

AOL survives, heads online pack



MIKE WENDLAND

Last year about this time, the industry pundits were predicting the end of America Online. The trade press claimed that the aggressive online service had overextended itself, its dial-in network couldn't keep up with the demand for access and... besides... with the Internet and the World Wide Web, who'd want a proprietary "closed" system like AOL, anyway?

Ten million people, that's who. That's very close to the number of people who now subscribe to AOL.

Don't you love it when the media soothsayers get it all wrong? And in the case of America Online (www.aol.com), we sure missed the boat. The company has never been flying higher. Its stock value is soaring, its customer base shows no signs of withering and a multi-million dollar influx of cash is expanding its modern pool and brought about some sweeping new design and navigation changes that are drawing very positive reviews.

Not that AOL's problems are all solved. I kept track this past week and, out of 57 attempts to dial into AOL, I encountered busy signals on 28 occasions. Sometimes, the next call would get through. On other times, like from 7-10 p.m. Wednesday night, I never could connect, despite repeated attempts. And then on Thursday morning when I finally did connect, the mail server was down and the Internet access was working so slowly that it wasn't worth the effort.

But, on the other hand, my Internet Service Provider has plenty of problems, too. While I don't get that many busy signals, Net slowdowns through ISPs are probably even more common than problems with AOL.

So, as one who has been a pretty harsh critic of AOL over the past couple of years, I have to say... I'm impressed with the changes I'm seeing.

This month, the service is unveiling its new look, aimed at making AOL as convenient to navigate as a remote control allows us to channel surf on our TVs.

And that is exactly the analogy AOL is using. The new "neighborhoods" or special interest areas are called "channels" and the new look streamlines the content. New "channels" are more tightly focused. You'll find places like "Workplace" and "Families" taking the place of the older, more vague "Life Styles and Interests" area.

The centerpiece of the "new" AOL will be called AOL Today. Former ABC newswoman Jonn Lunden, the host of Good Morning America, will moderate the area. She describes it as a laid-back, scene-setter, offering a pulse on what's happening in news, lifestyles and entertainment, with lots of links and jump-off points to stories, chat rooms and detailed content.

The AOL Today area has a feel much like a morning TV talk show, though it will be packaged in six different time slots - Good Morning, Lunch Break, This Afternoon, Primetime, Late Night and Open All Night.

This new look and feel at AOL is a prelude



Channels: America Online has switched to a channel mentality on its online subscriber service that now has 10 million members.

to Version 4.0 of its operating software, set to be released in a few weeks. That version, AOL is claiming, it will be the most user-friendly navigation package ever introduced. The company is targeting the masses and believes that for new media to truly become mass media, it has to be as simple as the Internet has to be a no-brainer in logging on, navigating and finding information.

Rod Jennings, AOL's vice president of channel programming, bills the new 4.0 version as "convenience in a box."

As to the annoying delays and glitches in getting access, AOL is installing thousands of new modems across the country and predicts that busy signals will be much reduced by the end of the year.

Compuserve

AOL, though, isn't the only online service making news these days in cyberspace. Compuserve is making news. True, Compuserve is now owned by America Online. But while AOL controls the purse strings and the content, Compuserve is working hard to distinguish itself with a special "feel."

Compuserve (www.compuserve.com) is the oldest and second largest service on the Internet, founded in 1969. It used to be strictly a dial-in service, like AOL. You modemed in to their network of modems and stayed pretty much inside their system. When you went to the Internet, Compuserve "patched" you through.

But not Compuserve is Web-based and calls itself "C." As such, it operates more as a sort of hybrid of Internet Service Provider and proprietary services. Compuserve has about 2.5 million subscribers.

And the new "C" is making it clear that it does not want to be all things to all people. It makes no bones about it. It is not for the casual Internet "surfer." It appeals to the relatively sophisticated business and professional user, offering more than 500 built-in board-style forums and discussion areas.

Microsoft Network (MSN)

The Microsoft Network is the new kid on the block, launched in the summer of 1996 as part of Microsoft's new Windows 95 operating system. It started out trying to be a commercial online service like AOL but is now slowly abandoning that track and moving to the Web (www.msn.com), where it claims around two million subscribers.

Like the other services, MSN offers news, entertainment, forums and bulletin boards, e-mail, chat and direct access to the Internet.

The MSN Web site has a lot of free stuff. For example, you can access its excellent Expedia travel service to check out the best deals and then book airplane and vacation trips, hotel stays, cruises and rental cars. There are shopping services, business and investment areas and lots of computer games.

The new Prodigy

With barely a million users, Prodigy (www.prodigy.com) is the smallest of the commercial online services. Like Compuserve, it has also turned itself into a Web-based service. And "stodgy Prodigy," as it used to be referred to by Netizens, is a thing of the past.

Gone were the clunky and cumbersome large font typefaces. Once the most family-oriented service in Cyberspace, the service brought in new executives from places like MTV and other youth-oriented media companies and took a sharp turn to the left. It's now pitching itself through a series of edgy, hip magazine ads towards computer-savvy twenty-somethings.

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from 3.85 percent for the same quarter in 1996. Net interest income for the quarter ended September 30, 1997 was \$6,287,868 compared to \$5,460,868 for the same quarter last year.

"This is clearly a huge success for us," explained President Dunn. "We've worked very hard to reduce our interest expense by realigning the deposit portfolio and that effort continues to produce excellent results."

Dunn said deposit interest expense fell 17.2 percent in quarter to quarter comparisons although total deposits have grown \$22.2 million since the end of 1996.

Earlier this week, the bank announced that it had formed a new subsidiary, Franklin Finance Corporation, and that the subsidiary had filed a registration statement with the Securities

and Exchange Commission to raise additional regulatory capital for Franklin Bank by issuing up to 2,070,000 shares of Noncumulative Preferred Stock.

These preferred shares are not convertible into common shares of Franklin Bank under any circumstances. As such, the offering, if approved, will be non-dilutive to current common shareholders. The newly formed subsidiary, Franklin Finance Corporation, intends to qualify as a real estate investment trust.

Franklin Bank is the only independently owned commercial bank based in Oakland County with assets between \$200 million and \$5 billion.

Headquartered in Southfield, the bank primarily serves the metropolitan Detroit area via three regional offices in Southfield, Birmingham and Grosse Pointe Woods.

September unemployment rates inch up in Michigan

Unemployment rates edged up in nine of Michigan's 10 major labor market areas in September, according to seasonally adjusted estimates compiled by the Michigan Employment Security Agency (MESA) and released today.

"Seasonal influences caused minor fluctuations in all of the state's major labor markets," Doug Stites, acting MESA director, reported.

"But the overall employment picture was fairly stable between August and September with only small jobless rate changes, averaging less than half a percentage point."

The Upper Peninsula was the only area where unemployment fell in September, but the drop was modest as the region's jobless rate dipped by one-tenth of a point to 4.8 percent.

The largest month-to-month change occurred in the Jackson area where the rate climbed by half a point to 4.3 percent.

Rate increases in the remaining eight areas ranged from one-tenth to three-tenths of a point.

"Among the major markets, the Flint area had the highest September unemployment rate at 4.9 percent, while the Ann Arbor area had the lowest rate at 2.2 percent," Stites said.

While the rate of employment levels slipped in most areas last month,

Lansing and Ann Arbor were the exceptions, however, as the

start of the fall term at state universities in both areas helped boost local employment and work force totals.

"The only significant industrial sectors reporting job gains in September were government and transportation/communications/utilities," Stites noted. "Government expanded in every local market as classes resumed at state and local schools, and transportation rose in many areas as a national package delivery strike ended."

Job totals dropped in several industries, however. Construction had modest declines, while finance/insurance/real estate and services had scattered losses.

Levels down from 1996

Unemployment levels were down significantly from their September 1996 rates in all 10 major markets, Stites pointed out. Rate declines over the year ranged from half a point in the Ann Arbor area to nearly two points in the Benton Harbor area.

"Stable manufacturing employment and job gains in most other sectors caused unemployment rates to drop from last year's levels," Stites said.

County rates low

Among Michigan's 83 coun-

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