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John Edwards, computer industry analyst and editor for on-line publications, Mount Laurel, New Jersey.

Beware of downloading programs or files from the Internet or on-line services. *Problem:* Viruses. *Self-defense:* Do not download unnecessary items—choose only ones that will give you definite gains. Download only from sites that you know and trust—major corporations are less likely than lone programmers to provide items containing viruses. *Important:* Use a state-of-the-art virus-checking program—and update it regularly.

Ron Hiner, computer consultant specializing in Internet and direct marketing, Westport, Connecticut.

...and your moneysavers

To reduce heating costs, clean or replace filters on forced-air heating systems once a month during heating season. Keep windows clean to let in more sunlight and warmth. Seal electrical outlets against heat loss with inexpensive gaskets, available at hardware stores. If you have a heated water bed, keep blankets and a comforter on top to help retain heat—and insulate the sides by tucking in blankets all the way around.

Melodie Moore, editor, *Tightwad Living*, Box 629, Burgin, Kentucky 40310. 10 issues. \$16/yr.

Good candidates for mortgage refinancing: Anyone with a fixed-rate mortgage of 8.5% or more...or who had credit problems at the time of the last mortgage but has repaid all debts promptly for at least the last year or two...or who has an adjustable-rate loan that is tied to one-year Treasuries and is headed for periodic adjustment in the next several months. About one-third of homeowners should consider refinancing under current market conditions. Ask your financial adviser.

Keith Gumbinger, vice president, HSH Associates, a fee-based mortgage data service, 1200 Rte. 23, Butler, New Jersey 07405.

Pay whole-life premiums annually to avoid extra fees added for monthly, quarterly or semiannual payments. The fees can be high—up to

an annual percentage rate of 45%, depending on the company involved and the frequency of payments. Typical range is 8% to 15%. It is fair to charge something extra for more frequent payments because of the extra book-keeping involved—but actual rates are often not disclosed to policyholders.

Glenn Daily, a fee-only insurance consultant, 234 E. 84 St., New York 10028.



...and healthy eating

Best antioxidant vegetable: Kale. Other vegetables high in antioxidants—which can reduce the risk of cancer and other diseases—are beets, red peppers, broccoli, spinach, potatoes, sweet potatoes and corn. *Best antioxidant fruits:* Blueberries and strawberries...followed by plums, oranges, red grapes, kiwi, pink grapefruit, white grapefruit, white grapes, apples, tomatoes, bananas, pears and melons.

Ronald Prior, PhD, scientific program officer, Jean Mayer USDA Human Nutrition Research Center on Aging, Tufts University, Boston.

Best tasting of all the fat-free foods: Baked goods: Entenmann's Fat-Free Light Raspberry Twist ■ **Cheese**—Kraft Free Singles American Flavor... Healthy Choice Fat Free Mozzarella ■ **Cold cuts**—Louis Rich Free No Fat Oven Roasted Turkey Breast... Oscar Mayer Fat-Free Bologna ■ **Ice cream/frozen yogurt**—Edy's Fat Free Vanilla...Haagen-Dazs fat-free yogurts ■ **Chips and snacks**—Nabisco Pretzel Air Crisps...Louise's Fat-Free Caramel Corn.

Ann Russell, editor, *Living Fit*, 21100 Erwin St., Woodland Hills, California 91367. 10 issues. \$16.97/yr.

...and your fitness

Exercising when you have a cold is all right if you confine yourself to easy workouts—and drink lots of fluids

while exercising. If you are taking antihistamines, avoid treadmills and barbell squats—coordination may be affected by the medication. Reduce the intensity and duration of your usual workouts.

Peter Bruno, MD, internist in private practice in New York and team internist for the New York Knicks.

Walking with a weighted vest can turn a stroll into a brisk workout. Vests with weighted pockets are available at sporting-goods stores for \$50 and up. The vest balances weight evenly, helping pull shoulders down and back—giving you more erect posture. Walking with a vest works most major muscle groups. Add wrist weights to tone arms. *Bonus:* Walking is weight-bearing exercise that can stimulate bones to maintain calcium content—reducing the risk of osteoporosis in later life.

Viisha Sedlak, national director, American Walking Association, Box 4, Paonia, Colorado 81428.

...and armchair shopping*

Papermaking kit. Make your own 5½" x 8½" paper using cotton lint, specialty pulp and other supplies. Includes materials and instructions for easy-to-do projects. Ages six to adult.

Collage, 240 Valley Dr., Brisbane, California 95004. 800-926-5524. Item #C448B. \$38.45.

The Pocket Book of Marbles. Shooting tips, game variations. *Set:* 53 assorted marbles (cat's-eyes, clearies, jumbos, rainbows, etc.), drawstring bag and an illustrated 32-page book.

The Mind's Eye, Box 6547, Chelmsford, Massachusetts 01824. 800-949-3333. Item #M21-505. \$30.90.

Lock up. Keep intruders out of hotel rooms with this portable deadbolt. Installs without tools on inward-opening doors. Pick-proof, with quick-release trigger for emergency exit. 3.2 ounces.

Walkabout Travel Gear, 732 Millcreek Dr., Moab, Utah 84532. 800-852-7085. Item #10650. \$25.

*All prices include shipping costs. Add state sales tax where applicable.



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