

Q&A

Q: My daughter recently looked at the state's unclaimed property list and discovered I am owed a small sum that was reported by Bluebonnet Electric Cooperative. How do I claim that money?

A: Lucky you! Banks and companies, such as Bluebonnet, try to return money and items owed to individuals. But when they are unsuccessful, Texas law requires the assets be turned over to the Texas Comptroller of Public Accounts.

Each July, Bluebonnet gives the comptroller a list of unclaimed assets. This year Bluebonnet reported 64,835 unclaimed assets. The bulk of those are checks for capital credits — money



above what it takes to run Bluebonnet each year — that is returned to co-op members, all of whom are also co-op owners. Sometimes it's difficult to give this money back because a Bluebonnet member moves away before the check is cut and doesn't leave a forwarding address. Other times, estates of deceased Bluebonnet members aren't aware that money is owed.

The comptroller's office compiles a master list of unclaimed assets from around the state. Bluebonnet's unclaimed assets are published along with forgotten bank accounts, overpayments, refunds and other types of unclaimed property from other businesses at the website ClaimItTexas.org,

where your daughter saw your name.

To see if you are owed money, visit ClaimItTexas.org and click "Search Unclaimed Property." Click on any search result and "View Details" to get more information and follow the prompts. You may also request a search by phone at 800-654-3463, by fax at 888-908-9991 or by mail at Texas Comptroller of Public Accounts, Unclaimed Property Claims Section, P.O. Box 12046, Austin, Texas 78711-2046.

About \$4 billion in unclaimed assets statewide is waiting to be claimed, according to the comptroller. There is no deadline to claim forgotten assets, though proof of ownership is required. If property, such as the contents of a safe deposit box, isn't claimed within six years, the state may auction it on eBay.com. Although your precious gems may be gone, the proceeds still belong to you (the owner), not the state, and there is no time limit to claim those auction proceeds.

Wondering if Bluebonnet (or anyone else) reported unclaimed assets for you? Check out the list at ClaimItTexas.org.

— Shanda Hernandez,
accounting supervisor

Heating systems need tune-ups before winter arrives

By Will Holford

It's time to add one more item to your checklist for the holiday season: Make sure your home or business heater is working properly. A safe and efficient heating system can save money — and your home or life.

"Annual or semiannual checks will increase the longevity of an HVAC (heating, ventilation and air conditioning) system, make it safe and improve efficiency," said John Osgood, who co-owns Austin-based Service Wizard with his brother, Charles. "They will also often uncover little problems that might otherwise go unnoticed by the homeowner, like leaking ducts."

Tune-ups can be performed by an HVAC professional. A comprehensive check should include the inside and outside components, including the compressor, condenser, coils, capacitor, furnace, heating element, ducts and vents. Ask about seasonal maintenance specials.

The three most common types of central heating systems are gas furnaces, heat pumps and geothermal units. Less common are electric heat furnaces.

A gas furnace burns fuel such as natural gas or propane in a combustion chamber that heats air that circulates through the home or business. Burning fuel produces carbon monoxide, so it's critically important to make sure the furnace's combustion chamber and flue are clean and clear and that harmful fumes are vented outside.

A heat pump is basically an air conditioner working in reverse. During summer, it moves heat from a home to the outside. During winter, it brings heat from outside into the home. A heat pump's coils, condenser and



Sarah Beal photo

This gauge is attached to valves inside the HVAC unit to check the pressure of the freon. The blue gauge measures the 'low' side of the unit (suction pressure of the inside coils). The red gauge measures the 'high' side (pressure of the unit as it pushes air out).

capacitor are the most important components to maintain. Most heat pumps have back-up electric heating elements to augment them on very cold days, so make sure that heating element is in working order, too.

A geothermal HVAC system works much like a heat pump but uses the earth's heat to warm the home.

An electric furnace uses electricity — a lot of it — to heat strips of metal or other conductive material over which air is circulated through the system's ducts and vents. Making sure the electric heat strips are clean and dust-free reduces the chance of a fire.

Martin Ritchey knows what can happen if HVAC systems are not tuned up. He is chief of homeland security and emergency management coordinator for Caldwell County

and president of the Mid-County Volunteer Fire Department, which covers the area in Caldwell County between Luling and Lockhart.

"We see an uptick in the number of fires and calls related to improperly maintained heating systems when cold weather hits," Ritchey said. "It is very important to get your heater checked out before you turn it on. For gas furnaces, make sure the carbon monoxide is vented outside and the combustion chamber is clean. And for electric heaters and heat pumps, make sure they're free of dust and things that could catch fire and cause extreme hazard to your family."

More information about protecting your home from fire hazards is available on the National Fire Protection Association's website at nfpa.org.