Customize your start-up page



The biggest problem with the Internet is its size. It is too big and the information it affers is

overwhelming. What's needed is a Gate-

What's needed is a Gato-keeper.

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What we have are personned and the second agents - gook speak for Internet applications that allow us to customize the news and information we receive on our web start-up pages. There are more being released as a start-up pages. There are more being released as a start-up pages. There are more being released as the season of the satisfaction of the same thing of the satisfaction of the same thing with the satisfaction of the same thing with the same than of the same thing with the same thing with the same thing with the same thing with satisfaction the Type in the URL under the space for the Start Page, click OK and you've get your own favorite start page, instead of Netscape's boring home page.

Try my PC Mike page (www.pemike.com) if you're looking for something new or observer Newspapers site (www.genline.com).

But maybe you don't have a page you like that much but you would like something a bit more useful than the standard offerings served up by Communicator and Explorer. That's where these Personal Agents come into the picture.

Personal Agents allow you constoning your own start page with specific, personally-selected material. Once again, Communicator and Explorer are head-to-head in competing for you to choose their Personal Agent.

Both differ, though, from the standard home pages that typically are preprogrammed to pop up when you first acti-

In Netscape, go to the home page



PCMIke: You can check out Wendland's Web site at www.pcmike.com.

(www.netscape.com) and look for a hyperlink to something called Powerstart. Click on it and you'll be led to a template. You fill in the things you want to see on your own start page. You can have a localized weather report, movie listings and start times for the theaters in your neighborhood, a stock ticker that serolls across your seron listing only the companies you're interested in, and headline news and sports.

You can even have your own to-do list pop up, as well as current information about your favorite stocks. Microsoft Explorer will let you do the same thing from the Microsoft network home page (www.msn.com). Explorer uses your zip code to call up the movie schedule for what's playing in your neighborhood theater. It also has local TV listings and, my favorite, a direct link to the daily Dilbert comic atrip.

nter. It also has local TV listings and, my favorite, a direct link to the daily Dilbert comic strip.
You don't have to stick with just the so-called "Browser Big Two."
Just about every major presence on the Net these days is offering users the opportunity to customize their Web start-up pages. CNN (www.enn.com), MSNBC (www.mshc.com), Pointeast (www.pointeast.com) and Lycos (www.pointeast.com) and Lycos (www.tycos.com) are among the most popular. My current favorite is from Excite, which is known for its very fast and reliable scarch engine. But it also has a custom start page, called Excite Livel (live.excite.com), and I think it is the slickest on the Net. It opens with a very easy to follow look at the top news headines of the hour. The headlines are all hyperlinked. Click on the one, and you get the full story.

And white Excite Live has its share of ads and self-promoting features, it is the most straightforward in giving the user just what's wanted.

Excite Live! really shines when it comes to displaying business news and information, especially stock prices. Most of the other custom start pages limit you to only a few stocks and funds to monitor. Excite lets you fill in a virtual portfolio. It couldn't be simpler.

It all works with fill-in-the-black forms.

On screen instructions with check-boxes to click off permit you to display every-thing from high and low tides to the mar-ket's trading volume for the day. Excite Livel has numerous stocks or funds or

You can choose to display just their current or closing prices, or you can enter in the number of shares you hold in each issue and when the program updates, it automatically totals and displays your

automatically totals and displays your portfolio value.

Because this is obviously highly personal information, I would not suggest entering in your shares and asking Excite Live! to display your partfolio value on the computer you access from work.

You can still have it report how your holdings are doing, but just don't enter in the number of shares you own... unless you want anyone wandering past your screen to know such intimate financial details.

So... don't settle for a blah start-up screen. Personalize your pages.

Mike Wendland covers the Internet for NBC:TV Newschannel stations across the country and can be seen locally on WDIV-TV4, Detroit, His "PC Talk" radio show airs Saturday and Sunday afternoons from 4:6PM on Talkradio 1270, WXYT and he is the author of a series of Internet books (call 888-222-1866). You can reach him through his Web site at http://www.pemike.com.

Leaders from page B4

"It's a way for me to learn

"It's a way for me to learn about the community as a professional. The reason I say that is because I grew up in Farmington Hills as a child and as a student, then went to Grand Rapids to finish my college degree at Grand Valley State. Now I'm back in Oakland County and I want to be more educated as a professional and learn what the county has to offer me and our agency. It's a nice change of pace from being here working on the grant. I fand it very educational."

Daylong seminars educate the group about a different dynamic of the county each month. Classes are facilitated by 125 community experts and leaders, most of them alumni of the organization. After each step of the nonemonth program, Landry shares what he's learned about the county with the staff at United Cercbral Palsy. We hear so much about Detroit being the Motor City," said Landry. 'And it is. But we need to go beyond that.'

Leadership Oakland, was cofounded in 1990 by Rochester Hills resident John Fovenesi of Lake Orion-based Two Men and a Truck and Rochester resident Margo King, who is employed by Rochester-based Oakland University. Candidates are chosen through a selection process. 'We try to make our class as diverse as possible in vocation and culture. The more diverse we are the bigger difference we can make, and Paparelli. 'But we also want people in the program to be comfortable with each other when we talk about sensitive issues.'

The program, which runs from September to June, also emphasizes interaction and team building. "We make them aware of problems in the county and the resources available to help solve them," said Paparelli. "They're giving back by volunteering in the community and taking ownership of the county."

Until just this year, Leadership Oakland was sponsored by the Oakland Leadership Council, a consortium of Oakland County Chambers of Commerce. On Jan. 2, the organization was officially

consertium of Oakland County Chambers of Commerce. On Jan. 2, the organization was officially incorporated as a Michigan non-profit. "With this action, Leadership Oakland will become independent, but it will continue its relationship with the Chambers of Commerce," said board member Janet Pung of Bloomfield Township, who works as a communications officer for the Oakland County Parks.

As he continues his education through Leadership Oakland, Landry appreciates the diversity of the group and at the same time recognizes the common thread. "We all want to learn. We're all interested in the county's growth. We all want to be part of that growth, he said. "And we all want to give back to the community. We've all been hieseed with talents and we need to share them with other people.

Come October, Lendry will again join his father in building ramps for the disabled on "Make a Difference Day"......olly this time as a Leadership Oakland alumnus.

Mittra from page B4

planners: Those who sell advice and information for a fee; those who give or sell advice in token amounts in conjunction with sales of financial products; and those that derive their income from a combination of fees and commission.

from a combination of fees and commission.

The fee-enly planners whe claim to provide total objectivity represent a good concept. However, this concept has two serious limitations. First, some fee-only planners don not, an in fact cannot, take responsibility for insuring that the recommendations are properly carried out and that in the long run the clients benefit from them. Second, if the planner is not compensated for performing due diligence, he or she will not take the fluduriny responsibility for their use and consequently would have not incentive to learn about them properly.

them properly.
Financial planners who are

compensated by both fees and commission are frequently accused of having a "conflict of interest." A planner has a conflict only when he or she distorts or manipulates information in order to realize a profit to the disservice or the detriment of the client.

In general it is invariant.

disservice or the detriment of the client.

In general, it is important to insure that the planner delivers a written financial plan for which a fee is charged comparable to fee-only planners, present the recommendations both in ganeric and specific terms, explains how the specific products were selected from among the hundreds of products available on the market, provides the client with the option of purchasing the recommended products from another person and receives only "normal" commissions (without any rebates or refunds.)

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