

Dance part of Saturday show

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Dancers," which sells for \$12.95 at college bookstores, is also available from members of the 12 bands featured in the calendar. Among the dance teams included are Johnson C. Smith University's "Blue Satin," "Golden Delight" from N.C. A&T State University and Norfolk State University's "Hot Ice." Band members are selling the calendar for \$10, with \$3 going to their fund raising programs.

Nash, an A&T graduate, said sales "Dazzling Dancers" stirred brisk business at the Lipscomb Classic, the first sale site. Along with the usual male customers, the color calendar were being snapped up by a surprising demographic.

"A lot of women were buying the calendars," he said. "There are a lot of little girls who want to be Black Foxes (Prairie View) or Dancing Dolls (Southern University), and their mothers buy it for them. You would think it would be the male chauvinists, but that's not the case."

It's unclear when dance teams first appeared on the halftime scene, or which band was the first to use them. One theory is that black colleges borrowed the idea from the Dixie Darlings, an all-white group



PHOTO/WADE NASH

"Scarlet Lace," Winston-Salem State University's dance team, is one of 12 squads featured in "Black College Dazzling Dancers," a calendar that goes on sale this week. Other Carolinas schools featured are Johnson C. Smith University and N.C. A&T State University. The calendar is \$12.95 when ordered by phone or at college bookstores, \$10 from black college band members.

that performed with the University of Southern Mississippi band. Some credit Tennessee State University with being the first black college to use dancers in the 1950s.

Nash, who lives in Atlanta, toured the South to pho-

tographs the teams, ranging as far north as Virginia to Texas in the southwest. Despite temperatures that sometimes reached triple-figures, the dancers themselves were troopers.

"All the girls put a lot into the shoots," Nash said. "They were very professional and took it

seriously."

To order the calendar, call (800) 750-5260 or write Black College Dazzling Dancers Calendar, P.O. Box 521 Greensboro, N.C. 27401.

Roscoe Nance of USA Today contributed to this report.

Check out home warranty first

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plans won't pay for defects that existed before the sale. Unlike new home, few warranties for older homes will cover structural problems like a leaky roof or wet basement. Many typical failures, such as a water heater leak or appliance problems caused by corrosion, may not be covered.

Do you really need one?

The best candidates for home warranties are sellers, not buyers. A warranty may reassure wary buyers and distinguish the house from others on the market. Research shows that homes with

warranties sell an average of 38 days faster than those that lack them.

If you're buying a house that comes with a home warranty, don't skip a pre-sale home inspection. If major problems surface, you can ask the seller to pay for repairs, negotiate a lower price or cancel the deal. The benefit for home buyers to buy a warranty is less clear-cut. The buyer is betting that repair bills on covered items will exceed the cost of the warranty plus the service calls.

Unless you're worried about a major system breaking down, odds are that you'd come out

ahead paying for repairs yourself.

Lending to relatives

When money is a little short, people may be tempted to ask relatives for help. When lending money to relatives you should structure the loan. A formal note should be drawn; examples can be found at your local bank and office-supply stores.

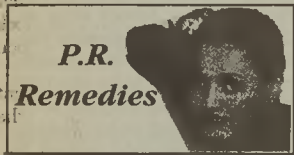
If you're lending more than you're willing to lose, consider hiring an attorney to draw up the paperwork. If you're making a home loan, make sure you file the deed with the county regis-

trar. Treat the loan just as a bank would. In case your relative does default, you'll need an enforceable document to deduct the loss on your income taxes. Also, be sure to make the loan to a specific person and to charge a reasonable rate of interest, in line with IRS guidelines. That means a rate from a low of about 4 percent to 6 percent.

CHARLES ROSS is host of the nationally syndicated radio program, "Your Personal Finance," and author of "Your CommonSense Guide to Personal Financial Planning. To purchase a copy, call (800) 247-6553.

Give client major publicity before debut

REGINA LYNCH-HUDSON



P.R. Remedies

Q. Dear Regina: The independent record label that I represent has just signed our first major artist, who hasn't cut an album in six years. She stepped away from the industry due to tragedy in her family. Right now she is in the studio recording with major name producers. And, we expect the album to be out by spring 1998. What pre-album tactics can be initiated?

A. Because your artist is well known, arrange to have her photographed in the studio recording, and contract a publicist or public relations firm who can get the exclusive story on why she's been away from the industry. Entertainment magazines, and the entertainment sections of newspapers will be interested in the fact that she is

making a comeback - and the fact that major producers are collaborating on the album. Inviting local entertainment editors to the studio, and setting up actual interviews will lend some local publicity. An interview, photographs, and press releases will get the ball rolling nationally - and will whet the public's appetite for her new album before it comes out!

Q. Dear Regina:

In starting my new business, a manufacturers distributorship, I have come up with a rather clever play on words as the slogan for the specific products I represent. My wife says that the slogan is too risqué and unsuitable for the conservative product I distribute.

A. Needless to say, you have me curious as to what the slogan is! You must have quite an imagination in order to conceptualize a lecherous slogan pinned to a conservative product. However, the off-color humor may work - if the graphics, copy writing and further

presentation is up to par. Look at the case of Big Butt Cigar Company. This Redwood City, Calif., enterprise has injected no small dose of attitude into the tradition-laden retail tobacco trade with cigars, apparel and accessories marketed with phrases like, "Grab a Big Butt," and "Nice Ash." The company started with a logo, a tightly managed approach to product design and development, and an initial quiver of high quality products. From their hand-rolled Nicaraguan cigar to their all-cotton boxer shorts, the products are well made and garner a premium price - spearheaded by a fun marketing approach.

Q. Dear Regina:

My husband and I have exhausted attempts with two Realtors who have been unable to sell our home. The problem? We overbuilt in the wrong county. We have decided to market our home 'For Sale By Owner.' We're in a \$750,000, custom built, contemporary, luxury home on nine acres of land in

the boondocks, in an area that is predominately black. The area doesn't boast a prime school system. What can we do to market our home?

A. Aggressive niche marketing is needed to sell such a home.

Unfortunately, most Realtors lack a marketing or promotions background but rely on traditional means to sale homes. Target markets for your home are possibly entertainers, doctors, lawyers, pilots, athletes, or CEOs of major corporations. Not everyone has small children, so the local school system would be of no concern to a buyer with college aged offspring. For starters, contact a graphic artist, copywriter and/or advertising or public relations firm to develop fliers which advertise the posh amenities and custom features of the home. Direct the flier to professional organizations and to agents who handle athletes and entertainers.

Send marketing and public relations questions to: Regina Lynch-Hudson 6129 Queen Anne Court, Norcross, GA 30093, or call (770) 717-7020.

Christmas lights won't shine in Fort Mill

THE ASSOCIATED PRESS

FORT MILL, S.C. - The annual Christmas season Festival of Lights that for more than a decade attracted thousands of people to what is now the Radisson Grand Resort Charlotte will not be held this year, merchants say.

The resort's general manager, Mike Butts, would not comment on the decision or on rumors the resort, which started as Heritage USA, would be sold.

However, Tony Cutrufello,

president of the merchants' association, said Monday, "Everything's up in the air."

Signature Hospitality Resources told merchants there was no time or money for the festival this year and that ownership transition played a role, Cutrufello said Monday. Colorado-based Signature leases the resort from its owner, Malaysian United Industries.

The Festival of Lights featured as many as a million lights along its two-mile route

and attracted more than 100,000 people annually. It featured such attractions as a Victorian village and a fantasy toyland.

The display was begun more than 10 years ago when the resort was Heritage USA, home to Jim Bakker's PTL organization. It later was known as New Heritage USA before converting to the Radisson name.

The resort is ending its association with the Radisson hotel chain and beginning Oct. 14

will become independent under the new name of the Grand Hotel at Regent Park.

Merchants plan a Festival of Music this year instead. Cutrufello said the group will decorate around the hotel with some of the same lights from the old festival.

The resort did not open its water park this summer, either, but Butts said corporate business has increased since the hotel got a liquor license for the first time late last year.

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