

Inventorying your home

One of the best ways to protect the contents of your home is to document its inventory. This task helps you to eliminate any confusion regarding an insurance claim in case of damage or an unfortunate loss.

What is included in a household inventory? Every item you or other household residents own that is in your home or stored in structures on your property, such as the garage, is considered household inventory.



Everything contained in your home and on your property is considered household inventory.

Why create a household inventory? It would be a challenge to make a list of everything contained in your home on a calm day, much less under stress caused by a damage or loss. Omitting items and descriptions of household possessions could prevent you from receiving full compensation from your insurance company or filing a detailed report with the police.

What do I include in the inventory? Most insurance companies require that your claim includes the quantity, description and actual cash value associated with each item. Receipts, copies of bills, and other paperwork to verify the figures are usually required. If your documentation does not include the date of purchase, make a note of that also. It is also good to record the serial numbers of appliances and electronic equipment. Before you begin, ask your insurance agent about the company's requirements in order to be fully prepared.

How do I begin? Take one room at a time, and begin by listing the contents of the room. Make sure you record all items that are in the room. Be descriptive; refer to colors, dimensions, manufacturers, and type of material. Do not forget to include the contents of your drawers, closets, storage boxes and built-in cabinets. You may want to handle clothing as a group,

Your project will be easier and more accurate if you use digital and/or video cameras and tape recorders.

such as 10 sweaters, 15 trousers, and 8 pairs of shoes. However, you should inventory your more expensive possessions just as you would furniture and jewelry. Do not forget items that you have stored away such as tools, sporting gear, seasonal decorations and lawn furniture. If you are procrastinating because this task is overwhelming, start by documenting the most valuable items. Your project will be more accurate and easier if you use digital and/or video cameras and tape recorders. Video cameras enable you to describe everything in detail while recording it at the same time.

Where do I store the inventory? Do not keep your records at home. It is best to choose a safe place either with a trusted relative, friend (not a neighbor) or bank safety deposit box.

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PLEASE RECYCLE

Information about Adjustable Rate Mortgages

If you have plans to purchase a new home, an adjustable rate mortgage (ARM) will be among the many financing choices you have available. This particular program allows you to purchase a home with savings in interest of as much as two or three percent lower than a fixed rate loan. Because the interest rates on this type of mortgage program are subject to change, it is important to carefully discuss its advantages and disadvantages with your lender. It is also important to

find out just how low or high your rates can fluctuate. You will want to inquire about the various types of interest rate caps, and lastly, it is wise to find out when and how to convert your adjustable rate mortgage into another type of mortgage if the need arises.

For more information concerning the best home mortgage program for you, please feel free to call me. I have the information available to successfully guide you through this and each stage of the home buying process.

Three of the most common scenarios linked to an adjustable rate mortgage are:
1) the applicant needs a lower monthly payment during the first few years of the home loan,
2) the home buyer has confidence that his or her future finances can handle the higher payments, or 3) he or she has plans to only stay in the home for a short period of time.

Spinach Strawberry Salad

- 1 16-oz bag Fresh Express spinach leaves
- 2 tsp chopped fresh dill or 1 tsp dried dill
- 4 tsp toasted *sesame seeds
- 2 C fresh strawberries, hulled and sliced in half if large
- 2 small navel oranges, peeled, sliced crossways and cut in half

Dressing:
1/3 C red wine vinegar or your favorite salad vinegar
1/4 C, plus 2 tsp sugar
1/2 tsp onion powder

1/2 tsp garlic powder
1/4 tsp salt
3/4 C safflower oil
3/4 C chopped Georgia pecans

Place spinach leaves in large salad bowl. Sprinkle with fresh dill, toasted sesame seeds and strawberries. (This can be done up to a couple hours ahead of serving. Cover with plastic wrap and place in the refrigerator.)


Dressing

Combine red wine vinegar and sugar in a medium mixing bowl and whisk until the sugar dissolves. Whisk in onion powder, garlic powder and salt until combined and then whisk in oil. Fold in Georgia pecans. To serve, pour the dressing over the salad and toss to combine.

**Note:* Toast sesame seeds in a clean, dry heavy skillet over low heat. Stir constantly until seeds just begin to darken.



Recipe and photo compliments of Georgia Pecan Commission

 *Clip and save recipe for future use.*

Home warranties

A home warranty is a contract covering your replacement and repair costs for appliances and other systems associated with a specific home. It can provide added security; however, before making a decision to purchase such protection, it is vital that you research the particulars of various programs. Carefully review your options prior to choosing the warranty. Make sure the contract clearly lists every component that you want covered.

Most programs cover major systems; air, heat, and plumbing, as well as built-in appliances such as water heaters, dishwashers, jacuzzis and ovens. Not every contract includes the roof, foundation or other structural materials. It is important not to confuse a home warranty with hazard insurance. Your hazard insurance takes care of items that have been



Research home warranties before purchasing.

damaged due to specific covered events, such as fire, wind, etc.

Before purchasing the warranty, you will also want to find out exactly how payment of repairs is handled. Typically, companies cover the entire repair cost or they may require a small co-payment, similar to health insurance. It is also good to ask if there is a limit on the number of service calls that can be made and if the warranty has an established cap on the dollar amount the company will pay. Moreover, it will be beneficial to know what an extended or renewed home warranty will cost. Do not hesitate to ask for customer service references and also how long the company has been in business.

Home warranties are tools. Their effectiveness depends upon a clear understanding of how they work and how they will benefit you.

Yes, Tony, I want more information...

As your real estate professional, I am available to provide you with information and assistance. Simply call, fax, or e-mail me today for an immediate response. Your business and referrals are greatly appreciated:

- A marketing consultation about your property
- Information regarding real estate activity in your area
- Real estate information on other areas
- Tips on how to improve the appeal of your home
- Information regarding new construction
- Relocation information

Name: _____

Address: _____

City: _____ State: _____ Zip: _____ Phone: _____

Email: _____

Please contact me during these hours: _____

Please disregard this offer if your property is currently listed for sale.
This is not a solicitation of other Broker's listings. Void where prohibited by law.



Tony Barker

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I understand that buying a home is one of the largest transactions you'll make in your lifetime. That is why I am dedicated to utilizing my expertise in ways that will result in valuable decisions. I believe that quality service is more than just answering questions. It's taking the time to analyze your needs and discuss concerns. It's working hard to exceed expectations and extend relationships beyond the home closing process. It's listening and caring.

Please contact me anytime you have questions about buying or selling a home. Thank you for your business and referrals.

Food safety

ALWAYS

Wash hands and any kitchen objects such as plates, glasses, utensils and all work surfaces with hot soapy water both before and after use. Serve meats, poultry or seafood on a different plate than that which was used to marinate. Use a thermometer for measuring internal temperatures of cooked foods. Cook eggs yolks until they are white and firm. Cook microwaveable foods thoroughly by covering and rotating the dish whenever possible. Bring sauces, soups and gravies to boil. Refrigerate or freeze leftovers within two hours. Boil leftover marinade before basting with it. Keep cold foods cold and hot foods hot. Divide large amounts of hot foods into smaller containers so that they will cool faster when placed in the refrigerator. Keep refrigerator thermostat below 40 F and freezer temperature at 0 F.



Here are some good tips for handling food safely.

NEVER

Pack the refrigerator too full.
Cook food partially.
Mix any types of uncooked meats, poultry and seafood with other refrigerated foods.
Use eggs that were cracked in the container.
Pack refrigerated and frozen foods together with other items in shopping bags.
Purchase meats and other foods that are discolored or packaged in dented, cracked or damaged containers.
Purchase cooked meat, chicken or seafood that is displayed in the same case as raw foods.
Marinate foods in metal containers at room temperature - instead, place in refrigerator.
Purchase perishable foods without checking "sell by" or expiration dates.
Serve vegetables without cleaning them.
Eat foods containing raw eggs.
Reuse cutting boards until they are sanitized.