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Hiring a Mover? Tips for Finding The Right One

10 Easy Ways To Save Money On Your

Move

Helping Kids Cope with Leaving Friends Behind

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Cory Jones

Cory Jones Vice President Residential Marketing

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See pages 8 and 9 for full offer details.

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Congratulations from Frontier Communications!

Frontier Communications wants to congratulate you on the decision to sell your home and has provided some helpful tips to prepare for the big move.

Countdown to Moving Day 5

The two-month guide will help smooth your move and actually have you looking forward to moving day.

Save Money on Your Move 6

10 easy tips to keep cash in your wallet.

Hey Kids – We're Moving! 7

How to help children cope with leaving friends behind and starting anew.

Hiring a Mover? 10

Tips for finding the right one.

Green Your Move 12

Reduce your carbon footprint while you relocate.

Will Your Remodeling Project Pay Off in Your Next Home? 13

Find out if that remodeling project you're dreaming about in your next home makes sense.

Make a Clean Getaway 14

Here is a last minute checklist to help you move without a hitch.

Think Green!



As you enjoy the information and advertising offers in this magazine, keep in mind we make a concerted effort to bring this to you in an environmentally responsible way.

This starts with the paper we use for this edition. The wood fiber to make the paper comes from sustainable forests. For every tree harvested to make this paper, a new tree is grown. In addition, this has been independently certified to the Forest Stewardship Council (FSC) standard.

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4 MOVING GUIDE

Countdown to Moving Day

Verwhelmed at the thought of moving? Our two month guide will help smooth your move. The excitement of a brand new start can quickly sour when you realize how much you have to do to make the big move. Ideally, you've been sorting and purging for months, in anticipation of putting your home on the market.

But if you have just two months, this guide will get you in perfect packing shape. Before getting started, purchase a binder with pockets so you can take notes, keep checklists, record phone calls and log all moving expenses. Purchase your packing supplies and keep them in a central location.

8 WEEKS OUT

- Conduct a household inventory and put it into a master packing list. While this may seem tedious, it will be invaluable when you get to your new home and can see if anything is missing. It also will serve as an accurate estimate for moving bids.
- Videotape or photograph all valuables and list dollar values. Include serial numbers of all electronics.
- If you plan to hire movers, interview at least three companies and get bids. See our story on page 10 for tips on finding the best movers.
- Create a running list of people and companies that need to be notified of your address change. Check off each one as completed.
- Notify home service providers (including post office) of your upcoming move and arrange for these services in your new location.
- Contact your doctors and children's schools to arrange to get or transfer school and healthcare records. Also, transfer your prescriptions.
- Start sorting and packing non-essential items, purging anything that you don't want to take to your new home. Set aside items to sell.
- Finish any home repairs or improvements you need to do.

4-6 WEEKS OUT

- ✓ Hold a garage sale to turn your trash into cash.
- If you are moving yourself, reserve your moving truck.
- Decide what will travel with you toiletries, clothes, toys, books, medicine, towels, toilet paper, valuables, etc. Make sure you will have enough supplies to last a few extra days, in case there is a delay with your movers or you have car trouble. Do a dry run and see if all these items will fit into your vehicle or can be easily taken to the airport.
- Collect all your important documents, such as birth and marriage certificates, social security

cards, pass ports – and make copies. Put the originals in a lockable, fireproof safe and store the copies separately.

 Step up your packing – designating a special area for packed and labeled boxes as your "moving room." This could be a guest room or a garage.

1-3 WEEKS OUT

- ✓ Arrange for personal travel (flights, car rental, hotels).
- ✓ Cancel or transfer your home insurance.
- Notify the Department of Motor Vehicles of your address change and make arrangements for your registration and insurance.
- ✓ Make travel arrangements for your pet and decide what to do with houseplants.
- Slow down on your grocery shopping and finish eating what's in the freezer and pantry.
- ✓ If not already completed, pack up and clean your garage, attic and basement – these typically take longer than you expect. Safely dispose of household chemicals, solvents and paint.
- Prepare electronics for the move, backing up your files before packing them in their original boxes.

MOVING DAY!

- Pack any remaining towels, clothes and food that will be traveling with you.
- ✓ Go through your home with the movers, identifying fragile pieces and ensuring they have properly tagged items. Give drivers your new address and contact information.
- ✓ Do a final check before signing off on the paperwork and leave your new address with the new tenants so stray mail can be forwarded.
- One last walk-through before shutting the lights and bidding farewell to your old home.



MOVING GUIDE 5

Save MONEY on Your Move

Easy tips to keep more cash in your wallet

rom hiring movers to buying boxes and the supplies needed to properly pack, you likely will be shelling out big bucks to get to your new home. But there are plenty of ways you can curb costs with a little bit of organization – saving you hundreds and perhaps thousands of dollars. In fact, an organized move is an economical efficient move. Here are our top 10 tips:

1 Free or cheap. Packing materials like are pricey but necessary. So why not take advantage of someone else's moving investment by searching craigslist.com or freecycle.org for people wanting to unload boxes, bubble wrap and other supplies. There's a good chance you can find them cheap or even free.

2 Never pay for boxes. You can save money but this tip is going to take you some time. In fact, you'll need to start making the rounds at stores, malls and recycle centers several weeks if not months before your move date. Hospitals, labs and restaurants are a good source for heavy duty boxes and crates. Make sure you bring home only ones that are sturdy and intact. Ask people who recently moved if they have any boxes.

3 Do it yourself. Using a moving company will be the most expensive option. If you don't want to tap your friends and family, rent a truck and do the whole move yourself, you still can save money on hiring pros. Consider the "you pack, we drive" option. And if you don't mind your stuff being stored for awhile, movers offer discounts for short-term storage so they can consolidate your items with others' belongings. You also can and should negotiate prices with your moving company once you've gotten a bid.

Mid-month savings. Late and early in the month are the busiest times for movers and command a premium. The same goes for the summer season. If you can move in the middle of the month and/or between October and May, you usually can secure better pricing.

5Ponder a pod. If you don't have a lot of personal items, consider a portable storage container that is dropped off at your home. You can load at your leisure, and when you're ready, the company will pick it up and take it to a storage facility or to your new home. This is an economical alternative to hiring movers. **6** MOVING GUIDE **Get rid of junk.** One of the biggest ways to save money is de-cluttering. You don't have to pay for what you don't have to move, right? Many movers charge by the pound, so be ruthless when going through your items. If you haven't used something for a year, chances are you don't need it.

Cash for trash. If your purged items are in good shape, consider having a garage sale. Large items, like furniture and electronics, can bring in enough money to make it well worth the effort. What you don't sell, immediately donate to charity so that it won't bulk up your move and you can enjoy a tax deduction.

Show't buy what you can borrow. Why waste money on tape guns, dollies, hand trucks and other items? Friends, family and neighbors usually are happy to lend you items to smooth the move – especially if they have been recruited to help.

9Go postal. The U.S. Post Office offers special rates for shipping books and magazines – providing a cheaper option for these notoriously heavy items.

10On the road. Can you stay with friends instead of a hotel? If you are in a moving truck, consider staying at a campground. Try to bring or cook your own meals while traveling rather than eating out. All the little things you do when tightening your belt can be applied to your move, so take advantage of them. Your wallet will thank you.

Hey kids – We're moving!

How to help children cope with leaving friends behind and starting anew

f you feel the upheaval and stress of moving your household, just think how it may be for children who don't understand about being uprooted. But there are many things you can do to ease their anxiety and actually stoke their excitement of a new start.

The Decision

Nothing will freak kids out more than a disruption in their routine. If a move is in the wings, involve your children in the conversation early. Be honest about why a move is necessary; value everyone's opinion and make kids feel like they are a part of the decision. Don't blind-side them with a shocking announcement.

Talk about advantages of moving and answer their questions thoroughly. Kids will want to know about their new school and neighborhood. Be prepared for them to focus on the more confusing aspects of the move. Will their pets coming with them? How they will stay in contact with friends? Give details and encourage them to write down any questions they have as they go along. Family discussions provide honest dialogue and build support among all members of the household.

Getting on board

Once the decision to move is final, you should zero- in on the positive. While it is sad to leave your old life behind, a new start holds promise and opportunities to meet new people and do new activities.

Simple and direct explanations will help toddlers and pre-schoolers easily deal with change. Elementary-age children need a bit more reassurance but often embrace a move rather easily.

Familiarity will go a long way in helping them cope. Show them pictures of the new house and neighborhood. If you are moving nearby, take them to see the new home. Drive by or visit the new school.

Perhaps the most difficult to deal with are middle and high school students, who have established social networks and may rebel against a move. Be sensitive and respect them. Is it possible for them to visit friends or return for homecoming or prom? If the move is in the middle of the school year, can they stay with a friend for the remainder of the year to ease the transition? When they feel like the move won't



completely cut them off from their life, they usually will come around to the idea.

New home, new room

The simple act of giving children the floor plan of their new room and letting them plan the set-up and décor is essential. Empower them to gain control over their environment and give them the opportunity to get excited about a new setting. Let them sort and pack their own rooms, which also helps them emotionally transition.

Saying goodbye

Allow time for kids to say proper goodbyes to friends. Whether it's a larger party or several smaller events, this is an important part of the process. Make final visits to favorite places and give them positive memories of their best haunts.

Finally, give children time to adjust after the move. Be supportive as they go to a new school and begin making new friends. It's common for them to be emotional for weeks and even months after a move. Be there for them as parents and let them know they are not alone in their feelings.

FORGET THE BOXES. TAKE THE PACKAGE.

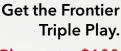
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Hiring a Mover? How to find the right one

If you are moving across state lines, seek out interstate companies. Is their website professional? A shoddy site could indicate an untrustworthy company. Check with the Better Business Bureau to help screen them. Contact the American Moving and Storage Association (www.moving. org) to see if a

oving an entire household is stressful enough. But entrusting everything you own to strangers can be downright overwhelming.

Finding the right moving company takes a lot of time and research. You should plan on researching the history of at least 10 companies. Start looking online but also ask people you know for referrals.

What NOT to Move...

Did you know that it is illegal to transport any material that is explosive, flammable or corrosive? It's also quite dangerous. Before moving, make sure you properly dispose of these materials so that you keep yourself and your family as safe as possible.

Items you should NOT pack:

- Pesticides
- Fertilizer
- Liquid bleach
- Acids
- Acetone
- Car batteries
- Propane tanks
- Kerosene
- Gasoline
- Motor oil
- Lighter fluid
- Charcoal
- Sterno
- Paints
- Aerosols
- Pool chemicals
- Ammunition

company is a member. Membership is voluntary and those who belong agree to abide by the organization's published tariffs and to participate in its arbitration program. Not being a member doesn't necessarily mean you should rule out the company, but it can add another layer of security. Call the company's customer service number to see if they are responsive. Consumer advocacy groups, such as movingscam.com or ripoffreport. com could also help you weed out unsavory movers.

Consider whether you want the moving company to pack for you or if you pack and they drive. You can save a substantial amount of money if you do some of the work yourself.

Once you've narrowed down you search to the top 10 movers, it's time to start making calls.

Are they incorporated? Are they registered with the Federal Motor Carrier Safety Association (FMCSA) and have a USDOT number? This is a must, if the move crosses state lines. Go to safersys.org and research the USDOT number given to you. Does the profile match the company? Plenty of information will be filed here, including fleet size, accident rates, insurance coverage, safety ratings and licensing status. You also can call FMCSA's Safety Violation and Consumer Complaints hotline at 888-368-7238 and ask about complaints against your moving company.

Get rates and estimates

Ask each company you call for its rates. Most give a rate per pound as well as a distance rate. For longer distance moves, rates are based on weight. For short moves, you may be charged a per hour rate. Ask if there are any additional fees and when they apply. You could end up paying extra if there are awkward or bulky items, if there is not easy access to your new home, for example, and sometimes fuel or transport surcharges may be assess. That's why it's important to pre-arrange these so that you don't get caught off-guard. Also, find out if the company uses subcontractors. If this is the case, ask for its complete list of contractors. Failure to readily provide this information is a red flag. Make sure you check out the subcontractors to make sure they are reliable and reputable.

Trustworthy moving companies should also be able to provide a list of happy customers that you can call and verify. Due diligence on your part will make it much easier to zero in on good companies that have earned their customers' trust.

After your initial phone screening, you should expect to have at least three or four companies come to your home for an estimate. In-home estimates are a must and don't accept a bid from anyone who has not gone through every room and closet in your home. An estimate should include all charges and does not become an agreement until both parties sign off on it. The estimate should be dated and include the method of payment.

See if the company will give you a written binding estimate or a binding "not-to-exceed" estimate, which guarantees a cap on what you will pay. Non-binding estimates are legal but may cost you significantly more than the estimate. Interstate movers can charge you for binding estimates but most will offer them for free. For moves within the same state, rules about estimates vary and movers are not always required to give a written and signed binding estimate. Do your homework and make sure you are comparing apples to apples when comparing all your bids.

Don't forget to ask

Find out how your items will be packed, labeled and protected. Do they shrink wrap your furniture or charge extra? Are there appliance service charges? Many companies will not charge extra for standard appliances but may tack on fees for extra items. If you are moving during the winter or rainy season, does the company protect against water damage?

If you require storage, does the company provide it in a secure location? Is it possible for you to see the storage facility in person?

Will your items be transferred from one truck to another? Find this out before you hire a company, as this my increase the risk for loss or damage.

Insurance

One of the most critical questions for potential moving companies is insurance. You cannot ask enough questions about insuring your items. Coverage is usually based on weight – standard is typically 60 cents per pound. This usually doesn't cover the replacement value of an item if it is lost or damaged. This is why you likely will want additional coverage. Moving companies can provide more coverage, but you should also check with your homeowner's insurance carrier to see if it offers additional coverage for moving.

Choose wisely

When you have all your estimates, compare bids. Is one particularly lower than the rest? Call and ask questions if you're unsure. If you have narrowed it down to two or three estimates from reputable companies, call them back and see if you can negotiate for a better rate. Most companies will work with you on pricing in a competitive setting.

When you've made your selection, make sure you confirm the dates of your move and review any special instructions or details. Obtain a signed order for service and a bill of lading.

Your thoughtful and detailed research will pay off in helping you guard against scams and can end up saving you thousands of dollars. But perhaps most important is the peace of mind you get in finding a trustworthy company that will ensure you start your new chapter on the right foot.

Holding Pattern

Portable storage containers are a new storage category that is becoming hugely popular with people who have lag time between putting their house on the market and moving into their new home.

This option is attractive to those who have overflowing garages, basements and living areas who don't want to get rid of



their possessions but don't necessarily want them displayed while trying to stage their house for sale. It's also great for people who are moving to a

temporary location for several weeks or even months while waiting for their new home to be ready.

Storage containers of varying sizes can be dropped off via truck at your home, loaded and taken straight to your new home or transported to a secure storage facility until you're ready to have it delivered to your doorstep.

This gives you a lot of flexibility to pack at your own pace, store your items off-site without having to pack and repack, and often are more cost-effective than self-storage units.

Do an internet search on "portable storage containers" and vet out a reputable company that can provide this easy solution.

Green Your Move

Reduce your carbon footprint while you relocate

t seems that just about everyone is jumping on the green bandwagon. Many of us recycle, use energy-efficient appliances and seek ways to cut our energy usage. We replace incandescent bulb with CFLS and install low-flow toilets and showerheads. We only run the dishwasher when it's full. Small changes not only can save the planet but saves us money.

Don't let that diligence and sensitivity go by the wayside just because you're moving. Why should all those packing materials go straight into a landfill? What about the fuel and pollution used to relocate your stuff?

While it's difficult to be completely carbon neutral during a move, you can lessen your environmental impact with these simple tricks:

- Re-use boxes from stores, hospitals and restaurants for all your packing needs. Liquor store boxes often have built-in cell packs that are handy for packing glassware and other fragile items. Find out if anyone who has recently moved wants to unload all their boxes and materials for free or at nominal cost. Call the store manager ahead of time and arrange for a pick-up so you aren't driving back and forth making box runs.
- Consider reusable plastic containers with lids for your packed items. You can use ones you have on hand or borrow some from friends and family. You may consider purchasing them so that you will have quality storage containers in your new home and are ready for future moves.
- Use old newspapers to wrap fragile items – just be careful to not use it on items like light-colored dishes that may smudge with the ink. Use butcher paper instead.

Check online sites like craigslist.com and freecycle.org to find people who want to unload moving boxes and

supplies.



- Stay away from foam packing peanuts, which don't break down. Cut down on the amount of packing materials you need by using blankets, table linens and towels to pad your belongings.
- Purging yourself of unused and unwanted items is the single most earth-friendly thing you can do for a move. Unless an item is broken and beyond repair, donate or sell everything you can. The earlier you begin going through things in advance of moving day, the easier it will be to eliminate things you really don't use.
- Ask your movers if they are "green." Many organizations are embracing environmentfriendly practices, including moving and relocation companies. The more that customers demand it, the more will offer such service.

Finally, awareness is the first and last step to lessening your environmental impact. As you plan and execute your move, just think if there is a greener way to do it. Then act.

Will Your Remodeling Project PAY OFF?

ven though you haven't made the big move yet — you may be dreaming of some remodeling projects that you want to do in your next home. You should know that there are financial factors to consider before you choose a home improvement project and smart homeowner's will consider resale value before making a major remodeling investment. Each year REMODELING magazine publishes a study that can help homeowners determine the return on investment for their home improvement projects.

This Cost vs. Value Report contrasts the cost of home improvements with their recouped value if the house is sold today. They compare construction costs for several projects, with estimates of the projects' value in a current market resale scenario. Real estate professionals in residential markets across the country provided return-oninvestment estimates.

Landscaping and fresh paint may lure house hunters inside, but once in the door, buyers of existing homes look for functionality, durability, and convenience. That's why it's so important for a resale to be modernized.

Kitchens and baths are among the most popular home improvement projects, which can drive the return on investment. Reports often show that many remodeling dollars are spent within the first two years of move in. Under those circumstances repair and replacement projects such as windows or siding may get first attention if they require maintenance. As the housing stock ages, and existing homes continue to sell more than 6 million units a year, those projects may see an increased return on investment. To perform as an amenity, your homes improvement projects should complement and





The resale value of each project is an estimate based on a current market resale scenario. This can be misleading because many newly remodeled homes are not put on the market so soon.

Smart homeowners will ask many questions before starting any remodel or home improvement project. Get advice from both realtors and contractors to decide which home improvement projects make sense for your special circumstances and to insure you get the greatest return on your investment.

Information provided by Remodeling magazine Cost vs. Value Report.Visit: www.remodelingmagazine.com

HOW DOES REMODELING PAY OFF?

(cost recouped, for resale now national average)	
Entry Door Replacement – Steel	73.0%
Attic Bedroom Remodel	72.5%
Minor Kitchen Remodel	72.1%
Garage Door Replacement	71.9%
Deck Addition – Wood	70.1%
Siding Replacement – Vinyl	69.5%
Window Replacement – Vinyl	68.0%
Window Replacement – Wood	67.5%
Basement Remodel	66.8%
Major Kitchen Remodel	65.7%
Deck Addition – Composite	62.8%
Two Story Addition	62.4%
Bathroom Remodel	62.2%
Family Room Addition	60.2%
Master Suite Addition	59.2%
Roofing Replacement	57.8%
Garage Addition	57.2%
Entry Door Replacement – Fiberglass	56.3%
Bathroom Addition	51.0%
Back-up Power Generator	47.5%
Sunroom Addition	45.9%
Home Office Remodel	42.9%

Make a clean getaway

Here is a last-minute checklist

t never fails. You're nicely settled into your new home and you go to water the lawn and...uh oh...you forgot to pack your garden hose. Maybe you get a reminder call about your child's orthodontist appointment – now in another state.

There are always a bunch of little things that can go unnoticed during the frenzy of a big move. But don't fret, we have compiled a last-minute checklist of those nagging to-do tasks to help you move without a hitch.

- Cancel newspaper and magazine subscriptions.
- Return any cable/satellite receiver boxes, routers, dishes and remote controls.
- ✓ Make sure all utilities are cut to your old home.
- Cancel trash, recycling and sewer service, and return trash cans to the provider.
- ✓ Stop lawn care and/or snow removal services.
- ✓ Notify your church of your change of address.
- Cancel or transfer your health club membership.
- Others that should know about your move: accountant, attorney, doctors, orthodontist, hairdresser, alumni association, vet, retirement plan holders, etc.
- Cancel any doctors, vet or salon appointments you made long in advance of your move.
- Call your insurance agent and see if you need to buy additional coverage regarding your

MYTH: Packing for a move is a great time to stroll down memory lane.

FACT: Even if you start the process early, moving is NOT the time to reminisce. An organized move is a tactical endeavor with key deadlines.

Packing should be methodical and be done as efficiently as possible. Your concentration should be on properly packing items and clearly labeling boxes so the unpacking also is methodical and efficient.

If you are going through boxes that contain lots of memorabilia, avoid the temptation to linger over the contents while packing. Instead, mark two or three boxes accordingly and save the reminiscing for unpacking, when you are not so pressured for time.



move. Typically, moving companies cover only a fraction of what your items are worth if they are lost or damaged. Make sure you have adequate coverage.

- Have your car serviced in the weeks before the move and fill up your tank the night before moving day.
- Retrieve any clothing from the dry cleaners or that you lent to friends or family
- Have neighbors borrowed any tools or dishware? Get them back and return any items you may have borrowed.
- Return all library books and any DVD rentals.
- Check the yard for any garden hoses, tools or toys that may have been overlooked.
- Make sure the dishwasher and oven are emptied before leaving.
- Remove the garage door remotes from your vehicles and leave them on your kitchen counter, along with any spare keys. Collect any hidden keys to leave for the new tenants.
- Ensure that you have made arrangements to have all the keys to your new home before you arrive on the doorstep.
- If you don't have GPS, print out driving directions to your new home and the address, in case you need to ask for help.
- In the essentials that travel with you, make sure you have medications, eyeglasses, towels and toilet paper.
- ✓ Make sure everyone has their charged cell phones AND their chargers with them.
- ✓ Do a final check of storage areas before leaving – attic, crawlspaces, basement, utility room, garage, shed, etc.
- Write a welcome note to the new tenants and owners, which will be appreciated for years to come.

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