

4

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open City of Austin Environmental Portal below Chapter 5 in a new tab in the foreground (Figure 5-5).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the City of Austin Environmental Portal site.

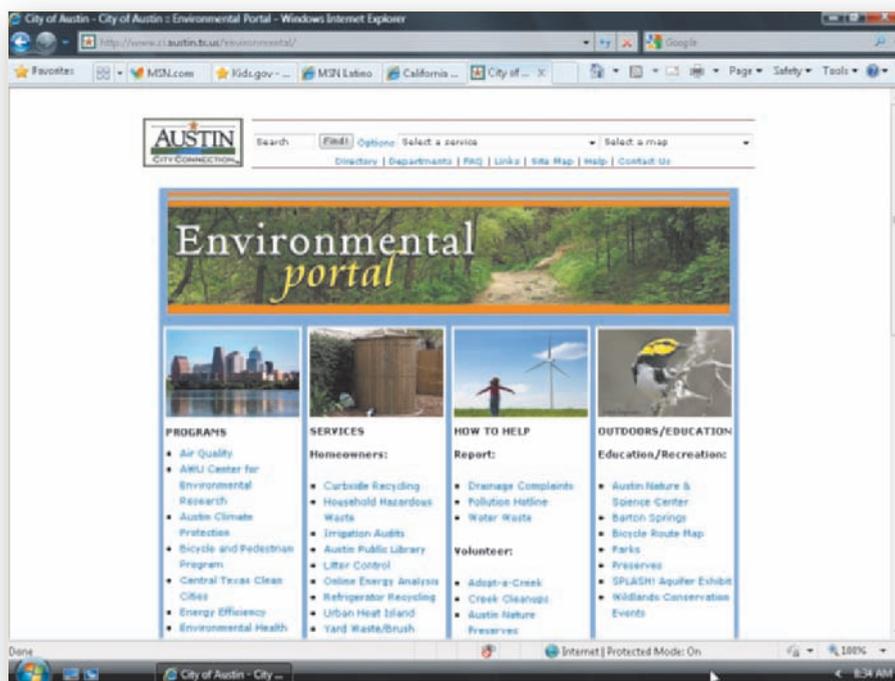


Figure 5-5

5

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open National Cancer Institute below Chapter 5 in a new tab in the foreground (Figure 5-6).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the National Cancer Institute site.

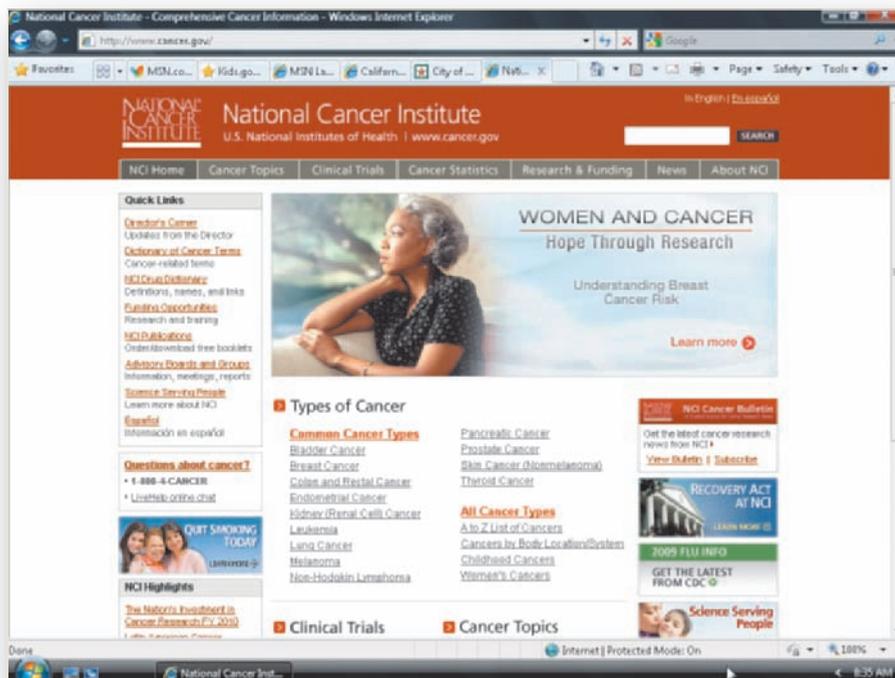


Figure 5-6



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# 5 | Getting More Out of the Internet

## Introduction

As you continue to integrate the Internet and the Web into your daily activities, you likely visit certain favorite sites repeatedly because those sites contain complex, useful, interesting, and timely content. Quite possibly, some of your favorite sites are portal sites, similar to those you first learned about in Chapter 2. In this chapter, you learn more about different types of portals and the role they play in ensuring that appropriate content is available to various target audiences: the public, employees, vendors, customers, and business partners. You also will learn how to get immediate notification of breaking news from a major news source, learn about traffic snarls that might make you late for school or work, listen to a radio broadcast, look up the definition of a new technical term, verify your bank balance and pay a few bills, and perform many more tasks using the Internet and the Web.

## Objectives

After completing this chapter, you will be able to:

1. Describe and give examples of different types of portals and their target audiences
2. Identify and use online news, weather, and traffic resources
3. Discuss streaming media, watch video clips, and listen to a radio broadcast
4. Use online research and reference tools
5. Explore health, entertainment, hobby, and other special-interest Web sites
6. Discuss online tools for managing personal finances
7. Describe online educational resources
8. Describe the consumer marketplace and online auctions
9. Identify types of online games
10. Download and share files over the Internet

# Portals

In Chapter 2, you learned that a portal is a Web site that serves as a gateway to a wide variety of Web content and services. A single Web-based interface to a company's general business information, intranet, and extranet is called a portal. A portal also may be a gateway to information about a specific area of interest or a specific industry. Portals often are classified by their targeted audiences; examples include general consumer portals, personal portals, vertical portals, industry portals, and corporate portals.

## Consumer Portals

**General consumer portals** offer a broad range of content, including search tools, current news and weather, stock quotes, sports scores, links to reference tools, links to shopping, and perhaps an e-mail account. By offering varied content, a consumer portal appeals to a very large audience, thus becoming a more attractive venue for other organizations wanting to advertise and promote their sites on the portal. Several popular general consumer portals evolved from more humble beginnings. For example, Yahoo!, Lycos, and Excite began as search tools, while MSN had its origin in the early browser default home page for the Internet Explorer Web browser. By expanding their content, these early search tool and default browser home page sites have increased their audiences by attracting new users and encouraging users to visit their sites repeatedly. Over time, these sites developed into general consumer portals.

**Personal portals**, also called **horizontal portals**, are consumer portals whose content you customize to meet your specific needs. Personal portals exploit the interactive nature of the Web to tailor Web page content to your specific interests. Using your personal preferences to customize a consumer portal makes the portal content more interesting and useful. My Yahoo!, My Excite, and My MSN (Figure 5-1) are all examples of customized personal portals. As you learned in Chapter 2, you can change the settings in your Web browser to make a customized personal portal your browser's default home page.

**Portals**  
To learn more about portals, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Portals.



**Figure 5-1** Personal portals allow viewers to customize content to their specific interests.

2

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open MSN Latino below Chapter 5 in a new tab in the foreground (Figure 5-3).
- Scroll the page and review its Spanish-language content.
- Click the links of your choice to review at least two subsidiary pages at the MSN Latino site.

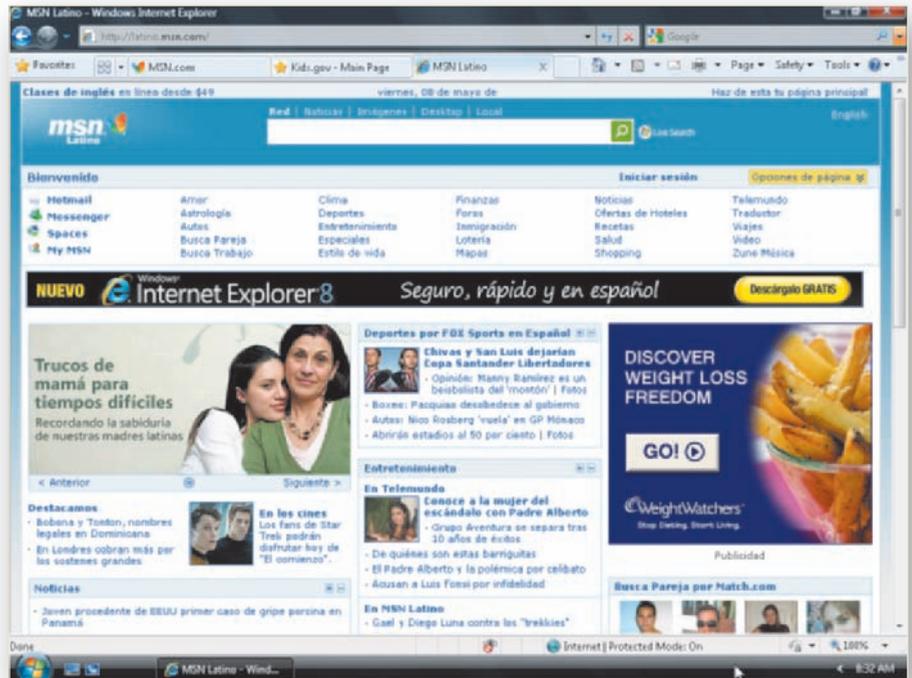


Figure 5-3

3

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open California Business Portal below Chapter 5 in a new tab in the foreground (Figure 5-4).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the California Business Portal site.



Figure 5-4

## Vertical and Industry Portals

**Vertical portals**, sometimes called **vortals**, provide a Web gateway for visitors with more specific interests, such as gardening, women's interests, children's activities, social issues, ethnic interests, and government information. Examples of vertical portals include:

- USA.gov Senior Citizens' Resources and the Kids.gov sites (Federal pages of interest to seniors and children)
- Penn State Youth Portal (Penn State youth programs)
- National Cancer Institute (information about the disease)
- MSN Latino (Hispanic interests)
- Export.gov (export issues)
- City of Austin Environmental Portal (environmental issues)
- State of California Business Portal (business issues and opportunities in California)
- BlackVoices (African-American interests)

Vertical portals that target viewers interested in a specific industry often are called **industry portals**. Some industry portals also aggregate information about a specific industry and provide a marketplace where businesses can buy from and sell to each other, creating a **B2B exchange**. Other industry portals simply provide industry information, news, links, and advertising.

Examples of industry portals include EARTHWEB (IT industry), Farms.com (agribusiness), Web Host Industry Review (Web hosting industry), MFG.com (manufacturing industry), COMMREX (commercial real estate industry exchange), and Business.gov (small business).

## To Explore Vertical and Industry Portals

The following steps explore several vertical and industry portals and the wide range of interests these portals cover. You will open each Web site's home page in a new tab. Linked pages at the same Web site will open in the same tab as the home page.

1

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open Kids.gov below Chapter 5 in a new tab in the foreground (Figure 5-2).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the Kids.gov site.



Figure 5-2

6

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open Farms.com below Chapter 5 in a new tab in the foreground (Figure 5-7).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the Farms.com site.



Figure 5-7

7

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open EARTHWEB below Chapter 5 in a new tab in the foreground (Figure 5-8).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the EARTHWEB site.

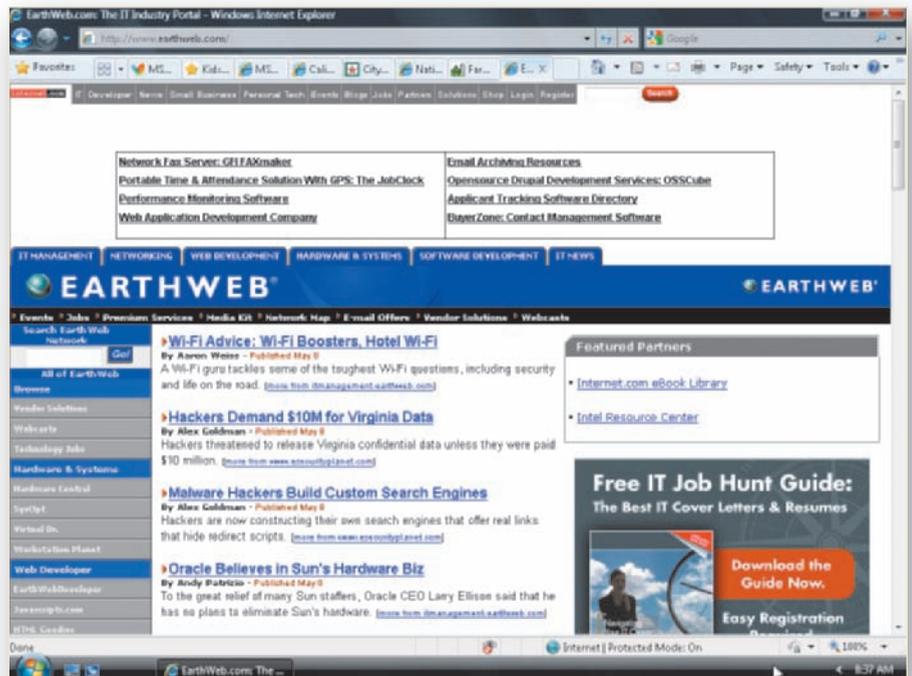


Figure 5-8

8

- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open Penn State Youth Portal below Chapter 5 in a new tab in the foreground (Figure 5-9).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the Penn State Youth Portal site.

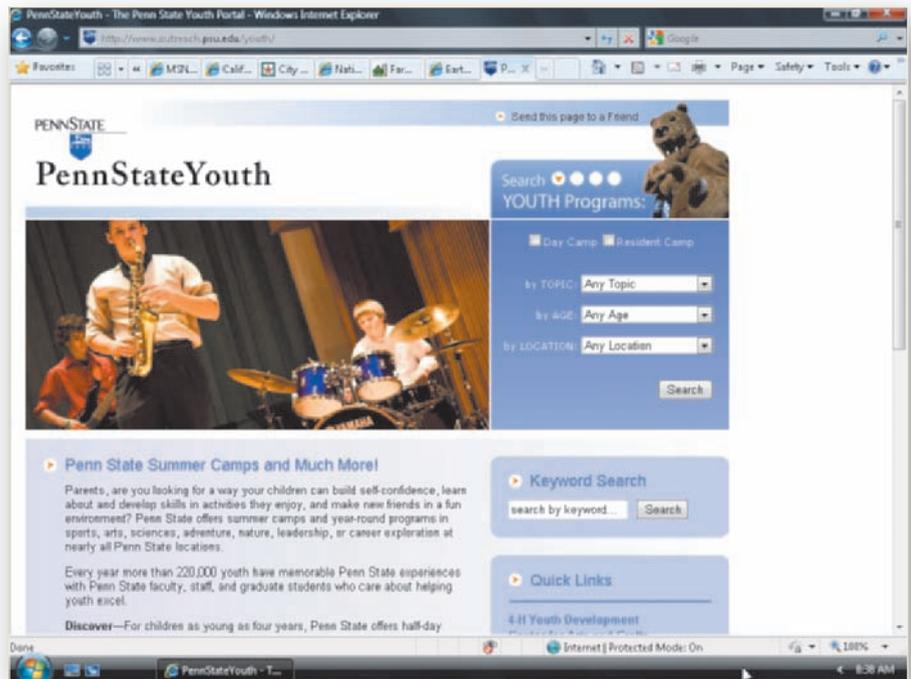


Figure 5-9

9

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open BlackVoices below Chapter 5 in a new tab in the foreground (Figure 5-10).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the BlackVoices site.

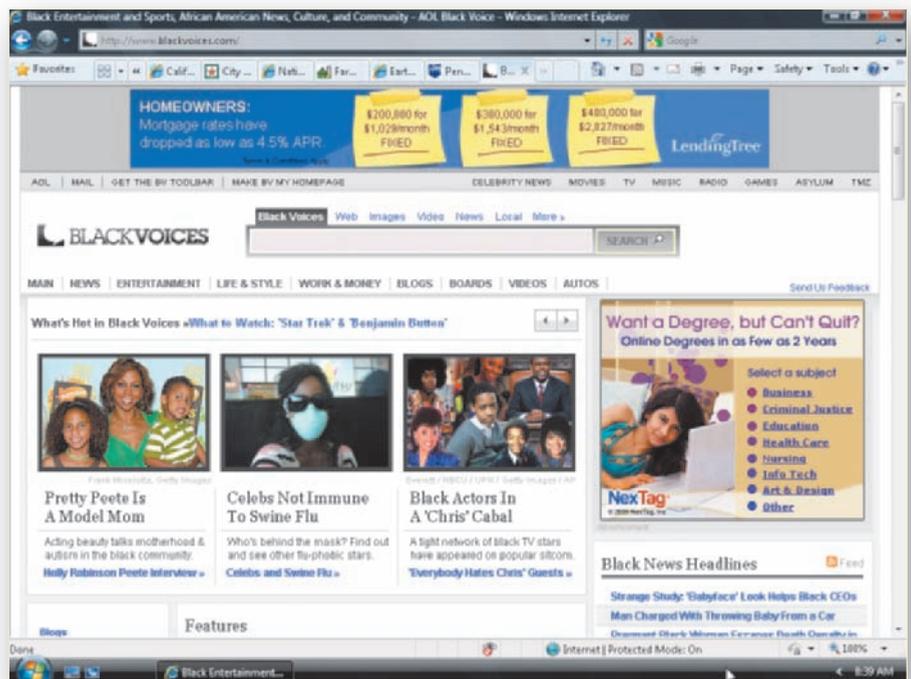


Figure 5-10

## 10

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open [Business.gov](http://Business.gov) below Chapter 5 in a new tab in the foreground (Figure 5-11).
- Scroll the page and review its content.
- Click the links of your choice to review at least two subsidiary pages at the [Business.gov](http://Business.gov) site.
- Close the browser.

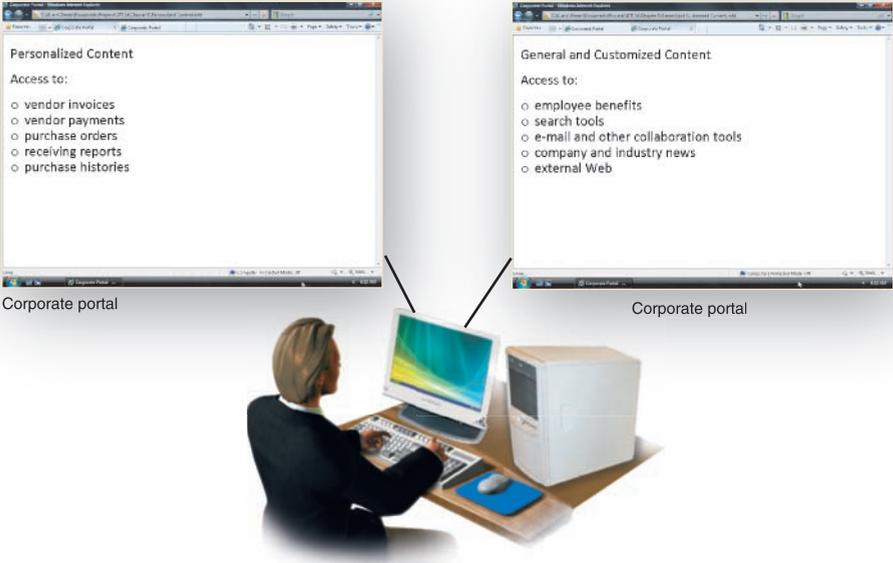


Figure 5-11

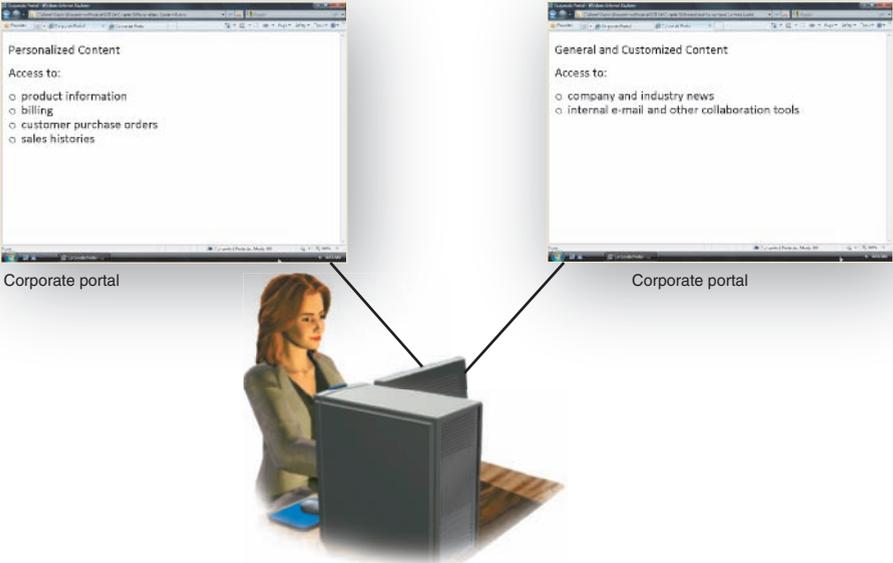
## Corporate Portals

**Corporate portals** also are called **enterprise information portals (EIPs)**. Employees, customers, vendors, and other business partners can use a single corporate portal to access a company's business information, work with others using e-mail and other internal collaboration tools, or conduct business transactions. Corporate portals control access to company information and business processes based on each user's personal profile. Some corporate portals also permit customization — news on specific job-related topics, stock trackers on specific stocks, and so forth — based on user preferences.

When an employee uses the corporate portal to log on to the company intranet, the content he or she sees is controlled automatically based on his or her employee profile. By personalizing portal content, an employee in the accounts payable department, for example, can log on and track vendor invoices, company purchase orders, and company receiving reports; however, he or she cannot access any information from other departments, such as accounts receivable or marketing. Other general information, such as industry and company news, company stock performance, links to search tools, and general employee information, also may be included in the employee's portal content (Figure 5-12). Similarly, when a customer, vendor, or business partner logs on through the corporate portal, personalized content allows access only to specific information based on his or her profile (Figure 5-13).



**Figure 5-12** An employee in the accounts payable department logging on to the corporate portal sees a personalized portal page based on his or her user profile.



**Figure 5-13** A vendor logging on to a corporate portal sees a personalized portal page based on the vendor's user profile.

Local, national, and international events — news, sports, weather, and local traffic congestion — can affect everyday lives. With Internet and Web access, this kind of information is always current and accessible.

# News, Sports, Weather, and Traffic Resources

Before the Internet became a source of readily accessible information, most people used newspapers, magazines, radio, and television to stay informed about current events, follow their favorite sports teams, keep an eye on the weather, or learn about traffic problems. Today, you can supplement these traditional print and broadcast news media sources with Web sites you quickly can access at home, school, or work (Figure 5-14 on the next page).



Figure 5-14 News, news magazine, traffic, sports, and weather sites

In Chapters 2 and 3, you learned how to subscribe to RSS feeds for headline stories and other news articles and to use online search tools to locate and read news stories and from news-oriented Web sites. But you also can read the online publications for most major print and broadcast news sources. Examples of major U.S. newspapers that publish online editions are *The New York Times*, *The Washington Post*, the *Los Angeles Times*, and the *Houston Chronicle*. If you have an interest in international news, you can view online editions published by newspapers from around the world, such as the *Sydney Morning Herald* (Sydney, Australia), *The Globe and Mail* (Toronto), the *Daily Mirror* (London), *The Telegraph* (Calcutta, India), *The Japan Times Online* (Tokyo), *The Santiago Times* (Santiago, Chile), *The Times of Central Asia* (Bishkek, Kyrgyzstan), *Kuwait Times* (Safat, Kuwait), and *The Jerusalem Post* (Jerusalem).

Web sites published by newspapers commonly include the same type of content found in the corresponding print versions: headline news, top stories, feature articles, current weather, sports scores, entertainment reviews, classified ads, editorials and opinion columns, and so forth. Many general news and business news magazines, such as *Time*, *Newsweek*, *Forbes*, *BRW* (Australia), *Macleans* (Canada), and *The Economist* (United Kingdom), also publish online editions that contain content similar to that in their print magazines.

Television and radio networks, such as National Public Radio (NPR), NBC, CBC, BBC, CNN, FOX News, and local television network affiliates, publish Web sites that provide a combination of headline news, sports, weather, blogs, and other news and entertainment features. Often these Web sites include content that promotes their broadcast programming and on-air personalities.

While sports, weather, and traffic reports usually are available at news-oriented Web sites, you also can find a number of Web sites devoted specifically to sports, weather, and traffic. Online editions of ESPN, FOX Sports (television), and *Sports Illustrated* (magazine) cover a wide range of sports around the world, often in conjunction with existing cable news networks, such as CNN.

Web sites such as The Weather Channel, AccuWeather.com, and Intellicast.com provide local and worldwide weather forecasts, weather-related travel advisories, and weather maps. Web sites such as NAVTEQ Traffic.com, Google Maps, and local television station sites provide updated traffic reports that highlight routes with congestion, construction, or accidents that might cause delays.

According to the Pew Internet & American Life Project, 75 percent of adult women and 73 percent of adult men use the Internet and the Web.

FACTS  
@HAND

## Characteristics of News-Oriented Web Sites

The four primary reasons for the growing popularity of news, sports, weather, and traffic Web sites are the following:

1. **Availability** — they can be accessed easily from almost anywhere, at anytime.
2. **Immediacy** — they can be updated quickly with breaking news, sports scores, or weather and traffic updates.
3. **Interactivity** — they provide features that allow their viewers to interact with the editorial staff or other viewers.
4. **Customizability** — they provide information customized for each viewer's locality and interests.

The following section reviews each of these characteristics in detail.

**AVAILABILITY** Today, thousands of local, national, and international news-oriented Web sites often are more readily available than broadcast news sources. For example, if you are away from home, you may have no convenient access to television or radio, but you may have access to the Internet by using a computer at work or at school, or perhaps by using a wireless device. The ready availability of Internet access from multiple locations makes it very easy for you to check the latest news, sports scores, or changing weather quickly.

**IMMEDIACY** News-oriented Web sites are updated quickly with breaking stories — often as the actual events unfold — thus providing you with immediate access to the latest information. Print news media, of course, cannot be updated constantly and can contain only information about events that occurred prior to the last publication deadline.

**INTERACTIVITY** Interactive features help to make any type of Web site stickier and more interesting. A **sticky Web site** is one that users visit often and browse for long periods of time. Many news-oriented Web sites provide interactivity by allowing you to submit questions and comments to their editorial staff, commentators, and reporters by e-mail, or to join other users in posting questions and comments in Web-based discussion groups or on weblogs. If the Web site is associated with print or broadcast media, these questions and comments also may be addressed in print or on the air. Another way in which these Web sites provide interactivity and create stickiness is by allowing viewers to participate in an online survey on a current topic and then quickly see how their opinions compare with those of other viewers. Sports-oriented Web sites often use a similar technique to allow viewers to vote for a league's most popular players or to vote for members of an All-Star team. Additionally, many of these Web sites allow viewers to subscribe to a

mailing list so that they can receive brief e-mail messages about breaking news and a link to the Web site for more details.

**CUSTOMIZABILITY** The ability to customize Web site content plays a major role in the growing popularity of news-oriented Web sites. For example, the Web sites for MSNBC, CNN, and BBC allow you to customize content based on a series of preferences. These preferences can include the following:

- ZIP code or locality — used to customize content for local news, weather, and traffic.
- News region preference — used to customize content for a specific geographic area, such as the United States, Europe, or Asia.
- Sports preferences — used to include news and scores for favorite sports or teams.
- Stock portfolio — used to include activity reports and current quotes on the individual investments in a personal portfolio.

Most of the information available at these Web sites is free, although some sites, such as the online version of *The New York Times*, require that you register with a user name, password, and, sometimes, demographic information, to access certain features. Other online news sources might charge a fee or require you to subscribe to the corresponding print version to access certain articles, features, and archived material.

**@SOURCE** **Print Media Web Sites**  
To review the news, sports, weather, and traffic Web sites discussed in this section, along with similar sites, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Print Media Web Sites.

## To Explore News and Traffic Web Sites

The following steps explore several news and traffic Web sites to view the latest news and information. Most major print newspapers require that you subscribe to their Web site, generally for free, to access many of the site's features and subsidiary pages; therefore, in these steps, you will view only the home page of a print newspaper's Web site. You also will investigate the interactive and customizable features of a television news Web site.

You will open each Web site's home page in a new tab in the foreground. Linked pages from the Web site's home page will open in the same tab as the home page. Because you are reviewing sites that contain current content, the content on your screen will vary from the illustrations in this section.

- 1
  - Start Internet Explorer.
  - Visit the *Discovering the Internet, Third Edition* Steps page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
  - Open The Washington Post below Chapter 5 in a new tab in the foreground.
  - Scroll the page to review its major headlines and links to subsidiary pages (Figure 5-15).

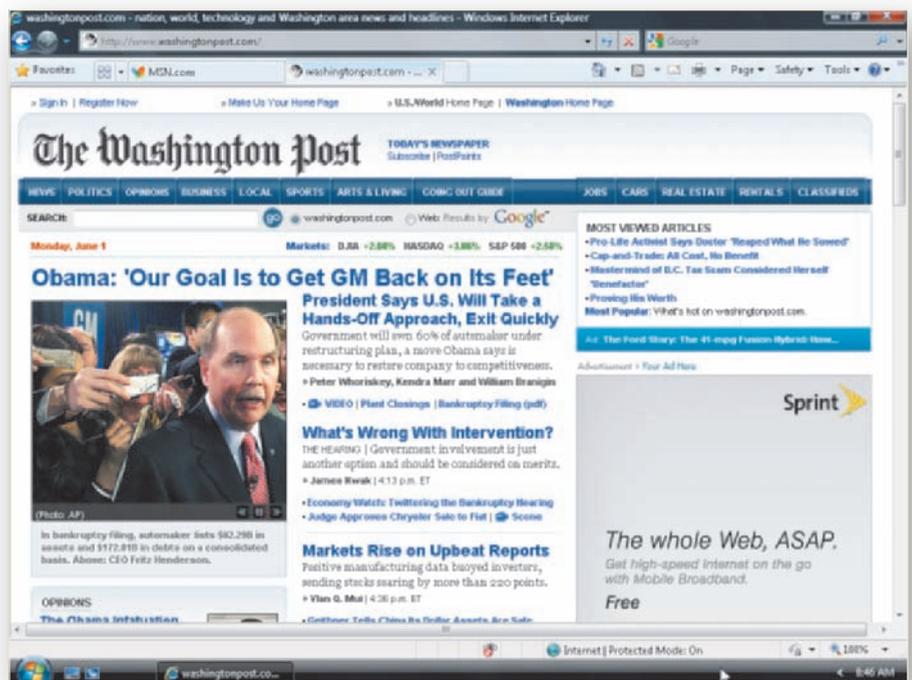


Figure 5-15

2

- Return to the *Discovering the Internet, Third Edition Steps* page (scsite.com/internet3e/steps).
- Open The Dallas Morning News below Chapter 5 in a new tab in the foreground.
- Scroll the page to review its major headlines and links to subsidiary pages (Figure 5-16).



Figure 5-16

3

- Return to the *Discovering the Internet, Third Edition Steps* page (scsite.com/internet3e/steps).
- Open CNN.com below Chapter 5 in a new tab in the foreground.
- Scroll to view the Quick Vote area in the right margin of the page.
- Read the Quick Vote question (Figure 5-17).

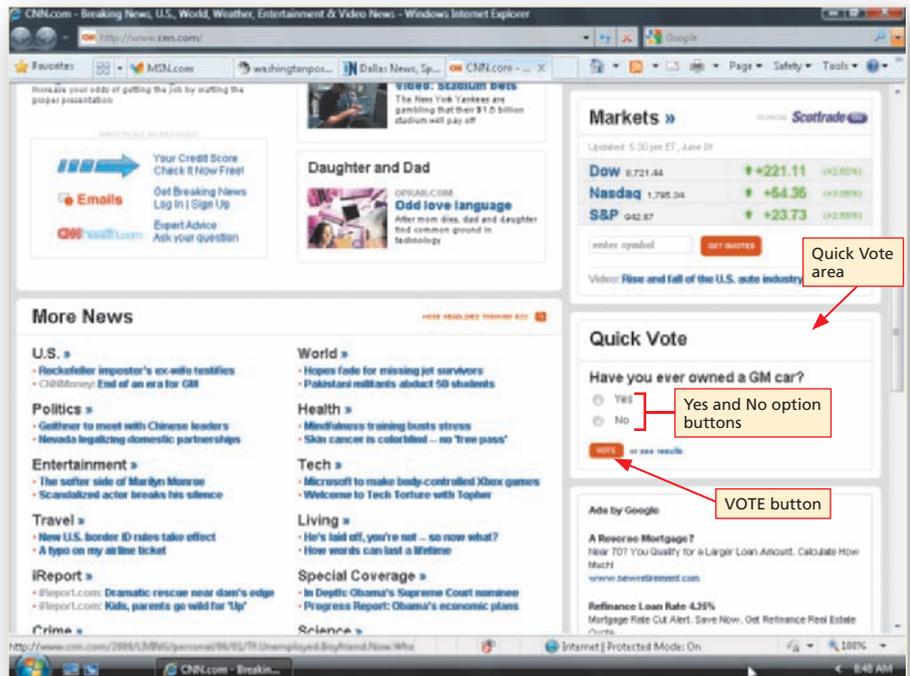


Figure 5-17

4

- Click the Yes or No option button as you choose to vote on the question (your question will differ).
- Click the VOTE button to register your vote and display the cumulative results of all votes (Figure 5-18).

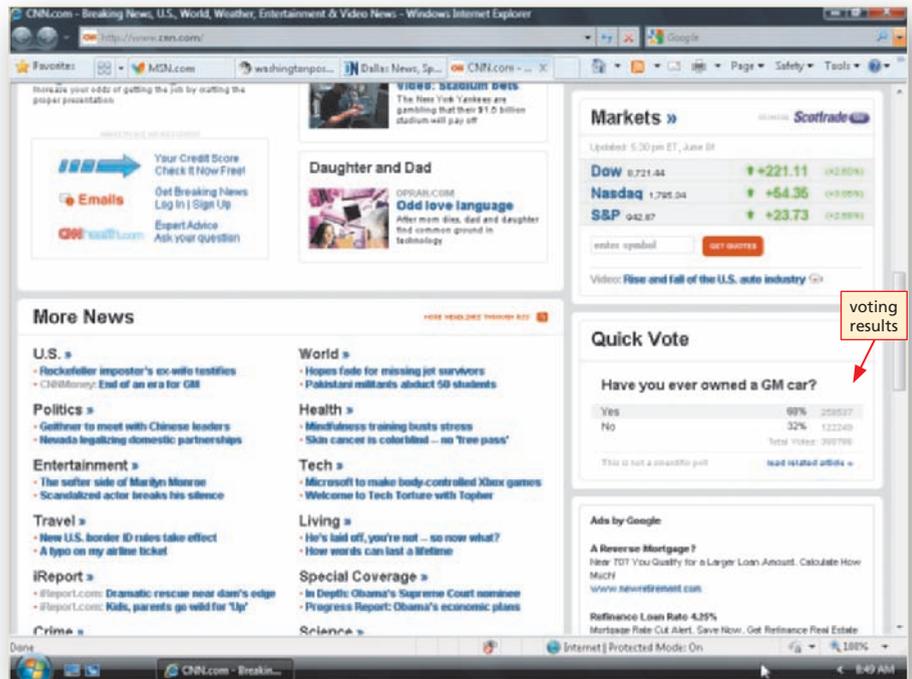


Figure 5-18

5

- Return to the *Discovering the Internet, Third Edition Steps* page (scsite.com/internet3e/steps).
- Open Google Maps: Live Traffic below Chapter 5 in a new tab in the foreground (Figure 5-19).
- Click the arrows on the Pan button to pan the U.S. traffic map up, down, to the right, or to the left, if necessary, to more easily view a traffic symbol indicating a major city in your state.

**Q&A** What if no major city is indicated on the map for my state?  
 You can use Salt Lake City, Utah as your city for these steps.

Pan button

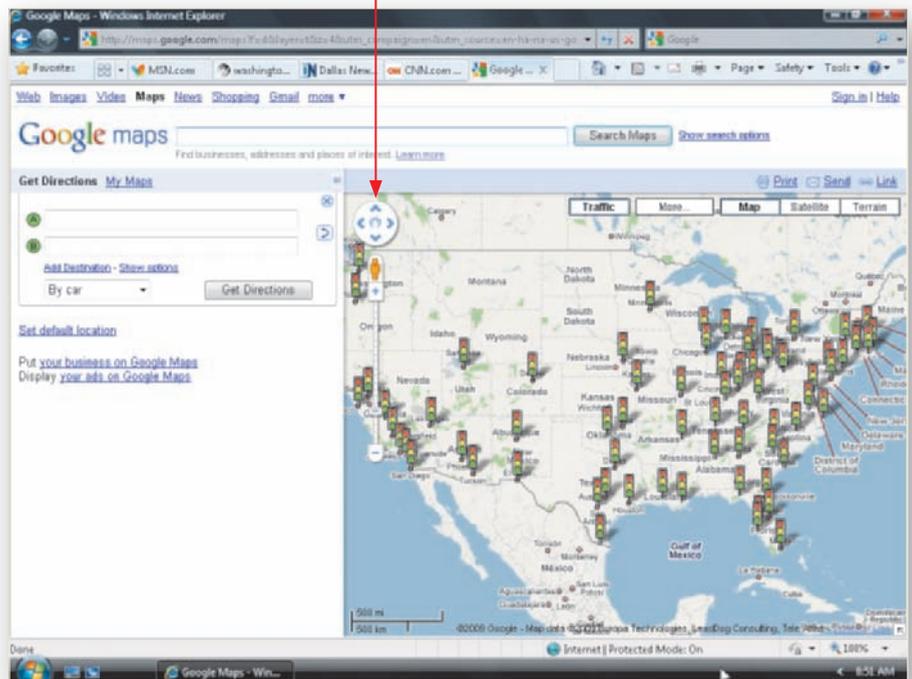


Figure 5-19

6

- Click the desired city's traffic light icon to display a message balloon (Figure 5-20).

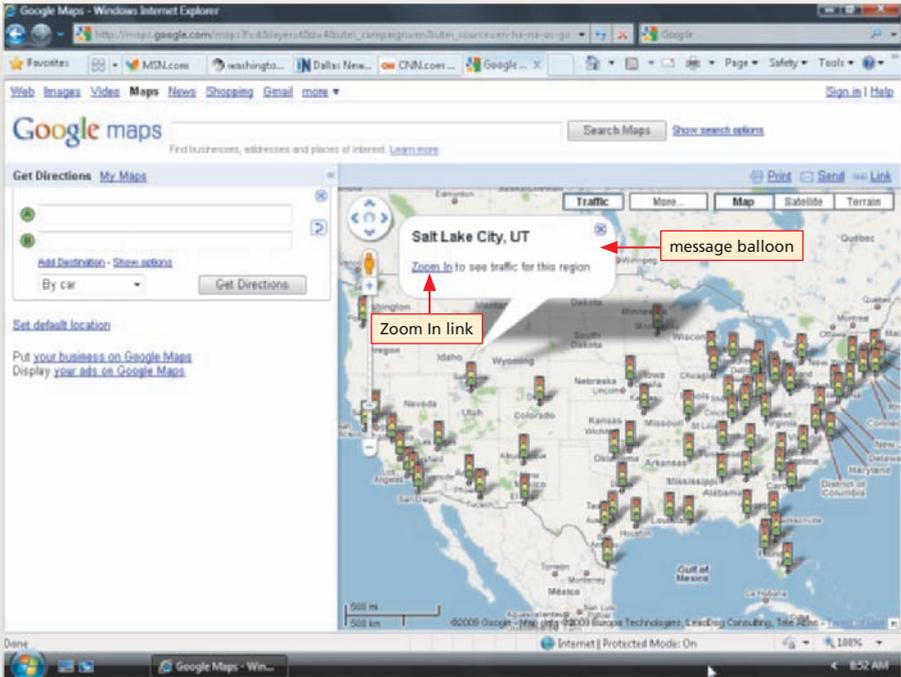


Figure 5-20

7

- Click the Zoom In link in the message balloon to zoom in to your city's local traffic map.
- Click a construction or other traffic issue icon on the map to view a message balloon containing information about the traffic issue (Figure 5-21).
- Click the message balloon's close button.
- Continue checking construction or other traffic issues and note the colored traffic flow color indicators along highways and roads and traffic flow indicator color legend in the top right corner of the traffic map.
- Close the browser.

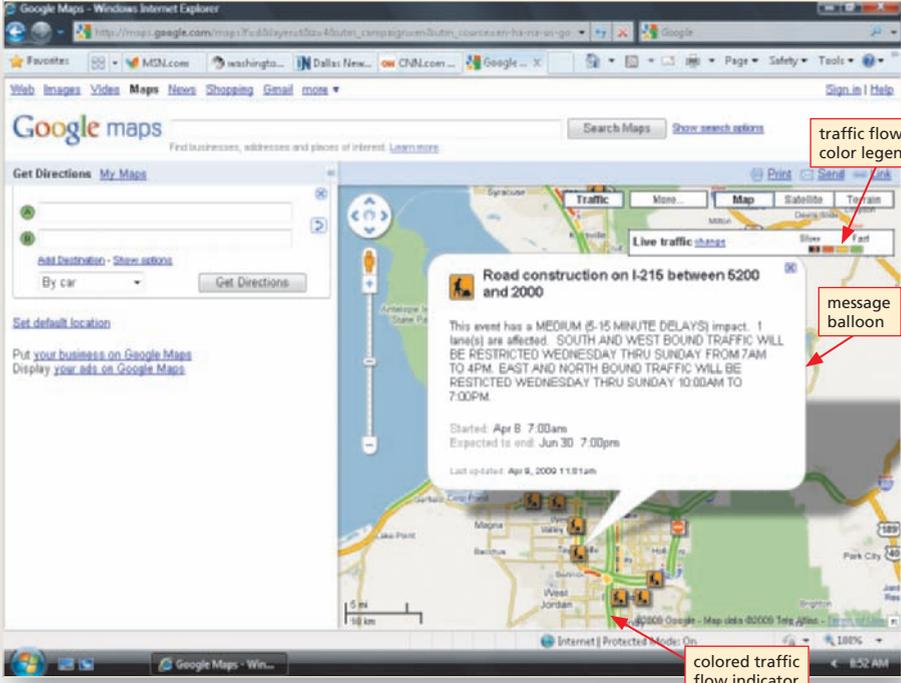


Figure 5-21

## Streaming Media

Web site audio and video content can enhance viewers' enjoyment and add excitement to the way in which information at the site is delivered. Many news Web sites, such as CNN.com, provide video clips of timely news commentaries or important newsmaker interviews, while sports Web sites provide video clips of game highlights. Radio Web sites provide short audio clips of interviews or make entire broadcasts available as audio over the Internet. Audio and video that is continuously delivered from a Web server to a Web browser is called **streaming media**.

To enjoy streaming media, your computer must have a sound card, speakers, and a media player. The Windows Vista operating system comes with the Windows Media Player; other media players, such as RealNetworks' RealOne player and Apple's QuickTime player, are available as free downloads from the vendors' Web sites. A number of Web sites that offer video, such as CNN.com, MSNBC, and the TODAY show, stream the media in their own media player.

A fun way to experience streaming media is to listen to a radio broadcast over the Internet. A number of traditional radio station broadcasters, such as AirAmerica and NPR, now broadcast over the Internet directly from their Web sites.

## To View a Web-Based Video and Listen to an Internet Radio Broadcast

The following steps allow you to experience streaming media by viewing a video using a built-in Web site media player and by listening to Internet radio.

1

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open TODAY Pets below Chapter 5 in a new tab in the foreground (Figure 5-22).

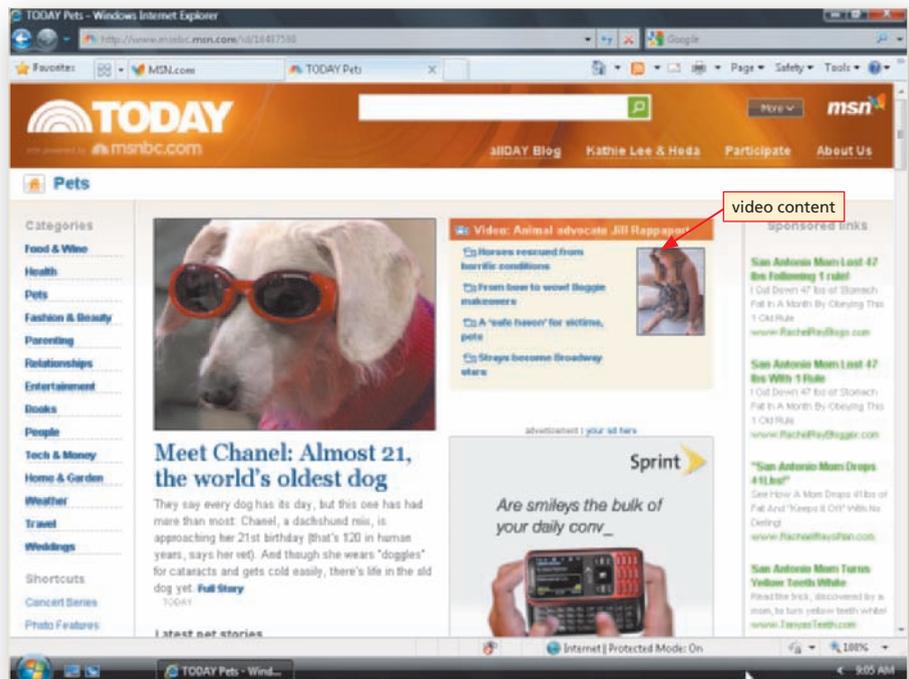


Figure 5-22

**2**

- Click the video clip of your choice to open the TODAY show media player window and view first a brief advertisement and then the video (Figure 5-23).
- Continue clicking video clips in the list of available clips to the left of the media player to view several clips of your choice.
- Click the media player window Close button.



Figure 5-23

**3**

- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open NPR Radio below Chapter 5 in a new tab in the foreground (Figure 5-24).

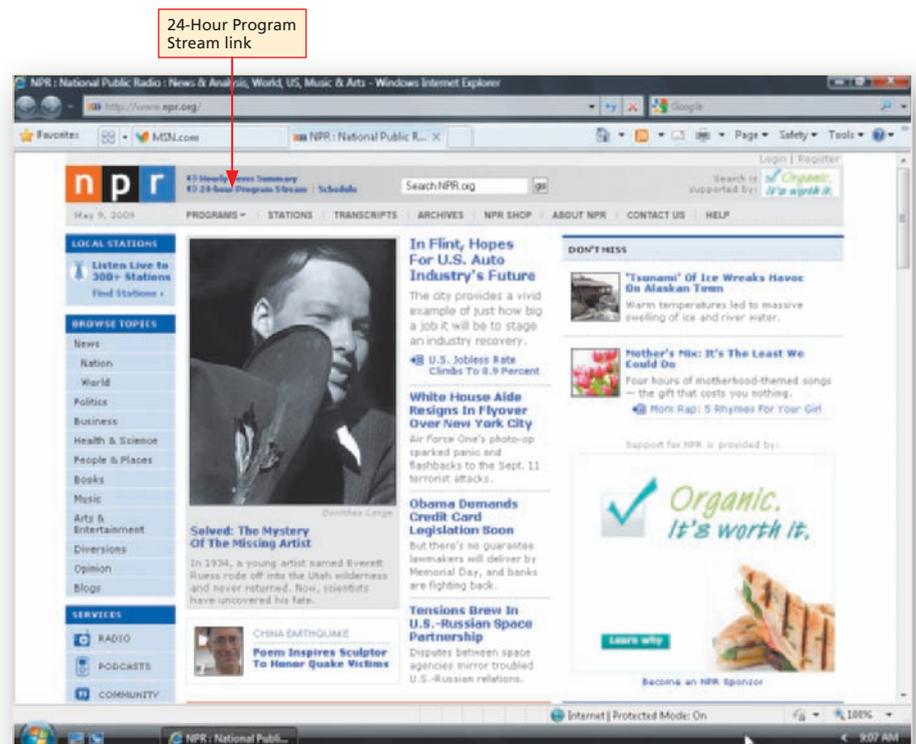


Figure 5-24

4

- Turn off the browser's pop-up blocker, if necessary, to open the NPR media player in its own window.
- Click the 24-hour Program Stream link in the upper-left area of the page to open the NPR media player window and listen to the broadcast stream (Figure 5-25).
- Click the media player window Close button.
- Turn on the browser's pop-up blocker, if necessary.
- Close the browser.

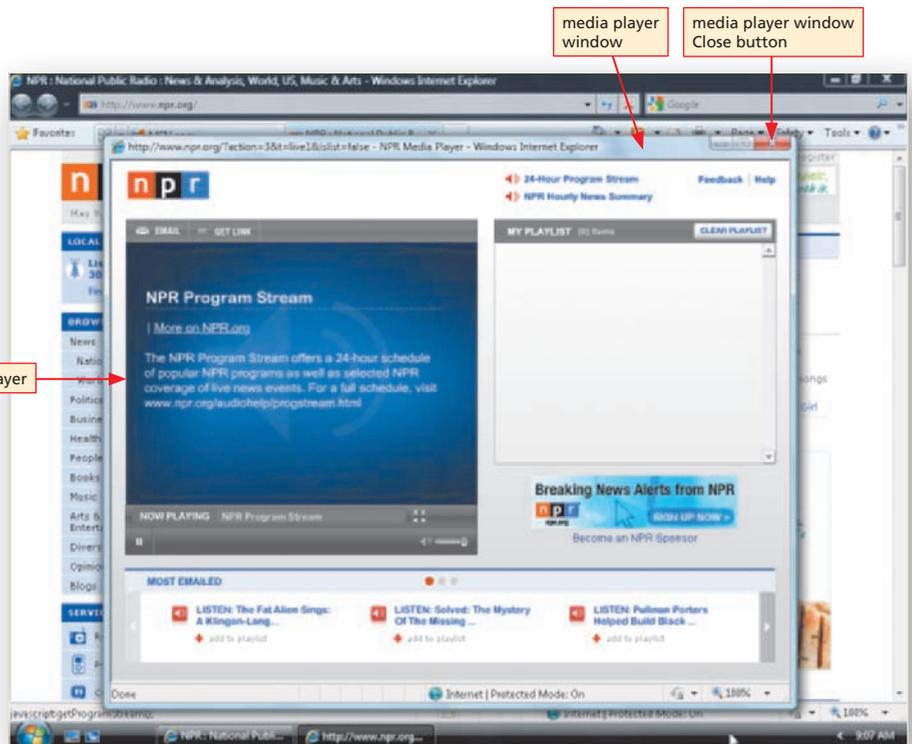


Figure 5-25

FACTS  
@HAND

According to the Pew Internet & American Life Project report, *The Internet and the 2008 Election*, 40 percent of American adults used the Internet and the Web to get information about the 2008 election cycle, while 19 percent went online at least once a week to participate in a political campaign.

@SOURCE  
Online Reference  
Tools

To review the encyclopedia, dictionary, reference desk, and trip planner Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Online Reference Tools.

## Research and Reference Tools

As you learned in Chapter 3, the Web includes numerous sites that provide access to specialized information collections, such as Lexis/Nexis, FindLaw, and Hoover's, and government Web sites, such as the Library of Congress and the Bureau of Labor Statistics. In addition to these specialized information collections, the Web also includes numerous general reference sites, such as online encyclopedias, dictionaries, reference desks, and trip planners (Figure 5-26). Remember to use the tools you learned about in Chapter 3 to evaluate the credibility of the content on reference sites.

## Special-Interest Web Sites

No matter what your interest, you likely can find a Web site with information on that topic. For example, hundreds of Web sites with health, diet, and fitness information are available to provide a wide range of information and advice, as are Web sites to provide entertainment news and movies reviews. If you have a specific hobby or special interest, such as cooking, museums, or genealogy, or need “how-to” instructions on a home remodeling or decorating project, you can visit one of hundreds of Web sites to find what you need. The next few sections explore just a few of the wide range of health, entertainment, hobby, and other special-interest Web sites available to you.

According to the Do-it-Yourself Information Online memo by the Pew Internet & American Life Project, more than 50 percent of American adults have looked for “how-to” or “do-it-yourself” information online — and about 7 million adults do so on a typical day.

FACTS  
@HAND

### Health, Diet, and Fitness Information

The epidemic of obesity in the United States, coupled with rising health care costs, may have you thinking about ways to ensure that you are eating a healthy diet, getting the proper exercise, and staying informed on health, diet, and fitness issues. From time to time, you also may want to review information about a specific illness or medical condition. Your primary source of health, diet, and fitness information should be your doctor or another health care professional. If you are looking for general health, diet, and fitness information online, however, you can choose from hundreds of Web sites, such as Discovery Health, MayoClinic.com, and WebMD (Figure 5-48 on page 275).

@SOURCE

#### Health, Diet, and Fitness

To review the online health, diet, and fitness Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Health, Diet, and Fitness.

A study by the Pew Internet & American Life Project indicates that 80 percent of American adults have gone online to research health, diet, and fitness information.

FACTS  
@HAND

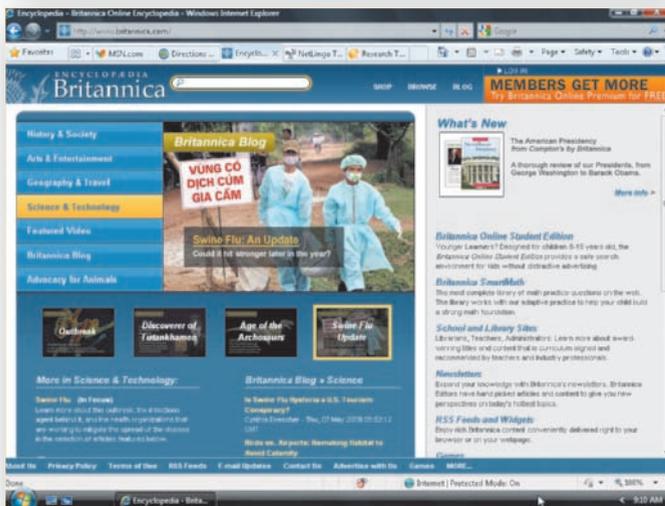
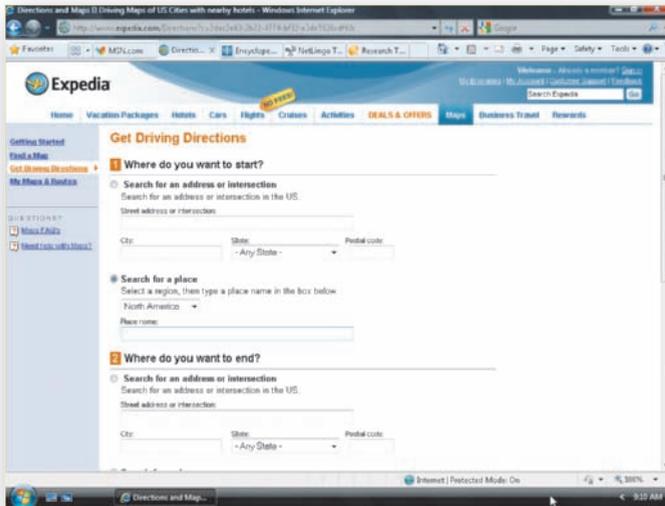


Figure 5-26 Reference sites

## Online Encyclopedias

You are probably familiar with the process of looking up a topic in a printed encyclopedia at home, at your school, or at a public library. With an Internet connection, you can access a number of online encyclopedias, such as Encyclopedia.com (aggregates information from multiple encyclopedias), the Encyclopædia Britannica (a premium service), Bartleby.com, Infoplease, and the Encyclopedia Smithsonian.

## To Explore an Online Encyclopedia

The following steps use an online encyclopedia to perform a keyword search for a specific topic. You will open the Web site's home page in a new tab in the foreground. Linked pages from the home page will open in the same tab as the home page.

1

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open Encyclopedia.com below Chapter 5 in a new tab in the foreground.
- Type Hatshepsut in the search text box to find information about the XVIII dynasty female Egyptian pharaoh (Figure 5-27).

**Q&A** Why do I see a drop-down list of search query suggestions?

Like some of the search engines you learned about in Chapter 3, Encyclopedia.com provides a list of search suggestions based on the characters you are typing in the search text box. You can click a search suggestion in the list, to search using that search suggestion.



Figure 5-27

2

- Click the Search button to search for articles and other information about Hatshepsut (Figure 5-28).
- Scroll the page to review its content.
- Read the short article.

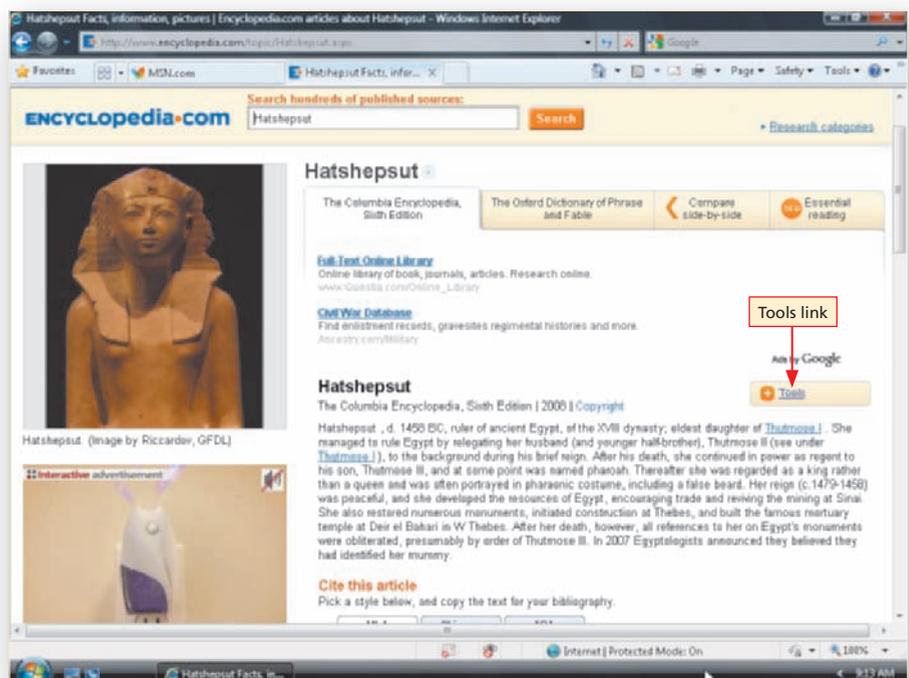


Figure 5-28

## To Explore an Online Dictionary

The following steps use an online dictionary to search for the definition, part of speech, and phonetic pronunciation of a specific word. You will open the Web site's home page in a new tab in the foreground. Linked pages from the home page will open in the same tab as the home page or in a new browser window.

1

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open Merriam-Webster Online below Chapter 5 in a new tab in the foreground.
- Type *zeitgeist* in the Merriam-Webster OnLine Search text box (Figure 5-31).

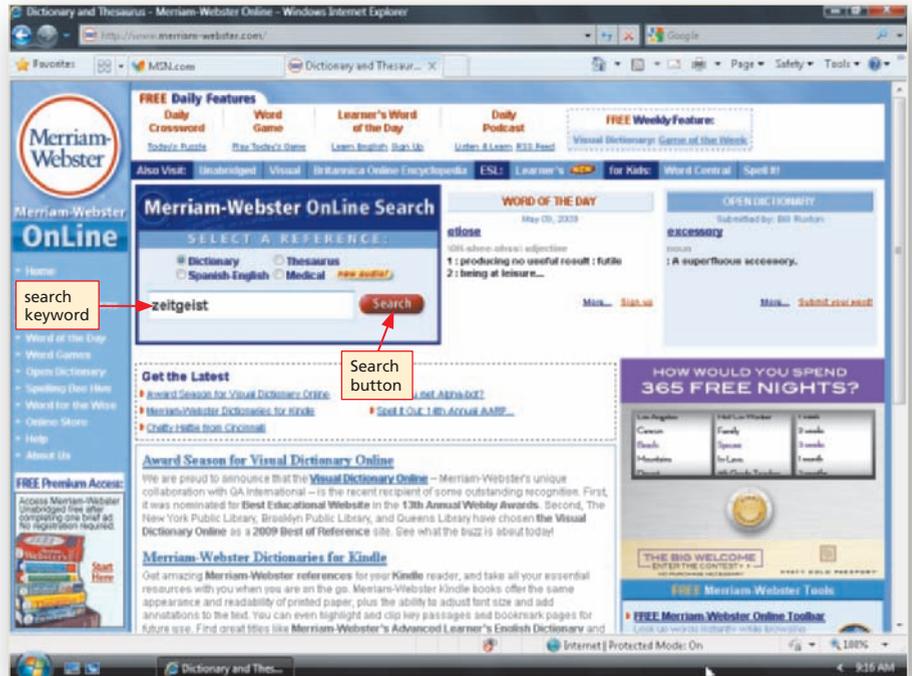


Figure 5-31

2

- Click the Search button to search for a definition.
- Review the main entry, the definition of *zeitgeist* as a noun (Figure 5-32).

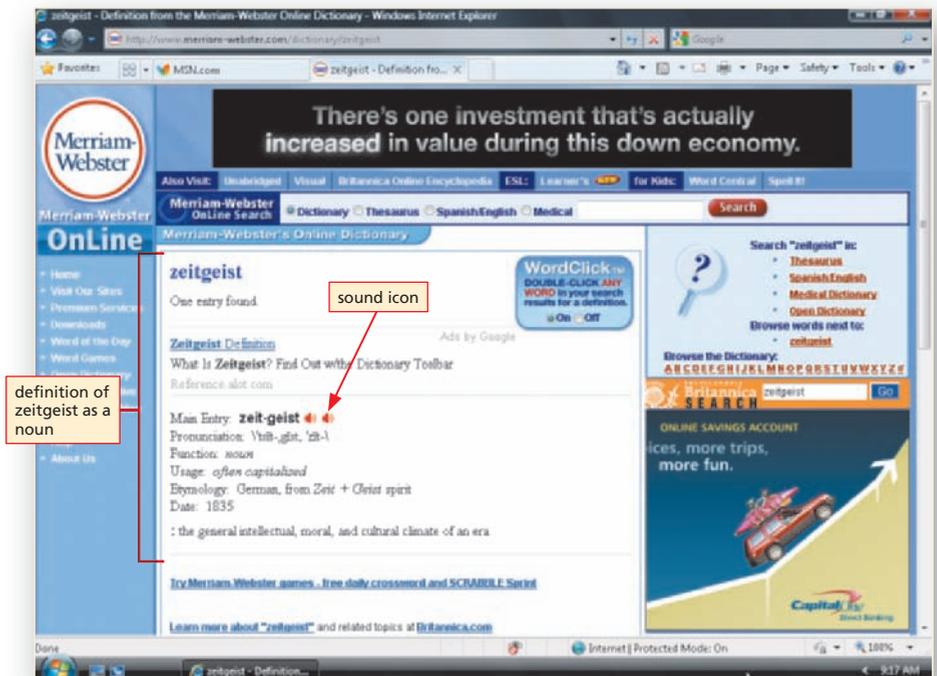


Figure 5-32

3

- Click a sound icon to open the Merriam-Webster Pronunciation page in the same tab and hear the pronunciation (Figure 5-33).
- Close the Information Bar, if necessary, to open the page.
- Click the hear it again link on the Pronunciation page to listen to the pronunciation a second time.
- Close the browser.

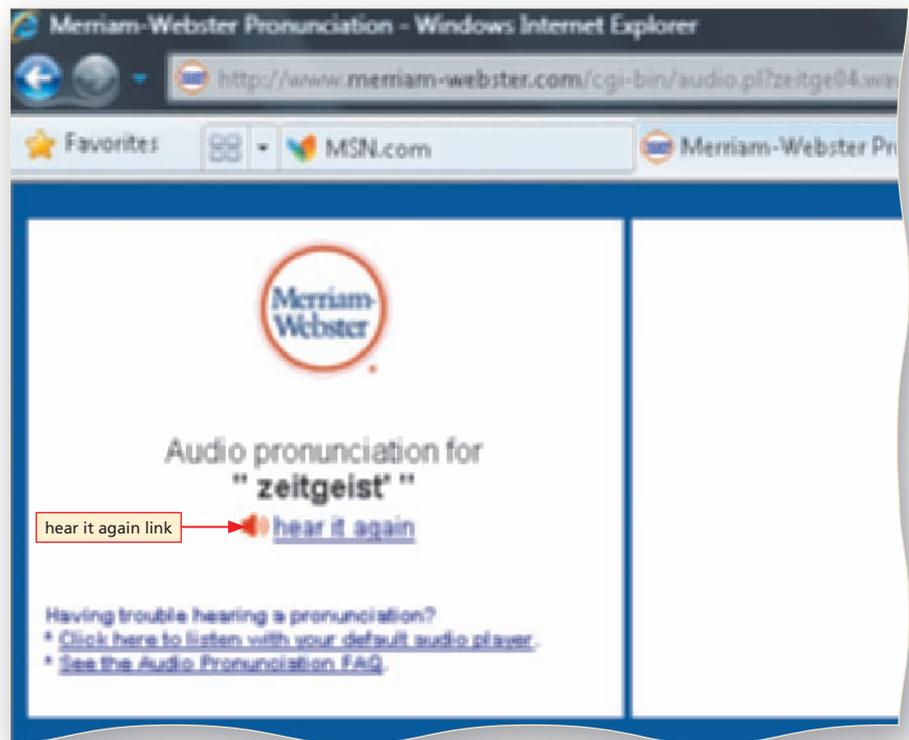


Figure 5-33

In Chapter 3, you learned several Google search engine shortcuts. Another Google shortcut is the *define:* shortcut, which you can use to return a search results list that contains Web pages with a definition for a specific word or phrase. Simply type the shortcut *define:* followed by a word or phrase in the Google keyword text box and click the Google Search button. Google then returns a search results list of Web pages containing a definition of the word or phrase or a message indicating no Web pages meet the criteria.

## To Use the Google Define: Shortcut

The following steps open the Google search engine home page in a new tab in the foreground. You use the Google *define:* shortcut to find several Web page definitions for the phrase Boolean operators. You must include the colon (:) for Google to return a list of Web pages with a definition, not just an ordinary search results list. The search results page will open in the same tab as the home page.

1

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open Google below Chapter 5 in a new tab in the foreground.
- Type *define: Boolean operators* in the Google text box (Figure 5-34).

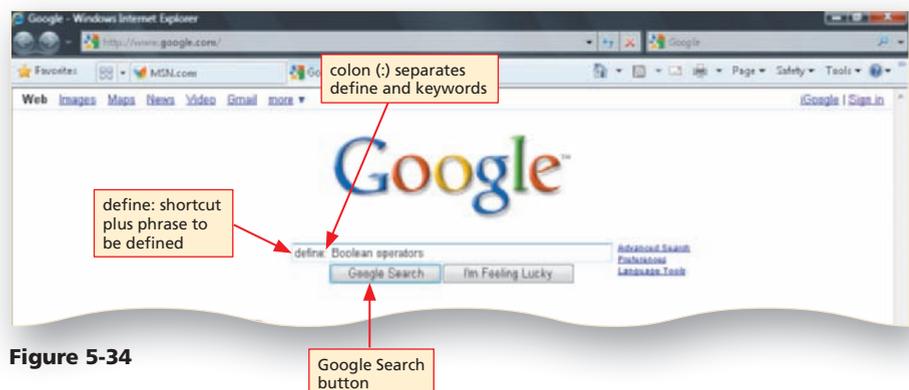


Figure 5-34

2

- Click the Google Search button.
- Review the Google Definitions of Boolean operators on the Web search results page (Figure 5-35).
- Click the link of your choice to review the definition's source.
- Close the browser.

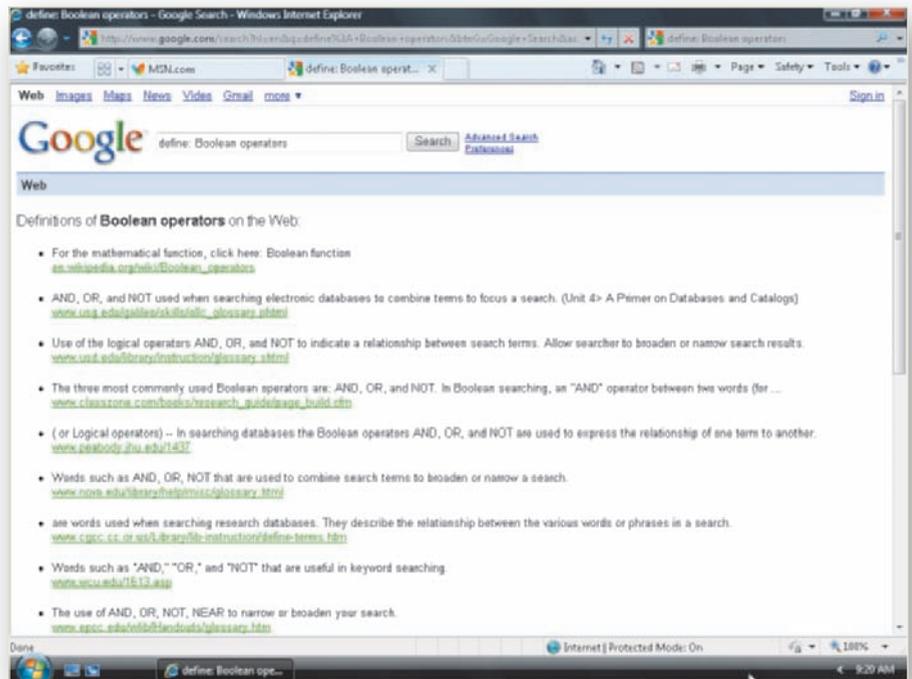


Figure 5-35

## Online Reference Desks

Do you need to know what time it is in Bahrain? What important event took place on today's date in history? How to translate text into another language? In the past, solving these information problems likely required a call or visit to the reference desk at your local or university library. Today, you can connect to the Internet and find this information at an online reference desk Web site, such as the Internet Public Library, Refdesk.com, LibrarySpot, and iTools.

Online reference desks offer links to dictionaries, thesauri, language translators, fast fact finders, and other traditional library reference desk resources. Additionally, many college, university, public, and government libraries offer online reference desk resources. Examples include the Michigan eLibrary, the Duke University Libraries Reference and Research Services, and the Chicago Public Library Online Research Web sites.

### @SOURCE

#### Maps

One of the most comprehensive collections of online maps can be found in the Perry-Castañeda Library Map Collection at The University of Texas at Austin General Libraries Web site. To find a link to this map collection, access the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click the Perry-Castañeda Library Map Collection link below Chapter 5, Online Reference Tools.

## To Explore an Online Reference Desk

The following steps explore an online reference desk, which is a collection of links to online resources. You will open the Web site's home page in a new tab in the foreground. Linked pages from the home page open in the same tab as the home page.

- 1
  - Start Internet Explorer.
  - Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
  - Open Refdesk.com below Chapter 5 in a new tab in the foreground (Figure 5-36).
  - Scroll the page to review the reference desk resources available.



Figure 5-36

- 2
  - Click the World Clock link to view the current day and time for a list of major cities around the world (Figure 5-37).
  - Scroll the page to review the list.

Back button

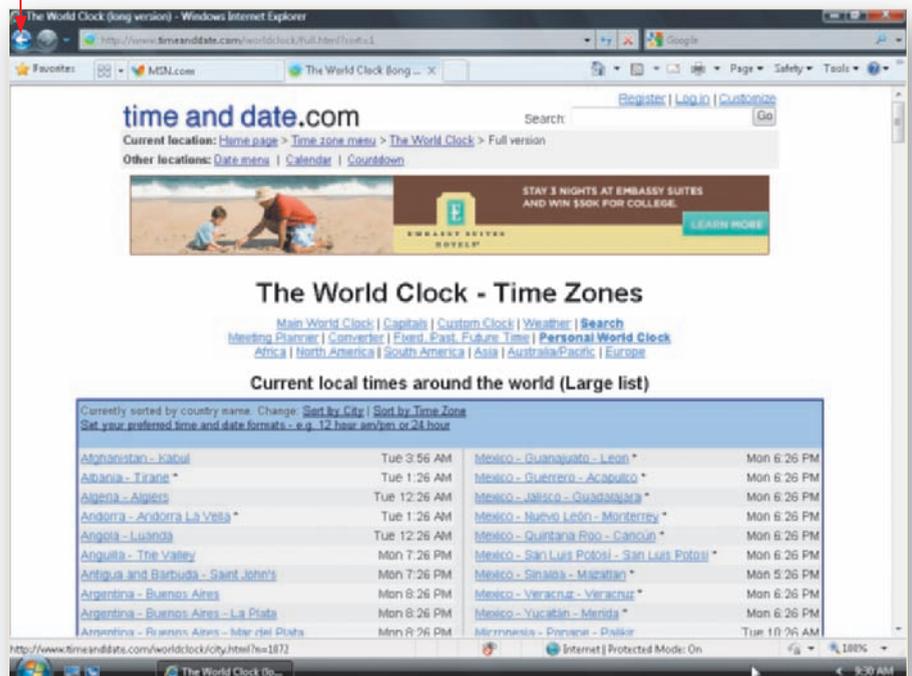


Figure 5-37

3

- Click the Back button to return to the Refdesk.com home page.
- Scroll down to locate the CIA World Fact Book link in the Facts-at-a-Glance section in the left margin of the page (Figure 5-38).

CIA World Fact Book link

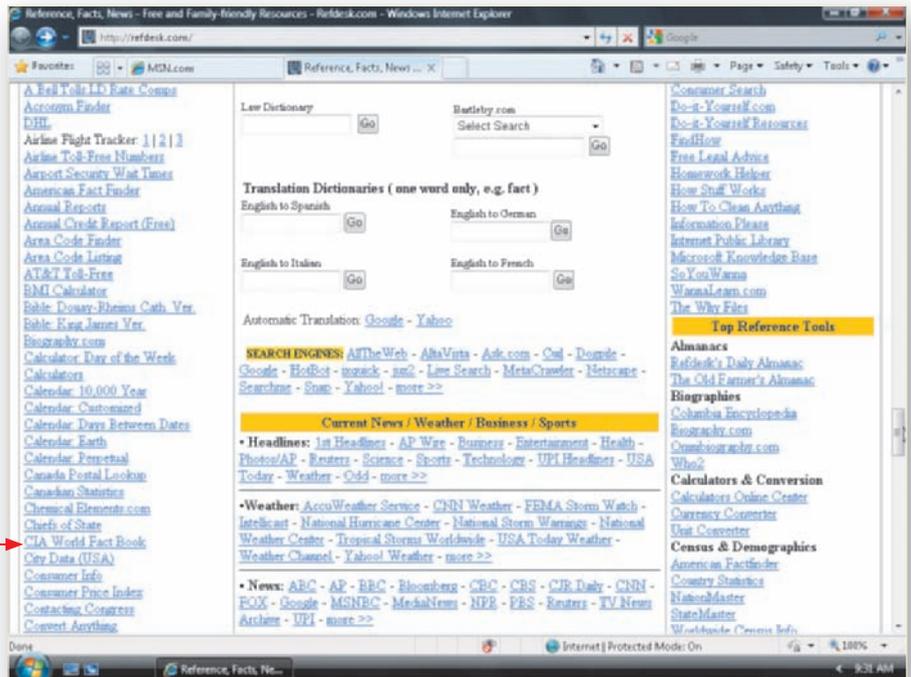


Figure 5-38

4

- Open the CIA World Fact Book in a new tab.
- Click the CIA The World Fact Book tab to bring it into the foreground (Figure 5-39).
- Scroll down the page and review the links to resources available at the site.

Select a Country or Location box arrow



Figure 5-39

5

- Click the Select a Country or Location box arrow near the top of the page.
- Scroll the list to view the Iran link.
- Click Iran in the list to view the Iran information page (Figure 5-40).
- Scroll the page to review the data available for Iran.
- Close the browser.



Figure 5-40

Most online dictionary, reference desk, and encyclopedia sites, such as the sites you explored in the previous sections, offer free information. Some sites, such as the Encyclopædia Britannica, are premium sites requiring a subscription fee to access some or all of the information available at the site.

## Online Trip Planners

Planning an automobile trip used to require that you pore over printed maps and manually calculate the distance between your starting location and your destination. Often it was not clear where you could find overnight accommodations along the way. Now, you can plan your automobile trip in a snap with online trip planners such as Free Trip, MapQuest, Google Maps, Yahoo! Maps, and Expedia Maps. When you use one of these online driving trip planners, you specify a starting location and ending destination, then indicate your preference for either a scenic route or the shortest-distance route. Some trip planners also provide information about restaurants, shopping, and motel, hotel, and bed-and-breakfast accommodations along the desired route.

## To Explore an Online Driving Trip Planner

The following steps explore an online driving trip planner. You will open the Web site's home page in a new tab in the foreground. The trip itinerary page opens in the same tab as the home page.

**1**

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open FreeTrip below Chapter 5 in a new tab in the foreground (Figure 5-41).

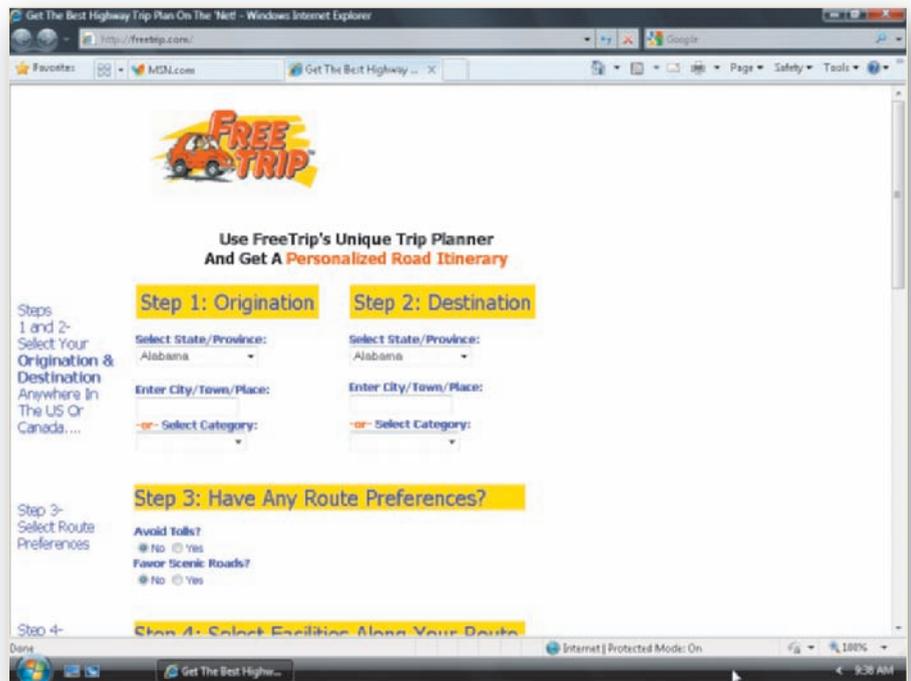


Figure 5-41

**2**

- Click the Step 1: Origination Select State/Province box arrow and click your state. If you do not live in the United States, click Texas.
- Type the name of your city or Dallas in the Step 1: Origination Enter City/Town/Place text box.
- Click the Step 2: Destination Select State/Province box arrow and click Arkansas.
- Type Little Rock in the Step 2: Destination Enter City/Town/Place text box (Figure 5-42).

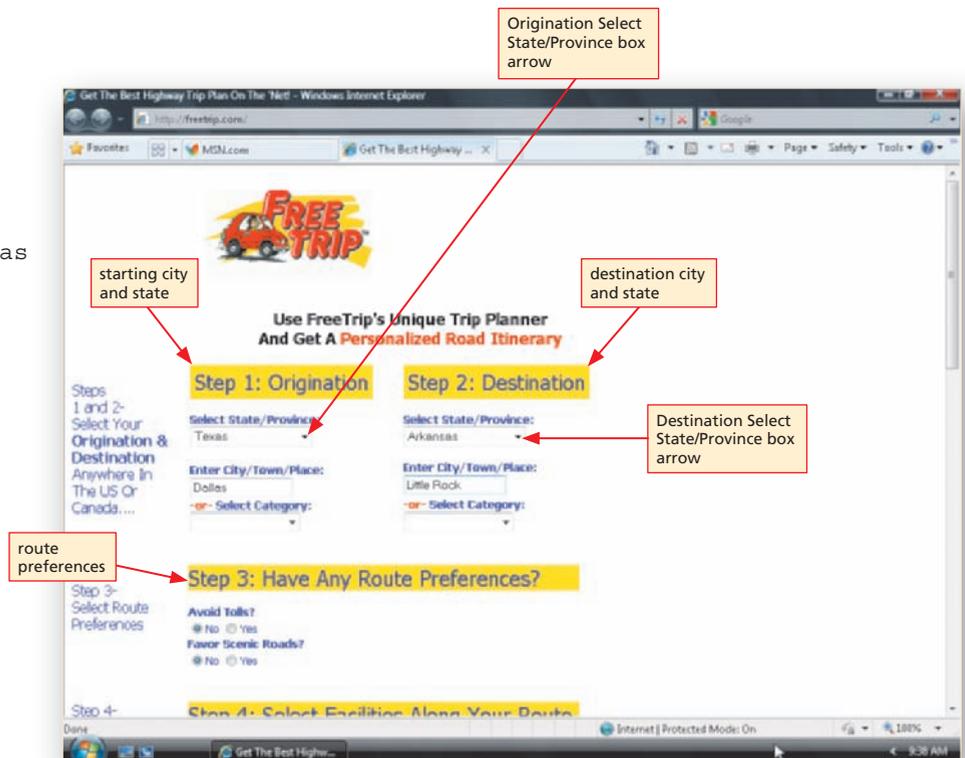


Figure 5-42

3

- Click the No option button, if necessary, in the Step 3: Have Any Route Preferences? Avoid Tolls? and Favor Scenic Roads? sections.
- Click the \$\$ (\$80–\$99) check box in the Step 4: Select Facilities Along Your Route Lodging area (Figure 5-43).

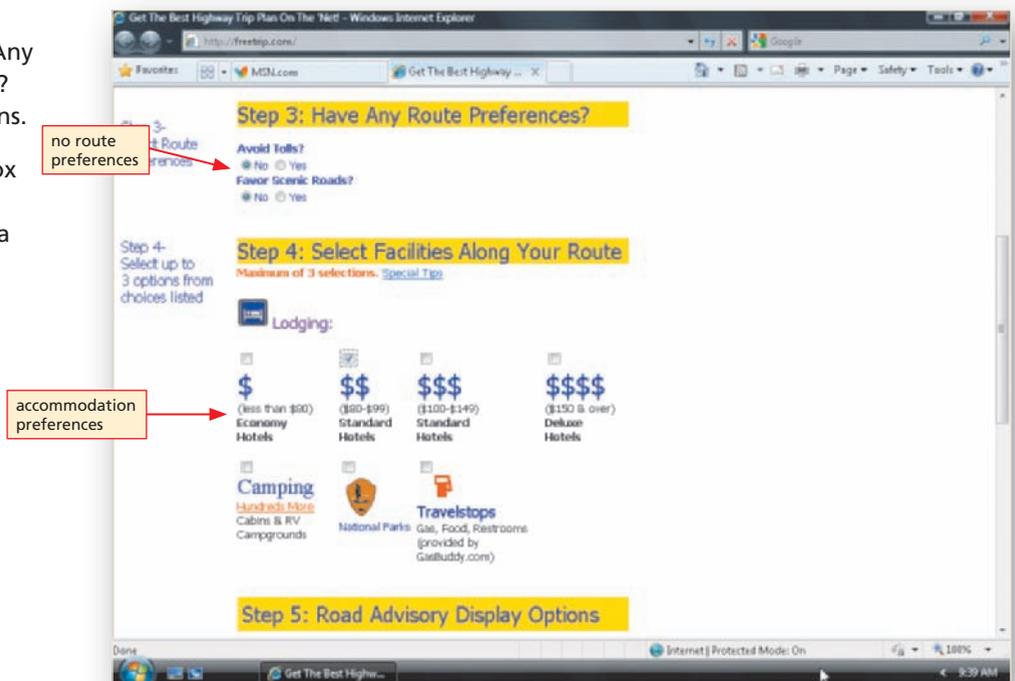


Figure 5-43

4

- Click the No option button, if necessary, in the Step 5: Road Advisory Display Options, Want Displayed Distance in Kilometers? section.
- Enter your e-mail address in the Step 6: Email Address (Optional) text box to receive a copy of your itinerary by e-mail, if desired (Figure 5-44).

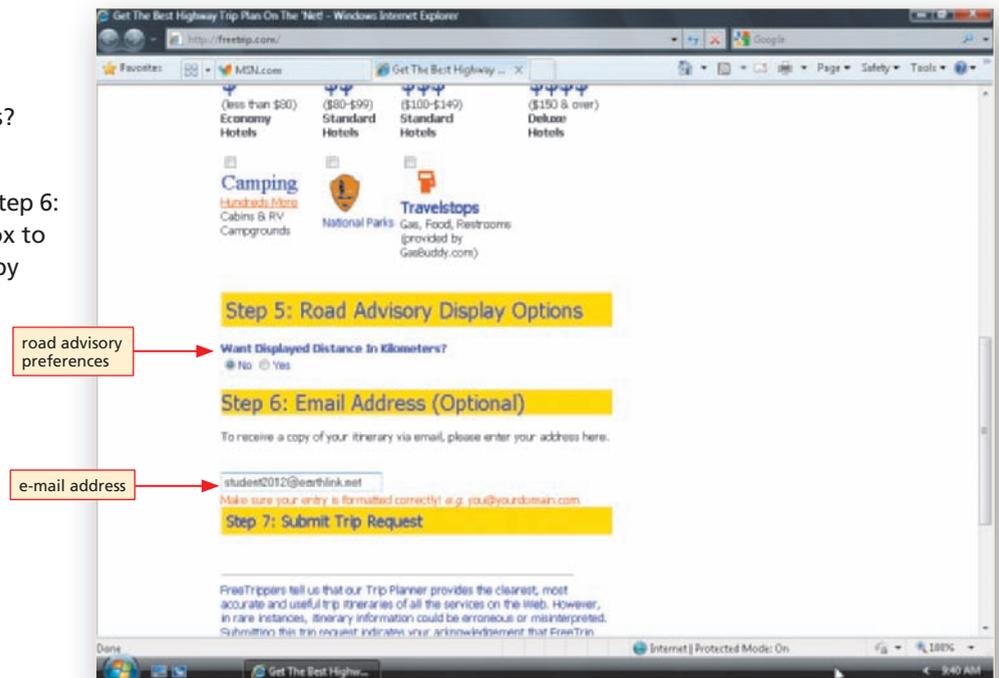


Figure 5-44

5

- Scroll to view the Step 7: Submit Trip Request area near the bottom of the page (Figure 5-45).
- Read the disclaimer about the accuracy of the trip planner's results.

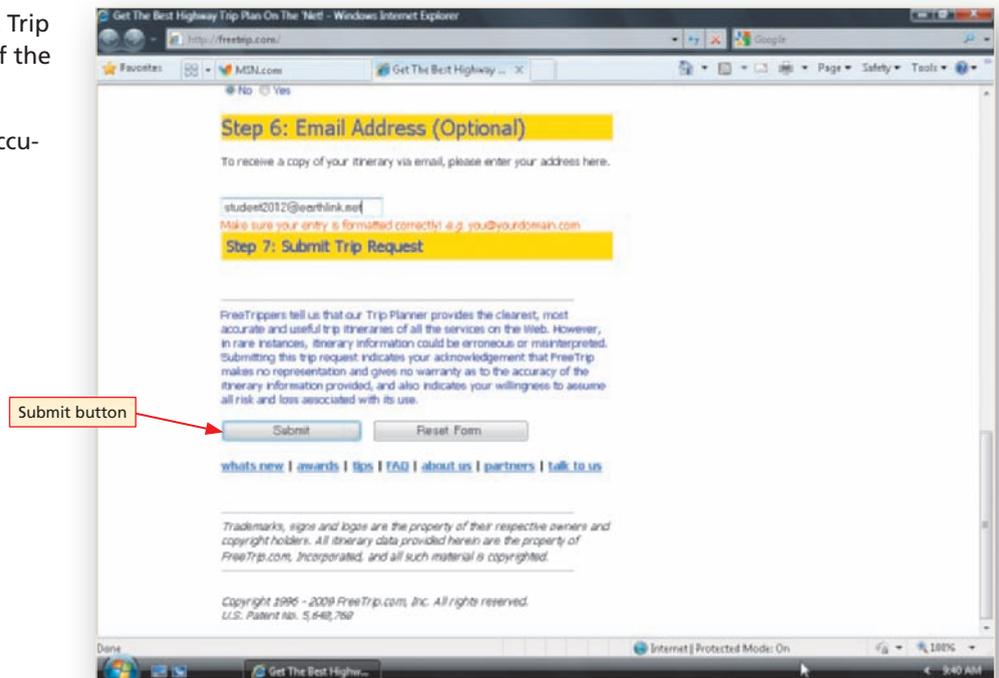


Figure 5-45

6

- Click the Submit button.
- Scroll your personal itinerary page to view the driving instructions and suggestions for accommodations (Figure 5-46).
- Close the browser.

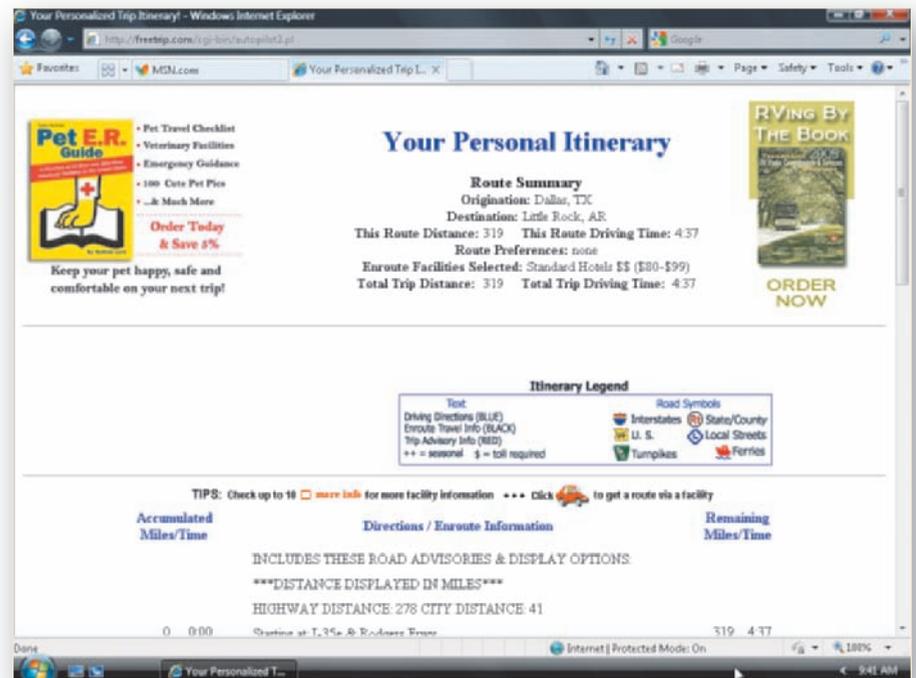


Figure 5-46

## Special-Interest Web Sites

No matter what your interest, you likely can find a Web site with information on that topic. For example, hundreds of Web sites with health, diet, and fitness information are available to provide a wide range of information and advice, as are Web sites to provide entertainment news and movies reviews. If you have a specific hobby or special interest, such as cooking, museums, or genealogy, or need “how-to” instructions on a home remodeling or decorating project, you can visit one of hundreds of Web sites to find what you need. The next few sections explore just a few of the wide range of health, entertainment, hobby, and other special-interest Web sites available to you.

According to the Do-it-Yourself Information Online memo by the Pew Internet & American Life Project, more than 50 percent of American adults have looked for “how-to” or “do-it-yourself” information online — and about 7 million adults do so on a typical day.

FACTS  
@HAND

### Health, Diet, and Fitness Information

The epidemic of obesity in the United States, coupled with rising health care costs, may have you thinking about ways to ensure that you are eating a healthy diet, getting the proper exercise, and staying informed on health, diet, and fitness issues. From time to time, you also may want to review information about a specific illness or medical condition. Your primary source of health, diet, and fitness information should be your doctor or another health care professional. If you are looking for general health, diet, and fitness information online, however, you can choose from hundreds of Web sites, such as Discovery Health, MayoClinic.com, and WebMD (Figure 5-48 on page 275).

@SOURCE

#### Health, Diet, and Fitness

To review the online health, diet, and fitness Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Health, Diet, and Fitness.

A study by the Pew Internet & American Life Project indicates that 80 percent of American adults have gone online to research health, diet, and fitness information.

FACTS  
@HAND

## Credibility of Online Health Information

According to the Pew Internet & American Life Project, 80 percent of Internet users go online to find information about health issues. For this reason, many health care professionals and Internet users are concerned about the credibility of online health information that might not have been professionally reviewed.

With these concerns in mind, how should you evaluate health-oriented Web sites? The credibility of the content at these Web sites first should be evaluated using the steps you learned in Chapter 3, including identifying the sponsoring organization or author, establishing that the content is timely and objective, and comparing the content with that from other, similar sites. Most people who go online to find health information rely on popular search tools to locate health-oriented Web sites; however, some health care professionals suggest that you ask a trusted source, such as your doctor or medical information professional, to recommend health-oriented Web

sites. Another resource to help you evaluate health-oriented Web sites is the CAPHIS (Consumer and Patient Health Information Section) Web site. The CAPHIS Web

site is sponsored and published by medical information professionals from the nonprofit Medical Library Association. CAPHIS evaluates health-oriented Web sites based on a number of criteria, including credibility, disclosure, sponsorship and authorship, and design, and then lists the top 100 highest-evaluated Web sites as part of the CAPHIS Top 100.

Another alternative is to look for accredited Web sites. Two agencies that offer accreditation for health-oriented Web sites are the URAC Health Web Site and Health Content Vendor accreditation program and the Health On the Net Foundation



**Figure 5-47** The URAC and HONcode symbols indicate that the information at a health-oriented Web site meets strict quality standards.

HONcode accreditation program. The Web site standards required by these agencies include the full disclosure of financial relationships, an editorial review process to ensure content accuracy, and internal processes to ensure privacy, security, and Web site quality. Web sites that adhere to the standards established by these agencies are entitled to display the URAC or HONcode symbols on their Web sites, as illustrated in Figure 5-47. For more information about the URAC and HONcode programs, visit the *Discovering the Internet, Third Edition @Issue* Web page ([scsite.com/internet3e/issue](http://scsite.com/internet3e/issue)) and click a link below Chapter 5, URAC and HON.

Several popular commercial diet and fitness Web sites, such as MyFoodDiary, eDiets, and WeightWatchers (Figure 5-48), are available for a monthly fee to help you plan and execute a personal diet and fitness program. These sites offer a variety of features, including:

- Restricted-calorie meal plans
- Grocery shopping lists
- Exercise plans, complete with text and graphic instructions
- Daily food and exercise diaries
- Electronic pantries or databases of frequently consumed food items used to select foods for daily food consumption diaries
- Support discussion groups

In short, everything you need to create a personal diet and fitness plan is available at one of these commercial Web sites for a fee. For free diet and fitness information, you can turn to government Web sites such as Fitness.gov, which is sponsored by the President's Council on Physical Fitness and Sports (PCPFS), and Nutrition.gov.

In addition to researching specific health topics, you can now review hospital Web sites to check out services or view pictures of newborns; go to health insurance provider Web sites to evaluate enrollment options and coverage; and fill prescriptions at online drugstores. You also can go online to learn about and sign up for medical clinical trials or to locate a doctor in your area. Web sites such as CenterWatch, ClinicalTrials.gov, AMA DoctorFinder, and Medline Plus offer these services. Many health care organizations, such as the American Diabetes Association, also provide online information about a specific disease and its treatment and how to find support groups.

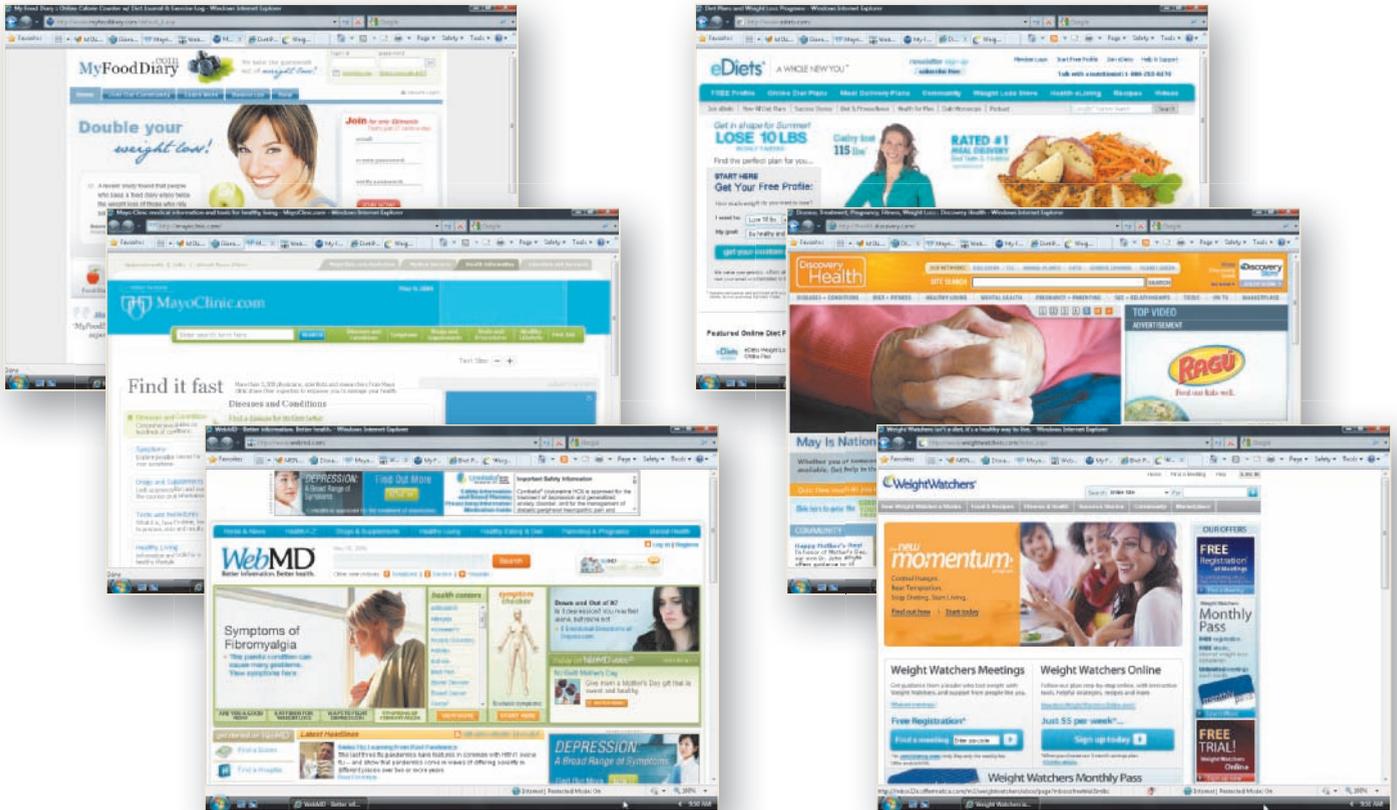


Figure 5-48 Diet, fitness, and health-related sites

## To Explore Health-Related Sites

The following steps explore health-related Web sites. You will open each Web site's home page in a new tab in the foreground. Linked pages from the home page will open in the same tab as the home page. A linked page at a different Web site opens in a new window.

1

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open MayoClinic.com below Chapter 5 in a new tab in the foreground (Figure 5-49).
- Type allergies in the search text box.

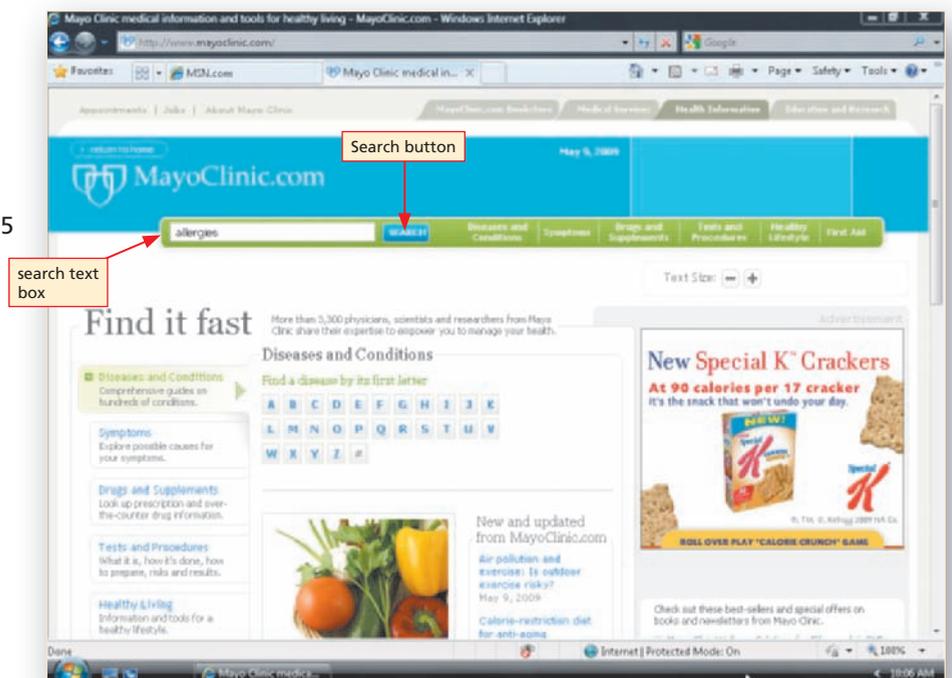


Figure 5-49



4

- Return to the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open Nutrition.gov below Chapter 5 in a new tab in the foreground.
- Click the Smart Nutrition 101 link in the Browse by Subject area to display the Smart Nutrition 101 page (Figure 5-52).



Figure 5-52

5

- Click the "Food Guide Pyramid – MyPyramid" link in the Smart Nutrition 101 section to view links to information about the MyPyramid food guide program (Figure 5-53).
- Scroll the page to view the resources for creating a healthy eating and fitness MyPyramid plan.
- Close the browser.

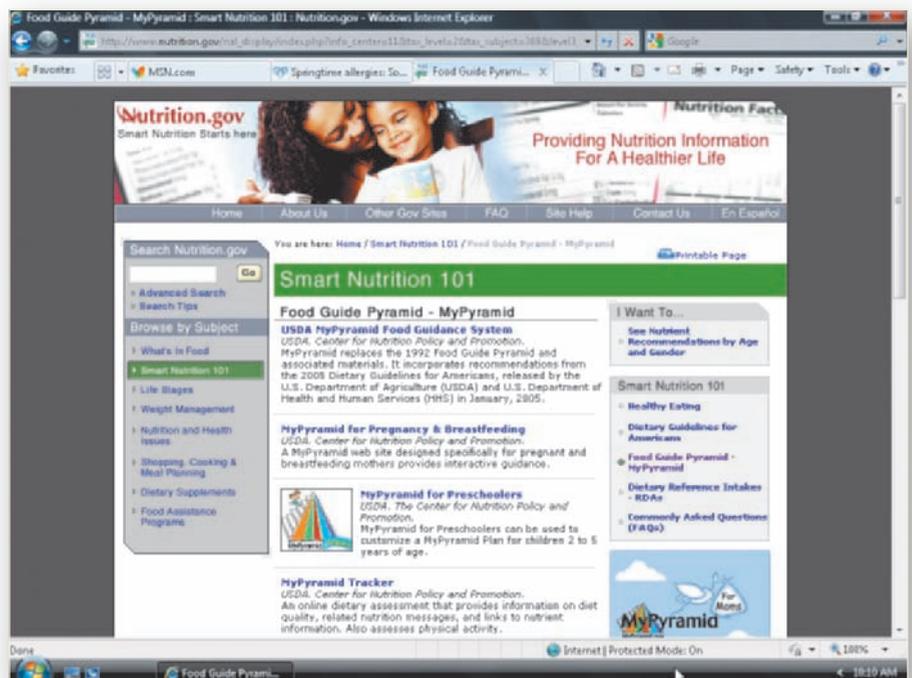


Figure 5-53

## Entertainment, Hobby, and Other Special-Interest Web Sites

**SOURCE** **Special Interest Sites**  
To review the special-interest Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Special Interest.

Thousands of entertainment, hobby, and other special-interest Web sites offer something for everyone, whether your interest is cooking, learning about your family's genealogy, finding a job, making new friends, reading a movie review or the latest celebrity gossip, or visiting the world's great museums. For example, using one of the numerous entertainment, hobby, and other special-interest Web sites, you can:

- Learn to make hummus at VegWeb.com
- Exchange family history with distant cousins at FamilySearch.org
- Review résumé writing tips and post your résumé at Monster.com
- Check out colleges, universities, graduate schools, and financial aid choices at Peterson's.com
- Enjoy movie reviews at Rotten Tomatoes.com
- Discover the beauty of Native American art by touring online exhibits at the National Museum of the American Indian

**FOOD AND COOKING** Just as news media publish related Web sites, food and cooking print and broadcast media also publish Web sites to promote their magazines and television shows, while famous chefs publish Web sites to promote their restaurants and cookbooks. Sites such as Emerils.com (Emeril Lagasse, world-famous chef and restaurateur), Epicurious (*Gourmet* and *Bon Appétit* magazines), and VegetarianTimes (*Vegetarian Times* magazine), (Figure 5-54) tempt you with recipes, easy-to-follow cooking tips, products to purchase at online stores, and information about associated restaurants.

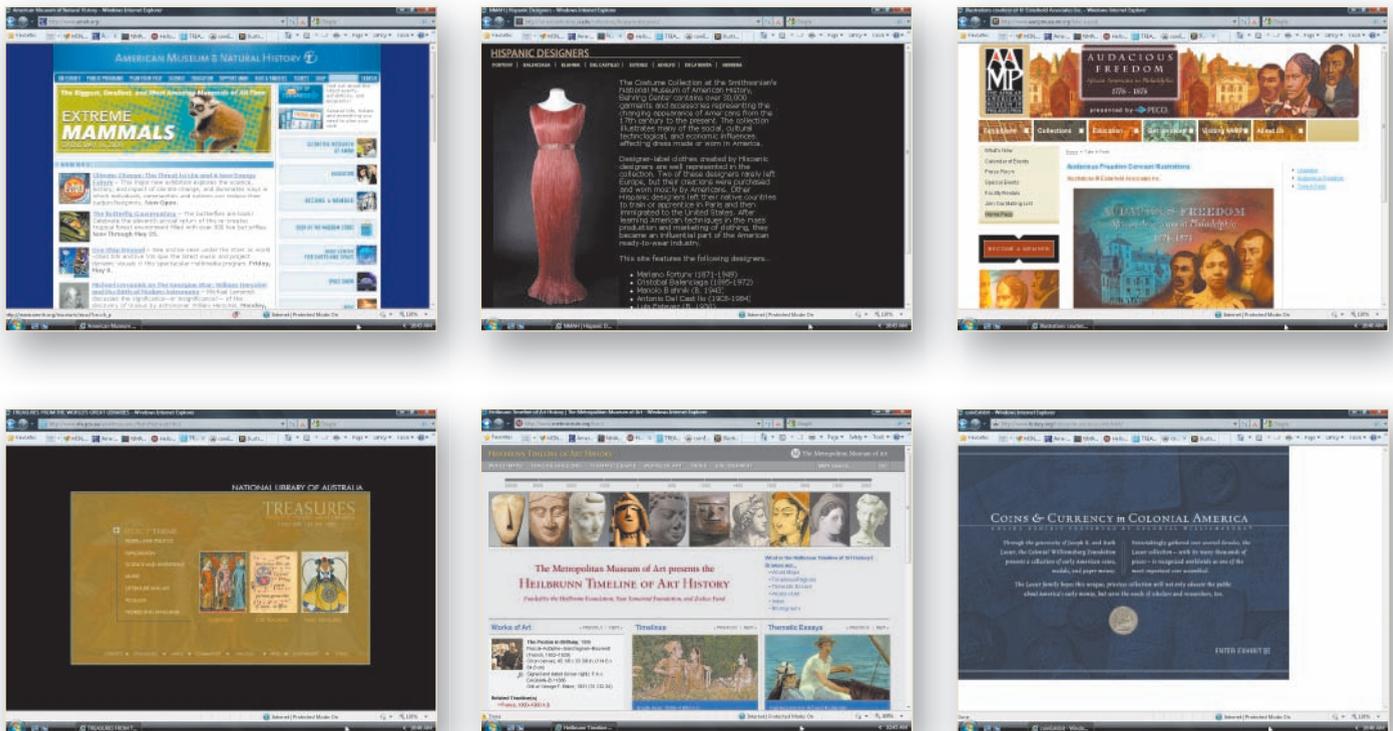
If you love to cook but want to try something different, you can find a wide variety of food and cooking Web sites that offer recipes and cooking tips from around the world. For example, you can learn how to make vegetarian and nonvegetarian Indian dishes with recipes at the Sify Food Web site or learn to cook specialties from Italy's Tuscany region at the Delicious Italy Web site (Figure 5-54).



Figure 5-54 Food-related sites

**MUSEUMS** Perhaps you enjoy touring museums and viewing natural science exhibits, paintings, sculpture, or ancient artifacts from around the world. With Internet access, many of the world's museum exhibits — great and small — are as close as your computer screen (Figure 5-55). At museum Web sites, you can learn about current exhibits, operating hours, and membership opportunities. You also can view portions of ongoing special exhibits at many museum Web sites. Examples of online museum exhibits include the following:

- Archaeological and anthropological exhibits at the American Museum of Natural History in New York
- Fashion design featuring Hispanic designers at the Smithsonian National Museum of American History
- An art history timeline at The Metropolitan Museum of Art in New York
- An animated tour of treasures from the world's greatest libraries at The National Library of Australia
- An exhibit of American colonial coins at the Colonial Williamsburg Museum
- Illustrations of African American life in Philadelphia from colonial days to the middle of the 19<sup>th</sup> century at the African American Museum of Philadelphia



**Figure 5-55** Museum sites

**GENEALOGY** If you are interested in learning more about your family's history, the Internet is an amazing resource. For example, you can find U.S. census data, federal land grant information, state and county court records, death and cemetery records, marriage records, immigrant ship manifests, diary transcripts, historical and genealogical society records, and other genealogical information online (Figure 5-56). Similar information from other countries around the world is becoming increasingly available online as well.

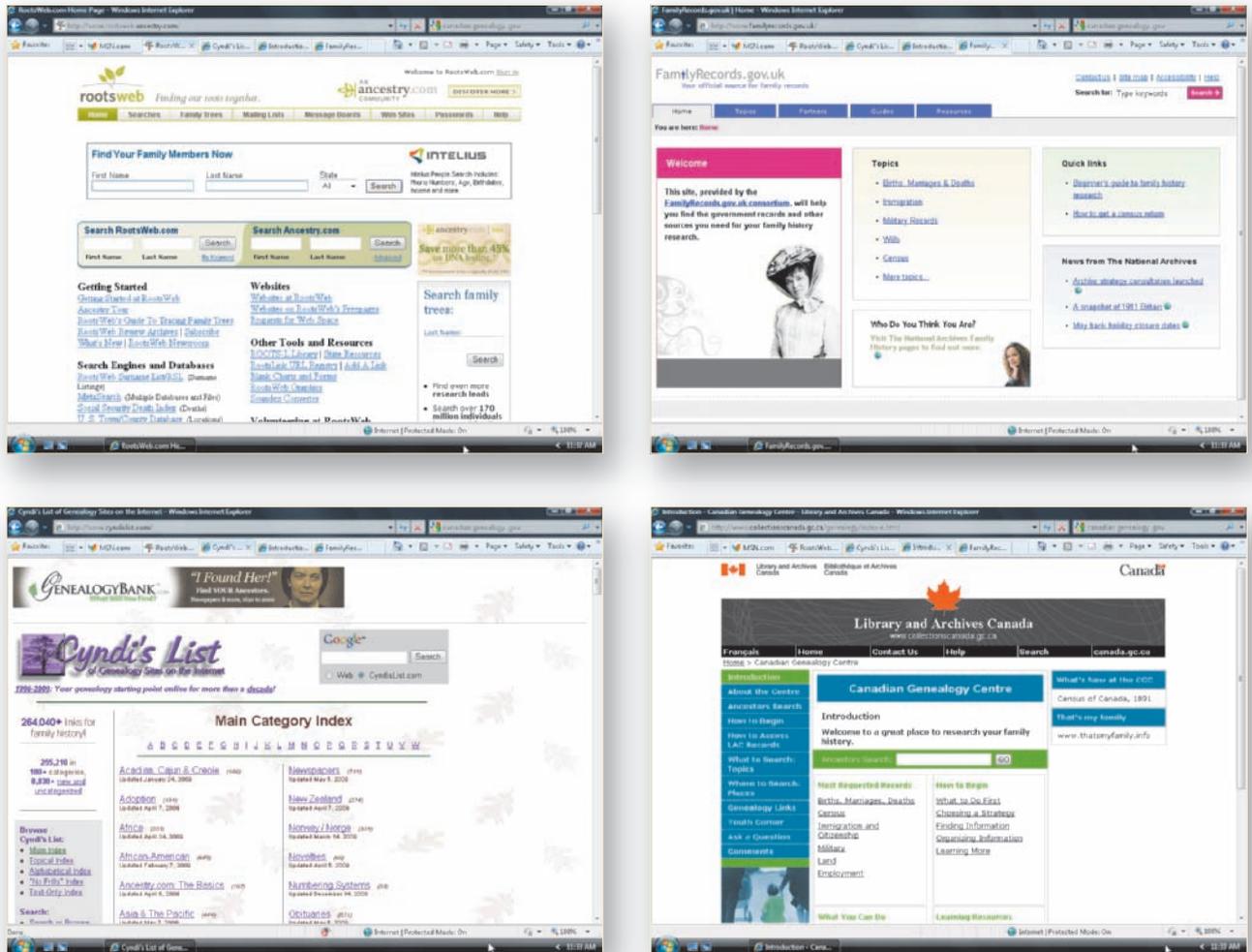
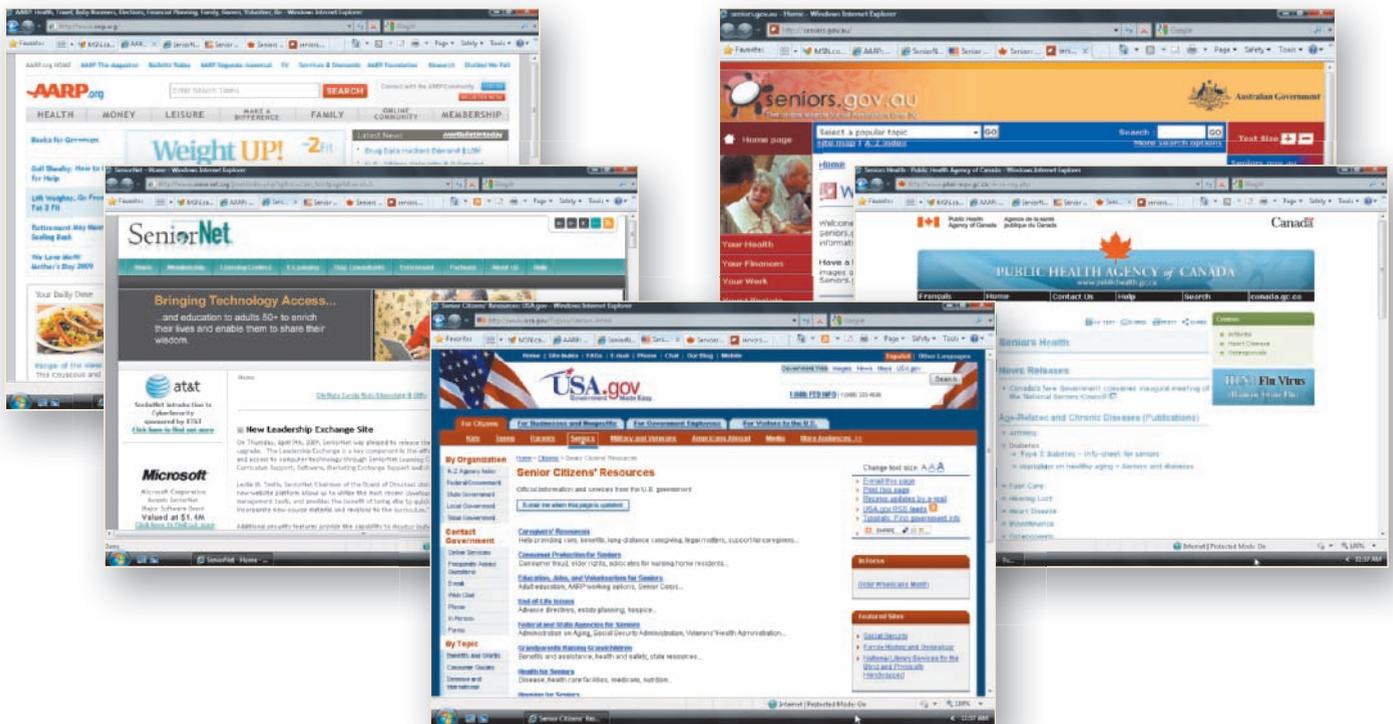


Figure 5-56 Genealogy sites

For a subscription fee, commercial Web sites such as Ancestry.com allow you to access a variety of databases. Data recorded in these databases includes the U.S. and U.K. censuses, U.S. county and U.K. parish records, the U.S. Social Security Death Index, and family tree submissions by other subscribers. RootsWeb.com is a free genealogy site that focuses on surname searches and general information on how to research family history. Hobbyist-supported Web sites, such as Cyndi's List of Genealogy Sites on the Internet, publish free directories of online genealogical information from around the world. Many government archives, such as the Canadian Genealogy Center of the National Archives of Canada, FamilyRecords.gov.uk, the National Archives of Australia, and the U.S. National Archives publish Web sites offering a wealth of tips on how to gather genealogy information, including how to order copies of archived military pension, naturalization, and immigration documents. Some Internet analysts suggest that, because of the extensive selection of family history and genealogy resources now available using the Internet, family history and genealogy research is becoming one of the world's fastest growing hobbies.

**SENIORS** Seniors use the Internet to enrich their lives by staying connected to family and friends, keeping up-to-date with world and local events, staying informed about health and aging issues, and having fun interacting with other seniors through discussion groups and online chats. A number of Web sites, such as the AARP site and SeniorNet (Figure 5-57), cater exclusively to the interests of older adults. Senior-oriented Web sites offer a variety of content, including articles on aging, continuing education courses, book clubs, retirement planners, and updates on legislation that affect seniors. Government sites, such as the USA.gov Senior Citizens' Resources site, the Public Health Agency of Canada Seniors Health site, and the Australian Seniors.gov.au site (Figure 5-57), offer information about health and aging and about government programs designed for seniors.



**Figure 5-57** Senior-oriented sites

As you can see, the range of informative and useful special-interest Web sites is virtually unlimited. Regardless of your age or interest, you likely can find any number of Web sites to enjoy.

According to the Older Americans and the Internet study by the Pew Internet & American Life project, more than 20 percent of senior Americans (65 and over) use the Internet and the Web on a regular basis to shop, research health issues, and connect with others.

**FACTS  
@HAND**

## To Explore a Special-Interest Web Site

The following steps explore a special-interest Web site, one focused on genealogy. You will open the Web site's home page in a new tab in the foreground. Linked pages from the home page will open in the same tab as the home page.

1

- Start Internet Explorer.
- Visit the *Discovering the Internet, Third Edition Steps* page ([scsite.com/internet3e/steps](http://scsite.com/internet3e/steps)).
- Open National Archives Genealogists/Family Historians below Chapter 5 in a new tab in the foreground (Figure 5-58).
- Scroll the page to view its contents.

Research Topics for Genealogists link

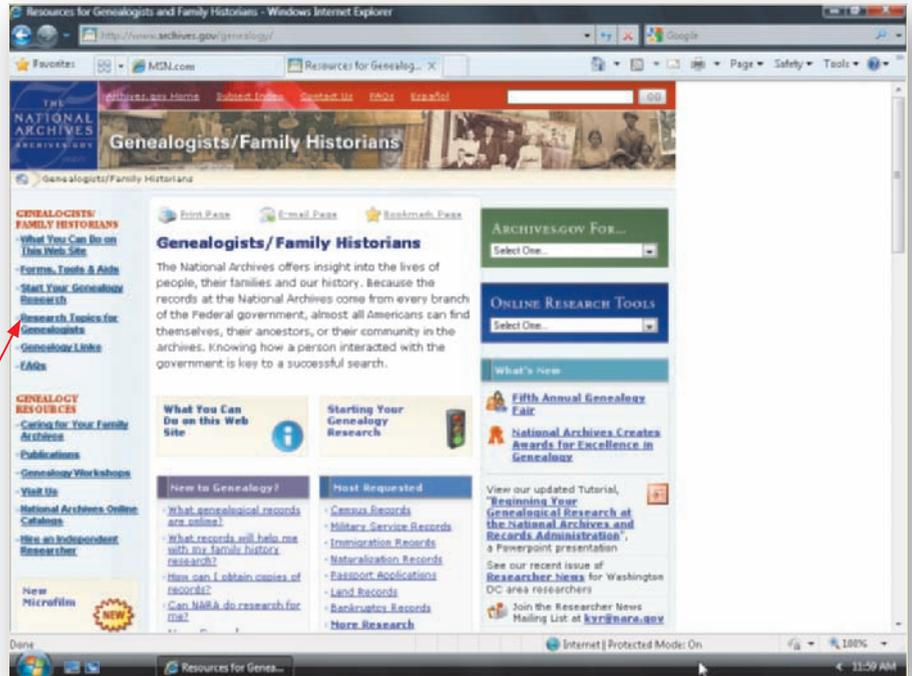


Figure 5-58

2

- Click the Research Topics for Genealogists link to view the Research Topics of Genealogical Interest topics page (Figure 5-59).
- Scroll the page to view its contents.

African-American Research link

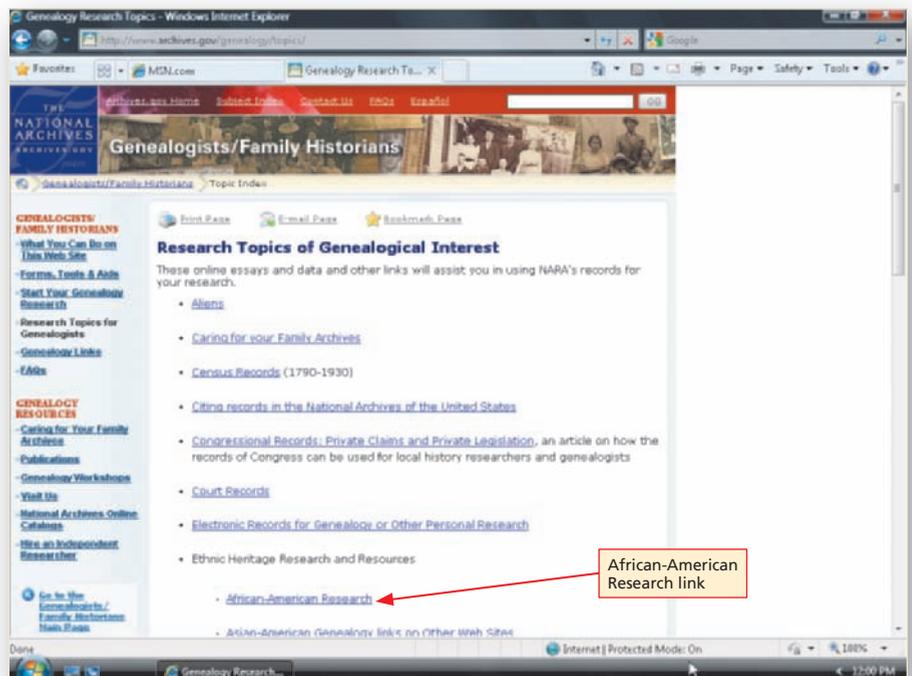


Figure 5-59

3

- Click the African-American Research link.
- Scroll the page to review the list of resources for researching African-American family history (Figure 5-60).
- Click the browser Back button to return to the Research Topics of Genealogical Interest topics page.
- Continue to click links on the Research Topics of Genealogy Research topics page to review genealogy resources at the National Archives.
- Close the browser.



Figure 5-60

## Personal Finance Resources

Carefully managing your personal finances — from checking your bank balance and paying your monthly bills to financing a new car or reviewing investment opportunities — often is time-consuming and sometimes frustrating. You can use online tools to make managing your personal finances easier, faster, and more convenient. In this section, you learn about online personal financial management tools and why these online tools are becoming more and more popular.

### Banking, Bill Presentment, and Bill Payment Services

Using online banking allows you to complete traditional time-consuming and paper-based banking activities, such as those required to transfer money from one account to another, with a few quick mouse clicks. If your bank or financial institution provides online banking, you already may be familiar with how easy it is to go online and check your bank balance or view a list of paid items from your account.

In the past, a bank was largely a **brick-and-mortar business**, meaning that customers conducted transactions primarily in person at a physical location, over the phone, or using paper-based transactions. Today, large banks, such as Chase, Citibank, the RBC Royal Bank (Canada), and the National Australia Bank, and smaller regional banks, local banks, and credit unions are becoming **brick-and-click businesses** — that is, they offer online banking in addition to the services offered at the physical banks. A brick-and-click business is any business that allows customers to conduct business or complete transactions at a physical location as well as online at a Web site.

According to the Generations Online 2009 report by the Pew Internet & American Life project, more than 50 percent of American Internet users now do some or all of their banking online.

**@SOURCE** **Personal Finances**  
To review the online personal finance-oriented Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([sbsite.com/internet3e/source](http://sbsite.com/internet3e/source)) and click a link below Chapter 5, Personal Finances.

Online banking can allow you to complete some or all of the following tasks:

- View real-time account balances and recent transactions.
- View a history of account activity.
- Search for individual transactions.
- Pay your bills.
- Transfer funds between accounts.
- Download transactions into personal financial management software, such as Quicken.
- Issue a stop payment on a check.
- Order checks.
- Report a lost or stolen ATM card and request a replacement.
- Change personal information, such as your address, telephone number, and e-mail address.

Fees for online banking services vary from one institution to another. For example, some banks offer free online checking with no minimum account balance requirement, while other banks may require that you maintain a minimum balance to avoid paying service fees. Some banks also charge additional fees for specific types of online transactions, such as transferring money from account to account. Before you open an online bank account, you should shop several online banks to compare services and fees.

A common concern about online banking is related to the security of online banking transactions. While no online transactions are 100 percent secure, and instances of online banking fraud have occurred, the banking industry has been involved with the security of electronic transactions for more than 40 years, starting with the electronic funds transfer (EFT) systems originating in the 1960s. Today, you can expect your online bank to use sophisticated security technologies to protect your personal information and to secure your online transactions. When shopping for an online bank, you should carefully review a bank's privacy policies and any security statements it provides.

Many financial industry analysts think the most valuable use of online banking is online bill payment services. A **bill payment service** allows you to log on to a Web site and pay any number of bills from a range of vendors. In addition to online banks, e-businesses such as MSN Bill Pay and PayTrust offer bill payment services. To pay a bill online using your bank or a bill payment service, simply log onto your account with the bank or service, select a vendor from a list you created when you first set up your bill payment service, enter a payment amount, and specify a payment date. On the scheduled payment date, your payment is debited from your bank account and transmitted to the vendor either by an electronic funds transfer or with a paper check. You also can set up recurring monthly bills, such as your cellular phone bill or car payment, to be paid automatically on a specific day each month.

Increasing numbers of utilities, credit card companies, auto finance companies, and other businesses are using **bill presentment**, the process of sending bills electronically, instead of mailing their customers paper bills or statements. Using bill presentment to send electronic bills, also called **e-bills**, instead of sending paper bills can reduce a

company's billing costs substantially, and is a more environmentally friendly approach. You can arrange to receive e-bills and then pay them electronically through your online bank account or bill payment service. Consumers enjoy the convenience of receiving bills online. For example, assume you are on vacation. You still need to pay your credit card bill by its due date even though you are not at home to open your mail. If you receive an e-bill, you can log onto your bill payment service from your laptop or another computer and pay the bill on time.

Some banks now offer online bill payment and bill presentment services for free, while other banks and payment services may charge monthly service fees as well as transaction fees. If you are considering receiving and paying your bills online, you should shop several banks and bill payment services and compare their fees before making your decision.

One way to take advantage of the ease and speed of online bill presentment and payment without paying a fee is to pay your bill directly at the vendor's Web site. Many utility and credit card companies now allow you to set up payment information that includes a user ID, password, and bank account information at the company's own Web site. Then, you simply log on to the Web site each month, view your monthly statement, and make your payment. While this method is less expensive than paying for a bill presentment and payment service, it lacks the advantage of using just one Web site to pay all your bills. For example, to pay bills directly at credit card company or utility company Web sites, you must remember multiple user IDs and passwords.

## Financial Calculators, Insurance, and Credit Sites

Online information sources can help you make important personal financial decisions, such as buying a new automobile, selecting the right home mortgage, getting the best insurance value for your money, or accepting a credit card offer. For example, online mortgage loan calculators and auto loan calculators can help you decide how much you can afford to pay each month for a home mortgage or how big a down payment you should make when buying an auto. Savings calculators can help you plan for a major purchase or your eventual retirement. These types of financial calculators are available at a number of financial institution Web sites, such as the Chase Web site, or at financial information sites, such as Bankrate.com (Figure 5-61 on the next page) or Kiplinger.com.

If you own a vehicle, auto insurance is likely one of your major expenses. Shopping for auto insurance offline often requires that you personally contact several different insurance agents and then manually compare each agent's policies, terms, and quoted rates. Web sites such as Insweb (Figure 5-61), Insure.com, or Insurance.com make it easier to comparison shop for auto insurance by providing competing quotes from multiple insurance companies in just a few seconds. You simply submit your auto and personal information, along with the insurance coverage you want, using an online form. You also can get online comparative quotes on other types of insurance, such as homeowner's, renter's, and life insurance.

Web sites provide similar comparison shopping for credit cards. Because a wide range exists in payment terms, fees, and services associated with different credit cards, it is a good idea to shop for a credit card in the same way that you shop for other products and services. You can compare credit card offers at comparison shopper sites, such as BillSaver.com, or credit card information sites, such as CardRatings.com (Figure 5-61). Additionally, before you accept a credit card offer, you may want to learn more about the advantages and disadvantages of using credit cards; learn how to protect yourself from credit card fraud; and learn how to budget your credit card spending. Online credit card education is provided by many credit card issuers; for example, banks Wells Fargo and Citibank include Student Financial Services and Credit Education Web pages at their sites.

Protecting your credit also involves being aware of your credit history, which is maintained by credit reporting agencies, and knowing what to do if you are a victim of credit card fraud or identity theft. The three major U.S. consumer credit reporting agencies — TransUnion, Experian (Figure 5-61), and Equifax — provide options for reviewing your credit reports online. By quickly and conveniently reviewing your credit reports online, you easily can detect an error or an instance of possible fraud and take immediate action to have the error corrected or the fraud uncovered. If you are a victim of credit card fraud or identity theft, the U.S. Federal Trade Commission (FTC) Web site provides useful information on steps you should take to protect yourself and correct your credit records.



Figure 5-61 Online financial calculators, insurance agencies, credit card comparisons, and credit reporting agencies

## Investing Online

Quick access to online investment information and the proliferation of investment-oriented Web sites empower many people to handle their own stock portfolios and other investments. Online sources such as MarketWatch (Figure 5-62), Hoover's, CNNMoney, Morningstar, MSN Money, and The Motley Fool (Figure 5-62) provide investors with current market information and stock quotes. Online brokers, such as E\*TRADE and Charles Schwab, offer a variety of investment accounts, some with low start-up costs and small per-trade transaction fees. Most online brokers also offer premium financial services, including financial planning and market research. Increasingly, online brokers are offering a full line of financial services, including e-bill presentment and payment from your investment account. If you are considering online investing, Web sites such as the Investing Online

Resource Center (IORC) (Figure 5-62) can help by providing tips on how to select an online broker and how to open an online account. The IORC site also provides an online investing simulation in which you can practice managing an investment account before you actually open one. Many investor information Web sites also offer a portfolio feature that you can use to create a mock portfolio and practice managing it over time.

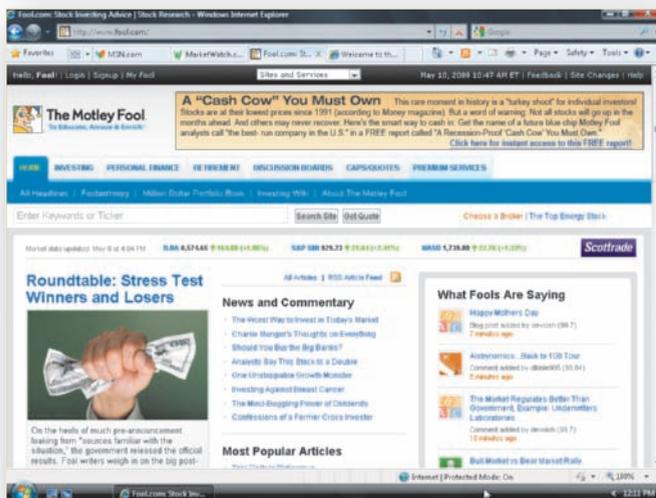
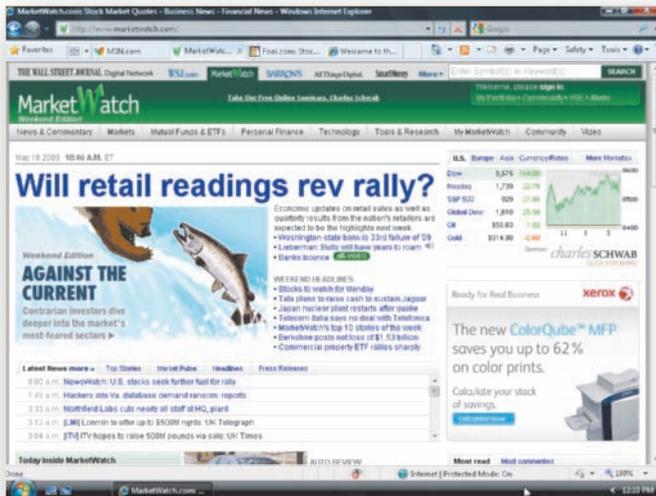


Figure 5-62 Online investment sites

## Education Tools

For years, anytime, anywhere educational programs have been made available to students using the best technology at the time — from telephone and radio to television and videoconferencing. Today, ubiquitous Internet access is the leading technology behind an explosion in the popularity of online education. **Web-based learning**, also called **online learning** or **distance learning**, involves the delivery of educational material over the Internet to users, who view the material using a Web browser.

You can find Web-based learning opportunities in virtually every educational venue, from K–12 schools to adult continuing education at colleges and universities. Online adult professional development courses and employee training courses abound. Additionally, you can enjoy noncredit online courses on almost any topic for your personal enrichment

or just for fun. In this section, you learn how the Internet and Web-based learning are changing the face of K–12 schools, colleges, and universities; employee training and professional development; and adult continuing education.

## K–12 and University Students

Web-based learning programs open up a broad vista of educational opportunities for K–12 and university students. Rural schools with limited enrollment and resources can offer their students more curriculum choices through Web-based learning. Web-based learning also enables home-bound students to enjoy an enriched curriculum. Perhaps



**Figure 5-63** Online learning is offered by many schools and universities.

you are one of the millions of students who are enjoying the advantages of Web-based learning: courses that are available 24/7, courses in which you can participate from anywhere you have an Internet connection, and courses that are self-paced. Today, hundreds of colleges and universities offer online courses in which students interact with their instructors and other students through e-mail, chat rooms, and online discussion groups (Figure 5-63). These online courses are becoming increasingly popular, especially with nontraditional adult students who work full-time while getting their degrees. Web-based learning allows colleges and universities to offer these working adults courses that are flexible enough to fit into their busy lives. Increasingly, some colleges and universities are offering complete degree programs online. You can use online directories, such as those provided by WorldWideLearn and classesUSA, to locate online courses and degree programs.

## Online Employee Training and Professional Development

Diverse business, non-profit, and government organizations are using Web-based learning to deliver employee training programs. Using Internet, satellite, and videoconferencing technologies, these organizations save millions of training dollars each year by reducing travel costs, keeping their employees on the job, and reducing the need for trainers and centralized training facilities, and promoting customer service. For example, General Motors has used Web-based learning to introduce new vehicle models to auto dealership salespeople and to train dealership mechanics on how to repair them. By delivering new vehicle training online, General Motors avoided the expenses involved in sending thousands of sales and service trainers to auto dealerships around the country each new model year. Additionally, General Motors provides Web-based drivers training for its large commercial van customers. The U.S. Army offers soldiers the chance to enroll in online courses and degree programs from colleges and universities around the country, through the Army's GoArmyEd! Web-based learning program. The GoArmyEd! program is designed to encourage new enlistments and keep enlistees in the service longer — thus reducing recruitment and turnover costs.

Busy accountants, doctors, and other professionals also are going online to meet their professions' continuing education requirements (Figure 5-64 on page 289). For example, e-businesses such as PASS Online (Figure 5-65) offer online continuing professional education (CPE) courses for accounting and financial professionals, who are required by state

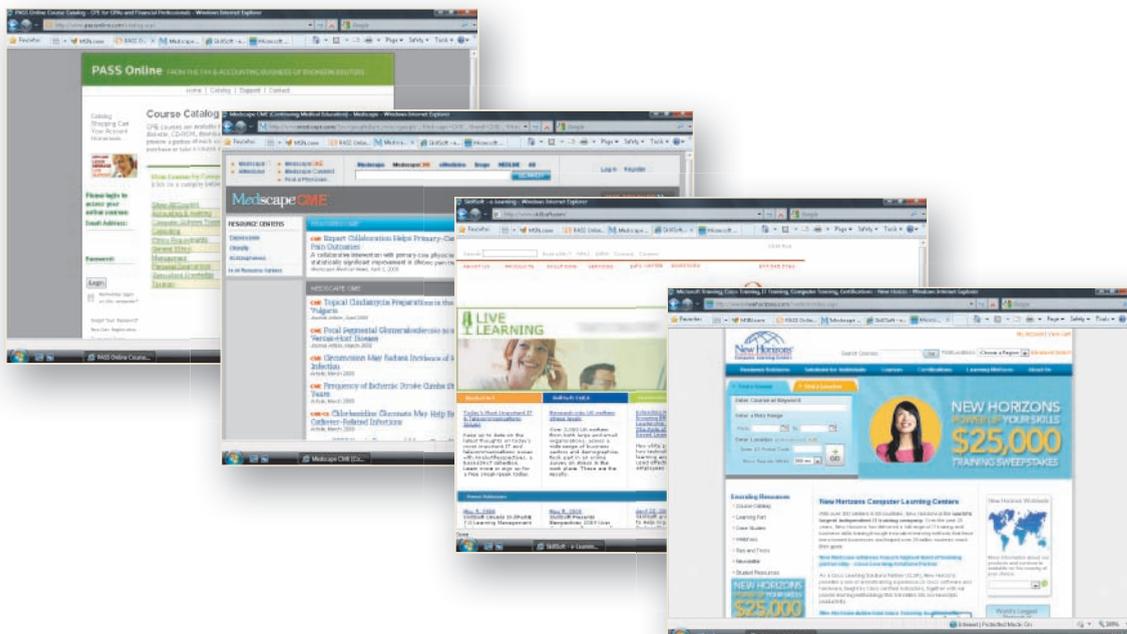
**Education**  
 To review the education Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Education.



**Figure 5-64** Online employee training and professional development

licensing agencies to take several courses each year. Doctors and other health professionals can log on to the Medscape CME page (Figure 5-65) and take online courses to complete their continuing medical education (CME/CE) requirements.

Technical certification enhances career opportunities for information technology (IT) professionals and helps keep their skills up-to-date in today's highly dynamic technological environment. IT professionals increasingly are turning to online courses provided by colleges and universities and training companies such as SkillSoft and NewHorizons (Figure 5-65)



**Figure 5-65** Online professional development and professional certification sites

to prepare for CompTIA A+ and Network+ certification, the Microsoft Certified System Engineer (MCSE) certification, the Cisco Certified Network Associate (CCNA) certification, and other technical certification examinations.

## Adult Continuing Education Sites

Learning for personal growth, lifestyle enrichment, and just plain fun has never been easier for Internet-connected busy adults. Perhaps you would like to learn how to write a mystery novel, study the history of film, or learn to master a foreign language, but do not have time for a traditional on-campus course. If so, online courses on these and thousands of other topics may be ideal. Many colleges and universities, such as the University of California, Berkeley, offer a variety of credit and noncredit courses online. Additionally, e-businesses such as lynda.com and Universal Class offer online courses on a wide range of topics, from ecological gardening to making salsa to getting your music compositions recorded and published (Figure 5-66). Fees for online courses at e-business Web sites such as these can range from free for short, noninteractive courses to around \$100 for interactive, instructor-led courses. Fees for college- and university-sponsored online continuing adult education courses vary by the length of the course and whether you earn college credit.



Figure 5-66 Adult continuing education sites

# Shopping Sites

Consumer electronics. Specialty food items. Computers and printers. Autos. Flowers. Hotel reservations. Customized clothing. If you want it, you can find it on the Web, where shelf space is infinite, product choices are boundless, and the stores never close. Consumers around the world are shopping for and buying products online more and more frequently for several reasons. For one, widespread broadband Internet access allows consumers to view feature-rich Web stores and permits online inquiries and transactions to be processed more quickly. Furthermore, most online store sites now are designed with shoppers' needs in mind and are easier to use. Additionally, shoppers enjoy the ability to compare products online without making trips to one or more brick-and-mortar stores. Finally, as consumers make more frequent online purchases, they increasingly trust the online purchasing process and are satisfied with the results.

**@SOURCE** **Shopping**  
To review the shopping Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Shopping.

According to the Pew Internet & American Life Project, 80 percent of Generation X (born 1965–1976) Internet users buy products or services online.

**FACTS  
@HAND**

## The Online Consumer Marketplace

The term **marketplace** is sometimes used to distinguish the virtual location in which e-business is conducted — such as an online bookstore — from the conventional physical marketplaces in which business takes place — such as the bookstore in the local mall. In the United States, more and more consumers are turning to the Web to purchase goods and services from pure-play or Internet-only e-retailers, such as Amazon.com, and brick-and-click retailers, such as Best Buy, Wal-Mart, and J.Crew. As you learned in Chapter 3, if you want to buy consumer electronics, such as an MP3 player or digital camera, you can use a shopping bot or shopping aggregator to compare features and prices at multiple online retailers, avoiding traffic hassles and long checkout lines at brick-and-mortar stores. Additionally, online retailers may offer discounted prices, free shipping, and other incentives that could make your consumer electronics purchase a real bargain.

Thousands of consumers shop online to compare product features and prices and then buy the products at brick-and-mortar locations. Using the Internet and the Web to gather product information before making a buying decision leads to a power shift away from sellers and toward buyers. One example of this power shift is occurring in new or used auto and truck sales. Online shoppers in the market for a new or used vehicle increasingly are using third-party automotive Web sites, such as Edmunds.com, Autobytel.com, Kelley Blue Book, and CARFAX, to get information on factory and dealer pricing, trade-in values, financing deals, auto ownership histories, and other factors that go into buying a new or used vehicle. Armed with this kind of information, vehicle buyers then are better able to negotiate with sellers at the point of sale — either online or at a dealership.

## Online Auctions

Online auction sites continue to attract millions of individuals with something to sell or a desire to buy. Computer equipment, hand-crafted jewelry, quilts, collectible items, autos, books, and numerous other items can be found on sites that specialize in overstocked items, such as Overstock (Figure 5-67), and on online auction sites, such as uBid and eBay (Figure 5-67). In addition to these major auction sites, some companies, such as Dell Auction (Figure 5-67), conduct online auctions of refurbished, marked-down, and closeout computer equipment at their own Web sites. Other companies provide B2B auctions sites where business buyers and sellers can use the online auction model to buy and sell equipment and other products.

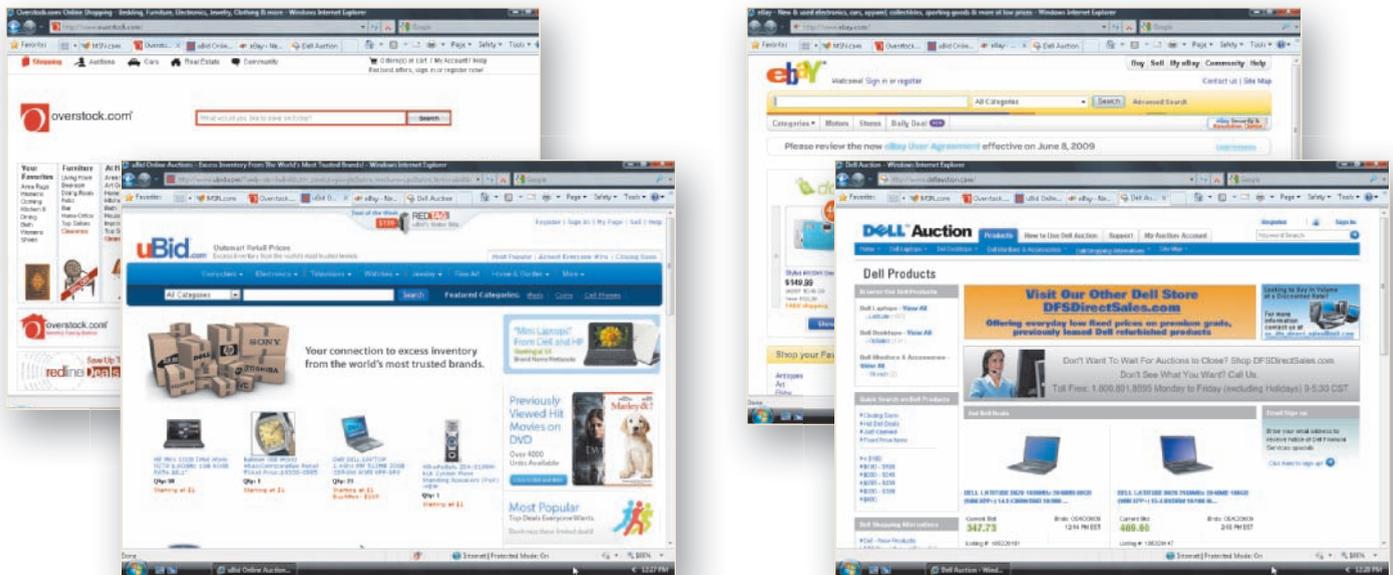


Figure 5-67 Online overstock and auction sites

**Auction Fraud**  
 To learn more about reducing the risk of auction fraud, visit the *Discovering the Internet, Third Edition* @Source Web page ([sccsite.com/internet3e/source](http://sccsite.com/internet3e/source)) and click the OnGuard Online: Internet Auctions link below Chapter 5, Shopping.

Even at different online auction sites, the general processes for selling and buying items are similar. First, you register at the Web site as a seller, a buyer, or both. As a seller, you post the items you want to sell and indicate the specific time period during which each item is available for purchase. Sellers also can set a **reserve price**, which is the lowest price at which a seller is obligated or willing to sell an item. As a buyer, you search the site for an item you want to buy. When you find the item, you indicate how much you are willing to pay for it, an amount called a **bid**. At the end of the specified timeframe, the item is sold to the highest bidder. Finally, the seller and buyer arrange for payment and shipping.

The main advantages of buying items at an online auction include access to a variety of items, some of which may be hard to find elsewhere, and the opportunity to get products at lower prices. Unfortunately, a darker side to online auctions also exists. A 2008 report by the Internet Crime Complaint Center (IC3) indicates auction fraud — including nonpayment and nondelivery of merchandise — accounted for almost 26 percent of all IC3 complaints. Most reputable auction sites provide tips for their prospective sellers and buyers on how to reduce the risk of auction fraud; the OnGuard Online Web site also provides helpful tips on reducing this risk.

## Online Gaming Sites

Online gaming is extremely popular around the world. While early online gamers were likely to be males aged 15 through 30 involved in role-playing games, today, online gaming appeals to a much wider group of participants, including young women and older adults of both genders. Whether you want to relax alone or play with friends located anywhere in the world, you likely can find an online game you will enjoy playing. For example, you can play card games, arcade games, and word games, or you can log on to an online game room and join a friend — from across town or across the world — in playing a board or tile game. You can test your gaming skills by competing with other players in online game tournaments or you can experience an exciting alternative universe by participating in a strategy or role-playing game.

Many online games are free. For example, some nongaming Web sites offer free word or trivia games as an incentive for viewers to return to their sites frequently. Gaming portals, such as Yahoo! Games and MSN Games, offer free online and downloadable games for players who register at their sites. A number of sites directed toward children, such as PBSKids and Webkinz, offer online games. Some online games are subscription based; gamers buy the software and install it on their computers and then pay a subscription fee for premium features or to play online with other players. Popular strategy or role-playing games, often called **massively multiplayer online games (MMOGs)**, in which thousands of players from around the world assume personas and play either on a turn-by-turn basis or in real time, are subscription-based games. A **virtual world**, such as Second Life, in which players assume a persona that lives an alternate virtual existence, is another type of role-playing game. Figure 5-68 provides a sample of various types of online games.

**@SOURCE** **Online Gaming**  
To review the online gaming Web sites discussed in this section, visit the *Discovering the Internet, Third Edition* @Source Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click a link below Chapter 5, Online Gaming.

According to the Pew Internet & American Life Project, 73 percent of teens and 38 percent of adults play online games. Of online gamers, more than 20 percent participate in role-playing or MMOG games or virtual worlds.

**FACTS  
@HAND**

Online Games	
Category	Name
Arcade games	Zuma, Pebble Dash, Bubble Town
Board and tile games	Backgammon, Bingo, Chess, Checkers, Dominoes
Casino games	Blackjack, Poker, Baccarat, Roulette, Slots
Children's games	Undersea, Bionicle, Slapshot Mania, Candy Shot
Classic card games	Solitaire, Bridge, Canasta, Cribbage, Gin, Hearts, Spades
Sports games	Fantasy Auto Racing, Football, Golf, Baseball, Basketball
Strategy and role-playing games: MMOGs and virtual worlds	The Sims, EverQuest, Star Wars Galaxies, Civilization, Asheron's Call
Word and trivia games	Crossword, Bookworm, Word Mojo, Scrabble

**Figure 5-68** Types of online games

## Online Gambling

Online gaming should be about fun — enjoying the challenge of the game and interacting with other players in multiplayer games. When it comes to online gambling, however, the stakes and consequences can be much higher than simply losing a game to a friend. As losses mount, online gambling can have a detrimental effect on personal lives.

You may or may not think gambling online is appropriate. Hundreds of gambling sites — offering everything from virtual poker to betting on college football games — already exist on the Web. At least 50 countries now authorize Internet gambling; however, an ongoing controversy in the

United States rages about the legality of online gambling, and it might be illegal in your area. In the fall of 2006, Congress passed legislation that made it illegal for financial institutions, such as banks or credit card companies, to transfer money to online gambling sites. In 2009, some members of the U.S. Congress made an effort to legalize online gambling in the United States. As of this writing, the status of the effort to legalize online gambling in the United States is unsettled; therefore, before considering online gambling, you should research its current legality.

Many Internet analysts and social scientists are concerned about the

addictive quality of online gambling, specifically because gambling on the Web makes gambling more convenient; provides access to children, who are not allowed to gamble legally; and is not regulated like other forms of legal gambling, and thus is more open to fraud.

Before you begin gambling online, you should consider the ethical, social, and financial ramifications for you and your family. If you or someone you know needs help with an online gambling addiction, you may want to visit the *Discovering the Internet, Third Edition* @Issue Web page ([scsite.com/internet3e/issue](http://scsite.com/internet3e/issue)) and click a link below Chapter 5, Online Gambling.

## Download and File-Sharing Sites

Downloading paid content, such as music files, software, stock photos, and so forth is one of the most popular Internet activities. For example, music download sites, such as Apple iTunes, Napster, and Kazaa, typically offer either subscription-based services or pay-per-song services while software vendors offer all types of software downloads for which you pay a licensing fee. In addition to paid content sites, the Internet also has numerous sites where you can search for and download freeware or shareware programs, including games, utilities, and screen savers.

Transferring files between Internet-connected computers is another popular activity. In Chapter 4, you learned how to transfer a file by attaching it to an e-mail message. Two other ways to transfer files over the Internet are by using FTP (File Transfer Protocol) or by using a peer-to-peer (P2P) file-sharing network. In this section, you learn where to find freeware and shareware download sites, how to use FTP to download and upload files, and how P2P file-sharing networks are used.

Commercial file downloading might use HTTP (Hypertext Transfer Protocol), FTP (File Transfer Protocol), and other technologies specifically developed for file transmission over a network.

## Download Sites

**Freeware** is software that the author allows you to download and use without charge; however, the software is protected by copyright law, meaning you can use it only in the ways proscribed by the author. For example, you cannot distribute it to someone else, unless the author gives you permission to do so. **Shareware** is software that you can

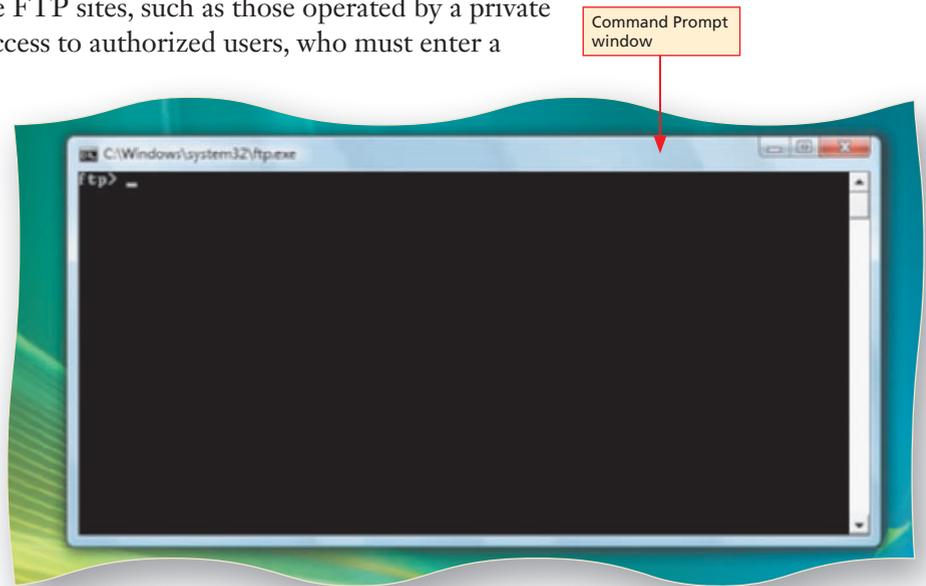
download and try out, but you are expected to pay for the software if you decide to use it on a permanent basis. You can search sites, such as FreewareWeb.com, Tucows, and CNET Download.com, for freeware or shareware screen savers, games, utilities, file compression programs, and more.

## File Transfer Protocol (FTP)

As you learned in Chapter 1, FTP is an Internet standard that allows you to download or upload files to and from other computers connected to the Internet. You can use FTP to view a directory of files located on a remote computer, called an **FTP site**, and then open or download a file. You also can upload a file to an FTP site.

To access an FTP site, you log on with a username and a password. Public FTP sites, such as those provided by government agencies, some colleges and universities, and other organizations, are called **anonymous FTP sites** because anyone can log on to these sites using “anonymous” as their username. As a courtesy to the site administrator, anonymous users often enter their e-mail addresses at the password prompt, although a password is not required for a public FTP site. Private FTP sites, such as those operated by a private company for its employees’ use, restrict access to authorized users, who must enter a unique username and a unique password.

You can download or upload files using FTP by typing instructions using the Windows operating system **Command Prompt window**, by using an FTP client program, or by using your Web browser. The Command Prompt window included with the Windows operating system provides a nongraphical interface in which you can enter commands (Figure 5-69). To use FTP and the Command Prompt window, click the Run command on the Start menu to open the Run dialog box, and then enter the command, `ftp`. You then enter a series of commands to log on to the FTP site and download or upload your files.

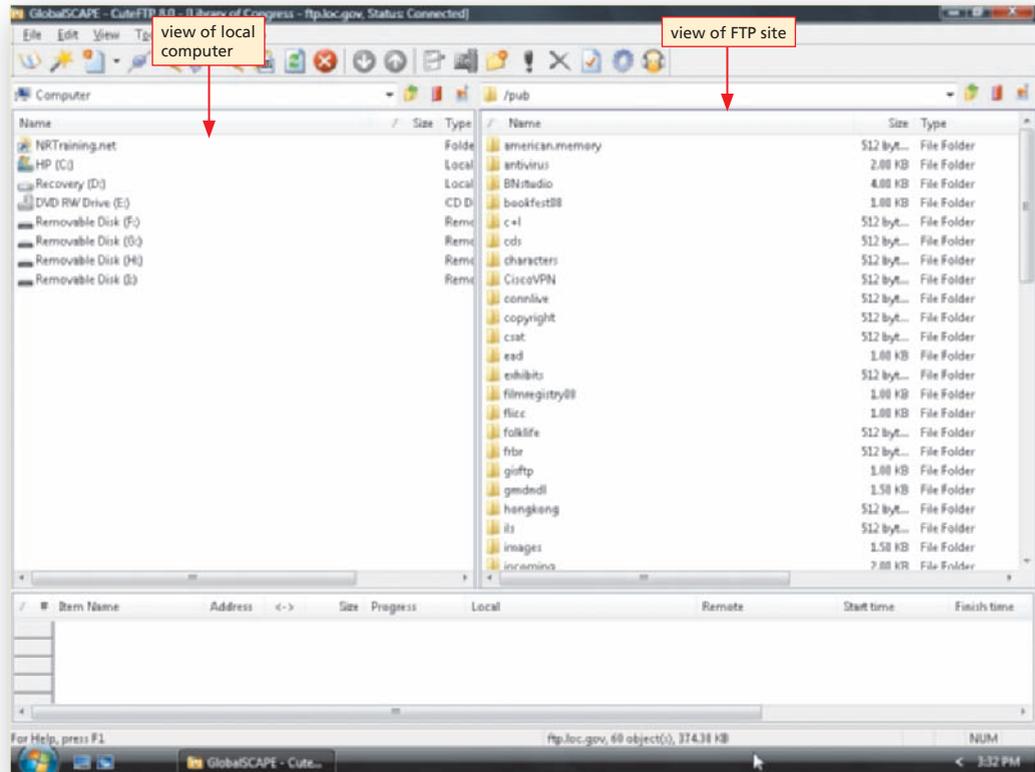


**Figure 5-69** Command Prompt window

You can add the Run command to the Windows Vista Start menu, if necessary, by right-clicking the taskbar and clicking Properties to open the Taskbar and Start Menu Properties dialog box. Click the Start Menu tab and click the Customize button. Click the Run command check box in the list of Start menu customization options and click the OK button. The Run command appears on the right side of the Start menu.

**FACTS  
@HAND**

An **FTP client**, such as CuteFTP (Figure 5-70 on the next page) or WS\_FTP Professional, is a program that offers an easy-to-use graphical user interface containing menu commands and toolbar shortcuts. FTP clients generally use an interface similar to



**Figure 5-70** The Library of Congress FTP site in the CuteFTP window

other file management programs with which you already may be familiar, such as Windows Explorer. To upload or download files, you simply:

1. Start the FTP client. Select or enter the information for the FTP site to which you want to connect.
2. Enter your username and password and connect to the site.
3. Specify the source location (where the file is stored) and the destination location (where the file is to be downloaded or uploaded).
4. Select a file or files.
5. Click a menu command or toolbar button to begin the download or upload process.

The FTP client automatically issues the necessary FTP commands to download or upload the selected file(s). To navigate to an FTP site using your Web browser, you type the FTP site's URL in the Address box in the same way in which you type a Web site's URL. FTP sites' URLs start with ftp://, to represent the File Transfer Protocol (FTP), instead of the http:// used for Web sites' URLs.

## To Access the U.S. Census Bureau FTP Site

The following steps access the U.S. Census Bureau FTP site and view a PDF document using the Windows Vista Documents window. A PDF document is a document created using the Adobe Systems, Inc. Portable Document Format (.pdf). You must have the Adobe Acrobat Reader installed on your computer to view the PDF document. The Adobe Acrobat Reader is available as a free download from the Adobe Systems, Inc. Web site.

After you view the PDF document, you then download a compressed file containing data that supports the text in the PDF file.

**1**

- Double-click the Documents–Shortcut folder icon on the desktop to open the Documents window.
- Click in a blank area of the Address box to select its contents.
- Type `ftp://ftp.census.gov/` in the Address box and press ENTER to connect to the Census Bureau FTP site (Figure 5-71).

**Q&A** What if I don't have a Documents–Shortcut icon on my desktop? You can also click Documents on the Start menu to open the Documents window.

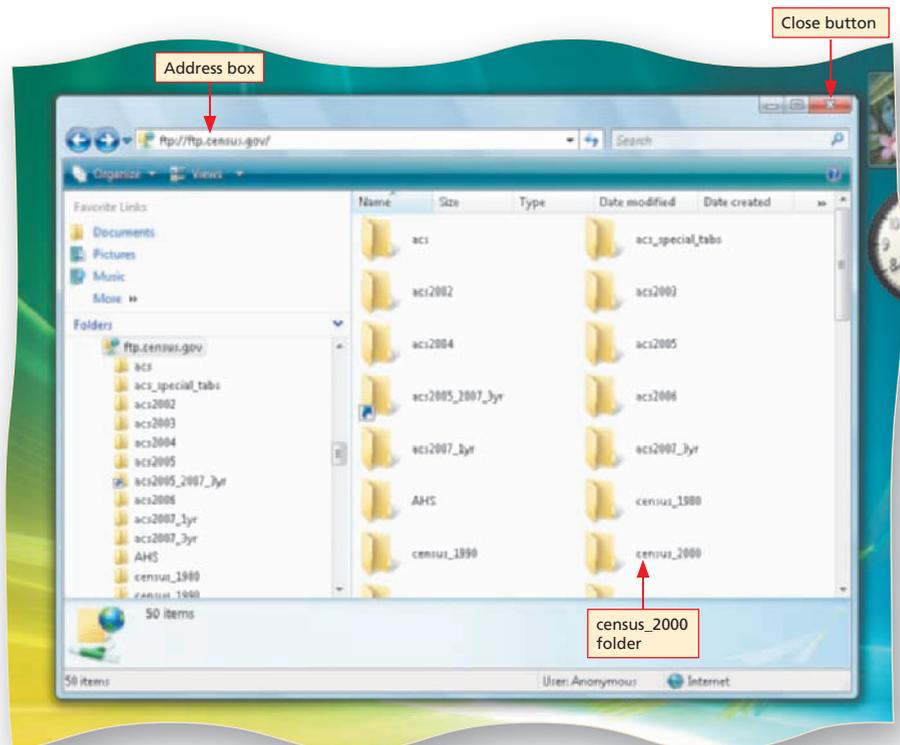


Figure 5-71

**2**

- Double-click the census\_2000 folder icon to open the folder.
- Double-click the datasets subfolder icon in the census\_2000 folder to open the folder (Figure 5-72).

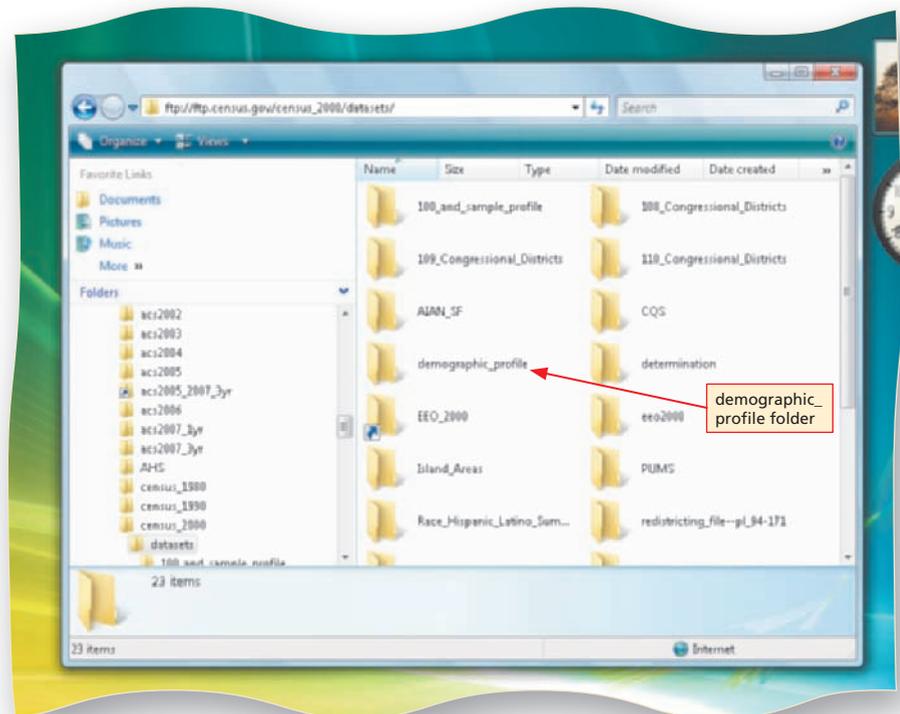


Figure 5-72

3

- Double-click the demographic\_profile folder icon to open the folder.
- Double-click the Connecticut folder icon to view 2000 census demographic data for the state of Connecticut.
- Double-click the 2kh09.pdf file to open the PDF document in Adobe Acrobat in your browser window (Figure 5-73).
- Scroll to view a few pages of the document.

PDF document opens in browser window

Close button

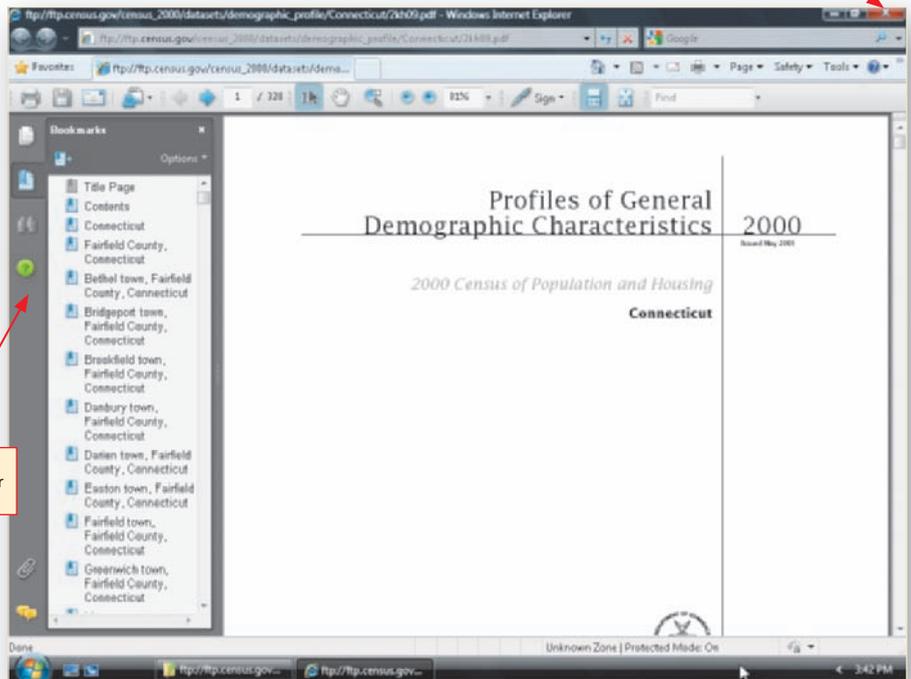


Figure 5-73

4

- Close the browser window to view the Documents window.
- Right-click the compressed file's file-name ending in .zip to display the shortcut menu (Figure 5-74)

Copy To Folder command

shortcut menu

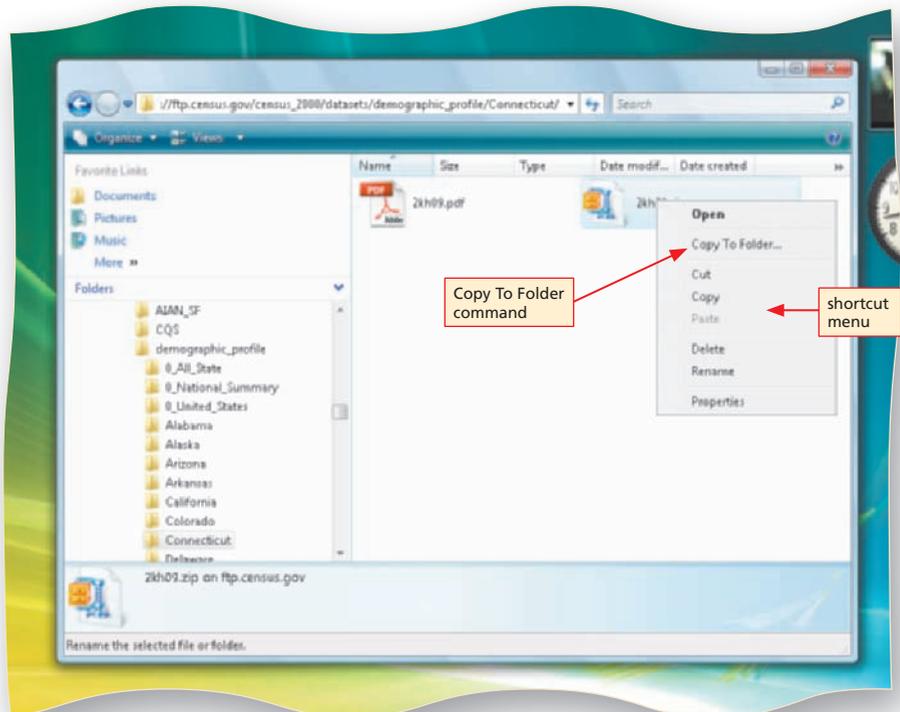


Figure 5-74

5

- Click the Copy To Folder command.
- Navigate to the local folder specified by your instructor to select it (Figure 5-75).
- Click the OK button to copy the zip file to your local folder.
- Close the Documents window.

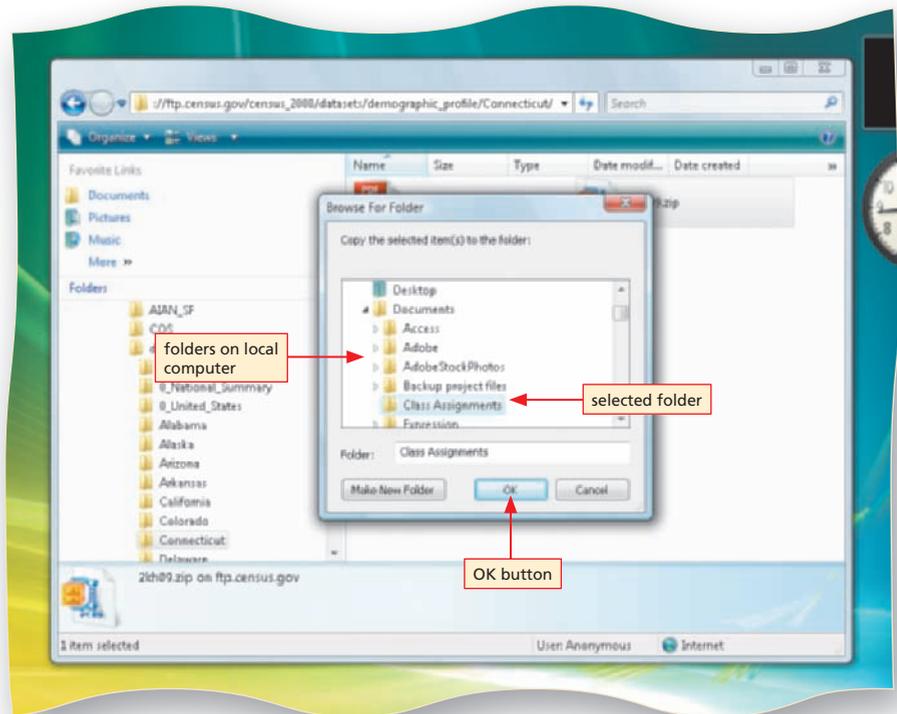


Figure 5-75

A **compressed file** is a file that has been shrunk to a smaller size using a file compression utility, such as WinZip or Stuffit. A **file compression utility** is a program that compresses one or more files so that they require less storage space, and decompresses compressed files to restore them to their original sizes. Compressing a file often is referred to as **zipping a file**, while decompressing a file often is referred to as **unzipping a file**. To open and view or use a compressed file, such as the one you just downloaded from the U.S Census Bureau FTP site, you must decompress it using the file compression utility.

FACTS  
@HAND

As shown in the previous steps, FTP sites use a directory structure of folders and subfolders. Depending on whether you log on to the site at the root folder or a subfolder, you might see a directory as a list of linked folder names or as a group of folder icons. You can click a linked folder name or double-click a folder icon to open a folder and view its contents. You can double-click a file icon to open the file at the site. Double-clicking some file icons, such as that for a compressed file, opens a dialog box that allows you to either open the file at the FTP site or download it.

## P2P File-Sharing Networks

Another way to share or transfer files is over a peer-to-peer (P2P) file-sharing network. A **peer-to-peer (P2P) file-sharing network** allows files to be transferred between individual personal computers located on the same local area network (LAN) or between

individual personal computers connected to the Internet. P2P file-sharing networks exploded in popularity as a means for individuals to share music, video, and other files stored on their personal computers. Unfortunately, many users of these P2P file-sharing networks might be sharing material — music, movies, and software — that is protected by U.S. copyright law. In fact, the music and movie industries, through the Recording Industry Association of America (RIAA) and the Motion Picture Association of America (MPAA), are working to stop the piracy of copyrighted material over P2P file-sharing networks.

## Responsible Internet Access

It is nearing the end of the work day and you are thinking about Uncle Bill's birthday next week. You quickly access an online bookstore and order a book by his favorite author. Or you need a mid-morning work break, so you spend a few minutes at a news-oriented Web site reviewing today's news headlines. Or you only have slow dial-up Internet access at home, so as soon as you get to work, you log on to a P2P file-sharing network and use your company's high-speed Internet access to download music files by your favorite artist.

Many workers assume that no one gets hurt if they spend time on the Internet for personal reasons while at work, and some companies allow moderate personal use of company computers. However, **cyberslacking**, or the excessive use of the Internet and the Web for personal use at work, can result in lost worker productivity and reduced IT network capacity. For example, downloading

music and video files eats away at a company's expensive Internet access bandwidth, slowing down legitimate business activities. Sending and receiving personal e-mail and downloading files can expose a company's network to viruses and other security breaches. Viewing pornography sites or hate sites at work creates a hostile work environment and increases a company's liability for expensive and embarrassing lawsuits.

Increasingly, companies are protecting themselves from cyberslacking in several ways, including:

- Formulating clear Internet use policies.
- Educating employees about Internet use policies and then following through with appropriate action when an employee violates those policies.
- Controlling which employees have Internet access.

- Installing monitoring software that provides information on individual employees' Internet activities.
- Installing filtering software that blocks access to nonbusiness sites and filters e-mail.

What should you do to access the Internet at work responsibly? Carefully read and understand your company's Internet access policies and follow them. When in doubt, ask your supervisor for clarification on the policies. Resist the urge to shop, chat, play online games, send personal e-mail, visit social media sites, or send instant messages to friends during work hours, unless your company permits these kinds of activities. Remember that downloading copyrighted music, videos, and software — either at work or at home — without paying for the downloaded material is piracy and a violation of U.S. copyright law.

Music and video file sharing, while popular, are not the only uses of P2P networks. Commercial applications of P2P file-sharing networks include sharing product information between several thousand employees and researchers and distributing training materials to employees. Many Internet analysts expect more and more organizations to use P2P technologies in the future to distribute network processes to individual users.

## Chapter Review

Portals for every interest and need are available online, including general consumer portals, personal or horizontal portals, and vertical portals that focus on more narrow interests, and corporate portals.

More Internet users are going online to get news, weather, sports, and traffic information from news-oriented Web sites because these sites share four primary characteristics: availability, immediacy, interactivity, and customizability. Streaming media is audio and video transmitted continuously from a Web server to your browser.

Online dictionaries, encyclopedias, reference desks, and trip planners provide you with convenient 24/7 access to information on specific topics, fast facts, word definitions, and driving directions. Thousands of Internet users, including more and more seniors, are going online to find health, diet, and fitness information, enjoy entertainment information, practice their hobbies, look for jobs, make new friends, trace their family tree, and a host of other activities.

Managing your personal finances with online tools, such as online banking and bill payment, is fast, easy, and convenient. Web-based financial calculators help you determine how much you can afford to spend and estimate a monthly mortgage or auto payment.

Millions of people around the world are taking advantage of Web-based learning opportunities made possible by the Internet and the Web. K–12 schools and universities, employers, and professionals are embracing Web-based learning.

Consumers are doing more shopping online because of the availability of Internet access, the improved design of online stores, a growing trust in the online purchasing process, and increasing satisfaction with their shopping results. You can play card games, board games, casino games, word games, trivia games, arcade games, and strategy or role-playing games online — either alone, with a friend, or with thousands of other players.

Downloading paid content, such as music files, is a popular Internet activity. You also can download software from vendors' Web sites and several popular Web sites offer free-ware and shareware software downloads. You can use FTP to download and upload files. Another way to transfer files is over a P2P file-sharing network, where files can be transferred from one computer to another over a local area network (LAN) or the Internet.



## TERMS TO KNOW

After reading this chapter, you should know each of these Key Terms.

anonymous FTP sites (295)	horizontal portals (244)
B2B exchange (245)	industry portals (245)
bid (292)	marketspace (291)
bill payment service (284)	massively multiplayer online games (MMOGs) (293)
bill presentment (284)	online learning (287)
brick-and-click businesses (283)	peer-to-peer (P2P) file-sharing network (299)
brick-and-mortar business (283)	personal portals (244)
Command Prompt window (295)	reserve price (292)
compressed file (299)	shareware (294)
corporate portals (250)	sticky Web site (253)
cyberslacking (300)	streaming media (258)
distance learning (287)	unzipping a file (299)
e-bills (284)	vertical portals (245)
enterprise information portals (EIPs) (250)	virtual world (293)
file compression utility (299)	vortals (245)
freeware (294)	Web-based learning (287)
FTP client (295)	zipping a file (299)
FTP site (295)	
general consumer portals (244)	



## TEST YOUR KNOWLEDGE

Complete the Test Your Knowledge exercises to solidify what you have learned in the chapter.

### True or False

Mark T for True and F for False. (Answers are found on page numbers in parentheses.)

- \_\_\_\_\_ 1. A Web site that viewers visit often and browse for longer periods of time is called a shopping bot Web site. (291)
- \_\_\_\_\_ 2. Many news-oriented Web sites provide the ability to customize content, which means they can display information tailored to the user's locality and interests. (254)
- \_\_\_\_\_ 3. To find out what time it is in Berlin or what important event took place on today's date in history, you can use an online reference desk Web site. (266)
- \_\_\_\_\_ 4. All health information on the Web has been evaluated and certified as accurate by health care professionals. (274)
- \_\_\_\_\_ 5. A single, personalized Web-based interface to a company's general business information used by employees, customers, vendors, and other business partners is called a general consumer portal. (250)
- \_\_\_\_\_ 6. Bill presentment is the process of sending bills electronically instead of mailing paper bills or statements. (284)
- \_\_\_\_\_ 7. A Command Prompt window, such as CuteFTP or WS\_FTP Professional, offers an easy-to-use graphical user interface containing FTP commands and toolbar shortcuts. (295)
- \_\_\_\_\_ 8. Consumers often shop online for a major purchase, such as an auto, but then buy at a brick-and-mortar location. (285)

- \_\_\_\_\_ 9. The term, *marketspace*, is used to distinguish the virtual location in which e-business is conducted from the conventional physical marketplaces in which business takes place. (291)
- \_\_\_\_\_ 10. Software you can download and use for free on a permanent basis is called *shareware*. (294)
- 

## Multiple Choice

Select the best answer. (Answers are found on page numbers in parentheses.)

1. File-sharing networks that allow users to transfer files between individual personal computers located on the same LAN or between Internet-connected individual computers are called \_\_\_\_\_ networks. (295)
  - a. FTP
  - b. C2C
  - c. P2P
  - d. NPR
2. A \_\_\_\_\_ portal is a gateway to Web sites containing information about a narrow area of interest. (245)
  - a. corporate
  - b. horizontal
  - c. vertical
  - d. customer
3. \_\_\_\_\_ gaming allows you to pay a small monthly fee to play strategy or role-playing games online with thousands of other players. (293)
  - a. Subscription-based
  - b. Casino
  - c. Virtual reality
  - d. None of the above
4. \_\_\_\_\_ is an example of a site where you are likely to find financial calculators. (285)
  - a. PASS Online
  - b. Bankrate.com
  - c. MFG.com
  - d. Merriam-Webster Online
5. Civilization and Asheron's Call are examples of \_\_\_\_\_. (293)
  - a. MMOGs
  - b. vortals
  - c. FTP clients
  - d. P2P file-sharing networks
6. Using bill presentment to send \_\_\_\_\_ over the Internet can reduce a company's billing costs substantially. (284)
  - a. data files
  - b. e-bills
  - c. Web pages
  - d. none of the above

(continued)



### TEST YOUR KNOWLEDGE

7. Web-based learning is being used effectively for \_\_\_\_\_. (287)
  - a. high school courses
  - b. employee training
  - c. continuing professional education
  - d. all of the above
8. The HONcode symbol on a health-oriented Web site indicates that the site is \_\_\_\_\_. (274)
  - a. on the CAPHIS Top 100 list
  - b. reviewed by the CDC
  - c. accredited by URAC
  - d. none of the above
9. A public FTP site also is called a(n) \_\_\_\_\_. (295)
  - a. open FTP site
  - b. anonymous FTP site
  - c. nameless FTP site
  - d. unknown FTP site
10. Audio and video content transmitted continuously from a Web server to a Web browser is called \_\_\_\_\_. (258)
  - a. anonymous file transfer
  - b. P2P file sharing
  - c. streaming media
  - d. none of the above



### LEARN IT ONLINE

Test your knowledge of chapter content and key terms.

**Instructions:** To complete the Learn It Online exercises, start your browser, click the Address bar, and then enter the Web address [scsite.com/internet3e/learn](http://scsite.com/internet3e/learn). When the *Discovering the Internet, Third Edition* Learn It Online page is displayed, click the link for the exercise you want to complete and then read the instructions.

#### Chapter Reinforcement TF, MC, and SA

A series of true/false, multiple choice, and short answer questions that test your knowledge of the chapter content.

#### Flash Cards

An interactive learning environment where you identify chapter key terms associated with displayed definitions.

#### Practice Test

A series of multiple choice questions that test your knowledge of chapter content and key terms.

#### Who Wants To Be a Computer Genius?

An interactive game that challenges your knowledge of chapter content in the style of a television quiz show.

#### Wheel of Terms

An interactive game that challenges your knowledge of chapter key terms in the style of the television show *Wheel of Fortune*.

#### Crossword Puzzle Challenge

A crossword puzzle that challenges your knowledge of the key terms presented in the chapter.

Use the Exercises to gain hands-on experience working with the Internet and the Web.

## EXERCISES



### 1 | Identifying Vertical Portals

1. Use the Internet Explorer Search box and the search engines of your choice to search for at least one example of a vertical portal focused on each of the following interests:
  - a. women's interests
  - b. gardening
  - c. sports
  - d. green technology
  - e. kids' interests
2. Write a brief paragraph giving the URL for each example and a description of the portal's contents.

### 2 | Customizing a Personal Portal

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click Yahoo! below Chapter 5, Exercise 2.
2. On the Yahoo! home page, click the My Yahoo! link to view preference settings.
3. Click the Sign In link and sign in to My Yahoo! using the Yahoo! ID and password you created in Chapter 4.
4. Use links on the My Yahoo! page to change content, appearance, and options for your personal My Yahoo! page. Sign out from your My Yahoo! page when finished.

### 3 | Customizing a News-Oriented Web Site

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click MSNBC below Chapter 5, Exercise 3.
2. Change the settings for the Local News and Weather box for your ZIP code and change the number of items listed in the Local News and Weather box. (*Hint: Click the change link on the Local News and Weather box header to change the ZIP code and click the Show option links to change the number of items shown in the box.*)
3. Explore expanding, collapsing, and moving other category boxes, such as Politics, Entertainment, or Travel to suit your preferences.

### 4 | Using Online Resources to Research a Report Topic

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click any of the online encyclopedia and reference desk links below Chapter 5, Exercise 4 to find answers to the following questions:
  - a. Where is Jordan located? Who are its geographical neighbors? Where can you find a map of Jordan and its geographical neighbors? What are its major cities and towns?
  - b. What is Jordan's political and religious history?
  - c. What is the current population of Jordan? Into what ethnic groups is the Jordanian population divided?
  - d. What is the basis of Jordan's economy?
2. Write a short, one- or two-page report describing the geography, history, population, and economy of Jordan. Follow the directions provided by your instructor on how to cite your online sources.

(continued)



## EXERCISES

## 5 | Planning an Automobile Trip Using Online Resources

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click the links below Chapter 5, Exercise 5 to plan a road trip or get directions.
2. Plan a road trip from your location to Chicago, Illinois. If you do not live in North America, plan a trip from Kansas City, Missouri, to Vancouver, British Columbia. Select options to include scenic routes and references to camping locations along the way, if available.
3. Use the personal itinerary created by the trip planner to answer the following questions:
  - a. How many miles will you drive?
  - b. What is the total driving time to arrive at the destination?
4. Print the itinerary page.
5. Plan the trip a second time, but do not select scenic routes. Use the personal itinerary to compare the new itinerary's miles and hours driven with the original itinerary.
6. Print the new itinerary page.

## 6 | Evaluating the Credibility of Online Health Information

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click URAC: Consumers below Chapter 5, Exercise 6.
2. Use the navigational links at the URAC Web site to answer the following questions:
  - a. What is the URAC mission and how is the organization structured?
  - b. What services does URAC provide?
  - c. Which of the following health-oriented Web sites are accredited by URAC: Medscape, WebMD, or MDAdvice.com? (*Hint:* Use the Accreditation Directory link in the Consumer Resource Center to search for Web site accreditation.)
3. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click HON below Chapter 5, Exercise 6.
4. Use the information and the navigational links at the Health On The Net Foundation (HON) Web site to answer the following questions:
  - a. Where is HON located and what is its mission?
  - b. What global organization is affiliated with HON?
  - c. Which of the following health-oriented Web sites are accredited by HON: KidsHealth.org, WebMD, MayoClinic.com, or DrWeil.com? (*Hint:* Click the Patient/Individual link on the HON home page; then click the Trustworthy Medical Information link under the HONSearch icon to search for accredited Web sites.)
5. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click CAPHIS below Chapter 5, Exercise 6.
6. Follow various navigational links to identify at least five Web sites that meet the CAPHIS standards. Print each Web site's home page.

## 7 | Exploring Special-Interest Web Sites

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click Monster below Chapter 5, Exercise 7.
  - a. Point to the Advice link at the top of the page.
  - b. Click the Résumés & Letters link and review tips on writing a résumé and cover letter.

2. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click RootsWeb below Chapter 5, Exercise 7.
  - a. Enter your last name in the Search RootsWeb Last Name text box and click Search. Use the Search Results page to respond to the following:
  - b. List the featured databases that contain your last name.
  - c. List at least three vital records indexes that contain your last name.
  - d. List two additional Web site searches that include your last name.
3. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/source](http://scsite.com/internet3e/source)) and click Peterson's below Chapter 5, Exercise 7.
  - a. Use the information on the Peterson's home page and the navigational links to learn which online practice tests are available for graduate admissions.
  - b. Create a list of the available tests.

## 8 | Managing Your Personal Finances Online

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click Bankrate.com below Chapter 5, Exercise 8.
2. In the Calculators area, use Mortgage and Auto Calculators to answer the following questions based on your own personal data:
  - a. How much car can you afford?
  - b. How much home can you afford?
3. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click FTC: Identify Theft below Chapter 5, Exercise 8.
  - a. Click the Identity Theft link. Using information and links on the Identity Theft Home page:
  - b. Test your knowledge about identity theft by taking an online quiz, if one is available.
  - c. Review what you should do if you think you are a victim of identity theft.
4. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click IORC below Chapter 5, Exercise 8.
  - a. Click the Online Trading graphic link and then complete the Find Out What It's Like To Trade Online simulation. Using the information in the simulation, answer the following questions:
  - b. What are market orders?
  - c. What are limit orders?

## 9 | Shopping for a Notebook Computer Online

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click links below Chapter 5, Exercise 9 to shop for a new or used laptop computer priced under \$1,200.
2. Create a list of at least three available laptops, including the online store or auction seller, manufacturer, model, features, and price. For auction site items, include reserve price, if any, and duration of the auction.

## 10 | Downloading Files and File Sharing

1. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click the Tucows and CNET Download.Com site links below Chapter 5, Exercise 10 to locate a freeware screen saver program and download the file. If you are working in a computer lab or on a school computer, ask your instructor's permission before you download the file.
2. Visit the *Discovering the Internet, Third Edition* Exercises Web page ([scsite.com/internet3e/exercises](http://scsite.com/internet3e/exercises)) and click TechWeb: TechEncyclopedia below Chapter 5, Exercise 10. Search the TechWeb: TechEncyclopedia for information you can use to answer the following questions: What is peer-to-peer (grid) computing? What is a peer-to-peer network?