

Here's how to access the World Wide Web



O&E ONLINE
The last major area on the Internet this column has not yet addressed, not counting Usenet, is the World Wide Web (WWW). Usenet will be the last major area covered before leaving the "tutorial" stage of this column and turning attention to interesting things to do and go with O&E On-line.

Our regular system accesses WWW through a tool called Lynx. By providing a graphical user interface (gui), Mosaic is the fastest-growing access tool to the Web. But Lynx remains the most popular text-driven tool to access WWW. O&E On-line subscribers who sign up for a Serial Length Internet Protocol (SLIP) account will use Mosaic to scan the Web but most users have not yet chosen this option and will go to Web sites using Lynx.

The Web uses hypertext as the means to connect with another site. Hypertext is "highlighted" words on a page and functions in the same manner as Help Menus built into software. The page containing hypertext words to select is known as a Home Page. When you click on the hypertext word(s), you arrive at a new Home Page with other hypertext choices or you arrive at the final document. MAC and Window users merely click on the highlighted word(s) while DOS users navigate with arrow keys and hit RETURN. Gopher links menus to other while WWW links documents.

Besides the ease of use offered with hypertext, the Web also is very popular because of its versatility. The Web can be used to access gopher sites, FTP sites, to do Veronica searches, to access Usenet groups, and can be used to Telnet to IRC or another site. At the prompt, users would substitute FTP, telnet, or gopher for http.

Some feel the ease of use and versatility of Web is so great that Gopher will soon become obsolete, especially with the growing popularity of Mosaic. I'll leave that debate to others, but it appears safe to assume that most users will spend more time with the World Wide Web than with other tools.

O&E On-line, as it has done with Gopher and FTP, offers users a choice when they first arrive in Lynx. The user can select a default Home Page that has been provided and then visit Web sites

by clicking through Home Pages, in much the same way as you burrow from one layer to another with Gopher. Or the user can choose the "Select Your Own Home Page" option and be greeted with a Web prompt.

The Web prompt is http: The letters http (which stand for hyper text transfer protocol) is followed by a forward slash. Our typesetting system cannot produce a forward slash and so it is depicted here with a "heat" symbol. Users should substitute the heat symbol with the forward slash whenever the heat appears in this column.

To select your own Home Page, you need to know the Universal Resource Locator (URL) of that page. The URL will use a double-backslash after the colon followed by www for World Wide Web. A typical URL for the Web is constructed as follows: http://www.ziff.com. This is the Web site, for Ziff Communications which PC World, Interactive Week and other computer magazines. Another URL, this one to "Yahoo's List" of Internet resources, is: http://www.uwm.edu/Mirror/inet.servers.html. To acquire Arlene Rinaldi's Netiquette guide, use this URL: ra6090.adm.fsu.edu/taahr/arlene.html.

As you can see, some sites will end with the extension .htm or .html. SLIP users will find that the forward-slash is not needed in the URL and regular users may find that it is not always needed. When you start from a Home Page and begin clicking on hypertext you are travelling from one document to another, or from one site to another, without having to enter the site address. The URL is needed to get you to the initial Home Page. And so the Web works behind the scenes. When you wish to "return" to a page you've already visited use the left-arrow key.

In summary, the Web is a collection of all of the files and information that can be accessed through Home Pages using a Web browser. Mosaic and Lynx are browsers that all you need to access the Web. Next week we will look at specific places to go and directories to make on the Web. Users who already have travelled the Web are encouraged to share their Web pages with me via e-mail and I'll pass them on.

You can direct questions to Emory Daniels by e-mail with emory@goonline.com, at voice mail at 953-2047 then dial 1910, or fax number 953-2111.

BUSINESS MARKETPLACE

Marketplace features a glimpse of suburban business news and notes, including corporate name changes, new products, office openings, new affiliations, new positions, mergers, acquisitions and new ways of doing business. Write: Marketplace, Building & Business, Observer & Eccentric Newspapers, 36251 Schookcraft, Livonia, 48150. Our fax number is (313) 591-7279.

ENGINEERING AWARD
Soil and Materials Engineers of Plymouth has won an outstanding achievement award from the Michigan Society of Professional Engineers.

Soil and Materials won for its work on the Elizabeth Park Marina in Trenton. The new 52-slip full-service marina was designed to fit into an already developed river front without adversely impacting the natural beauty of the area.

C&B SCENE
C&B Scene, a public relations and marketing firm which recently moved to Southfield from Farmington Hills, has been hired by CBS Television to assist with publicity during the transition of CBS programming to Channel 62 here.

FREUDENBERG-NOK
Freudenberg-NOK, an automotive supplier with offices in Plymouth, has teamed with TBM Consulting Group and Universal Management Concepts to form the Growth Alliance.

The consortium was designed to help auto suppliers and American industry adopt lean business systems.

CPA LONGEVITY
The certified public accounting firm of Jim Mathews, George Reich, Tony Berna and Mark Rotterdam is celebrating its 20th year in business. The firm is located at 30100 Telegraph, Suite 268, Bingham Farms.

OPERATION ABLE
Operational ABLE, a non-profit service agency that helps adults 45 years and older find employment, has opened a satellite office in the Pontiac State Bank Building, 28 N. Saginaw St., Suite 114, Pontiac, (810) 338-4666. Operation ABLE's main office is in Southfield at 16250 Northland Drive, Suite 102.

FOODLAND DISTRIBUTORS
Foodland Distributors, the Livonia-based food wholesaler, was honored with a Golden Penguin Award for outstanding achievement promoting National Frozen Food Month.

Foodland's program included a retail coupon book, outdoor and radio advertising support, a children's coloring contest and a fundraising effort to benefit the Detroit Zoo.

The award was given by the National Frozen Food Association.

BOZZEL CONSOLIDATES
Nearly a year after the Detroit office of Bozzel Worldwide expanded its client base and absorbed the 280 employees of CME/KHBB Advertising, the agency has consolidated its two area offices into one location.

The 500 combined employees now occupy seven floors at Prudential Town Center's Tower 1000 in Southfield.

"Under one roof, with one unified name, the blending of our two cultures into an amazing new agency will finally be a reality," said Michael J. Vogel, CEO of Bozzel, Detroit.

KARATE SCHOOL
Certain Victory Martial Arts has opened in the South Orchard Plaza, 2207 Orchard Lake Road, just north of Shawwassee, Farmington Hills.

Cal and Debbie Weaver, Chris Ostrander and Roger Combs, who trained together at the Michigan Blackbelt Academy, are the principal investors/instructors.

ARBOR EXPANDES
Arbor Drugs, headquartered in Troy, has signed an agreement to acquire Rizzo Pharmacy located in the Grace Hospital Professional Office Building, Detroit.

The specialized pharmacy, which will provide prescriptions and over-the-counter drugs, becomes Arbor's sixth medical center pharmacy unit. The company operates 159 stores, all in Michigan.

METROBANK BRANCH
Metrobank has opened a fourth branch location in southern Oakland County at 7860 West

Maple in West Bloomfield. Lynne M. Dodson is branch manager.

EDCOR CONTRACT
Edcor Data Services of Farmington Hills has signed a contract with Chrysler Corp. to administer Chrysler's dealership technician training program.

The contract will cover all training administration activities for over 45,000 people.

LIFESOFT CLIENT
LifeSoft, a developer and supplier of computer-based transaction processing systems in Bingham Farms, has signed an agreement to provide multi-media software to American Ticketing Systems.

The system will consist of kiosks units which operate similar to automatic teller bank machines. The first order of 160 will be delivered to southern California.

CONTRACT INTERIORS
Contract Interiors, Southfield, has earned the Exemplary Performance Award from Steelcase, the world's leading office furniture manufacturer.

"Steelcase created this award to recognize dealers with outstanding business practices in support of total customer satisfaction," said James P. Hackett, chief operating officer for Steelcase.

Only four dealers in North America won awards.

BARTON MALOW
Barton Malow, a Southfield-based construction services firm, has won a construction management contract from the city of Wayne to construct a \$6 million Aquatic Center adjacent to the Community Center and Ice Arena.

The 29,000-square-foot center will house a six-lane, 25-yard competitive pool, water slides, jogging track, sun deck, administrative offices, snack area and multi-use rooms.

The project architect is TMP Associates of Bloomfield Hills.

CTI MOVES
CTI and Associates, an environmental, geotechnical and construction materials testing engineering consulting firm, has relocated its headquarters from Farmington Hills to Brighton.

AUBURN HOLIDAY INN
The B.F. Saul Organization, a Maryland-based national developer and manager of commercial real estate, has acquired the Holiday Inn Auburn Hills in that community.

The eight-story structure with 190 rooms and seven suites is home of the Detroit Lions and Detroit Pistons when they are in training and before games.

BIANCHI PR
Blanchi Public Relations of Bloomfield Hills has been selected by TRW to assist its automotive businesses on communications activities during the upcoming year.

Blanchi specializes in public relations consulting and programming for automotive systems, components and material suppliers.

GOLDRING RELOCATES
Goldring & Associates, which specializes in searching and recruiting personnel for the medical, healthcare, environmental and administrative professions, has relocated to Woodbury Office Park, 32931 Middlebelt, Suite 600, Farmington Hills.

Joseph Goldring moved from Birmingham.

KINOA AGENCY
Mike Kinna, a Birmingham resident, has opened a State Farm Insurance Agency at 22007 West Outer Drive and Poilham in Dearborn offering auto, home, life and health policies.

KOLON, BITTKER & DESMOND
Kolon, Bittker & Desmond of Troy, a full-service advertising agency, has won a Gold Bell Award for the implementation and execution of Mackinac Island's Mission Point Resort 1994 public relations campaign.

KB&D's campaign helped the resort property increase its overall sales 28 percent for the year. The award was given by Hospitality Sales and Marketing Association International.

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Debt from page 1F

could have problems, 30 percent you will have problems," he said.

Horne offered some tips to minimize credit card debt not only during the holiday season, but any time of the year.

- Be cautious when you spend. Determine your ability to buy by knowing your fixed, inflexible expenses and calculating exactly how much discretionary income you have to spend.
- List, in advance, exactly how much you want to spend on each person.
- Stay within the budget.
- Shop well in advance of the gift-giving occasion. This can help relieve last-minute shopping anxiety which can lead to the purchase of higher-priced items.
- Pay off the credit card in full within the no-interest grace period, usually 25 days.
- If that isn't possible, pay more than the minimum required by the credit card company.
- Consider using cash.
- "My advice we give folks this time of year is to set aside money you need for Christmas next year so you have cash," Horner said.
- Credit card holders can then charge the purchases knowing they have the cash to pay bills when they arrive.
- "The value of the credit card to people who

can handle it appropriately, that is, pay it off within the grace period, is that it gives an accounting record and . . . it's a lot easier if you have difficult merchant to go back to the credit card folks," Horner said.

Know the terms of your credit cards — grace period, interest rate and annual user fees, he added.

A purchase paid over a year or more at 18 percent interest becomes much more expensive than if paid at point of purchase or in the first billing notice.

The average client of Consumer Credit Counseling Services of Michigan's current 7,000 clients has 13 creditors and owes \$48,000 not including a mortgage, Horner said.

"We hear every story in the book why they did it or how they expect to get out — Uncle Lou or Aunt Tillie will die and they expect an inheritance, overtime will come in, they'll get a promotion."
"We find that people use the last two or three lines of credit to pay others. They rob Peter to pay Paul until there is no more Peter."
"That's when they hit our door — on the way to bankruptcy or the sheriff arriving to take some of their things."