# Don't overlook Newsgroups



Have you read the News-groups lately?
Newsgroups are like bulletin boards or discussion groups devoted to areas of special interest.

cial interes You've heard of Newsgroups.

I know have. There more than 28,000 of them. But if you read

25,000 of them. But if you rest 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 ait.sex.bondage or others repressions.

alt.sex.perversions.

There are, as I said, maybe a hundred or so of them and there's no denying, the material

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 runchy 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, wideranging mostly unsupervised discussions open to anyone who has a computer.

And any user can, with a push of a "send" button, have a worldwide scapbox 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.

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
atories I've done involve Newsgroups.

atories I've done involve News-groups.

A man in Ohio lost his middle management job at the ape of 53. He thought he'd never find work again. Through a News-group, he found a better-paying job in two days.

I did a story about a woman browsing around through dif-ferent Newsgroups who came upon a discussion about women's health issues. As ahe 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. Phoenix men who

ewsgroup. I know of a Phoenix man who st 80 pounds thanks, he says, lost 80 pounds thanks, he says, to the support he received from a Newsgroup geared to support-



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

http://www.pcmike.com
ing people on diets.
Personally, I've saved hundreds of dollars in vacation costs by renting directly from cookunium owners I've found through Newsgroups. Instead of newspaper want ads, I've used hobby Newsgroups to sell-electronics and computer par! 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 presproups you need something called a Newsgreader. And if you have Netscape Communicator or Microsoft's Internet Emplorer you have one. Both of these Internet Browsers, provide quite functional Newsgreaders as part of the application. If you plan to beavily use Newsgroups, I surgest syndownland a separat Newsgroup of the promised is called Fire Agent and to get it, all you have to do is go to waw fortsine comforted agent/freagent.htm on the Immunit's Wurld Wide Web and

to www.forteinc.comforted agent/freagent.htm on the Lineme's Werld Wide Web and download it. What you'll get is the altility to configure Free Agent for enline or offline quention. In offline mode, the software bridge moments to the severe to retainer just the headers or rulles of News Group raides. Them it discomments, allwing you to browse them offline, this string time and, if your access time is billed by the mittale, money.

arcess time is billed by the minute money.

While offline, you can mark the articles that interest you and then yo online for another quick seasing 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, to matter we exterive or specialized, chances are you'll find a Newsgroup devented to it.

Most newsrender applications

allow you to use a 'find' com-mand from the membar to search for puricular groups by subject matter. Thus, just type in the group you want to check out and the program should dump 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 fe-sale items, to the best area

-sale items, to the b

restaurants.

Give yourself a few nights to get familiar with Newsgroups.

Then, once you find the ones that interest you, most News-group reader software allows you to "subscribe" to them.

After that, whenever you open your newsreader applica-tion, it automatically fetches tion, it automatically retines 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 engine Deja News (www.dejanews.com), which less you search newsgroups by

lets you search newsproups by anther or subject.

Let me add a quick note about an opening live bread-cast of my PC Talk Radio Show on WNIT AMEYO. Next Samilar, Ang. 22, from 3-5 p.m.

I'll do the show live from the caff Demain, at the corner of Washington and Fourth in Engl Oak.

Washington and Fourth in Zoyal Oak.
Well fire away some great prizes like a Sony Mavica camera, a scanner and an Internet camera, plus shirtis and all sorts of freebies.

Some to Fill the to meet

So step by. I'd love to meet regular readers of this col-uma.

Mike Wendland covers the Internet for NBC-TV Newschannel stations ceross the country. His \*PC Telk\* radio share airs Sanardoy and Sunday afternoons on Detroits WNT-Radio AM1270 and he is the author of a series of Internet books. You can reach him through his Web site at http://www.pemike.com

## Mittra from page B4

ond half-year.
Laterest due at the end of the 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-war.

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

plus the outstanding balance of \$506.17.

Total interest paid is \$25 plus \$12.66, or \$37.65, elightly more than in the previous 2-payment example.

This equal-payment variation as commoni, ared with mortgage payment achedules.

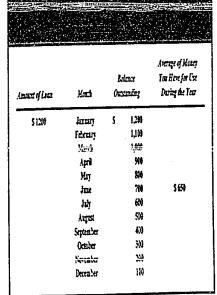
Each payment over the duration of the loan is split interest due and part two parts.

In one of the interest due and part two - the remainder - is applied to the balance or amount still owed.

In addition to mortgage lenders, credit unions typically use the interest due the payment is mortgage to the balance of a decident of the payment is not provided to the balance of a decident of the payment is not provided to the balance of a decident payment is not provided to the balance of a decident payment is not provided to the balance of a decident payment is not provided to the balance of a decident payment is not provided to the balance of the payment is not payment to the payment is not payment in the payment is a payment in the payment is a payment in the payment is a payment in the payment in the payment is a payment in the payment is a payment in the payment in the payment is a payment in the payment is a payment in the payment in the payment is a payment in the payment in the payment in the payment in the payment is a payment in the pa

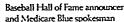
culation method for computing interest on loans.

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





Cruie Hawell







3:5

### . Broader Medicare coverage sounds great, but what will you do with the extra money?

(How about using it to take your grandkids to a baseball game?)

If you live in Michigan and, like Emie Harwell, are eligible for Medicare, then Blue Care Network Medicare Blue is the health care plan for you. Benefits in your area\* include:

- The enhanced basic option with prescription drugs, vision and hearing care for \$0/month
- The Premier option that increases prescription and vision coverage for just \$30/month
- More than 3,000 highly qualified doctors and 42 hospitals -chances are your doctor's already part of the plan
- Travel benefits for up to six months
- The security of the most recognized name in health care in the state - Blue Cross and Blue Shield of Michigan

For more information about Medicare Blue or to sign up for a free educational seminar in your neighborhood call us at 1-888-333-3129, extension 600 (toll free).

#### Medicare Blue Free Educational Seminars

### Berkley

Friday, August 28 9.30 a.m. at Denny's 28939 Woodward Rimmingham Tuesday, August 18 2:30 pm, 2: the House of Panada 33703 S. Woodward Bloomfield Thursday, August 27 2 p.m. at Bill Knappis 3900 Teiegraph Rd. Farmington Hills Friday August 28 2 p.m. at Bill Knapps 36650 Grand River Thursday, August 20 2 p.m. at Bill Knapp's 27925 Orchard Lake Wednesday, August 26

2 p.m. at Bill Knapps 16995 S. Laurd Park Thursday, August 20 9 a m at Bakers So 29622 Seven Mile Rd. Madison Heights Tuesday, August 13 2 pm. at Denny's 321 14 Mile Rd.

Milford Monday, August 17 9:30 a.m. at Big Boy's 160 Milford Rd. Novi Thursday, August 27

9:30 a.m. at Bog Boy's 26401 Novi Rd

Monday, August 24 9 a.m. at POH Medical Center

(moin bolde) 50 N. Peny Se Thursday, August 20 9:30 a.m. at Bog Boy's 20 Telesproph Rd. (S. of Huron Rd.) Rochester Hills

Wednesday, August 26 2 p.m. at Bill Knapps 3010 W. Walton Bird. Southfield

Thursday, August 27 2:30 p.m. at Big Boy's 25555 Groden

Wechesday, August 19 2 p.m. at Bill Knappi 32955 Plymouth Rd

Wednesday, August 19 2 p.m. at Bill Knapp's 2078 E. Big Beaver Rd. Tuesday, August 25 2 p.m. at Denny's 935 E. Long Lake Rd. Waterford Wednesday, August 19 2 p.m. at Big Boy's 5834 Highland Senior Day at the State Fair Monday; August 31 Michean State Fairgrounds,



# Blue Care Network **Medicare Blue**

To become a Medicare Blue member, you must live in Wayne, Oakland, Macomb or Washtenaw County and continue to pay your Medicare Part B premium. You must receive your care from a Medicare Blue provider

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