

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

# safe surfing



- BLACK FRIDAY INFORMATION
- COUPON CODES
- CHRISTMAS SHOPPING TIPS
- BEST BET BUYS – CHRISTMAS '08
- SIX DEGREES OF SEPARATION
- HOLIDAY VOLUNTEERS SOUGHT

## Black Friday Information

I think I told you how much I enjoy Black Fridays last year, but bear with me while I repeat myself.

### Black Friday 2008

One of several great sites designed to give you a head start on the day is [BFads.net](http://BFads.net). I think this one is my favorite only because information is presented in a narrative format much like a newsletter rather than the list style of the other sites. The list style has its advantages too (e.g., efficiency), but there's a lot to learn from some of the "articles" here.

All of these sites are regularly served "Cease and Desist" orders and threatened with suits, but they keep on ticking! And not only do they offer sneak peeks at the ads not yet released for Black Friday, but, and this is their real benefit, they let you know about special deals many retailers are offering in advance of Black Friday that are not very widely advertised. Check these sites out:

- [BlackFriday.Gottadeal.com](http://BlackFriday.Gottadeal.com)



- [BlackFriday.info](http://BlackFriday.info)



- [TheBlackFriday.com](http://TheBlackFriday.com)



## Coupon Codes

[Currentcodes.com](http://Currentcodes.com) and [RetailMeNot.com](http://RetailMeNot.com) both represent a brand new concept that is new to me! I always wondered how you get one of those coupon or promotional codes to

[currentcodes.com](http://currentcodes.com) 

enter into the boxes as you finalize an order online. I'd assumed the only way was to have received some sort of



mailer, but these sites are designed to help you sniff out codes. They can be quite valuable and your favorite sites probably offer coupons, so go check out these sites! As a double whammy, I just found an excellent coupon usable at one of my favorite sites as part of an advanced Black Friday promotion.

## Christmas Shopping Tips



Economic conditions aside, it's always smart to prepare for the gift-giving season. I'd guess that most of you are more like me, with very little of my shopping done, than my wife, with ninety percent of hers done. (I've always thought that was a little sick.) Proactive or obsessive, I really admire that ability in those few who have it, but now let's talk a little bit about the rest of us normal people.

**Next Month: More  
Chrisannukawanza  
Shopping Tips and Ideas!**

Just about everywhere you look for shopping advice you will find some common suggestions:

1. Make a list
2. Do your research
3. Shop on Black Friday (or whenever Black Friday ads are honored, which is NOW in many cases),
4. Shop clearances and outlets
5. Shop online.

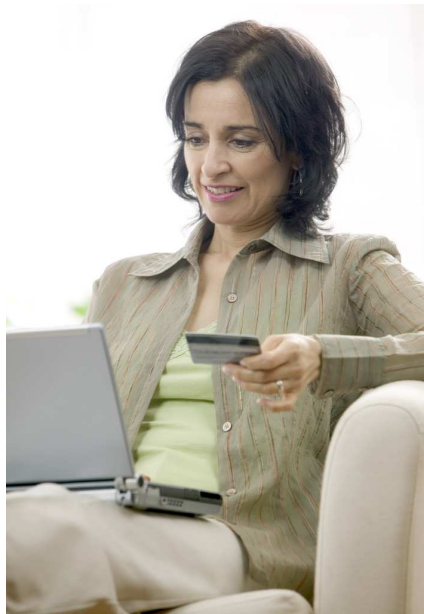
The first two are pretty self-explanatory and we've already beaten Black Friday to death, but let's look more at those last two areas.



Many large retailers, brick and mortar or online, occasionally clear out discontinued items and resell returned or repaired items. These goods are

usually marked far lower than their brand new and perfect equivalents. Further, their guarantees are generally very similar and sometimes identical. Target, ToysRUs and Walmart maintain online clearance centers, to name a few, One of my favorite examples of this sort of outlet is Dell. They resell their returned, refurbished or "scratched and dented" units at far below retail and offer the exact same warranty as everything else they sell.

And that brings us to the last tip. Shopping online is an excellent way to be efficient. You can do your research while shopping, buying items recommended by experts and customers as well, comparing features as well as prices "on the fly." I've found the pricing online to be more competitive in almost all cases, but there are exceptions.



Checking prices out on the internet is the easy way to confirm that you've actually found the best buy. I have found times when I can get a better price at, say, Walmart stores than I can anywhere else, even at their own online presence. By and large, I still stick to my assertions of several months ago:

1. If you have sufficient risk tolerance, eBay usually offers the best prices.

2. If you're not so tolerant, Amazon will often be your next best bet. Recently I've added another favorite: Buy.com offers some great prices and often ship free. Still, keep in mind that returning goods to any of these places can be a problem. They often permit the return of goods either inoperative or "not as described," but returning items just because you're not happy with them or because you changed your mind is not usually possible.
3. If ease of return is a concern, stick to the venerable Costco, Sam's and Walmart.

## Best Bets - Christmas '08

Once again, I certainly have everything I need, but I love getting things I don't need, just like any kid! This year we are hearing there are great deals on certain tech items, but the downturn in the economy has created numerous other opportunities too.



Due to a plea agreement with the U.S. Department of Justice in an antitrust investigation (see this article: [http://www.iht.com/articles/ap/2008/11/12/business/NA-](http://www.iht.com/articles/ap/2008/11/12/business/NA-US-Price-Fixing-Scheme.php)



[US-Price-Fixing-Scheme.php](http://www.iht.com/articles/ap/2008/11/12/business/NA-US-Price-Fixing-Scheme.php)), LCDs promise to be considerably cheaper very soon. And the prices were coming down even before the three large LCD manufacturers

pleaded guilty. So look for great deals on flat screen computer monitors and televisions.

American-made automobiles are being discounted significantly. In one recent ad, total discounts were supposed to amount to fifty percent of MSRP! Of course that was for a pretty large gas-guzzler.





Maybe you're in the market for a home. This has to be one of the best times in history to buy a house, that is if you can afford it and can convince a loan company of that, a much more challenging prospect than it was a few short months ago! And the very best deals on homes are the auctions that most banks are conducting for their foreclosed properties. Look for ads in your local newspaper or here:



<http://www.homesales.gov/homesales/mainAction.do>

<http://zetabid.com/>



How about something REALLY exciting for that person who has everything? Shares of some stocks are particularly inexpensive right now. Imagine holding a few shares of any of the companies that

make it through this tough period and actually thrive! You could possibly make someone very wealthy (or at the very least, give them something to talk about when their company folds).

One way to judge which companies might be the best to buy is to follow Goldman Sachs chief sector strategist David Kostin and look for the largest, best-run companies in the U.S. that derive over half of their sales from abroad (because the U.S. economy is shrinking relative to the rest of the world). They include:

Company	Sector	Non-U.S. Revenues as a % of Total Revenues
Intel (NASDAQ: <a href="#">INTC</a> )	Information Technology	84%
Coca-Cola (NYSE: <a href="#">KO</a> )	Consumer Staples	67%
Exxon Mobil (NYSE: <a href="#">XOM</a> )	Energy	69%
Citigroup (NYSE: <a href="#">C</a> )	Financials	55%
Pfizer (NYSE: <a href="#">PFE</a> )	Health Care	52%
eBay (NASDAQ: <a href="#">EBAY</a> )	Information Technology	51%
Amazon.com (NYSE: <a href="#">AMZN</a> )	Consumer Discretionary	50%

Source: *Portfolio Passport: Coming to America*, Goldman Sachs, Nov. 5, 2008.

Likewise, a few shares of recognizable names like Microsoft, General Electric, General Motors (despite current conditions), IBM and other similar companies would be "fun" gifts that could also prove very profitable to the recipient.



Bluetooth devices are still very popular and you can get the in-ear type for as little as \$10 right now (at Big Lots). I still prefer the visor style or the pricier GPS-installed types, but for \$10, you could afford to lose a few or throw them away between uses! I still like the Garmin

GPS models best, but be sure you get a model that includes text-to-speech street announcements and bluetooth cell phone capability, usually at a premium. The visor style bluetooth available from BlueAnt and Motorola, for example, are still normally around \$100. There is a sale on at Fry's right now for the Motorola T505, a preferred model, for \$60 after a \$50 mail-in rebate.



New cell phones are popping up faster than you can say "two-year upgrade!" My new one, very reasonably priced at upgrade time only, is an LG ENV with a full QWERTY keyboard and capability with VCAST Verizon. I love it and see no reason to upgrade for at least another year (or maybe even two)! It's nice and slim, replaced a very slim Samsung Alias with a keyboard that was just too tiny for me.



My granddaughter just got one of the newest Verizon offerings, the Blitz, manufactured by Audiovox, also with a full slide-down QWERTY keyboard. The buttons are too tiny for me, but the cute, compact design appeals to "texters," especially those younger ones with great eyesight and tiny, nimble thumbs.

There is also a pricey LG Dare that "dares" to compete with the Apple iPhone. It is very stylish



and functional, but I didn't like the touch screen keyboard, especially for the price. Moreover, you have to subscribe to Verizon's broadband service to get online.

## Six Degrees of Separation

This concept has been the subject of a book, a film, a television show, a game, and now it's spawned a charity.



The theory, probably originating with a 1929 short story by Frigyes Karinthy, simply surmises that "using no more than *five* individuals, one of whom is a personal acquaintance, he could contact the selected individual using nothing except the network of personal acquaintances." Today, for fun, the theory is often expressed as degrees of separation from Kevin Bacon. (My wife and I just recently discovered we are actually only three degrees from Kevin and his wife Kyra Sedgewick, a couple of our favorite personalities).



Now why would I bore you with this? Well, I really wanted to give the new Six Degrees charity

organization some exposure. It is fast becoming one of the best one-stop sites for charity research. They have a great little "hook" that seems to encourage giving too: join someone else (or a celebrity) or establish your own ID, complete with a photo and a charity of your choice, and see how many people you can get to join you in donating. There is some form of donation matching that seems to be determined subjectively by the system "partners." I noticed that very many of the charities seem to be devoted to animals, an emphasis that apparently appeals to a lot of folks. Personally I'd like to see some more emphasis on humans and their problems.

## Holiday Volunteers Sought

Speaking of giving, the following groups in my local area are asking for holiday help. All are in need of donations, food or volunteers for Thanksgiving meals (I'm sure there are groups in your area with similar needs and it can be very rewarding to help out):

- Winters Community Center, 201 Railroad Ave., Winters.

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@sbcglobal.net](mailto:barry.mart@sbcglobal.net).

Call (530) 219-9467

- Davis Community Meals, St. Martin's Episcopal Church, 640 Hawthorne Lane, Davis. Call (530) 756-4008

- Roseville First Church AGAPE Dinner Outreach, Kaseberg Elementary School, 1040 Main St., Roseville. Call (916) 786-6833

- Community Bible Church, Scott and Persifer Streets, Folsom. Call (916) 985-4536

- St. Patrick's Parish Center, 3109 Sacramento St., Placerville. Call (530) 622-6860

- Pollock Pines-Camino Community Center, 2675 Sanders Drive, Pollock Pines. Call (530) 647-8005

- People to People, Sam Pannell Meadowview Community Center, 2450 Meadowview Road, Sacramento. Call (916) 689-6891

- St. Paul Church of Christ in God, 2771 Grove Ave., Sacramento. Call (916) 925-0403

- Folsom Cordova Community Partnership, 10445 Investment Circle, Rancho Cordova. Call (916) 361-8684, ext. 227

- Loaves & Fishes, 1321 N. C St., Sacramento. Call (916)446-0874

- Volunteers of America, 700 N. Fifth St., Sacramento. Call (916) 442-3691



# Happy Thanksgiving And Merry BFin!

