

Left brain, right business

Woolwich's Marsden combines a pile of skills under one roof

BY BOB KALISH
Times Record Staff

WOOLWICH

It's hard to typecast Guy Marsden. He is a skilled furniture maker. An artist. An engineer. A consultant. He is a right brain/left brain confusion of talent and interests that defies categories. Which is the way he likes it.

"I never thought of my interests as being exclusionary," he says. "It's all the same kind of visual creative thinking."

Marsden and his wife, Rebekah Younger, just settled in Woolwich last August after living in northern California. Younger has family in Boothbay, and a few years ago they were vacationing in Maine when she asked Marsden if he would ever think of moving here.

"I said I would in a heartbeat," he recalls.

Marsden runs a woodworking business and ART-TEC, which does electronics engineering design and development, invention prototypes and artwork.

Now that he is in Maine, and proudly displays the solar heating system he built and with which he heats his studio/barn, he has started a business. Make that two businesses. One yin, one yang. Together, they reflect a kind of curiosity and yes, visual creative thinking.

One thing Marsden does is design and build furniture. For that he gains the pleasure of working with his hands and seeing his creations take shape before his eyes. His furniture has a kind of theme.

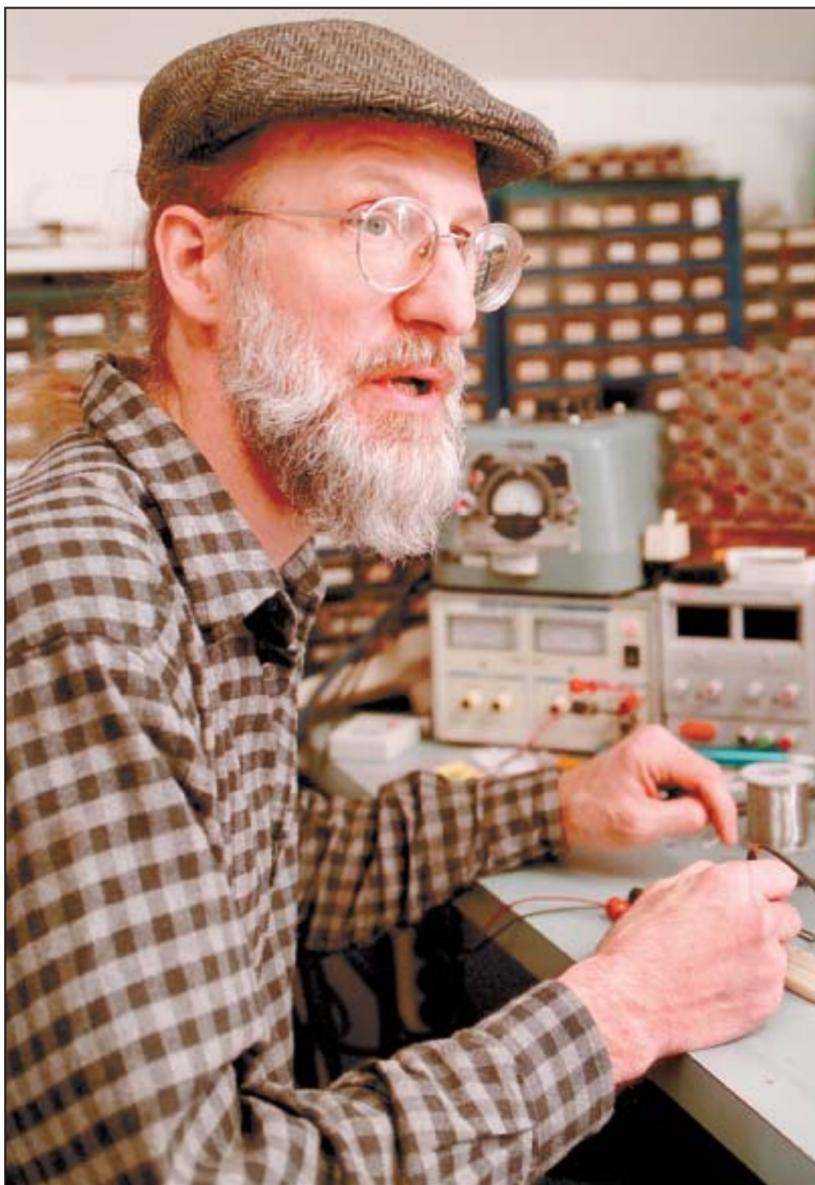
"I like to use thin strips," he says, "because I like their 'light' expressiveness."

In his woodworking brochure, Marsden writes that his working process is "more like a sculptor than a furniture maker."

"I begin by searching the lumber yards for boards that speak to me," he writes.

One disadvantage of moving to Maine from California is the lack of the wide variety of exotic wood he found in California.

"I was spoiled living out there," he says. "You could get any kind of wood you



PAUL CUNNINGHAM / THE TIMES RECORD

GUY MARSDEN OF WOOLWICH in his electronic workshop. Marsden operates two businesses, a woodworking operation and ART TEC, which does electronics engineering design and development, invention prototypes and artwork. Some of the woodwork is seen at right. At top right are products made by ART TEC.

could imagine."

He has found suppliers for teak, mahogany and other exotics. Varied pieces of wood are stacked in the downstairs of his studio, along with the tools of the woodworking trade — band saw, table saw, sanders, etc. Upstairs is his workshop for his computer and electronics work.

Marsden was born in Yorkshire, England, but moved to the United States when he was 13 years old. His major at the Maryland Art Institute

was wood. Later he became interested in electronics and computers. One day an artist friend, Seyed Alavi, came to him with a problem.

"He had an idea and he wanted me to help him implement it," Marsden recalls. The idea was an art exhibition consisting of a room full of light bulbs. When a spectator entered the room, the light bulbs were supposed to go on in a particular sequence.

"We're talking 120 light bulbs," Marsden says.

He created a computer program and a miniature computer that set off the light bulbs automatically. The light installation worked. It was something he'd been doing for some time, and Marsden's direction since then has been to continue helping artists and inventors fulfill their dreams.

"I love working with inventors," he says. "They come in lit with fire. They have this idea, plans on paper, and they come to me to help them make a prototype."



Marsden builds a prototype for them, but the marketing of their product is up to them.

"Unfortunately, most inventors haven't a clue on how to market their invention," he says. "There are marketing specialists out there, but often in my experience, once they have a prototype they run out of gas."

Moving from the bay area of California to rural Maine, Marsden feels there are plenty of inventors in the state who could benefit from his

services.

"To me that's the most satisfying work," he says. "Helping an idea become something concrete, something they could walk away with."

The umbrella entity for his varied endeavors is ART TEC. For anyone interested in finding out more about Marsden's work, his Web site is at www.arttec.net. The cost to an inventor for Marsden to create a prototype is "about \$400 to \$4,000," Marsden says. The average turnaround time is two weeks.

The dirty details of the stimulus package emerge

BY KATHLEEN PENDER
San Francisco Chronicle

The new federal law extending unemployment benefits for up to 13 weeks — plus an additional 13 weeks in high-unemployment states — is welcome news for jobless people whose benefits have run out.

But in some ways, the extended benefits are "less than advertised," says Rick McHugh, a staff attorney with the National Employment Law Project.

Some low-wage unemployed workers in a number of states may not get the full 13 weeks. In a few cases, they

might not get anything.

And even though California's official unemployment rate is 6.2 percent, it's currently not high enough to qualify workers for the second 13-week extension.

The extension of unemployment insurance was part of the economic stimulus bill

President Bush signed into law Saturday. The gritty details are only now coming to light and there is still confusion over the finer points.

Because the federal government is footing the bill for extended benefits, jobless people must meet federal requirements to get them. These

requirements may differ slightly from the criteria some states use to determine eligibility for initial unemployment benefits.

The U.S. Department of Labor has not yet published guidance on the new extended benefits program. The following is based on experts'

interpretation of the law.

The first segment of the new law provides up to 13 weeks of additional unemployment benefits to anyone who has exhausted initial benefits on claims filed after March 15, 2001.

Here's the fine print:
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Helping a recently widowed or divorced parent with their new financial challenges

When an older parent loses a spouse, whether through divorce or death, the middle-aged children are often called upon to help manage the resulting financial issues.

Some parents may be grief-stricken and unable to concentrate or focus on practicalities. Others may not have the skills to deal with even simple tasks, such as balancing their checkbook, let alone the complicated chores of executing a will or hiring an attorney. Here are a few suggestions to help you through the process.

Talk about it

Getting a parent to discuss finances during this time may be difficult. Many older people view money as being connected to independence and dignity.



Scott Lemieux

Others may just not want to burden their children with their financial issues. In either case, it is important to be sensitive and approach the parent in a way that is acceptable to him or her.

One way to start the conversation is to ask the parent if he or she wants your help. Listen to your parent's concerns before offering advice. Let him or her make the decisions if possible, even if you think you know what's best. And, if your parent feels that

he or she needs to speak with someone outside of the family, you should respect that. Help find the name of a trusted financial adviser, accountant or attorney who will be able to assist during this tough time.

Establish a plan

If your parent wants your help, the first thing to do is get organized. Help him or her gather important documents such as birth certificates, life insurance policies, retirement accounts, investments, mortgage documents, wills, divorce or separation agreements, etc. and put them in one place.

Then make a checklist of all the financial matters that
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To be young and in debt

BY ANNE D'INNOCENZIO
The Associated Press

NEW YORK

Tamara Weber, 25, saddled with \$22,000 in college loans and \$6,500 in credit card debt, has stopped impulse spending and postponed buying a car and other big-ticket items so she can pay down her debt.

Jessica Coleman, 23, faced with \$4,500 in credit card debt and a \$300 monthly car payment, has put off buying a computer and an armoire. She's scouring for bargains at TJ Maxx and Ross Stores and eats salads at TGI Fridays instead of dining on steaks at fancy French restaurants.

"I really have to budget now," said Coleman, a Santa Monica, Calif., resident, who used to splurge on a new outfit with each paycheck.



THE ASSOCIATED PRESS

TAMARA WEBER looks at sweaters on sale at a clothing store in Tampa, Fla. A number of financially strapped young consumers have been forced to pull back on carefree spending in order to pay down debt.

And Weber, a Tampa, Fla., resident who hopes to be debt-free by 2007, said, "Spending on frivolous items is not my

biggest concern right now." Weber and Coleman, both of whom got caught up in
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