

# safe surfing

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

- VOTER INFORMATION
- HALLOWEEN PUMPKIN CARVING
- USE YOUR GIFT CARDS
- MICROSOFT SECURITY UPDATE
- FIND THE FELONS
- STUMPER QUESTION



## Voter Information

Even if you don't want to vote the way I do, though I can't imagine why you wouldn't, PLEASE get out there and vote! But I think we can all agree on one thing: our best chance of selecting the right candidate (and voting for the right propositions on local ballots) is to become as informed as possible on the issues. I'm trying to get this edition of the newsletter out in time for you to do that. And here are some very good resources to help you prepare:

- This site allows you to click on any of 70 issues and then display the various candidates' views on that issue.  
<http://2008election.procon.org/>
- Interesting, with lots of information, but this site is almost as difficult to interpret as the candidates themselves. Not much help as a time-saver or in synthesizing views.  
[http://www.votesmart.org/election\\_president.php](http://www.votesmart.org/election_president.php)
- Here you can take a test to determine your own leanings. Very revealing, but I'll bet that many will not even admit falling on the "wrong side," let alone change their selection.  
[http://minnesota.publicradio.org/projects/ongoing/select\\_a\\_candidate/poll.php?race\\_id=13](http://minnesota.publicradio.org/projects/ongoing/select_a_candidate/poll.php?race_id=13)
- Here's another excellent site with a lot of information. Navigation through the site is not as easy as at ProCon.org, but there is information on the candidates and State propositions as well.  
<http://www.smartvoter.org/>



- Each state has a site for displaying its ballot measures, but VoteSmart, gives you information on all states:  
[http://www.votesmart.org/election\\_ballot\\_measures.php](http://www.votesmart.org/election_ballot_measures.php)
- California's official site is here:  
[http://www.sos.ca.gov/elections/elections\\_j.htm#2008General](http://www.sos.ca.gov/elections/elections_j.htm#2008General)

- As a general rule, I tend to trust organizations that are governmental (sites ending in .gov) or nonprofit (.org) more than I do commercial enterprises (.com). But I have found numerous examples of cases that demonstrate why that simplistic philosophy is not foolproof. For example, I like a lot of what I learn from NPR, but the organization seems to exhibit a bias. Similarly, I found a site purportedly set up to examine state ballots in an unbiased and objective manner that seems to be very slanted to me. The site,

[www.ballot.org/](http://www.ballot.org/), even brags about its ads in support and opposition to ballot initiatives around the country. I suppose there is nothing illegal about that, but it sure seems wrong to me for them to enjoy nonprofit status while taking sides.



Your home for 2008 election coverage and web tools from across public media.

- You may be under the impression, as I was, that PBS has a particular agenda. If that was once true, it no longer seems to be quite as obvious. Sure, you'll hear many articles that seem to lean too far to one

side or the other, but I have learned quite a bit over the years listening to and watching PBS broadcasts. Now, I've found that their web site is one of the most useful for vote preparation. And it's rather fun too! Here's the fastest way to the areas on their site that will help you study this year:  
<http://www.pbs.org/vote2008/index.html>

## THE SACRAMENTO BEE [sacbee.com](http://sacbee.com)

- Your local newspaper probably has an opinion regarding your local initiatives as well as the major elections. In my case, The Sacramento Bee has plenty opinions and they do a fairly well-balanced job of describing the issues and the candidates' positions. I certainly do not agree with their positions in all cases, but in most cases the paper provides enough information for us to make reasoned decisions. My paper's online presence is here:  
<http://www.sacbee.com/ballotwatch/>

## How about that Stock Market?

OK, enough on voting. How's your 401k lately? Looking more like a 201k? Well, there is not a single expert I have heard of that would recommend taking your money out in self defense.

In fact, the Motley Fool and other experts agree that pulling out would be far more likely to spell disaster than would riding it out. There have been numerous studies to support that view, but one of the most widely quoted is a University of Michigan study that looked at an investment held for the thirty years (7,802 business days) between 1963 and 1993. Someone who stayed "in" that entire period, and it includes some pretty big swings, would have earned nearly 12% (11.83%) on their money. But if you had taken your money out in desperation or fear for only the wrong 10 days when the markets rose the most, your average would have dropped to 10.23%. And if your timing were similarly poor for 90 days out of that 30-year period, your average would have plummeted to only 3.27%! So much for trying to time your departure and reentry! I'm planning to hang in there myself.



## Halloween Pumpkin Carving

Do you carve your own pumpkin for Halloween? If so, try out some of these great carving templates:



[http://hosted.ap.org/specials/interactives/\\_lifestyles/political\\_pumpkins/](http://hosted.ap.org/specials/interactives/_lifestyles/political_pumpkins/)

These are all politically oriented, but maybe it will help encourage more folks to vote!

<http://www.ehow.com/halloween/templates.html>  
A WHOLE LOT of very simple templates.

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

Now this is a serious pumpkin carving site! These are works of art and promise to take a BUNCH of time to execute. But the products are delightful!

<http://allrecipes.com/HowTo/Pumpkin-Carving-Templates/Detail.aspx>

Some more rather basic, but very cute designs.

## Use Those Gift Cards!



Do you shop? What a silly question! Well, do you have any gift cards stowed away that you keep forgetting to use? Quick, hit these outlets up for your goodies before it's too late:

**Ann Taylor** is closing 117 stores nationwide. The company will let the stores that will close know over the next month or so.



**Eddie Bauer** has already closed 27 shops and plans to close up to two more outlet stores by the end of the year.



Women's retailer **Cache** announced that it is closing 20 to 23 stores this year.

**Lane Bryant**, **Fashion Bug** and **Catherine are** closing 150 stores nationwide. The company hasn't provided a list of specific store closures and can't say when it will.

**Talbot's** and **J. Jill** announced about a month ago that it will be shuttering all 78 of its kids and men's stores. Now the company says it will close another 22 underperforming stores, a mix of **Talbot's** women's and **J. Jill**. The closures will occur this fiscal year, according to a company press release.



**Gap Inc.** is closing 85 stores that probably will not include many of their **Old Navy** and **Banana Republic** stores.

**Foot Locker** will be closing 140 stores in fiscal 2008.

**Wickes Furniture**, a 37-year-old retailer, is going out of business and closing all of its stores,



**Levitz**, which dates back to 1910 when Richard Levitz opened his first furniture store in Lebanon, PA, first announced going out of business and closing all 76 of its stores in December 2007.

**Zale's** and **Piercing Pagoda** previously announced plans to close 82 stores by July 31. Now we learn there are

another 23 underperforming stores planned to close. Of the 105 locations planned for closure, 50 are kiosks and 55 are stores.



**The Walt Disney Company** announced it acquired about 220 Disney Stores from subsidiaries of **The Children's Place Retail Stores**. **Children's Place** filed for bankruptcy protection in late March and Disney announced that it has obtained the right to close about 98 **Disney Stores** in the U.S. The press release didn't list those stores.



You can do it. We can help.™

**The Home Depot Inc.** announced that it is shuttering 15 of their stores

amid a slumping U.S. economy and housing market. The move will affect 1,300 employees, but represents less than 1 percent of its existing stores. They will be shuttered within the next two months.

**Macy's** is closing 9 of its stores.



**Mervyn's** is closing all of its stores.



**Movie Gallery** is closing 160 stores as part of reorganization plan. The video rental company plans to close 400 of 3,500 **Movie Gallery** and **Hollywood Video** stores in addition to the 520 locations the video rental chain closed last fall.

**Pacific Sunwear** is closing 153 stores.

**Pep Boys** is closing 33 stores.



**Sprint Nextel** is closing 125 retail locations, officially dropping the ax on 4,000 employees, a total of 6.7% of its work force (following the 5,000 layoffs last year) and 8% of company-owned brick-and-mortar stores.



**J. C. Penney**, **Lowe's** and **Office Depot** are scaling back.

**Ethan Allen Interiors** announced plans to close 12 of 300+ stores in an effort to cut costs.

**Wilson's** is closing 158 stores



**Sharper Image** recently filed for bankruptcy and announced that 90 of its 184 stores are closing. The retailer will still operate 94 stores to pay off

debts, but 90 of these stores have performed poorly and also may close.

**Bombay Company** unveiled plans to close all 384 U.S.-based stores. The company's online storefront has discontinued operations.

**KB Toys** posted a list of 356 stores that are closing around the United States as part of its bankruptcy reorganization.



**Dillard's Inc.** said the company will close another six underperforming stores this year.

## Microsoft Security Update



Microsoft has just released an unusually critical security patch that everyone needs to know about. If you have made the mistake of NOT setting your system to have Microsoft automatically update your Windows XP or Vista operating system, go here immediately to have Microsoft automatically check your system for and install needed updates (also be sure to set your system to automatically check for updates):

<http://www.update.microsoft.com/>

## Find the Felons



Check out this web site staffed completely by volunteers researching public records:

<http://www.felonspy.com/search.html>

Although I find the site and its information extremely interesting, I do have some misgivings. Their disclaimer is a bit too cutesy and cavalier for such weighty subject matter, and their "About Us" is downright threatening.

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).

Additionally, the fact that they plan to also list misdemeanors, some traffic infractions and even persons accused but acquitted make me wonder about the propriety of the endeavor. Nevertheless, it **is** fascinating and I thought I'd share the link with you, as a friend did with me.

## Stumper Question

*What do you do to avoid having to memorize dozens of different, complex passwords for all the websites you use that require IDs and passwords? I have a very basic system for the 100 or so websites I need to access regularly, but it works well for me!*



The process I use is really so simple I'm almost embarrassed to describe it. I simply created an Excel file and listed all of my passwords and IDs, along with some other key information such as bank account numbers, credit card numbers, airline mileage account numbers and company contact information. Then I created a single, complex password I knew I could remember easily and used it to protect the Excel spreadsheet. Of course that needs to be done on a computer that is protected by a firewall and the master password should be changed periodically.

Next month I'm taking a break on the **Stumper Question** feature. In fact I may take a permanent break because I'm not getting very many questions to answer. So I'm thinking about holding the feature up until I get mysteries to solve. So send me some puzzles!

# HAPPY HALLOWEEN

and

# MERRY VOTING!!!

