

PROVEN DANGERS OF ON~LINE SHOPPING ... What everyone should know...

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By C.L.Hanna

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In this day and age of fraud...it would do everyone well to take heed and be aware that fraud can, and sometimes does, happen via the use of the Internet.

And the truth of the matter is, we are in danger of fraudulent actions being taken against us in many other areas of our daily lives, as well. We live in an age of dishonest actions. No one is really exempt, even if they never use the Internet. It can happen while standing at an ATM or even in the grocery line.

Twenty years ago, a friend of mine began receiving phone calls at home from a complete stranger who apparently had read the information off of a check she was writing out for the cashier at the grocery store.

It is possible for others to go through our garbage – if they are intent on finding information of a personal nature. The fact is, we are unprotected on many fronts when it comes to personal information. If someone is bent on committing information theft against us, they can find a way to do it without much effort.

The Internet is a safe place – when used wisely.

Shopping on the Internet is safe...as long as it is given the same consideration as one would use whenever giving out personal information anywhere. There are simple guidelines given us for using an ATM machine, for using Traveler's Checks, and even for using cash. Those same types of guidelines work well for most places we shop.

For example:

" "When using cash – don't flash". Flashing your wad of bills around for others to see is just plain foolish. Keeping your cash in your front shirt or pants pocket is much safer than in your wallet in a back

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pocket – or in a purse that can be easily snatched from your grip.

" "When using checks – check". Be aware of who is standing around you, and how closely they are positioned to you. Don't offer your information out loud'... if the cashier needs your driver's license number, for instance, write it out or show your license to them, only. Be as prepared as possible ahead of time so that less time and less information is required of you during the check out process.

" "Your Social Security number should be secure". No one can demand your social security number for the purposes of selling you something. It is not lawful. Giving your S.S. number out too freely can be more risky than you realize. Guard it.

These same types of guidelines work well for shopping online, too. If you have to give out more information than you are comfortable with giving...don't. You don't need the service or product being

offered badly enough to put yourself at unnecessary risk. Reputable Online Shopkeepers' use only trusted sources, such as PayPal and VeriSign, to collect your information...thus showing their genuine concern for your shopping safety...and they display these logos on their website as reassurance to their customers.

There is one – unavoidable – danger.

Although measures have been taken by reputable online businesses to help safeguard your shopping experience, there is one danger that yet remains. You may enjoy shopping from the comfort of your own home or office – 24 hours a day, 7 days a week – so much that you become " a regular on~line shopper ".

Yes, there is a danger that this may happen to you...and so far as I know there is no known cure, either. It is simply too easy to not put yourself at the mercy of the Mall crowds...so nice to not have to wait in line...to not have to be presentable in appearance and to be able to find and purchase what we want before we have even finished that cup of coffee. It can be after everyone else is in bed for the night...or before anyone else has even awakened for the day... And it is always at our convenience!

But those shipping and handling charges....

Today, most reputable online businesses work hard to keep shipping and handling costs down. Remember, they are at the mercy of the shipping and handling rates being charged them by the carriers. But when you shop online...you also have the benefit of comparison shopping at your fingertips. When you are in a single store somewhere, you pay whatever price they are asking...you can't run from store to store to store to compare and save a buck or two. With online shopping you can!

I know what it can cost me to drive here and there to find something – only to find that the next week it's on sale ! Because of gas prices...it will always cost me several dollars to drive and I will pay that – even if I am unable to find what I am looking for. When you add it all up – shipping and handling affords you the luxuries and minimizes the frustrations of shopping.

Of course there will still be times when you prefer to drive – walk – search – stand in line – be treated indifferently – and spend more than you wanted to spend...but when you want to enjoy shopping at your convenience with the ability to instantly compare prices in the comfort of your own space – there is always "online shopping" – just be careful, it can be dangerously satisfying!

C.L. Hanna is the C.E.O. of HEART'S DOOR which specializes in the use of vintage and collectible items in home decorating. After over 20 years of collecting and interior decorating she recently took her shop online at www.heartsdoor.org/Staff@heartsdoor.org

Kitesurfing dangers

By Jakob Jelling

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Kitesurfing is a very dangerous (or, as some people call it, extreme) sport. Before you try kitesurfing, you should definitely try to find out about all the potential kitesurfing dangers. The kitesurfing dangers may result from many different things: from equipment failure to human mistake to problematic weather conditions. Learning about the potential kitesurfing dangers will help you to prevent yourself from getting into dangerous situations and making dangerous mistakes.

Of course, there are very good safety systems available to prevent many kitesurfing dangers but these safety systems cannot protect you from every single danger. You will need to make sure that your equipment has a very good and reliable safety system and that you know how to use it and are comfortable with it. Practice using your safety system as much as you can. Also, make sure to study the safety systems guidelines provided by the manufacturer. If money is not an issue, try to purchase the best safety system available of the market.

Bad weather is probably one of the most important kitesurfing dangers, so try to make sure that you kitesurf only when the weather is good and there are no apparent dangers present. Also make sure that you know the weather forecast, since a sudden weather change can be very problematic. The kitesurfing dangers, including the bad weather danger, are present both when you are in the water and when you are on the surface. According to West Australian newspaper, the most dangerous time for a kitesurfer is when you are on the land because the equipment is designed for the water.

You should also be able to get the detailed operating instructions from your kite's manufacturer. To prevent the potential kitesurfing dangers, make sure that these instructions describe in details the specific techniques for launching and landing your kite and other techniques.

Jakob Jelling is the founder of <http://www.kitesurfingnow.com>. Visit his kitesite for the latest on kitesurfing equipment, kiteboarding lessons, places to surf and much more!



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