

## Be specific about your contracts

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is void with subsequent repairs charged to the contractor. Another feature: insist on a performance bond that will pay for work that is not performed.

• Alternative Dispute Resolution. This approach has

grown in popularity as an option before heading to court. The matter might be negotiated before an arbitrator or arbitration panel. This can save both time and money. Kenyon calls ADR a "positive action rather than throw the case to a judge

where you don't know what will happen."

• Change orders. These are essentially changes to the scope of work. Add precise language on how changes will be handled and paid for. An example is substitution of granite in place of a planned

laminated counter. This changes cost and work skills.

• Proof of insurance. Contractors must have insurance. Insist on actual documents, not photocopies. Your general contractor should also provide proof of insurance for subcontractors.

## There's a revolution under way in American real estate industry

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industry experts say marketing on the Internet is the way to go.

"Sellers have come to realize that to get good value for their home, they need to make sure they choose an agent who knows how to effectively market a home online, and that doesn't mean just putting the listing up on a company Web site either," says Brendan King, chief operating officer at Point2 Technologies, a software technology company specializing in online marketing tools for real estate professionals.

Rob Tucker who works in the Boulder, Colo., office of

Keller Williams, the fourth largest real estate franchise in the United States, stumbled upon Point2's real estate software, Point2 Agent, three years ago while searching for a more efficient way to market his properties online.

"Before getting into real estate, I owned a Web-based company that sold outdoor gear and online training, so I was fully aware of the power of the Internet from the start," says Tucker. "I was spending a lot of time and a small fortune on a Web site that offered the tools I knew I needed to make my listings stand out from the rest on the Internet. Point2 offered

everything I wanted and at a fraction of the cost."

Among the tools Tucker takes advantage of to get his listings to stand out, and in front of as many people as possible: providing lots of pictures online, offering extensive descriptions that answer all the questions a person may have about the property before they set foot inside, and getting his listings onto search engines such as Google and Yahoo, and real estate consumer Web sites such as Realtor.com and Point2Homes.com. He also includes tools like Google Earth, so potential buyers can see what's nearby, and

get access to neighborhood information.

"The successful online marketing of real estate doesn't work unless you pull out all the stops," says Tucker. "I've often had people - buyers and sellers alike - thank me for offering as much information as I do. A lot of sales have gone through because my listings were more complete than the next guys."

If you're planning to sell a home in the near future, log on to [www.point2homes.com](http://www.point2homes.com) to see how your listings can, and according to King and Tucker, should appear. You can also use the site to find an experienced agent near you.

## How to cut down on household expenses

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Protocol (VoIP).

It used to be available primarily to people with high-speed Internet connections, roughly 53 percent of all home Internet users according to the Pew Internet and American Life Project; but now the 45 million of us with dial-up connections can use it too. In late October, United Online, Incorporated, the parent company of NetZero, launched NetZero Voice, a new Internet phone calling service that delivers clear, high quality calling over virtually any Internet connection, dial-up or broadband, worldwide.

Deb Daniels of Denver, Colo., was among the first to try it out. "It's the best move I've made in a long time," she says. "My long distance bill dropped from \$59.99 to \$3.95 per month, and my friends and family can get ahold of me whenever they want, even when I'm online."

With VoIP, a phone call is converted from an analog telephone signal into bits of

digital data that are transmitted (like email) over the Internet instead of over public telephone lines. Because there's no phone company involved, Internet calls don't incur a surcharge beyond what the user is paying for Internet access.

Some Internet phone calling providers advertise free local and long distance calling while others give you a set number of minutes in exchange for a monthly fee. Depending on the package you buy, you can make free or steeply discounted calls to computers, landlines or mobile phones anywhere in the world. There's usually no difference between the fees charged for local or long distance calls, and international calls can be made for a fraction of what they'd cost otherwise.

Lowell Hagar of Council Bluffs, Iowa, decided to try out the service after receiving an email from NetZero, his dial-up internet provider. "What really impressed me was how clear the signal was.

I called my daughter in North Carolina, and the quality was so good, she didn't believe me when I told her I was calling from the computer."

To get started, Hagar downloaded NetZero Voice free from the company's Website: [www.netzerovoice.com](http://www.netzerovoice.com). "It only took a few minutes to download and install," he says. "I initially signed up for the company's 100 minute a month plan, but have been so impressed, I'm probably going to drop my long distance phone service and upgrade my VoIP plan."

NetZero has four plans that top out at \$14.95 per month for unlimited inbound and outbound calling to any computer or phone in the continental United States, Canada or Puerto Rico. That's less than half what you'll pay for unlimited long distance calling from a traditional long distance carrier.

In addition to saving you money, each plan offers a variety of features including free voicemail, an email account, instant messaging

capabilities; and an online message center where you can check your voicemail and administer your account. You also get traditional services like call forwarding, caller ID, call waiting, call block, speed dial and "Do Not Disturb."

Long distance isn't the only bill you can reduce thanks to new technology and increased competition. If you're paying a premium for cable television, you may want to consider switching over to one of the satellite television providers. They offer more channels for less money. If the speed offered by a cable modem or DSL Internet service isn't critical, switch over to a dial-up service. It could save you at least \$50 a month.

But whatever you do, don't let the savings slip away. Following a budget will provide you with financial limits that force you to be more creative with your spending.

For more information about NetZeroVoice, log on to [www.netzerovoice.com](http://www.netzerovoice.com).

## Don't let clogged drains ruin your party

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with no risk of damage to the plumbing. And, unlike most chemical drain openers, it can be used on toilets as well as sinks and drains.

A backed-up toilet can lead to unsanitary and messy situations in the bathroom. Since most chemical drain openers can't be used in toilets, the typical solution is to get "down and dirty" with a plunger or sewer snake. The Power Plumber is capable of clearing stoppages in both sinks and toilets, and is so

simple to use - generally one application will solve the problem in seconds.

It is no longer necessary to spend time and money on a plumber. When asked, 54 percent of Americans who have called a plumber to come and clear a clogged drain or toilet say they have paid \$50 or more for the service (and 16 percent paid over \$100). That's pretty expensive when compared to the cost of using CLR Power Plumber, which is about \$1 per application, with up to 15

applications in every can.

Monthly usage of CLR Power Plumber can actually prevent clogs. "Never before has one product made it so simple and economical for homeowners to take charge of their own plumbing needs," says Beth Mackey, marketing director for CLR. "And what's more, it is safe for you and your family, as well as the environment - with no chemicals, acids, lye or CFCs."

Harnessing the power of pressure in a can provides an

effective economical solution that is safe for pipes, the environment and the family. So don't let your festivities be disrupted by a clogged toilet or drain. Reach for the CLR Power Plumber and your guests will never know there was a problem!

For more household tips, see what other CLR products can do for you or to locate a CLR Power Plumber retailer, log on to [www.jelmar.com](http://www.jelmar.com), or call (800) 323-5497.

## What's in your future as a homeowner?

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The most popular themes of the show were looks, lasting quality, thinking green and automation.

Manufacturers were clear that the American consumer wants products that look good and at the same time adds value to their home. Additionally, the style of the products in their homes - be it sleek stainless steel appliances, brushed nickel plumbing fixtures and accessories or classic Craftman-style windows - must reflect their sense of style and way of life, whether casual, contemporary or classic.

Equally apparent was the trend toward high-end product designed to add value. For example, many leading

plumbing fixture manufacturers offered faucets with maintenance-free valves and upgrade finishes complete with a lifetime warranty. Keep in mind that style and improved value aren't without a price tag. The consensus: So what? With escalating home values, increased equity and still-low interest rates, the American consumer can venture out as never before.

While consumers are willing to spend more for "sizzle," they want the steak that goes with it. Pretty is fine, so long as it lasts a long time and requires minimal maintenance.

Homeowners are looking for products that require a minimum of maintenance, while continuing to last and

look good for a long time. Thus, the growth in composite building products such as windows, doors, decking, railing systems, fencing, siding, roofing, garage doors. Gone are the days when weekends were devoted to sanding and staining or painting doors, windows and decking. Today's mantra is KISS - keep it simple stuff!

One of the benefits of composite building products is the reduced demand on natural resources and the "green" building movement - another fundamental theme of this year's event.

Manufacturers are responding to consumer demand for maintenance-free products that use environmentally friendly technology.

For example, one of the biggest growth categories in composite building materials is decking and railing systems. The last several years have produced products that remarkably mimic the look of dimensional lumber. Most of the leading products in the category have several styles, patterns and colors from which to choose. Most products are handled like wood; they can be cut with a saw, nailed or fastened with screws. The better products hold up well to ultraviolet rays and require nothing more than periodic cleaning. They don't need to be sanded, stained or painted and best of all, won't get in the way of that special family outing that you have planned.

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