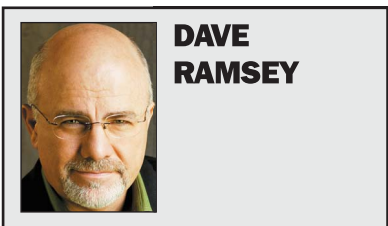


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**DAVE
RAMSEY**

Grandfather's will allocation was his to make

Q: My grandfather passed away a couple of months ago. I'm 32 and the only relative still living in town, so I helped take care of him and his place so he wouldn't have to go into an assisted living facility. In his will, he left his entire estate — the house and property plus about \$270,000 — to me. I'm debt-free except for my house, and now my family is acting weird and telling me I'm making excuses for them being left out of the will. Do you have any advice? — Jason

A: Let me ask you something. Did you love your grandfather? It sure sounds to me like you did by taking care of him and his stuff. It sounds like he loved you a lot, too. So my advice is to do what he wanted and accept this generous inheritance. And your family needs to just shut up!

When you die, you can leave your belongings to whomever you choose. I mean, it was your grandfather's stuff, so it was his decision. Period. He could have left it directly to his children, grandchildren, a friend or even his dog if he'd wanted.

Let these family members with the problems contest the will. And you can spend the money grandfather left fighting them. The man left what he left, and there's no more. It was his money, his house and his property. They're not entitled to it just because they're breathing.

In the meantime, you need to learn how to be a wise investor and become debt-free, including the house! Start educating yourself on mutual funds and Roth IRAs. And don't beat yourself up over this, Jason. You haven't done anything wrong.

Q: I love your plan, but I have one question before getting started. Should I catch up on any past due bills before saving up \$1,000 for Baby Step 1? — Solita

A: Absolutely. First, get current or make payment arrangements with anyone who's willing to work with you. Make sure your necessities come first. I'm talking about food, clothing, shelter, transportation and utilities. After that, get current with any credit cards and other types of debt you may have. Once you have these things taken care of, it's time to launch your Total Money Makeover.

You've already mentioned getting \$1,000 in the bank for a starter emergency fund. That's Baby Step 1. After that, begin your debt snowball, which is Baby Step 2, and pay off your debts from smallest largest. In Baby Step 3 you'll save up and increase your emergency fund from \$1,000 to three to six months of expenses.

Once you reach this point, you really start looking to the future. In Baby Step 4 you start investing 15 percent of your income into Roth IRAs and other pre-tax retirement plans. College funding for any little ones is next in Baby Step 5, and Baby Step 6 is a biggie-pay off your house early.

But Baby Step 7 is the real deal. When you're able to build wealth and give, you've reached the pinnacle of smart money management. Not only are you securing your family's future for years, but you can help others and your community in a big way.

DAVE RAMSEY is a personal money management adviser, syndicated columnist, host of the nationally syndicated radio program, "The Dave Ramsey Show," and the author of three *New York Times* bestsellers — "The Total Money Makeover," "Financial Peace Revisited" and "More Than Enough." Contact him at davesays@daveramsey.com.

POWER

with the wind

Lenox builds turbines for energy savings

FOR MORE INFORMATION about Briery Wind Turbines, visit brierywindturbines.com. For more information on net metering, visit alleghenypower.com.

BY ASHLEIE WALTER
For The Dominion Post

The newest trend in outdoor decorating in West Virginia might be wind turbines.

Daniel Lenox, a software engineer for more than 35 years and owner of Briery Mountain Enterprises in Terra Alta, maker of Briery Wind Turbines, could be the supplier.

Lenox made his own wind turbines for seven years, then decided to start a business to sell turbines and related computer software for purchase.

"I'm pretty handy and make a lot of my own things anyways," Lenox said. "I have a wood shop and full metal fabrication shop, so it wasn't a big deal to make one."

Lenox said there's a distinction between a windmill and a wind turbine: A windmill is a wind-powered machine used to ground grain or pump water. A wind turbine is a device that converts kinetic energy from the wind into mechanical energy. If the mechanical energy is used to produce electricity, the device may be called a wind generator or wind charger.

While Lenox makes turbines, he specializes in computer systems that monitor how well a person's turbine system is working.

"I saw that there wasn't any good software out there, and as I did more and more I saw there was no software that suited my needs," he said. "I basically made commercial-grade software for residential use."

Lenox said his system shows how well energy is being used, what devices use the most energy and which create the most energy. It also shows the amount of power going out and coming in.

Especially in West Virginia, a wind turbine's ability to function sustainably in a backyard can be geographically dependent, Lenox said.

"If you're in a valley, it will do you no good. Typically, near or on a mountaintop is preferable," he said.

Lenox also said that he has included solar energy in his system at home. His computer



Bob Gay/The Dominion Post photos

Descending, from top: Daniel Lenox, of Briery Wind Turbines, stands with a prototype ten-foot horizontal turbine outside his shop in Terra Alta. Lenox has recently added a computer-numeric-controlled milling machine to the manufacturing equipment in his shop. Lenox kneels beside a vertical access wind turbine, one of the two types he produces.

system estimates the best times for each device to be turned on.

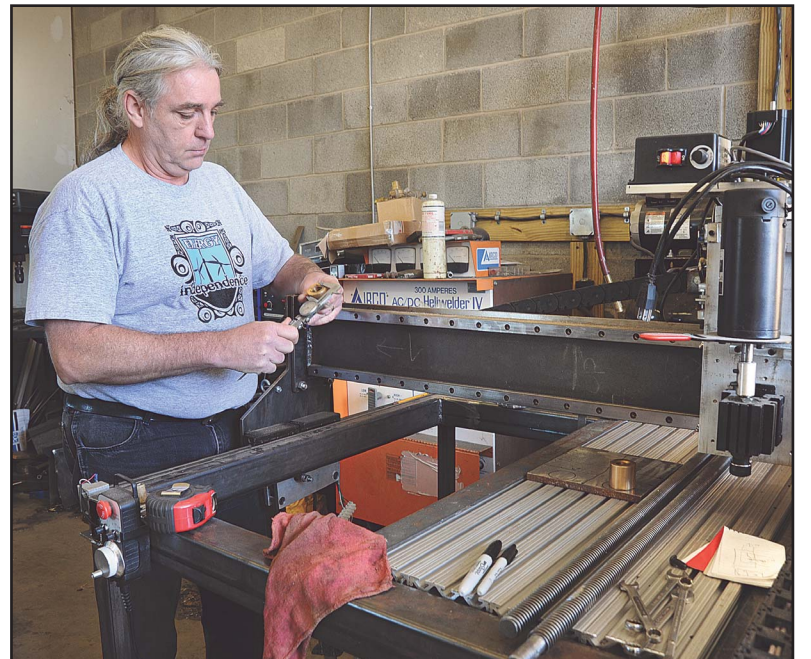
"Usually on a windy day, it's not very sunny and on a sunny day, there isn't much wind," he said.

Lenox said he wishes that there was a wind turbine at every house. At his own house, Lenox said, he has two towers: One, a 70-foot lattice turbine and another tiltable turbine. There are two different types of wind turbines: Vertical and horizontal.

The US Department of Energy's National Renewable Energy Laboratory (NREL) defines small wind turbines as those smaller than or equal to 100 kilowatts. Todd Meyers, spokesperson for Mon Power, said installing a wind turbine is a big decision.

"People don't realize that it is quite expensive and can cost anywhere from \$10,000 to \$80,000 and usually has a 20-30 year payback," he said. Meyers said homeowners need to do their own research for six to nine months, which includes a wind pressure study of their property to see how much sustained wind blows to determine if a wind turbine would be beneficial in their area.

The Allegheny Power Distribution System uses an



arrangement called net metering, he said. In net metering, the customer receives the net of what was generated in a month. If more energy was generated than was used in a household, the customer will receive a credit toward their next bill. Customers with wind turbines will still have to pay usage fees.

"We receive about 10-15 requests to hook up each week in Pennsylvania, West Virginia and Maryland," Meyers said. "Maryland having the most [requests]."

Meyers said turbine owners must also connect to the electric grid, filling out an application and paying fees. The customer is also responsible for contacting and contracting the electrical inspector to schedule and inspect their property. After all inspections and applications are approved, the inspector will schedule installation of a net meter and acceptance testing.



Installing larger wind turbines is a more complicated process, Meyers said. A power company would contact a developer who would install the turbine and then several miles away there are sub stations that collect the energy.

Meyers said Mon Power received 40 requests for net metering in September and Williamsport, Md., has the most requests in the state.