Psst, do ya wanna have fun in Manhattan without spending a cent? And if you do it right, you may actually make money. First, a change in costume is required. You've heard all the experts advising dress for success. Well, for a free happy time in the Big Apple, you must dress for failure. With the nation's economy in a tailspin these days, maybe it won't be so difficult to do for many of we stock-market-crashed seniors.

If you're a senior guy, put away that neat suit and tie. If you're a lady of a certain maturity, go to a charity store and choose the most ragged, over-sized, baggy clothing you can get, including a large fedora hat or cap. If everything's tattered, torn and unwashed, so much the better. Additionally, if your senior face, hair and other features look tattered and worn, that would be perfect.

In the morning of your enterprising day, and attired in your newly-acquired, fashionably-shabby costume, you'll need a hearty breakfast before you start out on your creative New York business venture. Just ask any other tattered tourist for directions to the nearest free food hand-out place.

He'll tell you which of the charities serve the best breakfast. If he's sober enough, he can also warn you to stay away from the agencies that require you to participate in a prayer meeting while you're eating. Not that it's bad, but it does delay your getting that third helping of Spam'n'eggs.

Now, with a hearty breakfast under that piece of rope that serves as your belt, it's time to participate in the city's most lucrative activity for those dressed for failure. Some cruel people call it panhandling, but it is actually a method of attaining money in the same way the government collects its taxes, and then gives it all away as bail-out to crooked wall street barons and failing banks.

The work day setting is simple. Just station yourself at a busy Manhattan corner starting at seven a.m. Put your hat or cap on the ground directly in front of your feet, assume a pathetic, hang-dog look and, viola, you're in business. If you feel you should give value for value, something all those Wall Street crooks won't do, hold up a cup of pencils.

If you want to upgrade to a more effective marketing plan, make a big sign to attract customers, such as JOB OUTSOURCED TO INDIA or WOUNDED VIETNAM VET or MY LOUSY KIDS TOOK ALL MY MONEY or CRUSHED BY WALL STREET CRASH or NO BAILOUT FOR ME or something as creative.

An even more clever plan would be to sit a scruffy dog partner with you, preferably a bloodhound type with large, soulful eyes. For additional pathos, although it may be illegal in New York, next to you and your dog, place a raggedy little child, maybe a favorite grandchild who wants to apprentice for your business. Make sure the kid is thin, and with eyes at least as large and tragic as the dog's. A soiled bandage around one of the kid's shoeless feet would be a nice touch.

Put in a regular business day of eight hours on the street, with an hour off for lunch at the soup kitchen. Then, after the heavy business afternoon session of from four to six pm, have a hearty dinner at a shelter.

If you're really ambitious and are willing to work the night shift, station your woeful image in a well-lighted corner of Manhattan's theater district from about seven to midnight. After your long work day, and unless you plan to clean yourself up and pay for a hotel room with your day's earnings, spend the night in a free shelter. Preparing for beddy-bye, sit yourself down where there are no prying eyes and count your day's loot ... I mean receipts. If you did it right, you could realize a surprisingly heavy haul.

The results will be a fun day and evening in Manhattan, where you've enjoyed the fresh air and sights and sounds of the big city at no cost. Additionally, you could realize a tidy net profit from your panhandl.... I mean investment of time in pursuing your own business enterprise.

