

Moms build babypalooza over Web

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WENDLAND

Tresha Mandel is making plans to meet dozens of her best friends for the first time.

Actually, thanks to the Internet and e-mail, Tresha and her friends, scattered all over the world, have been sharing some amazingly personal details about their lives for some time. They are all new mothers, specifically, new mothers who all gave birth last November and next month in Columbus, Ohio. Tresha will meet her dearest new friends for the first time, face-to-face. Tresha will be bringing along her own baby, Zachary David.

The Mom's group is calling the August meeting "Babypalooza." And quite the event it will be. Dozens of Moms and nine-month-old babies celebrating the joys of friendship and common interests will spend the weekend connecting the stories and lives they've been sharing electronically with the real faces.

But their friendships are all the more compelling because they were nurtured and bonded in cyberspace. Like the 43-year-old Mandel, a clinical social worker and artist from Ann Arbor, all the Moms met through an Internet mailing list, a list called "November Moms." That led to their own Web site. Some of the pregnant Moms even posted Ultrasound pictures of their babies while still in the womb.

"It was so reassuring to me to hear the everyday concerns and complaints of pregnant women around the world," says Mandel. "Our group totaled around a hundred, some women were from Germany, Iceland, England, Australia, Canada as well as from all over the U.S."

What did these women "talk" about through their e-mail list?

"During the first trimester we each had 'cures' for morning sickness," she recalls. "The consensus was to eat large amounts of watermelon. We then had our first ultrasounds, our first glucose tolerance tests, our first Braxton Hicks contractions, back aches, sleeping positions, you name it."

"Because most of us were first time moms, it was extremely reassuring to ask a specific question and have four or five personal responses. We later exchanged specifics on selections for cribs, car seats, carriers, diaper bags, etc. quoting Consumer Reports or Baby Bargains."

It went on this way for months, with the Internet becoming the modern equivalent of yesterday's backyard fence. Then, came November.

More Free stuff!

Free Internet downloads make PC life easier

There are all sorts of ways computers can save us time and energy and thanks to the Internet, it's getting even easier to be more efficient. One of all, says Mike Wendland, a lot of those efficiency savers are free. Here are four free downloads Mike pointed out on his NBC News channel's High Tech TV report:

- **Student Term paper templates** - This is something for the student in your family working hard these days on term papers. To make it easy to format that thesis find the footnotes and style down just right, Mike's templates enable you to copy and paste from their website. Just click, download, edit, and print. It's up to you to get the most out of it.
- **Phone call notifier** - If you have only one telephone that you use to access the Internet, you need Page 1. If you're online, friends can call a toll-free number and you get a message on your computer screen telling you the someone is trying to reach you. You can download this little Page 1 utility program for free and

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

"We then began having our babies and we shared our birth stories, and some made web pages to share their joy with the group." The group moved from their original list server to a private list set up by one of the members and they continue on as the "November Moms," still totaling around a hundred Moms and new babies.

Since the babies started being born, the online discussions have ranged from breastfeeding to sleeping through the night, along with such milestones as the first tooth and coping with the regular round of baby illnesses, as well as dealing with what the group calls their "DH's," for darling husbands.

"We plan on staying together to share in our children's development for an indefinite time and it's become my lifeline at times, both emotionally and informationally," says Mandel.

The group is hoping some Internet or baby company will take note of their August 13-16 gathering in Columbus and donate some baby gifts in exchange for tying in with the positive aspects of this encouraging little story from Cyberspace.

While Mandel's "November Moms" group mailing list is closed, there are lots of similar resources on the Net for new or soon-to-be Moms.

Here's some suggestions:

- **American Baby Magazine** (<http://www.babysroom.com>) - This is

the super site for everything having to do with having a baby. From prenatal care, to choosing furniture for baby's room, this site has it all and offers links to scores of expert Mom sites.

- **Childbirth** (www.childbirth.org) - Covers birth planning, nutrition and virtually every topic of concern. A "must see" site.

- **Cybermom** (www.cybermom.com) - A terrific Web site offering lots of tips, information and ways to find friendly Cybermoms to help or listen.

- **Parenting Resources** (www.parentingresources.com) - As its name implies a site dedicated to easing parents through the challenges and joys of raising kids.

- **Kid's Health** (<http://kidshealth.org>) - How normal are car aches? When does teething begin? An online source that answers the basic health questions.

- **Kid's Doctor** (www.kidsdoctor.com) - How to choose and find a doctor for your child.

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 and Sunday afternoons on WXYT-Radio AM1270. His latest book "The Complete No Gosh Speak Guide to the Internet" is available in book stores or through his Web site at <http://www.pcmike.com>

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expense ratio of 0.29 percent?"

Not so fast. True, an index fund is cheap because it doesn't require active management. But it also keeps you out of international funds both in developed countries and in emerging markets. Also, it cannot invest in mid-cap and small-cap funds as well as in other specialty funds operating in various sectors. And that can make a difference in the long-term performance of your portfolio.

Put differently, having higher expenses does not by itself correlate with better performance, although you should be willing to tolerate higher than average operating expenses if a fund's performance has been consistently superior. Of course, often that better performance has come as the result of aggressive, hands-on securities research, careful financial analysis, and frequent trading. And these activities cost the fund a lot of money.

Typically, the more aggressive the fund, the higher its expense

ratio. That is why you should expect to see higher expense levels for funds that require extensive research to invest in high-yield bonds, foreign securities, or small-cap stocks. In emerging international markets, for example, the lack of standardization in financial reporting means analysts and managers must work harder to evaluate investment opportunities.

So, we can say that looking at fund expenses is a bit like comparing different cars. Just as the comparison is most valuable when you compare cars in the same general category, such as sedans or sport utility vehicles, so it is with mutual funds. Generally, two funds with the same investment objective should have similar expense, unless one of them offers a very different level of service.

Based on the above discussion, we can conclude that you should carefully analyze fund expenses before deciding if the higher expenses are indeed justified by superior performance.

Milestones from page B4

was previously executive vice president and general manager at Akebono Brake Systems Engineering Center in Farmington Hills.

John Krsul of Birmingham is a candidate for the office of president-elect of the American Bar Association. Krsul is an attorney with Dickenson Wright in Detroit, a firm he joined in 1963. He became a partner in 1971.

Diane Jones has joined Willis Corroon Corporation of Michigan as an account executive. She was previously with AON in business development and prior to that was with St. Paul Fire and Marine in their claims department. She will be involved in developing new business.

Anna O'Mara of Bloomfield has joined Sigma6 Interactive Media Inc. as an account manager. She will develop and implement interactive in Sigma's automotive practice

group, including clients Delphi Automotive and Metric Blue.

Jessica Rose of Southfield has been appointed manager of inpatient utilization management at the Southfield-based health maintenance organization, Great Lakes Health Plan. She will be responsible for the analysis and review of inpatient resource utilization and care programs.

Jennifer Schmit of Rochester Hills has been promoted from account executive to senior account executive at DMB&B Public Relations. She will continue to support Cadillac with its events marketing program.

Michael Szudarek has joined Farmington Hills-based Marx Layne & Company. He will share responsibility for the design and implementation of public relations programs for several of the agency's accounts. He previously worked at Hedge & Company.

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