

You don't have to speak 'geek' on Net



MIKE WENDLAND

Call it the "People's Medium." That's what the Internet's World Wide Web has become, a place where the traditional media gatekeepers in radio, television and print, are being bypassed by a new generation of consumers who go online for their news and entertainment.

I am absolutely convinced it is the biggest information revolution the world has ever seen and its long-term effects will forever alter the way we all stay informed.

We saw it most recently and dramatically in the way the Net covered the death of Princess Diana. More than 200 websites sprang up, many imitating the established online news sites like CNN (www.cnn.com), MSNBC (www.msnbc.com) and the New York Times (www.nytimes.com). In the early morning hours after news of the Saturday night Paris accident broke, people did more than tune in the cable TV shows. The Web's website counted more than 1.3 million "hits," or visits in the first 24 hours.

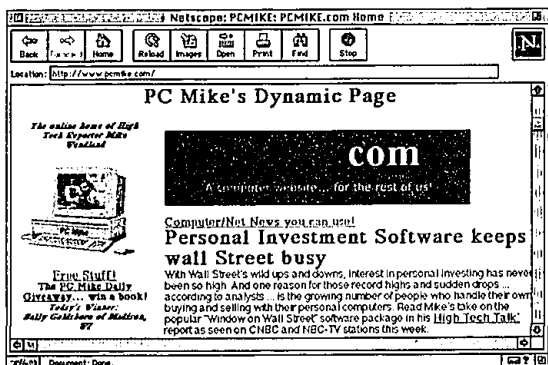
I set up a comment area on my PCMike website (www.pcmike.com) and, in three days, more than 2,000 people posted messages expressing their sadness over Diana's death, their anger at the tabloid press and their calls for more memorial services, prayers, poems, songs and pictures, too.

Consider this: Since the New York Times set up its online edition, more people (1.7 million) have registered to surf the paper's website (www.nytimes.com) than subscribe (1.1 million) to the printed edition. In fact, so many people are now moving to the Web as both an entertainment and news source that it's causing some serious worries among traditional broadcasters. A current study by Bates USA Media Research reports that Internet users watch from 32 to 23 percent less TV than other Americans.

Pam O'Connell is an expert on this new medium called the Net. She is the "guide," or online host, for a website (personal.web.miningco.com) that chronicles the personal ways people are using the Internet. "The Death of Princess Diana was a watershed event for the World Wide Web," says O'Connell. "The online response was so strong that the entire Internet was actually slowed because so many people went online to either read about it or offer their thoughts."

It is that interactive characteristic that makes the Web so popular, she says. "The Web offers news-on-demand. People don't have to wait for the editor or the editor to give them what they think is important. On the Web, all the information is there, much more than can be contained in any single newspaper or news broadcast. When you add the fact that anyone can be a publisher on the web, you have a mass media force that is unprecedented."

O'Connell estimates that at least 4 million people have set up personal websites on the



PCMike: You can check out Wendland's Web site at www.pcmike.com.

Internet. Many are of online diaries or journals. Other folks use the Web to collect and disseminate information on hobbies, literally from aquariums (<http://www.fishlink.com>) to amateur zoology (<http://www.museum.state.il.us/iss/zoolink.htm>).

One great example: Jack-O-Lantern.com (www.jack-o-lantern.com) is run by a suburban Detroit man named Steve Frey. Frey likes to carve pumpkins. In fact, he's really good at it. So, last year, he set up a website to share his pumpkin designs. So many people logged in that he produced a video on how to carve the perfect pumpkin. Then he started selling candles and supplies through the site.

He had no idea it would become a business. "I wanted to create a site that can be enjoyed and used by everyone," says Frey, amazed at the reception. He's now branching out, also using the site to demonstrate ways to carve and decorate... watermelons.

Personal websites can have tremendous impact. Just ask Jim Hoffa, son of the legendary and still-missing Teamster boss James R. Hoffa. When Hoffa supporters cried foul last winter about the way current Teamster boss Ron Carey handled fundraising in a hotly contested election that saw him narrowly defeat Hoffa, no one in the traditional media paid any attention at all.

So, a 53-year-old truck driver from Cherry Hill, NJ set up a website (www.hoffa86.com).

"I never gave up, never stopped believing," says Dan Howell, Jr. "It's either a fault or a virtue, but when I feel I'm on the 'right' side, the devil himself can't blow out the flame." For months, Howell hammered away, posting letters, documents, reports and files showing questionable Carey campaign finances. Finally, in May, some east-coast newspapers grudgingly looked into the charges. Soon, the online allegations

were main stories in the Wall Street Journal, The Boston Globe, and The Washington Times. Last month, a federal judge ordered a new Teamster election, citing the very allegations the Hoffa website had been raising since last December.

"I feel the Internet and e-mail are the tools of the future who anyone wishes to fully and effectively get their message out," says the truck-driving grandfather Webmaster. "I grew up during what was supposed to be the Age of Aquarius. It was only the precursor of the True Age of Understanding - the Computer Age."

The big Internet news story last week was the purchase of CompuServe by America Online. With CompuServe's 2.6 million subscribers added to AOL's customer base, the online service will be the main Internet access source for almost 12 million people. That, by any stretch of the imagination, is mass media.

But Ted Leonis, the man in charge of content for AOL, says that's just the start. His company expects to have 60 million subscribers within the next five years. Worldwide, projections are that the Internet audience will reach close to 200,000 by the 2002.

"As we were a TV generation of kids, my son will be a Web generation kid," Leonis said.

It's my hope that in the weeks ahead, you'll find the column an enjoyable, intriguing and informative non-'geek-speak' means to tap into the "People's Medium."

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establish tax-exempt prepaid tuition programs, effective as of 1998. Previously, such programs had to be state-sponsored. Under the new law, withdrawals from qualified programs may be used for room and board as well as for tuition, fees, books, supplies, and required equipment.

Individual Retirement Accounts

Are Americans saving enough toward retirement and other longer-term financial goals? Many observers believe not. To address growing concerns, lawmakers included several measures in 1997's tax legislation designed to boost the national savings rate.

Deductions for IRA Contributions. For a number of years, tax law restrictions have made it impossible for many people to fund individual retirement accounts on a fully tax-deductible basis. Affected individuals are those considered "active participants" in an employer-sponsored retirement plan who also have adjusted gross income over specified levels. For married couples, the active participation of one spouse in an employer-sponsored plan has been enough to trigger possible limitations on IRA deductions for both spouses if adjusted gross income (AGI) limits are exceeded. The new law restores the IRA deduction for certain taxpayers by raising the adjusted gross income limits applicable to active participants.

Beginning in 1998, if one spouse actively participates in an employer-sponsored plan and the other does not, the spouse who does not participate may make a deductible IRA contribution provided modified AGI over \$150,000 with full phaseout at \$160,000.

Non deductible IRAs. A non deductible IRA called the "Roth IRA" will become available to taxpayers starting in 1998. Contributions to this new "backloaded" IRA will not be deductible. However, account holders will have the ability to withdraw funds completely tax-free under certain conditions. Previously, investment earnings could build up tax-free in a non deductible IRA but would be subject to taxes at the time of withdrawal.

Tax-free withdrawals generally are not allowed within the five-taxable-year period beginning with the first taxable year for which a contribution was made. Funds may be distributed from the Roth IRA without penalty.

On or after the individual

attains age 59½. To a beneficiary for the estate of the individual after the death of the individual; On account of the individual's being disabled; or For a "qualified special purpose."

One such "qualified special purpose" is the payment of up to \$10,000 in acquisition costs for a principal residence of a first-time homebuyer who is the taxpayer, his or her spouse, or any child, grandchild, or ancestor of the taxpayer of the taxpayer's spouse. Another is the payment of qualified higher education expenses for the taxpayer, the taxpayer's spouse, or any child or grandchild of the taxpayer or the taxpayer's spouse at an eligible educational institution.

The most that can be contributed annually to a Roth IRA is the lesser of \$2,000 or the individual's compensation. This limit is further reduced by any contributions made to other IRAs maintained for the individual's benefit. On the plus side: Contributions to a Roth IRA may be made even after the individual for whom the account is maintained has reached age 70½.

The contributions of higher-income individuals are subject to phaseout. The phaseout starts for joint filers with AGI over \$150,000 and extends to \$160,000. For others (except married-separate filers) the range starts once AGI exceeds \$95,000, with full phaseout at \$110,000.

Taxpayers may roll over amounts from existing deductible or non deductible IRAs to a Roth IRA. However, any taxable amounts that are rolled over from a current IRA must be declared as income over four tax years. The "pro-rata" early distribution penalty does apply, unless the taxpayer's AGI exceeds \$100,000 or the taxpayer is a married individual filing a separate return.

Penalty-free Early Withdrawals. Some people are hesitant to place their savings in an IRA because they don't want to pay a 10 percent penalty should they need to withdraw their funds before age 59½. While the tax code does not permit pre-age 59½ withdrawals without penalty in some circumstances (disability, for example), these situations are limited. The new law expands the number of such situations. In addition to education-related withdrawals discussed earlier, the new law allows distribution for qualifying first-time homebuying expenses of up to \$10,000 without penalty, effective 1998 and later years.

INTERNET ADDRESS DIRECTORY

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ADVERTISING PROMOTIONAL PRODUCTS
Monograms Plus - <http://www.monograms.com>

ANNOUNCEMENTS
Legal Notice - <http://www.legalnotice.com>

APPAREL
Hold Up Suspender Co. - <http://www.suspenders.com>

ART AND ANTIQUES
Haig Galleries - <http://rochester-hills.com/haig>

ART GALLERIES
Elizabeth Stone Gallery - <http://esgallery.com>

ART MUSEUMS
The Detroit Institute of Arts - <http://www.dia.org>

ASSOCIATIONS
Suburban Newspapers of America - <http://www.suburban-news.org>

AUDIO VISUAL SERVICES
Sidelmasters - <http://www.sidelmasters.com>

AUTOMOTIVE
Huntington Road Racechangers Performance Centers - <http://www.ramchangers.com>

AUTOMOTIVE MANUFACTURERS
Mars Hgml Services - <http://www.mars-hgml.com>

REPRESENTATIVES
K.C. Racing - <http://www.kcracing.com>

BAKING/COOKING
"Lily" Moe - Chelsea Milling Company - <http://www.lilymoe.com>

BASEMENT WATERPROOFING
Mr. Sponge - <http://www.mrsponge.com>

BICYCLES
Wahlu Bicycle Company - <http://rochester-hills.com/wahlu>

BOOKKEEPING PRODUCTS
BIG E Z Bookkeeping Co. - <http://www.bigez.com>

BOOKS
Apostrophe Communications - <http://www.apostrophe.com>

BUSINESS NEWS
Insider Business Journal - <http://www.insiderbiz.com>

BUSINESS STAFFING
Elite Staffing Strategies - <http://rochester-hills.com/elite>

CERAMIC TILE
Stewart Specialty Tiles - <http://www.specialtytiles.com>

CHAMBERS OF COMMERCE
Livonia Chamber of Commerce - <http://www.livonia.org>

CHILDREN'S SERVICES
St. Vincent & Sarah Fisher Center - <http://www.stvincent.org>

CLASSIFIED ADS
Observer & Eccentric Newspapers - <http://observers-eccentric.com>

CLOSET ORGANIZERS/HOME STORAGE
Organize-It - <http://home.comnet.com/organize.htm>

COMMUNITIES
City of Livonia - <http://www.livonia.org>

COMMUNITY NEWS
Observer & Eccentric Newspapers - <http://observers-eccentric.com>

COMPUTER
Suburban Lifestyles - <http://rochester-hills.com/lifestyles>

COMPUTER GRAPHICS
Logix, Inc. - <http://www.logix-usa.com>

COMPUTER HARDWARE/PROGRAMMING/SOFTWARE SUPPORT
Applied Automation Technologies - <http://www.caaps-edges.com>

COMPUTER PRODUCT REVIEWS
Mighty Systems - <http://www.mightysystems.com>

CONSTRUCTION
Frank Rowland Construction - <http://rochester-hills.com/rowland>

DUCT CLEANING
Mechanical Energy Systems - <http://www.mes1.com>

EDUCATION
Dorsey Business School - <http://rochester-hills.com/dorsey>

ELECTRONICS ENGINEERING
Quantech, Inc. - <http://www.quantech-inc.com>

ELECTRONIC SERVICE AND REPAIR
ABL Electronic Service, Inc. - <http://www.abl-serv.com>

EMPLOYEE LEASING COMPANY
Genosys Group - <http://www.genosysgroup.com>

EMPLOYMENT SERVICES
Employment Presentation Services - <http://www.epsweb.com>

ENVIRONMENT
Resource Recovery and Recycling - <http://www.rro.com>

EXECUTIVE RECRUITERS
J. Emery & Associates - <http://www.jemeryassoc.com>

EYE CARE/LASER SURGERY
Greenberg Laser Eye Center - <http://www.greenbergeye.com>

FLOOR COVERING
The Floor Connection - <http://www.floorconnection.com>

FROZEN DESSERTS
Sorbetto - <http://www.sorbetto.com>

HAIR SALONS
You'da Win - <http://www.headyouwin.com>

HEATING/LUMING
Bergstroms Heating - <http://www.bergstroms-heating.com>

HERBAL PRODUCTS
Nature's Better Way - <http://www.naturebetterway.com>

HOMESERVICES/REPAIR
Contractors Central - <http://www.contrac.com>

HOMES INSPECTIONS
GKS Inspection - <http://www.gksid.com>

HOSPITALS
Berkshire Health Care Continuum - <http://www.berkshirehealthcare.com>

HYDRAULIC AND PNEUMATIC CYLINDERS
Hennels - <http://www.hennels.com>

INDUSTRIAL FILTERS
Elizaire Corporation - <http://www.elizaire.com>

INSURANCE
J. J. O'Connell & Assoc., Inc. - <http://www.oconnellinsurance.com>

INTERACTIVE CD ROM PUBLISHING
Interactive Incorporated - <http://www.interactive-inc.com>

JEWELRY
Haig Jewellery - <http://rochester-hills.com/haig>

MANUFACTURED HOUSING
Westphal Associates - <http://rochester-hills.com/westphal>

MORTGAGE COMPANIES
Mortgage Market - <http://www.mortgageobserver.com>

NEWSLETTERS
GAGGLE Newsletter - <http://www.gaggle.com>

NOTARY SERVICES
Notary Service & Bonding Agency, Inc. - <http://www.notaryservice.com>

PAINTING
Al Kahn Painting - <http://www.alkahn.com>

PARKS & RECREATION
Huron-Clinton Metroparks - <http://www.metroparks.com>

PLANNING AND TRAFFIC CONSULTANT
Bridger Arroyo Associates, Inc. - <http://www.bridgerarroyo.com>

POWER TRANSMISSION
Beating Services, Inc. - <http://www.beatingservice.com>

PRIVATE INVESTIGATOR
Profile Central, Inc. - <http://www.profile-usa.com>

REAL ESTATE
REALnet - <http://www.realnet.com>

REALTOR
Birmingham Bloomfield Rochester South Oakland Association of Realtors - <http://www.justified.com>

REPAIR SERVICES
Corwell & Company - <http://www.michiganhome.com/corwell>

REPAIR SERVICES
Marcia Gies - <http://www.marcia.com>

REPAIR SERVICES
Hail & Hunter Realtors - <http://www.hailhunter.com>

REPAIR SERVICES
Langard Realtors - <http://www.langard.com>

REPAIR SERVICES
Mary Fernandez - <http://www.maryfernandez.com>

REPAIR SERVICES
Haw Brook, Inc. - <http://www.hawbrook.com>

REPAIR SERVICES
Sellers First Choice - <http://www.sellerschoice.com>

REPAIR SERVICES
Bob Taylor - <http://www.bobtaylor.com>

REPAIR SERVICES
John Toye - <http://www.johntoye.com>

REAL ESTATE APPRAISAL
BBRSOR Appraisers Committee - <http://justified.com/appraisal>

REAL ESTATE - COMMERCIAL
Property Services Group, Inc. - <http://www.property.com>

REAL ESTATE-HOME WARRANTY
HMS Home Warranty - <http://www.hms.com>

RELOCATION
Conquest Corporation - <http://www.conquest-corp.com>

RESTAURANTS
Mr. B's - <http://rochester-hills.com/mrb>

RESTAURANTS
Monterey Cantina - <http://rochester-hills.com/monterey>

RESTAURANTS
Memphis Smoke - <http://rochester-hills.com/memphis>

RETIREMENT COMMUNITIES
American House - <http://www.american-house.com>

RETIREMENT COMMUNITIES
Presbyterian Villages of Michigan - <http://www.pvm.org>

SHOPPING
Birmingham Principal Shopping District - <http://www.birmingham.com>

SURPLUS FOAM
McClough Corporation - <http://www.mcclo.com>

SURPLUS PRODUCTS
McClough Corporation - <http://www.mcclo.com>

TOYS
Toy Wonders of the World - <http://www.toywonders.com>

TRAINING
High Performance Group - <http://www.hpg.com>

TRAVEL AGENCY
Cruise Selections, Inc. - <http://www.cruiseselections.com>

TRAVEL AGENCY
JFF/Bonetta Travel - <http://www.tourcruise.com>

UTILITIES
Detroit Edison - <http://www.detroit Edison.com>

WELD GUN PRODUCTS
C.M. Smilie Co. - <http://www.smilie.com>

WHOLISTIC WELLNESS
Roots and Branches - <http://www.rootsofwellness.com>

WOMEN'S HEALTH
Asghar Altan, M.D. - <http://www.gynocd.com>

WORSHIP
St. Michael Lutheran Church - <http://www.stmichaellutheran.org>



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