

## Ladies Have You Heard?

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### ABOUT HINTS ON TAKING HOUSEHOLD INVENTORY

Having an inventory of your household and personal belongings is important in the event of loss through fire, flood, windstorm, tornado damage or theft. Such an inventory is not ironclad evidence, but it can help convince a skeptical insurance adjuster.

When making a claim, the burden of proof is on you, the homeowners. If you have no inventory, no receipts or no evidence of ownership, then the adjuster must rely on his own judgement. He sizes up a person by what he earns, the neighborhood he lives in, money in the bank and style of living. If you don't fit in the typical category, you could be in for a difficult time in having your losses replaced.

There are other advantages to having a household inventory. For example, an item by inventory lets you know if you are adequately insured. Most people are not. If you

suffer an uninsured loss, which is tax deductible, an inventory puts you in a better position to prove a loss. And an inventory makes you aware of items you should insure separately.

If you should suffer a loss, the adjuster will calculate the present value of an item by figuring what it would cost to replace it, including sales tax, with an identical brand new item. Then he allows for depreciation. A short cut for you is to note the date of purchase and the original cost. Other ways to simplify the process by making a household inventory are:

- \* Use your camera to record what you own. Write prices and dates of purchase on back of the photos.

- \* Go through each room recording on a tape recorder what you see. Describe the item. Don't forget to put your tape recorder on your list, too.

- \* Make a note of the serial numbers on appliances and include brand names.

- \* Keep your inventory up to date by adding major purchases to your list.

- \* Keep lists, photos, and tapes somewhere other than at home. One good place is your safe deposit box.

### ABOUT CLEANING WOOD SURFACES

It soon will be time to take down the holiday decorations and give our homes a thorough cleaning.

Remember you can keep most wood furnishings, antique as well as modern, in good, lustrous condition with regular dusting and polishing.

Sometimes wood surfaces become drab and lose all color and animation. When this happens to an older piece of furniture as it

becomes clogged with dirt and grime, you need to clean it. Many reputable cleaning products are available in hardware or grocery stores to help you do the job.

Or you can take liquid wax or oil polish—the kind used to originally finish the piece—dip into it with a coarse cloth or pad of finest steel wool and rub wood gently along the grain. Wipe off residue before it dries. If wax has built up or turned white in carved areas, use an old toothbrush to remove it. Then wipe dry.

Soap and water cleaning may sound unwise but it's an alternate method for cleaning wood surfaces. It has the advantage of taking off sticky stains and murky,

ingrained soil. To do this, combine mild soap and warm water and beat to a thick, billowy soap. Dip a clean sponge into the suds and wash a small area at a time. Rinse with a fresh sponge and clean water. Dry immediately and polish.

Remember that no job will

be a success unless you read labels, follow directions, and use clean cloths for all polishing jobs. One secret of success when waxing wood surfaces is to apply a thin coat of wax. To do this put some wax on a soft cloth which you've folded in several layers.

## Winter Salads

(Continued from Page C6)

### TACO SALAD

#### Dressing

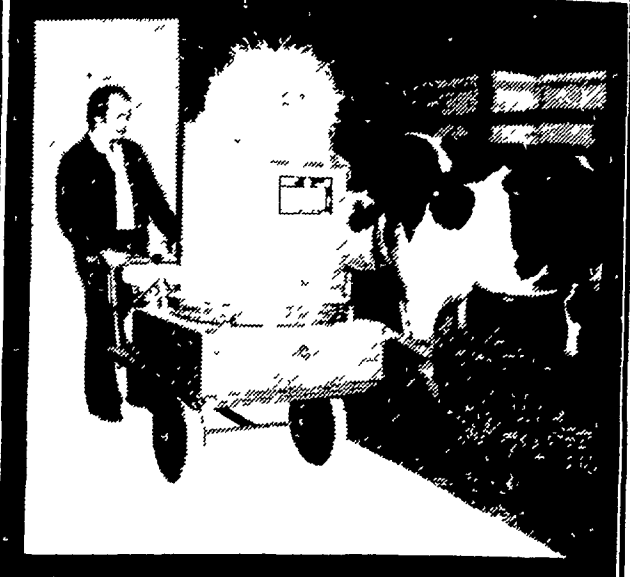
1 cup dairy sour cream  
3 tablespoons chili sauce  
1 tablespoon chopped canned jalapeno chilies  
1 teaspoon finely grated onion

#### Salad

1 pound lean ground beef  
1/2 cup chopped onion  
1 can (15 oz) red kidney beans, drained  
1 package (1 1/4 oz) taco seasoning mix  
1 cup water  
2 quarts chilled, torn romaine lettuce  
1 large avocado, peeled and sliced  
3 to 4 tomatoes, cut  
1/2 cup sliced pitted ripe olives  
2 cups slightly broken taco flavor tortilla chips  
1 1/2 cups shredded Cheddar cheese

For dressing, combine dressing ingredients, chill, covered, 1 to 2 hours to allow flavors to blend. For salad, brown beef with onion, drain off drippings. Add kidney beans, taco seasoning mix and water. Cover and simmer 10 minutes. Drain and chill thoroughly. To assemble salad, toss chilled meat mixture with lettuce, avocado, tomatoes, olives, tortilla chips, cheese and chilled dressing. Serve immediately.

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