

Tech Support

Blackout teaches some lessons for next time

Power adaptor for computer and TV-radio-flashlight combo on shopping list

By Mike Wendland
Knight Ridder Newspapers

DETROIT: Tech things I learned during the Great Blackout of 2003, from the easiest to the most challenging:

Keep a supply of fresh batteries on hand. I had semifresh D cells. But by night two of the blackout, they were fading. I dug out an old camper light that runs on AA cells, and soon exhausted that supply, too.

Have matches for candles easily accessible. Funny, but matches just aren't items we use much these days, when everything starts by pushing a switch.

We rummaged around drawers and finally found some. Next shopping trip, I'm getting some of those lighter sticks handy for starting fires in fireplaces.

Have a battery-powered radio. We had an old boom box in the basement. It runs on D cells. It didn't run long.

I'm investing in one of those all-in-one units like the \$89 Jeep TV-AM/FM Radio Flashlight, sold by Bass Pro Shops (www.basspro-shops.com).

Get TiVo. I've already heard from one gloating friend who said that he still had an enormous menu of television pro-

gramming to choose from when the power came back on, thanks to the recording capabilities of TiVo (www.tivo.com). Me? I missed all my favorites on HGTV.

Get a DC power adaptor for my laptop. My laptop had about a 3-hour charge. It was enough to get me online, file some stories and do some research. But I'm buying a power adaptor that will let me charge it from my car battery.

One source is Lind Electronics (http://lindelectronics.com). They offer power solutions especially made for most Apple and

Windows PC models, though they can be costly (over \$100).

A cheaper solution is to buy a DC power inverter from one of the big discount stores or auto supply shops (typically \$30-\$50).

Seriously consider getting a generator. After three blackouts this year, I'm almost ready to get one.

I'd love to have a solar power station for my house. But those start at around \$25,000 (see, for instance, www.utilityfree.com). A permanently installed power generator that runs on propane or natural gas and can take care of an entire home starts at around \$3,500 (at, for example, www.coloradostandby.com). DTE Energy sells and installs

whole-house generators, too (www.dtetech.com).

You can get a portable generator that runs on a tank of gasoline starting at around \$700 from most any hardware or do-it-yourself center.

Make sure I have surge suppressors on all my home appliances.

Power surges that typically spike through the line when electricity is restored can fry appliances if they're not protected or unplugged.

A good power strip with a surge suppressor costs under \$20. That will protect televisions, stereos, computers and major electronic appliances.

It's still wise to unplug the re-

frigerator from the wall.

Online sales up

Fresh signs are emerging that online shopping sales are climbing.

Retail commerce on the Internet rose 28 percent to \$12.47 billion in the second quarter compared with a year earlier, according to the Census Bureau of the Department of Commerce.

That's nearly six times faster than the 5 percent growth in total retail sales in the same period.

Total retail sales hit \$8.57 billion, up from \$8.16 billion in the year-ago period. E-commerce sales accounted for 1.5 percent of total U.S. sales in the second quarter.

Credit

All consumers may get one free report a year

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employed, have been a victim of identity theft, receive welfare benefits or were turned down on a credit application are assured one free copy of their credit report annually, and Congress is considering ensuring all consumers one free report per year.

Seven million Americans were victims of identity theft last year, an 89 percent jump from 3.7 million in 2001, according to the survey of about 2,200 adults conducted by Harris Interactive

for the Center for Social & Legal Research.

A main drawback of the reporting services is they usually only cover one of the three credit agencies: Experian, TransUnion or Equifax.

If you sign up with a service that covers, say, Experian, and an identity thief applies for credit at a car dealership that works with TransUnion, you will likely not be alerted about that credit application.

Also, consumer advocates recommend finding a service that provides immediate e-mailed messages of unusual activity or, lacking that, weekly alerts. Some offer only quarterly bulletins, and some require consumers to go to their Web site instead of sending out an e-mail message.

One of the least expensive

products is TransUnion's, called TrueCredit. It costs \$43.80 per year for weekly e-mail updates and ongoing access to your credit report.

ConsumerInfo.com offers monthly Equifax alerts online and unlimited credit-report access for \$79.95 per year. Experian's CreditManager charges \$79.95 for daily e-mail alerts and unlimited credit-report viewing.

For those who can't or won't pay for a service, Givens recommends a credit-report rotation.

"If people are on a budget and can't subscribe to a credit-monitoring service, then today order your credit report from Equifax, in four months order it from Experian, four months after that order it from TransUnion. In the space of one year you will have seen all three of your credit reports," she said.

Some reporting products offer insurance as well, but before shelling out extra for coverage, look for a free or low-cost version. Chubb homeowner's insurance offers the insurance at no charge, Givens said.

The legal-services section of some employee-benefits packages also offers identity-theft insurance provisions.

Also, before purchasing insurance, consumers should know that it usually only covers out-of-pocket expenses, which tend to be less than exorbitant: Sixty-two percent of the identity-theft victims surveyed did not incur any out-of-pocket expenses, and those who did lost an average of \$740.

Experts say the real price of identity theft is the time and energy needed to repair one's credit.

Finally, consumers seeking protection from fraud should beware: Some identity thieves have posed as marketers of cred-

it-card protection services - and then used the credit-card numbers provided by unwitting consumers.

HVAC

Zone controls efficient in balancing comfort

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health also are factors.

"Americans have gotten this idea that things (at) work have got to be perfect," said Richard Lubinski, a consultant with Think Energy Management Inc. "But it's OK to leave the windows open when it's 80 degrees at home."

There's no way an HVAC system can compete with all of those variables, but experts say there are ways to make an office more bearable for everyone.

Ways to save with commercial system

Conserving energy, and money, with a commercial HVAC system is both practical and possible, according to industry leader Trane. Here are a few ways to accomplish those savings:

- **Review building control systems:** Check to see if the system uses outside air for cooling or start/stop settings. It can be more

efficient to bring in outside air than to spend energy and money to make your own.

- **Do preventive maintenance:** Simple tasks such as replacing filters and cleaning condensers for rooftop HVAC systems can have a significant impact on your utility bills.
- **Conduct an overall build-**

ing tune-up: Known as "recom-missioning," this is especially important in buildings that are more than a decade old.

- **Consider alternative fuel options:** Try gas or a combination of other energy sources to provide more options for heat and air conditioning.

Trane - Tyler, Texas

continue to rise.

"It's going to get painful enough that companies have to look at energy management," he said.

Outdated systems are not nearly as efficient as newer ones. Heating and cooling equipment gets a little bit better every year, Lubinski said.

Still, it can be hard to persuade a business owner to spring for a new, efficient system when the current one is still kicking. But with energy efficiency, Lubinski said, you have to look long-term.

"Energy efficient equipment may not pay for itself in the short-term," he said.

Both Trane and Lennox pride themselves on offering efficient HVAC systems.

Walker said a company might want to consider buying new HVAC equipment if maintenance costs keep rising. At the same time, he said, "you can cut the efficiency of a system in half by not doing maintenance."

Both Fiegen and Walker said it's impossible to cite a cost for their HVAC systems. There are just too many variables, like the number of employees, size and location of the office, number of windows, age of the building, etc.

But Fiegen said Trane's systems can start as low as \$3 a square foot and go as high as \$20 a square foot.

Ohio offers several low-interest loans to help businesses buy energy efficient equipment. But most people don't know about it, Lubinski said.

For more information, go to www.think-energy.net or the Ohio Department of Development's Web site, www.odod.state.oh.us/cdd/oe/energy_at_work.htm

bad for employees.

On one hand, building automation systems can be configured to manage humidity - another sticking point for comfort. Controlling the humidity is a by-product of controlling the temperature because air conditioning removes it.

That's where the "V" in HVAC comes in. Ideally, it's best to keep the humidity at 30 percent to 60 percent. To do that, Walker said you could ventilate the office with air from outside or add humidity with a separate device, such as Lennox's Humiditrol.

In addition, an automation system can notify a business owner instantly if something stops working. That can reduce the repair time, as well as the time employees will spend without air conditioning or heat.

But, automated HVAC systems let business owners disable a particular thermostat or limit it to a certain temperature range, Fiegen said.

Office thermostat wars could be rendered moot with the flick of a switch - and employees wouldn't even have to know.

That's good for energy efficiency because constant thermostat changes - and even personal space heaters - make HVAC systems work harder to maintain a temperature and even die faster.

And these days, as utility costs rise, more and more companies are trying to become energy efficient.

Energy efficiency

Lubinski, of Think Energy Management, specializes in helping companies manage their energy use. Unfortunately, he said, many business owners look at cost first and efficiency second.

Companies usually keep their HVAC systems until they die, and that could be 15 to 25 years. Lubinski is confident that will change, though, as energy costs

Beacon Journal medical writer Katherine Spitz contributed to this report. Erika D. Smith can be reached at 330-996-3748 or at ersmith@thebeaconjournal.com

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AKRON BEACON JOURNAL FINANCIAL RATES GUIDE													
COMPANY	Savings		Checking		Certificates of Deposit								
	APY	Min	APY	Min	6 Month		1 Year		3 Year		Other		
					APY	Min	APY	Min	APY	Min	Term	APY	Min
BFG Federal Credit Union 330-374-2990	0.50	100	-	-	1.50	1k	1.75	10k	2.75	1k	36mo	2.85	10k
Fifth Third Bank 330-252-2053	1.00	50k	1.00	10k	0.75	500	0.80	500	1.50	500	-	-	-
FirstEnergy Family C.U. 330-384-5101	1.00	5	-	-	-	-	-	-	-	-	24mo	-	-
GenFed Credit Union 330-784-5451	0.75	100	1.11	2k	1.61	1k	1.81	1k	2.89	1k	15mo	2.00	1k
North Akron Savings Bank 330-434-9137	0.50	50	0.75	5k	1.15	1k	1.20	1k	3.08	1k	24mo	2.50	1k
Ohio Savings Bank 216-696-2222	1.00	100	1.70	5k	0.75	500	2.00	500	3.00	500	24mo	2.50	500
Second National Bank 330-841-0731	0.40	.01	0.20	.01	1.20	1k	1.40	1k	2.25	1k	30mo	3.00	1k
Sky Bank 866-40-METRO	1.00	15k	0.20	1500	0.80	1k	0.90	1k	1.76	1k	59mo	3.45	1k
Third Federal Savings 888-THIRD-FED	1.05	50	1.75	5k	1.30	500	1.60	500	2.50	500	72mo	4.20	500
Evergreen Investment 800-870-2286	Variable Subordinated Investment Certificate* 6 mo. = 8.00 APY, 1 yr. = 8.75 APY, 24 mo. = 9.00 APY *certain risks apply - \$5000 minimum												
Fair Finance Company 330-376-8171	Variable Subordinated Investment Certificate* 6 mo. = 5.06 APY, 1 yr. = 5.57 APY, 24 mo. = 5.83 APY *certain risks apply - \$2500 minimum												
*12 mo. Special **12mo Sure Saver													

COMPANY	Auto Loan New Car			Home Equity Loan		Personal Loan		Credit Cards		Websites
	36 mo	48 mo	60 mo	Rate	Type	Rate	Type	Rate	Fee	
BFG Federal Credit Union 330-374-2990	3.75	3.75	3.75	4.00	Var	8.50	Fxd	8.99	\$0	www.bfgfcu.org
Fifth Third Bank 330-252-2053	4.45	4.45	4.45	P+0	Var	10.99	Var	P+3.9	\$0	www.53.com
FirstEnergy Family C.U. 330-384-5101	4.00	4.50	5.00	P-.5	Var	9.95	Fxd	-	-	www.fefcu.com
GenFed Credit Union 330-784-5451	4.25	4.25	4.25	5.75	Fxd	7.90	Fxd	9.96	\$0	www.genfed.com
North Akron Savings Bank 330-434-9137	-	-	-	6.00	Var	-	-	-	-	www.banknasb.com
Ohio Savings Bank 216-696-2222	-	-	-	4.00	Var	-	-	10.99	\$0	www.ohiosavings.com
Second National Bank 330-841-0731	5.75	5.75	5.75	1.00	Fxd*	14.75	Fxd	8.90	\$0	www.secondnationalbank.com
Sky Bank 866-40-METRO	6.05	6.05	6.05	4.99	Var	-	-	-	-	www.beniceyourmoney.com
Third Federal Savings 888-THIRD-FED	-	-	-	4.99	Fxd	-	-	-	-	www.thirdfederal.com

*1-3 months

All rates are believed to be accurate but cannot be guaranteed. Rates are subject to change without notice and certain restrictions may apply. Please contact each company directly for details. Companies pay a fee to be included in this Guide. APY = annual percentage rate; N/A = not available; P = prime rate; K = thousand, Fxd = fixed rate, and Var = variable rate. Copyright 2002 INFOTRAK National Data Services.

Rates quoted are as of August 28, 2003

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Please call 781-276-1711 if you wish to be included in this Guide.

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meet at 7 a.m. on the upper floor of the Acme store in the Montrose area. Information: Patrick S. Wemmer, 330-618-1500.

The Business Exchange - Will meet at 11:45 a.m. at Longhiano's Grill, State Road Plaza, Cuyahoga Falls. Open networking will take place. Information: 330-928-2700.

Thursday

Business Networkers, West Side Chapter - Will meet at 7 a.m. at the Akron Good Park Crocker's. Information: Joe Doman, 330-873-6430; Dan Krenzar, 330-670-6503.

Business Partners, West Chapter of Network Professionals - Will meet at 7:15 a.m. at Akron General Wellness Center, Bath Township. Information: Dan Minick, 800-936-5323.

Moonlight Project - Will offer free networking for professional singles at 8:30 a.m. at 77 Milford Drive, Hudson, and at 9 a.m. at Borders Books and Music, 675 Strip Ave. N.W., Jackson Township. Information: 330-342-8242.

CALENDAR

Tuesday

Network Professionals of Green - Will meet at 7:30 a.m. at Menches, 3700 Massillon Road, Green. Information: Ron Flowers, 330-867-0550.

Network Professionals of the Summit - Will meet at 7 a.m. at Silver Lake Country Club, 1325 Graham Road, Silver Lake. Information: Ed Pero, 330-655-8326.

Network Professionals of Greater Akron - Will meet at 7:30 a.m. at the Akron City Club, 50 S. Main St., Akron. Information: Bart Oldenburg, 330-338-4199.

Wednesday

Network Professionals of Medina - Will meet at 7:30 a.m. at the Holiday Inn Express, Medina. Information: Dan Minick, regional director, 800-936-5323.

Business Exchange, Fairlawn Chapter - Will meet at 7:45 a.m. at Business Growth Concepts, Towne Center Plaza, Suite 222, 2855 W. Market St., Fairlawn. Information: 800-968-5323.

Business Networking International - Will

meet at 7 p.m. at Cuyahoga Falls General Hospital, 1900 23rd St., Cuyahoga Falls. Information: 330-922-8073.

Friday

Greater Akron Chamber Small Business Council Breakfast - Wayne Brennessel, chief executive officer for the Summit County Chapter of the American Red Cross, will present *The Fabric of America (A Red Cross Story)* at the SBC breakfast. The breakfast, sponsored by HomeTown Health Network, will be from 7:45 to 9 a.m. at Stan Hywet Hall and Gardens, 714 N. Portage Path, Akron. Cost is \$10 for Greater Akron Chamber members who pre-register, and \$20 for members at the door. Reservation deadline is Wednesday, call 330-376-5550.

Calendar items may be sent two weeks in advance to the Akron Beacon Journal, Business News Department, P.O. Box 640, Akron, OH 44309-0640.

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