

SHORTCUT  
PUBLICATIONS

159  
INSIDER  
SECRETS

TO HELP YOU LOOK GREAT,  
FEEL AMAZING AND  
ATTRACT EASY MONEY

© Agora Lifestyles Ltd. Registered Office: Sea Containers House,  
7th Floor, 20 Upper Ground, London SE1 9JD  
Registered in England No. 330 3666. VAT No. GB 629 7287 94

**SHORTCUT**  
**PUBLICATIONS**

**159**  
**INSIDER**  
**SECRETS**

**TO HELP YOU LOOK GREAT,  
FEEL AMAZING AND  
ATTRACT EASY MONEY**

## **PART ONE:**

### **Look & Feel Great - 79 Ways to Get Fitter, Healthier and More Attractive!**

#### **Is your body warning you of ill health?**

#### **The 4 telltale signs you must look out for**

**Twitching eyelids:** This sign, or twitching of a small muscle anywhere in the body, is a hallmark of magnesium deficiency and occurs due to magnesium's role in muscle relaxation. Magnesium deficiency is one of the more common mineral deficiencies, possibly because it's so readily depleted by stress, alcohol and coffee. Other obvious signs of low magnesium include leg cramps, insomnia and depression. Low levels also increase our susceptibility to conditions like cardiovascular disease, high blood pressure and kidney stones.

**FACT:** Wheat loses 90% of its magnesium during the milling process, so it can be difficult for a typical diet to provide adequate amounts. Good sources of magnesium are whole wheat, tofu, kelp, nuts and brown rice.

**Cracks in the corners of your mouth:** Officially called angular cheilosis, this sign, together with mouth ulcers, and most infections of the mouth or tongue, is telltale of a vitamin B deficiency. This is due to their role in cell turnover – the mouth is susceptible as it's an area regularly scalded and abraded. In fact, the mouth can be the first indicator of low B in the body.

Other body signs may be dermatitis, fatigue (Bs have a critical role in energy production) and poor stress response.

**FACT:** The B group is primarily found in whole grains, vegetables, legumes, nuts, seeds and organ meats. White bread, white pasta and white rice are deficient in these vitamins. Stress, alcohol and coffee account for massive depletion of all B vitamins due to their water-soluble nature.

**Bleeding gums:** Vitamin C has a vital role in manufacturing connective tissue, so it's crucial for wound healing, healthy gums and blood vessels. It's also crucial for immunity. The classic vitamin C deficiency disease, scurvy, can occur when levels are low enough, but even marginal deficiency can present itself with bleeding gums, mostly seen when brushing teeth, or biting into hard fruit. Vitamin C deficiency signs often occur in clusters, so you may experience easy bruising at the same time, which similarly occurs due to increased fragility of blood vessels.

**FACT:** The key is to eat freshly prepared fruit and vegetables. The richest sources are peppers, guava, broccoli, Brussels sprouts, berries and citrus fruits. Tobacco and stress rapidly deplete the nutrient.

**Goose bump skin:** Skin that feels or looks like 'goose bumps', especially on the upper arm, indicates vitamin A deficiency. This condition, known as follicular hyperkeratosis, is basically a blockage of the hair follicles. Beyond skin, vitamin A has important roles in maintaining eye health and vision, respiratory health and immunity.

**FACT:** It's important to consume good levels of dark

green, yellow and orange vegetables. It's also critical to maintain your zinc and vitamin C status, as these nutrients play a crucial role in converting the form of vitamin A you get from vegetables and fruit into the functional form for your body.

### **A healthy tongue looks rosy red. What colour is yours?**

A pale tongue can warn you are suffering anaemia, and need more iron in your diet. Liver from organically raised animals is the best source. But remember to avoid liver during pregnancy. Its high levels of vitamin A can harm unborn babies.

### **What to do if cracked lips never heal**

If you have persistent cracks at the corners of your mouth, and no amount of moisturiser gets rid of them, look to your diet. It is highly likely you are lacking riboflavin, vitamin B2 and other B vitamins. Take a Bcomplex supplement to eradicate the problem, available from your pharmacy.

### **Do you have white spots on your fingernails?**

White spots on your fingernails almost always point to a zinc deficiency in your body. The problem is, zinc is not found in large quantities in many foods. Oysters, pumpkin seeds and pulses can prove expensive. So supplement with zinc capsules from your local pharmacy instead. Another sign of zinc deficiency is a desire for more sugar and salt than usual.

### **What are your fingernails trying to tell you?**

- Thick, tough and possibly yellow nails can indicate

cardiovascular or lymphatic problems.

- Brittle nails can mean lack of calcium.
- A concave nail, curving inwards, can indicate nutritional deficiencies.
- A convex nail, curving outwards, can show respiratory disorders.
- Are there any lines on your nails? Horizontal they indicate stress, or crash dieting. Rheumatoid arthritis can be linked to vertical and pronounced lines.

### **Do you bruise easily? Nature is warning you of serious trouble ahead**

Easy bruising does not mean you are a weakling. It points to a nutritional deficiency that can lead to uncontrolled internal bleeding – a very dangerous condition.

Supplement your diet with 5-10mg of vitamin K each day and boost your intake of natural flavonoids by adding red, blue and purple fruits to your diet.

### **Computer users! Beware the strain of working 8-hour days**

Eye strain, soreness, visual fatigue and headaches can all result from a computer screen set at an uncomfortable height or angle. You can avoid these 21st century work-related hazards simply by adjusting the position of your screen.

- When sitting comfortably and looking at the screen, your eyes should 'land' at the top of it. If they don't, you're likely to experience eyerelated difficulties later on.

- You may find it easier to re-position your chair, rather than the computer.
- Arrange the screen at 90 degrees to your desk, to minimise reflections from ceiling lights and/or high windows.
- Take regular breaks. Fatigue and stress aren't helped by the bright light given off by computer screens. Spend at least 5 minutes every hour doing non-computer work. This will rest your eyes.

### **How stretching your ankles could ease chronic back pain**

Shortened Achilles tendons can cause chronic back pain. They prevent you from walking well, putting stress on your spine. Here's how to relax and strengthen your tendons, reducing the risk to your back.

- Stand 60-90cm away from a wall, facing it.
- Lean towards the wall, putting palms flat against it with both feet on the ground.
- Move one foot half the distance to the wall.
- Keep your other leg straight at the knee, with your heel flat on the floor.
- Now, bend the forward knee and both arms slowly and rhythmically.
- The back heel must be kept on the floor and the tail tucked in at all times.
- Continue for 20 seconds. Relax. Change legs and repeat ten times.

### **How to avoid backache by sitting properly at your desk**

Keep your feet firmly on the floor when working. Dangling legs affect your circulation, create bad posture and lead to backache.

### **How to avoid computer-related hand and wrist injuries**

Do this simple exercise every morning before work. Hold your arms out straight in front of you. Lift up your hands at 90 degrees, and spread your fingers. Hold for five seconds, lower, and relax. Then clench your fists, and lower your wrists at 90 degrees. Hold for five seconds, straighten, and relax. Repeat ten times, and repeat at lunchtime, just before starting work for the afternoon.

### **How leaning on a wall beats back strain and injury**

This great daily exercise only takes a few minutes. It helps re-align the muscles in your back, to help undo the strains of everyday life.

- Stand with your back against a wall, with your feet 14-20cm (5-8 inches) away from the skirting board.
- Now try to flatten the small of your back against the wall, by pulling in your stomach muscles. Do not bend your knees.
- Hold this position for five seconds, then relax and repeat five times.
- Keep breathing regularly and evenly throughout.

### **Is your office lighting making you ill?**

White fluorescent lighting tubes, used in most offices, schools and hospitals in the UK, were first implicated in health scares back in the 1970s. The electromagnetic fields around fluorescent tubes can be 4 to 6 times above the accepted exposure levels for an office when sitting down, and up to 32 times when you stand up.

Fluorescent lighting was not meant to come into such general use. It was a temporary, emergency feature that was only ever intended to keep factories working 24 hours a day during the Second World War. This form of lighting is banned in German hospitals and clinics. As far back as 1982, it was the subject of a study at Sydney University, Australia into skin cancers. And school children are at risk from it too.

One study observed fluorescent lights causing nervous fatigue, irritability, lapses of attention and hyperactive behaviour. Another study, carried out by eight dentists, even found a very significant increase in the number of cavities and tooth decay in those children working under standard fluorescent lighting.

But complaints of headaches, eye problems, electrical sensitivity and other health complaints in the workplace have all been eliminated when these fluorescent tubes are replaced with full spectrum lighting. This mimics the effect of natural sunlight. A well-known London investment bank now using FSL reports low staff illness and turnover, plus higher productivity.

While FSL is more expensive than fluorescent lighting, it actually lasts twice as long. So if you wish to approach your boss with a proposal to switch to FSL in the office, make sure you balance the health benefits against the cost.

Less absenteeism and increased productivity will make FSL more costeffective in the long run. Contact your local lighting stockist for further details.

### **How the sting of a bee can improve arthritic mobility by 66%**

Recently scientists have discovered the health-giving properties of bee venom in the management of arthritis. This has led to the formulation of two products under the brand name Nectar Ease. Melittin, a polypeptide, makes up 50% of the dry weight of bee venom and is one of the most potent anti-inflammatory agents known. A clinical trial conducted at the University of Auckland School of Medicine, involving 20 patients with arthritis, found that 66% of the group experienced a reduction in pain levels and greater mobility when treated with Nectar Ease.

A second trial (of 97 sufferers) monitored by rheumatologist Dr Alan Doube, proved just as successful in easing the level of pain and mobility in those with osteoarthritis and rheumatism. Take one capsule a day, increasing to three-four a day as required (check with your doctor as bee venom does contain allergy-inducing compounds) in divided doses. You can buy this from any health food store.

### **How ginger can help ease the pain of arthritis**

Researchers at the University of Miami School of Medicine have found that ginger extract can ease pain and relieve stiffness in arthritis sufferers. A study was carried out involving 250 patients with painful arthritis of the knee. For six weeks some of the patients were given dummy pills, while others were given ginger extract

tablets.

At the end of the study the levels of stiffness, restricted movement and pain were improved in two-thirds of those taking the ginger. This is a cheap yet effective aid that can help sufferers.

### **Stop minor cuts and burns leaving you with unsightly scars**

Use Calendula cream, a natural healer from your local health food and supplement shop, on all minor cuts and burns. It works best used with comfrey, which contains allantoin and speeds up the skin's healing process. Calendula contains triterpenes, encouraging new cell growth.

- First clean the wound with a tea tree wash.
- Then apply the cream.
- You will rid your wound of infection, and help even the deepest cut heal quickly.

This cream can also be used on burns, once the skin has begun to heal over. It will help to reduce unsightly scarring. But take note! Do not use immediately on burnt skin.

### **Eat crisps and drink lemonade to cure a sickness bug**

If you're on holiday, and start feeling unwell with severe stomach trouble, eat some plain crisps and drink lemonade. The salt and sugar content works just as well as any normal rehydration sachets.

### **The little-known medical use of clingfilm**

Act fast if a serious burn requires hospital treatment. Doctors say you should cover the burn with a sterile gauze immediately. But if you don't have any gauze to hand, use clingfilm instead. Secured with a bandage, clingfilm won't stick to the wound. And it will keep the burnt skin airtight and safe from infection – a good temporary cover until you get to hospital.

### **Why you should save your tea bags in summer**

Cold tea bags can ease the pain of sunburnt skin. Cooled camomile tea bags are best. Dripping very cool strong black tea on the wound also works well. Alternatively, dab vinegar onto your skin to soothe it – or rub freshly sliced tomatoes onto the sunburnt area. It will ease the pain and prevent your skin from peeling.

### **The ocean's natural stress-buster...**

Our natural diet was once full of wild game, fresh salmon and walnuts.

Now, studies on the modern populations of Eskimos, Japanese fishing communities and Australian Aborigines have revealed some startling facts about these foods.

- Eskimos with their diet high in fresh fish and omega 3 have among the lowest rates of heart disease – as do people in Japanese fishing communities.
- In highly stressed Hong Kong – where the diet contains a lot of fish – the incidence of depressive illnesses is startlingly low.
- The diet of the Aborigines is rich in wild game, high

in essential fatty acids like omega 3.

Ask your local butcher about wild game, and make sure you buy fresh wild salmon instead of farmed fish.

### **Dark circles under your eyes? You aren't tired... you're allergic**

Contrary to popular opinion, dark circles under the eyes doesn't always mean you aren't getting enough sleep. They might point to a more serious problem.

Dark circles and horizontal creases on the lower lid often indicate food allergies that can affect behaviour in both adults and children. Consult your GP, and try eliminating dairy products and refined sugars from your diet.

### **How to reduce the painful cramps of IBS**

Take lemon balm in your tea or in a bath to stop painful bowel spasms, especially if your IBS is closely linked to your stress levels. You will find putting 4-5 drops of the essential oil in a warm bath will relax you. Or place a few leaves of the herb in boiled water. Leave it to stand a few minutes, and then drink.

### **How to flush flu out of your body in three days**

- For the first two days of a flu virus, eat nothing but citrus fruits. Oranges, lemons and limes remove flu toxins and help your digestion too.
- Also eat grapes, apples, blackberries and dates.
- On day three, eat light meals containing mint, cinnamon, parsley and garlic – they all aid your

digestive system.

- Turkish and other Mediterranean dishes will contain these herbs.
- Also eat plenty of onions, carrots, leeks, celery and cabbage. Avoid bread, potatoes, dairy products and sweet fatty foods. They encourage mucus to form, leading to added congestion in your lungs, throat and nose. Drink lots of fluids constantly, to flush the virus out of your system.

### **The little-known cause of colds and flu lurking in your home**

Common house dust can trap germs and encourage colds and flu in your family. Beat this hidden infection, by dusting with a vacuum cleaner and a soft attachment, rather than a duster and polish. These simply spread the dust around in the air, to settle elsewhere later on.

### **Women! Beat cystitis with a better-tasting fruit juice**

To tackle cystitis effectively, try blueberry instead of cranberry juice. It has the same antibacterial substances that prevent urinary tract infections, but it tastes much nicer, with none of the “tartness”.

### **Hear better with warm olive oil**

Get rid of earwax safely and naturally, with some warm olive oil. Pour some into a small bowl and then place this in a larger bowl filled with boiling water.

Allow the oil to heat up to body temperature – warm, but not hot. Then apply a few drops into the affected ear. This will soften excessive wax, and help unblock the ear

canal.

### **The truth about curing hiccups**

Recent US research suggests that swallowing a teaspoonful of sugar is effective in curing hiccups in 95% of cases.

### **Warning! Your moisturiser could actually be drying your skin**

Study the packaging on your skincare and cosmetic products for propylene glycol. This is a cosmetic form of mineral oil found in automotive brake and hydraulic fluid, and also in industrial antifreeze – as well as in skin and hair products. It works to draw moisture from the lower part of your skin to the surface, giving only the impression of moisturising, rather than actually doing it!

Skin contact with propylene glycol can cause liver abnormalities and kidney damage. Yet this is still found in many skincare products.

### **Why you should visit your dentist in the morning**

Research suggests we are “hard-wired” to ignore pain in the early morning. Pain perception is much lower than in the afternoon or evening.

So if you are expecting any kind of treatment, try to visit your dentist or doctor first thing in the morning.

### **What the Japanese know about green tea and long life**

Green tea is possibly the most healthy thing you can drink. Even though many Japanese smoke heavily, their national lung cancer rates are surprisingly low.

Why?

The Japanese are big tea drinkers, commonly drinking an average of six cups a day. A chemical in green tea called EGCG literally shuts down the enzyme in cancerous cells responsible for cell growth and reproduction, without affecting healthy cells at all.

Tea (both green and black) is also a mild anticoagulant that keeps your arteries clot-free – and so prevents both strokes and heart attacks.

In fact, studies have shown that people who drink one or more cups of tea a day cut their risk of heart attack by a staggering 46%!

### **Alleviate earache with chamomile tea**

Steep 1-2 teaspoons of chamomile flowers in boiling water for 10-15 minutes. Strain out the water, wrap in a clean cloth and apply this hot compress to the ear for natural relief of earache.

### **Vinegar loosens blocked sinuses and chest colds**

Add 1/4 cup or more of vinegar to a vaporiser, or a bowl of hot water. Breathe it in and feel the relief.

### **Settle your stomach with cinnamon**

Dissolve 4g of ground cinnamon in 1 cup of warm water, cover it for minutes, and drink it like tea. This remedy can also ease diarrhoea and flatulence.

### **How to get rid of wrinkles with vodka**

Give your skin some vodka to reduce the appearance of wrinkles.

Combine 2 tablespoons of vodka, 1 tablespoon of fennel seeds, and 1 1/2 teaspoons of honey. Stir well and allow to sit for 3 days. Strain mixture.

Use full strength or add 2 tablespoons of water to dilute. Use a cotton ball to apply to face. This is als an excellent home-made toner.

### **Fight hay fever by changing your diet**

Studies show allergic reactions are much more severe and frequent if your immune system is weak.

The best way to prevent hay fever is to detoxify your body in time for the May-June onslaught. Aim to start this month before the hay fever season starts.

- Eliminate dairy products, fish, wheat, citrus fruits and chocolate from your diet to see if there is an improvement to your suffering.
- Boost your diet with foods to help you detoxify: asparagus, carrots, grapes, beetroot, onions, broccoli, cabbage, peppers, sweet potatoes, brown rice, tomatoes, live natural yoghurt and green tea.

### **Make your eyes bright and beautiful with these 6 beauty experts' tricks of the trade**

1. Soothe tired eyes quickly by applying raw peeled potato to them.
2. Cucumber juice contains high levels of moistureretaining potassium to prevent water evaporation from your skin.
3. Apply cotton wool pads soaked in witch hazel or

chilled milk. Milk reduces inflammation, and is a great, non-irritating moisturiser.

4. Apply cold teabags. Avoid herbal teabags – they don't usually contain all-important tannic acid. Ordinary tea bags are better.
5. Refresh tired eyes instantly. Cover them with your hands for two minutes, and look into the dark.
6. Freshen up puffy eyes. Run a spoon under cold running water, and then apply to each eye.

### **Quick and easy massage to revive tired-lookin eyes**

Reduce puffiness under your eyes. Massage gently around the eye area to promote fluid drainage and oxygenate cells. Tap lightly around the eye socket and brow bone with your index finger. Do this 10-20 times a day for each eye.

### **What porn stars do when they want to last longer**

Ron Jeremy, 'king of porn', is approaching 50, still loves sex and is still highly successful in the adult entertainment industry. Despite the fact his fans call him the "Hedgehog" – short, fat and hairy – Ron's ever-pressing determination to get into mainstream films has landed him in over 1,600 adult movies.

When Ron is performing in front of the cameras and has to prevent ejaculating too soon, he thinks "of dead dogs and Vietnam casualties" to dampen his mood. This may be a bit severe for most people, but I think you get the idea!

You may not like the idea of Ron's tip. So why not try an ancient secret from the East. This simple exercise discovered by the Taoists of China will help you perform for longer. Practise injaculation: This technique can be achieved by pressing the 'Jen-Mo' point (an acupuncture pressure point on the perineum, halfway between the anus and scrotum).

This reverses the ejaculation. The man experiences greater pleasure as the orgasm occurs in very slow spasms – and may last for up to 5 minutes.

## **PART TWO:**

### **80 Top Tips to Help You Make Money, Save Money & Live Like Royalty!**

#### **Urgent tax query? This insider's trick gets it answered within 3 days**

Do you have an important query for the Inland Revenue? Don't wait 6 weeks for a written reply to a letter... and certainly don't waste time 'holding' on the telephone. Simply write "For the attention of an inspector" on the top of your envelope. If your query is important and urgent, this guarantees a speedy response.

#### **Seventeen little-known and proven ways to cut your tax bill**

The tax system in Britain is now so complex many people miss out on perfectly legal ways of saving tax. And according to TaxAction, hardpressed Britons each pay £114 too much on average, every year.

**Here are 17 top tips you can use to minimise your bill, and maximise your allowances.**

- 1. Give to charity.** It can save you tax. The Gift Aid scheme deducted your donation from your total income when working out how much allowance you get. Ask your Tax Office for details.

- 2. Cut your taxable income.** You get a higher taxfree allowance for any tax year in which you are aged 65 or over, but the extra allowance is reduced by £2 for every £3 of total income above £18,300. So anything you can do to keep your total income below £18,300 will allow you to hang on to more allowance and save you tax.
- 3. Invest for tax-free income to cut your bill.** You can enjoy 5% of with-profits or unit-linked bonds as tax-free income, for instance. A oneoff pension contribution has the same effect.
- 4. Turn losses to your advantage.** Keep a record of any loss you made on selling shares or other investments during the recent stock market downturn.
- 5. Avoid penalties.** You must tell your tax office about any losses within five years and 10 months of the end of the tax year in which you suffered them. So if you act before 31 January 2005, you can notify losses made in 1998-99).
- 6. Carry losses forward.** Once you have told your tax office about any losses, you can carry the loss forward indefinitely to set against future capital gains.
- 7. Insure yourself “in trust”.** If you have an insurance policy that will pay out on your death, ask your insurance company about getting your policy 'written in trust' for someone else (your children, say). The payout on your death will go immediately to them without forming part of your taxable estate.
- 8. Negotiate with your employer to save National**

**Insurance.** Your own contributions to your pension scheme are liable to National Insurance, but your employer's are not. You save National Insurance if, instead of a pay rise, you can persuade your employer to pay extra into your pension fund. But this only works if your employer makes the contributions. If you get the money and pay it in, you will be caught for National Insurance.

**9. Employ your spouse.** Self-employed people can employ a family member, and claim the money they pay as an allowable expense. This means your spouse (or whoever) gets the money tax-free if it's below the threshold for deducting National Insurance and PAYE. This is currently £89 a week. But paying them at least £77 a week will protect their right to state retirement pension.

**10. Pay your kids to clean.** Letting out a property? Paying a partner or child to do the cleaning or the gardening has the same advantages. Note, though, that they must actually do the work, and be paid a realistic wage for it.

**11. Get a tax boost for your new business.** Claim tax relief on business expenses incurred before you actually start trading. Make sure you keep records of all possible expenses.

**12. Don't forget!** If you register for VAT, you can also claim back VAT on some pre-registration expenses, but you will need a receipt showing the supplier's VAT registration number.

**13. Check your diary.** If you were a single parent, lost

your husband (only available to widows), or were married before 6 April 2001, you should have received additional personal allowance, widow's bereavement allowance or married couple's allowance. These allowances were abolished on that date (apart from married couple's allowance for people born before 6 April 1935. But it is not too late to claim for earlier years, as long as you do so within six years of 31st January of the tax year in question.

- 14. How old are your kids?** If you had children aged not more than 16 (or not more than 18 and in full-time education), make sure you received children's tax credit for the 2001-02 and 2002-03 tax years.
- 15. Keep records of your costs if you're in dispute with the Revenue.** You have the right to complain if you think your tax office has made a mistake or is being unreasonably slow. If so, you can claim the costs of sorting out the problem, such as the cost of phone calls, or a tax adviser's professional fees, so hang on to relevant receipts.
- 16. Seek redress.** If you have had a lot of inconvenience or distress, the Revenue may pay some compensation. See Inland Revenue Code of Practice 1, "Putting things right when we make mistakes" (from your local tax office).
- 17. Plan carefully to reduce tax on a property you do not live in the whole time.** You may have to pay capital gains tax when you sell a property you did not live in for the whole time. There are exemptions, but some only apply if you have lived in

the property for at least some of the time, so if you can, it is worth living there to start with and before you finally sell. See Inland Revenue help sheet IR283, “Private Residence Relief”, available at [www.inlandrevenue.gov.uk](http://www.inlandrevenue.gov.uk) or by calling 020-7667 4001.

### **How to earn an extra £81 per week tax-free**

You can rent a room in your home and be exempt from the first £4,250 of rent you receive. That means you can charge £81 a week and pay no tax whatsoever on this additional income.

Plus, you can calculate the income less expenses and, if you have made a loss, this could be claimable against other property income you have made in the same year. To keep tax as low as possible, keep a record of all relevant expenses such as letting agent fees, redecoration, maintenance, ground rent, buildings insurance, accountancy fees, stationery and postage, bank charges, telephone calls, travel expenses. Keep records of these for up to six years.

### **Scandal! Banks cheat 80% of overdraft customers...**

If you're regularly in the red, reduce your overdraft charges simply by asking your bank to explain how they were calculated. Latest UK research indicates that 80% of all overdraft charges are calculated incorrectly. If your bank cannot justify its charges on your account, you should be entitled to an appropriate refund. Make sure you get it.

## **These 7 simple steps will improve your credit rating today**

### **1. Make sure you are on the electoral register**

This is the first place lenders and credit reference agencies look to check your home address. Contact your local council and ask for the Electoral Services Office.

### **2. Check your family's rating**

A lender will see information relating to everyone living at your address when you apply for credit. Even family members who have moved elsewhere may affect your rating! If you are estranged from your family, you can ask the agency to separate the files.

### **3. Don't apply for too many loans**

Be selective when applying for credit. If you are turned down once and then apply to lots of lenders hoping one will give you money, the information will appear on your file. It may look as if you are trying to commit fraud.

### **4. Always pay your bills on time**

Don't wait for a final reminder – that red letter might be your way of making the most of your cash flow, but it sends the wrong signals to the utility companies and the credit reference agencies.

### **5. Say why you fell behind in the past**

If you failed to make payments on a loan in the past, tell one of the credit reference agencies why. For example, illness, redundancy, relationship breakdown. Your statement will be added to your file, helping you get credit

in future.

[www.equifax.co.uk](http://www.equifax.co.uk)

Tel: 0845 600 1772.

[www.experian.co.uk](http://www.experian.co.uk)

Tel: 0870 241 4297.

### **6. Don't let late payments end up in court**

Council tax debts and unpaid bills can get out of hand. If you fall into financial difficulty get in touch with your local Citizens Advice Bureau (in your Yellow Pages). If you end up with a County Court Judgement (CCJ) against you, there will be problems in getting credit in the future.

### **7. Never go to a credit repair agency**

These companies charge between £50 and £200 to improve your credit rating but are often just loan sharks. You don't need to pay to correct the details on your file – it can usually be done for free after you have paid to see your file.

## **How to turn your credit card into a mortgage**

Having trouble getting a mortgage? Use this clever strategy to boost the finance world's trust in you.

- Use your credit card more often, not less.
- Make sure you can afford to pay off the monthly bills.
- Clear all balances before they come due.

Once finance companies can see you are a responsible credit card holder, they will upgrade your creditworthiness. This will make getting a mortgage or other big loan much easier.

### **This little-known trick ensures you only eat in the very best restaurants**

It's ironic, but the greater the choice in a restaurant, the worse the food usually is. Simply check the menu in the window. Better restaurants offer fewer dishes.

They order limited daily supplies of fresh food to avoid wastage.

Oriental food is different though. Even the best Chinese restaurants offer more choice, because they use the same basic ingredients, mixed with different sauces.

### **Why you should never eat out on a Monday**

Monday is a terrible day to eat out. Fresh deliveries haven't come in, and any advertised "specials" are likely to be leftovers from the weekend.

Never, ever eat fish or seafood in a restaurant on Monday – unless you want to get sick. Make your reservations for special occasions on a Tuesday instead. The kitchen will be freshly stocked, and the chef will be well rested after taking Sunday or Monday off.

### **The best ways to get 'bumped' and enjoy free flights, free hotels and up to £200 in cash**

Airlines routinely overbook all their flights by 6% because they expect a certain number of "no show" passengers. But this causes mayhem if everyone does turn up, especially on busy routes and during the summer.

To solve this hiccup, airlines routinely ask if anyone wants to wait until the next seat becomes available on an upcoming flight. Volunteers usually get to negotiate the compensation they receive.

But if too few volunteers come forward, the airline then has to choose who to ‘bump’ at random.

Obviously, most people find it very inconvenient, and hate being bumped against their will. The European

Union now demands airlines offer larger compensation packages to anyone ‘bumped’ in this way. For short-haul flights, it may be £125 cash, plus free flight and hotel accommodation. For long-haul, the cash compensation may reach £380.

You can bet the airlines don’t like being told how much compensation they should pay!

This situation offers you a great chance to enjoy free travel and free hotel accommodation, plus a cash payment if you wish.

- Make a reservation only if a flight is almost full. If there are less than eight seats available, some people will most likely be bumped.
- Look for flights on heavily travelled days. Fridays are especially good for short-haul flights in Europe.
- Identify routes flown by small-bodied aircraft like 727s and 737s.
- When the airline asks for volunteers, step right up.
- Be careful not to seem over-eager for compensation. Volunteering means you’re willing to get bumped in return for compensation. The airline would rather not know it can mean a free flight, free accommodation and a cash payment to you!

## **Claim fridge-freezers for just £25, free light bulbs, plus £2,000 cash!**

Thousands of pounds worth of grants are available to help you save energy in your home. If you're a homeowner, pensioner or currently in receipt of state benefits, call 0800 5120212 to find your nearest Energy Efficiency Centre. They will help you find out what grants and free products you can qualify for. For example free low energy light bulbs, new fridges for only £25, or insulation grants of up to £2,000.

How a terrible tipster and a losing horse can win you money

At [www.betfair.com](http://www.betfair.com), you can play bookie – and quote odds for other punters to back, just like a traditional bookmaker. This means you can now make money from losing in a horse race. Simply find out which newspaper tipster is currently the worst, and take bets on his tips! Here's how.

- Go to [www.racingpost.co.uk](http://www.racingpost.co.uk). You will need to register with the site, but it's free.
- Click on 'Tipsters', then on 'Naps Table'.
- Take a good hard look at the table showing this season's performance of over 60 newspaper tipsters – best at the top, worst at the bottom.
- See which horses the three worst-performing tipsters are recommending today (also shown in the table).
- Go to [www.betfair.com](http://www.betfair.com) and offer odds for the worst tipsters' latest tips "To Win".

- When the horse loses, you will keep all the money bet by other punters foolish enough to follow the tipster's advice!

## **Bets that never lose!**

### **Claim free money using your computer and a pocket calculator**

Backing both tennis players in a match can make you an easy profit – guaranteed. The thousands of different bookmakers on the internet offer such a variety of odds, it is perfectly possible. Simply back both players at the best available price. If the maths adds up, you're sure to win.

This desirable situation is known as an arbitrage, or arb for short. To calculate an arb effortlessly, follow this easy-to-use guide.

- 1. Find the very best odds available** using a betchecking website such as [www.betbrain.com](http://www.betbrain.com).
- 2. Convert odds into percentages.** Divide the righthand side of the odds by the sum of both sides, and multiply by 100. So the percentage odds for 5/4, for instance, are:  $4 \div (4 + 5) \times 100 = 44.44\%$ .
- 3. Repeat this simple calculation** for the other player too.
- 4. Now add up both percentages.** If the total is less than 100, you can profit by backing both players. For example, imagine Gustavo Kuerten is playing David Nalbandian. Kuerten is best-priced 5/4 (or 44.44%), and Nalbandian at 6/4 (40.00%). The total percentage here is 84.44%, well under 100. You have

found your arb, and free money beckons.

### **What the rich have always known about investing in wine...**

Provided you have the willpower not to drink your investment, investing in wine offers you a serious profit over 10-20 years. Some wines can deliver good returns after just 5 years. Tax-free investment possible.

- Either buy shares in a particular wine producer, vineyard or region.
- Or buy the actual wine. You can then store it at home, or keep it in a bonded warehouse for protection, insurance and professional care.
- Private client and institutional brokers now offer professional expertise and general support to the less-experienced wine investor.
- Start with a 'blue chip' like Bordeaux. It has a track record for quality and improves with age.

### **Nine easy steps to make financial spread betting simple**

Clever chaps that they are, bookmakers have gone far beyond just quoting odds for the gee-gees. Today, you can take a punt on the value of the stock market, without buying any shares. The rewards can be dramatic.

But financial spread betting is a high-risk venture too.

Here's how to approach it.

#### **1. The Gamble**

You bet on the FTSE rising or falling. You stake a

certain amount of money on each point of the index.

So the more right you are, the more you win.

## **2. The Spread**

Bookmakers quote a 'spread' around the current value. So if the FTSE is at, say 4200, the bookies may quote 4180-4220. If you think the FTSE will rise from 4200, you have to 'buy' the spread at 4220. If you think it will fall, you 'sell' at 4180. As you can see, the bookmaker has already set the odds against you.

## **3. The Contract**

Each contract (as a bet is known) is for one 3 month period of the year. It is titled with the month when it will end – March, June, Sept and Dec. You can 'close out' your contracts at any time in between though.

Your winnings (or losses) are determined by the amount of your stake multiplied by the difference between your bet and the price you close out at.

## **4. Closing Out**

Imagine you bought at 4220 (when the real FTSE stood at 4200), and you want to get out when the index hits 4300. The bookies will now quote a spread of, say 4280-4320. To get out, you 'sell' this new spread at 4280.

The difference between your 'buy' and 'sell' bets is  $4280 - 4220 = 60$ . If you bet £1 per point, you've made £60.

## **5. The Catch**

Note that whilst the FTSE actually rose 100 points, you can only claim winnings on 60 points. As we saw earlier,

the bookies set the spread to limit your winnings.

## **6. The Risk**

Imagine your 'buy' bet goes wrong, and the FTSE falls 100 points to 4100. Then bookies now quote 4080-4120. You have to 'sell' at the lower price to close out... meaning a difference of  $4220 - 4080 = 140$  points. If you were betting in tenners, that's a loss of £1,400. Ouch!

## **7. Your Strategy**

Paper trade until you're ready to bet with real money.

Simply place imaginary bets and follow them. Access

live spread quotes from the big 4 internet spread

betting bookies at:

- [www.finspreads.com](http://www.finspreads.com)
- [www.igindex.com](http://www.igindex.com)
- [www.cityindex.com](http://www.cityindex.com)
- [www.cantorindex.com](http://www.cantorindex.com)

## **8. The Opportunities**

It's not just the FTSE 100 index you can bet on though. Individual shares, the price of gold, oil, currencies and metals, interest rates... a huge range of markets.

## **9. How to Protect Yourself**

Use small unit stakes to start with. You can trade to as little as 1p a point, so a bad bet won't bankrupt you. And as your stakes get larger, set a stop loss limit with your

bookmaker. It will cost a little more, but as soon as your bet hits the agreed level, he will close you out. This strictly limits losses to avoid losing your shirt.

### **Earn £12-£20 per hour just by reading your favourite books**

Every non-literary book needs an index. If you have an eye for detail and a love of reading, it's easy to become a freelance indexer. Invest in the Writers' & Artists' Yearbook from your local bookshop. Write to publishers listed in it and introduce yourself. Nine out of ten publishers outsource indexing, so it's no hard sell. When you receive the page proofs you'll be working from, read each page and note the topics covered and relevant page number on an index card.

Then, sort the cards into alphabetical order and type up the entries to create your index.

- You need flexibility to work unsociable hours.
- You need patience – you may have to read a book that bores you.
- You need the ability to interlink concepts and construct a system. It's not just about listing words.

Freelance indexers earn around £16-£30 an hour. Indexing a 200-page non-fiction book typically takes around 18 hours, so could earn you £540, while a 700-page technical reference book might take you 70 hours and earn you £2,100. If you have small children or a lot of time on your hands this could certainly prove to be a worthwhile small business.

For more information, contact:

The Society of Indexers

[www.socind.demon.co.uk](http://www.socind.demon.co.uk)

## **Five insider's tips for making £160 a day as a TV extra**

The vast majority of extras on TV and film sets are ordinary people.

You could join them, commanding daily fees of £80 to £160 just for being in the background. The trick to securing this great income is to skip auditions, and act professionally when you get your first job.

**1. Simply look in The Stage newspaper** for contact details of agencies. Or visit [www.ukscreen.co.uk](http://www.ukscreen.co.uk) and search for Extras and Walk-On agencies in your area.

**2. Put yourself forward.**

**3. Have some professional-quality black and white photographs** to send in, along with a description of your physical characteristics and availability.

**4. Avoid agencies asking for a huge fee to put you on their books.** No reputable agent will charge you, although a fee of up to £100 is sometimes payable if you want to go in their glossy directory.

**5. How to avoid looking like a total beginner...**

- Make sure you know where you are going and have your journey planned.
- Take warm clothes with you, even in the middle of summer. You don't know how long shooting will go on.

- You'll get free food when on location, but have to pay for canteen fare if you are working in a studio. Make sure none of your clothes have large logos, bright colours, whites or reds. You are not meant to stand out!

**END**

# SHORTCUT PUBLICATIONS

© Agora Lifestyles Ltd. Registered Office: Sea Containers House,  
7th Floor, 20 Upper Ground, London SE1 9JD  
Registered in England No. 330 3666. VAT No. GB 629 7287 94