

Safeguarding Your Family's Health, Wealth and Happiness



How to Keep Your Loved Ones Safe

By: Ed Steel

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Introduction

Let's face it, the world today can be a treacherous place. Potential danger lurks just about everywhere. At home, at work, when we travel, or even when we drive our cars to the supermarket, danger can rear its ugly head at any time.

So, how do you manage to stay safe and keep your loved ones safe as well in an ever-changing world filled with violence and those who seek to harm you? Naturally our first concern besides our own safety is that of the safety of our loved ones. The reason that I wrote this Ebook is to help you realize that danger comes in many forms and I especially want to share how you can prepare or prevent it from affecting your life.

Throughout this Ebook, I will share potentially dangerous situations and what you should know about them so you can always be prepared for just about anything. You will learn about staying safe at home, in your car and how to travel safely in addition to many other types of dangerous or harmful situations.

In addition, I will discuss natural disasters, scams, protecting your home from intruders and more. It is my hope that by sharing with you information on as many potentially dangerous situations as possible, I can also offer information on what you can do to avoid them. Then you will be armed with the necessary information you need to take action to prepare or prevent them from touching your life. So, sit back and pay attention to the information I am about to share with you. I think that you will find it not only informative but vital to your safety and the safety of those close to you. Wishing you and yours a safe and happy life!

All the best,

Ed Steel

Did You Know?

Over 50,000 Americans die from violence-related injuries each year in the United States. In addition, more Americans die from suicide than do from homicide.

**Source: National violent death reporting system (NVDRS)

Chapter One: Personal Safety

At Home

Safety begins at home, at least for the purpose of this Ebook. Believe it or not, potentially dangerous situations are laying in wait around your house. Let's take a look at some and also what you can do to prevent accidents, serious injury or death at home.



In the kitchen

The kitchen can be a very dangerous place. Severe injuries and accidents occur in the kitchen every day. Anything to do with food preparation and cooking can harbor potentially dangerous situations for you. There are several things that you can do to prevent such accidents or even a fire from breaking out.

- Never leave the kitchen while you are cooking food on the top burners of the range. You need to keep a close eye on the food that is cooking to make sure it doesn't spatter and possibly cause a fire. If you do leave the kitchen, turn the burner flame on low and don't be gone long.
- You need to make sure that all dishtowels, bags, curtains and so forth, are at least three feet away from the top of the range.
- Your kitchen should have ground-fault circuit interrupters installed to avoid electrical overloading from appliances. If you don't have these, you may want to hire an electrician to put them in for safety's sake.

Did You Know?

Millions of Americans are only a step away from becoming victims of the leading cause of unintentional home injuries - falls.

According to The State of Home Safety in America™ (2004) conducted by the Home Safety Council, falls are by far the leading cause of unintentional home injury death.

Falls account for an average of 5.1 million injuries and nearly 6,000 deaths each year. The vast majority of fall deaths occur among people age 65 and older and fall death rates are higher for males.

- Always wear the appropriate clothing when cooking. You certainly don't want your sleeves catching fire.
- Make sure that pot handles are always turned towards the center of the range so you don't accidentally bump into them and possibly burn yourself.
- Make sure that you don't put hot pans and plates near the edge of countertops so children can't accidentally pull them down and get burned.
- Prevent possible burning from steaming food that is cooked in the microwave by carefully removing the lid away from your face and body.
- Keep children and pets away from the cooking area to avoid possible injury.
- Always set your hot water heater to 120 degrees Fahrenheit or lower to prevent scalding injuries.
- Make sure electrical outlets in the kitchen have ground fault interrupter (GFCI) protection and test it monthly.
- Make sure to carefully and securely store all sharp kitchen objects such as knives out of the reach of children and take care yourself when handling them.
- Always keep a list of emergency phone numbers posted in an easily accessible area such as on the refrigerator. Make sure if you have small children to add the number of the Poison Control Hotline in case your child swallows something harmful. The number is 1-800-822-1222.

In the Bathroom

The bathroom can hold hidden dangers for you and your family as well. The main types of injuries sustained in bathrooms include slip and fall accidents in the shower or bathtub. There are some precautionary measures that you can take to increase the safety of your family in this area.

- It is very simple to install "grab bars" in the shower or bathtub areas so that everyone has something to grab onto if they lose their balance.
- Install safety bath mats or non-skid bathtub strips to keep your footing steadier and prevent slips.
- Keep the floor clean and dry. Mop up spills immediately to prevent falls.
- Keep a non-skid bath mat or rug outside the shower or bathtub.

- Never use cleaning materials on the floor that leaves a slippery surface.
- Install a night-light to prevent children from bumping into things or tripping.
- Keep medicines and vitamins in a medicine cabinet that is out of the reach of children, secure and make sure the medicines have childproof caps on them.
- Make sure electrical outlets in the bathroom have ground fault interrupter (GFCI) protection and test it monthly.
- Keep electrical appliances like blow dryers and curling irons away from water and store them properly when not in use. Also store sharp objects like razors away from the reach of children.

[Visit Our Recommended Source Of Safety Products Here!](#)

All Through the House

Many home accidents and injuries are caused by our own carelessness and many can be prevented if we just take a little time to put the necessary safeguards in place. Here are a few things that you can do to increase your safety in your home.

Slips and Falls in General

You can reduce the chance of slipping and falling by identifying potential areas or situations in the home that pose a hazard both in and around your home.

- Keep stairs and outdoor steps free of debris or any item that might cause a fall.
- Make sure these areas have secured railings to grab onto.
- Keep halls, porches and stairways well lit.
- Use nightlights in various rooms at night.
- Keep walkways and paths clear of debris.
- Tuck phone cords and other cords away safely.
- Make sure toys and games are put away when not in use.
- Use safety gates at the top of stairs when small children are in the home.
- Use non-skid rugs and mats in and out of the bathtub or shower, also have one in front of the kitchen sink if washing dishes by hand.

- Install guards on all windows especially those on upper floors to prevent small children from falling out of them.
- Wipe up grease and other spills immediately. Keep the floors clean at all times.
- If you must climb to reach shelves, use a sturdy stool with handles to grab onto.

Home Fire Protection

It is just as important to the safety of your family to be prepared in case a fire breaks out in your home. Here are some steps you can take to safeguard your family against fire. The key to survival is to **BE PREPARED!**

- Do not keep dangerous chemicals or paint cans in your home. It is best that they be stored in a secure place outside the house in a shed.
- Store gasoline for lawn mowers and other landscaping machinery in a cool dry place outside the home.
- Lock away all matches and lighters in a secure place away from children.
- Never leave food cooking on the stove unattended.
- Keep all flammable items away from the cooking area.
- Make sure smoking materials are fully out before dumping them into trash containers in the home.
- Do not leave outdoor grills unattended while cooking. Also make sure that gas grills are connected properly before using.
- Make sure grills are away from the house and also away from trees and bushes that can catch fire.
- Do not leave a burning candle in an empty room, always make sure it is closely watched and in a non-tip candleholder.
- Have chimneys, furnaces, wood stoves and fireplaces periodically checked and cleaned at least yearly.
- Make sure space heaters are installed properly.
- Never overload an electrical outlet. Make sure all outlets in your home have ground fault interrupter protection on them.

Did You Know?

According to the Home Safety Council's State of Home Safety in America™ Report, fires and burns are the third leading cause of unintentional home injury and related deaths

- Cover all unused electrical outlets with child safety plugs and inspect all cords for wear. Replace any cord that shows signs of wear or damage.
- Create an escape plan. Make sure the plan have variables like daytime escape and nighttime escape routes. Post the plan in an easily accessible area.
- Put your family through a fire drill. It is important that everyone knows what to do in case of fire.
- Install smoke detectors in key areas of the house like the kitchen, bedrooms and hallways. Make sure the batteries are changed often.
- Keep a small fire extinguisher on hand in the kitchen and garage and learn how to use it. Teach as many family members as well.
- You can get adhesive "child locator" window decals to be placed on the windowpanes of rooms where children sleep from many safety organizations. These will quickly help firemen to identify your child's room. Remember to remove decals if the child no longer sleeps in that room.

Poison Control

Keeping harmful chemicals and medicines away from children and pets is extremely important. Knowing how to properly store them is vital to their safety.

- Keep all harmful cleaning products, chemicals and toxins stored in a safe and secure place out of the reach of children.
- Medicine and vitamins should always have a child safety cap on them and be stored out of the reach of children.
- Make sure non-food products are not stored with food related items.
- Do not use expired medications, Clean out the medicine cabinet regularly. Dispose of expired medicines down the toilet.

Did You Know?

According to the State of Home Safety in America Report (2002) household chemicals caused more than 45,000 emergency room visits in a single year. Home Safety Council research shows that poisoning is the second leading cause of unintentional injury related death in the home.

In addition, according to the American Association of Poison Control Centers (AAPCC) more than 92% of the 2.3 million poison exposures reported in the latest year studied occurred in the home. Yet, the Home Safety Council found that most families are not taking the appropriate precautions to reduce the risk of poison exposure.

- Keep chemicals, paint cans and other toxic material in a locked shed or garage, high enough to keep away from children. Always read the labels of these products for proper storage methods.
- Wear gloves and other safety gear when using harmful chemicals. Wash your hands thoroughly afterwards.
- Never mix the contents of various chemicals; they may have a negative or dangerous reaction to one another.
- Keep the phone number of the Poison Control Center handy in case of emergency.
- Have heating equipment checked regularly to prevent carbon monoxide poisoning.
- Use radon detectors in basements.
- Do a room by room survey for potentially harmful chemical products and move them to a secure location. You may be tempted to store them in your basement, but try to prevent that if possible. They could be the catalysts for a fire in your home.

In Your Car

The hazards of the road come in many forms. From drunk drivers, to car jackings, to road rage, keeping yourself and your family safe while in your vehicle is not impossible; it just takes a little preparation and awareness. Let's start with some basic car safety tips.



Buying a Car

Auto manufacturers spend a great deal of money building in various safety features into new models of cars. They focus on safety devices that can withstand the force of impact that result from accidents. Seat belts and air bags are just two of the safety devices that actually can save lives. Many car buyers never even check the safety features of a vehicle before purchasing it. It is important to consider checking the following items before you buy any automobile.

- Check the seat belts to make sure that they are in working order.
- Check to make sure that the car equipped with not only front air bags but side ones as well and safety headrests.
- Choose a vehicle that has an anti-lock braking system for better control of steering and stopping.
- Make sure the vehicle has side-view mirrors on both the driver and passenger side

[Check Out This Range Of Cool Safety Products](#) .

Car Jacking

No one should ever be afraid to drive in their cars, but unfortunately in this day and age, people need to be aware of the potential danger of car jacking. Car jacking can occur anywhere, but usually is a crime that occurs in the city versus the suburbs.

Busy commercial areas are prime targets for car jackings to occur. Also keep in mind that most car jackings occur within just five miles from home. Carjackers also tend to prey on lone vehicle occupants and believe it or not, men tend to be victims more than women are.

Here are some popular places where car jackings are more likely to occur.

- Parking lots
- Shopping centers
- Gas stations
- Car washes
- Convenience stores
- ATMs

Did You Know?

National car jacking statistics are not available.

However, according to the National Crime Victimization Survey (NCVS)* a telephone assessment of 221,000 households from 1992-1996 was made to gain an understanding of the extent of the car jacking problem.

From the study, the NCVS learned that:

- Each year 49,000 car jackings and attempts occur in the United States.
- Of the completed car jackings, 92% had weapons.
- Males were responsible for 97% of the car jackings.

- Hotels
- Valet parking
- Fast-food drive-thru
- Outside of retail stores
- Roadway intersection with a stoplight
- Freeway on ramp

It is imperative that you are aware of your surroundings at all times and that you always keep your doors locked while driving. Car jackers prefer to spring out and surprise their victims. Most people don't realize what is happening until the car jacker appears at their car door.

According to the National Crime Victimization Survey Bureau of Justice Statistics (BJS) – 1999, here are some things that you can do to reduce your risk of car jackings.

1. Always park in well-lighted areas, if you plan to arrive/leave after dark.
2. Don't park in isolated or visually obstructed areas near walls or heavy foliage.
3. Use valet parking or an attended garage, if you're a woman driving alone.
4. As you walk to your car be alert to suspicious persons sitting in cars.
5. Ask for a security escort if you are alone at a shopping center.
6. Watch out for young males loitering in the area (handing out flyers, etc).
7. If someone tries to approach, change direction or run to a busy store.
8. Follow your instincts if they tell you to walk/run away to a busy place.
9. As you approach your vehicle, look under, around, and inside your car.
10. If safe, open the door, enter quickly, and lock the doors.
11. Don't be a target by turning your back while loading packages into the car.
12. Make it your habit to always start your car and drive away immediately.
13. Teach and practice with your children to enter and exit the car quickly.
14. In the city, always drive with your car doors locked and windows rolled up.
15. When stopped in traffic, leave room ahead to maneuver and escape, if necessary.
16. If you are bumped in traffic especially by young males, be suspicious of the accident.

17. Beware of the Good Samaritan who offers to repair your car or a flat tire. It's okay to get help, just be alert.
18. Wave to follow, and drive to a gas station or busy place before getting out.
19. If you are ever confronted by an armed car jacker don't resist.
20. Give up your keys or money if demanded without resistance.
21. Don't argue, fight or chase the robber. You can be seriously injured.
22. Never agree to be kidnapped. Drop the car keys and run and scream for help.
23. If you are forced to drive, consider crashing your car near a busy intersection to attract attention so bystanders can come to your aid and call the police.
24. Call the police immediately to report the crime and provide detailed information

Safe Driving

As drivers we have a responsibility to drive safely at all times. We need to realize that we have control over the vehicle. We need to follow the rules of the road and constantly be aware of what's going on around us. Many potentially hazardous situations can occur in an instant and we need to react in a calm, cool manner. Beware of pedestrians crossing the street, bicyclists, and motorcyclists and always leave plenty of distance between your car and the vehicle in front of you. Unfortunately, you may be secure in your own driving skills, but you really need to watch out for the "other" guy at all times. Many drivers are preoccupied with eating, drinking coffee or talking on cell phones and are not really focusing their full attention to driving safely.

Always keep to the recommended speed limit. Plan ahead for driving time so you don't have to rush to get where you need to be at a particular time. Make sure to consider weather, possible road construction and traffic in general. It's not as important to get there fast, it is far more important to get there safe. You need to therefore be the responsible one. It could just save your life and that of your loved ones as well.

Road Rage

Aggressive driving seems to be growing into a normal routine. Any number of things can put someone in a foul mood and cause them to become an aggressive driver. Many of these aggressive drivers carry weapons, which makes them twice as dangerous and the least little thing can set them off. The sad fact is that literally thousands of aggressive drivers are on our roads today. Some are emotionally disturbed, full of personal frustration or even under the influence of alcohol or drugs. Most fly off the handle for very trivial reasons. When caught, many say they got angry because their parking space was taken or the other driver used obscene hand gestures or even that they kept honking the horn at them. While these incidents may seem small in nature to you, to the aggressive driver, they are magnified and blown out of proportion to the point of rage. You and your family can be at serious risk for injury or death in this type of situation. If you remain a courteous driver and are aware of potential situations that can lead to road rage, you will be able to avoid these situations and possibly avoid a road rage attack on you.

- Always stay calm in traffic, be patient and respect other drivers. I know this isn't always easy, but it could be vital to your safety.
- Always practice safe driving habits, never antagonize another driver to incite an incident.
- Stay in your own lane when on the highway. If another vehicle wants to pass you, move to the right and let them do it freely.
- Keep your distance from the vehicle in front of you. Tailgating is a big catalyst for road rage incidents.
- Always use your signals when switching lanes or making a turn. Make sure to turn off the signal when your maneuver is completed.
- Never use obscene gestures or vulgar language to another driver. Nothing will cause tempers to flare faster than this type of behavior.
- Don't honk the horn unnecessarily especially at traffic lights.
- Never use high beams in oncoming traffic.
- Know how to turn off the anti-theft alarm if your vehicle has one.
- Don't put offensive bumper stickers on your vehicle.

- Do not make eye contact with a hostile driver. This could be construed as a challenge and incite an incident.
- If another driver is following you, drive directly to the nearest location where you can get help or to the nearest police station. Never confront the driver alone.

Traveling

Personal safety when traveling should be a main consideration in your overall travels. It's not just a matter of choosing a destination or how you will travel, but thought also needs to go into your plan to keep yourself and your family safe during the trip.

[Travel Safety, Games & Security Can be Found Here!](#)

Travel Planning

- Always book your travel arrangements through a reputable travel agent.
- Always select the safest routes if driving.
- If you will be traveling abroad, always check for travel advisories with local, state and government agencies.
- Don't overpack, too much luggage may make you a target.
- Do not bring valuable with you, leave them at home or keep them in the hotel safe.
- Never put personal information on luggage tags and don't ever leave your luggage unattended or unlocked.
- Don't overdress to give the appearance of wealth or under dress like a tourist. Dress appropriately.
- Always leave a friend or family member a copy of your travel schedule and itinerary. Also leave information on where you will be staying.
- Make sure the locks on the windows and doors are working properly and secure.
- Do not open the door to strangers; call the front desk to verify if they are hotel staff.
- Use reputable taxi companies and take down the license number.
- Follow the rules of car safety when renting a vehicle.

Chapter Two: Home Protection

Stopping Intruders

The one place on earth we should feel secure is in our own homes. Unfortunately as I said before, we live in a dangerous world and literally no place on earth can be deemed safe, including our homes. Home burglaries and invasions are on the rise at a disturbing pace.



Burglary and home invasions share a common point, that being that the intruders are usually there to rob you of your valuables. The differences between them are that burglaries are committed against the property so to speak. In other words, burglaries are committed when no one is at home versus home invasions when the intruders usually break in when someone is home. It is by far a more dangerous type of crime.

Home Burglaries

Home burglars usually strike during the day because there is a good chance that no one is at home. They like to scout out a neighborhood for days or even weeks to get a sense of the comings and goings of the residents so they can find an opportunity to strike. They look for things that could spell trouble for them such as alarm signs posted, bars on the windows, heavy strong doors, big dogs' etc. These safety precautions tend to deter the burglar who is looking to get in and out easily without being seen. Secondly, burglaries don't usually result in violence unless the homeowner or someone else has surprised the burglar.

Did You Know?

According to the FBI, a burglary occurs somewhere in the United States every 15.4 seconds.

The summer months of July and August have the most burglaries with February having the fewest crimes.

Home Invasions

Those that commit home invasions on the other hand are more fearless, which is why they don't care if someone is at home when they break in. Unlike home burglars,

home invaders tend to strike at night or on weekends when it is more likely that someone will be at home. Home invaders also tend to target the resident as well as the home. Usual targets include women who live alone, the elderly or people of money.

Many times a home invader will stalk their intended victim by observing the car that they drive, the jewelry that they wear or anything that may suggest that this person is of means. Many home invaders have already been in your home believe it or not. They could have delivered items to your home, installed something in the home or repaired something in the home. While they were there, they could look around and determine how difficult it would be to break in.

While home burglars tend to work alone, the home invader likes company and usually will have others with them when they invade your home. They also tend to use force to gain entry into your home and carry weapons, rope, and duct tape to overwhelm their victims. Home invasions usually mean some type of violent act will also take place in addition to the robbery. Many times, residents are beaten, raped or even killed during a home invasion.

Here are some safety tips that you can implement to deter burglars and home invaders.

- Make sure that you install solid strong outer doors with dead bolts
- Install security devices on windows and doors also on bulkheads and outside basement entrances
- Make sure to keep doors and windows locked at all times, even if you and your family are all at home
- When you install dead bolts, use very long heavy screws. It will make it hard for someone to kick the door in
- Install a heavy-duty, knob-in-lock set with a dead-latch mechanism and solid strike plate
- Install a peephole on outer doors and look through them before opening the door to anyone

[For Essential Personal Safety Devices Simply Visit This Link!](#)

- Keep your property well lit at night. Don't just rely on porch lights; install lighting in strategic locations so that no part of the property is left in the dark. Also install timers that turn on lights automatically at certain times. Keep certain lights on in the house when you are home, don't darken the rooms, intruders may think that no one is home
- Never, never open the door to strangers under any circumstances
- Call the police immediately if you suspect someone is prowling your property
- Never confront a stranger on your property especially at night
- Form a neighborhood watch group where all neighbors watch each others home and alert police to suspicious activity
- Create a home security plan with your family so everyone knows what to do in the event of a situation
- Insert a wooden dowel, broomstick or other type of stick into the track of sliding glass doors to prevent or limit movement of the door. To prevent the doors from being lifted out of their tracks, install a safety device that prevents this
- Place highly visible decals on the glass door near the latch mechanism that indicates that your home has an alarm system, a dog, or block or a neighborhood watch operation in place
- If you can afford it, install an alarm system and keep it activated even when you are at home. Check out our recommended source for

Remember that the key to preventing burglaries and home invasions is to stop intruders at the point of entry by making it difficult to gain entry. Chances are that if your home is too difficult to get into, they will move on.

Protecting Valuables

All your possessions are valuable to you and you need to take precautions to make it difficult for them to be stolen. One of the best investments you can make is to buy a home safe for your valuables. I am not talking about possessions like appliances, TV's etc., but rather those items that are valuable such as jewelry, silverware or maybe small antiques or coin collections. A good home safe is relatively inexpensive

and will go along way to helping you protect your valuables. It will also make it more difficult for them to be stolen. They can be installed easily, sometimes by bolting them permanently to the floor in a closet or to a wall. One word of caution, do not install it in the master bedroom closet as it is the first place that thieves will look.

You will need to make a habit of putting your valuables in the safe and keeping a list of the contents of the safe with them. You may also consider taking pictures of the items that will be included in the safe and keep all receipts or records for their purchase in there as well. As you purchase new valuables, add them to the list in the safe and if you sell or give them away, delete them from the list.

If possible, engrave your driver's license number, name or other unique identifier as proof of ownership.

[Keep Track Of All Your Valuables With This Invaluable Device!](#)

Protecting Possessions

Protecting your possessions from theft is just as important as protecting valuables televisions, electronic devices and so on. Many burglars like to grab things that are easy to carry, so they will mostly steal electronic devices like DVD players, cameras etc.

One of the first things that you need to do is to create a home inventory list, I have included one further on in this section that you can copy and use to record your possessions.

The next thing that you should do is buy a good hand engraving pen and mark all your possessions with a unique identifier just about the manufacturer's serial number. If an item does not have a serial number, just mark it with your identifier and your name in the upper right corner on the back of the item. This step will help identify your property if it is stolen and increase your chances of getting it back.

Just as valuables should be photographed, so should your possessions. Take pictures of all appliances, electrical devices etc. and record important information like model number, serial numbers etc. on the back of the photos. Make sure to have a family member in the picture holding the item if possible. This reinforces your proof that you own the item. This point applies to photos that you take of your valuables as well. Keep them in a safe place with the home inventory list and all receipts of purchase. This is also important for insurance purposes.

Records you should Keep

- Create a complete inventory list. You should record all serial numbers for appliances and electronic devices.
- Record a description of all items and attach all receipts.
- Make sure your records are as detailed as possible and include photos.
- Include any appraisals for jewelry as part of the record.
- Update this list periodically.

Creating a Home Inventory List

Begin with taking inventory of one room at a time. Don't forget to inventory the basement and attic as well. Use the sample inventory list on the next page and make a copy of the blank form to record your items. Use one blank copy per room. List every item in the room and its value. If you don't know the value because the item was given to you, then estimate a reasonable value as best you can.

So how do you decide what to record? You don't have to record every last item in your house that would be ridiculous. I have listed some items of importance on the home inventory checklist on the next page for you to use as a guideline. You can modify the list as you need to and add items that I overlooked.

HOME INVENTORY LIST

Recorded By:

ROOM:

Date Recorded:

Item	Date of Purchase	Price at Purchase	Estimated Current Value	Manufacturer Serial#	Your Unique Identifier

List such items as Jewelry, china, crystal, heirlooms, artwork, electronics and anything else of value. No need to list furniture unless it's antique or large appliances like washer and dryer.

Reporting a Loss

In the event that you are the unfortunate victim of theft there will be a few things that you will need to do.

1. Promptly report the theft to the police, give them all the information on the missing items that you can.
2. Promptly report the theft to your insurance company and provide them with information on the missing items.

In order to settle your claim quickly with the insurance company you will need to prove ownership of the missing items. That will be easy if you have followed the previous outlined steps and created an inventory list and have all purchase receipts, records and photos of the missing items. It will also help if you have engraved the items.

If the photos show a family member holding the item, it basically cements the question of ownership. The purchase receipts and other records will not only prove ownership but also give the insurance adjuster an idea of the age of the item in case the insurance company uses the depreciation method in settling claims.



Chapter Three: Identity Theft

Protecting Your Identity offline

The chance of someone trying to steal your identity is growing by the day. On average, about 1 in 20 adults are victimized by identity theft according to a study done by Star Systems in April of 2003.



Identity theft occurs when someone gets a hold of your most personal information such as your driver's license number, your social security number, your bank or credit card information or other vital information. People who engage in this type of activity are criminals and have total disregard for destroying your life.

Identity theft criminals go to all kinds of lengths to get your personal information, even signing up for credit cards in your name and having the merchandise delivered to them, not you. You have no way of knowing about the mounting debt they rack up until it's too late and collection agencies are looking to recover the money from you. By that time, your credit is ruined. It takes months, sometimes year, to detect identity theft, which by that time has basically turned your life inside out.

Even worse is the nightmare of trying to straighten your credit out. The various credit-reporting agencies are not too keen on changing their records so it will be an uphill battle to clear your credit.

Protecting Your Identity

There are several things that you can do on a regular basis to check to see if someone has gotten hold of your personal information. You need to set up a

Did You Know?

According to the California Public Interest Research Group (CALPIRG) and the Privacy Rights Clearing House, victims of identity theft spend an average of 175 hours and \$808 in out-of-pocket costs (not including attorney fees) to fix their wrecked credit problem.

There have been cases reported where it has taken victims years to restore their credit and good name, and had problems being able to cash checks, obtain loans or even rent an apartment.

maintenance plan so to speak to keep an eye on things. You will want to follow the steps in the plan routinely, say monthly, so you can nip any problems before they escalate and cause your life to become a nightmare.

- Contact the credit reporting agencies at least yearly to see if there have been unknown credit inquiries or accounts listed that don't belong to you. You can get your credit report from:
 - Equifax (888) 532-0179
 - Experian (800) 311-4769
 - Trans Union (800) 680-7289

It's good to note here that each agency has a consumer fraud division. Ask for the cost of the report when you call, some offer free reports once per year. If a cost is charged it should be minimal, around \$8 (victims of ID theft can receive copies of their credit reports for free).

- Make sure to balance your checking account regularly, every month to look for suspicious withdrawals or checks written.
- Review your credit card statements every month very carefully to look for unauthorized purchases.
- Do not have too many credit cards. This will limit your exposure to fraud. If you do receive a notice from a credit card company welcoming you or thanking you for your new account, contact them right away. If you didn't sign up for new accounts, you will want to speak to them as soon as possible.
- Shred all pre-approved loan or credit card applications. Potential identity thieves will fill them out and try to get credit in your name.
- Never, ever throw any documents that contain account numbers or bank information into the household trash. Thieves have been known to go through a person's garbage just looking for this sort of thing.
- Purchase a shredder for your home. It doesn't have to be an expensive one, around \$20 should do. You should shred all papers that contain any of your personal information especially those with account numbers.
- Never give your driver's license, credit card, bank account and date of birth or social security number to anyone you don't know especially over the telephone.

- Change all documents that contain your social security number to an “S” number. You can do this at the Registry of Motor Vehicles for Driver’s Licenses and have it added to all other accounts.
- Shred all ATM or debit receipts. Never leave them on the sill of the ATM machine or tossed into the wastebasket near the machine.
- Shred all old bank statements and tax documents.
- Shred old pay stubs; they contain your social security number.
- If you close your checking account, destroy all old checks that you may have, again shred them.
- Never give account numbers, passwords or PIN numbers to anyone. If you write them down, don’t keep them in your purse or pocket. Keep them in a safe place, maybe an excel sheet on your computer.
- Make a list of all credit cards that you have. Also list their phone numbers. Keep the list in a safe place in case you have to contact them quickly if you become a theft victim.

[Protect Your ID With A Free Evidence Eraser Scan!](#)

When Identity Theft Strikes You

So what can you do if you become a victim of identity theft? **TAKE ACTION!** You will most likely be in quite a state of shock and your emotions will be running high. Try to remain calm so that you can take appropriate action to stop the thief and hopefully have him found and caught. Here are some things that you can do if someone steals your identity.

- The first thing to do is to call your local police or sheriff’s department immediately to report the theft. Get a copy of the report sent to you. You may need to prove that you reported the theft in order to get your creditors or credit reporting agencies to help you straighten the mess out.
- Report all stolen credit cards immediately to all your credit card issuers. Ask to cancel the cards immediately.

- If you have checking account checks that get stolen, notify your bank immediately to cancel the account the checks would be drawn on and open new account and order new checks. This may seem a little expensive to do but believe me; it will cost you and your credit reputation more if you don't do it.
- If you suspect that someone is using your social security number contact the Social Security Office immediately. You can call the Office of the Inspector General Hotline: (800) 269-0271 or e-mail [oig.hotline@ssa.org/](mailto:oig.hotline@ssa.org)
- Send a fraud statement to each of the credit reporting agencies to include in your credit file. They will post the statement to your file and it will prevent credit from being issued in the future until you are directly contacted. It will stay on your report until you ask for it to be removed or for seven years. The agencies will also help to clear up negative information that is on your report because of fraud.
- You may be asked by your bank or credit card issuer to give them a signed affidavit claiming fraud. They are victims of the theft as well and will need this as proof that you were in fact a victim of fraud.

Protecting Your Identity on the Internet

The Internet is a vast place and there are many that lurk there in the hopes of getting your personal information and stealing your identity. Scam artists take up residence on the net for the express purpose of making your life a living hell.

In the past, all you had to worry about was receive spam in your inbox ; those annoying emails from people trying to sell you something or from adult web sites that irritate you. Now, you have to worry about various types of email scams that are created specifically to rob you of important information that can be used to create a credit nightmare for you. The biggest email scam on the net right now is something called "phishing." So just what is phishing? Phishing is deceptive email specifically designed to steal your identity.

Scam artists who use the phishing technique through emails try to get you to tell them about your personal information like account numbers, social security numbers, passwords or other important information.

They use a very convincing email message that makes you think that you have been contacted by a reputable business and that you need to verify your personal information because someone tried to access your account or something along those lines.

A good example of phishing is a recent email that people received supposedly from PayPal.com telling them that someone had recently try to withdraw money from their account and they needed you to verify your information so that they could put tighter security measures in place. The email was in html format and even had the actual PayPal logo at the top of the message. They place links in the email that makes you think that your information is being transferred to the business site when in fact the link behind the text that you click on is redirected to their email address to capture your information. Convincing, you bet. Legitimate, absolutely not! It is so easy to be fooled by these emails because you don't realize that criminals can get their hands on logos and such.

If you happen to get an email of this type that asks you to verify your account information, **DO NOT** answer it. **DO NOT** make it easy for the scam artists to get your personal information. Instead send the email to the alleged sender to verify its legitimacy or call them and tell them about the email. You will probably be surprised to hear that they know nothing about it and glad you didn't respond to it. As a matter of fact, in the case of PayPal, they sent an email to all their members denouncing the scam email and said that they would never ask you to verify your personal information in an email. Just remember that NO business is exempt from phishing scams; not even your trusted bank or credit card company. Always call to tell them of the incident.

Here are a few phrases to look for in emails that you may receive. They can be red flags that the email is really part of a phishing scam. Don't forget to trust your instincts. If an e-mail message looks suspicious, that probably means that it is.

- Verify your account
- E-mail from Microsoft asking you to update your credit card information
- If you don't respond within 48 hours, your account will be closed
- Dear Valued Customer
- Click the link below to gain access to your account
- One common phishing technique is to launch a fake pop-up window to collect your information when you click on a link in the e-mail message

More Protection Tips

- Never send passwords, login names, Social Security numbers, or other personal information through e-mail.
- Email messages that convey a sense of urgency so that you'll respond immediately without thinking.
- Most legitimate companies (but not all) should address you by first and last name, not Dear valued customer.
- Beware of Uniform Resource Locators (URLs) that at first glance appears to be the name of a well-known company but is slightly altered by intentionally adding, omitting, or transposing letters.
- Report any and all suspicious e-mail to the alleged business. You should also report the e-mail to the proper authorities including the FBI, the Federal Trade Commission (FTC), and the Anti-Phishing Working Group.
- Check the security certificate of a web site before you enter any personal information. Make sure it is what is called a "secure " site. A secure site will have a lock icon usually located at the top right in the toolbar of the page. If the lock is closed, then the site uses encryption to protect your personal information.
- Don't enter personal or financial information into pop-up windows.

Minimize the Damage

If you suspect that you've already responded to a phishing scam with personal or financial information or entered this information into a fake Web site, the following tips may help you to minimize the damage.

- Contact your credit card company, if you have given your credit card information.
- Contact the company that you believe was forged.
- Contact the IFCC. The Internet Fraud Complaint Center (IFCC) at <http://www.ifccfbi.gov/index.asp>
- Contact the Federal Trade Commission, National Resource for Identity Theft. If you believe that your personal information has been compromised or stolen. Visit their site to learn how you can minimize any damages. <http://www.consumer.gov/idtheft/>
- Contact the Anti-Phishing Working Group at reportphishing@antiphishing.org
- Contact the FTC at spam@uce.gov or call FTC's toll-free Identity Theft Hotline at (877) ID-THEFT or (877) 438-4338. Also download and print the FTC's Identity Theft affidavit. Fill it out and send it to credit card agencies to help minimize your responsibility for any debts incurred by those who stole your identity.
- Change the passwords on all your accounts
- Routinely review your credit card and bank statements
- Use up-to-date anti-virus and anti-spyware software
- Close any affected accounts if you need to
- When you open new accounts use strong passwords along with a new account number
- Record and save all communications

Additional resources

- Fraud.org, the National Fraud Information Center. Use the online complaint form (<http://68.166.162.20/repoform.htm>) or call (800) 876-7060, <http://www.fraud.org>
- U.S. Department of Justice ID Theft kit at <http://www.usdoj.gov/criminal/fraud/idtheft.html>

- State-specific ID theft laws: this list provides links to each state's specific laws on ID theft.
- Federal Trade Commission's document, When bad things happen to your good name, which includes sample dispute letters and other recovery procedures at <http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>
- <http://www.privacyrights.org/identity.htm>
- Identity Theft Resource Center <http://www.idtheftcenter.org/index.shtml>

For more information on protecting your online privacy, visit these sites:

- EFF Privacy Archive - <http://www.eff.org/Privacy/>
- "Protecting Yourself Online" Book - <http://www.eff.org/promo/books.html#protect>
- TRUSTe's "Protecting Your Privacy Online" FAQ - http://truste.org/consumers/users_faqs.html
- Privacy Rights Clearinghouse - <http://www.privacyrights.org/>
- Privacy International - <http://www.privacyinternational.org/>

[Clean Up Your PC Of All Personal Information Here!](#)



Chapter Four: Computers

Viruses and Other Malicious Bugs

With all the wondrous things that the Internet has to offer us today, the things that can cause a potential disaster in our lives also come with it.



These potential disasters reach out to us in the form of computer viruses and other types of malicious “man-made” bugs. Vicious people create computer viruses and other types of bugs - people who don’t have better things to do with their time or are just so vicious that they are only happy when they are creating chaos for others.

Let’s look at the know types of bugs that can invade your computer via malicious code and literally destroy your computer or steal your identity. Note that all computer bugs are viral because they spread but not necessarily viruses.

- Viruses
- Trojans
- Malware
- Adware
- Spyware
- Worms
- Bomb

We will take a look at each of these and the potential for harm that each carries as they spread through computers like wildfire. For now, let’s talk a little history about these evil creations.

Did You Know?

Experts estimate that the Mydoom worm infected approximately a quarter-million computers in a single day in January 2004 (Times Online).

Back in March 1999, the Melissa virus was so powerful that it forced Microsoft and a number of other very large companies to completely turn off their e-mail systems until the virus could be contained.

The ILOVEYOU virus in 2000 had a similarly devastating effect.

How They Came To Be

As I said, people create these bugs through executable code that they write. They write malicious commands that will execute on a person's computer via different methods. They test the code before sending it out to make sure that it will create havoc for recipients and makes sure that it will spread far and wide. In addition, the code contains instruction of the type and extent of damage to inflict. It could be just a silly and annoying message or the destruction of a hard drive or company server. What possible reason could there be to intentionally create these sometimes devastating codes and infect so many?

Well, there are a few reasons why some people go out of their way to create these mini nightmares, let's talk about them.

- The thrill of doing harm to others (these people get a thrill by funneling their energy into creating destructive computer bugs).
- The thrill of explosions (some people like to watch explosions. Creating a computer bug that spreads rapidly and creates chaos is like watching a bomb going off).
- Bragging rights (some people just like to brag about their efforts, especially if the bug was very destructive, they like to be given credit for their handiwork).

The point is that these types of people are only interested in one thing, creating **REAL** damage to as many computers as possible.

History of Spreading Bugs

Computers first became infected with computer viruses in the late 1980's as computers in general began to explode on the scene. At about this time, more and more businesses, colleges and households started buying computers.

The first attack of computer bugs came in several ways. First there were bulletin boards where people could dial up with a modem and chat or download programs and games. Trouble was that viruses were often attached to these downloaded files

and introduced directly to the computers. Since these were self-replicating programs, it was an easy way to spread them.

The next wave of spreading computer bugs came in the form of the floppy disk. Since programs were not that large in size, a person could fit quite a few files on a floppy disk and pass the disk around to family and friends. Unfortunately the files copied to the floppy were infected with a virus; the virus would be transferred to the floppy disk as well and passed on to the next person who inserted the floppy into their computer drive.

Today, computer bugs are mostly spread by the use of email. Viruses and other bugs are attached to email messages, usually as an executable file attached. When the recipient opens the email and clicks on the executable file, the virus is launched to spread through your computer and wait to come alive and destroy files, operating systems, hard drives, just about anything related to the computer.

Categories of Computer Bugs

There are basically four categories of computer bugs. They are:

- Macro
- Boot Sector
- Program
- Email or Hoax

[For The Best Anti-Spyware Program Visit This Link!](#)

Macro

Macro viruses are the most frequent cause of computer infections. It exploits the macro language of a program like Word or Excel for malicious purposes. They spread quickly and easily through sharing of document files. They can infect PC's and Macintosh computers. Once they are in your computer, they latch on to document

files such as word docs or excel docs and are spread when you send one of these files to someone else.

Boot Sector

Boot Sector viruses spread via diskettes. It infects the boot sector of disk storage. Usually you have a virus on your computer and it is attached to a file, once you transfer that file to a diskette, you transfer the virus as well. When you share the diskette with others, you share the virus too.

Program

Program viruses are less common than most types of viruses. It infects executable programs. Sharing program files spreads them. Since programs are not shared as frequently as document files, infection happens less often. There are sub-sets of program viruses as well.

- **Multipartite Virus**- It is a combination of a boot sector and program virus.
- **Stealth Virus**- It is able to avoid detection by a variety of means such as removing itself from the system registry and masquerading as a system file, etc.
- **Parasitic Virus**- It embeds itself into another file or program such that the original file is still viable.
- **Polymorphic Virus**- It changes its code structure to avoid detection and removal and mutates.

Email" or "Hoax

Email or Hoax viruses are not really virus programs at all but are lumped into the category because they mainly spread unnecessary worry and create huge amounts of Internet traffic for nothing. They are sent as email messages by well-meaning people to warn others about a new virus threat that does not exist.

Types of Computer Bugs

Viruses

Computer viruses are small pieces of executable programs that attach themselves to larger programs. They can attach to spreadsheet or word processing programs and every time the spreadsheet file or document file is open, the virus becomes active and reproduces itself by attaching to other programs or causing some kind of disturbance in your computer.

Like human viruses, computer viruses spread. They can spread from one computer to another simply by sharing documents or sending email with attachments that are infected. They leave behind the infected file to wreak havoc on each computer they find their way to. Some viruses will damage your hard drive or other peripherals, some damage programs, while other damage files and software. Many of these viruses are just annoyances, causing little damage if any, but other can cause significant problems.

Although viruses can cause significant problems, they can't run by themselves. In other words, they are dormant on your computer, until you ruin them by opening a file that contains the virus.

Trojans

A Trojan (horse) is a computer program that claims to do something interesting so that you download it and are tricked into running it. It may look like a useful program, but it can hold big problems for your computer within its structure. Once you run it, the havoc begins. The danger ranges from annoying to severe. They can do silly things to your computer like changing your desktop, redirecting your browser to other web pages or adding icons to your desktop - pretty annoying but hardly a catastrophe. The more severe Trojans can cause serious damage to your computer and delete or destroy information on your computer. Trojans also create what is known as a "backdoor" on your computer that gives malicious users access to your computer remotely. This is the perfect setup for those looking to steal your personal

information and your identity. The good news is that they can not replicate themselves and are easy to detect.

Spyware, Adware & Malware

Spyware and Adware are also known as Malware. They are files that are created by publishers to allow them to spy on your web surfing activity to see what you purchase, what web sites you visit so that they can send you "pop-up" ads.

They are malicious in their own right as they can confiscate your credit card information, which can spell disaster for you. On the lesser side of damage, they can slow your computer down or cause it to freeze up or crash. But on the higher side of damage, they will record credit card numbers or worse.

It is easy to get these types of bugs simply from surfing the net, reading email, downloading files etc. These are the most popular of computer infections with over 90% computers infected at one given time. The good news is that there are very good spyware and adware removal tools available on the net. As long as you stay on top of things, you can keep them in check. Simply run your spyware and adware programs weekly to keep them off your computer.

[To Protect Your Family From Porn & Predators You Need This!](#)

[Get Your Computer Up To Speed With A Registry Scan & Clean](#)

Worms

A worm is a sub-class of a virus and similar by design. Although worms spread from computer to computer like a virus, it has the ability to travel without any help from a person (unlike a virus). They take advantage of file or information transport features

on computers, which allow it to travel without help. The biggest danger with a worm is its ability to replicate itself on your computer. In essence, you can literally send out hundreds or thousands of copies of the worm, creating a devastating effect.

One example would be for a worm to send a copy of itself to everyone listed in your e-mail address book. Then, the worm replicates and sends itself out to everyone listed in each of the receiver's address book, and the manifest continues on down the line. Due to the copying nature of a worm and its ability to travel across networks the end result in most cases is that the worm consumes too much system memory (or network bandwidth), causing Web servers, network servers, and individual computers to stop responding and come to a crashing halt.

An example of a worm attack is the infamous “Code Red” worm. This worm replicated itself over 250,000 times on July 19, 2001, in a nine-hour period. This rapidly moving worm had the potential to clog up the Internet and bring everything to a grinding halt. As it turned out, it didn't cause as much damage as first feared, but it slowed down the Internet a great deal. The main intent of this worm was threefold.

- To replicate itself as much as possible for 20 days of each month
- To replace web pages with pages that said, “hacked by Chinese.”
- To attack the White House server to take it over

Another example is the “Slammer” worm that caused chaos in January of 2003 on Microsoft's SQL server. In recent worm attacks, the “about.blaster” worm was created to allow malicious users to remotely control your computer.

Bomb – A bomb doesn't replicate itself at all. It is placed on a computer by a human or another program and activated by a time or event trigger. When a certain time is reached or an event occurs, something unpleasant happens to your computer when it goes off.

Port Scanner – Port scanners hide on a computer's system and scan the surrounding environment for IP addresses and open ports. It will then make them available to other types of malicious codes or people.

Eliminating Computer Bugs

So just how do you get rid of these malicious bugs if your computer becomes infected? Simple, you need to install a good antiviral program and a good adware and spyware program as well. These types of software packages are designed to remove them from your computer.

[Here Is The Link Again To Our Recommended Anti-Spyware Program](#)





Combating Viruses, Worms and Trojan Horses

There are several things that you can do to protect your computer from computer bugs. As I stated above, you need a good anti-virus software package coupled with adware and spyware removal software. The reason for this is because there is not one single software package that will clean all types of bugs from your computer. Antiviral removal software may not recognize spyware as a bug and skip over it. The same is true for adware software or spyware software. Each is created for an intended purpose and each is good at fulfilling that purpose, but only that purpose. However, when combined together, anti-virus, adware and spyware removal software can be a powerful combination to detect and remove these pests from your computer.

Secondly, once you install these removal programs, run them weekly to check your system for bugs. What good is having them if you don't let them check your system

periodically? While they run in the background trying to detect bugs trying to gain entry to your computer, you need to run a “full system” check weekly on your own.

Thirdly, make sure to update the bug definitions of these programs weekly as well. When you launch the programs to do your weekly sweep of your computer, click on the “check for updates” button first to download the latest definitions so your program to work more efficiently. New viruses and other bugs are created on a daily basis while the software was created with an initial list of bugs to scan for. So it is important to download new definitions of recent bugs found, otherwise they would never be found on your computer. You would be limited to the definitions loaded in the software when you installed it.

Another thing that you can do for added protection is to install a “firewall” on your computer. A firewall alone is not a good idea for fighting computer bugs, but used in conjunction with the removal software that we discussed, you have another added layer of protection for your computer.

A firewall prevents unauthorized access to your computer remotely. There are two types of firewalls available.

1. Hardware firewall
2. Software firewall

Hardware firewalls come in the form of “routers”, which are broadband devices to access the Internet with. They provide a strong level of protection. Additionally the Windows operating system that comes with PC’s has a built in firewall that can be activated through the control panel of your computer. Unfortunately, when fighting viruses, worms and Trojans, a hardware firewall may be less effective than a software firewall, because it could ignore embedded worms in out going e-mails and view it as regular network traffic.

Software firewalls come in the form of software that you have to install on your computer and activate to get the benefit of protection. There is a good one available

for free from Zonealarm.com (Zone Labs). Download a free full version copy here, http://www.zonelabs.com/store/content/catalog/products/sku_list_za.jsp?dc=12bms&ctry=US&lang=en&lid=dbtopnav_zass/ Zone Alarm will stop hackers from getting into your PC and stealing your identity or causing serious damage to your computer. It is free for individual use. The downside to software firewalls is that they will only protect the computer they are installed on, not a network.

Points of Interest

1. A virus **CAN NOT** appear on your computer all by itself. You have to get it by sharing infected files or diskettes, or by downloading infected files from the Internet.
2. A write-protected diskette **CAN NOT** become infected with a virus.
3. You **CAN NOT** get a virus by reading the body of an email message, although one could be carried in an attachment (e.g., a Word or Excel file). These attachments should be scanned before you read them.

Useful Links

F-Secure Security Information Center - <http://www.f-secure.com/virus-info/>

Home PC Firewall Guide - <http://www.firewallguide.com/>

Security Threats Coming from all Sides: Can Your Small Business Protect Its Network? - <http://www.smallbusinesscomputing.com/news/article.php/3327541%20>

Sobig's Birthday -- Tracking Most Damaging Virus Ever -

<http://itmanagement.earthweb.com/secu/article.php/3297551>

Chapter Five: Investments

The Worst Investments



In today's uncertain economy, investment confidence can be summarized as cautious at best. The decline in investment confidence is tied directly to the performance of the stock market, which is directly tied to inflation, interest rates and unemployment. Many predict that inflation and interest rates will rise throughout 2006. It is therefore more important to invest your money wisely during uncertain times. However, it is possible that bad investments will creep up on you when you least expect it. It may be best to put your money into investment that doesn't carry high risk. Let's take a look at some of the worst investments that you can make. Note that not all on the list are tied to the stock market.

- Annuity abuse
- Asset Protection Scams
- Texas Joint Stock Company Scam
- Sales Commissions and Loaded Investments
- Black Holes & UFOs
- Alaskan Trusts and Delaware Trusts
- Living Trusts

Annuity Abuse

Annuity abuse occurs when brokers sell annuity products into a tax-advantaged retirement account like an IRA. It is generally considered advisable only if the annuities offer other well-defined advantages to the investor, such as guaranteed returns. In one instance, the broker reportedly stressed these advantages but failed to note that they would only apply over a long-term investment horizon. The latest example comes from scam artists promoting the idea that you can vastly reduce the tax cost of converting a traditional IRA to a Roth IRA if you invest in an annuity before the conversion. An August 2005 regulation puts an end to this abuse.

Did You Know?

The decline in confidence in the direction of the economy has continued for the third straight quarter and is at its lowest level since September 2003, when this was first measured by the VOAS poll. Harris Interactive® between Nov. 3 and 10, immediately following the 2004 presidential election conducted this VOAS poll online.

The proportion of shareholders who think it is a good time to move into safer investments continues to increase and fewer think stocks are a better bargain than they were one year ago.

Asset Protection Scams

This includes bogus asset protection planning, bearer shares, and other worthless arrangements. According to <http://www.quatloos.com> “The most widespread asset protection scam is the Pure Trust scam, which involves a non-existing form of trust. In an attempt to keep one step ahead of law enforcement, goes by a variety of aliases, including Constitutional Trust, Patriot Trust, Common Law Trust, Business Trust, Common Law Trust Organization (COLATO), Foreign Common Law Trust Organization (FOCOLATO), and a bunch of other names

Texas Joint Stock Company Scam

The Texas Joint Stock Company scam is an form of asset protection scam that appears to be run mostly from the Dallas area by a bunch of con artists who got into trouble a few years ago selling bogus Pure Trusts.

Sales Commissions and Loaded Investments

Sales commission’s means conflict-of-interest and you should avoid paying a sales load for anything. The worst of the worst, fee based financial planners who charge you a flat fee of assets under management and receive sales commissions for putting you into loaded products.

Black Holes & UFOs

Black holes and UFO’s (no, not flying saucers!) are basically criminal tax strategies that evade paying taxes. They are usually sold by tax Lawyers and under the guise of money protection for you and your children. The problem is that your money is so well hidden that not only is it out of sight of the IRS radar, but when you try to find it, it’s near impossible. Also, since its structure is designed to evade paying taxes, you may be looking at a federal prison stay if involved in this type of investment.

Alaskan Trusts and Delaware Trusts

These are domestic asset protection trusts. They share the same anti-creditor features as an offshore trust, and is formed in one of the several states that have anti-creditor trust acts and now allow Self-Settled Spendthrift Trusts (i.e., trusts which

protect you from creditors). Alaska was the first state to enact an anti-creditor trust act, followed quickly by Delaware and a few other states. State trust laws that allow self-settled spendthrift trusts, shorter statute of limitations and conservative fraudulent transfer standards oversee these. It is important to note that there are at least five glaring defects to these types of trusts that make them, at best, a very weak asset protection method.

Living Trusts

These are the most heavily marketed investments, which makes them highly susceptible to abuse. For the most part, they are a very legitimate investment tool and are good to have. However, the problem occurs when the promoters of living trusts tout them as an estate planning total solution, when in fact they are not. When you rely solely on living trusts to plan the disposition of your estate, you may not have enough money in it to carry out your final plans. One note here, living trusts **DO NOT** reduce your income tax or estate liabilities as some may lead you to believe. It is also false that they are cheaper than wills or that you don't need a will if you have a living trust.

How to Avoid Losing Money on Bad Investments

It doesn't matter if you are a first time investor or a savvy investor, mistakes will happen and you should be prepared for them. If you plan on investing your hard earned money, you owe it to your self to stay on top of your investments at all times, you alone have control over them. It's equally important to know the tax codes and to review annual reports to stay abreast of things. Here are some things that you can do to help you avoid making bad investments.

- Study and read financial news, personal-finance magazines, corporate annual and quarterly reports, proxy statements, registration statements and prospectuses.
- Develop goals and strategies to meet your goals and for picking stocks and other investments. Ask for professional advice in these areas if needed.
- Avoid putting large portions of your portfolio in a single stock or industry.
- Take advantage of tax breaks.

- Buy stocks that you will want to keep for at least three to five years. Remember that "good" stocks at unrealistically high prices are a bad buy.
- Invest in what you know. Conversely, avoid buying stocks in industries and companies that you are unfamiliar with.
- Shop for total value. That means learning to calculate key financial figures such as price-earnings ratios so that you can compare one stock with others.
- Resist fads. If everyone is buying gold, variable annuities or some other faddish investment, watch out.
- Know when to walk away. Your objective may be to hold a particular stock or mutual fund, but if it appears to be on a fast descent, bail out.
- Avoid putting all your money in individual stocks. Consider mutual funds, bonds, money market accounts and other instruments as well. It is always best to diversify.

The Best Investments

Choosing investments wisely takes time and research. You may want to consider getting a good broker to help make wiser choices. Of course, it's not wise to let the broker make investment decisions for you, but they can provide you with all the information you need to investigate the investment thoroughly yourself.

Some of the best investments that you can make include those that have a long history of producing results. They don't have to be huge results, just steady results over a period of time. It is key that you understand how much risk (volatility) you can assume when making investments. You should know that stocks are more volatile than bonds and bonds are more volatile than stable-value funds. If you can't afford to lose a little money, then you may want to look at investment options that carry a lower risk. The returns on investment will not be as great, but your investment will be a lot safer. Here are some to consider.

- Stock Funds
- Bond Funds

- Stable Value Funds
- Balanced or Asset Allocation Funds

Stock Funds

When you invest in stocks, the one thing that you must be prepared to do is to be in it for the long haul. You can't expect to make a killing overnight. Stocks are a good investment because they often provide a good return for your money. There are many types of stock investment options to consider. They include growth stocks, International stocks, income earning stocks and small or large company stocks. There are also stock funds for the aggressive investor. These types of stocks are not to be invested in by those that are faint of heart.

Bond Funds

Bond funds are also a good investment option. They are available as short-term, intermediate-term or long-term investments. They consist of various types of bonds offered by the government or by corporations. In addition, they can be high yielding municipal or international bonds.

Stable Value Funds

Stable value funds are also known as "guaranteed income or money funds. Stable Value Funds deliver safety and stability by preserving principal and accumulated earnings. They are similar to money market funds but offer considerably higher returns. Their returns make them comparable to Intermediate bonds minus the volatility. They are the largest conservative investment in defined contribution retirement plans.

Balanced or Asset Allocation Funds

These types of funds consist of a mixture of various types of investments including stocks and bond funds but with a set percentage of investment defined. You could have 10% of your money in stocks while allocating various percentages to other investments. These funds are known as "Mutual funds." Asset allocation and balanced funds offer exposure to equities, bonds and cash for a diversified portfolio in

one fund. They adjust the proportions to current market conditions, striving to maximize returns while balanced funds target a fixed allocation of these assets to deliver both growth and capital preservation over the long term. They can help you to maintain a stable risk profile. Both types are suitable as core portfolio holdings.

401K Plans

Investing for retirement is probably one of the most important things that you can do to secure your financial future at retirement. If your company has a 401K plan that you can contribute to, it is never too late to start. Many companies offer a matching amount that they contribute into your retirement account. It's like receiving free money and is something that you should take advantage of. Choosing the right combinations of investments will give you a more stable portfolio of investments, so you should make your choices wisely.

If you have 10 or more years before retirement, you will probably want to consider investing more aggressively because you have time to let your investments grow over the long term. Putting your money in stock funds will bring the highest return on your money but will also bring you the highest risk of loss. If you want to invest aggressively, invest at least 80% in stocks and put the 20% balance in a guaranteed money fund.

If you have less than 10 years until you retire or simply are afraid to take some losses, you may want to consider a mix of 30% stock investments and 70% investment in bond funds. This combination will add more stability and lower risk to your investment portfolio.

The key to investing wisely is **DIVERSITY!** In other words, never put all your eggs in one basket. Once you select your types of investments (stocks, bonds etc.), you will need to select the best funds that offer them. The best way to do this is to analyze the performance of various funds and stocks over various periods of time. Another consideration is the taxes that will have to be paid upon withdrawal from your retirement account. By making the right investments up front, you can avoid over

paying taxes when it comes time to get your money out. Let's take a look at an investment example.

EXAMPLE

Investor A and Investor B each decide to place \$10,000 in a bond fund and \$10,000 in a growth-stock fund.

Investor A keeps her bond fund in a taxable account and her growth-stock fund in a tax-deferred account.

Investor B does just the opposite, placing the bond fund in the tax-deferred account and the growth-stock fund in the taxable account.

Assuming an ordinary income rate of 28%, a capital-gains rate of 20%, and liquidation of both accounts after 20 years, Investor A, ended up with the best after tax results-\$197,700 versus \$184,500 for Investor B.

This pattern held up for higher tax rates (31% and 36%) too. Only when the time period was less than 10 years did the pattern break down.

Investment Tips

- The higher your tax bracket at retirement and the shorter your time until retirement, the more you are likely to benefit from holding stocks in taxable accounts and bonds in tax-deferred accounts.
- If you are 15 years or more away from retiring and you expect to be in a lower tax bracket upon retirement, hold stocks in your tax-deferred accounts and bonds in your taxable account.
- If you are less than 15 years away from retiring and you expect to be in a higher tax bracket upon retirement, hold stocks in your taxable account and bonds in your tax-deferred accounts.
- Because the Roth IRA allows you to withdraw money in the future with no tax consequences at all (providing you meet the requirements), hold stocks in your Roth IRA.

- Put individual stock holdings that will be held for a long time in your taxable account; hold shorter-term stock investments and stock mutual funds in your tax-deferred account.
- Put stock funds with lower turnover ratios, let's say, below 20% per year, in your taxable account and those with higher turnover ratios in your tax-deferred account.
- Put large-company index funds in your taxable account because they tend to be tax friendly.

The recommendations in this guide are to keep you as safe as possible. Investments, like anything, become less risky the more you increase your knowledge about it. To learn how to reduce the risk www.richdad.com is a great place to start. It is also recommended to consult at least 3 or 4 financial advisors before choosing which one to hire if you are serious about investing.

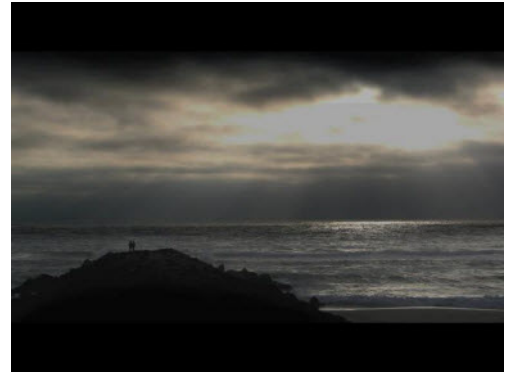


Chapter Six: Natural Disasters

The Most Common Natural Disasters

Although there are many types of natural disasters, this section will deal with just the more common types. Here is a list of the most common types of natural disasters.

- Hurricanes
- Tornadoes
- Lightning Strikes
- Heat Waves
- Forest Fires
- Earthquakes
- Tsunamis



Hurricanes

Hurricanes are seasonal storms that can be a destructive force when impacting with land. Although the hurricane season runs from May to November, they are more prevalent in August and September. They are in essence huge tropical cyclones that form over the ocean in the warmer climates of the Caribbean.

They begin as tropical depressions with winds up to 31 miles an hour. As they continue to develop and get stronger, they turn into a tropical storm with winds of 70+ miles per hour and eventually they turn into a full-blown hurricane with winds of 100+ miles per hour. Once they become a hurricane, they produce massive amounts of rain and winds that can leave a path of destruction in its aftermath.

The “eye” or center of the storm is a low-pressure system that sits in the center of the hurricane. When the eye approaches land, the wind and rain is practically gone,

Did You Know?

According to the National Weather Service, flash floods are the #1 weather-related killer in the United States!

On June 9, 1972 - Rapid City, SD received 15 inches of rain in 5 hours, 238 fatalities and \$164M in damages

everything appears to be calm, but the back end of the hurricane is looming in the background to cause more devastation once the eye passes by. In addition to powerful wind and heavy rain, hurricanes cause huge ocean tidal surges that cause severe flooding. Millions of dollars in property damage occur every year from this. In addition, drowning causes about 90% of deaths during a hurricane.

Here are some things that you can do to prepare for an impending hurricane. A hurricane warning will be issued by the National Weather Service to warn you of a possible hurricane threat. You should have plenty of time to prepare for it.

- Board up all windows and doors that have glass panes. This stops the glass from flying inside.
- If a hurricane warning is issued, have a plan of action. It is best to evacuate the area and seek a safe shelter and the best route to get there in a hurry.
- If you live near the ocean, tie up any boats you have. Make sure to secure them in a safe place if possible. Evacuate the area because this area will most likely experience the devastation of ocean wave surges and heavy flooding.
- Remove any dead or hanging tree limbs if you have time, especially those close to the house to minimize damage to your home.
- Also if there is enough time, secure all rain gutters to your house.
- If you do decide to stay in your home during a hurricane, make sure to have the following on hand.
- Wind-up or battery powered radio and a good stock of batteries
- First Aid Kit with basic medicines
- Matches
- Water Filter
- Torch
- Compass
- Needle & Thread
- Penknife

- Mirror
- Cash \$\$
- Flares
- Jumper cables
- Food and Water (3 days worth or more preferably)
- Sanitation items such as baby wipes
- Whistle
- Baby items (milk etc.) if necessary
- Blankets, warm clothes and waterproofs
- Prepare a disaster kit with the above items and keep them stored in a dry, safe place so you don't have to run around gathering them during a crisis.
- Make sure that your car is fueled up in case a fast get away is warranted.
- Secure all outdoor furniture and objects.

Tornadoes

Tornadoes are the most deadly of all natural forces on earth. They are also known as “twisters and cyclones”, which leave a path of death and destruction behind. The main characteristic of tornadoes is the violent winds that twist and swirl in a counter clockwise direction north of the equator and a clockwise direction south of the equator. They appear as tall, black funnels that tower over land by extending downward from the base of a large cumulonimbus cloud.

Tornadoes can rotate at speeds of up to 300 miles per hour and in some rare cases, even faster than that. The center of the tornado contains low air pressure compared to the outside parameter, which has a much higher rate of air pressure.

It is the speed of the wind that causes death and so much destruction. Flying objects that are flung through the air like a lightweight toy usually kills people. The tornado appears to skip over the land, never staying in one place for more than a few minutes. It is due to this “skipping” method that tornadoes can leave one side of a street totally ravaged while the other side is virtually untouched. Tornadoes tend to be

prevalent in the Midwestern and Southern parts of the US, although they can occur anywhere. They also occur more frequently in the spring and summer months and usually occur as part of a severe thunderstorm and often come in advance of cold fronts. However, they can also occur (although less frequently) ahead of warm fronts, and even behind cold fronts.

Safety Tips

There are many things that you can do to prepare and protect yourself from the devastating effects of tornadoes.

- Find a safe shelter. If you have a storm cellar, it's the best place to be during the storm.
- If you don't have a storm cellar, go down into the basement; never stay in the upper floors.
- Create an emergency kit that contains all the essentials such as, food, water, batteries, candles, matches, blankets, first aid kit, etc. Leave this kit in the storm cellar or basement in case of an emergency.
- Make sure to take small pets into the basement or storm cellar with you.
- Never stand near a window during a tornado. The windows can blow out due to a drop in pressure.
- If you are in a shelter such as a school building, never stand in a room like a gymnasium that has high ceilings. Chances are that the tornado will take the roof off and you can get seriously hurt. Also stay away from doors that lead to the outside.
- If you are outside when a tornado strikes, try to take shelter under a highway overpass. If you are not near any, they look for a large ditch and jump in it if it is not raining outside. Always crouch down as low to the ground as possible to make yourself a "small" target.
- If you are in a car, park in as safe a place as possible and get out of the car. Find shelter as quickly as possible.
- Evacuate immediately if you live in a mobile home. A tornado will toss this around like it was a feather. The force of the tornado literally can hurl it into the next county. They offer no protection to you at all.

- Most of all, stay alert, listen to weather broadcasts and follow emergency instructions.

Lightning Strikes

While this may not be considered as a big threat by many, it is still a natural phenomenon that can have devastating consequences. Lightning is still considered an understood occurrence. Its awesome power can be frightening and make no mistake it can be deadly. The fact is that lightning strikes kill and injure many people each and they start thousands of forest fires and causes millions of dollars in property damage every year.

Lightning strikes occur when electricity is discharged between rain clouds or between a rain cloud and the earth. Its arc of extremely bright light flashed in the sky. These flashes can be extremely long in length and very bright. Lightning is accompanied by the sound of thunder. Thunder is caused when air expands from being heated by the lightning, and then collides with cooler air creating the explosion sound of thunder. We hear thunder after the lightning because light travels faster than sound. Thunder alone is not dangerous although it may be frightening to some. It is the lightning that can cause the serious problems.

Safety Tips

- Stay indoors during a lightning storm. Bring small animals in as well.
- If caught outside during a storm, never stand under tall objects such as trees. It is better to lie down in an open area away from tall objects.
- Do not swim in bodies of water during a storm. Leave the water immediately upon hearing the storm approach.
- Do not touch metal objects or machinery. Take off any metal gear if outside.
- Do not play golf or go fishing during a storm.
- Stay in the car if you happen to be driving during a storm, you are protected by the rubber in your tires. However, don't touch metal objects while in the car, just ot be safe.
- Do not use the phone during a storm.

- Shut off all small appliances such as air conditioners and television sets until the storm passes. Avoid using any electrical devices at all.
- Do not wash dishes in a sink during a storm, especially flatware.

All these things conduct electricity and lightning is most likely to strike in these situations. It's better to be safe than sorry.

Heat Waves

Believe it or not, a heat wave can be a killer. Heat waves are categorized as prolonged periods of heat combined with excessive humidity. Usually a heat wave will last for several or more days in a row. Heat kills humans by pushing the body way beyond its functioning limits. When the temperature outdoors is extremely hot and the humidity is running very high, the human body must work twice as hard to keep a normal temperature because evaporation is slowed in these conditions.

Heat waves cause many types of heat related conditions that can have serious consequences for you. This is especially true if you are elderly, an infant, out of shape in general or have some type of condition like diabetes. These groups of people are more likely to die from heat exposure than others.

Here are some conditions that can be caused by overexposure to extreme heat and humidity.

Heat Cramps

Heat cramps are basically muscular pain and spasms that are caused by overexertion. They are the first signal from your body that you are having trouble coping with the heat. However, they are not as severe a problem as other types of conditions caused by the heat.

Heat Exhaustion

Heat exhaustion happens when you over exercise or work in a hot, humid place and you lose your body fluids quickly through perspiration. Blood decreases to vital organs because blood flow is increasing to the surface of the skin to try to cool you

down. This can cause you to go into a mild shock. If left untreated, your condition will worsen and your body temperature will keep rising with the possible of a heat stroke occurring.

Heatstroke or Sun Stroke

Heatstroke is a life threatening condition caused when the body's temperature controls system stops working. The body temperature can rise so high that brain damage and death can occur. The body needs this temperature control system to function fully at all times to cool the body.

Protective Measures

There are many things that you can do to prepare for heat waves. It is important to keep as cool as possible at all times.

- Install window air conditioners snugly; insulate if necessary.
- Check air-conditioning ducts for proper insulation.
- Install temporary window reflectors (for use between windows and drapes), such as aluminum foil-covered cardboard, to reflect heat back outside.
- Weather-strip doors and sills to keep cool air in.
- Cover windows that receive morning or afternoon sun with drapes, shades, awnings, or louvers.
- Keep storm windows up all year.

During a heat emergency

Here are several things that you can do to stay healthy during a heat wave.

- Stay indoors as much as possible and stay out of the sun.
- Stay on the lowest floor away from the sunshine if air conditioning is not available.
- Consider spending the warmest part of the day in public buildings that are air-conditioned.
- Eat well-balanced, light, and regular meals.
- Drink plenty of water and other fluids.
- Limit intake of alcoholic beverages.
- Dress in loose-fitting, lightweight, and light-colored clothes.

- Protect face and head by wearing a wide-brimmed hat.
- Check on family, friends, and neighbors who do not have air conditioning and who spend much of their time alone.
- Never leave children or pets alone in closed vehicles.
- Avoid strenuous work or exercise during the warmest part of the day.
- Use a buddy system when working in extreme heat, and take frequent breaks.

Forest Fires

Forest fires cause more damage, loss of life and property every year because of inadequate fire protection and poor wild land forest management. Fighting a forest fire is extremely difficult. While helicopters drop water on the fire in an attempt to slow it down or put it out, often nature's elements prevent any success. The wind, heat, lightning, and dryness keep fires blazing for many days despite efforts to stop them.

There are approximately 140,000 wildfires in the US yearly and of these, about 2,300,000 acres of forestland is burned and destroyed. In 1993, 700 homes were destroyed by raging wildfires in southern California alone. The cost of putting out these types of fires is astronomical, costing millions of dollars.

Preventing Forest Fires

If you are out enjoying our woodlands, you can do your part to prevent a fire by following these simple things.

- Obey local laws regarding open fires, including campfires.
- Keep all flammable objects away from the fire.
- Have fire-fighting tools nearby and handy.
- Carefully dispose of hot charcoal.
- Drown all fires thoroughly.
- Carefully extinguish smoking materials.

If you see a forest fire, remain calm, go to the nearest telephone and dial 911, ask for your local fire department, to report the fire as quickly as possible. Calmly tell the

emergency dispatcher the location of the fire and the time you saw it. Stay on the telephone until the dispatcher tells you to hang up.

Earthquakes

When there is a dislocation of material within the earth's layer or crust, an earthquake results because of the stress build up causing the rock to fracture along the fault plane. The forces pushing on a rock mass overcome the friction holding the rock in place and blocks of rock slip against each other causing the earthquake to happen. Vibrations made by the slipping rocks cause the shaking of the ground, they are known as "seismic waves." Seismic waves will then travel in all directions from the area of fracture. In large earthquakes seismic waves may be detected over the entire earth. Sometimes these vibrations can be violent enough to cause catastrophic damage. Some earthquakes are light and happen in remote areas so they are barely felt. However, the violent ones that occur can literally knock you right out of your bed.

Earthquakes can have great intensity. The intensity becomes weaker outward for the epicenter of the earthquake. The intensity of an earthquake is measured in terms of its geological effects and the overall damage it brings. There are two major scales in which earthquakes are measured. These two scales are the Mercalli Scale and the Richter Scale. Keep in mind that various types of grounds react differently to the vibrations. For instance, buildings built on filled grounds are damaged more often than those that are built on solid rock are.

The magnitude of an earthquake consists of a single number that does not vary from place to place. It is the total energy that is released at the focus of an earthquake.

The larger the magnitude, the stronger the earthquake is. The amount of destruction caused by an earthquake is dependent on:

1. The magnitude
2. Kind of ground
3. Type of building
4. Location of the focus in relation to populated areas

Aftershocks of an earthquake can continue for days after the initial earthquake strikes. Sometimes these aftershocks are more powerful than the original earthquake.

Protection during an Earthquake

There are some things that you can do to protect yourself during an earthquake.

- During an earthquake it is important to drop and cover yourself. Fall to the floor and get under some type of covering for protection. Above all stay calm.
- If you are outdoors when an earthquake occurs, stay as far away from buildings as possible.
- Stay away from windows and glass. Also stay clear of anything that can fall from above.
- If you are in a crowd, do not panic and run for an exit. Everyone will be doing that and that leads to many injuries, even death from trampling. Stay calm and take cover under something heavy while avoiding items that can fall on you.
- Be prepared for aftershocks after the earthquake has ended,

Tsunamis

I am sure that everyone is well aware of the huge tsunami that hit Indonesia earlier in 2005. It was devastating to the region and resulted in an unbelievable number of lives lost. The power and fury of a tsunami is unbelievable.

The Japanese came up with the name tsunami, which means “tidal wave.” A tidal wave is a huge wave that forms in the ocean caused by an underwater earthquake or volcanic explosion. A set of waves is then created and moves across the ocean until they reach the shore. The length of these waves can extend from 60-120 miles wide and travel at 800 kilometers per hour. The closer to shore that the waves get, the higher they get as well. When they finally reach shore, they can be as high as 50ft or more. They pack great energy and force because of the volume of water resulting in death and devastation. These towering walls of water can wipe out entire cities and towns. When a tsunami strikes the shore, it creates a number of waves with troughs that are lower than normal sea level. Each following wave is higher than the one

before it. The period between waves is 10 to 30 minutes. This usually gives people ample time to escape to high ground after the first wave.

Safety Tips

Here are some things to consider to keep you safe during a tsunami.

- Be familiar with the tsunami warning signs.
- People living along the coast should take earthquakes under consideration as a warning signal of a coming tsunami. A rise or fall in coastal waters is a sign that a tsunami is approaching the coast.
- Make evacuation plans.
- Pick more than one evacuation route.
- Teach family members how and when to turn off gas, electricity, and water.
- Teach children how and when to call 9-1-1 and which radio station to listen for information.
- Have disaster supplies on hand.
- Flashlight
- Portable, battery-operated radio
- First aid kit
- Emergency food and water
- Essential medicines
- Dry clothing and blankets
- In case family members are separated from one another during a tsunami have a plan for getting back together. Make sure everyone knows who the contact person is or the meeting place.

[The Best Emergency Preparedness Kits Anywhere Are Available At This Link](#)

[American Family Safety Keeps Your Family Safe!](#)

Chapter Seven: Terrorism

Be Aware

The cowardly act of terrorism against the US on September 11, 2001 was probably one of the worst every witnessed in a single day. The US quickly united as one to respond to the horror and the threat to its citizens.



President George W. Bush is joined by legislators, cabinet members and law enforcement officials, Tuesday, Oct. 18, 2005 in the East Room of the White House, as he signs the Homeland Security Appropriations Act for fiscal year 2006. White House photo by Paul Morse.

Not since the bombing of Pearl Harbor had we seen such an invasion or violation of our homeland. Now we know that there is a major threat to our lives out there and we know that the threat is very real. No longer do we feel totally safe on our own soil. More importantly, we realize just how vulnerable we are. However, we also know that our government took swift action to implement programs that ensure our safety. We now have a security force known as the Department of Homeland Security who is working hard to protect our country and its citizens.

With this new threat to live with, we need to do our part to combat terrorism as well. We don't need to enforce strict rules that inhibit our freedom, but we need to keep our eyes and ears open at all times and be aware of who is around us. While the thought of terrorists existing in our own country scares the life out of us, we cannot live our lives in fear. We are not a fearful people, never have been and never will be.

We cannot and must not ever give in to terrorists. They want us to live in fear. They want us to stay home jumping at shadows. They want to rob us of the freedoms we have

Did You Know?

According to White House sources, the Department of Homeland Security consolidates 22 agencies and 180,000 employees, unifying once-fragmented Federal functions in a single agency dedicated to protecting America from terrorism.

President Bush has nearly tripled homeland security discretionary funding. More than \$18 billion has been awarded to state and local governments to protect the homeland.

come to take for granted. But as Americans, we simply won't let them!

We need to be vigilant when we are out and about. I'm not saying that we need to be constantly looking over our shoulders, too afraid to move. However, by just observing the people around us, we are more likely to notice someone acting suspicious because they will stand out in the crowd. We can't leave the hard work to the government alone; we all have a vested interest in ridding our country of terrorists that live and work among us or of those who dare to invade our country.

There have been many changes that have taken place in this country since the 911 attack. While they may infringe on our freedoms a bit, they are all necessary. The biggest changes affected our ability to travel freely. Airports now have tight security measures in place that are important to our safety even though they may slow down the process of getting on our flights quickly. Unfortunately these things are necessary and the way that we can help is through tolerance and patience.

America has received a wake up call to take notice of credible threats against this country. Meanwhile, we need to work with and appreciate the increased security. It is being done to benefit all Americans. Instead of being part of the problem, we all need to be part of the solution so that we can all enjoy our freedoms fully once again.

Above all we need to be **AWARE!**

Be Prepared

No one was prepared for the horror of 911. After all, things like that just don't happen in the good old USA, or so we thought. During the aftermath, President Bush acted swiftly to put the necessary safeguards in place to prevent this type of tragedy from happening again. He created the Department of Homeland Security, tightened up security at our airports and basically tightened security throughout our country.

City and towns across the country went about creating disaster or security plans as well. The thought now was let's be prepared to handle another attack of this type.

That's a pretty tall order since you are trying to prepare for something that has no immediate defined parameters.

We have no way of telling if or when another attack may occur, who will attack us, or where it will happen. But those variables shouldn't stop us from being prepared in the event that something of this magnitude happen in our country again.

Suicide Bombings

Since the 911 attack, there has been a severe threat of more "suicide bombings" on the United States. As a matter of fact, government specialists predict it to be the next type of attack we could witness in this country. This is not a new phenomenon and has played a significant role in past history. Take for instance the Kamikaze pilots in World War II or the bombers targeting Israeli people or even the 911 bombers who all used planes as weapons of destruction and terror.

The purpose of suicide bombers is to cause as much causality as possible. What better way to do that then to target large public areas and buildings where a lot of people will be at one given time? By using a plane as their method of ensuring the most deaths possible, they can meet their objectives with great success.

So how can you possibly recognize a suicide bomber among us? Well, it is not an easy task to do. They are the most difficult type of terrorist to identify. But there are things that you can learn to do to increase your chances of survival in case of a terrorist attack.

Profile of a Suicide Bomber

Based on what we have learned from 911 and other attacks in the world, these are some characteristics of a suicide bomber.

- Most likely Islamic fundamentalist or belongs to a Palestinian extremist group. These would include al-Qaeda, Hamas, Hizbollah and more.
- Most likely will not work alone because of the complexity of executing the terrorist plan.

- Most likely be hanging around a very populated public area scouting possible attack points.
- The most likely places to be targeted for attack include:
 - Stadiums
 - Malls
 - Restaurants
 - Shopping plazas
 - Amusement parks
 - Busses
 - Trains
 - Airports
 - Playgrounds
 - Schools
 - Churches
 - Temples
 - Any large public place or building
- Most likely will attack at peak times when areas are the most crowded with people. Terrorist bombers want to kill as many people as possible at one time.

Reacting to an attack

Like any other emergency life may throw your way, you need to have a plan or strategy for dealing with something as horrendous as a terrorist attack. If you happen to be in a location that is being attacked, here are some things that you can do.

- Stay in your home until it is safe to come out. Keep all windows and doors tightly closed. Put plastic sheeting over exposed openings such as air conditioners.
- Listen to television and radio reports to keep abreast of what's going on.
- If you are within a one-mile radius of an explosion, assume the worst that it is some type of chemical or biological weapon until you hear from reliable media sources otherwise.
- Keep passageways clear for emergency personnel.

- If you are at work during an attack, do not leave the office until it is deemed safe. Listen to the media to determine when it is safe to leave.
- Cover all exposed openings with plastic sheeting.
- If you are on a plane flying to a city that is under attack, follow the pilot's instructions carefully and don't panic. Most likely the flight will be diverted to another city.
- If you are on a plane that experiences an explosion, follow the pilot's instructions carefully and stay calm. It is very possible that the pilot has an emergency plan that may get the plane back on the ground safely.
- Remove sharp objects from your body as well as your glasses if applicable. Put your oxygen mask on and secure your seatbelt. Assume the crash position (head between knees) but remember to try and stay as calm as possible.
- If you are on a bus or train that is being attacked, try to get to the rear if possible. It is probably the safest place that you can be. Don't run or panic, people get trampled to death in a panic. Remain calm and make your way to the back as quickly as you can. Do not remain standing, once there sit down immediately, it is safer. Prepare for the crash by assuming the crash position. Evacuate as soon as it is safe to do so.
- If an attack occurs at an outside location like a stadium, if you hear a blast, get down on your stomach on the ground immediately. Stay low. If possible, seek shelter behind a large object like statue. There may be a lot of flying debris and you could be seriously hurt. Also stay down in case more blasts follow, rarely does a suicide bomber only set off one explosion.
- Keep away from buildings or enclosures that could collapse.
- If you are within a one mile (down wind) range, you may be exposed to radiation from a "dirty bomb." Notify officials as soon as possible and don't eat anything, you can drink water however.

Safety Measures

Since the institution of tighter security measures at our airports, it will be harder for suicide bombers to try and steal our planes again; unfortunately it will not be impossible. However, a newer threat from the suicide bomber may emerge, that of

carrying explosives on their bodies, in bags or suitcases. Therefore we all must be aware of those around us at all times. There are four key things that you must remember in order to ensure your safety and survival from a terrorist attack.

1. Avoid likely areas that are targeted by terrorists.
2. Protect yourself in the event of an explosion from debris and building collapses.
3. Don't sit in front of a large glass window or glassed in area.
4. Stay in the center of a pathway aisle, not more than an arms length from walls.

Be Curious

The only way to truly ensure your safety and survival is to be **CURIOUS**. BY being curious of those around you and your surroundings at all times, allows you the ability to recognize things out of the norm. You can easily notice suspicious activity and report it. It just may save your life. However, that's not to say that you should watch every little thing a person does and overreact when they do something that you would not normally do. There is a difference. There are many "tell-tale" signs or traits that a suicide bomber has that can heighten your suspicion and maybe help you stop a possible attack.

- Most suicide bombers are Arab men between 18-22 years old. Although no one likes "profiling", statistics bear this fact out.
- Suicide bombers may be men or women and in some cases a little older than most.
- Most bombers wear loose, bulky clothing to hide bombs on their bodies. Now some of our young people today like loose or baggy clothes, which don't make them bombers. However, you should be able to tell that something is amiss if you see someone who looks over dressed and acts suspiciously.
- Many bombers carry large duffel bags that could contain explosives. The difference here is that they don't carry it like someone, let's say, that is going to a gym. They carry it close to their bodies like they are protecting it.
- Many bombers work in pairs, so you may notice two people acting suspiciously or appearing to be overly nervous. They may seem agitated and sweat profusely.
- Keep an eye out for unusual stitching on clothing or wires dangling from them.

- Do not try to disarm the terrorist alone. Notify authorities immediately, they are trained to do this.

What to do if you are injured

If an explosion or blast from an attack has injured you, there are several things that you can do to minimize the injuries.

- If you have been hit by flying debris or are trapped under falling debris, try to elevate any bleeding limbs to curtail the bleeding. If possible, try to add a compress to the wound to stop bleeding. If this is not possible, stay perfectly still until you hear rescue workers and can call for help.
- Remain as calm as possible. If you try getting out alone, you may make your injuries worse.
- Do not expend energy calling for help unless someone is within earshot. You may be able to hear people as they approach your location. If you do, that is the time to shout out for help.

To find out more about terrorism and what is being done to win the war against it, visit the following web sites.

<http://www.ready.gov/>

<http://www.un.org/terrorism/>

<http://www.cia.gov/terrorism/>

<http://cfrterrorism.org/home/>

<http://www.fas.org/irp/threat/terror.htm>

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

You can also find Homeland Security contacts by state at:

http://www.dhs.gov/dhspublic/interapp/editorial/editorial_0291.xml

[Get Your Anti-Terrorist Kit Here Today!](#)

Chapter Eight: Causes of Death

Most Common Causes of Death

I bet that not many people ponder what the common causes of death are, but in order to stay health and live longer lives, we owe it to ourselves to know so that we can take the necessary steps while we are healthy to ensure our longevity.



The most common causes that will be discussed here refer to those in the United States only, not the world. The reason for this is simply because the US is an industrialized country that has a lot of data available. Underdeveloped countries do not have the resources in some cases to capture this type of data. The World Health Organization has some data; however it may not be too accurate.

These are the top ten causes of death in the United States during 1995 according to the U.S. Centers for Disease Control and Prevention.

1. Heart Disease (739,000)
2. Cancer (538,000)
3. Stroke (158,000)
4. Lung Disease (105,000)
5. Accidents (90,000)
6. Pneumonia & Influenza (84,000)
7. Diabetes (59,000)
8. AIDS (43,000)
9. Suicide (31,000)
10. Liver Disease (25,000)

Did You Know?

Approximately forty percent of deaths from acts of nature are due to floods.

Approximately forty percent of fire victims die in their sleep

Note: This list has been fairly constant over the last several years, except that liver disease replaced homicide in the tenth position in the early 1990's.

Major causes of death in the US have seen a major shift in the past 150 years. Infectious and preventable or treatable disease used to top the list; now degenerative diseases of old age take their spot. Today, people are living longer lives due to breakthroughs in medicine and technology. However, the risk for death by age group has seen significant shifts as well.

- Our youth are more at risk to die a violent death
- Our middle-aged population is more at risk to die from cancer, high blood pressure or diabetes.
- Our elderly are more at risk to die from infection, dementia, chronic illness and accidental falls.

According to a 1993 study by the Carter Center, they estimated that two-thirds of deaths are due to six risk factors subject to influence by the will:

- Tobacco
- Alcohol
- Injury
- High blood pressure
- Obesity/cholesterol
- Poor primary care (prenatal/reproductive)

In addition they found that only 26% of smokers live to age 80, in contrast with 57% of nonsmokers. Tobacco use and diet/exercise are the behavioral influences that most strongly contribute to (or delay) death because cardiovascular disease & cancer are the leading causes of death.

Preventable Causes of Death

In a recent government study, the Centers for Disease Control and Prevention (CDC) estimated that obesity is fast approaching tobacco as the top underlying preventable

cause of death in the USA. Thirty-four percent of U.S. adults are considered overweight, and an additional 31 percent are obese.

In 2000, poor diet including obesity and physical inactivity caused 400,000 U.S. deaths - more than 16 percent of all deaths and the No. 2 killer. That compares with 435,000 for tobacco, or 18 percent, as the top underlying killer.

According to the study the gap between the two is substantially narrower than in 1990, when poor diet and inactivity caused 300,000 deaths, 14 percent, compared with 400,000 for tobacco, or 19 percent, says a report from the federal Centers for Disease Control and Prevention.

Like tobacco, obesity and inactivity increase the risks for the top three killers: heart disease, cancer and cerebrovascular ailments including strokes. Obesity and inactivity also strongly increase the risk of diabetes, the sixth leading cause of death.

The leading causes of death in 2000 were tobacco (435 000 deaths; 18.1% of total US deaths), poor diet and physical inactivity (400 000 deaths; 16.6%), and alcohol consumption (85 000 deaths; 3.5%). Other actual causes of death were microbial agent's (75 000), toxic agent's (55 000), motor vehicle crashes (43 000), incidents involving firearms (29 000), sexual behaviors (20 000), and illicit use of drugs (17 000).

Source: U.S. Centers for Disease Control and Prevention - "...top ten causes of death. The results of the new study appear in the Journal of the American Medical Association.

Staying Healthy

Most causes of death are preventable. The trouble is that most people don't pay attention to developing healthy living habits and many try to but usually it is too late because the damage is already done. If you expect to live a healthy life to increase your chances of living longer then you must adapt a healthier lifestyle and make

healthier choices such as eating right, exercising and getting plenty of rest. Why not develop a plan today to make healthier choices? It will be the best decision you can make in regards to your health. Here are some things that you can include in your daily health plan.

- Get plenty of sleep each night, at least 8 hours. Your body needs to rest to build up antibodies to fight illnesses.
- Eat a sensible diet with less fat and less sugar and include a balance of protein carbohydrates and fiber. Never follow a fad diet, they only work temporarily and you will most likely regain the lost weight plus more. Also, you don't have to starve to lose the weight; experts are now saying that you have to eat to lose weight. That's right; you have to fuel your metabolism to keep burning calories. They suggest eating six small meals throughout the day instead of three big ones. There are many good eating plans available to follow. A good place to start is at <http://www.ediets.com>
- Drink plenty of water. It is recommended that you drink at least 8-8oz. Glasses a day. Some people can't drink that much water, although they should try. Drink what you can, but at least make the effort. Your body needs it to help burn calories. A little trick to burn extra calories is to drink ice water; the cold water speeds up the burning of calories.
- Exercise is extremely important and it is something that should be included in your health plan. It can be something as simple as 10 minutes of daily walking, climbing stairs, riding a stationary bike, whatever you want, as long as you make an effort to move your body somehow. Exercise has great health benefits in that it keeps your organs operating in top condition, it burns calories and it improves many medical conditions like Diabetes. You can get a free exercise program at <http://www.freetrainers.com/>
- Get regular checkups. See your doctor at least once a year for a complete physical checkup. Listen to your body, it will tell you when something is wrong. If you suspect that things are not right, see your doctor promptly. Also discuss what you can do to make healthy changes in your lifestyle with your doctor; he/she can give you some good advice.

- Take a multi-vitamin daily. Let's face it, we don't eat right all the time. We never get all the nutrients that we need to keep ourselves healthy. Especially when making changes to our diet, we need to make sure that we balance what we eat with supplements that will give us the vitamins and minerals that we don't get from food. It's best to take a vitamin that contains all the essential elements needed to keep you healthy.
- Take time for yourself. Stress can be a killer if you don't keep it in check. It can make your blood pressure rise and cause all types of problems. Everyone needs to de-stress once in awhile. Make sure to take time each day for just you. Maybe a herbal bath, a massage, just reading quietly or taking a walk alone. By taking time to decompress from the stress of daily life, you will feel much better and be healthier for doing it. For ideas on getting rid of stress, visit the following sites.

[500 Years Of Natural Health Secrets Revealed](#)

[The Most Successful Weight Loss Program On The Internet Here!](#)

[Over 40? You Can Feel 20 Again!](#)

- By now there isn't a person on this planet that doesn't know that smoking is bad for your health. Smoking causes serious respiratory illnesses and more serious ones like lung cancer. If you smoke, stop. It's never to late. If you don't smoke, don't start, you'll be putting your health in jeopardy. Here are some sites that you can visit to get help to quit smoking.

[Break Any Habit Within 21 Days Guaranteed Or Your Money Back](#)

<http://www.anti-smoking.org/>

<http://www.quitnet.com/p/su/ro1/invitation.jtml>

<http://www.stopsmokingcenter.net/>

- Don't abuse alcohol. An occasional drink or glass of wine won't kill you, but excessive use of alcohol will cause serious health problems and possible death. If

you have a problem with alcohol, contact your local AA association for help. The first step to recovery is admitting that you have a problem.

- Don't abuse drugs. Only take drugs prescribed by your doctor for health reasons. Do not take over the counter medicines without the advice of your doctor. Many medicines have serious side effects when mixed. Always consult your doctor before taking any kind of medication.
- Be careful where you walk! Yes, it's true, more injuries are caused by falling than anything else. The elderly are especially susceptible to falling and since their bones are more brittle, they tend to break easier. Slips and falls in the home are at the top of the list for causing the most injuries. Take precautions to prevent falls from happening.
- Keep germs away. Make sure to wash your hands frequently to keep germs to a minimum. Illness starts with germs being passed around. Since germs live on basically every surface imaginable and we touch all types of surfaces daily, you can cut down the possibility of catching a cold or other illness by frequently washing your hands. Believe it or not, one of the easiest ways of passing germs from one another is a simple handshake.

Most Violent Deaths

Violent death is a direct result of someone dying physical force that was inflicted intentionally. The most violent types of death involve the use of firearms for both homicides and suicides. The 2002 World Report on Violence and Health is the first global survey of its kind. It reports that an estimated 1.6 million people worldwide died as a result of violence in 2000. It is also reported that Of all violent deaths in 2000, nearly half were suicides, just under a third were homicides and only a fifth were directly related to war.

In the United States there are three homicides to one suicide. In addition, rates for violent death for men, particularly the 15-29 year old group, is much higher than for women. The tragic effects of violence go beyond victims and their families. In the United States, "every day we lose four children and 10 young adults to suicide and

homicide," says Suzanne Binder, director of the National Center for Injury Prevention and Control at the U.S. Centers for Disease Control and Prevention (CDC). "Besides being tremendous personal losses for people who love them, these deaths represent huge loss of potential for our country. They're our youth, our workers."

Gang violence in America has grown significantly in recent years. So has the level of violence from gang members. According to a 1996 study, some 31,000 gangs operate in 4,800 cities and towns of the United States. Research also shows that living in a community with high levels of poverty, unemployment and drug trade activity is a risk factor, as is living in a society with high levels of gender or income inequality or social norms that tolerate or support violence.

Contributing Factors (firearms)

Approximately 44 million people in the United States own guns. This breaks down to about 40% of all homes and 25% of all adults in this country own a gun.

In addition:

- People in the US own approximately 192 million guns.
- 65 million guns owned by Americans are handguns
- 75% of the handgun owner's site "self-protection" as the number one reason for owning a gun.
- Approximately 37,500 guns are sold each day in the US. 17,800 of those are handguns.
- Nearly 600,000 were stolen during home robberies in 1994.
- Approximately 1 in 7 male juveniles claims to carry a gun.
- 23% of those who possess a gun claim to have committed a crime with it.
- 50% of all gang members have reported using a gun at one time or another.
- Drug dealers are most likely to carry guns.
- The risk of being killed by a gun is 60 times greater among young gang members than in the general population.
- The ease of buying weapons, especially on the Internet further fuels the violence and death caused by the use of firearms. Stricter gun laws need to be enforced to keep these dangerous weapons out of the wrong hands.

Chapter Nine: Scams



The odds of being a victim of a scam at least once in your lifetime are astronomical. Scam artists dream up new scams literally on a daily basis. While no one deliberately wants to be scammed, sometimes the offers from scam artists are just too good to pass up, or at least they seem that way. The old adage of “if it’s too good to be true, it usually is”, should be your mantra. The fact of the matter is that you can’t get something for nothing these days, there are always some type of strings attached to offers and if it sounds too good to be true, it usually is a scam of some sort.

This section will take a look at the various types of scams that have duped thousands of people and got them to part with their hard-earned money. Don’t fall for any of it and make sure to question everything. If you don’t like the answers you are getting, walk away!

Types of Scams & How to Avoid Them

Bait and switch

This is probably the oldest scam in the book. It is misleading advertising in action. Say that you read a store’s flyer advertising an item at a low price (known as the bait). But you get to the store only to find that item out of stock or of poor quality. Now the salesperson offers you something of better quality for a lot more money, that’s the switch. The goal has always been to lure you into the store with the cheaper item only to up sell you on the higher priced item.

Did You Know?

Federal law requires that the cost of calling must be disclosed by flat rate, by the minute, with any minimum or maximum charge that can be determined, or by range of the rates for calls with different options.

Personal Information Theft (credit cards)

Be extremely careful when providing credit card information. Keep in mind that written authorization is **NOT** required for someone else to charge your account. Therefore,

only give credit card information to legitimate businesses. If you disagree with any charge on your credit card statement, notify the issuer of your card immediately so you can file a formal dispute. By notifying the issuer, you limit your liability for fraudulent use of your card by another person.

Protect your financial privacy online as well. **DO NOT** give your credit card, checking account numbers, personal information, your social security number online when you are purchasing or investing without establishing a secure connection (check the help for your browser for indications of the security status of the connection). Check your bank/credit card statements monthly and your credit rating annually. **DO NOT** choose obvious passwords. Use a variation of letters and numbers not related to personal information (i.e. **DON'T** use your birthday, part of your social security number, anniversary, etc.). Change the password often.

Negative option billing practices or "pre-notification" plans

This happens when a merchant's sales proposal really isn't a proposal at all, but rather a binding agreement in disguise, unless the customer turns down the proposal.

Delayed charge offerings

You usually receive a very attractive offer from a merchant for an attractively priced merchandise item. However, what you don't know is that this item is linked to the consumer agreement that you have to purchase additional items later on.

Renewal billing

The merchant bills you for a "new round" or part of a previously ordered service after the contract expired and the service has already been provided.

"Quiet" price increases

Increasing the price of merchandise without prior notice for items that are shipped and billed on a monthly basis.

Award or Prize Notifications

I am sure you get postcards in the mail all the time announcing that YOU ARE A WINNER! They also ask you to call a special 900 number to collect your prize. Well, guess what? Be afraid, be very afraid. This is one of the longest running scams around. The truth is that you **DIDN'T** win anything! They just want you to call the 900 number so they can give you a sales pitch on timeshares or something else. In many cases you don't even get the "prize" that you were offered. Never give your credit card information to anyone over the phone, also be cautious on the Internet.

Employment Scams

I'm sure you have see ads in your local paper announcing "government jobs, postal jobs, or airline jobs." The ads are usually large enough to get your attention and make you think that by calling their number you can fill out an application and get preference for one of these jobs. The truth is you don't! Once you respond to these ads, you are asked for money to get more information about these jobs. It can be anywhere from \$29 to \$500 and once you get that information, you find out that there is no guarantee at all that you will get one of these jobs.

Home Improvement

Home improvement schemes abound everywhere. Unscrupulous people posing as contractors or low life contractors themselves thrive on an unsuspecting public to scam them out of their money. Elderly people are usually the target of these scam artists because they are an easy target to hit. Here are some things that you should do before hiring any home improvement contractor.

- Always check your local Better Business Bureau for complaint
- Ask to see their license and insurance.
- If they are local, call your city or town hall to ask about their reputation. Find out all you can about them.
- Get a few estimates and compare them for price and quality.
- Ask for references from past customers. Get their phone numbers and actually call them.

- Beware of contractors that “do it all.” For instance, if you are looking for a roofing contractor, they should specialize in just roofing and not also be a “jack of all trades” so to speak. Because they will most likely turn out to be the “master of no trade.”
- Get all agreements in writing. Read and understand any contract before you sign it. Ask a family member or Attorney to review it before you sign. Any contractor that won’t allow you to do this probably has something to hide. Make sure everything is spelled out in the contract for start times, completion date, materials to be used etc.
- Never pay in full until the work is completed to your satisfaction. It’s ok to pay a minimal deposit but that should be the only money you give them until the job is done.
- Get signed lien releases (Lien waiver) from the contractor for all subcontractors or suppliers that they will use. You don’t want them putting a lien on your house if a dispute arises because the contractor hasn’t paid them.

Magazine Subscriptions

Beware of free magazine subscriptions that ask for only a shipping and handling fee. The truth is that many times the S/H fee is higher than the usual rates, so your free subscription isn’t free at all and may cost you more in the long run. Also, if you are solicited on the phone by a subscription service, beware of the “low monthly payment plan” you may get offered. In actuality, you may wind up paying more than the original subscription price due to “hidden” fees.

Miracle Medical Cures

Promises of “quick” cures and remedies for those with health problems make those afflicted with such problems very susceptible to this type of scam. The elderly are especially easily taken in by such claims and will fork over thousands of dollars hoping for relief. Many of these claims are aimed at convincing you that they can cure your ailments easily and quickly. Beware especially any claims for alternative cancer cures, arthritis treatments or fountain of youth drugs. None of them have been proven reliable to work. Always seek the advice of your Doctor or a qualified health

professional. If you don't, you not only will be wasting your money but you may be putting your health in serious jeopardy as well. Remember this:

- All drugs and medical devices must be approved safe for use by the FDA.
- Unproven medications and devices can be harmful to your health.
- So-called "all natural" ingredients may in fact cause serious reactions in the body and affect the balance of your other medications.
- Experimenting with "unproven" medical cures may be fatal.

900 Number Scams

There is a big difference between toll-free 800 numbers and 900 numbers that may cost you more than you bargained for. A legitimate company offering an 800 number truly gives you the opportunity to contact them free of charge. 900 number vendors however are sleazy in that you have to pay per minute and they get the money, not the Phone Company. Often when you call a 900 number, you are deliberately kept on the phone so that the charges can add up and make a handsome profit for the scammer. Never call a 900 number; it's just not worth it. If they really wanted to do business with you legitimately, they would provide a toll-free 800 number to you. Also 900 scammers have a minimum billing amount, so if you talk for only a few minutes, you may in fact be charged a minimum of 6 minutes or more and at let's say \$4.00 per minute, you could be looking at a bill of \$24.00. That's a lot of money especially if you only talked for a minute or two. To be on the safe side, you can contact your local phone company and ask for a free **BLOCK** on all 900 calls. They provide this service to you free of charge and you will never receive or be able to make any 900 numbered calls.

Self-improvement Scams

If you are elderly, lonely, a shut-in or widowed, you are susceptible to schemes that appeal to your health, looks, sex appeal and longevity of life. Many promoters of products that claim to make you look years younger, become more fit and sexually appealing are meant to play on your emotions to get you to buy their products. They will try to sell you everything from wrinkle removers to weight reducers to beauty kits, which do nothing more than make you hand over your money. You need to be careful

and not fall for these gimmicks. Nothing short of plastic surgery will take away the years, even then it is only temporary. There is no permanent cure for aging.

Vacation Scams

Here is a perfect example of “if it sounds too good to be true, it usually is.” Firms offering discount vacation certificates are probably the biggest scammers on earth. They will contact you by phone or mail and offer trips to glamorous places such as Las Vegas, the Caribbean or some other exotic place. In actuality, these certificates are no more than a sales promotion and you rarely get what they offer. Here are the facts on these certificates.

- They will usually cost you between \$100 and \$500.
- You contact the promoter, not the hotel to make reservations.
- You pay a deposit and maybe another deposit before departing to confirm the reservation.
- The certificate comes with conditions that may force you into a hotel that you didn't choose. Promoters only get rooms in a hotel if it is not booked up. If it is, they may send you to another hotel that wasn't even listed on the certificate.
- Your first class accommodations may not be that classy.
- Your hotel may be miles away from main attractions.
- You may have a counterfeit certificate that will not be honored by the hotel, restaurant or casinos in the area.

Before purchasing one of these vacation certificates, check with the Consumer Protection office of the Attorney General's office in the state where the promoter is located to see if they have a record of complaints. It's far better to be safe than sorry.

Work at home scams

You have probably seen offers to work at home for everything from stuffing envelopes to making crafts for money. You are lured by ads that claim that you can make hundreds of dollars a month by working at home that requires little work and a small investment. The biggest target of these scammers is stay at home moms as well as the elderly. Because these people are looking to make money while having

the benefit of staying home, they are very vulnerable because they are usually desperate to supplement their other source of income or social security. Many of these scams include:

- Stuffing envelopes
- Assembling products
- Making craft items
- Reading books

You will be asked to pay a fee to get more information; this is really the heart of the scheme that makes these companies rich off you. What you get for your money is a list of companies that **MAY** be looking for people to work at home. You are not guaranteed work, just another list of possible work at home offers. You in turn have to contact those on the list, at your own expense and wait for a reply. Many never reply, so you are out even more money and still don't have any work to do at home. Many companies on the list might not even still be in business.

However, if you do get lucky enough to find a company on the list that offers you work at home, you may be in for another shock. You will usually have to purchase all the materials, then when you send the completed work in, you are told that your work is not up to standards so they don't have to pay you! You are scammed all around. Avoid these "too good to be true" schemes and save yourself the grief and the expense.

Remember that scams can appear in many different forms. Scammers are always thinking up new ways to scam people out of money. You need to be alert and question everything. There is no such thing as a free ride and only you will be hurt in the end. Be cautious, be curious and above all, be suspicious and always look for the **"CATCH."**

Here is a quick list of additional potential scams to be aware of.

- Prizes and lotteries
- Psychics, clairvoyants and other lucky charms

- Advanced fee frauds
- Pyramid schemes and chain letters
- Email scams
- 190 Fax-back and telephone numbers
- Directory listings and registry schemes
- Investment scams
- Self-employment scams
- Door to Door
- Prizes and lotteries

Scammers will use any means available to contact you. From the Internet, newspaper ads, seminars, mail, email and more, they will try to get to you. Watch out for these phrases in correspondence or phone conversations.

- Make large amounts of money quickly and with little effort.
- Work from home (often using your computer).
- Requires payment for 'registration' or for more information.
- Requires little effort.
- Big profits or rewards.
- Make as much or as little as you want.
- Guaranteed income.

Your best protection against scams is **PREVENTION**, so don't allow yourself to be **CHEATED** in the first place.

What To Do When You are Scammed

The most important thing that you can do when you realize that you have been scammed is to **DO** something about it. If it happened to you, it has happened to someone else as well and will keep happening to others. Don't wait too long, don't wait because you are embarrassed and don't wait until there is nothing that you can do. It is better to act and act fast.

Here are some things that you can do.

- Write or phone the person or company that you had dealings with. State your complaint clearly and demand your money back.
- Check with the Attorney General's Office of Consumer Protection to find out available remedies and initiate a complaint with them. They will assign a mediator to try and resolve your issues for you.
- You can file a claim in Small Claims Court for a claim under \$3500. Visit your local courthouse; they will help you file a claim.
- Contact a consumer organization or attorney. Many times you can get help for free.
- Contact your local Legal Aid Society to see if you can get free help.
- Forward suspicious emails to WA ScamNet at: wascamnet@docep.wa.gov.au.
- Contact the non-emergency number for your local police department -- they may be able to offer advice about your options.
- Contact the following for help:
 - FTC toll free hotline: 877-FTC-HELP (877-382-4357)
 - FTC online complaint form (www.ftc.gov)
 - Canadian PhoneBusters hotline: 888-495-8501
 - Internet Fraud Complaint Center (www.ifccfbi.gov/)
- Your local Better Business Bureau to file a complaint or online at Better Business Bureau online, <http://www.bbb.org/>
- Your local Secretary of State to file a complaint
- Yahoo's Links regarding Spam (Junk E-mail) at <http://uk.security.yahoo.com/spam/faqs.html> to report spam
- W3 Consortium's Links <http://www.consumerlaw.com/basicint.html> to report fraud

Chapter Ten: Medicine

Most Addictive Drugs

Drug addiction just doesn't happen to those who use illegal drugs. It also can occur to those who abuse prescription medications that they get from their doctors.

Long term use of any drug or medication can lead to dependency and many of those dependencies are hard to break. Many dependent on drugs never really break the habit and many die as a result.



The Federal Government's Household Survey on Drug Abuse, conducted annually, is the most commonly cited set of statistics on the prevalence of drug use. According to the latest surveys, cited by the DEA themselves, there are about 12.7 million people who have used some illegal drug in the last month and perhaps 30 to 40 million who have used some illegal drug within the last year. Of the 12.7 million who used illegal drugs in the last month, about 10 million are presumed to be casual drug users, and about 2.7 million are addicts.

The most addictive drugs used daily are:

- Nicotine
- Alcohol
- Prescription drugs
- Illegal drugs such as Heroin, Cocaine, Oxycontin, Ecstasy , Cocaine, Marijuana, and others
- Caffeine
- Over the counter medications
- Inhalants & Solvents
- Steroids

Did You Know?

All illegal drugs combined kill about 4,500 people per year, or about one percent of the number killed by alcohol and tobacco.

Tobacco kills more people each year than all of the people killed by all of the illegal drugs in the last century.

Source: NIDA Research Monographs

Subsequently the number of drug deaths in the US in a typical year is as follows:

- Tobacco kills about 390,000 people per year.
- Alcohol kills approximately 80,000 people per year.
- Second-hand smoke from tobacco kills approximately 50,000 people per year.
- Heroin and other illegal drugs kill approximately 2,000 people per year. (Cocaine kills approximately 2,200 people per year.)
- Aspirin kills approximately 2,000 people per year.
- Marijuana kills 0. There has never been a recorded death due to marijuana at any time in US history.

Nicotine

Nicotine, which is readily available to anyone, is the most widely used and abused substance. It is estimated that there are approximately 57 million people in the US that currently smoke. Unfortunately a proportionate number of those are high school students' under the age of 18.

Alcohol

Alcohol is a drug that depresses the central nervous system and can severely impair thought and action. While purchasing and drinking alcohol is not illegal, the actions that arise from it such as drinking and driving is illegal and can have severe consequences.

Prescription Medications

Prescription drugs that are used to control chronic pain can be extremely addictive. They also depress the central nervous system and can impair your ability to drive or operate machinery. Narcotics (pain relievers) such as Oxycontin, Percodan, Percocet and Vicodin are widely used to control pain and are very addictive. They are also the targets of thieves and many have tried to steal them from pharmacies. Opiate narcotics such as Codeine, methadone, and morphine (from which heroin is derived) are the most widely abused. They must be taken carefully and strictly per doctor's orders. That includes cough medicines that contain Codeine. Some cough medicines that are addictive include:

- Drixoral Cough Liquid Caps
- Robitussin AC
- Dectuss
- Phenergan with Codeine, Phensedyl, and Pherazine with Codeine.

Anxiety and sleep disorders are often treated with prescription drugs known as benzodiazepines or “tranquilizers.” They provide a calming effect because they depress the nervous system. Drugs in this category include:

- Xanax
- Ativan
- Valium
- Librium
- Haldol
- Navane
- Thorazine
- Mellaril also called "anti-psychotics".

These drugs are used to treat paranoia, psychosis, hallucinations or delusions. Unfortunately these drugs are addictive because your body builds up immunity to them causing you to have to take a larger dosage. This can lead to an accidental overdose and kill you. Sedatives also belong to this group because of their calming effect and their ability to induce sleep. Barbiturates, which are in the sedative family, are the most abused and most addictive of all sedatives. A few of these include:

- Nembutal
- Seconal
- Amytal

Other addictive sleep medications that are often prescribed include:

- Restoril
- Dalmane
- Halcion

- Placidyl
- Miltown
- Doriden
- Noludar
- Quaaludes
- Ambien
- Sonata
- Desyrel

Prescription Amphetamines

Amphetamines are prescribed to help weight loss, narcolepsy (a condition characterized by brief attacks of deep sleep) and hyperactivity disorders. It seems odd that amphetamines would be used to treat these disorders since they tend to “speed-up” a normal person and for that reason are known as “speed.” However, in patients and children with hyperactivity issues or ADHD, they have a calming effect. Regardless of how they are used, they are just as addictive as any of the other drugs discussed here.

Over the Counter Drugs

While not considered addictive in the true sense, over the counter drugs often provide similar effects that illegal and prescribed drugs do, but to a lesser degree. That doesn't stop people from abusing them however. Mouthwash and diet aids contain ingredients that may produce pleasurable effects and people can quickly come to rely on them to experience those feelings on a regular basis. They want to experience the “high” that they bring.

Steroids

Steroids are used mostly by athletes to “bulk up” their bodies and improve performance. All steroids require a prescription by a doctor; however, steroid supplements can be purchased in over the counter form. Many steroid users turn into abusers by taking many times the recommended dosage. In addition severe chemical dependence can occur that includes severe withdrawal symptoms.

Inhalants and Solvents

I'm sure that you have heard about "sniffers", those that get high sniffing things like glue and solvents. Adolescents and young children between the ages of 13-15 are the main abusers of inhalants and solvents. Unfortunately the reason for this is that these things are readily available and can be purchased cheaply but gives the high that they seek. Often the use of inhalants and solvents serve as a "gateway" to stronger, more powerful addictive drugs. However, using inhalants and solvents can have serious consequences including brain damage, convulsions and even death.

These toxic substances include:

- Inhalants
- Solvents
- Glues
- Gasoline
- Rubber cement
- Aerosols
- Antifreeze
- Correcting fluid
- Room deodorizers
- Paint thinners and Nail polish removers
- Shoe polish
- Cooking sprays
- Household cleaners and waxes

Drug Addiction

The cycle of addiction (also called substance abuse) is typically a five-day binge followed by a physical body crash. Physical appearance changes too. An addicted person may get very thin because while drugs they get very little appetite and usually very little sleep. Some addicts become violent and may turn to stealing just to support their habit. Many end up in jail or in the morgue. The cycle of addiction can take a toll on the addict and loved ones alike. There is no reasoning with an addicted person as they are in their own world and oblivious to everything and everyone around them.

Signs of Addiction

There are many signs that your loved one may be on drugs. Knowing what to look for can give you an indication that something is wrong so that you can intervene and get them the help that they need to beat the addiction. Here's what to look for.

- Abrupt changes in work or school attendance, quality of work, work output, grades, discipline.
- Unusual flare-ups or outbreaks of temper.
- Withdrawal from responsibility.
- General changes in overall attitude.
- Deterioration of physical appearance and grooming.
- Wearing of sunglasses at inappropriate times.
- Continual wearing of long-sleeved garments particularly in hot weather or reluctance to wear short sleeved attire when appropriate.
- Association with known substance abusers.
- Unusual borrowing of money from friends, co-workers or parents.
- Stealing small items from employer, home or school.
- Secretive behavior regarding actions and possessions; poorly concealed attempts to avoid attention and suspicion such as frequent trips to storage rooms, restroom, basement, etc.

Getting Help

There are many good facilities that you can call to get your loved one into treatment for their drug addiction. The substance abuse treatment facility locator web site is at <http://findtreatment.samhsa.gov/>, here you will find great information that will help you locate a treatment facility near you. If you have an emergency situation involving the addicted person however, take him/her to the nearest emergency room for immediate treatment. Many hospitals will treat their immediate needs and can give you advice for "crisis" treatment facilities of regular treatment facilities. They can also provide psychiatric and social service support if needed.

Treatment of Drug Addiction

Minor substance abuse may be treated on an outpatient basis. More severe cases of addiction such as heroin addiction require admittance as an inpatient in the treatment facility. Depending on the substance that was abused, various courses of treatment may be required. For instance, to wean heroin addicts, methadone, which is a synthetic form of heroin (but less potent) is given to the addict in smaller doses. This supplies the body with the needed drug and prevents convulsions or seizures that occur when an addict is “coming down” from a high. Little by little the dose is lowered until the methadone is no longer needed.

As part of the drug-weaning portion of the treatment, the addict also participates in “group therapy” with other addicts at the treatment facility. In this group they are able to share their addiction with one another and lean on each other for support. This type of support is a very important part of the treatment. Support from family and friends during this time is also critical.

Once the addicted person has completed the course of treatment and is ready for release, they may still require treatment in the form of outpatient care. They will still need their support network to prevent a relapse. Addicts can relapse back into addiction at any time. It is the same for an alcoholic. They never stop being an addict, they may have it under control after treatment, but they will always be a “recovering addict.”

Most Common Injuries

In this section I will discuss the most common injuries that can occur. Each one of these types of injuries can have severe consequences depending on the extent of the injury. Here is a list of common injuries in no particular order.

- Broken Bones, Fractures & Dislocations
- Shin splints
- Sprains
- Cuts

- Burns
- Knee ligament injuries
- Head injuries
- Pulled Muscles

Broken Bones, Fractures & Dislocations

I am sure that everyone has or will have a broken, fractured or dislocated bone in his or her lifetime. You can break your bones from a really bad fall, a car accident or some other traumatic event. If you break or fracture a bone you will need an X-ray to tell for sure. Broken bones may need surgical help to be put back together.

Sometimes bones break in such a way that they need surgical pins and plates to hold them together while they heal. A plaster cast is put on for a period of about 6-8 weeks for the bone to properly heal. The key to healing the broken bone is to immobilize it to prevent it from healing the wrong way.

Fractures on the other hand are hairline cracks in the bone with the exception of compound fractures, which may require surgery as noted above. A fracture that injures nearby nerves and arteries may result in a limb that is cold, blue, or numb. Fractures of the pelvis or thigh may be particularly serious, but they are relatively rare and usually involve great force, as in automobile accidents. One note here, the collarbone (clavicle) is very susceptible to fractures because it lies close to the surface of the skin.

Dislocations occur when a bone literally pops out of its socket. You can dislocate your elbows, knees, shoulders, fingers or toes. They can occur in any joint, but the shoulder is the most likely of all of the joints to dislocate. Dislocations are only painful while the bone is dislocated. Once put back in its socket there is only minor discomfort and it heals rather fast. Symptoms may include pain, weakness or stiffness to the affected area. If you dislocate a bone, go to the emergency room for treatment. Follow-up treatment may include ice and anti-inflammatory medicine for pain.

Shin splints

Exercising the wrong way usually causes shin splints. They also occur from doing too much activity too fast. This usually affects runners and many times it is found that they didn't wear the proper running shoes, which is a contributing factor. Shin splints can cause serious pain on the inner side of the shinbone because the surrounding muscles are inflamed. This is a preventable injury. By wearing good shoes, cross training, stretching, and not increasing workout intensity too quickly, shin splints can be avoided. If you do suffer from them, ice, stretching and anti-inflammatory medicine like Napricin is your best bet.

Sprains

Although you can basically sprain various parts of your body, ankle sprains are a more common type of sprain. You can be walking down the street and suddenly twist your ankle and cause a sprain. Sprains can be painful and the skin can turn black and blue. An X-ray will be required to rule out a broken or fractured bone. There will be significant swelling in the area because there is bleeding into the tissue around the area.

The best treatment for sprains is ice. Ice the area immediately and intermittently for a few hours after injury. The rule of thumb when icing the area is this, apply ice for 30 minutes on and 15 minutes off through the next few hours. Anti-inflammatory medicine for the pain will also help. You may have to refrain from using the sprained limb for a few days, but it should heal fine. If you sprain an ankle or an arm, keep the limb elevated as well. Heat may be applied, but only after 24 hours.

Cuts

Cuts, also known as lacerations, affect the skin and fatty tissue layer. Most cuts heal without any problem, as most cuts are not that serious. However, deeper cuts can affect internal parts such as tendons, blood vessels, ligaments, or nerves. Deeper cuts can cause permanent damage to these areas. If a cut is bleeding profusely and won't stop once you apply pressure to it, get to an emergency room immediately. You will most likely need stitches to close the wound. Other types of emergency visits

would occur if you experience numbness or weakness in the limb beyond the wound or if you can't move your fingers or toes and the cut is in those areas. Stitches will usually stay in for about a week and then be removed in the doctor's office. New techniques in stitching cuts include the use of staples to close the wound. Your doctor will decide the best course of treatment.

Stitching should be done within eight hours of the injury. Otherwise, the edges of the wound are less likely to heal together and germs are more likely to be trapped under the skin. If the cut is not severe, you can treat it at home by washing the wound with soap and water. Apply 3% hydrogen peroxide or a commercial antiseptic such as Merthiolate. Make sure no dirt, glass, or other foreign material remains in the wound before you apply a bandage. Keep the wound covered for a day or two, and then let the air get at it to help speed healing.

Burns

Burns are a common injury that usually occurs while cooking. It's very easy to get burned by hot pans or liquids cooking on the stove. There are several degrees to burns, which signify how severe the burn is and determines the appropriate treatment required. They are first-degree, second-degree and third-degree burns. First-degree burns are the least serious and only cause the top layer of skin to redden. Most sunburns are first-degree burns. They are painful but not serious. You can treat first-degree burns by applying cold water or ice immediately. This reduces the amount of skin damage caused by the burn and also eases pain. The cold should be applied for at least five minutes and continued for 30-minutes.

Second-degree burns go deeper and cause the skin layers to split or blister. Scalding with hot water and severe sunburns with blisters are considered second-degree burns. They are painful but scarring is minimal and usually an infection is not something to worry about. You should see a doctor who can provide medication to soothe the area and speed healing. Don't ever break the blisters. If they burst by themselves, as they often do, the overlying skin should be allowed to remain as a wet dressing. Let the skin underneath toughen up and keep the area clean.

A third-degree burn is the most serious because it destroys all layers of the skin and extends into the deeper layers of tissue. Usually you don't feel pain because the nerve endings have been destroyed. The tissue may appear to be charred, which is an obvious sign of a third-degree burn. Infection, fluid loss and scarring are some of the after effects of these burns. Many times skin grafts are needed to repair the area. You will most likely need to be hospitalized to receive proper care.

Knee ligament injuries

Knee ligament injuries are quite painful. You can tear ligaments by falling or twisting your knee the wrong way. Those who play sports are prone to knee injuries of this type. Knee ligament injuries require surgery to repair the injury. Emergency treatment is needed in most cases because if surgery is delayed too long, it is more difficult to repair and less likely that the surgery will repair the problem successfully. The amount of pain and swelling doesn't indicate the severity of the injury. The ability to bear weight, to move the knee through the normal range of motion, and to keep the knee stable when wiggled is more important.

If the cartilage within the knee has been torn, normal motion may be blocked, preventing it from being straightened. Although a torn cartilage doesn't need immediate surgery, it deserves medical attention. Ice and anti-inflammatory medicines are commonly used as treatment.

Head injuries

Head injuries can be serious and at time even fatal. Head injuries can occur from car accidents, serious falls or serious bumps to the head. The good news is that most people recover from head injuries with no lasting effects. On the other hand, more serious head injuries may involve bleeding, tearing of tissue and brain swelling because the brain was tossed around on impact. There are many types of head injuries, some more severe than others depending on the extent of the injury. Some types of head injuries include:

- Concussion - A jarring injury to the brain
- Brain Contusion – Bruising of the brain

- Skull fracture – Cracking of the skull
- Hematoma – Bleeding in the brain
- Brain damage – Improper functioning of the brain

Pulled muscles

Pulled muscles are a common injury that most of us experience at one time or another. If you don't warm the muscles before exercising for instance, you run the risk of pulling a muscle. In addition, if your muscles lack flexibility and are weak, you also have a chance of pulling a muscle. The most common pulled muscle is the hamstring. People involved in sports are more susceptible to this type of injury. Stretching the muscles properly before exertion can prevent pulled muscles. If you do pull a muscle, treat it with ice and anti-inflammatory medicines. Gentle stretching of the affected muscle will help the healing process.

Most Common Health Problems

Let's take look now at the most common health problems that plague us. Here is a brief list of them. This list does not include all common health problems.

- Headaches
- Tennis Elbow
- Osteoporosis
- Lower Back Pain
- Tendinitis
- Arthritis
- Bursitis
- Carpal Tunnel Syndrome

Tennis Elbow

Tennis elbow rarely has anything to do with playing tennis. Of the cases of tennis elbow that reach the doctor's office, less than half are actually associated with playing tennis. The rest usually result from work that requires a twisting motion of the arm like when using a screwdriver-or it may have no associated event in order to occur. It

rarely needs to be treated by a doctor, unless the pain is prolonged. The best course of treatment is ice and rest the elbow. Unfortunately the condition may come back again if you continue the activity that caused it in the first place.

Osteoporosis

Osteoporosis is a treatable and preventable condition that millions of Americans are at risk for. It is a debilitating disease that causes small fractures that attacks bones, making them fragile and more likely to break easily. If left untreated, it can progress until a bone breaks. The areas of the body that are most susceptible are the hip, spine and wrist. Women are more likely than men to suffer from osteoporosis, but men can also suffer with it. There are many factors that determine who will be afflicted with osteoporosis. They include age, gender, history of fractures, race, bone structure, body weight, menstrual history, lifestyle, medications and chronic illness.

There are several things that you can do as part of a prevention program.

- Taking calcium supplements daily or increasing calcium in your diet is an important part of prevention and treatment of osteoporosis.
- Taking vitamin D with calcium supplements helps the body to absorb calcium better.
- Increasing physical activity will strengthen your bones and lessen the chance of getting osteoporosis.
- Get a bone mineral density test yearly. Also known as a BMD test, it can measure bone density in the body and alert your doctor to the onset of osteoporosis.

Lower Back Pain

Second to headaches, low back pain is a frequent complaint. There are few problems that frustrate a patient and a doctor than low back pain. That's because it is hard to relieve and most often recurs. It can be cause from a variety of things such as back strain, sciatica, straining, and picking up heavy objects and so on. Heat applied to the affected area will provide some relief. Anti-inflammatory medications may help as well. Sometimes chiropractic care is called for and may provide much needed relief.

For more serious pain, muscle relaxers may be prescribed and in the case of disk problems, surgery may be needed.

Arthritis

Arthritis is an inflammation of the joints. The joints become red, swollen and are painful to move. There are over 100 types of arthritis. The main types include Osteoarthritis, Rheumatoid arthritis and Gout. A doctor should be seen if you experience infection, nerve damage, fractures near a joint or gout. Although not curable, arthritis can be managed with the proper care. Anti-inflammatory medications can reduce the pain and swelling in the joints.

Resting an inflamed joint can speed healing and applying heat may help as well. Usually a painful joint should be worked through its entire range of motion twice daily to prevent it from becoming stiff and contracted. The complications of arthritis occur very slowly and are more easily prevented than corrected. Arthritis results in more lost workdays and sickness than any other chronic disease category.

Bursitis

This is an inflammation of the bursae that starts with an uneasy feeling in the shoulder and may progress to considerable pain within six to twelve hours. There may be swelling at the tip of the shoulder. Its onset is usually the result of cutting hedges, painting the house, unreasonable stretching or playing sports. Don't try to keep your shoulder still. It may cause stiffness to set in. You will need to try and move it daily to get your range of motion back. Refrain from returning to activities that may have caused the attack for about three to six after the bursitis is gone.

Usually anti-inflammatory medicines reduce swelling and relieve pain. Bursitis can also occur in the elbow. The elbow bursa is a fluid-filled sac located right at the tip of the elbow. When it is irritated, the amount of fluid increases, causing a swelling that looks very much like a small egg right at the end of the elbow. The swelling is the cause of discomfort. Again, anti-inflammatory medicines reduce swelling and relieve pain.

Chapter Eleven: Avian Flu (Bird Flu)

What is it?

Avian flu also known as bird flu is a strain of the type A flu virus (H5N1) that is infecting birds in Asia and also some humans. This strain of virus occurs naturally in wild birds because they carry the virus in their intestines but usually don't get sick from it. However, when the virus is transmitted to domestic birds such as chickens, ducks and turkeys, they get sick and usually die. It is highly contagious among birds of all types and can be circulated throughout the world by migrating birds. Although the bird flu doesn't usually affect humans, there have been cases recorded of human infection since 1997.



Potential Spread to Humans

There are three ways that birds shed the virus.

- In their saliva
- Through nasal secretions
- Through their feces

Birds become infected when they come in contact with these elements or from surfaces that have been contaminated. Many experts believe that humans become infected when they come in contact with infected poultry or contaminated surfaces. The spread among humans is rare but possible. However, all viruses have the ability to change and mutate into other strains. Because of this fact, scientists believe that the H5N1 viruses behind the bird flu can one day infect humans on a large scale and spread easily worldwide. The worst part is that because this virus doesn't usually affect humans, there is no human immune protection against them.

Did You Know?

That the Center for Disease Control in the US (CDC) currently advises that travelers to countries with known outbreaks of influenza A (H5N1) avoid poultry farms, contact with animals in live food markets, and any surfaces that appear to be contaminated with feces from poultry or other animals.

The Pandemic Scare

According to dictionaries, an epidemic is generally a widespread disease that affects many individuals in a population. It is pandemic when it becomes global. A pandemic is therefore far more devastating than an epidemic. Many experts around the world believe that a flu pandemic is inevitable. For that reason, they remain on high alert in the event that this strain of “killer flu” becomes an actuality.

On a small scale, the toll of the H5N1 strain of bird flu currently circulating among poultry in many parts of Asia now accounts for the removal of millions of birds and the death of at least 50 persons. As you can see, it is hardly a pandemic or even an epidemic at this point, but the fact is that it is increasing and escalating by the day.

If the H5N1 virus were able to infect people and spread easily from person to person, a pandemic could begin. No one can predict with any amount of certainty when a pandemic might occur. However, experts from around the world are watching the H5N1 situation in Asia very closely and are preparing for the possibility that the virus may begin to spread more easily and widely from person to person.

In order for a pandemic to occur, three elements must be in place.

1. A highly virulent organism
2. Lack of human immunity to the organism
3. The ability for easy transmission from human to human

In 1918, the H1N1 viral strain had all three. That’s why 20 to 40 million people died. In 2005, H5N1, the avian virus has the first two, but not the third – at least not yet. But concerns are high because studies show the continued evolution of this viral strain.

Transmission to Humans

It is thought that most of the cases of human bird flu diagnosed since 1997 was contracted from direct contact with infected birds or contaminated surfaces. However, there is still more research required in order to pinpoint with certainty just how

humans do contract the virus. With so many different subtypes and strains of the avian virus, it is difficult to determine exactly how it might affect humans. One thing at this point is certain, humans are not transmitting the virus to other humans. Because the virus mutates and spreads so quickly among the bird population, monitoring human infection and particularly human-to-human transmission is critical. As of June 2005, there were 100 documented human cases with a 54 percent mortality rate.

Symptoms

It has been noted that among the documented cases of human bird flu, symptoms range from regular flu-like symptoms to eye infections, pneumonia, severe respiratory problems and other life-threatening complications. The symptoms include:

- Fever
- Cough
- Sore throat
- Muscle aches
- Conjunctivitis

It is important to note that cases of bird flu are more likely to cause breathing problems and pneumonia, and can be fatal.

Prevention

According to the World Health Organization, there are several things that you can do to prevent contracting bird flu.

- Do not keep pet birds.
- Avoid contact with any live birds, feces, feathers, waste or dead birds.
- Wash your hands frequently.
- Wash any clothes that you suspect may have come in contact with the bird flu virus.
- Cook all poultry well; no pink meat in the middle should be present.
- Clean all surfaces thoroughly that have been used to prepare poultry.
- Wash the outside of eggshells thoroughly before cooking them.

- Get a regular flu shot, while it won't protect you from the H5N1 bird flu virus, it may reduce the symptoms should you contract it.
- Avoid coming in contact with sick people.
- When traveling, avoid rural areas, wild birds and open-air markets.

U.S. Preparation

The US government outlined a plan recently to prepare for an outbreak of bird flu. Government officials are worried, as are other world organizations about the devastating effects that a pandemic can have on our population. The plan outlines public health and medical response guidelines in the event of a bird flu pandemic. Here are a few points from the plan.

- Create a response network comprised of federal agencies that interact with state and local government.
- Manufacture 20-million doses of vaccine and create a stockpile that would be directed at the current strain of H5N1.
- Develop the capacity to produce 300 million doses of the vaccine within a six-month period.
- Stockpiling 20 million doses of several different antivirals, such as Tamiflu, by the end of 2006, and up to 81 million doses by the summer of 2007.
- Establish international and domestic surveillance networks of labs, epidemic investigators and rapid-response teams.
- Improving communication abilities.
- Ensuring state and local preparation.

According to the current plan, the federal government would pay for 50 million doses of vaccine, with states paying 25 percent of the cost of the remaining 31 million courses.

In addition, a draft of a federal report, obtained by The New York Times, recently predicted that a worst-case avian flu scenario in the United States could lead to the deaths of 1.9 million Americans and the hospitalization of 8.5 million more people with costs exceeding \$450 billion.

Treatment

Many labs that manufacture flu vaccines say that these vaccines should work in preventing bird flu infections in humans. However, because flu viruses can become resistant to vaccines, they may not always work to fight the virus. Currently there are four types of drugs used to fight various strains of the flu virus. They are amantadine and rimantadine, which help fight certain strains of H5N1 infections, and Tamiflu and Relenza, which are said to help against most strains of H5N1.

The bad news is that the H5N1 virus is resistant to amantadine and rimantadine. While the other two antiviral medications, Tamiflu and Relenza would probably work to treat flu caused by the H5N1 virus, additional studies still need to be done to prove their effectiveness. The good news is that research studies to test a vaccine to protect humans against H5N1 virus began in April 2005, and a series of clinical trials is underway.

Avian Flu Facts

- Avian flu appears to have a high mortality rate among people who get it. There have been a number of small outbreaks of avian flu since 1997:
- Hong Kong 1997 - during this outbreak, 18 people were infected and 6 people died.
- Hong Kong 2003 - in a family that had visited southern China, there were two cases of the disease and one death.
- Far East 2004 - up to 10 deaths have been linked to this latest outbreak of the disease in a number of Asian countries.
- People cannot catch avian flu from eating cooked chickens.
- Every time an avian flu virus jumps from a bird to a person, the risk of a new flu virus being produced increases.
- The mutation of the bird flu H5N1 virus into a form transmissible between humans appears to be closer to happening.

[Total Protection Against Bird Flu Is Available Here!](#)

Conclusion

The world today can be a scary and dangerous place to live in, but you can minimize the danger by using this book as a guideline to take the necessary precautions to lessen that danger.

Danger lurks all around us; it is a fact of life. Everyday we face one sort of danger or another in the form of accidents, illness, crime, terror threats, addictions and more. But we can't let fear stop us from living life as it should be lived, to the fullest.

There is good and bad in everyone and yes there are those people out there who want to do harm to us, but by the same token there are equal numbers if not more good people willing to step forward and lend a helping hand. This is what really needs to be focused on, the good in people.

My sincere hope is that you not only found this book informative and educational but also useful in helping you put in place the steps and plans to make your live more secure. Of course no one can help being in the wrong place at the wrong time, that's fate, but by putting in place the simple steps and techniques discussed in this book, you really can stay safe and keep those you love safe as well.

I hope this book makes a difference in you life and inspires you to take action immediately to safeguard your possessions, your valuables and most importantly you and your loved ones.

To join my mailing list for occasional emails alerting about new scams or other threats

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Its a double opt-in meaning you'll have to confirm your request (in compliance with anti-spam laws), and I'll never abuse your email in any way whatsoever.

Take care, Ed.

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