



**RETIREMENT MILLIONAIRE  
RESEARCH REPORT**

# **The Retirement Guide to Freebies**

Stansberry & Associates  
1217 Saint Paul Street  
Baltimore MD 21202 USA  
[www.StansberryResearch.com](http://www.StansberryResearch.com)

350R024273



---

Want to Subscribe? Call us at **888-261-2693**, or send a check to *Retirement Millionaire*, 1217 St. Paul Street, Baltimore, Maryland 21202. The annual rate is \$99 or \$169 for two years. If ordering online is easier go to: <http://www.stansberryresearch.com/products>.

We welcome comments or suggestions at [rem@stansberryresearch.com](mailto:rem@stansberryresearch.com). This address is for feedback only.

For questions about your account or to speak with customer service, call 888-261-2693 (U.S.) or 443-839-0986 (international) Monday-Friday, 9 a.m.-5 p.m. Eastern time. Or e-mail [info@stansberrycustomerservice.com](mailto:info@stansberrycustomerservice.com). Please note: The law prohibits us from giving personalized investment advice.

Copyright 2012 Stansberry & Associates Investment Research. All Rights Reserved. Any brokers mentioned herein constitute a partial list of available brokers and is for your information only. S&A does not recommend or endorse any brokers, dealers, or investment advisors.

---

# The Retirement Guide to Freebies

**Dr. David Eifrig Jr., MD, MBA**

If you're still paying full price for the everyday items you buy or the things you do, you're getting ripped off.

That's because you could be getting as much as 80% off on some items without making drastic changes to your shopping habits. On many other items you can get 25% off or more.

Let me explain what I'm talking about...

While first doing research for my *Retirement Millionaire* newsletter, I started uncovering amazing secrets that could save you thousands of dollars. Whether you're looking for ways to cut costs or you want to try new things without paying much (if at all), I've got ideas for you right here in this report.

For many, clipping a coupon here or there is their extent of saving money. But not the kind of deals I'm talking about. In this report, I want to share with you how to make phone calls for free, save 40% on your restaurant bills, and go on a wine vacation for almost nothing.

Yes, some of the tips I'll show you are for 100% discounts... There's nothing quite as nice as free, is there?

I've uncovered deep and cheap values to extend your money further than you can imagine. It's the *Retirement Millionaire* goal, actually. We want to find ways of living like the rich, but on less.

Also, these tips are entirely above board, no sneaking around or wheedling things you aren't entitled to. Every savings in here is something the company or service provider is happy to give you... You just need to know what to ask for or where to go to get it.

But if you've been promised free things before, you know some promises don't quite pan out. As you already know, most sources of information for retirees just list things that people think might work. Not here. I've actually tried and tested these deals before sharing them with you.

I spend hours each month looking for secrets and hot tips from my network of friends and business partners around the world. When I uncover something, I'll try it. When I think it makes sense, I'll tell you about it.

What I'm about to share with you today will pay for your subscription over and over. I guarantee using these tips will save you hundreds – even thousands – of dollars this year.

Also, don't worry... Nothing in this report will oblige you to anyone. You can try these opportunities at your leisure. Stick with what works for you and drop anything you don't like. I know you'll find something here you love.

Like you, I hate the rip-offs and timewasters for certain deals. Rest assured, I will avoid those. I

---

can't stand the endless nonsense that some deals require. We're going to decide what deals to take, and we're not taking any garbage. This is a buyer's market, and we've got the power.

The first secret I want to let you in on is how to trim hundreds, potentially thousands, of dollars a year from your household budget... and at the same time get the opportunity to buy high-quality luxury goods for as much as 80% off.

And I only found out about it when I discovered...

## How to Get 50%-80% Off While Doing Your Everyday Shopping

I recommend you join the major "warehouse" retailer Costco today. If you're already a member, you're probably familiar with the discounts it offers on myriad household items. But Costco runs a little-known program that lets shoppers buy high-end merchandise at up to 80% off. Costco calls its secret program the "Treasure Hunt," and it's like nothing I've ever seen.

Costco regularly stocks about 4,000 items. Of that, 3,000 items are priced with Costco's standard 14% markup (a lot smaller than most retailers). But Costco designates the other 1,000 items for its Treasure Hunt. It offers them at eye-popping discounts and then "plants" them throughout the stores like parents hiding Easter eggs for their kids. This is where you find great bargains of 50%-80% off.

These items aren't advertised and can't be found at every store. But if you know what you're looking at when you see it, you'll find deals like...

- Car insurance at 50% off
- Calvin Klein Jeans at 55% off
- Ralph Lauren sweaters at 70% off
- Samsung TVs at 65% off
- Pelligrino water at 50% off
- Dried chicken strips for dogs at 90% off

The list goes on and on. The Treasure Hunt items vary from store to store and state to state. And occasionally, truly fantastic items find their way into the stores. Some lucky shoppers have stumbled across fine art, luxury watches, and diamonds and purchased them at ridiculous discounts.

Some consumers swear the shopping for high-end merchandise is the best in the world. And no one pesters you while you shop. What a great feeling too, knowing you're not paying for the bricks and mortar and salespeople of some name brand. These are classic *Retirement Millionaire* deals.

You might think these deals aren't for you. (How many people shopping at Costco are in the market for rare art?) But Costco uses all kinds of items for its Treasure Hunt and rotates the stock all the time. That's the fun of the Treasure Hunt. On the day I was there, I noticed a stack of Garmin GPS navigation systems I'd been considering buying for my car were on sale for 30% lower than anything I had seen.

The everyday prices and the Treasure Hunt are what keep people coming back over and over.

---

Customers can walk in intending to buy a couple bundles of diapers and walk out with a GPS, Tommy Hilfiger shirt, or Fila warm-up jacket at a fraction of the cost elsewhere.

## How Does It Provide the Deals?

Everything at Costco is 14% above cost. That's why *Consumer Reports* rates the company No. 1 in prices compared with other warehouses – Sam's Club, BJ's, and Wal-Mart Supercenters. And it's the main reason *Fortune* ranked Costco the No. 1 "Specialty Retailer" for the past three years.

To keep prices down, Costco is fanatic about holding the line on its costs. Heck, CEO Jim Sinegal's pay is only \$350,000 a year with \$190,000 in bonus if he meets company goals. Compare that to BJ's Wholesale Club's CEO. She makes more than \$2 million per year. One year, Sinegal refused the bonus because he felt he didn't earn it. Where on Wall Street would you ever see that from the CEO?

But the main value it creates comes from its bulk buying and selling. Costco "turns" its inventory 11.9 times a year, which means it has already sold all the purchases by the time they have to pay their suppliers. Thus, they have no financing costs for inventory, which equals savings to you the customer.

So be prepared to buy 48 rolls of toilet paper, 20 pounds of rib-eye steaks, 20 pounds of cheese, or 10 quarts of berries. But trust me, you won't be disappointed in the quality. The toilet paper – Kirkland brand – is truly the best I've ever used.

I am particularly impressed with the quality of its food. It has gorgeous whole-wheat pastas, plump and dark berries and cherries. The colors are bright on the fresh foods, and the obvious lack of chemicals in many of the packaged products is encouraging.

And Costco is the No. 1 wine retailer in the U.S. (by dollar amount).

For instance, when I visited the store with my friends in Calistoga, California, we spent \$450 on groceries. But I added things up and quickly realized a family of four could easily save 8%-10% a month. If you currently spend \$1,000 or more a month on "stuff" for your home, you'll save nearly \$1,000 a year and that's including your \$50 fee to join.

### How Do You Join?

It's easy and cheap. The membership costs only \$55 a year, and one trip of savings easily covers the membership costs. The form to join is a simple two-page document. Once a member, the only thing you need is the card and one other ID at the door for the guard... and cash or a debit card. I was surprised, but it makes good business sense, they don't take credit cards (thus saving a couple percent right there, too). Also if you're not satisfied, the fee is completely refundable.

By the way, they also have an "executive" membership for \$110, which gives you a 2% rebate for 12 months. If you spend more than \$5,000 a year, then this card is actually the better deal. After \$5,000 (times your 2% rebate), the \$100 fee has been "paid for in savings," and you'll start getting money back (up to a \$500 limit). Either way, you can't go wrong.

---

## Free Phone Calls

If there's one thing that irritates me, it's paying the phone company. I'll admit it; I use my cell phone a lot. And whether it's texting or sharing pictures with friends and family, my cell phone is always on. So when that \$100 phone bill rolls around each month, I only have myself to blame.

Ironically, even in these tough times, less than one-third of cell-phone users in the U.S. are cutting back on their cell-phone spending, as reported by *Forbes*. The average cell-phone user spends more than \$600 a year on wireless phone service. And that estimate doesn't include the many add-ons cell phone companies charge, which easily swell a cell-phone bill into the hundreds monthly.

What if instead of handing over thousands of dollars a year to the phone company, you could pump that money into a savings account or investment vehicle? Well, I discovered a way to never pay a phone bill again. Here's how it works...

If you live in North America, you can call any landline or cell phone in the U.S. or Canada for FREE by using an online phone service called Skype ([www.skype.com](http://www.skype.com)). You may have heard about Skype if you have children. That's where I heard about it.

Signing up is simple. There's no prepayment, no minimum use, no subscription, no monthly fee, no nothing. With Skype you can call other Skype users around the world for FREE. This is the only 100% FREE phone service I know of.

It's easy to use, too...

First, you download the software that enables you to make these FREE phone calls. Here's a link to the website and download page: [www.skype.com/go/download](http://www.skype.com/go/download).

Once you install the software and create a free account, you're all set to call.

If you have Skype and want to call a non-Skype user you can pay, like I do, \$4.99 per month for unlimited calling within the U.S. and Canada. This is certainly much less than the \$50 a month the phone company was charging me. And I can take my phone with me and use it wherever there's Internet service. If you're willing to pay a little more, you can make unlimited calls to over 40 different countries.

I suggest you tell your closest friends and family members about Skype right away so you can start saving and investing for your retirement dreams.

By the way, I love using Skype for overseas calls because Skype users all over the world can talk to each other for free through their computers. If you're in the U.S. or Canada and calling any other country, OR if you're in any other country and calling landline or mobile numbers in the U.S. or Canada, the standard SkypeOut rates apply.

Skype even allows you to hold a conference call with up to nine other people.

Still, the best part for me is the video feature. I hate talking on the phone, but when I can see the other person as I talk, I actually enjoy the call. All you need is a webcam on both computers and you can talk AND see each other simultaneously. It's as close as you can get to real life without being together. And the video calls are also FREE...

---

If you're looking to cut back your phone bill to zero, Skype is something I highly recommend.

My savings? After canceling my landline service and slashing my cell-phone minutes nearly in half... \$564.

## More Great Phone Deals

For those of you who aren't interested in calling people on your computer, I have a couple other great money savers.

Vonage works much like Skype. For as little as \$11.99 a month, you get 300 minutes of outbound calling across the U.S. and Canada and unlimited calling to other Vonage customers.

The best part is, you can use Vonage anywhere. All you need to do is travel with a small adapter that you can use with any high-speed Internet connection. And your existing phone number might be eligible to be transferred to Vonage.

With Vonage, you don't even need to have your computer turned on to make phone calls. All you need is to connect the Vonage adapter to your Internet and then your telephone to the adapter. Then you can start calling. You can visit [www.vonage.com](http://www.vonage.com) to sign up.

MagicJack is another great solution for cutting your phone bill and is similar to Vonage.

After the initial cost of \$40, magicJack only costs \$19.95 a year. Just plug the device into your computer or phone line and you can make local and long-distance calls in the U.S. and Canada with a traditional telephone. You can learn more about magicJack at [www.magicjack.com](http://www.magicjack.com).

Another big difference between magicJack and Vonage is magicJack cannot transfer your current phone number, so you would be given a new one. But both, along with Skype, will save you hundreds of dollars each year on your telephone bill.

## A Free Cup of Starbucks Coffee Everyday

There's a way to get a free cup of coffee at Starbucks every day of the week. All you need is a Starbucks card and to be a member of Starbucks' rewards program. Starbucks offers a program called "My Starbucks Rewards." This rewards program gives you a star every time you use your Starbucks card.

With a Starbucks card, you get free refills of brewed or iced coffee or tea during the same visit.

Once you get to 30 stars, Starbucks will send you its Gold card. This card entitles you to special coupons and a free drink for every 15 stars you earn.

All you have to do is purchase a Starbucks' gift card and sign up for the rewards program. You can learn more – and sign up – at [www.starbucks.com/card/rewards](http://www.starbucks.com/card/rewards).

---

## Half-Off College Tuition

Are you bothered by the current or future expense of college? If you are, this next secret is a way to cut the cost almost in half.

Dozens of colleges, like George Washington University in Washington, D.C., have the gall to charge more than \$44,000 year. That's more than 80% of the average family's annual income. George Washington isn't alone. According to *The Chronicle of Higher Education*, 123 colleges charge more than \$50,000 for tuition, fees, room and board.

The average cost at private colleges is now at around \$42,000. Public colleges, of course, charge a lot less, especially for state residents – \$17,131 versus \$29,657, according to College Board (includes room and board).

But what about local community colleges? If we look at the numbers for the 2011-12 school year, the average cost for a full-year of tuition and fees at a community college is only \$2,713, compared with \$9,000 at a public, four-year university and \$35,000 at a private, four-year university.

So here's the secret way to get college at 50% off. Start at your local community college and transfer into the bigger college after two years. In other words, hold off attending the university for two years while taking courses that transfer from your local community college instead. Save a ton of money but graduate in the same amount of time.

For example, Maryland law *requires* the University of Maryland to accept junior college transfers with a GPA of 2.5 and Cs in their major. Say you live in Baltimore. You could attend the Community College of Baltimore County for two years and then transfer to University of Maryland for your third and fourth years. The two-plus-two strategy would cost only about \$52,532 for four years versus \$92,376. You'd save almost \$40,000 in tuition and fees over two years. Nearly 50% off.

If you're a parent looking for ways to save for your retirement and make sure your children get a great education, this is the trick. You save big money and your kids still get diplomas from a big-name school.

## 50% Off Cable

Nothing is worse than dealing with the hassle of a cable company. Whether it's poor customer service, mismanagement, or the technician promising to show up sometime between 8 a.m. and 2 p.m., I wish Americans could collectively punish cable companies and go on strike. However, I have discovered a way to shave 50% a month on your cable bill.

Just simply call and ask for the best deal they have.

That's it. Just ask. If they refuse, threaten to move your service to another company (almost all cities in the U.S. have a competitor in town). Then ask to speak to the retention department. I called Comcast and got my bill lowered from \$170 a month to \$89.

I've heard stories of some phone operators refusing to do anything. If that happens, just call back another day at a different time. Chances are slim the cable company will cancel your service entirely. After all, the company wants your money. So whether it's Comcast, Time Warner, or Verizon, be sure

---

to call your cable company and request a better rate. I can almost guarantee they'll lower your monthly bill. It may not be as drastic as a 50% reduction, but it's worth trying. Worst case, you do have to shift over to the competitor, but after the initial hassle of setting up the service, you'll be saving hundreds of dollars a year.

## Use this 'Black Card' to Save 40% on Restaurant Bills

Dining out can get expensive. Thankfully, I've found a way to save 40% off my restaurant bills, which for me is about \$100 a week.

When I first discovered this opportunity, I figured there was a catch. I didn't think it was possible to save this much money on restaurant tabs.

But if you go to [www.restaurant.com](http://www.restaurant.com), put your zip code in, and search for restaurants nearby, you can find at least 60%-off coupons for dozens of local restaurants. The first time I put in my Baltimore zip code, I found 65 restaurants within five miles and an amazing 230 places within 30 miles.

Each listed restaurant offers online gift certificates – or what I'm calling their “Black Cards” – that allow you to purchase \$25 of value for only \$10. You can buy a \$50 gift certificate for \$20. You can buy a \$100 gift certificate for only \$40. If you and a group of friends went out and spent \$100 on dinner, it would only cost the table \$40 (plus the cost of the certificate). This can save you more than 40% on the total cost.

When I first found this website, I was a bit skeptical... So I decided to try it out on a little Thai place a few blocks from the office. Two friends and I bought a \$50 certificate, ordered summer rolls with shrimp, Panang chicken, pad Thai, and sautéed broccoli... and ended up paying \$20 for a \$48.76 tab. The restaurant took the certificate no problem. Since then, I've used hundreds more dollars worth of certificates at two other restaurants... I'll probably end the year saving \$1,000 or more.

Restaurant.com guarantees its certificates. The company lists its phone number and e-mail, and it is quick and helpful. If you're still not convinced, call the restaurant before you purchase a certificate to make sure it accepts them. So far, they've all told me, “Yes sir, we sure do.” And they did.

You should also keep these two things in mind...

- 1) Each restaurant has a minimum purchase requirement that ranges between \$35 and \$50. This often excludes alcohol. If you're out with a couple friends, then you'll surely hit the minimums.
- 2) Also, some restaurants automatically add 18% gratuity. This is only fair... You've found a special loophole, but those waiters and waitresses shouldn't be hit with lower tips.

The founders of Restaurant.com wanted to create a way for people to find new restaurants where they work and live. As they put it, “We wanted to encourage the celebration of dining, but make it more affordable.” If you love to eat out as much as I do, just go [www.restaurant.com](http://www.restaurant.com), put in your zip code, and see what's near you. You can browse through menus and see if you might like a new place.

Once you find your restaurant, just pay for the certificate, print it out, and off you go.

---

## A Nearly Free Trip

I don't know about you, but I love traveling for almost nothing. Something about knowing that I'm getting 10 times the value it costs me makes it all the more exciting. It's like the first blindfolded wine tasting I conducted in 1978 when we discovered that wine for \$15 can taste as good as stuff the French wine snobs were charging \$65 for. What a joy. It's the *Retirement Millionaire* feeling.

I found a secret way to take an RV trip for just \$30 a day... rather than the \$200-per-day fee it normally costs. This secret alone will pay for several years of your subscription.

How does this it work?

The company that rents these RVs is called Cruise America – you may have seen its vehicles with brightly painted landscapes on the sides. The company constantly needs to move its vehicles around the country. Rather than hire expensive drivers or moving companies, it seeks out “volunteers” to make the trip. In my case, I got a 90% discount on what it normally charges. You can do the same thing.

Here's how I did it. I flew one-way on Southwest into Las Vegas (\$189) and took a cab ride (\$30) to a lot run by Cruise America.

From Las Vegas, I drove to the Grand Canyon; Sedona, Arizona; and through the desert of northern Arizona on my way to the drop-off in Phoenix. I had nearly unlimited miles and up to six days to make the trek. Best of all... I got to use a \$95,000 RV for just \$30 a day.

After my drive, I flew home from Phoenix – only \$179 on Southwest.

Total cost – airfare, gas, and RV rental... everything for five nights and six days – was less than \$800.

Keep in mind, you don't need any special license. Your regular driver's license works fine. Driving these is simple. And most campgrounds are designed to make it easy.

Cruise America has 125 rental locations in 40 states and in Canada. To book a trip, simply go to the website [www.cruiseamerica.com](http://www.cruiseamerica.com). Click on “Hot Deals” and you'll see the best deals Cruise America currently has.

The destinations change all the time. So if you don't see one you like, just be patient and keep checking. An attractive one is bound to crop up.

Camping World offers other great RV rental deals. Camping World has 22 rental locations across the U.S. Much like Cruise America, Camping World rents RVs that need to be moved between locations.

Just go to <http://www.campingworld.com/rvrentals/Specials/>. This will take you to the best deals Camping World has at the time, which can range from \$9.95 to \$29.95.

## A Working Wine Vacation That Feels Free

If the idea of working on vacation seems interesting, you should consider the idea of a “crush” vacation. Working the crush means helping a winery pick, destem, press, and move juice, barrels, and

---

waste during the harvest. It is one of the most unique cultural experiences you can imagine. I'm not going to lie... this is a physically demanding vacation. But in the end, you get a vacation and a few bottles of good wine to take home.

Ever since 2007, I have traveled to Calistoga, California, and stayed with my friends, owners of the Mutt Lynch Winery. Their Sonoma winery produces some of the best unwooded (fermented in steel tanks rather than traditional oak ones) chardonnays I've ever tasted. The description on their website says it all: "Fresh, juicy fruit aromas and flavors of peaches, pears, and apples, with a creamy and zingy finish. The fruit 'jumps out of the glass'..."

For more than a week, I worked for the Lynch family. I did everything from helping the grape-pickers pluck dead leaves under a warm September sun, to dumping the pomace at the end of the day. I didn't get paid a thing and the work conditions were sometimes a bit difficult, but the benefits included room, board, and a great experience. Most importantly, I learned about winemaking – from world experts.

One of the experts I learned from, Phyllis, is half-owner of a winery called Deux Amis that shares space with Mutt Lynch.

I watched (and helped) Phyllis and her colleague Brenda measure levels of sugar and pH in the fermenting juice and "punch down" grape skins floating in the nascent wine to ensure a uniform fermentation. Seeing them monitor and adjust the winemaking process to tease the flavor they want from every unique batch of grapes taught me how much of an artist's touch great winemakers bring to their work. It's not the sort of perspective you get from reading the *Wine Spectator*.

Phyllis and her partner Jim have been in the wine business of northern California for more than 70 years combined. It was an honor to learn from them.

It turns out there are dozens of small local wineries like Mutt Lynch and Deux Amis around the world who desperately need help during the harvest season. These tiny wineries simply can't afford to pay for full-time help. Instead, they offer free room and board to ordinary folks who are looking for a memorable experience.

In most of America's wine-producing regions – including Napa and Sonoma in California, Willamette Valley in Oregon, and New York's Finger Lakes region – you can work a crush. If you're interested in a wine-country vacation, I recommend you contact your favorite vineyard directly.

For example, some smaller and less-known vineyards of Ohio love having volunteers help them with the harvest. Simply register your interest prior to the season by contacting the individual winery, or just visit the winery on public picking days that get advertised in local newspapers. In Ohio, you can try these vineyards:

Debonné Vineyards in Madison, Ohio (tel. 440-466-3485; [www.debonne.com](http://www.debonne.com)),  
Troutman Vineyards in Wooster, Ohio (tel. 330-263-4345; [www.troutmanvineyards.com](http://www.troutmanvineyards.com)),  
Rainbow Hills Vineyards in Newcomerstown, Ohio (tel. 740-545-9305; no website), and  
Slate Run Vineyard in Canal Winchester, Ohio (tel. 614-834-8577; [www.slaterunwine.com](http://www.slaterunwine.com)).

By the way, my friends at Mutt Lynch specialize in dog-themed wines. Their wines include names like Merlot Over and Unleashed Chardonnay. Give them a call or check out their website.

---

And it goes without saying, by mentioning their info I get nothing from my friends... other than a thanks.

Mutt Lynch Winery  
www.muttlynchwinery.com  
(tel. 707-942-6180; fax 707-942-8755; e-mail: info@muttlynch.com)

Deux Amis Winery  
www.deuxamiswines.com  
(tel. 707-431-7945; e-mail: friends@deuxamiswines.com)

## FREE Cruises for a ‘Gentleman Host’

If you can dance, socialize, and are between the ages of 40 and 68, I have the dream getaway for you.

On many ocean cruises, women outnumber men by a wide margin, especially among senior passengers. To balance things out, ocean lines recruit male social hosts to dance and socialize with women passengers. The only requirement for these hosts is to be able to carry a conversation with a stranger and know formal dance styles like ballroom, swing, fox trot, and waltz.

Needless to say, the biggest benefit to becoming a “gentleman host” is the nearly FREE cruise you get in return. By signing up to become a gentleman host, you get to spend several weeks a year at sea where you can wine and dine on luxury ships for close to nothing.

Depending upon the cruise line, you may pay a small daily fee of \$25. But compared to the thousands of dollars you’d otherwise spend for the same accommodations, this is a great bargain.

What else do you get? Benefits vary from cruise to cruise, however, gentleman hosts typically receive:

- Dining room privileges.
- Regular cabin accommodations.
- Beverage and laundry allowances.
- Round-trip airfare for some cruises.
- Inclusion in shore excursions.
- A gratuities allowance.
- A 20% discount from Jos. A. Bank men’s clothier.
- And most importantly, a chance to travel the world and meet new friends.

Cruise lines offering gentleman host programs include some of the biggest names in the industry: the Delta Queen Steamboat Company, Regent Seas Cruises, Holland America Line, Crystal Cruises, Silversea Cruises, Fred Olsen Cruises, and NYK Cruises.

Chicago-based company The Working Vacation, owned by Laretta Blake, is a recruitment agency for gentleman host on cruise ships. Contact Laretta’s agency at [www.compassspeakers.com](http://www.compassspeakers.com) to see if you qualify to be a gentleman host.

And of course, you can contact the cruise lines directly.

---

## Another Way to Cruise for Nearly Free

For anyone who doesn't fit the criteria to be a gentleman host, there is another way to travel for free. Sixth Star Entertainment is looking for a variety of people to provide entertainment.

Whether you're an art history expert, a computer expert, or caricature artist, you can have your passage (and a guest's) on a luxury cruise ship paid for. You just have to be an expert at your craft and be able to pay a small daily fee of up to \$65.

You can be an expert in fields ranging from geography, to art history, to health. You'll need to be prepared to give a presentation (preferably visual) every sailing day.

Daily lectures range from 45 to 60 minutes. Caricature artists spend about two hours during each day at sea drawing for passengers. After that, you can spend the day like any other passenger.

Visit [www.sixthstar.com](http://www.sixthstar.com) to find current openings.

## Free Golf

If you love to play golf, I've found a way you can play for free and even generate a little income (you don't have to be any good... you just have to love the game).

I learned this secret from my friend Hank. And to be honest, at first I thought Hank had fallen on hard times.

Hank was one of my internal medicine instructors at North Carolina... and a highly respected liver specialist. That's why I was surprised to see him standing at the first tee with a clipboard in hand. He was the starter that morning at UNC-Chapel Hill's Finley Golf Course.

What's a "starter"?

A starter maintains the starting times and order of groups playing each day. They ensure golfers get off the first tee promptly and keep track of the number of golfers on the course. That's it. This is not a full-time job. In fact, calling it a job is blasphemy. Anyone can do this.

"Hank... what are you doing here?" I asked him.

"Getting free golf," he replied.

Hank is semi retired. He loves to be outside... And he loves to play golf. Green fees at Finley (the price for a round of golf) can run up to \$100 during peak time. So Hank works a couple days a week as a starter during its busy times. In return, his golf games are free the rest of the week. The money isn't a big deal to Hank. He's a part-time doctor... He just loves to be around a golf course.

So if you love golf, are able to pair off players, assign starting numbers, and greet the public on weekend mornings, I would suggest you contact your local country club or visit a nearby golf course and ask them to hire you as a starter.

---

## More Golf for FREE: Lessons, Club Fittings, a Round with Your Daughter

Another way you can play golf for free is through the Professional Golf Association's (PGA) *Play Golf America* marketing effort.

Among the freebies, the PGA offers...

- Free club fittings with fair market trade-in value offered for your old clubs, too.
- Free lessons with a PGA professional.
- 2-for-1 golf lessons with a PGA pro if you have an American Express card.
- Free range balls for your children.
- A free round of golf for young ladies accompanied by a paying adult.

By the way, the lessons are from real PGA instructors who donate their time.

Last year, more than 7,500 PGA professionals nationwide gave nearly 150,000 free lessons for those in need of a tune-up. More courses than ever are expected to participate this year. Give it a try. I did last year and two simple tips lowered my handicap a couple of strokes.

To take advantage of these offers, go to [www.playgolfamerica.com](http://www.playgolfamerica.com). Just enter your zip code at the top of the page and a list of programs in your area will appear. There you'll find several things you can do for free. Make sure to take a look... Some of these events are only offered in certain months.

## The Easiest Way to Get Free Shipping

I love online shopping. It's convenient, and many stores offer special discounts you only get online. But some sites rarely advertise free shipping. The website [www.freeshipping.org](http://www.freeshipping.org) finds all the usable codes. The site currently has more than 2,000 free shipping codes for vendors like Amazon and Home Depot. And it tracks shipping offers on more than 4,000 retailers.

Best of all, you don't need to enter any personal information to get the free shipping codes. But some of the offers are conditional and require a minimum purchase, while some offer shipping for around \$1. And some retailers even have discounts when you use the free shipping code. For example, Lands' End recently offered free shipping plus a 20% discount on your order.

You can be notified when the site adds new free shipping coupons. Just enter your e-mail address in the "Free Shipping Coupon Alerts" box on the front page, and you'll receive an e-mail when a new coupon is available.

## Save 75% on Home Improvement

The next time you start a project, skipping the home improvement store could save you more than 75%.

Habit for Humanity runs ReStore. These are home improvement outlets that sell new and used goods such as appliances, building materials, and furniture. The goods are donated from individuals

---

and businesses. You can purchase the items at a fraction of the retail price. A portion of your purchase goes to fund the construction of Habitat for Humanity homes.

I was making some improvements on my home in Augusta, Georgia and found a brand-new basement door priced at \$180, but I only paid \$40.

Most of the items are priced for less than \$100, letting us save hundreds on home improvement projects. The stores are like a permanent garage sale, but with many new things, like my door.

Habitat for Humanity runs over 600 ReStores in the U.S. The stores don't carry the same items, since everything is donated. If your local store doesn't have what you're looking for, check back every week or so as their inventory constantly changes. You can find your local Habitat for Humanity ReStore by visiting [www.habitat.org](http://www.habitat.org).

## Movie Freebies

Throughout the year, I uncover tons of deals. Some of them take a little more time and effort than others. And a few may only save a few dollars here and there. But that's no reason not to share them. For example, if you like movies, as I do, you'll like these deals:

Free Movies: Many theaters offer free showings of family movies, especially during the summer. Regal Entertainment Group, for example, hosts a Free Family Film Festival every Tuesday and Wednesday morning from June to August.

Cheap Movies: Your local Entertainment Book typically offers reduced-price movie tickets at \$5 to \$6 apiece (for more details, go to [www.entertainment.com](http://www.entertainment.com)). Also, you can buy in bulk through AMC Theatres. I buy books of tickets in blocks of 50 for \$5 each. The tickets don't expire and if I don't spend too much on popcorn I come out ahead.

Movies from AAA: Check the American Automobile Association (AAA) online. Through its site, you can get tickets to Regal, United Artists, and Edwards Theatres for \$6 each in many areas of the U.S. (you have to be a member to get the deals).

Costco Warehouse: You can get discount movie tickets online to Regal Theaters for \$7.50 per ticket when you purchase five.

## Free Online Trading

Unless you're a daytrader, there's a way you can trade online for free. If you don't need a trading account with a lot of bells and whistles, or handholding, Bank of America has an account service for you.

Bank of America offers 30 free trades per month for account holders with at least \$25,000 total in their deposit accounts (such as CDs, savings, and checking accounts).

The trading service, Merrill Edge, is powered by Merrill Lynch and allows clients to trade stock, bonds, mutual funds, and ETFs up to 30 times per month online without having to pay commission fees. You will need to have a self-directed trading account. Find out more here: [www.merrilledge.com](http://www.merrilledge.com).

***Retirement Millionaire***  
1217 St. Paul Street  
Baltimore, MD 21202  
1-888-261-2693