

Consumer Benefits of America

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FORUM

Consumer Benefits of America

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Alternative First Aid

Summer can be an excellent time to give alternative medicine a try. This season of the year usually brings additional household activities and sports endeavors. With this increase of activity comes the possibility of physical bruises, wounds, burns, allergic reactions and motion sickness.

1. Physical Trauma would include over-stretched muscles, a common injury during the active summer season. Over-stretching can lead to tissue damage, pain and swelling. The following suggestions can help with most physical trauma. Be sure to consult with a physician if there are signs of shock, more than minor blood loss, or if one cannot voluntarily move an injured area. Also, consult with a physician if red streaks develop around the injury, and if pain and swelling persist for three or four days after the injury. Arnica, in both oral, cream and spray, is quite useful for muscle injury caused by over-exertion or stretching. Hypericum orally or in spray is useful to soothe the nerve pain caused by the same injury.

2. Bruising indicates broken blood vessels beneath unbroken skin. For this, a mixture of 1 T cayenne pepper and 1 C apple cider vinegar that has been allowed to sit for at least one week is very effective. Apply directly to the skin. Homeopathic creams such as Traummel, Trauma One, or Arnica are helpful, but must not be applied to broken skin. Alternating hot and cold compresses to the affected area can be effective in facilitating healing, as can thin slices of fresh ginger applied directly to the bruise. Consult with a physician if you bruise frequently or easily.

3. Cuts should be treated by a physician if they are from an animal bite, cannot be completely cleaned (as a puncture would), if too deep to heal properly without stitches, if bleeding does not stop with direct pressure, or if

infection develops during healing. After washing the wound thoroughly with warm water and soap, there are a few products which are helpful in healing. These include the herb St. John's Wort in liquid form applied directly to the cut; Tea Tree Oil mixed with a small amount of water and applied to site; and Calendula (available in oil, cream, gel or spray) which is made from Marigold flowers. "Pure" honey is also helpful since bacteria cannot grow in honey. Homeopathic remedies that are helpful to cuts include Phosphorus (when blood is bright red), Arnica (where there is bleeding from a soft-tissue injury), and Ferrum phos, which helps stop bleeding of any sort.

4. Burns should be seen by a doctor if they are second or third degree, if the burn becomes infected, if the pain and swelling do not lessen in four to five days, or if the burn covers more than ten percent of the body. Hypericum tincture mixed with water (all water should be distilled, especially if the skin is broken) can be applied to the burn. This is especially helpful to lessen the nerve pain caused by a burn. For first-degree burns (pain, inflammation, redness) homeopathic Cantharis is useful if there is burning pain where a cold compress feels good. Apis homeopathic is good if there is stinging and itching pain involved. Second degree burns (inflammation, redness and blistering) are also helped by Cantharis. Third degree burns (charring of the skin and tissue damage) can be helped, too, by Cantharis, and also by Causticum, especially if the burn was caused by chemicals. A few other general aids in burns: A compress made from warm water and a beaten egg white placed over the area; aloe vera juice or gel, and apple cider vinegar. The burned area should be elevated if possible. Other helps are Calendula cream mixed with St. John's Wort tincture, Tea Tree Oil mixed with water, applied to the skin; and vitamin E used both externally and internally to reduce the possibility of scarring.

5. Allergic Reactions in the summer are usually from insect bites or stings, or contact dermatitis from poisonous plants. A reaction to bites and stings can be helped by a number of alternative suggestions. Lavender oil, tea tree oil, rosemary oil, applied cider vinegar, witch hazel, calamine lotion or eucalyptus oil on the bite can bring quick relief. One can rub sage leaves or a raw onion on the area or place slices of raw apple or potato to the affected area. Clay, mud, or castor oil packs can help reduce an allergic reaction in a specific area of the body but must remain on the body at least twenty minutes. Three homeopathic remedies are especially helpful when an insect bite occurs: Apis (excellent when swelling exists that is accompanied by a stinging feeling and the desire for a cold application); Rhus Tox (if one feels joint stiffness, extreme itching, and feels that warm application would help); and finally Ledum (if there is a puncture and the susceptibility to infection). As a preventative to insect bites, try Neem Oil Spray on your clothing and skin, especially in areas where crawling insects are likely to access the body, for instance like the sock and the cuff area.

The other main allergic reaction is to poison ivy, oak, or sumac. Once again, mud, clay, or castor oil packs can help, along with specific homeopathic remedies. Packs must remain on the skin at least twenty minutes to be effective. If there is restlessness and itching, Rhus Tox would be the remedy to choose. Anacardium is for blistering, especially on the face, hands and fingers. There may also be a yellow discharge from the eruptions. Croton Tiglium is good to use when there is a rash on the face which is itchy. Diarrhea often accompanies this eruption along with the skin feeling like it is being pulled tight.

Food of the Month

Soup! Hot or cold, it makes a healthy, tasty meal



Homemade soup is a traditional favorite. It's great in winter, but the hot or cold soups of summer are good too.

No time to prepare? Bean and split pea soups are nutritious right from the can and have a high fiber content. Add nonfat milk instead of whole milk or cream. For all processed soups:

- Look for low sodium content. Many canned, dried, frozen, and boxed soups contain more than 1,000 mg per cup.
- Cream soups are usually high in fat content. Look for those that have no more than 3 grams of fat per cup.

To make your own quick soups: Combine broth with canned tomatoes, pasta, vegetables, and beans for a nice minestrone. Season with oregano or thyme.

Canned chicken noodle soup has about a teaspoon of chicken per can. If you add leftover or canned chicken to the mix, you have a better meal.

With vegetable or vegetable beef soup, add canned or cooked frozen vegetables plus leftover roast beef.

Cold soups are perfect for a hot summer's day. Here's the recipe for a classic cold Spanish soup: Gazpacho

Chop, then place in a blender: 1/2 lb. ripe or canned tomatoes, seeded; 1 Bermuda onion; 1 t garlic powder; 1 green or red pepper; and 1/4 C white breadcrumbs soaked in 1 T wine vinegar. Puree. Put in a large bowl and beat in 2 T olive oil, salt, and pepper. Add enough tomato juice to make the soup fairly thin. Chill for 3 hours.

Place in a soup tureen in the center of the table. Provide accompanying bowls of fresh chopped tomatoes, green peppers, onions, and cucumbers that can be added by each person.

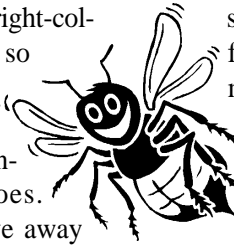
Bee-careful outside

What to do when they sting you

For everyone: 1-Skip bright-colored clothes and perfumes so bees don't think you're a flower. 2-Avoid loose clothes that can trap an insect. 3-Wear closed shoes. Don't go barefoot. 4-Move away quietly and slowly if you encounter a bee.

For a reaction: Most people get an itchy red welt when stung. If you get hives, go to an emergency room.

Adults and kids who develop hives (itchy elevated patches that are red or pale), tightness in the throat and chest, difficulty breathing, or loss of con-



sciousness may be in danger of fatal anaphylactic shock, say immunologists at the University of Texas, Houston Medical School.

At the ER, doctors will give you a shot containing adrenaline, antihistamine, and steroids that will stop the reaction.

For an allergy: A few weeks after the attack, see an allergist to get treatment for an allergy to insect venom.

For an untreated allergy: Stock injected epinephrine kits, available by prescription, in case you have another encounter. One injection will stave off reactions for 20 to 30 minutes.

Nutrition plan repairs bad habit damage

Remember when you could attack a keg of beer, eat the biggest steak, get a suntan, and smoke cigarettes. Those days are gone. Now what?

The good news is that the human body adapts to almost everything you put it through, and much damage can be repaired, says Dr. Susan Kleiner, author of *Power Eating* (Human Kinetics). These are some of the unwise things people do and how to repair the damage:

Drink a six-pack: Huge amounts of liquid flush away stored vitamins and nutrients needed for immunity, muscle contraction, relaxation, and growth. Best advice: Take a multivitamin that includes B vitamins and antioxidants, says Dr. Alan Magaziner, author of *The Complete Idiot's Guide to Living Longer and Healthier* (Alpha Books). Quoted in *Men's Fitness*, Dr. Magaziner says liver and brain damage caused by moderate drinking is reversible if you quit.

Smoke: The list of consequences is too long to mention. Smoking affects most body functions. Best advice: Quit! Eat at least six servings of fruits and vegetables a day. Break your dining into six or seven small meals to avoid weight gain, and include complex carbohydrates like whole wheat bread. Starting an exercise program

is the most beneficial thing an ex-smoker can do. It produces chemical changes similar to those caused by nicotine and decreases anxiety, depression, and weight gain.

Worship the sun: Exposure to the sun causes skin aging, puts a ton of free radicals into the system, and increases the risk of skin cancer. Best advice: Stay out of the sun at midday, and wear SPF 45 sunscreen at other times. Take a supplement that includes vitamins C and E, selenium, copper, zinc, and manganese. Drink 8 to 10 glasses of water a day.

Eat a 32-oz. steak: Aside from fat making you gain weight, eating too much meat increases your risk for heart disease and certain cancers. Best advice: Eat leaner cuts but replace most red meat with poultry and fish. Take vitamin E and folic acid supplements and get more fiber into your diet.

Watch TV constantly: Do something else for part of each evening. Exercise for 30 minutes a day three times a week. Eat meals in the kitchen. Stock low-fat snacks like fat-free yogurt and fresh vegetables. Use an exercise bike while watching TV.

Regardless of what you have done to your body in the past, it's never too late to get healthier and stronger.

How to recognize, and help treat, heat-related disorders

The more you work -- or play -- on a hot day, the more your body heats up inside, and that can be dangerous.

Too much activity can make your body lose its ability to dispose of excess heat.

The core temperature of the body rises and the heart rate increases.

OSHA has identified these types of disorders and what you can do to help someone in distress:

- **Heat stroke**, a life-threatening event. Signs include loss of the ability to sweat, mental confusion, hot dry skin, and high body temperature. Move the person to a cool area and soak with cool water. Fan vigorously until medical help arrives.
- **Heat exhaustion**. Symptoms include fatigue, dizziness, nausea, or head-



ache with moist skin. Move the victim to a cool place and give water or a sports drink. If the victim vomits or faints, seek medical treatment.

- **Heat cramps**. Usually muscles used for work are affected, but cramps may occur later. Drinking liquids should relieve cramps, but intravenous saline solution may be necessary.

- **Fainting**. When people stand for a long time in a hot environment they aren't used to, they may faint. Moving around is better than standing in one place. After fainting, the victim should lie down and rest.
- **Heat rash**. When sweat is trapped under the skin, small, red bumps may appear that itch and burst to release sweat. See a doctor if they get infected.

Speaking of Safety

More trucks crash at night

The National Highway Safety Commission says many fatal truck crashes occur between midnight and 6 a.m. If you must drive at night:

- Get plenty of rest before you start.
- Stop every two hours for light exercise and splash water on your face.
- If you are drowsy within an hour of your destination, have coffee, turn up the music, talk on your CB, or open the windows for short-term relief.
- If you are several hours from your destination, pull over for a 20 to 30 minute nap.

Apply cold packs to a strain

When you strain a ligament or a muscle, applying cold packs for the next 1 to 3 days is the best treatment.

Don't use heat. Hot soaks or a heating pad may increase swelling and inflammation.

Use cold because:

- Cold reduces swelling and inflammation. Cells may be damaged because swelling decreases the oxygen supply to surrounding tissues. Cold applications lower the metabolism within the cells and allow the tissue to survive a temporary lack of oxygen, according to the Mayo Clinic. This promotes the repair of cells and speeds healing.
- Cold constricts blood vessels, which helps control bleeding within the injury.
- Cold relieves pain and acts as a local anesthetic.

Bruising usually stops within 1 to 3 days after an injury. To relieve muscle spasms and the pain of minor sprains and strains, it's best to apply cold for about 20 minutes at a time every 4 to 6 hours for the first 1 or 2 days.

Commercial cold packs are safer than using ice. Prolonged exposure to ice can result in frostbite.

When should you use heat? Heat is better for chronic pain or for muscle relaxation. It could be helpful after the first 3 or 4 days.

Preventing injury from gas and chemicals

It's no secret that working with gas and chemicals can be extremely dangerous. That's especially true if workers don't take the time to learn how to handle hazardous substances and follow procedures carefully.

Though training and indoctrination are provided, most workers use a variety of

products, and each one has its own risks. Keeping up to date on material characteristics makes a huge difference in handling hazardous substances safely.

Chemicals and gases should be judged on an individual basis because each one is different. Material Safety



Read the label!

Data sheets (MSDs) help to identify specific hazards and should be checked each time you use a hazardous substance on the job.

Additionally, those handling the substances should know how hazards change once the product comes into contact with other substances.

Most often, people are injured because they did not read, fully understand, or follow the instructions for use of a chemical or gas. And the injured worker frequently was not wearing the proper personal protective equipment, according to the National Safety Council.

Moneywise

Native plants save water

Widespread drought has landscapers turning to water-saving native plants. They say native plants are more resistant to drought, requiring less expensive watering by the homeowner. Some they recommend are hardy pampas grass and feather reed grass in northern and central areas. Wherever you live, you have to know which plants really are native to your locale.

Moneywise for your kids

Children want to spend all they can get, because it's not their money. Start early to prepare them for the real world.

- Give small kids opportunities to decide whether to spend or save. Remind them that if they save, they can buy something they really want later on.
- A ploy recommended by Jonathan Clements: Give them a choice of ordering a soft drink or getting \$1 after you leave the restaurant.
- In his Getting Going column, Clements says he explains how the mutual funds are doing that will finance their college education. And he shows them the proceeds on their variable annuity so they have a sense of financial security.

Credit scoring for insurance

In recent years many insurance companies have used an applicant's credit score as a factor in determining how much to charge for auto and home coverage. Consumer groups say it's unfair.

Hawaii, Idaho, Utah, Washington, and Illinois have approved curbs on the practice, and similar bills are pending in about 20 other states. More states are considering outlawing the practice.

Crossword Answer

S	O	B		S	T	O	A	T
A	P	E		L	O	D	G	E
P	I	A		E	N	D	O	N
I	N	U	R	E	S			
R	E	T	A	K	I	N	G	S
			I	N	L	I	N	E
B	L	A	S	E		E	A	T
A	E	G	I	S		C	R	T
T	E	E	N	S		E	L	S

Even if you weathered the stock slump: These mistakes could still hurt you

Small investors were patient through the stock market decline. They held onto their stocks, and even invested more. Now comes the tricky part: knowing when to hold, when to fold, and when to move forward. Here are some common mistakes:



- *Selling when you break even.* In the 1987 downturn, people were also patient. But when the market returned to its original level the following year, many people pulled their money out. They missed a huge gain in 1989, not to mention the soaring stock prices of the 1990s.
- *Doing nothing.* Face it, some stocks are losers. If your losing stocks are in a taxable account, consider the tax benefits of selling.
- *Blaming the fund.* When stocks

were rising, people thought gains were the product of their investment know-how. When stocks are going down, they blame their losses on someone else. An investment company quoted in *The Wall Street Journal* says some of their clients lost 3 or 4 percent last year, while the S&P 500 lost 12 percent. They were doing well, but didn't know it.

- *Taking bigger risks.* In an attempt to make up for a loss, some people consider investing in a high-risk stock. If it hits, they think, there will be big profits. That's a bad idea. The risky investment is more likely to lose money than to make money. Continue to be patient. Stock prices will rise again.

For many, renting makes fiscal sense

"Buy a house" is the advice most financial planners give. For many people, that's a wise move, especially for families who would find it difficult to rent suitable quarters.



For others, it could be wrong. With low down payment deals, almost anyone with decent credit can buy a house, but there are factors that must be considered. The most important one is the length of time you will stay in the house.

Nearly all of the mortgage payments in the first 7 to 10 years go toward interest instead of principal. In effect, home owners rent from the bank. Any equity accumulated over the first five years will be offset by property taxes and homeowner's insurance.

The cost of a mortgage doesn't include the cost necessary for inspections, legal fees, recording fees, and title insurance, which could add thousands of dollars to buying or selling costs. Other expenses

of ownership include maintenance and repairs, gardening and landscaping, and improvements.

Unfortunately, statistics show that a quarter of all home buyers move within five years of buying their houses. A 6 percent sales commission will add \$7,500 to the housing costs of the seller of a \$125,000 house over three years. Put another way, the annual cost of owning is increased by \$2,500.

Property taxes can be deducted from taxable income, but only if the taxpayer itemizes deductions that exceed \$7,600 for a married couple filing jointly and \$4,500 for singles. For those who don't itemize, the deduction is lost.

The cost of renting is fairly obvious. Renting also means you don't have to worry about the housing market when you want to move.

Understanding the cost of owning is the key to making the right choice.

How to say goodbye:

The big day for your college freshman

In a very short time, you'll be delivering your college freshman to his or her life in a new world. You better plan how you will handle it.

Bruce Cameron, author of *8 Simple Rules for Dating My Teenage Daughter* (Workman), says you can think of it as D-Day: the day of Departure, the day of Decreasing the number of kids in your home, and the day of Disorientation (yours, not hers). This is his advice:

- *The kid is under stress as you approach campus.* Be prepared for a mood change.
- *Don't gush over the roommate, though you are relieved that she is a normal person.* She's the one who will claim not to have seen your daughter for days when you call on the phone.
- *Skip conversations with the resident advisor.* Your daughter can make her allergy known if she wants to.



- *Avoid giving trivial advice.* She'll eat breakfast if she feels like it and get enough sleep if it's convenient.
- *When it's time to go, say goodbye in the parking lot.* This gives her a chance to give you a real hug and gives you a chance to cry in relative privacy.

News from Home

High-tech houses coming

In 5 to 10 years, houses could monitor health, provide reminders, and call for help. Sensors in floors and cameras mounted on ceilings can monitor daily routines of older people and check for signs of a slowdown.

Computers will tell seniors when to take their medicine. Hooked to cameras, they will help them find misplaced objects, and some stockings will alert the wearer and caregivers to circulation problems.

Poison Control Hotline

If you need to reach the Poison Control Center, you can call its toll-free nationwide hotline at (800) 222-1222. It will connect you to the closest poison control center. About 75 percent of cases can be managed over the telephone.

Always call the Center or your doctor before you induce vomiting, which can be dangerous in some circumstances.

Don't call the bully's mom

When your kid has been mistreated, it's tempting to call the offender's parents, but psychologists say it's a bad idea. First, they won't believe it. In one study, 89 percent of students said they had bullied someone, but only 18 percent of parents thought their kids would do that.

Educators say it's better to get an outsider to mediate, someone like a coach, teacher, or playground director.

If a caller says your kid is the bully, Laura McHugh of the group Parents Coach Kids says you should listen without getting defensive.

If you feel you must call a parent, remember that they will view it as a criticism of their parenting. Start by saying you are worried about the relationship between your kids. Be open minded. Perhaps your child is less innocent than he contends.

Lawn mower maintenance tip

A squirt of vegetable oil cooking spray under the mower deck will reduce clipping buildup and prevent rust.

These projects add value to your home

When planning a home project, one consideration is whether it will increase the value of your home when it's time to sell. TV's Mr. Fix-It, Lou Manfredini, says these are good choices:

- *Have mechanical equipment serviced.* The furnace, boiler, central air conditioner, and water heater need annual servicing. It will greatly extend the life of your equipment.
- *Clean and stain your deck.* Even pressure-treated wood can get discolored in less than a year. Use a pressure washer, sand it, and apply a deck preservative that contains linseed oil.
- *Install a programmable thermostat.* They are easy to install and



can save as much as 30 percent on your energy bill.

- *Create a dry basement.* A professional can fill small cracks with an epoxy injection. For bigger problems you'll need a sump pump or excavation for a perimeter drain and pump. It could cost \$2,000 to \$5,000, but is worth it.
- *Recaulk your shower or tub.* Avoid mold and wall damage by cutting out old caulk. Put masking tape on the edges of the caulk, then smooth the fresh bead with your finger. Peel the tape away, and you have a perfect job.
- *Install ceiling fans.* They reduce energy cost in both winter and summer.

Travel Bag

Get a passport now

Though you may not be a world traveler, you should have a passport.

Travelers had little trouble going into Canada and Mexico in the past, but even these neighboring countries are asking for more identification. A U.S.-bound passenger in Canada is required to prove full legal name, nationality, gender, and date of birth.

A passport costs little and is the best identification. To avoid tedious waits and explanations when you visit the Caribbean Islands or anywhere outside the U.S., have yours handy. It takes a little time, so get your application now from any post office. You'll have it when you need it.

Business: flying on the cheap

Business travelers who switched to trains after September 11 are flying again, but with one difference. More bosses require weekend stays or advance bookings to get cheaper fares. Fares for business class have remained at pre-recession levels, while discount fares fell 12 percent in 2001.

The typical one-way business fare recently was \$580, compared with \$106 for a discount fare.

Travel to another country:

Which credit card has the best deal?

Before you take off for foreign shores, check with your credit card companies to see what each charges for money exchanges abroad. Experts at CardWeb.com say some card companies pass on only the 1 percent currency conversion charge, but others tack on their own fees in addition to that.

If you use your card often in another country, the costs can add up fast.

Fill up before the weekend

Want to keep fuel costs down for that holiday or weekend trip? Stop at the gas pump a couple of days ahead of time.

As you may have noticed, gasoline and diesel cost more on the weekend, especially on a holiday weekend. To save a few bucks, fill it up on Thursday.

Bequeath more than money

Give spiritual wealth in an ethical will

Legal wills are usually cold documents that do little to comfort loved ones left behind. If you want to do more, consider preparing an ethical will. Both writers and recipients of ethical wills say they are an invaluable legacy.



Ethical wills go back to Biblical times. But today, there's heightened interest in leaving heirs a testament of values and beliefs. Barry Baines, medical director of a hospice in Minneapolis and author of *Ethical Will: Putting Your Values on Paper* (Perseus Publishing) says these are some of the topics they often express:

- Values and beliefs, what you think is most important in life.
- Lessons learned, what life has taught you.
- Love for survivors, what family and friends have meant to you, and what you hope for them in the future.
- Forgiveness, what you want to forgive and be forgiven for.

- Explanations, why you made the choices you did.
- Anecdotes, stories about times that shaped your life or humorous events you want preserved as family lore.

There's no single right way to write one. Just make sure it comes from the heart, says Baines. Don't criticize, cause guilt, or tell people how to behave.

You don't have to write, you can record it or make a videotape. Some people make one ethical will to be read by all. Others write them in the form of a letter to each child or beneficiary.

Ethical wills are not legally binding, but many attorneys encourage clients to write them as additions to their regular wills. They help with estate planning and incorporate statements that indicate motivation.

The ethical will is a way to leave something behind that lasts longer than any money you leave, and it may be much more valuable to the recipient.

For better health, memory, outlook: Write

Maybe you never liked writing in school and don't want to start now. Or maybe you do a lot of writing at work and don't want to do more of it at home.

What if you knew that writing would improve your health, give you a better memory, and improve your outlook on life? Researchers at North Carolina State University say it will.

Writing about difficult experiences and turning points can make it easier to access your memories. The doctors found that those who wrote about major events had big gains in their working memories, much bigger than those who wrote about trivial events.

Psychologists at the University of Texas, Austin, studied people who wrote about an assigned topic for 15 minutes on four consecutive days. Later that year, those who wrote about emotional topics had far fewer doctors' visits. Those with asthma or arthritis had fewer symptoms if they kept a journal about stressful life experiences. Here's how to start:

- Decide that no single writing session is particularly important, not as important as writing regularly.
- Writing fiction is OK too, because you will convert your life experiences into stories that help you make sense of them. Read about your topic so you can add details to your story.
- Be honest. Look at life the way it really is. It might feel risky, but you aren't really risking anything in writing.
- Don't worry much about style, form, punctuation, or grammar -- just write.
- Visualize your ideal reader, someone who would appreciate your story even if you never show it to him or her.
- Write about something that is or was important to you. Try not to get involved in trivial matters.

Why not write even if only for a few minutes each day? You have nothing to lose and could have a happier, healthier life to gain.

In the not-too-distant future:

Hydrogen fuel cells may power the future

Has the reign of the combustion engine come to an end?

Ford Chairman William Clay Ford Jr. thinks hydrogen fuel cells will take the place occupied by the combustion engine for the last 100 years.

Hydrogen which, unlike electricity, is easy to store, has been the subject of investment and research for the last decade. If Ford is right, within two years we'll see products using hydrogen fuel cells capable of powering cars, buses, and even commercial buildings and houses.

At first, cells will be expensive and only niche products will use them. The infrastructure to deliver hydrogen on a massive scale could take decades.

Still, major oil companies such as Royal Dutch/Shell have begun to bet on a hydrogen future. Manufacturers have

too, including United Technologies, General Electric, DuPont, and every major car company.

Worldwide, the seeds of oil displacement are becoming visible. Next year, three major energy companies in Scandinavia plan to build a pilot plant to make hydrogen from wind power, according to Fortune. The Scandinavians plan to use it in fuel-cell-equipped buildings and vehicles such as DaimlerChrysler's hydrogen-powered buses that are due out next year.

The auto industry has made bold investments in the new technology. Four years ago Ford and Daimler-Benz (now DaimlerChrysler) committed \$750 million to producing fuel-cells cars by 2004. GM and Toyota teamed up to pursue the same goal.

Trends: Goodbye Car Keys

They can be a status symbol when they are fancy or an annoyance when they are lost, and they always get lost. Car keys. Can't live with them, can't leave without them.

That's going to change.

Car keys were invented about 100 years ago to foil thieves. Since that time, it has been mostly car owners who are locked out on cold, rainy nights.

That could all change if car makers adopt the Passive Start/Entry Systems offered by Siemens AG.



When the driver reaches for the door handle, the car sends a radio signal that "looks" for a plastic card or fob in the person's wallet or purse. The card

sends back a coded signal to unlock the doors, and in some cases, start the engine.

The card can do more. Seats, mirrors, radio stations, and other settings readjust to the positions associated with the driver.

To keep bad guys away, both the car and card change codes each time the system is activated.

General Interest

AT&T warns of '809' phone call fraud

Never respond to an e-mail, telephone, or computer message asking you to return a call to a telephone number with the 809 area code.

According to AT&T, Verizon, and the National Fraud Information Center, criminals use scare tactics or prize announcements to get people to call an 809 number. The 809 area code is in the Bahamas. It is not covered by U.S. regulations that require you to be notified of charges and rates involved when you call a "pay per call" number.

If you dial such a number the charges can run into hundreds of dollars. Sometimes unwitting callers hear a long recorded message that costs them more the longer they listen.

For more information on fraud, visit www.att.com/fraud/home.html.

U.S. currency changes

The U.S. Treasury advises that currency will soon look different, if not downright glamorous. The \$20 bill and others will have color, particularly on the face. The changes are to foil counterfeiters who reproduce money on copy machines and computer printers. These will be the first currency updates since 1996.

Get cheap trees

Send \$10 for a membership in the National Arbor Day Foundation (100 Arbor Ave., Nebraska City, NE 68410), and you will receive 10 flowering trees: 2 dogwoods, 2 crabapples, 2 pears, 2 hawthorns, and 2 American redbuds, or other trees selected for your area.

Childless households rise

The number of couples with no children at home will increase nearly 18 percent by 2010. Most will be baby boomers who can buy second homes, upscale apartments, better houses, and home improvements. They will have time and money to travel as well, according to U.S. government projections.

The number of singles is predicted to increase by 17 percent during this same period or by some 33 million households. Many will be seniors who travel package bargains.

How to dine solo

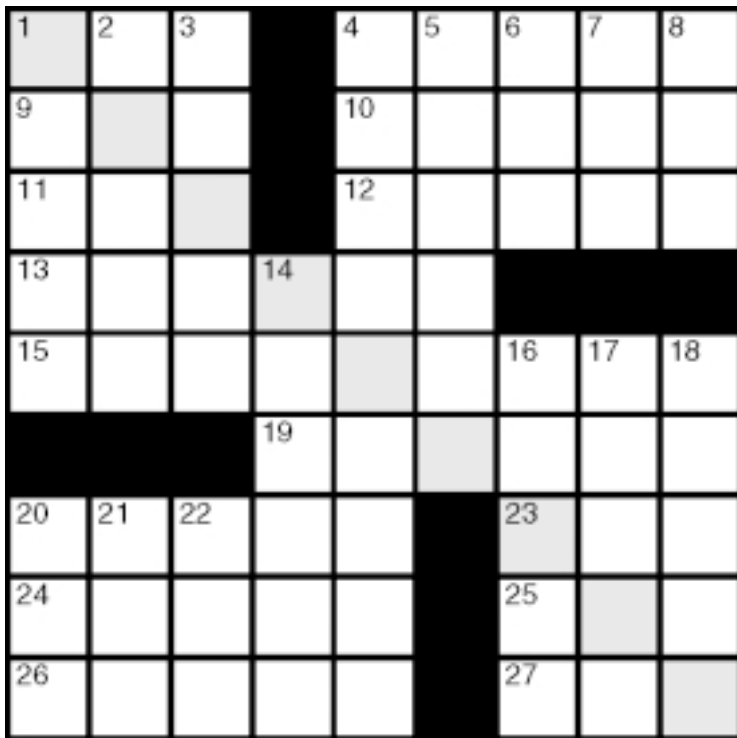
- Dress for the circumstances. Be on a par with other diners or look better than they do.
- Ask for a different table instead of the little one in the corner, unless that's where you want to be. Say you're celebrating and need a better table.
- Ask questions about the menu so the waiter knows you are serious about what you will order. Do the same with wine.
- Take a notepad. It will give you something to do, and the waiter will think you're probably someone important, like a restaurant critic.

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PO Box 281248
Denver , CO 80228

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JULY CROSSWORD



Across

1. Weep
4. Ermine
9. Imitate
10. Country inn
11. Actress Zadora
12. Finish: 2 wds.
13. Hardens
15. Recapturings
19. Queued
20. Bored
23. Break the fast
24. Patronage
25. Cathode-ray tube: Abbr.
26. 13 through 19
27. Pro golfer Ernie

Down

1. American anthropologist Edward ____
2. State a view
3. Outstanding example
4. Smoothness
5. Throat gland
6. Unusual
7. In the past
8. On a scale of one to ____
14. __ in the Sun, play
16. Relative
17. Knot
18. Cobblestones
20. Flutter eyelashes
21. Grant's foe
22. Get older