

Penguin

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who is currently California's Attorney General? Deemed "Governor Moonbeam" by some smart-aleck scribe, Brown was Cali's chief executive from 1975-1983, and used to date singer Linda Ronstadt. Who was pretty hot a long, long time ago. Don't know if he is or was a philanderer like Tony V. or Newsom were/are. Allegedly.

Who knows who is the most qualified person to take over for Arnold? At this time, I am backing Brown. Been there, done that.

And what is up with someone in the political game who is already a governor? Sarah Palin, chief executive of Alaska, was so fortunate as to be issued an apology from acerbic has-been talk show host, lefty David Letterman. Letterman and others of his ilk have been taking shots at Palin and her family ever since the ex-Veep candidate was tabbed by John McCain last summer.

Letterman made a crass joke about 14-year-old Willow Palin recently. Something about Willow Palin and baseballer Alex Rodriguez. Sexual innuendo galore. Yup, the old codger picked on a 14-year-old. Oh, so funny.

Well, Letterman finally got around to apologizing. Wonder what would have been the fallout if the un-funnyman picked out one of the Obama kids as his target? Letterman on the unemployment line?

On to more of the good news. Stats released

last week showed record unemployment locally. Hovering around 11.6 percent, which tops the national numbers of 9.4 percent. So what happens now? Gotta assume that the numbers will continue to rise, what with school ending and too many of our teachers being handed pink slips. And where are the guys and gals working for the failed automakers going to go?

Some out there, and hopefully they are spot-on, see the Golden Bankrupt State's economy starting to recover in the third quarter of 2009. Again, hopefully they are correct, and not just some prognosticators who are looking at this crappy economy through rose-colored glasses.

Said Steven Levy, who seems like some type of economic guru: "There is some hope for the future. You just don't find it in the May jobs report. I think we should be rid of the job losses by the end of the year, but unemployment will go up almost certainly into 2010."

So is that good news? Or not? Seems to me that if you are hanging on by a thread at work, beware. Don't get caught screwing around, reading personal e-mail, texting your pals, or shuffling around your fantasy football team. Show up early, don't be a clock watcher, kiss whatever butts are necessary, and hope for the best. And good luck to ya.

EarthTalk

A descriptive sign at Drake Landing in the town of Okotoks in Alberta, Canada. The 50-home community is heated by a neighborhood-wide thermal energy system that stores energy underground during the summer and distributes it to each home as needed for space heating throughout the winter. Image by daviz2, courtesy Flickr.

Dear EarthTalk: I know of solar power systems that people can put on their roofs to generate electricity or heat water. Are there systems that serve whole neighborhoods?

-- Lee Helscel, via email

Collective bargaining is a good strategy when looking to get the best price on a given product or service. Solar power is no exception, and dozens of neighborhood-wide installations in the U.S. and Canada have created a new model whereby going solar can actually start to pencil out for individual homeowners.

One of the first neighborhood-wide solar installations in the world was at the master-planned community of Drake Landing in the town of Okotoks in Alberta, Canada. The entire community, now with more than 50 homes built and occupied, is heated by a neighborhood-wide "borehole thermal energy" system designed to store abundant solar energy underground during the summer and distribute it to each home as needed for space heating throughout the winter. The system, which launched in June 2007, now fulfills some 90 percent of each home's space heating needs, with any slack taken up by fossil fuels.

While some planned communities like Drake Landing incorporated neighborhood solar power from the get-go, others decided it made sense after they were first built. One example is the deal that homeowners in Marin County, California can get in on, thanks to the hard work of the nonprofit GoSolarMarin. The group negotiated discounted group rates with several photovoltaic solar panel providers, and eventually signed on with SolarCity, a Silicon Valley based solar provider that operates some 30 different "community solar programs" across California, Arizona and Oregon.

GoSolarMarin was able to negotiate a rate some 25 percent lower than what a typical solar installation would cost for Marin County residents willing to participate. And best of all, homeowners can lease from SolarCity instead of having to pay tens of thousands of dollars out of pocket to buy equipment that may become obsolete in a few years. SolarCity monitors all clients' installations online to ensure that they are running at peak performance, and also makes house calls for maintenance as needed.

While California is no doubt a leader in residential solar power, the concept is spreading. Neighborhood Solar, for instance, is a Colorado-based nonprofit formed to accelerate the adoption of residential solar power in the Denver Metro area. The group organizes homeowners into collective solar purchasing groups, and negotiates significant discounts accordingly. "We act as an independent buyer's agent," the group reports on its website, "with the goal of providing the best value to residential solar purchasers while helping installers put up more solar at reduced overhead costs."

Community-based groups like GoSolarMarin and Neighborhood Solar are springing up all over the country, and dozens of solar companies have now adopted the community installation model. Community leaders interested in neighborhood-scope solar programs should shop around for the best prices and service guarantees before signing with any one solar provider. There's a lot individuals can do to be part of clean energy solutions; there's even more a group working in concert can accomplish, and community-based solar is but one bright and shining example.

Contacts: Drake Landing Solar Community, www.dlsc.ca; GoSolarMarin, www.gosolarmarin.com; SolarCity, www.solarcity.com; Neighborhood Solar, www.neighborhoodsolar.com.


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Read Contracts Carefully Before Signing

By Jason Alderman

When people hear the word "contract," some start daydreaming about signing a multimillion dollar deal with the NFL while others recall how their knees shook the day they signed that first car loan. If you think about it, though, many of our day-to-day decisions involve contracts.

Broadly defined, contracts are mutually binding agreements between two or more parties to do – or not do – something. It could be as simple as buying coffee (you agree to pay \$2.50 and the restaurant agrees to serve you a drinkable beverage); or as complex as signing a mortgage to which you'll be tied financially for the next 30 years.

Here are a few considerations to bear in mind before entering any agreement: Sometimes contracts are formal, signed documents that outline specific conditions and penalties if those conditions are not met: For example, if you don't make your mortgage payments, the lender can foreclose on your house. Other times they are verbal or implied agreements: If the coffee is cold, you can ask for a refund. It's important to anticipate things that might possibly go wrong, such as:

You sign a lease but later realize you can't afford the rent or don't like the neighborhood.

You buy a car you can't afford and when you try to sell it, the car is worth less than your outstanding loan balance.

You buy something on sale and don't notice the "No returns on sale items" policy.

You rent a car and later learn you accidentally agreed to optional insurance coverage you didn't want or need.

You join a cell phone plan and later realize it has stiff early cancellation penalties.

Financially inexperienced teenagers and young adults often get into this type of trouble, so make sure you discuss the implications of signing contracts with your kids well before they turn 18.

Here are a few additional tips:

Make sure anything you sign contains no unfilled blank spaces, even if the other party promises to fill them in a certain way. (To prevent misunderstandings, many contracts specify you must initial by key provisions to acknowledge your full understanding.)

Don't be afraid to ask to take a contract aside or bring it home for more careful analysis or to get a second opinion. A lawyer or financial advisor can help.


Don't be pressured into signing anything: If salespeople try that tactic, walk away.

Make sure everything you were promised verbally appears in writing. This is particularly important for terms like interest rates, down payments, discounts and penalties.

Keep a copy of every document you sign. This will be especially important in cases of contested rental deposits, damaged merchandise, insurance claims, extended warranties, etc.

Take along a "wingman" if you're making an important decision like renting an apartment or buying a car. It's wise to have someone there to help ask questions and protect your interests.

Remember, contracts are designed to protect both parties. Just make sure you fully understand all details before signing on the dotted line. •



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