## Marketplace from page 8C

Bloomfield, will handle public relations and marketing for award-winning playwright Alexan award-winning playwright Alexandra Branyon.
The New York-based playwright wrote Passed Over, which will be featured at the Detroit Reportory Theater through March 17.

EUSINESS CORNECTION
Deborah Dicho of Mary Kay

Cosmetics will discuss "The Image of Style" at a semi-annual Business Connection meeting of the National Association of Career Women-Metro Detroit Chaptor, 5:30-8 p.m. Thursday, Feb. 8, at the Mary Kay Conference Center, 6785 Telegraph Road, Bloomidel Hills. The fee is \$12. For reservations, call (810) 851-8130.

ZHEW ACQUISITION
Guardian Industries Corp., Au-

burn Hills, said it made a major investment in the automotive plastics market, acquiring 70 percent of Automotive Moulding Co. in Warren.

Guardian president and CEO William Davidaon said the acquisition will "add significantly to Guardian's position as a major worldwide automotive supplier."

—compiled by Janice Tigar-Kramer

## Online from page 8C

parents how to use the parental control features of American Online, select safe destinations for the Internet, and provides guidelines for bringing this new technology safely into the family environment. SurfWetch and other hird-party software is only partially effective... One needs more."

tially effective ... One nowse more."

The video offers: 10 rules of cyber safety, risks to children on-line; establishing on-line ground rules; definigo on-line terms such as gif, instance message, cit-rooms; the significance of "creen names"; electronic blocking; indi-cators that a child is accessing pernography; and establishing limits of communication for the child.

child.
The video and printed material is available at \$19.95 and can be ordered by ceiling (800) 380-2200. Anyone with questions may send queries via E-mail to Cyber-Safe@sol.com.
An example of the practical advice in printed materials and the

video are instructions for parents to search their hard drive at home for pornographic materials their child might have stashed away. Kids like to download pornographic pictures for viewing later or to share with their friends. Most such graphic files will have the extension .gf. Other extensions for picture files are jpg. Mr. bmp., pc., pix, avi, and .gr. With this knowledge, a perent can sit down at their computer and at the DOS prompt type "DIR". GIF /S" and press ENTER. Any pictures with a .gf extension will appear. Copy down and then access through whatever viewer is on your machine. Repeat process for jpg, bmp, etc. Windows users can go to File Manager, select "file" form the menu, select "search," type "GIF" and press ENTER. Repeat for other extensions.

Macintosh users will select "file" from the menu, select "file" set find them to "on local disks," set the first box to "name"

and the second box to "end with" and the third box to "GIF." Then select "find." Repeat with other extensions.

when the state of the state of

Like dealing with printed mate-rial and CATV, parents also must become personal monitors and be diligent when dealing with the In-

You can direct questions to Emory Daniels by e-mail with emory@oconline.com or fox number (313) 591-7279. To sign up for O&E On-Line, dial (313)591-6050, at "log-in" prompt type "neu" and at "Key:" prompt type "neu" and at "Key:" prompt type "neu" intercom/(titled mark)emoryd/archive.html.

## Mittra from page 8C

2. Retirement Plans for Busi-

2. Retirement Plons for Business Owners.

If you are a business owner, choosing a retirement plan for your business (or for yourself, if you are self-employed) may be one of the most important linencial decisions you will ever make. It can help assure you a comfortable retirement and attract valuable employees. These plans may also lower your tax bill, since contributions to the plan are usually tax-deductible. But if you want to establish one of the most common plans — a profit-sharing or a money-purchase plan — you must act soon.

must act some page — you must act some players, Dec. 31 is for deadline for establishing one of these retirement plans. But don't worry — you have until your tax filing deadline, generally April 15, of the next year, to make the actual contribution for the year. Nearly any employer — corporation, partnership, sole proprietorship, independent contractor — is eligible to establish a retirement plan.

tion, partnership, sole proprietor-ship, independent contractor — is eligible to establish a retirement plan.

Under a profit-sharing plan, employers may contribute up to 15 percent of participants' annual compensation with a limit of \$30,000 for any individual employee. Each year, the employer can decide whether to contribute and, if so, how much.

Alternatively, with money purchase penalon plans, employer contributions generally are based on a fixed percentage of compensation and must be made every year regardless of carnings or profits. Employer contributions may not be more then 26 percent of each participant's net annual compensation or a maximum of \$30,000, whichever is less.

If earnings vary from year to year, a combination of the two years, and the provident of the two years, and the provident of the two years, and years are the provident of the pr

able to invest in mutual funds.

2. Year-End Information to
Make Tax Time Easier.
Uncle Sam must have a lot of
time on his hands — why else
would tax forms be so complicated? Mutual funds cannot fill out
your forms for you, but they do
provide you with the account information you need to finish
those tax returns as quickly as
possible. All account information
and important tax forms are
mailed early in the year. Your
apecific transactions during a tax
year determine the information
you will roceive pertaining to that
year. Here's what you can expect,
to receive from a mutual fund:

#IRS Form 1099-DIV if you

#IRS Form 1099-DIV if you

■ IRS Form 1099-DIV if you received distributions during the

received distributions during the year.

IRS Form 10099-B if you redeemed or converted shares during the year.

S Tax Information brochure if you received distributions during the year. (Not all of the information in the brochure will apply to every shareholder.)

Distribution notics detailing the amount and sources of distributions for each fund.

Investment Portfolio Summary of your accounts that lists all in-

of your accounts that lists all investments, conversions and redemptions for your account for a given year. The summary also includes any distributions for ur accounts that lists all i

includes any distributions that year.

Statements of account listing by specific fund all activity that occurred in your account through Dec. 29, the last business day of the year.

M Average Cost and Capital Gain/

Loss Statement to help you figure federal taxes on your mutual fund

federal taxes on your mutual fund transactions.

If you have an IRA or 403(b)
account, you will receive only the
Investment Portfolio Summary
and statement of account because
distributions paid on shares held
in these accounts are not reported
to the IRS. If you redeemed funds
from a mutual fund IRA or 403(b)

account during a tax year, you will receive IRS Form 10099-R early in the following year.

Sid Mittra, Ph.D., CFP, is pro-fessor of finance, Oakland Univer-sity, Rochester Hills, and owner, Mittra & Associates, a Troy finan-cial consulting firm. Twentieth Century Mutual Fund provided material for this article.

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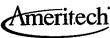
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