

IN THIS ISSUE, WE WILL DISCUSS:

PROJECT PANACHE

CHILD-PROOFING YOUR HOME

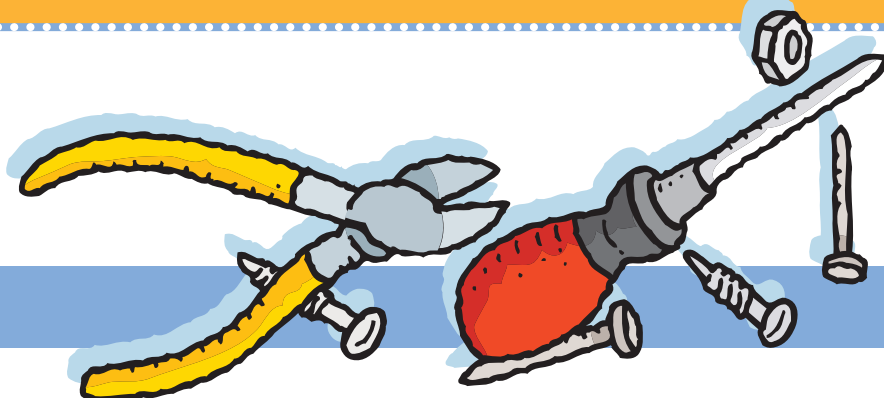
CREATING AN INVENTORY FOR YOUR
HOMEOWNER'S INSURANCE POLICY

May 2006



ORGANIZE YOUR LIFE!

PROJECT PANACHE



Every year, we take on large home projects, such as reorganizing the bedroom closet, or completely remodeling the bathroom. Daunting at first, these projects are rewarding and necessary for maintaining an organized life. Give yourself an incentive to finish your project by setting a date for a celebratory get-together or dinner party. If you really want to be held accountable, tell your guests what your project is! You could even make it the party theme: "Come celebrate my new bathroom!"

When you start the project, be sure to break it into smaller parts. For example, if you are reorganizing your garage, you could break it down in the following ways:

Sort through:

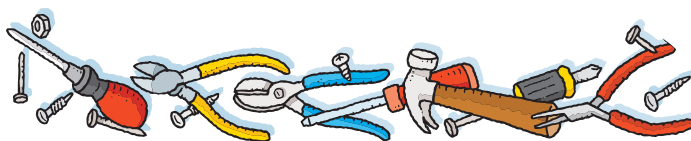
- tools
- boxes and bins
- decorations
- paint
- other toxic materials
- ladders (You probably have too many; most garages do, but unless you do a lot of home improvement or work as a contractor, you only need two.)
- upper and lower cabinets
- shelves
- freezer and refrigerator

After you finish sorting, decide what organization tools you need, such as:

- a tool box
- a clear plastic bin for:
 - seasonal decorations
 - wall-repair supplies (joint compound, wall scrapers, wall-repair kits, putty, caulk and spackle)
 - building supplies (nails, screws, anchors, nail guns)
 - tape and other adhesives

Now that you have organized your garage and your tools, you can designate places to keep everything. I like to organize the garage in sections. For example, all the paint is in one area; the tools in another. Think of it as a mantra: "likes with likes." If you need more inspiration, visit a hardware store.

You should also consider how often you use each item. For example, gardening tools belong near the door, since you use them the most. After a few days of grouping, you should be able to see clearly where everything is.



CHILD-PROOFING YOUR HOME

To you, your home is a safe, clean haven. To your infant, it's an obstacle course of potential dangers. Here are a few considerations to make your home safer for little ones.

Cribs

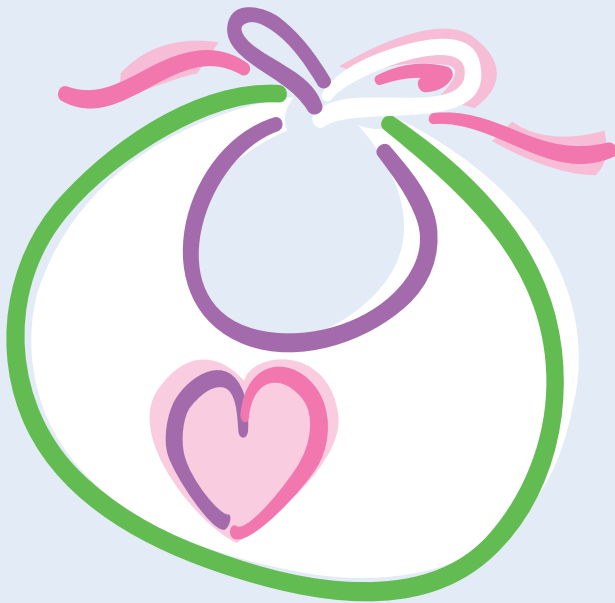
There are two camps with bumper cribs: One thinks they are fantastic, and the other doesn't. Read on and use your best judgment.

- If you decide to use a bumper pad, be sure to clip it to the rungs of the crib. Try to purchase one with snaps, but if you can't, make sure you snip any loose tie ends. Bumper pads supposedly protect restless sleepers from bumps and bruises. Babies shouldn't sustain significant injuries from hitting their heads on the crib, but the impact can wake them up. If you are curious why bumper pads are no longer recommended, check out this Web site: <http://babyproducts.about.com/od/recallsandsafety/a/bumpersafety.htm>



Keep in mind that to a toddler, a baby bumper is an excellent tool for climbing out of the crib. Make sure you remove the pad when the child is able to lift him/herself up. If you are concerned about suffocation, purchase a baby monitor with a motion sensor. Also, this Web site has great examples of breathable mesh bumpers: <http://tinyurl.com/j4qt4>

- Purchase a crib shield (<http://tinyurl.com/gusmz>) to keep children from catching their heads (if the crib is antique) or legs between the rungs. There have been many reports of babies dislocating their arms and legs through bare crib rungs.
- Discourage climbing by installing a mesh cover.
- Keep the crib away from the window.
- Always lower the crib as the baby gets older; for example, when infants are learning to walk, they will stand up in the middle of the night. If the mattress is too high, they could flip off of it!



Electrics

- Use plastic outlet plugs. Children love to stick their fingers into holes!
- Tie up any loose electrical cords to keep the baby from chewing on them. If possible, keep them out of reach. You can also purchase a power strip cover.
- Place fans up high so the child won't stick his or her fingers into the fan.

Windows

- Coil up loose pull-strings for blinds.
- Make sure screens are tight, especially on windows near the floor. Keep windows locked when they are not open.
- Avoid putting anything under the window that could be used as a climbing mechanism.

CHILD-PROOFING YOUR HOME

Storage

- Attach all shelving units to the wall, just in case the baby decides to climb them if you leave the room. This can happen in seconds!
- Put heavy toys on lower shelves rather than higher ones. The closer the toys are to the ground, the less the child has to struggle to get to them.
- Use bins without lids. Babies won't pinch their fingers and can put toys away more easily.

Toys

- Avoid purchasing toys smaller than the child's hand, such as marbles and rubber balls (or anything else they can potentially swallow).
- Don't buy stuffed animals with easily detachable eyes.

Safety tools

Purchase locks for the following:

- cabinet doors and drawers
- toilets
- oven
- dishwasher
- doors
 - Safety gates
 - Rubber corners for sharp tables
 - Finger guards
 - Wind-up tool for blind cords
 - Safety monitor with motion sensor



This is a fantastic Web site to visit for safety supplies:
<http://www.safeforbaby.com/>



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CREATING AN INVENTORY FOR YOUR HOMEOWNER'S INSURANCE POLICY

Unfortunately, bad things can happen to you and your stuff. That's why it's essential to inventory everything you own and estimate the current value of each item. Create an Excel form and update it yearly, since you will continually purchase new items and donate cast-offs.

A copy of the serial numbers for your electronic equipment, such as computers and cell phones, will help you identify these items if they are stolen. Make sure you photograph all valuables, such as jewelry and art objects. Break the inventory into the following rooms, and total up one room at a time. If you have a partner, tag team!

LIVING ROOM

- rugs
- artwork
- furniture
- lamps
- candlesticks
- books
- coffee tables
- end tables

DINING ROOM

- table and chairs
- china
- glassware
- silverware
- silver (such as a tea set)
- hutch
- server
- art
- chandelier/other light fixtures

FAMILY ROOM

- TV
- VCR
- DVD player
- couch
- chairs
- electronic goods (Xbox, stereo)
- DVDs
- VCR tapes
- shelves
- entertainment center
- lamps
- ottoman
- books
- rugs
- sconces

CRAFT ROOM

- crafts
- art supplies
(paint brushes, paints, etc.)

- fabrics
- yarn
- stamps
- wood blocks
- art
- canvases
- watercolor paper
- pencils

BEDROOMS

- bed frame and mattress
- bedside tables
- lamps
- trunk
- chest of drawers
- shelves
- clothing
(to make it easier, organize these by season)
 - gloves
 - hats
 - jackets
 - coats
 - fur coats
 - ski jackets
 - snow pants
 - snowmobile suits
 - socks
 - jeans
 - pants
 - skirts
 - sweaters
 - shirts
 - jean jackets
- dress shoes
- casual shoes
- boots
- jewelry
- artwork
- mirror
- chairs
- ottoman

BATHROOMS

- linens
- shelves
- rugs
- mirror
- removable medicine cabinet
- cosmetics

GARAGE/ATTIC

- holiday dishes and decorations
- washer and dryer
- lawn mower
- rakes
- tools
- photographs
- baby clothes
- memorabilia boxes

SPORTING GOODS

- skis
- ski boots
- snowboards
- sleds
- jet skis
- safety vests
- oars
- inner tubes
- paddle boats
- canoes
- boat
- bicycles
- tricycles
- tandem
- golf clubs
- tennis equipment
- exercise room
- gym equipment