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CAREERS

Research will turn interview into job

Test-drive clothes, talk to insiders, research company, then practice

By Mary Ellen Slayter
Washington Post

WASHINGTON:

Augustin Cherng, 26, isn't like most young job seekers.

For one, he actually enjoys interviews.

Strange? Perhaps.

It's not that all of his interviews have been easy.

"I've had some tough interviews, but going in feeling prepared and knowing somewhat what to expect really helped," he said.

Interviews can be the most nerve-racking part of the job search process. But the better prepared you are, the less stress you'll suffer on the big day. Here are a few tips to get you ready:

- Start with the Web site.

People often overlook this obvious source of information about an organization. Don't limit yourself to the "Work for Us" section that many employers include on their sites.

The richest details about what it would be like to work for an organization are often found elsewhere, particularly the Web page targeting potential investors. Here you will find data about the company's stock performance, its self-perceived mission, and links to annual reports and filings with the Securities and Exchange Commission.

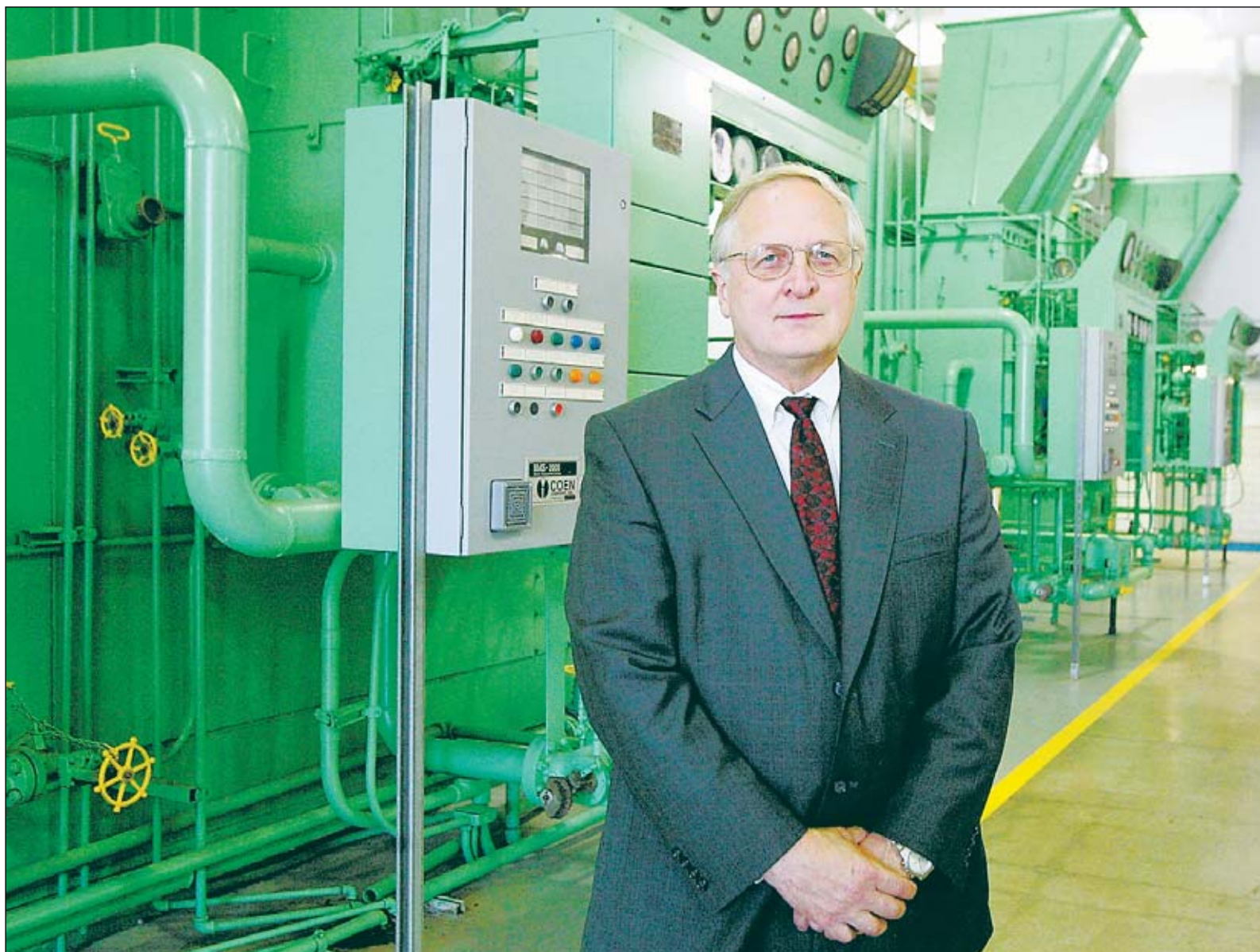
A similar level of detail can sometimes be found on a nonprofit employer's Web page targeting big donors. For nonprofits, you can also obtain the group's filings with the Internal Revenue Service. GuideStar.org has a free basic service that you can use to learn more about a potential nonprofit employer. Read this material carefully to get a sense of the organization's needs - and what you can do to fill them.

- Work your network. An organization's official face to the world is revealing, but it won't tell you everything you need to know, especially when it comes to workplace culture. For this, you need to talk with real, live human beings. Do you know any current or former employees? Do your friends know any? If so, try to get the dish on the previous person who held the job, as well as what the company is looking for in the replacement. Insiders also could tip you off to

Please see **Interview, D3**

"The best energy management measure is a switch."

Richard G. Lubinski / president of Think Energy Management LLC



ROBIN TINAY SALLIE/Akron Beacon Journal

Richard Lubinski, president of Think Energy Management LLC, offers businesses advice on how to save energy and, ultimately, money.

Firms can save as prices rise

Energy costs will have big effect on bottom lines

By Mike Rasor
Beacon Journal business writer

THE PROFIT AND LOSS battles this winter could be influenced by energy prices more than ever. And for some businesses, energy costs could rule the day.

Natural gas. Heating oil. Propane. They all will cost significantly more this winter. Businesses that rent could find themselves paying costs passed on by their landlords.

The situation is severe. After Hurricanes Katrina and Rita hit the energy-producing Gulf Coast, President Bush asked the entire nation to conserve energy.

YESTERDAY: Consumer reporter Betty Lin-Fisher helped readers navigate the maze of natural gas suppliers. Also, tips on how to save on your home heating costs.

One area the federal government is targeting is business.

Industry uses more than one-third of all the energy consumed in the United States. Most of the energy is from natural gas and petroleum, with electricity coming in a distant third, followed closely by coal, according to the

U.S. Department of Energy.

To help industry and the federal government save energy, the DOE is sending teams of energy efficiency experts to 200 of the nation's most energy-intensive factories and to federal government facilities to identify quick and easy ways to save energy this winter.

But most business owners will not get the benefits of such consultations. For them, the best answer may be investments in improved equipment and a healthy dose of common sense.

The surest way to cut costs might also be the cheapest, said

Please see **Energy, D4**

Some ways to cut cost of heating

If you think this summer's bills to keep your business cool were high, you could be in for a shock this winter. Natural gas prices are predicted to climb as much as 71 percent. Unless you or your landlord has locked in a price on a natural gas contract, your heating costs could rise dramatically.

Right now, before it gets cold, is the best time for businesses and landlords to take steps to mitigate the damage from soaring heating bills, as well as reduce overall energy costs. Consider these tips for business owners, renters and landlords:

- Go over your physical plant and all your equipment carefully to see what changes should be made.

- The Internet is a big resource for information on energy conservation. The Web site for the government's Energy Star program, www.energy.gov, has a section for small

Please see **Tips, D4**

WORKPLACE

Got an 'always right' guy?

Variety of personalities key to office dynamics

By Czernie M. Reid
Knight Ridder Newspapers

COLUMBIA, S.C.:

A colorful palette of office personalities worked alongside Karen Alexander during the 11 years she spent in corporate America.

Before starting the Auntie Karen Foundation to empower and educate communities through the arts, Alexander did sales and marketing for a Fortune 100 company with a policy that "the customer is always right."

However, a woman in offices would constantly explain to customers why they were always wrong and she was always right.

A male co-worker was the office's resident voice of doom. The pessimistic fellow predicted the demise of other



RICK NEASE illustration/ Detroit Free Press via KRT

people's relationships and even prophesied the downsizing of the company.

Every office personality, even the "always right," serves a purpose, Alexander said. "As bad as it is, she served as role model for what you shouldn't do," she said.

Businesses put a lot of emphasis on personality when considering

prospective employees, said Travis Price, manager of Appleone Employment Services in Columbia.

"Personality, we think, is at least 60 percent of the placement," Price said. "You have to get the right dynamic in an office for it to be successful. It only takes one person to ruin that."

Please see **Office, D4**

PERSONAL FINANCE

More companies do 401(K) nudge

Employees steered to or automatically enrolled in retirement savings plan

By Andrew Caffrey
Boston Globe

When the Crossroads Rhode Island social services agency switched to a 401(k) retirement plan from a pension last year, it added a feature that made some employees apprehensive.

To ensure that as many employees as possible saved for retirement, the Providence nonprofit chose to automatically enroll all its workers into the 401(k) plan and deduct a minimum of 4 percent from their paychecks.

Employees could opt out of the 401(k) plan by telling the company not to enroll them, but to do so, they would have to make a conscious choice not to be saving for retirement.

Teondra Gomes, 31, said she remembers resisting at first. "You don't make a million dollars here. I need every dollar."

Such reluctance is why more U.S. companies are adopting automatic enrollment as a basic feature of their retirement plans. Nearly 20 percent of companies do so now, compared with 14 percent in 2003, according to research by industry consultant Hewitt Associates.

And it works. Enrollment rates soar at companies that automatically sign up workers, to nearly 86 percent at companies such as Crossroads, well above the national averages.

"It's like a kick in the butt. It's not that easy to opt out," said Laurie Devlin, vice president of administration at Crossroads, which has about 90 employees.

Contributing to your company 401(k) is universally considered a good investment.

Please see **Nudge, D3**

Energy

Even with upgrades, bills likely to increase

Continued from Page D1

Richard G. Lubinski, president of Think Energy Management LLC, a consulting firm with headquarters in Silver Lake.

"The key is applying common sense and good engineering to the management of the building," Lubinski said.

Often, Lubinski has found that companies run two boilers at full power, in case one gives out. He said it is more economical to run the backup boiler only at half power.

People think, "If one is good, then two is better," Lubinski said. "Well, that's not really true."

Business owners also should consider changing the tempera-

tures at which they set boilers, chillers and air compressors. Moving the dial closer to room temperature by a few degrees is smart, as long as it doesn't affect the device's effectiveness, Lubinski said.

Also, turn off lights and motors when they are not in use. From Lubinski's experience, those ideas are generally overlooked.

"The best energy management measure is a switch," he said.

Nonprofit organizations also are looking to cut energy costs. The Chapel is talking to several energy management consultants to upgrade its appliances, said Robb Martin, executive director and chief operating officer.

"Like any nonprofit, we do our best to make pretty good decisions," Martin said. "So we've always had a pretty good energy management strategy. But recently, the importance of that strategy has risen significantly."

Martin suspects The Chapel will need to replace about half of

its 75 rooftop heating units. Many of them are too inefficient or require too much maintenance, Martin said.

The Chapel also will consider upgrading its lighting. In its new building in Green, automatic lights in bathrooms turn on once a sensor is triggered. The lights turn back off after a certain amount of time. That measure has led to about 22 percent savings, Martin said.

"If you're leaving the men's room, you don't think to shut off the light," he said.

Lubinski said it's important to replace appliances and lighting based on its usage.

"If something runs a lot, it's important (to upgrade)," Lubinski said. "If it doesn't, who cares?"

For a hotel owner, improving the efficiency of a hallway light can be significant, but changing the lighting inside closets is nearly worthless.

For an industrial plant owner, it would be wise to upgrade the efficiency of lights within a plant

that operates 24 hours a day. But don't worry as much about the lights that run only at night.

Also consider how quickly a new appliance will pay for itself. When buying a new motor, managers should consider that only 2 percent of the motor's lifetime cost comes from its initial purchase, Lubinski's company estimates. The company pays the other 98 percent in the energy that the motor consumes.

Those factors play a part in Lubinski's recommendations when consulting.

"The biggest issue is first cost versus life-cycle cost," he said.

But the first cost is often what executives want to avoid. They do not see energy-saving purchases as a future moneymaker, just a sunk cost.

"You really have to look at it purely as an investment," Lubinski said.

But sometimes, the consultant said, energy savings aren't enough to persuade a financial officer to spend money on energy management.

"If you have a secondary benefit - such as better lighting, (or there is) more comfort in the building - then it's a winner."

The rising energy costs have led more businesses to seek out Akron-based Jennings Heating Co., President Mike Foraker said.

"This fall, we're having a lot more people call because they're concerned about energy costs," Foraker said.

Two years ago, Foraker said, most energy management consultation came from utility companies, which had little incentive for lowering energy use that they make money on. Foraker wanted to change that. He went to seminars and read books so he could get his certification in energy management.

"I thought that we were in a better position to help our clients," Foraker said.

But even with consultation and upgrades, energy bills will increase for most businesses. And it may be difficult to pass on costs to consumers in the form of a surcharge or higher prices.

An industry leader can do so, and others will follow. But some businesses could get burned.

"If you're not the industry leader and you do it . . . the competition will probably have you for lunch," Lubinski said.

On the other hand, if you ignore the rising natural gas costs, energy bills can swallow your company.

"'Business as usual' doesn't work anymore," Lubinski said. "People that follow 'business as usual' may not be around."

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Tips

If you're business renter, talk to landlord

Continued from Page D1

businesses. Energy Star advocates the use of energy-efficient equipment, but its site also has tips to help companies lower their energy costs.

Also, check the federal government's Energy Savers guide for businesses at www.eere.energy.gov/EE/industry.html.

• Companies that own their buildings need to have their heating and cooling systems assessed and cleaned, repaired or replaced if necessary. An inefficient system uses

more energy, and wastes money.

• The rest of your equipment also needs to be in good repair. If you're a manufacturer and your conveyor belts or drill presses aren't running right, they're also using up cash.

• The building itself needs attention. Do you have cracks in the walls or around the windows that are allowing heated air to escape? Is your insulation adequate? Is there a hole in the roof? Should you replace your old single-paned windows with double-paned ones?

• Many owners might shudder at the expense of making big repairs. But consider this: You're already overspending on energy if your premises are leaking warm air (or in the summer, cooler air). And you can amortize the costs of new heating systems and windows (other new equipment might qualify for a Sec-

tion 179 upfront deduction; check with your tax professional).

• Some changes are relatively low-cost, such as installing a setback thermostat, which allows you to lower the temperature of an office when no one's there and still have the place warm when employees arrive. If you tack clear plastic over windows or put weather stripping under doors to cut down on drafts, that requires a minimal expense.

• If you're a renter, talk to the landlord about changes that are

needed - if you don't pay your own heating bills, you can bring the landlord's down, which may lower the amount of fuel costs passed along to you.

If your landlord isn't cooperative, you can still take steps on your own, such as using weatherstripping and caulking to reduce drafts.

Keep the blinds and window shades open in offices to let the sun warm the place. The Energy Star Web site has a section with tips for business renters and tenants.

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Ivy Science isn't average tech fund

Fund stocks have gained 32 percent in last year; Wellcare Health Plans among manager's favorites

Ivy Science & Technology isn't your typical tech-stock fund. Manager Zach Shafran is willing to invest in any company, regardless of its size or industry, that "utilizes science and technology to dramatically change what it does and how it does it."

He looks for companies that can generate earnings growth of at least 20 percent in the next three to five years. During the past year to Aug. 1, the fund - which has a 5.75 percent sales charge and uses the symbol WSTAX for A shares - gained 32 percent.

Among Shafran's favorites:

• **Alliance Data Systems (ADS).** This Dallas company is the offspring of a 1996 merger between Limited Brands' credit-card business and J.C. Penney's card-processing unit. Alliance's primary business is outfitting specialty retailers with store-branded credit cards. Shafran is particularly high on the company's latest enterprise: handling billing services for large utilities. The stock, at \$41, sells for 21 times the \$1.96 per share that analysts expect Alliance to earn in 2005, according to Thomson First Call.

• **Neurocrine Biosciences (NBIX).** Indiplon, an insomnia

Kiplinger's



antidote that this small drug company is expected to launch next year, could be a huge product, Shafran says. In addition, San Diego-based Neurocrine has ample cash reserves and a history of establishing partnerships with big drug companies. Analysts expect

Neurocrine to lose 96 cents a share in 2005, but predict positive cash flow in 2006, assuming that Indiplon wins regulatory approval. The stock recently fetched \$46.

• **Wellcare Health Plans (WCG).** This Tampa-based company provides managed-care services to participants in government-sponsored health-care programs in Florida, where it's the leading Medicaid provider, and six other states. Shafran likes Wellcare because it works with companies in health sciences and because it uses technology to control medical costs. Wellcare is also well positioned to offer prescription-drug plans for medicare recipients starting in January, he adds. The stock trades at \$37, or 25 times estimated 2005 earnings of \$1.50 per share.

This opinion column is prepared by editors at Kiplinger's Personal Finance Magazine.

Office

Different personalities add to the dynamics

Continued from Page D1

Here are a few office types and how to deal with them:

• The "loudspeaker" is that person whose every telephone or personal conversation can be heard from the other end of the room.

"It can be a distraction," Price said. "You tend to lose focus when you work because you're listening to that person."

If earplugs are not an option, co-workers just have to learn to zone out the loud talker.

• The "talker" won't stop talking so co-workers can get back to work.

"Everybody needs a break from work, and that person can provide a good 10 to 15 minutes of break," Price said. But if it goes on and on, it becomes distracting and keeps people - including the talker - from doing their job.

If the talker won't take subtle hints, trapped co-workers should be direct, letting the talker know they need to get back to work.

• The "gossip" is always dish-

ing the dirt on everybody in the office. Gossips do nothing except build bad blood and harm team unity, especially in smaller office settings, Price said.

"Gossiping doesn't belong in the office," Alexander said. "Most of us don't want to hear somebody else's personal drama. If there's good news - graduation, a new house - but the negative stuff doesn't have a place in the office."

Price recommends trying not to get caught up in rumors.

The know-it-all might know something, but probably not as much as he thinks he knows, Price said: "People do get tired of listening to them babble."

Often, the result is that people start ignoring the know-it-all, even when what he has to say is true or correct. Co-workers have to learn to filter the incoming information, accepting the useful and ignoring the drivel.

• The "loner" is that person who does not interact much with others while at the office.

"As long as they're productive and getting their work done," Price said, "a quiet employee is the best employee - unless they don't interact with the team when necessary."

Such a person is less likely to engage in office gossip or cause problems for supervisors.

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