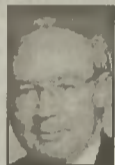


To your health, be wary of discounts

Long: Cut-rate plans often don't produce like regular insurance

FRONT STAFF REPORTS

North Carolina Insurance Commissioner Jim Long wants citizens to be aware of the differences between legitimate health insurance and the increasingly common "discount plan" - a product that often is marketed almost as if it is insurance, offering benefits at a low monthly rate.



Long

In addition to warning citizens, Long is sending letters of caution to the 148 Chambers of Commerce and the seven Better Business Bureaus across the state, encouraging them to notify their members of the differences between actual health insurance and the increasingly marketed discount plans.

While some of these plans are legal, they are significantly different from actual insurance and provide drastically different benefits. Many consumers, however, are fooled into thinking they are purchasing insurance at a low price, and are surprised to learn the discount plan may cost them more in the long run.

"It is becoming apparent that promoters of health care scams often target small business owners and self-employed individuals," Long said in his letter to the BBBs and Chambers. "Because of the recent proliferation of this very problem - the marketing of what is known as 'discount health plans', which look very much like health insurance at great rates - I am contacting you with information I hope you will use to better inform your constituents."

Please see BEWARE7C

Kid entrepreneur has most fertile business outlook

By Jack Sherzer

THE HARRISBURG PATRIOT NEWS

HARRISBURG, Pa. - At 9, Seth Maurer started mowing his neighbor's lawn for extra money, and at times helped with mulching and weeding.

But this isn't a story about some high school kid with a part-time job. Not by a long shot.

By 12, the Susquehanna Township resident had bought an old riding mower for \$40, rebuilt it and started getting more customers.

A year later, his parents staked him to a \$3,000 professional riding mower (bagger, mulch kit, the works) and he repaid the loan from his profits in six months. And he kept growing his business.

In 2004 Maurer - then a junior at Susquehanna Twp. High School - had one commercial account, hired a couple of friends part-time, had bought equipment and made about \$35,000.

By the end of this season, the 18-year-old expects "Seth Maurer's Landscaping" to gross \$45,000 - and Maurer has already arranged for another landscaper to cover his clients for him while he's at college.

"It's just a great accomplishment for anyone of any age to do what he has done," said Don Lay, the neighbor Maurer first worked for. Lay, a retired vice president with H.B. McClure Co., was so impressed that he backed hiring Maurer to do the company's landscaping at its Harrisburg headquarters.

"He's been a go-getter since I first met the boy," Lay said, recalling that Maurer taught himself how to install a lawn sprinkler system for the firm.

"He's one of a kind," said Kermit R. Leitner, principal of Susquehanna Twp. High School - and also a satisfied customer. Leitner said Maurer also served as the yearbook's business manager, where his skills helped raise money. Maurer got area restaurants to approve a discount card sold for \$10 to raise money that allowed more color to be used in the book, Leitner said.

"I've been in teaching 38 years and I've never run across anybody that seemed to be so

See YOUNG7C

Gas spikes could fuel antigouging legislation

By Martha Raffaele
THE ASSOCIATED PRESS

HARRISBURG, Pa. - The gas-pump sticker shock in Hurricane Katrina's aftermath couldn't have come at a worse time as Pennsylvania motorists fueled up for their Labor Day weekend travels.

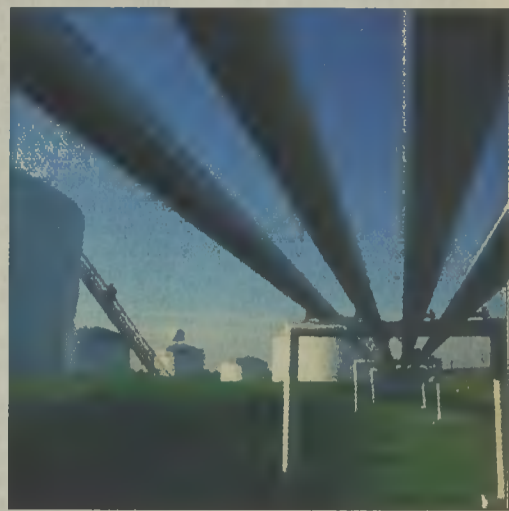
The clamor of consumer complaints reached state Attorney General Tom Corbett, who is participating in a multistate inquiry into the price increases.

If anything positive emerges from the firestorm, it may be that the Legislature will act this fall to impose tougher penalties against price gouging.

At least two measures, both in the Senate, are awaiting action. One bill would impose \$10,000 fines and allow courts to issue injunctions against the practice, and another would prevent price gouging during state emergencies and natural disasters.

"The attorney general is obviously interested in a clear-cut definition of price gouging, and a threshold for when a retailer is leaving profit and jumping into profiteering," said Barbara Petito, a spokeswoman for Corbett.

See GAS/7C



Rising petroleum prices has spurred many states to warn retailers not to gouge consumers.

CENTRAL PIEDMONT COMMUNITY COLLEGE



CENTRAL PIEDMONT COMMUNITY COLLEGE

CPCC recently received regional recognition as the Carolinas Minority Supplier Development Council Public Sector Organization of the Year for 2005.

Kudos for vendor outreach

By Herbert L. White
herb.white@thecharlottepost.com

When it comes to doing business with minorities, public institutions could learn a lot at Central Piedmont Community College.

The Charlotte school was named 2005 Public Sector Organization of the Year by the Carolinas Minority Supplier Development Council.

The award was presented at the 28th annual Business Opportunity Conference last month in Greensboro. CPCC was nominated by General Maintenance, the college's janitorial services contractor.

"The 2005 Public Sector Organization of the Year Award is a tremendous honor for the entire college," said Marie Helms, CPCC's assistant director of procurement. "Numerous departments through-

out the college have been instrumental in ensuring that we increase our communication to MWBE businesses and strengthen our relationships with these vendors."

Central Piedmont was picked as a result of the college's efforts to develop partnerships with minority- and women-owned businesses. CPCC is implementing e-Procurement, a state-mandated electronic purchasing system which will assist buyers in further promoting bid opportunities and purchasing with registered vendors.

In the past year, CPCC increased MWBE purchases by 5 percent. The percentage of MWBE participation over the first three quarters was 23 percent, which exceeds the state's goal of 10 percent.

Activities and efforts which have

contributed to the growth in MWBE partnerships include several communication and outreach efforts in the past year. Last April, CPCC procurement and facilities/construction was a sponsor in the "Access 2005 - Gateway to Government Procurement Opportunities" event held at E.E. Waddell High School. The community-wide effort was designed to provide MWBE and General Contracting firms direct access to the purchasers from local government, schools, colleges and agencies. CPCC procurement arranged for representatives from the state HUB and E-procurement offices to participate.

In addition, a computer lab was made available for registration of MWBE vendors in the state's E-procurement system.

"Numerous departments... have been instrumental in ensuring that we increase our communication to MWBE businesses."

Marie Helms,
CPCC's
assistant director
of procurement

Career-tech centers gaining in popularity

By Barbara S. Miller
THE ASSOCIATED PRESS

WASHINGTON, Pa. - Joe Ianetti has seen aspiring musicians major in fine arts or performance, come out of college with a bachelor's degree and be unable to find a job. Saddled with school loans, they enroll in a vocational-technical program so they can learn something that will pay the bills.

"We're not anti-college," said Ianetti, director of Western Area Career and Technical Center. "We do encourage reverse transfers."

At the turn of the last century, Dr. Willard Daggett, nationally known education consultant from New York state, spoke in the area and warned of outsourcing jobs to English-speaking foreign countries. Anyone who has found himself or herself

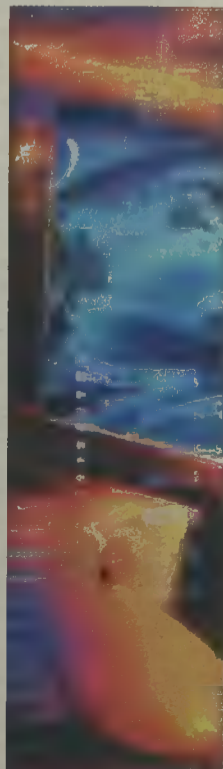
inquiring over the phone about a mortgage or technical support from someone in India is hearing, firsthand, what Daggett predicted just six years ago.

In the U.S., where Daggett said the most popular major in college is psychology, a bachelor's degree is no longer a ticket to financial security.

But there are ways to learn a marketable skill in high school that leads to a living wage.

Dan Noah, 33, of Burgettstown, and Matt Rogers, 19, of South Franklin Township, learned welding at the vo-tech school and haven't looked back since.

Both work at the DBT plant in Meadow Lands, welding components of a "line pan," part of a longwall mining conveyor.



Unraveled Web fraud reveals inner workings of internet theft

By Ted Bridis
THE ASSOCIATED PRESS

WASHINGTON - The illicit haul arrived each day by e-mail, the personal details of computer users tricked by an Internet thief: a victim's name, credit card number, date of birth, Social Security number, mother's maiden name.

One more Internet "phishing" scam was operating. But this time, private sleuths soon were hot on the electronic trail of a thief whose online alias indicated an affinity with the dark side. The case moved ahead in part because of an underground tipster and the thief's penchant for repeatedly using the same two passwords - "syrwerz" and "r00tm3."

Unraveling a scheme that also had hacked Kenyon College in Ohio leapt across continents and ultimately pointed toward a

See UNRAVELED/7C