



Have You Heard?

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Home Economist

HINTS ON TAKING HOUSEHOLD INVENTORY

Having an inventory of your household and personal belongings is important in the event of loss through fire, flood, wind-storm, 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 homeowner. 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 item 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 of making a household inventory are:

- * Use your camera or video recorder to record what you own. Write prices and dates of purchases on back of the photos or include this list with your video tape.

- * Go through each room recording on a tape recorder what you see. Describe the items. 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.

HOW TO CLEAN 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 alternative 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 suds. 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.

Remember, cleaning aids and vacuum cleaner attachments are a big help when cleaning your home furnishings, but there is no shortcut that takes the place of regular dusting.

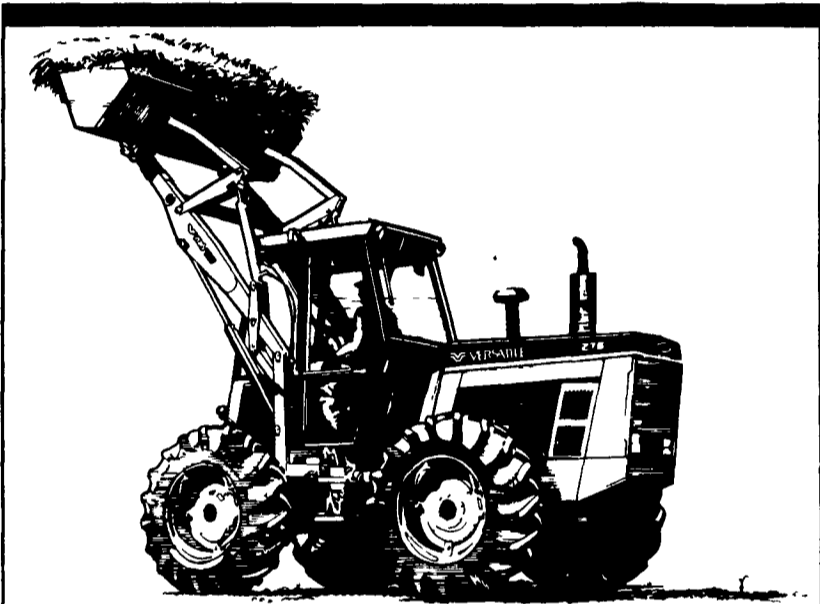
Day Care In Your Home

WEST CHESTER (Chester) — Learn how to run a successful day care business in your home. A four-session seminar for persons interested in starting or becoming more efficient in running a child care business at home is being offered by the Chester County and the Delaware County Cooperative Extension.

The topics in Chester County include Nutrition and the Child, Safety and Health, Setting Up the Business, and Developmental Activities. The cost is \$20 for the four-session seminar in Chester County. Classes will be held at the Extension office, 235 W. Market

Street, West Chester, on Tuesdays, March 21 and 28 and April 4 and 11, from 7:00-9:00 p.m. The registration deadline is March 17, 1989.

In Delaware County, the four-sessions' topics include: Choosing Toys, Planning and Organizing a Day, Discipline and Guidance, and Creativity. The cost is \$20 for the four-session seminar in Delaware County. Classes will be held at the Extension office, 1521 N. Providence Road, Media, on Tuesdays, April 18 and 25 and May 2 and 9, from 7:00-9:00 p.m. The registration deadline is April 14, 1989.



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