

Home Inventory Saves Money

... expect to lose furniture or other belongings in a fire, burglary or a storm. If a disaster strikes your home, would you be able to report exactly what you lost?

Remembering every single detail about your possessions is a gargantuan task. By keeping an up-to-date home inventory, you can get through the clean-up and paperwork stage of a disaster quickly and accurately. According to the Insurance Information Institute, a home inventory can

... to note everything from carpets and rugs to furniture, books, clocks and lamps. Don't forget to open closets and cupboards and list all the items inside them.

On your list, note the item's name, a short description, the purchase date and the purchase price. If the items have serial numbers, list those, too. Back up your written inventory with photographs of each wall of each room with closet or cabinet doors open. On the back of each picture, write the date, the

... a home inventory can

... deductions

To create your home inventory, start with a looseleaf notebook that you can modify as your possessions change. Use looseleaf paper for your lists and plastic protector sheets to hold receipts, fabric samples and photographs.

For the inventory itself, go through each room and list all its contents. If you prefer, walk through each room with a micro-cassette recorder and describe each item in the room. You can transcribe the information later. Be

... step as a safe deposit box at your bank. But be sure to keep a copy in your home so you can update it as needed.

If you do ever have to file a homeowner's claim, you will have a comprehensive packet of information available quickly, and you can be on your way to replacing the items that make your house a happy and comfortable home for you and your family.

**By Todd Isenhour, President,
Home Builders Association
of Winston-Salem**

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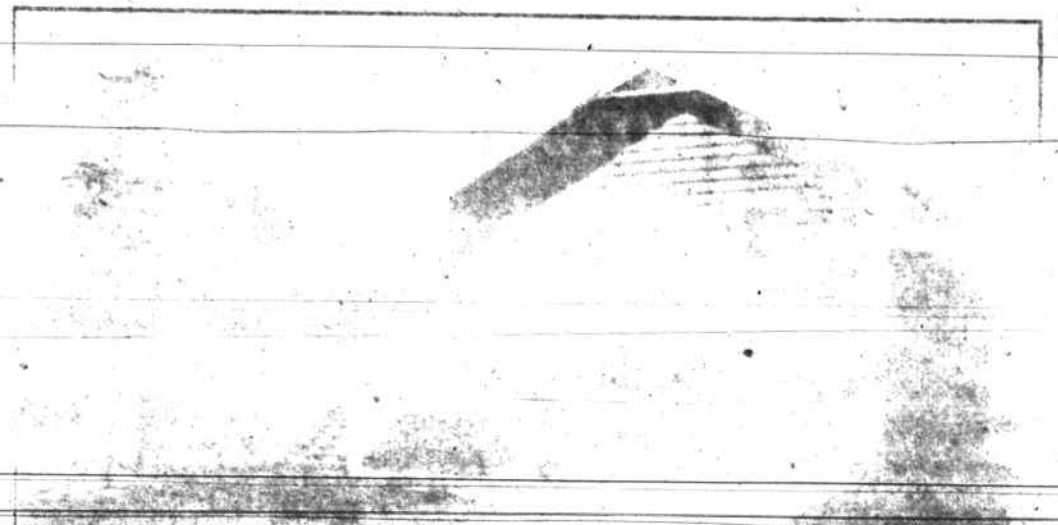
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