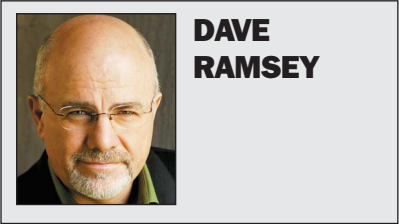


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DAVE  
RAMSEY

## Sell the car that was way too frivolous

**Q: My boyfriend was supposed to help me pay for my car, but he moved out and left me. Now, I can't afford the \$500 monthly payment. I work 35 hours a week, but I only make minimum wage. The car is still worth about \$19,000, but I owe \$20,000 on the loan. What can I do? — Rachel**

**A:** You went car crazy, and bought a vehicle that was way out of your league. There's only one thing you can do — sell the car.

Right now, your entire financial world is wrapped up in paying for this thing. Having a live-in boyfriend and relying on him to help make the payment was a big mistake, too. When he left, the financial support went with him.

At this point, all you need is enough credit to cover the hole that you dug. Go to your local bank or credit union, and try to get a very small loan for about \$3,000. If the car will sell for \$19,000, then sell it, and use \$1,000 to cover the difference. Then, take the remaining \$2,000, and buy yourself a little junker. I'm talking about basic, ugly transportation. Next, pick up a part-time job on the side, and work like crazy for a few months to get that loan paid back as fast as possible.

**Q: Does it matter who keeps the checkbook when you're married? I'm not good with numbers, but I feel strange because my wife handles these things. Is there anything wrong with this situation?**

**A:** There's nothing at all wrong with your situation. We all have different gifts, so it just makes sense that whoever is better organized, or better with numbers, should handle this kind of thing.

**In each marriage there's a nerd and a free spirit. The nerd is the one that's organized, and very good at keeping everything in place. The free spirit is not a detail-oriented person.**

In each marriage there's a nerd and a free spirit. The nerd is the one that's organized, and very good at keeping everything in place. The free spirit is not a detail-oriented person. This doesn't mean they're not concerned, or that they're irresponsible, but they just aren't as administratively-gifted. They don't get a rush when the checkbook balances out.

However, that doesn't mean that whoever keeps the checkbook should make all the financial decisions, either. Those decisions, like all others in a marriage, should be made together with input from both the husband and the wife. When you do a budget, you should both sit down together, and come to an agreement on where the money's going each month. Trust me, if you follow these guidelines the checkbook will be accurate, plus you'll experience increased unity in your daily lives and better communication in your marriage.

**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.

## Brothers in business

Local resources, reputation keep Horizon Construction successful

BY CASIE FOX  
For The Dominion Post

You won't receive a high-pressure sales pitch from Steve and Randy Spiker of Horizon Construction. Slow to blow their own horns, the brothers said they rely almost entirely on word-of-mouth communication for their advertisement.

Horizon Construction, locally owned and operated out of Bruceton Mills was founded by Steve and Randy's father, Ray Spiker, and handed down the brothers following his death on April 1, 1995.

"He died on a job site," Steve Spiker said.

The pair said they now strive to meet their father's ideals of quality and value.

Horizon Construction has seven employees, excluding Steve and Randy. With their small staff, Horizon limits themselves to two jobs at any one time in order to ensure quality. Still, while business is booming, Horizon isn't looking to expand. They believe they can do a better quality job for their customers by staying small.

Of the seven employees, two are Steve and Randy Spiker's sons. The staff is made up entirely of relatives and close friends who feel like family, Steve said. Most of the employees have been in construction their whole lives, and because of the family feeling among staff, there is a low turnover rate.

When asked what it was like to work with family, the brothers responded, "Our mother did not want us to go into business together, but we are closer than ever."

Their mother, Hazel Spiker, owns Horizon Realty.

When asked about their mission and vision for the company, both Steve and Randy agreed that it was to do the best possible job for the customer and to create a business solid enough to be passed on to their sons the way their father passed the business on to them.

Brian Thomas, president and CEO of Clear Mountain Bank, is quick to testify to the quality provided by Horizon Construction while also pointing out that there is a wealth of many talented construction companies and workers in the area.

The relationship between Horizon Construction, Inc., and Clear Mountain Bank dates back as far as 1971, when Ray Spiker built a space for Bruceton Bank — which later became Clear Mountain Bank. In the



Submitted photo  
**Brothers Steve (left) and Randy Spiker** team up daily as co-owners of Horizon Construction, a Preston County based company available for both commercial and residential projects.

late 1990s, Steve and Randy had the opportunity to remodel this facility originally built by their father.

The Spiker brothers have completed seven different projects for Clear Mountain Bank, according to Thomas, including the three-story Glenmark Centre facility and the newly opened bank in Reedsville.

Horizon Construction has also taken on a charitable improvement job at Bruceton School.

After noting the grass growing under the bleachers and realizing the difficulty

of mowing beneath them, the Spiker brothers thought it would be a nice idea to pour cement under the bleachers. The project has not yet been completed, but with the Spiker brothers' donation of time and Clear Mountain Bank's monetary donation for supplies, the project is moving forward.

"They do a lot of things for the community that people never see or hear about. They're very community oriented," Thomas said.

Even with all the time spent volunteer-

ing and in this tough economy, Steve said business is good.

"We're putting out more business than ever. I don't understand it, but it's a nice problem to have," he said.

While they're happy to be growing, advertisement and self-promotion don't seem to be of much importance to the Spiker brothers.

"They don't promote themselves very much, but I can tell you that Steve and Randy are both — not only are they excellent contractors, but they've become good friends as well," Thomas said.

Thomas said he shared Horizon Construction's philosophy about supporting local business.

"We also think locally. We think it's important to support local contractors, local suppliers, and I know that Steven and Randy feel the same way. When they go out to buy supplies and get subcontractors, they look locally first, to keep our money here in our community," Thomas said.

In addition to an understanding of what the bank needs in a business space, the Spiker brothers also realize the bank's desire to support the local community, which is another reason Clear Mountain Bank continues their relationship with Horizon, Thomas said.

He also noted that Horizon also handles residential work, and isn't limited to commercial-type construction.

In 2007, John Spiker — no relation — president and CEO of HealthWorks Rehab and Fitness, had his new home build in Lake-O-Woods by Horizon Construction, Inc. Spiker is originally from Bruceton and has known the Spiker brothers for a long time.

"I even worked for their father as a laborer back in college," he said.

John Spiker said he chose Horizon Construction, Inc., based on his long-standing affiliation with the family and the good comments he'd heard from other satisfied customers.

"They're very easy to work with in terms of realizing that maybe you're going to make some changes along the way, and they don't get upset with it," John Spiker said. "They're just good, honest people who do a really solid job, who know what quality construction is."

## Healthy sod is high-tech firm's home turf

BY DIANE MASTRULL  
The Philadelphia Inquirer (MCT)

PHILADELPHIA — When the words water and crisis are used in the sporting world, it could be that a tee shot is heading for a pond.

Then there's Walter Norley's idea of a water crisis.

That would be when soccer hunk David Beckham skins his flawless face on turf that is too dried out. Or if next month's 42nd Walker Cup Match at Merion Golf Club were to be scrapped because some disease ate the greens.

In short, when the right amount of soil moisture is not achieved on playing surfaces, sports tragedy can ensue.

Enter Norley, an entrepreneur with a college quarterback's appreciation for sports (because he used to be one) and a sensitivity to environmental stewardship. That combination has yielded UgMO, a private company in King of Prussia, Pa., that has boomed — in sales and in raising investment money — while others have drowned in this dismal economy.

For years, assessing the health of athletic turf has been a rather primitive exercise, largely amounting to taking a pinch of soil between one's fingertips to feel if it is too wet or too dry. UgMO, a subsidiary of Advanced Sensor Technology Inc., has elevated the process into a state-of-the-art world of wireless underground monitoring, Google maps, and computers.

By year's end, a version of



MCT photo  
**The wireless transmitter** and sensors of the UgMO soil monitoring system are installed on a green at the Merion Golf Club in Ardmore, Pa. Golf courses have embraced the technology, which Walter Norley says has the ability to achieve water savings of at least 25 percent.

UgMO — short for "underground monitoring" — will roll out for residential use, to help stem what Norley thinks is appalling waste contributing to the country's water-shortage problems: lawn sprinklers obviously spouting during rainstorms.

"Saving water is serious," Norley, a Villanova resident, said during an interview last week at one of the earliest commercial adopters of UgMO — Merion Golf Club.

But there, the priority is not saving water.

"We are about playability

first," said Matthew Shaffer, director of golf course operations.

Next month, he hopes to offer solid and fast putting conditions to the best amateur players from the United States, Britain, and Ireland, who will be competing at Merion for the Walker Cup.

"If Mother Nature cooperates, hopefully it will be really firm and, with a little luck, brown," Shaffer said.

But not too brown, as in sick or burnt.

That is where he is relying on UgMO, whose wireless subsurface sensors (about the size and

shape of a car's oil filter) communicate soil conditions to an aboveground radio with a one-mile range. A staff of agronomists consults with customers on turf evaluations, soil and water analyses, irrigation, nutritional inputs, and maintenance.

It was a tough sell to Shaffer, an agronomist who has been overseeing golf course maintenance for 40 years.

"I'm not a techie guy," he said. "I'm a field guy."

Time has changed that a bit. As Shaffer sat in his office at Merion, he marveled at a computer screen revealing his course's soil health (temperature, moisture, and salinity levels), much as a CAT scan would reveal otherwise undetectable medical problems.

Before UgMO, Shaffer said, decisions such as whether to punch holes in the greens to release water to cool them were far from precise — and often made too late.

"This takes all the subjectiveness out of it," he said.

On the parched West Coast, the appropriately named Kyle Waters is vice president of operations at 125-acre Home Depot Center, home turf to Beckham's Los Angeles Galaxy.

With just 11 inches of rain falling there a year — the Philadelphia region recorded about four inches in little more than an hour earlier this month — the sports complex relies on recycled water. That brings a host of problems stemming from salt and chemical buildups

that must be closely monitored.

Waters recently turned to UgMO for guidance with that, which in turn eases his stress about "budget constraints and trying to keep the fields in top condition."

Though UgMO has been in testing since 2005, its official launch was just in February. Since then, the company has amassed \$6 million to \$8 million in booked revenue, with 1,250 sensors installed at close to 50 properties.

Norley attributes its success, in part, to timing. Water has become an increasingly endangered and expensive commodity, especially in the West and Southwest.

UgMO is not the only company in the soil-monitoring hardware business, but Norley said it was the only one selling data and interpreting it.

His focus now is introducing the company's residential product in the next couple of months — and by year's end, offering one to serve the agriculture world, from vineyard operators to almond growers.

Norley, a former University of Georgia quarterback, travels around the country promoting UgMO and pulling together an additional \$15 million from angel and clean-technology investors to finance research, development, and marketing. So he has had little time for the game that has launched his product.

"I have played one round of golf this year," he said, "and played very poorly."