

High speed is coming ... really!



MIKE WENDLAND

In Wheaton, Illinois, a lot of people start their morning at the Bits and Bagel Cybercafe. Home-made bagels, gourmet coffee and Internet-wired computers let the customers surf the world and feed their hunger for food and information. But these days, the customers are also getting something more than Net Surfers can only dream of. Fast Internet access. How fast? How about downloading the latest 11 Megabyte version of the Netscape Communicator web browser in two minutes? If you've tried that with your 28.8 modem, you know that it usually takes a couple of hours. If you're lucky. What does the Bits and Bagel Cybercafe have that we don't? A new high speed technology called ADSL.

"What it gives me is a 'Wow Factor' for my customers," says Dwight Hawley, the owner. "They come in and, what takes minutes to bring up on the Net with a regular connection, I can do in seconds. Invariably, they take a look at a high bandwidth site with a lot of graphics and go, 'Wow.'"

The technology is called Asymmetrical Digital Subscriber Line, or ADSL. Sometimes, it's just abbreviated as DSL. It uses the existing copper phone lines that already run up and down your street and into your house to deliver Internet speeds up to 1.5 megabits-per-second (Mbps), or about 50 times faster than the 28.8 bit-per-second modems used by most conventional modems.

Wheaton was a test city for Ameritech. Last December, Ameritech brought it to Ann Arbor. Now, the company is ready to bring it to the metro Detroit area. Over the next several months, it will be introduced in Royal Oak (Call 800-910-4269 for information).

"As customers spend more time on the Internet, they've asked us for faster speeds. And this really delivers the goods," claims Valeri Marks, president of Ameritech Interactive Services. ADSL is what is called a "dedicated connection." That means it's always on. You don't have to dial in anywhere. There's no more busy signals. No disconnects or service interruptions. And because it is so fast, it's perfect for hungry, high bandwidth Internet features like real-time video and audio. Eventually, many believe you'll be able to download full-length movies over ADSL Internet connections.

There are some limitations, however. For one thing, you need to be within a mile or so of an Ameritech ADSL center. Sort of like cellular phones need to be near cellular antenna towers. And it's going to take some time for Ameritech to build enough centers around the area to make the service available to everyone.

And, it's more expensive. The service will cost \$49.95 per month for unlimited usage, plus a one time installation charge of \$160. A special ADSL high speed modem is also needed. That runs about \$200 but Ameritech says it will waive the charge as part of an introductory offer.

Sarah Snyder, an Ameritech spokesperson in Detroit, promises that ADSL will be available within three years for seven out of every 10 customers in Southeastern Michigan. The technology is being tested across the nation by a half dozen Baby bells and other telephone companies. Intel and Microsoft are heavy investors in the technology. Microsoft's Bill Gates has said he believes ADSL will be the most common means of accessing the Internet within the next few years.

Here are some WWW sites that can feed your need for more info about ADSL:

- Ameritech's ADSL (<http://www.ameritech.com/products/data/adsl/index.html>) - This is Ameritech's Q&A page about ADSL technology.
- GTE (<http://www.gte.com/dsl/>) - GTE is another telephone company offering ADSL in Western Michigan and several other places around the country. Their Web site offers some good information.

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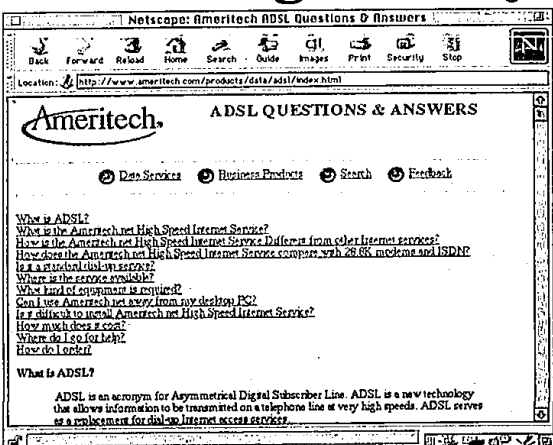
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returns. The same cannot be said of past returns and future returns.

By the way, it might interest you to know how standard deviation came into being. A brief history of standard deviation is presented in the boxed insert.

Since 1970, the S&P has recorded a standard deviation of 16.3, meaning that 95 percent of the time its annual return has fallen within 2 times the standard deviation of 16.3 percent above and below the mean annual return of 14.2 percent.

Put differently, in about 4 percent of the years, the annual return has fallen within a range of double the standard deviation. That means that only about 4 times in this century has the S&P 500 advanced more than 48.8 percent or declined by more than 18.4 percent. Past performance is not a guarantee of future results.

As a potential investor in ABC mutual fund, you must ask yourself if this is the kind of variability, or risk, that you can stomach and survive. If you can, then stick around, enjoy the wild ride, and hope to get the average return as a reward.

But should you despair if you can't handle this much volatility? Not necessarily. You can always find a fund with a lower standard deviation. It would give you a smoother ride, but you would

also settle for a lower return as part of the less risky packet.

It should be pointed out here that it's not hard to find standard deviation's shortcomings. A fund operating in a stable sector can have a low standard deviation for years; but if that sector's conditions suddenly tank, the fund can follow. That happened in 1994, when interest rates froze on some previously steady and low-risk mortgage funds collapsed. Still, standard deviation offers a sound way to compare funds that operate in the same sector and to evaluate funds across different sectors.

Let us now turn to an appealing alternative. Over the long haul, some tortoises have been skilful enough to keep pace with the hares. Such a result is achieved by using what has widely come to be known as the Asset Allocation Strategy. By diversifying between stocks, bonds, and money market instruments, in the long run, comparable returns can be expected to be achieved by significantly lowering the portfolio's standard deviation.

Is that important to you? If so, if you don't like volatility and believe, as most investors do, that we have already entered the new era of more short-term volatility. And that is the compelling reason to pay close attention to standard deviation.

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old's talents provided Lang with some wonderful shots of Jason and Jeffery Warr on the football field and in a wrestling competition.

"I was very happy with the pictures," Lang said. "Tim is an excellent photographer in my opinion and he captures some very memorable shots."

Lang first heard about the photo service from another parent and presented the idea of hiring Fitzgerald to the school's sports boosters club. He said most were enthusiastic and quite a few parents agreed to have their photos taken at a football game.

"A lot of people let these precious moments pass them by and wish they had something like

this -- well now I do," Lang said. "One of Tim's pictures is hanging up right here and I'm looking at it now and to me it symbolizes everything. Both my sons are in it so it shows brothers, teammates and the sport."

Such a gratifying description of his work is just what Fitzgerald's career choice is all about. "It's a lot more satisfying getting a call or letter from a parent saying thanks for the great pictures than just working for the AP where the only one who notices you get a picture published is your mom," Fitzgerald said. "It's fun to do this job and it's nice to be thanked for it."

To contact Fitzgerald at Action Sports 2012 Photographic call (248) 583-9088.

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