

June 14, 2005

## Unlocking the Special Codes

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From tuition discounts to estate planning to special codes that unlock retail deals, here are some other techniques for saving time and money.

- **Don't pay full price for a Broadway theater ticket.**

What do commercial airlines and Broadway theaters have in common beyond cramped seats, negligible legroom, ill-mannered neighbors and sometimes iffy entertainment?

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In both cases, the person seated two rows ahead may have paid substantially less for his tickets than you did for yours. Web sites to check out include [BroadwayBox.com](#)<sup>2</sup>, [TheaterMania.com](#)<sup>3</sup> and [Playbill.com](#)<sup>4</sup>.

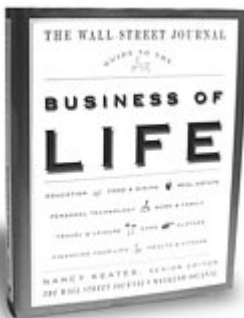
- **Focus on home renovations that enhance resale value:**

Unless an upgrade is to correct something fundamentally obsolete -- say, to add a second bathroom in a four-bedroom house -- most remodeling projects return only a fraction of their cost; on average improvements made in the year before a home's sale return only about 70 or 80 cents on the dollar.

Here are some of what is worth doing: granite countertops; carpets; laminate wood floors; body-spray showerheads; and garage storage systems. What isn't: wet bars; concrete countertops; chandeliers; structured wiring and saunas.

- **Don't pay full price for college:**

Ask for a discount. Hungry for the brightest students, many of the country's stronger universities are actively discounting tuition. These rebates, which can be thousands of dollars, aren't coming from endowments or government grants.




From "The Wall Street Journal Guide to the Business of Life," edited by Nancy Keates, ©

The colleges are dipping into their own tuition revenue -- essentially taking from students who pay full freight and giving to others. And it is the high achievers rather than the needy students who are getting a good chunk of the money.

- **The only way to lose weight is to cut calories:**

While a given diet plan may tell you to count the carbs or the fat, it doesn't matter if they are carb calories or fat calories or protein calories -- your body will shed a pound for every 3,500 calories you cut. Here are some simple rules to follow: Stop drinking soda; write down everything you eat; pay attention to portions; watch eating carbs in the morning as that can make you hungrier all day; and erase mistakes, like eating a handful of potato chips, with exercise.

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2005 by Dow Jones & Co. Inc. • **Timing is everything when it comes to finding cheaper airfares:**  
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If you know the peak travel times for the place you want to go, booking the last or first day of the season can save hundreds of dollars without changing your schedule too drastically. For example, if the fares change June 21, then it often makes sense to travel

June 21 instead of June 19. Tickets are usually more expensive to the Western United States from June through August and January through March, while on the New York-Boston route it is June through September and the month of December. Peak travel to Europe is May through September.

• **It also is possible to get deals online by using special retail codes:**

Just go to one of the following Web sites: [naughtycodes.com](http://naughtycodes.com)<sup>5</sup>, [currentcodes.com](http://currentcodes.com)<sup>6</sup>, [dealhunting.com](http://dealhunting.com)<sup>7</sup> or [discountcodes.com](http://discountcodes.com)<sup>8</sup>. Scroll down the menu to find stores, then enter the store's discount code to complete a purchase.

Another approach is simply buying something online and then signing up for special promotions and email alerts. Some of these deals can be found on bargain-hunter sites such as DealHunting.com, [ShoppersResource.com](http://ShoppersResource.com)<sup>9</sup> and [QuickToClick.com](http://QuickToClick.com)<sup>10</sup>.

• **Consider a living trust:**

Assets in a living trust go directly to heirs designated by the trust and avoid probate, saving you legal expenses. If you own homes in two states and want to avoid probate in one of the states, you can put that home in a living trust. Be sure the cost of setting up trusts, and revising them as situations change, doesn't exceed the legal fees and taxes you are trying to avoid.



Photos: Index Stock/ Getty Images Getty/Newscom

Being smart about the shoes, booze and tickets you buy.

• **Buy custom-made shoes:**

For men, a leather rounded-toe Oxford lace-up with hand-sewn welting is the most comfortable shoe there is. That is because welting -- where a strip of material is hand-stitched between the sole and the upper part of the shoe -- is essential for enhancing flexibility.

It also makes the shoe easier to repair, since cobblers can easily rip and replace, compared to ready-made shoes with glued and molded soles directly attached to the upper. If you can't afford custom-made shoes, buy ready-made shoes elsewhere and bring them into the store to have welting put in. This costs about a third of the price of a handmade pair.

• **When ordering cocktails, ask for premium tequila but don't bother with expensive vodka:**

The most common way people waste money on booze is by asking for super-high-end vodkas when ordering a mixed drink, as the subtle qualities of ultra-premium vodka get washed out by fruity mixers. Save the good stuff for straight-up with a twist. By contrast, the average consumer acts like a cheapskate when it comes to ordering tequila -- yet spending the extra money can make all the difference in a margarita. What you want: a brand with 100% blue agave.

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