

■ INTRODUCTION

If the idea of living rich on a fixed income sounds like just a cockamamy pipe dream, you're in for a treat! In these pages, you'll find thousands of tips, tricks, and solutions that will help you make the rest of your life the best of your life. And that holds true whether you choose to spend your post-retirement years relaxing in your old (or new) hometown, trotting the globe, or nurturing a second-prime career.



■ **Live Rich, Spend Smart, and Enjoy Your Retirement**

We'll start off Part One with the first secret to living well for less: simply putting the old gray cells to work as you tend your "herd" of greenbacks. I'll show you how to make what are hopefully the best choices for saving and investing your hard-earned cash. You'll also find some super secrets for living high on the hog while slashing some of your biggest expenses, from driving Old Betsy to heating and cooling your home—and demolishing credit card debt in the process.

Part Two is all about smart ways to spend the money you saved by trimming your day-to-day bills. You'll be amazed at how much you can beef up your retirement fund simply by casting the old eagle eye on things like groceries, appliances, clothes—and even the latte that you "must have" on your way to work every morning. In fact, you might just learn, as I have, that targeted frugality can be a whole lot of fun!

Finally, in Part Three, we'll zero in on the purpose of all that financial strategizing and penny-pinching—namely living life to the max in the years after you turn off the lights and close your office door for the last time. You'll discover how to plan ahead for every aspect of this exciting new phase of your life, from where you'll live to how you'll spend your leisure time. I'll clue you in on ways to have fun and stay safe, sound, and solvent whether you're chilling (and grilling) out on your deck, cheering for your favorite team at the ballpark, or trekking hiking trails halfway around the world.

And that's only the start of our second-prime journey! In every chapter, you'll find fabulous features like **Frugal Luxuries**, which reveal timely tips and practical pointers that'll give you royal results in every area of your life for a pittance. For example, you'll learn how to use one of the most inexpensive items in your pantry to fend off dreaded cataracts (page 294), how simply relocating a few items in your home can make your heating and cooling costs plummet (page 71), and how to spot cheap knockoffs at outlet stores and zero in on real designer-made bargains (page 165).

FRUGAL *Luxuries!*



Money Matters is all about dollars and sense. I'll spell out exactly why it's a "cents"-ible idea to stick with no-frills models of appliances and electronics (page 174) and why simply decluttering your home is guaranteed to add thousands of dollars to its selling price (page 216). You'll even learn how to smoke meat on a regular covered charcoal grill—saving you the triple-digit-dollar cost of a fancy meat smoker (page 112). And, if you're tempted to get yourself one of those credit cards that earn frequent-flyer miles for every dollar you spend, you might change your mind after reading the "fine print" on page 318.

Savvy Solutions deliver nuggets of knowledge that'll help you perform life-enriching feats and avoid problems that could play havoc with your retirement years. Two cases in point: The wise words on page 33 can help you demolish your debt load so you can live better and richer your whole life long. And if you're planning to relocate when you retire, the handy hint on page 246 can help ensure that you choose exactly the right place to hang your hat.

\$avvy \$olutions



Fantastic Formulas are just what the name implies: ultra-easy-to-make concoctions that'll perform yeoman's work of all kinds—from keeping your home and belongings spic-and-span to helping you stay as fit as a fiddle. Sneak preview: The No Sweat formula on page 153 will ensure that perspiration stains don't mean sudden death for an expensive shirt, or any other white or light-colored washable garment. And

despite its name, the All-Purpose Kitchen Cleaner on page 207 will spruce up practically every surface in your home just as well as any fancy commercial product—and for a lot less money, too.



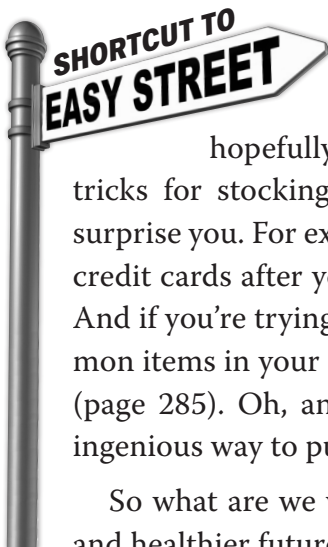
Fantastic Formulas' kissin' cousins, **Fantastic Freebies**, also live up to their monikers. They offer up canny—and absolutely free—strategies that'll save you time, money, or hassle, or simply make your life safer and more fun. For example, on page 21 you'll learn a slick and easy trick for preventing identity theft. And on page 130, I'll clue you in on a dandy way to save buckets of bucks at the grocery store—while having a good time with your pals.

Things that the fat cats don't want you to know are revealed in **Insider Secrets**. Here, you'll tap into the pros' insight and experience for building and keeping wealth of every kind—tangible and otherwise. Just to

Insider Secrets



pique your curiosity, a choice chunk of wisdom from both cops and convicted burglars can help you keep bad guys from breaking into your home (page 269). And on page 302, mental health gurus step up to the plate with a powerful ploy to ax anxiety attacks in their tracks.



Last but not least, we'll take a **Shortcut to Easy Street**. Correction: Make that plenty of shortcuts. After all, that is the destination we're hopefully headed for in this book! I'll share quick and easy tricks for stocking up the savings—and some of them just might surprise you. For example, do you know what you should do with your credit cards after you've paid them all off? You'll find out on page 38. And if you're trying to shed a few pounds (or more), a couple of common items in your pantry can help you do that in a hurry—and safely (page 285). Oh, and check out the feature on page 240 for a truly ingenious way to put yourself on Easy Street!

So what are we waiting for? Let's hit the road to a richer, happier, and healthier future!