

Kiplinger's

YOUR GUIDE
TO MAKING
MONEY WORK

PERSONAL FINANCE

'Green' funds that
beat the market | 34

Safest cars: 5 at the
head of the class | 100

Best newsletters
for picking funds | 42

26

Ahead

KIPLINGER'S | MARCH 2004

Ret
wh
you
war

- ▶ How to restore scrambled **NES**
- ▶ Lock in a lifetime of **STEADY C**
- ▶ Early retirement you can **QUIT**

REAL ESTATE | Your cell phone can give you all the listing information you need.

Get a jump on **HOUSE** hunting

A TYPICAL HOUSE stays on the market half as long as it did a decade ago, so buyers are turning to new technology to get a jump on listings. Starting in April, house

hunters in Philadelphia and Baltimore will be able to use their cell phones to stop in front of any house listed on the multiple-listing service in those cities and retrieve information, including price and amenities, as a text message.

Smarter Agent, the Philadelphia real-estate agency that initiated the

program, will extend it to Florida and California later this year. The service pinpoints your location using an enhanced global-positioning-system technology, a feature of most wireless phones sold since 2002.

You don't have to make Smarter Agent your agency in order to use its service. You can buy a temporary subscription from your wireless carrier for about \$5 a

month (Nextel is the first to offer the service). There's no charge to sellers, who don't have to sign up or install equipment. —SEAN O'NEILL



MICHAEL RILEY

MARCH 2004 | \$3.50



Display until Mar. 9 | CMG 02025



An early start means Tom and Robin Hopkins know their nest egg will be big enough when they need it.