How (and when) to fire your Realtor

Breaking up is hard to do. Add a house and tens of thousands of dollars into the mix, and it can get downright ugly. Unlike romantic entanglements, breaking up with your real estate agent as a seller if you’re not getting the service or the results promised is as dramatic as it’s going to get. Here’s what you can do early to minimize the damage — and how to handle the situation, if alas, you do come to irreconcilable differences.

WHEN YOU FIRST HIRE AN AGENT
- Review your contract closely. Many real estate agents require that their clients sign an exclusive listing agreement, which is essentially an employment contract, says Brian Pendrigh, a real estate attorney in Greensboro, N.C. These contracts spell out how the client and agent will each be paid each end of the deal, and they tend to be worded to protect the agent’s interests, says David Reiss, a law professor at Brooklyn Law School, in Brooklyn, N.Y. As a seller, you’ll need to ensure the contract covers your rights, too. This includes outlining exactly how your agent will market your home and a plan to generate enough showings within a set timeframe so you’ll have a legal leg to stand on for early termination, Reiss says.
- Understand your options for termination from the get-go. There are a few ways to call it quits with your agent, but the wise-situation is a no-termination in which neither par- ty is penalized if the relationship ends promptly, says Reiss from Atlanta. Include this detail in your contract.

THINGS TO DO
- Consider what constitutes a feasible offense. If you’ve set up an agent with your about sale strategy, lack of communication or poor service, those are issues that are unlikely to be resolved easily, says Reiss. Or perhaps you’ve worried that your agent is in murky legal waters, such as reshaping your home to properly show it or keeping certain properties hidden from potential buyers. In these cases, immediately go to the agent’s broker of record, who is responsible for the real estate agents in a brokerage, says Reiss.
- Put it in writing. If your agreement is in writing, you have to get out of it in writing even if there’s no specific expiration date, Pendrigh says. Write a letter or email to your agent: requesting to part ways. If you get no response, Pendrigh says. This shows you mean business — at a fraction of the cost to take the issue to court. You might still owe money. If you decide to move on your early contract, you might still be on the hook for out-of-pocket marketing costs, even if your home’s doesn’t sell. Look for language about this in your contract, as well as how your home will be compensated and other costs you might be responsible for.

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Filmmakers such as Netflix and Amazon have made complementary to popular services such as FilmStruck and Criterion. "We observed a third tier of audiences who typically spend $80 and cult films. So, in addition to art-house films. So, in addition to..." 

Filmmakers now have the opportunity to test-drive the service, which is slated to hike interest rates this week in a hearing that should Yellen testify before Congress on Thursday. She's slated to testify before the Joint Economic Committee on Thursday. Her presence is likely to add to the uncertainty about trade, immigration and other issues that could Economic fallout from Trump's election has more than $400 billion, and many economists say the Fed is going to do what it takes to keep the economy..." 

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USD TODAY PERSONAL FINANCE

Don't try to keep up with the Joneses on social media

New pricing model could put a premium on where (not how well) you drive

Those who cruise, trip your friends are taking caution to break your bank, and they might not be as great as they look

If it hasn't happened yet, it likely will some point in your life.

Follow retirees and pre-retirement blogs as you travel — the Social Security Administration, a vacation to Machu Picchu, the most visited spot in Peru.

It's not an issue of technology, but it's a massive shift in the way we think about risk.

“We're highly sensitive to relative comparisons,” says Jared Smollik, actuarial director at Verisk Insurance Solutions.

But he points out that current usage-based programs alone can't give drivers a rough sense for what a trip-based policy might cost.

Several companies already offer similar systems, which track drivers' behaviors such as speeding and hard breaking to reduce drivers' rates.

Customers who test the waters with usage-based insurance may find it so effective, he says, and find it easier to transition to trip-based policies.

“New pricing models could put a premium on where you drive, rather than how well you drive,” Smollik says.

The difference is that when you buy an insurance policy, you pay for the coverage you need. When you buy a trip-based insurance, you pay for the coverage you use.

Insurance companies are exploring assigning “risk values” to stretches of road based on accident history at that intersection.

Road segments with higher risk values would cost higher premiums.

In its 2015 patent application, State Farm outlines a plan for tracking trip-based insurance.

In essence, you could end up planning trips based on risk, not price.

The cost for a trip-based policy could be years before vehicles have the technology to support this new system, but he points out that current usage-based programs alone can't give drivers a rough sense for what a trip-based policy might cost.

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## MARKET TRENDS

### A WEEKLY LOOK BEHIND THE USA’S STOCK MARKET MOVEMENT

#### FINANCIAL MARKETS AT A GLANCE

Major market, S&P 500 sector and other indexes’ performance during the past four and 12 weeks.

<table>
<thead>
<tr>
<th>Financials</th>
<th>XLF</th>
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<tbody>
<tr>
<td>PowerShares QQQ</td>
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<td>Major index ETFs</td>
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<tr>
<td>Consumer discret.</td>
<td>XLY</td>
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<tr>
<td>S&amp;P 500</td>
<td>SPDR SPY</td>
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### EXCHANGE TRADED FUNDS

<table>
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<tr>
<th>ETFs by investment style</th>
<th>Ticker</th>
<th>Week</th>
<th>Month</th>
<th>Quarter</th>
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<tbody>
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<td>Vanguard</td>
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### THE WEEK’S TOP STOCKS

Top stocks in each industry group from the S&P 500, 400 and 600.

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<th>Industry</th>
<th>Ticker</th>
<th>Week</th>
<th>Month</th>
<th>Quarter</th>
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<tbody>
<tr>
<td>Consumer Discretionary</td>
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<tr>
<td>Software</td>
<td>CRM</td>
<td>5.8%</td>
<td>10.8%</td>
<td>37.0%</td>
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<tr>
<td>Technology</td>
<td>GOOGL</td>
<td>3.8%</td>
<td>6.0%</td>
<td>17.5%</td>
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### MUTUAL FUNDS

15 LARGEST FUNDS Backed by Fund ranks.

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Ticker</th>
<th>Week</th>
<th>Month</th>
<th>Quarter</th>
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<td>Vanguard</td>
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### Get a massage with your HSA?

Lisa Kiplinger

USA TODAY

Spending money on health care can be a hassle. With an HSA, many of us can get a nice break on our taxes thanks to the strong tax benefits of health serv-

### WHAT ARE HSAS?

A: Tax-advantaged accounts that allow people with high-deductible health insurance plans to save money for health care expenses. HSAs are an additional IRA distribution.

### HOW DO THEY WORK?

A: HSAs are paired with a high-deductible health plan, which of-

### WHAT’S A COLA?

A: The COLA is an annual adjustment to Social Security benefits that

### WHAT IS THE BIGGEST FEE?

A: The biggest fee is the annual deductible amount you must pay out of pocket before your HSA begins paying for covered health care costs.

### WHAT CAN YOU USE YOUR HSA FOR?

A: You can use your HSA to pay for a wide range of health care expenses, including:

### WHAT’S THE FUTURE OF HSAS?

A: The future of HSAs is bright. With the rise in popularity of high-deductible health plans, more people are using HSAs as a way to save for future health care needs.

### THE BOTTOM LINE

A: HSAs are a valuable tool for reducing health care costs and increasing savings for future medical expenses.