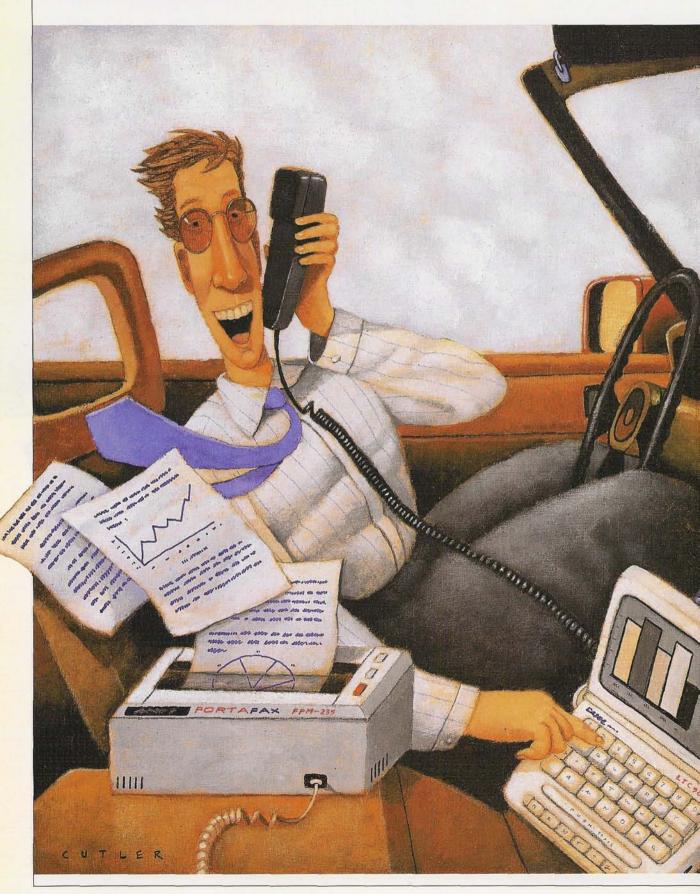
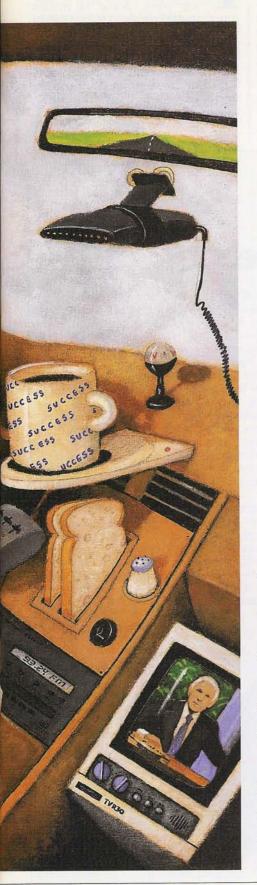
## SPECIAL REPORT





# Life the LANE

The motto for tomorrow's executive? Have office, will travel.

n the fast lanes of modern business—those once-orderly, now-frenzied avenues of trade—hard-driving executives are forever trying to out-motor the competition, to speed ahead and stake out a little open asphalt on the road to upward mobility.

Gone are the days when the engines of American commerce ran on a simple chassis of paper and ink, lubricated by the occasional dry martini. Deals once concocted over drinks at the club are increasingly conducted by phone, fax and modem.

New gadgetry hits the market at a dizzying rate: telephones that fit in your pocket, fax machines for your dashboard, solar-powered bicycle-mounted laptop computers—a cornucopia of digital devices and doodads, with applications ranging from the nearly revolutionary to the merely novel.

It's all terribly impressive, of course. But as an already-glutted market swells

with the latest businessware, would-be buyers may wonder just how far down the road these glamorous gadgets will really take them, and in what direction: on a shortcut to state-of-the-art sophistication or down a blind alley to early obsolescence?

This is not to say that a lot of these new machines aren't perfectly useful. No doubt there will be plenty of conscientious, hard-working executives putting all their glitzy gizmos to legitimate uses. But let's face it: Plenty are the products bought in the name of professional performance that turn out to be little more than status trinkets.

Of course, for the well-placed professional with a healthy corporate expense account (or a working knowledge of the business deductions allowed by the IRS), questions of practical utility may weigh a little less heavily on the fiscal conscience. But those with limited resources would do well to proceed with caution down the pricey, sometimes primrose pathways to progress.

or more and more Americans, the road to professional progress leads right back to the living room. Some 14 million American workers spend at least part of their workweeks at home, according to a study by the market research firm LINK Resources. Sales of home fax machines, computers and copiers have been booming in recent years as more companies open up to the idea of letting workers stay home.

Critical to the diaspora of the work

In the not-so-distant future, well-equipped executives could be leading lives of unprecedented efficiency and ease . . . or so the gadget-mongers would have us believe. To hear the marketers tell it, the world of tomorrow is just a phone call and credit-card order away.

Herewith, a day in the life of the hepster who can't resist the latest in gizmos.

You get up, you shower, and you're ready for the usual morning commute. That dreaded a.m. tire trudge through the humorless, halfawake mass of gridlocked humanity is no longer quite the waste of time it used to be. While the office is still a traffic jam away, just switch on the mobile phone, dial up your voice-mail messages, click on the mobile laptop, punch up your E-mail via mobile modem . . . and you're all tuned in and ready to do business.

By the time you make it to work, you're ahead on the day. You can make that first appointment, no sweat. You're sure Jones will have a lot to say, interesting stuff to be sure, but you don't want to blow the rest of the day. Nor do you want to offend Jones by checking your watch or having the little alarm go off. Here's the solution. Panasonic's Personal Time Manager gives you an easy, inconspicuous out. Simply set the timer as you would with any other alarm clock; when the appointed time comes around, the device emits a silent vibrating pulse that only you can feel. You've still got to make your excuses, but Jones is out of



there in plenty of time.

Just in time, in fact, so that you can make a few pressing phone calls before your next appointment. For dialing on the run, here's the latest in extravagant executive accessories: the remote auto-dialer. Yes, if you're just too busy to reach out and touch those buttons, or if you just feel like being on the other side of the room from your phone, you can dial from a leisurely distance using the little keypad on this handheld device.

Once your call's gone through (whether by speaker phone, cordless extension or hands-off wireless headsetphone), and you're all wrapped up in this wiry web of high technology, you may start to feel pangs of Big

Brotherly paranoia. If you're important enough-or selfimportant enough-to suppose that "someone else" might be listening in on your conversation, then here's a product to pacify that feeling of persecution. The Tap Detector V alerts you to the presence of would-be telephone eavesdroppers, flashing a red warning light whenever faint disturbances in the telephone signal suggest that someone else might be tapping the line.

So. What was that other thing you needed to do to-day? Was it that dentist's appointment? Can't remember? Don't strain yourself. Why not let a computer do the remembering for you? Any number of digital diaries now on the market can prompt

your feeble mind as to the day's agenda, as well as maintain up-to-date lists of addresses, phone numbers and events. These automemo gizmos can do just about anything you can do with a pencil and notebook—and for just \$139 more. Well, almost everything . . . you'll hove to find your own doodling pencer.

doodling paper.

Until now, that is. Just coming down the development chute from Sony are the first portable "scratch-pad" computers, sophisticated light-pen electro-Etch-A-Sketch devices that can actually read your handwriting (provided it's vaguely legible) and translate it into computer-ready prose. This would seem tailor-made for the tradition-bound, computer-hostile executive. Now you can just scribble your thoughts to enter them into a computer. Finally, machinery sophisticated enough to accommodate even backward bigwigs and high-level loafers.

You've made your calls, done your meetings, finished your busywork . . . and the

day is done.

Time to wind down with an after-work workout: maybe a session on the stair-climber at the company gym, or maybe the cycle-machine, or the Soloflex. Or maybe you'd rather just wind out with a full-speed fling down the highway, courtesy of your new wafer-thin microradar detector. Whatever your preferred mode of stress-decompression, there's a machine out there for you.

—Alexander Wright



orce, of course, is the computer. Prorammers, engineers, consultants and nyone working at a terminal can comnute to work via modem these days—if neir employers will let them.

Many employers remain reluctant to rant their employees such license, figring that a worker left unsupervised is ound to slack off or lose touch with his r her co-workers. But many of those the do work at home, once presented with the prospect of having their performance judged more on merit than on the day-to-day politics of the worklace, find no problem staying motiated. Some studies have suggested that roductivity actually increases among tay-at-home workers, due to the elimitation of commuting time and office istractions.

The road to modernizing the worklace branches off in several directions. For most workers, new technologies will ease office-to-office communication. Others will find themselves mobiized right back to their homes. But the rofessionals likely to be riding the crest of the wave will be the workers taking to the open road.

Some studies have suggested that productivity increases among stay-at-home workers, who have no commuting time or office distractions.

ome with us, then, on a quick reconnaissance trip and you'll soon understand why we've been moved to draw all these notoring analogies. If you're going to ravel the highway to success, you'll eed a lot more than that old cellular thone. Where this route will take us excelly is anyone's guess, but one thing's or sure: The future lies along the open pad.

We'll start our trip with a visit to Boson's Plymouth Rock Assurance Corporation. A small insurance company bunded in 1983 by former Dukakis dministration insurance commissioner arms M. Stone, Plymouth Rock's busiess has exploded from \$3 million in its rst year to \$90 million in 1989.

The company expects to build on that access—and surge ahead of the competion—with its Crashbusters program,

an on-call claims-adjustment program that rides on state-of-the-art mobile of-fice technology. The heart of the program is three vans loaded with equipment that helps an adjustor investigate an auto-accident claim and get a quick—sometimes on the spot—settlement for the claimant.

The whole thing works like this: If you get into an accident, you get word to Plymouth Rock and they send out a van to see your damaged car.

Philip Cataldo, Plymouth Rock's claims manager, let us peer into one of the Crashbusters. It looks like some-

thing Arnold Schwarzenegger would be proud to steer. There are computer monitors, multiple phone lines, a video camera and a plush swivel chair. Everything's either nailed down or safely stowed away in one of the numerous console cabinets.

The gadgetry includes a battery-powered laptop computer loaded with software that's custom-designed for calculating damages, repairs and replacement-parts costs. Then there's the Canon still-image video camera that transmits pictures directly into a fullsized PC, which can then transmit the

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photos back to the home office via a customized automotive modem—in color no less.

The Crashbusters are designed with adaptability in mind. As new technology hits the market, the old equipment can be easily removed and replaced. Currently on the wish list: a laser-printer for producing authorized checks; a head-set mobile telephone that will enable claims adjustors to report observations to the home office while inspecting accident scenes; and a computerized tracking system that will allow the dispatchers to keep an eye on the whereabouts of all the vans at once. The vans will transmit homing signals that show up as blips on a computer screen at the office, airtraffic-controller style.

Heady stuff, to be sure. To date, the exotic equipment has cost Plymouth Rock about \$40,000, the company says. Some of it has been available through special pricing arrangements from local manufacturers who want their products tested out.

Plymouth Rock hopes the vans will pay off by cutting down the time wasted on missed phone calls and other logistical snafus. The Crashbusters are also supposed to control costs by ensuring quicker damage appraisals, thus eliminating the wait for body-shop estimates. Last, but not least, Plymouth Rock is counting on new technology to bolster its image by keeping claimants happy. When a claim is verified, the Crashbuster unit is authorized to write a reimbursement check on the spot—an all-but-unheard-of concession in the slow-moving world of insurance claims.

Has Plymouth Rock gone overboard with all this gadgetry? Are they really making tracks toward efficiency, or are they just toy-happy? Bill Kelley, vice president for claims and the prime mover behind the Crashbusters program, says everything serves a practical purpose: "We really try to avoid investing in technology just for technology's sake . . . We're too small a company to go throwing our money around like that. But we also try to take the long view of things, and invest in what we think will ultimately pay off for us down the line."

It's too soon to tell how big a payoff that's likely to be, company officials say.

The Crashbusters program remains in the developmental stage. The three vans on the road all have slightly different equipment. Two more are on the way, and several more are projected for future use. Cataldo estimates that to service all the claims currently being received, Plymouth Rock would need at least ten more vans.

A few of the gadgets the Crashbusters program employs are still in the developmental stage, but most of this gizmotry is already available to us all. omputers, for one thing, are coming on the market in an array of styles and applications. According to some estimates, mobile data transmissions may account for as much as ten percent of all cellular phone use within a few years. "Mobile computers are going to be coming on in a big way," says John Pemberton, author of a mobile-technology report for Gartner Group, a high-tech consulting company. "You won't see them coming until all of a sudden—boom—they'll be everywhere."

Mobile PCs promise to streamline things for workers on the go. Salespeople, delivery drivers and repair crews, to name a few, will be able to finish more of their work on the road. This will mean support staff back at the office can spend less time as data-entry clerks.

Several prescient computer makers are already weighing in with compact computers made especially for mobile use. ZeBryk Engineering, of Southbridge, is among the first outfits in the nation to develop a portable computer specifically for use in automobiles.

Standard equipment in a prototype Cadillac limousine includes a fax, a VCR, two cellular phones and a paper shredder.

Partners Jay Zebryk and Steve Davis created the computer from scratch, designing shock-resistant innards and a full-sized, high-resolution screen with a photo-sensitive polarizer panel to facilitate daylight viewing. ZeBryk is still trying out the product with local firms that have agreed to conduct test drives.

Also on the market are several ultracompact, palm-sized computers.

These things have been around for a few years now. They have one big drawback: those tiny keyboards. For anyone with fingertips larger than pencil-tip erasers, the tiny keys make for slow and sloppy typing.

The solution: eliminate the keyboard altogether. The latest generation of microcomputers sidesteps the keyboard problem by using alternative means of interfecing

From a Japanese electronics manufacturer comes Murata LINKS, a handheld terminal with a touch-sensitive LCD display. The computer can be used to place orders, check supplies of products, read messages from an electronic mailbox back at the office, or complete any transaction that does not require a letter keyboard. You operate Murata LINKS by pressing commands on the screen itself, using intricate menus of options and a number keypad that appears on the screen only when needed. The system can be custom-programmed to interact via modem with your PC or mainframe back at the office. The device is small enough to fit in a jacket pocket and is battery-powered to run up to 30 hours on a single charge. It can be customized to work with almost any major computer system.

Murata LINKS requires a fairly specialized system to function; but once fully programmed and incorporated into a larger home-based computer system, it promises a flexible range of applications.

ow who really needs a computer in the car? Among the major beneficiaries of the new mobile-computer technology will be some of the real workers of the open road. Police officers, truck drivers and construction crews in remote areas without phone lines, to name a few, will all be breathing a lot easier once they're tuned in and turned on to the concept of itinerant interfacing. A trucker for a retail or fast-food chain, for example, will be able to use a national computer network to check inventory supplies at any time of day or night, without needing to wait to speak with a human dispatcher. Delivery schedules can be instantly changed to meet the needs of individual stores across the country, allowing corporations to use their delivery fleets as roaming storage facilities.

The Boston police have already started using advanced mobile-networking techniques for coordinating their large-scale operations. The Mobile Command Post boasts multiple mobile-phone lines, fax machines and the capability for computer transmissions (although there are no computers in use yet). When it comes to handling major catastrophes, big-time crimes, or major public events such as outdoor concerts, the Command Post can coordinate multiple units stationed in one area, cutting down on response time and streamlining the overall flow of operations.

Cops, plumbers, truckers. These are not the sort of workers many of us at first associate with the slick, fast-lane image of the mobile phone. But the fact is that many of the travelers on the newly hot-wired highways will be blue-collar businessfolk.

The new mobile technologies aren't exactly democratizing, though. At the

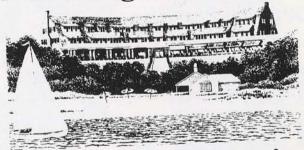
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far end of the status spectrum lies a vast assortment of out-of-sight gadgets with incredible price tags and sometimes implausible purposes.

Every day, engineers are hard at work dreaming up new ways for us to utilize our time while our hands are devoted to the mundane task of driving. The more we can do while driving-and the fewer hands we can do it with-the more gadgets they can hope to sell us.

The ideal mobile-office machines require no hands at all, of course. A new generation of voice-activated cellular speaker-phones (like GTE's Silver Series 300) promise a safer and more efficient mode of roadwork-for a price. At around \$1400, the voice-activated phones cost three to four times as much as most manual models.

Another high-priced hands-off option comes from Chrysler, which teamed up a few years ago with OKI Telecom of Atlanta to develop the car phone mounted on a sun visor. It's a compact, out-of-the-way alternative to humpmounted phones. Chrysler plans to offer the phones as a dealer option only in its top-of-the-line sedans, but similar phones are now sold in stores.

Currently under development at Mazda is the MPV Executive, a fullfeatured mobile office that costs about \$28,000. Standard equipment includes a cellular telephone, fax machine and laptop computer. Then there are the cozy creature comforts: TV, VCR, CD player, video camera, foldaway desk, full leather upholstery and-that sure sign of executive ascendance—a bar.

For sheer capitalistic excess, General Motors' new prototype-model Cadillac limousine wins by a mile. Standard equipment includes a fax machine, remote-control TV, VCR, two cellular phones, and a mobile paper shredder. It only Oliver North could have sunk his hard-swindled cash into one of these sweethearts, he might be on the high road through Honduras by now.

There's no telling whether these mo-bile monstrosities will catch on in the open market-with price tags projected into the \$80,000 range, any private citizen who can actually afford one of these things could probably just as well spring for an early retirement. But for the conspicuous consumer with money to burn well, it doesn't get much more con-

spicuous than this.

In the land of disposable income even those of fewer means can do away with their dollars in style. For would-be bigwigs on a limited budget, here's the latest in affordable status accessories the faux car phone. For about \$50, you can have a life-size look-alike phony ca phone installed in your console. Im press friends and annoy fellow driver . . . all at a fraction of the usual cost.