

COUPON CODES

FOR ONLINE SHOPING DISCOUNTS

RetailMeNot.com
CouponCabin.com
CurrentCodes.com.

Enter the name of a retailer to find applicable coupons. Or, browse by retailer category. You may even find printable coupons that can be used at local stores.



FOR LOCAL
SHOPPING
USE
VALPAK.COM

FREE "QUICKEN" LIKE PROGRAM

AceMoneyLite

You can download this free program from Komando.com. It works much like Quicken. However, it won't manage multiple accounts. If you want to manage multiple accounts, you can upgrade to the paid version (\$30).
www.mechcad.net/products/acemoney

You might also consider [Mint](https://www.mint.com). This is a free site that will help you manage your finances. Its features are much the same as Quicken's. And you can use it on the go. In fact, Mint even has its own iPhone app.

www.mint.com

Give to charity when you shop online

You can donate to charities when you shop online.

Browse For A Cause is a Firefox plug-in. When you shop at stores like Amazon, it redirects to an affiliate link. You won't notice a difference.

When you purchase something, a portion of that sale is donated. It's usually around 3 percent.

Those little donations add up. More than a dozen charities are participating. They include the American Red Cross, Goodwill and Livestrong. Pick as many as you like. Link:

browseforacause.com

Cost: Free

System: Windows XP, Vista and 7, Mac OS X

FUN GAME:

BallDroppings looks fairly simple. You'll see a black screen. In the upper left corner is a hole through which balls drop.

You can use your mouse to draw lines on the screen. A line can be extended or moved using the handles on either end.

When a ball hits the line, it produces a sound. By drawing several lines, you can create music!

Tools at the bottom will help you alter your composition. You can change the rate at which balls drop. Or, you can adjust the gravity. Have fun!

This site runs in [Firefox](#) and [Google Chrome](#). We couldn't get it to work in Internet Explorer.

balldroppings.com/js

HAITI

People can give \$10 to the Red Cross by texting the word HAITI to 90999.

The HAITI to 864833 contributes \$5 to the United Way. The donations are automatically added to the contributors' phone bills.

The FBI warns of scams targeting unwary contributors. Don't reply to spam e-mail. Criminals don't deserve your money.

McDonalds offers free Wi-Fi

You don't need to make a purchase to use the Wi-Fi. Just walk in, fire up your laptop and log on.

To find a McDonald's location offering free Wi-Fi in your area, visit its site.

www.mcdonalds.com

HOW TO FIND FREE WIFI ON THE ROAD:

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

<http://v4.jiwire.com/search-hotspot-locations.htm>

<http://hotspotr.com/wifi>

Public Libraries:

[HTTP://V4.JiWire .COM/SEARCH-HOTSPOT-](http://v4.jiwire.com/search-hotspot-locations)

LOCATIONS:

iPhone users can put JiWire's extensive directory on their phones. The site has two free apps. One finds free hotspots. The other finds all local hotspots, free and for-pay. The apps use your iPhone's GPS to find nearby hotspots automatically.

[HTTP://WWW.NetStumbler.COM/DOWNLOADS/:](http://www.netstumbler.com/downloads/)

This application can be used on any Windows laptop. It detects any nearby Wi-Fi network. This includes hotspots, as well as business and home networks. And you can tell if they are open or encrypted. Be careful to connect to a hotspot for public use.

<http://istumbler.net/index.html>

This application is almost exactly like NetStumbler, only it's for Macs.

Cost: Free

System: Windows XP and Vista, Mac OS X

Special card makes online banking safer

Once you log in, some banks give you total access. So, there is only a single barrier to your accounts.

If criminals guess or steal your password, your money is gone.

Many banks are implementing two-factor authentication. This adds a second barrier. There are a number of ways to do this. Some are better than others.

Only [Bank of America](#) is offering SafePass. The six-digit code isn't required to log in. But some online banking features (like money transfers and bill pay) are locked. The SafePass code unlocks them.

A six digit code is sent to your cell for free. Or you may purchase the SAFECARD for \$20.

Pushing the button on the card generates a six digit code. You enter that code into your browser to unlock the features you want to use.

The code may be used once for 10 minutes.

PAYING YOUR BILLS AT A FREE WIFI SPOT

Most public Wi-Fi hotspots have virtually no security. That is especially true for free ones. **HOWEVER –**

Financial organizations use SSL (Secure Sockets Layer). It is a secure connection, using encryption that has never been broken. Even if your information were intercepted, it could not be read.

When you make a secure connection, the Web address begins with HTTPS. Sites that are not secure use HTTP. You may also see a closed lock at the bottom of the page.

Consider password protecting them with [MyLockbox](#). It's free

Just install the program, and specify a password and location.

You can drag files and folders to the lockbox. Then, once you close it, it disappears. The computer administrator can't access it. Nor can it be accessed via the Internet.

Cost: Free

Link: www.fspro.net

Close Windows' sharing

File and Printer Sharing allows a computer's resources to be shared on a local network.

According to Microsoft, Windows could include the Internet as part of your local network if you connect directly using a modem rather than through a router. Part of this confusion lies with your Internet provider's definition of its own local networks.

You could be sharing your files with just about anyone.

The easy way to prevent this is to disable File and Printer Sharing.

To do this in Windows XP, click Start>>Control Panel. Double-click Network Connections. Right-click your local area connection icon and select Properties from the menu.

Clear the checkbox labeled "File and Printer Sharing for Microsoft Networks." Then click OK. You should restart your computer to be sure the setting kicks in.