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DOW	-109.21	NASDAQ	-26.76	S&P 500	-9.60
10,983	-0.99%	2,508	-1.06%	1,180	-0.81%



CHUCK JAFFE

This 'scandal' isn't so scandalous

If investors should be shocked by anything, it's that more mutual-fund companies aren't part of the insider-trading investigation.

November 29, 2010

2:20 PM EST

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Nov. 26, 2010, 5:06 p.m. EST

Free stuff to brighten your holidays

From kids' games to health advice, and at no cost to you

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By Marty Orgel

SAN FRANCISCO (MarketWatch) — The number of free items available to consumers who search offline and surf the Internet continues to grow. And when you look beyond tiny samples of products and coupons, there are worthwhile offers out there.

What constitutes a worthwhile offer? Items have to be completely free, no shipping or handling charges and you should only need to give a minimum of personal information to email, download or ship. And items have to offer value.

**Will we ever pay for shipping again?**

The move by retail and e-commerce giants to offer free shipping during the holiday season may change things for good: You may never have to pay for shipping again, Kelli Grant reports.

found.

Free cash? Almost

If your holiday dream is to remove clutter from your home, especially unused cell phones, laptops, digital cameras and other electronics, [gazelle.com](#) offers cold, hard cash or gift cards for not-too-old items.

For example, [gazelle.com](#) pays about \$120 for a 3G/3GS iPhone and about \$300 for an iPhone 4. Upgrading a game console? [Gazelle.com](#) pays an average of \$50 for a Wii. The site provides free shipping for items it accepts.

The New Zealand-based [MiniMonos.com](#) is offering a six-month free gold star membership to its eco-themed virtual world for children seven to 12 years old. "No strings attached, no further obligations, no credit card requirements, no renewals, just free memberships," said Kaila Colbin, MiniMonos' chief marketing officer. "Kids create a monkey avatar and play games while learning about sustainability and other earth-friendly lessons."

MiniMonos has partnered with New Zealand's Meridian Energy, a renewable energy supplier. MarketWatch readers can type in the code MWMERIDIAN to set up their account. MW for MarketWatch and MERIDIAN for the energy company. Sign up for the regular, free account, then upgrade to a gold account using the code word MERIDIAN.

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“Free things are usually worth exactly the price you pay for them.”

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The Digital Federal Credit Union offers free, unbiased, detailed consumer education programs online. Its web page, StreetWise (www.dcu.org/streetwise/index.html) explains everything from buying a car to applying for a mortgage to comprehensive details about financial aid for college-bound students.

If you're buying gift cards this holiday season, there are ways to get more bang for your buck.

Steven Fitzgerald is a blogger who goes by the moniker of the FrugalFather. His blog is the Penny-Pincher's Pal (www.PennyPinchersPal.com). "I focus on the email clubs restaurants have, and their freebies that are available for absolutely no charge of any kind."

Fitzgerald said lots of restaurants give extra gift cards or free meals when you buy their gift cards. He lists all of the offers on his site. For example, Black Angus Steakhouse offers \$10 off a visit in January 2011 when you buy \$50 in gift cards. Chevy's Fresh Mex offers a similar deal. You get a \$10 voucher good for your next visit when you buy a \$50 gift card. At T.G.I.Friday's, buy a \$25 gift card and get a free \$5 Bonus Bites gift card. Spend \$50 and get a \$10 card free.

"I belong to all the restaurant email clubs and so do my family members and we get more freebie and discount offers than we can possibly use," Fitzgerald said.

Free advice that's worth the price

If you use those food gift cards to eat too much, there's help. For free. According to the online weight management company EatingFree.com, the average American will gain between one and 10 pounds during the holiday season. To help consumers slim down, EatingFree.com is offering its online weight management system free from now through February 6, 2011. The deal includes access to healthy recipes, menus and daily emailed diet tips.

If the holidays give you a headache — or a hangover — internist and researcher Jacob Teitelbaum, a frequent guest on the "Dr. Oz" television show, and his wife, Laurie Teitelbaum, a nutritionist, created the iPhone app Cures A-Z. The app has more than 100 health conditions and treatments.

Headaches and heartburn are among the top searches. And there is a section on hangovers. Dr. Teitelbaum's tip to cure a hangover? Drink large amounts of water before going to sleep, and drink even more if you wake up during the night. That's free advice many people might take advantage of this holiday season!

The psychology of free

Why are we so driven to freebies, especially during the holidays?

It's a primal instinct, said Dr. Dan Sapen, a licensed psychologist in Long Island, N.Y. "Receiving things for free is like prehistoric hunting. Days of hunting and gathering evolved into a consumer culture existence, where television game shows even reward the loser with a prize, for accomplishing nothing," he said.

"On this level," Sapen said, "the best deal of all is one that asks nothing of us in return. A valuable item that falls in our lap — a widescreen TV, or a box of fabric softener sheets — can feel like a small miracle, or a way to have beaten the system, or, like a reward from a higher power."

For others, there's a negative side to freebies. "To some," Sapen said, "a freebie is just as likely to seem disappointing because it literally didn't cost anything to obtain. This feeds a vicious cycle of looking for more and more deals, because the bounty, the windfall, is a very exciting thing to anticipate, followed by disappointment, leaving one hungry for the next feeding."

Marty Orgel is a freelance reporter in the San Francisco Bay Area.

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