

Website of the Month www.whichbook.net

Do you like reading? Are you overwhelmed by the number and choice of fiction titles available?

Whichbook.net describes itself as a completely new way of choosing what to read. It takes the requirements and mood of the reader into account, rather than the conventional bookshop or library approach to displaying books. All the books are fiction and poetry published since 1995.

The web page displays a series of bars where you can choose up to four characteristics. For example, do you want a funny or serious book?



Move the yellow arrow in either direction and choose Go when you've made your selections. Alternatively, choose your book based on Plot, Character or Setting

There are 20 million possible permutations. Happy searching!

GOOGLING

Google is the most popular search engine with millions of dollars spent on improving the quality of the results. However, you can help yourself by being specific in your search:



- Search terms are not case sensitive—type in capitals or lowercase and it will return the same results.
- By default the results include pages with all your words in, so it is not necessary to put the word 'and' in your search.
- If you want to find a specific phrase enclose the phrase in quotes e.g. "british summer time" will only return sites that feature that specific phrase, and not any site that just has those three words in any order.
- If you specifically don't want sites featuring a word, put a minus sign in front of it. E.g. if you are looking for details of parties, but don't want to include political ones, enter the search party -political.

Problem Debts:

Where To Start and What To Do

By Martin Lewis

Unfortunately bad debt isn't just a financial problem; it can take over your life. The earlier problem debts are handled, the less likely they'll turn into a crisis. Interest compounds over time and if it isn't dealt with it will spiral.

The biggest danger signal is having debt not really from anything substantial (a car or conservatory), but from continually spending more than you earn and needs immediate attention. Yet even if you do know what the debts are from, if they weren't budgeted for and affordable then you could still have substantial problems.

Traditional advice says 'never borrow your way out of a debt problem' yet this ignores debt costs; a savvy approach is 'never borrow more to get out of a debt problem.' Borrow elsewhere cheaper and it can be a huge boost.

Being in debt can be a very dark time. Many are scared to tell partners or friends. If this is you it's much easier to read the options then go to them with an action plan.



And remember; the question isn't "will I ever get through this?", but "when will I get through this?" For as long as I've been doing this, I've never come across a debt situation where there isn't a resolution.

For more on sorting out your problem debts go to www.moneysavingexpert.com/probdebts.

Martin Lewis is the creator of ad-free, free to use consumer revenge website MoneySavingExpert.com and has kindly given permission for this article to be reproduced.