

Santa sites abound in Cyberspace



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If you've ever stood in one of those long lines at the shopping malls waiting for your kid to visit Santa, you'll be delighted to know that the Internet is full of opportunities for your little ones to visit with the Jolly Old Elf.

Granted, nothing takes the place of a personal visit and a seat in that comfortable red lap. But boot up your PC, put a youngster on your own lap and start surfing. The Internet offers some great opportunities for you and your kids to spend quality time together this holiday season.

My AltaVista search revealed 229,111 mentions of Santa Claus in Cyberspace. Sorting through them all is a daunting task and, if you let the kids surf unsupervised, they'll run into some inappropriate material. So, to give you some fun places to visit online with your good little boys and girls, I've put together some of my favorites.

Expect some delays. All the Christmas sites are getting plenty of visits. The Santa.Net site, for example, (<http://www.santa.net>) claims it receives about 250,000 visitors a day. But if you persist, you'll eventually get through to all of these sites. And, by clicking on the various Christmas and Santa links you'll find suggested on some sites, you'll find even more places to visit.

There's a delightful Website from Finland that calls itself the Santa Claus Home Page (<http://www.santa.fi>). It bills itself as the oldest Christmas site on the Internet. It offers a fun-to-read "Interview with Santa Claus" and sections on the various traditions of the season and variations on all the different Santa stories.

Another Finnish site is well worth checking out, too. It's called "Radio Santa Claus" (<http://www.radio.santa.fi>) and it offers a Christmas calendar. Click on a date and up pops a short, perfect-to-read-audiotape story from Santa.

The Santa Claus Home Page also lets you child send Santa an e-mail letter, delivered by "Rudolph, the Virtual Flying Red-nosed Reindeer," and the site tells us, you can expect a personal answer back by return e-mail from Santa himself.

Another quick and easy place to send an e-mail to Santa with a guaranteed reply is the "Dear Santa Claus" page (<http://www.choicem.com/holidays/santa.html>). While part of an online shopping mall, the letter page can be accessed directly and the form is straightforward enough that youngsters can fill it out themselves with adult supervision.

Wanna hear from Santa himself? Besides an e-mail service, the "Santa Claus Online" site (<http://www.santaclausonline.com>) offers a RealAudio reading to the classic "Twas the Night Before Christmas." The audio is scratchy in parts but kids will get a kick out of it anyway.

You can hear Santa wish kids a Merry Christmas with a distinctively Australian accent on the "Cinderella's Down Under" (<http://www.pl.com.au/skiddz/Christmas/>). There's also a collection of Christmas music

PC Mike's Dynamic Page

Computer/Net News you can use!
Personal Investment Software keeps wall Street busy

With Wall Street's wild ups and downs, interest in personal investing has never been so high. And one reason for those record highs and sudden drops... according to analysts... is the growing number of people who handle their own money and selling with their personal funds. Read Mike's take on the popular "Window on Wall Street" software package in his High-Tech Talk report as seen on CNBC and NBC-TV stations this week.

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

audio files.

The "Christmas Around the World" site at (<http://www.christmas.com/christmas.html>) offers a clickable tour of dozens of nations and regions of the world where you can learn about the way Christmas is celebrated in different cultures.

Sometimes before Christmas Eve, you should visit the "Tracking Santa" website (<http://www.coe.net/~citius/dlist.html>) and download their free little program that keeps track of Santa's whereabouts on the big night. The program only takes a few minutes to download over the Net. It's shareware. They'll ask you to send them a check for \$9.99 but you're not forced to pay to use the software.

Open the program up and you can visually "track" Santa's progress. It features a World Tracking View, Satellite view, Customizable messages from Santa, Christmas Music, Santa Sounds, and lots more. Send them the money. It's worth it.

On a similar note, the Weather Channel has put on a North Pole weather link (http://www.weather.com/north_pole/) and a page that predicts the probabilities of places that will have a white Christmas.

For lots of fun Christmas audio clips (I used a bunch of them on my PC Talk radio show the other day) visit "Christmas Playhouse" (<http://www.xtrax.com/scott/xmas.htm>).

For Christmas ideas, recipes, an online message from Santa and some simple ornaments kids can make and parents will treasure forever, try the "Greetings from the North Pole" site (<http://www.netm.com/christmas/santa.htm>).

Here's a few more of the Net's more interesting and fun Santa sites.

- "Merry Christmas from Santa Claus" (<http://www.merry-christmas.com>)
- "Santa Claus is Coming to Town" (<http://users.aol.com/chamhtml/AndSanta.htm>)

- "Christmas All Year" (<http://jule.com/>)
- "North Pole.com" (<http://www.the-north-pole.com/>)
- "Mr. Claus.Com" (<http://mrclaus.com/>)
- "Santa.Com" (<http://santa.com/>)
- "Yes, Virginia, there IS a Santa Claus" (<http://www.barricksinsurance.com/virginiah.htm>)

For the skeptics and cynics out there, or for indulging in some "what if" calculations, adults may want to check out the "Is there a Santa Claus?" site (<http://www.lookup.com/Homepages/72935/santa.html>) to learn just how fast it would take Santa to do his Christmas Eve work. The answer? He'd have to make 822.6 visits per second. Don't share this with the kids, though. It's a bit too snarky for youngsters. The "Is there a Santa Claus?" site is not for kids, or the young at heart.

But just in case you may need to counter the cynicism, at least two sites have popped up refuting the implications that Santa may somehow be a myth. Log on the "There IS a Santa Claus!" site (<http://web.ukonline.co.uk/members/russell.farr/abof/santa.html>) and the "Rebuttal Of Analysis" site at (<http://www.tiac.net/users/barrywell/december/abof/santa.html>).

I hope you visit and enjoy all these sites. But, what I really hope you'll do with all your loved ones Christmas Eve is, after surfing cyberspace, turn off the PC, open your family Bible and turn to the Gospel of Luke and read your kids the real Christmas story. You'll find it in Chapter two.

Merry Christmas everyone!
Mike Wendland covers the Internet for NBC-TV NewsChannel stations across the country and can be seen locally on WDIV-TV4, Detroit. His "PC Talk" radio show airs Saturday afternoons on WKYT-Radio AM1270 and he is the author of a series of Internet books (call 888-922-1866). You can reach him through his website at <http://www.pcmike.com>

New web site to help with IRA decisions

Fidelity Investments has just unveiled a new web site feature to help people make better IRA decisions in light of recent changes to the country's tax laws.

Called the IRA Evaluator, the feature will help investors calculate which IRA option will benefit them the most next year.

Starting Jan. 1, many more Americans will be able to make tax-deductible to traditional IRAs and a new type of account, called the Roth IRA, which allows Americans to make after-tax contributions on which any earnings grow tax free.

Available at www.fidelity.com, the IRA Evaluator answers questions such as:

- Am I eligible to make a non-deductible contribution to a Roth IRA?

- Can I make a deductible contribution to a traditional IRA?

- Which IRA can help me accumulate the most assets when I retire?

- Should I convert my existing IRA to a Roth IRA?

"The introduction of the Roth IRA and other recent legislative changes pertaining to IRAs, make IRAs an even more attractive way to save for the future and there are now more options from which to choose," said Judith McMichael, Fidelity Investments vice president. "The tools and information provided by Fidelity can help individuals carefully evaluate their 1998 IRA options and then confidently decide what is best for them."

IRA Evaluator looks at three elements of the decision making process on IRAs—eligibility, contribution comparison and conversion.

- First using information provided by individuals on their tax filing status, income and partici-

pation in employer-sponsored retirement plans, the IRA Evaluator determines eligibility to make deductible contributions to a traditional IRA, maximum contributions to a Roth IRA and eligibility to convert an existing IRA to a Roth IRA.

• Then, based on personal information entered by the users (current tax rate, anticipated tax rate in retirement years to retirement anticipated rate of return and inflation rate), a colorful bar graph shows clearly what the end result could be for the different IRA options as well as a taxable non-retirement investment. These details can be adjusted repeatedly by the user to compare various "what if" scenarios.

• Additionally, using the same information, the conversion feature of the tool allows users to compare the value at retirement of converting an existing traditional IRA to a Roth IRA to leaving the traditional IRA as it is. In this case the IRA Evaluator assumes the money required to pay the taxes due at conversion is paid from funds outside the existing IRA but it does provide what that amount will be. Another option of the IRA Evaluator is the ability to print the analysis for future reference or to share with a spouse or advisor.

"Although the changes to IRAs are not effective until Jan. 1, now is a great time to start evaluating your retirement savings options said McMichael. "With the recent changes, IRAs offer benefits for almost everyone and Fidelity has the tools to help people determine their own best savings strategy. Taking a look at your current retirement savings plan or starting to save for retirement is a great way to get the new year off on the right foot."

Jobs from page C1

48,000 since September.

The state's November jobless rate edged up a tenth of a point to 4.0 percent from 3.9 percent in October. The number of unemployed increased by 5,000 to 197,000. A year ago, Michigan's unemployment rate was 4.8 percent with 231,000 out of work.

"Michigan's unemployment rate has been at consistently low levels in recent months," Rothwell noted. "In fact, the monthly

rates have been between 3.9 and 4.0 percent in six of the last seven months. It only fell out of that range in August, when it dropped to the record low of 3.7 percent."

The monthly survey of employer payrolls by the Employment Service Agency revealed an 11,000 increase in the number of wage and salary jobs, which is the third largest monthly increase for the year.

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