Dangerous people lurking online



If you have internet access at your home and allow your young children to have access to chat rooms, it is virtually impossible for them not to be bombarded by pornography, X. Rated ads for Web sites and ... worse.

Much worse.

In the past three months, a dozen men have been arrested around the country for using the Internet to sexually prey on young boys and girls. Two of the arrests involved Michigan men, including a 37-yoar-old Romeo man who used the Internet to try and "buy" a 13-year-old girl for sex.

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sex.
Three weeks ago, an ex-con
with a record for sex crimes
drown is pickup from Hillsdale
County in Southwest Michigan
to a suburb of Boston. He had
posed as an 18-year-old teenager
and had, convinced a 16-year-old
girl to runaway with him for sex.
The girl's father saw his
daughter seaking out the door
with her suitease and was able
to stop her just as she was getting in the suspect's truck.
These cases are not unusual.
In Oakland County, Sgt. Bob
Kowalski of the Troy Police
Department had a case carlier
this year involving a 13-year-old
girl who ran away from home.
Kowalski located her in Baltimore, where a 40-year-old man
she met on the Internet had pit
her up in a sleazy motel.
This is a very real concern for
parents," said Kowalski. "Child
molestera frequent the Internet
chat rooms that the kids are
more apt to be at. Either they'll
pose as kids to get into the con-

L J. 3 A A & C. S of of S More Free stuff! O. Free Internet 200 downloads make PC life easier PCMIke: Check out his site at www.pcmike.com.

and an purnographic e-mains came in. Then I logged "Ashley" onto a teen chat room. Almost immedi-ately, messages arrived on my computer screen in which "Ash-ley" was propositioned, offered more pornography, solicited for dates and naked to meet older

men.

Kids who use the Internet told
me my experience as "Ashley"
was typical. Cyberspace char
rooms can get very ugly.

Mary Jane is from Royal Oak.
Slo's 19 and has been using the
Internet since she was 12. She
met three of her boyfriends
online but says there are "scri-

resultion or they'll pretend to be somebody they're not.

A couple of weeks ago, as part of a television investigation into online predators, I sent up an America Online sereen name and profile for a 15-year-old girduled Ashley. The first and for a Web site offering live sex videos appeared four minutes later. Over the next four days, 53 other ads and pornographic e-mails came in.

Then I logged "Ashley" onto a teen chat room. Almost immediately, messages arrived on my computer screen in which "Ashley" was propositioned, offered ley" was propositioned, offered ley" was propositioned, offered work of the control of

can to catch these perverts. But we need more resources, maybe a multijurisdictional law enforce-ment task force to really put the pressure on," he says. "The Internet is part of our lives now. And it's a great resource. But parents need to

ents can do:

If you have Internet access
at home for the kids, first make
sure you understand how e-mail
and instant messaging works.
Then talk to your kids about the
dangers of online predators and
striking up online "chats" with
strangers.

artiking up online "chat" with strangers.

Meep the computer in an area accessible to the whole family so adults can observe what is happening on screen. Don't let young kids have Internet access from their room.

Mestrict young children from using chat rooms... no matter how innocent they sound. I wouldn't allow any child under 16 to ever access a chat room. Period. There are a simply to many sickes online who troll these areas and it is impossible to keep their trash from your kids.

to keep their trash from your kids,

Install filtering software like Net Nanny or Surfwatch and use parental controls on America Online to block access to X-rated Web sites, prevent them from entering chat room and the use of Instant Messaging features. Don't forget to block your child's screen name from receiving any e-mail from strangers.

Never give out personal information on the Internet like an address, telephone number or Social Security number. And change your passwords frequent-

change your passwords frequent ly, monthly, if possible.

Mitta from page B4

Tax Considerations

Tax Considerations
The 1995 Health Insurance
Portability and Accountability
Act established an itemized
deduction for qualified LTCI premiums which is similar to the
deduction available for other
health insurance premiums. To
be eligible for the eduction total
medical expenses, including
qualified LTCI premiums, must
exceed 7.5 percent of adjusted
gross income. For the 1997 tax
year, self employed individuals
can deduct 40 percent of medical
insurance and LTCI premiums
paid during the year from gross
income.
The following annual limitations supply to LTCI premium
deductions.

Age Before '99 | Dollar Limit

Age Before '99	Dollar Limit	
40 or less	\$200	
> 40, up to 50	\$375	
> 50, up to 60	\$750	
> 50, up to 70	\$2,000	
> 70	\$2,500	

Benefits paid by a qualified LTCI policy, up to actual cost incurred, or \$175 per day for per diem contracts in 1997, are not included in taxable income.

Amount of Coverage

amount of Coverage
In addition to the insured's
ability to pay for long-term care,
personal health and family medical history are two of the most
important factors to consider

when deciding on the amount of ITCI coverage. The individual's retirement goals and plans for his or her estate should also be reviewed. Other important factors include availability of funds to pay the LTCI premiums, and the individual's eligibility for Mcdicaid.

When to Purchase

When to Purchase
Long-term care insurance is not only for the elderly – approximately 40 percent of LTCI recipients are between 18 and 64 years old. LTCI premiums are lower if a policy is purchased an early are; coverage is more expensive if purchased after the age of 65. Individuals aged 50-50 should carefully evaluate their need for LTCI. Most companies do not provide LTCI for retired employees.

Important Features

Important Features
Before purchasing LTCI, read
the policy carefully and understand the limitations and
requirements that will cause the
policy to go into effect. An LTCI
policy generally will not over an
existing medical condition that
occurred while the application
was being processed. Other
important considerations are
summarized in the accompanying table.
Note: The material was supnied by Pellotine & Touche.

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on, setting up online sting	change your passwords frequent-		
on, Betting up online sting	ly, monthly, if possible.	Consideration/Feature	Description
vestigations and doing all they	ty, monthty, it possible.	Insurance company's rating	Insurer should be a financially stable company.
an to catch these perverts. "But		(c.s., "A" rated company)	
o need more resources, maybe	Mike Wendland covers the	Policy renewal guaranteed, with	The insurer cannot drop coverage or raise premiums
multijurisdictional law enforce-	Internet for NBC-TV Newschan-	level premiums	when risks increase. Studies show that a minimum of three years (everage
nent task force to really put the reasure on," he says.	nel stations across the country and can be seen locally on WDIV- TV4, Detroit. His "PC Talk"	Period and dollar amount of coverage	stay in a turning bottle) coverage is advisable, and the amount of daily coverage should be appropriate for incurrily and ferred nursing home.
ves now. And it's a great radio show airs Saturday and secured But parents need to Sunday afternoons on WXYT-	Elimination period	Eatablishes the date when the policy will begin to pay expenses after you enter the mursing bonne — extending the elimination period will reduce permiums.	
now that there are down sides, oo, and before they just had	Radio AM1270. His latest book "The Complete No Geek Speak	Alzheimer's disease	The policy should cover dementia and Altheimer's
ver a computer and modem to	Guide to the Internet" is avail-	Skitled, intermediate, and custodial care coverage	Daily or 24-hour skilled nursing and professional custodial care should be covered.
heir kids, they'd better think bout their online safety."	able in book stores or through his Web site at http://www.	Inflation protection	Allows cuverage to keep pace with increases in the costs of long-term care.
Here's my advice on what par-	pemike.com	Waiver of premium if disabled	Ensures coverage continues if the policyholder becomes disabled and is unable to pay premiums.
***********	*****	*****	*****

Hamilton from page B4

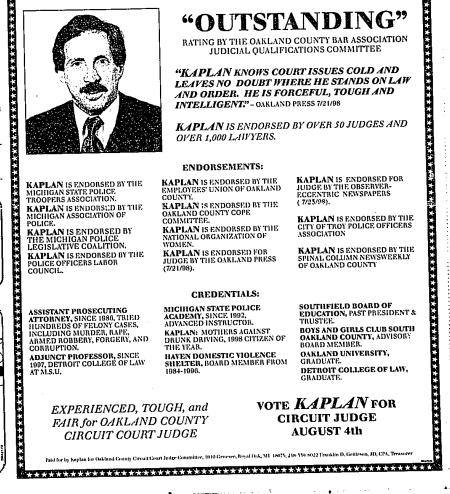
million bucks and it's really been exciting, he smiled.

Such thrills should continue for this hotel megul as he recently purchased a Hampton Inn in Canad Rapids. All of this activities despite the fact that Gottleib's two sons took more than 10 of his properties when he retired' last January.

Tilke to keep busy, Gottleib said. 'I'm up and out running and riding my bike by 5 a.m.

everyday, then I go around checking on properties until around 1 p.m. before going home to work in my home office. The two new properties in Lansing and Grand Rapids will undergo half million dollar renovations by year's end, but Gattleib isn't concerned about having to head north or east. "It just means I'l just be heading to Lansing and Grand Rapids a couple days a week," he smiled.

FOR CIRCUIT JUDGE ASSISTANT PROSECUTOR TEVEN KAPLAN



"OUTSTANDING"

RATING BY THE OAKLAND COUNTY BAR ASSOCIATION

Milestones from page B4

Grace & Wild Digital Studios in Farmington Hills, She will be ngton rulls. She make jobs responsible for scheduling joos and personnel for editing, graph-ics and film transfer projects.

Sandra Millet of Rochester has been appointed director of pur-chasing for Siebe Automotive North America in Southfield. She was previously director of purchasing at Oxford Automo-

Patrick O'Leary of Southfield has been named president and CEO of LDMI Telecommunica-tions in Hantramck. He was previously vice president and COO for the company.

Chris Staels has been hired as carts Stacis has been hired as an audio post engineer at Forest Post in Farmington Hills. He will be responsible for sound design and audio post sessions, voiceovers, phone patches, SFX searches and ADR and foreign language segsions

Douglas Stratton of Birming-ham has been elected an hon-ored service member of the Soci-ety of Plastics Engineers in recognition of his long-term con-tributions to the group. He is a market development specialist at Bayer Corp. in Auburn Hills.

Buying Beanie Babies!!!

- 55 Draw Deutstei Strip, Welster, Done East, Ald Burnet Strips, Welstein 15 Eds. July, Porcian, Wilsel 18 Inch. Lings, Hot Roser, Freq. Walds. 2017 190 Cubbs, Hogy, Liny, Lucy Park, Done, Squater, Wester, John, Larly Fest, Og., Alle July, July, Book, Sorge, Enanch, Wester 112 Peace, Tip, Liny, Sorbol, Stock 123 Peace, Tip, Liny, Sorbol, Stock 124 Peace, Tip, Liny, Sorbol, Stock 125 Peace, Tip, Cone, 126 Peace, Tip, Cone, 127 Peace, Tip, Cone, 128 Peace, Tip, Cone,
- \$20 T) Treat.

 Pricest, Err, Forture

 Pricest, Err, Forture

 \$40 Pricest, E Sell - Erin \$33 - Princess \$29 Peace \$19 - Glory \$99 Datrait Bazabell Card . 248-473-557

Lisa Tosch of Auburn Hills has been promoted to account execu-tive at Farmington Hills-based Marx Layne & Company. She will design and implement pub-lic relations programs for several of the agency's clients in retail, education, health care and finance.

Lawrence Wu has been promoted to a senior account manager for J.D. power and Associates. He will provide proprietary and syndicated market research services for automotive manufacturing and supplier clients.



