

ADDRESSING THE NEEDS OF
PERSONAL COMPUTER USERS
WHO FREQUENT THE INTERNET,
WITH SPECIAL EMPHASIS ON GIST
SUPPORT GROUP MEMBERS.

safe surfing

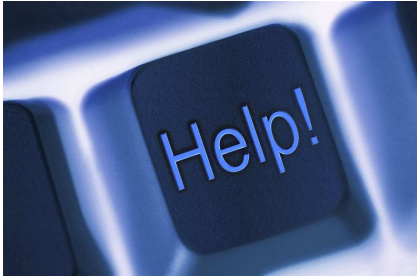
- HANDY HINTS
- WEB SITE FINDS



Handy Hints

Windows Key Shortcuts

Here's a great summary of keyboard shortcuts using



the Windows Key (that little key with the Windows logo on it toward the lower left of your keyboard). The summary was found and recommended by Erv from Dallas.



- **Windows Logo: Start menu**
- **Windows Logo+R: Run dialog box**
- **Windows Logo+M: Minimize all**
- **SHIFT+Windows Logo+M: Undo minimize all**
- **Windows Logo+F1: Help**
- **Windows Logo+E: Windows Explorer**
- **Windows Logo+F: Find files or folders**
- **Windows Logo+D: Minimizes all open windows and displays the desktop**
- **CTRL+Windows Logo+F: Find computer**
- **CTRL+Windows Logo+TAB: Moves focus from Start, to the Quick Launch toolbar, to the system tray (use RIGHT ARROW or LEFT ARROW to move focus to items on the Quick Launch toolbar and the system tray)**
- **Windows Logo+TAB: Cycle through taskbar buttons**

Vitamin D

Greg T from New York forwarded me a great Mayo Clinic Health Letter article from September with loads of reasons we all need Vitamin D. Clearly the preferred source is sunlight, and a recent Bottom Line article emphasizes that is true even for people susceptible to skin cancer (10 to 15 minutes three days a week). But getting enough D is so important that the current thinking is that doses up to a 1000 IU per day are appropriate. You can't view the article and the many benefits of the vitamin the article describes unless you subscribe to the newsletter. So let me know if you'd like to see it and I'll forward it to you via email.

Texting Abbreviations

Here are just a few texting acronyms (in case you've been wondering what all that gobedly-gook is in your emails and text messages). There are far more of course (literally hundreds), and most of them can be seen at http://www.webopedia.com/quick_ref/textmessageabbreviations.asp

BRB	Be Right Back
BTW	By the Way
CYA	See Ya' (not Cover Your Ass)
FYI	For Your Information
IGP	I Gotta Pee
IMO	In My Opinion
IMHO	In My Humble Opinion
L8R	Later
LMAO	Laughing My Ass Off
LMBO	Laughing My Butt Off
LMHO	Laughing My Head Off
LMIRL	Lets Meet in Real Life*
OBTW	Oh By The Way
OTOH	On The Other Hand
POS	Parent Over Shoulder*
QT	Cutie
ROFL	Rolling on Floor Laughing
RTFM	Read the F***ing Manual
RTFQ	Read the F***ing Question
TTFN	Ta Ta For Now
TTYL	Talk To You Later
TX	Thanks
WB	Welcome Back

*Useful for translating your kids' communications



Emoticons

Here are a few of the dozens of cutesy symbols Erv thought to describe in a recent email to a new email user. If you want to know about more of them, go to

<http://en.wikipedia.org/wiki/Emoticon>

- :-) The ever-popular smiley face meant to soften anything you may say (kind of a cop-out, but helps clarify when you're really kidding)
- :-(A sad face indicating regret, sorrow or even anger
- (!_) An ass
- (\$_) Money coming out of his butt
- (?_) Dumb ass

Use Your Credit Cards

Surely you've heard that the major advantage of using your credit card to make purchases is that it preserves your ability to recover your expenses when something goes wrong. That's even more important when you make purchases from new, unknown and distant merchants. Although the law only requires card issuers to investigate claims of over \$50 that were made within 100 miles of home, most issuers ignore those terms nowadays, especially the distance requirement and almost always cases of potential fraud. So be sure to use your card whenever practical.



Bottom Line provides the above reminder and an additional reason to use multiple credit cards for your purchases: If you are like many who pay off your entire bill every month, your credit score may be so high that you are considered "unprofitable." The result could be lower limits and fewer card offers. So the experts recommend making at least a small purchase on every card every few months to keep ample credit available.

Natural Arthritis Help

Found this recipe for a tea that sounds kind of tasty. It couldn't hurt at least:

Recipe

Dish: _____ Serves: _____

Bring 1/2 cup water to boil
 Add fresh ginger cut into thin slices (as much as desired)
 Let simmer for 5 minutes
 Remove and discard ginger
 Turn off heat
 Add 1/4 teaspoon turmeric powder
 Add 1 tablespoon unflavored gelatin
 Add 1 tablespoon coconut oil
 Stir until gelatin dissolved
 Add 1/2 to 1 cup calcium enriched orange juice

Drink tea once or twice daily

Open a Stubborn Jar or Bottle

My wife taught me this one just today (where has she been all my life?): If you can't quite get the grip required on that bottle or jar lid to apply the right amount of torque,

just wind a rubber band around it a couple of times and twist. Problem solved!

Kitchen Countertop Choices

We just made a decision on new countertop material based on a wide variety of factors including price, color, appearance, reported durability, stain and heat resistance. Then, just today, I was very surprised to see an article in Consumer Reports supporting our decision to have quartz (also called engineered stone) installed in our new kitchen. We found a color from CaesarStone that we really likes, but many other manufacturers produce this nice material today.



Fake TV Light

Here's a neat idea for security. The device comes on at night and goes off in daylight, It simulates the lighting and shading of a room with a television playing in it. Could be an effective and inexpensive (\$31.99 burglary deterrent!



<http://www.smarthome.com/9480/FakeTV-Burglar-Deterrent/p.aspx>

Overheated Car

It's even more important nowadays to respond rapidly to an idiot light in your car. So much inside your vehicle is computer controlled that it is critical for everything to work exactly as designed. But the most important indications are probably the oil light (stop and call for a tow immediately) and the overheat indicator. If you get an overheat warning light, shut off all accessories and turn your heat on high to cool the engine. If the temperature gauge starts to come down, drive to a nearby repair shop. If it stays the same, increases or the car starts to smoke, shut the engine down and call for tow.



Health News

Here are a couple of interesting tips, especially the second one!

Lose Sleep, Get a Cold:
 According to Sheldon Cohen at Carnegie Mellon. People who get less than seven hours of sleep



nightly are nearly three times as likely to get a cold as those who sleep eight hours or more.

Drink More, Prevent Arthritis:

According to Henrik Kallberg, a published researcher from Karolinska Institute, Stockholm, drinking more than three alcoholic drinks weekly reduces the risk of rheumatoid arthritis by 40% to 50%. No. I'm not making this up!



Web Site Finds

Shelf Life of Leftovers

Ever wonder if that leftover tuna fish salad is still good? I mean it LOOKS good. And it smells about the same as it did originally (kind of bad). Well here's a site to the rescue (recommended by Jo from Seattle):

<http://www.stilltasty.com/>



WD40 Uses

Sure, it's a company web site, but would you believe over 2000 uses for WD40? Well, believe it! Some of them are cheats (book-end for example), but many of them are very pleasant surprises!

<http://www.wd40.com/uses-tips/>

Opening Files

OK, you've tried double clicking and single clicking and right and left clicking and even clucking, but you can't seem to open that file that you just received in an email! This site is remarkable in that it will tell you what software you can use to open the file and where to get free software that should work if you don't have the program.

www.openwith.org

Online Timer

Say you want to leave that burrito in the microwave for five minutes (and you don't have a watch or other timer handy). Just enter the time after the address like this:

<http://e.ggtimer.com/5minutes>



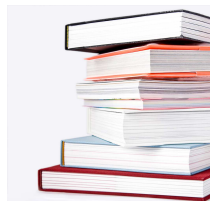
Negotiate for a Car

Prices updated weekly, this site tells you how much people actually paid for their new cars by brand and model:

www.truecar.com

Sell Used Books

Sell your used books at



www.Cash4Books.net

and they'll pay the shipping too! The advantage of this site over some

others is the ease of pricing and selling the books. You can enter multiple ISBN numbers into their calculator box to see what they'll offer. Then go to checkout, register and print out prepaid shipping labels.

The disadvantage of selling your books here is that you get practically nothing for them. Far better options:

1. Donate them and deduct a fair market value for them from your income taxes or
2. List and sell them on www.Amazon.com or www.Borders.com

Five Words That Foul Insurance Claims

Here's some excellent advice from Insurance Consumer Advocate JD

Howard interviewed by Bottom Line Personal.

A slip of the tongue can completely destroy an otherwise valid house, car or health insurance claim:

Sorry

Saying you're sorry at the scene of an accident implies fault. Never give a statement to a claims adjuster on the scene. Wait until the dust settles and then just stick to the facts.

Think

In any form of claim, don't hypothesize. Avoid having to say what you think by taking note of the factual circumstances, taking photos and collecting data.

Flood

This word is a red flag for home insurance because most policies don't cover flood damage. Sudden an accidental damage from plumbing, heating or air conditioning would be covered, but avoid confusing the agent by describing the scene as a "flood."

Experimental

Absolutely avoid this term in claiming health insurance coverage. Let your physician explain why you need the treatment, but most policies specifically exclude experimental treatments.

Whiplash

The typical reaction from claims adjusters when they hear that word is that the claimant is making up or exaggerating his ailment trying to jack up his return.

Either describe the symptoms precisely or, better, wait until the doctor gives you a diagnosis to share with the adjuster.



Barry Codron, a retired U.S. Air Force pilot, lives with his wife and doggie, near his children and grandchildren and their doggies, in the Sacramento area. He enjoys writing and consulting in areas including technology and music, among other fields that pique his interest from time to time. He welcomes your questions, comments, ideas or corrections at barry.mart@stcglobal.net.