

POINTS OF VIEW

# Double standard separates rich, famous from us

**O**n the surface, they are as different in scope as a teaspoon of water and the Atlantic Ocean. But are they?

Late last month, a couple of Orchard Lake Middle School students swiped about \$20 worth of Dove ice cream bars from the cafeteria kitchen. On Jan. 12, three University of Michigan basketball players took seven or more cases of beer from an Ann Arbor convenience store.

Both incidents were relatively minor in terms of value. Yet, because one involved high-profile athletes, quite a splash was made. It again is an example of how double standards — one for jocks and other celebrities, another for everybody else — permeate the American social fabric. That is a mind-set that needs to be drastically altered.

To backtrack, the two stories involved students who felt compelled to break the law. One is extremely low-profile; the other is making national news headlines.

In both cases, penalties seem trivial: ■ The Orchard Lake students received

one-day suspensions; one of them could be charged in the county juvenile court.

■ U-M basketball players Chris Fields, Ray Jackson and Jimmy King, meanwhile, on Feb. 9 in Ann Arbor's 15th District Court, pleaded no contest to charges of second-degree retail fraud. But 15th District Judge Timothy Connors gave them an option that, if fulfilled, could expunge their records. He ordered them to spend six months on probation and 72 hours doing community service.

The basketball players' antics have been swept under the proverbial "boys will be boys" carpet.

That stance was taken on some nighttime newscasts. And Indiana Hoosiers head basketball coach Bob Knight was quoted as saying "Good kids screw up, occasionally, and do dumb things. That doesn't make them bad kids."

Knight could easily have said the same thing about the quick-handed Orchard Lake students. One could almost see smirks on the faces of police



TIM SMITH

and school sources, on the other end of the telephone line, as they answered questions about the local incident.

The fact of the matter is, retail fraud is retail fraud, whether you're talking about a Dove bar, a can of beer or a \$5,000 Nakamichi sound system.

And it shouldn't matter how big the take, or who was caught red-handed, when the time comes to mete out punishment.

Of course, the penalty should match the deed. But small-potatoes type crimes, if treated lightly, could lead to

attitudes that ultimately contribute to careers spent violating the law.

Moreover, it's not surprising that the U-M trio was given an option that could completely wipe their slates clean. It also isn't that much of a brain-twister as to why the TV media types and personalities slap their knees, chuckle and say "Goa whiz!" about the charges against Wolverines Fields, Jackson and King.

In the metro Detroit area, not to mention Michigan and the rest of the U.S., it seems that members of highly-successful college and professional sports teams are immune to criticism.

Case in point: hockey player Bob Probert, who battled alcohol and drugs for years and even got caught with cocaine in his underwear at the U.S.-Canada border.

Probert is the ultimate "bad boy" on the ice. That image has prompted enormous popularity that never has subsided — even despite several years of legal trouble stemming mostly from the drug bust.

It's great that he reportedly has

cleaned up his act, finally defeating his demons. It's not so great that he was treated differently by fans, reporters and even his own team's management, just because of his athletic ability.

Players of marginal talent probably wouldn't have caught nearly as many breaks. (And the average Joe Schmo on the street might be cracking rocks somewhere by now.)

Probert's biggest break was how Red Wings owner Mike Ilitch really went to the plate to keep him out of jail and, eventually, return him to good graces with the Canadian government (he couldn't travel to his native Canada for a few years) and the National Hockey League.

These double standards send the message to middle school students and other youngsters that the law can be stretched a long way if you're a somebody.

It's the wrong message.

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# Some sweepstakes solicitations prey on dreamers

BY TOM ASHCROFT

**R**ecently my, Publisher's Clearing House Sweepstakes announcement arrived in the mail. Like millions of other Americans, I'll probably complete the entry form, then daydream about how I will spend my \$10 million prize. For most of us, it's nothing more than harmless fun.

Unfortunately, not all sweepstakes are harmless. Some are downright fraudulent. They prey on the hopes of average people, persuading them to send money by mail.

All a sweepstakes swindler needs to open up shop is a telephone number and a post office box. Some of these

companies literally operate out of hotel rooms — moving about and changing their name on a regular basis to avoid detection. Con artists often use names similar to those of reputable sweepstakes operators to confuse consumers.

Here's how some of the scams work. Unsuspecting people receive a telephone call, informing them they are sweepstakes winners. Swindlers use enthusiasm or outright lies to convince victims the offer is authentic.

"Winners" are asked to send cash or credit card payments to cover taxes or expedite "delivery" of their prizes. Then the con artists sit back and collect the cash.

## GUEST COLUMN

Some companies attempt to sell products with promotions disguised to look like sweepstakes. Premium Appliance Warehouse of Wallingford, Conn., sends consumers a direct mail solicitation that leads them to believe they have won a multi-merchandise shipment worth more than \$100 — all for \$19.87 to cover shipping costs. What Premium actually offers is unidentified merchandise for sale.

In 1992, 13 states sued Sweepstakes Clearing House of Dallas, Texas. Some of the company's mailings to con-

sumers state that merchandise is available for immediate delivery. This mailing is not a prize notification or delivery notice. Sweepstakes Clearing House is offering to sell the merchandise mentioned in the mail, with the dollar amount requested being the actual price of the merchandise.

Other mailings from this company asked consumers to write or call a 900-number to learn which two of four awards they had won. Consumers who responded did not receive two different items from the list — instead they were sent a savings certificate for a discount on the price of the company's merchandise.

Be wary of any sweepstakes operator who calls by telephone or requests that you call a 900 number. Reputable sweepstakes operators usually inform winners personally or via Federal Express. Investigate sweepstakes operators carefully before sending money or making credit card payments. Bonafide sweepstakes winners are not required to pay advance taxes, fees or handling charges.

Go ahead. Dream about that trip around the world or a new Ferrari. Just remember the odds that you have actually won a prize are pretty slim. Use your own good common sense to evaluate sweepstakes offers.

# WINTER SPECIALS WINTER SPECIALS WINTER SPECIALS WINTER SPECIALS

## IRA?

- a) Internal Revenue Alert
- b) Irish Republican Army
- c) The Gershwin who wrote lyrics
- d) Individual Retirement Account

**A lot of people with IRAs have forgotten what the letters stand for.**

**Or at least they act like they have.**

**The correct answer, of course, is Individual Retirement Account.**

**Clearly, it's about investing for the long haul — presumably with the intention of growing the biggest nest egg possible.**

There's a widespread perception that IRAs are primarily a means to store some income where it won't be taxed for a while. If it happens to earn something, so much the better.

One symptom of this is the annual rush to make IRA contributions just before the April income tax deadline. Another is the great number of IRAs invested in CDs or money market accounts. The big attraction of these low-earning, no-growth securities is liquidity, the last feature you need in an IRA — especially since there's a stiff penalty for withdrawals you take from the account before age 59½.

There are tried and true strategies for getting optimum results from your IRA. Among other things, they call for you to invest your IRA contributions exclusively for growth (i.e. in stocks) until you're within 5-10 years of retirement.

There are a number of other steps you can take to ensure you retire well off. For instance, if your employer has a 401K (savings) plan that offers several investment options, getting sound advice before choosing can make a big difference over time. If your company offers you an early-retirement incentive, or the choice of a regular pension or a lump-sum settlement, it will pay you to have a financial professional evaluate them in the light of your particular circumstances.

Retirement planning and investing are what we specialize in. And part of that is helping people make smart choices early in their earning years — about things like IRA and 401K investments. Later we advise them how to make the most financially advantageous transition to retirement.

In fact, we wrote the booklet on the subject. It's titled "Retiring Smart," and getting a free, no-obligation copy is as easy as calling us.

\*If you should need to take regular IRA withdrawals before you're 59½, we can show you how to do it without penalty.

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