

INVESTING

**8 BARGAIN BLUE CHIPS** p27

LIVING

Refi to the Lowest Rates Ever p62

INVESTING

**WOW! 7% TAX-FREE** p39

MONEY

100 Best Values in Private Colleges p51

# Kiplinger's

PERSONAL FINANCE

# THE BEST LIST



**OUR TOP PICKS IN  
STOCKS & FUNDS  
WIRELESS PLANS  
CREDIT CARDS  
TRAVEL DEALS  
GREEN CARS  
BANK ACCOUNTS  
PERSONAL TECH  
& MUCH MORE**

p 69

DECEMBER 2011 \$3.99  
www.kiplinger.com

08205

12>  
0 245855-7

DISPLAY UNTIL DEC. 6 CMG 06101

## TRAVEL HEADPHONES

COMPACT SIZE,  
EXPANSIVE SOUND

**BOSE MIE2 IN-EAR HEADPHONES** (\$130) offer the depth and fullness of sound found

in pricier and bulkier models that

take up precious space in your carry-on luggage. Blaring background noise is muffled because of the in-ear fit, which also lets you hear intricate guitar solos without having to crank up the volume. All that high fidelity can be packed in a carrying case small enough to fit in a shirt pocket. Plus, there's a microphone on the cord that lets you switch from song to phone call in a snap. Apple users can add a volume control.



## CAR OPTION WORTH THE EXTRA EXPENSE

**REARVIEW CAMERAS WON'T** be standard equipment until at least 2014. In the meantime, this is an option worth the extra cost: The National Highway Traffic Safety Administration estimates 18,000 people a year are injured in back-over accidents. Many current models include backup cameras in the rearview mirror on higher trim levels, but otherwise expect to pay a grand or two extra for the feature in a package or combined with the navigation system. It's rarely offered as a stand-alone option.



## CAMERON HUDDLESTON'S MONEY-SAVING SHOPPING SITE

**I'm a tightwad, but I won't buy second-rate products just because they cost less. That's why I love Cheapism.com. It lists low-priced products in nine categories (including electronics, kitchen and travel) and tells you which are worth buying.**

## SITE FOR FURNITURE AT DEEP DISCOUNTS

FAB.COM FLASHES SAVINGS ON HIGH-END GOODS FOR YOUR HOME AND OFFICE



■ YUBE CUBE MODULAR STORAGE UNITS ARE 30% OFF RETAIL AT FAB.COM.

Home-décor flash sites sell furnishings and accessories for as much as 60% to 70% off retail. Membership is free and you can earn incentives if you invite friends to join. There are several good sites (see [www.thefoundary.com](http://www.thefoundary.com), [www.gilt.com/sale/home](http://www.gilt.com/sale/home) or [www.myhabit.com](http://www.myhabit.com)), but the best for modern design is **FAB.COM**. It offers high-quality goods for home, work, outdoors, kids, pets and more. Recent offerings included sleek, sustainable Yube Cube modular storage units for \$70 to \$455 (all 30% off retail); and the Mag Table, by Offi, which can be used for magazine storage or seating, or as a table or laptop desk, for \$92 (\$199 retail).

## SMART STOPS BEFORE YOUR NEXT VACATION

SAVE THE MAX ON THE SKY-HIGH COST OF AIR TRAVEL

### WHY IT'S GREAT



#### TRAVEL BOOKING SITE

**Kayak.com** remains the best site for consistently finding the lowest fares. It scours hundreds of sources, and it can find options if your travel date and destination are flexible—an excellent strategy to bag the cheapest fares.



#### AIRFARES FORECAST SITE

**Bing Travel** gives you confidence you're getting a good deal on plane tickets with its "price predictor." Plug in your desired itinerary and your results will include a recommendation to buy now or wait for a better fare.



#### FREQUENT-FLIER PROGRAM

With **Southwest's Rapid Rewards** program, you'll pay no fees to book, to rush order, or to change an award ticket. Other airlines charge \$15 to \$150 for those services. Plus, there are no blackout or expiration dates.