



**November  
2004**

“You are in a battle  
of intellect for which  
you are totally  
unprepared”  
-Watergate felon

**Since 1983 the  
XeC team has  
installed 451  
leasing systems  
in 22 countries.**

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## Location-Aware Computing

sourced from InformationWeek

Imagine that all the laptop computers you lease ‘know where they are’ and can tell you their location on demand. In theory this is doable today with GPS ( global positioning satellite ) chips in every machine, but the signals are weak and cannot penetrate building walls very well.

Alternatives under development utilize : (1) TV broadcast signals and (2) an outdoor network of electronic beacons that can reach all parts of a building in a city. This is related to the use of RFIDs ( Radio Frequency IDentification tags ) but RFIDs can only tell who and what they are, not where.

Mobile phone network technology can derive the location of the phone through triangulation, but it is not very precise. All new mobile phones in the U.S. must have GPS capability accurate to within 300 feet. Advanced GPS technology used by the military is accurate to within inches.

Once technology progresses further, one would be able to tell where one’s sales force is at any time... or at least their mobile phones. And, yes, privacy issues are immediately raised.

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## New Dashboard Provides Cisco Capital a Global View

Sourced from the ELA

Cisco Systems Capital won the 2004 U.S. Equipment Leasing Association’s Business Technology Solutions Award for its Global Management Dashboard. The award is for lessors that grew their portfolio with the aid of technology and could show a positive project ROI. Several ELA member are considered each year.

A data warehouse is the foundation for the Dashboard. Critical data can be imported from internal and external data sources for leases, loans, and inventory financing. And it is on a global basis. This consolidation is the next logical step after printing piles of reports from several systems. Managers were swimming in data and paper, when all they really wanted was a snapshot of the business.

But, they had to wait until the tools were available to search and extract certain data across disparate databases. And it does take time to build the functionality, especially when currencies must be converted too. Since it is proprietary, imagine that the Dashboard can look into the portfolio databases of each country and find important data like % of applications approved, new contracts booked, monies in arrears, earnings for month and risk exposure on residual positions. This data is then consolidated and presented on a single screen.

The dashboard of a car is the chosen analog, because the CEO is the ‘driver’ of the Company, and to drive safely at high speeds, the CEO needs key performance data at his fingertips.

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## Faster Chips Don’t Always Mean Faster Performance ?

Sourced from InformationWeek

Real men compare the clock speed of their PCs’ processor chip.”My 3 GHz Pentium is bigger than yours.” But the problem is that ‘ size’ is not the only issue. The processor receives data from the working memory (RAM) through a connection called the ‘bus’.

The chips have now exceeded the ability of the bus to feed it data. The chip is waiting, thus wasting time. Intel is releasing a new Pentium 4 Extreme chip that includes a 2x faster bus. Problem solved ...until the chip speeds exceed the bus speed (again).