

Hessville, USA



America's Secret Retirement Haven

It's the only place we know of where Retirees can get free apartments... 80%-OFF dinners... HALF-OFF utilities... free prescription drugs... free golf... free cars... even money from the government...

Dear Reader,

After the worst financial collapse in U.S. history, most Americans are worried about how to pay for retirement.

But a small group of about 14,000 men and women have found a little-known retirement utopia called "Hessville," where the perks for retirees are simply extraordinary...

One retiree we spoke to, for example, is 70-year-old Murray Roth, originally from

Martinsburg, WV.

Roth took advantage of a special program for residents of "Hessville" to receive an extra \$1,033 per month for retirement. As he told us: "It's free money..."

A local named Martin Paulson told us about how in "Hessville," he played 44 rounds of golf in a row... FREE of charge... including several rounds on courses that are ranked among the Top 100 in the world. Paulson told us: "I would have never believed this was possible if I hadn't done it myself."

Another local we talked to, named Carl Calman (originally from Baton Rouge, Louisiana), was shocked to discover the huge discounts at great restaurants. He told us: "We ate the most delicious dinner at a very high-class establishment, a bit off the beaten path... and saved 92%!"

The point is, if you are retired, or wish to retire someday soon, "Hessville" is a place worth investigating.

You can slash your living costs by at least 50%... You can get free vacations and nearly free dinners... You can get free golf and huge discounts on movies, theater, and cable TV... You can also get thousands of extra dollars per month to spend in retirement... without having to work, or make a single investment.

And I haven't even told you the best part...



Even if you have no desire to pick up and move, you can still take advantage of all of the benefits "Hessville" has to offer, without ever leaving home.

How is this possible?

Let me show you...

America's #1 retirement Eden

My name is Dr. David Eifrig, and I've retired twice in my working career.

First, from the investment sector, where I was a derivatives trader on Wall Street. Next, I retired from medicine, where I remain a board-eligible eye surgeon.

Since retiring (the second time), I've been on the lookout for the perfect U.S. retirement Eden...

A place where ordinary, independent-minded Americans could have the retirement we were promised—and deserve, without doing a lot of work, or taking big risks.

I sought a place rich with physical and intellectual activities... but without the

intrusive hand of big government or other large institutions telling us what we can and can't do.

I've covered a lot of ground over the years...

During the past three decades, I've lived and worked all over the world... from Paris, London, and Algiers... to Boston, New York, and California.

And recently, I've been all over the country looking for the perfect retirement Eden—I've made two dozen trips in just the past 12 months. And I even rented an RV (I'll show you a clever trick that led to an 80% discount), and drove state by state in search of the perfect spot.

But nothing prepared me for a discovery I made about a year ago, when a close friend invited me to visit him in his renovated 1850's railroad mansion.

It was a remarkable trip that changed my life. And soon after, I quit my job as a medical doctor. Ever since, I've been living what I can only describe as a retiree's dream...

In recent months, I've had incredible meals at world-class restaurants—where I got to slash 80% off the price others pay. I've played free golf... have taken in free movies... have attended free concerts... and have taken exotic vacations that cost less than \$200... just to name a few.

Let me show you how it all happened...

Welcome to "Hessville"

If you've never heard of "Hessville," don't worry.

A close friend of mine actually came up with the name, because of his fondness for one of the truly independent Americans of the past 200 years, a fellow named Karl Hess.

You may have heard of Karl Hess. He spent his early years like most young and ambitious men of his day—working hard to get ahead. He spent time at a large, Fortune 500 paper company... wrote for Newsweek magazine and other mainstream publications... and even became a political speechwriter and consultant for the Republican National Party.

But eventually, Karl Hess came to the realization that no politician or government could ever improve the way we live.

As Hess said back then, "It was nonsense. Through taxation, rules, regulations, and war, politicians historically have destroyed people's lives and obstructed their economic progress."

So he retired from mainstream America.

Hess and his wife revolted against what he called "giantism"... that is, the power large-corporate businesses and the giant (and growing) Federal government have on our lives.

In short, the Hess family (which included two young boys), left their home in Washington DC, and moved to a property they bought near the Opequon Creek, in the Eastern Panhandle of West Virginia.

It was 12 acres of riverfront and upland meadows, nestled in a sharp bend in the river.

There, the family built an earth-sheltered, solar-warmed home with their own hands, at a cost of only \$10,000. Hess farmed, worked as a welder, raised organic cattle decades before it became a popular trend, and got involved in the local community.

Hess fell in love with his retirement Eden and his simple new life. Although it was just 75 miles west of Washington DC, Opequon was about as far away as possible from the intruding world of American politics and big business. As Hess said:

"Living and working in a small town helped me refocus my attention on the actual practices of neighborliness, and away from the distractions of global problems created by, but not solvable by, authoritarian politicians."

"The people here practice charity, and they practice it because their parents did, and before that their grandparents did. They do not regard charity as an act of condescension; they regard it as an act of neighborliness. They understand charity, but they do not tolerate begging."

"We built our house without a single lock, and not once has anyone entered without permission," said Hess.

Karl Hess loved America, but hated the interference of big government and big corporations:

"One attitude that has never changed is my immense love for America. I cannot imagine anyplace else in the world that would put up with me, except here. Comparatively, it is the most free country on the face of the earth. I don't think there's any doubt about it."

In short, Karl Hess lived his retirement by two important social principles: The "opposition to central political authority" and the "concern for people as individuals."



These guiding principles are in part what inspired my own idealist utopia, which we call "Hessville"—so that Americans can get the retirement we were promised and deserve.

And the best part is: You can be a "resident" of "Hessville" no matter where you

live... big city... small town... East Coast... West Coast... middle America... it doesn't matter.

That's because "Hessville," is not a specific place, but rather a world of opportunities I have discovered over the past year.

I'm talking about opportunities for extra income of several thousand dollars a month, without working or investing... 80%-OFF dinners and free vacations... free prescription drugs... and so much more.

And like I said: The best part is, you can take advantage of these things starting right away, without leaving your current home.

The way I look at it is simple...

There can be no denying the fact that: Retirement in America has changed in a big way.

The bad news is, if you're counting on giant institutions (like the government, financial firms, and insurance companies) to take care of you... good luck.

I think you're in for a rude awakening.

The good news, however, is that if you're willing to take off the blinders of institutional thinking, you can (legally) "steal" back your retirement, no matter what your current situation.

[In short: I'm talking about how to get the retirement we were promised, and deserve, without doing any extra work or taking big risks.]

For example, do you need more money?

Well, you could get a part-time job at Wal-Mart... slash your expenses... or take your chances in the markets.

OR...

You could simply take advantage of several "loopholes" in the fabric of our financial system, which enable you to get more money every single month, beginning immediately, without doing any work or making a single investment.

Let me show you what I mean...

**A paper in your desk worth
\$250,000 for retirement**

What if I told you that, thanks to the U.S. insurance industry, there's a good chance there's a piece of paper in your desk drawer that is potentially worth \$250,000 or more...

We're talking about money you can get almost immediately, and use however you wish for the rest of your life.

You'd probably say I'm crazy, right?

Well, last week, I met with several experts about an incredible way for American retirees to instantly get hundreds of thousands of dollars, immediately.

What we're talking about doing here is selling part or all of your life insurance policy, via something known as a "life settlement."

In short, the way it works is, if you've got an expensive life insurance policy you no longer need or can no longer afford (some folks I know pay more than \$30,000 a year to maintain their policy), you can sell part or all of your policy through a specific type of insurance broker... and get hundreds of thousands of dollars as a result.

If you've lost a bunch of money in the stock market... or if you are worried about how you are going to pay for long-term care or other expenses, this is, as Certified Public Accountant and Financial Planner Susan Bruno says, "a smart option every senior should consider."

For example, I know a man named Alfred Zoeller, whose insurance premiums were about to increase to a whopping \$30,000 a year. So Mr. Zoeller simply sold his policy... and pocketed an incredible \$640,000 he and his wife could use instantly, for whatever they want.

I know of another fellow named Zachary Childs, who was told by his insurance company that the "surrender value" (what your insurance company will pay you if you give up your policy) was just \$72,000.



So Mr. Childs decided to instead sell his policy on the open market... and got nearly 8-times as much... a whopping \$535,000.

The crazy thing is, as *The Wall Street Journal* recently reported, "few people know they have the option to sell their policies." As Stephen Ellis, who recently needed cash and received a \$205,000 lump sum payout told the paper: "Wow what an incredible way to put a value on this."

I don't know about you, but I've been paying insurance companies for the past 35 years... with basically nothing to show for it.

I'm tired of it. It's about time they started paying me for a

change... and this is probably the perfect way to collect.

I've been doing a ton of research on this opportunity over the past few months. And I can tell you exactly the right way to do it. How to get the most money. Whom to call, and what to say.

The great thing is, this is just ONE of the ways to get "free money" for retirement, without working or investing.

There's another opportunity for "free money" thanks to the residential real estate industry... even in this terrible market...

Pocket \$106,000 to stay in your current home (not a loan)

If you own a home, even in this terrible housing market...

[There's a little-known way for you to collect an immediate cash payment of up to \$100,000 or more... without selling, renting, or getting a "reverse" mortgage.]

What I'm talking about is a virtually unknown loophole in the real estate markets called an "Equity Release" option.

This is not a loan. There are no monthly payments or interest charges. The money is yours immediately, to do with whatever you please.

Essentially what this program does is allow you to lock in the current value of your home... and sell a percentage of any FUTURE gains. What's great is, you can get paid on these future gains, TODAY.

To me, this is the perfect way to cash in some of the value of your home. You get lots of cash now... with no strings attached... no loans or interest payments... and literally NO RISK.

I know of many smart folks who have taken advantage of this opportunity already...

- Robert Hagstrom did an "equity release" option with his Texas home, and said: "We sold our boat and bought another one. We paid off a few bills. We're sitting pretty at this point. We're in very good financial shape."
- Martin Wells, who lives outside of Seattle, WA, cashed in on this loophole and said: "My first reaction was, this is too good to be true. "It's tremendously freeing, and enabled me to relax and do the things I want to do with the rest of my life, and not be concerned with 'can I afford it' and not have to pinch my pennies. My savings have been bolstered to the point that it would be almost inconceivable that I'd run out of money."

Look... I can pretty much guarantee you that your mortgage company is certainly not going to tell you about this opportunity. And neither is your real estate agent. They'd prefer you sell your home, or refinance—because that's how THEY get paid.

Well... I don't know about you, but I'm going to do what's best for me, not what's best for my real estate agent or mortgage broker. They've been having their way for the past two decades... and now it's time for a change.

I haven't mentioned it yet, but there are several opportunities for "free money" thanks to the government, too.

One thing I know for sure is that I've been paying my fair share of taxes for more than three decades. It's about time I got something back in return.

And here are two of the best ways I've found to do it...



▶ **Government Giveaway #1: \$2,500 Per Month thanks to Alternative Energy Boondoggle**

It's no secret that the U.S. government is set to spend nearly \$100 BILLION to help push the country towards alternative energies and other "green" technologies.

But what most people don't realize is that there is a way for you to cash in on this boondoggle personally, from the privacy of your own home.

You see, a former doctor colleague of mine, who lives in Maine, has found a government "loophole" that allows you to get paid a whopping \$2,500 per month—straight from the U.S. government.

What happens is, you hook up a piece of alternative energy equipment on your property (paid for mostly by the government). And then get paid an extra \$2,500 per month, tax-free!

If there's an easier way to make an extra \$30,000 a year, I don't know about it.

This is basically free money, which is out there for the taking. It doesn't matter how old you are or what your income level.

Here's another incredible opportunity few people know about...



▶ **Government Giveaway #2: Get an extra \$1,033 per month from Social Security**

When I tell you about this situation, you're probably not going to believe me. But

after sending one of my researchers all over the country over the past few weeks, I can assure you it is 100% true and legal. In short, the situation is this:

There's a "loophole" in the U.S. Social Security System that enables you to stop your current monthly checks... and restart your monthly payments at a rate of as much as \$1,033 per month... OVER AND ABOVE what you are already collecting.

Almost no one in America knows about this opportunity. (The Social Security Administration told us only 230 Americans took advantage of this benefit last year.)

We found one retiree, for example, named Jim Roth, who's used this loophole to boost **his Social Security checks by \$1,033 per month**. We interviewed Jim in his hometown, and he told us: "It's free money from the government."

Next, we paid a visit to a PhD professor who has testified before Congress 16 times, mainly on issues relating to social security. He told us: "This is like finding money on the street... over 10 million people could benefit."

Finally, we interviewed an executive at Social Security Administration (SSA) headquarters, outside of Washington, DC. We were told by an SSA spokesperson: "It's part of Social Security regulations. We can't deny anyone."

In other words, you could have "free money" available from the Social Security Administration. Yes, there is a catch to collecting this money. And a few requirements you must meet. It may or may not be right for you, but I can show you exactly which forms to fill out, and how to get it if you qualify.

[The point is, these are just 4 of the ways for you to get "free" extra money, immediately, without working or investing.]

With each there are absolutely no risks. You have everything to gain... and literally nothing to lose.

Of course, I can't say for sure if one or all of these "free money" opportunities make sense for you.

But I think they are definitely worth considering, especially when you realize that **just one of them** could put thousands of extra dollars in your pocket each month.

I don't know about you, but to me, taking advantage of these situations sure beats the heck out of finding a part-time job, or having to clip coupons every month.

And getting "free money" is just the beginning...

I haven't even told you my favorite part about being a "resident" of "Hessville"...

You can also take advantage of a whole world of retirement freebies, which 99% of the U.S. population will simply never know about...

**Free golf, free drugs, free vacations,
free dinners, free airline tickets,
and much more...**

Are you still paying for vacations? How about airline tickets? Or golf green fees... telephone service... a car... hotel rooms?

Well if so, I want to introduce you to the Hessville world of retirement freebies that will boggle your mind.

In short, I'd like to show you how to get tens of thousands of dollars worth of freebies (and drastic discounts of 50% or more) for retirement, with no strings attached, thanks to a series of angles and loopholes that are widely available — but rarely publicized. Let me show you what I mean

**** FREE PHONE CALLS — EVEN LONG DISTANCE:**

Few Americans know there's a telecommunications company headquartered in San Jose, California, that will give you **100% free phone calls**.

Free local calls. Free daytime calls. Free nighttime calls. Free long distance calls in the United States... and even overseas.

The company can do this because of a proprietary software program that allows them to use the existing telecommunications infrastructure to route calls all over the globe... totally free of charge.

I know this sounds impossible... but it's 100% true and totally legal. And I'm not the only one who's onto this. The company has actually been written up in several major media publications...

- *USA Today* reported that: Anyone willing to try the "software (12 million already have) gets legal, unlimited talk time."
- *BusinessWeek* says the company's "radical technology and marketing threaten the very foundations of telecom."

My colleagues and I have been using this service for months. There are no age requirements. No income requirements. This free phone option is available to anyone in America.

[I estimate you can save as much as \$100 a month or more. That's well over \$1,000 per year.]

There's also...

**** 60% OFF — AND EVEN FREE — TICKETS TO HAWAII**

Hawaii is easily one of the best vacation destinations on Earth. Only problem is, it's a long and tiresome flight for most. But check this out...

Few Americans know about a loophole in the airline system that lets you fly first-class to Hawaii for more than 60%-OFF the published fare. The secret is, instead of calling the airline or booking directly on the internet, to instead call the airline's "Vacation" department.

For example, I recently saw a roundtrip price of \$1,913 on Northwest Airlines... but the price was just \$716 if booked through Northwest WorldVacations. You can get similar Hawaii discounts by using the Vacation departments of United or American Airlines too.

In fact, I even found one incredible loophole in this system, which can get you a first-class flight to Hawaii, totally FREE!

**** FREE GOLF**

I love the game of golf, but it's a ridiculously expensive hobby. **But a good friend of mine has found a way to get 100% free golf, at some of the best courses in the world.**

In fact, my friend used this secret recently to play 44 rounds of FREE golf in a row (including several courses that are ranked among *Golf Digest's* Top 100 in the World).

This has nothing to do with a "discount" program... sneaking onto the course... or anything underhanded like that.

"I would have never believed this was possible if I hadn't done it myself!"

— Martin Paulson, Baltimore, MD,
played 44 consecutive
free rounds of golf

Instead, we have found that there's a simple thing every golf course loves, and if you know the magic words, it's like having the keys to a secret kingdom.

All you have to do is make a simple phone call, or send an e-mail or letter (we can show you the exact template we've used).

Even if you use this secret only a few times a year, it can save you hundreds of dollars.

And there's so much more...

**** FREE AIRLINE TICKETS:**

Want airline tickets across the country or across the globe? Well, you can pay full price (\$800 or more)... or... if your travel time is a little flexible, you can pay next to nothing, thanks to a New York firm I know about, which has an unusual relationship with just about every major airline.

I've gotten more than 25 free European airline tickets in my life, and I can tell you, nothing gets your vacation off to a better start than a dirt-cheap flight.

**** A FREE CAR?**

I realize this probably sounds impossible, but there really is a way for you to drive a world-class car, totally free of charge.

I'm talking about some of the world's top models... Corvette, Porsche, BMW, or Mercedes. What's incredible about this deal is that not only do you get to drive one of these world-class beauties free of charge... you can actually get paid thousands of dollars for... well... simply driving around town in your amazing vehicle!

**** (NEARLY) FREE RV:**

I don't know about you, but I love trekking across country in a Gulfstream, Newmar, or other top-of-the-line, fully outfitted RV. **Well, I found a secret way this year to take one of these vehicles across country for just \$22 a day... rather than the normal \$160 per day.**

I just did this



How does this secret work?

Well, the companies that rent these giant RVs constantly need to move them around the country, from one location to another. Rather than hire expensive drivers or moving companies, you can volunteer to make the trip for them. In exchange, you get discounts, and can typically take 9 days or more to make the journey.

For example, I recently took a 28-foot, fully-loaded RV on a 5-day trip from Las Vegas to Arizona. I got to use a \$95,000 RV for just \$22 a day! I'll show you exactly whom to call and what to say to set yourself up for this luxurious practically-free vacation.

**** FREE CRUISES:**

I had no idea this loophole existed until a friend told me about a way to get a 100% free cruise, to anywhere the cruise lines go.

You don't have to sneak on... take a 2nd class cabin... or wait till the last minute to decide. You'll actually be treated like royalty if you take advantage of this loophole — free meals, drinks, and more.

CARIBBEAN VACATION FOR \$155.

Few Americans know that there's an incredibly simple way for you to get a big corporation's marketing department to give you a practically-free vacation.

I've used this secret personally to go to Myrtle Beach, Hilton Head, Disney World, and New York City. **Next I'm off to Puerto Vallarta... and I'm only paying \$155!**

**** FREE WINE VACATION.**

I love California wine country, and one of my contacts in California recently told me about a loophole in the West Coast wine system that enables you to have a free stay at one of the wine estates in Sonoma or Napa Valley. You don't pay anything... it's free!

I have a friend who owns one of these Sonoma properties. I'll give you his number and tell you how this loophole works — you can call to arrange a free wine country vacation.

**** HALF-OFF COLLEGE.**

I'm sure I don't have to tell you how ridiculously expensive good colleges are (*The New York Times* reported tuition costs rose a whopping 439% between 1982 and 2007). But I've recently learned about what might be the biggest secret in higher education...

How to get a degree at America's top schools, for about HALF-OFF the regular tuition price. You see, in just about every school's admissions policies, there's a secret written into the fine print, which allows you to pay roughly half the tuition as other students... for the exact same degree. This has nothing to do with financial aid, loans, or scholarships.

I can pretty much guarantee no college is ever going to tell you this secret, but if you or anyone in your family is going to college, this one secret alone will save you tens of thousands of dollars.

**** HALF-OFF (AND EVEN FREE) CABLE TV.**

One of my friends told me recently about a little-known way to literally slash your cable TV bill in half. The cable companies never advertise this secret, but you can take advantage of it with a single, 10-minute phone call... and cut your cable bill to as little as \$9 a month. Potential savings: At least \$160 per year.

Free TV!
←

**** PLUS**

- Free movie tickets (I used this trick just a few weeks ago)...
- How to stay in a "bed and breakfast" (B&B) anywhere in the world for \$15 per

night (this incredible chain of B&Bs has 4,000 locations around the globe)...

- How to get 50% off your bill when you stay at ANY Hyatt Hotel...
- 50% off train tickets on Amtrak (just be sure to mention this 5-digit code) and much, much more.

I've received lots of freebies in my day... everything from NBA tickets, movie tickets, and opera tickets... to gourmet restaurant dinners, hotel rooms, airline tickets, entire Caribbean vacations, and more.

Should you feel guilty about getting all of these freebies?

[Well, here's how I look at it: YOU are the one who's been paying taxes all of these years. YOU are the one who's been helping these big corporations rack up record profits. I think it's time they gave something back to you in exchange.]

Let me show you how to begin taking advantage of all these opportunities immediately...

The Retirement Millionaire

As I mentioned, my name is Dr. David Eifrig.

If you're wondering how I know about all of these retirement loopholes, it's because I've had a different career track than most...

You see, I've actually "retired" twice already.

I grew up in a middle-class home in middle America... Minnesota to be exact.

I thought I wanted a career in the financial world, and worked my way onto Wall Street. There I worked for Goldman Sachs, Chase Manhattan, and several other big financial firms.

But after a decade of learning how Wall Street really works, I became disillusioned by the hypocrisy and greed... so I left to become a doctor (I'm still a Board-eligible eye surgeon).

**"I've received free dinners,
plane tickets, vacations,
NBA tickets, opera tickets,
hotel rooms, and more"**

— Dr. David Eifrig, MD,
The Retirement Millionaire

I busted my tail to get through medical school, and spent more than a decade in this field as well. But again, I ran into a stifling system, filled with special-interest groups and wasteful bureaucracy.

In short, I've seen the inside of two of the biggest and most important industries in America... Finance and Medicine. They are both broken, and need to be fixed if Americans are going to have a fighting chance in the years to come.

My experiences over the past three decades have enabled me to become a "retirement expert" on how to take advantage of little-known loopholes... and on getting everything you need for retirement... money, housing, vacations, and more. And, I am now in the process of doing something I've never done before... and, as far as I know, something no one else has done either.

I'm on a mission to help Americans liberate themselves from the giant institutions that are destroying retirement for a whole generation of regular folks like you and me.

My mission is to expose a world of opportunities most Americans will simply never hear about on their own.

One of my nicknames for this world of opportunities is an imaginary retirement utopia called "Hessville."

But I can assure you, these loopholes and opportunities are very real and 100% legal.

And I'm going to share everything I know in a first-of-it's kind letter called The Retirement Millionaire.

The first thing I'll send you are my 2 brand-new reports on how to take advantage of everything I've described so far...

**** Retirement Report #1:**

FREE Money Without Working or Investing

Details several incredible opportunities, including how to take advantage of a program that will give you an immediate cash payment of up to \$106,000, just for staying in your current home. (Remember this has nothing to do with a reverse mortgage, renting, or anything like that.) I also explain a loophole that enables you to get an extra \$1,033 per month from the Social Security Administration... how to immediately take money out of your IRA (penalty-free) no matter what your age... and an incredible government program that pays one of my doctor friends an extra \$2,500 a month.

There's another great government program I'll tell you about too, which I haven't yet mentioned. If you are over the age of 62 and meet one simple requirement, it could mean tons of extra cash every month.

**** Retirement Report #2:**

The Retirement Guide to Freebies

This volume contains little-known but completely legitimate and tested methods to get nearly everything you need for a rich retirement... free of charge. I'm talking about free phone service, free golf, free cars, free cruises and airline tickets, free hotel rooms, free dinners, free college education... and much, much more.

Also, I'd like to send you something else that I think will make a big difference in your retirement, as a "resident" of Hessville.

Let me explain...

Free drugs... free medical care... and other secrets of the U.S. healthcare system

There's no question that the healthcare industry is America's biggest rip-off.

As a medical doctor with a dozen years inside this industry, I've seen things that would make your head spin...

But the good news is, **if you know how to work the system**, there are incredible opportunities to get great healthcare at huge discounts, or even free of charge.

Let me show you a few examples of what I mean...

**** FREE PRESCRIPTION DRUGS**

If you are paying full retail costs for prescription drugs these days, you are, to put it mildly, getting fleeced.

As a doctor, I can tell you about several legitimate ways to reduce your costs by HALF or more. For example...

"It's "the best-kept secret of the drug business."

— *The Wall Street Journal*

1) Did you know you can buy drugs direct from 2 secret sources, which can potentially save you hundreds of dollars a month? For example, the world's most popular drug is Lipitor, for high cholesterol. It typically costs \$400 a month! Well, I can show you two sources that can bring down the cost for treating high cholesterol to just \$3.33 a month.

2) Totally Free Drugs. **Probably the biggest secret of all in the healthcare industry is the fact that you can get just about any type of drug, free of charge.** You see, most people don't know that every drug company in the world has a special program that allows you to simply fill out a few forms, and possibly get the drugs you need, 100% free of charge. The drug companies never advertise this fact. And it's highly unlikely you'll ever hear about it from your doctor. But as the Wall Street Journal recently said, it's "the best-kept secret of the drug business."

**** GOVERNMENT PROGRAM SLASHES HEALTH BILLS 30%**

Here's something even better. Few Americans know about a little-known government program outlined by the "Revenue Ruling 2003-102," which could save you 25% to 35% on EVERY penny you spend on treating a health problem, no matter how big or small.

I'm talking about everything from doctor's visits, drugs (over-the-counter and prescription), and band-aids... to surgeries, aspirin, ice-packs, heating pads, and even stomach antacids.

The great thing is, it doesn't matter how much money you make. You have to meet just one qualification, and if you do, you'll be issued a special card to use every time you pay for just about any medical expense. I'll show you exactly how to do it.

**** FREE MONEY FOR RETIREMENT**

In 2006, the U.S. government passed another health-related program as part of the Tax Relief and Healthcare Act of 2006. It was intended to help Americans pay for their healthcare bills — but what they didn't realize at the time is that they were also creating the retirement loophole of the decade.

In short, there is now a way for you to save money for retirement that you NEVER have to pay taxes on... *not when you put the money in... and not when you take it out either.*

**These unusual accounts
are "like IRAs on steroids"**

— John Goodman,
National Center Policy Analysis

John Goodman, President of the National Center for Policy Analysis, says these unusual accounts are "like IRAs on steroids." These accounts were created by the healthcare industry, and are now one of the best ways to help pay for your retirement expenses. It's simple to sign up, and can potentially give you tens of thousands of extra dollars for retirement.

These secrets of the healthcare world are just the beginning.

There's so much more I want to tell you too, regarding how you can turn the tables on the U.S. healthcare system. For example...

- How to save as much as 50% off the costs of expensive surgery — *The Wall Street Journal* actually wrote about this secret in their Dec. 6th edition...
- How to quickly and easily resolve any insurance dispute (the insurance companies don't want you to know about this operation in Indiana)... and more.

In fact, everything I've described here, and much more, is explained in full detail in my new report called: **The Retirement Cheat Sheet to the U.S. Healthcare System.**

This Retirement Report... plus the one on how to Get Free Money Without Working or Investing... and the one on how to get access to a whole world of Retirement Freebies, comes free with a subscription to my new letter called: ***The Retirement Millionaire.***

You see, what I do every month in The Retirement Millionaire is spend several weeks traveling the country to investigate retirement loopholes and opportunities first hand.

For example, in recent weeks, I've been investigating:

**** A LOOPHOLE TO WIPE AWAY DEBT?**

I'm not sure if this is completely legitimate yet or not, but a colleague tells me there is now a legal and legitimate way for you to completely wipe away certain debt you have with credit card companies and other institutions.

He knows of many people who have done this. I'm looking into it closely, and I'll let you know what I find in the next few weeks. If it turns out to be as good as it sounds, this legal loophole could wipe away thousands of dollars of your debt, with a simple phone call.

**** \$220-AN-HOUR TO EAT POTATO CHIPS?**

If you are looking for several thousand extra dollars per year, I've just learned about an incredible opportunity. In short, there are a group of companies around the country that will pay you up to \$220 an hour or more to test their products, and give your honest opinions.

I have a friend who does this once or twice a month, and pockets several thousand dollars a year for his efforts. Just last week, for example, he "tested" some potato chips, and got paid the equivalent of \$220 per hour. You don't need any experience. It doesn't matter how old you are or how much you have in the bank. I've asked my friend to explain exactly how you can cash in on this retirement boondoggle.



I also found what might be **THE EASIEST WAY FOR ANY RETIREE TO MAKE \$100,000 A YEAR WORKING PART-TIME FROM YOUR OWN HOME**. Many of my friends are involved in this business, which involves writing simple letters to various businesses and consumer groups.

I'll tell you all about it, and show you exactly whom to speak with to get started.

The point is, I spend all of my time now seeking out little-known investment, financial, and retirement opportunities for regular Americans like you and me.

I've never had more fun in my life... and every day, I continue to be amazed at the opportunities that are available, which for some reason NEVER appear in the mainstream press.

In the past few months, for example, I've traveled to Arizona, New York, Florida, California, Seattle, Texas, and Tennessee. In the next few weeks, I'm off to Alabama, Arkansas, Minnesota, and S. Carolina. In each of these places, I've found an interesting opportunity for you to make more money... to save a ton of money... to

vacation free of charge... or to simply turn the tables on corporate America, and put more money in your own bank account.

The best part is, you don't have to leave home to take advantage of these opportunities...

I do all the legwork for you.

I travel to visit the companies behind these opportunities. And to meet firsthand with people who have already taken advantage of these little-known situations. Then I explain what I've found each month in my simple black & white letter, called ***The Retirement Millionaire***. It's delivered by mail and e-mail on the fourth Friday of each month.

If you're interested, I'll also send you my personal emails, twice a month from the road, to let you know what I'm investigating, and what opportunities I've found. I always travel with my laptop, which makes it easy for me to hook up to the internet and send you an update from the road.

As I said, I don't think there's anyone doing anything like this in America right now. And I don't know of anyone who's ever done anything like this in the past, either.

[You may have subscribed to various newsletters over the years, **but I can pretty much guarantee you've never seen or read anything like what I'll be sending you each month.**]

If you want to join me in Hessville on this quest to take advantage of a world of freebies and opportunities that are out there for the taking... all you need to do is take a trial Charter Subscription to my new publication, called ***The Retirement Millionaire***.

If you decide to take a trial charter subscription, you can take the next four (4) months to decide whether my work is right for you.

If not, simply let me know and you'll get a full refund for the money you've paid. No questions asked... no reasons needed.

The point is, this is a new publication, which is unlike anything else out there as far as I know... and I'm not asking you to make any commitment whatsoever.

The work I do is not for everyone — and you'll have to make a decision on your own if *Retirement Millionaire* is right for you.

The good news is, if you decide to have a look at what I'm doing, you are agreeing only to TRY a subscription to my letter to see if you like it. If not, you'll get a full refund, and we'll part as friends.

How much am I charging for my new publication, and how can you get started?

Well, before I give you the specifics, let me tell you about one more thing I recommend you take advantage of immediately, to improve your retirement in a big, big way...

Make 200% or more—without touching ordinary stocks

After spending a decade on Wall Street, I can tell you that if you are buying regular stocks and mutual funds right now, you are making a huge mistake.

You see, most American retirees don't realize there are great alternatives to the mainstream investments pushed by stockbrokers and financial planners. Such as...

THE 217% GOVERNMENT BOND



Most investors don't know you can get in on the recent "bailouts" with publicly traded "bonds," available on the stock market. The last time the government made this opportunity available to investors, the returns were more than 217%. There's no guaranteeing how much these bonds will return this time, but my guess is that you will at least double your money, very safely. Best of all, it's all backed and guaranteed by the U.S. government!

One of these investments is a way for you to get paid extra money, on the shares you already own. As a colleague of mine recently wrote: "I tell all my friends and associates... they must, must, must [use this technique] to bring in easy extra income. After many years of nudging, I finally got my parents into the process... they're hooked now and think it's one of the greatest ways to earn passive income."

Another unique investment allows you to cash in on private companies, which aren't listed on the stock market. This investment has NO fees, is managed by the man I consider THE best investor of the last 50 years, and has crushed the stock market by 800% over the last 16 years, with just a fraction of the risk. As one investor I know of, who used this investment to turn \$100 into \$50,000 recently said: "This has been the biggest influence on my life, by far!"

I'll send you all of the details of these opportunities in my new Report called: **How to double your savings without touching ordinary stocks, bonds, or mutual funds.**

This Report is included with a one-year subscription to ***The Retirement Millionaire.***

A subscription, by the way, costs just \$99. This fee entitles you to a one-year Charter Subscription to my work, plus all of the Reports I've mentioned in this letter.

But here's the best part...

You now have the chance to become one of the first few *Retirement Millionaire* subscribers, and take advantage of all of the opportunities I've described here.

And if you take a trial Charter Subscription now, you'll save HALF-OFF the regular price.

[Instead of the \$99 rate others will pay, you'll pay just \$49.50 for a full year of **Retirement Millionaire**, which includes everything I've mentioned here.]

And again, you are agreeing only to TRY my work to see if it's right for you. If not, you can receive a full refund, no questions asked.

I hope to hear from you right away.

[Subscribe Now](#) to get started.

To a wealthy retirement,



Dr. David Eifrig, MD

P.S. One more thing I think you should know about: In Hessville, the U.S. government is now making it very easy to pay for retirement through an investment vehicle that allows you to own gold — and collect extraordinary income from your holdings of more than 15% per year. In short: You can protect your savings with gold... you can make a fortune as gold prices keep climbing... and you can get paid a small fortune in "dividends" while you wait — more than 10-times what you would get in any bank account!



This might be the single best retirement opportunity in America today... yet I've never seen it discussed anywhere—not a single magazine, newspaper, or television show has covered it as far as I know. I explain exactly how this retirement vehicle works in my new Report called: *How the U.S. Treasury Will Guarantee You a Rich Retirement.*

[Subscribe Now](#)