

INVENTORYING YOUR HOME'S BELONGINGS CAN HELP SIMPLIFY AN INSURANCE CLAIM

Don't wait for disaster to strike before taking stock

By Laura Daily

Special to The Washington Post

No home is completely safe from disasters. Although many of us are prepared with emergency supplies or plans to evacuate to safer locales, only 44 percent of homeowners have inventoried their belongings.

That's why a home inventory is important. In the event of a claim, insurers require you to substantiate your loss.

"The last thing most of us want to do is spend a weekend documenting all our stuff. But almost as heartbreaking as losing a home to a disaster is trying to re-create a home inventory after the fact," says Carole Walker, executive director of the Rocky Mountain Insurance Information Association.

Before starting your inventory, contact your insurance agent. Ask what documentation is required should you need to file a claim.

According to Michael Grimes, a spokesman for State Farm insurance, the likely answer is a detailed inventory list, along with receipts, serial numbers, descriptions and photos. Anything without a specific market value, such as art, jewelry or collectibles, should be independently appraised.

Technology can help. Check whether your insurer offers any

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— **Carole Walker, Rocky Mountain Insurance Information Association**

software or smartphone apps to help the process. Allstate and Liberty Mutual have apps that let you create an inventory of your personal property. The Allstate Digital Locker allows you to store your inventory in the cloud. State Farm has a home inventory checklist to download.

Now get organized. Dig out every receipt you can. Locate the make, model and serial numbers for appliances and electronics.

If you purchased that refrigerator 10 years ago during a Black Friday sale and tossed the receipt, it's OK. Open the door and look inside for a plate with the identifying information. Note the data or snap a picture of it.

Take items out of boxes. Open drawers and cabinets and pull out anything on back shelves. Remove garments from dry cleaning bags.

Open blinds and curtains so spaces are well lit for photographing. Remember your attic, basement and garage.

Proceed room by room. The quickest method is to make a video. Stand in the center of a room and narrate as you record. Film the entire space, including every wall, the ceiling and floor. Describe every item and feature to the best of your ability.

Little things add up. Photograph the inside of your medicine cabinet and arrange your bed so you can see the various components — box spring, mattress, linens and pillows. Count your dishes and silverware.

"You don't have to itemize every piece of clothing, but take a photo of each shelf or section of your closet and count your shoes, ties or purses," says Susan Kousek, a certified professional organizer in Reston, Virginia.

A spreadsheet supplemented with photos and receipts works too. Make a folder or page in your spreadsheet for each room — kitchen, bedroom, dining room, etc. Find a friend willing to help.

As you walk the space, dictate a description of each item, the purchase date and how much it cost, and have your inventory partner put it on the sheet.

If you're more comfortable with a smartphone, consider using one of the aforementioned home inventory apps, which allow you to list each item and attach a photo and supporting documentation such as receipts.

Kousek likes HomeZada (\$59/year) because it works on your desktop and phone, and comes with an array of features such as the ability to upload multiple items at one time.

Other popular apps include Sortly, Memento Database and Nest Egg. Basic versions are free, but to get the full features expect to pay a monthly or annual fee.

Most offer a free trial period, and Kousek suggests you test different apps to find the one you like best.

Regardless of which you choose, make sure you can export the data as a spreadsheet or PDF, in case your phone is lost or damaged or the software expires.

Don't worry about completing your inventory in one day; you can spread the task over a period of time.

Once most of your household items are documented, you'll find it easier to add purchases as required.

If you haven't already, now is the time to get into the habit of digitiz-

ing receipts (there are apps for that as well) and/or having retailers email you receipts.

Kousek sorts receipts on her computer into folders labeled by year for easy reference.

If you don't have time to perform a home inventory, consider hiring a professional organizer. Expect to stick around at least part of the time.

Once it's finished, don't let your inventory become part of the loss. The most complete home inventory is worthless if you can't get to it. Store it in the cloud, iCloud, Dropbox, OneDrive, etc.

At a minimum, copy your files and any videos to a flash drive and give it to a friend or relative in another town, store it in a safe-deposit box, or email the file to yourself.

Even if you never need to file a claim, a home inventory pays. According to Walker, most homeowners are underinsured. A complete home inventory can help you purchase the right amount of insurance.

And should the worst happen, you'll be able to focus your energies on rebuilding your life rather than arguing with an insurance company about whether your art deco sideboard was an antique or a 21st-century knockoff.

Pooches & puddles: Dog walks in the rain

By Joan Morris

The (San Jose) Mercury News

Most of our dogs detest going out in wet weather, which means we're either dragging them outside or cleaning up pee and poop in the house.

Don't worry. We wouldn't leave you high and dry when it's raining cats and dogs. Here are some tips for getting your dog to do his business outside.

NO TIME LIKE THE PRESENT

You should have started training before the storm hit, but never mind. Wait for a lull when it's just sprinkling to get your dog more accustomed to going out in the rain.

- Make it a fun time, playing with your dog in the light rain.

- Take dogs for short walks, praising them every time they hike their leg or squat. Offer treats to reward success.

- Misery loves company, so instead of just opening the door and expecting your dog to willingly go out and get soaked, grab the leash and go with your dog, even if it's just in the backyard. Your dog will see that you're out in the weather, too, so there's nothing so bad about it (despite the fact that you're wearing a rain slicker and boots and carrying an umbrella).

- Teach your dog the "hurry" command. You can start this anytime, not just when it's raining. Repeat "hurry" often and when the dog does its business, heap praises and treats. The dog will soon realize what hurry means, and that can be useful when trying to get the dog in and out of the rain as quickly as possible.

MAKE CONCESSIONS

- Some dogs are just never going to like going out in the rain. They may stubbornly refuse to do anything but stand there, looking like the most pathetic thing ever. For these dogs — or even for dogs that tolerate the rain better — create an area that is more protected from the elements. That could mean allowing your dog to use a covered patio, or providing some sort of cover near the house and over a

dirt, grass or bark surface.

- Buy your dog a raincoat. If your dog tolerates wearing clothes, consider a raincoat that will give him better protection against the rain. Make sure it fits properly and that you can still secure your dog with its harness and leash.

- Still won't go out? Invest in puppy piddle pads or a synthetic grass pad for use in the house, garage or covered area outside.

WALK IN THE RAIN

- It's best to keep walks to a minimum during the rain. It's cold, wet and windy out there, and no one — not even ducks — really likes being out in the elements. Keep in mind that you're probably bundled up and still miserable. Think about how uncomfortable your dog is.

- If you are venturing outside the backyard, be sure your dog is on a leash. Thunderstorms, the occasional flash of lightning and sudden rumble from the sky, can startle or frighten your dog, causing it to run.

- The leash also will help you keep your dog moving and focused on the business at hand, or paw.

- Using a leash in backyard visits is a good idea, too, just to remind the dog why you're out there.

- If you can, avoid going out in the heart of the storm, but if you do, watch for falling limbs and other dangers.

WHEN THE WALK IS FINISHED

- Be sure to reward your dog with praise and a treat after a successful potty break.

- Have a towel at the ready to dry your dog off. You don't want the dog to be uncomfortable and cold from having a wet coat, not to mention the wet furniture and laps that can ensue.

- Make a schedule for when to walk the dog, and stick to it. For example, take the dog out after each meal and before bedtime. If you decide to skip a trip, your dog likely will pee or poop in the house, which then puts a wrinkle in the rain walking training.

Flu vaccine success rate about half

By Mike Stobbe

Associated Press

The flu vaccine is doing a relatively good job this season, protecting about half the people who got it, U.S. health officials say.

Preliminary figures suggest the vaccine is 47 percent effective in preventing flu illness severe enough to send someone to the doctor's office. Health officials are generally pleased if a flu vaccine works in 40 to 60 percent of people.

"These are early estimates, but they are encouraging," said Dr. Alicia Fry of the U.S. Centers for Disease Control and Prevention.

Somewhere between 10,000 and 16,000 people have died from flu and its complications so far this season, according to estimates released Thursday.

Last winter was dominated by a nasty kind of flu, and the vaccine's weakness against it was one reason it was the deadliest flu season in at least four decades. An estimated 80,000 Americans died of flu and its complications.

This winter, in most parts of the country, most illnesses are

being caused by a somewhat milder virus that vaccines tend to perform better against.

Overall, flu is widespread in 47 states, according to the most recent CDC data. Health officials don't know if flu season has peaked yet, Fry said.



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WILD RICE

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Want more wild rice? Add it. Don't like carrots? Leave them out. Creminis aren't the only mushrooms that work well; try others. Instead of chicken, use turkey, ham or bacon. Or duck, pheasant or goose. If you can find smoked versions, so much the better (smoked whitefish or salmon are especially good), because that fireside flavor goes hand in hand with wild rice.

Skip the animal proteins entirely and keep it vegetarian — tender wild rice is enough of a star — or go vegan and drop the cream, substitute olive oil or sunflower oil for the butter and enlist a mushroom or vegetable broth. Stir in spinach, broccoli, asparagus or other favorite green vegetable.

I'm not a fan of those super-thick, super-creamy wild rice soups — the dairy invariably smothers the delicate nuttiness of the wild rice — so I removed the flour (and, in some recipes, cornstarch) and cut way back on the cream, leaving a bit in for body but not enough to turn it into a savory melted sundae.

Many recipes used sherry, and a lot of it. For me, the impulse is right — this formula, even with just a small amount of cream, requires a splash of acid — but sherry felt overbearing (and who has a bottle of sherry on hand?). I replaced it with white wine, but white wine vinegar works, too.

Over the years, many wild rice soup recipes in Taste stretched the recipe's boundaries by incorporating Canadian bacon, pimento,

clam juice, Tabasco sauce, roasted tomatoes, cream of mushroom soup, Worcestershire sauce, cinnamon, pumpkin and other off-kilter ingredients. Let's leave them in the past.

By the way, this soup is delicious the next day, or the day after. Just remember that when reheating, add more chicken stock, as the wild rice will absorb whatever liquid is in the soup.

One final tip: When cooking wild rice — manoomin in Ojibwe, Zizania aquatica in Latin — why not use chicken stock instead of water? You'll be layering in more flavor.

Oh, and if you can afford it,

buy native-harvested, wood-parched wild rice. The flavor and texture are far superior to the commercially harvested hybrid version. You'll also be supporting local agriculture, and giving your soup a true taste of Minnesota.

Just listen to the sage words of Delores O'Brien. An Ojibwe living in Minneapolis, she made this wild rice observation in a 1975 Taste story on native foods.

"My mother used to make fish soup, using the whole fish, head and all," she said. "And of course she used to throw in some wild rice. All soups taste better with wild rice."

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