

Real Estate Viewpoints



Eugene Pettis, REALTOR

Insuring Your Home

Protection for your home and personal property is available through various kinds of insurance policies. A qualified Insurance Agent can enlighten you on the policy that may best meet your needs on your property and its contents.

A homeowner who has a loan outstanding on his/her property is usually required by the lender to carry fire insurance in an amount at least equal to the size of the loan.

A STANDARD FIRE INSURANCE POLICY protects you against losses from damage caused by fire and-or lightning to the house. Fire insurance can be extended to protection against losses caused by hailstorm, tornado, wind, explosion, riot, aircraft damage, and damage by smoke.

A PERSONAL LIABILITY INSURANCE POLICY may be desirable, as well as fire and extended coverage insurance. With a liability policy, you are protected in the event someone is injured on your property. Injuries or damage resulting from activities of members of your family are usually covered.

A THEFT INSURANCE POLICY protects your personal property against robbery, burglary, and larceny. You can get a policy in a broad form that protects your possessions both in the home and away from home, but it costs most than the more limited form.

A HOMEOWNER'S POLICY is the ultimate in comprehensive protection for residences. The homeowner is able to purchase coverage under one policy for fire and extended peril coverage, personal liability, medical payment, and theft at much less cost than if all the coverages were purchased separately. The package contains most of the insurance that the average homeowner should have or need.

Many first-time homebuyers mistakenly believe that the premiums they pay to the lender for FHA insurance, or hazard insurance include the protection of an automatic mortgage balance payoff in the event of the death of the breadwinner of the family or if the breadwinner should become disabled before the loan is paid. For this kind of highly desirable protection, one needs to purchase a special insurance policy called, "Term Life Insurance" on your property. The premium for this type coverage is relatively low because it is computed on the basis that as your mortgage balance decreases, the insurance protection decreases until the policy terminates when the mortgage is finally paid.

If you have questions, or if there is anything we can do for you in the field of real estate, please phone or drop in at PETTIS REALTY CO., 4409-C North Tryon Street - phone 597-8762. We're here to help you.

Find Out What's Happening

In The Black Community

Read The Charlotte Post

"Jazz At The Maintenance Shop"

Features Stars Of American Jazz

"Jazz At the Maintenance Shop" featuring stars and music of the American jazz scene premieres on Channel 42 at 10 p.m. on Saturdays and Mondays. Taped "live" at the Maintenance Shop, a nightclub at

the Ames, Iowa State University campus, the giants of American jazz perform in an intimate setting that showcases their unique talent.

Included in this summer-long jazz series are: the Phil Woods

Quartet; the Bill Evans Trio; the Woody Shaw Quintet; the Dexter Gordon Quartet; and Great Guitars with guitar legend Herb Ellis, Charlie Byrd and Barney Kessel.

Leading off the series is the Phil Woods Quartet with alto saxist Phil Woods; Steve Gilmore, bass; Mike Millilo, piano and drummer Bill Goodwin. Phil Woods emerged from the Julliard School of Music

in the early 1950s and began his sure, steady climb to the top ranks of jazz reed players. He has appeared with such jazz luminaries as Dizzy Gillespie, Thelonious Monk, Oliver Nelson, Clark

Terry, Gerry Mulligan and Benny Goodman. Phil Woods was voted down beat's 1979 alto sax player of the year and his "Song for Sisyphus" was a 1979 Grammy Award nominee.

The Bill Evans Trio takes the spotlight at the Maintenance Shop with jazz pianist Bill Evans; bassist Marc Johnson and Joe LaBarbera on drums. Evans, who formed his own trio in 1959, has won the down beat International Jazz Critics poll six times and is a four-time winner of the Grammy Award.

"Jazz At the Maintenance Shop" is a production of the Iowa Public Broadcasting Network. Executive producer for the series is John Beyer. The program is distributed to public television stations by the Public Broadcasting Service (PBS).

Syndicates TV Special

Life Of Jack Johnson

Gerber-Carter Communications is syndicating a one-hour television special on the life of the first black heavyweight boxing champion, titled "Jack Johnson: Black Power in the Ring;" it was announced in New York City Monday by Charles S. Gerber, President.

The one-hour documentary, produced by newsman Gil Noble, in association with WABC-TV, New York, chronicles the legendary career and troubled life of Johnson, who held the championship title for seven years (1908-1915).

The television program focuses on Johnson's personal life, including his loss of a prosperous nightclub business, the suicide of his second wife, and his arrest on charges of white slavery, brought against him by the mother of his business secretary, whom he later married. Gil Noble, narrator of

the program notes: "Jack Johnson was everything that white America said a black man should not be. It was his attitude. He was arrogant and didn't have a humble bone in his body."

"Jack Johnson: Black Power in the Ring," is being offered for first-run barter syndication, having aired locally on WABC-TV in August, 1979 and a repeat telecast in May, 1980. The repeat showing garnered an 8.3 rating and 17 percent share for the general audience and a 16.5 rating-33 percent share for black households, according to a Nielsen analysis. "Jack Johnson: Black Power in the Ring" is the second boxing special being syndicated by Gerber-Carter, the first is a special on Muhammad Ali, which was announced last week.

Sponsor of the program is Keystone Laboratories, manufacturers of such black health and beauty-aid products as Ultra-Glow, Nurition, and K-7.

Flag Day Will Be

Special To All

Americans

The Southeast's most popular duo-piano team playing patriotic music; a live carving exhibit of Mt. Rushmore by a world-famous sculptor; and the N.C. Cow Girls, will be featured Saturday, June 14, Flag Day, at West Park Mall at Tyvola Road and I-77, the "Mall of the Flying Flags."

This announcement was made today by Vincent Cardinal, president of Real Estate Equity Management, Inc., mall managers. "At West Park Mall, patriotism is taken seriously. We want Flag Day to be special to all Americans, including Charlotteans."

The piano team of Lanny Quidley and Jim Possinger, who have performed throughout the Southeast, will be appearing directly from engagements at Alexandria, Va., and Atlanta, Ga. Concerts will be Saturday, June 14, Flag Day at 3:30 p.m. and 7:30 p.m.

Sculptor Robert Harniman is well known throughout the art world. A former athlete and Yale University professor, he will be carving each day on a 250-year-old tree from Union County, which is in the center mall. Harniman carved the famous Mountain Man at SouthPark Mall and the massive Sir Walter Raleigh statue in Raleigh. With chain saw and carving chisels, he will fashion the Mt. Rushmore theme from the clay replica also on view at the mall.

JAZZ CONCERTS

**** Starring ****

Ronnie Laws



& Special Guest Attraction

Friday June 27, 1980

8:00 PM

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Limited Tickets Reserved Seating Only

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