

THE CONSUMER PAGE

Security lighting can have dark side

■ Critics say bright lights actually can obscure criminal activity.

BY PHIL MULKINS
World Staff Writer

Opinions are mixed when it comes to leaving on driveway lights at night to discourage car thieves and burglars.

"Lighting up your valuables creates opportunity by attracting the wrong kind of attention" is one point of view. Because most driveway lights are simple floodlights or "farm lights," they create a glaring light that neighbors dislike and block by closing their blinds and drapes. This eliminates neighbor-watchfulness as a deterrent.

An alternative is installing motion-detector lights on porches and driveways, but these are obvious to any experienced thief and not really a deterrent.

Patric Johnstone, a longtime blinding-streetlight critic and author of a 61-page report for then-Mayor Bill LaFortune in 2002 on municipal street-lighting, challenges "the flawed premise that street-lighting prevents crime — a theory debunked by the Department of Justice in studies finding no real correlation between street-lighting and crime."

Johnstone posted articles about streetlights on TulsaNow's Web site, at tulsaworld.com/blindlight, stating that their glare can blind witnesses to potential criminal activity. A telling story is that of Minneapolis in a Dec. 24, 2006, Minneapolis Star Tribune story on its "blinded by the streetlights" experience.

Minneapolis has installed thousands of ornamental acorn- and lantern-style streetlamps since 1991, "to improve neighborhoods and reduce crime, but the new lights are overly bright and poorly designed, making it difficult for police officers to see through their glare," the story says. The lighting was so bad that suspects were often not seen by officers. Laboratory tests of the lights showed that they were "thousands of times brighter than their surroundings, meaning they cast a disabling glare." City planners were told of this in 1999 but continued installing them — about 8,500 over 10 percent of the city.

These types of streetlights cast light in every direction — up, down and mostly out into everyone's eyes. It's the same as facing the headlights of oncoming traffic, except streetlights shine relentlessly. Detail disappears as eyes struggle to adjust to their brightness. Contributing to the problem is the low height of the lights and their faux-antique fixtures being ill-suited for



Photo illustration by
DAVE CARMAN/Tulsa World

A focus group said the glare made the streets less safe and comfortable, even though the Minneapolis Department of Public Works considered the streetlights' purpose to be "increasing the city's safety and comfort."

modern bulbs. Dimmer bulbs didn't deliver enough light.

Reports from lighting consultants said the glare was a problem for police, motorists and pedestrians, and especially older people. A focus group said the glare made the streets less safe and comfortable, even though the Minneapolis Department of Public Works considered the streetlights' purpose to be "increasing the city's safety and comfort." Minneapolis property

owners paid for the lights through tax assessments. Each light cost the city about \$6,000.

In Tulsa, Johnstone protested Vision 2025 funding for "acorn" streetlights, saying their design places only 30 percent of their light output on the ground at angles useful to human vision and the other 70 percent into the eyes of observers as glare.

"Acorns are decorative but terribly inefficient, antique-style lights that produce more glare than useful light, and have to be installed at a ratio of three acorns to every one cobra-head light they replace," Johnstone wrote.

Consumer Page topics: Tulsa World consumer writer Phil Mulkins wants to know which topics interest you most. Call 699-8888 or e-mail your interest to phil.mulkins@TulsaWorld.com or mail it to Tulsa World Consumer, PO Box 1770, Tulsa OK 74102-1770.

Groups try to curb light pollution

Starry Night Lights: This Park City, Utah-based consumer organization, tulsaworld.com/starrylites, promotes the concept that standard, omni-directional lights produce more glare than useful illumination and ruin our view of street traffic, lurking criminals and the starry night sky.

It points out that poor-quality, outdoor lighting annually wastes billions of dollars of electricity — \$5 billion to \$10 billion, depending on whose numbers you use — vast quantities of the fuels used to produce it and that it robs the American public of its stargazing heritage: watching the star-filled sky.

Starry Night Lights fights light pollution, and its site offers links to 36 companies that manufacture "ordinance-compliant, night sky-friendly and neighbor-friendly outdoor lighting for home and office. See the list of links at tulsaworld.com/litesfantastic;

or call (877) 604-7377; or e-mail Anthony@starrynightlights.com. The organization list offers the best selection of energy-efficient and night-sky-friendly outdoor-lighting products for home and business.

International Dark-Sky Association: This group is another good source of information on "light pollution." Visit its Web site at tulsaworld.com/darksky; or send a letter to 3225 N. First Ave., Tucson, AZ 85719; or call (520) 293-3198 or fax (520) 293-3192. The association is a nonprofit group with the goal of educating the public and governments about the value and effectiveness of quality nighttime lighting and the solutions to light pollution.

Its mission is to preserve and protect the nighttime environment through quality outdoor lighting. A list of 56 manufacturers of IDA-approved fixtures is available at tulsaworld.com/darkskylites.

Put cash aside to weather financial storms

The standard financial advice for consumers is to keep several months of cash-flow reserves in an emergency account, separate from long-term investments and available on a moment's notice in case trouble strikes.

But these are not "standard" times. The economy is in the tank, gasoline prices are high, inflation hasn't been so rampant since the early 1980s, job cuts and withheld pay raises are prevalent, and the fallout from the credit and housing problems are spreading so that people in many businesses are nervous about their ability to make ends meet.

If you haven't built up sufficient emergency reserves to survive the current economic downturn, it's a bit late to start now.

The question, therefore, is whether you have a plan to deal with potential troubles. While your



Charles Jaffe
Market Watch

plan will be based on individual or family circumstances, many advisers say the economy has changed the way they are looking at emergency savings, for now.

"In the past, if someone told me they were worried about the economy, I would have told them to have six months of cash-flow needs as an emergency fund, but right now I would do 12 months," said Brian Grodman of Grodman Financial Group in Manchester, N.H. "And I would have a plan for how I could withdraw an additional 24 months

from investments that are stable and where selling in a moment of need won't result in a big loss."

That sentiment is far from universal, however.

Dan Dorval, a financial adviser in Otsego, Minn., noted that people can run into job losses and financial troubles "in a good economy or a bad economy."

What advisers seem to agree on is that consumers need to re-evaluate their emergency plans, given the current economy, so that any setback doesn't permanently alter financial status.

Many financial advisers exclude emergency funds from their clients' investable assets, so it is not part of asset-allocation decisions and doesn't factor into planning, beyond serving its purpose of protecting against a rainy day.

Others make it a permanent part of the investment plan — so that

they never let the cash or equivalents part of the portfolio slide below the minimum cash-flow needs for some period of time — and then adjust it based on a client's needs.

"We usually recommend three to six months of expenses, depending on how stable someone's income stream is," said Bill Morrissey of Sound Financial Planning in Mount Vernon, Wash. "I think it's kind of extreme to keep one to three years of cash flow in a money market fund, but I think at that level you consider it part of the portfolio."

He added: "It depends on how you want to look at it; it takes so long for some people to amass a few months of expenses that they don't want to separate it from the rest of their savings."

Of course, the time to worry about "separation" is when the money is needed to pay for the emergency. At that point, the big

thing is to have a plan for how assets and/or credit will be accessed to get through the rough patch.

"What people don't do is play 'What if?' and figure out how they would actually go about liquidating their holdings if they had an emergency," said Diahann Lassus of Lassus Wherley & Associates in Providence, N.J. "You need to have a plan, so that in a typical portfolio you would first access the cash and then have some short-term or intermediate bond funds to backstop those cash-flow needs, especially at a time when selling out of stocks could be very damaging."

Ultimately, this is an issue that hinges on more than just assets and circumstances; it also comes down to comfort level.

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FOREIGN EXCHANGE						ENERGY FUTURES						AGRICULTURE FUTURES											
MAJORS	CLOSE	CHG.	%CHG.	6MO. AGO	1YR. AGO	EXP.	OPEN	HIGH	LOW	SETTLE	CHG.	EXP.	OPEN	HIGH	LOW	SETTLE	CHG.	EXP.	OPEN	HIGH	LOW	SETTLE	CHG.
<p>The dollar strengthened against other major currencies as oil prices fell within sight of \$100 a barrel. The euro was at its lowest point in almost seven months, while the British pound hit a 28-month low.</p>						<p>HEATING OIL (NYMEX) 42,000 gal, cents per gal</p>						<p>CORN (CBOT) 5,000 bu minimum—cents per bushel</p>						<p>SOYBEAN OIL (CBOT) 60,000 lbs.—cents per lb</p>					
USD per British Pound	1.7825	-0.0393	-2.20%	1.9883	2.0165	Oct 08	306.50	329.65	295.60	307.36	-11.83	Oct 08	55.25	560.25	536.50	553	-15.25	Oct 08	51.53	52.44	50.98	52.03	-1.37
Canadian Dollar	1.0685	+0.0055	+0.51%	0.9832	1.0550	Nov 08	310.29	331.84	299.00	310.26	-11.68	Nov 08	568.50	577.25	555	569.25	-15.75	Oct 08	51.81	52.56	51.18	52.29	-1.38
USD per Euro	1.4518	-0.0153	-1.05%	1.5194	1.3624	Dec 08	312.41	330.00	301.77	313.16	-11.63	Jan 09	587.50	595	574	588	-16	Dec 08	52.36	53.25	51.70	52.83	-1.37
Japanese Yen	108.67	-14	-13%	103.96	115.81	Jan 09	315.24	318.92	304.80	316.11	-11.38	Est. sales 184,418	600.25	610	586.25	600.25	-16	Jan 09	53.15	53.84	52.27	53.35	-1.37
Mexican Peso	10.3665	+0.0930	+9.0%	10.7093	11.0357	Fr's open int. 210,717, -4,305							Est. sales 57,711										
<p>EUROPE/AFRICA/MIDDLE EAST</p>						<p>LIGHT SWEET CRUDE (NYMEX) 1,000 bbl.—dollars per bbl.</p>						<p>COTTON 2 (NYBT) 50,000 lbs.—cents per lb.</p>						<p>SOYBEANS (CBOT) 5,000 bu minimum—cents per bushel</p>					
Israeli Shekel	3.5971	+0.0167	+0.46%	3.6568	4.1163	Oct 08	109.80	118.60	105.46	109.71	-5.75	Oct 08	67.10	68.04	65.82	68.00	+4.7	Sep 08	1292	1306	1265	1301.50	-30.50
Norwegian Krone	5.5096	+0.0837	+1.52%	5.2132	5.8278	Nov 08	109.36	118.31	105.99	110.30	-5.55	Nov 08	69.48	70.43	68.10	70.43	+6.5	Nov 08	1286.50	1305	1255	1298.50	-25.50
South African Rand	7.7882	+0.0781	+1.00%	7.8223	7.1395	Dec 08	110.04	118.95	106.67	110.97	-5.34	Mar 09	73.85	74.87	72.70	74.80	+4.2	Jan 09	1303.75	1320	1272.75	1315.50	-26
Swedish Krona	6.5104	+0.0588	+0.90%	6.1584	0.690	Jan 09	111.00	118.20	107.61	111.55	-5.13	May 09	75.00	76.81	75.00	76.78	+4.0	Mar 09	1315.25	1332	1285.25	1327.75	-26
Swiss Franc	1.1062	+0.0046	+0.42%	1.0433	1.2079	Est. sales 412,957							Est. sales 12,760										
<p>ASIA/PACIFIC</p>						<p>NATURAL GAS (NYMEX) 10,000 mm btu's, \$ per mm btu</p>						<p>OATS (CBOT) 5,000 bu minimum—cents per bushel</p>						<p>WHEAT (CBOT) 5,000 bu minimum—cents per bushel</p>					
Australian Dollar	1.1938	+0.0286	+2.40%	1.0727	1.2235	Oct 08	7.301	8.130	7.160	7.261	-6.82	Sep 08	336	344	336	344	-1.25	Sep 08	744	770	734.25	744.25	-35
Chinese Yuan	6.8353	-0.0140	-0.20%	7.1129	7.5460	Nov 08	7.708	8.440	7.616	7.719	-6.44	Oct 08	356	363.50	346	360	-2.25	Dec 08	767.25	792.75	756.25	766.75	-34.50
Hong Kong Dollar	7.8125	-0.0000	-0.00%	7.7811	7.7975	Dec 08	8.200	8.850	8.100	8.177	-6.11	Mar 09	374	377.50	365.25	377.50	-2.75	Mar 09	787	821	780.50	790.75	-34.50
Indian Rupee	44.444	+0.391	+0.88%	39.920	40.639	Jan 09	8.439	9.000	8.339	8.421	-5.97	May 09	385.25	389.50	385	389.50	-2.75	May 09	801.75	831	795	805	-34.50
Singapore Dollar	1.4318	+0.0144	+1.01%	1.3944	1.5261	Est. sales 93,289							Est. sales 1,802										
South Korean Won	1129.60	+40.30	+3.57%	938.97	938.97	Fr's open int. 1,182,917, -969							Fr's open int. 14,425, -268										
Taiwan Dollar	31.79	+14	+44%	30.92	33.10	NY HARBOR GAS BLEND (NYMEX) 42,000 gallons—dollars per gallon							SOYBEAN MEAL (CBOT) 100 tons—dollars per ton										
						Oct 08	2.7300	2.9600	2.6082	2.7337	-1205	Sep 08	361.50	366.00	349.50	364.90	-2.50	Sep 08	787	795	783	792.75	-26
						Nov 08	2.6835	2.8900	2.5340	2.6967	-1185	Oct 08	352.10	356.50	340.00	355.60	-2.80	Oct 08	810	816.50	801	811.25	-28.25
						Dec 08	2.7000	2.8619	2.5895	2.6982	-1175	Dec 08	352.00	356.40	338.60	355.40	-2.60	Mar 09	830.50	836	822	831.75	-28.25
						Jan 09	2.7050	2.7192	2.6145	2.7192	-1150	Jan 09	357.50	359.90	342.50	358.10	-2.60	May 09	839	841.25	839	841.25	-32.25
						Est. sales 61,048							Est. sales 47,400										
						Fr's open int. 204,835, -3,813							Fr's open int. 170,508, +809										
												<p>WINTER WHEAT (KCBT) 5,000 bu minimum—cents per bushel</p>											
												<p>Sep 08</p>						787	795	783	792.75	-26	
												<p>Oct 08</p>						810	816.50	801	811.25	-28.25	
												<p>Nov 08</p>						830.50	836	822	831.75	-28.25	
												<p>Dec 08</p>						839	841.25	839	841.25	-32.25	
												<p>Est. sales 9,803</p>											
												<p>Fr's open int. 92,596, -1,510</p>											
												<p>40,000 lbs.—cents per lb.</p>											
												<p>Oct 08</p>						104.05	107.05	103.70	103.75	-30	
												<p>Nov 08</p>						106.42	107.75	105.97	106.10	-30	
												<p>Dec 08</p>						106.70	107.85	106.35	106.75	+0.3	
												<p>Jan 09</p>						107.25	107.75	106.50	107.27	+0.5	
												<p>Est. sales 15,749</p>											
												<p>Fr's open int. 273,585, +11</p>											
												<p>FEEDER CATTLE (CME) 40,000 lbs.—cents per lb.</p>											
												<p>Sep 08</p>						112.10	112.40	111.50	111.77	+6.2	
												<p>Oct 08</p>						111.25	112.10	110.60	111.72	+7.7	
												<p>Nov 08</p>						110.72	111.62	110.50	111.27	+1.00	
												<p>Jan 09</p>						109.95	111.25	109.95	110.70	+1.20	
												<p>Est. sales 2,495</p>											
												<p>Fr's open int. 31,801, -432</p>											
												<p>HOGS—Lean (CME) 40,000 lbs.—cents per lb.</p>											
												<p>Oct 08</p>						68.20	70.40	68.07	69.55	+1.13	
												<p>Dec 08</p>						69.55	70.60	68.72	69.95	+4.0	
												<p>Feb 09</p>						75.45	77.10	75.22	77.00	+1.05	
												<p>Apr 09</p>						81.17	82.30	79.97	82.25	+1.08	
												<p>Est. sales 15,070</p>											
												<p>Fr's open int. 223,457, +44</p>											
												<p>PORK BELLIES (CME) 40,000 lbs.—cents per lb.</p>											
												<p>Feb 09</p>						92.20	94.05	91.20	92.75	-20	
												<p>Mar 09</p>						93.05	93.50	93.05	93.50	+5.0	
												<p>May 09</p>						94.05	95.00	94.05	95.00	+1.00	
												<p>Jul 09</p>						95.05	96.00				