



feelings by discussing them with friends or a professional counselor. But people handle grief and fear differently, and a recent study found that those who prefer to hold in their feelings actually may handle it better than people who express their anxieties.

Mark Seery, PhD, assistant professor of psychology, University at Buffalo, The State University of New York, and leader of a study of 2,138 people to be published in *Journal of Consulting and Clinical Psychology*.

self-defense

Protect your identity. You can get one credit report per year free from each of the three major credit bureaus—Equifax, Experian and TransUnion. If you suspect fraud, put a free 90-day fraud alert on your account—it entitles you to a copy of your report from each bureau. You are liable for no more than \$50 in unauthorized credit card charges—and card issuers usually waive that. Some banks, such as Washington Mutual, automatically provide ID-theft insurance to checking-account customers. Some insurers, such as Chubb and Fireman's Fund, include the insurance under some homeowner's policies.

Paul Stephens, director of policy and advocacy, Privacy Rights Clearinghouse, San Diego.

Relief from jellyfish stings. *Jellyfish Squish* is a topical antidote that relieves the pain of a jellyfish sting within minutes of application. The product was invented by a Savannah, Georgia, entrepreneur in consultation with marine biologists and has proven in field testing to be more effective than home remedies, such as meat tenderizer

or baking soda. More than 85% of sting victims tested reported relief within five minutes of applying the product. *Cost:* \$9.99 for a four-ounce spray bottle. Coastal Solutions, 912-353-3368, www.jellyfishsquish.com.

BJ Fisher, director of health and safety, American Lifeguard Association, Vienna, Virginia. www.americanlifeguard.com

your moneysavers

If you must see an out-of-network doctor, negotiate a discount. Sixty percent of patients who negotiate get charged less. Find out reasonable prices for medical services at your insurer's Web site. You are likely to get a discount if you offer to pay up-front in cash or by check.

Charles B. Inlander, consumer advocate and health-care consultant based in Fogelsville, Pennsylvania.

To cut back on grocery spending, eliminate waste. *Examples:* Fill glasses half full—you can pour more when that is gone. Don't discard small amounts of leftover meats and chicken—instead, plan future meals using leftovers. Check the fridge the night before you go to the grocery store to plan around leftovers you have. Make one night a week leftover night.

Tawra Kellam, editor of the free weekly E-letter *Living on a Dime*, Andover, Kansas, and coauthor, with her mother, Jill Cooper, of *Dining on a Dime Cook Book* (Newman Marketing). www.livingonadime.com

your fun

Simple ways to improve your golf game: Tee up in the center of your stance—so that you don't have to shift

your weight. Your drives will be straighter. *Shorten your putter shaft to 32 inches* to help relax your arms. *Use a heavier putter head—450 grams (g) to 500 g* instead of 300 g to 350 g—to improve accuracy, especially on long puts.

Robert Anthony Prichard, Somax Performance Institute, Tiburon, California, and author of *The Efficient Golfer* (Somax Sports).

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neatgadgets

Easy tick removal. The Tick Key is a small metal device that you can attach to a key chain or dog collar. Place the tear-shaped opening over a tick, then pull to dislodge the tick. Great for anyone who spends time outdoors. *Cost:* \$5. 203-228-7923, <http://thetickkey.com>.



Waterproof digital music player. The *SwiMP3* lets you listen to music in the water by using bone conduction technology so that sound vibrations are sent via cheekbones to the inner ear. It clips onto any swim goggles and has enough memory to hold about four hours of music or audiobooks. *Cost:* \$139. *Information:* Finis, 888-333-4647, www.finisinc.com.



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