

HOUSE CALLS

YVONNE JEFFERY FOR THE CALGARY HERALD

Several weeks ago, I mentioned in this column how important it is to know what's in your home so you can figure out how much property insurance coverage you need. That prompted a call from Richard Hook...

Taking Inventory

Making a checklist of household goods can help in the event of fire or theft



Herald Archive

An average home can have 30,000 items in it, most worth insuring.

"There's a relatively low risk that you're going to have a fire or be broken into, but there's no formula for who it's going to happen to," Hook says. His staff will go through your home, room by room, to produce a complete listing of its contents...

those records if needed. Overall, the inventory provides a detailed listing of your home's contents for your insurance company in case of theft, fire or flood damage. It can also be used to help in estate management or in the case of marital splits...

Fees for the service depend entirely on how much "stuff" you've packed into your house, plus outbuildings such as the garage. But Hook estimates a 1,000-square-foot bungalow with a finished basement and a moderate amount of goods would probably cost roughly \$800.

Of course, you can also do it yourself. Shannon Grams owns the Calgary-based organizing firm A Place for Everything. She recalls a friend who lost everything in a fire years ago.

"What an enormous emotional effort it was for her to think about everything she had to replace," Grams says. An inventory would make this tough time a little easier.

"We live in such a fortunate society, because we have so much stuff," Grams says. "We live with such abundance."

The bonus in inventorying all that abundance is the process can help you de-clutter and re-organize your home at the same time.

"Break it down into smaller, more manageable parts, so you don't get so overwhelmed that you quit," Grams says. "It may take you a couple of weeks, but at least if you have an end goal in mind, it's manageable."

Both Grams and Hook emphasize the need to keep a copy of your inventory, including photos and/or videos, somewhere away from your home.

For more information

- Assets Documented Inc.: assetsdocumented.com
A Place for Everything: aplaceforeverything.ca
mcfarlanrowlands.com/inventory.htm

TIP

Demystifying woodworking for beginners

JOANNE HATHERLY CANWEST NEWS SERVICE

Ralph Swan, a woodworking expert from Sherwin-Williams, has been employed in the do-it-yourself industry for more than 20 years, advising Canadians on wood maintenance, project planning, sanding, cleaning, colour selection and application.

Breaking down the basics of wood-working and care, Swan has simplified and demystified techniques at the Canadian Workshop Show, Cottage Life Show and National Home Show.

Here are a few of Swan's woodworking tips for beginners:

- Work in a well-ventilated, dust-free environment with a drop cloth.
Set up your work area so you have plenty of room to move boards without bumping into walls.
Prepare your wood properly; spending time on sanding and conditioning the wood will give your project professional-looking results.



Calgary Herald Archive Matching stains can be tricky.

Real Estate Rentals Index table with columns for property type (e.g., Accommodation, Acreages), location (e.g., DOWNTOWN, HIGHWOOD), and price/rate.

Saturday Homes Calgary Herald

MOVING? Turn Your Clutter into CASH with a Garage Sale Ad. Includes contact info for classified@theherald.com.

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Apts, Suites Unfurn. NW 538, Apts, Suites Unfurn. SE 539. Listings include HIGHWOOD and DOVER.

Apts, Suites Unfurn. SW 540, Apts, Suites Unfurn. SW 540. Listings include MOUNT ROYAL and SLIP INTO SOMETHING COMFORTABLE.

Apts, Suites Unfurn. SW 540, Apts, Suites Unfurn. SW 540. Listings include DT NEW CONDO and KILLARNEY PLACE.

Condos Townhomes NE 550, Condos Townhomes NW 551. Listings include SANDSTONE and VARSITY-FIREPLACE.

Condos Townhomes SW 552, Condos Townhomes SW 553. Listings include TEMPLE 3 bdrm townhouse and DISCOVERY RIDGE.

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