



Surprising Things **You Can Do On-Line**

Next time you log on, amaze yourself

By RICHARD MINITER

FROM E-MAIL to on-line shopping, you may think you've heard everything there is to know about the electronic frontier. But with hundreds of thousands of Web pages being added weekly, there are plenty of surprises out there. Here are some of the most intriguing.

1. Watch the sun rise over Mount Fuji. Can't afford the plane fare? Just click on to www.earthcam.com, a Web site that gets continually updated images from digital cameras pointed at such places as Japan's most famous peak.

Thousands of cameras are posted at various spots around the globe, feeding pictures to the curious. But that's not all you can see. Maybe you'd like an aerial view of the Manhattan skyline? Check out www.skyviewsurvey.com. Too far away? One site (www.terraserver.com) offers images taken by former Soviet spy satellites for as little as \$7.95 and Kodak prints for a somewhat higher price. Images from the U.S. Geological Survey can be downloaded from the same site free of charge. You can order a picture of your home—or your neighbor's.

Cameras attached to computers are

performing all sorts of useful tasks. Stephanie Nichols, a 27-year-old office worker in Greensboro, N.C., wasn't happy that she had to put one-year-old Sara into day care. Then she discovered that the Kids 'R' Kids center is among a growing number of preschool and day-care facilities with webcams. These classroom cameras are connected to a centrally located server. With a password you can watch your child from your computer at work or even on your laptop while you travel. The webcam is encrypted so that only pre-approved family members can view your child.

Now, by her office computer, Nichols often eats her lunch while seeing Sara eat hers. "I can watch her any time, and so can my aunt and uncle in Port Washington, N.Y."

2. Go on patrol with the LAPD.

There's a television show that puts you into police cars cruising America's neighborhoods. But by the time you can see an incident, it's old. If you don't want to wait, just go to www.policescanner.com to get a live feed from patrol cars of L.A.'s finest.

Not enough action in L.A.? You can also try New York City or Plano, Texas. There is even a chat room that can tell you what a 10-39 is (in L.A., it's a burglary in progress).

Radio stations are proliferating over the Internet, so more and more Americans can listen to hometown stations—even if they live in Nome and their hometown is Miami. Go to www.rroonline.com for one of the most complete lists of stations on the Web, with some 2000 entries.

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If you want to hear radio news from around the world, tune in to listen-tothenews.com, or to the World Radio Network at www.wrn.org.

3. Borrow money from a Middle Eastern sheik. Billions of dollars flow back and forth across the Internet, and there's no reason you can't grab a piece. Log on to www.ycbank.com and request a loan application. If you meet the requirements, you can borrow from the Yemen Commercial Bank, owned in part by Sheik Mohammed Bin Yahya Al-Rowaishan.

In the first six months of 1999 almost \$9 billion worth of mortgages were begun on-line. Some sites simply refer buyers to banks; others collect information from consumers and send it to lenders who follow up by phone or mail. But there are also full-fledged shopping sites that allow buyers to compare competing lenders and apply for a selected loan. Don't be surprised to find lower interest rates or discounted brokerage fees and closing costs.

When Robert Lankey, a 41-year old pipe fitter at Ford Motor Company in Cleveland, found a four-bedroom place in Grafton, Ohio, he started calling banks. He wasn't satisfied with the deals, so the self-described "Web rookie" gave mortgage company iOwn (www.iown.com) a

try. "I was really surprised how easy it was," he says. "They didn't grill you like your bank would." He filled out an application on-line, then without even a follow-up interview, he was approved for a mortgage. This spring Lankey got a \$124,000 30-year mortgage at a fixed interest rate of 6.75 percent—half of one percentage point cheaper than area banks were offering. "I saved over \$7000 in interest and closing costs over the life of the mortgage," he says.

Even if you don't actually get a loan on the Internet, access to the latest information on rates and fees can put you in a better bargaining position with your local bank. "Under the right circumstances, banks are likely to try and match Internet rates to get your business," says Jim Horne of the Mortgage Bankers Association of America.

4. Find your first love. Marjorie Strayer is one of millions to use the Net to find long-lost relatives, college roommates, Army buddies, even old flames. Strayer always wondered what happened to her high school sweetheart, Greg. They had met at West Germany's Frankfurt American High School and soon fell in love. After graduation they lost touch.

Approaching the 15-year reunion, Strayer, who works in Washington, D. C., hunted for news of Greg, but

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no one knew what had happened to him. The various "people finder" programs on most search engines were not too helpful, since his last name was too common to trace easily.

Then she found an Internet firm that tracks down hard-to-find people for a small fee. Within 24 hours, www.1800ussearch.com sent her three addresses.

Strayer typed up three notes asking "the right Greg" to call her. She mailed it on Monday. That Friday the phone rang. Greg told her that he was an engineer, happily married, and that his wife had just had their first child. "I always wanted to know what happened to him," Strayer says. "It was a great feeling just to know finally."

5. Work at the FBI Crime Lab. More than one million Americans used the World Wide Web to find work last year. There are now hundreds of free on-line job-listing sites that include every specialty. Are you a truck driver? Try www.layover.com and fill out a simple form that is then routed to 33 trucking companies. Want to help solve crimes at the FBI Crime Lab? Check out www.fbijobs.com.

But beware of "spiders," a program that many recruitment outfits use to wander the Web and pluck

résumés from one job site and plaster them onto another, usually without your knowledge.

While this may generate more leads, your résumé may also be sent to your boss. "I get an average of one message a month from a reader saying that he lost his job from posting on the Net," says Pam Dixon, author of *Job Searching On-line for Dummies*.

Dixon recommends two safeguards: Dating your résumé (in case it lands on your boss's desk two years from now) and contacting a job site's staff to make sure that the site is protected from spiders.

6. Put your kid on a greeting card. Here's how: simply snap some shots with a regular camera. Then ask the photo service to develop them digitally. For a small fee, you'll receive your photos on a disk. Put

that into your computer and, with a few clicks of the mouse, you can view your photos on the screen. With a few more keystrokes, you can attach the photos to e-mail and send them to friends and relatives worldwide.

Sign on to one of several greeting cards' Web sites (www.cardcentral.net is an index of more than 1200 electronic card sites) and create an electronic birthday or holiday card. Using your digital photos, you can paste your grandchildren onto the cover.



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7. Get a brake job for your Chevy. Service.autobuytel.com offers free repair advice along with a price quote from one of over 1000 accredited service centers. You can pick out the best deal without turning a key.

And if you're ready for a new car, the Internet is now a hot new marketplace. "I always hated dealing with a salesman," says Janet Rice, a construction field engineer. "I never felt like I got a decent deal." Then Rice logged on to Autobuytel.com, one of a growing number of Internet car buying and financing companies, and soon was printing out pages of information about dealer costs, including factory price, shipping fees and the latest rebates. She even checked the Kelley Blue Book (www.kelleybluebook.com) to assess the trade-in value of her old car.

By her calculations, she saved almost \$2000 on a new Honda CR-V. "It was the most painless car buy I ever made," she says.

Almost half of new car buyers in the first six months of 1999 researched their purchases on the Web, according to J. D. Power and Associates. Some popular free car sites include www.cars.com, carpoint.msn.com,

www.carsdirect.com and www.edmunds.com, which provides information on virtually any make or model.

8. Call Australia for free. To have a telephone conversation over the Internet, the person you want to talk to no longer needs a computer. Now all you need to talk to someone in Melbourne is *one* computer with speakers, a microphone, a sound card and some software (available at www.vocaltec.com or microsoft.com). Typically, you'll pay a flat monthly fee (usually under \$20) to a service provider, but after that, the calls themselves are local. Sound quality is equivalent to that of a cell phone.

Even if you don't have a computer, you can still use the Web to trim your long-distance phone bill. Some companies offer a service that lets you use an ordinary phone to call another ordinary phone, but charge only a few cents per minute for U.S. calls because they route them through the Internet.

TODAY 48 PERCENT of American homes have computers—a figure that is expected to climb to 60 percent by 2003. And by the end of the next decade, Americans will likely be spending more time shopping, banking, investing and learning on the Internet than in the real world. If you can't do or find something on the Net today, you probably can tomorrow.

■ Visit www.readersdigest.com for links and more.

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