

## The New York Times

## Spending Well

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MANAGING YOUR MONEY,  
WORK AND SUCCESS

## Talking Points



ALEX JASON

**A Teenager Finds Apple Computer Museum**

A planned technology museum in Maine started in 2010 when 10-year-old Alex Jason traded a minibike and a snowblower for an iMac G5 computer, starting his collection of vintage computer equipment that now includes 200 Apple machines. Alex, now 15, and his father, Bill Jason, plan to display the collection in a converted library in Fairfield, Maine, soon to be the Maine Technology Museum. Among Alex's pieces is a rare Apple I from 1976 that still works and has the original chips.

**Self-Driving Trucks**

Silicon Valley's enthusiasm for self-driving cars is well known, but one startup is betting that autonomous 18-wheelers will arrive sooner.



OTTO/AETHER FILMS

Otto, led by 15 former Google engineers, believes that automating trucks rather than cars could be more palatable financially. Until recently, the laser

sensor used in the self-driving technology in the Google car project cost \$75,000. A new tractor-trailer truck can cost more than \$150,000, so the added cost of robotic features could make more sense in a truck.

**Living Longer Overweight**

Being "overweight" may not be so bad for you after all. People who have a body mass index of 27 — overweight by current guidelines — have the lowest risk of dying early from any cause, according to a new report. Danish researchers found mortality was lowest among those with a B.M.I. of 23.7 in 1976-78. But in a group studied between 2003-2013, a B.M.I. of 27 was associated with the lowest all-cause mortality. "It may be that we've become better at treating cardiovascular risk factors," said Dr. Borge G. Nordestgaard of the University of Copenhagen.

**Drug Test Hurdles**

Employers say they see a disturbing downside of tighter labor markets: Finding workers who can pass a



AHMAN ROSLAN

drug test. Part of the problem is that testing is mandated by federal law in industries like trucking. Data suggest employers' difficulties reflect an increase in the use of drugs, especially marijuana, but also heroin and other opioids.

## Electronics Pull Plenty of Power, Even When Off

TECHNOLOGY  
TATIANA SCHLOSSBERG

Idle TVs and devices use electricity and contribute to carbon emissions.

Once upon a time, there was a difference between on and off. Now, it's more complicated: Roughly 50 devices and appliances in the typical American household are always drawing power, even when they appear to be off, estimates Alan Meier, a senior scientist at the Department of Energy's Berkeley Lab.

It adds up. About a quarter of all residential energy consumption is used on devices in idle power mode, according to a study of Northern California by the Natural Resources Defense Council. That means that devices that are "off" or in standby or sleep mode can use up to the equivalent of 50 large power plants' worth of electricity and cost more than \$19 billion in electricity bills every year. And there's an environmental cost: Overall electricity production represents about 37 percent of all carbon dioxide emissions in the United States, one of the main contributors to climate change.

In the name of scientific inquiry, I tested about 30 appliances by plugging the devices into a Kill-a-Watt power meter, which can track how much power is being drawn.

**Many Appliances Use Just as Much Power When Off**

My cable box drew 28 watts when it was on and recording a show, and 26W when it was off and not recording anything. Even if I never watched TV, I would still consume about 227 kilowatt-hours annually. To put it in context, that's more than the average person uses in an entire year in some developing countries, including Kenya and Cambodia, according to World Bank estimates.

Always leaving a laptop computer plugged in can use 4.5 kilowatt-hours of electricity in a week, or about 235 kilowatt-hours a year.

**Many Appliances Are Always On**

In 2014, 73 percent of American households had a high-speed Internet connection, which usually entails a modem and router. While neither draws a lot of power, they're never switched off. To turn a TV on with a remote, it has to be on to receive that signal. If it's a "smart" TV,

**POWER DRAINS****LG washing machine:**

On but not running, 7W  
Off, 4W

**Apple TV, first generation:**

On, 21W  
Off, 17W

**Samsung cable box:**

On and recording, 28W  
Off and not recording, 26W

**Apple MacBook, plugged in:**

Open and charging, 48W  
Closed and charging, 48W  
Open and fully charged, 27W

**ALWAYS ON****Netgear router:**

On, 4W

**Technicolor cable modem:**

On, 15W

**Bang and Olufsen speakers:**

On, 15W  
On standby, 0.3W

**Vizio HDTV:**

On, 21W  
On standby, 1W

**PART-TIME HOGS****Blueair air purifier:**

On high, 30W  
On low, 13W

Off, 0W

**Cuisinart toaster:**

On, 876W  
Off, 0W

**Krups coffee maker:**

On, 922W  
Off, 0.3W

it has to be on to stay online. And if your TV is in quick-start mode, it's drawing even more power.

Light bulbs, ovens, refrigerators, coffee makers can now connect to the Internet, so they also draw power all the time. Workhorse appliances like dishwashers or laundry machines have digital displays that draw a little bit of power, too.

**Small Energy Hogs**

Even as appliances get more efficient, we have more of them: In 1966, the average American used about 5,590 kilowatt-hours every year, according to the World Bank. As of 2013, that number had shot up to about 12,985 kilowatt-hours annually. Some of this increase comes from electronics: Almost two-thirds of the population has a laptop; half

have a tablet or an e-reader; 64 percent have smartphones; 36 percent have all three.

But some traditional kitchen appliances draw a lot of power when they're on, even if they're not on that often. My test revealed that my coffee maker, mid-percolation, draws more than 900 W. If a coffee maker takes 10 minutes to brew a pot, once a day, it comes out to about 50 kilowatt-hours every year, or a little more than what someone in Niger uses every year.

**A Simple Way to Cut Power Drain**

Many utility companies will provide hourly data for electrical energy consumption, and utilities are installing smart meters, which allow you to track how much energy your home is consuming hourly. Perhaps the simplest way to curtail

energy use is to use a power strip to group appliances — TV, gaming console, DVD player — so you can turn them all off at the same time. Since some of these products have clocks or Internet connections, the time or other information could be lost if you turn off the power strip.

If you use your gaming console to stream movies, well, don't. They Consoles can use 45 times more power than streaming consoles, according to the Natural Resources Defense Council, mostly because they aren't good at using only as much power as the task requires.

## Prince Surely Needed a Will, but Many People May Not

WEALTH  
PAUL SULLIVAN

That the singer Prince died without a will was surely poor planning. But for most Americans, a will is either more than they need or far, far less.

Financial advisers or estate lawyers usually advise clients to have a will. But its role in getting assets to the right people at the right time and at the right tax rate is not what many people assume. Some advisers say many Americans may not even need a will. And some people may benefit from a will but may opt not to draw one up.

When someone dies without a will, laws in each state govern how the assets are distributed and to whom. In New York, a married man with two children who dies without a will would have his assets split this way: His wife would receive \$50,000 plus half of the estate, and the children would split the other half of the



ADAM BETTCHER/GETTY IMAGES

WHERE ASSETS GO Prince's estate will be settled in probate court. Tributes at his house, Paisley Park.

estate, said Jennifer B. Cona, managing partner at the law firm Gensler Dubow Gensler & Cona.

But, she added, "Most people don't want their assets distributed this way. Most spouses want all their assets to go to their spouse while she is still alive."

Going through the probate process can take time, and the costs can be taken from the assets in the estate. In California, the process takes at least nine months but can stretch out for years, with court costs of thousands of dollars, said Kelly Cruz, director of strategic planning at Aspiriant, a wealth adviser in Los Angeles. So it would seem that it's best to draw up a will. But there's a catch: Wills govern only certain assets.

Most people who are not wealthy have more of their money in assets that pass to heirs through beneficiary designation forms. These include retirement accounts, 401(k) plans and life insurance. Other assets

like bank accounts or homes can be jointly owned or have provisions to transfer ownership to an heir after the person's death. In these cases, the beneficiary forms overrule the will.

But problems arise when people have not properly filled out or updated their beneficiary forms, said James A. Cox III, managing partner at the Harris Financial Group in Richmond, Va.

About a third of states have adopted the simpler, uniform probate code. Kevin Flatley, a lawyer at the Keating Law Office in Reading, Mass., said he advises clients to forgo the elaborate estate plan. Instead, he said, he urges them to focus on making sure their assets are properly titled to go directly to the heirs. But planners who work with wealthy clients who have more complicated assets shudder at such advice. For one, the cost of an estate plan is not exorbitant. Darren M. Wallace, a partner at the law firm

Day Pitney, estimated that a basic one for a married couple — two wills, two revocable trusts and a set of documents if someone is incapacitated — at around \$5,000.

Mr. Cox said he would consider it a breach of his fiduciary duty if he did not talk to clients about how assets pass. He had one client who did not write a will because he did

**Beneficiary forms need to be filled out correctly to protect heirs.**

not want to upset his girlfriend of 20 years. He put her as the beneficiary for various financial accounts and their home but, without a will, land that had come from his family reverted to his brother.

"It was easier for him to die intestate than to tell her that he didn't want her to have the property," Mr. Cox said.

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