



Advanced Tax Planning Strategies



Introduction to Miles & Points



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Facebook: facebook.com/MillionMileSecrets



Daraius

“Duh-Rye-Us”

Summer Hull Mommy Points

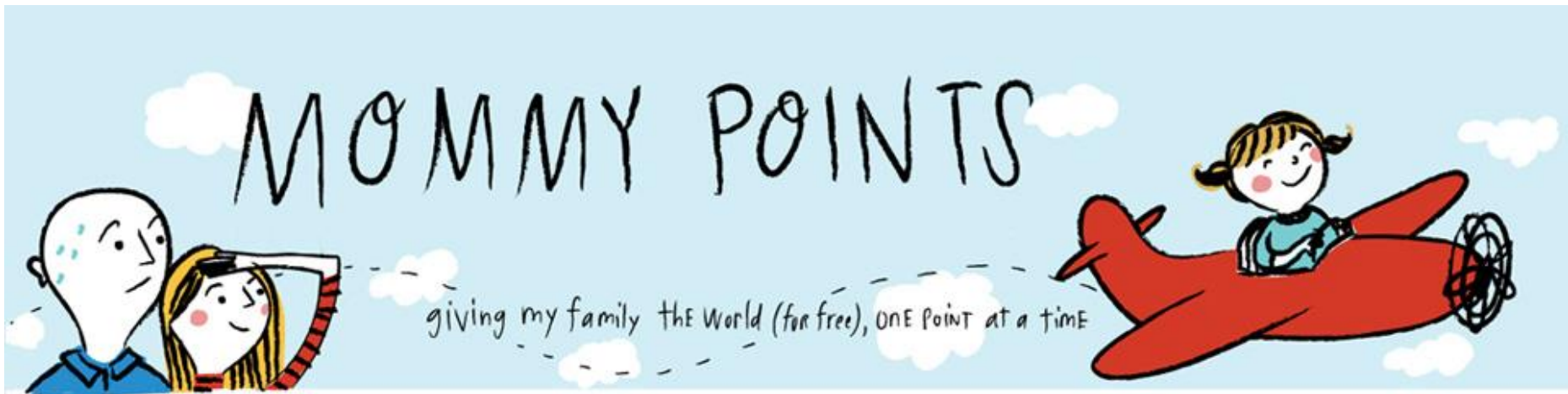


Web: MommyPoints.com

Email: mommypoints@mommypoints.com

Twitter: @Mommy_Points





(Almost) free travel is not just for a select few, but can be had by many!

The Next 1 Hour

- Why Collect Miles & Points?
- Stuff Nobody Talks About
- Earning Miles & Points
- Using Miles & Points
- Questions?

Connect With Relatives



Connect With Relatives



Connect With Each Other



Have Fun With Your Kids



Arrive Rested



Spread Out



Why Collect Miles & Points?

- Experiences Last Forever
- Memories with Families & Friends
- Save Money & Time

....and eat



Million Mile Secrets

Big Travel.

Small **Money.**

Why Collect Miles & Points?

Big Travel with Small Money

- Save money
- Have experiences you can't afford
- Save time/less stress for frequent travelers

Visiting Emily's Grandma

\$600
Flights!



Jet Airways First Class Suite

\$10,000!



Flying to London to Propose to Emily!

\$5,000!



Thai First Class Massage



Escorted Through Airport



A \$1,000+ Suite in Bora Bora



The Iguacu Falls to Ourselves for 4,800 SPG + \$90!



Save Time



The Next 1 Hour

- Why Collect Miles & Points?
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- Using Miles & Points
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Stuff nobody talks about

WHAT DO YOU WANT?

My Goal



Travel for 2?



Family of 6?



First Class?



Or Coach?



Good Credit?



Earn Miles From Business Travel?



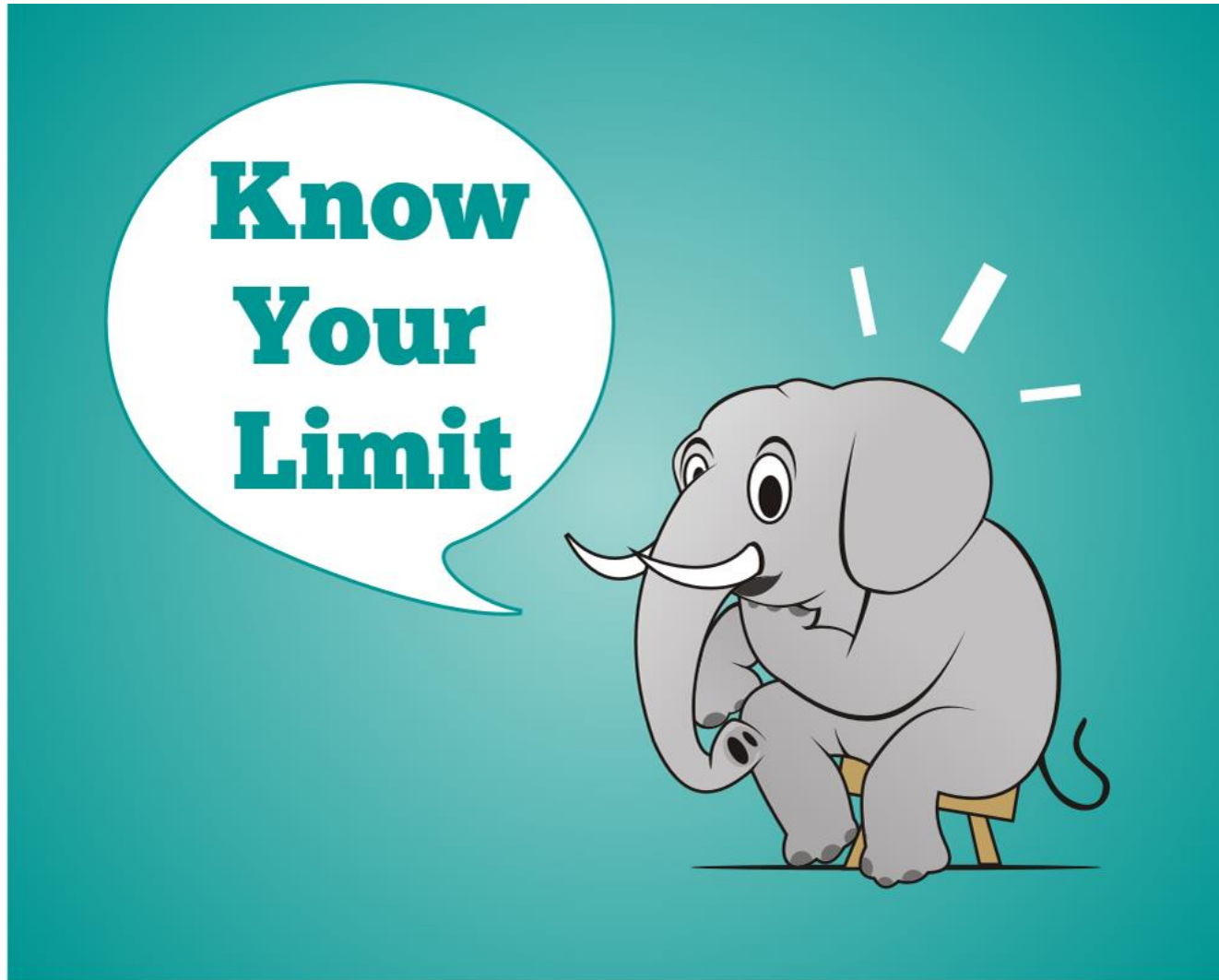
SET
GOALS

Stuff nobody talks about - Ethics



Got Ethics?

Know your limits



Always someone with more



(c) 2009 - www.Star



Big Travel. Small Money.
millionmilescrets.com

Lots of
GREY AREA



Front Page Test



Organization Is Key!



KEEP
CALM
AND
GET
ORGANIZED

Or...





Get Organized

or

Epic Fail

**Alternatively, start
small and keep it
simple.**

**Missed payments =
not worth it.**



Award Wallet For Tracking Miles & Points

AwardWallet.com

https://awardwallet.com/account/list.php?UserAgentID=All

MY BALANCES 28 + MY TRAVEL PLANS 3 +

Forum Reviews Contact Us FAQs News 0

Welcome back, John Smith

My Account Logout

(14) All Award Programs

(0) John Smith add +

(14) Matt Smith add +

Add New Person

Manage Rewards

Add a New Program

Add Coupon or Gift Card

Add to Your iGoogle Page

(1) My Connections add +

Award Program	Account	Balance	Expiration	
+ AirTran (A-Plus Rewards)	john@gmail.com (1234432156)	4 +1 ↑	✓ 10/07/2011	update edit delete
+ Alaska Airlines (Mileage Plan)	johnSmith 987654321	500 +500 ↑	✓ 12/01/2012	update edit delete
+ American Airlines (AAdvantage)	12L45P7	18,392 +2,198 ↑	✓ 02/28/2012	update edit delete
+ Amtrak (Guest Rewards)	JSmith (4547245874)	1,042 +156 ↑	✓ 06/17/2012	update edit delete
+ Delta Air Lines (SkyMiles Personal)	9876543210	36,362 +1,408 ↑	✓ Nothing is Expiring	update edit delete
+ e-Rewards	johnJ@gmail.com	\$2.71 -8.14 ↓	⚠ 02/01/2011	update edit delete
+ Hilton (HHonors)	jsmith2 987329845	35,566 +1,860 ↑	✓ 10/29/2011	update edit delete
+ Hyatt Gold Passport	A12367894R (John)	10,284 +1,511 ↑	✓ 11/16/2011	update edit delete

Million Mile Secrets
Big Travel. Small Money.
millionmilesecrets.com

Yodlee or Mint for Credit Cards



YODLEE



Tips to Stay Organized

- Pay Bills Online
- Set due dates on the same day
- Set Outlook/I-Phone/Notes Reminders
- Excel Spreadsheet to Track
- Sign-up/Cancelled/bonus received/spending

Things WILL Go Wrong



How You React Matters



Don't sweat
the small stuff

Know When To...



**MOVE
ON**

Sometimes “Good Enough” is Enough



Nothing is Certain

YMMMV

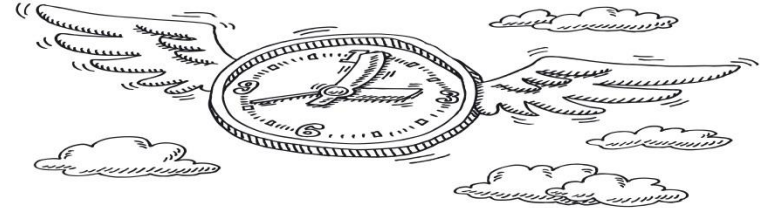
Your Mileage May Vary

Hang Up & Call Back Politely



Stuff Nobody Talks About - Trade-off

- Trade-Offs



- Be aware of time invested
- Flexible travel dates and routings

Stuff Nobody Talks About – Bonus!

- Should I collect miles in all programs or just 1?
 - Flight miles in 1 program
 - Collect non-flight miles in ALL programs
- Don't forget hotel points
- Hotel elite status could matter more
- Earning is easy. Redeeming is harder!

My Wonderful Wife!



Double the Miles & Points



The Next 1 Hour

- Why Collect Miles & Points?
- Stuff Nobody Talks About
- Earning Miles & Points
- Using Miles & Points
- Questions?

Earning Miles & Points

- Credit Cards
- Debit Cards
- Shopping
- Dining
- Banking/Investing
- Promotions
- Asking nicely!
- Partners
- Flying

Earning Miles & Points – Credit Cards

The **EASIEST** way to earn hundreds
of thousands of points

Earning Miles & Points – Credit Cards



1 MILLION+ miles/points in

2011

Only 240,000 Miles to the Moon



My Credit Score



5 Dangers of Applying for Credit Cards

- 1. APPLYING FOR LOTS OF CARDS**
- 2. NOT PAYING YOUR BALANCE IN FULL**
- 3. SPENDING MORE**
- 4. YOUR CREDIT SCORE MATTERS**
- 5. BUYING A HOUSE**

3 Types of Credit Cards

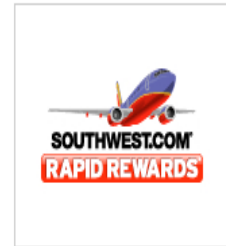
- 1) Transferable Points
- 2) Airline/Hotel Cards
- 3) Cash Back



Transferable
Points

Types of Credit Cards -Transferable

1a) Chase Ultimate Rewards



Southwest Airlines Rapid Rewards®



United MileagePlus®



British Airways Executive Club



Korean Air SKYPASS



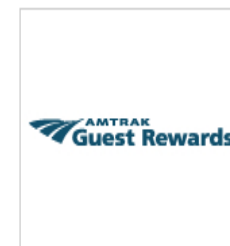
Hyatt Gold Passport®



Marriott Rewards®



Priority Club® Rewards



Amtrak Guest Rewards®



The Ritz-Carlton Rewards®

Types of Credit Cards - Transferable

1b) American Express Starwood (SPG)



Types of Credit Cards - Transferable

1c) American Express Membership Rewards

MEMBERSHIP rewards

Use Points ▾ Earn Points Points Summary About the Program

by Keyword GO

by Points

[Membership Rewards® Transfer Points](#)

Check your point balance, browse rewards recommendations, and more. [LOG IN](#)

Transfer Points

Transfer Membership Rewards® points to your preferred frequent traveler program to get reward flights and stays. [How Does Transfer Points Work?](#)

AIRLINES

Select which airline you would like to transfer Membership Rewards points to. Partners in the [Flight Finder Program](#)

HOTELS

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MEMBERSHIP rewards®

Need Help? [See Transfer Points FAQs](#)

[Contact Us](#) | [Terms & Conditions](#)

Types of Credit Cards – Airlines



Types of Credit Cards – Airline

Perks :

- Free bags
- Priority boarding
- Less miles for redemptions



UNITED

MileagePlus Explorer Card

Up to 65,000 Miles
& a \$50 Statement Credit

You're in.™
The United MileagePlus
Explorer Card

UNITED CHASE

MileagePlus Explorer

D. BARRETT VISA SIGNATURE

APPLY NOW

- + First Checked Bag Free
- + Priority Boarding
- + United Club™ Passes

▶ FIRST CHECKED BAG FREE*

▶ ENJOY PRIORITY BOARDING PRIVILEGES*

▶ VISIT THE UNITED CLUBSM WITH 2 PASSES PER YEAR*

▶ EARN DOUBLE MILES ON UNITED PURCHASES*

▶ REDEEM MILEAGEPLUS MILES FOR ANY SEAT, ANY TIME, ON ANY UNITED FLIGHT*

▶ YOUR MILES DON'T EXPIRE*

Types of Credit Cards – Hotels



Types of Credit Cards –Hotel

Could be worth paying fee for:

- Free night certificates
- Elite Status
- Discounted award redemptions

PRIORITYCLUB.
REWARDS

APPLY NOW



REAL INTERCONTINENTAL SAN PEDRO SULA, HONDURAS



INTRODUCING THE **ALL-NEW**
PRIORITY CLUB® SELECT VISA® CARD

Up to 4 FREE nights

APPLY NOW

- > ANNUAL FREE NIGHT WORLDWIDE AND UP TO FOUR FREE NIGHTS TO START**
- > AUTOMATIC 10% REBATE ON PRIORITY CLUB POINT REDEMPTIONS*



Types of Credit Cards – Cash Back



Types of Credit Cards – Cash Back

- 1 to 2% on purchases
- ~5% on categories
- Easy to understand
- Good for coach travel
- \$5,000 business class ticket = \$250,000 spending
- \$80,000 spending on AMEX SPG = 100,000 AA Miles



You're Crazy!

**Will my credit score
go down?**

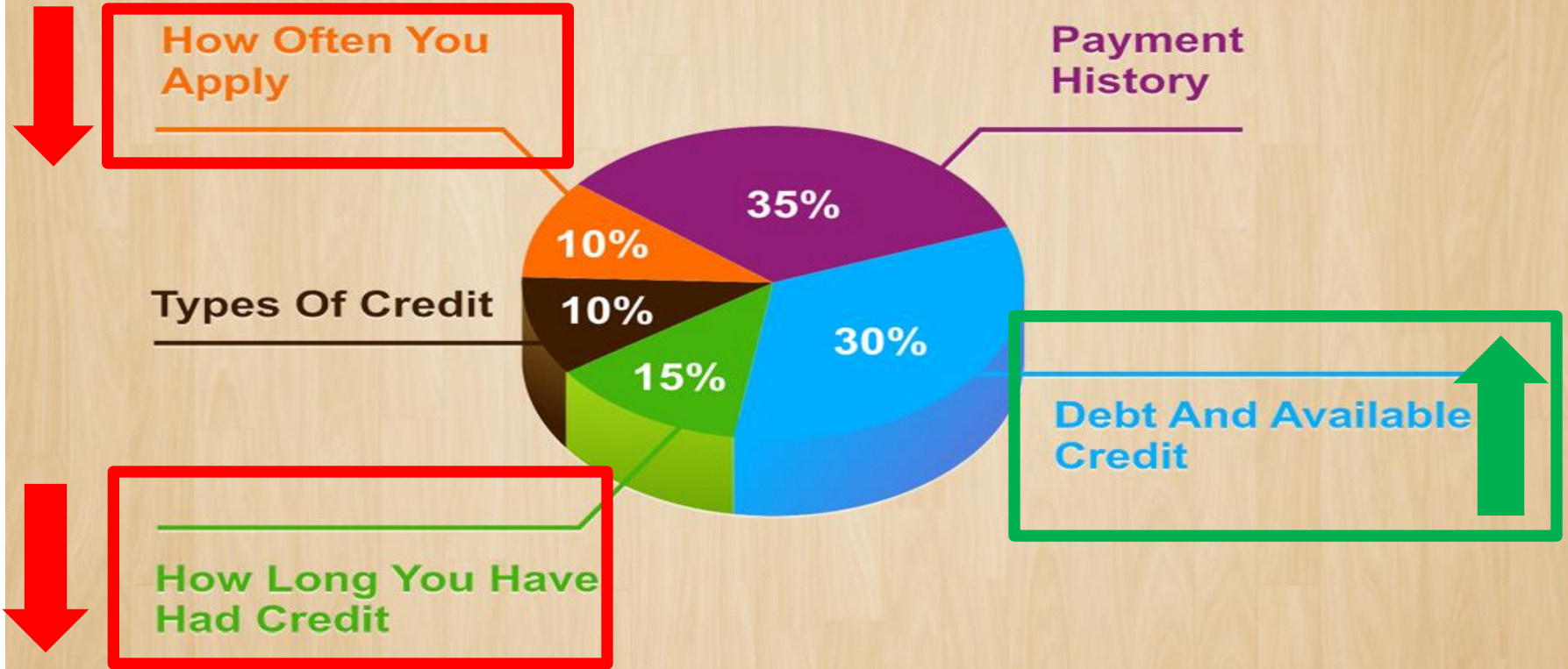
3 Credit Bureaus



FICO Score: 700+

Credit Score

HOW FICO CREDIT SCORES ARE CALCULATED



Free Credit Score



Category Bonuses

Are category bonuses worth it?

Yes or no?

It depends.

Category Bonuses

- **Ink Bold/Ink Plus 5x:** Office Supply stores, cell phone, home phone, internet, Cable
- **Chase Freedom 5x:** rotating quarterly categories with \$1,500 cap (no annual fee)
- **Amex PRG:** 3x on airfare, 2x gas/groceries
- **Amex Blue Cash Preferred:** 6% grocery/3% gas (grocery capped at \$6K)
- **Citi ThankYou Preferred:** 5x 1st year at drug stores, grocery stores, and gas stations

Category Bonuses – Simple Solution



- 2X Travel/Dining
- \$95 Annual Fee
- No Forex Fee

- 5X Rotating Categories
- Gas/Drugstores/Amazon
- ZERO Annual Fee

And/Or



Chase Ink Bold/Plus/Classic/Cash

- 5X Office Supply Stores, Cable, Internet
- 2X Hotels & Gas
- \$95 Annual Fee/ No Annual Fee

Earning Miles & Points

- Credit Cards
- Debit Cards
- Shopping
- Dining
- Banking/Investing
- Promotions
- Asking nicely!
- Partners
- Flying

Debit Cards

- Suntrust Delta – 1 mile per \$1
- Bank of America Alaska Air – 0.5 mile per \$1
- UFB Direct – American Airlines - 0.5 mile per \$1



Earning Miles & Points

- Credit Cards
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- Dining
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Earning Miles & Points – Shopping

Explore how to earn award miles even faster! [Apply for a MileagePlus® Explorer card.](#)

Find a product or Store

Search >

MileagePlus Shopping Home

Find free shipping deals and earn miles

Shop now >

- Home
- Shop Online >
- Shop at Retail Stores >
- Shop by Phone
- How It Works >

New to MileagePlus Shopping?

Earning Miles is Easy!

Step 1: Find

Find your favorite stores and search millions of products.

Shop for Mother's Day gifts and earn double miles at select brands

Shop now >

Existing MileagePlus Member? [Login & start shopping >](#)

Not a MileagePlus Member? [Sign up today >](#)

Featured Online Offers

<p>KOHL'S</p> <p>EXTRA 15% off everything online when you spend \$100 or more.</p> <p>shop Kohls.com</p> <p>Earn 1 mile/\$</p>	<p>CLINIQUE</p> <p><small>Always Tested. 100% Fragrance Free.</small></p> <p>Enjoy FREE Shipping with your \$50 purchase.</p> <p>SHOP NOW</p> <p>Earn 2 miles/\$</p>
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10X on Nordstrom Via Ultimate Rewards Mall

My Chase Accounts Switch Accounts Combine Points Manage Ultimate Rewards Help View Cart Log Off

CHASE **UR** ultimate rewardsSM

Rewards Home **Travel** **Transfer Points** **Experiences** **Shopping** **Cash Back** **Earn Faster** **Rewards Activity**

Your rewards balance is **2,564** Points for CREDIT CARD (...9600) All Rewards Search **GO**

How It Works
Not looking for a store?
See Related Products

Earn by Shopping

Search Merchants and Products
Search

Popular Searches:
walmart, bestbuy, target

Shop By Offer

Shop Online
NEW How It Works
Ultimate Rewards Mall Activity

Shop By Category

- Apparel & Accessories »
- Babies, Kids & Toys »
- Beauty & Health »
- Books, Music & Movies »
- Computers & Electronics »
- Department Stores »

1 Match Found for "nordstrom"

NORDSTROM Nordstrom.com

Nordstrom.com features the leading apparel, shoe and accessory fashions for men, women, juniors and kids. Customers also enjoy the latest in beauty, personal care, home decor and gifts. Designer Collections make the shopping experience complete with ready-to-wear, shoes and accessories from celebrated American and European designers.

SHOP ONLINE

Earn 10 extra pts/\$ **Shop Now**

Shop at Nordstrom.com now

Additional Offers & Coupons	Coupon Code	Valid Through
Mother's Day is May 13—discover gifts she'll love that fit her personality and style. Plus, free...	none needed	5/6/2012
Shop new spring shoe styles for men at NORDSTROM, plus get free shipping and returns on all orders.	none needed	
...	none needed	

Million Mile Secrets
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Online Shopping

You can “double dip” and take advantage of category bonuses when shopping via a portal.

- Freedom for 5x at Lowes to buy Home Improvement Gift Card
- Go back through portal for 5x on purchase
- Works with many retailers

Use Evrewards.com to Find Best Deal



Reward Search

Browse

Deal Blog

where are you shopping?

Find Rewards

example: [Overstock](#), [Target](#), [Buy.com](#)

Shopping Rewards

We search the internet's top rewards programs to help you save money and earn rewards every time you shop. [Read More](#)



Top Coupons

Why not combine coupons and rewards to save even more? We bring you over 1000 coupons from the most popular stores and make it easy for you to combine them with your rewards.

Hot Deals



Looking for a great product at a great price, plus rewards to boot? Our deal blog brings you innovative deals at savings you won't find anywhere else. [Click Here](#)

indexing **40,000+** rewards and coupons
for **10,000+** online stores and services



**\$1 purchase
keeps miles
from expiring**

Earning Miles & Points – Dining

SKYMILES[®] DINING



Already a Member? [LOG IN](#) ✖

[HOME](#) | [HOW IT WORKS](#) | [FAQs](#) | [BONUSES](#) | [SIGN UP](#)

[Site Feedback](#)

Search By FOR [GO](#) ✖
[Advanced Search](#) »

Enjoy the rewards of dining out with SkyMiles Dining.

Earn up to 5 miles* for every dollar you spend at your favorite restaurants, bars and clubs. It's free, easy and rewarding!

[SIGN UP](#)

Already a member of SkyMiles Dining? [Log In](#)

WELCOME BONUS

You can earn 1,200 bonus miles for your first dine when you join SkyMiles[®] Dining

[Learn More](#)

TOP DELTA AIR LINES DESTINATIONS

Search these popular cities for participating restaurants

[Atlanta](#)

[Boston](#)

[Cincinnati](#)

[Los Angeles](#)

[New York](#)

[Orlando](#)

END THE
SUSPENSE!

TELL US
HOW IT WENT

HAVE YOU BEEN HERE?



VISIT YOUR
ACCOUNT
CENTER

Check
rewards
your review



MillionMile
Secrets
GO

Earning Miles & Points – Dining

- Airline & Hotels have dining programs
- Sign-up for each and add your card online
- Earn miles for every time you dine
- Won't go out of my way to eat...

Earning Miles & Points – Banking

- Bank Direct

•100 AAdvantage miles for every \$1,000 up to \$200,000

•25 AAdvantage miles for every \$1,000 after \$200,000

BankDirect Home | Contact Us | Log In | Help
Sunday, April 22, 2012 8:52:50 PM CT

Passport Login:
Access ID:
[Learn More About Passport Overview](#)

OPEN AN ACCOUNT
BANKING PRODUCTS >
BANKING SERVICES >
PERSONAL RESOURCES >
PRIVACY & SECURITY >
CONTACT US >

Current Rates APY*
6 Month CD .20%
90-Day CD .10%
*APY = Annual Percentage Yield
Rates are subject to change daily

Why BankDirect?
● Competitive Interest Rates
● AAdvantage® Miles
● Free Bill Pay
● Free ATMs

Home > [Checking Accounts](#) > Mileage Checking

Mileage Checking with Interest

Earn miles while banking online... and get 1,000 AAdvantage miles credited to your AAdvantage Account.

[Features](#) [Rates/Fees](#) [Disclosures](#)

If you want the convenience of online banking, this is the account for you!

You can open this easy-to-use account with as little as \$100.00. Upon request, you will receive a Visa® CheckCard so you can withdraw cash at any ATM terminal or make purchases easily no matter your location. We also reimburse you the fees for four (4) ATM withdrawals per statement cycle up to \$2.50 per transaction. And you can pay your bills from your Mileage Checking account with our free Bill Pay Service.

- **\$100.00 minimum to open**
- Interest compounded (credit method) daily
- Interest paid on collected balances
- First order of personalized checks free (50-pack)
- [Free Bill Pay](#) Service
- Free [Visa® CheckCard](#) upon request
- Four (4) reimbursed ATM withdrawals per statement cycle (up to \$2.50 per transaction)
- Earn 1000 miles for opening a Mileage Checking Account
- Earn 10,000 miles for signing up for payroll direct deposit into a Mileage Checking Account
- Earn 5,000 miles for using BankDirect's bill pay service for 12 months
- Earn 100 miles per month for every \$1000.00 of the collected balance in your Mileage Checking Account up to the first \$200,000. Earn an additional 25 miles per \$1,000 in balances over \$200,000, WITH NO CAP!

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millionmilesecrets.com

Earning Miles & Points – Investing

Fidelity Brokerage Accounts

- United, AA, and Delta

Fidelity.com

Earn up to 50,000 American Airlines AAdvantage® miles

Earn more mileage out of your investments

Earn up to 50,000 American Airlines AAdvantage® miles when you open and fund a nonretirement brokerage account or add to an existing one.



Let Fidelity help you reach your destination



For a limited time only, earn up to 50,000 American Airlines AAdvantage® miles when you open and fund a nonretirement brokerage account or add new money to an existing one.

Deposit Amount	\$25,000+	\$50,000+	\$100,000+
AAdvantage Miles Earned	15,000	25,000	50,000



Earning Miles & Points – Promotions

- Social Media
- Email Sign-ups
- Watch a video
- Hotel/Airline Promotions

Earning Miles & Points – Asking Nicely

- Credit Card Retention Bonuses**
- Goodwill Adjustments**
- Providing Feedback**

Earning Miles & Points - Partners

- Car Rentals
- Hotels
- Flowers
- Magazines

Rapid Rewards Partners

We've partnered with the best names in Hotels, Dining, Rental Car, and Retail to make sure you can continue earning points, even on the ground. The best part is, these are purchases you planned on making anyway, so you will be earning points without any extra effort.

Credit Cards **Travel** **Everyday Earning** **Entertainment** **Shopping**

Hotel **Rental Car** Ground Transportation

Alamo
Earn 600 Rapid Rewards Points per qualifying rental.
[Learn More](#)

AVIS
Earn 600 Rapid Rewards Points per qualifying rental.
[Learn More](#)

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millionmilesecrets.com

Earning Miles & Points - Flying

- The old-fashioned way!
- Two types of miles
 - Elite & Redeemable
- Usually 1 mile per flown mile
- Earth's circumference is 25,000 miles
- More miles in First or Business Class (50% to 100%)
- Elite miles earn status which gets you perks
 - Very valuable for frequent traveler

Earning Miles & Points - Blogs

Read Different Blogs

- Million Mile Secrets
- Mommy Points
- View from the Wing
- Frequent Miler
- MileValue
- One Mile at a Time
- The Points Guy & Others...

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Using Miles & Points

- **Airline Availability**
- **Hotels**
- **Transferable Points**

American Airlines Partners

AIRLINES.



Additional Airline Participants

oneworld Airline Participants

1

American Airlines
Service to over 240 cities in the U.S. and Canada, Hawaii, Mexico, the Caribbean, Europe, India, Latin America and Asia.

LAN Airlines
Service within South America, to/from the U.S., Caribbean, Europe, Easter Island, Tahiti, New Zealand and Australia

2

British Airways
Service to Europe, the U.S., Canada, Mexico, the Caribbean, South America, the Middle East, Africa, Asia and the South Pacific.

Malev Hungarian Airlines
Effective February 3, 2012, Malev suspended all operations indefinitely. Impacted customers, please see American's Travel Policy.

6

Cathay Pacific
Service between Hong Kong and the U.S., Canada, Asia, Africa, Europe, Australia and New Zealand.

Mexicana
Effective Saturday, Aug. 28, 2010, Mexicana and its affiliates MexicanaClick and MexicanaLink suspended all operations indefinitely.

5

Finnair
Service within Finland and to/from the U.S., Scandinavia, Europe, Africa and Asia

Qantas
Service within Australia and New Zealand, and to/from the U.S., Europe and the South Pacific.

Iberia
Service between the U.S., Europe, the Canary Islands, the Balearic Islands, Africa and Israel.

Royal Jordanian Airlines
Service within Jordan and to/from the U.S., Middle East, Europe, North Africa, and Asia.

Japan Airlines
Service within Japan and to/from Asia, Australia, U.S., Canada, Mexico, South America and Europe

S7 Airlines
Service within Russia and to/from Eastern Europe.

6/25 = 24%

airberlin
Earn and redeem AA Advantage miles for travel on airberlin within Germany, Austria and Europe and between Europe and the U.S., South East Asia, Middle East and North Africa.

Air Pacific
Service within Fiji/South Pacific and to/from the U.S., Canada, Japan, Australia and New Zealand.

Air Tahiti Nui
Redeem miles only. Service between Tahiti and the U.S., Japan, New Zealand and France.

3

Alaska Airlines/Horizon Air
Service within and between the U.S. (including Alaska and Hawaii), Canada and Mexico.

Cape Air
Redeem miles only. Service between St. Louis, MO and select Cape Air markets.

EL AL
Service between Tel Aviv, North America, Europe, Asia, Africa and the Middle East.

Etihad Airways
Service within the Middle East and between the Middle East and North America, Europe, Africa and Asia.

GOL
Service within Brazil and Latin America

Gulf Air
Service within the Middle East and between the Middle East and Europe, Africa, and Asia

4

Hawaiian Airlines
Earn miles on Hawaiian Airlines within the Hawaiian Islands and between Hawaii and Australia, Japan, Korea, Philippines and Tahiti. Redeem miles on all Hawaiian Airlines flights, including travel between the U.S. and Hawaii.

Jet Airways
Service within India and between India and the U.S., Asia, and Europe.

JetBlue
Earn miles between JFK or Boston and selected markets.

Kingfisher Airlines
Service within India and between India and Asia, Europe and the Middle East.



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Airline Availability

- Airline availability on website sucks
- Partner awards are KEY
- Different tools to search for availability
 - ANA
 - Qantas
 - Air France
- Be flexible

Airline Availability

- Paid Tools
 - Expert Flyer
 - KVS
 - Award Nexus
- Award Booking Service

Using Miles & Points - Hotels

- Don't forget hotels
- No taxes on redemptions
- Hotel awards are easier than airline seats



Transferable Points

- Diversify
- More options
- Chase Ultimate Rewards, AMEX SPG,



Membership Rewards

The Past 1 Hour

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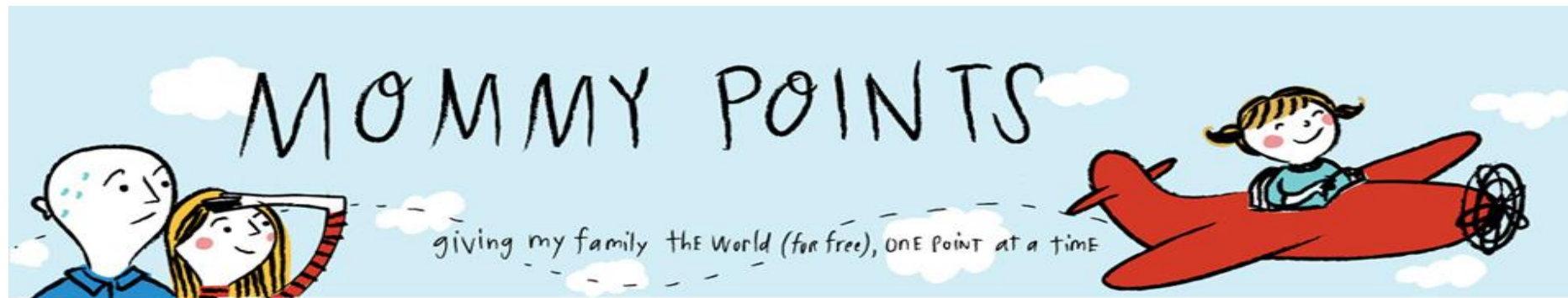
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Email: daraius@millionmilesecrets.com

www.Millionmilesecrets.com/2013/04/26/FTUDC

Email: mommypoints@mommypoints.com



MOMMY POINTS

giving my family the World (for free), ONE POINT at a time