

Don't overlook Newsgroups

PC TALK
Have you read the Newsgroups lately? Newsgroups are like bulletin boards or discussion groups devoted to areas of special interest. You've heard of Newsgroups. I know you have. There are more than 28,000 of them. But if you read the popular press, you'd think there are only 100 of them. Because those 100 have given the entire Internet a black eye. I'm talking about the sex Newsgroups, like groups called alt.sex.bondage or alt.sex.perversions. There are, as I said, maybe a hundred or so of them and there's no denying, the material is disgusting.

So are the pornographic binary photos openly traded by many of the people who hang out on these Newsgroups. So raunchy and explicit is the junk they're exchanging that the U.S. Congress and the courts are all tied up trying to figure out how to control it and prosecute the worst offenders. The problem stems from the very nature of Newsgroups, also known as Usenet groups. They are, by design, wide-ranging mostly unsupervised discussions open to anyone who has a computer. And any user can, with a push of a "send" button, have a worldwide soapbox or pulpit to discuss, criticize, preach or push just about any idea or debate they want. It is, in short, Net democracy at its best... and, sometimes, as in the case of the sex groups, worst.

Lost in the bad press brought by the twisted excesses of the sex Newsgroups is the larger and truly significant story of the remaining 27,900... groups which improve lives, bring joy and happiness and open new worlds of business and friendship to millions. Some of the best technology stories I've done involve Newsgroups. A man in Ohio lost his middle management job at the age of 53. He thought he'd never find work again. Through a Newsgroup, he found a better-paying job in two days. I did a story about a woman browsing around through different Newsgroups who came upon a discussion about women's health issues. As she read the posts from around the world, she found one describing the symptoms of a rare blood disease and recognized the same symptoms in herself. She is alive today thanks to that Newsgroup.

I know of a Phoenix man who lost 80 pounds thanks, he says, to the support he received from a Newsgroup geared to supporting people on diets. Personally, I've saved hundreds of dollars in vacation costs by renting directly from condominium owners I've found through Newsgroups. Instead of newspaper want ads, I've used hobby Newsgroups to sell electronics and computer gear I no longer needed. So, don't let all the bad press the mainstream gives Newsgroups scare you away. There's a vast amount of useful and entertaining information out there.

To check out Newsgroups you need something called a Newsgroup reader. And if you have Netscape Communicator or Microsoft's Internet Explorer you have one. Both of these Internet Browsers provide quite functional Newsgroup readers as part of the application. If you plan to heavily use Newsgroups, I suggest you download a separate Newsgroup reader program. The one I recommend is called Free Agent, and to get it, all you have to do is go to www.fortelinc.com/fortel/agent/freeagent.htm on the Internet's World Wide Web and download it.

What you'll get is the ability to configure Free Agent for online or offline operation. In offline mode, the software briefly connects to the server to retrieve just the headers or titles of Newsgroup articles. Then it disconnects, allowing you to browse them offline, thus saving time and, if your access time is billed by the minute, money. While offline, you can mark the articles that interest you and then go online for another quick session to retrieve the marked articles you want to read in depth. The amount of material available on Newsgroups is truly staggering. No matter what you are interested in, so matter how obscure or specialized, chances are you'll find a Newsgroup devoted to it. Most newsgroup applications allow you to use a "find" command from the menubar to search for particular groups by subject matter. Thus, just type in the group you want to check out and the program should jump to all the groups fitting the description you entered. In addition to these, most states and most larger cities have Newsgroups about items of local interest, from jobs, to for-sale items, to the best area restaurants.

Give yourself a few nights to get familiar with Newsgroups. Then, once you find the ones that interest you, make Newsgroup reader software allows you to "subscribe" to them. After that, whenever you open your newsgroup application, it automatically fetches the latest postings of your favorite groups and presents you a menu of the subjects, arranged by date and author. And don't forget the search engine Deja News (www.dejanews.com), which lets you search newsgroups by author or subject. Let me add a quick note about an upcoming live broadcast of my PC Talk Radio Show on WXYZ AM1270. Next Saturday, Aug. 22, from 3-5 p.m. I'll do the show live from the cafe domain, at the corner of Washington and Fourth in Royal Oak. We'll give away some great prizes like a Sony Mavica camera, a scanner and an Internet camera, plus shirts and all sorts of freebies. So stop by. I'd love to meet regular readers of this column.

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



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



Ernie Harwell
Baseball Hall of Fame announcer and Medicare Blue spokesman



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and half-year.
Interest due at the end of the first half-year remains \$25; therefore, with the first payment the balance is reduced by \$493.83 (\$518.83 less \$25), leaving the borrower \$506.17 to use during the second half-year.

The interest for the second half-year is 5 percent of \$506.17 for one-half year, or \$12.66.

The final \$518.83 payment, then, covers interest of \$12.66 plus the outstanding balance of \$506.17.

Total interest paid is \$25 plus \$12.66, or \$37.66, slightly more than in the previous 2-payment example.

This equal-payment variation is commonly used with mortgage payment schedules. Each payment over the duration of the loan is split into two parts.

Part one is the interest due at the time the payment is made, and part two — the remainder — is applied to the balance or amount still owed.

In addition to mortgage lenders, credit unions typically use the simple-interest/declining-balance calculation method for computing interest on loans.

Consumer installment loans are normally set up on this method and banks also offer personal loans using this method.

Amount of Loan	Month	Balance Outstanding	Average of Money You Have for Use During the Year
\$1200	January	\$ 1,200	
	February	1,100	
	March	1,000	
	April	900	
	May	800	
	June	700	\$650
	July	600	
	August	500	
	September	400	
	October	300	
	November	200	
	December	100	