



PDA

PRETTY DARN AMAZING is what can be said about the technology in today's personal digital assistants (PDAs). Just as I described in the October 1994 edition of Life Insurance Selling, the palmtop or PDA revolution is still on.

Have you seen the commercial where a gentleman gets on stage but has forgotten his speech? He puts his PDA down on the podium as he visually conferences in his secretary. With simultaneous audio/visual, she dictates the speech to him. Oops! She sneezes, and he says, "God bless you." Wow, where can I buy one of those? That ad stimulated my writing of this article. This technology is not yet on the market, so don't expect to watch live real-time video on your PDA for several more years. For most producers, however, today's PDA with its multiple functions, small size, and instant-on capabilities can be the perfect work companion.

My father, whom we sometimes call "Mr. Gadget," has carried his cell phone, voice organizer, pager, and camera all attached to his belt, leaving his hands free for a briefcase and laptop. Dad will appreciate today's PDA's ability to combine such applications as a planner, e-mail, calculator, and an array of other software in a powerful, small package. The PDA in the not too distant future is set to be a prominent tool for generating business for insurance producers and Registered Representatives while simplifying their day-to-day lives.

What Is in a Name?

There are many different names for a personal digital assistant such as palmtop, handheld, or personal organizer. Basically, however, there are two different classifications: the palm-sized PDA and the handheld. Palm devices provide basic record-keeping tools (database functions, scheduler, to-do list) and usually are smaller than handhelds. Handhelds are pricier as they provide more computing options (word processing, spreadsheets, and Web access) in addition to the basic organizing tools. The producer's needs should determine the kind of PDA or handheld to buy. Here are some of the differences between the palm and handheld models:

Palm: These are small battery-run companions that can work with desktop computers and act as electronic organizers. They keep such information as calendars, contacts, schedules, and notes. Some of the better ones are capable of syncing up to a PC's calendar and e-mail programs for total organization. On certain models, limited Internet access is available through hotlinks, which can connect the producer to news, sports, weather, and stock quotes. Many models have a stylus pen and handwriting-recognition software for text entry. Most do not have keyboards, however, it is an option on some models. The advantages of a palm-sized PDA are that they are light, small, have longer battery life, and are simple to operate.

Handhelds: These are more like mini laptop computers and are good if the producer wants such expanded capabilities as browsing the Internet, sending e-mail, or working on spreadsheets and documents. These models are larger and heavier than their palm counterparts and usually have flip-top covers, small keyboards, larger screens, and basic versions of popular desktop applications. Many also come with a stylus to substitute for a mouse for easier navigation. Handhelds are more expensive and their batteries drain faster than the palm-sized models.

On the low end are pocket organizers, which can be found for as low as \$40. They are little more than electronic address books. On the top end are sophisticated handhelds for \$1,000 or more. The producer who likes the visual and audio tools should consider the more expensive models. More features and software usually equal higher prices. The display types and memory capacity also help determine the cost.

Buying Tips

The producer should plan before he buys, determining his needs and uses first. He then should try out different makes and models within his budget that appear to be good candidates. If the producer wants only a calendar and personal directory, a simple, inexpensive model is recommended. For the producer who wants audio, a color screen, and Internet access, a step up to a handheld model would be wise.

The producer should check out the quality and quantity of the PDA's software. He or she should make sure it is capable of doing what he needs and go with the one that is the most comfortable and sensible. Taking the time to plan ahead, the producer will find a PDA that is right for him. **Key Features to Consider**

Infrared port: Most PDAs and handhelds make the ability to transmit data over infrared a standard feature. The infrared port allows for synchronization of data with other PDAs and PCs, or to send data to printers that also have infrared ports or adapters. In addition, most units can transfer data to a desktop PC through a serial or USB port.

Data input: If the producer plans to take notes on an appointment, then this is an important consideration. Most PDAs can translate handwriting into computerized text with a stylus. With that said, however, I have found that what I print and what the PDA perceives I wrote can differ and may lead to some frustration during the learning process.

The alternative is to purchase a unit with a mini keyboard. I highly recommend this as I frequently add notes and information to my contacts. While some will find these mini keyboards awkward at first, there is no faster or better way.

Recording ability: Some PDAs can record sound. This is an important feature for the producer on the go who wants to record mental notes while traveling. If this seems like an option the producer will want, then he should purchase a unit that has lots of memory. Recording sound quickly can use up available resources.

Screen type: The resolution and display types for PDAs vary greatly. Depending on the producer's budget and planned use, selecting the proper screen is important. For those looking simply to keep their contacts in one convenient place, 16 shades of gray may be fine. The monochrome LCD is the least expensive, most energy-efficient choice. Those entering frequent notes or perusing the Internet, however, will find a high-resolution color screen is a must. The display should be as bright and legible as possible. The active-matrix screen is the best and most expensive kind of LCD flat panel display for

handhelds.

Web access and E-mail: If an Internet connection is important to the producer, he should make certain that access is available. Forget about network protocols or modem devices; if there is no coverage, the producer will have zero connectivity anyway. Super fast wireless connections are being touted as the wave of the future, and research has found that for most of us — well, for most of us it will stay in the future for some time to come. If the producer is lucky enough to be in an area with wireless coverage, however, he still should consider adding an analog modem for when he travels outside of the coverage area.

Battery life: Extra features such as a color screen, Compact-Flash cards or voice recording are great features for a handheld, but they need power to work and therefore greatly can reduce the life of a unit's battery. Lower end units come with either alkaline batteries (usually AAA size) or a rechargeable battery pack. Pricier models will have a rechargeable lithium ion battery pack. Whichever side of the price spectrum the producer is on, he should make sure the unit includes a small backup battery to protect the memory when the main batteries run out. A producer on the go doesn't want to lose information!

Tradeoffs to consider

My laptop contains a lot of files and applications that cannot be carried on a PDA. The PDA, although it does not offer all of the same functions, makes it up in the portability and simplicity of use. I look forward to new technology that will make it even easier for the producer to leave his laptop, cell phone, and other devices behind. It is only a matter of time before pocket Internet connectivity becomes part of our daily business. The producer is not far from being able to take out of his top pocket his personal digital assistant or handheld device to complete the sales process.