

FOR SENIORS

New Guide Helps Older Americans "Get Cybersavvy" @

(NAPSA)—Already, approximately 55 percent of Americans are online, and a growing number of U.S. "netizens" are over the age of 50. In fact, people over 50 are the fastest growing segment of American consumers going online, according to the AARP.

To help older people safely navigate the online terrain, the Direct Marketing Association (The DMA) has teamed up with the AARP to create *Getting Cybersavvy: A New User's Guide to Going Online.*

"We want to encourage potential users, many of whom are older consumers, to explore cyberspace's many benefits in an enjoyable and secure way," said Marsha Goldberger, director, ethics and consumer affairs, The DMA.

"Internet users, especially older Americans, need to know about their online rights and what to look for in terms of security and privacy," said Jane M. King, manager, consumer protection, AARP. "Cybersavvy gives them the tools they need to be smart online consumers."

Online Basics

Getting Cybersavvy, available in print or at www.cybersavvy.org, provides all of the basic information needed to start surfing the Internet, including tips on hooking up your computer connection for the first time, picking Internet service providers, a glossary of cyber jargon and advice on surfing safely.

Smart Surfing

Getting Cybersavvy also provides detailed information on how to be a smart shopper and maintain your privacy while on the Internet.

• Shop from companies you know. Shopping from the sites of favorite catalogs and retail stores is a good way to get started. You can find out more information about a company by checking with the Better Business Bureau (BBB) or consumer protection agencies. Also, more than 300 listings of reputable catalog and online retailers are available on The DMA's consumer Web site, www.shopthenet.org. • Use a credit card. By using a credit card you have the same protections under the Fair Credit Billing Act as you do when shopping in stores or from catalogs.

• Look for privacy policies. You can enjoy significant convenience and cost-savings by sharing information with a company about your interests. However, the company should tell you how they use the information and, if information is shared with third parties, respect your wish not to have it shared.

Additional Web Resources

Getting Cybersavvy includes links to more than two dozen sites of interest to older consumers, including AARP (www.aarp.org) and various government and consumer information sites.

In addition to being accessible online, a copy of the 20-page booklet can be obtained by writing: The Direct Marketing Association, Attn: *Getting CyberSavvy*, 1111 19th Street NW, Washington, DC 20036.