

Making Those Needed Home Repairs

This time of the year a lot of people start thinking about repairs needed around the home. No home is repair free. Things do break down through the years at intervals.

To decide whether you should make the repair yourself, that will save lots of money, or hire an expert, ask yourself these questions.

- What type of repair must be made?
- What is the extent of the repair?
- What are your actual or potential skills?
- How much time will it take?
- How important is the repair compared to your time?
- What will it cost?
- Are reputable repairmen available and what are their prices?
- Are standard types of materials required and are they readily available to you?
- Will the repair require more materials than labor, or more labor than materials?
- How much will you save if you do the work yourself?

Consider time. Do not begin a repair unless you have time to do it right.

Once you begin a repair and invest time and money, do not expect that a repairman will come in and finish the job for substantially less than what he would have originally charged.

Avoid the cost of repeating the same repair because you used faulty materials or procedures.

These are some things to consider before hiring a repairman.

Before you contact a repairman, figure out the kind and quality of the repair needed. This can improve communication between you and him and reduce misunderstanding. It can fortify you against "switcheroo" tactics in which a lower price is offered in the beginning to "sell" you and then you are persuaded into switching to a more costly product.

Contracting for work, having it done, and getting satisfactory results can be a trying experience even with a reputable repairman. For your benefit and his, put your agreement in writing. Do not rely upon "reputation of honesty," "word of honor," or "verbal understanding."

To reach a clear and binding agreement, you should know and write down in detail what you expect for the amount of money you are to pay. This means writing



HOME ECONOMICS

By JOANN J. FALLS

a specification. (Or have the repairman prepare it.)

The specification should be brief and to the point. Do not overspend, but plan to use quality materials since labor will often be your main cost.

The specification will vary slightly depending upon the nature of the repair. It should include:

An agreement between the contractor and you which should be executed. The agreement describes:

All material, labor, and equipment necessary for the job.

When the job is to be completed

Who cleans up the mess that results from the job.

The amount in which the repairman or contractor shall assume responsibility for damage to your property or that of your neighbors.

That any changes in the contract shall be made in writing and agreed to by both parties.

That the agreement frees you from all liens that may be placed against the job for failure of the contractor-repairman to pay for

materials, labor, equipment, etc.

The schedule of how and when payments are to be made.

Try to select a repairman or contractor whose work you know. Examine some of his previous work and ask the owners if they are satisfied. If you need help, consult with an architect, businessman, or the Better Business Bureau in your area. Seek at least three bids before you choose a contractor.

The contract should show the cash price. If you are not paying

cash, it should show the cash down payment, the unpaid balance, the amount financed, and the total number of numbers. You may wish to check on the work in progress, however, stay out of the way. Interference can cause days, affect the quality of the work, or cause disagreements and added costs.

Nationwide Bridge Scholarship Game to Be Held

The date of Sept. 23 has been confirmed for the Nationwide Bridge Scholarship Game! The game will be held Friday night at the Dudley Cosmetology University. Registration begins at 7:30 p.m. and the game starts at 8 p.m. All bridge players are invited to participate. Meals will be served in the cafeteria prior to the game. The Triad Bridge Unit sponsors the game.

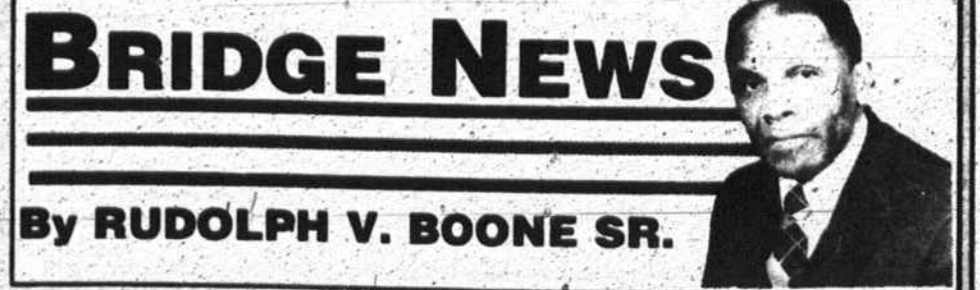
Grade "C" Winners: The Kings and Queens Duplicate Bridge Club and the Winston-Salem Duplicate Bridge Club co-sponsored its quarterly Grade "C" Tournament on Sept. 12 at the Carl Russell Recreation Center.

Flight "A" Winners: First place was awarded to Inez Gerald and Annie Gist (Jacksonville, Fla.); Second place was awarded to Billie Matthews and Ruth Washington; and third place went to Floyd Neal and Mary Boswell (Clemmons).

Flight "B" Winners: First place went to Floyd Neal and Mary Boswell; second and third place ties were Waldo Lester and Marjorie Lester; other second and third place ties were Rudolph

the weekend, where they will participate in the Tidewater Bridges Unit's Annual Grade "A" tournament. It will be an exciting weekend for the players.

The president of the Triad Bridge Unit, Richard Bowling, has declared himself a candidate for



By RUDOLPH V. BOONE SR.

Boone and Sarah Boone. Charles Gadson was the game director, Ruth Washington is the Monday game director for September.

No other games were played during the week. At the moment this article is being prepared, a number of local players are nearing Virginia Beach, Virginia for

the vice-president of the Mid-Atlantic Section. The unit has endorsed him, however members are urged to attend the Oct. 7 through Oct. 10 Mid-Atlantic Sectional and cast that vote for Richard. He is number 80 in the "Top One Hundred" bridge players in the American Bridge Association. Good Luck our candidate, Richard H. Bowling!

He will make a great VP!

MONEY WATCH

By THEODORE R. DANIELS



Probate Primer

A probate proceeding is not necessary when a person dies and leaves only "non-probate" property. Such property includes jointly owned checking, savings, and investment accounts that are intended to pass by law to the surviving owner(s) through a right of survivorship. Non-probate property avoids probate as it passes to the surviving owner(s). For example, if Mrs. Jones dies with all of her money in a saving account jointly owned with her surviving husband, Mr. Jones needs only follow a simple procedure at the bank or savings and loan association to put the account into his name alone. (Most financial institutions will probably ask for a copy of the deceased person's death certificate). Further, you should be aware that life insurance paid to Mr. Jones is also considered as "non-probate" property.

In addition to "non-probate" property, most people leave property which is subject to probate. As you would expect, each state has its own rules which cover the probate process; however, there are nine basic steps to deal with in this process:

1. The first step is to determine whether the deceased person left a will. This is the legal document prepared by a person prior to death directing others how to distribute his or her assets/property after death. You should also check to see if there are any amendments (called "codicils") to the will.
2. The person(s) entitled to the deceased person's property such as an heir or beneficiary named in the will, or creditor can file a written request at the probate clerk's office to begin a probate proceeding. This request, generally, includes the completion of a form that asks for the deceased person's name, address, date of death, and the names and addresses of close relatives.
3. The third step includes the issuance of authorization, by the court, to the personal representative to administer the deceased person's estate. The personal representative has the legal obligation to perform his or her duties honestly and efficiently. The heirs of the estate can hold the personal representative accountable for doing anything that could affect the financial condition of the estate.
4. The personal representative has the responsibility to inform newspapers, potential heirs and creditors of the probate proceedings. After giving notice the personal representative must allow a waiting period for responses.
5. The next step requires the personal representative to develop an inventory and appraisal of the estate's assets and debts.
6. The sixth step includes the pay-off of all debts and taxes by the estate. This requires the personal representative to determine the validity of each debt before any payments are made.
7. The personal representative is required to prepare a final accounting of the estate's value and debts. The final accounting is complete once the inventory, appraisal, and payment of any outstanding debts and taxes have been completed.
8. Then the personal representative supervises the distribution of the estate's assets/property to survivors, according to the instructions included in the will.
9. Once the approval of the final accounting has been given, by the court the interested parties, the estate can be closed.

If you have any questions or concerns, please contact Theodore R. Daniels, Money Watch, P.O. Box 23558, Washington, D.C. 20026.

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