

Net has a lot of buried treasure

PC TALK



MIKE WENDLAND

Tell us something we don't know. A recent study shocked no one when it noted that there are now so many Web sites on the Internet that it's impossible to search them all. The study estimated that there were more than 320 million Web sites out there, with several thousand new ones being added every day.

And despite the hype from the big search engines, the best they can do is search only a portion of them, 40 percent at best. Steve Lawrence of the NEC Research Institute, co-author of the study, concluded that the amount of information on the Web is now so overwhelming even the most sophisticated efforts to sort it all out are doomed to failure.

To me, that's a major part of the appeal of the Net. You never know what the next piece of e-mail will bring. Maybe it's a friend's e-mail, or a query on a new group or mailing list that provides a link to something so obscure and fascinating, or so fun and practical, that it's like finding a gold nugget on the shore of Orchard Lake.

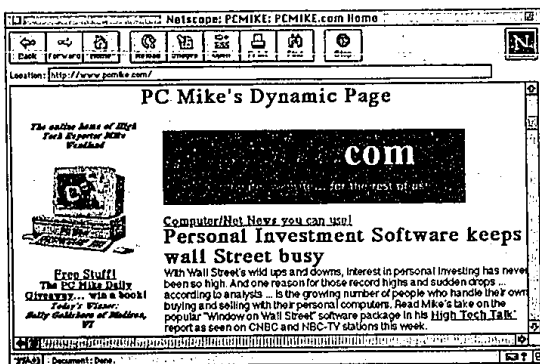
I'm a Web site addict. I save, organize and archive sites daily. Probably half of the 200 or so pieces of e-mail I get every day from readers of this column, viewers of my TV reports or listeners of my radio show are from everyday people sharing a favorite web find.

And one of the most enjoyable things I go to do each week is share them with you. Usually, I write an entire column about a particular site, or a group of sites devoted to a particular subject.

But sometimes, I just have a whole bunch of neat and unrelated sites that I can only categorize as "fun" or "helpful." If I hold on to them too long waiting for some relationship or theme to develop, they get stale. So, I hide them away somewhere out there amongst the 320 million cyberspace spots, and to keep things fresh, here are a few of the newest sites I've come across recently.

• **HelpMeNow** (<http://www.helpmenow.com/>) - This site offers expert assistance... live... on the Web. Every night from 7 to 9 p.m. For those times when you need help and that chat room isn't, you can e-mail your requests. There's also a discussion board for assistance from other users. HelpMeNow even offers fitness and automotive help.

• **LearnTo** (<http://www.learn2.com/>) - They call this site the "ability utility" and it's filled with the kind of practical stuff we all

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

need to know, like how to clean a bathroom, how to make a great cup of coffee, how to iron a shirt... all sorts of basic stuff, complete with step-by-step instructions, easy-to-read sketches, diagrams and a pretty comprehensive subject index.

• **E-Mail Lookup** (<http://mesa.rzrn.uni-hannover.de/>) - Ever wondered how to find someone online? There's a great German site that, in less than a minute's time, searches through a host of Internet directories to come up with e-mail addresses. Just type in a name and the search is on. It searches 7 e-mail directory services simultaneously.

• **Outlook 98** (<http://www.outlook.com/>) - It's free and it's Microsoft's hope that everyone will use Outlook 98 as their main messaging and scheduling application. One thing you'll notice with the Outlook e-mail program... it contains a Spam feature to block out unwanted e-mail advertisements.

• **Joe & Minda's Garden** (<http://www.shan.ukzn.ac.za/~howard/garden2.html>) - There are a lot of hobby sites on the net and a lot with gardens, but this one puts them all together. This site is one done out of the pure joy and appreciation of God's natural artwork... flowers. You'll learn what, when and how to plant.

• **Wall Street Research Net** (<http://www.wsrn.com/>) - This is one of the slickest and deepest personal finance sites I've ever run across in cyberspace. There are over 190,000 links that allow both novice and experienced investors research stocks and

mutual funds and locate economic data and news that they need to stay on top of financial trends.

• **PlaySite** (<http://www.playsite.com/>) - Wanna play a game? Checkers, chess, cribbage, all sorts of online, interactive games can be played here with cyberspace partners. Click a name and press the issue challenge button. A game will download and appear automatically if your challenge is accepted. You play on an on screen "board-like" display, with a scrolling chat area to the right for comments banters.

• **BingoZone** (<http://www.bingozone.com/>) - While we're into games, try this stunner site. Online bingo is played here, complete with prizes. You get a card and every 20 seconds, a ball appears. You match the number to the card... and...well, you know the rules. If you match the numbers, click bingo and you win some bucks... not a lot, but hey... cash is cash.

Don't forget... keep sending me your favorites at mike@pcmkie.com. I click on them all... honest.

Mike Wendland covers the Internet for NBC-TV Newswatch stations across the country and can be seen locally on WDIV-TV4 Detroit. His "PC Talk" radio show airs Saturday and Sunday afternoons from 4-6 p.m. on TalkRadio 1270, WXYT and he is the owner of Awesome Pages, a web development company (248-852-1930). You can reach through his PC Mike Web site at <http://www.pcmike.com>

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Mark conducted her first Weight Watchers meeting in a school auditorium in Michigan in July 1966. Now, Mark operates franchises in eight states and Canada and Mexico. She is also on several boards of directors in Michigan including The Renaissance board and the American Red Cross.

Philip Caldwell is the former Chairman and Chief Executive

Officer of Ford Motor Company. Caldwell, the son of a farmer, grew up in South Charleston, Ohio went to Muskingum College. The sixth-annual black-tie dinner and induction ceremony will take place with a grand reception at 6 p.m. and dinner at 7 p.m. April 16 at the Ritz Carlton Hotel in Dearborn. Tickets are available by calling the Junior Achievement office at

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bill-paying history. Here is where late payments, charge-offs, revolving charges paid on time, etc. can be found. Both negative and positive information can be found.

Public record information will include information about law suits, payment of child support, and bankruptcies. The latter can stay on your record for up to 10 years after discharge or longer depending on certain circumstances allowed by the bankruptcy law. With approximately 135 million personal bankruptcies filed in 1997, many of those filing will have to reestablish a favorable or positive credit history.

Any inquiries received, usually within the past two years, for credit information about you will appear on a printed report. Although you will see a complete report if you request your credit history, a credit grantor will not

be given the information about other credit grantors inquiring about your history for the purpose of soliciting new customers.

Credit reports do not contain information on your life style, personal habits, social life, friends or relatives. They also do not contain medical histories, civic or political activities, religious beliefs, or new items. It is a smart to check over your credit history regularly by contacting one of the three major reporting agencies: Experian, Equifax, or Trans Union.

For free information on how to obtain a copy of your credit report or to receive information on "opting out" of mailing lists, contact the Education Department of Credit Counseling Centers at (248) 553-6400, Extension 418 or write the company at 38508 Country Club Drive, Suite 210, Farmington Hills, MI 48331.

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excess of \$121,200 may not reduce the tax liability.

Charitable contributions

Anyone planning additional charitable contributions should consider accelerating or deferring those payments. Prepayments of 2, 3, or more years of contributions to any charity could provide tax savings. There are general limitations of 50 percent, 30 percent or 20 percent of adjusted gross income - which restrict the deduction for contributions based upon adjusted gross income and the type of organization.

Appreciated property

In lieu of cash, you should consider contributing property that

has appreciated in value and would have resulted in a capital gain if sold. A deduction may be claimed for the full fair market value, and, in most cases, no income is reportable for the increase in value.

Medical Expenses

If your current medical expenses exceed 7.5 percent of projected adjusted gross income, you should pay all outstanding bills for doctor, dentist, hospital, lodging while away from home for medical care, and pharmacy by Dec. 31.

Conversely, if the 7.5 percent floor will not be approached in during the current year, then further medical payments should be deferred until the following year.

INTERNET ADDRESS DIRECTORY

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