USEFUL INTERNET WEB SITES

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There are an amazing number of Internet sites available to Internet users for browsing online. These sites run the gambit from US government sites providing information on Medicare and Social Security to federal tax forms and consumer information, to other sites that are essentially one man bands offering, sometimes, rather unsavory subjects. Others provide health care information, health care protocols for specific diseases and the latest treatments and techniques to treat these diseases.

There are Web sites that one may use to search for information and services. One may purchase just about anything from automobiles to TV's to golf shoes and anything else that one can afford, is available on line and in many cases without sales taxes being charged. Shipping and handling charges may range from "free" to enough to make the on-line purchase unattractive. Potential purchasing Web sites will be addressed in a subsequent email.

Caution should be exercised when accessing these sites. Although there are many useful legitimate sites, there are many others that are out to exploit the potential user of the site and to make off with as much of your money as they can. Others may contain viruses, spy ware and the like, which are to be avoided. When in doubt, avoid the site entirely.

The inclusion of a site on this list, or the exclusion of a Web site, does not signify either an endorsement or disapproval of a particular Web site. The list, understandably, includes relatively few sites.

Online Information

US FEDERAL GOVERNMENT WEB SITES

Government Benefits is the official benefits Web site of the U.S. government, with information on over 1,000 benefit and assistance programs that are currently available. There is a questionnaire that one may use to zero in on benefits and assistance that is available for citizens in need.

http://govbenefits.gov/

This **Treasury Department** official Web site offers information on the purchasing of U.S. savings bonds and U.S. Treasury securities. The savings bonds calculator provides current values and accrued interest on one's savings bonds, shows what bonds have stopped accruing interest, and can be used to provide an inventory of bonds owned. http://www.treasurydirect.gov

The **Internal Revenue Service** has made many of its forms and publications available on line for downloading. If you are looking for a specific publication or form, you will find it at this web site. A publication that might prove of interest is Publication 910 "Guide to Free Tax Services". If you have filed, you can check the status of a refund by going to "Where's my refund?" Take a look at the other possibilities on the IRS Web site. http://www.irs.gov

The **Social Security Administration's** Web site provides information on Social Security programs and benefits, rules and regulations and explanations on how to apply for benefits. There are sections on "Your Social Security records", "Retirement", "Medicare", "Disability and SSI", "Widows, widowers & other survivors" and "Get help with your situation" http://ssa.gov

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at this Website. You can register your home or mobile phone for free at this site.

https://www.donotcall.gov/

The Federal Trade Commission is tasked to be the tool to help prevent consumer injury. You will find publications with advice on avoiding scams and rip-offs, as well as tips on other consumer topics, including investments, cars, identity theft and business opportunities. The FTC also debunks numerous scams including international lotteries, chain letters and phony drugs. http://www.ftc.gov/ftc/conmsumer.htm

NIH Senior Health Web site opens the valuable resources of the National Institute of Health to people over 60 who use the Internet to learn more about their health and aging. Sections include Alzheimer's Disease, Arthritis, Depression, Exercise for Older Adults, Hearing Loss, Osteoporosis, to Talking With Your Doctor, etc.

http://www.nihseniorhealth.gov/

The **US Department of Commerce** Web site makes it easy to locate government information. FedWorld was established to serve as the online locator service for a comprehensive inventory of information disseminated by the Federal Government. http://www.fedworld.gov

Official information and services from the U.S. government. Whatever you want or need from the U.S. government, it's here on this site. You'll find a rich treasure of online information, services, and resources. As the U.S. government's official web portal, USA.gov makes it easy for the public to get U.S. government information and services on the web. USA.gov also serves as the catalyst for a growing electronic government.

http://www.usa.gov or http://www.usasearch.gov

Official Statistics are available from this Web site for over 100 federal agencies. The topics covered include economic and population trends, health care costs, foreign trade and farm production.

http://www.fedstats.gov

The **Pension Benefit Guaranty Corporation** (PBGC) protects the retirement incomes of nearly 44 million American workers in 30,330 private-sector pension plans, as the government sponsored insurer of defined benefit retirement plans. If you are being paid by the PBGC, you may use the site for queries on payments, etc. http://www.pbgc.gov

The **Bureau of Economic Analysis** (BEA) is the producer of economic accounts statistics to provide a better understanding of the U.S. economy. http://www.bea.gov

This **Federal Reserve** Web site of the Board of Governors of the system, who set the monetary policy . One of the items on this site of interest is the Foreclosure Resources for Consumers. This Foreclosure site provides information and links to agencies and organizations that may be able to help you if you are having difficulty making your mortgage payment. http://www.federalreserve.gov

The Federal Deposit Insurance Corporation (FDIC) An independent agency of the federal government, preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for at least \$100,000; by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails. http://www.fdic.gov

Recalls by the government are accessible at this Web site. To provide better service in alerting the American people to unsafe, hazardous or defective products, six federal agencies with vastly different jurisdictions have joined together to create this site, a "one stop shop" for all U.S. Government recalls. Sections include Recent Recalls, Search for Recalls, and categories of recalled items by categories such as Consumer Products, Motor Vehicles, Boats, Food, Medicine, etc.

http://www.recalls.gov

The Library of Congress is the nation's oldest federal cultural institution and serves as the research arm of Congress. It is also the largest library in the world, with <u>millions of books</u>, recordings, photographs, maps and manuscripts in its collections. The Library makes its resources available and useful to the Congress and the American people. It is a great resource for not only researchers but to anyone with the need to find information on items of interest.. Some of the categories include: Concerts from the Library, Wise guide to the Web site, Webcasts from the Library, Law Library of Congress, Thomas Jefferson, and John Philip Sousa online, etc.

http://www.loc.gov/

This **Medicare** Web site is the official U.S. Government site for people with Medicare. There is a formulary finder for drugs and there is a function to compare Medicare prescription drug plans. Health plans and Medigap policies may be compared in your particular area. There are means to compare nursing homes and hospitals as well as information on planning for your long-term care needs. There is a very comprehensive frequently asked questions (FAQ) section that should help find answers to many questions concerning Medicare coverage. http://www.medicare.gov/

Centers for Disease Control and Prevention posts the government's latest information on public health and communicable diseases. Some of the topics covered include: Diseases & Conditions, Emergency Preparedness and Response. Environmental Health, Healthy Living, and Travelers Health.

http://www.cdc.gov

Clinical Trials is a registry of federally and privately supported clinical trials conducted in the United States and around the world. This Web site gives you information about a trial's purpose, who may participate, locations, and phone numbers for more details. This information should be used in conjunction with advice from health care professionals. The site lists experimental treatments you may be eligible to receive http://www.clinicaltrials.gov

Medline Plus is the National Library of Medicine and the National Institutes of Health's comprehensive health information. There are sections on Health Topics, Drugs & Supplements, a Medical Encyclopedia, a Medical Dictionary, Senior Health, Surgery Videos, etc. http://medlineplus.gov/

Health Finder is a guide to reliable health information and is sponsored by the office of Disease Prevention and Health Promotion. The site offers a drug interaction checker as well as prevention information, and a number of newsletters that address general health, diet and fitness, and chronic diseases.

http://www.healthfinder.gov

National Cancer Institute provides clinical details about every type of cancer and the latest treatments. There are sections on the Types of Cancer, Common Cancer Types, Clinical Trials, Cancer Treatment, etc.

http://www.cancer.gov.

HEALTH RELATED WEB SITES (not included above)

American Cancer Society Web site includes links to clinical trials and patient support groups. Sections available include: Managing Your Cancer Experience, Support Programs & Services, Resources for Healthy Living, Treatment Decision Tools, etc. http://www.cancer.org

American Diabetes Association provides nutritional information and recipes along with news of the latest research into the disease and treatments. Some of the sections available include: All About Diabetes, Nutrition and Recipes, Weight Loss & Exercise, Diabetes Prevention, etc. http://www.diabetes.org

American Heart Association features an online Heart and Stroke Encyclopedia, Diseases & Conditions, Healthy Life Style, CPR & ECC, Heart Attack/Stroke Warning Signs, etc. http://www.americanheart.org

Family Doctor provides straightforward general information from the American Academy of Family Physicians. There are sections on Conditions A to Z, Healthy Living, Smart Patient Guide, Seniors, Women, etc.

http://www.familydoctor.org

Mayo Clinic offers online tools to help guide treatment decisions and general medical information. You may look up a disease, or a condition, look up a symptom or check on how to handle medical emergencies, as well as use the first aid guide. There are many other medical related facilities available on this Web site.

http://www.mayoclinic.com

InteliHealth is a Web site that provides health related help—There are sections on: Diseases & Conditions, Healthy Lifestyle, Your Health, and Look it Up. There is an Ask the Expert section as well as sections on Dental Health and Health Commentaries. The Harvard Medical School provides content to this site.

http://www.intelihealth.com

OTHER WEB SITES

Real Estate values may be checked using this Web site. Should you want to check the value of your house or a neighbor's or some one's abode across the country, go to this site to obtain an estimate. Any real estate in the US may be checked using this service. All that need be input is the street address, city and state or ZIP code.

http://www.zillow.com

Google Search Engine is now widely recognized as the world's largest search engine; an easy-to-use free service that usually returns relevant results in a fraction of a second. The service indexes sites worldwide and organizes this information for your use. When you use the Web site or one of the dozens of other Google domains, you'll be able to find information in many different languages; check stock quotes, maps, and news headlines; lookup phonebook listings for every city in the United States; and search billions of images. Google also offers other services including free email, known as gmail, and others.

http://www.google.com

Adobe Reader is free software that lets you open, view, search, digitally sign, verify, and print Portable Document Format (PDF) files. To date, more than 500 million copies of Adobe Reader have been distributed worldwide on 23 platforms and in 26 languages. KASRA distributes both the KASRA Retiree News and the KASRA Email Directory in PDF format. Adobe PDF is the global standard for trusted distribution and viewing of information. www.adobe.com/products/acrobat/readstep2.html

J. D. Power & Associates, which is known for the reviews of automobiles including pricing etc., has also moved into the ratings of electronics telephone service providers and publishes the results free on the Web. It forms its ratings by polling thousands of consumers at a time. J. D. Power picks a best in classs for each category – say, digital cameras in the \$400 to \$599 price range and posts ratings for the winner and its competitors on one page so that readers can make quick comparisons

http://www.jdpower.com/

Massachusettes Institute of Technolgy (MIT) is a Web site, which provides open courseware free for anyone for self learning. Free lecture notes, examinations and other course resources are available for over 1,700 courses spanning MIT's entire curriculm. There are many other areas to view including various research projects etc. http://www.mit.edu

The **Better Business Bureau** Web site is the place to start your search for a BBB in your area. Once in your particular BBB Web site, check out the vendor, contractor or store before doing business with the business unit, to determine whether there are any complaints filed on the business unit..

http://www.bbb.com

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