

### Saving Money on Your Car

**M**inimize your speeding, and follow parking rules. Tickets are costly, and if you end up getting your insurance premiums increased, you'll suffer a double financial whammy. (Speeding also consumes more gas.)

Be insurance-smart. Shop around and make sure you're paying as little for your desired level of coverage as possible. Look into discounts for alarms, short commutes, or safety features.

Spend some time comparing local gas stations and use the ones that offer the lowest prices. Take advantage of special deals that offer you a few cents off your gasoline on certain days. If your car doesn't need premium gas, don't use it.

Spend some time finding a good and honest mechanic. Ask friends for referrals. Using a mechanic who inflates his rates – or worse, recommends unnecessary work – will cost you.

Keep tires properly inflated, and rotate them on schedule.

Take public transportation when you can. Or walk, when that's practical. Or carpool.

Follow your car's recommended maintenance plan. Skipping oil changes and the like might save you a few dollars now, but it might cost you many more later.

Before you rent a car, verify from your insurance agent whether your policy covers rental cars. If it does, you can say "no thanks" when the car rental agent asks whether you want to buy insurance coverage.

Look into getting new tires at a discount store. The prices are often lower than elsewhere.   
—MOTLEY FOOL

### Exercising in the Heat



**A**llow yourself seven to 14 days to acclimatize if you are in a new environment. Reduce the intensity of your exercise to 60 percent of the usual effort, and increase it slowly over a two-week period.

Cut your distance in half and run it twice. This way, if you start to feel the symptoms of heat illness you won't be as far from home. Allow yourself seven to 14 days to acclimatize if you are in a new environment.

Drink plenty of fluids. Clear urine and a full bladder every two or three hours indicate adequate hydration.

Avoid caffeine and alcohol, which act as diuretics and cause dehydration.

Drink as much water as you can before your workout, and try to drink 5 to 10 ounces of cool water every 15 minutes during exercise. Cool water leaves the stomach faster and will help reduce your internal temperature.

Weigh yourself before and after your workout. The weight loss is fluid loss and you should replace it before your

### CAMPING TIPS

**W**HEN USING A PUBLIC CAMPGROUND, A TUBA PLACED ON YOUR PICNIC TABLE WILL KEEP THE CAMPSITES ON EITHER SIDE VACANT.

A HOT ROCK PLACED IN YOUR SLEEPING BAG WILL KEEP YOUR FEET WARM. A HOT ENCHILADA WORKS ALMOST AS WELL, BUT THE CHEESE STICKS BETWEEN YOUR TOES.

YOU'LL NEVER BE LOST IF YOU REMEMBER THAT MOSS ALWAYS GROWS ON THE NORTH SIDE OF YOUR COMPASS. --LoveTheOutdoors.com

next workout by drinking plenty of water.

Exercise in the morning or evening when it's cooler.

Pay attention to the heat index - the combination of heat and humidity together.

Run on cool surfaces such as grass. Even white concrete is better than black pavement.

Avoid retaining heat by wearing light-colored clothing of a natural or synthetic fiber designed to aid in heat loss. If bicycling, wear protective headgear that allows airflow to cool the large vascular supply to the scalp. Ice or a cold pack can be placed at your groin, wrist or armpit and cool you - don't wipe it off.

If you start to feel the effects of the heat illness, stop your workout, seek shade and start drinking fluids.

—SPORTS DOCTOR, INC.  
BY CAROL L. OTIS, M.D. AND ROGER GOLINGAY.

## Internet Addiction Self-Appraisal and Tips for Real-Time Living

Here are some questions that could indicate an Internet use problem.

### Internet Abuse Criteria



1. Feeling "out of control" when using the Internet; e.g., feeling "carried away".
2. When not on the Internet, do you find that you are preoccupied with the Internet or computers? (E.g., thinking about or reliving past experiences on the Internet, planning your next experience on the Internet, or thinking of ways to gain access to the Internet in the future).
3. Finding that you need to spend greater amounts of time on the Internet to achieve satisfaction similar to previous events.
4. Finding oneself seeking greater sexually stimulating material in order to achieve the same result as previously.
5. Having repeated unsuccessful efforts to control, cut back, or stop using the Internet.
6. Finding yourself to be restless or irritable when attempting to cut down or stop using the Internet
7. Using the Internet as a way of escaping from problems or relieving a bad mood; (e.g., feelings of helplessness, guilt, anxiety or depression).
8. After spending what you consider an excessive amount of time on the Internet and vowing not to do so the next day, do you find yourself back on the next day or soon after?
9. Do you find yourself lying to family members, therapists or others to conceal the extent of your involvement with the Internet?
10. Do you find yourself committing illegal acts related to your use of the Internet?
11. Have you jeopardized or lost a significant relationship, job or educational or career opportunity--because of your use of the Internet?

If you answer positively to 5 or more you may have a problem with Internet abuse and should consider consulting a psychologist or other mental health professional with addiction expertise.

*This information does not constitute a medical/clinical diagnosis or represent a treatment recommendation. These guidelines and suggestions are for informational and educational purposes only. They are not a substitute for professional treatment services.*

### Steps to Reclaim Real-Time Living



- Shorten your Internet sessions.
- Find other interests.
- Exercise.
- Talk to your friends and family about what is happening in your life.
- Consider a support group.
- Develop new relationships and friendships.
- Try counseling or psychotherapy to assist you in dealing with the addictive behavior. A psychologist or other trained mental health professional can help you identify your options.

The key is to first acknowledge that you may have problem with the Internet. Remember that having a compulsive or addictive problem is not a sign of poor will power or weak moral character. It is a human problem that can impact any of us. The act of acknowledging this creates the context for the beginning of change. Making some small, but measurable, change in the pattern of your Internet use should follow this important first step. Do something different. Even a small change can produce greater changes in the future in your overall pattern of use. Don't be afraid to try something new.

Good luck!

--DAVID GREENFIELD, Ph.D.

**Human Behavior Associates Inc.** is the provider of your Employee Assistance Program. Employees and their family members can call 24 hours per day, 7 days per week to request assistance with personal, family, financial or legal problems. **1-800-937-7770**