

## Time to Move — Are You Ready?

So you're serious about moving—obviously an important decision. Job relocation? Climate change? Moving closer to your parents or the kids? There are a lot of things to think about—they run the gamut from where to move to what to pack to tax implications. Here are some thoughts regarding your pending move:

Do your research:

What sounds like home to one person could be a money pit to someone else. Narrow your search to five cities or locations within your city/area of choice. Contact the local Chamber of Commerce for each to gather some insight. If moving out of state, you should also research tax implications with the local IRS as well.

Do you have too much baggage?

We all accumulate our favorite 'stuff' but moving time offers a great opportunity to 'clean house.' Take the time to inventory what you have. There are some rules of thumb to help you rid yourself of the excess. For example: If you have not used it, worn it or even thought about it in six months to a year, chances are you don't need it. Don't get carried away and toss your child's first clay pot, but realize that you really can get by with less. Be content with what you really need in your new home and value what you already have. A yard sale is a great place to start. You can help others get something they need, lighten your moving load and make some decent pocket money at the same time. What doesn't sell you can easily donate to friends or to your local charity. No matter what, you'll feel good about the results.

Time to pack!

Bubble wrap, plenty of old newspaper and plenty of strong, sturdy boxes are the way to go. Get a professional tape gun and a good marker as well. All of these items can be purchased at your local moving truck rental shop or hardware store. You may also want to use your old blankets, pillows and clothing to help cushion fragile boxed items and help protect wood furniture. When packing, remember someone has to physically move the box, so don't overload it. Even out the load by using plenty of boxes and don't forget to rent a hand truck—even lighter boxes will carry easier and load more quickly using a hand truck!

When loading your rental truck remember LIFO—last in first out. Assemble a basic survival box which could include such items as a change of clothes, towels, medications, toiletries, plastic silverware, paper plates, paper towels, disposable cups, toilet paper, trash bags, a flashlight and first aid kit, paper and a pencil, snacks, drinks, storage bags, and a small tool kit. You'll have easy access to these items by loading them at the back of the truck.

Moving is not only a physical challenge but also a challenge to your pocket book. The average move can cost as much as \$10,000. There are many things you can do to help offset expenses. If you are currently renting be sure to leave the place clean and in good condition so that you can get your security deposit back. If possible, use credit cards that provide cash back bonuses to help compensate for your expenses. Save on moving boxes by checking out local grocery, office supply, and electronic stores for discarded boxes. Shop around online to get the best price on moving supplies or

offer to buy them from someone who has recently moved. You can also use your own blankets versus renting padded blankets from the moving company. Ask your local moving company about the possibility of sharing a truck if you don't have enough belongings to fill it yourself.

You may have the challenge of moving before you've sold your current residence. Perhaps you need to start a new job right away or your new house is ready and you want to move in order to get the kids started in their new school. Whatever the reason there are things you can do to ease the transition. Sometimes it makes sense to leave one spouse behind to tend to the details of selling the current home. If this is not possible, remember to keep your old house secure while it's vacant and retain curb appeal so that it sells as soon as possible. Be sure to get a good agent and touch base often so you know how many people are viewing the house and what kind of feedback they are providing. If possible leave some furniture in the old house or hire a staging company to fill out the rooms so that the house will show better. Leaving pictures of the home when it was furnished in a photo album for perspective buyers to view is also effective. Hire a gardener to maintain the outside and spruce up the landscape if needed. It's a good idea to touch up any paint and clean the carpet as these things can become dirty during the move-out process. To help insure your former home's security you may want to invest in some sensor lights and be sure to cancel your newspaper subscription. Also, ask your home owners insurance agent how long the house can be covered when vacant.

Once you arrive at your new home, where to put everything becomes the immediate challenge. It's a good idea to take measurements of each room (including doorways), your furniture and appliances. Draw out a floor plan for each room ahead of time to get an idea of "what goes where." Measure windows in any areas where you will want some privacy, such as bathrooms and bedrooms. This way you can have window coverings ready when you arrive.

Don't forget to have your phone, utilities, garbage service, cable service set up before you arrive. Mail should also be forwarded to prevent delays in getting your bills or other important documents. If changing banks, alert creditors who take automatic payments from your account or any organization that makes direct deposits to your account to avoid any late fees or delays in getting your money.

Moving kids in the middle of the school year is always challenging. The most important thing you can do is to be understanding--acknowledge both positive and negative feelings they may be having--and keep daily routines as normal as possible. Ways to ease the transition might be to bring your child with you when you are shopping for a new home so they can understand and come to accept the move as well as letting them have some input as to their new surroundings. Plan a farewell party for your child so they can say goodbye to friends. Take the child to visit their new school ahead of time and arrange for them to meet their new teacher. Introduce yourself to the neighbors right away and ask if they know any of the neighborhood kids. This will give your child a head start on making new friends. Gather information on sports or other extra curricular activities that your child may want to get involved in. Encourage them to invite new friends over and scout out the neighborhood parks. These are great places for you and your child to meet new people. You can also encourage them to journal their feelings about the move and read children's literature on moving. Another way to get them involved is to draw a sketch of their new room and let them decide where to place the furniture or paint and redecorate if the budget allows.

Moving the family pet is another challenge. If riding in a moving van, always have your pet up front with you--not in the back. To make the ride a little easier, make an appointment with your vet ahead of time to see if he could prescribe a sedative for the pet. If transporting your pet by air, call the airline well in advance to check out rules and regulations prior to making reservations. If possible, book a weekday flight when the cargo bay will be less full and try for a direct flight to minimize the time your pet is confined. Rent or buy a carrier that allows your pet to stand and move around a bit. Let them get used to the carrier and affix a Live Animal label with your pet's name, your new address and phone number and any special handling instructions. If you are traveling by car don't feed your animal for several hours before the trip. Carry fresh water and stop often for walks and water breaks. Make sure your pet is welcome if you're staying somewhere overnight. Most importantly, never leave your pet in the car unattended, as temperatures can rise and fall rapidly.

Lastly, nothing can provide more of a challenge than having your car or moving truck break down during the trip. Have your vehicles looked over before moving day to check the tires, coolant levels and water pump. Take maps as back-up.

Check with the trucking company to see what road side assistance they provide or if traveling by car, check with your insurance company to see what assistance they can provide. If the truck runs off the road or is burglarized on the trip, check with your truck rental agency to see who is responsible for damages. If you're using a moving company to transport your belongings, video tape your valuables and belongings so you have a record of their condition prior to the move. This way, if there is a mishap you will have proof to show the insurance company if you decide to file a claim.