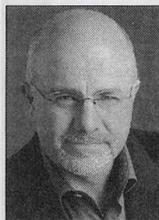


BUSINESS

A parent's last days

Dear Dave: I need advice on how to handle things where my mom is concerned. She was diagnosed with ALS (Lou Gehrig's disease) a year ago, and now she wants our family to do things together that we can't afford. Last summer, we took a trip to Norway, and mom paid half, but it still made things hard on us financially. What can I do?

Dave Says



Dave Ramsey

Emily Dear Emily: I'm really sorry to hear about your mom. I know that's

tough on everyone in more than just a financial sense. What you're facing is very sad, and I understand that you want to spend as much time with her as possible. At the same time, though, you can't bankrupt your family, either.

I think you need to sit down with her and gently explain that while you love her and want to spend as much time with her as possible, you can't put your family in financial danger to help her with a bucket list. You have to balance your love for your mom and this awful situation with what's best for your own household.

Make reasonable decisions on what you can and can't do with her. Can you stretch yourself to do a few special things? Sure, but stretching is one thing; breaking is another. If she's leaving you insurance money, you could stretch a little bit, then put that back into your funds later. But don't go into debt to make these things happen. That will just start a cycle of borrowing that you can't afford and leave you with a pile of payments later on top of your grief.

Your family has enough to worry about right now. Don't put a bunch of debt on the list, too. That's going too far.

God bless you, Emily.

Dear Dave: What exactly do you mean when you talk about diversifying your investments?

Sharon

Dear Sharon: When it comes to investing, diversification simply means spreading your money around. This helps reduce risk, because you're not putting all of your money into one company. This way, you won't lose everything if that one company goes broke. It's also why I tell people not to put all of their money into their own company's stock.

I have lots of mutual funds with one or two mutual fund companies. Within those two companies they're called fund families. Think of it like a brand of soup. Campbell's is a brand, but they have all kinds of different soup. I also have money in different banks and in different money market accounts, and I have money in different types of real estate. So, I've got several different kinds of investments, but not a million different things running around out there.

If I listed them all out they wouldn't even take up an entire page. I like to keep things fairly clean and simple, and I encourage you to do the same!

Dear Dave: I'm saving up money to buy a house in the next couple of years. How should I invest this money before I actually buy something?

Candace

Dear Candace: The problem is that you're not really investing; you're just saving. Investing means you aren't going to touch the money for five years or more. If you may use the cash to buy something within five years, you're really just kind of "parking" the money for a little while.

If it were me, I'd put it in a money market account. It's basically just going to sit there and not earn much, but you won't lose anything, either. If you're lucky, you might see 1 percent interest in the short term, but that's about all you can expect considering the low-interest rate environment we're in these days.

Dave Ramsey is a personal money management expert, a national radio personality and author of "The Total Money Makeover." For more financial advice, plus special offers to readers, visit www.davesays.org.

Local construction company receives fourth LEED certification

COOKEVILLE — As J&S Construction Company continues to lead the state in green construction and sustainable practices, it recently received its fourth LEED certification from the U.S. Green Building Council.

J&S was in attendance alongside U.S. Army Corps of Engineers officials for the ceremony to recognize the LEED Gold Certified Fort Campbell Equipment Maintenance and Supply Complex, located in Fort Campbell, Ky.

This complex consists of six new buildings, as well as additions to two existing structures, which total over 49,000 square feet of construction.

Two of these buildings are LEED Gold Certified and are the first LEED Certified buildings at Fort Campbell, one of America's largest Army bases. These facilities also mark the first LEED Gold Certification for the U.S. Army Corps of Engineers Louisville District.

This project was a collaboration between the U.S. Army Corps of Engineers and J&S Construction Company's Design/Build team, which was comprised of Orchard, Hiltz & McCliment Architecture, Stansell Electric, CHC Mechanical and TKO Fire Protection.

"A LEED building or green building is one that focuses on fuel efficiency, on water efficiency, on all these efficiencies," said Mohammed Ibrahim, SOCOM Fort Campbell's resident engineer, with the Louisville District U.S. Army Corps of Engineers. "A lot of it has to do with water use, electricity use...energy performance for the building, using HVAC



Jack Stites, president of J&S Construction and Col. Perry C. Clark, Garrison Commander at the ceremony to recognize the completion of buildings on the military base.

systems that optimize energy use."

The team integrated sustainable features from all LEED categories including sustainable sites, water efficiency, energy and atmosphere, materials and resources and indoor environmental quality. Project highlights included a projected water use reduction of more than 40 percent, a projected energy use reduction of 49 percent, over 75 percent of construction waste diverted from landfills, over 20 percent of building products being incorporated from recycled content, as well as an increased indoor air quality during construction and pre-occupancy.

"We were able to exceed the Corps

of Engineers' requirements for the project, provide LEED Gold Certified buildings, and reduce the building's life cycle costs," said Brad Leimer, project manager and LEED AP BD+C at J&S Construction. "By designing the project to the LEED standards in the beginning, we were able to keep our price competitive with the typical building."

"It's good because Fort Campbell, just like the whole nation, needs to focus on green energy," Ibrahim added. "This is just one step for the Army in that direction. You save a lot of money when you are efficient in electricity use and water use."

J&S Construction is the first con-

tractor in the state of Tennessee to complete a LEED Silver, LEED Gold and LEED Platinum building and has designed and built over 129,000 square feet of LEED Certified buildings.

Two of J&S' projects were also recently noted in Memphis Business Journal's "The List: Tennessee LEED Certified Spaces." The General Service Administration's Census Field Office, completed by J&S Construction in 2010, and certified as the state's first LEED Platinum facility was recorded as the No. 1 LEED Certified space in the state.

The project ranked above high profile facilities such as the FedEx Express World Headquarters (Memphis), BlueCross BlueShield of Tennessee's Corporate Headquarters (Chattanooga), The Pinnacle at Symphony Place (Nashville) and Caterpillar Financial Center (Nashville).

J&S Construction's corporate headquarters, Freedom Plaza, also notched the list at No. 24.

The 24,000 square-foot facility was the first Class "A" Office Space in the State of Tennessee to be LEED Gold Certified. J&S recently broke ground on its newest LEED project, Stones River Manor, a faith-based, not-for-profit senior living community located in Murfreesboro.

J&S will be responsible for the design and construction of an 8,000 square-foot, nine-unit, independent living apartment building which aims for LEED Silver Certification.

Contact J&S Construction at 528-7475 or visit www.jsconstruction.com for more information.



Picnic

UAW Local 2409 at Dacco had their annual picnic at the end of June at Echo Valley Park. More than 100 members and family attended. Several prizes were given in drawings and games, including prizes for the children. The union is celebrating their 11th year as a UAW union. Local 2409 is proud to be active in the community supporting TTU athletics, as well as having food and toy drives for local organizations and churches.

Your vote can help benefit a charity

COOKEVILLE — Every year, many nonprofit organizations choose Leslie Town Centre for special events and win thousands of dollars through the Together We Care program. This year, Leslie Town Centre's 9th annual Mistletoe Market will give one popular TWC nonprofit the proceeds from a silent auction at the event.

The public is invited to cast their one-click vote for the organization they would like to win by simply going to <http://conta.cc/nA9tCR> or Leslie Town Centre's Facebook page to vote. There is no registration to vote and only one vote per email is allowed. Voting ends Aug. 31 and the winner will be announced on

Sept. 1 to be featured at Mistletoe Market the first weekend in November.

Participating TWC organizations are: CRMC Foundation, Friends of Cookeville/Putnam County Animals, Genesis House, Pacesetters Inc., Putnam County Habitat for Humanity, Teen Challenge of the Upper Cumberland, and Tennessee Parks & Greenways Foundation — Save Cummins Falls.

"We are so excited about Mistletoe Market because it gives shoppers the opportunity to support our local economy with 50 local merchants under our roof during this festive two-day event," said Debi Smith, event director at Leslie Town Centre. "Adding the

silent auction gives the community a way to help a Together We Care organization through bidding and winning great items and experiences donated by local celebrities. Every vote is important, so I hope everyone will go to the link before Aug. 31 and make their vote count."

The 9th annual Mistletoe Market will be held at Leslie Town Centre on Friday, Nov. 4, and Saturday, Nov. 5. Admission is a one-time charge of \$2 per person.

For more information about Mistletoe Market and the Together We Care program at Leslie Town Centre, call Smith at 372-7200 or email MyEvent@LeslieTownCentre.com.

HEALTH: Expansion begins

From Page D-1

services to younger patients as well by offering physical therapy, occupational therapy and speech therapy.

"It's kind of a continual-care; we're able to meet all (of) their needs," Lee said.

J&S Construction Company will be constructing the addition.

"When my mother-in-law was in poor health, Bethesda did a wonderful job working with her and our family to make the experience a pleasurable one," said J&S Construction CEO Johnny Stites. "I am glad we have the opportunity to give back to an organization that has taken such great care of our community."

Bethesda is located at 444 One Eleven Place near the Putnam County Board of Education office.



Herald-Citizen Photo/Ty Kernea

Groundbreaking

On hand for the groundbreaking at Bethesda Health Care, from left, are Doug Thrower, field manager for J&S Construction; Jacob Ramsaur, project manager; John Stites, CEO of J&S Construction; Lee Rooney, Bethesda administrator; Jim Woodford, city council member and Chamber Ambassador; Matt Swallows, Cookeville mayor; Chris Childress, with Bethesda; Sonya Briggs, rehab manager; Sheila Kheshti, regional director of operations; Ryan Williams, state representative; Brandon Reeves and Jewell Miller, Chamber ambassadors.