

# Getting the Best *for* Less





# Getting the Best For Less

By Ted Bauman, Editor of *The Bauman Letter*

**L**ET'S face it — it's a rough world out there. The costs of basic needs and entertainment have skyrocketed in the past few years. Americans now spend thousands of dollars annually on eating and drinking, and our monthly cable and TV bills have soared into the triple digits.

If you are like me, cutting costs and holding onto your hard earned cash has become one of your top priorities. But, contrary to popular belief, you don't have to sacrifice quality in the process.

Spending less, whether you're eating out or eating in, doesn't mean you have to return to the questionable diet of your college days, and lowering your cable TV or satellite bill doesn't have to mean completely severing ties with civilization.

In fact, there are many tricks you can use to not only pay less on many of your monthly bills, but also get VIP treatment along the way. After all, sometimes a freebie or upgrade is all you need to take an experience from stressful to tolerable.

So, are you ready to pay a lot LESS for everyday conveniences like food, video entertainment and Internet access while still living like a VIP? Let's get started!

## FOOD & DRINK

### Eating Like a King for Half the Cost

Let's start with the most basic of basics: eating and drinking.

Back in 1992, Americans spent about \$44 billion a year on food — \$28 billion a year eating at home, and \$16 billion eating out. Over the next two decades, those numbers grew in steady fashion. The \$100 billion mark, crossed in late 2014, came with another important threshold: For the first time, we spent slightly more money in restaurants and other public eateries — \$40.475 billion — than the \$40.466 billion spent buying food for our own home kitchens.

No matter how you slice and dice it, that's a lot of salad, wraps, sushi, chops, burritos, coffee, wine and spirits.

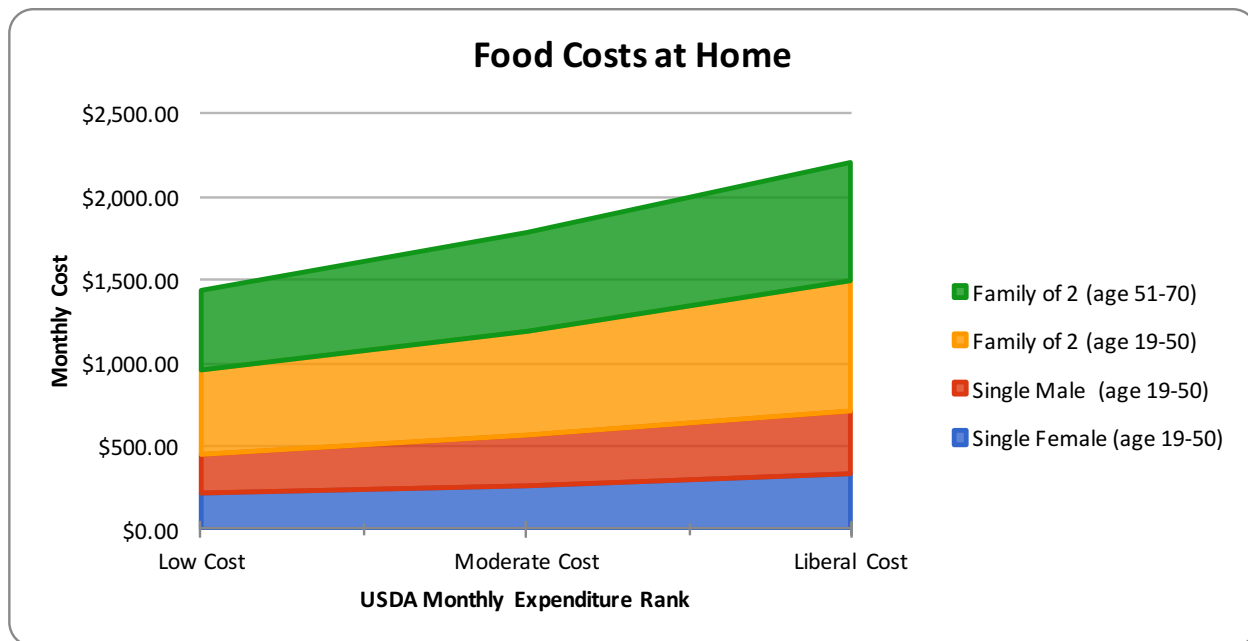
Controlling these costs requires a bit of perspective. How much we spend depends in large part on our gender, age and the size of our household. Just take a look at the information below, which comes to us from the United States Department of Agriculture.

The main point here is that there's always room to shave costs here and there in a big way with your grocery bill — and still prepare healthy, satisfying meals at home.

### Have a Dollar Figure in Mind — and Track It to the Dollar When You're at the Store

It almost sounds too simple: Have a specific dollar amount in your head when you enter the store — and bring a calculator (or use the one you probably have on your smartphone) to subtract your food and beverage costs while you're moving up and down the aisles.

It's simple — but true. Supermarkets operate in a way that's not all that different from a casino (or any other retail establishment, for that matter). They're all set up to strategically separate you from your money and appeal to your emotions so you have every possible incentive to spend more than you should.



Retail chains such as Kroger, Whole Foods and all the others give great consideration to the placement of each and every section. It's all designed to make you linger and look at the nicely arranged displays of baked goods, fresh vegetables and packaged goods. And it's all set up in hopes that you'll pick up an item and think:

"Oh, what the heck. It won't hurt if I splurge just a little."

Just how much "impulse" buying happens is a matter of debate. Some experts believe that up to 60 to 70% of grocery store purchases are unplanned. Others place the number closer to 20%. Either way, it amounts to a lot of money. Think about it. It means a single person spending \$300 a month at the grocery might needlessly spend anywhere from \$60 to as much as \$150 a month!

That's why keeping your calculator handy is a great strategy. You're a lot less likely to throw caution (and your grocery budget) to the four winds as you watch your costs grow right there in black and white on your screen.

## Don't Buy the Prepared (or Pre-Cut) Foods

Perhaps you've noticed that the front sections of many new supermarkets look more like restaurants than stores? Here's why: Prepared foods carry a much higher profit margin. And once again, it's all about the layout of the store encouraging you to think with your stomach instead of your wallet.

Your friendly neighborhood supermarket is hoping that you, en route to the meats and poultry section, will instead pause in front of a deli case and think to yourself: "Why bother cooking a package of chicken at home when I could buy one, already prepped, cooked and steaming hot, right now?"

Just keep thinking to yourself: "Convenience has its cost — and I'm not prepared to pay."

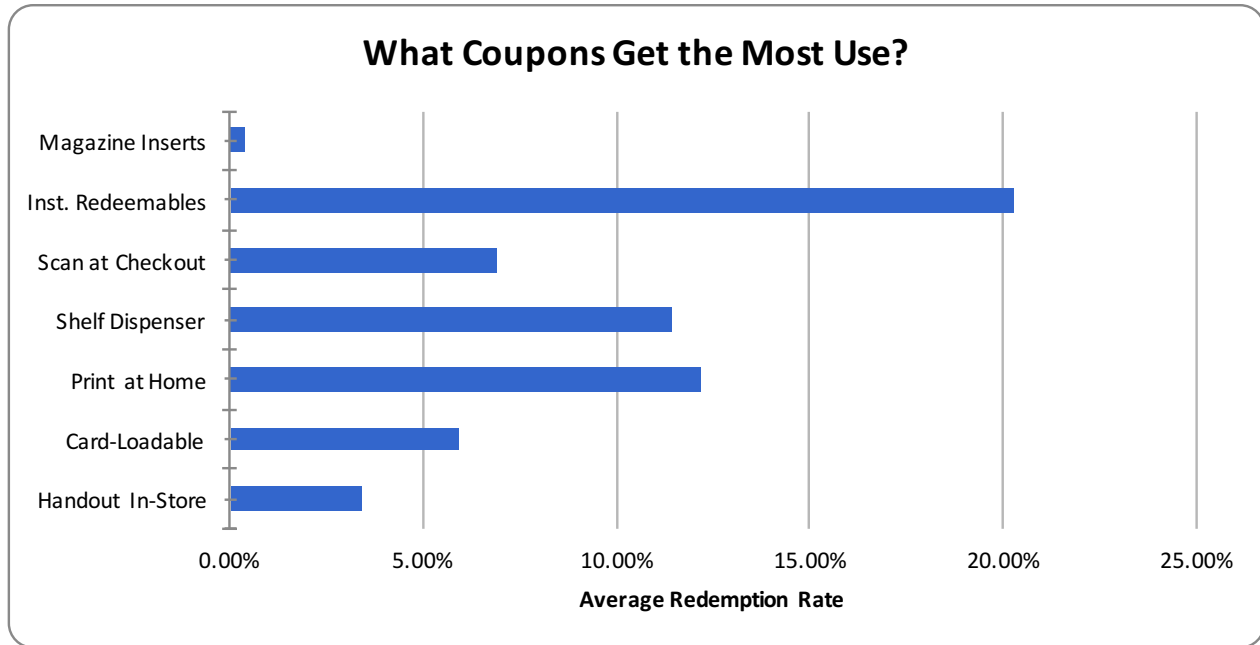
The hot food and fresh sandwiches in the deli case are designed for maximum profit. If you're serious about cutting your grocery bill, skip this part of the store and save the money.

It's the same for pre-cut fruits and pre-washed packaged salads. It's a little more work, of course, to wash and chop these items yourself, but once again, supermarkets are playing to the idea of convenience (and charging you a hefty premium for what amounts to a minute or two of time savings).

## Use Coupons

This is another of those “how to save” categories that seems like it ought to have a “Duh!” at the end. Yet it’s surprising how few people, relative to the millions of shoppers out there, actually use coupons. For instance, the coupons that tend to be redeemed most often by consumers are so-called “instant redeemables,” which you can find attached to the labeling of a package or can. Manufacturers hope you’ll peel off the coupon, and then buy their product a second time, but now you’ve just saved a little money doing so.

Yet even with instant redeemable coupons, people only use them about 20% of the time. If you think about it, that means that the other 80% of the time, people are literally throwing away the chance to save money!



Where do you find coupons? Newspapers and magazines used to be the biggest venue for clipping coupons. You can still find them today, but many people miss the opportunities with Internet-printable coupons, which you can find on your local grocery store’s website, as well as sites such as [coupons.com](http://coupons.com), [retailmenot.com](http://retailmenot.com) and [smartsources.com](http://smartsources.com).

We all use our smartphones for everything today, and coupons are no exception. You can find any number of free apps for mobile coupons on iTunes as well as Google Play. It’s easy, fast and convenient — your cashier typically just scans the bar code displayed on your phone’s screen and that’s it — instant savings.

## Avoid Name Brands, Buy Store Brands

There’s a reason why big food companies advertise so much on television, on billboards, in magazines and on the Internet: They want to convince us that there is no substitute for the food product they’re selling.

For example, Nabisco makes Oreo cookies. A big chain like Wal-Mart sells a 14-ounce package of Oreos for about \$3. On the other hand, you could buy a store brand (let’s call them Oreo equivalents) for \$2, so you could save \$1 just on a purchase of cookies! Imagine if you multiplied that by the one or two dozen other items you might purchase on a weekly run to the grocery store.

According to researchers at Consumer Reports, you’ll save on average about 25% whenever you buy a store brand product instead of its more well-known name brand.

What about the taste? Well, that’s a very personal thing — only you know what name brands you just can’t do without. But back in 2012, *Consumer Reports’* trained tasters did a series of blind tests, comparing store

brands against name brands in 19 different kinds of staple foods. In more than half those tests (10 times), the tasters couldn't discern a difference between the two.

So if you haven't given store brands of your personal favorite foods a try yet, perhaps now is a good time. Your wallet will thank you.

## Try Different Grocery Stores

We're all creatures of habit. We tend to wind up visiting the same one or two stores most of the time for a handful of important reasons. Maybe it's closest to our home or apartment. Or the parking is better, or the floor layout is nicer and cleaner ... you name it.

Yet if you don't mind diversifying among the supermarkets you visit, it may take a little more time, but you'll likely come away with huge savings as your reward.

The reasons are many. For one, most supermarket managers are constantly monitoring their competition in your local area, looking for an edge in their product pricing. If one store has a particular brand of coffee at a higher price, then chances are its competitor a handful of blocks away may well have the same brand knocked down in price in hopes of drawing in more customers.

Also, the supermarket business used to be primarily regional in its approach. Each supermarket chain tended to dominate in a particular area or region of the country. But the emergence of Costco, Wal-Mart, and in more recent years, Trader Joe's and super-discount chains like Aldi — has led to intense pricing competition. The savings can be substantial if you're willing to widen your list of shopping choices a bit.

For instance, in 2015, a group of researchers from Business Insider bought 34 items from an Aldi store in Richmond, Virginia, and then an identical set of products from a nearby Wal-Mart. The products at the Wal-Mart rang up at \$115.86, while the same basket of goods from Aldi totaled \$89.48 — a savings of nearly 23%!

Moral of the story? It pays to shop around, compare prices and buy where you know you're getting the best deal.

## Buy From Online Grocers

In recent years, online-only retailers have expanded aggressively into supplying groceries to Net-savvy customers. For instance, Amazon launched its Prime Pantry in 2014, allowing consumers to easily order non-perishable goods and have them quickly delivered to their home. And since Amazon's acquisition of Whole Foods, consumer can now get same-day delivery from Whole Foods locations in select cities. Walmart, Target and Kroger have been fighting back against Amazon, offering online ordering, pick-up, and delivery services.

Other online retailers carry names like Jet.com, FreshDirect and NetGrocer. The availability of these services, as well as their costs and delivery options, all vary greatly depending on the location of the retailers' respective distribution warehouses and the location of your own home.

But online grocery shopping is something you'll want to look into if you're serious about saving money. Not only are online retailers getting into the act, but chances are your local grocery store chain may also have an online service.

For instance, in 2014, *The Wall Street Journal* sent out a team to look at online grocery options in six U.S. cities (New York, San Francisco, Indianapolis, Chicago, Seattle and Los Angeles). The most interesting thing discovered by their team was that, in a few of their surveyed cities, it was actually cheaper in some cases than going to a physical supermarket (or much less, when you consider the time, hassle and expense of gasoline it takes to visit the store).



But if you want to go this route, remember there's a plethora of different options, in terms of membership prices and whether there's a fee for delivery of your grocery package or not. For many people, the simplest option is only shopping for specific items that they want — but know are much more expensive to buy in a physical store.

## Eating Out for *Less*

Let's face facts. Many of us love eating out. It can be fun and entertaining. It means more variety compared to our "same old, same old" meals cooked at home. You can't beat the convenience. And ... no dishes to wash.

Unfortunately, it also means an even bigger hit to our wallets. Zagat's 2018 Dining Trends Survey revealed that diners eat out an average of 4.9 times per week. Nationally, Americans spent an average of \$36.40 per person to eat out. But remember, that's the average across all metropolitan areas and across all kinds of restaurants (from the most expensive four-star chef's palace to a plain-potatoes American diner).

But there are simple, effective ways to lower the cost of eating in our favorite restaurants.

## Menu Strategies 101

Savvy restaurant owners design their menus with the same goal in mind as a grocery store's floor layout: to get you to spend as much as possible. So keep in mind these tips the next time you examine your favorite eatery's bill of fare...

- **Skip the side dishes.** Restaurants love to push side dishes on their customers, and why not? It might cost a restaurant a grand total of 50 cents in food cost and staff preparation time to rustle up a basket of French fries. And they'll turn around and sell the same as a side dish for \$4. A side dish of vegetables has a similarly high markup (see the adjoining table for the biggest, most profitable "markup" items on a menu). The markup flows directly to the restaurant's profit margin. Instead, look for menu items where an equivalent side-dish serving is already included in the cost of the meal.

- **Appetizers.** Here are two ways to think about appetizers and save: If you're dead set on ordering a maincourse menu item, then skip the appetizers altogether.

Studies show that these tasty little bits of finger food can add up to half or as much as two-thirds of your total restaurant bill! Instead, fill up on some of the free stuff that the restaurant brings out, like a basket of bread, while waiting for your main course to show up.

You can also do the opposite — and still save a lot of money. By ordering a few appetizers at the beginning of the meal, you would likely be filled up enough to easily skip ordering your main course.

- **"Single shot" menu ordering.** Restaurants love it when people sit down and order everything ... the appetizers, the side dishes, drinks and the main menu items ... all at the same time. Yes, it gives them more time to prepare all the food for your meal. But it also means that you may well be ordering a lot more food than you really need or want.

Some people find it more effective to order their appetizers first. Often, they're not so hungry afterwards and skip ordering the main course (or order a smaller portion, if available, instead).

- **Say "yes" to house wines and liquor.** Branded liquors are more expensive than house liquors. So if you're going to order a mixed drink of some kind, you'll automatically pay more if you specify (or the server suggests) a brand-name product. Instead, ask for the unbranded house version of the spirit you want in your drink. Your wallet will thank you when it comes time to setting up your bill.

- **Coupons and "days of the week" add up to savings.** You know how there are certain days of the week when it's more expensive to fly on an airplane? It works the same way with restaurants.

### Top 6 Biggest Restaurant “Markup” Items

Soda	Fountain drinks sell for 20 times what the restaurant pays for flavorings and CO2 tanks.
Bottled Water	Restaurants typically charge \$3 or more for a bottle of water that may cost them 40 or 50¢.
Tea	A cup of hot tea can fetch \$2 or \$3 in a typical restaurant, but a teabag costs only about 35¢.
Potatoes	Restaurants have no difficulty in charging \$5 for a baked potato, with an average cost of just 65¢.
Pasta	Most restaurants make up pasta dishes between six and 10 times their cost.
Pizza	A large cheese pizza retails for \$16 to \$20, yet only costs about \$2.50 to make.
Salads & side vegetables	A mixed green salad with dressing that adds \$8 to \$10 to a dinner tab generally costs the restaurant an average of \$1.60 to make.

SOURCE: Restaurants.com

Fridays and Saturdays are peak times. Other days of the week are less busy. That’s why restaurants often have menu deals and other promotional efforts, to help fill their tables during these typically slow periods. So it pays to check a restaurant’s website, or call up and ask for menu specials that will save you money.

Often the same restaurant will have two different sets of prices for the same meal at different times of the day. For instance, if you go to your favorite restaurant early, say during the happy hour period between 3 p.m. and 7 p.m., you can often order the same kinds of entrees, but without paying the big entrée prices that come with eating during the peak 7 p.m. to 10 p.m. dining period.

Coupons are another great way to save, and one that many people never take advantage of. Websites like Couponsherpa, Groupon and others have plenty of deals listed on their Web pages each day. All you have to do is see which one you want, print it out and remember to take it with you to the meal.

- **Double check the bill and its gratuity charge:** Restaurants (at least good restaurants, anyway) tend to be busy places. So sometimes menu items are ordered — but never delivered. Did the server also forget to take that undelivered menu item off the bill at the end of the night? Some restaurants these days also include a 10% gratuity automatically on their bill. But perhaps the waitstaff “forgets” to mention that fact. These are but a few of the ways that people wind up paying more than they should at a restaurant meal. So do yourself a favor and read your bill carefully before you plunk down your cash or credit card.

- **Food sharing.** When the server comes out, suggest that you’re not hungry enough to order a main course item for yourself, but could you share a main course item with your dining partner? Chances are the restaurant will charge you just a bit more — but you’ll save a lot by not having to pay for a second entrée that you really don’t want.

- **Save by ordering “takeout.”** For really savvy-minded diners, ordering your food as takeout is one of the best ways to save. You call in your order, stop by to pick it up, then eat it in the comfort of your own home. There’s no gratuity to pay. There’s no bar bill to tab up. Best of all, you’ll tend to skip ordering the most profitable parts of a restaurant menu — the appetizers, side dishes and desserts. You’ll get all the pleasure and benefit of eating out, and all the savings of “eating in” at your own dining table.

## TV & MOVIES

### More Movies and TV Channels for HALF the Cost

By now, you are probably starting to see just how big the possibilities are to save money on your monthly bills! But it doesn’t stop at just your grocery bill, you can save hundreds of dollars a year on not only your cable and Internet bills, but also on movies and entertainment.

According to researchers at the Federal Communications Commission, back in 1995 Americans paid an average of around \$22 a month for expanded basic cable television service. By 2014, most Americans were paying about \$100 per month for the same service.

And the situation is getting much worse. Leichtman Research Group reported earlier this year that cable bills rose 39% from 2011 to 2015 — roughly eight times the rate of inflation. In 2018, cable rates are expected to rise another 3% to 4%. What's more, cable companies are imposing more hidden fees so that they can continue to advertise competitive prices.

Fortunately, these days, we have a lot of options to lower the cost of watching movies and television. And each year, more people are taking action to do just that.

In 2010, a record 87% of all American households subscribed to a cable- or satellite-TV service. Today, that number is down to 75%.

“Cutting the cord” isn't for everyone, but it is an option. Best of all, cable-TV companies can see this trend as well — which makes them more motivated in keeping you happy (for a change) so you don't cut the cord yourself. That's why we believe that, if you're willing to think “outside the box” (the TV box, that is), you could cut your monthly bill in HALF if you're willing to stay flexible, use the advantages of the Internet ... and follow the tips inside this report.

It all starts with four simple words...

## **Four Simple Words for a Lower Cable or Satellite Bill**

If you think what you're paying each month is too high, the easiest alternative you have is to call your provider's customer service line and just tell them: “I want to pay less.”

It's that simple. Now, you might ask, “My cable provider is a gigantic company with millions of customers. I'm just one person. Why would they bother negotiating with me?”

The answer is that you are very important to your cable or satellite company. These corporations spend millions of dollars each month marketing their services — on television, billboards, and the Internet — to get you as a customer. Once they have you in the system, their aim is to sell you more and more products and services. When you (and millions of other customers) call and say “I can't afford my cable bill anymore; I'm leaving,” — these companies risk flushing much of their marketing budget right down the drain, in addition to providers don't want that to happen if they can help it. Just check out the chart to see where their subscriber growth is headed these days:

So how do you negotiate for a lower bill? Take note of four other simple words you can say when you call your cable company. All you have to say is ...

“The retention department, please.”

You see, sometimes it's not what you know, but rather who you talk to — that gets you a better deal on your pay-TV bill.

A regular service rep's job is to sign up new people and deal with existing ones, and that's about it. On the other hand, the job of “customer retention specialist” is to keep existing customers from leaving the company. The rep's pay depends on it. So companies often give their retention specialists more power to deal with customers' specific needs — and more access to deals that a regular customer service rep wouldn't know about.

At many companies, the retention specialists are paid an extra commission for every “save” (meaning, every time they can keep an existing customer from leaving), so they have an extra incentive to be nice, and to deal with you one-on-one to keep you happy.



Some people have cut their bills by nearly 40%, just by asking for a retention specialist whose job is to keep customers (instead of the usual cable company customer-service runaround, where the strategy seems to be to make people even more mad and lose them forever as subscribers).

- **Note what your pay-TV provider's competitors are offering:** You likely get flyers in the mail, and special email offers all

the time, offering you pay-TV deals of one kind or another. Use that information to your benefit by noting who's making the offers and what's included in the price.

Why is that important? Information is power, and you can use competitors' deals as a lever to pry open a better deal for yourself with your present pay-TV provider.

- **Know your own bill and "bundles":** It's also important to study your own bill and its specific details. Are you locked in, and for how long? Note exactly what channels you're paying for.

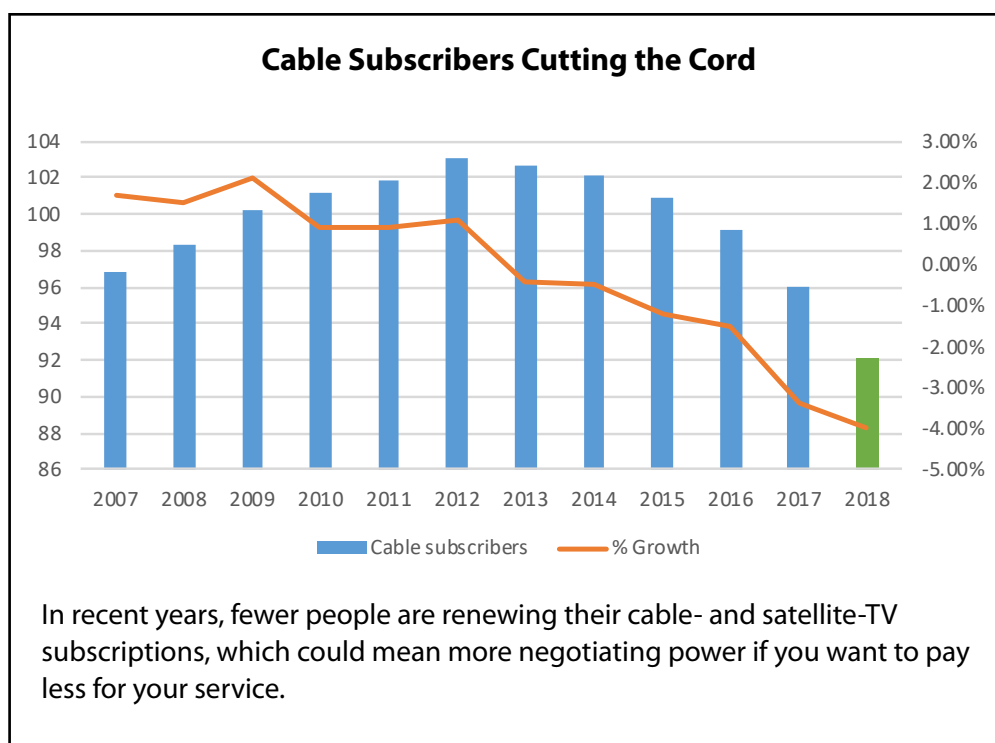
Likewise, many people have other services bundled into their cable bill, like an Internet connection or a home phone line. Even if you don't have extra services, it's helpful to know what other services your pay-TV provider offers. These are all chips you can play when the time comes for listening to your service rep, and any forthcoming new deals that he or she may offer.

- **Don't take no for an answer:** Do you know why most companies' "customer service" operations are so dismal at actually offering service for customers? Because the whole process is designed to wear you down and force you to accept the status quo. So when you call up, asking for a better deal, don't expect the rep on the other end of the phone to say "yes" the first time around. He or she is paid to say "no" (and hope you'll hang up and forget about paying a lower price).

That's when you pull out the information about your provider's competitor(s). Tell them you are thinking about canceling your service to go with the competitor's offer. Keep in mind, you may still get a "no" from the rep, especially if you still have a ways to go on your service contract.

- **Don't bluster, don't threaten.** Be nice about it and hang up. Call back again in a month or two, and ask again. You'll get a different rep. Make the same pitch for a lower cable bill. The closer you get to the end of your service agreement, the more likely it is that the rep will make you a deal. So let time — and information about competitors' deals — be your friend, and use it to your advantage.

- **"Know thyself":** You need to think about what you want out of your pay-TV offerings. Suppose you call up and say "I want a lower cable bill," and the customer service rep says "OK, we'll give you six months of free HBO." You need to ask yourself whether you really watch HBO. How much is that six months' additional service really worth to you?



## Don't Rent Your Modem, Buy It!

Be honest, when was the last time you really looked at the bill from your pay-TV provider? For lots of us, if we examine it at all, we look at the cost of the monthly package prices, and that's it. When was the last time you looked at the cost of the rental fee for your modem?

The modem (some call it a "router" instead) is a little box of chips, circuits and software that, in essence, translates the digital signals coming through your cable or satellite connection, and spits those signals out as the hundreds of channels you can watch on your television.

When people sign up for their programming packages as new customers, they're asked whether they to rent the cable or satellite company's modem, or buy a modem instead.

Most people choose to rent because it's one less thing to think about. But that's where the pay-TV operators get you. They'll put the rental fee on your bill each month (and it won't be listed as something obvious, like "modem," by the way. It will say "voice/data equipment" or some other generic-sounding term) and hope you don't notice when they raise the fee bit by bit each year. For instance, in 2017, Comcast raised its modem rental fee from \$11 to \$10 a month. That's \$132 a year ... just to rent a little box ... a little box *you could just as easily buy on your own*.

And do you know what the cost of a modem is? Anywhere from \$60 to \$120. Which means that, in one year, your modem purchase has pretty much paid for itself.

It takes a little extra work on your part, but it's not hard to do, and well worth it to your pocketbook.

First, you'll need to make a decision about your future as a satellite or cable-TV customer. If you think you might switch providers within a year or so, you'll want to forego buying your own modem — because it may not be compatible if or when you sign up with another satellite or cable-TV competitor.

Two, you'll need to look up your provider's compatible modems. You can find the information easily on the Internet, just by typing in your pay-TV provider's name and the words "compatible modems" on your browser's search window. The first listing or two will likely be the specific "compatible modems" page from your provider's website.

Three, you may want to double-check their web information by calling your pay-TV provider's customer service line and asking for someone in "technical support" to confirm the compatibility of the modem.

Four, you can buy compatible modems pretty much anywhere. Some people order them off the Internet, others purchase them in their local Wal-mart or Best Buy store.

A final note: After hearing the news that you want to buy your own modem, your friendly pay-TV customer service rep may try to talk you out of your decision. Their typical warning is that your modem could quickly be obsolete or out of date. That's true, in the sense that communications technology gets better and faster all the time. But unless you absolutely need the "latest and greatest," don't worry — you'll get years of good use from your modem regardless.

## Cut the Cord: Join the "Davids" Taking on the Cable "Goliaths"

In the biblical story of David and Goliath, a young shepherd boy ventures out alone to take on the biggest, strongest man among all the soldiers in an invading army. Even on the shepherd's own side, few expect him to live out the day.

Unlike his opponent, David has no sword. He can't overpower his enemy either. But he can outthink and outmaneuver Goliath. Using his only weapon, a sling (remember that word), David flings his rock-filled weapon again and again at Goliath's head, killing him and winning an incredible victory.

And so it is with a handful of companies, with names like Sling TV and Netflix, taking on the cable "Goliaths" these days, and winning important victories for their customers.

“Streaming packages” is sort of a catch-all term for a growing number of Internet sites that, for a small monthly fee, offer you a variety of video entertainment programming choices — weekly programs, movies, sports programming, the works.

You might ask, “Well, isn’t that what I do already with my pay-TV provider?” With streaming video packages, you can narrow your programming choices down to only the handful of channels (or as you’ll see, individual video programs) that you want to pay for. Unlike traditional pay-TV, you’re not paying for the other 150 channels’ worth of programming that you never watch.

There are two other advantages of streaming packages. One is that there are usually no contracts involved, so you can cancel whenever you feel like it. Second is that you can watch your favorite video programs anywhere you can get a decently fast Internet connection. If you’re stuck at work, at the airport or in a car, you can still watch the programming on nearly any mobile device.

But there are a handful of downsides that you need to consider. The most important is to remember that if you drop your pay-TV provider entirely, and then don’t pay attention to how many streaming packages you’ve signed yourself up for, you could wind up with a monthly bill comparable to what you already have with your pay-TV provider now.

The other thing you’ll need to realize is that you’re not going to be able to watch a current episode of your favorite weekly program until the day after it airs. That’s one of the carrots that the pay-TV providers dangle in front of their customers to keep them from jumping ship.

But even there, you might have an alternative if your favorite weekly program originates from one of the old-line broadcast networks like ABC, NBC, CBS or Fox. We’ll talk more about how to do it in the next section (“Cut the Cord — Free Broadcast TV”).

Finally, consider where you’ll watch the streaming programming. Top tech companies such as Apple, Amazon, Google and Roku all make devices that make it possible to watch streaming video on your television. And of course, if you own a smartphone, tablet, laptop or desktop computer with broadband Internet access, you’ll be able to watch on those devices. Newer “smart” televisions sold in the last few years also come with the built-in ability to stream Internet video.

So when it comes to paying for a streaming service versus your pay-TV provider, you’ll need to do some hard thinking...

- What do you really watch most of the time?
- What programming choices are you willing to actually pay for?
- Do you care if you can’t watch a favorite weekly program or sporting event “live”?
- How important is it to have (or not have) lots and lots of channels to surf with your TV remote?
- **Sling TV:** If you want channels (instead of individual programs), this is one of the most popular ways to go. In 2015, the company (a subsidiary of pay-TV provider Dish Network) began offering a “Best of Live TV” \$25 a month streaming package that includes many of the most popular channels you’d watch on basic cable-TV anyway, such as TBS, HGTV, CNN, Cartoon Network, Disney Channel and ESPN. For additional increments of \$5 a month, you can upgrade to add more of ESPN’s secondary channels, as well as kids, lifestyle or news channels.
- **Netflix:** The largest of the streaming operators, Netflix began streaming movies and video programming through the Internet back in 2007. It offers plans from \$8 to \$12 a month for unlimited viewing of the vast array of movies, original Netflix programs and off-cable series in its inventory.
- **CBS All Access:** The television network began offering CBS All Access in 2015 for \$6 a month (with ads), though the company appears to be on its way to offering an ad-free stream for a bit more in price. For that price, you get access to 60 Minutes and all the rest of the network’s entertainment programming.
- **Hulu.com:** Hulu is a joint venture Internet streaming company created by the other three major TV

Popular Streaming Video Providers		
Streaming Provider	Monthly Fee	What You Get:
Sling TV	\$25	TBS, ESPN, AMC, Disney (23 channels total)
Netflix	\$7.99 - \$13.99	Unlimited movies & TV shows
CBS All Access	\$5.99	CBS entertainment shows (new episodes, day after first broadcast) with ads; classic sitcoms
Hulu.com	\$7.99 - \$11.99	NBC/ABC programs (new episodes, day after first broadcast); no commercials with higher price
Amazon	\$119/year (Prime)	Unlimited movies & TV shows

networks in the United States: NBC Universal, Disney-ABC Television and Fox. Like most of the other streaming services, it offers pay-as-you-go monthly packages between \$8 and \$12.

- **Amazon.com:** The Internet retailer offers its own well-regarded streaming video service. Most people opt for a Prime membership, about \$12.99 a month (\$119 for the year), giving you access to thousands of movies and television programs for as much viewing as you want. For a little more, people can add on subscriptions for Showtime and other specialty streams.

We've listed five of the most popular streaming services here. But remember that this is a rapidly changing, fast-growing area. Prices can change; use the Internet to stay abreast of new services and packages, because new ones are being announced all the time.

For instance, the major sports leagues such as the NFL, NBA, MLB, NHL and NASCAR, now offer their own subscription-only services for their fans to watch their games and races online. But sometimes the services come with caveats or strings attached.

Quite often, local blackout restrictions may apply, so you can't watch your team play its home games "live" if you live in the same metro area. Other services, like NFL Game Pass, only allow streaming of games as replays — not as live events (to preserve the audience for the cable and TV networks that pay billions of dollars in exclusive broadcast rights).

But even here, it pays to double-check your options. The NFL may forbid live streaming of its games, but customers of Verizon Wireless can watch games live — if they subscribe to a service called NFL Mobile (an exclusive deal between Verizon and the league).

The main point with Internet streaming is that if your monthly cable or satellite bill is too high, you have alternatives — if you don't mind narrowing down your viewing choices to only the types of programming you're willing to pay for, and foregoing the rest.

## Cut the Cord — Get *Free* Broadcast Television

When it comes to dropping their expensive cable or satellite TV connections, the big question for many people is "How else do I watch my local TV stations that carry CBS, NBC, ABC, Fox and PBS?"

It's a good point, because those channels not only carry popular national network programming, but important local broadcasts for news, weather and public affairs. But most people don't realize (or forget) they have a free alternative built right into their TV sets: "over the air" channel reception.

You see, local TV stations still broadcast all their programming on to the public airwaves (in addition to sending out over the wires of the local cable-TV operator). And by law, all televisions sold in the United States — even the newest, biggest, flattest, most high-tech versions out there — must be sold with a built-in receiver to haul in those "wireless" local television broadcasts.

The best part is those broadcast signals are 100% digital. And if the programming was shot with highdefinition (HD) cameras, such as a football game, then it's broadcast in full HD as well!

So the video quality, when it comes to watching a program “over the air,” is often slightly better than watching the same program on a cable or satellite connection. (Digital video signals tend to lose a little bit of quality each time they're encrypted or compressed by processing software, “bounced” off satellites and then run through miles of cables and switching gear — that happens multiple times before the signal from a cable or satellite operator gets to your home.)

**What Stations Can I View?** If you want to see just how many TV stations you're likely to receive “over the air,” you can go to an Internet site set up by the National Association of Broadcasters, [www.antennaweb.org/address](http://www.antennaweb.org/address) to help you do just that. All you have to do is enter your zip code or home address, and up pops a map showing the location, transmission strength and affiliated TV network of all the local broadcasting towers in your area.

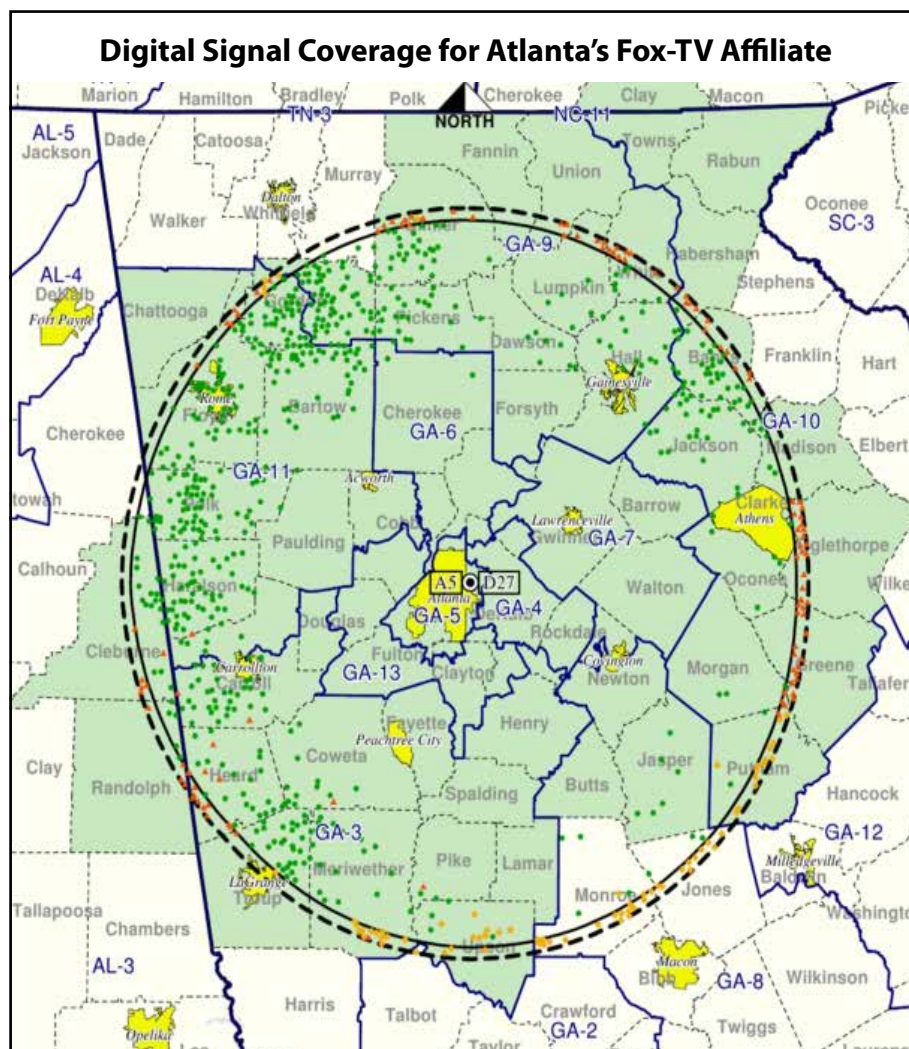
You can also try the FCC's website at <https://www.fcc.gov/media/engineering/dtvmaps>. If you click on any of the color-coded station “call signs,” you'll see a map that shows you the “reach” of that station's broadcasting signal. As an example, we're showing a coverage map for WAGA-TV, the Fox affiliate station in Atlanta, Georgia.

**Do I need an antenna?** The short answer is “yes.” Investing in a small indoor antenna is essential to pulling in the maximum number of “over the air” TV signals. They're cheap to buy; as little as \$10 for a basic version. Even a top-of-the-line indoor model costs just \$50 (or the equivalent of half of just one month's cable bill!)

And don't worry, we're not talking about the ugly, old-style “rabbit ear” antennas of 40 years ago. Today's indoor antennas are basically thin, flat, plastic panels (with some wires and circuitry embedded inside), and they're usually no bigger than the size of a tablet or laptop computer.

They're sold with the coaxial cable already attached (you plug the other end into the back of your television); often they're made so you can stick them to windows or attach them in other low-profile ways near your television (or even behind it). You can even paint your antenna, if you desire, so it matches your home or apartment's decor.

If you live in a major metropolitan area, chances are





you'll easily receive the broadcasting signals from most of the major TV stations in your area. (Make sure to check out the antenna-reception websites in the previous section before you buy an antenna.) The closer you are to a particular station's transmission tower, the more powerful the signal. TV signals go further in flat areas, while mountains and buildings tend to obstruct them.

***How do I set up my television to receive these broadcasts?*** First things first — how old is your TV set? If you've purchased any kind of television since 2007, then the set already includes a built-in digital tuner. If you have a TV purchased before 2007, read a few paragraphs lower.

For 2007 or later television sets:

- Pick up your TV's remote device (make sure it's the remote for your TV and not the remotes for your pay-TV service if you haven't canceled it yet), and hit the "menu" button.
- You should see an entry on the menu screen that says something like "Tuning" or "Signal" (the specifics of the menu depend on your set's manufacturer).
- Once you choose that menu item, you'll be asked whether you want to configure your TV for "antenna" or "cable" (sometimes it will say "CATV" which is the same thing as cable).
- Choose "antenna," and the TV's own circuitry will automatically scan the airwaves for any broadcasting signals. Be patient; sometimes it can take a minute or so for the set's electronic system to complete the scan.
- After completing the same, you may want to try moving your indoor antenna to a few other spots around the room, then re-run your TV's channel scan a second time — and see if a different location in the room yields even more broadcast TV channels.

For pre-2007 TV sets:

If you bought your TV no earlier than two years before 2007, it may still have a digital tuner inside. It depends on the screen size and when it was manufactured and exported to the United States (since most TVs are made in Asia):

\*Federal regulators also decreed that, by this date, all VCRs (video cassette recorders), as well as all DVD players and DVR (digital video recorders) must also be sold with built-in digital tuners. So even if your TV doesn't have a digital tuner, it's possible that one of these other devices may also receive digital broadcast signals which you could view on your set.

If you're still not sure if your TV has a built-in digital tuner, check out the back of your existing television set. It will have a label of some kind, indicating the name of the manufacturer, its model number and

If Your TV was Exported to the United States By:		
Your TV's Screen Size:	Built-in Digital Tuner?	
July 1, 2005	Over 36 inches	Yes
March 1, 2006	Over 25 inches	Yes
March 1, 2007*	All screen sizes	Yes

registration or serial number. If it says something like "DTV," "HDTV" or "ATSC," then you are in luck. The label might also say "Digital Tuner," "Digital Receiver," "Integrated Digital Tuner" or "Digital Tuner Built In" — if you see any of those phrases, again, your TV probably already receives digital over-the-air broadcasts. OK, now suppose you have an even older TV set? That's fine, because you still have options (though whether it's really practical or not (versus just buying a cheap new all-digital TV set) is up to you.

You can buy a separate "digital converter" device, basically a black box with some circuits inside (with a few connector cables and its own remote), costing \$30 to \$50.

It sounds complicated, but in simple terms, the converter box pulls in all those digital broadcasting signals

and converts them into “analog” signals that your TV can recognize and put up on its screen. When you buy a digital converter, here’s what you’ll do...

- Hook up the converter box to the back of your TV set.
- Don’t forget to connect your antenna to the back of the converter so it can pull in the maximum number of channels.
- You’ll need to set your TV to Channel 3 or Channel 4 to see the output from the converter unit.

Once you do the steps above, you should see the menu thrown up on the TV screen by the converter box. It will walk you through a brief tutorial and “sniff” the airwaves for TV signals. After that, you’re done — you’ll use the converter’s remote device to switch back and forth between your various “over the air” TV stations.

***What kind of channels can I receive?*** The beauty of free over-the-air television is that there really are lots of channels to choose from — even if you live in an area where there aren’t that many TV stations.

You see, when federal regulators began the process of transitioning the nation’s local broadcasters over to all-digital signals, they gave every TV station owner additional digital channel assignments so they could deliver other kinds of programming (and generate more revenue through advertising).

You’ll find that your favorite local channel will also be beaming sometimes one or two additional channels — one might specialize in “movie classics,” and the other might carry sitcom reruns (for instance, let’s say your station is a “Channel 10” — then your TV will call these additional channels “10-1” and “10-2.” You’ll find your local PBS station also beams out additional channels’ worth of programming for documentaries, home improvement, cooking and a myriad of other subjects.

## VIP

### Living the VIP Life Wherever You Go

After slashing your grocery bill and haggling over cable TV prices, living like a VIP is probably the last thing on your mind. But, if you’ve followed along, you know that living like a VIP when you go out doesn’t have to be a just a dream or even expensive.

VIP benefits add to a little extra savings on an expensive vacation, or a touch of elegance that can elevate an ordinary occasion to something unforgettable. Wouldn’t it be great to experience this anywhere you go?

We say you can!

By definition, VIP perks are exclusive, not something everyone gets. And quite often, the companies offering really nice perks would prefer that not everyone know the tricks of the trade to getting these special benefits.

Well, their former secrets are your rewards! In this special report, We’ve decoded all the hidden secrets to securing your share of these benefits. They’re only meant for a select few; by following our guide, you’re going to part of that exclusive club too!

### The Big Picture on Perks

Before we get into specifics, there are a few basic strategies that work in myriad situations. We heard these ideas come up over and over as we uncovered the secrets of VIPs:

- **Strategy 1: Pay a small sum to live large.** Some ways to secure perks, such as through credit cards and loyalty programs, come with an upfront cost. Don’t discount them out of hand — they may very well be a great value for your money. Just be sure to make that calculation each time before you pony up an annual fee or membership cost.

- **Strategy 2: Make the most of your affiliations.** A great number of perks are available based on your age, career or other qualifications. We’ve heard of professional sports teams giving discounted season tickets (and

all the associated perks) to those who serve the community as nurses, teachers, police officers, firefighters and members of the military. Most arts organizations have groups for young professionals and others, and offer extras like backstage tours and special receptions. Also, investigate perks you might already have access to through your alma mater, employer, health insurance company, credit card or a membership organization.

- **Strategy 3: Use stumbling blocks in your favor.** Notify staff of any slip-ups in their service or product, and do it quickly. In the moment, they have numerous options to make it right, including VIP perks. (Leaving a scathing review online may be satisfying, but getting a high-end perk could be even better.) Next time you're inconvenienced or disappointed by a service, rather than asking for a discount, see if the staff can elevate the remainder of your experience instead.

- **Strategy 4: Be nice and dress nice.** This will never hurt your chances of getting a perk. Experts who study VIP programs all agree that being polite and friendly (and yes, well-dressed) is a more successful path to better treatment than demanding them, and complaining if they're not immediately forthcoming. Be eager to have a positive experience and cast a favorable word of mouth. People in the travel and hospitality industry generally like to make people happy, so let them know you can be pleased.

- **Strategy 5: Become a regular.** Find businesses you like and frequent them. Larger companies will have organized loyalty programs to deliver perks, but it needn't be so formal. Every smart business, from the largest corporation to the modest family-owned shop, takes care of its best customers.

## Cruises: How to Discount Your Trip, Drinks and More

More than 24.7 million people went on a cruise in 2016, up 12% from the year before. Some people go for the destinations or the onboard amenities or the entertainment and dining options. Drinking wine and cocktails is a part of nearly everyone's cruise experience — and a great place to score perks if you follow these tips:

- **Cruisesheet.com.** "In the know" cruise veterans say this website — [www.cruisesheet.com](http://www.cruisesheet.com) — offers some of the biggest discounts around. But the key to making best use of the site, say insiders, is keeping an open mind on your exact departure and return dates.

Why should that make a difference? Just like the airlines, cruise companies get more than their share of last-minute cancellations and plenty of berths on the ships that just never get sold. So rather than have their ship sail off only partly-filled, the cruise lines often mark down their fares in the final days before the departure date, taking their ticket prices down to a level where the company knows they will find a willing buyer.

That's where CruiseSheet.com comes in. These marked-down tickets are found by the website's "cruise search engine" and displayed on the site. The only thing a buyer needs is a flexible travel schedule and a love for cruising!

- **Cruise more than once on the same line.** If you're a repeat customer, join the company's loyalty program for liquid rewards. "Loyalty programs are a good way to get free or discounted beverages," according to Terrance Zepke, travel author and blogger and host of the Terrance Talks Travel Show. Some offer frequent cruisers 25 to 50% off drinks, plus complimentary wine tastings. Others have nightly happy hours for repeat guests or provide complimentary drink tickets in lieu of happy hours.

- **Try a river cruise.** Smaller river cruises often include complimentary alcohol, often locally sourced, at night with dinner, Zepke says. Plus, they allow passengers to bring bottles aboard. That's not kosher on most major cruise lines, which are notorious for confiscating any bottles you bring back from port. "Believe me, folks have gotten plenty creative and the cruise lines have caught on to most schemes," she says.

- **Do the math on "all you care to drink" packages.** Zepke says that most cruise lines offer them, and while some think they encourage binge drinking, she doesn't hold that view. "Folks that are going to overindulge are going to do so anyway. The rest of us just like to save money." For the best value, look for a drink package that includes sodas, specialty coffees, energy drinks and bottled water. Carnival's Cheers! beverage program is \$51.95 per person per day and includes 15 alcoholic drinks and unlimited nonalcoholic

beverages. Just be sure to buy in advance — the daily rate goes up to \$56.95 once you're on board. Sometimes the cruise lines will even throw in these packages for free as an incentive, so do your research!

- **Say yes to ship-organized parties.** “Onboard events provide free booze,” Zepke says. Attend a captain's party, art auction, wine tasting, champagne brunch or welcome or farewell soiree and you can expect free drinks.

- **Read the daily newsletter.** Even if the above-mentioned organized activities aren't your thing, don't toss that daily bulletin without skimming — it can be a valuable road map for free drinks on board. “Two for one” drink specials are common, as are happy hours and “drink of the day” deals, but you have to know which bar or lounge is offering them. The duty-free liquor store on board often has complimentary tastings early in the voyage, too.

- **Pay with onboard credits.** Onboard credits (also called shipboard credits) are funds in an account that's usable anywhere on the vessel, and the credits can be applied to beverages, Zepke says. Watch for cruise packages that include onboard credits, or try one of these inventive ways to get them:

- **Book a future cruise while you're still on one.** Many lines will grant you onboard credit of \$100 to \$500 per cabin for doing so, and some make it available to use immediately. If you're an established cruiser, it's great way to get free drinks.

- **Open a credit card connected with the cruise line.** The major cruise lines all have branded credit cards, and each offers a sign-up point bonus that can be converted to onboard credits typically around \$100.

- **Become a shareholder.** Here's a great perk: If you hold enough stock in the company that operates your cruise, they will treat you to onboard credits. For example, Carnival Corporation offers \$250 in onboard credit for sailings of 14 days or more, for anyone who owns 100 or more shares.

- **Book through a travel agent.** It's a good idea anyway, especially for newbie cruisers, Zepke says. “A cruise specialist has access to upgrades, shipboard credits, and other incentives,” she says. And in addition, you may be surprised with a nice onboard credit or bottle of wine in your cabin to thank you for the business.

## The “Bedroom-to-Anywhere” Exchange

This is a secret technique used by savvy, “in the know” homeowners to travel the world — for free vacations. You do it in five steps. Here's how it works:

**First**, list your house on Airbnb, the website that allows house and condo owners to rent out their homes on a by-the-night basis to travelers and tourists. Why Airbnb? In part, because as an Airbnb host, you get an insurance policy protecting you against damage by visiting guests. But also, Airbnb is preferred because they make it easy. The website handles the money and verifies the identification of the guests using your home.

**Second**, once someone agrees to the rental of your home through Airbnb, find your own nightly accommodations in town through Expedia or other hotel-booking websites. The idea here is to find a room that will allow to clear a nice profit between the money you pay for the accommodation (let's say that costs you \$100 a night) and the money you'll be receiving from Airbnb for renting out your home (which might be \$250 or \$300 a night, for example).

**Third**, when you stay at the local hotel (while your Airbnb guests use your home), pay your hotel bill with a credit card that allows you to earn travel miles on the airline of your choice. The rules for accumulating frequent flier miles can be complex, but the main point is to get as many points as you can, which you can then put toward a pair of future roundtrip flights for your vacation. Importantly, make sure you pay off your credit card bill — otherwise the interest charges would eat up (and then some) whatever benefits you'd earn through your travel miles.

If you do it right (and repeat the process a handful of times over the course of a year), you'll accumulate a nice bit of profit. Make sure to put away the money you've earned from this “bedroom-to-anywhere” exchange; when you think the time is right, those profits become the treasure chest you use to find your next great vacation adventure.

## “Backpack the South Pacific”

When it comes to visiting the tropical islands and coral atolls of the south Pacific, two images come to mind. One is crystal blue waters, palm trees and coral reefs. The other image is how thin your wallet's going to be after you finish paying for the trip.

Visiting an exotic south Pacific island like Vanuatu or Bora Bora is expensive. It costs a lot to fly there and back; there's not much anyone can do about that part. But once you get to these fascinating locales, visitors often find that the accommodations, food, island transportation and entertainment options aren't cheap either. But veteran travelers say there is one island that the budget-minded among us would be happy to visit: Fiji. Actually, Fiji is more accurately known as not one island, but a regional archipelago of palm-fringed islets with names like Viti Levu, Mamanuca and Yasawa. If you love unpretentious opportunities for diving, hiking, rafting and island hopping, Fiji is the place to go.

Just how cheap is it? As of 2018, you could book a memorable vacation's worth of beachside accommodations, island hopping (and a lifetime of experiences) for as little as \$900. No wonder this island chain is so wildly popular with Aussies and New Zealanders already.

## How to Score Free Rounds of Golf

- **Become a mystery shopper.** Think mystery shopping is just for retail stores? Think again, says Mike Mershimer, president of MSPA-NA, the professional trade association for the industry. Airlines, casinos, bowling alleys, fitness centers, Caribbean resorts and, yes, golf courses all use mystery shopping services, he says. To find these assignments and which companies offer them, start at the MSPA-NA job board ([www.mspa-na.org/contractor](http://www.mspa-na.org/contractor)) for posts from its member companies. (There are a few mystery shopping scams out there, he says, so working with vetted organizations is key.) Of course, you'll need to pay your dues a bit before getting the most plum assignments, but they are certainly out there, and the industry is hiring: “We're desperate for mystery shoppers,” Mershimer says.

- **Work in a golf shop.** Looking for a part-time gig? If you enjoy helping others, assisting in a shop could be a boon to your game. Free rounds at the course are a standard perk of the job, according to the PGA.

## Get Free Hotel Rooms and Upgrades This Way

- **Automate it.** Similar to airfares, hotel rates are fluctuating constantly. Booking site Tingo.com promises that it will monitor your reservation, and if a better room becomes available at a lower price, they will notify you and offer an upgrade.

- **Have appropriate expectations.** A reasonable request is an upgrade to a room one level nicer. Don't expect to access the presidential suite from your standard room. Also, know what your particular hotel has at its disposal. A higher-end hotel will have more potential VIP perks available than a budget one.

- **Check in later in the day.** By this point, the front desk clerk has a better idea of what rooms are filled for the night and may be more willing to upgrade you. Alternately, some experts say you can score a sweet deal at this point by walking in without a reservation. If the property is close to selling out, the staff may work with you on a rate so they can get bragging rights of reaching 100% capacity.

- **Tell your story.** If it's an extra-special occasion, a friendly clerk may be willing to give you a nicer room or a better view. One tactic to try: Lobby on behalf of your travel companion rather than yourself. (“My mom hasn't had a vacation in ages!”) Beware, however, that many people staying in hotels are likely to be celebrating special occasions too, so make the request memorable. For example, one industry insider said he would be much more likely to upgrade someone “celebrating” a divorce.



- **Consider tipping to secure perks and upgrades.** You're used to tipping someone who helps with your bags, but have you thought about doing the same with a front desk clerk? Perks like an upgraded room, free parking or free breakfast can really add up over a multiday stay. Here's how to do it: Include a \$20 bill when you hand your credit card to the front desk clerk, and say (genuinely) that you'd appreciate anything he or she can do.

- **Try a new property.** Recently opened hotels are trying to build awareness and get people talking about their amenities quickly, so they may be more liberal with dispensing those perks in the first few days after launching. This can also work with a hotel that's just been renovated, opened a new restaurant or hired a new chef. Ask if there's a way you could sample the new features — gratis of course — in exchange for spreading the word.

- **Spend a little more in the beginning.** If you have the absolute cheapest room in the hotel, an upgrade request likely won't work, as the property is already not making much money from you. Aim for a midrange room, at least one step above the lowest level.

- **Join a loyalty program.** It's usually as simple as sharing an email address, and typically there are worthwhile benefits, such as early check in, late departure, free WiFi, free breakfast and priority upgrades. Many also let you accrue points to eventually earn free stays. Prefer to stay in more unique, nonchain hotels? You still have options to get perks. Independent hotel collections Preferred Hotel Group, Leading Hotels of the World and Small Luxury Hotels of the World all have loyalty programs. Small Luxury Hotels touts space-available room upgrades to all members.

## Free Airline Tickets, Seat Upgrades & How to Get Them

- **Redeem your frequent flier miles — and do it soon.** “Miles are in a spiral of declining value,” according to Tim Winship, editor-at-large at SmarterTravel.com. He explains that in recent years it's become more difficult for average travelers (those who don't fly frequently on business) to earn enough miles for an award trip or free upgrade. For those who do have enough, it's hard to redeem. And things are only going to get worse, Winship warns. “Redeem your miles as soon as you reach an award threshold,” he says. “It's a depreciating asset.”

- **Zip to the front of the security line — by applying for a frequent flier credit card.** If you have stellar credit, this is one bright spot amid the bleak frequent flier landscape. As loyalty programs have been stripped of value, the credit cards linked to these programs have increased in value for benefits like priority check in and boarding, free checked bags and lounge access. What might just be the biggest little-known benefit to holding one of these cards in your wallet? Entry to the “elite status” rapid-entry security line. Almost any frequent flier card will do it for you, which means less time waiting and no jostling with the hoi polloi. When you get to the TSA security area at the airport, show your frequent flier card to the agent when he asks to see your boarding pass. Nine times out of 10, the agent will send you over to the short, elite-level line (though you still will have to go through the usual X-ray, metal detector and scanning machines everyone else does, of course). If the agent disagrees, the worst that can happen is he or she will point you to the regular security line. No harm, no foul.

- **Fly solo.** There will likely be just one first-class seat available, and airlines don't like to split up a party.

- **Resist the urge to choose a seat when you book.** If all that's available are middle seats in the last rows of the plane, there's no risk in waiting to commit. By the time you fly, there could be more comfortable seats available. Or you could get very lucky and be placed in an open business or first-class seat (being a loyalty member helps).

- **The VIP “whisper key”:** volunteer to be bumped (before they ask!). When a flight is overbooked, gate agents seek volunteers to move to later flights with tempting offers of round-trip flight vouchers and other incentives that increase in value the closer it gets to departure time. You could wait it out, or try approaching the agent before the mayhem and offer to volunteer — in exchange for the best offer they'll make that day. You may be able to secure other perks, too. For example, if your current itinerary has a layover, ask to be booked on a flight that's direct. Or request cash toward a future flight instead of a voucher for fewer restrictions.

## Driving a Deal for a Free Chauffeur Ride

- **Let your airline drive you.** Some airlines offer chauffeur service for their first- and business-class customers. How can you get this perk without paying the high price tag? On some airlines, you're eligible for the service even on award tickets. And though most carriers offering the perk are international, global airline partnerships can enable you to book with your U.S.-based carrier's frequent flier miles. For example, Etihad Airways, based in the United Arab Emirates, offers Etihad Chauffeur on first- and business-class tickets and these seats can be booked using American AAdvantage miles. On Virgin Atlantic, chauffeur service isn't included on first-class tickets, but it's available as an upgrade that can be purchased with frequent flier miles.
- **Get a free private driver.** If you're not already a user of ride-hailing services such as Uber and Lyft, where you use a smartphone app to request and pay for private car service, consider trying it out. Both companies offer a free first ride up to a certain amount. To find current codes, Google "[company name] promo code."

## Sail Around the World for Free...With These Three Words

**"Be a friend."** Believe it or not, those are three words that will get you on an awful lot of free sailing trips. Why? Sailing is fun, but it's also hard work. And while sailing can be a solitary endeavor, sharing the experience with another human being on board makes it all that much more of a satisfying experience.

With that in mind, there are websites you can visit, such as [www.findacrew.net](http://www.findacrew.net), that specialize in hooking up yacht owners with prospective crew members (even if they're inexperienced landlubbers). Not many yacht captains will turn down the chance to bring on an extra person to help trim the sails, swab the decks, keep watch at night — and keep company over the dining table down in the galley.

Take the trip of a lifetime when you join as volunteer crew on someone else's vessel. There are opportunities for all levels of experience, and websites like Findacrew.net make it easy to get in touch with boat owners seeking assistance. Imagine living on the Mediterranean, sailing across the Atlantic, or staying on a yacht in Venice — all real experiences from users.

## Get Your Free Car Upgrades and Perk

- **Use This "9 Digit Code" to travel the EU by car — without renting or buying.** If a trip to Europe is in your future, you may want to get around by car but not worry about the driving rules in various countries (not to mention figuring out distances in metric!). The service BlaBlaCar, currently in 22 (mostly European) countries, has you covered. On the site, you can find and communicate with local drivers going your way and share the ride costs. It's like having a private driver and local tour guide for a fraction of the cost. To access the site in English, select United Kingdom as your country. How do you pay? After you've signed up to the secure website and entered your credit/debit card payment information, you'll receive a nine-digit booking code from Blablacar via email or text message. Once your ridesharing driver picks you up, you give him or her the booking code. Once the driver enters it on his phone, Blablacar releases the payment to the driver's account.
- **When renting a car, book the cheapest one.** Everyone wants those, so the company will be more likely to be out of stock and upgrade you. For the best shot, go early in the day before most people have returned their cars. The agent may try to sell you a nicer car for an upcharge, but if you refuse, he or she has no choice but to give you a better model for free.

## Skip Airport Security Lines With These Tips

- **Get TSA PreCheck.** Travelers who have been approved through this Transportation Security Administration program have a special notation on their boarding pass and breeze through security via a

separate lane. Plus, they do not have to remove toiletries or laptops from their bags, or take off their belts, jackets or shoes. Sounds great, right? To apply, you'll visit an application center in-person, provide proof of identification and your fingerprints, and pay an \$85 application fee. The designation is good for five years.

- **Join Clear.** The service Clear (Clearme.com) claims to speed its members through security in less than five minutes using kiosks that verify your fingerprint and scan your irises. You can start the application process online, but there is an in-person step at an enrollment center where your fingerprints and iris image are captured. It costs \$179 per year, so check first if your home airport is among the 13 in which it's currently available.

- **Try a trick to access the airline's priority security lane.** One travel blogger reports being able to regularly access the priority lane by flashing the airline's basic loyalty card, not the elite status card it's designed for. It's a bit sneaky and takes advantage of the poor training given to employees, but it's worth a shot to save your time. And if it doesn't work, just play dumb.

- **Flying internationally? Consider becoming a "trusted traveler."** If you fly outside the country regularly, you know that U.S. Customs and Border Protection's (CBP) inspection and questioning can be even more time-consuming than the TSA's. That's why you'll want to register with one of CBP's Trusted Traveler Programs, Global Entry or NEXUS, to help speed you through. Global Entry costs \$100 to apply, is valid for five years and gives you TSA PreCheck status. NEXUS costs \$50 to apply, is also good for five years, and grants both Global Entry and TSA PreCheck privileges. NEXUS seems like the clear winner, but because the application centers are only in cities near the Canadian border, such as Seattle and Detroit, it's not convenient for everyone. Also, some credit cards refund the application fee for Global Entry as a perk, making that program more attractive for some.

## Fly on a *Private Jet* for Less Than First-Class

**Rent a last-minute deal through JetSuiteX.** Private plane? It's not as out of reach as you might think. Jet charter company JetSuiteX posts daily "SuiteDeals," where they offer a whole aircraft seating four to six people for just \$536. The catch? The deals are very last-minute, and the flights are one way, because you're filling in gaps as JetSuite relocates its planes to serve customers paying full price. But if you can swing the logistics, it's a VIP perk few ever get to experience.

## Free Tours and Experiences

- **Buy tickets early and watch your mail.** Often organizers of arts or community events will have coordinating programs to enrich your experience, such as Q&As, backstage tours or celebrity meet and greets. They will notify ticketholders about these through mailers or brochures in the weeks ahead of the event.

- **See where your money is going.** For charities or nonprofit organizations you donate to regularly, ask if there are private tours available. Many offer them to donors or potential donors.

- **Mystery shopping can help here, too.** As of this writing, MSPA has opportunities for sightseeing bus tours in San Francisco, Miami and Washington, DC. You'll be reimbursed for the ticket costs — and get paid — just for writing a review.

## Get Your Free Newspapers and Magazines This Way

**Claim airline miles for a subscription.** Frequent flier miles are a pretty valuable commodity for most of us; when it comes to spending those precious points for something other than airfare, most experts say "Don't do it."

But getting free newspapers and magazines is the exception to the rule. You can actually get pretty good value per mile when you redeem frequent flier balances for magazine or newspaper subscriptions, especially

if you're getting a subscription to a premium publication like *The Wall Street Journal*, *New York Times* and a handful of others that command higher subscription fees.

**Outsmart newspaper paywalls to see content for free.** An increasing number of news websites limit how many articles you can read for free, urging you to subscribe for full access.

There are two ways around a newspaper's paywall:

1. Most Internet browsers have a "private mode" of some kind (for example, you can switch Google Chrome to what the company calls "incognito mode") which prevents the newspaper's website from tracking how many articles you've read.
2. The second trick is to access the newspaper's content from social media sites such as Facebook or Twitter. You can click on links posted by friends or go directly to the organization's page and read as much as you like.

## The Key to Yet More VIP Perks

The other thing about the "perks game" is that it never ends! A company may take away one perk, for reasons that may not be entirely clear to anyone but themselves, but then add in some other benefit to make another part of its clientele happy.

Airlines, for instance, are forever adjusting their frequent flier programs. Their reasons for doing so may have to do with the popularity (or lack thereof) of the airline with business people and other regular travelers. Sometimes they're trying to gain "market share" with a particular group of fliers (families with children, as one example) and adjust their perks accordingly.

So it helps to keep reading the fine print of these programs and keep checking around on the Internet. You'll stay on top of the latest changes, and you'll keep finding great new perks for the benefit of yourself and your family.

## On Your Way ... to Saving Money

We know how you're probably feeling right about now. You can see the opportunity ahead, but you might be a little nervous, and that's perfectly understandable. Try and make your changes in easy steps, slow and easy. Only you know what's best for you. Either way, you'll be on your way to taking control of your lifestyle choices and what you pay for them (and your pocketbook will thank you).

Kind regards,



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