



## When Pros Are Cons

Lightning may not strike twice, but after a storm, it may seem that way. Unethical contractors can do some serious post-storm damage to your budget. When a tornado or other natural disaster affects your neighborhood, you can rebuild and move on. But, it's important to proceed with caution. Disaster zones sometimes attract untrustworthy professionals. Whether you need to replace windows or rebuild a roof, it pays to do your homework. These guidelines may help to ensure that you're working with reputable contractors who can deliver like-new results:

Contact your insurance company first. They'll assign an adjuster who can assess the damage, offer advice and answer questions. Take your time before signing with any contractor. Ask for business cards, information and estimates. Beware of a contractor who wants to make a lot of temporary repairs. You may end up spending too much of your insurance allocation on a temporary fix, rather than the permanent repairs you'll need.

After a disaster, beware of contractors who make promises and ask for a large upfront deposit. They may start a job and leave it uncompleted. Always check contractor references, and check with the Better Business Bureau, too.

## Nest-Egg Timers

A watched stockpot never boils. That's why it's best not to conduct a minute-by-minute monitor of every stock. But, how do you know which portfolio choices are really cooking? Every mutual fund is different, and every investor's needs and strategic preferences are different, so it's wise to seek professional investment advice. In the meantime, here are a few places to investigate when considering your options.

A prospectus provides a complete portrait of a mutual fund. It offers details about portfolio holdings, investment processes and goals, fund operations and portfolio management style. You can get prospectuses from the investment company. Or, if it's your employer's 401(k) plan, ask your human resources manager for copies. Your plan

participant statement will also have information about your investment options.

The "Wall Street Journal" and other financial publications print indexes that help you assess the current performance of different types of investments. For example, the Dow Jones Industrial Average is a price-weighted average of 30 large blue-chip stocks. It monitors large, well-established companies

such as IBM and General Motors. The more-volatile NASDAQ monitors many small-company stocks and indicates how well some of the newer, high-growth companies are doing. Another index, the Standard & Poor's (S&P) 500 Index, monitors 500 stocks, including large manufacturers, transportation companies, utilities and financial companies.



## FITS THE BILL

Do you prefer paperless bill-paying and on-line convenience? Or, would you rather write out a check and keep copies of the paperwork in a hanging file folder? Recent research indicates that paper records are still popular, even in today's www-world. Here's the breakdown of how survey respondents said they prefer to pay and keep track of their bills.

Checks and paper records:	37 percent
In person:	4 percent
Combination:	5 percent
Electronically/no paper:	31 percent
Checks and personal accounting software:	23 percent

Source: Gallop for Visa, USA TODAY