

Info Highway good guide to roads



MIKE WENDLAND

One of the things I enjoy most about reporting on the Internet is collecting stories from cyberspace. There is seemingly no end to how useful the Net can be when we need information fast.

Take the case of a friend of mine named Fred Moore, who spends a lot of time on the road.

It happened early one morning on a road trip to Texas.

The motel switchboard put the call through a half hour before Fred Moore's scheduled wake-up call at 7:30 a.m. On the other end of the line was one of his top clients. The client was panicking.

The client's in-house intranet, a sort of internal version of the World Wide Web that links sales offices, employees and inventory data bases to a central server, had crashed. Further, at four that afternoon, the company's CEO was scheduled for a demonstration of the intranet. He desperately needed Moore, a computer consultant from Rochester Hills who set up the intranet and set the hardware that made it work.

"Can you come ... please?" begged the client. "If we had a company jet, I'd send it. How soon can you get here?"

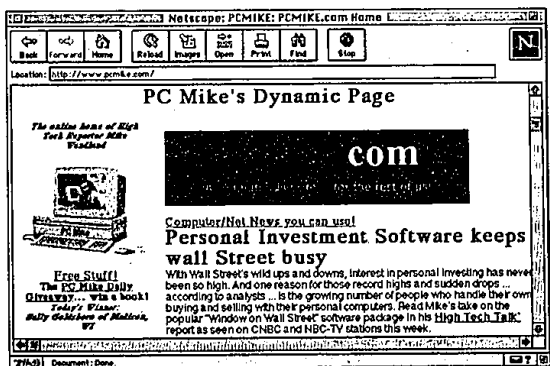
Moore was in the middle of a sales trip, staying near Kerrville, Texas, about 250 miles from the customer's Houston office. There was no choice. He'd be there, he said, before noon. As he started the in-room coffee percolator, Moore pulled out the laptop from his briefcase, and plugged in the telephone jack. He connected to a site called MapQuest (www.mapquest.com), clicking on an option called TripQuest. He typed in his starting point, San Antonio, and his destination, Houston. In seconds, precise travel details appeared.

Not only was there a map but step-by-step written instructions also appeared on his screen.

At the posted 70 miles an hour speed limit, Moore figured it would take him close to four hours, maybe a bit more because of Houston traffic. If he hit the road by 8 a.m., the best he could do after showering, packing the car and then canceling and rescheduling the appointments he already had for the day, it was going to be tough and to get on site by his promised noon arrival time.

Unless he could maybe push that speed limit a bit along eastbound I-10. Now Fred's not a reckless kind of guy. But this day, he needed to move.

Whether he could or not would depend on what one site told him. Called the National Speedtrap Register, (www.speedtrap.com/speedtrap) it receives and disseminates



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

notes reports of particularly heavy traffic enforcement e-mailed in by Net-using drivers. Moore scrolled down a list of the states, clicking on Texas. And then he scrolled down the reports, looking for information on his main route, I-10. There were four items that applied to the route he'd be driving.

Advised the Website: I-10 near Kerrville. TxDPS patrol heavily! If you successfully evade one radar and pass his car, DO NOT speed up! They work in pairs, one about 1/2 mile behind the other to catch people who speed up after passing the first cop.

A 10 near Kerrville, during many trips from west Texas to San Antonio, I frequently saw cars being pulled over between Kerrville and San Antonio along eastbound I-10. The cops are often in the flow of traffic.

Sequin along I-10. Beware of those seemingly innocent bushes planted in the median. They are placed to hide police radar. Closer to his destination, the site warned: Houston: I-10 (Katy Freeway) westbound feeder, between the Highway 6 exit and Highway 6 itself. The distance between the exit and Hwy 6 is quite long, and it's easy to let your speed creep up to freeway levels. During rush hours, Houston police will park their Camrys just before the 2 or 3.

Moore wasn't done yet. He went to another area of the site, called "The WWW Cop Car Registry." Again, he scrolled down a listing of the various states until he found Texas. There, he learned that Mustangs, Camaros and Crown Victorias were the cars most used by police agencies in the jurisdictions he'd be

traveling through.

The next step was to make sure he knew how to get to his customer's office from I-10. He pulled down a bookmark from his Netscape browser and clicked on BigBook (www.bigbook.com), which bills itself as "a whole new kind of Yellow Pages."

Typing in the name of his client's business, he watched as the BigBook site quickly displayed the street address and phone number and a detailed map of the immediate half-mile square area around the location. "I don't mean to sound like a wild and crazy driver," says Moore. "Because I am not. I am extremely careful and have an excellent driving record. However, on that morning, I had a very important client who desperately needed me to solve a crisis."

"I arrived about a half-hour before noon and was a hero. The Web didn't allow me to circumvent any laws, it just told me where I needed to be extra careful on my hurried trip to Houston. Then it vectored me in as precisely as an air traffic controller brings in jumbo jets for landings."

It's another neat story from cyberspace. Do you have one? Send it along at my Web site.

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er market, whereas one with a beta of 0.5 is half as volatile as the market. However, the problem with beta is that it only tells you how risky the fund is in comparison with the market index. If the index doesn't really apply to the fund, then beta can be terribly misleading. The classic example is precious-metal funds which have a beta of just 0.47 - but that's in relation to the S&P 500. Yet metal funds mainly follow the price of gold and other commodities, not the stock market. Therefore, their ups and downs do not match those of the market.

Therefore, serious investors should become familiar with both beta and standard deviation as two complementary measures of risk. And as the stock market enters a new era of volatility, investors will find it necessary to pay equal attention to return and both measures of risk.

For those who wish to compare

their portfolio with the market, there is the R-squared ratio, which shows how closely a fund's movements track an index. R-squared numbers can range from 0-100. An S&P index fund would be close to 100, while a fund that marches to its own drummer - not tracking any index - would have a reading closer to zero.

There are a few other more esoteric risk measurements. Among them are SHARPE and TREYNER ratios, which compare a fund's risk with its actual return. TREYNER looks at market risk, while SHARPE examines total risk. In each case, a value greater than 1.0 means the investment delivers more units of return than the units of risks it consumes.

The only time risk doesn't matter is when the market is going up uniformly - which is much less likely in the three years ahead than in those we have left behind.

Training from page B4

about a failing grade for Sparks. Shortly after that, she contacted Wiley at his center and signed up for a three-hour practice session.

"It was worth it because he would go over what I did wrong and I'd try again and that practice helped me pass the test the second time," Sparks said. "And I think I would have passed the first time if I had taken the class at the training center."

The field area and timing techniques Wiley uses to help train police candidates at the center are the same as those obstacles posed by the state for certification, according to Sparks.

"I think his training is very realistic and anyone taking the

test for the first time could really use the practice at the center first," Sparks added.

Beyond the physical agility testing, M.L.E.O.T.C. also gives a written exam as part of the process for certification.

"The written test is pretty straightforward and there are multiple choice answers, so I don't see a demand for helping people get ready for that just yet," Wiley said. "But the physical test is a strict pass or fail, so our whole premise is to get them to pass the test with the best possible score."

The center offers discounts to students currently enrolled in law enforcement classes. For information, call (248)253-0103.

Variety from page B4

national services, to children with special needs across Southeastern Michigan.

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