# Y2K Crisis: How bad will it be?



They filed into the auditorium of the Oakland County Board of Commissioners in Pentia and of Commissioners in Pentia the First There were all the fact that the handful of concerned citizons met at all ahows that the crisis is beginning to reach the crisis as "The Millennium Bug," though it really isn't a bug at all ... at least in the traditional sense of the phase as we use it to describe a computer problem. It's more of a glitch, an inadequacy in computer code written decades ago.

As a result, all over the world, a virtual army of red-eyed computer programmers are frantically racing the clock to change billions and billions of lines of precise computer code so computer systems will recognize years that begin with the number "2."

The Thursday night meeting was the organizational gathering for a Citizon's Preparedness Council, aimed at teaching people what they can do to minimize the effects of what is called the Y2K Crisis.

Robert Mangus, a programmer himself with some 30 years experience, is the driving force behind the group.

The problems are going to be immense, asid Mangus, who lives in Clarkston. The first thing people need to do is learn all they can. The media inst' doing its job. We're going to have to organize citizen groups."

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Mangus plans to teach people how to protect their investments if finance and banking concerns experience a failure of their computerized systems. He worries there will be a total meltdown of the economy, that transportation will grind to a shutdown, power plants fail. "We have to prepare for the worst and hope for the best," is how ho puts it.

Don't think Mangus is the only 12K alarmist. There are a lot of doomsday predictions being made.

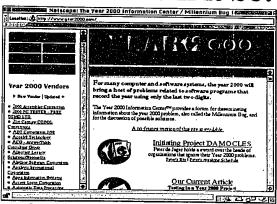
I know a programmer for a large automo-

dictions being made.

I know a programmer for a large automoblik-related company in Troy who is actually starting to stockpile food, convert his
savings into silver currency and is teaching
his wife and kids how to shoot guns for pro-

I interviewed an economist who sold his Dallas, Texas home and moved to a small agricultural town in northwest Arkansas that, he is convinced, will be minimally affected by the coming chaos.

caue, just a month ago, I was aurprised to interview a top information systems man-ager for Ford Motor Company who told me that he work Jo on an airplane come Jan-uary 1, 2000 because of widespread prob-lems predicted for the air traffic control system.



20001: Latest info on the 2000 conversion is at www.year2000.com.

ont.

But as the calendar draws closer to the year 2000, it's hard to find anyone who doesn't see at least major headaches. Government agencies, industry, financial institutions and retail businesses large and small are expected to be impacted by the

crisis.

I get asked all the time how bad I think this Y2K problem will be come the dawn of the next century. My answer is to always point to the Internet. That's where the best sources of information can be found.

Here are the sites I recommend:

- The Y2k Information Center (http://www.year2000.com/) is the most comprehensive and un-to-date site on the net.

www.yearzouc.com/) is the most comprehensive and up-to-date site on the net. Maintained by Y2K guru Peter de Jager, this site tends to be technically-orient. But its archive of news clippings is the best source I've found for complete coverage of what's being done and, unfortunately, not being done.

what's being done and, unfortunately, what's being done.

2K Times (http://www.2k-times.com/
y2k.htm) is an online newspaper with articlea, links, and papers written about the
millennium crisis. Publisher Gary Eubanks
passion is exposing unpreparedness and he
sounds a scrious alarm.

- The SEC and Year 2000 (http://www.
sec.gov/news/home2000.htm) is a site
offering up the government's take on the
problem and the status of corporations and
the securities industry in correcting the
problems.

the securities industry in correcting the problems.

The Cassandra Project (http://millen-nia-bes.com/CASFRAME.HTM) is a site stressing preparedness, offering tips on how to boil water, heat a house with a fire-

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Will it really be that bad? I sure hope not.

But as the calendar draws closer to the year 2000, it's hard to find anyone who deen't see at least major headaches, Government agencies, industry, financial institutions and rotail businesses large and small are expected to be impacted by the risis.

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The SEC and Year 2000 (http://www.

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 ond Sunday afternoons from 4-6 p.m. on TalkRadio 1270, WXYT and he is the owner of Awcsome Pages, a Web development company (248-852-1930) You can reach through his PC Mike Web site at http://www.pcmike.com.

### Mittra from page B4

Conversely, a couple usually ays less combined tax after marriage when on spouse earns the bulk of the income. Such a couple could save on current taxes if they could get married during the cur-

#### Other deductions

Other deductions
Business expenses. Miscellaneous itemized deductions are ordinarily deductible only to the extent that they exceed 2 perent of your adjusted gross income. However, if you report self-employment income on Schedule

employment income on Schedule C, many of the same expenses, which are then treated as business expenses, become fully deductible.

Examples of these expenses include accounting fees, interest

include accounting fees, interest expense, professional licenses, publications, auto expenses, rent,

cost of resale products and salaries to employees. Real estate losses. You mily deduct up to \$25,000 for losses on cental property as long as \$66, adjusted gress income does not exceed \$100,000 and \$150,000 of adjusted gross income, the loss deduction is gradually phased out. Also, most real estate taxes and mortrage; interest navments are: mortgage interest payments are deductible on a second personal

deductible on a second personal residence.

Rental expense. The tax law on runting a vacation home states that if the home is not used personally for greater of 14 days per, year or 10 percent of the number of days it is rented out and it is also rented, then it can be designated as a business. In such a situation, you will be entitled to a number of business expense deductions.

### Top 10 from page B4

ten her noticed.

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is passionate commitment to understanding her clients' unique needs and pursuit of a positive outcome in all aspects of their advertising.

• Mary E. Kline-Cueter, Gordon and Company, P.C., is president and managing partner of the Troy-based CPA and business consulting firm. She is one of few women in the country to lead a mid-sized CPA firm to the women in the country to lead a mid-sized CPA firm to the country to lead a mid-sized CPA firm to the country to the size of the country to the size of the country to the size of the country to th

Events Company located in Ann Arbor.

Uznis Physical Therapy and Rehabilitation Center, located of Detroit's east side.

\* Cheryle Kadelsik, founder of Arista Cleaning, of St. Johns.

Recipients of the NAWBO Annual Top 10 Women Business Owners Awards are women business owners who have been in business for a minimum of three years, have both an ownership interest and an active involvement in their companies, are supporters and advocates for women in business and demonstrate outstanding characteristics in two of four areas: community service, revenue/business growth, innovation and public advocacy.

The award program is sportsord by Comerica Bank, Ford Motor Company, Michigan Jobs Commission, and NBD.

Ticket prices are \$25 for members, \$30 for non-members, and \$100 for patron tickets that include a business card size advertisement in the program.

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special recognition.

For more information please call the NAWBO office at (313) 961-4748 or fax them at (313) 961-5434.

## Milestones from page B4

cy created by the pending retire-ment of long-time director. William C. Offer. He has been practicing dentistry in Oxford since 1981.

Paul Lademan of Sterling Heights has been promoted to vice president and call center manager at Ross Roy Communi-cations in Bloomfield Hills. He will supervise daily operations for marketing support services. He

joined Ross Roy in 1997 after working for EDS in Farmington Hills.

James Larkin of Troy has been named chairman of the depart-ment of emergency medicine at Mt. Clemes General Hospital. Dr. Larkin, on staff at the hospi-tal for 15 years, previously served as director of the hospital's Emergency Residency Program. William Lichwalla of Rochester

Hills has joined Plante & Moran CHESA as a real estate consul-tant. He had previously been on the firm's audit staff.

Dierdre Wolff of West Bloom-field has opened Oakland Coun-ty's first Cruise One office in West Bloomfield. It is a cruise-only travel organization that helps vacationers get cheaper fares and preferred cabin selec-tions

Computer from page B4 look of the inner workings of a computer, an introduction of Windows, creating a spread-sheet in Excel, and will soon be sheet in Excel, and will soon be teaching how to work in a word processing program. This sum-mer she hopes to teach then about the Internet, but only "if we can get the phone lines and some better equipment, she said. She credits her experience at IBM and Lawrence Tech for giv-ing her the skills to teach the stu-

dents. Her devotion to do the teaching comes from a faith that she "is here for a purpose," and that everyone deserves and needs to know about computers.

"As computers proliferate through everyday life, there will be a gap between the 'haves' and 'have nots.' Those 'have nots' are going to really be at a disadvantage, 'she said. 'My hope is to get them into knowing what a computer is, how it operates, how to turn it on and not be afraid of

one."
"Being a minority myself, I've seen the division. I was fortunate. IBM gave me the opportunity to do and learn a lot about computers," she said.

Does she have a wish for her fledding enterprise? Yes.

To get computers able to run Windows 95, maybe some 486s, with enough hard drive space for the computer applications that



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