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step in saving Money is  
knowing where to GO.  
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You just found it...**

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

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***Find a Flying Companion***  
 Travel Assistance for Your Next Trip

## 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](http://www.bookingbuddy.com)

Over 55 Join AARP and Receive Travel Discounts Airlines, Cars, Cruises, Hotels, Vacations & Tours Save Big!

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

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

[www.webflyer.com](http://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](http://www.air-fare.com)

Air Tech.Com Rock Bottom prices if you're flexible about flight times.

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

Southwest Airlines-Call 1-800 435-9792 or [www.southwest.com](http://www.southwest.com) Remember Book 4 Round trips online and get one round trip Free anywhere they fly.

**Jet Blue-Call 1-800-538-2583 or [www.jetblue.com](http://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 Crowded Flights:** Midday and late-night flights are typically less crowded 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.insidertraveldeals.com>

<http://top20.travelzoo.com/>

<http://expedia.com>

<http://travelocity.com>

<http://www.cheaptickets.com/>

<http://www.priceline.com/>

<http://www.frommers.com/>

<http://www.delta.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](http://www.lonelyplanet.com)

**Johnny Jet Discount Travel Check Today's Top Picks**  
[www.johnnyjet.com](http://www.johnnyjet.com)

**Arthur Frommer's Budget Travel & News Letters**  
[www.frommers.com](http://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.

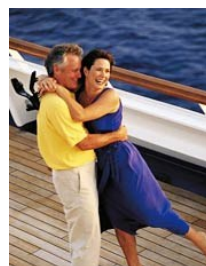
[SideStep - Last Minute Travel Deal](#)

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](http://www.cruise411.com)



**I Cruise.Com** The Cruise Portal Singles & Honeymooners  
Love This One Go To: [www.icruise.com](http://www.icruise.com)

Looking for a grand vacation at an unbelievably low price?  
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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**  
[www.jupiterair.com.au](http://www.jupiterair.com.au)

**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 planning 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:**

<b>Akron</b>	<b>Cleveland 36   Pittsburgh 70   Columbus 99   Detroit 162</b>
<b>Albany</b>	<b>Hartford 80   New Your City 140</b>
<b>Atlanta</b>	<b>Chattanooga 106   Birmingham 134   Knoxville 152</b>
<b>Atlantic City</b>	<b>Philadelphia 55   Newark 93   Baltimore 142</b>
<b>Austin</b>	<b>San Antonio 70   Houston 143   Dallas   Fort Worth 183</b>
<b>Baltimore</b>	<b>WA National 30  WA. Dulles 43   Harrisburg 70  Philadelphia 90</b>
<b>Bangor</b>	<b>Portland 111   Manchester, HN 189   Boston 210</b>
<b>Baton Rouge</b>	<b>New Orleans 65   Pensacola 236</b>
<b>Boston</b>	<b>Manchester NH 45   Providence 49   Hartford 91</b>
<b>Boise</b>	<b>Salt Lake City 291</b>

<b>Buffalo</b>	<b>Rochester 55   Toronto 68   Pittsburgh 186   Cleveland 192</b>
<b>Burbank</b>	<b>Los Angeles 18   Ontario 44   Orange County 82   San Diego 193</b>
<b>Burlington VT</b>	<b>Montreal 75   Manchester NH 137   Hartford 177</b>
<b>Charleston SC</b>	<b>Columbia 95   Charlotte 168   Atlanta 259</b>
<b>Charleston WV</b>	<b>Columbus 131   Pittsburgh 165   Cincinnati 173   Louisville 226</b>
<b>Chattanooga</b>	<b>Knoxville 87   Atlanta 106   Nashville 113</b>
<b>Chicago</b>	<b>Milwaukee 75   South Bend Indiana 75   Midway South Chicago 55</b>
<b>Cincinnati</b>	<b>Dayton 64   Louisville 83   Indianapolis 98   Columbus 116</b>
<b>Cleveland</b>	<b>Akron 36   Toledo 102   Columbus 112   Pittsburgh 124</b>
<b>Colorado Springs</b>	<b>Denver 67</b>
<b>Columbus OH</b>	<b>Daytona 72   Akron 99   Cleveland 112   Cincinnati 116</b>
<b>Corpus Christi</b>	<b>Harlingen 110   San Antonio 135   Houston Hobby 187</b>
<b>Dallas/Fort Worth</b>	<b>Oklahoma City 175   Austin 183</b>
<b>Dayton</b>	<b>Cincinnati 64   Columbus 72   Indianapolis 110</b>
<b>Daytona Beach</b>	<b>Orlando 50   Jacksonville 97</b>
<b>Denver</b>	<b>Colorado Springs 67</b>
<b>Des Moines</b>	<b>Omaha 117   Kansas City 165</b>
<b>Detroit</b>	<b>Toledo 49   Flint 54   Lansing   Grand Rapids 120</b>
<b>Eugene</b>	<b>Portland 106</b>
<b>Evansville IN</b>	<b>Louisville 98   Nashville 141   St. Louis 161</b>
<b>Flint</b>	<b>Lansing 45   Detroit 54</b>
<b>Fort Lauderdale</b>	<b>Miami 21   West Palm Beach 42</b>
<b>Fort Myers</b>	<b>Sarasota 71   Tampa 104   Fort Lauderdale 112</b>
<b>Fresno</b>	<b>Oakland 152   San Francisco 159   Sacramento 167</b>
<b>Green Bay</b>	<b>Milwaukee 107   Chicago 181</b>
<b>Greensboro</b>	<b>Raleigh 67   Charlotte 82</b>
<b>Harlingen</b>	<b>Corpus Christi 107   San Antonio 235</b>
<b>Harrisburg</b>	<b>Baltimore 70   National 81   Philadelphia 83   Washington Dulles 94</b>
<b>Hartford</b>	<b>Providence 66   Boston 91   New York 108</b>
<b>Hilton Head</b>	<b>Savannah 31   Charleston 62   Jacksonville 133</b>
<b>Houston</b>	<b>Austin 143   San Antonio 191</b>
<b>Huntsville AL</b>	<b>Birmingham 74   Nashville 97  </b>
<b>Indianapolis</b>	<b>Cincinnati 98   Dayton 110   Louisville 111</b>

Jacksonville FL	Daytona Beach 93   Savannah 117   Orlando 143
Kalamazoo	Grand Rapids 47   Lansing 62   Detroit 113   Chicago 116
Kansas City MO	Omaha 152
Key West	Miami 126   Fort Lauderdale 144
Knoxville	Nashville 152   Atlanta 152   Greenville/ Spartanburg 261
Lansing	Flint 45   Grand Rapids 48   Detroit 74
Lexington	Louisville 63   Cincinnati 70
Louisville	Cincinnati 83   Indianapolis 111   Dayton 147
Los Angeles	Burbank 18   Long Beach 18   Orange County 46 Ontario 47
Madison WI	Milwaukee 74   Chicago 119
Manchester NH	Boston 45   Portland 73   Providence 84
Mc Allen	Harlingen 37   Corpus Christi 119   San Antonio 232
Medford	Portland 222
Memphis	Little Rock 130   Nashville 200
Miami	Fort Lauderdale 21   West Palm Beach 62
Milwaukee	Chicago 75
Mobile	Pensacola 64   Birmingham 216
Montreal	Burlington 82   Manchester NH 209   Boston 254
Naples FL	Fort Myers 26   Sarasota 98   Fort Lauderdale 101
Nashville	Memphis 200   Atlanta 214
New Orleans	Baton Rouge 65   Pensacola 186
New York	Newark 14   Philadelphia 93   Hartford 108   Baltimore 179
Newark	New York 14   Philadelphia 93   Hartford 108
Norfolk	Newport News 23   Richmond 75 Washington 142   Raleigh 160
Oakland	San Francisco 11   San Jose 30   Sacramento 75
Oklahoma City	Tulsa 111   Wichita 156
Omaha	De Moines 117   Kansas City 152
Ontario	Orange County 30   Burbank 44   Los Angeles 65
Orange CO	Long Beach 19   Ontario 35   Los Angeles 46   San Diego 76
Orlando	Daytona Beach 50   Tampa 80   Gainesville 98
Palm Springs	Ontario 65   San Diego 85   Orange County 86   LA 110
Pensacola	Mobile 64   New Orleans 186

<b>Philadelphia</b>	<b>Newark 81   Baltimore 90</b>
<b>Phoenix</b>	<b>Tucson 110</b>
<b>Pittsburgh</b>	<b>Akron 70   Cleveland 124   Columbus 144</b>
<b>Portland ME</b>	<b>Manchester NH 78   Boston 95</b>
<b>Portland OR</b>	<b>Seattle 129</b>
<b>Providence</b>	<b>Boston 49   Hartford 66   New York 146</b>
<b>Reno</b>	<b>Sacramento 112   Oakland 180   San Francisco 192</b>
<b>Richmond</b>	<b>  Norfolk 75   Washington 192   Baltimore 120</b>
<b>Roanoke</b>	<b>Greensboro 85   Raleigh 120   Washington 192</b>
<b>Rochester</b>	<b>Buffalo 55   Syracuse 79   Toronto 106</b>
<b>Sacramento</b>	<b>Oakland 75   San Francisco 86   Reno 112</b>
<b>Saginaw</b>	<b>Flint 43   Lansing 58   Detroit 98</b>
<b>St. Louis</b>	<b>Indianapolis 229</b>
<b>San Antonio</b>	<b>Austin 70   Houston 191</b>
<b>San Diego</b>	<b>San Orange County 76   Palm Springs 86   Long Beach 96</b>
<b>San Francisco</b>	<b>Oakland 11   San Jose 30   Sacramento 86</b>
<b>San Jose</b>	<b>San Francisco 30   Oakland 30</b>
<b>Sarasota</b>	<b>Tampa 40   Fort Myers 71   Orlando 109</b>
<b>Seattle</b>	<b>Vancouver 127</b>
<b>Shreveport</b>	<b>Little Rock 182   Dallas/Fort Worth 190</b>
<b>South Bend</b>	<b>Chicago 75   Indianapolis 137   Detroit 157</b>
<b>Spokane</b>	<b>Seattle 224</b>
<b>Syracuse</b>	<b>Rochester 79   Buffalo 134   Toronto 175</b>
<b>Tampa</b>	<b>Sarasota 39   Orlando 80   Fort Myers 105</b>
<b>Toledo</b>	<b>Detroit 49   Flint 96   Cleveland 102   Columbus 121</b>
<b>Tucson</b>	<b>Phoenix 110</b>
<b>Tulsa</b>	<b>Oklahoma City 111</b>
<b>Vancouver</b>	<b>Seattle 127</b>
<b>Washington</b>	<b>Baltimore 30   Richmond 96</b>
<b>West Palm Beach</b>	<b>Fort Lauderdale 42   Miami 61   Orlando 142</b>
<b>Wichita</b>	<b>Oklahoma City 156</b>

## 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](http://www.accesstravelcenter.com/airlines.cfm)

## Hotel -Motel 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](http://www.travelguides.com)

**Hotel Guide** Over 65,000 Hotels Worldwide  
[www.hotelguide.com](http://www.hotelguide.com)

**Over 50,000 Discounted Hotels Worldwide**  
[www.lodging.com](http://www.lodging.com)

**Cheap Hotel Bookings** Over 20,000 Hotels Worldwide  
[www.cheaphotelbookings.com](http://www.cheaphotelbookings.com)

**Hotel Discounts**  
[www.hoteldiscounts.com](http://www.hoteldiscounts.com)

**Quick Book.Com** Great Hotel Great Prices  
[www.quikbook.com](http://www.quikbook.com)

**Hotwire** Special Deals with the Top Hotels  
[www.hotwire.com](http://www.hotwire.com)

**Super Hotel Discounts Worldwide**  
<http://ase.net>

**World Recreation Discounts**  
[www.worldrecreationaldiscounts.com](http://www.worldrecreationaldiscounts.com)

**Destination Coupons—Free Discounts**  
[www.destinationcoupons.com](http://www.destinationcoupons.com)

**Hotel Discounts** Over 6,000 Hotel Discounts  
[www.roomsaver.com/roomsaver/](http://www.roomsaver.com/roomsaver/)

**Hotel Discount Coupons in America**  
[www.hotelcoupons.com](http://www.hotelcoupons.com)

**Motel Coupons** Plus Flights: Vacation Rentals: Cruises  
[www.motel-coupons.com](http://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.

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

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

**Bed & Breakfast America's Inns Directory**  
[www.bedandbreakfast.nu](http://www.bedandbreakfast.nu)

**Bed and Breakfast.Com**  
[www.bedandbreakfast.com](http://www.bedandbreakfast.com)

**Bed and Breakfast Canada**  
[www.bbexpo.com](http://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 of 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 Area  
[www.seniordiscounts.com](http://www.seniordiscounts.com) Just add your code & Instant Local Discounts

**AARP.Org** Save on Airfares, Car Rentals and Much More  
[www.aarp.org](http://www.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](http://www.accesstravelcenter.com)



**U.S. Airlines & International.** Airport Flight Tracking, Telephone Directories, Maps, Weather, Free Medical Transportation.

**Airline Information**

### **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](http://www.ahandicappedhelpline.org)



## 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 your traveling and breathe.

[www.smokefreeworld.com](http://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](http://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](http://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](http://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.sixcontinenthotels.com/holiday-inn](http://www.sixcontinenthotels.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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://www.towd.com)

### **Travelocity**

Destination guides; air, hotel and car reservations; travel news.

[www.travelocity.com](http://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](http://www.tripadvisor.com)

### **World Travel Guide**

Provides information on country, accommodations, climate, social profile maps public holidays, and tourist attractions.

[www.worldtravelguide.net/](http://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](http://www.travel.yahoo.com)

### **Trip and Destination Guides**

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

### **International Travel Sites**

**U.S. Airlines, International** - Airport Flight Tracking, Telephone Directories, Maps, Weather, Free Medical Transportation.

[Airline Information](#)

### **International Country Directories**

<http://dir.yahoo.com/Regional/countries>

### **Tourism Offices Worldwide Directory**

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



## **Worldwide Airports, Railroads, Transportation & Travel Tips**

[www.grijns.net](http://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](http://www.cia.gov/cia/publications/factbook)

## **U.S. State Dept Travel Warnings**

<http://travel.state.gov>

## **Visa and Worldwide Embassy Information**

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

## **International Travel News**

[www.itravelnet.com/travelnews.html](http://www.itravelnet.com/travelnews.html)

## **International Business List**

The World's Leading Resource for Business

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

## **International Dialing Codes**

[www.kropla.com/dialcode.htm](http://www.kropla.com/dialcode.htm)

## **Weather International**

[www.intellicast.com](http://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



**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 Bristol, IN 46507

### **List of RV Manufacturers More Locations For You.**

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

### **Another Great Resource RV USA**

[www.rvusa.com/rvmanuf.asp](http://www.rvusa.com/rvmanuf.asp)

## 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](http://www.truckstops.com)

**Truck World** [www.truck-world.com](http://www.truck-world.com)

**TA Travel Centers** [www.tatravelcenters.com](http://www.tatravelcenters.com)

**AM Best Americas Truck Stops** [www.am-best.com](http://www.am-best.com)

**Pacific Pride Commercial Fueling** [www.pacificprideusa.com](http://www.pacificprideusa.com)

**North American Truck Stop Network** [www.natsn.com](http://www.natsn.com)

**Americas Premier Travel Plaza** [www.petrotruckstops.com](http://www.petrotruckstops.com)

**Pilot Travel Centers** [www.pilotcorp.com](http://www.pilotcorp.com)

## **Weather Conditions and Storm Watch**

**Today's Weather** [www.accuweather.com](http://www.accuweather.com)

**National Weather Service** [www.nws.noaa.gov/](http://www.nws.noaa.gov/)

**Canada The Weather Net Work** [www.theweathernet.com](http://www.theweathernet.com)

**Your RV Home on the Web** [www.rvnetlinx.com](http://www.rvnetlinx.com)

**Storm Watch Weather on Demand** [www.earthwatch.com](http://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](http://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.refundswepers.com/surveys.shtml](http://www.refundswepers.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](http://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](http://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/](http://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](http://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](http://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](http://www.fluidmaster.com)

### How Stuff Works

**Over 1377 Free Cleaning Tips /Exterior/Interior/  
Pet Stains/ Auto Cleaning /Recreation Cleaning/  
[www.howtocleananything.com](http://www.howtocleananything.com)**



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

**[Home Tips.Com](http://HomeTips.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](http://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](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)

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

**66 Ways Your Government Can Save You Money Today**  
[www.pueblo.gsa.gov/cic\\_text/money/66ways/](http://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](http://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

[Free-n- Cool](#) The Best Totally Free Stuff

[Hundreds of Free Offers](#) Free and Trial Offers

[Hot Coupons](#) Save the Big Bucks

[My Free Stuff](#)



**[Net Market .Com](#) Discounts on 1,000,000 products & services**

**[Refund Sweeper Free](#) Coupons for over 200 online stores**

Make sure you don't "Ever Get Ripped Off " Don't let them getaway with It. Check the Latest Rip Off Reports [Rip Off Reports](#) By Consumers For Consumers.

## **How to Save More Money**

**FREE TV TICKETS - now there is an easy online** way to get free TV Tickets for your self and your guests to almost any show that has a live audience. Just go to: [www.tvtix.com](http://www.tvtix.com)



## **FREE DINNERS**

Don't forget that there are many Restaurants chains that offer you a free dinner on your birthday. All you have to do is ask and show your license of some proof of your birthday. HAPPY BIRTHDAY!

**BARGAIN BOOKS and Music up to 90% off**

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

## **HOME BUYING HELP**

Considering buying a home? Get your Free Top Home Buyers Tips and SAVE!

- Top Ten Home buyers Tips
- Top Ten Home Sellers Tips
- Top Ten Remodeling Tips
- Top Ten Financing Tips

Go To: [www.americanhomeowners.org/AHF2005/freebies.htm](http://www.americanhomeowners.org/AHF2005/freebies.htm)

## **MONEY SAVING TIPS**

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](http://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](http://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](http://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](http://www.fanniemae.com) And Check Out [www.homepath.com](http://www.homepath.com)

### **Financial Literacy America Saves**

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

### **American Savings Education Council**

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

### **Board of Governors of the Federal Reserve System**

[www.federalreserve.gov/consumers.htm](http://www.federalreserve.gov/consumers.htm)

**Choose to Save® Education Program**

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

**Consumer Federation of America**

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

**Federal Consumer Information Center**

[www.consumer.gov](http://www.consumer.gov) & [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

**Freddie Mac**

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

**Jumpstart Coalition for Personal Financial Literacy**

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

**National Community Reinvestment Coalition Financial**

Literacy Campaign

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

**National Council on Economic Education**

[www.ncee.net](http://www.ncee.net)

**National Endowment for Financial Education (NEFE)**

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

**SAVINGS AND INVESTMENT INFORMATION**

Corporation for Enterprise Development

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

**Federal Trade Commission Consumer Protection**

[www.ftc.gov](http://www.ftc.gov)

**National Association of Securities Dealers, Inc. (NASDAQ)**

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

**New York Stock Exchange (NYSE)**

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

**Securities Industry Association**

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

**U.S. Department of the Treasury**

[www.treasurydirect.gov](http://www.treasurydirect.gov)

**U.S. Securities and Exchange Commission**

[www.sec.gov](http://www.sec.gov)

**BUDGET AND DEBT MANAGEMENT**

American Consumer Credit Counseling, Inc.

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

**Myvesta (formerly Debt Counselors of America)**

[www.myvesta.org](http://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>

**State-Specific Small Business Links:** <http://www.bankrate.com/brm/links/business5b.asp#Specific>

**Biz Hot line:** <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

<http://www.usdoj.gov/marshals/>. Or [www.pueblo.gsa.gov/](http://www.pueblo.gsa.gov/)

## **Government liquidation Surplus Auctions**

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

## **Become an Auction Insider**

[www.tgand.com/ainfo/usgovact.htm](http://www.tgand.com/ainfo/usgovact.htm)

## **Federal Auctions Over 960 Sources Government Auction Guide**

Billions of dollars sold annually

[www.federal-auctions.com](http://www.federal-auctions.com)

## **Live Online Auctions Real Estate Seized Property**

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

## **Online Auctions Government property Auctions**

[www.bid4assets.com](http://www.bid4assets.com)

## **Bank Foreclosures & Government Foreclosures**

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

## **Government Auctions**

### **Government Auto Auctions**

[www.carsfrom500.com](http://www.carsfrom500.com)

### **GSA Fleet Vehicle Sales**

[www.autoauctions.gsa.gov/](http://www.autoauctions.gsa.gov/)

### **Used Car Guides New Used What's Hot What's Not**

[www.nada.com/b2b/home/top\\_ten\\_sellers.asp?](http://www.nada.com/b2b/home/top_ten_sellers.asp?)

### **Kelly Blue Book Values Trade Ins Retail**

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

## **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 cars trade in value this will give you the best idea for today's value.

[www.kbb.com](http://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
8. Nonsmoker.Non Drinker.
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](http://www.gaspricewatch.com) Or Go To: [www.gasbuddy.com](http://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%.

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**Remedy:** If you are a good customer, the bank may be willing to drop the annual fee, and reduce the interest rate. You only have to ask! 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.**

[www.bankrate.com/brm/insurance\\_home.asp?link=8](http://www.bankrate.com/brm/insurance_home.asp?link=8)

## Sports Discounts

### Sports Authority Big Discounts from A to Z

[www.thesportsauthority.com/home/index.jsp](http://www.thesportsauthority.com/home/index.jsp)

### Online Sports Directory of Sports Products & Services

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

### Fog Dog Sports Get Deals and News on Your Favorite Sports

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

### Welcome To CBS. Sports Specialty Shops

<http://mvp.com>

### Sports Equipment and Coaches Corner

[www.trophycentral.com/coachescorner.html](http://www.trophycentral.com/coachescorner.html)

### Ebates Coupons Discounts At Over 500 Stores

[www.ebates.com](http://www.ebates.com) Many For Sports

### My Simon Sports

[www.mysimon.com/category/index.jhtml?c=sportshobbies](http://www.mysimon.com/category/index.jhtml?c=sportshobbies)

### Over Stocked .Com Save Up To 80% Every Day

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

### Sports Videos Over 900 Titles

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

### Coupon Clock Active Sports Coupons

[www.couponclock.com/coupons/paragon\\_sports.aspx](http://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](http://www.delloutlet.com)

#### ONLINE SURPLUS LIQUIDATIONS

Computer Books, CD's, Savings up to 50% and more.

[www.half.com](http://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](http://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](http://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.truedataproductions.com](http://www.truedataproductions.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!

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

### **Software Discounts**

#### **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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://www.dell.com)

### **Laptop Computers at HPshopping.com**

Free HP DeskJet printer with customized HP Pavilion notebook PCs. Plus free shipping.

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

### **Cheap Laptop Computers on Sale from \$300**

Cheap refurb laptop computer. Brand name laptops in excellent condition with 6-month warranty. Discount for students, military and senior citizens. Fast shipping worldwide.

[www.usanotebook.com](http://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](http://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](http://www.ubid.com)

### **Computer Discounts and Coupons at Ebates**

Ebates.com offers big savings on computers with free coupons and cash discounts from major online computer stores.

[www.ebates.com](http://www.ebates.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](http://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](http://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](http://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](http://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.agearnotebooks.com](http://www.agearnotebooks.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](http://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](http://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](http://www.ies-ed.com)

**Money to Study Community Planning and Development**  
[www.hud.gov/progdesc/cdwsp.cfm](http://www.hud.gov/progdesc/cdwsp.cfm)

**Money to Study the Drug Abuse Field**  
[www.nih.gov](http://www.nih.gov)

**\$3,000 Per Year to Be A Merchant Marine**  
[www.marad.dot.gov/](http://www.marad.dot.gov/)

**Air Force College Scholarships**  
[www.afrotc.com/scholarships/](http://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](http://www.cancersupportivecare.com/drug_assistance.html)

**Bridges to Access Free Medicine and Low Cost Drugs**  
[www.bridgestoaccess.com](http://www.bridgestoaccess.com)

**The Medical Program - Can't Afford Your Prescription Medication?**  
Medicine at No Cost  
[www.themedicineprogram.com](http://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](http://www.medicare.gov/default.asp)**

**First GOV for Seniors Consumer Protection, Health & More**

**[www.firstgov.gov/Topics/Seniors.shtml](http://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](http://www.phrma.org)

**Members Advantage No Cost to Join Free Drug Card**

**[www.membersadvantage.net](http://www.membersadvantage.net)**

**Together RX Free Prescription Savings Program for Medicare Enrollees**

**[www.together-rx.com](http://www.together-rx.com)**

**People's Choice RX Discount Prescription Plan Drug Card**

**[www.peopleschoicerox.com](http://www.peopleschoicerox.com)**

**Affordable RX Your Prescriptions for Savings**

**[www.affordablerx.com](http://www.affordablerx.com)**

**Cheap Prescription Medications Legal Meds Online**

**[www.legalmedsonline.com](http://www.legalmedsonline.com)**

**Discount Medical Coverage**

Save Up to 60% Medical, Dental Drug co-pay Card No one Denied

**[www.beneficialhealthplan.com](http://www.beneficialhealthplan.com)**

## **Discount Health**

Save Up to 60% on Medical Expenses & Get a Free Quote on Insurance

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

## **Directory of Official State, County, City, Web Sites**

[www.statelocalgov.net](http://www.statelocalgov.net)

## **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/>

**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](http://www.aircraft-charter-world.com/abc.htm)

### **National Air Transport Corporate and Private Charter Flights**

[www.charterservices.net](http://www.charterservices.net)

### **ACN Air Charter Network**

U.S. Caribbean and Worldwide locations

[www.aircharternetwork.com/pages/aboutus.html](http://www.aircharternetwork.com/pages/aboutus.html)

### **Caribbean - Caribbean Wings, BVI Airlines**

[www.bvi-airlines.com](http://www.bvi-airlines.com)

### **Welcome To NETJETS - More Aircraft More Choices**

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

### **Bombardier SKYJET Smarter, Simpler Private Jet Services**

<http://skyjet.com/home.aspx>

### **Caribbean - Caribbean Wings, BVI Airlines**

[www.bvi-airlines.com](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://www.211.org)

**Helping Patients.org Find out what you may qualify for.**

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

**National Association of Area Agencies on Aging**

[www.n4a.org](http://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](http://www.healthcentral.com)

**Web MD Search Diseases & Conditions Plus the Latest Health news.**

[www.webmd.com](http://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, 6<sup>th</sup> 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](http://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)

<http://www.aace.com> Download chart.

**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)

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P.O. Box 515 Doniphan, MO 63935-0515  
<http://www.themedicineprogram.com>

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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>

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<http://www.skincancer.org> (Free counseling from cancer survivors)

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<http://www.ahrq.gov>

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<http://www.aace.com> Download chart.

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(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).

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<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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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](http://www.glad.net/accessiblefun.cfm)

International Center for Disability Resources  
[www.icdri.org](http://www.icdri.org)

**Medical Travel the Disability Experts**

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

Assist Guide Connecting Senior & Disability Markets  
[www.assistguide.com](http://www.assistguide.com)

**Federal Consumer Information Center**

[www.pueblo.gsa.gov/textver/t\\_health.htm](http://www.pueblo.gsa.gov/textver/t_health.htm)

**Health Central Information and Products**

[www.healthcentral.com/home/home.cfm](http://www.healthcentral.com/home/home.cfm)

**MEDLINE Plus Health Information**

National Library of Medicine  
<http://medlineplus.gov>

**Med. Market Medical Equipment**

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

**SATH Society for Accessible Travel & Hospitality**

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

**Easter Seal Project ACTION**

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

**The National Organization on Disability**

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

**Accessible Journeys Wheelchair Travel**

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



**Disability Guide** the Ultimate Disability Resource Hotels  
Accessible Apartments: Accessible Travel & More  
[www.disabilityguide.com](http://www.disabilityguide.com)

**Electric Wheelchairs Online**  
Your One Stop Resource for Wheelchairs Nationwide  
[www.sourceonemobility.com](http://www.sourceonemobility.com)

**Wheelchair Accessible Homes**  
[www.waccess.org](http://www.waccess.org)

International Center for Disability Resources  
[www.icdri.org](http://www.icdri.org)

**The Leading Disability Community**  
[www.ican.com](http://www.ican.com)

**Health & Medicine Search Engines**  
[www.allsearchengines.com/healthmed.html](http://www.allsearchengines.com/healthmed.html)

**Free Membership Discounts on Drugs up to 65% off**  
[www.maturerx.com](http://www.maturerx.com)

**Federal Consumer Information Center**  
[www.pueblo.gsa.gov/textver/t\\_health.htm](http://www.pueblo.gsa.gov/textver/t_health.htm)

**Health Central Information and Products**  
[www.healthcentral.com/home/home.cfm](http://www.healthcentral.com/home/home.cfm)

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

**Med Market Medical Equipment**  
[www.medmarket.com](http://www.medmarket.com)

**SATH Society for Accessible Travel & Hospitality**  
[www.sath.org](http://www.sath.org)

**Access-Able Travel Source** Access Information  
For Disabled Travelers  
[www.access-able.com](http://www.access-able.com)

**Wheelchair Net** A Virtual Community of People Who  
Care about Wheelchairs  
[www.wheelchairnet.org/index2.html](http://www.wheelchairnet.org/index2.html)

**Easter Seal Project ACTION**  
[www.projectaction.org](http://www.projectaction.org)

**The National Organization on Disability**  
[www.nod.org](http://www.nod.org)

**First GOV for Seniors**  
[www.firstgov.gov/Topics/Seniors.shtml](http://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](http://www.seniordiscounts.com) Just add your code & Instant Local Discounts

### **AARP.Org Save on Airfares, Car Rentals and Much More**

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

### **American Association of People with Disabilities Save Big**

[www.aapd-dc.org](http://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](http://www.air-fare.com)

### **Senior Journal Special Discounts Travel, Home, Health & More**

[www.seniorjournal.com/discounts.htm](http://www.seniorjournal.com/discounts.htm)

### **Discounts For Senior Citizens Travel, Car Rentals, National Parks, Cruises and More**

[www.narfe.com/va/discount.htm](http://www.narfe.com/va/discount.htm)

### **50 PlusFun.Com Travel Coupons, Airline Discounts, Sweepstakes**

[www.50plusfun.com/discounts/](http://www.50plusfun.com/discounts/)

### **Discount Seniors Everything from A to Z Save Now!**

[www.discountsenior.com/seniordiscount](http://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](http://www.freeandfun.com)



### **Freebie List.Com Free Product Samples & Trial Offers**

[www.freebielist.com/samples.htm](http://www.freebielist.com/samples.htm)

### **Free Samples Travel, Magazines, Coupons, and Books**

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

### **Over 442 Free Products for you to sample.**

[www.refundswepers.com/freeproductspage1.shtml](http://www.refundswepers.com/freeproductspage1.shtml)

### **Over 300 Free Samples**

[www.refundswepers.com/rsfreesamples.shtml](http://www.refundswepers.com/rsfreesamples.shtml)

### **Free Software CD-ROMs Wallpaper, Shareware & More**

[www.refundswepers.com/rsfreesoftware.shtml](http://www.refundswepers.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.

1. [www.bizrate.com](http://www.bizrate.com)
2. [www.dealteam.com](http://www.dealteam.com)
3. [www.Ibuyernet.com](http://www.Ibuyernet.com)
4. [www.mysimon.com](http://www.mysimon.com)
5. [www.nextag.com](http://www.nextag.com)
6. [www.price.com](http://www.price.com)
7. [www.PriceGrabber.com](http://www.PriceGrabber.com)
8. [www.PriceScan.com](http://www.PriceScan.com)

## 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.travelwriterm1.com](http://www.travelwriterm1.com)

View Samples [www.travelwriterm1.com/view\\_sample.php](http://www.travelwriterm1.com/view_sample.php)

## Another Great Free lance writers Information site

Go To: [www.escapeartist.com/efam/57/Authors\\_Wanted.html](http://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](http://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.refundswepers.com/surveys.shtml](http://www.refundswepers.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](http://www.shadowshopper.com)

## **Free Newsletters**

### **Hundreds of Free News Letters Are Covering Everything.**

[www.refundswepers.com/rsfreenewsletters.shtml](http://www.refundswepers.com/rsfreenewsletters.shtml)

### **Senior Savvy Newsletters about Retirement Resources**

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

### **Free Newsletters from Bankrate.Com Providing Personal Finance Advice**

[www.bankrate.com](http://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](http://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](http://www.hojo.com) Join AARP [www.aarp.org](http://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](http://www.ramada.com) To Join AARP [www.aarp.org](http://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](http://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.elderhotel.org](http://www.elderhotel.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](http://www.cruisecritic.com)



### Plus Check Out Their Last Minute Cruise Specials.

Go To: [www.cruisecritic.com/bargains/lastminute.cfm](http://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](http://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](http://www.cruise411.com)

### I Cruise.Com - The Cruise Portal

Singles & Honeymooners love this one.

Go To: [www.icruise.com](http://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](http://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](http://www.cruise2.com/DiscountsMenu.html)

### Listing of all Cruise Lines Plus Casino & River Cruises

[www.accesstravelcenter.com/cruises.cfm](http://www.accesstravelcenter.com/cruises.cfm)

### Free Travel Newsletters

[www.cooltravelmail.com](http://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](http://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  
[www.pueblo.gsa.gov/cic\\_text/money/66ways/](http://www.pueblo.gsa.gov/cic_text/money/66ways/)

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

**How Stuff Works**  
<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/>.

**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-Specific Small Business Links:** <http://www.bankrate.com/brm/links/business5b.asp#Specific>

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

### **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>

**State-Specific Small Business Links:** <http://www.bankrate.com/brm/links/business5b.asp#Specific>

**Biz Hot line:** <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>

CHARLES SCHWAB (Ask for free copy ("Smart Answers for Today's Market")  
<http://www.schwab.com>

**INVESTMENT COMPANY INSTITUTE (MUTUAL FUNDS)**  
Ask for "A Guide to Understanding Mutual Funds) Free copy  
<http://www.ici.org> Call: 202 326-5800

## **MONEY MARKET FUNDS**

**DREYFUS SERVICE CORP.** [www.dreyfus.com](http://www.dreyfus.com)  
**FIDELITY INVESTMENTS** [www.fidelity.com](http://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](http://www.ifast.com)

**Tax Shelters for Your Money: IRS Publication 590** [www.irs.gov](http://www.irs.gov)

**Phone Scams National Fraud Info Center\_** [www.fraud.org](http://www.fraud.org) or go to

**Federal Communications Commission** at [www.fcc.gov](http://www.fcc.gov)

**PERSONAL FINANCE FOR WOMEN Education Site**

<http://www.womens-finance.com>

**Free membership/Free Book THE MOTLEY FOOL** [www.fool.com](http://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](http://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](http://www.americasaves.org)

### **American Savings Education Council**

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

### **Board of Governors of the Federal Reserve System**

[www.federalreserve.gov/consumers.htm](http://www.federalreserve.gov/consumers.htm)

### **Choose to Save® Education Program**

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

### **Consumer Federation of America**

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

### **Fannie Mae**

[www.fanniemae.com](http://www.fanniemae.com) & [www.homepath.com](http://www.homepath.com)

### **Federal Consumer Information Center**

[www.consumer.gov](http://www.consumer.gov) & [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

### **Freddie Mac**

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

### **Jumpstart Coalition for Personal Financial Literacy**

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

### **National Community Reinvestment Coalition Financial Literacy Campaign**

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

### **National Council on Economic Education**

[www.ncee.net](http://www.ncee.net)

## **SAVINGS AND INVESTMENT INFORMATION**

Corporation for Enterprise Development

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

### **Federal Trade Commission Consumer Protection**

[www.ftc.gov](http://www.ftc.gov)

### **National Association of Securities Dealers, Inc. (NASDAQ)**

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

### **New York Stock Exchange (NYSE)**

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

### **Securities Industry Association**

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

## **U.S. Department of the Treasury**

[www.treasurydirect.gov](http://www.treasurydirect.gov)

## **U.S. Securities and Exchange Commission**

[www.sec.gov](http://www.sec.gov)

## **BUDGET AND DEBT MANAGEMENT**

American Consumer Credit Counseling, Inc.

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

## **Myvesta (formerly Debt Counselors of America)**

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

## **Live Offshore and Really Save!**

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

### [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**

**Hundreds of Free News Letters Cover Everything.**

[www.refundswepers.com/rsfreenewsletters.shtml](http://www.refundswepers.com/rsfreenewsletters.shtml)

**Senior Savvy Newsletters about Retirement Resources**

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

**Free Newsletters from Bankrate.Com Providing Personal Finance Advice**

[www.bankrate.com](http://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](http://www.unclaimed.org)