations that provide grants. There are about 1,000 of them around the country to help neighborhoods. Contact National Association of Community Action Agencies, 1100 17th St., NW, Suite 500, Washington, DC 20036, 202-265-7546
http://communityactionpartnership.com

Building Personal Wealth

The following resources can be used to learn more about building personal wealth. The list includes sources of information on financial literacy, saving and investing, and budget and debt management.

Be Your Own Broker
Make your own investment decisions without the help of a Stock broker. Charles Schwab has free computer software that You can use to buy and sell securities over the Internet for just $29.95 For up to 1000 shares. The software also allows you to do your own Research using various Internet databases; track the stock you are interested in. For More Information Call 1-800-E-SCHWAB
www.schwab.com

Choosing the Mortgage That’s Right For You
Ready to shop for a mortgage? Get a Free 40-page guide to help you. Fannie Mae PO. Box 27463 Richmond, VA 23286-8999 Or Call 1-800-688-HOME www.fanniemae.com And Check Out www.homepath.com

Financial Literacy America Saves
www.americasaves.org

American Savings Education Council
www.asec.org

Board of Governors of the Federal Reserve System
www.federalreserve.gov/consumers.htm
Choose to Save® Education Program
www.choosetosave.org

Consumer Federation of America
www.consumerfed.org

Federal Consumer Information Center

Freddie Mac
www.freddiemac.com

Jumpstart Coalition for Personal Financial Literacy
www.jumpstartcoalition.org

National Community Reinvestment Coalition Financial Literacy Campaign
www.ncrc.org

National Council on Economic Education
www.ncee.net

National Endowment for Financial Education (NEFE)
www.nefe.org

SAVINGS AND INVESTMENT INFORMATION
Corporation for Enterprise Development
www.cfed.org

Federal Trade Commission Consumer Protection
www.ftc.gov

National Association of Securities Dealers, Inc. (NASDAQ)
www.nasdr.com

New York Stock Exchange (NYSE)
www.nyse.com

Securities Industry Association
www.sia.com

U.S. Department of the Treasury
www.treasurydirect.gov

U.S. Securities and Exchange Commission
www.sec.gov

BUDGET AND DEBT MANAGEMENT
American Consumer Credit Counseling, Inc.
www.consumercredit.com

Myvesta (formerly Debt Counselors of America)
www.myvesta.org
State Grants For Business

The FREE MONEY programs that are available from the state governments number in the thousands. For business programs, we’ve tracked down the appropriate Web site for each of the 50 states. Some sites are better than others in providing detailed Information

For grant programs, however, most states detail incentives for locating your business in its state.

See also the following sites - Small Business Development Centers

**SBA Office of Advocacy:** Provides direct link to local business owners, state and local government agencies, state legislatures and small business organizations. See [http://www.sbaonline.sba.gov/advo/region.html](http://www.sbaonline.sba.gov/advo/region.html)

**State-Specific Small Business Links:** [http://www.bankrate.com/brm/links/business5b.asp#Specific](http://www.bankrate.com/brm/links/business5b.asp#Specific)

**Biz Hot line:** [http://www.bizhotline.com/](http://www.bizhotline.com/)

Where to Buy Cars and Homes, for up to 80% off

The U.S. Marshals Service (USMS) offers property for sale to the public, which has been forfeited under laws enforced or administered by the United States Department of Justice, it’s investigative agencies (Drug Enforcement Administration, Federal Bureau of Investigation, and Immigration and Naturalization Service), and certain other federal law enforcement agencies.

More than 20,000 items of forfeited property are sold annually with gross sales of $100 million. The property offered for sale consists of residential and commercial real estate, business establishments, and a wide range of personal property such as motor vehicles, boats, aircraft, jewelry, art, antiques, and collectibles.

This is a list of contract service providers and federal agencies that have been authorized to sell forfeited property for the USMS on a recurring basis. The list provides information on company/agency names, locations, and telephone numbers.

Please contact the companies/agencies listed throughout for information on property that is currently available for sale, and for sales locations, dates, and other pertinent information.

Please note that the list is subject to change. Consult local telephone information in case of a questionable telephone number. Forfeited property may not be available for sale at all times. Written inquiries to service providers must be accompanied by a self-addressed/stamped envelope; no collect calls please. Additional service providers may be authorized to sell forfeited property by the USMS in various Federal Judicial Districts; check local newspapers.

Forfeited real property is normally listed for sale by authorized brokers in local multiple listing services (MLS). Special-interest items are sometimes advertised in trade publications and special-interest periodicals:

- **U.S. Mail:** Send your name, address and a check or money order for $.50 to: Consumer Information Center (CIC), Dept. 321G, and Pueblo, CO. 81009.

Locations and dates of sales
[www.usdoj.gov/marshals/assets/assets.html](http://www.usdoj.gov/marshals/assets/assets.html)

**Federal Consumer Information Center Marshals Service Web site**
How to Reduce Your Auto Insurance Up to 50%

Here is what you can do now to reduce all the money you have been paying the insurance companies that now can stay in your pocket - not theirs. Remember the average person spends hundreds of dollars every year on insurance. Coverage up to 50% can be avoided. Most is not as important as your insurance company would have you believe. Let’s start with some areas that can reduce what you are now spending now.

Your insurance costs are influenced by the following factors: the value of your car, the model of your car, your driving record, where you live, your age, sex, marital status.

Always Ask for a Higher Deductible

Increase the deductible on you car to the to the highest level by requesting higher deductibles on collision and comprehensive (fire and theft) coverage, you can lower your car insurance costs substantially.

1. For example, increasing your deductible from $100 to $500 could reduce your collision cost by 20% to 40%! Remember the deductible is only paid if the collision is your fault, not the other parties. So look back at your driving history and what are the chances of you causing an accident? Remember you don’t want to claim anything under $500 because you insurance rates will increase, depending on how many claims you have made before.
2. If you are a male under 25 and have parents that can register and insure the car under their name with you as the principle driver, do it if they live in a suburban area the rater will be even lower than major cities.

3. Have teenagers? Do you own your own business? Most insurance companies DO NOT increase premiums on company cars for teenage drivers.

4. Business use or travel to work creates the highest premiums. If you do not use your car for these activities make sure your insurance company knows that this could save you a lot of money. If you are a two-car family, try to use one for work and the other for occasional driving. Make sure you tell your insurance agent this will save you big dollars.

5. Is your car worth less than $3000.00 wholesale then it does not pay to carry collision coverage? The risk to reward ratio does not warrant it. Go to Kelly Blue book to check your car's trade in value this will give you the best idea for today's value.

   www.kbb.com

Should you wreck an older car, the car insurance company will most likely declare the vehicle a "Total Loss" and pay you off for the car in an amount that is far less than the actual repairs would have cost. So, if you're going to be stuck anyway you may as well save yourself some money right up-front!

6. When you visit your agent, don't forget to ask for any discounts that apply to you.

   1. Senior Citizen Discounts
   2. Alarm Systems Discounts
   3. Good Driving Record
   4. Driver Training Courses
   5. Students with Higher than "B" Average
   6. College Students away from home with out a car
   7. Air bags and anti-lock brakes
   9. Participation in a car pooling
   10. Car use for pleasure only
   11. Multiple Vehicles covered under same policy
   12. Multiple policies auto, boat, home, life insurance

7. ELIMINATE DUPLICATE MEDICAL COVERAGES!

If you have adequate health insurance, you may be paying for duplicate medical Coverage in your car insurance policy. In some states, eliminating this coverage Could lower your personal injury protection (PIP) cost by up to 40%!

8. COMPARISON SHOP!

Compare FREE multiple car insurance quotes from the following sites provided each of the insurer you select should offer both fair prices and excellent service. Don't be afraid to shop around for prices, we all have a tendency to stay loyal to our companies forget it, there is no loyalty from them to you. Always shop around for over 30 years I was with the Auto Club of Southern California and nobody cares one bit. The worst part is all the money I gave away thinking loyalty was important! It's not.

**Car Rental Secrets**

Car rental upgrades are among the easiest to get. Reserve the least expensive car offered usually a small compact. These rental cars sell out quickly, so the rental agency may only have the larger, more luxurious models available when you check in. If not, you can always change your mind and upgrade at the check-in
desk. Ask for a non-smoking car. Then when you check in at the car rental agency, ask if an upgrade is possible and mention the items you requested when you made the initial reservation.

Always ask, the worst they can say is no. More importantly, when someone says no to you, don't take it personally. Remember if you do not reserve your car in advance of your arrival, You now become the rental agent's dream. Sorry we only have a premium car or a 15 passenger van available at $99.00 To $150.00 per day what do you prefer. Don't let this happen to you always call ahead or reserve on line before you go.

How To Get Better Gas Mileage

1. On the highway, use cruise control to reduce gas consumption. It helps maintain a steady speed and therefore better gas mileage.

2. Don't fill the gas tank to the brim. Stop when the pump clicks off. Usually, tanks have overfilled tubes and when you go around a corner with an overfilled tank, some gas spills out through this tube.

3. Check tires regularly. Under-inflated tires can run hot and shorten the life of the tire and rob you of mileage - up to 4% for every 5 pounds it is under-inflated. Air expands with heat, so when inflating a warm tire add about 4-5 psi to your recommended tire pressure. In addition, for every 10% your tire is deflated, you increase tire wear 15%

4. Some people over inflate their tires to get less rolling resistance and therefore better fuel economy. It does work, but there is a catch. You can get premature and uneven tire wear and end up replacing your tires much sooner than normal. The money you save on gas is more or less the same as the added expense of replacing your tires much sooner.

5. Save up to 1.5% by removing unnecessary items from the car (commonly in the trunk). For every 100 pounds in extra weight, the car eats up 0.5% more gas.

6. Use premium multi-grade oils to save up to 5% on your fuel consumption. Friction modified oils can improve your mileage. Use low viscosity oil in the winter, like SAE 5W30 or 10W30. Also, start using EC (Energy Conserving) or EC II grade oils. EC oil reduces fuel consumption by up to 1.5 - 2.7%.

7. Radial tires can cut 3-4% of your fuel bill. If you own a pick-up truck, remove your tailgate (or put it down) for any highway driving. The tailgate acts like a drag chute giving you very poor fuel economy as much as a 15% loss). If you don't want to remove your tailgate; you can use a soft net-type gate or get a bed cover to almost eliminate the drag chute affect.

8. Fuel consumption is heavy in the first 20 minutes after start-up, especially in winter months, because the car hasn't fully warmed up to its efficient temperature. To reduce this effect, use a block heater. Purchase one with a timer so it comes on 2-3 hours before you have to start the car. A warmer engine means easier starting and better fuel economy. This also reduces pollution to our environment since the car's emissions are much higher before it warms up.

9. A great tip used by truckers everywhere is to purchase gas on Indian reserves. You can buy gas at 25% to 40% discounts because there are no taxes on gas on the reserves. Most maps mark Indian reserves clearly, and many times they are just a few miles from major interstates. Plan your trip to stop and fill up on reserves and save the big bucks.

10. Find The Lowest Gas prices in Your State Gas Price Watch Just add your zip code and start to save now. Go To: www.gaspricewatch.com Or Go To: www.gasbuddy.com
Credit Card Secrets

1. INTEREST BACKDATING

Most card issuers charge interest from the day a charge is posted to your account if you don't pay in full monthly. But some charge interest from the date of purchase - days before they have even paid the store on your behalf!

Remedy: Find another card issuer or always pay your bill in full by the due date.

2. TWO-CYCLE BILLING

Issuers which use this method of calculating interest, charge two months worth of interest for the first month you failed to pay off your total balance in full. This issue arises only when you switch from paying in full to carrying a balance from month to month.

Remedy: Switch issuers or always pay your balance in full.

3. THE RIGHT TO SET OFF

If you have money on deposit at a bank and also have your credit card there, you may have signed an agreement when you opened the deposit account, which permits the bank to take those funds, if you become delinquent on your credit card.

Remedy: Bank at separate institutions or avoid delinquencies.

4. FEES ARE NEGOTIABLE

You may be paying up to $50 a year or more as an annual fee on your credit card. You may also be subject to finance charges of over 18%.

Remedy: If you are a good customer, the bank may be willing to drop the annual fee, and reduce the interest rate. Otherwise, you can switch issuers to a lower-priced card.

5. INTEREST RATE HIKES ARE RETROACTIVE

If you sign up for a credit card with a low "teaser" rate, such as 7.9%, when the low rate period expires, your existing balance will likely be subject to the regular and substantially higher interest rate.

Remedy: Pay in full before the rate increase or close the account.

6. SHORTENED DUE DATES

Most card issuers offer a 25-day grace period in which to pay for new purchases without incurring finance charges. Some banks have shortened the grace period to 20 days - but only for customers who pay in full monthly.

Remedy: Ask to go back to 25 days.

7. ELIMINATING GRACE PERIODS

That fabulous offer you received in the mail for a gold card with a $10,000 credit limit and lots of features may not be so great. The most common "string" attached is that the card has no grace period. You are charged interest on everything from the day you buy it, even if you pay on time.

Remedy: Throw the offer out!
8. DISAPPEARING BENEFITS

Many banks enticed you to sign up with extra benefits such as lifetime warranty, a 5% discount on all travel, or protection if an item purchased is lost. Now, some banks have cut back on these extras without the fanfare that launched them.

Remedy: Read annual disclosure of changes and switch cards if need be.

9. DOUBLE FEES ON CASH ADVANCES

Most credit cards impose both finance charges and a transaction fee on cash advances. Interest starts from the day of the advance, and the transaction fee can be up to 2.5% of the amount taken. Beware of cards advertising "no finance charges." Transaction fees may still apply.

Remedy: Limit cash advances.

10. FEWER RIGHTS ON DEBIT CARDS

Some Visa and Master Cards have payments deducted directly from your checking account (debit cards). Under federal law, you technically don't have the same right to "charge back" problem purchases as you do with a conventional credit card. Also, if the card is lost or stolen, you can have up to unlimited liability for losses if you don't report the problem within 60 days, which is different from the $50 maximum liability on credit cards.

Remedy: Know your card. Is it a credit cards or debit card? They can look alike.

11. MISLEADING MONTHLY MINIMUMS

You may think it is beneficial to have a card where you only need to pay 2%-3% of your balance monthly. It is just the opposite. The bank stands to make far more money from finance charges the longer you carry out payments and you foot the bill.

Remedy: Pay all you can monthly.

12. INTEREST FROM DAY ONE

When you carry a balance from month to month, there is no grace period on new purchases on most cards. The 20-25 day grace period where no finance charges accrue does not apply when you don't pay in full each month.

Remedy: Find cards that exclude new purchases when calculating interest.

Good Places to Start Saving Money.

The AARP program offers drivers a 20% to 25% discount for insuring multiple cars on one policy and 10% discount for holding both a homeowners and auto policy.

[www.aarp.org](http://www.aarp.org)

Try Insurance Quotes Online over 200 Companies just point and click

[www.insure.com](http://www.insure.com)

Bank Rate .Com Insurance Homeowners, Auto, Term Life.

Sports Discounts

Sports Authority Big Discounts from A to Z
www.thesportsauthority.com/home/index.jsp

Online Sports Directory of Sports Products & Services
www.onlinesports.com

Fog Dog Sports Get Deals and News on Your Favorite Sports
www.fogdog.com

Welcome To CBS. Sports Specialty Shops
http://mvp.com

Sports Equipment and Coaches Corner
www.trophycentral.com/coachescorner.html

Ebates Coupons Discounts At Over 500 Stores
www.ebates.com Many For Sports

My Simon Sports
www.mysimon.com/category/index.jhtml?c=sportshobbies

Over Stocked .Com Save Up To 80% Every Day
www.overstock.com

Sports Videos Over 900 Titles
www.sportvideos.com

Coupon Clock Active Sports Coupons
www.couponclock.com/coupons/paragon_sports.aspx

Computer Discounts

Where to Get the Best Deals

Great Deals from Dell Outlet
Up to $600 off, plus free shipping on select refurbished systems purchased online.
www.delloutlet.com

ONLINE SURPLUS LIQUIDATIONS
Computer Books, CD’s, Savings up to 50% and more.
www.half.com

HP Shopping: Used Computer
The official Hewlett-Packard store featuring the complete line of HP home and home office products including Pavilion PCs, printers, cameras and more.
www.hpshopping.com

Purchase IBM-Certified Used Computers
IBM quality at a fraction of the cost - Carefully refurbished and tested using IBM specifications - Standard shipping included when you buy any IBM-Certified Used PC product.
www.ibm.com
**Used Computer Items on eBay**  
Visit eBay Electronics for used computer items. Discover great deals on new and used, name-brand merchandise.  
[www.ebay.com](http://www.ebay.com)

**Bid on Used and Refurbished Computers**  
Save big money when you bid on used and refurbished computers at uBid.com. We have a huge selection of brand name laptops and desktops, selling at some of the lowest prices on the Net!  
[www.ubid.com](http://www.ubid.com)

**Used Computers**  
$100-$200 Dell-HP-Compaq, Quantity discounts. Grade A warranty.  
[www.computer-show.com](http://www.computer-show.com)

**Used Computers for Sale at Low Prices**  
Cheap prices on a huge inventory of brand-name used computers - desktops, laptops, monitors, printers, servers, wireless and more from IBM, Dell, Compaq, HP for home or business use.  
[www.erpcsales.com](http://www.erpcsales.com)

**True Data Products - Your Online Computer Wholesalers.**  
[www.truedataproducts.com](http://www.truedataproducts.com)

**Used Computer - Cheaper Prices**  
Before you buy, compare prices at Calibex. We have a complete selection of computers, electronics, video games and office products from consumer-rated online stores.  
[www.calibex.com](http://www.calibex.com)

**Discount Used Computer**  
SurplusGeeks.com is a direct-to-consumer provider of excess inventory, manufacturer-closeouts, high-demand and unusual computer components and peripherals at highly discounted prices.  
[www.surplusgeeks.com](http://www.surplusgeeks.com)

**Affordable Used Computers**  
Fully refurbished brand name laptops, systems, monitors and printers. We back your purchase up with a 90-day warranty. We also carry an extensive parts inventory.  
[www.affordablecomputers.com](http://www.affordablecomputers.com)

**Used Computers**  
Buy and sell cars, furniture, appliances and much more locally. Avoid the cost and hassle of shipping and fraud.  
[www.livedeal.com](http://www.livedeal.com)

**Buy a Computer Here - We Will Finance It**  
We offer high quality, name brand computers with the most creative and liberal financing options in the market today. Offer financing or leasing for every person. Great prices!  
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**The Original Software Outlet Since 1993**  
Everyone claims they have great prices, we prove it. Our software deals are unbelievable. We'll give you $10 off your first order over $40. Use the coupon code "Deal" and check us out.  
[www.softwareoutlet.com](http://www.softwareoutlet.com)

**Save Now on Discount Software**  
Save 70% on software at TheSoftwareKing.com.  
[www.thesoftwareking.com](http://www.thesoftwareking.com)
Academic Campus Store - Studica.com
Discounts for students and education. Over 10,000 products from Adobe, Quark, Avid, Microsoft, Autodesk, Canopus, Discreet, Macromedia, M-Audio, Pantone, Solid Works and more.
www.studica.com

Buy Software at Great Prices
For a great selection and great prices on software check out NothingButSoftware.com - the software superstore.
www.nothingbutsoftware.com

Software Discount - Cheaper Prices
Before you buy, compare prices at Calibex. We have a complete selection of computers, electronics, video games and office products from online stores.
www.calibex.com

Discount Software at Office Max
Find all your business electronic needs in our selection of over 40,000 products.
www.officemax.com

Discounts on New Software Releases
Buy discount software from major manufacturers. New releases from Microsoft, Adobe, Macromedia, Norton etc. At reduced prices.
www.discount-software.ws

Discount Computer Software - Compare
Get a great deal on discount computer software when you compare the latest models and prices with Smarter.com.
www.smarter.com

Laptop Computers

Gateway - Cheap Laptop Computers
Gateway laptops feature Intel Centrino Mobile Technology. Choose from tablet PCs, desktop replacements and thin and light laptops
www.gateway.com

Official Dell Business Center
Buy cheap laptops. Shop Dell Small Business to find amazing savings on powerful, reliable Dell desktop and notebook computers.
www.dell.com

Laptop Computers at HPshopping.com
Free HP DeskJet printer with customized HP Pavilion notebook PCs. Plus free shipping.
www.hpshopping.com

Cheap Laptop Computers on Sale from $300
www.usanotebook.com

Cheap Laptop Computer
Own a new laptop computer for only $20 a month. Bad credit? No problem. Approval is a breeze. No credit checks are needed. Order today to get free shipping & free software.
www.mycompclub.com
Buy a Computer at uBid.com and Save!
Browse hundreds of computer-related auctions and name your price for big savings on the entire top brand names and models.
www.ubid.com

Computer Discounts and Coupons at Ebates
Ebay.com offers big savings on computers with free coupons and cash discounts from major online computer stores.
www.ebayes.com

Cheap Laptop Computers - Compare Prices
At NexTag.com, the search engine for shoppers, compare prices, tax, shipping, ratings and reviews from name brand stores all over the Web.
Sellers, list your own store at NexTag today.
www.nextag.com

80-90% off Brand New Laptops/Notebooks
Brand new, name brand laptops/notebooks and other electronics on unique bid auction while supporting charities. Register and get a free bid.
www.auctions4acause.com

Cheap Laptop Computers - Cheaper Prices
Before you buy, compare prices at Calibex. We have a complete selection of computers, electronics, video games and office products from online stores.
www.calibex.com

Cheap Laptop Computer
We specialize in replacement laptop parts. Save hundreds of dollars, and get your current laptop back up and running.
www.priorityelectronics.com

Cheap Laptop Computer
Time to dump that obsolete laptop computer? We offer the low-priced, high-end, high-performance laptops and notebooks. Great safe place for online shopping and order tracking.
www.agearnnotebooks.com

Compare Laptop Computer Prices
Compare store prices on computers and accessories at PriceGrabber.com - you’re free shopping guide complete with product reviews, multiple sellers, and bottom-line prices.
www.pricegrabber.com

Veteran’s Discounts & Tips

Department of Veteran Affairs: This section features online access to the VA’s most requested forms, including the application for health benefits and the request for military records. It also has online search tool for VA facilities, a health-education library and information about life insurance, cemeteries, vocational rehabilitation, pension benefits, education benefits, home loans and health benefits.
www.va.gov

Military Veterans All the Benefits & Services, Deals & Discounts

Military Insider Veterans Benefits & Resources

Veterans Benefits Administration U.S Department of Veterans Affairs
Veterans Information  www.ies-ed.com

Money to Study Community Planning and Development  
www.hud.gov/progdesc/cdwsp.cfm

Money to Study the Drug Abuse Field  
www.nih.gov

$3,000 Per Year to Be A Merchant Marine  
www.marad.dot.gov/

Air Force College Scholarships  
www.afrotc.com/scholarships/

Senior Health Discounts

To take advantage of all the terrific benefits, you must first know about them. You’re about to discover tons of free things you need to know to save your hard-earned money.

Free Drug Programs

Yes it’s true there are actually free prescription drugs available to those who cannot afford them. Most people are not aware that drug manufactures have programs that provide drugs to those who do not have the money or insurance coverage to pay for them.

Medicare.Gov The Official Government Site for People on Medicare

Access To Benefits.Org Find a Medicare Approved Drug, Discount Card

Free Prescription Drug Helping patients obtaining Prescription Drugs
And it’s absolutely free.

Helping Patients Org Help in finding free or low cost Drugs

Needy Meds Provides Medicaid States Listings

Drug Assistance Programs from Pharmaceutical Companies  
www.cancersupportivecare.com/drug_assistance.html

Bridges to Access Free Medicine and Low Cost Drugs  
www.bridgestoaccess.com

The Medical Program - Can’t Afford Your Prescription Medication? Medicine at No Cost  
www.themedicineprogram.com

Discount Drugs

AARP Over-50 Seniors Discounts
On Airlines, Hotels, Cruises, Vacation & Tours, Insurance, Computers & more
Dental Care Affordable Dental Coverage with 3 Months Free

Diabetes Store Deep Discounts Supplies & Sugar Free Foods

Vita Cost Top Brand Vitamins at Wholesale Cost
Save up to 75% or more

Members Advantage.net No Cost to Join - Free Drug Card

Together RX Free Prescription Savings Program for Medicare Enrollees

Peoples Choice RX Discount Prescription Plan Drug Card

Affordable RX Your Prescriptions For Savings

Medicare - The Official U.S. Government Site for People on Medicare
www.medicare.gov/default.asp

First GOV for Seniors Consumer Protection, Health & More
www.firstgov.gov/Topics/Seniors.shtml

Make $40,000 & Get Free Prescription Drugs. Everything but Viagra. Valium, Prozac, Dilantin are just a few of the medications you can get FREE directly from the drug companies themselves. That's right: drug companies don't want everybody to know this, but they will give certain people who can't afford their medications their drugs free of charge.

So what's the catch? It sounds too easy. The drug companies require that you participate in their "indigent patient programs." Your doctor needs to write them a note stating that you cannot afford the drugs that you need. Your doctor is the one that needs to call the drug manufacturer. Once the forms are filled out, you will be able to pick up your drugs directly from your doctor's office.

Call the Pharmaceutical Research and Manufacturers of America hotline to receive a listing of the drug companies and their programs. Contact Pharmaceutical Research and Manufacturers of America, 1100 15th St NW, Washington, DC 20005. Call- 800-PMA-INFO www.phrma.org

Members Advantage No Cost to Join Free Drug Card
www.membersadvantage.net

Together RX Free Prescription Savings Program for Medicare Enrollees
www.together-rx.com

People's Choice RX Discount Prescription Plan Drug Card
www.peopleschoicerx.com

Affordable RX Your Prescriptions for Savings
www.affordablerx.com

Cheap Prescription Medications Legal Meds Online
www.legalmedsonline.com

Discount Medical Coverage
Save Up to 60% Medical, Dental Drug co-pay Card No one Denied
www.beneficialhealthplan.com
Save on Prescription Drugs from Canada

With these 7 Top Locations, Americans save 35% to 89% on drugs thanks to Canadian price control and government's prohibition on direct-to-consumer advertising.

1. **Med Center Canada** America’s Source for Affordable Medications
2. **Canada Pharmacy** The Official Canadian Pharmacy Site
3. **Canada Meds** Save up to 90% on line
4. **RX North**
5. **RX Counter**

Free Medical Transportation

The sites listed below provide free Medical transportation information.

- **Air Care Alliance**
  List of Organizations whose volunteer’s fly to help others.
- **Corp Angel**
  Free transportation for cancer patients using empty seats in corporate jets.
- **National Patient Air Transport**
- **Mercy Medical Transportation**

Paid Medical Charters

- **American Jets, Inc.** has grown to become the worldwide leader for providing superior air ambulance service.
  [http://www.americanjets.net/](http://www.americanjets.net/)

- **U.S. Air Ambulance** - Worldwide air ambulance
  Plus airline medical escorts.
  [www.usairambulance.com](http://www.usairambulance.com)

- **Aero Medical Transportation Worldwide**
  [www.airaasi.com](http://www.airaasi.com)

- **Advanced Aero Medical**
  [www.aeromedic.com](http://www.aeromedic.com)

- **Aero Care Air Ambulance Service**
  [www.aerocare.com](http://www.aerocare.com)

- **U S. Air Ambulance America**
  [www.airambulance.com](http://www.airambulance.com)
International Air Charters Worldwide
Over 125 different Commercial Aircraft available for charter
www.aircraft-charter-world.com/abc.htm

National Air Transport Corporate and Private Charter Flights
www.charterservices.net

ACN Air Charter Network
U.S. Caribbean and Worldwide locations
www.aircharternetwork.com/pages/aboutus.html

Caribbean - Caribbean Wings, BVI Airlines
www.bvi-airlines.com

Welcome To NETJETS - More Aircraft More Choices
www.netjets.com

Bombardier SKYJET Smarter, Simpler Private Jet Services
http://skyjet.com/home.aspx

Caribbean - Caribbean Wings, BVI Airlines
www.bvi-airlines.com

Senior Health Resources

Department of Veteran Affairs: This section features online access to the VA's most requested forms, including the application for health benefits and the request for military records. It also has online search tool for VA facilities, a health-education library and information about life insurance, cemeteries, vocational rehabilitation, pension benefits, education benefits, home loans and health benefits. www.va.gov

Eye Care America.Org
This site, sponsored by the American Academy of Ophthalmology, provides free educational materials about eye disease and care. And offers eye-care programs to seniors who qualify.
www.eyecareamerica.org

For instance, seniors who’ve not seen an ophthalmologist in three or more years may be able to receive a referral for eye care at no out-of-pocket cost for up to one year. And those who’ve not had an eye exam in the past 12 months and are at increased risk for glaucoma may be eligible to receive a referral for a glaucoma screening.

Legal Hotlines - Sponsored by the AARP Foundation
Technical Support for Legal Hotlines Project, this site has a state-by-state directory of nonprofit organizations - legal hotlines, legal-services programs and others offering free legal advice by telephone.
www.legalhotlines.org

Volunteer Match
This site helps seniors find places to volunteer. They simply enter their ZIP code and up pops all the local volunteer opportunities posted by nonprofit groups throughout the U.S. Volunteer Match says it has helped thousands.
www.volunteermatch.org
AARP: offers the grandest of all Web sites for people over 50.
It costs $12.50 to join AARP, which gets you discounts on insurance, travel, computers - but the information on its Web site is free. You'll find tips on developing a financial plan, driving safely, being a grandparent and choosing housing options. Free newsletters, including those that address health and wellness, computers and technology, financial planning and travel.
www.aarp.org

Welcome to Healthopedia.com
This site is a medical and health consumer information resource containing comprehensive and unbiased information in patient-friendly language from trusted sources on over 1,500 health topics, 70 health centers, and more than 11,000 drugs and medications.
www.healthopedia.com

National Health Information Center
Information from the government’s team of health professionals. All you need to do is go online or pick up the phone & Call 800-336-4797. You get the most up-to-date.
www.health.gov/nhic

Call 211... The Free Money Hotline
211 is a hot line set up for communities to use to refer people to social services that provide medical help, job training, housing, child care, help for seniors rental assistance and more. These numbers are now in 26 states.
www.211.org

Helping Patients.org Find out what you may qualify for.
www.helpingpatients.org

National Association of Area Agencies on Aging
www.n4a.org Washington DC -

Health Central Information and Products for a Healthier Life
Rated No.1 Health contents Health News, Library, Fitness & more.
www.healthcentral.com

Web MD Search Diseases & Conditions Plus the Latest Health news.
www.webmd.com

More Senior Resources

Also offering free medical care is the great National Institutes of Health (NIH) Clinical Center. This is funded by the federal government and is one of our nation's leading medical research centers. There are well over 900 programs operating throughout the country. Researchers study the newest procedures in just about every disease imaginable. Again, how will you know if you qualify unless you call or write?

NATIONAL INSTITUTES OF HEALTH (Free Medical Care Programs)
Clinical Center Communications
6100 Executive Blvd Suite 3C01, MSC7511 Bethesda, MD 20892-7511
http://www.cc.nih.gov

Well, now maybe you are thinking, I'm not so old after all - perhaps I can extend my life and really live it well. You might want to contact The Life Extension Foundation and receive free up-to-date information from their renowned magazine, Life Extension and become knowledgeable about your own nutrition needs.
THE LIFE EXTENSION FOUNDATION (Complimentary Magazine)
Life Extension Foundation Buyers Club, Inc.
11100 West Commercial Blvd. Fort Lauderdale, FL 33309
http://www.lef.org

NATIONAL INSTITUTE ON AGING (Free booklets)
Building 31, Room 5C27
31 Center Dr., MSC 2292 Bethesda, MD 20892
http://www.nia.nih.gov (Click on Health Information)

ELDERCARE LOCATOR (Free Home Health Care/Ombudsman)
National Association of Area Agencies on Aging
927 15 Street NW, 6th floor Washington, DC 20005
http://www.n4a.org

THE MEDICINE PROGRAM (Free Prescriptions)
P.O. Box 515
Doniphan, MO 63935-0515
http://www.themedicineprogram.com

NATIONAL INSTITUTES OF HEALTH (Free Medical Care Programs)
Clinical Center Communications
6100 Executive Blvd Suite 3C01, MSC7511
Bethesda, MD 20892-7511
http://www.cc.nih.gov

THE LIFE EXTENSION FOUNDATION (Complimentary Magazine)
Life Extension Foundation Buyers Club, Inc.
11100 West Commercial Blvd.
Fort Lauderdale, FL 33309
http://www.lef.org

CIGNA HEALTH CARE (Free information on Health Care Fraud)
Web Site only: http://www.cigna.com To report Health Care Fraud,

NATIONAL KIDNEY & UROLOGIC DISEASES INFORMATION
http://www.niddk.nih.gov/health/health.htm (Click on Publications)
Next, click on "National Kidney and Urologic Diseases Information Clearinghouse Publications List and Order Form." Free Book!

NIH NEUROLOGICAL INSTITUTE (Free "Stroke Through Research")
Post Office Box 5801
Bethesda, MD 2082
http://www.ninds.nih.gov

AMERICAN HEART ASSOCIATION (Free booklets on all heart subjects)
National Center
7272 Greenville Avenue
Dallas, TX 75231
www.americanheart.org Toll-free Telephone: 800-AHA-USA-1

NATIONAL CANCER INSTITUTE (Free up-to-date information)
Web Site only: http://www.nci.nih.gov

Other Related Cancer Sites:
Prostate Cancer (Ask for Prostate Information free booklet)
http://www.niddk.nih.gov/health/health.htm
Controlling Cancer Pain (Ask for free video for cancer patients)
National Cancer Institute
http://www.cancer.gov

Y-ME National Breast Cancer (Free copy of Y-ME Lifeline newsletter)
http://www.y-me.org

THE SKIN CANCER FOUNDATION
http://www.skincancer.org Toll-free Telephone: 800-SKIN-490
Cancer Hotline: (Free counseling from cancer survivors)

WHAT TO ASK YOUR DOCTOR BEFORE SURGERY
(Free health-care research is a phone call away!)
http://www.ahrq.gov

AMERICAN ASSOCIATION OF CLINICAL ENDOCRINOLOGISTS
(Free copy of "The Neck Check Card" for Thyroid Disorders)

VISION COUNCIL OF AMERICA/BETTER VISION INSTITUTE
(Free booklets on vision care lighting, sunglasses, etc.)
http://www.visionsite.org

Johnson & Johnson (Free pair of Acuvue contacts)
http://www.acuvue.com (See your Optometrist)

Vision Care:
1-800 CONTACTS, INC. (Get 20-50% discounts off contact lenses)
http://www.contacts.com Call:1-800 CONTACTS

Free local community Eye Care
Web sites for Kiwanis and Lion's Club
http://lionsclub.org (Offer free eye-care programs to elderly.)

National Eye Institute Information Office
http://www.nei.nih.gov (Free informative booklets on eye diseases).

NATIONAL ASSOCIATION FOR VISUALLY HANDICAPPED
Free guides for the partially sighted) Series of Publications
http://www.navh.org

THE AMERICAN SPEECH-LANGUAGE-HEARING ASSOCIATION
(Free booklet entitled "Audiologist's Hearing Services")
Web site: http://www.asha.org

THE AMERICAN ORTHOPEDIC FOOT & ANKLE SOCIETY
(Offer free copy of "the Adult Foot")
http://www.aofas.org

AMERICAN PODIATRIC MEDICAL ASSOCIATION
(Free information on taking care of your feet)
http://www.apma.org

THE NATIONAL SLEEP FOUNDATION (Free tips for sound sleep)
Web site only: http://www.sleepfoundation.org
THE LIFE EXTENSION FOUNDATION (Complimentary Magazine)
Life Extension Foundation Buyers Club, Inc.
11100 West Commercial Blvd. Fort Lauderdale, FL 33309
http://www.lef.org

FEDERAL CONSUMER INFORMATION CENTER
(Free information on potential drug interactions) Click on "Health"
http://www.pueblo.gsa.gov

Ask for the "Men's Maintenance Manual"...free booklet
http://www.menshealth.com

For Women: http://www4.od.nih.gov/orwh
http://www.womenshealthnetwork.org

Senior Health Directories

NATIONAL INSTITUTE ON AGING (Free booklets)
Building 31, Room 5C27
31 Center Dr., MSC 2292Bethesda, MD 20892
http://www.nia.nih.gov (Click on Health Information)

THE MEDICINE PROGRAM (Free Prescriptions)
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http://www.themedicineprogram.com

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http://www.lef.org

CIGNA HEALTH CARE (Free information on Health Care Fraud)
Web Site only: http://www.cigna.com

NATIONAL KIDNEY & UROLOGIC DISEASES INFORMATION
http://www.niddk.nih.gov/health/health.htm (Click on Publications)
Next, click on "National Kidney and Urologic Diseases Information Clearinghouse Publications List and Order Form." Free Book!

NIH NEUROLOGICAL INSTITUTE (Free "Stroke through Research")
Post Office Box 5801 Bethesda, MD 2082
http://www.ninds.nih.gov

AMERICAN HEART ASSOCIATION (Free booklets on all heart subjects)
National Center
7272 Greenville Avenue Dallas, TX 75231
www.americanheart.org

NATIONAL CANCER INSTITUTE (Free up-to-date information)
Web Site only: http://www.nci.nih.gov
Prostate Cancer (Ask for "Prostate Information free booklet)
http://www.niddk.nih.gov/health/health.htm

Controlling Cancer Pain (Ask for free video for cancer patients)
National Cancer Institute
http://www.cancer.gov

Y-ME National Breast Cancer (Free copy of Y-ME Lifeline newsletter)
http://www.y-me.org

THE SKIN CANCER FOUNDATION
http://www.skincancer.org (Free counseling from cancer survivors)

WHAT TO ASK YOUR DOCTOR BEFORE SURGERY
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VISION COUNCIL OF AMERICA/BETTER VISION INSTITUTE
(Free booklets on vision care lighting, sunglasses, etc.)
http://www.visionsite.org

Johnson & Johnson (Free pair of Acuvue contacts)
Web site: http://www.acuvue.com (See your Optometrist)

Vision Care:
1-800 CONTACTS, INC. (Get 20-50% discounts off contact lenses)
http://www.contacts.com

Free local community Eye Care
Web sites for Kiwanis and Lion's Club
http://www.kiwanis.org
http://www.lionsclub.org (Offer free eye-care programs to elderly)

National Eye Institute Information Office
http://www.nei.nih.gov (Free informative booklets on eye diseases).

NATIONAL ASSOCIATION FOR VISUALLY HANDICAPPED
(Free guides for the partially sighted) Series of Publications
http://www.navh.org

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(Free booklet entitled "Audiologist’s Hearing Services")
http://www.asha.org

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(Offer free copy of "the Adult Foot")
http://www.aofas.org

AMERICAN PODIATRIC MEDICAL ASSOCIATION
(Free information on taking care of your feet)
http://www.apma.org Toll free: 800-Foot-Care
THE NATIONAL SLEEP FOUNDATION (Free tips for sound sleep)
http://www.sleepfoundation.org

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http://www.lef.org

FEDERAL CONSUMER INFORMATION CENTER
Free information on potential drug interactions. Click on "Health"
http://www.pueblo.gsa.gov

Men's Maintenance Manual...free booklet
http://www.menshealth.com

For Women: http://www4.od.nih.gov/orwh

More Health Resources

Glad To Be Home Wholesale Medical Equipment
www.glad.net/accessiblefun.cfm

International Center for Disability Resources
www.icdri.org

Medical Travel the Disability Experts
www.medicaltravel.org

Assist Guide Connecting Senior & Disability Markets
www.assistguide.com

Federal Consumer Information Center
www.pueblo.gsa.gov/textver/t_health.htm

Health Central Information and Products
www.healthcentral.com/home/home.cfm

MEDLINE Plus Health Information
National Library of Medicine
http://medlineplus.gov

Med. Market Medical Equipment
www.medmarket.com

SATH Society for Accessible Travel & Hospitality
www.sath.org

Easter Seal Project ACTION
www.projectaction.org

The National Organization on Disability
www.nod.org

Accessible Journeys Wheelchair Travel
www.disabilitytravel.com
Disability Guide the Ultimate Disability Resource Hotels
Accessible Apartments: Accessible Travel & More
www.disabilityguide.com

Electric Wheelchairs Online
Your One Stop Resource for Wheelchairs Nationwide
www.sourceforgemobility.com

Wheelchair Accessible Homes
www.waccess.org

International Center for Disability Resources
www.icdri.org

The Leading Disability Community
www.ican.com

Health & Medicine Search Engines
www.allsearchengines.com/healthmed.html

Free Membership Discounts on Drugs up to 65% off
www.maturerx.com

Federal Consumer Information Center
www.pueblo.gsa.gov/textver/t_health.htm

Health Central Information and Products
www.healthcentral.com/home/home.cfm

MEDLINE plus Health Information
National Library of Medicine
http://medlineplus.gov

Med Market Medical Equipment
www.medmarket.com

SATH Society for Accessible Travel & Hospitality
www.sath.org

Access-Able Travel Source Access Information
For Disabled Travelers
www.access-able.com

Wheelchair Net A Virtual Community of People Who Care about Wheelchairs
www.wheelchairnet.org/index2.html

Easter Seal Project ACTION
www.projectaction.org

The National Organization on Disability
www.nod.org

First GOV for Seniors
www.firstgov.gov/Topics/Seniors.shtml
Senior Discounts & Free Stuff

We will find you the best places to find big discounts without you wasting your time. Our staff has spent hundreds of hours online so you don’t have to. Good luck and start saving the big bucks.

Over 150,000 Senior Discounts for Folks over 50 In Your Local Area
www.seniordiscounts.com Just add your code & Instant Local Discounts

AARP.Org Save on Airfares, Car Rentals and Much More
www.aarp.org

American Association of People with Disabilities Save Big
www.aapd-dc.org

Lowest Internet Airfares - The Internet’s Most Complete Listing Fare Cuts and Daily Air Fares Plus Hot Cruises
www.air-fare.com

Senior Journal Special Discounts Travel, Home, Health & More
www.seniorjournal.com/discounts.htm

Discounts For Senior Citizens Travel, Car Rentals, National Parks, Cruises and More
www.narfe.com/va/discount.htm

50 PlusFun.Com Travel Coupons, Airline Discounts, Sweepstakes
www.50plusfun.com/discounts/

Discount Seniors Everything from A to Z Save Now!
www.discountsenior.com/seniordiscount

Free Stuff

Free Stuff Channel Trail Offers and Free Stuff
http://freestuffchannel.free2try.com

Free Stuff and Discounts Get Free Samples
www.freeandfun.com

Freebie List.Com Free Product Samples & Trial Offers
www.freebielist.com/samples.htm

Free Samples Travel, Magazines, Coupons, and Books
www.freestuffcenter.com

Over 442 Free Products for you to sample.
www.refundsweepers.com/freeproductspage1.shtml

Over 300 Free Samples
www.refundsweepers.com/rsfreesamples.shtml

Free Software CD-ROMs Wallpaper, Shareware & More
www.refundsweepers.com/rsfreesoftware.shtml
Free Senior Grants
http://www.governmentgrantapproval.com/?t=0&tsid=100029&ofid=455&src=msn&rsid=free%20government%20grants

Most Popular Coupon Promotions

**Good Bazaar Free Coupons** Covers everything from A to Z
Discount Coupon Codes Bargain Shopping

**Find Savings Coupons** Listing Hundreds of Discounts & Rebates

**Deal Catcher Free Coupons** Amazon-Dell-Old Navy- Overstock

**In Store Retail Discounts** Online Discounts Closeouts Travel Deals

**About Discounts** Hot Deals & Printable Coupons

**Dealsdejour** 430 merchants and over 1300 Coupons

**Edeals Etc.Com** Online Coupons Shopping Deals & Discounts

**Clip A Coupon** Search Savings Categories

**247 Malls.com** Online Coupons & Discounts

**Free Campgrounds** Don’t Pay to Stay

**Free Trip Planner** Save on your next trip

**Comparison Shopping**
Find it fast with our Price Comparison Sites to find the cheapest price on whatever you’re looking for.


**Seniors See the World and Get Paid Too!**

Be a Free Lance Travel Writer. Here are travel publications across the U.S. that are looking for articles on specific topics. www.travelwritermi.com
View Samples www.travelwritermi.com/view_sample.php

Another Great Free lance writers Information site
Go To: www.escapeartist.com/efam/57/Authors_Wanted.html
Access Travel Center - Jobs for Seniors - Find a job to see the world!
www.accesstravelcenter.com/seniors_jobs.cfm

Work from Home Doing Surveys
Here you will find many survey companies looking for people from all over the world to participate in online market research. So no matter where you live, you can earn money for sharing your opinion.
www.refundsweepers.com/surveys.shtml

How to Be a Mystery Shopper
This is The Fastest & Easiest Way to Get Paid to Eat and Shop. Work as a Shadow Shopper. Join Now Free. Become a certified mystery shopper to be eligible for the most sought after jobs. Plus how to mystery shop a Cruise Line. Check out the Jobs in your Zip code now!
www.shadowshopper.com

Free Newsletters
Hundreds of Free News Letters Are Covering Everything.
www.refundsweepers.com/rsfreenewsletters.shtml

Senior Savvy Newsletters about Retirement Resources
www.seniorsavvy.com

Free Newsletters from Bankrate.Com Providing Personal Finance Advice
www.bankrate.com

Senior Hotel Discounts and Special Tips

Days Inns:
Discounts from 15% to 50% off at 1,900 Inns and Hotels and Day stops to members 50 years and older of its September Days Club
Call Toll Free: 800-344-3636 Reservations 800-329-7466
www.daysinn.com

Howard Johnson's:
Take 15% off for Seniors over 60 and 20% to 30% Off for AARP members at all the Hojos Toll Free 800-IGOHOJO
www.hojo.com Join AARP www.aarp.org

Marriott Hotels:
Senior Discounts in over 2600 Marriott Locations
If you're 62 years or older, now you can save at least 15 percent on your room rate at more than 2,000 Marriott hotels worldwide. Marriott's Senior Discount is available weekdays or weekends, seven days a week.
http://marriot.com/specials/senior/default.mi

Ramada Inn:
Seniors over 60 receive a 15% discount at any Ramada Inn or Ramada Plaza Hotel AARP Members get 20% to 30% off normal Rates
Call Toll Free: 800/2-RAMADA
www.ramada.com To Join AARP www.aarp.org

Radisson Hotels:
The "Senior Breaks" programs allows Seniors over 50 to stay at any Radisson Hotels worldwide in all 427 locations in 300 countries at a discount of 15% to 40% off the regular rate. www.radisson.com
**Hyatt Hotels:**
Discounts for Seniors 62 and older save up to 50% on regular rates average discount is about 25% at hotels in the U.S. and Canada for Reservations visit: [www.hyatt.com](http://www.hyatt.com)

**Wyndham Hotels and Resorts:**
AARP members save up to 40% off the regular room rates the Average discount is 15 to 20 % off  
[www.wyndham.com](http://www.wyndham.com) To Join AARP [www.aarp.org](http://www.aarp.org)

**Travel Lodge:**
Members of AARP or CARP receive a discount of 15% to 30% of the regular room rates with advanced reservations. Travel Lodge also offers the standard 10% discounts for Seniors over 50.  
[www.travelodge.com](http://www.travelodge.com)

**Wingate Inns:**
Senior Discounts All Wingate Inn hotels offer 15% off standard Rack rates to senior citizens with valid proof of age (60 or over). Or membership in any Senior Citizen organization, such as the AARP, Catholic Golden Age, The Golden Buckeye Club, Human Seniors Association, or the National Council for Senior Citizens.  
[www.wingateinn.com/Wingate/control/aarp](http://www.wingateinn.com/Wingate/control/aarp)

**Go on a Learning Vacation**
Elderhostel offers moderately priced learning vacations across the U.S and Canada plus 70 Nations for Seniors who enjoy adventure and travel.  
[www.elderhostel.org](http://www.elderhostel.org)

**Airlines with Seniors Discounts!**

Virgin Atlantic: AARP members receive 10 - 25 percent off advance purchase fares, economy class only, to certain destinations in the UK. Dates from November until mid-December offers the highest discount. Be sure to ask about current sale fares: Virgin will offer 5 percent off an already discounted flights, which may be cheaper than the AARP fare alone.  
[www.virgin-atlantic.com](http://www.virgin-atlantic.com)

**United Airlines:** United’s “Silver Wings Plus” program, for ages 55 and up, offers discounted fares, bonus miles, and discounts on hotels and cruises.  
A two-year membership costs $75, and a lifetime membership costs $225. United also offers club members “Privilege Certificates” (a book of four costs $25) which can provide round-trip airfare for as low as $149. Additional charges may apply for weekend flights.  
[www.silverwingsplus.com](http://www.silverwingsplus.com) to sign up for the program.

**US Airways:** An AARP discount is available for domestic flights (within the continental US), flights to Canada, and selected routes to the Caribbean. The discount averages 10 to 30 percent off published fares.  
[www.usairways.com](http://www.usairways.com)

Here is your guide to smoke free dining, entertainment & travel if you are a nonsmoker, have nonsmoking guests, or just want a break from smoking. Just go to the country your traveling and breathe.  
[www.smokefreeworld.com](http://www.smokefreeworld.com)
Where to Find the Best Senior Cruises

Because each cruise line big or small has it’s own personality, it’s important to get as much information as possible before leaving. The Cruise Critic evaluates ship information so you can make the right decisions:
www.cruisecritic.com

Plus Check Out Their Last Minute Cruise Specials.
Go To: www.cruisecritic.com/bargains/lastminute.cfm

Another Great Resource for Cruising is The Cruise Opinion Site
With over 4800 reviews. Go To: www.cruiseopinion.com

Top Cruise Booking Agencies

Cruise 411 .Com is the leading agency where you can compare cruises from various lines. Every Cruise Line Every Ship at a Discount Guaranteed. Now Go To: www.cruise411.com

I Cruise.Com - The Cruise Portal
Singles & Honeymooners love this one.
Go To: www.icruise.com

Save Up To 75% On A Last-Minute Cruise
Looking for a grand vacation at an unbelievably low price? Check out our complete, up-to-date listing of last-minute discounts on cruises departing in the next 90 days.

760 Hot Cruises Plus Lowest Internet Airfares the Most
Complete Listing of Fare Cuts and Daily Air Fares
www.air-fare.com

Cruise the World on a Freighter
Cruise the World on a Freighter Very Cheap

Discount Cruises—Save the Big Bucks
www.cruise2.com/DiscountsMenu.html

Listing of all Cruise Lines Plus Casino & River Cruises
www.accesstravelcenter.com/cruises.cfm

Free Travel Newsletters
www.cooltravelmail.com

Single and don’t want to see the World alone?

"Remember it’s never too late"! Here is some of the top Sites for Seniors to meet new and exciting people. What does all the money in the world bring you if you’re alone? There is some one to love you again waiting for you now. Go find them and share your life. Just do it, and Good Luck.

Prime Singles.Net. Meet an older woman or man today! Over 40 singles and senior dating are growing rapidly at Prime Singles. Enjoy dating older singles over 40 in our over 40 and senior personals. Meet and Date Today!
www.primesingles.net
**Senior Friend Finder.** Dating for people with experience. Millions of exciting members Worldwide.  
[www.seniorfriendfinder.com](http://www.seniorfriendfinder.com)

**Silver Singles.** Connect with Singles near you for dating. Romance and Friendship, using photo personals, email, chat, IM and more.  
[www.silversingles.com](http://www.silversingles.com)

**A Greater Date.** A Dating Search Engine that covers the World.  
[www.agreaterdate.com](http://www.agreaterdate.com)

**50 Plus: For Seniors a Singles site for Seniors with Integrity.**  
Comes with a free 7-Day Trial.  
[www.50yearsplus.com](http://www.50yearsplus.com)

**Dating Senior Singles. It’s Free to be a Member**  
[www.datingseniorsingles.com](http://www.datingseniorsingles.com)

**Grants for Senior Homeowners**

**Federal State & Local Resources**  
[www.govengine.com](http://www.govengine.com)

**Weatherization Assistance Programs**  
[www.eere.energy.gov/weatherization/](http://www.eere.energy.gov/weatherization/)

**Senior Outlook The Internets Guide to Senior Housing**  
[www.senioroutlook.com](http://www.senioroutlook.com)

**Clean Any Thing + Find the Help You Need**  
Over 1377 Free Cleaning Tips, /Exterior/Interior/Pet Stains, Auto Cleaning, Recreation Cleaning  
[www.howtocleananything.com](http://www.howtocleananything.com)

**Home Owners Information Center**  
[www.ourfamilyplace.com/homeowner/](http://www.ourfamilyplace.com/homeowner/)

**66 Ways Your Government Can Save You Money Today**  

**Handy Man USA Expert Advice & Help Do-It-Yourselfers**  
[www.handymanusa.com](http://www.handymanusa.com)

**How Stuff Works**  
[http://home.howstuffworks.com](http://home.howstuffworks.com)

**Non-Government Grants and Resources**

**The Chronicle of Philanthropy**  
The Newspaper of the Nonprofit World  
This site features information about grant-related conferences, seminars, and workshops. The journal also includes current issues, funding announcements, and The Chronicle Guide to Grants, which is an electronic database of all corporate and foundation grants listed in The Chronicle of Philanthropy since 1995. Visit the site at [http://philanthropy.com/](http://philanthropy.com/).

**SBA Office of Advocacy.** Provides direct link to local business owners, state and local government agencies, state legislatures and small business organizations. See  
Free Money for Your Family

$10,000 To Care for Grandma and Grandpa
Does your mom need Meals on Wheels? Is she having trouble paying her bills? Does she need a new roof on the house? How about some extra spending money?
www.eldercare.gov

1,100 a Month for Prescription Drugs....
Almost all drug companies offer drugs for free to those that cannot afford them. Each company has a different application procedure, and your doctor must sign a form. The medications are then shipped to your doctor for you. This could relieve you of your high prescription drug costs, so it is worth the effort. Look online for the Drug Company’s program, and then fill out the application. Pharmaceutical Research and Manufacturers Association, 1100 Fifteenth St., NW, Washington, DC 20005.
www.helpingpatients.org

Non-Government Grants and Resources

The Chronicle of Philanthropy
The Newspaper of the Nonprofit World. This site features information about grant-related conferences, seminars, and workshops. The journal also includes current issues, funding announcements, and The Chronicle Guide to Grants, which is an electronic database of all corporate and foundation grants listed in The Chronicle of Philanthropy since 1995. Visit the site at http://philanthropy.com/.

SBA Office of Advocacy
Provides direct link to local business owners, state and local government agencies, state legislatures and small business organizations. See http://www.sbaonline.sba.gov/advo/region.html


State Grants for Business
The FREE MONEY programs that are available from the State governments number in the thousands. For business Programs, we’ve tracked down the appropriate Web site for each of the 50 states. Some sites listed below are better than others for providing detailed information about grant programs. However, most states detail incentives for locating your business in their state.

SBA Office of Advocacy: Provides direct link to local business owners, state and local government agencies, state legislatures and small business organizations. See http://www.sbaonline.sba.gov/advo/region.html


Biz Hotline: http://www.bizhotline.com/

Your Money

Oppenheimer Funds (Free copy - "Finding a Financial Advisor) http://www.oppenheimerfunds.com Toll-free Telephone: 888-470-0862
LEBENTHAL MUNICIPAL BONDS (Free kit - "Bond Information Kit") http://www.lebenthal.com

AMERICAN CENTURY INVESTMENTS (Ask for free financial tools) http://www.americancenturyinvestments.com
MONEY MARKET FUNDS

DREYFUS SERVICE CORP.  www.dreyfus.com
FIDELITY INVESTMENTS  www.fidelity.com

WEB SITES ONLY FOR OTHER MONEY MATTERS
Mortgage Loan Rate Research: http://www.fanniemae.com
"Choosing the Mortgage Right for You: Free easy to read guide

Interest Rate Research: http://www.interest.com
Online Mortgage Savings: http://quickenloans.quicken.com
E-Loan: http://www.eloan.com
Search for Unclaimed Money: Capital Link Group  www.ifast.com
Phone Scams National Fraud Info Center_ www.fraud.org or go to
Federal Communications Commission at www.fcc.gov

PERSONAL FINANCE FOR WOMEN  Education Site
Free membership/Free Book THE MOTLEY FOOL  www.fool.com
Find the Right Tax Professional: National Assoc. of Enrolled Agents
http://www.naea.org

HOW TO FORM YOUR CORPORATION/LLC (Free copy)
http://www.corporate.com

Reverse Mortgages: www.aarp.org  Free guide to members
Guide entitled HOME MADE MONEY

Special Committee on Aging  http://www.senate.gov/~aging/
Free copy - "Protecting Older Americans Against Overpaying of Taxes"

Financial Planning

In this section we are going to show you how you can find money, make your money work for you and just have fun with your money. After all, you have worked hard all your life, right? And you deserve only the best. Let's get started. If you have been wise enough to save money throughout your life, you may already have a financial advisor or you may have acquired those skills with your savvy management skills. For those of us who may not be so fortunate, there are lots of ways to still do what is prudent to protect our assets. The Oppenheimer Funds has published a free guide called Finding A Financial Adviser Who’s Right For You. Making a final decision is easy after following this step-by-step guide. Give them a call at their toll-free number and request this financial tool:  800 470-0862  How about your investments?  Here are some great tips.

Want a tax saving investment?  Check out the Lebenthal Municipal Bond Information Kit for investments that are partly or completely free of federal, state or local income tax. The advantages of tax-free bonds will
have you singing in the shower! Call them: 800-425-6116. Ask for your free kit from one of the nation's leading municipal bond dealers.

Building Personal Wealth

The following resources can be used to learn more about building personal wealth. The list includes sources of information on financial literacy, saving and investing, and budget and debt management.

Financial Literacy America Saves
www.americasaves.org

American Savings Education Council
www.asec.org

Board of Governors of the Federal Reserve System
www.federalreserve.gov/consumers.htm

Choose to Save® Education Program
www.choosetosave.org

Consumer Federation of America
www.consumerfed.org

Fannie Mae
www.fanniemae.com & www.homepath.com

Federal Consumer Information Center

Freddie Mac
www.freddiemac.com

Jumpstart Coalition for Personal Financial Literacy
www.jumpstartcoalition.org

National Community Reinvestment Coalition Financial Literacy Campaign
www.ncrc.org

National Council on Economic Education
www.ncee.net

SAVINGS AND INVESTMENT INFORMATION
Corporation for Enterprise Development
www.cfed.org

Federal Trade Commission Consumer Protection
www.ftc.gov

National Association of Securities Dealers, Inc. (NASDAQ)
www.nasdr.com

New York Stock Exchange (NYSE)
www.nyse.com

Securities Industry Association
www.sia.com
International Living
Free-E-Mails and over a 1000 Free Special reports about living anywhere in the world for very little cost, with 19 International writers looking to find you the worlds best places to live and to invest.

Escape Artist Provides information about investing offshore, Free trade zones, Tax free manufacturing zones, exotic property resource management, International Phone Directories, Country Listings

Offshore Financial Center Research the benefits of this tropical island for Conducting offshore business and financial transactions. Find statistics on the geography and people.

Bermuda Offshore Investment Services Offers private, confidential financial Services to the Bermuda community. Includes contact information.

Provident Bank You can now maintain Bank Accounts in US Dollars in Belize. Provident Bank & Trust of Belize Limited is a licensed financial institution that can conduct banking business in US. Dollars for non-residents of Belize.

Bahamas Offshore Accounts Tax free banking with offshore accounts in Bahamas Banks, online banking, and offshore company formations in Nassau, The Bahamas.

OCRA Mauritius Secure provider specializing in trusts and asset protection planning for Mauritius and the Seychelles. Provides connections to companies in the Caribbean.

Deutsche Bank Offshore Deutsche Bank Offshore adopts a flexible approach to Offshore banking by diversifying banking operations across a number of offshore centers.

The Caribbean Home Page Welcome to the most popular directory for information about the Caribbean.

Free Moving Quotes: http://www.monstermoving.com

Free News Letters


Senior Savvy Newsletters about Retirement Resources www.seniorsavvy.com

Free Newsletters from Bankrate.Com Providing Personal Finance Advice www.bankrate.com
8 Billion In Lost Money - Is some of it Yours?

Trying to settle an estate can be very difficult if you aren't sure where all the bank accounts are, or even if the person owned stock or a safety deposit box. Every state has an office that collects money that has been abandoned, forgotten, or left Unclaimed, including:

- Savings and checking account
- Uncashed payroll or cashiers checks
- Money orders and travelers checks
- Certificates of deposit
- Paid up life insurance policies
- Health and accident insurance payments
- Stock and dividends and much more

According to reports, state agencies across the U.S. may be holding over $8 billion dollars in abandoned money. Although rules vary from state to state, generally after two or more years without activity on an account, the bank will try to contact you. If their efforts fail, the property is considered abandoned and transferred to the state of your last known address. To locate funds, contact the unclaimed property office in the state (usually part of the state treasurer's department) where you or your benefactors have lived or conducted business. Most state agencies have web sites and many have searchable databases. You can contact the National Association of Unclaimed Property Administrators, P.O. Box 7156, Bismarck, ND 58507  www.unclaimed.org