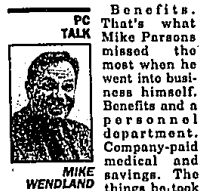


Online insurance can save



MIKE WENDLAND

Benefits. That's what Mike Parsons missed the most when he went into business himself. Benefits and a personnel department. Company-paid medical and savings. The things he took for granted at the corporation where he used to work. Like life insurance.

With two young kids and a pregnant wife, Mike needed plenty, he realized. Yet, on his own now in his first year for an independent sales rep for several automotive supply firms, he needed to concentrate on sales, not self.

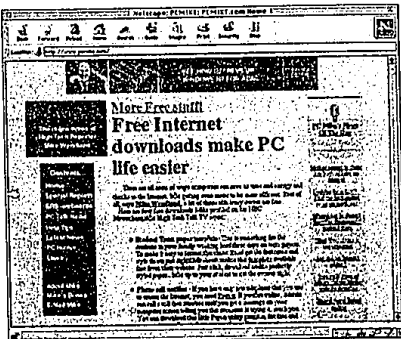
He just didn't have the time to shop around the way he'd like. And he sure couldn't afford to have the woman he paid \$10-an-hour to handle his phone calls and office work do it, either.

That's where the Internet came to the rescue.

It came from a site called Instant Quote (www.instantquote.com), where the 34-year-old Parsons was able to do some very quick comparison shopping. The first screen had him fill in his name and the amount of coverage he wanted. He selected \$500,000 in coverage, clicking on a box that indicated he was a non-smoker.

In seconds, the rates came back. For a little over \$335 a year, Mike Parsons found just what he wanted, from a AAA-rated company. The agent he called on the phone quoted him a price almost twice that.

"I know, this doesn't sound like a big deal," he told me via e-mail the other day, a few months after he turned to the Net. "But the piece of mind that simple little procedure brought me can't be measured. If you've ever started a business, you know how frightening it is. Your mind goes through a thousand different scenarios. 'Will I make it or will I flop?' was one I kept playing in my mind. Any way, in ten minutes on the Internet, I found the best insurance rate, applied online and was able to get back to work. Now, I'm covered. It took a week for the company to send out a nurse to take my history and weigh me and all that. I guess they can't do that online. Yet."



PC Mike: You can check out Wendland's website at <http://www.pcmike.com>

Yet. It's another story about the Internet and how it does more than inform and entertain. It also saves money and time.

Here are some other useful sites that will help you with all sorts of everyday questions:

- Consumer World (www.consumerworld.org) - This is a terrific site loaded with all sorts of handy, how-to guides and bargains you can tap into. Be sure and check out the information on discount travel and low cost credit cards.

- Relocation Salary Comparison (www.homefair.com/homefair/relocation.html) - If you've ever thought about moving or taking a job in a distant city, you'll want to know about this Web site. It calculates the cost of living for different geographical areas and even offers up special reports on other cities.

- Small Business Resource Center (www.webcom.com/sequest/abrc/reports.html) - This site tells you how to prepare a business plan, how to raise money and find investors, what questions to ask before you buy a franchise. It's a plain vanilla site with no flashy graphics but lots of valuable information.

- Calculate Anything (www.sci.hawaii.edu/HSC/RefCalc/calc.html) - First notice comes after the www part of the address. But, this site has every sort of calculator known to humankind. Calendar calculators, mileage measurers, code translators, fuel costs, cooking stuff.

- Meaning of First Names (www.pacificcoast.net/~muc/k/etym.html) - Okay, maybe you don't need the information you'll find on this site. But I'll bet you'll check it out, at least to learn things like the name Michael is a Hebrew-based name that means "Who is like God?" This is a site everyone will want to visit to run through the names of all their family members.

Meanwhile, it's been grant meeting for many readers of this column over the past few weeks at our live, remote broadcasts of the PC Mike show. I'm impressed by how loyal O&E readers are.

Our next on-location radio event will be next Sunday, September 30 at the Detroit Zoo.

I'll be doing the whole program live from 4-6 p.m. and will be joined by many Detroit Lions players and coaches during the big Detroit Lions/WXYT Family Day at the zoo. Come on out and say hello.

Mike Wendland covers the Internet for NBC-TV Newschannel stations across the country. His "PC Talk" radio show airs Saturday and Sunday afternoons on Detroit's WXYT-Radio AM1270. He is the author of a series of Internet books. You can reach him through his Web site at <http://www.pcmike.com>

Mittra from page B4

In fact, you might be startled to learn that both are identical policies simultaneously issued by the same company and for the same person. The reason why XYZ looks so much better than ABC is that it makes aggressive assumptions in the following key areas:

Key Area	Assumptions in XYZ
Mortality	Mortality will improve by 1 percent per year, meaning people will live longer.
Interest Rate	Rate will go up. The illustration uses an interest rate 1/2 percent higher than insurer can annually support.
Expenses	While the inflation rate will continue at a rate of 3 percent or higher, expenses will fall.
Discontinuation	Policyholders will drop their policies at a rate of 10 percent per year, and remaining policyholders will benefit from their losses.

Other potential problems
In the illustrations presented here, both policies suggest that the premium payments will stop after 11 or 12 years, popularly known as the "vanishing premium" feature.

Unemployment from page B4

year, Rothwell noted, with the labor force up by 34,000 and employment up by 37,000 over July 1997 figures.

Michigan remains below national average

Even with the increase in the July figures, Michigan's unemployment rate was still below the national rate of 4.5 percent.

"The fact that Michigan's unemployment rate remained below the national rate despite the General Motors strike shows the strength and diversification of our economy," Rothwell said.

He also pointed out that this is the 40th consecutive month Michigan's rate has been below the national average, and the 63rd month since January 1994 that Michigan's rate has been at or below the U.S. rate.

Industry jobs decrease in July

According to the monthly survey of employers, seasonally adjusted industry employment decreased by 61,000 in July to total 4,481,000. Manufacturing employment declined by 60,000 with the majority of the losses attributed to the GM labor dispute.

Other job losses occurred in government

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MICHIGAN Labor Force Estimates Seasonally Adjusted (Data in Thousands)					
	July 1998	June 1998	July 1997	Change Mth	Change Year
Civilian Labor Force	5,021	5,033	4,987	-12	+34
Employment	4,811	4,852	4,774	-41	+37
Unemployment	209	181	213	+28	-4
Rate	4.2%	3.6%	4.3%	XXX	XXX



Ernie Harwell
Baseball Hall of Fame announcer and Medicare Blue spokesman



Broader Medicare coverage sounds great, but what will you do with the extra money? (How about using it to take your grandkids to a baseball game?)

If you live in Michigan and, like Ernie Harwell, are eligible for Medicare, then Blue Care Network Medicare Blue is the health care plan for you. Benefits in your area* include:

- The enhanced basic option with prescription drugs, vision and hearing care for \$0/month
- The Premier option that increases prescription and vision coverage for just \$30/month
- More than 3,000 highly qualified doctors and 42 hospitals - chances are your doctor's already part of the plan
- Travel benefits for up to six months
- The security of the most recognized name in health care in the state - Blue Cross and Blue Shield of Michigan

For more information about Medicare Blue or to sign up for a free educational seminar in your neighborhood call us at 1-888-333-3129, extension 600 (toll free).

Medicare Blue Free Educational Seminars

- Berkley
Friday, August 28
9:30 a.m. at Denny's
28939 Woodward
- Bloomfield
Thursday, August 27
2 p.m. at Bill Knapp's
3900 Telegraph Rd.
- Farmington Hills
Friday, August 28
2 p.m. at Bill Knapp's
36650 Grand River
- Livonia
Wednesday, August 26
2 p.m. at Bill Knapp's
16995 S. Laurel Park
- Novi
Thursday, August 27
9:30 a.m. at Big Boy's
26401 Novi Rd.
- Pontiac
Monday, August 24
9 a.m. at POH Medical Center (main lobby)
50 N. Perry St
- Rochester Hills
Wednesday, August 26
2 p.m. at Bill Knapp's
3010 W. Walton Blvd.
- Southfield
Thursday, August 27
2:30 p.m. at Big Boy's
25555 Grodan
- Troy
Tuesday, August 25
2 p.m. at Denny's
935 E. Long Lake Rd.
- Senior Day at the State Fair
Monday, August 31
Michigan State Fairgrounds, Detroit



Blue Care Network Medicare Blue

* To become a Medicare Blue member, you must live in Wayne, Oakland, Macomb or Washtenaw County and continue to pay your Medicare Part B premium. You must receive your care from a Medicare Blue provider.

Blue Care Network of Michigan is a nonprofit corporation and an independent licensee of the Blue Cross and Blue Shield Association.

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