

The World's 7 Best Quick Tips

1. "Treat Your Body To Great Food"

Is "Junk Food" Devouring Your Body?

That may sound alarmist... until you consider the really alarming statistics! Here's just one example: one in three Americans are predicted to become diabetic, costing America over a hundred billion dollars per year. Ingesting more than small amounts of junk food makes us feel less vital, shortens our lives, and makes us more vulnerable to disease. Even worse, "junk drugs" such as tobacco products, illegal drugs and excessive alcohol cost over \$500 billion dollars in extra health expenses each year -- averaging over \$1,500 for every American man, woman and child.

Your Super Benefits: The most immediate benefit is that you can actually "get high" on eating great food: The powerful nutrients your body wants can give you a **steady feeling of well-being** that lasts all day. Contrast that to the temporary "high" of drugs, followed by the inevitable *crash* afterwards. We'll also strengthen our **immune systems**, which slashes our chances of developing cancer and many other health problems. And as you keep eating healthier, your body will slowly build itself up: You'll notice within days or weeks that you have much **more energy**, and over the coming months you'll continue to feel better and more energetic.

What To Do: If you've got any unhealthy habits you'd like to quit, some of the best online resources are: QuitNet.com to quit smoking, DrugFree.org to learn about illegal drugs, or ACA-USA.org to refuse the booze (although most experts say it's okay for non-alcoholics to have a daily drink or two of alcohol.) For the best chance of success in quitting, it's a great idea to form a "buddy system" with a friend, or join a support group: Very, very highly recommended.

Good nutrition isn't rocket science: experts recommend that we:

1. Take a daily vitamin
2. Eat lots of fruits and vegetables
3. Get omega-3 fats from nuts, cold-water fish, olive & canola oils
4. Eat whole grains and brown rice, not processed foods
5. Get protein from eggs, dairy, beans and lean meat
6. Eat "healthy desserts" such as fruit pies
7. Avoid bad fats and minimize sugars.

Best online resources: Visit EverydayChoices.org for more nutritional information, and/or RealAge.com to get a customized health plan.

When you experiment with a lot of different ideas for realistically healthy foods, sooner or later you're sure to come across some nutritious foods that really taste good to your particular palate, so you'll rarely be even tempted to turn to junk food.

"The greatest wealth is health."



~ **Virgil** (BC 70-19), Roman Poet

2. "Be Thrifty And Save Thousands"

Three Consumer Traps. *We get tripped up three different ways.* First, sometimes we buy stuff out of temporary desire, then it mostly sits around unused. Secondly, we keep costly spending habits even though we don't really enjoy those habits as much as we once did. Lastly, it's easy to lose track of recurring expenses (e.g. utility bills) as they creep upwards year after year.

Your Super Benefit: *Most consumers can save hundreds, even thousands of wasted dollars each year.* Cut your expenses and make sure you spend it on what you **really want**. Then you can set a goal for what you'd most like to do with the money -- for example, your savings could make a very nice retirement nest egg.

What To Do: You could spend many hours reading hundreds of money-saving articles at sites like Kiplinger.com and Bankrate.com. For something quicker but just as effective, try our free e-course "**The World's Best Consumer Tips!**" At the [Smart Consumer Tips](http://SmartConsumerTips.com) site you can preview it and judge for yourself.

"I don't have to have millions of dollars to be happy. All I need are clothes on my back, a decent meal, and a little loving when I feel like it."



~ **Ray Charles** (1930-2004), American Musician, Singer, Songwriter

3. "Invest To Not-Lose"

Money-Draining

Investments: *Each year, American investors spend hundreds of billions of dollars trying to "outperform the market."* They often end up chasing "hot tips" that don't pan out, or paying excessive commissions. It's very risky to compete against smart, experienced traders.

Your Super Benefit: *Smarter, safer investing.* Here's what Warren Buffet says about investing: "**Rule No.1:** Never lose money. **Rule No.2:** Never forget rule No.1." Most people are better off minimizing costs and risks by investing in a diverse, mostly buy-and-hold portfolio of stocks and interest-paying accounts, CDs or bonds.

What To Do:

1. **Pay lower & fewer fees.** Find a good discount broker: Many are rated by [Smart Money Magazine](http://SmartMoneyMagazine.com).) Avoid "stock churn" so you won't pay fees often. Buy mutual funds with great caution because their performance so rarely matches their hype.
2. **Manage risks carefully.** Ten years from now, the Dow may be at 50,000 or 5,000 -- nobody really knows. Many people would be shocked to learn that the stock market lost nearly 70% of its real value between 1966 and 1982!
3. **Don't settle for what's offered to you.** Some financial salespeople are able to charm people into making subpar investments while the salesperson gets a commission. Never rely on just one person's advice

"October. This is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August, and February."



~ **Mark Twain** (1835-1910), American Writer and Humorist

4. "How To Save On Energy Bills"

Gas Prices Gone Wild! *Each year we see new record highs. Will prices keep skyrocketing? Some say no: "prices will keep rising because unlike the tech and real estate bubbles, there's no overabundance of supply. Others say these high prices are not sustainable.*

Your Super Benefit: It may seem unlikely at first, but if you can save \$5 on energy every day, it's like getting \$1,825 every year in tax-free income! Find out how to save at GasConserver.com. You'll find tons of electricity-saving tips there too.

What To Do:

1. **Find lower gas prices.** You can save 5¢ to 10¢ per gallon by using discount stations, Safeway or CostCo. Track which stations charge the least at MapQuest.com's Gas Prices Page. Rewards credit cards can save you another 10¢ to 20¢.
2. **Drive a more fuel-efficient smaller car.** You'll pay less up front and get better mileage. What actually saves you the most money is that the resale value of a smaller car will drop more slowly. Or consider driving a hybrid to cut your gas expenses about 25%.
3. **Drive 2,500 to 10,000 fewer miles per year.** Use one or more of these strategies: car pooling, van pooling, telecommuting to work one or more days per week, using a car-sharing company like FlexCar.com or ZipCar.com, moving closer to work (or working closer to home), using mass transit, using a bike or motor-scooter, and combining errands into one trip. ConsumerEnergyCenter.Org does a good job of explaining all your transportation choices.

"A true conservationist is a man who knows that the world is not given by his fathers, but borrowed from his children."



~ **John James Audubon** (1785 - 1851), French-Creole American Naturalist

5. "Super Safety Tips"

An Avoidable Tragedy! *It's just too easy to let safety slip our minds. Half of all Americans will suffer a painful traffic injury at some point in their lives.*

Your Super Benefit: *It's no secret... the life you live and love is your benefit, and the people you love are the beneficiaries of your safety.*

What To Do: A quick and excellent "crash course" in auto safety is located at <http://www.autosafetyhub.org>. The main thing is to know what's riskiest:

1. **Unbuckled seat belts** double the chance of dying and make serious injuries out of minor ones.
2. **Driving under the influence** usually leads eventually to a fatal accident, jail time or life in a wheelchair.
3. **Driving emotionally** is dangerous: Two-thirds of fatal accidents are rooted in impulsive or frustrated or temperamental or high-speed driving.
4. **Driving distracted** is almost as bad: About half of all auto accidents involve drivers who are yakking while driving or fiddling with something.
5. **At night** accidents happen three times as often.
6. **Teens** are 300% more likely to have an accident (it's actually more like 1500% when driving at age sixteen.)
7. **Bad weather** is a factor in over 20 percent of crashes, so be extra-careful and avoid it if possible.

"The safest course is to do nothing against one's conscience. With this secret, we can enjoy life and have no fear from death."



~ **Voltaire** (1694-1778), French Thinker and Writer

6. "High-Benefit Credit Cards"

Amazing Stats! *Millions of Americans are running up a high credit card debt. Americans pay a total of \$127 billion in credit card interest in just one year. About 15% of Americans are headed towards bankruptcy at some point in their lives, often partly because of high credit card debt.*

Your Super Benefit: *If you carry a balance, you could save thousands in interest payments. Or if you carry no balance, you can earn thousands in rewards. Most consumers can get an interest rate of zero percent for one year, or around 5% for the life of the balance. Or get a card that pays you 3% cash back on gas, groceries and drugstore purchases.*

What To Do: If you carry no balance, get a rewards card at <http://www.smartconsumertips.com/rewarded.htm>. This page objectively compares the 12 best rewards cards recommended by Consumer Reports, The Kiplinger Letter, and Money Magazine. If you need to carry a balance, learn how to go about paying 0% interest for one year at <http://www.smartconsumertips.com/baltrans.shtml>, or learn how to lower interest rates under 5% for as long as you carry a balance at <http://www.smartconsumertips.com/lowrates.shtml>.

"Credit buying is much like being drunk. The buzz happens immediately, and it gives you a lift. The hangover comes the day after."



~ **Dr. Joyce Brothers** (1927-), American Psychologist.

7. "Your Dream Home"

All Too Common: *People buying more home than they need to be happy. Nearly 1.3 million Americans had their homes foreclosed in 2007. Others are spending thousands each year just to heat homes.*

Your Super Benefit: *Save many thousands by buying only as much home as you need. You just want to live for the activities you enjoy and for the people you love, while placing the minimum burden on your finances.*

What To Do: If you're thinking of buying a home, first learn the true costs and benefits of homeownership at TrueHomeCost.com. Most real estate sites overstate the benefits and don't list all the costs, perhaps because it would discourage buyers. Large homes have fallen drastically in value, while smaller homes are now more marketable.

"Be he a king or a peasant, he is happiest who finds peace at home."



~ **Johann Wolfgang von Goethe** (1749-1832), German Poet and Author

An 8th Super Tip was too big for this sheet -- see <http://www.SmartConsumerTips.com/tip8.htm> to see it and **deter crime!**