

Computers in cars ... future is here



PC
TALK
MIKE
WENDLAND

If you think the Internet has changed the way the world communicates, you need to see what the computer and automobile industry has planned for the way you drive your car.

A few weeks back, the folks from Intel came to town with a very unique test vehicle that I had the opportunity to test drive.

I want to take you along so ... do a little imagining and put yourself behind the wheel of this car.

It's 7 a.m. as you back out of the garage and head off to work, your mind already in fast forward as you think about the meetings, appointments, phone calls and paperwork you'll have to handle before you pull back into the garage, that is, if you make it out the way to the freeway, you realize you should have left 20 minutes earlier. Traffic is seriously backed up to get on the entrance ramp.

As you creep forward, you switch on your car's onboard computer. The built-in display on the dashboard illuminates and in large question mark appears, indicating it's ready for your voice command.

"Switch to navigate," you say into the tiny hands-free microphone attached to the driver's side sun visor, the same microphone that works with your cellular telephone. The computer screen switches to a new display.

"Map," you say. This time, it takes a little longer. You hear a modem sound and dialing tones. In twenty seconds, the screen changes views a couple of times and then, from a speaker, it announces: "Map view, freeways."

On the screen is a detailed map of the freeway system leading into the city. Your computer is now showing you the real-time freeway conditions as reported by the state's regional transportation or highway department.

"Pan north," you say. The display shifts. "Pan north," you repeat. Again, the map moves to the north. You see your entrance. "Zoom," you say. The display gives you a close-up two-mile view of the route you plan to drive.

The map indicated heavy traffic all over the freeway system, normal for the morning rush. But you need to know now just how long this entrance ramp delay will be. Is this normal or something worse, like an accident?

"Switch to live," you say, eyeing the gridlock on the road ahead. Maybe 10 seconds pass. Now you see photographs, live pictures that change every few seconds, taken from a bank of cameras mounted along the freeway. Again, you zoom in on your stretch and see, a half-mile south of the exit you are about to enter, the lights of emergency vehicles. It looks like a serious multi-car accident. The road is a mess.

You maneuver yourself out of the entrance ramp lineup and take a surface street for three or so miles and are able to enter the freeway south of the accident.

No sooner do you get moving again than a nagging thought enters your mind? The question: Did you remember to turn on the radio?

"Switch to security," you say into the hands-free microphone. The display gives you several choices, such as "Call for Wrecker... Call 911..."

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Computer/Net News you can use!
Personal Investment Software keeps wall Street busy

With Wall Street's wild ups and downs, interest in personal investing has never been so high. And one reason for those recent highs and sudden drops ... according to analysts ... is the growing number of people who handle their own buying and selling with their personal computers. Read Mike's take on the popular "Window on Wall Street" software package in his High Tech Talk report as seen on CNBC and NBC-TV stations this week.

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

Check home.

"Check home," you say. A list of options appears. You need to keep your eye on the road but, that's okay, because the computer reads them to you as it checks to see if all the doors are locked, windows shut and...

"Garage door open," says the computer. "Do you wish to close it?"
"Yes," you reply.
"Garage door closed."

That's a relief, you think to yourself, letting you go back to the details of the road.

Since you're connected to your home, you voice more commands, ordering your car's computer to patch into your home PC and display a copy of a memo you were working on the night before. Out of your peripheral vision, you see the memo on the dashboard display. The computer, however, "reads" it to you. You dictate some changes and the car computer converts them into text, inserting them where you instruct. Then you tell the car to transfer the file to your office computer and print it out on your work printer so it will be waiting for you. You also send a copy of it by e-mail to your boss.

While in the office computer, you decide to check your overnight e-mail, which is read back to you by the computer. You delete some, save some, and reply to two.

You sigh. You're half way to work... and already ahead of the schedule. Not bad.

"Switch to Audition," you say. "Radio... AM... News stations." As the computer offers various choices, you select your state, then your city. Then, through the speakers, you're tuned in.

You hear the local announcer read the day's headlines, followed by a traffic report. "And this just in to the News Radio Traffic Center... we're getting our first report now of a serious traffic tie-up you need to avoid..."

He goes on to detail that "new" traffic problem... the accident on the freeway you avoided... 20 minutes ago.

Sound futuristic? Like something from a science fiction novel?

Would you believe everything we just saw our mythical commuter do is available now?

It is. In fact, I've done just about everything just described. Don't believe me? I don't blame you. But to see for yourself, visit the website maintained by Intel (<http://www.intel.com>) and look up information about their "Connected Car-PC" project. These features are already available, based on existing technologies and standards. For about the same cost of a home computer system, Intel and other companies can hook your car up to do everything we described above and more.

I spent an hour or so experimenting with the Intel test vehicle. It was a regular Jeep Cherokee model that Intel equipped with an on-board Pentium computer system hooked up to the Internet through a cellular telephone connection. It was very strange driving and surfing the web at the same time, though instead of a mouse I spoke into a microphone on a headset and used voice recognition software to navigate the web.

Obviously, my home security system isn't hooked up to the Net and that part of the Intel test car was a demo project. But, again, all the technology is already in place. The freeway traffic maps for Metro Detroit are already online. Among other places, you can access them through the WDIV site (<http://www.wdiv.com>) or the Merit Network (<http://campus.meritnetwork.com>).

Microsoft, the Big Three automobile companies and scores of software and hardware firms are developing even more sophisticated software and hardware for automobiles so, get ready. The future is here.

Mike Wendland covers the Internet for NBC-TV and can be seen locally on WDIV-TV4, Detroit. His "PC Talk" radio show airs Saturday afternoons on WXYT-Radio AM1270 and he is the author of a series of Internet books (call 888-222-1866). You can reach him at <http://www.pcmike.com>.

Credit from page C1

each month and making a lower minimum monthly payment, you can have a "devil" of a time paying off your bill. Your best bet is to pay off your credit card debt soon as you can.

There are other "tricks" out there too. Be careful about "skip-a-month" payment offers. Remember, you can still pay interest on your outstanding balance and your total interest costs rise. While cash advances can look attractive, keep in mind that interest usually accrues from the moment you accept the cash. If you add in transactions fees, annualized interest on cash advances can be more expensive than you think.

Credit cards have credit limits. Know yours! Going over the limit can be expensive, Kurth advises. Many cards have over-the-limit fees of as much as \$20. Don't be tricked by approval to go over your limit when you make a particular purchase. You may be charged a special fee for doing so. It is up to you to be aware of how much available credit you have. Lower your credit line if you do not need a high limit by calling the issuing bank and requesting they lower your limit.

Beware of evil spirits. Be on the lookout for credit card fraud, an everyday happening in this day and age! When you use your card, watch the transaction carefully and make sure the clerk returns your card, receipts and carbons. Be prepared for credit card theft as well. Keep a list of your credit card numbers in a secure place and include the name and phone number of each card issuer. Report lost or stolen cards immediately, especially ATM cards. If you report the loss

While cash advances can look attractive, keep in mind that interest usually accrues from the moment you accept the cash. If you add in transactions fees, annualized interest on cash advances can be more expensive than you think.

before a thief uses the card, you cannot be held liable for any purchases made with a credit card. If a thief uses a card before you report it missing (especially within 48 hours), the most you will owe on each card is \$50. Request a copy of your credit history for a small fee from a credit reporting agency to check on negative remarks that are not true. Contact Experian 1-800-682-7654, Equifax 1-800-685-1111 or TransUnion 1-800-816-8800.

Learn the bare bones facts: Learn the answers to basic questions about your credit card: what is the interest rate and annual fee; does the card have a grace period and if so, how does it work. Be aware of any extra charges or fees for late payments or for going over your credit limit. Kurth suggests that by knowing these bare bone facts, you can make wise choices as to the best card for you.

To help you, request the free brochure "Choices" by writing the Education Department, Credit Counseling Centers, Inc., 36505 Country Club Drive, Suite 210, Farmington Hills, MI 48331 or call (248) 653-5400, Ext. 19.

Meritor from C1

to customers who value exceptional service.

Meritor is set to unleash its full potential combining today's enthusiasm with a well-earned reputation for unmatched service. Meritor is dedicated to continuous improvement as a well-managed business — one with a strong emphasis on new product development and the capabilities to quickly meet market-driven customer needs. Yost added.

He noted, "Rockwell provided us with our proud heritage and built us into the global leadership business we are today. From that solid foundation, Meritor is exceptionally well-positioned to compete effectively in global markets."

Meritor's automotive business, with 1996 sales of approximately

\$3.1 billion, is a world-leading supplier of a broad range of components and systems for commercial, specialty and light vehicles.

Meritor's automotive business consists of two global businesses: Heavy Vehicle Systems, a leading supplier of drivetrain systems and components for medium- and heavy-duty trucks, trailers and off-highway equipment; and specialty vehicles including military, bus and coach, fire and rescue; and Light Vehicle Systems, a major supplier of roof, door, access control and seat adjusting systems, electric motors and electronic controls, suspension systems and wheels for passenger cars, light trucks and sport utility vehicles.

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