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Work From Home and Make Big Bucks

131 Pages of Free Senior's Insider's Secrets



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INTRODUCTION

SENIOR'S INSIDER SECRETS

"Wisdom comes from the experience of living. To travel the road of wisdom requires knowledge of ourselves and others - in love and hatred, in joy and sorrow, in victory and defeat. To experience life, and to learn its truth - this is wisdom." Excerpt from *The Best of Success* by Wynn Davis

The news tabloids call us *Senior Citizens, Older Adults, Older Americans, Baby Boomers* and a host of other names. Recently my youngest granddaughter remarked that I lived with a lot of "old people." I told her I didn't believe that was a very good title for them, as I am older as well. "What should I call them, Grandma?" My reply..."maybe we should call older people "Wise Ones." My granddaughter took it upon herself to understand the meaning of wisdom (described above) and seems to have a lot more reverence for all of us.

We have all traveled the roads of trial and error, of joy and sorrow and we have every right to enjoy our lives right now to the fullest and the best. Our purpose in writing this book of freebies and secrets for seniors was to give you, our *Wise Ones*, more ammunition to make your lives more enjoyable.

Do computers scare you? We suggest you find a computer savvy friend to sit with you while you adventure out on an Internet Safari...you will find so many wonderful Web sites with great information that your angst will be gone before you know it. If you don't have a family member or friend who has the time, go to your local library and ask them to show you how to log on. Better yet, look into your local newspaper or community flyers to find a free beginner course and become an expert in a matter of days.

Your Government and other organizations give away over 4 Billion dollars every year. Only 10% of citizens eligible for grants actually apply. Thousands of people just like you qualify for these free programs, but never get them. In this book you're going to learn about thousands of programs that most people never will discover, until now. We're going to give you everything you'll need to make it happen for your family.

Many free goods and services have no income eligibility requirements. The only requirement in many cases is that you be a certain age as low as 50! Contact the Government office we've listed in this book for the program you have an interest in. DON'T ASSUME ANYTHING. Almost anyone may be eligible. Knowledge is power and you can travel yet one more road on your journey! As the writer *Zenrin* said, "*If you wish to know the road up the mountain, ask the man who goes back and forth on it.*"

Have fun with the freebies and learn secrets on how to make your life run smoother. You have the power within you to shape and re-shape your lives. Stay active, stay healthy and stay alive with spirit as you venture forth into **SENIOR'S INSIDERS SECRETS. Enjoy!**

Karina Levinson & Louis Novak

Your Health

Fortunately for older adults, the "*Graying of America*" has prompted a great many organizations and businesses to take a closer look at how important it is to have professional support for us - America's aging population.

We have researched the following information to not only give all of us (authors included) a level of comfort, but to also raise your level of awareness on how you can responsibly take charge of your life while maintaining your own independence for as long as possible. Armed with the right information and know-how, we can feel more empowered in our daily lives.

So... Let's begin. You've heard the saying... "*Growing old is not for sissies.*" Well, that's true - as the older you grow, the more you need to call upon your fortitude, your inner essence (intuition) to guide you through the maze of bureaucracy plus the peanut gallery opinions on what you can and cannot do. Life is good... Let's set about to prove it!

And, let's suppose that up until now, you may have been rather rigid in your thinking or you may be even timid about asking people for help in your time of need. This is your time of life to enjoy yourself so. speak up and speak out - if there is no response, move on until you find the right resource. You've found a resource with FREE SENIOR SECRETS. We wanted to compile a fortress of information to arm you with good choices and lots of freebies to make life easier. You're in the right place as we are more than ready to hand over a wealth of information to you. You will find an abundance of free services and free products on the following pages.

Understanding Social Security

Social Security will be the foundation of your retirement income. That's because: You won't outlive your Social Security retirement benefit. It will be there for you for the rest of your life. Your Social Security benefit won't lose its value. From time to time, Social Security benefits are adjusted so they always keep pace with inflation.

How Social Security Works

When you work, you pay taxes into the Social Security system. Then, when you retire or become disabled, you can apply for the benefits you've earned. The amount of your Social Security retirement benefit is based on several things:

- How much time you spent in the workforce.
- How much money you made.
- Your age when you start receiving benefits.

To qualify for Social Security retirement benefits, you must have worked and earned at least 40 Social Security credits in a job covered by Social Security. The longer you work, and the more money you make, the higher your Social Security benefit will be. You can start receiving your Social Security retirement benefits at age 62. If you wait until you're older to start receiving your benefits, you'll get more money each month.

Do you qualify for retirement or disability benefits? If the answer is yes, then your spouse and dependent children can also receive monthly checks. Your survivors can collect benefits if you die.

Applying for Benefits

Social Security benefits are not paid automatically. You must apply for them using special forms. You may also have to provide several documents, including your Social Security card, birth certificate, and proof of U.S. citizenship, if you weren't born in this country. You may need to present other documents, depending on what type of benefits you're seeking.

You can fill out a Social Security application online. You can also call 1-800-772-1213 to apply for benefits, or visit your local Social Security office.
<http://www.ssa.gov>

Most Americans receive a Social Security statement every year. You receive this statement about 3 months before your birthday, if you are over the age of 25. This statement lists the amount of money you have contributed each year to Social Security.

Read your statement carefully. Make sure you're getting full credit for all the years you worked. If you think a figure is wrong, check your own employment records or contact your former employer for information. It's important to correct any mistakes, so you will receive all your benefits.

Look at the amount of the benefit you will receive at age 62, and at your full retirement age. (The full retirement age will be higher than 65 for people born after 1937.) Consider these figures when you decide the age at which you would like to retire.

Remember: The amount of your Social Security projection is only an estimate. It is based on your work and earnings records up until the date of the statement. Your benefit amount could change, based on your future work and earnings. It could also change based on Social Security's Cost of Living Adjustments (COLAs).

Social Security Administration

Visit the Social Security Administration Web site for publications and online resources to help you understand your Social Security benefits, how to apply for benefits, and the history of the Social Security program. You can also apply for benefits online.

<http://www.ssa.gov>

"Social Security Retirement Benefits" is a brochure that outlines everything you need to know about retirement and family benefits. To get a copy of the booklet, call 1-800-772-1213 and ask for Publication No. 05-10035. Or, view the booklet online at the SSA Web site.

<http://www.ssa.gov/pubs/10035.html>

What is BEST?

The Benefit Eligibility Screening Tool (BEST) is a tool that you can use to find out if you could be eligible for benefits from any of the programs Social Security administers. This tool will give you eligibility information based on answers you give to the questions on the following pages; however, BEST is not an application for benefits and:

- Will not give you an estimate of benefit amounts.
- Does not know, or ask for, your name or Social Security number.
- Does not access your personal Social Security records.

<http://best.ssa.gov/>

Government Benefits Connection. This Free Tool will help you find Government benefits you may be eligible to receive.

<http://govbenefits.gov/jsp/GovBenefits.jsp>

So... What are your main concerns? Being armed with as much researched information as you can get will quiet your mind and give you an idea on how to manage your health care better.

First stop would be your local office of Institute on Aging.

If you are not sure how to contact them, you can call your local Chamber of Commerce or simply write to the National Institute on Aging and ask for their free booklets on just about any medical question you might have. If you are computer literate, simply go to the listed Web site and give your information for these freebies. There are also National Alliance Help lines on various subjects pertaining to all aspects of living and these will also be listed for your convenience at the end of each chapter.

www.nia.nih.gov

MEDICARE

So now you have reached the retirement age and you think you've heard that Medicare will take care of everything. Think again. You must now supplement your health care and you will want to get expert advice. Plentiful information and help will come to you from the **HEALTH INSURANCE OF AMERICA**, a booklet that answers questions regarding Medicare Supplement insurance. You will get an informative and intelligent list that will direct you to even more areas to investigate. Please take the time to investigate, to save you grief later on! Call this number: **1-800 MEDICARE**. Ask for your free Medicare Supplemental Insurance Guide.

Next, visit Medicare at their Web site and click on all pertinent information for your situation. Medicare Web site: <http://www.medicare.gov> you can also call them toll-free at **800-MEDICARE**. It's that simple and it is very important to do your homework about your future healthcare!

Free Guides/Booklets from MEDICARE

When calling the toll free 800-Medicare number, be sure to request at least some of the following:

- **Medicare Preventive Services Guide**
- **Worksheet for Comparing Medicare Health Plans**
- **Pay It Right! Protecting Medicare from Fraud**
- **Medicare & Your Mental Health Benefits**
- **Choosing Treatments: A Guide for People with Medicare**
- **Choosing a Hospital: A Guide for People with Medicare**
- **Choosing a Doctor: A Guide for People with Medicare**

Confused about the relationship between Medicare, Medicaid read below for some clarification.

Medicare

Many people mistakenly believe that Medicare, which is administered by the Health Care Financing Administration, covers the costs of most long-term care services. In reality, Medicare only covers short-term acute care during a hospital stay.

Medicare is a federal insurance program that provides insurance to millions of Americans who meet the following criteria:

1. People who are 65 years of age
2. People who are disabled; and
3. People with permanent kidney failure.

Medicare (Part A) may help to pay for nursing care only if a person meets all of the following conditions:

4. A person requires daily skilled nursing or skilled rehabilitation services that can only be received in a Skilled Nursing Facility (SNF) This need must be certified by a doctor.

5. A person has been hospitalized for at least three days in a row (not including the day of discharge) prior to entering a SNF.

6. A person enters the SNF within a short time (usually 30 days) after leaving the hospital.

7. A person's care is for an illness that was treated in the hospital or arose when he or she was in a SNF for an illness treated in a hospital.

Medicare (Part A) can help pay up to 100 days of skilled care in a SNF during a benefit period. It pays for all covered services for the first 20 days. For days 21-100, a daily co-insurance amount can be charged to a Medicare recipient. If a person requires more than a 100 days in a benefit period, he or she is responsible for all charges beginning with the 101st day of continued residence at a SNF.

Medicaid

Medicaid is an assistance program jointly financed by federal and state governments for needy and low-income people of all ages. Using broad federal guidelines, states design their own programs. Therefore, exact details of eligibility will vary from state to state.

Under certain qualifying conditions, Medicaid will pay for care in Skilled Nursing Facilities (SNFs) and also Intermediate Care Facilities (ICFs). Depending on the situation, if a person is eligible for both Medicare and Medicaid, Medicare will pay for its allowable benefits period if all requirements are met, Medicaid will take over the financial assistance.

Private Insurance Policies

Some insurance companies offer private insurance policies specifically for long-term nursing home care. These policies vary widely in coverage and cost, and it is important to understand precisely what kind of policy you are purchasing.

Make sure the policy being considered does not duplicate skilled nursing facility coverage provided by any coordinated care plan such as Medicare or Medicaid or other coverage already received. Check for any pre-requisites required before the company will pay benefits. For example, ask if the company requires that a patient have prior hospitalization before any benefits are paid out. Some diseases such as arthritis-related problems and Alzheimer's do not require hospitalization before the need for nursing care arises.

If possible, seek an insurance policy that pays benefits immediately upon entry into a nursing care facility. Many insurance policies, which are purchased prior to the need for nursing care, require a waiting period After entry into a nursing care facility before payments are made. It is highly unlikely that nursing care insurance can be purchased after a person has entered a nursing care facility.

Another private insurance policy, Medigap supplemental insurance, is designed to close the gap between medical costs and amounts paid by Medicare. However, both Medicare and Medigap are primarily designed for short term, acute care and, consequently, are unlikely to meet the long-term needs of nursing care residents.

As in all insurance policies, it is vital that you understand exactly what your policy covers. Specific questions about policies should be directed to your state's insurance commissioner.

Medicare Rights Center Your Guide through the Medicare Maze
www.medicarerights.org/

Home Health Care

Free Home Health care, free advice on how to work with a nursing home ombudsman, getting free meals delivered... These are just a few of the things that your local Eldercare Locator will assist you with and connect you to the right sources. Look in the back of this chapter for Eldercare Locator, a National organization that will put you in the driver's seat as you navigate an organized plan to make life easier as it pertains to health care.

And, have you heard of *The Medicine Program*? If you meet the program's criteria, you may be eligible for free prescription medicines... Yes, free of charge. A dedicated group of volunteers, in cooperation with a group of physicians wanted to do something of significance to relieve the anxiety of seniors who are unable to get the proper medications they need. Isn't this a great country? You'll find this information listed in back under The Medicine Program.

You might not be aware of it or even believe it, but the pharmaceutical industry has been providing prescription drugs free of charge to people who cannot afford the medicines they need. Your doctor may not even be aware that an *indigent patient drug program* even exists! You will have some homework but not much. Ask your doctor to provide the name and manufacturer of the drug you need. If the manufacturer provides free drugs to needy seniors, then have your doctor contact the company and request the forms needed to enroll you in their program. Your doctor will need to fill out the enrollment application. Your doctor will have a PDR (Physician's Desk Reference) for the names and numbers of all the drug companies.

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

Also, look up your state's "State Pharmaceutical Programs" directory on the Web or check with your local pharmacist. Many states have programs that will provide prescriptions for as little as \$1.00. They may even have free prescriptions. It's worth looking into don't you think? These are all special indigent programs and come in very handy when you are suffering and need help right away! You can find a list at the end of this chapter.

Did you know there are more than a thousand hospitals and/or health facilities in the USA participating in free or low-cost medical care to patients who are unable to pay for medical services? Depending on your qualifications, you may qualify for this program... Even if you have had your medical bills turned over for collection. So don't despair, there is help if you need it. Click here For Hot Line:
www.hrsa.gov/osp/dfcr/obtain/hotline.htm

Popular Senior Health Sites

Department of Veteran Affairs: This site 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 VA Benefits www.va.gov/health_benefits/

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.

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

www.eyecareamerica.org

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

www.legalhotlines.org

Federal Citizens Information Center: offers information on Cars, Computers, Education, Family, Food, Health, Housing, Money, Travel and more.

www.pueblo.gas.gov

Volunteer Match: This site helps seniors find places to volunteer. They simply enter their ZIP code and up pops all the local volunteer opportunities posted by nonprofit groups throughout the U.S. Volunteer Match says it has helped thousands.

www.volunteermatch.org

AARP: offers the grandest of all Web sites for people over 50. It costs \$12.50 to join AARP, which gets you discounts on insurance, travel, computers, but the information on its Web site is free. You'll find tips on developing a financial plan, driving safely, being a grandparent and choosing housing options. Free newsletters, including those that address health and wellness, computers and technology, financial planning and travel.

www.aarp.org

Welcome to Healthopedia.com: 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 focussed health centers, and more than 11,000 drugs and medications.

www.healthopedia.com

National Health Information Center information from the governments team of health professionals. All you need to do is go on line or pick up the phone Call 800-336-4797 You'll get the most up-to-date.

www.health.gov/nhic

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

www.211.org

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

www.helpingpatients.org

National Association of Area Agencies on Aging

www.n4a.org Washington DC Call 202-872-0888

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

www.healthcentral.com

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

www.webmd.com

More Senior Resources

Also offering free medical care is the great National Institutes of Health (NIH) Clinical Center. This is funded by the federal government and is one of our nation's leading medical research centers. There are well over 900 programs operating through out 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>
Toll-free Hotline: 800-411-1222

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>
Toll-free Telephone: 800 544-4440

AVOID STROKES

Great strides have been made in the battle against strokes. The death rate from stroke in the past 25 years has been reduced by 50%. Taking small doses of aspirin daily, controlling high blood pressure and taking heed of your nutritional needs plus exercise all do wonders in the prevention department. Get your free copies of "*Stroke: Hope Through Research.*"

Call the NIH NEUROLOGICAL INSTITUTE

Post Office Box 5801
Bethesda, MD 2082
<http://www.ninds.nih.gov>
Toll-free Telephone: 800-352-9424

And, who among us does not want to pamper our hearts...physically and emotionally. Well, physically, the famous AHA. American Heart Association wants to support us in doing just that. Just call them at 800-AHA-USA-1 and ask for free screenings in your area. This organization has a host of booklets all related to heart issues. Are you concerned about blood pressure, cholesterol, diet, exercise, and stroke, CPR? Just state your request and the AHA is ready to send these booklets to you free of charge. The AHA also has local support groups designed especially for happy heart living!

You can also find out "*What Our Scientists Are Learning About Age and the Cardiovascular System*" -that's the name of the booklet! Just call toll-free at 800-222-2225 to find out how to keep your heart running younger, no matter what your age.

Taking The Scare Out of Cancer

The National Cancer Institute regularly has clinical trial programs with treatments for the type of cancer diagnosed. This organization prizes them on securing the latest information about cancer, its causes and has a referral base for low-cost clinics, medical consultations and publications. There is also a hotline you can call for free. Call 800-4-CANCER or 800 422-6237. When you visit their Web site listed in the back of this chapter, click on "Clinical Trials" option or write to them at the address given.

Taking the Scare out of Cancer. This cancer hotline gives you someone who has experienced cancer and this person can help to ease your mind about your situation. Call 800-433-0464 if you need to talk to someone who truly knows what you are going through.

If you are experiencing any type of skin cancer, write for a free booklet "*How to Spot Skin Cancer; If You Can Spot It, You Can Stop It.*" Prevention is far better than a cure and this type of cancer is very preventable. Send your inquiry to THE SKIN CANCER FOUNDATION or call 800-SKIN-490.

NATIONAL CANCER INSTITUTE (Free up-to-date information)

Web Site only: <http://www.nci.nih.gov>

Toll-free Telephone: 800-4-CANCER

Other Related Cancer Sites:

Prostrate Cancer (Ask for "Prostrate Information free booklet)

<http://www.niddk.nih.gov/health/health.htm>

Toll-free Telephone: 800-891-5390

Controlling Cancer Pain (Ask for free video for cancer patients)

National Cancer Institute

<http://www.cancer.gov>

Toll-free Telephone: 800 422-6237

THYROID HEALTH CARE

Send for a free self-test booklet called "The Thyroid Neck Check Card" if you have any bulges or lumpiness in the throat area. Check out The American Association of Clinical Endocrinologists Web site at www.ace.com for more information about your thyroid health care.

EYE HEALTH CARE

We all need to take better care of our eyes. We take them for granted and that's not a good thing to do. Vision Council of America (VCA) and the Better Vision Institute (BVI) truly want to show you how to best care for your beautiful peepers! They will talk to you about proper lighting, care for children's eyeglasses and eye health, choosing the right type of sunglasses and more. Write to them at the address given later or call 800-424-8422 (VCA) and 877-642-3253 (BVI)

FREE contact lenses from the makers of Johnson & Johnson. You've heard of them over the years. Johnson & Johnson would like you to try their new Acuvue contacts. Ask an Optometrist in your area that carries this brand for your free pair or visit www.acuvue.com

If that doesn't work for you, get at least 20-50% off your contact lenses by buying them mail order from an organization called 1-800-CONTACTS, Inc. They have a full line of top-rated contact lenses in all prescriptions from all manufacturers. And, it's easy to remember their number because it's the same as the company name. 1-800-Contacts or just try www.contacts.com Don't you love a company that makes it all so easy to save money?

For a complete listing of guides for the visually handicapped, see our listing for NATIONAL ASSOCIATION FOR VISUALLY HANDICAPPED located both in San Francisco, CA and New York City, N.Y. Children's books are available as well.

FREE EYEWEAR AND EXAMS FROM YOUR LOCAL COMMUNITY

Here's some heartwarming community news that will help you with eye care costs. Check out the wonderful services of the Kiwanis Club in your area at www.kiwanis.org or your local Lion's Club at www.lionsclubs.org. Both offer free eyeglasses and eye exams to senior citizens that cannot afford these products or services. You might want to also check out your local Office on Aging as they offer free screenings and free eyeglasses as well many other services.

EAR HEALTH CARE

Hearing loss affects us all in one way or another, as we grow older. You may be a bit confused about the type of hearing device you will need. The American Speech-Language-Hearing Association will be happy to help you. They offer lots of good information about hearing aids, costs, insurance as well as proper fit and care. To get your free copy of "Audiologist's Hearing Services," call toll free at 800 638-8255 or go online at www.asha.org .

FOOT CARE AND FOOT REMEDIES

We stand on them, bounce on them, wear too tight shoes and expect them to perform for us all the time 24/7. Well, The American Orthopedic Foot & Ankle Society would like to see you do the two-step again and again. Even a jitterbug! Get a free copy of "The Adult Foot" or go on-line to their Web site at www.aofas.org

You might even want to call for extra assistance for your aching feet. Try calling free at 800-FOOT-CARE or log on to www.apma.org to get an expert's opinion from the American Podiatric Medical Association. Of course, there's always Reflexology...now there's a good rub!

**And then there's Sleeplessness. It's a Nightmare!
It's a myth that older adults need less sleep. The National Sleep Foundation knows the 88% of all Americans have one form of sleep disruption. Visit their Web site for some good suggestions at www.sleepfoundation.org or you can write to them at the given address in the back of this chapter.**

Even well known suppliers of mattresses want to give free tips to you for sleeping better. You can ask for a free Consumer Guide to Better Sleep and booklets on How to Care for Your Back, Better Bedding Tips and more by going online for a free sleep analysis.

**SIMMONS BEAUTYREST (Free booklets on Caring for Your Back)
Web site only: <http://www.simmonsco.com>**

SEXUAL HEALTH MATTERS

Many older adults buy into the "no sex after the 50-60 age bracket and because they feel depressed or embarrassed, often lose interest and accept this as their bitter aging pill. It's one thing if sex never thrilled you at all but if you still pine for the days of loving embraces, sexual highs and good intimacy, there's hope. Don't let your grown-up kids start dictating what you can or cannot do. Even when you were younger, they felt any talk about their parent's sex was "TMI" (too much information) and until they reach your years of wisdom, they will probably think it's a good thing to put the skids on sex! Sexy seniors are making a big splash these days. Older adults are more active and continue to look at new ways to live their lives. Being healthy sexually is a good thing and absolutely will affect all areas of your life. Every living person has a need for intimacy...that closeness and need for affection and validation for the person they are. Physical prowess isn't the main menu all the time. Caresses and empowering the one you love can lead to a wonderful sexual fulfillment, which can happen in any number of ways. People in their 80's and 90's report that they regularly have sexual desires and fantasies and why not?

Dreaming dreams together brings about warmth that can thrill even the most cynical among us. Communication is stimulating to anyone...when it is done with compassion and love.

Make dates with each other and be sensitive to each other's needs.

Most of all don't be embarrassed about your desire for sex. It's a natural thing and a very good thing for your overall health. Men, don't worry about performing ...it's what comes from the heart, not the penis that counts.

Ladies, keep a little sex kit handy with lubricants, beautiful scented massage oils, lovely music for ambience and whatever else you want to use to lure the man of your life.

Just keep in mind that drugs can interfere with your energies and passions and impair erection in men. Don't stop taking your meds. Just create a plan that works for you. Talk to your doctor if you have any anxieties. Exercise regularly to keep your blood flow circulating properly and just live life to its fullest. Your body will love you for it and your self-esteem will escalate. Love is all there is.

[Wheelchair Help A Handicapped Help Line](#)

**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. Abused, Alcohol/Drug Abuse, Bereavements, Children, Church, Community, Counseling, Domestic Violence, Elderly, Education, Family, Financial, Food, Housing, Medicare, Medically in Need of, Shelters, Social Services, Teens, Transportation, Veterans, Youth and much more!**

www.accesstravelcenter.com/car_rentals.cfm#wheelchair_help

Free Drug Programs

Drug Assistance Programs from Pharmaceutical Companies

www.cancersupportivecare.com/drug_assistance.html

Free Prescription Drugs

Welcome to Free Medicine Program

www.freemedicineprogram.com

Needy Meds Provides Medicaid States Listings

<http://needymeds.com>

Bridges to Access Free Medicine and Low Cost Drugs

www.bridgestoaccess.com

Medicine Assistance Program

www.medzassist.com

The Medical Program Can't Afford Your Prescription Medication?

Medicine at No Cost

www.themedicineprogram.com

Discount Prescription Drug Programs

Medicare the Official U.S. Government Site for People on Medicare

www.medicare.gov/default.asp

First GOV for Seniors Consumer Protection, Health & More

www.firstgov.gov/Topics/Seniors.shtml

Lilly Answers

www.lillyanswers.com

Members Advantage No Cost to Join Free Drug Card

www.membersadvantage.net

Pfizer Share Card Information

www.pfizersharecard.com

Together RX Free Prescription Savings Program for Medicare Enrollees

www.together-rx.com

Peoples Choice RX Discount Prescription Plan Drug Card

www.peopleschoicerox.com

Affordable RX Your Prescriptions for Savings

www.affordablerx.com

Cheap Prescription Medications Legal Meds Online

www.legalmedsonline.com

Save on Prescription Drugs from Canada

8 Top Locations Americans can Save 35% To 89% on Drugs Thanks to Canadian price control and Government's prohibition on direct-to-consumer advertising.

www.rx1.biz

www.medcentercanada.com

www.rx-counter.com

www.canadapharmacy.com

www.peoplrx.com

www.canadadiscountpharmacy.com

www.canadameds.com

www.canadian-pharmacy-drugs.com

Bommer Senior Health Plan \$29.95 All Medical, RX, Dental, Lab, Hospital 600,000 Drs. No Exclusion Plus Travel Discount, Discount Health Plans Free Memberships

www.seniorsworldnetwork.us

Glad To Be Home Wholesale Medical Equipment

www.glad.net/accessiblefun.cfm

Discount Medical Coverage Save Up to 60% Medical, Dental Drug co-pay Card No-One Denied

www.beneficialhealthplan.com

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

www.cheaphealthbenefitsonline.com

Directory of Official State, County, City, Web Sites

www.statelocalgov.net

CHECK OUT WHAT YOUR STATE HAS TO OFFER...

Alaska: Chronic and Acute Medical Assistance 888- 804-6330

California: Prescription Assistance for Medicare Patients 916- 445-5014

**Connecticut: Pharmaceutical Assistance Contract to the Elderly
800-842-1508**

Delaware: Prescription Assistance Program 800- 996-9669 ext. 17

**Florida: Pharmaceutical Expense Assistance for Low-Income Elderly
888-419-3456**

**Illinois: Circuit Breaker and Pharmaceutical Assistance Program
800-356-6302**

Indiana: HoosierRx Program 866- 267-4679

Maine: Elderly Low - Cost Drug Program 800-300-5000

Maryland: Maryland Pharmacy Assistance Program 800-492-1974

Massachusetts: Senior Pharmacy Program 800-243-4636

**Michigan: Michigan Emergency Pharmaceutical Program for Seniors
517-373-8230**

Minnesota: Senior Drug Program 800-333-2433

Nevada: Senior Rx 800-262-7726

**New Hampshire: New Hampshire Senior Prescription Discount Program
603-271-4688**

**New Jersey: Pharmaceutical Assistance to the Aged and Disabled
800-792-9745**

**New York: Elderly Pharmaceutical Insurance Coverage Fee Plan
800-332-3724**

Pennsylvania: Pharmaceutical Assistance for the Elderly 800-225- 7223

**Rhode Island: Rhode Island Pharmaceutical Assistance for the Elderly
401-222-2858**

South Carolina: Silver Rx Card 803-737-6231

Vermont: Vermont Health Access Plan 800-631-7788

**Washington: Alliance to Reduce Prescription Drug Spending
360-923-2711**

West Virginia: Senior Prescription Assistance Network 877-987-2622

State Agencies on Aging

More Senior Directories

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)
Toll-free Telephone: 800 222-2225

ELDERCARE LOCATOR (Free Home Health Care/Ombudsman)
National Association of Area Agencies on Aging
927 15 Street NW, 6th floor
Washington, DC 20005
<http://www.aoa.dhhs.gov> or <http://www.n4a.org>
Telephone 202 296-8130

THE MEDICINE PROGRAM (Free Prescriptions)
P.O. Box 515
Doniphan, MO 63935-0515
<http://www.themedicineprogram.com> Telephone: 573-996-7300

HILL BURTON HOTLINE (Free Hospital Care)
<http://www.hrsa.gov/osp/dfer> Toll-free Telephone: 800 638-0742

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> Toll-free Hotline: 800-411-1222

THE LIFE EXTENSION FOUNDATION (Complimentary Magazine)
Life Extension Foundation Buyers Club, Inc.
11100 West Commercial Blvd.
Fort Lauderdale, FL 33309
<http://www.lef.org> Toll-free Telephone: 800 544-4440

CIGNA HEALTH CARE (Free information on Health Care Fraud)
Web Site only: <http://www.cigna.com>
To report Health Care Fraud, call: 800-667-7145

NATIONAL KIDNEY & UROLOGIC DISEASES INFORMATION
<http://www.niddk.nih.gov/health/health.htm> (Click on Publications)
Toll-free Telephone: 800 891-5390

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> Toll-free Telephone: 800-352-9424

AMERICAN HEART ASSOCIATION (Free booklets on all heart subjects)

National Center

7272 Greenville Avenue

Dallas, TX 75231

www.americanheart.org Toll-free Telephone: 800-AHA-USA-1

NATIONAL CANCER INSTITUTE (Free up-to-date information)

Web Site only: <http://www.nci.nih.gov>

Toll-free Telephone: 800-4-CANCER

Other Related Cancer Sites

Prostrate Cancer (Ask for "Prostrate Information free booklet)

<http://www.niddk.nih.gov/health/health.htm>

Toll-free Telephone: 800-891-5390

Controlling Cancer Pain (Ask for free video for cancer patients)

National Cancer Institute <http://www.cancer.gov>

Toll-free Telephone: 800 422-6237

Y-ME National Breast Cancer (Free copy of Y-ME Lifeline newsletter)

<http://www.y-me.org> 24 hour support hotline: 800-221-2141

THE SKIN CANCER FOUNDATION

<http://www.skincancer.org> Toll-free Telephone: 800-SKIN-490

Cancer Hotline: (Free counseling from cancer survivors)

Toll-free Telephone: 800 433-0464

WHAT TO ASK YOUR DOCTOR BEFORE SURGERY

(Free health-care research is a phone call away!)

<http://www.ahrq.gov> Toll-free Telephone: 800 358-9295

AMERICAN ASSOCIATION OF CLINICAL ENDOCRINOLOGISTS

(Free copy of "The Neck Check Card" for Thyroid Disorders)

Web site only: <http://www.aace.com> Download chart.

VISION COUNCIL OF AMERICA/BETTER VISION INSTITUTE

VCA - Toll-free Telephone: 800-424-8422 BVI 877-642-3253

(Free booklets on vision care lighting, sunglasses, etc.)

Web site: <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)

Web Site: <http://www.contacts.com> **Call: 1-800 CONTACTS**

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

Web site: <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

Web site only: <http://www.navh.org>

THE AMERICAN SPEECH-LANGUAGE-HEARING ASSOCIATION

(Free booklet entitled "Audiologist's Hearing Services")

Web site: <http://www.asha.org> **Toll-free 800 638-8255**

THE AMERICAN ORTHOPEDIC FOOT & ANKLE SOCIETY

(Offer free copy of "the Adult Foot")

Web site: <http://www.aofas.org>

AMERICAN PODIATRIC MEDICAL ASSOCIATION

(Free information on taking care of your feet)

Web site: <http://www.apma.org> **Toll free: 800-Foot-Care**

THE NATIONAL SLEEP FOUNDATION (Free tips for sound sleep)

Web site only: <http://www.sleepfoundation.org>

SIMMONS BEAUTYREST (Free booklets on Caring for Your Back)

Web site only: <http://www.simmonsco.com>

THE LIFE EXTENSION FOUNDATION (Complimentary Magazine)

Life Extension Foundation Buyers Club, Inc.

11100 West Commercial Blvd.

Fort Lauderdale, FL 33309

<http://www.lef.org>

Toll-free Telephone: 800 544-4440

More Health Related Resources

FEDERAL CONSUMER INFORMATION CENTER

(Free information on potential drug interactions) Click on "Health"

Web site only: <http://www.pueblo.gsa.gov>

ALZHEIMER'S DISEASE HELPLINE

<http://www.alzheimeres.org> *(Click on Publications)*

Toll free Telephone: 800-438-4380

Free Health Assistance for Men and Women

For Men: Toll free: 800-Well-Men

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>

State Agencies on Aging

The state agencies on aging are designated by states to administer Older Americans Act funds. The Act, approved in 1965, provides seed money for local programs those enable older persons to live independently and to remain active in their communities and with their families.

The state agencies provide services, education, and consultation to promote optimal independence and the rights of older citizens. They also provide assistance for adults in need of protection or supportive services. Each state has area aging agencies that provide services directly to older persons or contract with other public or private agencies to administer programs.

ALABAMA

[Alabama Commission on Aging](#)

RSA Plaza, Suite 470

770 Washington Avenue

Montgomery, AL 36130 - 1851

(334) 242-5743 FAX: (334) 242 5594

ALASKA

[Alaska Commission on Aging](#)

Division of Senior Services

Department of Administration

P.O. Box110209

Juneau, AK 99811-0209

(907) 465-3250 FAX: (907) 465-4716

ARIZONA

[Aging and Adult Administration](#)
Department of Economic Security
1789 West Jefferson Street - #950A-2SW
Phoenix, AZ 85007
(602) 542-4446 FAX: (602) 542-6575

ARKANSAS

[Division Aging and Adult Services](#)
Arkansas Dept of Human Services
P.O. Box 1437, Slot 1412
1417 Donaghey Plaza South
Little Rock, AR 72203 - 1437
(501) 682-2441 FAX: (501) 682-8155

CALIFORNIA

[California Department of Aging](#)
1600 K Street
Sacramento, CA 95814
(916) 322-3887 FAX: (916) 324-4989

COLORADO

[Aging and Adult Services](#)
Department of Social Services
110 - 16th Street, Suite 200
Denver, CO 80202-4147
(303) 866-2800 FAX: (303) 866-2696

CONNECTICUT

[Division of Elderly Services](#)
25 Sigourney Street, 10th Floor
Hartford, CT 06106-5033
(800) 994-9422 FAX: (860) 424-4966

DELAWARE

[Delaware Division of Services for Aging
and Adults with Physical Disabilities](#)
Department of Health and Social Services
1901 North DuPont Highway
New Castle, DE 19720
(302) 577-4791 or (800) 223-9074 FAX: (302) 577-4793

DISTRICT OF COLUMBIA

[District of Columbia Office on Aging](#)
One Judiciary Square - 9th Floor
441 Fourth Street, NW, Suite 900- South
Washington, DC 20001
(202) 724-5622 FAX: (202) 724-4979

FLORIDA

Department of Elder Affairs

Building B - Suite 152
4040 Esplanade Way
Tallahassee, FL 32399-7000
(850) 414-2000 FAX: (850) 414-2004

GEORGIA

Division of Aging Services

Department of Human Resources
2 Peachtree Street NW, Suite 9 - 398
Atlanta, GA 30303 - 3142
(404) 657-5258 FAX: (404) 657-5285

HAWAII

Hawaii Executive Office on Aging

250 South Hotel Street, Suite 406
Honolulu, HI 96813 - 2831
(808) 586-0100 FAX: (808) 586-0185

IDAHO

Idaho Commission on Aging

3380 Americana Terrace, Suite 120
Boise, ID 83706
(208) 334-3833 FAX: (208) 334-3033

ILLINOIS

Illinois Department on Aging

421 East Capitol Avenue, Suite 100
Springfield, IL 62701-1789
(217) 785-2870 or (800) 252-8966
Chicago Office: (312) 814-2916 FAX: (217) 785-4477

INDIANA

Bureau of Aging and In-Home Services Division of Disability, Aging and Rehabilitative Services

Family and Social Services Administration
402 W. Washington Street, #W454
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-7020 FAX: (317) 232-7867

IOWA

Iowa Department of Elder Affairs

Clemens Building, 3rd Floor
200 Tenth Street, Suite 300
Des Moines, IA 50309-3609
(515) 281-5187 FAX: (515) 281-5187

KANSAS

Department on Aging

New England Building

503 S. Kansas Ave.

Topeka, KS 66603-3404

785-296-4986 or (800) 432-3535 FAX: 785-296-0256

KENTUCKY

Office of Aging Services

Cabinet for Families and Children

Commonwealth of Kentucky

275 East Main Street

Frankfort, KY 40621

(502) 564-6930 FAX: (502) 564-4595

LOUISIANA

Governor's Office of Elderly Affairs

P.O. Box 80374

Baton Rouge, LA 70898 - 0374

(225) 342-7100 FAX: (225) 342-7133

MAINE

Bureau of Elder and Adult Services

Department of Human Services

35 Anthony Avenue

State House - Station #11

Augusta, ME 04333

(207) 624-5335 or (800) 262-2232 FAX: (207) 624-5361

MARYLAND

Maryland Department of Aging

State Office Building, Room 1007

301 West Preston Street

Baltimore, MD 21201-2374

(800) AGE-DIAL FAX: (410) 333-7943

MASSACHUSETTS

Massachusetts Executive Office of Elder Affairs

One Ashburton Place, 5th Floor

Boston, MA 02108

(617) 727-7750 FAX: (617) 727-9368

MICHIGAN

Michigan Office of Services to the Aging

611 W. Ottawa, N. Ottawa Tower, 3rd Floor

P.O. Box 30676

Lansing, MI 48909

(517) 373-8230 FAX: (517) 373-4092

MINNESOTA

Aging and Adult Services

444 Lafayette Road
St. Paul, MN 55155-3843
(651) 296-2544
FAX: (651) 296-7855

MISSISSIPPI

Division of Aging and Adult Services

750 N. State Street
Jackson, MS 39202
(601) 359-4929 or (800) 346-6347 FAX: (601) 359-4370

MISSOURI

Division Aging of

Department of Social Services
P.O. Box 1337
615 Howerton Court
Jefferson City, MO 65102-1337
(573) 751-3082 or (800) 235-5503 FAX: (573) 751-8687

MONTANA

Senior and Long Term Care Division

Department of Public Health & Human Services
P.O. Box 4210
111 Sanders, Room 211
Helena, MT 59620
(406) 444-7788 or (800) 332-2272 FAX: (406) 444-7743

NEBRASKA

Department of Health and Human Services

Division on Aging

P.O. Box 95044
1343 M Street
Lincoln, NE 68509-5044
(402) 471-2307 FAX: (402) 471-4619

NEVADA

Nevada Division of Aging Services

Department of Human Resources
State Mail Room Complex
3416 Goni Road, Building D
Carson City, NV 89706
Phone: (775) 687-4210 Fax: (775) 687-4264

NEW HAMPSHIRE

Division of Elderly and Adult Services

State Office Park South
129 Pleasant Street, Brown Bldg. #1
Concord, NH 03301
(603) 271-4680 FAX: (603) 271-4643

NEW JERSEY

Department of Health and Senior Services

New Jersey Division of Senior Affairs

P.O Box 807

Trenton, New Jersey 08625-0807

(609) 588-3141 or (800) 792-8820 FAX: (609) 588-3601

NEW MEXICO

State Agency on Aging

La Villa Rivera Building

228 East Palace Avenue Ground Floor

Santa Fe, NM 87501

(505) 827-7640 FAX: (505) 827-7649

NEW YORK

New York State Office for The Aging

2 Empire State Plaza

Albany, NY 12223-1251

(518) 474-5731 or (800) 342-9871 FAX: (518) 474-0608

NORTH CAROLINA

Department of Health and Human Services Division of Aging

2101 Mail Service Center

Raleigh, NC 27699-2101

(919) 733-3983 FAX: (919) 733-0443

NORTH DAKOTA

Department of Human Services

Aging Services Division

600 South 2nd Street, Suite 1C

Bismarck, ND 58504

(701) 328-8910 FAX: (701) 328-8989

OHIO

Ohio Department of Aging

50 West Broad Street - 9th Floor

Columbus, OH 43215-5928

(614) 466-5500 FAX: (614) 466-5741

OKLAHOMA

Aging Services Division

Department of Human Services

P.O. Box 25352

312 N.E. 28th Street

Oklahoma City, OK 73125

(405) 521-2281 or 521-2327 FAX: (405) 521-2086

OREGON

Department of Human Services - Seniors

500 Summer Street, N.E., 2nd Floor

Salem, OR 97310-1015

(503) 945-5811 FAX: (503) 373-7823

PENNSYLVANIA

[Pennsylvania Department of Aging](#)

Commonwealth of Pennsylvania
555 Walnut Street, 5th floor
Harrisburg, PA 17101-1919
(717) 783-1550 FAX: (717) 772-3382

RHODE ISLAND

[Department of Elderly Affairs](#)

160 Pine Street
Providence, RI 02903-3708
(401) 222-2858 FAX: (401) 222-1490

SOUTH CAROLINA

[Office of Senior and Long Term Care Services](#)

Department of Health and Human Services
P.O. Box 8206
Columbia, SC 29202-8206
(803) 898-2501 FAX: (803) 898-4515

SOUTH DAKOTA

[Office of Adult Services and Aging](#)

Richard F. Kneip Building
700 Governors Drive
Pierre, SD 57501-2291
(605) 773-3656 FAX: (605) 773-6834

TENNESSEE

[Commission on Aging](#)

Andrew Jackson Building, 9th floor,
500 Deaderick Street,
Nashville, Tennessee 37243-0860
(615) 741-2056 FAX: (615) 741-3309

TEXAS

[Texas Department on Aging](#)

4900 North Lamar, 4th Floor
Austin, and TX 78751 - 2316
(512) 424-6840 FAX: (512) 424-6890

UTAH

[Division of Aging & Adult Services](#)

Box 45500
120 North 200 West
Salt Lake City, UT 84145-0500
(801) 538-3910 FAX: (801) 538-4395

VERMONT

Vermont Department of Aging and Disabilities

Waterbury Complex
103 South Main Street
Waterbury, VT 05671 - 2301
(802) 241-2400 FAX: (802) 241-2325

VIRGINIA

Virginia Department for the Aging

1600 Forest Avenue, Suite 102
Richmond, VA 23229
(804) 662-9333 or (800) 662-9354 FAX: (804) 662-9354

WASHINGTON

Aging and Adult Services Administration

Department of Social & Health Services
P.O. Box 45050
Olympia, WA 98504-5050
(360)493-2500 FAX: (360)438-8633

WEST VIRGINIA

West Virginia Bureau of Senior Services

Holly Grove - Building 10
1900 Kanawha Boulevard East
Charleston, WV 25305
(304) 558-3317 FAX: (304) 558-0004

WISCONSIN

Department of Health and Family Services

P.O. Box 7851
Madison, WI 53707
(608) 266-1865 FAX: (608) 267-3203

WYOMING

Office on Aging

Department of Health
6101 Yellowstone Road, Room 259B
Cheyenne, WY 82002
(307) 777-7996 or (800) 442-2766 FAX: (307) 777-5340

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? More can be found by contacting the Eldercare Hotline at 800-677-1116 and all it takes is a phone call.

www.eldercare.gov

Free Care U.S. Department of Health Services

Obtaining Free Care and The Free Care Brochure.

www.hrsa.gov/osp/dfcr/obtain/obtain.htm

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

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, then fill out the application. Pharmaceutical Research and Manufacturers Association, 1100 Fifteenth St., NW, Washington, DC 20005; 202-835-3400

www.helpingpatients.org

Apply for Your Free \$1,000 Rebate For Your Health Care

3 Million Seniors & Disabled Don't Apply for Their Free \$1,000 For Health Care Each year over 3 million eligible seniors and people with disabilities fail to apply for a little-known program that will give them up to an extra \$1,051 in their Social Security check. That's how much the government deducts from their Social Security to pay for their Medicare premiums. It amounts to \$87.60 a month for couples and \$43.80 for individuals. There are three basic programs:

- 1) Pays for Medicare premiums, deductibles and co-payments under the Qualified Medicare Beneficiaries (QMBs) plan.**
- 2) Pays for Medicare Part B premiums under the Specified Low-Income Medicare Beneficiaries (SLMBs) plan.**
- 3) Pays for Medicare Part B premiums under the Qualified Individuals Plan for people with incomes up to \$14,892.**

Studies show that only 5,000 of the 500,000 eligible apply for this program. With so few eligible people applying, it's understandable that many people don't know about this program.

Here's where to go. Contact your local Social Security Office. If they don't know, contact your state Office of Social Services. You can also contact the Medicare Hotline and request the publication, Guide to Health Insurance for People With Medicare. Contact Medicare Hotline at 800-638-6833
www.medicare.gov

Thousands of Free Money Programs
<http://helpyourself.lesko.com/HealthHelp.htm>

Free Money For Seniors

We are going to mention two Web sites you might want to investigate. The first is <https://www.government-grant-money.com>. They have a wealth of information not to mention a number of bonus books you will acquire when you order their E-Book for download. The price is right under \$10.00 They even give you an easy 4 page manual to help you.

Retirement is not for everyone. Retiring at age 65 might be a bit premature so some older adults. You might be entertaining a few ideas about starting even a part time business where you make the rules, the hours and create new ways of spending your time. Whether this applies or not, you might be interested to know that our Federal Government is one of the United States largest source of free business help backed by over \$30 billion dollars in free grants and low-interest loans. Did that get your attention?

The grants we will mention are not loans, are non-taxable and are interest free. You can apply for a business grant or a personal need grant.

There are grants as low as \$500 to as large as \$500,000.00 waiting for your application right now. Even if you need help with costly medical expenses, the money is available. Perhaps you are developing an invention...here's your chance to do it up right. You will learn about government and private foundation grants. You're entitled to a better quality of life and you can have it now!

Personal Needs

Here are just a few of the grant requests you may want to make:

- low income housing
- innovative research
- Entrepreneurs/Writers
- Special Education''
- Home Repair/Home Improvement
- Religious grants
- Starting a Business
- Farms & Farming
- Non-profit organizations
- Grants for Women to Start A Business
- Housing Assistance
- Repairs for your home And much more....

More Government Freebies...

Were you aware that the government publishes a free publication for Department of Defenses surplus properties? The booklet is entitled How to Buy Surplus Personal Property From DOD. Depending on what you are after, military items, trucks, furniture, televisions, and office equipment even computers. You see, you can save a ton of money and help out our Defense Department as well. Here's the scoop:

DEFENSE REUTILIZATION & MARKETING SERVICE

THE FEDERAL CENTER

<http://www.drms.dla.mil/>

Toll-free Telephone: 888 352-9333

Free Medical Transportation

The sites listed provide Free Medical Transportation.

LIST OF ORGANIZATIONS WHOSE VOLUNTEERS FLY TO HELP OTHERS

**Find a public benefit-flying group near you! Air Care Alliance
List of Organizations whose volunteer's fly to help others**

www.aircareall.org/listings.htm

Angel Flight of America

**The generosity of our volunteers provides HELP and
HOPE to children and adults in need.**

www.angelflightamerica.org

Corp Angel

**Free transportation for cancer patients using empty seats
in corporate jets.**

www.corpangelnetwork.org

National Patient Air Transport

www.patienttravel.org

Mercy Medical Transportation

www.mercymedical.org

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.

Health Money Information and Services For Health Issues

Mental Help Money For Psychological Issues

General Help Money for Other Things not Covered

Housing Help Money Information Services To Find or Fix Up A Home

Jobs Money Information and Services For A New Career

Business Help Information To Start or Expand A Business

Educational Training Money Information For College Or A Better Job

Financial & Estate Help Money Information for Personal Finance Issues

Legal Help Money Information To Get Satisfaction To Right a Wrong

Help For Kids and Pets Money Information for Care and Feeding of Kids And Pets

Attend a Free Grants Conference in Your Area

Get all the details for getting your free grants.
Go To: www.ngcreg.com or www.nationalgrants.com

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.

Other Intelligent Investments for you....

Need to determine how long your savings will last? American Century Investments offer *free* investor materials to educate you in the latest methods and trends. You can figure your savings and your future with a POST-RETIREMENT CALCULATOR. Just ask for it. There's more...get a laminated tax rate and general information card on IRA rules and IRA Rollovers and a whole lot more. Make a list of these tools. How about a booklet showing you all the IRA CHOICES AND CHALLENGES? We know you always have a definite purpose and intent when you invest those precious savings, so why not validate all that with another of American Century's tools called INVESTING WITH A PURPOSE. This handy booklet offers four sample portfolios based on your stage in life. You'll also get an investor profile questionnaire to boot. And finally, if

**you're helping your children, grandchildren or even yourself to take those college courses, the COLLEGE PLANNER might just be the ticket for accurate costs involved. Give American Century Investments a call
Toll-free 800-345-2021**

Who hasn't heard of Charles Schwab? If you are just planning your retirement, this company has a freebie for you called *Smart Answers for Today's Market*. They ought to know the answers, right? Also, a free source book called *The Essential Investor* will help out when important decisions must be made. It includes a checklist investing essentials, a retirement planner and sample portfolios. Ask for these tools when you call Toll Free: 877-476-2370. And what about a broker for you? The Number One online broker is reported to be Discover Brokerage. Call them to get significant free financial information about Discover's brokerage services...especially if you buy or sell securities on the Internet. Call 800-58-INVEST.

Confused about Mutual Funds? Free from the Investment Company Institute is *A Guide to Understanding Mutual Funds*. Learn about the structure of Mutual Funds, how to set up investment plans and the risks involved. Now, there's a deal. Call 202 326-5800 for your free copy. Need your interest to grow and still want instant access to your money? Look into Money Market Funds. Call anyone of these toll-free numbers and request a prospectus and information package. Here are some of the top funds:

- **Dreyfus Serive Corporation - 800 782-6620 www.dreyfus.com**
- **American Express Brokerage - 800 297-7378
Web Site: <http://finance.americanexpress.com>**
- **Fidelity Investments 800-343-3548 www.fidelity.com**

Ever get frustrated waiting in line at the bank? Sure you do.

The American Bankers Association wants you to have a free brochure on *A Dozen Ways to Save Time and Money at the Bank...a long title so just ask for "A Dozen Tips"* when you write to: The American Bankers Association, 1120 Connecticut Avenue NW Washington D.C. 20036.

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.

Money Smart Make Good Choices About Your Personal Finances

www.chicagofed.org/consumerinformation/projectmoneysmart/index.cfm

Financial Literacy America Saves

www.americasaves.org

American Savings Education Council

www.asec.org

Americans for Consumer Education and Competition

www.acecusa.org/learn/index.asp

Board of Governors of the Federal Reserve System

www.federalreserve.gov/consumers.htm

Choose to Save® Education Program

www.choosetosave.org

Consumer Federation of America

www.consumerfed.org

Fannie Mae

www.fanniemae.com & www.homepath.com

Federal Consumer Information Center

www.consumer.gov & www.pueblo.gsa.gov

Freddie Mac

www.freddiemac.com

Jumpstart Coalition for Personal Financial Literacy

www.jumpstartcoalition.org

National Community Reinvestment Coalition Financial Literacy Campaign

www.ncrc.org

National Council on Economic Education

www.ncee.net

National Endowment for Financial Education (NEFE)

www.nefe.org

SAVINGS AND INVESTMENT INFORMATION

Corporation for Enterprise Development

www.cfed.org

Federal Trade Commission Consumer Protection

www.ftc.gov

National Association of Securities Dealers, Inc. (NASDAQ)

www.nasdr.com

New York Stock Exchange (NYSE)

www.nyse.com

Securities Industry Association

www.sia.com

Standard & Poor's

www.standardpoor.com

www.businessweek.com/investor/index.html

U.S. Department of the Treasury

www.treasurydirect.gov

U.S. Securities and Exchange Commission

www.sec.gov

BUDGET AND DEBT MANAGEMENT

American Consumer Credit Counseling, Inc.

www.consumercredit.com

Myvesta (formerly Debt Counselors of America)

www.myvesta.org

State Grant 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 about 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/>

State By State Listings

We have provided Links for each of the 50 United States. This will take your state's business development site. Some state sites list specific grant programs; others do not. Virtually all the state business sites, however, list the advantages of starting a business in its state.

Alabama

Alabama Department of Economic and Community Affairs

<http://www.adeca.state.al.us/>

Alaska

Resources for Conducting Business in the State of Alaska

<http://www.state.ak.us/local/bus1.html>

Arizona

Business & Commerce

<http://www.state.az.us/business.html>

Arkansas

Business & Employment links

<http://www.state.ar.us/business.html>

California

California Trade and Commerce Agency:

http://commerce.ca.gov/business/ed_home.html

Colorado

State Government Agencies Concerned With Business, Labor, and

Employment http://www.state.co.us/business_dir/businessmenu.html#state

Connecticut

Economic and Community Development

<http://www.state.ct.us/ecd/>

Delaware

Delaware Economic Development Office; click "Business Resources," then click "Financing & Incentives

<http://www.state.de.us/dedo/index.htm>. See also, **Delaware Business & Economy:** http://www.state.de.us/busi_eco.htm.

Florida

Florida Department of State (Starting a Business in Florida)

<http://www.dos.state.fl.us/startbus/index.html>

Georgia

Georgia Department of Community Affairs, Economic Development

at <http://www.dca.state.ga.us/economic/index.html>

Hawaii

Starting a Business in Hawaii

<http://www.state.hi.us/dbedt/start/index.html>

Idaho

Idaho Department of Commerce Business Services

<http://www.idoc.state.id.us/Business/>

Illinois

Illinois Business Services

<http://www.illinois.gov>

Indiana

Indiana Department of Commerce Business Assistance

<http://www.state.in.us/doc/business/index.html>.

Iowa

Iowa Department of Economic Development

Small Business Assistance <http://www.state.ia.us/sbro/>

Kansas

Kansas Department of Commerce and Housing Business Assistance

Resources http://kdoch.state.ks.us/busdev/order_steps_cd.htm

Kentucky

Business <http://home.state.ky.us/TransferShortCut.asp?LKSYSID=4>

Louisiana

Business http://www.state.la.us/bus_in.htm

Maine

Doing Business in Maine

<http://www.state.me.us/business/business.html>

Maryland

Department of Business and Economic Development; Maryland's Business Information Network

<http://www.mdbusiness.state.md.us/>

Massachusetts

Department of Economic Development

<http://www.state.ma.us/econ/>.

Michigan

Michigan Economic Development Corporation

http://medc.michigan.org/glocation/starting_index.htm

Minnesota

Minnesota Business Information

<http://www.bizlinks.state.mn.us/resources.html>

Mississippi

Department of Economic and Community Development

<http://www.mississippi.org/decd/homepage.htm>

Missouri

Department of Economic Development

<http://www.ded.mo.gov/business/>

Montana

Department of Commerce

<http://commerce.state.mt.us/>

Nebraska

Department of Economic Development; Business Assistance

Toolkit <http://assist.neded.org/index.html>. **See also, Nebraska Business Development Center, Start and Grow Your Business at** <http://nbdc.unomaha.edu/consulting/startup/> **and Financing: Grants &**

Loans at <http://assist.neded.org/index.html#finan.>

Nevada

Commission on Economic Development/Business Assistance:

<http://www.expand2nevada.com/incentives/assistance.html>.

See also Department of Business and Industry/Office of Business Finance and Planning at <http://dbi.state.nv.us/bfp/index.htm>

New Hampshire

New Hampshire Business Finance Authority:

<http://www.nhbfa.com> **See also, Office of Business and Industrial Development: Business Resources at** <http://www.nheconomy.com/nheconomy/dredweb/main/index.php>.

New Jersey

Business Resources

<http://www.state.nj.us/bizresources.html>

New Mexico

Economic Development Department

<http://www.edd.state.nm.us/NMBUSINESS/index.html>.

New York

Empire State Development

<http://www.nysegov.com/e-bizNYS.cfm>.

North Carolina

Department of Commerce

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

North Dakota

Business/Finance; Starting a Business

<http://discovernd.com/business/newbusiness.html>. **See also,**

Business/Finance; Finance (see "Financial Assistance Packages" and "Grant/Grantsmanship Assistance")

<http://discovernd.com/business/finance.html>.

Ohio

Department of Development; Business and Trade Links:

<http://www.odod.state.oh.us/business.htm>.

See also, Catalogue of Incentive and Assistance Programs

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

Oklahoma

Department of Commerce; Office of Business Development

<http://www.odoc.state.ok.us/index.html>.

See also, Chamber Biz <http://www.okstatechamber.com/>.

Oregon

Economic and Community Development Department

Financial Services <http://www.econ.state.or.us/finance.htm>

Pennsylvania

Open for Business <http://www.paopen4business.state.pa.us/>.

See also, Team Pennsylvania Business Resource Network

http://www.teampa.com/new/scripts/business_ast.asp?sec=2.

Rhode Island

Economic Development Corporation; Business Assistance Programs

<http://www.riedc.com/growth/!assistanceframe.html>

South Carolina

Department of Commerce:

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

South Dakota

Governor's Office of Economic Development; Doing Business

in South Dakota <http://www.sdgreatprofits.com/DBISD.htm>.

Tennessee

Doing Business in Tennessee

<http://www.state.tn.us/dobuis.html>.

See also, Grants and Loans at

http://www.state.tn.us/ecd/grants_and_loans.htm.

Texas

Business Resources

<http://www.tded.state.tx.us/resource/txbusiness.htm>.

Utah

Business Incentives

<http://www.dced.state.ut.us/busdev/incentives.html>.

Vermont

Department of Economic Development; Doing Business in Vermont; Financing Assistance:

<http://www.thinkvermont.com/sbir/resource.cfm>.

Virginia

Department of Business Assistance

<http://www.dba.state.va.us>.

Washington

Economic Development Division; Business Assistance Center

<http://edd-dev.cted.wa.gov/bac/#Loans>

West Virginia

West Virginia Development Office; Business and Industrial Development. See also, Business Incentives at

http://www.wvdo.org/index.cfm?main=/business/index_and_Small

Business Development Center, Free Resources at

<http://www.wvsbdc.org/resources/index.htm>.

Wisconsin

Department of Commerce; Business:

<http://www.commerce.state.wi.us/COM/Com-Business.html>.

Financing Your Business in Wisconsin (Grant & Loans)

<http://www.commerce.state.wi.us/MT/MT-COM-2000.html>

and Programs for Disadvantaged Entrepreneurs at

<http://www.commerce.state.wi.us/MT/MT-COM-2700.html>.

Wyoming

Grant information

http://wyomingtourism.org/wbc/e_generalcdgb_1210.html.

See also, Cheyenne-Laramie County Corporation for Economic Development

<http://www.cheyenneleads.org/>

and Wyoming Small Business Development

Center at <http://uwadmnweb.uwyo.edu/sbdc/default.htm>.

Owning Your Business

You will find grants for just about everything on both Web sites.

<https://www.government-grants.org>

According to Roger Palmer, President of Government-Grants.org , the government wants to give you the money to start your own business. He states that we have an economy that remains unpredictable. This situation calls for an even greater economic development on all fronts. Further, Mr. Palmer states that there is over \$30 billion dollars available for these free grants and low-interest loans, one-half trillion dollars in procurement contracts and over \$32 billion dollars in FREE consulting and research grants.

How can you obtain this incredible information and get started? Contact Mr. Roger Palmer at <https://www.government-grants.org> and order his E-Book format on The Complete Guide to Government Grants. You can download this E-Book and get started immediately. You will get the name and address and phone number of an expert in your state that will answer your grant related questions and help you with the grant application and...here's the best part...free of charge.

With this informational book, you will have direct access to thousands of government grants addressing just about any subject you can think of plus tips to help you develop and write the grant proposal that will get you the results you need. These grants range from \$500 - \$250,000 for American citizens and cover a wide range of subjects. Ethnic and religious group are grants are also available.

By applying a little research, filling out some applications and being open to endless possibilities, you may just have found a way to solve many of your financial challenges. If opening a new business excites you, it would seem this is a great way to have a silent partner with expertise that doesn't expect a payback and just wants to see you be successful as you enter your golden years. Start your research now by clicking on the above listed links to government grants.

Non-Government Grants and Resources

The Foundation Center

This searchable database serves as a gateway to philanthropy on the Web. It includes an online librarian, foundation finder, foundation profiles, and much more. Visit The Foundation Center at <http://www.fdncenter.org/grantmaker/index.html>

The Council on Foundations

This site provides information about research, publications, conferences, and workshops. The following links are available at this site: Community Foundations, Corporate Foundations and Giving Programs, Family and Public Foundations, and International Grant makers. Visit the site at <http://www.cof.org/resources/grantresources/index.htm>

Foundations.org

This site is a directory of charitable grant makers. Browse the directory, choose a foundation, and search the organization's homepage. Fundraising software and products are also available. To search a directory of online foundations, go to the foundation's home page, which may contain downloadable information, such as grant applications, periodical and financial reports, and e-mail capabilities. Visit the site at <http://www.foundations.org/>

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>

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

REVERSE MORTGAGES

"The latest book on Reverse Mortgages, published by the AARP provides very useful information about this growing trend in home equity financing.

You can order this book through your AARP membership. It is entitled "Home Made Money." AARP describes a Reverse Mortgage as follows:

"A "reverse" mortgage is a loan against your home that you do not have to pay back for as long as you live there. With a reverse mortgage, you can turn the value of your home into cash without having to move or to repay a loan each month. The cash you get will be paid to you in several ways."

In other words, you can receive a lump sum or choose to take so much a month in additional income. In either case these funds are not taxable. With this type mortgage, the appreciation of your home determines the ultimate amount of equity remaining at some point in the future. For this reason, there are many real estate markets that often produce equity appreciation that exceeds the interest costs of the mortgage. Ten of the

hottest real estate markets in the U.S. with double digit gains are as follows: Sacramento, CA, San Diego, CA, Providence, R.I., Nassau-Suffolk, N.Y., Monmouth-Ocean, N.J., Ft Lauderdale-Hollywood-Pompano Beach, Fla., Maui, Hawaii ,Las Vegas NV, New York-North N.J.-Long Island, N.Y., Bradenton, Fla. Conversely there were still areas that did not appreciate as rapidly. Real Estate is still your best protection against inflation and can offer greater financial security. The use of a Reverse Mortgage, for instance can provide needed funds for home improvements, better health care and increased income. With consistent appreciation, your home can provide these benefits and still provide stable net worth as your equity increases. Be sure to check with a real estate professional before making any decisions. For all details needed on Reverse Mortgages, check with the...

Federal Trade Commission

<http://www.ftc.gov/bcp/online/pubs/alerts/revralrt.htm>

Or write: Federal Trade Commission Public Reference Room 130

Washington, D.C. 20580 Telephone: 202-326-2222

[More Government Free Help for Senior Homeowners](#)

Homeowners in small cities and towns as well as rural areas can benefit greatly from the Rural Housing Preservation Grant (Section 504). It was formerly known as the FHA (Farmers Home Administration). The government gives grants to local private companies or organizations to run this program and you are the beneficiary of the monies granted. Take a look at your local telephone directory under U.S. Government and see if Rural Housing and Community Development Services are listed. Call and request the materials or information pertaining to the Rural Housing Preservation Grant under Section 504 for your area. Ask what funds are available for helping to pay the rent and inquire what other services are available to you as a senior.

Also, Section 502 will help you by lending you money to buy a new or existing rural home if you qualify. Now there's a good incentive to move out of the city and find some peace and quiet in the country. You'll have 38 years to pay

it back and the interest rate is sometimes as low as 1%. Here's who to contact if this scenario perks you up!

Contact: **U.S. Department of Agriculture**

Web Site: <http://www.usda.gov/services.html>

Address: Room 5037, South Building

14th Street & Independence Avenue, SW

Washington D.C. 20250 Telephone: 202 720-4323

Every older American should become acutely aware of the Office on Aging in their own local communities. You will not only find a wealth of information and opportunities there, you will be made aware of the federal and state funding that might be available to you. This office will gladly let you know who is administering the most current funding. Ask them for your state's Web site or go onto the search bar. Just call the National Institute on Aging at : 800-222-2225 and ask for the number of your local Office on Aging.

More Government Freebies....

Were you aware that the government publishes a free publication for Department of Defenses surplus properties? The booklet is entitled How to Buy Surplus Personal Property From DOD. Depending on what you are after,...military items, trucks, furniture, televisions, office equipment, even computers. You see, you can save a ton of money and help out our Defense Department as well. Here's the scoop:

DEFENSE REUTILIZATION & MARKETING SERVICE

THE FEDERAL CENTER

<http://www.drms.dla.mil/>

Toll-free Telephone: 888 352-9333

YOUR MONEY LINKS

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>

Toll-free Telephone: 800 425-6116

AMERICAN CENTURY INVESTMENTS (*Ask for free financial tools*)

<http://www.americancenturyinvestments.com> Toll-free: 800 345-2021

CHARLES SCHWAB (*Ask for free copy ("Smart Answers for Today's Market") also.. Free source book ("The Essential Investor")*)

<http://www.schwab.com> Toll-free Telephone: 877 476-2370

DISCOVER BROKERAGE (*Free information re: Brokerage Svcs.*)

<http://www.discoverbrokerage.com> Toll-free: 800 59-INVEST

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 Toll-free: 800 782-6620

AMERICAN EXPRESS BROKERAGE <http://financeamericanexpress.com>

Toll-free Telephone: 800 297-7378

FIDELITY INVESTMENTS www.fidelity.com Toll-free 899 343-3548

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

<http://www.fanniemae.foundation.org>

YOUR MONEY (continued)

Interest Rate Research: <http://www.interest.com>

Shop Mortgage Rates Online: <http://www.monstermoving.com>

Online Mortgage Savings: <http://quickenloans.quicken.com>

E-Loan: <http://www.eloan.com>

iOwn (CitiMortgage) www.iown.com

Search for Unclaimed Money: CapitalLink Group www.ifast.com

Tax Shelters for Your Money: IRS Publication 590 www.irs.gov

Phone Scams National Fraud Info Center www.fraud.org or go to

Federal Communications Commission at www.fcc.gov

PERSONAL FINANCE FOR WOMEN (Education Site)

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

Free membership/Free Book **THE MOTLEY FOOL** www.fool.com

BUDGET SHAPER Free assessment online ...

<http://www.healthy.net/library/articles/cash>

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>

American Institute of CPA' s Personal Financial Planning Division

Toll-free Telephone: 877 777-7077

Society of Financial Services Professionals: Toll-free 800 392-6900

The Financial Planning Association Toll-free: 800 647-6340

Nat'l Association of Personal Financial Advisors 800 366-2732

Nat'l Association of Securities Dealers Toll-free 800 289-9999

GOVERNMENT GRANTS...FREE MONEY/FREE CONSULTATIONS

WEB SITES ONLY

<https://www.government-grant-money.com> (Download fee ..under \$10)

Free Bonus Books, Free Manual. Free info on Personal & Business Grants

<https://www.government-grants.org>

Expert free-of-charge consultants in your state to help with application

YOUR MONEY (continued)

Reverse Mortgages: www.aarp.org Free guide to members

Guide entitled HOME MADE MONEY

FEDERAL TRADE COMMISSION Free details re: Reverse Mortgages

<http://www.ftc.gov/bcp/online/pubs/alerts/revralrt.htm>

Free Money for Rural Homeowners :Call local Community Development Services on Section 502/504 for funding availability.

Web Site: <http://www.usda.gov/services.html>

More government freebies...or low cost goods...

Defense Reutilization & Marketing Service <http://www.drms.dla.mil/>

Consumer Response Center ("Credit & the Older Americans" free copy)

<http://www.ftc.gov/bcp/online/pubs/credit/over62.htm>

Special Committee on Aging <http://www.senate.gov/~aging/>

Free copy - "Protecting Older Americans Against Overpaying of Taxes"

SENIOR 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 SETOFF

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

Remedy: Bank at separate institutions, or avoid delinquencies.

4. FEES ARE NEGOTIABLE

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

Remedy: If you are a good customer, the bank may be willing to drop the annual fee, And reduce the interest rate -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 issuer's 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 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.

How To Reduce Your Car Insurance Up To 50%

Here 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 there's. 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. Lets 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 you car, the model of your car, your driving record, where you live, your age, sex, marital status.

ALWAYS ASK FOR HIGHER DEDUCTIBLES!

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 15% 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

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.

Sincerely Yours, Louis Novak former Auto Club Insurance Sales Rep.

[Here are some 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

Try Insurance Quotes Online over 200 Companies just point and click

www.insure.com

Try For Insurance Multiple Agents Compete for Your Business.

www.forinsurance.com

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

www.bankrate.com/brm/insurance_home.asp?link=8

How to Make Extra Money and See The World

Work From Home Doing Surveys

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

www.refundsweepers.com/surveys.shtml

How to Be a Mystery Shopper and Get Paid

This Is The Fastest & Easiest Way To Get Paid To Eat and Shop.

Work as a Shadow Shopper Join Now Free Become a certified mystery shopper to be eligible for the most sought after jobs. Plus how to mystery Shop a Cruise Line, Check Out the Jobs in your Zip code Now!

www.shadowshopper.com

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. The courier Company uses your luggage space for the material it is shipping.

How much will I save traveling as a courier agent?

Your 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

Air Courier Association

www.aircourier.org

International Association of Air Travel Couriers

www.courier.org

Senior Jobs Worldwide

Senior's Find a Cruise Ships Job, Working While Seeing Americas Campgrounds, Find International Jobs

Go To: www.accesstravelcenter.com/Seniors_jobs.cfm

Make Money Overseas Be a Travel Writer

Go To: www.escapeartist.com/efam/57/Authors_Wanted.html

Find Out Secrets About Anyone

Have you ever wanted to do a background check on some one you know? Looking for unlisted phone numbers? Looking for Family, Classmates, Old Lovers, Anyone? It's all here. These are the same sources used by private investigators, the FBI and CIA, and public officials to learn about people. Have Fun and Good Luck

**Welcome to the Worldwide Leader in Public Information
People Search, Background Searches, Court Records, Home & Family.**
www.ussearch.com/wlcs/index.jsp

**411.Com People Find Locate Anyone, Check Public Records, Backgrounds
Bankruptcies, Criminal Records, Liens, Judgements.**
www.411.com

Corporate Information What You Need To Know
www.corporateinformation.com

Public Records USA. Investigative Resource Center
www.factfind.com/public.htm

Search Systems Largest Free Public Records Data Base Collection
www.searchsystems.net

All States Public Records
www.publicrecordfinder.com/state.html

**Know X Public Records On The Web Business, Backgrounds Checks
Professional Licenses.**
www.knowx.com

Public Access To Court Electronic Records
http://pacer.login.uscourts.gov/cgi-bin/login.pl?court_id=USPCI

USA.TRACE.Com National Investigative Database Searches
www.usatrace.com

LSU Libraries Federal Agency Directory
www.lib.lsu.edu/gov/fedgov.html

Social Security Death Index
www.ancesery.com

Super Pages Yellow Pages,White Pages, Maps Directions
www.bigyellow.com

Any Who Internet Directory Assistance Toll Free Numbers
www.tollfree.att.net/index.html

Switchboard Phone Directory Yellow and White Pages

www.switchboard.com

Info Space:

<http://infospace.com>

Comprehensive directory service for phone, fax, email, yellow pages and white pages. Includes listings of businesses and services.

Find a Business:

<http://www.infospace.com/info.zip/>

Search for a business in the US by name or category and get the Phone number, address.

The Real White Pages:

<http://www.realwhitepages.com>

Provided by BellSouth, this phone directory allows lookup of addresses, phone numbers and email in the US, Canada, and several other countries.

Reverse Phone Directory:

<http://reversephonedirectory.com>

Use this tool to look up any listed phone number in the United States And Canada to find out who owns the number.

Telephone Directories on the Web:

<http://www.infobel.com/teldir/>

Browse an extensive collection of links to telephone, fax and business Directories worldwide.

Telephone Prefix Locator:

<http://www.thedirectory.org/pref/>

Find the geographic area that corresponds for area codes in the US, Canada and the Caribbean. Also find codes by location.

WhitePages.Com:

<http://www.whitepages.com>

Directory for finding people, area and zip codes, Web sites and toll-free phone numbers.

Who Where?

<http://www.whowhere.com>

Extensive lookup service for email, postal and homepage addresses and telephone numbers is available in English, French and Spanish.

555-1212.com: White Pages

<http://www.555-1212.com>

Search for a person's phone number and address by typing in the name and the corresponding city, state and country.

Family Internet: People Finders

<http://familyinternet.about.com/cs/finders/>

Addresses.com

<http://www.addresses.com>

Offers a searchable database of email addresses, residential telephone Numbers, Try the phone number reverse lookup.

American Unlisted Phone Numbers:

<http://www.american-unlisted-phone-numbers.com>

Company offers confidential search and retrieval of unlisted phone numbers and addresses in the U.S and Canada. Fee Charged

Anywho.com: Reverse Lookup:

<http://anywho.com/rl.html>

**Find addresses to people and businesses by entering a phone number
Includes maps and driving directions to locations.**

U.S. SEARCH:

<http://www.ussearch.com>

Find out if someone is currently in prison. Premium service searches for case numbers and charges, incarceration periods, current parole statuses and parole officer.

PeopleFind.com:

<http://www.peoplefind.com>

Use this service to find people in the United States and beyond.

Phonebust.com:

www.phonebust.com

Find unlisted and unpublished phone numbers for people in the U.S. and Canada for a fee. Service finds other hard-to-find info as well.

Reverse Phone Lookup:

<http://www.reverselookup.tv/reversephone.htm>

Look people up by entering a telephone number and retrieve their addresses and neighbor information.

People Finder:

<http://www.searchbug.com/peoplefinder/>

Choose from numerous free ways to find misplaced friends, ancestors, addresses and professionals. Use reverse directories or search for a celebrity.

Free Help For Your Home

\$7500 Grants for Housing Repair

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 grant amount is \$7,500. Contact 317-392-1394 Ext. 4. For more information on Rural Housing Programs, contact Single Family Housing, Rural Housing Service, U.S. Department of Agriculture, Washington, DC 20250; 202-720-1474

www.rurdev.usda.gov/rhs

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

A family of 4 can be making close to \$30,000 a year and still be 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>

Helpful Resources

Federal State & Local Resources

www.govengine.com

CFDA The Catalog of Federal Domestic Assistance

<http://12.46.245.173/cfda/cfda.html>

Weatherization Assistance Programs

www.eere.energy.gov/weatherization/

Senior Outlook The Internets Guide to Senior Housing

www.senioroutlook.com

Homeowners Hundreds of Resources Find Everything

www.accesstravelcenter.com/Home_Owner_Resources.html

Over 1377 Free Cleaning Tips / Exterior/Interior/Pet Stains Auto Cleaning /Recreation Cleaning/

www.howtocleananything.com

Home Owners Information Center

www.ourfamilyplace.com/homeowner/

66 Ways Your Government Can Save You Money Today

www.pueblo.gsa.gov/cic_text/money/66ways/

Handy Man USA Expert Advice & Help Do-It-Yourselfers

www.handymanusa.com

How Stuff Works

<http://home.howstuffworks.com>

Over 60,000 Life Tips & Secrets

www.lifetips.com **Seniors Life Tips** <http://senior.lifetips.com>

Resources for Older Americans That's the name of this Web site that literally has hundreds of subjects pertinent to all of us. *Lots of topics about money!* It's worth the Internet Safari we invited you to embark upon.

Here is the Web site:

<http://usgovinfo.about.com/od/olderamericans> Great info!

We all thought at one time that Solar Energy was a thing of the future. Well, it is here now and saves you lots of money. Free energy from the sun...ask the experts how this can work for you. Call toll-free with your questions. 800-363-3732. Any question you have about renewable energy will be answered by the experts of at the Department of Energy & Renewable Resources. Web site: <http://www.eren.doe.gov>

The Department of Energy is serious about saving you money in other departments as well and will send you package of useful information they are called the *Energy Saver* booklets...yours free from D.O.E. Technical Information Center. Log onto <http://www.osti.gov> Let's all do our part to make America less dependent on other nations for our energy.

Fix Up Your Home for Free.. If your home is substandard, no matter where you live, the Federal Government has money to remedy this. Money is given to local nonprofit groups who must make use of the money just for this purpose. Low interest and/or outright grants that do not have to be repaid are yours if you qualify. You can ask for \$1,000 to \$10,000. You must be a low-income homeowner and 62 years of age or older. Look at your blue pages of your phone book under Federal Government. Then locate the US Department of Agriculture Rural Development office. If you can't find this information, pick up the phone and call 202 720-4323 or go online to www.rurdev.usda.gov

Our U.S. Congress has given close to \$329.3 million to The Legal Services Corporation. This money is distributed to 216 legal aid programs round the nation. The intention is to serve the 40 million low-income Americans in civil cases. These services are free to those who qualify. Check out their Web site at <http://www.lsc.gov> or write to their address listed in the Links section for YOUR HOME.

The idea of having pre-paid legal has been around for hundreds of years in Europe and approximately 80% of Europeans carry this insurance just as we do our HMO insurance. Prepaid Legal Services is alive and well in the United States. For the price of a cup of coffee a day, you can become a member and receive all the benefits of having well paid attorneys look after your affairs, represent you in court and write letters for you for those pesky or even big time complaints you want resolved. For a brief overview, go to <http://www.prepaidlegal.com/go/klevinson>. This author is a member and would be happy to return your e-mails and to steer you in the right direction.

Identity theft is also covered in this type of membership.

Legal Encyclopedia These are articles that speak about the legal topics that affect you the most...visit the Nolo Press at <http://www.nolo.com> call them toll-free at 800 728-3555. Lots of people standing by to help you!

Are You Paying to Much Income Tax?

Would you know if you were? It takes an expert to recognize all the deductions and exemptions one might take in this instance. Our US Senate wants you to have a free booklet called "*Protecting Older Americans Against Overpayment of Income Taxes.*" Log onto this Web site: <http://www.senate.gov/~aging>. Look for the address for SPECIAL COMMITTEE ON AGING in the back of this chapter. Are you always asking..."Where is my refund?" Now you can access this Web site and find out. You will need to give your social security number... it is a secure site so don't worry about that..or your IRS Individual Taxpayer ID number. You will also give your filing status...married, single, joint return, etc. and the refund amount...show it exactly as it is on your return so the computer can retrieve your data. Go to this Web site for this info:

<http://www.irs.gov/individuals/>

Did you know the AARP offers free tax counseling to anyone 60 and over, low to middle income? Experts well-trained and certified are ready to help You figure it all out. They over 9000 sites nation-wide during the tax filing season. Locate your local expert at the main AARP Internet Web Site: <http://www.AARP'sInternetWebsite.com> or call their toll-free number 800 829-1040. You can go to a government Web site that has literally everything for seniors, including all the latest tax laws, etc. Go to: <http://www.usgovinfo.about.com>

Seniors Home Selling & Buying Tips

Discover the Insider's secrets you need to know to receive top dollar for your home. Selling your own home is not for everyone. Most realtors are very good at what they do. If however, you have decided to sell your home by yourself, you should use all the tools available, as a realtor would. Advertising on the World Wide Web is just one of those tools. Here are a sites that can help you sell your home fast.

- **4 Sale By Owner Tips**
- **Curb Appeal How To Get Ready to Sell**
- **6 Mistakes Seller Make**
- **10 mistakes Seller Make**
- **Home Improvements Tips**
- **House Hold Tip Mom Forgot To Tell You**

4 Sale By Owner Help

[Top 100 For Sale By Owner Sites With Free Home Listings](#)

[Real Estate For Sale By Owner](#)

[For Sale Buy Owner](#)

[Total Real Estate Solutions](#)

[World Real Estate Directory](#)

[Sold By Owner Home Page](#)

Find Out The Value Of Your Home

[What's Your Home Worth?](#)

[The Value Of My Home](#)

Other Helpful Sites

[World's Best Real Estate for \\$50,000 or Less](#)

Go To Pocket Money Real Estate

[Vandema Home Buying and Selling Resources](#) **On Line Real Estate
U.S. Regional Links, Canada Regional Links, International Links.**

[PropertySites.com](#) - **For sale by owner home listings and resources
for Buying and selling an FSBO home.**

[FSBO Ad™](#) - **FSBO listings and affordable real estate advertising
for buying and selling homes online.**

[Flat Rate Realty USA](#) - **List your home on the local Multiple Listing**

[Hotline Properties](#) - **For sale by owner ads and nationwide flat fee MLS listing**

[Realtor Information](#) **Need A Real Estate Agent**

[Re Max](#) **Outstanding Agents Outstanding Results**

[America's Property Mart, Inc.](#) **FSBO home listings, real estate contracts, guides.**

[Welcome to ApartmentsUSA.com!](#) **Nationwide directory of apartments to rent.**

[Apartments For Rent](#) **A national directory of apartments for rent.**

[EscapeHomes.com](#) **World guide to finding vacation homes, resorts, new home communities and retirement locations.**

[GRQ Properties, Inc.](#) **National network of real estate investors looking to buy homes.**

[Real Estate By Owner](#) **Offers listing on the MLS for a flat fee.**

[Real Estate Listings](#) **A directory of real estate agents, listings and local Mortgage rates.**

[Foreclosure & Fixer-Upper Homes](#) **Fixer-upper and foreclosure properties, buying tips, financing and free sources.**

[OnTheWebRealEstate.com](#) **A directory of real estate agents lenders and Property listings.**

[HomeRentalAds.com](#) **Advertise or search for homes and condos for rent.**

[Directory of Homes For Sale](#) **Includes local and regional multiple listing services (MLS) for sale by owner classifieds, listed new homes directories and more.**

[Beacon Maps](#) **FEMA flood maps Online.**

[Bestmovinginfo.com](#) **Moving company offering free estimates and relocation guides.**

[Abacus Real Estate Foreclosures Directory](#) **Foreclosure listings, information on how to buy foreclosures, guide to avoiding foreclosures and more.**

[ABC's of Real Estate consumer guide](#) **Providing mortgage and real estate information and resources to homebuyers and sellers.**

[Remote Realty](#) **Listing or searching for houses and land for sale in remote Rural areas.**

[MyFizzbo.com](#) **For sale by owner advertising site with a money back Guarantee if the property does not sell after one year.**

[RPS Relocation](#) **Moving resources for homebuyers.**

HouseSeeker4u.com A database of listed homes throughout the United States.

Youcit.com Listing resource for residential and commercial properties, Including vacation property.

School Match - A directory of private and public schools

U.S. Statistic for Home Sales Shows That!

- 44% of homes are sold within 30 days.
- 17% sold within 2 months
- 13% sold within 3 months
- 26% takes over 4 months or taken off the market

Your Homes Curb Appeal

First impressions are lasting. The first picture that a potential buyer will see, is how your home is displayed. Drive up to your home and notice:

- Is the front door clean?
- Has the lawn been mowed and edged?
- Have the shrubs and trees been trimmed?
- Has the snow been removed from the driveway and walkways, in winter months?
- Has all the trash been cleaned up?
- Is there anything that needs to be repaired?
- Does the house need a fresh coat of paint?

Look at your house like you would be looking at your new home. Most potential buyers create their list of homes to look at by driving by. Don't turn the customer off by their first impressions.

Sunshine Effect

let the sunshine in. Open all of your window coverings. The sun will give your home a warm feeling and brighten it up. Having all of your window coverings open will also make your home feel bigger and more inviting. It will bring the outside, inside. Remember that Sunshine is a welcome sign.

Fix It up

Search the house for anything that may need to be repaired. House hunters believe that for every repair noticed, there are ten that have gone unnoticed. What you should look for:

- Squeaking doors and creaking floors.
- Loose doorknobs and stuck windows.
- Dripping faucets suggest faulty plumbing.
- Change bulbs that are burned out.
- Torn screens and cracked glass.
- Walls with holes and missing plaster.

Fix anything that may need fixing. Things left in need of repair will detract from the value of your home. When buyers see things that need attention, they begin to worry about the things they can't see.

Kitchen Attraction

The kitchen is the most important area of your home. Everything is done in the kitchen; making meals, paying bills, and children doing homework. It all starts in the kitchen. Make sure to take care of the following:

- The kitchen must be clean.
- All items are put away.
- Counter tops must be clutter free.
- Sink must be empty and clean. Remove any rust stains in sinks.
- Have all drawers and cabinets clean and organized, especially the junk drawer.
- Have all drawers and cabinets fixed and working properly.

The kitchen is the center of any home. All activities seem to gravitate to the kitchen. If a buyer is interested in your home, most of the times they will be lead back to the kitchen to ask questions.

Brighten It Up

Decorate for the sale. Faded walls and worn out woodwork reduce the appeal of your home. A new coat of paint will often result in a quick and more profitable sale. Quick things to do to brighten it up:

- New coat of paint, (neutral colors).
- Arrange bedrooms neatly with fresh linens.
- Remove any excess furniture. (Clutter makes a room feel smaller.)
- Clean all drapes and window coverings.
- Remove the clutter from the walls. (Simple pictures and wall hangings work best.)

Maximize appeal, make your home inviting and pleasurable to be in. Always make it simple and appealing to the masses. Go with neutral colors to please all. When you brighten it up, you turn anything dull to bright.

Spick and Span

Clean, clean, clean! We can't say enough about having a clean and neat home. A little elbow grease can put dollars in your pocket. A clean home is more inviting, simpler to present and easier to sell. Check list of areas to clean:

- Carpets vacuumed
- Faucets sparkling
- Toilets brushed
- Counters wiped
- Floors mopped
- Furniture dusted
- Laundry put away
- Beds made
- Glass shining

Spend a little time and take pride in your home. Cleaning is the simplest way that you can increase your profits.

Sound Barrier

Harmonize the sounds in your home. Make sure that the TV's are off and the stereo is on softly to appropriate music. The music should be mellow and in

the background, so that you're home is pleasurable and free of disturbances.

Air Control

Always makes it comfortable for your potential buyers. If it is cold, make your home warm. If it is hot, make your home cool. If you have the luxury of a fireplace, light a fire if it is appropriate to the comfort of the buyer. You may also want to have a potpourri pot warming the fresh essences of fragrance to also enhance the air quality. Help make your home more inviting and comfortable to potential buyers.

Pets Away

Make sure that when you are showing your home that your pets are away. You are selling to the masses and some buyers do not like animals, or maybe allergic. Why take a chance on ruining a sale. Just put pets away.

Little things can make big differences:

- Remove all family pictures. This will allow the buyers to imagine your home as their own.
- Re-organize storage spaces. Removing all the clutter and unneeded items, and neatly repackaging the storage areas, will make the storage areas look bigger and look more adequate to a buyer.
- Hide everything that looks like work. At least neatly arrange, lawn mowers, vacuums, hoses and workbenches. Always accent the things that are fun, like skis, toys, bikes, and other fun things.
- Have fresh cut flowers. Make your home more inviting and welcoming to the potential buyer.
- Have fresh made cookies. Again, welcome the potential buyer to your home.

All of these items are just guidelines for you to use. If you want to increase your home value and sell it more quickly, incorporate them into your selling plan.

Open House Tips

Best time to hold an open house is Saturdays and Sundays from 12 Noon Until 5 PM

Get your for sale signs out on all major intersections around your neighborhood and have an informational one page description of your property available on your sign in table. Get a copy of what others have done a use as a guideline for your homes important information.

It would be a good idea to display some fragrant flowers on your dining room or kitchen table. There are other simple things you can do for an Open House or showings. Minor things like closing toilet seats. Emptying wastebaskets. Putting out indoor garbage bags. Putting lots of lemon scented dishwashing liquid down your kitchen sink and garbage disposal (and then run the disposal for a few seconds). Simple things like this may

help sell your home either via an Open House or a regular Showing Appointment.

Note: For almost all homes an Open House is an excellent marketing technique and method for achieving home exposure to the public, especially An Open House will occasionally bring a buyer, especially for homes, which are not priced in the upper bracket compared to the average house.

6 Top Mistakes Home Sellers Make

- 1. Overpricing your home is the surest way to have your home sit and linger in the market.**
- 2. Not preparing your home for sale-If you want top dollar for your house, it has to be neat and clean .Get rid of the clutter, paint where needed and repair those things that need to be fixed.**
- 3. Smelly odors are a big turn-off. Make sure your house smells fresh and cleans with no smelly pets or other unpleasant odors. If you smoke have all your carpets and drapes cleaned.**
- 4. If your selling your house by your self send the family away on your open house days just have one person to answer questions only one. If you have an agent get out of the house when it's being shown by you're agent.**
- 5. Don't-limit access to your home. If people can't see your home when they want to, they'll never make an offer**
- 6. TIMING IS EVERYTHING-Having to move twice is a nightmare. When you decide to sell your home, start looking for your next purchase. With a little luck the day you accept the offer on your home you can make an offer on your new home, and close both escrows on the same day.**

Top Ten Mistakes Homebuyers Make

- 1. Don't buy a home until you have sold your current home, unless you are willing to make two mortgage payments.**
- 2. Don't look at houses you can't afford, after you have been looking at homes out of your price range, it seems that nothing else is quite good enough .So figure out how much you can afford ahead of time.**
- 3. Don't move in a neighborhood you know nothing about. Spend time walking around looking and listening to what is going on. Come back in the evening and just walk around.**
- 4. Don't buy the first house you see. If you like the first house you see don't be tempted to make an offer right away, look at, at least ten other homes before you make an offer.**

- 5. Don't spend more than you can afford, even if you qualify for a larger mortgage, stick with your comfortable with.**
- 6. In a hot market, do your homework, so that when that house comes on the market that you really like, you are ready to make an offer.**
- 7. Don't buy the wrong size house. Try to look ahead 4 to 7 years from now, will that house be big enough for you? Are you planning more children? Are elderly parents going to live with you? Think about that, and plan according.**
- 8. Don't buy a house that is difficult to resell. If a house has been vacant and for sale for A long time, find out why? When buying a house think about how hard it will be to sell it when you're the seller.**
- 9. Make sure you get the right mortgage for your situation. Start by knowing how long you think you will live in that house, then choose the right mortgage that will give you the best terms.**
- 10. Get the right homeowner's insurance, you should always purchase guaranteed replacement insurance. Make sure you have enough coverage on the contents. Also check for special government sponsored disaster insurance for sum areas.**

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Money Saving Tips For Your Home

1. Remove a broken key from a lock.

Put some super glue on broken off part, insert, and hold a few seconds and pull.

2. Remove a broken light bulb.

Stick a bar of soap into jagged edges, use soap as handle.

3. Remove a stubborn screw.

Heat with a soldering iron for a few seconds first.

4. Good glass door safety tip.

Put a BIG decal on the glass and patio doors.

5. Keep nails from splitting wood.

Blunt sharp end of nail before you use by hitting with hammer.

6. Repair small holes in screen.

Plug holes with clear nail polish, let dry, repeat until filled.

7. How to remove oil from a driveway.

Cover with sand let stand for a few days, then sweep off.

8. Remove road tar from cars.

Sodium bicarbonate on damp clothes.

9. Cut glass without a glasscutter.

Use tin snips and cut under water, smooth rough edges off with knife blade.

10. Easy to unglue stamps and envelopes.

Put in freezer for a few hours then flip off with knife blade.

11. Prevent snow sticking to shovel.

Coat shovel with car wax.

12. Open that stuck zipper

Spray the stuck zipper with shaving foam.

13. Remove paint from auto.

The product to clean paint from your car is Benzyl.

14. How to renew car batteries.

Dissolve 1oz of Epson salts in warm water and add to each cell.

15. Easily untie a knot in a chain.

Cover the knot generously with cold cream.

16. Make shoes slip proof.

Take scissors and scratch crisscrosses on the soles.

- 17. Quick ways to press ties.**
Hang in bath while you take a shower - steam takes wrinkles out.
- 18. How to remove staples.**
An old nail clipper works fine for removing staples.
- 19. Eliminate odors from disposal.**
Throw a lemon in it and let it be ground up.
- 20. Simple eye glass cleaner.**
Vinegar diluted in water makes fine eyeglass cleaner.
- 21. Easy clean glass doors and mirrors.**
Just rub with damp newspaper - they will shine.
- 22. Easily reduce ashtray smell.**
Keep a small amount of baking soda in ashtrays at all times.
- 23. Prevent flowers from fading.**
Uses a few drops of chlorine bleach in water add an aspirin for life.
- 24. A simple roach formula - IT WORKS!**
Crumble cigarette butts in water; let dry then spread in roach areas.
- 25. Keep piano keys looking new.**
Keep cover open, ivory turns dark if exposed to darkness.
- 26. How to remove grease from rugs.**
Pour ample amount of baking soda on it, brush in, and let stand for A day and vacuum off.
- 27. Make your own metal polisher.**
Take blackboard chalk and rub into cloth, then rub on metal.
- 28. Good cleaning aid for dishwashers.**
Add some vinegar to the dishwasher.
- 29. Remove bloodstains from carpet.**
Sponge immediately with cold water, then use a bit of soap, rinse and dry.
- 30. Remove ink stains from carpet.**
Apply a paste of milk and cornstarch let stand a few hours and brush off.
- 31. Put a shine on your windows.**
Brush with nylon stocking; use blackboard eraser to shine.
- 32. Easy clean your nail file.**
Press a piece of tape onto file, pull off. Removes all dirt.

- 33. How to remove scorches.**
Wet scorched area and cover with cornstarch, brush off when dry.
- 34. Good refrigerator deodorizer.**
Keep an open box of baking soda in it at all times.
- 35. How to clean glassware.**
Clean with stale tea. If they spot, soak in buttermilk, let dry and wipe off.
- 36. How to clean carved furniture.**
Use an old toothbrush to clean then use furniture polish on brush.
- 37. Remove ink from varnished furniture.**
Rub with soft cloth filled with equal parts vinegar and linseed oil.
- 38. Remove mildew smell from luggage.**
Put a bar of soap in luggage before storing.
- 39. Remove smoke, grease from woodwork.**
Paint wood with solution of starch and water, when dry rub off.
- 40. Really shine your kitchen floor.**
Add some sour milk to your rinse water, it will shine!
- 41. How to clean rust from chrome.**
Rub it with aluminum foil.
- 42. How to really clean enamel.**
Use a paste of salt and vinegar then wipe off.
- 43. Remove shoe polish from clothing.**
Use carbon tetrachloride or rubbing alcohol.
- 43. Make your own ink eradicant.**
Mix one part liquid bleach to ten parts water. Works great!
- 44. Make your appliances really shine.**
Rub them over with rubbing alcohol, they will stay shining.
- 45. Remove stains from coffee cups.**
Rub with salt and vinegar.
- 46. Make your own furniture polish.**
*Use two parts olive oil to one part vinegar.
Have it warm while using.*
- 47. Make your own silver polish,**
Tooth paste or baking soda makes an excellent silver polish.

**48. A really good copper cleaner.
Use a paste of salt and vinegar.**

**49. Easy clean kitchen windows.
Add starch to water and clean with a piece of newspaper.**

**50. Easy clean silverware - the best.
Use baking soda and damp cloth, clean, rinse and let dry.**

**51. How to shine your refrigerator.
Use bicarbonate of soda on a wet sponge.**

**52. Keep windshields frost-free.
Apply solution 1 part vinegar to 3 parts water over windshield.**

**53. Make dry cell batteries last longer.
Seal in plastic bags, wrap in aluminum foil, and keep in refrigerator.**

**54. Remove wax from candleholders.
Freeze holders in refrigerator and it will just peel off.**

Your Loving Pets

**1. Good dog and cat repellent.
Place mothballs in areas. They will avoid it. Animals hate mothball odor.**

**2. When you're pet has no appetite.
Try a saucer of beer. It's known to perk up the appetite.**

**3. Easy to rid pets of fleas.
Put a foam rubber bed in the pet's bed - fleas hate it.**

**4. Dries shampoo your pet.
Rub baking soda into fur and brush out. Will smell great.**

Your Jewelry Care

**1. To clean your diamond rings.
Use toothpaste with an old toothbrush; rub rinse and let dry.**

**2. Clean tarnished gold and silver.
Rub with paste of water and baking soda, rinse and let dry.**

**3. How to make good jewelry cleaner.
Clean with a solution of one-teaspoon ammonia and one cup of water.**

**4. Reset stone in your jewelry.
Put clear nail varnish in the base, set the stone in and let dry.**

- 5. Prevent costume jewelry from tarnishing.**
Put a thin coat of transparent nail polish over it.

Your Clothing Tips

- 1. How to get rid of shiny trousers.**
Make a solution of 1 part vinegar to 4 parts water, soak a cloth in it, and wring out cloth put over trousers and presses slightly.
- 2. When you need heavy-duty thread.**
Use dental floss.
- 3. How to restore velvet like new.**
Brush well and then hang in steamy bathroom.
- 4. Get rid of knots on sweaters.**
Just rub a piece of sandpaper over sweater.
- 5. How to remove lint from wool.**
Use a damp sponge and touch lightly.
- 6. Caring for leather upholstery.**
Brush with skim milk every three months.
- 7. Repair scuffed patent leather.**
Cover with same color polish; let dry then cover with clear nail polish.
- 8. Prevent patent leather cracking.**
Before each wearing, rub briskly with your hand, then a soft cloth.
- 9. Repair scuffed baby shoes.**
Rub shoe with white of an egg.
- 10. Tips on buying shoes**
Buy shoes in afternoon, feet tend to swell in the morning.
- 11. What to do when shoes get stiff**
Cut a raw potato and rub all over. They will come back to life.
- 12. Black suede shoes last longer.**
Wash with warm water then rub castor oil into leather.
- 13. How to soften leather shoes.**
Sponge with black coffee.
- 14. Remove salt rings from shoes.**
Brush with solution of vinegar and water.

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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 overfill 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% discount 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.

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For Part 2, *Seniors Travel Secrets*, click [here](#).
