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**SENIORS/BOOMERS
NEWSLETTER**

"THE RETIREMENT EXPERTS"

February 2012

" The voices in my head may not be real, but they do have some good ideas! "

.....as seen on Facebook

On the subject of good ideas, this month's Seniors/Boomers edition will be dedicated to many of the useful money saving or shortcut web sites that I've been including under the "Miscellany" section of each month's newsletter since January 2010. This comes after many of you have asked for a one-stop shop to see them all. (I guess sticking them to the fridge would be a good spot to keep them handy).

SOME IMPORTANT NOTES: If you are reading this on-line and clicking the link does not open up the desired page, simply cut-and-paste the URL into the address bar on your browser. If you are reading this in hard copy and need to type the address into your browser remember....any spacing between letters will be an underscore _

So without further ado, here they are.

HEALTH

- The Eldercare Locator offers help and tips on how to save money on prescription drugs at www.eldercare.gov
- You can now compare drug costs at various local pharmacies (which can vary wildly). The web site is, www.destinationrx.com
- If you want to see a list of the best doctors in your health plan, there is a site that makes it easy to do. www.vitals.com
- O.K., now you may also want to check out which hospitals have the best records for various surgeries. Go to, www.healthgrades.com
- Next, if you want to check a site that compiles up-to-date research from medical journals and other

authoritative sources, for almost any illness, you can find it at, www.thehealthresource.com

- There are over 100,000 medical research trials that you can search at www.clinicaltrials.gov
- If you're willing to hop on a plane, you can usually find significant savings on medical procedures outside the United States (frequently performed by U.S. doctors) at www.patientsbeyondborders.com
- Want to know which hospitals are considered the best in town? Well, you can. Patient outcomes from hospitals are measured and recorded at the government website, www.data.medicare.gov
- A web site exists that helps you see what others are doing about medical conditions that you and they share. Go to www.patientslikeme.com
- Find out if your medications are safe through a new FDA web site. Go to www.fda.gov and click on 'drugs', then click on 'drug safety'. Or, to check on drug interactions go to www.ConsumerMedSafety.org
- Foods vs Pain at www.aarp.org/painfightingfoods
- Find the average cost of any medical treatment or procedure at www.nlm.nih.gov/services/procedures.html This may come in handy if you have a need to negotiate price with your doctor.
- If you are looking for Medicare Providers in your area, go to www.medicare.gov and click on "Facilities & Doctors". Enter your zip code and the type of doctor you're looking for.
- If you need a medical, dental or vision procedure that is not covered by your insurance, you can gain some on pricing by going to www.pricedoc.com

GOVERNMENT

- You may want to check specific public record information. You can do your searches at <http://publicrecords.onlinesearches.com>

- Have you ever been frustrated dealing with the government on what benefits or services may be available? You can call 1-800-333-4636, Monday-Friday from 8 a.m. to 8 p.m. Eastern. Alternatively, you can go on-line at www.answers.usa.org

- Are you looking for Treasury bonds that you're sure you stuck inside your favorite book...but they're not there? If you can't find your certificates, go to www.treasuryhunt.gov and follow their prompts. Or try www.treasurydirect.gov

- How does the federal government spend your money? Find out at a website designed to show you: <http://media.journalinteractive.com/documents/edit-112110.pdf>

- Want to see something truly scary? Go to www.usdebtclock.org to see how much the country is in the hole. As a point of interest, we just crossed over the \$15 trillion mark for national debt. This is NOT total debt, which is \$56 trillion...or unfunded liabilities, which are \$117 trillion.

- Social Security will no longer be mailing out statements to anyone under the age of 60. You will have to go online to obtain them at www.ssa.gov

- If you have about 3 minutes to spare and want to see an excellent video on USA government debt, you can find it at www.youtube.com/embed/VtVbUmcQSuk

- Are you interested in finding government auctions. The web site, www.govsales.gov will give you information on federal, state and local auctions as well as other sales of surplus or seized items.

TRAVEL/ENTERTAINMENT

- If you're searching for a web site that finds ALL the lowest air fares (including companies that don't pay commissions for referrals), go to: www.momondo.com

- Find the best gas prices by going to www.gasprices.mapquest.com or www.gasbuddy.com

- Want to know where your pets are welcome when they travel with you this summer? There are a couple of helpful web sites: www.petswelcome.com and www.dogfriendly.com

- Looking for a discount on your restaurant dining? One site offers discounts of at least 50% from more than 15,000 restaurants: www.restaurant.com

- For restaurant and theatre discounts, you can find them at www.livingsocial.com

- Looking for more web sites to help you find cheap air fares, how about www.kayak.com or www.airfarewatchdog.com.

- Hotels can be found at www.hotels.com and www.bedandbreakfast.com or www.homeaway.com

- Not sure what hotel hype to believe when booking a room. Get the straight reviews at www.lonleyplanet.com; www.oyster.com or www.frommers.com

- The web site, Inside-Trip helps you choose the best airline by comparing flights using 12 criteria such as legroom, on-time record, etc. www.insidetrip.com.

- Another site, www.hipmunk.com identifies flights with long lay-overs and long trip time.

- www.jetsetter.com gives members discounts of up to 50% on travel to upscale resorts.

- Finally one more site can be helpful and save you money in planning your trip. Go to www.room77.com offers personalized hotel room recommendations based on price, bed size, distance from the elevator, etc.

- How about car rentals? Check them out at www.autoslash.com

FINANCIAL

- For those of you willing to take on some risk and excitement you can actually lend money to small businesses, and collect interest, by going to www.microplace.com

- If you plan on selling your primary residence sometime in the near future, BEWARE: beginning in 2013 a 3.8% levy will be effective on gains over \$250,000 for singles or \$500,000 for married couples whose AGI is over \$200K for singles & \$250K for marrieds respectively.

- Do you have trouble coming up with your stock basis, especially for securities that have undergone spinoffs, splits, mergers, etc? www.netbasis.com can help.

- Pre-approved credit card offers disappeared during the credit crunch, but are now making a come-back. If you want them stopped for good go to www.optoutprescreen.com

- Compare mutual fund expenses at www.finra.org/fundalyzer

- Have you lost track of an old pension from a former company that had a defined-benefit plan? Go to www.PBGC.gov and find it.

- If you're looking for an interesting site that can find the best deals on just-about-anything...go to www.dealnews.com. The site searches more than 2,000 online retailers and shows you the best 100+ offers every day.

- If you are looking to buy a car, new or used, you can let a professional do the haggling for you. www.carsala.com will do all the dirty work based on the criteria you give them. Their fees are 20% of the **savings** they get for you off the asking price.

- Want to check out your financial advisor to see if there have been any complaints filed against he or she? There are 4 places: www.advisorinfo.sec.gov ; www.finra.org/brokercheck ; <http://investor.gov> ; www.brightscope.com

- Make sure you get your free annual credit report and check its contents. Correct mistakes. The site where you do this is **not** freecreditreport.com (where it's NOT free after 30 days). Instead, go to www.annualcreditreport.com. Also, rather than getting your report from all 3 bureaus at once, take each one in turn every 4 months. This will get you 3 free reports per year.

- Looking for a way to see how much money your favorite charity is getting over to the cause. Check out www.charitynavigator.org and follow their prompts.

- With all the banking problems out there, it pays to check up on your bank to see how stable they are. You can do this easily by going to <http://banktracker.investigativereportingworkshop.org>

- Are you at risk for Identity Theft? More than 10 million Americans were affected in 2010. You can assess your risk for free at: www.myidscore.com

- State Treasuries are holding nearly \$33 billion in unclaimed assets from old bank accounts, stocks, bonds and insurance policies.. Do you own some? Find out... www.missingmoney.com or go to www.unclaimedproperty.org

INTERNET

- If your web searches for long lost friends has come up dry, try going to a vast repository of web content not usually found on the internet at www.pipl.com

- You can be even more efficient at blocking spam for free at www.mailwasher.net

- If you are looking for a way to create a document that any computer can read, download **free** software to create PDF files at, www.primopdf.com

- Want to clean up your computer and make it run faster? There are two easy fixes. 1) Use '**Disk Cleanup**' (get it from your Start menu) and select the programs and files you want to get rid of. 2) Only launch programs that you need at start-up. Go to your Start menu, and in the Run box, type in **msconfig**. Then deselect applications that you don't need when you turn on your computer.

- You suspect that your computer has a file containing a virus, or Trojan or other malware. You can have it analyzed for free at www.virustotal.com

- You can save about one-third of your printer ink consumption by switching your font over to CenturyGothic.

- Did you know that the files that you deleted on your old computer can be brought back to life with very inexpensive software? So if you're giving your computer away, make sure there is absolutely nothing that can be retrieved. Two free programs can solve that problem. Go to: www.fileshrepper.org or www.killdisk.com

RETIREMENT

- Is your new state, or potential new state a tax haven...or a tax hell? Find out at www.kiplingers.com/tools/retiree_map
- If you're looking for a legal website that can help with a variety of issues, go to www.nolo.com
- Avoid investment fraud. Get information at www.investoreducation.org/highriskinvestments
- You can access a very interesting article published by Morningstar entitled "Five Retirement Pitfalls to Avoid" by this link <http://news.morningstar.com/articlenet/article.aspx?id=366837>
- The North American Securities Administration Association has just released its annual list of the top 10 questionable financial products and practices. You can find them at www.nasaa.org
- Are you looking for information regarding opportunities of volunteering for seniors? Go to www.getinvolved.gov
- You can get on-line: LAW POINTS FOR SENIOR CITIZENS. It is an excellent 78 page booklet that addresses many senior issues. Go to www.njsbf.org/for-the-public/public-publications.html

MISCELLANIOUS

- Having a hard time keeping track of all your stuff? www.knowyourstuff.com can help. In case of disaster you can still access your information from any computer.
- If you're looking for a job, you can find over 800,000 listings taken from actual company websites at www.linkup.com
- If you have someone in the family heading off to college and got sticker shock from the cost of the textbooks, here are a couple of MUCH cheaper options: www.CourseSmart.com ; www.BookRenter.com www.Amazon.com ; www.DirectTextbook.com
- Have you ever wondered where you could get a checklist for...well, you name it? Things to do in an emergency. Things to do before moving into a new house. Or, out of an old house. Etc, etc, etc. Find almost any list at, www.simplychecklists.com

- Tired of phone trees. You know. Pushing 20 buttons on your phone before talking to a real person. Go to www.gethuman.com for a list of customer service numbers, AND the numbers (CODES) you can use to bypass the automated system.

- Have you ever lost your owner's manual for one of your electronic devices? You can probably pick it up for free at three different sites: www.retrevo.com or www.manualsonline.com or www.usermanualguide.com.

- If you hate paying 411 charges, you can get phone numbers for free at 1-800-GOOG-411.

- Find out what your auto repair **should** cost at www.repairpal.com.

- If you have some old electronics that you no longer want, you can sell them on-line at www.gazelle.com

- Ever wonder how to fix some household item? Well, you can get help at www.IFixIt.com

- If you get tired of waiting on hold for customer service, www.lucyphone.com will call you back when it has someone on the line to help you.

- One web site offers reviews in over 500 different categories written by people just like us (with no paid advertisers): www.angieslist.com

- Where can you find discounts online for almost anything? Check out www.groupon.com

- Anyone wanting a cell phone but can't justify the cost or contracts of regular wireless options, you can get low priced options by going to www.net10.com (eg; 200 minutes in the U.S. for \$20).

- The best way to find TV shows is through the web site www.clicker.com. It has more than 12,000 show listings which include over 750,000 episodes. For more recent episodes of network TV shows, go to www.hulu.com

- If you want to learn a variety of dance steps with both video & written instructions, tap your way over to www.ballroomdancers.com

- Is free stuff interesting? Of course it is! For free on-line photo editing go to www.citrify.com