

## Don't be shy about first cybersteps



A lot of folks got new computer systems for Christmas and are just now venturing out into Cyberspace, wondering what the rules are and where they can find the coolest sites.

It's a confusing time for the newbie because there are so many options and new procedures. Let's start with how you are identified on the Net.

As soon as you are "wired" or provided an online account, you should have received your e-mail address. It consists of the user name you sign on with followed by the symbol @, as in "at," followed by the name of the place that gives you Net access. That's the "domain" or the computer that "hosts" your account.

For example, my e-mail address is: mike@pcmike.com. If you break it down, *mike* is my user name. What distinguishes my mike from the hundreds of thousands of other mike's out there is where I belong. That's the domain part. My domain is *pcmike.com* and I am the only mike at *pcmike.com*.

What does the "com" part at the end of my address mean? I know someone out there is asking that. It means commercial organization. It tells those in the know that my domain is involved in making money (at least I sure hope it is).

Similarly, ".edu" means educational institution, ".gov" means some sort of government agency, ".uk" is from Great Britain and ".org" is a non-profit organization. You can easily spot an e-mail that someone sent you from one of the commercial online services because it will have a domain of *aol.com* or *compuserve.com*.

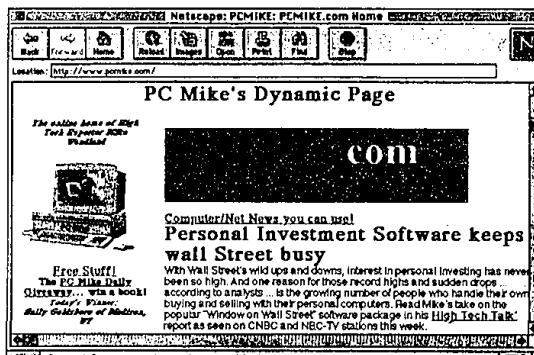
To read your Internet e-mail, you need a program. There are stand-alone software packages you can get like *Eudora* ([www.eudora.com](http://www.eudora.com)) or *Pegasus* ([www.pegasus.usa.com](http://www.pegasus.usa.com)) but the two most popular World Wide Web browsers - *Netscape* and *Internet Explorer* - come bundled with perfectly adequate e-mail facilities.

I wrote a column on November 23rd about the new "Netiquette" involved in sending e-mail that you can access through my Web page ([www.pcmike.com](http://www.pcmike.com)). When you get to the site, click on "BBS" in the upper navigation bar and you'll see a list of all my columns and special reports. Look for the one called "E-Mail Netiquette."

But assuming you've sent a few e-mails and working your way through cyberspace, it's time to learn the neighborhood.

To ease your surfing frustrations, let me offer up PC Mike's Favorite Bookmarks.

Bookmarks, as you've no doubt learned, are electronic placeholders, saved Internet addresses on your browser. If you use *Netscape*'s browser, they're called book-



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marks. Bill Gates doesn't want his product to be anything remotely like *Netscape's* so Microsoft's Internet Explorer calls them "Favorites."

But "Favorites" are the same thing as "Bookmarks," a collection of your favorite Web sites. The first thing you'll want is a bookmark for finding stuff. Search engines, people finders, newsgroup and search engines.

The Search and Research Master List (<http://www.wimere.net/search.html>) is a great place to start. It links to the most popular search engines, a bunch of telephone directories and even an acronym or abbreviation finder.

Private-Eye.Net (<http://www.private-eye.net/databases.htm>) offers an assortment of links to sites that help you locate e-mail and mailing addresses. I particularly like the reverse phone number lookup that lets you enter a phone number to see the person or business that it's listed under.

The search engine I find myself using the most these days is called HotBot (<http://www.hotbot.com>). It searches everything on the Net - newsgroups, the Web, e-mail addresses, business listings and even domain names, if you want to find out who runs a particular Internet site.

Purdue University has a great site all Net newbies should check out called the Virtual Reference Desk (<http://thorplus.lib.psu.edu/reference/index.html>). It has complete online dictionaries and thesauri (that's the plural of thesaurus), government directories and maps.

For the easiest to use online maps, check out Mapquest ([www.mapquest.com](http://www.mapquest.com)). You can get maps and driving directions for any-

place in the country from this site.

The U.S. Government has a comprehensive site that links to every single government agency that is online. It's called FedWorld ([www.fedworld.gov](http://www.fedworld.gov)) and it is loaded with information, databases, reports and abstracts.

Almost all Michigan governmental agencies can be found online, too, under the Michigan State Government site (<http://www.migov.state.mi.us>)

If you've ever gone to address a letter or card but found yourself frustrated by not knowing the zip code, then you'll need to bookmark the National Address Server (<http://www.cedar.buffalo.edu/adserv.htm>). Just type in the address and this site returns the proper zip code.

The Net is loaded with places to get free software. The site I use the most is right here in Southeastern Michigan. It's called the Oak Software Repository (<http://www.acs.oakland.edu/acs.html>) and it's maintained by Oakland University's Office of Computer and Information Services.

I could go on. But half the fun of the Net is finding your own favorites. These should give you more than enough to discover just how useful the World Wide Web has become. Have fun.

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

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## New Roth IRA savings options starts Jan. 1

Thanks to Congress, about 95 percent of Americans have a chance to take advantage of a new "gift" offer that really can "keep on giving."

The Roth IRA, while not your typical stocking stuffer, allows people to save money tax-free to plan for major life events such as education and the purchase of a first home.

"A gift like the Roth IRA is like expecting one package and finding two under the tree," said Randy Boser, vice president for Retirement Plans at American Express Financial Advisors. "One package is the Contributory Roth IRA that allows taxpayers to contribute up to \$2,000 a year in the account. The second is the Conversion Roth IRA, which lets people trade in their 'previously owned' IRA for the new Roth."

The real goodies in the package have to do with tax-free. Unlike a traditional IRA, when you cash in the Roth IRA, you don't pay any taxes. (This does assume you're willing to hold your account more than five years and you're over age 69 at withdrawal.)

If you convert from the traditional IRA to the new Roth IRA, there is some tax liability up front.

"But there's a special 'one-time offer' in 1998 on the Conversion Roth IRA," Boser noted. "Instead of paying the taxes all at once, Congress is letting us spread the taxes over a four-year period."

Here are more details about your holiday offer.

• This gift is only for me, I swear!

If you're single and have an adjusted gross income (your wages, dividends, bonuses, tips, etc.) under \$95,000, you are eligible for the Contributory Roth IRA. If you file a joint tax return and your combined adjusted gross income is under \$160,000, you are eligible.

• What if you make more?

There's still a little something under the tree. Single people who make between \$95,000 and \$110,000, and joint filers earning between \$160,000 and \$160,000 combined can make a limited contribution.

• Okay, you say you're single and make more than \$110,000 or, as joint filers, more than \$160,000?

Sorry, you're not eligible for this. (But you are in that rare 5 percent of tax-paying Americans.)

• Must I wait until Christmas to open my presents?

No. You probably should open these packages sooner to see if everything "fits" you, based on your personal financial situation - your income levels, age, goals and tax status. By figuring these things out early, you can beat the post-holiday rush and be ready for the start-up date of the Roth IRA, which is Jan. 1, 1998.

• How much work is involved in putting this gift together?

There is "some assembly required." Think of the Roth IRA as a lovely package or canister that you fill with additional goodies. You "fill" the container with virtually any investment - a CD from your local bank, stocks, bonds or mutual funds. It all depends on your own circumstances, such as how much time remains before you withdraw the money, your tolerance for risk and your financial goals.

• Who'll help me put this together?

All kinds of financial institutions are eager to sell you a Roth IRA. But keep in mind that you'll get varying levels of service.

It's wise to rely on more than one source to get good information that fits your specific needs and tax situation.

Your financial advisor can help determine your eligibility and whether the Roth IRA fits within your long-term financial strategy.

Because this can be a complex decision, it's best to consult with a professional to make sure you make an informed decision about which IRA is appropriate for you.

• Tell me how this gift keeps on giving.

You must do your part to make sure you reap the ultimate rewards from this gift. By making contributions (up to \$2,000) to your Roth IRA each year, you do end up "paying yourself." And make time to do it.

For example, say you're 30 and your Roth IRA investments earn 10 percent a year. If you make contributions of \$2,000 for the next 35 years, you could have nearly \$600,000 (almost \$50,000 in tax-free earnings) by the time you retire at 65.

• Is there a warranty?

Well, no. Like with all investments, your money is at risk. However, the Contributory Roth IRA allows you to withdraw what you put in without paying taxes, whenever you want. (You would have to pay income taxes - and possibly penalties - on any earnings withdrawn prematurely, but not on your own contributions.)

• Not to be greedy, but are there any other goodies in this stocking?

There is a little extra thrown in - Education IRA. On top of your \$2,000 contribution to your Roth IRA, you can add \$500 per year for each of your children. The money grows, and when your child reaches age 18, it can be withdrawn to help finance the cost of higher education.

• Is there anyone who should say "no thanks" to such a gift?

If you're not willing to wait at least five years - or if you don't have a specified good reason for withdrawing the money - it's best to pass on the offer.

## We've peeled loan rates back.



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## Mitra from page E5

PEACE will come when people and trust And kindness know rebirth, And on that day all people Will rejoice in peace on earth.

Amanda Bradley

## Lear from page E5

DAI, and it affirms Lear's lead in Tier 1 sourcing to minority suppliers," said Terry O'Rourke, group vice president, Lear Ford Division.

He added, "Lear will spend \$100 million with minority sources in 1997, and we will add to that number next year."

"Ford continues its industry-leading support of minority suppliers through this contract," said Carlos Mazorin, vice president purchasing, Ford Motor Company. "And we offer another example of our commitment to the city of Detroit.

Ford purchases more goods and services, more than \$2 billion, from minority-owned suppliers than any other corporation."

Ford has developed special programs to assist and strengthen minority suppliers.

## Sales from page E5

### MRA Retail Survey

#### November Sales Activity

(numbers in parentheses indicate October results)

	% Increased	% Decreased	% No Change	Responses
Sales	56(58)	27(27)	17(15)	289/290
Inventory	49(49)	18(19)	33(32)	289/290
Prices	10(15)	8(8)	76(77)	288/290
Promotions	38(31)	6(5)	58(64)	288/289
Hiring	14(18)	5(6)	81(76)	288/289

#### Expectations for Next 3 Months

(numbers in parentheses indicate October results)

	% Increased	% Decreased	% No Change	Responses
Sales	54(73)	20(17)	26(15)	289/272
Inventory	21(40)	41(25)	38(35)	288/270
Prices	22(23)	10(4)	68(73)	288/270
Promotions	32(51)	10(6)	58(43)	288/269
Hiring	8(17)	7(4)	85(79)	288/270

For November, gift retailers led Michigan's retail industry, with 75 percent reporting sales increases.

They were followed by jewelers, MRA's 4,600 retail business members operate more than 9,000 stores across the state.

The Michigan Retailers Association is the unified voice of