

TBOT
THE BOOK OF TIPS

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BUYING A USED CAR

How much you can afford?

- Decide makes and years of car that match your budget. Stick to that budget once set
- Include the cost of insurance, MOT, road tax, petrol, repairs and servicing
- Ask dealers for estimates of typical repairs to get an idea of how expensive the car will be to maintain
- Do not rush into a decision. Compare prices from different sources and read reviews

View the car in clear daylight:

- Dark or wet conditions will hide the car's faults
- Take someone else with you for a second opinion
- Do not meet a seller at a service station or lay-by. A place is needed where you can safely make a thorough inspection
- Do not let the seller bring the car to you. See where the seller is based to get a better idea of their trustworthiness
- Check the seller's address is the same as that recorded in the logbook
- Check that the seller lives where they claim to. Are they in the phone book?

Check all documentation:

- Make sure all expected documentation is available
- *Registration document* or log book [V5]
- Service and insurance records
- MOT certificate [on vehicles over three years old]
- Receipts for repairs, maintenance, etc.
- Receipt or invoice that shows that the seller owns the car
- Does the seller have all the documents he should? Do all the details tie up?

Does everything tally?

- Check VIN numbers, registrations, dates, names and addresses
- Are all the keys there? Are there too many?
- Does the driver's door or boot need a different key from the rest of the car?

Have an independent inspection:

- Experts from RAC, AA or Green Flag will help to identify potentially expensive mechanical problems and can also spot the signs of major accident repair
- Consider the results in relation to your negotiating on price
- Beware the seller who will not allow an inspection

Get an HPI check:

- Do not hand over any money until you have completed an HPI check. This will confirm the identity of the car and its documentation with the DVLA and the DVLN1 and ensure that you will actually own the car after you have paid for it
- When doing the check, have the mileage and MOT certificate to hand, plus the VIN [*vehicle identification number*; usually displayed on a plate inside a door opening or under the bonnet] as well as the registration mark
- Ensure the information you get back from HPI matches the vehicle and the documentation in every respect – if it does not you may not be covered by HPI's guarantee

Has it had an accident repair?

- The HPI check will tell you if a vehicle has been so badly damaged that an insurer has declared it a total loss
- The HPI register will help tell you about how repairs have been certified

Examine the registration document:

- Contact the previous keeper to confirm the car's history
- Compare keeper change dates with the result of the HPI Check to ensure you are not looking at a document, which has been forged or altered
- Use the service history to check dates and mileages and determine the car's past life?
- Ensure the service history is complete

Check and analyse the mileage reading:

- Look for signs of 'clocking' [i.e. reducing the mileage of a vehicle by turning back the odometer]. Even 'one careful lady owner' can average three to ten thousand miles annually!
- Do an HPI check to detect discrepancies
- Does the car's condition justify its mileage?
- Examine steering wheels, gearshift and seats for excessive wear, and look outside for stone chips

Have a test drive:

- Test-drive the car on a range of roads
- Drive for at least ten to fifteen miles
- Check that the car is licensed [has a valid tax disc] and has an MOT certificate
- Check you are properly insured: get written confirmation that you are covered under your own policy or the seller's before you drive on the road
- Listen carefully for rattles, creaks and banging noises
- Be alert for smoky start-ups [especially blue smoke], and unusual noises
- Pay special attention to the steering and check for wandering and pulling under braking
- Check tyres for wear

Use your head, not your heart:

- Do not get emotionally attached to cars

Do not let paintwork or price blind you to aspects of a car that do not add up

PERSONAL CREDIT RATING

Improving your personal credit rating:

- Pay off any *County Court Judgement* [CCJ] or a 'decree' in Scotland registered in the last six years for non-payment of a debt in the past [it will be recorded as 'satisfied']
- Try not to be registered [by lenders] as a mortgage borrower with a home that has been repossessed or who has had keys handed in and 'walked away' from a debt
- Keep up with your mortgage payments
- Always pay off the minimum balance on credit cards; better still try to repay the principal. This will reinforce a good credit card payment history

Keep a tight control on your bank overdraft. Do not go over your agreed overdraft limit and ensure that cash flows into the account will clear the overdraft very quickly.

Pay utility bills [water, electricity and gas] promptly. Ideally setup direct debits.

Know that lenders use credit scoring. Generally:

- People who are married, own their property and have been at the same address for more than three years are deemed good risks for credit and get more credit score points
- Also having a credit card and having held the same job for several years are also likely to earn high credit score points
- Age is also important. Generally, the older you are, the more lenders like it
- Single people in rented accommodation and who move regularly are likely to lose credit score points

Getting credit ratings checked:

- Check with *Experian* [in Nottingham] or *Equifax* [in Glasgow]
- *The 1974 Consumer Credit Act* makes it possible to ensure that credit-linked information is accurate. Anyone refused credit for £25,000 or less may write within twenty-eight days to whoever has refused, asking the reason why and the name of any credit reference agency consulted

IDENTITY THEFT

Be careful about giving out personal information:

- Whether on the phone, by mail or online, never give anyone your credit card number, or other personal information for a purpose you do not understand. Ask to use other types of identifiers

Protect your post:

- To stop a thief from going through your rubbish or recycling bin to get your personal information, tear or shred your bank statements, receipts, credit applications, insurance forms, expired charge cards, and credit offers
- Deposit outgoing post in post office collection boxes or at your local post office
- Promptly remove post from your post box after it's delivered
- If you plan to go away, contact the Royal Mail about their *Keep Safe Service*

Guard your credit cards:

- Minimise the information and the number of cards you carry in your wallet
- If you lose a card, contact the card company immediately
- If you apply for a new credit card and it does not arrive in a reasonable period, contact the issuer
- Watch cashiers when you give them your card for a purchase – follow your card or ask for a terminal to be brought to you
- When you receive a new card, sign it in permanent ink and activate it immediately

- Pay attention to billing cycles. Contact creditors immediately if your bills arrive late. A missing bill could mean that an identity thief has taken over your credit card account and changed your billing address

Safeguard personal information in your home:

- Be careful when you are having service work done in your home [i.e. builders], employ outside help or have a flatmate

At work:

- Find out who has access to your information at work
- Read your staff handbook and understand how your personal information will be stored – if you are unsure of what information is available to whom, ask your HR department or your manager

PINs:

- Be smart about passwords and PINs
- Memorise your passwords and personal identification numbers instead of carrying them with you
- Do not use easy phrases like a child's, pet's or spouse's name
- Do not use common numbers like your date of birth or your phone number
- Have different passwords and PINs for home and work purposes

PC protection:

- Make sure you have the latest virus protection and anti-spy ware tools
- Guard yourself against pop ups, phishing scams and premium diallers

WET SHAVES

Shave for five mornings and try to leave your face to rest for two days:

- If you work unusual shifts, match your shaving routine to your shift pattern and let your skin have time off

Study your face and observe the different directions the bristles grow in [just as scalp hair has quirks, so does facial hair].

For a smooth, comfortable shave do not shave against the growth or direction of the hair, as this will cause razor burn.

Choose a good blade; the market leaders are not the cheapest but they help prevent the dreaded 'turkey-neck'. The average longevity of a blade is around four shaves – change them frequently.

Always shave after you a shower:

- The steam and heat from the shower softens the bristle allowing it to be cut more easily, which will save time and help prevent razor rash
- Use the hottest water you can tolerate
- Keep your blade in the hot water until you are ready to use it
- Use a good quality shaving cream or gel [some men even use *Savlon*]

Start at the sideburns and work downwards on the cheeks. Then around the jaw line, followed by the chin and finally above and below the lips:

- Finish with a cool rinse and pat the face dry – don't rub your skin
- Use a good quality toner and facial moisturiser
- Do not use an aftershave that contains alcohol as this will dehydrate the skin
- If you do have to use aftershave, place it where you have not shaved [e.g. behind your ears or on your chest]

THE ROYAL MARINE SHOWER

The *UK Royal Marines* are renowned for their tough training and fighting ability. An important part of their training is maintaining good bodily hygiene.

The Royal Marine shower is an important part of this bodily hygiene regime.

Have your ablutions [i.e. take a dump] before you shower.

Use a quality soap and shampoo.

The shower; work head to toe:

- Wear shower flip-flops [prevent *verruca*s]
- Rinse the whole body head to toes under hot water
- Apply shampoo. Wash the hair. Scrub the scalp. Rinse head
- Wash the face with soap [i.e. remove camo paint]. Rinse
- Wash in ears and behind ears
- Wash the armpits with soap. Scrub well. Rinse
- Wash back, shoulders, chest, arms and stomach. Rinse
- With soap clean, testicles [under scrotum], pubic hair, penis and foreskin and arse crack. Rinse
- Wash legs and feet. Clean well between toes.
- Wash hands. Ideally scrub fingernails
- Rinse well under hot water

- Flick off excess water from body. Towel down and dry body [in particular dry between toes]

Have your shave.

- A closer shave is possible as hair follicles are softer after the hot shower.
- Use a sharp razor blade; 1-2 uses maximum [prevent infected in-growing hairs]

SUIT CARE

Rotate your suits. Wear a suit for one day only and then leave it to rest for at least one day.

Hang suit jackets on broad wooden coat hangers that fill the shoulder space.

Hang trousers on a trouser hanger; a hanger that clips to the bottom hem end of the trouser leg [this allows the trousers own weight to pull them straight]:

- Empty all pockets before hanging.

Brush the suit with a natural bristle clothes brush, and let it air before you put it away in the wardrobe.

Do not use sticky rolls to remove fluff, as they leave adhesive residue that can harm the suit's fibres.

Occasionally hang your suit in a steamy bathroom. This helps remove creases and unpleasant odours in the suits fibres.

Try to limit dry cleaning the suit to once or twice a year. Rely more instead on steaming and pressing the suit.

For suits that will not be worn for long periods [e.g. a dinner jacket] a zippered suit cover should be used. Suits should be aired well after wearing before being packed away.

When wearing a suit, try not to fill the pockets [jacket and trousers] with too many bulky objects; they will cause the suit to sag and wear.

Cypress oil on wooden blocks or balls placed in the wardrobe will discourage moths.

BECOMING A MALE ESCORT

Register with a good male escort agency [i.e. with a good client base and ethical work practices].

Be courteous, but always get your money up front.

In all dealings with clients be punctual, polite and confident.

Know when to be a good listener [most of the time] and when to be a good conversationalist.

- Be warm and humorous
- Always maintain eye contact
- Always seem totally interested
- Try to avoid 'uncomfortable silences'; keep conversation rolling

Make sure you are well rested and not likely to 'nod off' during the event.

Ultimately charm and humour are more valuable than just good looks and a buff body, but always be clean cut:

- Keep fit and in shape; the client will likely want an ‘experience’ with someone special [if only for an evening]
- Dress well but appropriately
- Be clean-shaven
- Do not over do it with fragrance or aftershave

Do not be a bore and have something refreshing to say:

- Keep abreast of current affairs
- Know a little about film, music, food and the arts

Try to do a little research on your client; be aware of who they are, what they do and what they may like.

Do not give personal addresses [to prevent stalking]. Ideally do not give home phone numbers, keep it to mobiles only.

Be a gentleman:

- Do not swear when with the client
- Do not use lewd, crude or chauvinistic behaviour
- Open doors
- Pour drinks for the client before pouring your own
- Seat your client at the table before yourself
- Do not get drunk and lose your cool or control

At the end of the evening:

- Keep the evening platonic and professional; do not be tempted into having sex
- Always leave the client wanting more
- Put the client in a taxi at the end of the evening

BEST MAN WEDDING SPEECH

As the groom’s best friend, the best man must gently humiliate the groom in as amusing a fashion as possible.

Prepare thoroughly. Plan what you want to say carefully:

- Write a speech to practise as soon as you can
- Prepare a complete text three weeks before the wedding
- Practise the pauses, the intonations of your voice and the anecdotes
- The more you practise delivering your speech the less nervous you will be

Will you memorise your speech, work from notes, or read it?

- Reduce your speech to a number of headings and key points
- Write these short sections out onto a number of small cards and number the cards
- Keep the full speech in your pocket – just in case. And also leave another copy somewhere else as a back up

Practise by videoing yourself, taping your speech, performing in front of the mirror or reading it for critical feedback to friends.

The speech should last five to seven minutes [approximately one thousand words].

Basic guidelines for the speech are to have a structure:

- A *beginning* [greeting, thanks, introduction]
- A *middle* [the good stuff]
- An *end* [wind down and toast]

You know the groom, so content is up to you, but useful sources for material are:

- Props – well-chosen physical gags can work wonders
- Friends and family – talk to their so-called friends and relatives
- Damning evidence – look through old photo albums, letters and cuttings
- Horoscopes – the star signs of your subjects, look into the associated characteristics and traits
- Dates – track down a newspaper for the day your groom was born
- The name game – look at the couple's names, and what they really mean
- Celebrity – think of famous people with the same name as your bride or groom and compare them to that celebrity in terms of job, image, clothes, status etc.

Do not be offensive:

- Do not criticise anyone present
- Do not dredge up material that could embarrass people present, particularly former partners, marriages or disastrous relationships
- However much you might think they will enjoy it, they won't thank you for the public humiliation

Make sure you are aware of where you are sitting, that you are visible to all the guests.

If you are using a sound system, check that it is working properly:

- Before starting, check if everyone can hear you clearly

Remember that when you are speaking, silence feels roughly ten times longer than it is, so take it nice and slow. Do not hurry through the speech – *speak slowly, be measured, with lots of pauses.*

Remember to breathe – deeply and rhythmically. It pumps oxygen into your blood and keeps the brain sharp and alert.

Imagine in your mind it is over.

- Before you stand up, *visualise the end result* and the feeling of elation and relief when everyone is smiling and clapping

Have a laugh. Just before you stand up, think of a funny story or event that really tickles you. Really get into it and make yourself laugh.

Smile! Be welcoming and warm. It sets the tone straight away.

Relax. It is your time, so take it. Everyone will listen to what you have to say. They want to. The speeches are always fun.

Make eye contact with the audience. Look around. The trick is to imagine you are simply chatting to everyone there.

Speak slowly and clearly. It will stop you from rushing and waffling.

Forget yourself and your ego. This is about other people, not you. Do not take yourself too seriously.

If you expect a laugh, wait for it. Encourage the audience. Do not hurry on. Give people time to laugh and do not start again until it has died down. Enjoy it.

TESTICULAR CANCER

Testicular cancer is the number one cancer affecting young men:

- It usually affects men in their twenties and thirties, but can affect men as young as fifteen
- There are no sure ways to prevent it

Diagnosing testicular cancer early can result in a 90% cure rate:

- Male self-examination for any possible abnormalities in the testes is essential
- Your doctor should also perform an examination during an annual check up

Testicular cancer high risk factors:

- An undescended testis [called *cryptorchidism*, which means 'hidden testis'] is the single greatest risk factor
- A testis that is located completely within the abdomen [so it cannot be felt at all during palpation] indicates especially high risk
- An undescended testis increases the risk of cancer in the other testis even if it is positioned normally
- A groin hernia
- A *hydrocele* [accumulation of fluid in the scrotum]
- Pain and swelling of the testes during an episode of mumps
- A family history of testicular cancer

Symptoms of the disease:

- A lump in one testicle
- Pain and tenderness in either testicle
- Discharge or pus from the penis
- Blood in the sperm at ejaculation
- A build-up of fluid inside the scrotum
- A heavy or dragging feeling in the groin or scrotum
- An increase in size of a testicle [one testicle is normally larger than the other but the size and shape should remain more or less the same]

Self-examination for testicular lumps:

- Check your testicles at least once a month
- Begin diligent monthly self-examination now
- After a warm shower or bath the scrotum is most relaxed and the testes can be easily felt [*palpated*]
- Using both hands, gently roll each testis between the thumb and first two fingers
- Feel for hard, fixed areas, lumps and nodules. A normal testis is freely movable within the scrotum
- Be consistent in your examination so that you will be most likely to notice any changes in size, shape, or firmness of the testis
- See your doctor promptly if you notice anything that seems out of the ordinary
- Radiology or ultrasound studies may be done to assist in diagnosis

PREMATURE EJACULATION

It is fact the average male takes less than three minutes from the time of vaginal insertion until ejaculation.

The key in more satisfying and lengthier sexual activity is in controlling the ejaculatory process and releasing when you feel ready:

- Lasting longer in bed serves no known genetic function. It is something that we must learn to do, not an innate skill

Know your body. Orgasm consists of two stages:

- *Stage one:* the prostate gland contracts and releases its fluids, along with the contents of the *seminal vesicle*, into the *urethra*
- *Stage two:* the pelvic muscle contracts strongly forcing the fluid out from the penis under considerable pressure
- A man can ejaculate without having an orgasm and vice versa

Knowing yourself during sex will help you to last longer:

- Become familiar with yourself
- Be comfortable with your body
- Recognise the sensations and feelings leading up to orgasm
- Learn to predict when the orgasm will occur; do not allow it to take you by surprise and by so doing prevent you from reaching the 'point of no return'

Use a condom as it will reduce sensitivity and lessen the chance of premature ejaculation.

Use the 'stop and start' technique:

- Remove your penis just before the point of no return, and stop all movement
- When the desire to ejaculate has subsided insert again and begin thrusting
- Do this a few times

Ensure you breathe in a deep, relaxed manner as this will calm you and lessen the arousal that leads to quick ejaculations.

Communicate with your partner:

- Tell them when to ease activity in a certain position
- Change the sexual position

Strong pelvic floor muscles:

- Pelvic floor muscles control the stopping and starting of urination
- Strengthen them as they will allow better control and give greater awareness in the genital area
- The exercise is holding in the anal ring as if you were holding back a poo
- Hold the muscles for three seconds, relax for three seconds, and repeat ten times
- Work up to one hundred ten-second contractions per day