



SMOOTH TRANSITIONS

Choosing a Moving Company

Have at least three movers come to your home and give estimates. Be sure to ask whether the estimates are binding, non-binding or guaranteed not to exceed a certain amount. Obtain each company's assigned Motor Carrier number and call the USDOT at (202) 358-7000 to determine if they are registered and have the proper insurance on file. Ask your prospective moving company for a copy of the "Your Rights and Responsibilities When You Move" booklet.

Relocation to Your New City

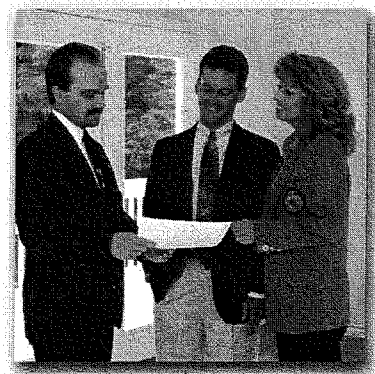
If you're one of the 40 million Americans planning to move this year, you need a strategy. Starting early and staying organized is the key to a painless move. In general, follow the pre-move checklists provided. These lists will help you track the myriad details needed to facilitate your move.

If you are selling your present home and/or buying a new one, refer to the home inspection checklist and the mortgage glossary. If you are planning to rent in your new city, read the article on rental tips. And, if you are undecided, we hope the article entitled "Buying vs. Renting" will help you assess the pros and cons of each.

Whatever decisions you face based on your particular circumstances, stay positive, calm and organized. And, don't forget to make some time just for yourself. It will probably save you a lot of time in the long run!

Packing Tips

- Sort your belongings. If you don't use an item, dispose of it.
- Label boxes indicating what they contain and in which room they should be placed.
- Drain gas and oil from power tools so they will not leak; dispose of all volatile or corrosive chemicals.
- After cleaning out the refrigerator and/or freezer, place pieces of charcoal in them to prevent mildew.
- Pack important records in easily accessible place. Include medical, dental, school, insurance, credit card and tax records.
- Use strong, clean containers with lids secured with twine or tape.
- Put no more than 50 pounds in each container.
- Place heavy items towards the bottom of the containers; lighter items on top.
- Protect all finished surfaces from scratching by wrapping them in paper.
- Use plenty of cushioning such as shredded or crumpled paper to protect belongings in boxes. Remember that newspaper ink can rub off and stain items packed with it.
- Pack items tightly to avoid shifting during move.
- Fragile items, like china, should be packed in reinforced boxes or in special boxes with compartments.
- Individually wrap and cushion electrical appliances.



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- Make sure liquids and foodstuffs are placed in carefully sealed containers. Wrap and pack kitchenware tightly to prevent damage.
- Chests and dressers should not be overloaded since glued furniture joints could collapse.

Unusually shaped or valuable items should be crated or moved by you and not the movers. Easily crushed items should be individually boxed and cushioned.

You should not remove home fixtures such as window treatment hardware, towel racks and electrical fixtures. Unless your sales agreement specifically states otherwise, such items are usually considered legally part of your residence. Let the moving company pack furniture, mirrors and artwork to prevent damage.

Stay Organized

Here are some basic tips to help make moving less traumatic:

- Pack an "Immediate Box" or an overnight suitcase with the necessities you'll be needing right away. Don't forget to include medicines and a first aid kit, toilet paper, tissue, and paper towels.
- Pack an "Immediate Kitchen" box including trash bags, the coffee pot or tea kettle, toaster, plastic silverware, paper plates, styrofoam cups and some non-perishable snacks, such as crackers, peanut butter, dried fruit. This way, there will be some instant sustenance while you get organized.
- Affix colored labels to the moving boxes according to destination. Put the same-color labels or signs on the door of the rooms where these boxes go. This way, movers will be directed to the correct rooms if you're not available to tell them where to put each box.
- Make a detailed floor plan for where you want things to go in your new home. Photocopy it so you can tack up copies in every room for the movers.
- Take snapshots of wall units and shelves, so you know how things were arranged on them.

Settling Into Your New Home

- Start by making the beds. Bedding tends to be bulky and eliminating lots of boxes quickly and easily will be encouraging.
- Unpack and organize children's belongings next. Young children will quickly become restless without familiar things. Remember to position storage hooks and shelves that children will be using within their reach.
- Next, tackle the kitchen. This job will go much faster if each box has been specifically labeled as to its contents. Simply labeling "Kitchen" doesn't help you prioritize which box to unpack first.
- Stay positive. Getting settled into your new home can seem overwhelming unless you look at it as a series of small projects.
- Congratulate yourself! You accomplished a lot today!



PRE-MOVE CHECKLIST

One Month Before

- ☐ Take Inventory. Decide what to keep and what to get rid of
- ☐ Reserve a rental truck or select a moving company. Look for rental trucks and moving companies in local brochures, yellow pages, or through your rental agent/ real estate broker
- ☐ Make a moving file for important documents, such as family medical and dental records, school records, legal documents and titles, banking and financial statements, stock and bond certificates, tax returns, birth certificates and insurance documents. Include all receipts – many expenses are tax deductible.
- ☐ Make any car rental, airline or hotel arrangements.
- ☐ Gather moving supplies such as boxes, tape, bubble wrap and paper for wrapping.
- ☐ Post Office: A week before you move, you should stop by your local post office to fill out a change of address cards. Correspondence cards are also available to send to various companies such as credit card companies, magazine publishers and any other organizations that should be informed of your move. The mail will be forwarded to your new home for a full year. After a year, the mail will be returned to the sender with your new address stamped on it. You can get an official change form at the local post office or on the Internet at www.usps.gov/movernet.
- ☐ Credit Card Companies: Immediately notify all your credit card companies of your move. Keeping an individual file on each one makes this process much easier. We suggest using the correspondence cards offered at the post office in addition to requesting in writing that they send you a letter of confirmation. It is also recommended to make a follow up call.
- ☐ Purchase Insurance: If you are moving from out of state and are insured by a fairly large company, they will most likely have an office in the city you are moving to. If you need to find a new company, it is important to get homeowners insurance at least one month before the move. Those moving to an apartment need to contact the insurance company two weeks before the move. If you have large amounts of jewelry and/or furs coats it's important to contact the agency as soon as possible since you will be needing additional coverage.
- ☐ Remember to request the return of any security deposits.

Two Weeks Before

- ☐ Notify Phone Company: Your new local phone company should be notified of your move no sooner than 30 business days prior to move, and no later than 5 business days before moving. The service representative will run a quick credit check and assign you a new telephone number.
- ☐ Notify Utilities: The electric and gas service companies should be contacted at least two weeks before your move. The old service will need your move out date and you should request the return of any deposits at this time. The new service will need your move in date to determine when service will be turned on or transferred to your name. You can inquire if they have a billing plan to balance out of season differences by paying a set amount each month. If moving into an apartment, check with the property manager to see if service was left on before you call the utility companies. Write down the emergency numbers to call in event of a problem or outage.
- ☐ Banks: (checking accounts, investments, etc.): Before you move to your new city, make sure all existing accounts in your old bank are closed. Find a new bank to fill your personal needs and open accounts, order checks and obtain direct deposit forms if applicable.
- ☐ Find a new doctor and dentist and have your family's medical records transferred to them.
- ☐ Refill any prescription medications which must be taken regularly and arrange to have those prescriptions transferred to your new city.
- ☐ Arrange to register your children in their new school(s). Contact their current school(s) to have their records forwarded.

PRE-MOVE CHECKLIST

One Week Before

- ☐ Confirm any travel plans or reservations.
- ☐ Finish packing and make sure all boxes are clearly labeled.
- ☐ Subscribe to the local newspaper and visit the Chamber of Commerce in your new city for additional community information.
- ☐ Change of Address Notification: You will need to notify the Postal Service that you are moving. It is now possible to do so without visiting the post office. Go to website listed above. For the fee of \$1.00 you may fill out the address change information online and receive an email confirmation. Or you may choose to print the form and mail it to your local post office. US Postal Service, www.usps.com
- ☐ Notify IRS: You will also need to notify the IRS that you have moved. This will ensure you receive your IRS refund and/or any other correspondence. To change your address with the IRS, complete a Form 8822 (PDF), Address Change Request. This is available on the IRS website. IRS, www.irs.gov

One Day Before

- ☐ Pick up your rental truck or confirm your move with the moving company
- ☐ Make sure you and your movers have the directions to your new home. Plan your travel so that you will be there to greet them and unlock your home. Have a backup plan in case one of you gets delayed.
- ☐ Obtain the driver's cell phone number and give him/her yours so you can stay in touch in case one of you is delayed.
- ☐ Ask what form of payment the movers will accept (check, money order, certified check, travelers checks) and make necessary arrangements.

Moving Day

- ☐ Early on moving day, reserve a large place for the moving truck to park. Mark off an area with cones or chairs. If you need to obtain parking permission from your apartment complex manager or the city, do so in advance.
- ☐ Before work starts, walk through the house with the movers and describe the loading order. Show them items you intend to transport yourself. You should have these items grouped in an area prior to the movers arriving. Remain on site to answer the movers' questions and to provide special instructions.
- ☐ Walk through your home and make sure that everything was loaded. Make sure you have the keys to your new home.
- ☐ Remember that professional movers expect to be paid in full before your goods are unloaded. Check for damage, as items are unloaded and report any problems right away.
- ☐ Unless the company's policy prohibits the acceptance of gratuities, it is customary to tip each mover \$20 is a good amount; you may want to tip more or less based on the service you received.
- ☐ If you are moving yourself and getting help from friends, make sure you create a task list. Be sure to have everything packed before your help arrives. It is natural for people to work in pairs, but you should consider each person's physical ability and health status. Plan to provide beverages and food for your volunteers. Load the truck according to the directions your truck rental agency gave you, and make sure that you understand how to operate and drive the rental truck before you leave the agency.



Get family members focused on and involved in the process of moving. Hold a family meeting to discuss why, where, when and how the family will move. Encourage everyone to ask questions and express feelings. If possible, drive the family to see the new home and take a tour of the new neighborhood schools, shops and parks. Take photos or videotape the new house and neighborhood. Make lists for each older child of things to do to prepare for the move and assign them a special task or two. For example, they can read and inform other family members about the area history, landmarks, special events and amusements. Help children prepare for the move by having them assist with packing. Let them pack a box of special clothes, toys or books they would like readily accessible at their new home. Let each family member help plan how to set up his or her bedroom. Have them help select paint or wallpaper. Let them share ideas how to arrange the furniture. When the move takes place, set up the children's rooms first.

Choosing a School

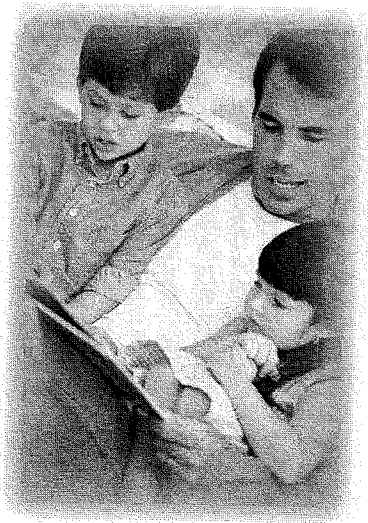
One of the most satisfying experiences a family can have is finding a school that fits its needs. That school will "feel right" because its administrators, teachers, and parents are part of a strong community that shares the family's educational values. Children are eager to go there because the school program stimulates their curiosity and provides them with outlets for their interests. Parents will be pleased because their involvement in their children's education will be welcomed and encouraged.

In order to find the best school for your child, you should begin by observing your child's learning habits. Even as preschoolers, children begin to develop different approaches to learning. These inclinations provide strong clues about what kind of school would serve them best. In her book *Your Child's First School*, educational consultant Diana Townsend-Butterworth offers these suggestions of things to watch for in determining your child's orientation to learning:

- What does your child enjoy doing?
- What excites your child and arouses his or her curiosity?
- What seems to be frustrating?
- Does your child thrive in a structured environment or seem to prefer one that offers more freedom?
- Is your child quiet or rambunctious?
- Does he or she prefer to work on projects alone or with other children?
- Does he or she have any special interests or abilities?

Make a list of answers to these questions as well as taking note of any other characteristics you notice about your child. As you read more about individual schools, and when you visit the ones that interest you, you will be better able to choose a school that suits your child.

For high school, parents often choose a new school for their children. This is frequently because their current school goes only through eight grade. As you look for a high school, consider your child's learning style as well as his or her interests when deciding upon a school. Also keep in mind your own family goals, which may involve preparing for college, in making this important choice.



What about family expectations? In order to provide a good match, a child's school must also meet a family's needs. Here again, you may want to prepare a list of expectations and use it as a guide in the search for the best school for your child:

- What goal do you have for your child's long-term education? Is college preparation a priority?
- How important to you is parental involvement in school activities?
- Do you expect the school to have a role in developing a child's character by encouraging respect for adults and peers as well as others in society, including the disadvantaged?
- How important is it to you that you have a strong relationship and share a philosophy with other parents at the school?
- How interested are you in providing a home setting that gives your child time for homework?
- How important to you is a before-school and after-school program?

Before beginning a search for a school, parents should reflect on these questions, and their expectations for schools. Parents who choose schools wisely are pleased after their children enroll because the family and the school work in harmony with a common set of expectations for the youngsters. Admissions directors at schools will gladly connect you with parents of current students so you can make an informed choice for your child.

Most schools believe parents should have a strong role in their children's education. Being involved in a child's education strengthens the whole family and sends a message to children that education is an important part of their lives. Schools know that the way in which parents choose to become active in their children's schools varies greatly. They provide many different opportunities for parental involvement. Most schools have strong parent associations that organize social events, help coordinate volunteer activities, and provide an organized means of communication between parents and school.

Each of these encounters strengthens the life of the schools and creates a community of committed adults supporting the goals of the schools and the students. This feeling of community, with adults and students working together for a common purpose, is one of the distinguishing strengths of a good school.

SELECTING CHILD CARE

When you're new to a community, locating a person or program to provide child care for you is not the easiest of tasks. Due to expanding demand, just finding an opening may be difficult. Pinpointing a place that is not too far or too expensive and, most importantly, a provider whom you trust, may take days or weeks of persistent phoning and visits.

As a parent, it is your responsibility to ensure that your child is safe and happy in a child care environment that is fun, educational, and nurturing. You will need to consider many questions. But you are not alone — an increasing number of parents rely on quality child care so that they may work. About 70% of parents place their young children in some type of daily care. Knowing in advance that this is not an overnight process makes it a bit less overwhelming.

Types of Child Care

You might like the home-like feel of a family child care home, or maybe you want your child to have opportunity to socialize with peers in a larger child care center. You might be looking for after school care for your child, a summer camp experience or a program that can accommodate his or her special needs. It will help you in your search to learn more about each type of child care setting.

In home

Some parents may prefer the one-on-one contact an in-home care provider can offer, especially for an infant. The International Nanny Association (INA) recommends that you interview any prospective hire at least twice and that you conduct a criminal background check, which is usually done by most placement agencies.

One key to good child care is whether the caregiver can adapt to the needs of each child and family. Not all children of the same age are at the same level of development; each child has unique character traits. A good caregiver understands these personal and developmental differences and creates a program to meet each child's needs.

Center-Based Care

The most popular type because there are so many options for children of all ages. You take your child to a place that is organized and staffed specifically to care for a group or groups of children. Some types include day care centers, preschool programs, before/after school programs.

Day Care Center

If you're considering a day care center or another group setting, you should spend some time observing the center and talking to parents with children in the center. You should also expect that your child will be assigned to the same caregiver to promote a sense of security and consistency. Inquire about the rate of staff resignations; low staff turnover minimizes the need for young children to repeatedly adjust to new caregivers.

Preschool Programs

Preschool programs are offered through Head Start, child care centers or local public and private schools. They can be offered as a half-day program for three or four days a week or they can be part of a full day program at a child care center.

Before/After School Programs

These programs give children additional time and opportunity to engage in hands-on enrichment activities in reading, science, math, art, drama, and specific "safety" topics that include conflict resolution and drug abuse. Most programs offer homework assistance and some offer tutoring. Most also provide supervised physical activity and healthy snacks, or even dinner. School age programs are often provided through local schools, child care centers, churches, or youth-oriented community organizations. Quality features include opportunities for children to make individual and group choices about activities, opportunity to improve academic skills, spaces for children to relax and rest, well supervised spaces where they can be active, nutritious snacks, and parental involvement.

Choosing Child Care

In addition to the forms of child care, you want to take into account the following factors:

- Age and personality of your child.
- Child care needs of all the children in your family.
- Location of your workplace, home and child care facility.
- Hours you need child care.
- What you can afford.

When you begin your search, start with the telephone. Plan to spend a few minutes with each call. Describe your needs and ask about the program, staff, location, other children in care, and what is included in the cost. Make an appointment and visit the center, school or home, and plan on spending at least an hour at each place. Visit once to observe the children in care and at another time outside of regular structured hours to spend time with provider or director.

In any group center, health, safety, and hygiene must be given priority in all settings. All children and staff members should have current immunizations; staff should have clear criminal background checks. The facility must be child-proof and all staff members should wear disposable gloves when changing diapers. Toys should be disinfected on a regular basis and frequent hand washing should be promoted among the staff and children to minimize the spread of infection.

Preparing Your Child for Child Care

Most young infants, up to seven months, adapt to caring adults and seldom have problems adjusting to good child care. Older infants may be upset when left with strangers. They may feel separation anxiety, which is a normal part of development for some children. They will need extra time and your support to "get to know" the caregiver. Some children show changes in behavior when they start child care. Toddlers may cry, pout, refuse to go to or act angry in other ways. Preschoolers may regress and behave like a younger child. They may be more wakeful at night. This behavior usually goes away after a few days or weeks in high-quality child care, just be sure to monitor.

SELECTING CHILD CARE

You may help your child adjust to a new child care arrangement. Arrange a visit with in-home caregivers while you are at home or when you need child care for a short time. Visit the center or family child care home that you have chosen with your child before beginning care. Show your child that you like and trust the caregiver.

Some children like to carry a reminder of home when they go to child care. A family photograph or small toy can be helpful. Talking to your child about child care and the caregiver is helpful. Being prepared makes any new experience easier for children. There also are storybooks about child care that you and your child can read together. (Check with your local library, another great outing for a parent and child)

After a child has been in child care, a sudden change in caregivers may be upsetting. This can happen even if the new caregiver is kind and competent. If you are concerned about your child's feelings, you may want to arrange a meeting with the caregiver or ask your pediatrician for advice. Parents need to help

the caregivers and the child deal with any changes in the child's routine at home or child care. High-quality child care helps children grow in every way and promotes their physical, social and mental development. It offers support to working parents. Your pediatrician wants your child to grow and develop with enjoyment in a setting that supports you as a parent.

In the final analysis, locating a child care provider with whom you are confident is well worth the searching. Why? Your child benefits greatly from such an arrangement, meeting and interacting with other children and adults. The child learns and grows from experience, often times a major step in establishing independence and becoming his or her "own person." And you feel more at ease leaving them.

For more information you may want to visit the following website: American Academy of Pediatrics, www.aap.org

RELOCATING YOUR PET

Your coffee is finally brewing after what seemed like an endless search through the boxes left by the moving company. The disk jockey on the radio reads the weather forecast and you learn that it is 70 degrees outside with an expected high of 75. Your company doesn't even have to give you a raise to move here.

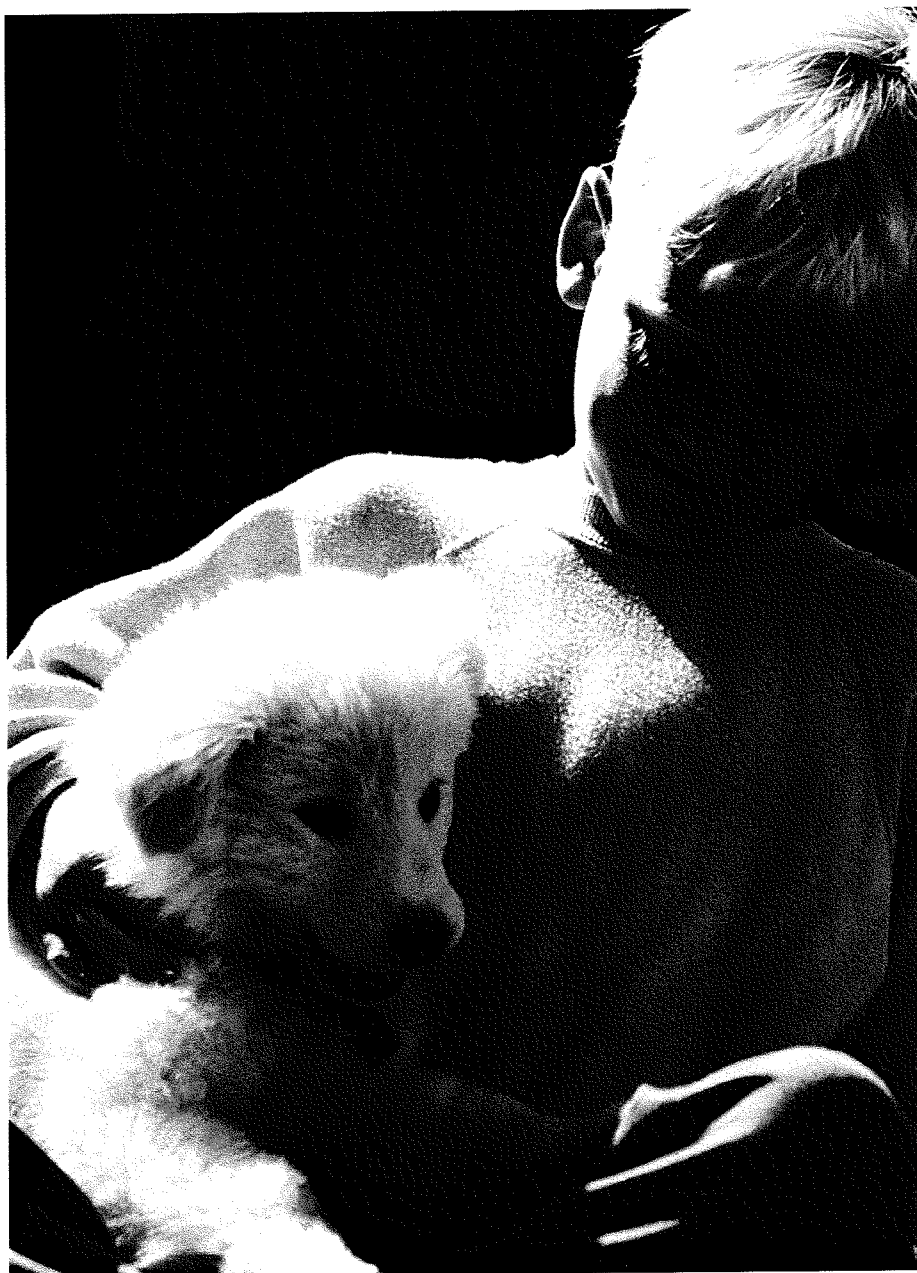
Just as you start thinking that everything is proceeding smoothly and that your new city really does have a lot to offer, you realize Prince, your four-year old Great Dane, isn't acting right. Now what? Is he really sick? Homesick? What's worse is that you don't know where the closest veterinarian is located and, of course, he or she can't be as good as Dr. Morris and Prince just loved Dr. Morris.

Farfetched? Not really. Pets are probably most overlooked when it comes to relocating. Most people just expect their pets to wake up completely adapted to their new surroundings as if nothing changed. Although this is true for many pets, just as many find relocating to be traumatic. Furthermore, most people wait until their pet is ill before finding a new veterinarian.

What should you do then for your pet when relocating? Actually the place to begin is in your hometown before you move. Speak to your own veterinarian and tell him/her where you are moving and ask his/her advice. In most cases, this alone will be sufficient to find out what is necessary to prepare your pet for transition. Further, people will be surprised how often their veterinarian can recommend someone in the area where they are moving. Whether or not this person will actually become your new veterinarian is not as important as the peace of mind that the recommendation is from someone you trust.

Finally, don't wait until your pet is ill before looking for a veterinarian. This is an extremely emotional time and nothing can be more traumatic than having to find a veterinarian in the midst of a crisis. It is obvious, then, that you should find a new veterinarian before that first crisis occurs so that when the need arises, you will be prepared.

How do you go about finding a new veterinarian in a new city? The best place to begin is simply the New Market Services



Information Guide. Location is an important factor, as many pets don't travel well and, in the case of emergency, distance may be a factor in receiving timely treatment.

After making a list of local veterinary clinics, take the time to go visit them. Talk to the staff. Ask about office hours, fees, whether appointments are required, and what services are available. Also, ask if it is possible to talk to the doctor so that you can introduce yourself and at least have a first impression to help you make your choice.

Finally, ask your neighbors which veterinarians they take their pets to and why. Then, of course, it's your decision, but at least you have gathered some information on which to base your decision.