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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

That Does Not Compute

By Terry Jones

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"That Does Not Compute!!"

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Do you remember that famous TV series called 'Lost in Space'. There would be few who wouldn't remember the Jupiter II lost in space with the Robinson Family, Dr Zachary Smith, Major Don West and, of course, the Robot.

The Robots catch cry was "Danger, Danger Will Robinson" when trouble was lurking or "That does not compute" when something was not logical.

The phrase "That does not compute" springs to mind more often than not as I deal with Family, Friends and Customers with their computers, VCR's and other electronic equipment.

What doesn't compute is why you pay so much to use so little of the power of a device such as a modern day computer. You are paying \$1500 – \$2000 for a device to play games.

Now come on ... hands up all those people who bought a computer for their kids to play games ... OK ... there's one .. two ... three ... yes there's quite a few.

Now your saying to yourself "Well what else would I do with it because I don't run a business" and therein lies my point. You don't have to be running a business to get the most out of your computer ...

OR

.... why NOT run a part time business and try and get some of that investment back.

Here is a list of personal/business uses for your 'toy' –

1. Build a Catalogue/Index of your favorite recipes
2. Research and build your family tree
3. Search the Internet for any sort of information
4. Create your own family or Business web site

5. Use it to run design software for quilts (this is a use one of my friends uses it for). There are tons of software programs out there that allow you to design almost anything.
6. Catalogue your collection of whatever you collect (stamps, comics, figurines, books, toy cars etc)
7. Shop online
8. Buy Goods like cars, white goods, furniture.
9. Sending and receiving email
- 10.Keep a list of personal and business contacts
- 11.Let your kids research their homework on the internet
- 12.Do an online course of study
- 13.Complete a degree or Diploma
- 14.Book Airline tickets, accomodation, holidays
- 15.Plan your holiday or trip online
- 16.Buy and sell goods through an online auction i.e. ebay
- 17.View and Buy a house
- 18.Design your own dream home
- 19.Put an inexpensive web camera on your PC and have a video conference
- 20.Do Video editing
- 21.Create Video tutorials of your favorite subject
- 22.Research your favorite pastime/hobby
- 23.Send a protest to your politcal representative
- 24.Scan, edit and store your photos
- 25.Write a book
26. Write your family history
- 27.Submit your tax returns electronically
- 28.Do your banking online
- 29.Pay your bills online
30. OK, I'll concede ... play some games as well!

This list is just off the top of my head ...

.... you can use your computer for any imaginable task e.g.

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In the not too distant future your computer will run your house for you.

The one thing that stops you from doing any or all of these things now is a lack of the basic understanding/knowledge of your computer. Sure your reading this article so that means you can receive email or browse the web but what happens if they don't work any more? Do you have enough basic knowledge to rectify the simple problems or would you rather wait for your computer to be 'fixed' by the local technician?

More than 80% of most computer problems could be resolved with just some basic computer know-how. I have known people to go without a computer for a few days only to find a cord was loose on their mouse.

Your first task after buying a computer should be to learn about the basics of your computer. There are online courses, college courses and tutors available to help you do just that.

So take the initiative and get the most out of your computer otherwise you are wasting your time money and "That does not compute!"

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Terry Jones has been involved in the Computer Support industry for 20 years and is the author of "Computerese ... make your computer easy", "Keyboard Capers", "Conquering Windows 98" and "Fun with Files & Formatting". He can be contacted by email to – Terry@tell-me-how.com OR <http://www.Tell-Me-How.com>

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### **Credit Cards: Low APR vs 0% APR**

**By Michael Colucci**

Mano y mano, which one is better do you think - a credit card with low, ongoing APR or one that offers 0% APR as an intro rate?

There are so many types of credit cards that offer all sorts of promotions and rewards that it's definitely

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hard for a consumer to pinpoint which one would best suit their wants, needs and present financial situation. If, however, you've already managed to reduce your choices to just two and the battle's simply between the low ongoing APR credit card and the 0% APR intro rate credit card then here are several tips to help you determine which one is the best credit card for you.

**Are You Planning To Buy Anything Expensive** - Yes, the words zero percent can certainly be dazzling to the eye but is it something you really need? If you're planning to buy something very much expensive and that's beyond your budget then yes, it might be better if you go for a 0% APR intro rate credit card - just as long as you're sure you'll be able to pay off the full amount before the introductory period is over. Because if you can't and you don't, then what's the use of having 0% APR in the first place?

**How Long Does The Introductory Period Last** - Generally, for credit cards offering 0% APR intro rates, the introductory period usually lasts from ninety days to fifteen months.

If you're going to purchase something expensive but you don't think you can pay it off before the introductory offer expires then it's time to bring out your calculator once more. Compute how much your balance would be after the introductory period and see if it's still lower than what you'll pay with a low ongoing APR.

**What Would The APR Be After The Introductory Period** - Going back to the previous situation, let's just say that you don't think you'll be able to pay off the full amount in time. If the new APR is higher than what other low ongoing APR credit cards are offering then maybe, having a 0% APR intro rate credit card isn't the right credit card for your needs.

**Are There Any Other Fees To Pay** - Whether it's a 0% APR intro rate credit card or a credit card with a low, ongoing APR, don't forget to ask if there are other fees to pay. Naturally, it's better to stick with the credit card with lower fees.

Michael Colucci is a technical writer for

<http://www.low-interest-creditcards.org>

- A site that offers

credit cards with an intro rate of 0% for 12-15 months. (You are granted the right to reprint this article but the title and content must remain unchanged and the authors name and contact information must be included.)



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