


Lists help families stay in touch

PC TALK

MIKE WENDLAND

This is the time of year our holiday mail is filled with "brag letters," those "here's-what-our-family-has-been-doing" letters sent along in Christmas cards.

This year, I've seen a new twist... holiday mailing lists, sent by e-mail to friends and relatives. I've already received two of them and there are even entire websites now set up to electronically post such things for all the world to see, complete with pictures of the kids.

While such holiday use may be new this year, mailing lists are an old staple of the Internet. Think of a mailing list as an e-mail party line on which everyone is discussing the same thing. At last count, there were over 76,000 of them, devoted to everything from the anti-abortion movement to zoology.

Mailing lists utilize a centralized computer called a list server that receives an incoming "post" or piece of e-mail related to the list's concern. The list server automatically forwards a copy of that post to everyone who has subscribed to the list and any member can then reply or append or comment on the "post."

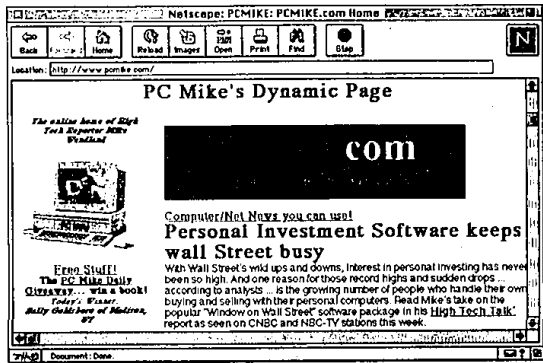
You don't need special software beyond your e-mail program to take advantage of electronic mailing lists. But you'll definitely want to check out the lists that match your interests.

The best source for information on mailing lists is a World Wide Web site called, *List* (www.list.com). It's an interactive directory of every mailing list on the Internet, arranged by category and it can be searched by keyword.

There are also several hundred real family lists... mailing lists set up for members of a particular family like "the Brown family discussion list" or the "Davis family discussion list." These information age extensions of those photocopied update letters that we all get from far off relatives number in the hundreds... Instead of once-a-year letters folded into Christmas cards, these online lists dish out the instant e-mail updates and ongoing correspondence about how Uncle Fred is feeling after his surgery or how young Zachary likes school.

To set up a list requires special automatic software and a central server computer that receives and forwards the posts. Often, the server is located at a university or a large business. The system administrator is the person to see about setting one up, but don't even think about it if all you have is a half dozen or so people. You can easily handle that with most e-mail programs, through a feature that lets you send group mailings. But if you have several dozen or, for that matter, several thousand people you'd like to keep in close contact with, mailing lists are the answer.

Got a list you want to join? It's easy. Just send a subscription request by e-mail. Make sure, though, you send it to the right place. Most mailing lists have two addresses, one for administrative purposes such as handling requests to subscribe or be taken off the list,



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

the other for the general membership as a whole. One sure way to get yourself a reputation for being a list kickee out undoubtedly a stack of angry "flames," or e-mail rebukes, is to clog up the mailbox of list members with messages meant for the administrator. To subscribe or remove yourself from a list requires you to e-mail the administrator.

Don't rush in and sign up for every list you see because some lists kick out that amazing amount of information. Choose carefully. It's not unusual for some lists to post as many as 200 messages a day.

Once you decide you want to join, send a note to the administrative address listed as the contact. Carefully follow the subscription format. Some lists have you simply write "subscribe" followed by the name of the list in the message subject line. Others want you to leave the subject line blank and in the body of the message type in "subscribe" followed by your name. If your e-mail program automatically adds your signature to every message you send, check that option or make it "no signature" when sending to an administrative server. That's because the list server is totally automated and only looks for certain words like "subscribe" in certain places. Thus, your e-mail signature lines are unrecognized and your mail will probably be bounced.

How do you know you've successfully subscribed? The server will send you a confirmation and welcoming message. With that confirmation will be detailed instructions on how to sign off the list or to hold your mail while on vacation or away from your computer. So save that note somewhere for future reference.

Here are some favorites to get you started: **A word a day** This is a free vocabulary-builder, a mailing list that sends out a new word every day to subscribers. Often the words are built around a particular theme that lasts for sev-

eral weeks. **To Subscribe**, send a message to: wsmith@wordsmith.org. Leave the body of the message blank and make the subject line as follows: subscribe your name

Consumer Forum This is a national forum where consumers everywhere can talk to each other about buying, selling, shopping, malls, recalls, consumer protection—anything that relates to consumer issues.

To subscribe send e-mail to majordomo@ige.apc.org and in the body of the message type "subscribe consumerforum."

Edupage This is a twice-a-week mailing list that contains the latest about information technology, the Internet, business and industry. It is made up of short story summaries taken from various publications. It's a great way to monitor trends and information. Each notice also includes the source of the original material.

To subscribe, send a message to: listsproc@ducom.unc.edu with the message subscribe edupage your first name last name

Family Success Mailing List The list provides a family and community discussion group about health, finance, life-long learning, networking, spiritual journey, career and productivity, safety and environment, and home management.

To subscribe, send email to majordomo@intelli-source.com and in the body of the message, type "subscribe fa"

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 afternoons on WXYT-Radio AM1270 and he is the author of a series of Internet books (call 888-222-1866). You can reach him through his website at <http://www.pcmike.com>

Mittra from page C1

as well as to distribute, any assets, or to borrow funds, if it is in the estate's best interests.

- **Assessing Family Needs** It is important to consider in detail how your economic resources should pass to your family to meet their needs in the best possible way.

VII. Fail to recognize the value of probate

- **Probate assets** Most people have a will in order to be certain that their estate is distributed as they wish and that dependents are properly cared for. But the fact of having a will isn't enough — a poorly drawn will can result in uncertainty, delay, and added expense when it gets to probate court. The purpose of probate court is to determine whether a will is valid and to distribute assets according to its provisions. Probate courts has different names in different states; in New York, for example, it is called the Surrogate's Court.

- **Nonprobate property** Retirement benefits, including annuities, and life insurance are nonprobate property. If the named beneficiary is someone other than the estate or executor, the death

benefits are paid to the beneficiary — regardless of what the will might say.

Because of state property laws, as already mentioned, property owned in certain ways passes directly to the surviving co-owners).

These forms of ownership include: (1) Joint tenancy with right of survivorship; (2) Tenancy by the entirety; and (3) Community property.

VIII. Neglect to use a life insurance trust

The best bet for couples who want to provide liquid funds for the beneficiaries with which to pay estate taxes is a second-to-die, or joint survivorship, policy on both spouses, with a face amount large enough to pay the projected estate taxes.

Second-to-die policies pay off only after both you and your spouse die. Premiums on such policies are attractive because they are priced by combining the life expectancies of both you and your spouse. Proceeds of a second-to-die policy placed in an irrevocable life insurance trust completely bypass estate taxes when the face value is distributed.

Franklin from page C1

The Irvine Group and Stroh Brewery. Tickets to the banquet are \$100 and advance reservations are encouraged.

For more information, application forms and banquet reservations, call Rebecca Christian or Sylvia Gerathy at Franklin Bank, 248-358-6462.

After Jan. 1, application forms will also be available at any of Franklin's four regional branch offices.

Milestones from page C1



Stroud

president of marketing at Champion Enterprises in Auburn Hills. He is responsible for identifying and pursuing additional growth and revenue strategies in the manufactured housing industry. He was previously with Redman Homes, a subsidiary of Champion.



Stump

Mary Battle Stump of Spring Lake joined Triad Performance Technologies, based in Farmington Hills, as a performance technologist. She will work in

the company's western Michigan location. She previously worked at MetLife as a senior training consultant.



Wexler

Holly Wexler of Southfield has been promoted to senior vice president and associate media director at W.B. Doner in Southfield. She will direct all aspects of the media planning and buying process for the agency's Lowe's Home Improvement Warehouse account, including integrated and tactical planning. Wexler was previously a vice president and associate media director for broadcast negotiations.

INTERNET ADDRESS DIRECTORY

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Emery & Associates - http://www.jemeryassoc.com	EYE CARE/LASER SURGERY Greenberg Laser Eye Center - http://www.greenbergey.com	FLOOR COVERING The Floor Connection - http://www.floorconnection.com	FOODS Savino Sorbell - http://www.sorbell.com	HAIR SALONS Heads You Win - http://www.headsyouwin.com	HEALTH CARE Family Health Care Center - http://www.familyhealth.com	HERBAL PRODUCTS Nature's Better Way - http://www.nature.com	HOME INSPECTIONS GIS Inspection - http://www.gis3d.com	HOSPITALS Bostford Health Care Continuum - http://www.bostfordsystem.org	HYDRAULIC AND PNEUMATIC CYLINDERS Henry's - http://www.hennetels.com	HYPNOSIS Full Potential Hypnosis Center - http://www.oceanline.com/hypnosis	INDUSTRIAL FILTERS Elkaine Corporation - http://www.elkaine.com	INSURANCE Whims Insurance - http://rochester-hills.com/whims	INTERACTIVE CD ROM PUBLISHING Interactive Incorporated - http://www.interactive-inc.com	JEWELRY Haig Jewelry - http://rochester-hills.com/haig	MANUFACTURED HOUSING Westpal Associates - http://rochester-hills.com/westpal	MORTGAGE COMPANIES Mortgage.com - http://www.mortgage.com	MUSIC Information Services - http://www.interest.com/observer	NEWSLETTERS GAGGLE Newsletter - http://www.oceanline.com/gaggle	NOTARY SERVICES Notary Services & Bonding Agency, Inc. - http://www.notaryservice.com	NURSING EDUCATION Michigan League for Nursing - http://www.oceanline.com/mln	PAINTING Al-Kalil Painting - http://www.oceanline.com/alkalil	ORIENTAL RUGS Azar's Oriental Rugs - http://www.azar.com	PARKS & RECREATION Huron-Clinton Metroparks - http://www.metroparks.com	PERSONAL GROWTH Personality Based Living System - http://www.love.com	PLANNING AND TRAFFIC CONSULTANT Brecher Arroyo Associates, Inc. - http://www.brecherarroyo.com	POWER TRANSMISSION Beating Service, Inc. - http://www.beating-service.com	PRIVATE INVESTIGATOR Profile Center, Inc. - http://www.profile-usa.com	REAL ESTATE REALNET - http://www.oceanline.com/realnet.html	REAL ESTATE APPRAISAL EDS/OAR Appraisers Committee - http://www.eds.com/appraisal	REAL ESTATE - COMMERCIAL INVESTMENT Property Services Group, Inc. - http://www.psgpserv.com	REAL ESTATE EDUCATION Real Estate Alumni of Michigan - http://www.ramadvantage.org	REAL ESTATE-HOME WARRANTY HMS Home Warranty - http://www.oceanline.com/hms	REAL ESTATE RELOCATION Conquest Corporation - http://www.conquest-corp.com	REPRODUCTIVE HEALTH Midwest Fertility and Sex Selection Center - http://www.mfsc.com	RESTAURANTS Mr. B's - http://rochester-hills.com/mrb	RETIREMENT COMMUNITIES American House - http://www.american-house.com	RHINOPLASTY Birmingham Principal Shopping District - http://www.oceanline.com/birmingham	SURPLUS FOAM McCullough Corporation - http://www.mccoll.com	SURPLUS PRODUCTS McCullough Corporation - http://www.mccoll.com	TOYS Toy Wonders of the World - http://www.toywonders.com	TRAINING High Performance Group - http://www.oceanline.com/hpg	TRAVEL AGENCY Cruise Selections, Inc. - http://www.cruiseselections.com	UTILITIES Detroit Edison - http://www.detroitdion.com	WELD GUN PRODUCTS C.M. Smilke Co. - http://www.smilke.com	WHOLISTIC WELLNESS Roots and Branches - http://www.rootsandbranches.com	WOMEN'S HEALTH Azghar Afari, M.D. - http://www.pymc.com	WORSHIP St. Michael Lutheran Church - http://www.stmichael.lutheran.org
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