

Info Highway good guide to roads



PC TALK
I got a call this week from a marriage counselor. He was complaining about a story I did on TV the other day reporting about the growing problem of Internet addiction.

"It's not a funny little phobia," said the man. "It's a crisis."

He went on to tell me that he currently has five couples he's counseling who have come in for help because one of the parties is spending more time on the Internet than with their spouse. Three were men, two women.

"Of the husbands, one is obsessed with checking stock prices and investment opportunities on line," said the counselor. "Another husband in all eight up and sports sites and online leagues. The third man is addicted to pornographic and sex sites. All three wives are addicted to chat rooms. One claims that she has been involved in a virtual affair with a man in prison in Texas she's never met. She insists she's fallen in love with him and was making plans to meet him in person before her husband got her to come in for counseling."

The therapist told me others in his field report a similar increase in such problems, and he took me to task for what he felt was my flippant tone in reporting the problem.

"We're talking about lives and relationships that are being ruined," he said. "And while these people I'm seeing all have underlying problems, the Internet seems to have been the button that has pushed them over the edge."

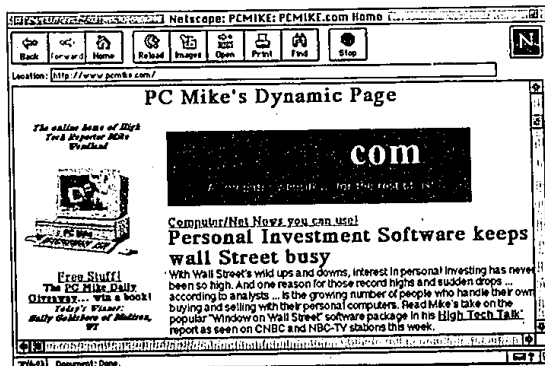
The story I reported on TV had dealt with a recent study on Internet Addiction. Its findings backed up what the therapist told me.

According to the study, presented at the annual meeting of the American Psychiatric Association in Toronto last week, people who are addicted to the Internet usually suffer from a whole bunch of other psychiatric disorders.

Ranging from obsessive-compulsive conditions to binge eating to social phobias and manic-depressive disorders, all of the subjects studies lacked impulse control when it came to the Internet.

The study implies that if therapists treat those other conditions first, the online impulses of the patients will probably be more controllable.

Psychiatrist Nathan Shapira of the University of Cincinnati College of Medicine did the study and found Net addicts suffered an average of five psychiatric disorders at some point in their lives. Shapira



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

said it is unclear whether the Internet addiction was a symptom of some other disorder or whether certain psychiatric conditions promote excessive online use.

The study followed 14 Internet addicts who were online much that relationships shattered, they flunked out of school or lost their jobs.

A 21-year-old man, for example, was so hooked on the Internet that he stopped attending classes and was reported missing by friends after he seemingly disappeared for a week. He was eventually located by campus police at the college computer lab. Disheveled and glassy-eyed, he had spent seven consecutive days online.

Another study participant, a 31-year-old man, was spending more than 100 hours a week online, ignoring friends and family and going offline only to sleep.

So what can be done about all this? On the Net itself, there are several sites offering information and treatment suggestions, though it seems strange to me that those who most need help in reducing the amount of time they spend online have to go online to get it.

Anyway, if you need more information, check out these sites:

■ **The Center for Online Addiction** (<http://netaddiction.com/>) - This is a site run by Dr. Kimberly Young, author of an Internet addiction book called "Caught in the Net." She offers ... ready for this? ... online counseling for addicts, as well as a self-help test to determine if you or a loved

one is addicted to the Internet.

■ **The Internet Addiction Support Group** (<http://www.iuof.indiana.edu/~brown/hyplan/addict.html>) - This is a site that links up to a mailing list for Net abusers.

■ **Online Sexual Addiction** (<http://www.onlinesexaddict.com/>) - This Web site is dedicated to providing education and support to people concerned about their own or other people's compulsive sexual behavior on the World Wide Web.

■ **How to Cope with Internet Addiction** (<http://www.greateshills.com/articles/hckit09.html>) - A one-page filled with common sense that tells how to use the Net wisely and reasonably and how to know if you have a problem.

■ **Computer and Cyberspace Addiction** (<http://cybertowers.com/welholp/articles/cyberaddict.html>) - A good article that discusses the controversy over whether this really is a full-fledged clinical disorder. There's a humorous "Top ten signs that you're an Internet addict" list, too.

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Mittra from page B4

over-the-counter market. Its two components are the Russell 1000 - a group of 1,000 largest stocks - and the Russell 2000, the next largest in size.

• **Dow Jones Industrial Average (DJIA)**

When the national news media talk about "the stock market," they are usually quoting the Dow Jones Industrial Average, which represents the stocks of 30 large companies.

But unless you have a portfolio composed of a very small number of high-priced, highly capitalized, blue chip stocks, it is probably not the right benchmark against which to compare your portfolio.

Index Performance vs. Actual Performance

When comparing your portfolio to major market indexes such as the Russell 3000 or the S&P 500, it is important to realize that performance data for an unmanaged market index does not reflect any deductions for investment management or other operating expenses associated with a managed account. This means that the rate of return for an index will be slightly overated, relative to managed accounts, since the index is merely a hypothetical portfolio.

Clearly, your portfolio, like any other actual portfolio, must recognize operating expenses such as transaction fees for trading securities, employee salaries, rent, and office equipment.

So to match an increase in the Russell 3000, for example, your portfolio would have to generate a higher return to offset the cost of doing business.

You can also judge your portfolio's performance by looking at the past performance of other individual funds of the same type, or at such composite indexes as those compiled by Lipper, which compare the performance of actual funds.

Of course, past performance is just that - an indication of a fund's past success or failure. It is not a guarantee of future results.

But looking at past performance can show you how well a fund weathered the ups and downs of the markets, which funds had the best results in good years, and which funds declined the least in bad years.

Value Added: The \$64 Question

• **Beating the Benchmarks**
In terms of returns how often do money managers actually beat their market benchmarks on an annual basis? On average, they don't. During 1997, for instance, the average managed fund gained 21 percent while the S&P 500 Index was up 31 percent.

• **Risk Reduction**

Returns only tell one side of the story; the other side involves risk. Although it is generally not recognized, research shows that most investors actually prefer to sacrifice a few percentage points if they can enjoy a significant reduction in their portfolio risk measured by standard deviation.

• **Additional Services**

Money managers can add value by providing additional services as well. These services include hand holding during turbulence in financial markets, communicating on a regular basis, and periodically reorganizing the portfolio to meet the special needs or financial situation of the investor.

Benchmark That's Right For You

Based on comprehensive research and consultation with premier investment managers, Mittra, Finnigan & Associates have established a benchmark for investment management. See chart below.

Investor	Target Annual Return	Target Risk
Conservative	1-2% lower than LSP	Signif. lower than VLSP
Average	Match LTSP	Lower than VLSP
Moderate	1-2% higher than LTSP	Same as VLSP
Aggressive	2-4% higher than LTSP	Higher than VLSP

LTSP: Long Term (1926-1997) average annual return of S&P 500, which is 11%.
VLSP: Long Term (1926-1997) volatility or standard deviation of S&P 500, which is 15.81%.
Standard deviation measures how much a fund's results vary from long-term average; the higher the standard deviation, the more the fund's results jump around.

INTERNET ADDRESS DIRECTORY

Find these sites on the World Wide Web - Brought to you by the services of O&E On-Line!
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ON-LINE!

ACCOUNTING

Kessler & Associates P.C. - <http://www.kesslerpc.com>

ADVERTISING PROMOTIONAL PRODUCTS

Monogram Plus - <http://www.monogramplus.com>

ADHD (Attention Deficit) - <http://www.adhdoutreach.com>

ANNOUNCEMENTS

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

ANTIQUE & INTERIORS

Watch Hit Antiques & Interiors - <http://www.watchhitantiques.com>

APRIL

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

ART & ANTIQUES

Haig Galleries - <http://www.haigalleries.com>

ART GALLERIES

The Print Gallery - <http://www.printgallery.com>

ART MUSEUMS

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

ASPHALT/CONCRETE PAVING

Ajax Paving Industries - <http://www.ajaxpaving.com>

ASTROLOGY/METAPHYSICS

The Turning Point - <http://www.psychicpoint.com>

ASSOCIATIONS

ASM - Detroit - <http://www.asm-detroit.com>

Building Industry Association

of Southeastern Michigan - <http://www.builders.org>

Naval Airship Association

Society of Automotive Engineers - <http://www.sae-detroit.org>

Suburban Newspapers

of America - <http://www.suburbannews.org>

Suspender Wearers of America

of America - <http://www.suspenders.com>

ATTORNEYS

Thompson & Thompson P.C. - <http://www.thompsonlaw.com>

Thurwell, Chapel & Weiner

AUDIO VISUAL SERVICES

AVS Audio - <http://www.avsaudio.com>

Slide Masters

AUTOMOTIVE

Huntington Ford - <http://www.huntingtonford.com>

John Roper Buck-Isuzu-Suzuki

Remchargers Performance Centers - <http://www.remchargers.com>

Universal Bearing Co. - <http://www.unibearing.com>

BirminghamBloomfield Chamber

of Commerce - <http://www.bbcm.com>

Redford Chamber of Commerce - <http://www.redfordchamber.org>

CHILDREN'S SERVICES

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

CLASSIFIED ADS

AdVantage - <http://www.advantage.com>

Observer & Eccentric Newspapers - <http://www.observer-eccentric.com>

COMMERCIAL PRINTING

ColorTech Graphics - <http://www.colortechgraphics.com>

COMMUNITIES

City of Birmingham - <http://www.cityofbirmingham.org>

City of Livonia - <http://www.cityoflivonia.com>

COMMUNITY NEWS

Observer & Eccentric Newspapers - <http://www.observer-eccentric.com>

COMPUTER SERVICE

Beverly Hills Police - <http://www.beverlyhillspolice.com>

Sanctuary - <http://www.sanctuary.com>

Wayne Community Living Services

COMPUTER GRAPHICS

Logic, Inc. - <http://www.logic-usa.com>

COMPUTER

HARDWARE/PROGRAMMING/SOFTWARE SUPPORT

Applied Automation Technologies - <http://www.apptech.com>

BIG Systems - <http://www.bigsystems.com>

COMPUTER PRODUCT REVIEWS

CyberNews and Reviews - <http://www.cybernews.com>

CONSTRUCTION

Frank Rensold Construction - <http://www.frankrensold.com>

Fordham High School

Global Village Project - <http://www.globalvillage.com>

Oakland Schools

Reuther Middle School - <http://www.reuthermiddle.com>

Rocky Mountain

Schools Foundation - <http://www.rockymountain.com>

The Webmaster School

Western Wayne County Internet User Group - <http://www.westernwayne.org>

ELECTRONIC SERVICE AND REPAIR

ABL Electronic Service, Inc. - <http://www.ablserve.com>

EMPLOYEE LEASING COMPANY

Genesys Group - <http://www.genesysgroup.com>

EMPLOYMENT SERVICES

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

HERALD PRODUCTS

Nature's Better Way - <http://www.naturesbetterway.com>

HOME ACCESSORIES

Laurel Home Accessories & Gifts - <http://www.laurelhome.com>

HOSPITALS

Balsford Health Care Continuum - <http://www.balsfordhealth.com>

St. Mary Hospital - <http://www.stmaryhospital.org>

HYDRAULIC AND PNEUMATIC CYLINDERS

Hennells - <http://www.hennells.com>

HYPOBIS

Full Potential Hypnosis Center - <http://www.hypnosis.com>

HYPOBIS TRAINING CENTER

Infiniti Institute - <http://www.infinitystudy.com>

INDUSTRIAL FILTERS

Esquire Corporation - <http://www.esquire.com>

INSURANCE

Cardiac Underwriters - <http://www.cardiacunderwriters.com>

J. J. O'Connell & Assoc., Inc.

INTERACTIVE CD ROM PUBLISHING

Interactive Incorporated - <http://www.interactive-inc.com>

JEWELRY

Haig Jewelry - <http://www.haigjewelry.com>

LANDSCAPE DESIGN AND CONSTRUCTION

Roll Landscaping - <http://www.rolldesign.com>

METROLOGY SERVICES

GKS Inspection - <http://www.gks3d.com>

MORTGAGE COMPANIES

Enterprise Mortgage - <http://www.getmoneyfast.com>

MORTGAGE MARKET

Information Services - <http://www.investnet.com>

Spectrum Mortgage - <http://www.spectrummortgage.com>

Village Mortgage - <http://www.villagemortgage.com>

MORTGAGE SERVICES

Notary Service & Bonding

Agency, Inc. - <http://www.notaryservice.com>

NURSING EDUCATION

Marshall League for Nursing - <http://www.marshallleague.com>

ORIENTAL RUGS

Asia's Oriental Rugs - <http://www.asiarugs.com>

PARKS & RECREATION

Harmon-Canton Metroparks - <http://www.metroparks.com>

PERSONAL GROWTH

Overcomer's Maximized Living System - <http://www.overcome.com>

Max Brook, Inc. - <http://www.maxbrook.com>

Northern Michigan Realty - <http://www.nmrealty.com>

Claudia Murawski - <http://www.claudiaturawski.com>

Real Estate One - <http://www.realestateone.com>

Sellers First Choice - <http://www.sellersfirst.com>

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

Western Wayne Oakland County Association

OF REALTORS - <http://www.michiganhome.com>

REAL ESTATE APPRAISAL

BBARSOAR Appraisal Committee - <http://www.justified.com>

REAL ESTATE - COMMERCIAL/INVESTMENT

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

REAL ESTATE EDUCATION

Real Estate Alumni of Michigan - <http://www.realmichigan.org>

REAL ESTATE - HOME INSPECTION

AmeriSpec Property & Environmental Inspection - <http://www.amerispec.com>

REAL ESTATE SOFTWARE

Envision Real Estate Software - <http://www.envision-re.com>

RELOCATION

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

REPRODUCTIVE HEALTH

Asghar Ahsan, M.D. - <http://www.gynoc.com>

Midwest Fertility and Sex Selection Center - [http://www.mf](http://www.mfsc.com)