



Internet.
And Steve, who doesn't want his real name used for what will soon be obvious reasons, was in for a shock.
Listed under the "History" func-

tion as web sites that his comput-er had visited were a half dozen er had visited were a half dozen XXX-rated pornographic sites, Web sites with names so disgust-

It took a while of internet sleuthing.
But you can blame it on The Spice Girls rock band.
What Steve uncovered was a little known scam that unscrupulous porn peddiers are using to drive traffic to their Web sites. They do so by tricking unsuspecting web surfers into legging on to a sort of Internet Trojan Horse.

The Trojan Horse' site is a

thousand impressions, or dis-plays.

So the porn peddlers, who by definition are pretty despicable, will do anything they can to score more impressions.

As Stevo re-traced his comput-er's Internet access that day, he remembered a Web site he visited with his six-year-old daughter. She had heard about the Spice Girls and wondered what they were about. So Steve logged on and found several sites about the British group, enough to convince

accesses, thus counting as adver-tising impressions.
Pretty sleazy, but?
Steve never would have found out about it if he hadn't decided to check the "history" log on his web browser, only to find the offending links.
"It is very disturbing that these pornographers can put links to

or asking," Steve wrote me by e-mail. "I'm sure it was disturbing to my son as well because he came within an inch of being blamed for something he did not do."

I mentioned Steve's discovery on my WXYT Radio show last weekend and have since heard from several others who report similar problems with other sites. "These pornographers trick you into visiting a site about something popular and innocuous," e-mailed Bob of Redford Township. But this could get really serious if you would do this at work and your employer has a policy of dealing harshly with workers who misuse the intermet. A lot of business offices new monitor the Internet habits of their employees by checking the browser history logs. Does anyone think your boss would believe you if this happened to you?" What can you do about this?

o you?"
What can you do about this?
Unfortunately, not much. My

best advise is to check the 'History' log every time you're on the Net. Learn how to set the preferences on your web browser to limit the size of the history file. And be sure to regularly empty the temporary Internet cache file where data from recently visited sites is stored.

If this really finests you, try and determine what Internet Service Providers host the offending Web sites and then complain to them.

Coming events: Nett Saturday, September 12, met me in person as I broadcast the PC Talk radio show on WXTT from 4 p.m. - 6 p.m. from the big flome Improvent Expo at the Southfield Pavilion.

Mike Wendland covers the

Pavilion.

Mike Wendland covers the Internet for NBCTV Newschannel stations across the country. His "PC Talk" radio show airs Saturday and Sunday alternoons on WXT-Radio AM1270. His latest book "The Complete No Geré Speak Orthough the web at at http://www.pemike.com

Mittra from page B4

cancellation, the insurance coverage disappears. Of course, if you don't need such coverage, then it's fine. But still there are many issues that should be examined before making the final move. Here are some points to consider before canceling a nolicy:

policy: The following policies qualify

for cancellation:
A. A 1970-era, non-dividend-paying whole life policy where the cash value grows at only 3

percent.

B. A universal-life policy sold in the 1980s that allows irregular or lump sum premium payants.

lar or lump sum premium pay-ments.
C. Mortgage-life and credit-life policies sold by lenders.
D. Term insurance purchases to cover debts that have best paid off.
E. Insurance on children who might not need insurance.
F. Funeral and burial insur-ance.

ance.

Before canceling a cash value
life insurance policy consider the
following advantages of such a

policy: A. Upon death, all gains gener-

ated inside the policy is dis-tributed income-tax-free. For instance, if premium payments amounted to \$100,000 and then death benefit was \$1 million, the 'gain' of \$900,000 will be dis-tributed on an income-tax-free basis.

B. Cash values may not count assets on college paid applica-

tions. C. If you declare bankruptcy, creditors may be able to lay claim to them.

If you are in poor health, it might be wise to keep the policy. Reducing the coverage by taking the "reduced-paid-up" option can be attractive, since you would the can be attractive, since you would then be able to stop paying premiums in exchange for a reduced face value.

reduced face value.

Another common reason to give up the idea of cancellation is to fund a donation to a charity or school endowment fund. This is done by naming the charity as the beneficiary of your life insur-

ance.
Here, as in the case of policy replacement, it is highly desirable that you seek the assistance of a professional.

ANDREW LLOYD WEBBER'S The Practical Action of the Alick A Directed by HAROLD PRINCE









The Toronto production of "The Phantom of the Opera" enters its tenth historic year this September, and we're celebrating with a

Community College program aimed at welfare recipients where most graduates were hired by EDS and Kelly Services – and are African-Americans.
The day-long conference, in the Northfield Hilton in Troy, was called 'Untapped Resources: National Solutions to a Tight Labor Market.' Speakers concentrated on matching workers to available jobs, and training them for promotions and raises. Sponsors were Oakland University's political acience department and Public Policy Associates of Lansing.

Employers looking

There was wide agreement that employers don't know how to tap public resources.

Panel moderator was Paul Hillegonds, the last (1993-6) Republican speaker of the state House and now president of Detroit. Renaissance. Hillegends said the Legislature developed MEAP statewide testing and endorsed diploma laws in response to top

diploma laws in response to top corporate executives. But business wound up sending the Legislature a mixed measage. When parents criticized the MEAP tests, Hillegonds said, the human resources people said we don't care what you do because we do our own testing." Glazer agreed. "Colleges let parents knew what students have to do (to gain admission). Employers haven't. It's like pulling teeth to get employers to define the work skills they need.

need.
Several employers in the audience complained they didn't know how to tap the available labor pool and weren't afraid to hire blacks, former welfare recipients or wan ex-convicts.

ients or even ex-convicts.

Oakland's Almstadt said the
Michigan Jobs Commission has

worked mightily to get out its message. Its Internet wahrite is worked mightly to get determinesange. Its Internet website is http://michworks.org and allows work seekers to post their availability and employers to examine candidates 24 hours a

Issue: promotion

Issue: promotion
Luncheon keynoter was Phil
Power, chairman of HomeTown
Communications Network, the
company that owns this newspager, and former chair of the
Michigan Job Training Coordinating Commission.

"The big issue," said Power, "is
not entry level jobs at a low level
of worker skills and employer
expectations. The big issue is
how these people will move from
the first job to the second or
third one, with greater skills,
income."

"As the tight labor market continues to suck folks on welfare into employment, a larger and larger percentage of those that are left are big-time substance abusers — boaze and drugs." he said. 'It may be that substance abuse counseling and treatment need to be blended with traditional employment and training activities of public agencies."

Power said employers in general aren't interested in reducing welfare rolls, public transit or providing family support services. Those tasks are best left to public agencies. "As the tight labor market con-

Growth from page B4

He advocated spending one percent of payroll on training and promoting a company's existing workforce "and it's the best investment we make."

Power also agreed that bringing more welfare recipients into the workforce will become harder in the future because public transportation is wedded to fixed mutes.

Future 50 from page B4

entrepreneur to industry leader. In entrepreneur to industry leader. In order for entrepreneurs to grow, their hallmark individualism needs to expand into flexible networking which connects the company to needed resources.

Also participating will be Murray Feldman, business reporter and 6:30 p.m. anchor for WJBK Foz 2 and host of the Feldman

Report on WWJ Newsradio 950. Feldman will share his insights on the current business climate in the Metropolitan Detroit area.

The luncheon is open to the entire business community. The cost is \$35 per person. For further information, please contact Rose Marshall at BIO Seidman, LLP at (248) 352-2100.

"Who's Behind The Mask?" Sweepstakes



To play "Who's Behind The Mask?" Simply guess who the local celebrity 'Phantom's' are and submit your answers on the ballot below for a chance to win a weekend for two in Toronto & tickets to see "The Phantom of the Opera" at the AT&T Centre for the Performing Arts, Pantages Theatre

Tune in daily to WNIC for on-air clues with Jim Harper and "The Breakfast Club" mornings 5:00 a.m. - 10:00 on 100.3 WNIC, FM.



The Grand Prize will include a pair of choice tickets to a performance of "The Phantom of the Opera" in Toronto, one night accommodation at The Delta Chelsea Inn, round trip VIA RAIL passes and one 'Phantom' Gift Pack.



Michigan over the age of 18.

If you know "Who's Behind The Mask" complete the entry ballot below and send to: Observer & Eccentric Newspapers, C/O: Marketing Department 36251 Schoolcraft Rd. Livonia, MI 48150. One ballot per household. Contest is open to residents of

Contest Rules



No purchase necessary. To domin on entry hallot and/or full contest rules, plants with the ATAT Centre for the performing Arts. Pannaes Theater Box Office located at 24 to Terretice for interpretation of a self-addressed stamped (L. Livonia, M. 49150; Europe 16, Marketing Dept.), 3621 Schooleraft Bid., Livonia, M. 49150; Eury Balbat must be received by Observer Eccentric to later than Sunday, September 27, 1991. No substitution for a transfer of the price will be allowed. The contest is subject to all Erderal, Provincial, state and municipal laws. The current ballot will be submitted for a random drawing. The contest is open to residents of Michigan over the age of Iff. Employees of Livent, Inc. Spring Newspapers, Delia Chelesa Inn and members of their households are not eligible.

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Newspaper Network

ADelta Chelsea Inn 1-800-CHELSEA

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The PHANTOM of the	Name:	•
OPERA.	Daytime Telephone Number:	•