

THE GEEK CORNER

By Dan Law

I hope everyone had a great summer vacation. Now that the kids are back in school and with the holidays closing in on us, it's time to start thinking about holiday family gatherings and about stocking up on candy for the vampires and ghosts who will be coming to visit. Halloween and Thanksgiving are easy holidays in comparison to Christmas, which casts a long shadow over them. This is the time of year I start thinking about those gifts that will top the little one's wish list and will be the hardest to find or the most expensive. Most likely one of these items will be the latest and greatest new cell phone, an iPad, PC/Mac or maybe a new 3D television.

Remember what happened last year? Many of us were waiting for the biggest savings event of the season. I made that fatal mistake. After a bad shopping year, all the malls, stores and online shopping sites were coming out early with the best discounts, and those of us who waited lost out on the lowest prices of the season. These deals started flying early, some even before Thanksgiving. I thought this was a crime; I was not ready to stress out over Christmas, not YET!

The best early sale deals will be found online. Selling online maximizes the savings for the major outlets since they don't have to overstock their warehouses, and they will save big time on labor cost since they can ship directly from the manufacturer to your front door. I suggest you look up your favorite retailers online now and register for their e-mail sales ads, and over the shopping season, they will continue to e-mail you all of their best sales coupons.

With a little vigilance and extra effort, you can stay one step ahead of cyber-criminals without losing the convenience of shopping in your pajamas. Now, an important rule of thumb is never use wire transfers. It's the same as sending cash. Once it's gone, it's gone. "You can't get it back," the FTC's Consumer Alert site warns. The agency also points out that using cash equivalents, including debit cards, personal checks, cashier's checks or money orders to buy online is wise only if you're familiar with the seller.

The safest way to shop online is to use a Visa or Master Card. If someone uses your card number without your permission, your liability typically ends at the first \$50 according to the U.S. Federal Trade Commission. And many card issuers now have zero-liability policies, where you won't have to pay a penny. Many major banks let you create a unique, temporary card number for each online purchase. For instance, ShopSafe (www.bankofamerica.com/shopsafe.com) is a free service for Bank of America Visa and MasterCard holders who bank online with the financial giant. When you make a purchase online, you open a new

browser window and sign in to your Bank of America account. Next, you follow the SafeShop instructions to create a 16-digit credit card number, which you use on the vendor's site in lieu of your regular number. The vendor won't know the difference, plus the temporary card has its own expiration date and security code and is valid at only one online vendor. Other institutions, including Citibank (www.citibank.com/us/cards) and EntroPay (find.pcworld.com/71872), have similar services.

You might also consider registering for the free Google Checkout service (checkout.google.com), which stores your credit card details and doesn't share your full card number with merchants. If a vendor accepts Google's payment service, you can make a purchase simply by clicking the Google Checkout button on its site. I have been using PayPal (www.paypal.com) for years now and consider it to be a very reliable, secure payment source. PayPal is widely accepted online and won't charge you a fee to buy stuff online. Both PayPal and Google will require you to sign into those accounts during the purchase checkout to complete the transaction, and both will reimburse any unauthorized purchases in full as long as you report the fraud within 60 days. Each time a purchase is made online using my account, PayPal will immediately e-mail me about the purchase, the vendor and the amount authorized.

If you don't have a credit card, you still have online shopping options although they are pricey ones. Usually, you can get a Visa Prepaid card without a credit card or bank account. When you buy a prepaid card, you load it with the cash amount you want, and as you buy stuff, the goods' purchase total is deducted from the balance. Visa's zero liability policy applies to prepaid cards as well. Just remember these cards are often loaded with sneaky fees. A Western Union Prepaid Visa Card (www.westernunion.com) for instance, has a \$10 "non-refundable activation fee" and a \$5 "load fee."

When you have found that perfect gift online and click on the site's check-out button, before you start entering your payment info (credit card number or, maybe, your PayPal password), take just a few seconds to verify that you are on a secure, encrypted Web page. Simply look at the very top of your Web browser's screen, at the address bar, to see if that address starts with "https" at the beginning. If you see the "s" included, you are on a secure site. Also look to the right side of that Web address bar for a little padlock symbol that is in the closed or locked position. If I do not see both of these in the address, I will not provide them with my card numbers or passwords. As usual, some of this month's information was found in *PC World's Magazine*, the advice columns where I go for the best technology news and product reviews.

Happy shopping everyone, and stay safe online. Please stay tuned to your Geek Corner over the next few months, as I will be providing as many online discount Web site addresses as possible, where you can find some of the best deals on premium gifts. As always, if you want to ask me a question, e-mail me at g-pal@live.com, and I will research the issue and reply as time allows.

Carteret Arts Forum Program Notes

By Peggy Brown

The Carteret Arts Forum (CAF) announces its 2011-2012 program schedule. The new season begins September 27, when pianist Jack Gibbons returns. Gibbons plays Gershwin just like Gershwin. His visible enjoyment of the work and insatiable energy captivated us three years ago. His performance this year will include Gershwin and some of Gibbons's own compositions.

On December 6, Franc D'Ambrosio brings his new show *Christmas in New York* to Carteret County. D'Ambrosio performs with gusto and grace. He shines for a live audience. Tickets for this show will be \$20, and an extra ticket will be included with an annual subscription.

On February 12, General Hugh Shelton (retired) will talk about his book *Without Hesitation: The Odyssey of An American Warrior*. Tom Clancy says, "General Shelton is a man from another time, when honor and one's word were more important than personal gain and the fiscal bottom line." This program includes lunch at the Dunes Club.

On March 3, David Drazin, a pianist, composer and motion-picture archivist will take us back to 1927 with a Buster Keaton film *The General*. Drazin has acquired a national reputation for piano improvisations and accompanying silent films.

On April 12, John Chappell does a live recreation of Mark Twain in all his wit and wisdom as you might have seen him 100 years ago. Mark Twain's stinging commentaries on the human race, politics, slavery, lying, religion and life are stunningly fresh and blazingly funny.

CAF was founded in 1999 as an all-volunteer, non-profit organization for the benefit of Carteret County and surrounding areas. It strives to promote and educate through the cultural arts. CAF makes a special effort to include area students and to support monetarily selected local arts endeavors and events.

Yearly subscriptions are available to the public for \$150 and are recommended for several reasons. The yearly subscription not only includes all five outstanding programs, which are \$30 each, but also includes an **extra ticket** for the Franc D'Ambrosio performance. A yearly subscription ensures a reservation for each performance at the onset of the season. Therefore, if a subscription ticket holder is unable to attend a program, a friend can use the ticket. Most importantly, purchase of a yearly subscription demonstrates a cultural commitment and support for CAF, which bears the responsibility of bringing exceptional national talent locally to Carteret County. Adults and students in this area can enjoy renowned talent without incurring the time and expense of travel. For more information, call 247 - 6409 or check our Web site at www.carteretartsforum.com.