

# MOVING

## Moving Decisions

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. And most importantly, refer the BR Anchor books available for purchase.

Have at least three movers come to your home and give written estimates. Be sure to ask whether the estimates are binding, non-binding or guaranteed not to exceed a certain amount. For moves from one State to another, a U.S. DOT number is issued by FMCSA. You can double-check a mover's license on [www.protectyourmove.gov](http://www.protectyourmove.gov). For moves within a State, requirements vary. Check with your State, county or local consumer affairs agency or your State Attorney General.

## A Moving Alternative

With so many options for moving your household items, it can be a difficult decision to determine which service best fits your moving needs. Also, with a limited relocation budget from your employer to cover your moving costs, finding a service that complements your pocketbook is important as well. While hiring a professional moving company may be time-saving, the cost for full-service moving could be several thousand dollars. A recent trend in the moving industry is the do-it-yourself moving option. Most people associate do-it-yourself with the truck rental option; however, the "you pack, they drive" moving alternative is becoming increasingly popular.

With this type of service, you are expected to pack and load your items in an adequately-sized commercial trailer. You are given up to two business days to pack and load your goods. The cost of the move is controlled by the customer because this service allows you to pay for only the space used in the trailer. Once you have completed the packing and loading process, the trailer is picked up by the local dispatch office. The trailer is then transported by a professional driver to your destination. You will receive an estimated arrival time for delivery of your goods and will also have the ability to track your goods during the transit of your move. Upon arrival at your new home, the trailer is delivered at the appointed time and you will unpack and unload your goods. The local dispatch office will then come and remove the empty trailer.

## **Save Time and Money**

The "you pack, they drive" moving alternative saves you the trouble of driving an unfamiliar vehicle as well as the stress and difficulty during a long-distance drive. Since the estimates provided for this service are based on volume (space) and not weight, you will avoid unexpected higher moving costs and hidden fees associated with other full-service moving companies. Unlike a rental truck, the normal moving expenses such as fuel, taxes, tolls, and unexpected costs such as flat tires and engine blowouts are covered by the service provider.

## **The Choice is Yours**

During your search for the best moving option for your upcoming job relocation, consider the "you pack, they drive" moving option and know that you are in control of every aspect of your move. You will not only save time and money, you will experience less stress and headache during an already stressful part of your life.

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.

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- 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.
- 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.

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# **WHAT'S ALL THE TALK ABOUT. YOU PACK, THEY DRIVE MOVING?**

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# 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 go online, [www.usps.com](http://www.usps.com) and fill out a change of address. 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.

**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.

## 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](http://www.usps.com)

**LEI 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, [www.irs.gov](http://www.irs.gov)

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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.

### 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!

"Do not put off until tomorrow what you can do today."

- Benjamin Franklin -

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