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*Listening, learning,
and living together:
it's the science of life.*

The Importance of Household Inventories¹

Donna Davis²

Following a disaster such as a fire, hurricane, or burglary, few people could actually list all their possessions, not to mention estimate the value of their furniture, clothing, jewelry, sporting goods, lawn-care equipment, and appliances. Yet listing each possession lost is exactly what the insurance company will require when a claim is filed.

An inventory of your possessions makes good sense, and is a good project for a rainy weekend. Go through each room and list every item, noting price, model numbers, and date of purchase of furniture, appliances, and household items. Make this inventory as detailed as you can, because you'll find it expensive to replace the many seemingly insignificant items used every day.

Inventory forms are available from your local Extension offices and insurance companies, or you can make your own.

In addition to the written record, it's a good idea to take photographs of room furnishings and certain individual items. Photograph each room from several angles, opening all the drawers, cupboards, and closets as you do so. A videotaped inventory using a video camera is better still. Inventory, photographs, and videotape should be kept in a safe-deposit

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box or a fireproof container. Update your inventory when you get new items or discard others.

Once you have everything listed, the annual update doesn't take much time and could be worth thousands of dollars!

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To listen to the radio broadcast:

http://www.radiosource.net/radio_stories/houseinventory.mp3

http://www.radiosource.net/radio_stories/houseinventory.wav