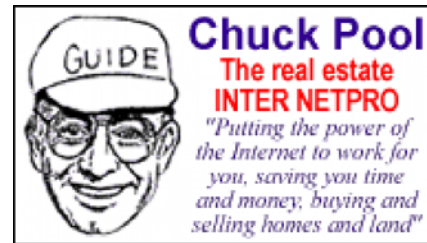


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Things You Should Know about Moving

IN SEARCH OF A NEW RESIDENCE

Subscribe to the area's local newspaper in advance of your move. It usually contains a large real estate section, which can be very helpful in giving you some idea of the type of housing available in the new city, as well as other useful information. Arrange for a house-hunting trip to your new city. When looking for a new home, take along a tape measure and a list of the exact dimensions of each of your major appliances and other large pieces of furniture. Measure the areas provided for them to be sure your appliances and furniture will fit. Establish credit in the new city. Ask your banker for a referral to a correspondent bank and to act as a credit reference. Preplanning Your Move Plan may help you to move as early as possible.

If you are able to move at any time of the year, don't wait until summer, the peak-moving season. Consider also that the first and last few days of the month are extra busy. If you plan to sell your house, get it on the market as soon as possible. If renting, give your landlord timely notice of your moving date.

Keep a record of all expenses related to the move, some of which may be tax deductible. Fill out the Personal Household Inventory for each room. This is important for establishing the amount of declared valuation for the shipment and as a permanent inventory for insurance purposes. List, as nearly as possible, the year of purchase and original cost of each item. Attach any invoices or records of purchase to the completed inventory. Prepare a separate high-value inventory if the shipment will contain articles of "extraordinary" value. The following list includes items that might fall into this category:

- Antiques
- Art Collections
- Cameras

- China Collections
- Computer Equipment
- Crystal
- Figurines
- Firearms
- Jewelry
- Manuscripts
- Oriental Rugs
- Silver
- Stones Or Gems
- Tapestries
- TVs Or Stereos

ESTIMATE OF MOVING COSTS

Unless you have been given a binding estimate where a firm cost is established in advance, the exact cost of a move cannot be determined until after the shipment has been loaded on the van and weighed. The weight on which charges are based is calculated by weighing the van before and after loading. The total cost of the move will include transportation charges, any charges for declared valuation, plus charges for any extra services performed at your request. All of these charges are based on tariff rate schedules.

OWNER'S RESPONSIBILITY

It is the owner's responsibility to see that your mechanical, electrical equipment and appliances are properly serviced for shipping prior to the arrival of the moving van. For safe moving, have these items prepared by a licensed or properly trained technician. This service may be performed by a technician of your choice or by qualified personnel of the moving company. If the owner has failed to have an item serviced, the van operator may load and haul it, but will mark the inventory sheet, "Not Serviced-Loaded at Owner's Risk."

SIX TO EIGHT WEEKS BEFORE MOVING DAY

Working with the Mover

- Have the moving company conduct a household goods survey in order to furnish you with a written estimate, although the final cost will depend on the actual weight of your household goods after they are loaded on the van.
- Before the removal list arrives, inspect the property. Include the garage, patio and any storage shed. Decide what to move and what to discard. Remember the cost of moving an item may be greater than the cost of replacing it.

- Decide whether you want to do any of the packing or have it done by the moving company's experienced personnel. Show on the removal list everything that is to be moved. Specify articles that are to be packed so the estimate will include these charges. Any items that are later added to the shipment will add to the cost estimate.

Transfer of Personal Records

- Arrange for closing or transfer of charge accounts.
- Check personal insurance policies to see whether moving is covered. Transfer fire, theft and other personal property insurance to ensure coverage at the new home.
- Obtain transcripts of the children's school records and credentials from school authorities or secure transcripts of school records if you prefer to take them along.
- Gather medical and dental records including vaccination data, medical prescriptions, dates of last examinations, history of past illnesses and so on.
- Ask your doctor and dentist to recommend colleagues in the new city. Be sure to check current telephone numbers and addresses of physicians, dentist and hospital, which will help when transferring your records.
- Obtain letters of introduction from your church, organization, club, and business associations.
- Transfer, sell or resign memberships in clubs or associations. Report your move to any lending agency with which you do business. A lender's permission may be required to move personal property in which the lender has an interest.
- **MOVE ALL IMPORTANT PERSONAL ITEMS YOURSELF! DON'T LET THE MOVERS HANDLE THESE ITEMS. THEY ARE TOO IMPORTANT TO TRUST TO OTHERS.**

FOUR TO SIX WEEKS BEFORE MOVING DAY

Planning Your Packing

If you plan to do the packing yourself, begin by start collecting suitable containers. You can purchase specialized containers from most moving companies, such as:

- Small cartons for heavy items (books, record albums, and tools).
- Wardrobe containers
- Large cartons for bulky items (pillows, blankets, and stuffed toys).
- Medium-sized cartons for bulkier but not so heavy items (towels, linens, and small appliances)

Collect other packing materials

- White paper
- Tissue paper
- Paper towels
- Non-printed paper
- Newspapers
- Tape or Strong twine for sealing containers
- Scissors or Sharp knife (keep out of children's reach)
- Felt marker to mark containers
- Notebook & Pencil for listing contents
- Labels or Stickers (Available from moving company)

Set goals and deadlines to ensure that all packing is complete by your moving day. You may want to pack one room per week. Attach a list of contents to each carton. Separate and mark goods that will go into storage. Consider having a garage sale to dispose of unwanted items. If you donate clothing or household goods to charitable organizations, get receipts showing their approximate value for tax deductions. Remember that the cost of moving an item may be greater than replacing it. Begin to use up large supplies of canned goods and frozen foods.

Places To Notify of Impending Address Change Utilities

- Electric
- Gas
- Water
- Telephone
- Heating Fuel
- Trash removal
- Professional Services
- Doctor
- Dentist
- Accountant
- Lawyer
- Real estate Agent
- Stock Broker
- Insurance Agents
- Life
- Health
- Fire
- Auto
- Boat

- Established Business Accounts
- Motor Vehicle Department
- Finance companies
- Banks
- Department stores
- Government and Public Offices
- Social Security Administration
- Federal and state income tax offices
- Publications
- Newspapers
- Magazines
- Credit Card Companies
- Bank cards
- Oil companies
- Relatives and friends
- Business associates
- Book and record clubs
- Schools and colleges
- Church
- Landlord, if you are a tenant / Tenants, if you are a landlord.

TWO TO THREE WEEKS BEFORE MOVING DAY

Let the post office know your moving date and new address. If you do not have a permanent address by the time you move, the post office will hold your mail and forward it upon written instructions from you. Phone the local business office of the Telephone Company. They can make arrangements for service in your new home and, on request, give out your new number when your present number is called.

Contact all service companies as listed:

- Electric
- Gas
- Water
- Fuel
- Cable TV

If possible, arrange to have utilities connected before your arrival. Make family travel plans. Reserve air or rail transportation and hotel accommodations as needed. Have your car prepared for the trip-tires, brakes, lubrication, oil change, and tune-up-as needed. Dispose of flammables such as fireworks, cleaning fluids, matches, acids, pressure cans or paint thinner. Drain oil and

fuel from your power mower and other machinery. Discard partly used cans of oil, paint, syrup or any other substance that may leak. Carefully tape-seal and place in individual waterproof bags any jars of liquids or semi- liquids you do not wish to discard. Have rugs cleaned that are to be moved. Leave them rolled and wrapped when they are returned from the cleaners. If draperies are to be moved, have them cleaned and ready for alterations that might be needed in your new home.

Collect items that are being cleaned stored or repaired (clothing, shoes, watches).

Empty your locker at any club you are a member of. Return library books and anything borrowed from friends or neighbors. Also collect things you may have loaned. Decide what to do with your houseplants.

Set a date with a reliable service person to prepare your appliances for shipment, preferably the day before the move. Depending on the appliance, post service may be needed for refrigerator, freezer, range, washer, dryer and others. For more information, request a free booklet, generally provided by most moving companies. Pianos and organs need to be prepared for moving by a specialized technician.

Make arrangements to have utilities disconnected on moving day:

- Electric
- Gas
- Water
- Fuel
- Cable TV

Plan to keep your telephone in service through moving day in case last minute calls are necessary. Take pets to the veterinarian. Make sure identification tags are securely attached to the pet's collar.

THREE DAYS BEFORE MOVING DAY

Instant Aid Box

Pack a box for instant needs on arrival. Mark the box "To be loaded last and Unloaded first." Package each group of items separately in labeled paper bags. Here are some suggestions.

Cleaning:

- Powdered detergent
- Sponge

- Paper towels
- Dish towels
- Dish cloth
- Kitchen cleanser
- Window cleaner
- Scouring pads

Kitchen:

- Paper plates, cups and napkins
- Plastic knives, forks and spoons
- Small saucepan
- Serving spoons
- Aluminum foil

Snacks

- Easy-to-open cans of pudding
- Dry soup mix
- Sandwich spreads
- Jars of cheese
- Package of crackers
- Boxes of dry cereals
- Instant coffee, tea, chocolate
- Instant creamer, sugar, salt

Bathroom:

- Towels and face cloths
- Toilet tissue
- Facial tissue
- Soap, hand lotion, deodorant
- Toothbrushes and toothpaste

Miscellaneous:

- Reading materials
- Puzzles

Last-Minute Packing:

- Cellular telephone
- Light bulbs
- Flashlight
- Hammer, screwdriver, pliers, assorted nails and screws
- Shelf paper
- Trash bags and ties

Children:

- Coloring books and crayons
- A favorite toy or two

Complete a "Take-with-Me Inventory" checklist.

Check contents of drawers. Remove all things that can spill or break.

Soft goods such as blankets, pillows, blouses, shirts and lingerie may be left in drawers. Pin clothing to hangers if it is to be moved in wardrobe cartons to keep it from slipping off. Remove items left in the attic or other storage areas. Empty the refrigerator and freezer so they can dry at least 24 hours before moving. Be careful not to overlook the defrost water pan. Failure to have the appliances completely dry can lead to mildew and unpleasant odor. Be sure the water is emptied from your steam iron. Launder all soiled clothing prior to the day the appliance service technician is expected. Take the telephone directory with you for contacting former doctors, dentists, suppliers, etc., and for preparing holiday card lists. Pack suitcases for the trip to the new home. Put in extra clothing for emergencies.

Consider packing a picnic lunch to eat while traveling. Take along snacks such as fruit and cookies for the children. Include towels for a quick cleanup. Arrange for a baby-sitter for moving day, or have older children look after the younger ones.

MOVING DAY

Loading Your Belongings

- Be on hand when the movers arrive. Otherwise, it is important to let the moving company know to whom you have given authority to take your place. Be sure this person knows exactly what to do. Remember the person may be asked to sign documents obligating you to charges.

- Accompany the van operator through the house inspecting and tagging each piece of furniture with an identifying number. These numbers, along with a description of your goods and their condition at the time of loading, will appear on the inventory.
- Be sure the condition of each item is recorded and the van operator has a clear understanding about what is to be loaded last. It is your responsibility to see that all of your goods are loaded, so remain on the premises until loading is completed. After making a final tour of the house to be sure no items have been overlooked, check and sign the inventory. Get your copy and keep it in a safe place.
- Check to see the van operator has the exact destination address. Be specific as to where and how you can be reached pending the arrival of your household goods.
- Leave the phone connected throughout the moving day. Leave a note listing your new address in a conspicuous place in the house so the new occupants will be able to forward any of your mail inadvertently delivered to them.

Take a last look around:

- Water shut off?
- Gas shut off?
- Air-conditioning shut off?
- Light switches turned off?
- All utilities arranged for disconnection?
- Windows shut and locked?
- Have you left anything?
- Lock the house and leave the keys with a responsible person or in a prearranged location.

At Your Destination

- Contact the destination Moving Company, whose name appears on the forms signed, as soon as possible and indicate where and how you can be reached.
- Make sure the house is ready for occupancy before the van arrives. If you have not already done so, contact the utility companies and make necessary arrangements for service. Ask if any of them provides free appliance connection service.
- Be on hand to accept delivery of your household goods. Otherwise authorize an adult as your representative to accept delivery and pay the charges for you. Inform the Moving Company of the person so authorized. On the day of delivery, the van operator will attempt to contact you by phone and make an appearance at the residence if unable to reach you. If no one appears to accept the shipment within the free waiting time, the goods will be placed in storage at the owner's expense.

- Check your household goods, as they are unloaded. If there is a change in the condition of the property from that noted on the inventory at the time of loading or if any items are missing, note any damage and/or missing items on the van operator's copy of the inventory sheet. By signing the inventory sheet, you are acknowledging receipt of all items listed. You personally report any loss or damage to the moving company agent at destination immediately. (You must file the claim yourself; the van operator cannot do it for you.)
- To save time and confusion, place a floor plan of your new home at the entrance the movers will use, indicating where each piece of furniture should go.
- Then unloading, each piece of furniture will be placed as you direct, including the laying of rugs and setting up of bed frames, box springs and mattresses. However, appliances and fixtures may not be installed. At your request and additional cost, the agent may arrange for this service and for refilling of waterbed mattresses.
- To prevent possible damage, television sets, other electronic equipment and certain major appliances should not be used for 24 hours after delivery, allowing them time to adjust to room temperature. If you have paid for unpacking, you are entitled to unpacking service and removal of the cartons.

Getting Settled

- Make arrangements for reinstallation of appliances.
- Keep all documents pertaining to your move in a safe place. You will need them for verification of moving expenses and for filing your income tax returns. For more information on tax-deductible moving expenses, consult an Accountant or Tax specialist.
- Check with the post office for any mail being held and ask for delivery to start.
- Have your medical and dental records transferred after selecting a family physician and dentist.
- You may want to select a Lawyer discuss laws pertaining to your destination state, county and/or city. Be sure to cover such matters as wills, transfers of property and investments, insurance regulations, inheritance laws, taxes and the like. Most laws affect a family as soon as residence in the new state and city is established.
- Register to vote.
- Locate the selected schools. Take the children, introduce yourself and register them.