



■ **Cellphone Escape**

Trapped in a cellphone contract by high termination fees? Consider transferring it at www.celltradeusa.com or www.cellswapper.com. You pay about \$20; the person who adopts your phone gets a short contract without an activation fee. Contact your carrier in advance for approval, and if you want to keep your old number, you'll need to arrange that, too. —Michelle Diamant

HOW TO SAVE A BUCK. E-mail your money-saving tips to SAVE100@aarp.org. Or ma