

Learn About Senior Surf Days

Call The Senior LinkAge Line®

1-800-333-2433



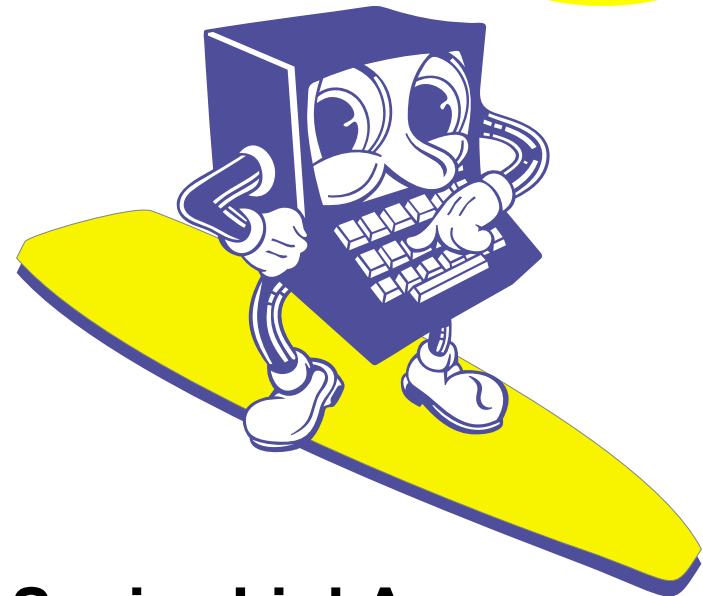
This information is available in other forms to people with disabilities by contacting us at 651-296-2770 or 1-800-882-6262 or through the Minnesota Relay Service at 1-800-627-3529 (TDD), 7-1-1 or 1-877-627-3848 (speech-to-speech relay service).

This information brought to you by the



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Catch The Wave!
Learn to surf the net at
Senior Surf Days!



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Line®

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So, you think you'd like to connect to the Internet and go exploring. The availability of resources out there is certainly attractive, and getting onto the Internet has probably never been easier.

What is the Internet?

Simply put, the Internet is a creation of the federal government in the 1960's to connect universities and other research facilities through dedicated phone lines. A "browser" is the program that allows you to surf the Internet and exchange e-mail.

Using a web browser, you're able to make selections by pointing and clicking on menu options, toolbar buttons and hyperlinks.

Hyperlinks often appear in a different color (usually blue) and are underlined. Moving your cursor to that hyperlink and clicking on it will transport you to another page of information.

What You Need To Surf The Internet

You need a computer

A computer consists of a tower or console, monitor, keyboard, and mouse. You may choose to also purchase speakers and a printer for your workstation.

Glossary

Address: Another name for a web site or URL.

Compression: Technology that makes a file smaller and allows it to be sent over the Internet more quickly and stored using less space.

Favorite: Also referred to as "bookmark," this feature allows you to return to the web page later without clicking through several screens to get to it. You can choose your favorite webpage to return to from your list of stored favorites.

Hyperlink: Also referred to as "a link", this feature allows you to go directly to a web page by clicking on the colored (usually blue), underlined phrase or an image.

Microprocessor: Also known as the Central Processing Unit (CPU). The part of the computer hardware that does the actual work of information and commands.

Offline: Not connected to the Internet or e-mail. You are generally offline when using a word processing program.

Online: When your computer is connected to the Internet you are online. This allows you to surf and e-mail.

RAM: Random Access Memory. A type of computer memory that can be accessed randomly. RAM is the most common type of memory found in computers.

Surf: Slang term for browsing the Internet.

URL: Universal Resource Locator. The address that specifies the location of a web site.
i.e. <http://www.medicare.gov>

URLs

Popular sites

AARP - www.aarp.org

CaregiverMN - www.caregivermn.org

CyberSeniors - www.cyberseniors.org

Healthfinder - www.healthfinder.gov

Minnesota-Dakota Alzheimer's Association

www.alzmdak.org

Master Internet Volunteer Program

www.extension.umn.edu/miv/

Senior Sites - www.seniors-site.com

Senior Search - www.seniorsearch.com

Minnesota Health Care Directive Form

<http://fsos.che.umn.edu/outreach/default.html>

Pension Rights Center - www.pensionrights.org

Minnesota Area Agencies on Aging

www.minnesota-aaa.org

TRICARE - Minnesota - www.triwest.com

Seniors Coalition- www.senior.org

Seniors Corps- www.seniorcorps.org

Elderhostel- www.elderhostel.org

The MBA does not endorse these providers and is not responsible for the content on these web sites.

You need a modem

If you've bought a new PC in the last couple years, you probably already have an internal modem installed.

Speed is *everything* with modems. The more you do online, the faster your modem needs to be for web pages to load and files to download. Most internal modems today are 56k. This means that you are connecting to the Internet with 56,000 bits per second, a good speed, but as technology changes, you may be interested in getting something faster in the future.

You need software

If you want to go online, you have many choices of software that will make your journey into cyberspace easier. Before you head to the store, check your computer to make certain of what software you may currently have that came with the computer, and to check your operating system to ensure you purchase software compatible with your computer. The main differences you'll need to check for are software for either an IBM compatible or a Macintosh computer.

Web browsers, as you learned earlier, allow you to surf the Internet. Chances are, your computer already has a web browser installed. Most often, you will see two different browsers, Internet Explorer, generally already on IBM compatible computers, and Netscape Navigator, generally already installed on Macintosh computers.

You Need To Get Conneted

Getting connected can be as easy as choosing one of the following services.

Internet Service Providers (ISPs)

ISPs provide Internet access. ISP is the company that charges fees to connect your computer to the Internet. Even though you have a computer with a modem, you still need to pay a company to connect to an infrastructure so you can begin using the Internet, similar to paying a phone company to make calls from your telephone.

There are both local and national ISPs.

Users dial into an ISP to access the Internet via local-access numbers. National ISPs, such as Earthlink and AT&T WorldNet, are based in one state and provide local-access numbers all over the country so subscribers can dial in without toll charges.

Local ISPs are based in your town (or very close by) and provide local-access numbers. They are also likely to offer more personalized attention than other ISPs.

To find an Internet provider, look in the phone book under "Internet Access Providers," or borrow a friend's computer and link to a web site called The List (<http://thelist.internet.com/>).

The List offers more than 5,900 ISPs, and you can search the site's database by provider name, state, or country. The database provides all the pertinent information about available services, type of connection, and contact information.

URLs

Well-known agencies and organizations offer information you can trust

Minnesota Board on Aging - www.mnaging.org

Minnesota State Government - www.state.mn.us

Administration on Aging - www.aoa.gov

Office of Inspector General

www.ftc.gov/oig/oighome.htm

Food and Drug Administration - www.fda.gov

Federal Bureau of Investigations - www.fbi.gov

Centers for Medicare & Medicaid Services

www.cms.gov

Medicare - www.medicare.gov

National Science Foundation - www.nsf.gov

Social Security Administration - www.ssa.gov

White House - www.whitehouse.gov

Veterans Benefits Administration

www.vba.va.gov

Minnesota Prescription Drug Program

www.mnaging.org/services/buyingpre.html

Minnesota Attorney General - www.ag.state.mn.us

Other Useful Sites

The Minnesota Board on Aging **www.mnaging.org**

The Minnesota Board on Aging (MBA) is the gateway to services for seniors and their families. MBA listens to senior concerns, researches for solutions, and proposes policy to address senior needs.

First established in 1956, the MBA is one of the pioneers in the field aging. It works closely with its Area Agencies on Aging, which are located throughout the state, to provide services that seniors need. The Board's 25 members are appointed by the governor.

Senior Medicare Patrol Projects **www.aoa.gov/smp/index.asp**

The Administration on Aging (AoA) is dedicated to promoting consumer awareness, preventing elder victimization, and working to implement community partnerships to prevent Medicare and Medicaid fraud, error, and abuse. By informing and training volunteers, aging network personnel, and health care providers, AoA strives to make older Americans and their advocates better health care consumers. AoA has implemented projects to do just that.

These projects are designed to recruit and train retirees to work with their peers in their communities to teach and assist older individuals and their families to take an active role in protecting their health care.

Online services

Online services such as America On-Line (AOL), CompuServe and MSN provide proprietary content such as special-interest forums, chat groups, and "channels" of information, as well as e-mail and Internet access. Most online services include an ISP, however, they usually have many more features.

One advantage is online services may offer one-month trial periods of up to 1,000 free hours. You may want to take advantage of these. Make sure you know however, that in these free offers, you are responsible for notifying the online service of any changes you want to make in your personal service, such as reducing the number of access hours per month, or canceling your contract.

When choosing an access route to the Internet, consider:

- ⊙ hours per month,
- ⊙ speed,
- ⊙ price,
- ⊙ convenience,
- ⊙ ease-of-use, and
- ⊙ the safety of the service.

The answers to these questions will help you decide if you want a flat rate for unlimited access, DSL, cable or dial-up services.

Rates for online service vary depending on where you are and what type of service you prefer. You can purchase unlimited hours per month, of course, but expect to pay for it. There are some companies that still provide free access, but they are extremely rare today.

Cable

Originally designed to deliver broadcast television, cable uses a portion of the over-the-air radio frequency (RF) spectrum to deliver faster Internet times than modem connections. Because the computer is always online with cable, there is no need to dial-in to get to the web and home phone lines are not tied up. Most cable services include an ISP, however, they usually have many more features and are much faster.

Digital Subscriber Line (DSL)

DSL is a fast Internet connection that uses existing phone lines to deliver high-speed data services. DSL can be up to 25 times faster than a regular modem connection.

It is important to remember that not all of these options are available in every part of the state. Each area has their own unique service options, and you must check into the options available in your particular area of Minnesota.

You may also be able to access the Internet at your office, local public library, local community college, or a senior or community center.

Medicare Sites of Interest

Research shows that Internet use is growing dramatically among people age 50 and older. The Centers for Medicare & Medicaid Services (CMS) survey found that the percentage of people using the Internet increased from 6.8% in 1997 to 31% in 2001.

In the hope of assisting people about Medicare and Internet usage, CMS has a very useful website: **www.medicare.gov** - The Official U.S Government Site for People with Medicare.

Helpful aspects of the Medicare website include: **Medicare Personal Plan Finder:** Answer simple questions & get a personalized health plan summary page with information to help you compare area health plans.

Search Tools: Search for information on health plans, nursing homes, dialysis facilities, Medigap policies, participating physicians and suppliers, and phone contacts.

Nursing Home Compare: Compare nursing homes in your area by looking at nursing home characteristics, state inspection results and nursing staff information.

Prescription Drug Assistance Programs: Information about programs that offer discounts or free medication to individuals in need.

Publications: View, order, or download all Medicare publications

Viewing What You Find

Compressed files

These files have been compressed - or shrunk - so they take less time to transfer over the Internet. In general, this is done primarily for archived or out-of-date information.

You need a decompression application such as Winzip to expand the file; even then you may not be able to read it without the right application.

.zip = WinZip

Real Audio

Real audio is like a CD for your computer. Read audio is sound that is original, not digital and is played over sound players on the Internet.

Image Files

There are multiple formats in which images can be presented. Most computers will be able to view these with already installed software. These are the type of files used to send pictures over the Internet, so you can see your grandkids. You can tell an image by the following file extensions:

.gif
.jpg
.bmp

Things To Ask the ISP or Online Service

- ⊙ Do they have a local or toll free 800 customer service number?
- ⊙ What hours can you reach their customer service line for help?
- ⊙ Do they have a local dial up?
- ⊙ Are there times when the service is not accessible due to high usage?
- ⊙ What are their monthly and additional time charges?
- ⊙ If it's an online service, do they include the ISP?
- ⊙ Do you receive one or more than one e-mail address?
- ⊙ Do you need to change your telephone service plan?

What To Look For When Buying

Your computer should be equipped with at least the following as of the date of this publication:

- ⊙ A modem that functions at a speed of 28.8 kbps or faster
- ⊙ A microprocessor that is at least 166 MHz
- ⊙ RAM capacity of 16MB to 64MB or higher
- ⊙ Hard Drive storage space of 50 - 100 MB

Remember, electronic equipment changes fast. Keep asking questions, especially if you are adding to or changing your computer equipment.

*Refer to page 22 for a glossary of terminology.

E-mail - What Is It?

Electronic Mail, commonly referred to as e-mail, is undoubtedly the most popular application of the Internet today. It is simply messages sent electronically from one user to another. E-mail is a way to communicate with people all over the world. You must be connected to an ISP to send or receive e-mail.

How does it work?

Simply explained, one user composes a message and, using the right software, sends it over the Internet to another user. The message is sent to the receiver's e-mail address and travels over the Net to its destination.

E-mail is stored at an "electronic mailbox" until retrieved by the receiver. A reply can be generated with a simple click on an icon. E-mail is often just a text message but can have attached files, including graphics, audio and videos.

What is an e-mail address?

An e-mail address is composed of two main parts, the User Name and the Domain Name.

In the address `jdoe@hotmail.com`, `jdoe` would be the User Name. This would probably be the user name for a person named John Doe.

The Domain Name would be `hotmail.com`. John Doe would be a user of "hotmail", the free Internet e-mail service. The User Name and Domain Name are separated by the @ symbol.

Viewing What You Find

Your browser (e.g. Netscape, Internet Explorer) allows you to view a wide variety of information on the Internet, including images, HTML and text files, video clips, and much more.

But what happens when you want to open or save a specific document? There are some fairly common types of which you should be aware.

Adobe Acrobat®

If you find a file that ends with `.pdf`, you've found an Adobe Acrobat file. This program is used often to save things like brochures that you can print at home.

To open this file, you will need software, which is free. Go to www.adobe.com and follow their instructions to download Adobe Acrobat to your home computer.

Word Processing or other file formats

There are many types of word processing documents, and your ability to open a file may depend on your having the same software.

The file extension tells you which program you need to open the file. Common examples include:

`.doc` = Microsoft Word

`.pdf` = Adobe Acrobat

`.ppt` or `.pps` = Microsoft PowerPoint

Tips

Things to remember for searches:

- Spell carefully.
- Do not use single quotation marks (‘).
- Do not use wild cards (*) as you would in a database search.
- Try different combinations of words/phrases.
- Try different search engines.

Spend a few minutes when you begin using a search engine and read the “search tips” to determine the language rules for that particular engine.

Be patient and persistent! Search engines are like tireless electronic librarians. They will continue to search. If your search is fruitless, think of another way to word your request.

Somebody, somewhere, has the information you are seeking



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The latter part of the Domain Name (in this case, com) is referred as the Top Domain. The Top Domain name tells you what type provider is communicating.

- com = a commercial provider
- edu = an educational institution
- gov = a government agency
- net = an Internet Service Provider
- org = an organization
- mil = military

Pronouncing an e-mail address

An e-mail address is pronounced as follows:
jdoe@hotmail.com; j (the letter) doe (the word) at (the word) hotmail (the name of the place) dot (name for a period on the Internet) com (the word)

- Periods are pronounced as “dot.”
- The symbol @ is pronounced as “at.”
- Top Domains are pronounced as words.

Signing up for an e-mail address

There are many sites you can use when you want to sign up for an email address, and many of these resources will offer their services for free, with the option to upgrade for a price. However, you do not need to upgrade. The benefits of upgrading are that you can customize your email address and/or get more storage.

You can get a free email address at Yahoo!, Hotmail, and a variety of other sites. Or go to your favorite search engine and search for “free e-mail.”

How do I search on the Web?

Search engines make research easy

If you're not sure where to find a topic or, you're not sure what you're looking for, you need a search engine.

Search engines are like super electronic librarians. You go to a search engine, enter a word or phrase, hit "search," and the engine will give you a list of web sites that use the word or phrase you're interested in.

There are dozens of search engines, such as Google, WebCrawler, Yahoo, Infoseek Guide, HotBot and Lycos.

Most "surfers" have a favorite search engine. It is best to experiment with a few for a specific query to see what different sites appear.

Search engines work in many different ways. Some search titles or headers of documents; others search the documents themselves; and still others search other places. The descriptions on the following page give a few examples.

How are they used?

Search engines offer two basic ways to find information:

- ◆ use the engine's directory or
- ◆ use the search form.

The directory is menu-driven and offers broad category topics, whereas, the search form offers a space where the user enters the appropriate search terms.

Be specific with searches

Remember, each search engine has its own specific syntax (the way a query should be written). However, certain guidelines apply to all of them.

Search terms should be entered as specifically as possible. If a search produces too much information, the search can be narrowed by adding terms that are more descriptive.

Example:

For information on you local Area Agency on Aging, type:

Area Agency on Aging St. Cloud, MN

Do not type just "Area Agency on Aging" or "St. Cloud, MN."

For information on caregiver services in Minnesota, type:

caregiver services Minnesota

Do not type just "caregiver services" or "Minnesota."

If a search does not produce the desired results, the search can be made less specific.

Popular Search Engines

YAHOO!® - www.yahoo.com

Arguably the pioneer Internet guide, Yahoo has been accepting submissions from Internet sites for what seems like the beginning of it all. There's an editorial filter at work here - not every person's home page makes it into the directory - but Yahoo's veteran status has allowed it to build a comprehensive cross-discipline resource base.

Ask Jeeves® - www.ask.com

Ask Jeeves® is a leading provider of natural language, question answering and search technologies.

Ask Jeeves® humanizes the online experience by providing intuitive and intelligent web navigation technologies and services. It allows people to ask questions in plain English and provides fast, easy access to relevant answers.

Try bookmarks

Once you've located a specific site that you really like, "save" it by adding it to a stored list, sometimes called bookmarking or favorites. By bookmarking a site, you store its location in your computer's memory, so it's easy to find again.

Using links

Another way to navigate is to simply click on a hyperlink - words that are usually in blue and underlined - which will bring you to a linked web site. You'll know if something is a hyperlink by moving your mouse over it. If the mouse pointer changes to a hand with a pointing finger, then it's a hyperlink.

Back button

Most sites have a "back" button that will bring you back to your most recently visited page within that site.

Open new window

If you right click your mouse on a hyperlink, you can choose to "open in new window." This will open the new page in it's own browser window. This allows you to browse the new page while keeping the old one open.

How do I surf the web?

Now that you've got your computer, software and modem ready to go, you can begin surfing the web.

The most precise method to navigate the web is the Universal Resource Locator (URL). You type in the exact URL - such as www.mnaging.org for the Minnesota Board on Aging - and you'll go directly to the site. All web sites begin with <http://>, but you usually don't need to type it - the computer will automatically supply it.

Some URLs are obvious. For example, the URL for the Centers for Medicare & Medicaid Services is:

www.cms.gov

The URL for NASA is

www.nasa.gov

Beware of the information unless it is from a trusted source

Just as with any information source, you must be confident that the information given is accurate, current, and from a source you can trust. Anyone can put up a web page. The Internet has no central governing body that oversees what is put on websites. You also need to be aware for some information available on web sites that may be outdated. Check the publishing date if it is on the web page.

Popular Search Engines

Google™ - www.google.com

This search engine only returns pages that include the terms you type. Google prioritizes results according to the proximity of search terms, so you spend less time sifting through irrelevant results.

AltaVista® - www.altavista.digital.com

Offering compact searches through one of the largest Web indices, AltaVista can help you find your way through 8 billion words filling 16 million Web pages.

excitesm - www.excite.com

excitesm searches a database claimed to contain more than 1.5 million web documents, covering 40,000-plus web sites, or burrow through the past two weeks of news and classified ads. excitesm also provides NetReviews - sites that journalists have evaluated for content quality - as well as up-to-the-minute news updates.