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Carry-on toiletry alternatives

Posted Aug 16, 2006 by Victoria Lim Updated Aug 16, 2006 at 02:39 PM

You won't have to toss your toiletries, as long as they come in an acceptable form. Here are some TSA-friendly alternatives to common personal grooming products:

Handiwipes and Wetnaps instead of gel hand-sanitizer Dental Dots or Brush-ups instead of toothpaste Solid sunblock

Solid shampoos and moisturizing dusting powder by a U.K.-based company called $\underline{\text{Lush}}$ - this company also has solid moisturizers. Powder toothpaste

Of course other companies and brands exist for these types of portable products and more. Do you know of a product that you can $\label{eq:control_pot}$ put in your carry on, but in traditional form might be banned? Share it with us!

(0) Comments

Kids and Fitness

Posted Aug 11, 2006 by Victoria Lim Updated Aug 11, 2006 at 03:02 PM

At a time when childhood obesity rates are rising, are are the number of kids are pumped up on fitness.

The International Health, Racquetball and Sports Association estimates between 1987-2004, membership numbers for consumers under-18 soared 229.9%. Under-18 members are the second fastest growing market for the industry.

Before you pay for a membership for your child, check out the club first. It must be registered with the Florida Department of Agriculture and Consumer Services.

In paying for membership, use your credit card so you can dispute the charge if there's a problem

The gym is not your babysitter. Unsupervised, children can hurt others who are trying to exercise, and themselves if they aren't doing an exercise properly.

Hiring a personal trainer can run you \$40-\$70/session.

Remember: there is no state license for fitness trainers. So you'll have to rely on certifications. Many organizations offer certifications. Find out which one(s) your trainer candidate has and then check out the organization to see what benchmarks they had to meet to earn it. Here are a few:

Aerobics and Fitness Association of America American College of Sports Medicine American Council on Exercise American Fitness Professionals and Associates **Aquatics Exercise Association** The Cooper Institute International Fitness Professionals Association International Sports Sciences Association National Academy of Sports Medicine

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National Council on Strength and Fitness
National Federation of Professional Trainers
National Strength and Conditioning Association Certification Commission

Ask the trainer to provide, in writing, the objectives and goals of your child's workout.

The trainer should participate with the kids as they work out; provide positive reinforcement, be a good listener and observer.

Observe the interaction between the trainer and your child. There's a fine line between bullying and providing motivation. A bully can turn them off from an active lifestyle.

(0) Comments

Credit alert - Freeze your record

Posted Aug 09, 2006 by Victoria Lim Updated Oct 06, 2006 at 03:43 PM

Someone stole a laptop out of a US Department of Transportation vehicle on July 27, 2006. It contains the personal information of 9,000 Tampa driver's license holders, 500 Bay-area commercial driver's license holders, 80,670 Miami-Dade driver's license holders, and 42,800 Florida pilot license holders.

If you are affected, you'll recieve a letter in the mail explaining what information may be vulnerable. It also includes a hotline you can call if you have questions.

You don't have to wait until your credit record is at risk to protect yourself. As of July 1, 2006, the <u>Security of Consumer Report Information</u> law enables Floridians to place a security freeze on their credit.

If you have been a victim of ID theft or are over 65, freezing your credit is free. Otherwise it will cost \$10. Here's a step-by-step-guide on how to freeze your credit, including sample letters you can send to credit reporting agencies. The guide mentions a similar security freeze law passed in another state, but the information still applies to Floridians.

(5) Comments

Don't Sweat Saving Money on Your Energy Bill

Posted Aug 01, 2006 by Victoria Lim Updated Aug 01, 2006 at 04:47 PM

Lucky <u>Progress Energy</u>customers. Starting today, they'll get more money to make their homes more energy efficient. Almost every electric company offers free energy audits, and then rebates or "incentives" for consumers who take steps to insulate their homes better, help heated or cooled air move easier through ducts, or take other steps to make their homes more <u>energy efficient</u>. Progress energy customers can receive up to \$25 more on some improvements.

Progress Energy and Florida Power and Light are the only energy companies that went before the Florida Public Service Commission to request changes to their incentive programs. TECO's spokesman tells me the company hasn't requested changes, but its customers can also get free energy saving surveys and tips.

Courtesy of a Progress Energy volunteer, here are some items you can by and things you can do to save money on your energy costs that cost \$10 or less:

- --low flow shower head \$2-\$4
- --aerators for your faucets \$.35-\$1.10
- --clear patch tape (to keep your windows sealed while waiting for repair) \$1-\$2
- --wall thermometer (to make sure your thermostat is heating/cooling your whole house at the right temperature) \$3-\$6
- --fridge/freezer thermometers (to make sure your food is cooled/frozen at proper temperature) \$1-\$2
- --coil cleaning brush (to keep fridge/freezer coils clean so unit runs efficiently) \$4
- --air conditioner cover (for window units so when not in use, no air leaks in or out) \$7-\$10
- --use the microwave instead of a stove or oven. It uses a third to a half less energy.

(0) Comments

Condo/Apartment Hurricane Preparedness

Posted Jul 11, 2006 by Victoria Lim Updated Jul 11, 2006 at 03:52 PM

You don't own the building, but you still need to protect your belongings and loved ones. Ask your condo association or landlord what steps you can take to do so.

Find out what materials you can use to board up your windows. Plywood? Shutters? Impact resistant film applied ONLY to the inside? (Storm Team 8 Meteorologist <u>John Winter</u> showcased a <u>product</u> that can be applied inside a window.

Some associations will restrict when you can put up your boards or shutters. While some may allow snow birds to use them from the time they leave until they return next season, others only allow shutters or boards to be put up a day or two before a storm is forecasted to hit the area. Some require the boards or shutters to come down within a day or two afterwards.

Just like house owners, bring furniture and objects inside your home from your patio or balcony. They become flying debris in high wind.

Ask your landlord or condo board if you can use a generator if power goes out. Fire hazard restrictions may not allow it (some communities, rental and otherwise, don't even allow grills on balconies or patios), but in cases of emergency like the aftermath of a storm, exceptions may be made. Get the guidelines.

How can you contact your landlord or condo board before, during and after a storm? If cell phone towers go down, if landline service is out, if there's an evacuation, how will you know when it's safe to return? What about sorting out insurance claims?

No matter what type of structure you live in, you should already have some hurricane preparations completed such as a homeowner's insurance check up. Make sure your policy is up to date. Have your hurricane supplies. Experts recommend 3-7 days worth of supplies. Have an evacuation plan.

Landlords and condo associations: have you communicated with your residents what their responsibilities

are? What yours are? Have you shared with them policies regarding boarding up, sandbagging, generators and evacuations? Have you created a contact list? The <u>Suncoast Chapter of the Community Associations Institute</u> has tips on what you should do before, during and after a storm to protect your residents and your property.

(1) Comments

Water/beach products

Posted Jul 04, 2006 by Victoria Lim Updated Jul 04, 2006 at 08:48 AM

My test wasn't scientific, but it was "real world" usage. Before inserting your expensive electroics and taking them for a swim, don't forget to test out the waterproof products first with something else inside. Aquapac makes waterproof pouches for mobile phones, MP3 players, cameras and PDAs. H2O Audio makes the hard, clear, plastic cases for iPods, and underwater headphones. Get a grip on land and sea with Vibram Fivefingers footwear.

(0) Comments

Computer wiping

Posted May 22, 2006 by Victoria Lim Updated May 22, 2006 at 05:30 PM

It's not enough to just delete files or move them into the recycle bin. Before donating or giving away your computer, you need to WIPE the harddrive. You can download DBAN) for free, and BCWipe for an initial free trial. After that period, BCWipe will cost you: \$39.95.

You can also purchase "driving wiping" software that overwrites your harddrive with a series of zeroes and

Completely removing the harddrive containing the information disks is a sure-fire way to eliminate anyone else from getting your information in their hands. The Florida Department of Law Enforcement took an ax and a drill to theirs. You don't have to go to those extremes. For more information about computer security, check out FDLE's C-SAFE quide.

(2) Comments

Checking out used cars

Posted May 18, 2006 by Victoria Lim Updated May 18, 2006 at 04:21 PM

The used-car-check-up trifecta can keep you from driving home a clunker. A vehicle history report like those from <u>CarFax</u> and the <u>National Insurance Crime Bureau</u> can notify you of accidents or incidents reported to Departments of Motor Vehicles around the country.

But DMV's don't necessarily know about every accident. So, have a mechanic check out the car. They may be able to spot signs of body work or major repairs that you may miss.

And third, take the car for a test drive; not just around a neighborhood but on a highway too. A bonus piece of information that can help: maintenance records.

Remember, in Florida, there is no "lemon law" for used cars. The state Department of Agriculture and Consumer Services has put together this <u>guide</u> to help you choose a new-to-you car.

(2) Comments

Heading off Wireless Hackers

Posted May 15, 2006 by Victoria Lim Updated May 15, 2006 at 09:30 PM

Toss out that "quick start" manual that comes with your wireless router. The Florida Department of Law Enforcement 's C-SAFE unit encourages wireless internet users to read the full instruction manual to learn how to set up passwords and security measures. (C-SAFE stands for Cyber-Security Awareness For Everyone.) This is for two reasons: so your information is more secure when transmitting via a wireless connection, and also preventing unauthorized users from using the service you're paying for, for free!

Set up firewalls, anti-virus protection and spyware to for additional security - whether you're on a wireless connection or not.

Security symbols like <u>VeriSign</u> and the <u>Better Business Bureau's Online Reliability Program</u> are seals of security - but that doesn't automatically mean the website containing the seal is legitimate. Make sure you deal with businesses you trust. Anyone can pay the fee for a seal, even a con. So, if you use a website operated by an unscrupulous business, it just means your personal information will get to that company - securely.

(0) Comments

Hurricane Insurance Discounts

Posted May 09, 2006 by Victoria Lim Updated May 31, 2006 at 09:25 AM

The Florida Department of Community Affairs put together an <u>interactive website</u> to help you determine what types of discounts you may receive on your homeowners' insurance. Some discounts may require an initial investment for upgrades. Others, you may already have in your home and don't know it yet. Each individual insurance company sets discount rates and features, so check with your insurance agent for more details.

(7) Comments

Choosing a contractor

Posted Apr 19, 2006 by Victoria Lim Updated Apr 19, 2006 at 02:37 PM

Doing the work takes time, but it will save you money and headaches. Check out this list of do's and

don'ts.

(0) Comments

Sinkhole Problems

Posted Mar 01, 2006 by Victoria Lim Updated Mar 01, 2006 at 04:42 PM

Pasco County is experiencing a sinkhole claims crisis. Homeowners covered by Citizens Property Insurance may see an increase that more than doubles what their premiums cost in December 2005. Before you contact your insurance company or an attorney, contact the <u>Florida Department of Financial Services sinkhole ombudsman for information</u>. Call 1-800-342-2762.

State Senator Mike Fasano has drafted legislation to reform sinkhole claims and insurance payouts. You can reach Fasano's district office at (727) 848-5885 or 1-800-948-5885.

State Representative John Legg is leading similar efforts in the House. Contact his office at: (727) 869-8600.

(0) Comments

Medical Tourism

Posted Feb 20, 2006 by Victoria Lim Updated Jun 10, 2007 at 06:41 PM

Don't just let price be your guide if you choose to head overseas for surgery. Ask the following questions of the company setting up your "medical tour":

What is the doctor's education and experience? Where did he/she do his/her residency? Did he/she have any training in the U.S.? Sometimes you can confirm that with the educational institution he or she attended, but no school has the obligation to confirm. Also keep in mind some American doctors who have had their licensed revoked may be practicing outside of the country. If you find out the doctor previously practiced in the the U.S. or attended medical school in the U.S., contact that state's Board of Medicine to find out if any disciplinary action was ever taken.

How many procedures have they done? How many do they do?

What technique will the doctor use? Find out step by step. Ask about medications, tools, technology and equipment that will be used.

Review the contract. Figure out what rights you have and ones that you are waiving.

What is your recourse if something goes wrong, even after you return to the U.S.? No matter what the contract says, you may have little recourse if the company is based outside of the U.S., as there is no jurisdiction for American courts. The only possible exception: if an American doctor does the surgery and recruits patients in the U.S.

Talk to your primary care physician about what you're going to do. While he or she may discourage you from taking this step, they may end up offering some guidance, as they will be the one taking care of you when you return.

(0) Comments

Forced to Move from Mobile Home Parks

Posted Feb 09, 2006 by Victoria Lim Updated Feb 09, 2006 at 03:33 PM

<u>F.A.I.R.Florida</u> is a new organization trying to effect change in state law to provide protection for residents in non-resident mobile home parks. The <u>Florida Mobile Home Act</u> already provides some assistance thorugh the <u>Florida Mobile Home Relocation Corporation</u>.

(3) Comments

SUV and Pickup Whiplash Protection

Posted Jan 09, 2006 by Victoria Lim Updated Jan 09, 2006 at 05:10 PM

The Insurance Institute for Highway Safety tested SUV's and pickups for whiplash protection for the first time. The results appear to be the opposite of the rugged image both of these types of vehicles have. Find out how your vehicle rated.

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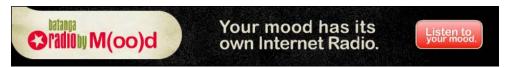
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