

Special Report: "The Twelve Worst Consumer Mistakes!"

What are the most vexing problems bedeviling American consumers? Some are new to modern times, while others are older than civilization itself! You'll learn how to **stop these problems before they happen to you**. The mistakes are revealed in a three-column format:

1. See these pictures for some comic relief: The humor is only to make it easier to read, certainly not to poke fun at anyone's misfortune. (Note: The models shown are just acting.)

2. View the mistake and discover a startling statistic. Find out the easy way to avoid it. And if it's already affected you, begin to reverse course.

3. It's a trap to think "nothing will happen to me." Read these motivational quotes and resolve to protect yourself and loved ones.



"Tax Refund Celebration"



Mistake #12: Overpaying on taxes.

Tax Statistic: The tax-accounting firm of H&R Block has been quoted as saying that most Americans **overpay their taxes by 14% to 17%**.

The Easy Way: There's not enough space for a list of deductions here, but inside the free [Good Life Bonuses](#) is a section that discusses the **best underused deductions** available. Experts estimate the average reward for an improved return at \$2,000. **Caution:** Avoid shady sites that promise tax "deductions" that are really just illegal tax evasions.

Already Overpaid? The IRS allows you to file amended tax returns for the past three years, potentially tripling your overlooked deductions. Experts say this does not cause an additional audit hazard.

Words Of Wisdom... "I am proud to be paying taxes in the United States. The only thing is, I could be just as proud for half of the money."



~ **Arthur Godfrey** (1903-1983), American Broadcaster & Entertainer

Words Of Wisdom... "Be he a king or a peasant, he is happiest who finds peace at home."



~ **Johann Wolfgang von Goethe** (1749-1832), German Poet and Author

Mistake #11: Buying a too-expensive home.

Astounding Stat! Lenders filed a **record 3.8 million foreclosures in 2010 after the real estate market tanked, up 430%** from the

885,000 foreclosures in 2005. Conditions later improved: in 2015 there were 1.4 million foreclosures. Just consider that if the lower foreclosure rate of 2005 prevails over the next 75 years (an average human lifespan), 66 million foreclosures would happen — yet America has only 73 million homeowners!

The Easy Way: Whenever you're considering buying a home, **understand the true costs and benefits of homeownership:** visit [TrueHomeCost.com](#) and use its easy-to-read nuggets of wisdom. **Caution:** Most sites covering real estate are operated by people with an interest in selling real estate. Those sites are relied upon by many other "neutral" sites, where your costs are also often reported inaccurately.

Already "In Too Deep?" The Home & Mortgage section of the [Good Life Bonuses](#) lists many ways to **relieve a burdensome mortgage**, and **how to avoid foreclosure**.

"Friendly Loan Broker"



"Latte-Buzzed Distracted Driver"**Mistake #10: Letting safety slip when driving.**

Sobering Statistic: The total cost of traffic accidents is about \$300 billion per year.

And at the current rate of 2.8 million traffic injuries per year, about half of all Americans will at some point suffer a painful traffic injury. **Caution:** No one should drink and drive. Habitually intoxicated drivers usually suffer an even worse fate: More than half find themselves in wheelchairs or graveyards.

The Easy Way: Take advantage of AutoSafetyHub.com's **"Crash Course"** (pardon the pun) to vastly improve your traffic safety in only ten minutes. Safety is a high goal and mission for us as well, and are doing some hard work that we want to optimize before publishing.

Already Been In A Crash? Since you can't reverse the past, enjoy the moment and drive safely — and feel free to pass on this report to anyone you like so they too can remain safe and prosperous.

Words Of Wisdom... "The safest course is to do nothing against one's conscience. With this secret, we can enjoy life and have no fear from death."



~ Voltaire (1694-1778), French Philosopher and Writer

Words Of Wisdom... "A true conservationist is a man who knows that the world is not given by his fathers, but borrowed from his children."



~ John James

Audubon (1785 - 1851), French-Creole American Naturalist

Mistake #9: Tolerating high fuel bills.

Green Statistic: If drivers worldwide reduced our fuel consumption by 10%, we might actually **halve the price of gas.** Saving that much fuel would drive world demand down to when oil cost half as much. Americans could then save \$200 billion dollars per year on oil imports: about **\$700 per man, woman and child!**

The Easy Way: Twelve case studies reported saving an average of over \$6,000 on energy using the [Good Life Bonuses](#). Use them wisely, and you too can instantly pinpoint the easiest and most lucrative ways to save money on your energy costs.

"In The Red" On Energy Costs? Again, the very first of the [Good Life Bonuses](#) will give you some good quick energy-saving tips.

"Most Outrageous Gas Prices Ever"**GASOLINE SELF-SERVE**

Regular	A . R M	9 / 10
Plus	L . E G	9 / 10
Supreme	1 ST . BORN	9 / 10

"Blinded By Greed"**Mistake #8: Money-draining investments.**

Shocking Statistic: Financial transaction fees cost Americans \$350 billion in just one year **according to John Bogle**, who has led the way in providing low-cost investment services. Attempts to "outperform the market" by trying to outcompete smart, experienced traders are usually ill-fated.

The Easy Way: Minimize costs and risks by investing in a diverse, mostly buy-and-hold portfolio (unless perhaps you have reliable special knowledge.) We don't advise you on which stocks to buy, because we're admittedly not investing experts — our interest is the public's well-being.

Already Lost A Lot? It's probably inadvisable to try to outperform the market again. Instead, try to maintain a very balanced portfolio so that if one type of investment does poorly, you won't be dragged down by the decline.

Words Of Wisdom... "October. This is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August, and February."



~ Mark Twain (1835-1910), American Writer and Humorist.

Words Of Wisdom... "I don't have to have millions of dollars to be happy. All I need are clothes on my back, a decent meal, and a little loving when I feel like it."



~ **Ray Charles**
(1930-2004),
American
Musician, Singer,
Songwriter

Mistake #7: Wasteful spending.

Make Your Own Stat: People have different views on how much we waste: At one end of the spectrum are enthusiastic free-spenders. At the other end are back-to-nature people who believe the only really good things in life are free. The "statistic" that really counts is each individual's own best judgment: Let's look around us and ask

how much we've bought that wasn't enjoyed enough to justify the price. That's how much we've wasted.

The Easy Way: Escape the three different ways people get tripped up:

- Buying out of temporary desire, instead of from enjoyment.
- Maintaining spending habits that you don't enjoy so much anymore.
- Making no effort to reduce or eliminate recurring expenses that are a drain on your income year after year.

Already Got "Clutter"? Yeah, so do we.

"Wasted Shopping Junkie"



"Overworked Gopher-Boy"



Mistake #6: Not saving time to live better.

Wasted Time = Lost Money: Studies show that the average American worker wastes two hours per day, which comes to roughly \$1.5 trillion in wages. And that doesn't include the time we waste at home, which may well be an even greater loss.

The Easy Way: You can take advantage of the [Treasury Of Time](#). It's a quick and fun ebook where you'll learn many ways to save time.

Already Lost Time? Consider this: The more we can immerse ourselves in *this moment*, "the eternal now," the more we enjoy life. And since *the moment* is forever, maybe it's really time enough.

Words Of Wisdom... "Lost time is never found again."



~ **Benjamin Franklin** (1706-1790), American Scientist, Publisher, Diplomat.

Words Of Wisdom... "The greatest wealth is health."



~ **Virgil** (BC 70-19), Roman Poet

Mistake #5: Sickness and fatigue from mediocre nutrition.

Statistics Galore: Hundreds of billions of dollars are lost due to illnesses caused by poor nutrition, if you lump together all the statistics. When people get the nourishment they crave deep

down, they can look forward to feeling vastly better and living so much more vitally.

The Easy Way: Good nutrition is a highly important energy booster, as explained by Melody DuGoode in her ebook [The Treasury Of Time](#). In it you'll discover how to get great nutrition while avoiding the dull or even unpleasant taste of many "good for you" foods. It also teaches several other ways to boost your *life energy*.

We kindly suggest that you treat yourself to excellent nutrition for just a week or two: You'll notice a great improvement in how you feel. Not only that, by keeping it up you'll feel increasingly much better over the coming months and years! Plus you'll reduce fatigue and slash your chances of developing cancer and many other sicknesses.

Already Sick And Tired? For many people, good nutrition is a very important part of reversing tiredness and many diseases. *It's never too late to get good nutrition.*

"The Ultimate Junkburger"



"Flushed Down By Their Own Vices"**Mistake #4: Falling prey to addictions.**

Staggering Statistic: Addictions such as smoking, illegal drugs and alcohol abuse result in health care problems costing over **\$500 billion dollars each year.**

The Easy Way: It's smart to stay clean and free from expensive vices: As the saying goes, *the best things in life are free.* Recovered addicts often say that expanding their spiritual side helps take their mind off their former addictions. Ben Franklin saw that vices have only a superficial appeal. Bitter lessons lie at their core.

Already Addicted? Caring experts agree that your chance of success greatly increases when you find common cause with fellow recovering addicts (e.g. an online support group), or helpful friends, or anyone who can act as your kind advisor. A great online resource is QuitNet.com if you want to quit smoking.

Words Of Wisdom...

"Many a man thinks he is buying pleasure, when he is really selling himself to it."



~ **Benjamin Franklin** (1706-1790), American Scientist, Publisher, Diplomat.

Words Of Wisdom... "I believe that unarmed truth and unconditional love will have the final word in reality. That is why right, temporarily defeated, is stronger than evil triumphant."



~ **Martin Luther King Jr.** (1929-1968), American Civil Rights Leader

Mistake #3: Not being crime-aware.

The Incredible Cost: The colossal cost of crime in America is proven to be over *one trillion dollars annually* from theft, fraud, and the damage and injuries caused by criminal violence and abuse. Some experts have even put the cost at over ten trillion!

The Easy Way: Safety from crime boils down to simply this: *Never be caught alone and/or vulnerable, especially if you have something somebody wants.* In practice, that means: (1) When you're outside travel in a safe group, or go only to public places; and (2) When inside your home, securely lock it down and don't let strangers or unsafe people inside. Those principles are enough to keep you fairly safe, if not 100%. **Caution is necessary:** Don't think burglars have no tricks of their own to get around your home's defenses.

Already Been Burned? Because everybody's situation is different, we can only refer you to other sites set up to prevent crime and/or help crime victims: CrimeVictims.gov and DOJ Office For Victims Of Crime. "The Crime Doctor" Chris McGoey has a very good repository of [anti-crime articles](#).

"Arrhhh... Fear The Crazy Software Pirates"**"America's Modern Education System"****Mistake #2: Not learning some easier ways.**

The Mind-Boggling Stat Totals: The total cost of the previous ten mistakes adds up to somewhere around **half the twenty-trillion dollar economy of America** (give or take a few trills.) If people could learn *the easy ways* to avoid those mistakes, most of that money would be saved. And some of the most rewarding careers, emotionally and financially, are ones that help other people to live better lives. That is the purpose of this site, **real life education**, which no school system is sufficient to ensure.

The Easy Way: "Knowledge always pays the best interest" — that's just good common sense. Franklin might have added "if you act on the wisdom you acquire," something many people forget. The [Good Life Bonuses](#) teaches ways to become immensely safer, healthier and wealthier.


Words Of Wisdom... "An investment in knowledge always pays the best interest."



~ **Benjamin Franklin** (1706-1790), American Scientist, Publisher and Diplomat.

Already Learned The Hard Way? We offer our sympathies for any "hard knocks you've encountered, but at least there's the silver lining of having learned a lesson from it." If only the **Good Life Bonuses** had been available! Fewer hard knocks, *more flowery meadows*. Fortunately you can now access it instantly and risk-free, live happier, and much less often have to learn **the hard way**.

Words Of Wisdom... "I am a firm believer in the people. If given the truth, they can be depended upon... The great point is to bring them the real facts."



~ **Abraham Lincoln**
(1809-1865), 16th American President

Mistake #1: Drifting away from your own values.

We're Way Beyond Statistics:

If we let our core values decay, it eventually shows up as some type of problem with money, health, safety or relationships. Usually that's how we end up in some officially tracked, pitiful

statistic.

The Easy Way: Our wishes for you are health, safety, freedom (both personal and financial), happiness and *The Good Life*. Of course, the Internet isn't fully adequate to learn how to attain optimal well-being. At this site we just try our best to give you these three solid building blocks: **Health, Safety and Financial Freedom**.

Values Strained By Adversity? I wish there was a perfect piece of advice to give -- but that's an impossible wish for something so high-level and individualized in nature as *values*. Obviously when we refuse chances to develop a greater enthusiasm for life, or bypass a way to love better, it's often to the detriment of our life quality. One noble attempt at understanding values can be found at MagicMirrorQuotes.com, a site that picks the brains of twenty-five wise and highly respected people. It's a site we hope people will find thought-provoking (and in parts, maybe even inspiring.)



(Disclaimer: Model(s) depicted are not nude. Not yet anyway.)

Got a useful and/or positive comment about this page? Then please tell us below. (Note: to submit a general comment about this site, visit [about our mission](#) to post a comment, or [contact us](#) if it needs to be private.)

2 Comments GoodLifeMission.com Disqus' Privacy Policy

Login

Recommend Tweet Share

Sort by Newest

Join the discussion...

LOG IN WITH

OR SIGN UP WITH DISQUS

Name

Phil Freedom • 4 years ago
 Funny! Thanks, I think this page will help me avoid at least two or three of those mistakes.
 ^ | v • Reply • Share >

David R Snell Mod • 4 years ago
 Hopefully this page has been entertaining, thought-provoking and useful to you. I welcome everyone to post comments that will be helpful to our growing membership.
 ^ | v • Reply • Share >

Subscribe Add Disqus to your site Add Disqus Add Do Not Sell My Data