

GOOD QUESTION

Shopping at work

By Associated Press

OFFICE SHOPPING:

Even as web gifting becomes more popular, most workers won't shop online while at the office, according to a survey from Spherion Corp.

Fifty-four percent of employees said they wouldn't use their work time for Internet shopping this holiday season. Nearly half said it wasn't acceptable to do so in the office even though 70 percent of their employers don't block access to retail sites.

Of the quarter of employees who do shop online while at work, two-thirds spend 15 minutes or more each time they go online. Adults ages 30 to 39 are more likely to shop online than any other age group.

"Using computers at work to buy gifts during the holidays may be a symptom of employees' ongoing difficulty in balancing their professional and personal lives," said Nancy Halverson, vice president of talent development at Spherion. "With growing personal responsibilities and increasing hours on the job, the line between home and work continues to blur."

PHONE SERVICE:

No one likes to wait for customer service on the telephone while listening to elevator music, especially during the holidays.

Oscar Alban, a consultant for Witness Systems Inc. which creates call center monitoring software, offers the following tips to speed your call:

— Time it right: If you call after 10 p.m., you're more likely to reach inexperienced representatives. Also, avoid calling on Mondays, which is typically the busiest day for call centers. Wednesday through Friday are the best days.

— Be sneaky: To bypass the automatic prompts and reach a real person, choose the Spanish-speaking option. Most agents are bilingual and can help you.

— Be prepared: Have any account numbers or purchase information in hand. At the end of the call, make sure to get the representative's name, location and a confirmation number for future reference.

— Stay calm: Don't lose your temper. Nothing will get done if you do. If you need to ask for a supervisor, tell the representative that she has been helpful, but you have questions you would like to direct to a supervisor.

"Representatives really appreciate people who treat them well and will go out of their way to help them," Alban said.

QUALITY CONTROL:

One-third of companies reported that their middle managers were unqualified for promotions for high-level positions, according to a recent survey from ClearRock.

Two-thirds rated their middle managers as qualified, while only 6 percent said they were very qualified.

"At best, most companies rate their middle managers as being in the middle of the pack and sorely in need of the strategic thinking and leadership skills that will help raise them to the next level," said Greg Gostanian, a ClearRock managing partner.

Strategic thinking and leadership skills ranked as the top one and two skills companies believe that middle managers need to develop.

EVERYBODY'S BUSINESS

Leave The Red In



Warren optometrist develops camera-based diagnostic tool to make infant eye exams easier

By TOM SCHULTZ

City Editor

Anyone who has ever had an eye examination has heard 'The Question' many times.

"Which is better, one ... or two?"

It's a test as the lenses are flipped back and forth, and how you respond will influence how well you see for the next year or longer.

But what if you can't respond verbally, not because of a debilitating illness but simply because you are so young that speech hasn't developed yet?

"Everyone assumes that you can't test children until they are three or four years old, at the earliest, because that's the earliest they are going to be able to communicate to you," said Dr. Jim Spangler, a Warren optometrist. "Everybody associates an eye exam with reading the eye chart. If you're not three or four years old and can't tell somebody what the letters or pictures are and give feedback..."

... the eyes can't be examined?

Wrong.

Spangler, who has been advocating, and doing, infant eye examinations for at least a decade, has developed the Reflex Image Capture Kit - RICK, for short - that enables him to examine infants in a calm and comfortable set-

ting. "We work on this project to see children - young children and infants," he said. "Probably the biggest issue why parents don't bring their kids in to have eye exams is because they don't understand how much information we can get from a non-verbal patient by objective means of testing. That means no feedback from the patient, but we can still find a lot of data.

"Kids are sometimes apprehensive about being in a different situation - being in a doctor's office - but many of them are familiar with getting their picture taken.

"They're more relaxed with that," he said, "so from a distance of four feet we can determine eye alignment and if someone is nearsighted, farsighted or has an astigmatism."

It sounds so simple, but it obviously isn't.

Through trial and error, Spangler found a digital camera that met his specific criteria: high megapixels, not expensive, the flash located directly above the lens aperture, and with the option of turning off the red-eye reduction.

"The red-eye that you want to get rid of in your family photos," explained Spangler, "is exactly what we want to see and study for eye align-

ment and refractive error, which is the nearsighted, farsighted and astigmatism thing."

Spangler said he takes a picture of the infant, who can be sitting on a parent's lap or peeking over a shoulder, then rotates the camera 90 degrees and takes a second picture. And a third, fourth and fifth picture, or more, if the child blinks.

But as every parent must be thinking, how do you hold a infant's attention long enough to take two or more pictures?

"We developed a fixation device," Spangler said with a grin, hopping up out his chair to locate one. He returns with a small cube of flashing red and green lights attached to the camera.

"Those pictures are then cropped (on the computer screen) so we can get the magnification needed to study the reflection (of the flash). Reflection in the bottom (of the eye) tells me this kid is farsighted. When we rotate the camera and the reflection is on the right, it also tells me that he is farsighted. If it was on the left, he would be nearsighted."

The photos, said Spangler, can be taken "anywhere you can get the room dark enough to allow the pupils to dilate. You can do it with glasses on or glasses off to show if they help straighten the eyes."

But, Spangler added, in order for the pupils to dilate properly so a thorough examination can be performed, a drop of solution must be placed in each eye.

This is not, he emphasized, a do-it-yourself diagnosis technique for parents. "I'm sure there are some that will. There are times when parents will take pictures of their child and an eye will look funny," he said. "But I've never had a parents come in and say, 'I took this picture of my kid and that eye looks funny. Do you think there's something wrong?'"

Dr. Jeffrey Moore of Spangler's office pointed out that the digital camera is basically "another tool" employed to check infants' vision, adding that a retinoscopy "is done with all infants."

Spangler has been taking photos of



Photo submitted for publication

Leave the red in

While a red-eye reduction capability on a digital camera is great for family photos, the ability to turn it off gives Warren optometrist Dr. Jim Spangler the result he is looking for when checking infants' eyes. Lindsey Nyquist holds her young son Tommy for a photo in Spangler's office.

children's eyes and checking the position of the flash's reflection for many years, but it was strictly for in-house use. He started with a Polaroid camera, but that carried a cost of roughly \$1.25 for each picture and the film has since been discontinued.

Now that Spangler has switched to a digital camera, the next step was to approach Golden Ophthalmics in Philadelphia about creating software to crop and store the photos, and a means of sharing the information online with other eye care professionals.

"It's a networking project for any office that agrees to participate in the program," Spangler said.

The camera, software, educational packet on how to take and crop the pictures - plus the fixation device - are all part of the RICK kit which Spangler is marketing.

"We're really excited about this project," he said. "We've done some tests with it, and have it in 10 to 20 offices now. Our goal is to make this easier, to make offices more willing to see infants."

"I'd like to see 5,000 units in use," he said. "I would be ecstatic; that would mean lots of babies are being seen."

The ultimate result, said Spangler, who estimated his office is probably in the top five percent of practices in the country at seeing babies, is to have "vision care start when vision starts, which is in the first year of life. That's what we're trying to do with this project. There's too many kids that slip through the cracks with problems we can't fix because we started too late."



Times Observer photo by Tom Schultz

Study photos

Optometrists Dr. Jim Spangler, right, and Dr. Jeffrey Moore look at photos of an infant's eyes taken in their Warren office to check for possible vision problems.

YOUR FINANCIAL ADVISOR

Gaining financial confidence in an uncertain world

Life is uncertain, and that uncertainty for most people especially applies to managing their personal financial affairs. Some investors find themselves overwhelmed with information and conflicting advice. Others don't have the time or interest to manage their personal assets and liabilities in a disciplined manner.

Take planning for retirement, your children's or grandchildren's education, and other major financial goals in your life. How much is enough? When calculating how much you might need to accumulate to generate the appropriate amount of cash flow for the future, you should consider a reasonable rate of com-

pounded growth, as well as principal erosion through taxes and inflation. And managing your financial affairs also includes staying current with the impact of changing market conditions. Not many people have the knowledge or the time to do this on their own.

Traditional investment planning creates an illusion of stability. But nothing happens every year exactly as planned. Goals change with your station in life - and financial and market conditions are constantly changing as well.



Rich Gaillard
Wachovia Securities

And what about drawing down your wealth once it's accumulated? How much can you withdraw each month and not run out of money before your death? This will, depending on, among other factors, your investment returns, the inflation rate, changes in your health and marital status, and whether you live beyond your life expectancy.

When you do a thoughtful inventory or important financial goals and assign priorities to them, today's statistical modeling can provide a more accurate picture

of a financial strategy than the straight-line models of the past. But it doesn't guarantee results. Through periodic reviews of your goals and the performance of your investments, you can assess how your actual investing and spending patterns affect your probability of success. With this information, you can make changes as needed to keep your plan on track toward your own personal definition of financial success. There's no substitute for common sense, a realistic overall plan that prepares for the uncertainties along the way, and sound financial advice from someone you can trust.

ON THE MONEY

12 Days of Christmas will now set you back \$75,100

PITTSBURGH (AP) - The cost of "The Twelve Days of Christmas" is on the rise - again.

The total price of all the gifts listed in the Christmas carol went up 3.5 percent this year, according to PNC Financial Services Group.

The good news is that it's much less of a jump than last year, when prices increased 9.5 percent from 2004.

"After years of stagnation, wages for skilled workers, including the song's dancers and musicians, have increased as the labor market has tightened," said Jeff Kleintop, chief investment strategist for PNC Wealth Man-

agement. While prices for the partridge, two turtle doves, three French hens, six geese and seven swans remained the same as last year, higher wages made the lords a-leaping, ladies dancing and pipers piping costlier.

The nine ladies dancing earned \$4,759, 4 percent more, according to Philadanco, the Philadelphia Dance Co. The lords a-leaping got a 3-percent pay raise, while the drummers drumming and pipers piping earned 3.4 percent more.

The maids a-milking, however, weren't as lucky. They make the feder-

al minimum wage, which has been \$5.15 per hour since 1997.

Each year, the Pittsburgh-based bank does a tongue-in-cheek tally of how much the swans a-swimming, geese a-laying and drummers drumming would cost if you purchased them for your true love at today's prices. PNC has been calculating the cost of Christmas since 1984.

This year, buying all 364 items - from a partridge in a pear tree to a dozen drummers drumming - repeatedly on each day as the song suggests would set you back \$75,122, up from \$72,608 in 2005.

For that price, you could get a brand new, fully-loaded special edition Hummer 2 sport utility vehicle, fully-loaded Cadillac XLR two-door roadster, a cruise around the world, 5 karat diamond ring or Cartier or Piaget watch.

Buying each item in the song just once will cost you \$18,920.

Trying to find cheaper deals online won't help, either. The 364 items online would cost \$125,767, including shipping costs, compared to \$123,846 last year. You would spend \$30,330 online for each item just once this year.

The cheapest? As always, the partridge, still \$15.