

# Countdown to Moving Day

*Courtesy of Tippet-Richardson.*

It's really never too soon to begin planning for a move, and veteran movers have found that a comprehensive checklist is the best strategy to ensure a smooth relocation. It's also a great way to involve the entire family in the move and to spread some of the responsibilities to each person, including your children. You'll feel a sense of accomplishment as items are checked off. Moreover, as the weeks roll by, your checklist will help ensure that nothing has been overlooked or omitted from your planning and that alone will go a long way toward relieving some of your anxiety.



## SIX WEEKS BEFORE YOU MOVE:

Establish a moving date with your Customer Service Representative.

*Note: it is not always possible to reserve the elevator on the exact date of your lease commencement.*

Remove items from your attic, basement, storage shed, etc.

Start to use up things you can't move, such as frozen foods and cleaning supplies.

If you're moving out of a building with elevators, contact the building management to schedule use of the elevators.

If you're moving at an employer's request, verify which expenses and responsibilities are theirs and which are yours. Contact your accountant for information on what moving expenses may be tax-deductible.

Begin to inventory and evaluate your possessions. What can be sold or donated to a charitable organization? What haven't you used within the last year?

Make a list of everyone you need to notify about your move: friends, professionals, creditors, subscriptions, etc.

If some of your goods are to be stored, make the necessary arrangements now.

## FOUR WEEKS BEFORE:

Obtain a change of address kit from the post office and begin filling out the cards.

Contact utility companies for service disconnection at your old address. However, remember to keep phone and utilities connected at your current home throughout moving day.

Contact insurance companies (auto, home owner's or renters, medical and life) to arrange for coverage in your new home.

If you're packing yourself, purchase packing boxes from your local mover. Pack items that you won't need in the next month.

Plan a garage sale to sell unneeded items or arrange to donate them to charity.

## THREE WEEKS BEFORE:

Collect important papers, insurance, wills, deeds, stocks, etc.

Arrange to close accounts in your local bank and open accounts in your new locale.

## TWO WEEKS BEFORE:

Contact your moving company to review and confirm all arrangements for your move.

Confirm elevator booking for your move-out and move-in.

## ONE WEEK BEFORE:

Contact your mover to confirm arrangements for moving day.

Keep out a floor plan of your suite to help movers place your things in the right rooms.

Send out rugs and draperies for cleaning and have them delivered to your new address.

Send out any furniture that needs repair or refinishing and have it delivered to your new address.

Arrange for babysitting, if necessary, for moving day.

Don't forget to withdraw the contents of your safety deposit box, pick up any dry cleaning and return library books and rented videotapes.

Give away plants not being moved.

Discard flammable items (aerosols, used gas barbecue tanks, open tins of paint and varnishes).

## TWO TO THREE DAYS BEFORE:

Defrost your freezer and refrigerator. Block doors open so they can't accidentally close on pets or children.

Pack a box of personal items that will be needed immediately at your new home. Have this box loaded last or carry it with you in your car.

Organize and set aside those things that you're taking with you so that they don't get loaded on the van in error.

Create an inventory of your packed items (by box number).

Arrange for transportation of pets.

## MOVING DAY:

Set aside jewelry, cash and documents. These should be moved personally.

Record all utility meter readings (gas, electric, water).

Read your bill of lading and inventory from your moving company carefully before you sign. Keep these and all related papers in a safe location until all charges have been paid and all claims, if any, have been settled.

Turn furnace down or off.

Shut and lock all windows and doors.



# How to Pack



- Before placing items in cartons, make sure they are adequately wrapped in newsprint.
- Place a cushion layer of crumpled paper at the bottom of the carton.
- Always pack heavier items at the bottom of the carton.
- As you pack, layer your goods, packing the same or similar-sized items in one layer.
- Pack cartons as tightly as possible to minimize movement.
- Do not pack higher than the top of the carton, as it must be closed and sealed.
- Pack no more than 50 pounds in a carton.
- Identify your cartons by contents and by room.
- Be sure to identify fragile cartons.
- Toilet paper, telephone, toothpaste, brushes, etc., are essentials you may need upon arrival at your new home. Pack a box with these types of items and load it on the van last so that it will be unloaded first.
- Irreplaceable photos, financial papers, etc., should be personally transported by you during the move.
- Unpack breakables over the box you're taking them out of. That way, if you happen to drop an item, it will land on some packing material, reducing chances of breakage.
- Start packing several cartons each day a few weeks before your move.
- Pack on a room-by-room basis and do one area of the room at a time.
- To prevent small items from being lost, wrap them in brightly coloured tissue paper before placing them in a box.

## PREPARE YOUR PLANT FOR A MOVE BY FOLLOWING THESE DIRECTIONS:

- Provide it with extra sunlight for several weeks to let it store the extra energy that it will need for an extended trip.
- Prune back overgrown leaves and branches about a month before moving and curtail feeding to minimize growth.
- Thoroughly water the plant the day before you move, and cover it with a plastic bag to retain moisture and warmth.
- Place the plant in a sturdy carton to keep it from tipping over.

## COMPUTERS AND OTHER ELECTRONICS:

The original carton and packing materials are always best for safe guarding any type of computer or home electronics equipment. However, if you're like most people and have long since thrown away the original packaging, you can wrap components (e.g. receiver, compact disc player, videocassette recorder) separately, inside clean plastic garbage bags to protect against dust and dirt and then pad them with newsprint or bubble-wrap.

Carefully pack the items in a sturdy carton that has been lined with newsprint or Styrofoam "peanuts". Securely seal the carton, and mark the outside of the box to indicate that the item inside is "Extremely Fragile".

Likewise, your personal computer (PC) and printer require special attention. Disconnect wires attached to movable hardware such as a modem or mouse and "pack" your PC by inserting a blank floppy disk into the disk drive. Detach paper from printers and wrap monitors and other hardware as you would other home electronics.

It's a good idea to "back up" all files on your hard drive by copying them onto a floppy disk and keep them in your possession en route to your new residence.

If you have a floppy drive, cut out a square of cardboard the size of your floppy disk, slide it into the drive slot, and close the drive.

Be sure not to pack disks or cassettes near magnets, such as those on your stereo speakers.

Consult your PC user manual for any additional instructions relative to your particular equipment.

# Packing Tips

*Courtesy of Tippet-Richardson.*

## PACKING TAKES TIME AND ENERGY:

Moving companies estimate that it takes two people at least two to three days, without professional assistance, to prepare and pack the contents of an average three-bedroom home.

It is also very important to use the proper packing containers and wrapping materials. Improperly packed items can be easily damaged or broken. Odd size cartons constructed of improper materials or without lids take longer to load and move, increasing your moving charges and risk of damage. It is also recommended that you purchase proper packing materials from your mover.

## CHOOSING THE RIGHT MATERIALS:

Your mover can provide you with containers and packing material designed specifically for moving. If the cartons are returned in good condition, you may receive a rebate.



### MATERIALS

*China barrel*

*Mirror/picture carton*

*Lamp shade carton*

*Mattress carton or plastic cover*

*Wardrobe*

*Chandelier container*

*Small carton (2 cu. ft.)*

*Medium carton (4 cu. ft.)*

*Large carton (5 cu. ft.)*

*Utility carton*

*Bubble wrap/packing paper*

*Stretch wrap*

*Tape*

### PURPOSE

Dishes, fine china, glass

Mirrors, art

Lamp shades

Mattresses

Clothes and drapes

Chandeliers/light fixtures

Books and small, heavy items

Groceries, pots and pans, small appliances

Linen, stuffed toys, and light bulky items

Brooms, mops, garden tools, and other loose items

Wrapping of dishes and other fragile items

Wrapping of breakables

Covering sofas and chairs to prevent soiling

Sealing cartons

# Remember to notify...



- Post Office
- Canada Pension Plan
- Relatives & Friends
- Old Age Security
- Phone
- Motor Vehicle/ Driver's License
- Internet Provider
- Veterans Affairs
- Hydro
- Banks/Trust Companies
- Water
- Credit Cards
- Gas
- Fuel
- Department Stores
- Book & Record Clubs
- Cable TV
- Dry Cleaner
- Water Treatment
- Drug Store
- Doctor(s)
- Cleaning Service
- Dentist
- Schools
- Lawyer
- Clubs/Camps

- Veterinarian
- Sports/Theatre Subscriptions
- Insurance Company
- Newspapers
- Health Insurance
- Magazines
- Income Tax
- Mail Order Houses
- Family Allowance

# Donate Stuff That You No Longer Need



Charities that pick up donations:

## **Canadian Diabetes Association**

The Association sells reusable goods to Value Village and the revenue is used to fund programs for those living with diabetes.

Acceptable items: clothing, small appliances (in working condition), bedding and towels, coats, shoes, housewares, toys.

416-746-5757 or 1-800-505-5525  
[www.diabetes.ca](http://www.diabetes.ca)

## **Furniture Bank**

Collects and distributes furniture and other household items to assist individuals and families who are leaving shelters or hostels, are refugee claimants or who are homeless.

Acceptable items: gently used furniture and household items [except office furniture, metal desks or futons], beds, linens, small appliances.

416-934-1229  
[www.furniturebank.org](http://www.furniturebank.org)

## **Ontario Federation for Cerebral Palsy**

Merchandise is sold to Value Village and proceeds support OFCP programs and services.

Acceptable items: clothing, furniture, small appliances, housewares, books, toys.

416-244-9686  
[www.ofcp.on.ca](http://www.ofcp.on.ca)

## **Oasis Addiction Recovery Society**

Assists persons in recovery from addictions and provides support services for family and friends.

416-751-5155  
[www.oasismovement.org](http://www.oasismovement.org)

## **Ontario Association for Community Living**

Provides services and support to individuals with intellectual disabilities and their families.

416-446-1620  
[www.communityliving.ca](http://www.communityliving.ca)

For a list of charities and non-profit organizations that accept items such as bikes, computers, printers, cell phones, art supplies visit [www.toronto.ca/reuseit/orgs.htm](http://www.toronto.ca/reuseit/orgs.htm)

# Renters Insurance

by Jane Herman

Renters insurance: what you need to know. Consider these real scenarios: the resident in the apartment above you has inadvertently left their kitchen faucet running. In the morning you awaken to discover that your ceiling has collapsed, ruining both your new living room furniture and rug. A friend comes to visit for the weekend and slips while in the shower, injuring her back and breaking her ankle. A fire that started in the kitchen of a neighbouring apartment spreads rapidly through the building, destroying all of your personal possessions, clothing and furnishings.

How can you best protect yourself and your personal possessions from loss or liability in the event of any of these situations? The answer: renters insurance. Like homeowners insurance, renters insurance (or "Tenants Packages", as the insurance industry dubs them), will protect you and your personal possessions from fire, property damage, burglary or theft, as well as from most liability issues that may arise if someone is injured while visiting your apartment. Contrary to what most people think, their landlord's insurance does not cover loss or damage to the personal property of tenants. "The landlord is not responsible for your personal items no matter how extensive a tragedy has occurred," says Brad Butt, Executive Director of the Greater Toronto Apartment Association. If you are forced to vacate your apartment due to a fire or other circumstances, the landlord is not obligated to compensate you for alternative accommodation while repairs are being made. The landlord may be covered in case someone is injured on the property depending on the circumstances, but not in your apartment. For example, if snow or ice was not properly cleared from the sidewalk during the winter.

How much coverage do you need and how much does it cost? Don Stuart, a Consumer Information Officer with the Insurance Bureau of Canada, recommends All-Risk (property and liability) Coverage, which covers everything except general wear and tear and the most unlikely circumstances such as warfare. "You should purchase as much as you would need to be able to replace everything you own," says Stuart. "It's better to be over-insured than under-insured, and you should take the highest deductible you can reasonably afford."

Renters insurance is much less expensive than you might imagine. A general survey revealed that a \$35,000 property and \$1,000,000 liability policy for a highrise building would typically cost between \$100 and \$300 a year (premiums are slightly higher for basement apartments or rented homes).

Renters should also carry renters insurance in order to build up an insurance history. For example, suppose you are renting for 3-5 years, and then you decide to buy a home, and you want to get homeowner's insurance. Just as a credit card company will look at your credit rating, an insurance company will look at your "insurance history". It's easier to obtain insurance down the road if you have a good record that's been established over a few years.

Renter's insurance may also cover your personal property if, for example, someone breaks into your car and steals your computer, camera equipment, or golf clubs.

How do I obtain Renters Insurance?

If you own a car, a great way to start is by contacting the company that handles your car insurance. Many insurance companies are happy to set up a Tenants Package to a current customer – most provide multi-policy discounts if you have property and auto coverage together. If you have been living at home and this is your first apartment, you can also approach your parents' insurance broker.

If you like, you can compare pricing and coverage options by contacting any of the major direct writers, such as Belair, Certas, or The Personal. Large insurance companies like State Farm and Cooperators have agents that only deal with their companies. Or you may prefer the personal service you receive from dealing with a broker. Many leases require that tenants carry both liability and property insurance. Before you sign your lease, be sure to check with the landlord. Hopefully you will never need it, but the peace of mind it provides is well worth the small price you'll pay.

**RENTERSNEWS**

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# Moving Your Pet Safely

After you've found pet-friendly housing and are ready to move, follow these recommendations to keep your pet safe on moving day. Plan ahead. Advance planning will make your move less stressful on you and your pet. Pack over a period of time, and try to maintain your pet's normal routine. Invest in a high-quality, sturdy pet carrier. If you have a dog or cat whom you want to keep safely confined on moving day, get a carrier ahead of time and gradually accustom your pet to spending time in the carrier.



**Purchase a new ID tag for your pet.** As soon as you know your new address, get a pet ID tag with this information and telephone numbers. (Or obtain some other visible form of pet identification, such as a collar with ID information imprinted on it or an identification band that attaches to the collar but does not dangle like a traditional tag.) An up-to-date ID tag is a lost pet's ticket home.

**Keep your pet secure.** On moving day, place your pet (whether in the carrier or not) in a safe, quiet place, such as the bathroom, so that he or she cannot escape. Place a large sign on the door that says, "DO NOT ENTER," and be sure that your friends or professional movers are aware that the room is off-limits.

**Make your car trip safe.** If you're traveling by car and your dog enjoys car travel, you may want to accustom him to a restraining harness. Because most cats aren't comfortable traveling in cars, and for their own safety as well as yours, it's best to transport them in a well-ventilated and securely placed carrier. Never leave pets alone in a parked vehicle during warm weather as the temperature rises quickly and can injure or kill them. In any season, a pet in a parked vehicle is vulnerable to being harmed or stolen. Never put an animal in the trunk or open bed of a pickup truck or in the storage area of a moving van. Talk to your veterinarian. If your pet doesn't enjoy car rides, consult with your veterinarian about behaviour modification or medication that might lessen the stress of travel. Depending on your destination, your pet may also need additional vaccinations, medications, and health certificates.

## Cats

For the first few days, it's smart to confine your cat to one room of your new home while you work on putting the rest of the place in order. Prepare the room with your cat's bed, litter box, food and water bowls, and toys. Now is the perfect time to make your cat an indoor-only pet. Indoor only cats live longer and healthier lives. Resist attempts by your cat to go outdoors. If your cat hasn't established an outdoor territory, he or she is less likely to be interested in going outdoors. Accessories such as window perches can ease the transition. If you play with your cat and supply lots of attention, your cat should have all he or she needs indoors.

## Dogs

Ideally, your dog's first introduction to his or her new home will be with familiar furniture already in place, including his or her bed and crate, toys, and food and water bowls. If you must be away from home for many hours each day; look into having a pet-sitter visit with and walk your dog or consider dog day care.

## Safety

Make your new home safe for all pets by providing a secure place from hazards that can

- **poison** such as cleansers, insect sprays and pesticides, medications, chocolate, certain plants, and antifreeze
- **burn** such as plugged-in appliances, boiling liquids, open flames
- **electrocute** such as worn lamp cords
- **strangle, choke, or obstruct breathing** such as choke collars, small balls, sewing thread and needles, pantyhose, and bones
- **topple or crush** such as precariously placed appliances, top-heavy filing cabinets, and lamps
- **allow escape or theft** such as loose screens and inadequate fences. Never leave your pet unattended on a balcony or chained in a yard.

## Veterinary Care

As soon as possible, choose a veterinarian and take a practice drive to the nearest emergency veterinary clinic. Trying to find it when you really need it can waste precious time. Also learn basic pet first aid.



# Move Children With Care

By Camilla Cornell, *National Post*

A spanking-new home with nary a mark on the wall or a stain on the carpet what's not to like? Still, if you've ever made a move with children in tow, you will know they are not always keen to pull up roots and settle in somewhere new.

"Children, especially younger children, thrive on routine," says Janet Morrison, a psychological associate in private practice in Toronto. Anything that disrupts that routine can throw them for a loop.

Ms. Morrison advises making sure children are part of the process and generating interest in their new surroundings. "My kids weren't keen at all about moving, at least at first," says Bob Finnigan, a partner with Heathwood Homes. He moved with his wife and two daughters, then seven and four years old, from East Toronto to the Bridlewood area about two years ago. "They had friends at school they didn't want to leave."

Mr. Finnigan has watched numerous families move and he had a sense of how to get his girls involved. "We visited the house a lot as it was being built," he says. "It was kind of neat for them to see the house go up."

As well, they walked around the neighbourhood, pointing out the school the girls would be attending and the places the family would shop. It is not always possible for children to see the house in advance, Ms. Morrison says, especially if you are moving to a different city. But at the very least you can take lots of pictures of their rooms, the home itself, and the neighbourhood.

Mr. Finnigan allowed his girls to help decorate their rooms – a strategy Ms. Morrison condones. "You want to generate excitement or anticipation about the kinds of things your kids can latch on to in their imagination," she says. "Things like what their room will look like. Children are no different than adults in that, if we can actually have a picture in our heads about what it's going to be like, we're less anxious."

Once moving day came, Mr. Finnigan's daughters were allowed to pack a bag of their own with their favourite stuffed toys and other treasures. "Little girls seem to have favourite clothes," he says. Those bags went in the car with the girls, instead of disappearing into the moving truck. And when the family arrived at the new house, the first rooms to be put in order were the children's rooms, "so that, at least, they felt comfortable going to sleep there."

While such techniques may work with little ones, Ms. Morrison points out, the older the child, the more problems they are likely to have adjusting. "The hardest hit are teenagers – they're the ones that are really entrenched in their lives,

their schools, their friends. It's horribly disruptive for them – they're very self-conscious and they're very invested in all those things."

While under-four-year-olds – whose lives revolve around their mothers and fathers – might adjust to a move in a matter of weeks, and school-aged kids can take as long as a month to latch on to a new best friend, teenagers may take several years to adjust. "They often wish their parents would disappear," says Ms. Morrison. "Their lives are where their friends are."

Krista Deering of Georgetown can attest to that. After moving her 14-year-old son, Simon, from Oakville 18 months ago, she says she and her husband frequently wondered whether they had done the right thing. Simon was angry and upset and missed his friends and his hockey team. "He talked about running away or going to live with my mother, who still lives in Oakville," Ms. Deering says.

How do you handle such emotions? "Mainly you have to tolerate that they're going to kick up a heck of a fuss and you're going to have to listen to them," Ms. Morrison says.

"They have a right to voice their opinion in the same way as if you'd told them you were going to get a divorce. They're entitled to be angry."

For Simon, the turning point came when his mother enrolled him in a local hockey team. "I think if you can get them involved in an activity in the new community, it makes a big difference," Ms. Deering says. Almost overnight he found his milieu. Now he says "he'll never leave Georgetown. He tells me he's never moving again. And I won't move him... at least not until he finishes high school."

Another thing that can make an impact on how well children weather a move is the reason for it. Says Ms. Morrison: "After a divorce it's particularly hard. Everybody's upset, angry and tense, instead of happy." As a parent, it is crucial to stay as positive as possible and to try to involve the whole family in the decisions to be made.

"Even business schools teach that if you want to make changes at a company you can't arbitrarily impose them from above," she says. "The extent to which you can have the employees participate in the process is the extent to which you're going to have co-operation."

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