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Wasson's Newsletter

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455 Reservation Road Marina, CA 93933

831-883-9665

What To Consider After The Fire



Home that suffered massive fire damage. Photo by David Wasson.

Article by Jennifer Filzen

Most of us are ill prepared for a loss—especially those caused by fire. First, there's the shock and disbelief that it's happened. Then, we are overwhelmed with a flood of information that needs to be processed relating to family members and pets, insurance, loss of personal goods, massive damage to our property, lost documents, and all the emotions associated with grief.

Wasson's Construction and 1-800-BoardUp would like to provide you with some tips to help you if you are ever faced with this situation.

Things to Do and People to Contact

Insurance and Other Assistance:

1. Contact your insurance company as soon as possible
2. If you are renting, contact the property owner or the owner's insurance company.
3. If you are not insured, contact your lawyer or the IRS for directions.
4. Contact the American Red Cross (831) 462-2881 for disaster relief services.

Your Property:

1. Secure the site from further damage by weather, theft, or vandalism. This is the owner's responsibility.
2. Check with Fire Department to see if utilities are shut off and if structure is safe to enter.
3. Inventory damaged personal property. Note in detail the quantity, description, cost, how long you have had the items, the damage sustained and replacement cost. Take photographs if possible. Do not throw away damaged goods until the inventory has been done.

Other Tips:

1. Save all receipts for expenses incurred due to fire.

If You Have to Leave Your Home:

Remember to take the following:

1. Identification
2. Medicines
3. Eyeglasses, hearing aids, or other personal aids
4. Valuables—credit cards, checkbooks, insurance policies, savings account books, money, jewelry, etc.

If you relocate, notify:

1. The Fire Department
2. Your employer
3. Delivery services
4. Family and friends
5. Your insurance agent
6. The mortgage company
7. The Post Office
8. Your Landlord

Replacing Valuable Documents and Records

Below is a checklist of documents that are commonly lost in a fire. Listed by the type of document is the institution or agency to contact for a document:

Financial Records:

1. Bank books—Your bank, as soon as possible
2. Credit cards—The issuing companies, as soon as possible
3. Income tax records—The Internal Revenue Service Center where you filed or notify your accountant
4. Stocks and bonds—Issuing company of your broker

Identification and Licenses:

1. Driver's license—Local office of the Dept. of Motor Vehicles
2. Passports—Local passport office
3. Welfare recipient identification cards for check cashing, medical aid, or food stamps—Your case worker

Legal Documents:

1. Birth, death, marriage certificates—State bureau of records in the state of birth, death or marriage
2. Citizenship papers—The U.S. Immigration and Naturalization Service
3. Divorce papers—Circuit court where decree was issued
4. Military discharge papers—Local office of the Veterans Administration
5. Social Security or Medicare cards—Local Social Security office
6. Wills—Your lawyer

Property:

1. Auto registration title—Department of Motor Vehicles
2. Titles to deeds—Records department of city or county in which the property is located
3. Prepaid burial contracts—Issuing company
4. Animal registration papers—Society of registry
5. Insurance policies—Your insurance agent
6. Medical records—Your doctor
7. Warranties—Issuing company

Salvage Tips

Clothing:

Soot, smoke, and water stains can often be washed from clothing. Use the following formula.

1. 4-6 tablespoons of TSP (tri-sodium phosphate), 2 tablespoons of sodium, hypochlorite can be substituted
2. 1 cup of household chlorine bleach
3. 1 gallon of water
4. Mix well, soak clothing, rinse with clear water and dry well

5. Wear plastic gloves

Mildew may be removed by washing the fresh stains in soap and water, rinsing and drying in the sun. NOTE: mildew is a bacteria growth, not simply dirty. If stain and odor are not removed initially, try: lemon juice and salt, or 1 tablespoon of perborate bleach in 1 pint of lukewarm water, or diluted solution of household chlorine bleach.

Cooking Utensils:

1. Wash pots, pans, flatware with soapy water, rinsed, and polished with a fine powdered cleaner
2. Soak wood utensils in soap and water to insure smoke particles are out

Electrical items:

1. Household wiring may have been water damaged. Have it inspected by an electrician.
2. Gas or electrical services shut-off? Call the utility company to check and restore these services.
3. Do not use appliances if wet or damp, until they are checked by an appliance service person.

Flooring and Rugs:

1. Linoleum and vinyl floor coverings that water is beneath may have to be removed. Dampness can cause odors and warp floors.
2. Let floor dry completely, prior to replacement of floor coverings. If mildew is not killed, odor will return.
3. Rugs and carpeting must be allowed to dry thoroughly. Flush dirt out first. Dye in rugs will bleed worse the longer they remain wet.
4. Lay rugs flat and expose them to circulation of warm dry air.
5. Wall to wall carpet is usually better cared for if left in place. It can be cleaned professionally or with a commercial rental machine. Restretching may be needed.
6. Brush pile carpets in one direction to dry.
7. If furniture cannot be removed, cover legs with aluminum foil or plastic to avoid rusting or stains on carpet.
8. CAUTION—You can receive an electric shock if vacuum is not designed to pick up water.
9. For more information, contact your local carpet dealer.

Food:

Beverages, food and medicines exposed to heat, smoke or soot should be discarded.

Remove odor from your refrigerator or freezer by doing the following:

1. Wash inside with a solution of baking soda and water
2. Or use 1 cup of vinegar or household ammonia to 1 gallon of water

3. Baking soda in an open container, or a piece of charcoal can be placed in refrigerator or freezer to absorb odors

Leather and Books:

1. Wipe leather goods with a damp cloth, then a dry cloth.
2. Stuff purses and shoes with newspapers to retain shape.
3. Leave suitcases open.
4. Leather goods should be allowed to dry in a well ventilated area away from direct heat or sunlight.
5. Suede items can be brushed with a light steel wool, fine wire brush or fine sandpaper.
6. Books can be dried by placing them on end, following by pressing the book together—when reasonably dried, alternate drying and pressing to help prevent mildew until thoroughly dried.
7. Sprinkling cornstarch or talc between the pages will aid in drying of very damp books—leave powders on for several hours and lightly brush off.
8. If drying of books will be delayed, place in cold storage to delay mildew from forming.
9. Consult a dry cleaner for heavily stained leather garments.

Locks and Hinges:

1. Take apart, wipe with kerosene and oil.
2. If they cannot be removed, squirt machine oil through bolt opening or keyhole and work knob to distribute the oil.

Mattresses:

1. Reconditioning an innerspring mattress at home is very difficult, if not impossible. Replace or take to a company that builds or repairs mattresses.
2. It is impossible to remove smoke odor from pillows, so replacement is best.

Money, Coins, Savings Bonds:

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only half-burned or less (if half or more of the bill is intact), take the remainder to your local Federal Reserve Bank for replacement. Ask your personal bank for the nearest one. Or, you can mail the burned or torn money via FIRST CLASS REGISTERED MAIL to:

U.S. Treasury Department

Main Treasury building, Room 1123

Washington, DC 20220

Mutilated or melted coins can be taken to the Federal Reserve Bank, or mailed via FIRST CLASS REGISTERED MAIL to:

Superintendent, U.S. Assay Office

32 Old Slip

New York, NY 10005

If your US Savings Bonds have been mutilated or destroyed, they can be replaced. Include the name(s) and address(es) on bonds, approximate date or time period when purchased, denominations, and approximate number of each. Then write to:

U.S. Treasury Department

Bureau of Public Debt

Division of Loans and Currency

537 South Clark Street

Chicago, IL 60605

Attn: Bond Consultant

Walls, Furniture, and Draperies:

To remove soot and smoke from walls, furniture, and floors, do the following. Mix together:

1. 4-6 tablespoons of TSP
2. 1 cup Lysol or any chloride bleach
3. 1 gallon warm water
4. Wear rubber gloves when cleaning

Wash articles, rinse with clear warm water, and dry thoroughly. Walls may be washed down while wet, use a mild soap detergent, wash from the floor up, rinse immediately, wash ceilings last. Do not repaint until walls and ceilings are completely dry. Wallpaper—contact the local wallpaper dealer for more information. Loose wallpaper can be reattached with a commercial paste.

Wood furniture and Fixtures:

Smoke and soot will often travel to areas where the fire has not reached. Therefore, for smoke and soot damage as well as water damage, care must be taken when cleaning wood furniture and fixtures to prevent surface scarring:

1. Wipe off all finished surfaces with a soft cloth dampened with a mild cleaning solution.
2. Remove all drawers and open cabinets so they can dry thoroughly. This will prevent sticking.
3. Clean friction surfaces (tracks and glides) with a stiff brush and cleaning solution.

4. Dry thoroughly, as wet wood and mold can decay items. Open doors and windows for ventilation and if necessary, turn on a heater or air conditioner.
5. If mold is present or forms, wipe the area with a cloth soaked in a mixture of water and kerosene or Borax dissolved in water.
6. Do not dry furniture in the sun. The wood may warp and twist out of shape.
7. To remove white spots or film, rub the surface with a cloth soaked in a solution of ½ cup of household ammonia and ½ cup of water. Wipe dry and polish with furniture wax or a solution of ½ cup turpentine and ½ cup of linseed oil.
8. You can also rub the wood surface with a 4/0 steel wool pad dripped in liquid polishing wax, wipe with a soft cloth and then buff.
9. For draperies damaged by smoke or odor, a reputable drapery cleaner should be contacted for a free estimate.
10. CAUTION: Most furniture polishes and the turpentine-linseed solution are flammable. The cloth used in applying them is susceptible to spontaneous ignition, so hang the cloth outdoors to allow to dry.

It is amazing how quickly soot and water can damage a property and the things inside it. It is important to clean it up as quickly as possible. Here's a table that shows what happens within minutes, hours, days, and weeks.

WATER DAMAGE

Time Period

Minutes

Water spreads rapidly increasing cost dramatically. Furniture (especially antiques) stains carpets permanently. Moisture sensitive furniture finishes turn white. Paper goods (books) swell and warp permanently.

Hours

Furniture in direct contact with water delaminates, swells legs begin to split. Sheetrock swells and disintegrates. Bacterial odor (sour) becomes apparent.

Days

Mold appears along with musty odor. Internal components in pianos and organs begin to swell in the presence of condensed moisture. Metal begins to rust. Wood structural members (door and window casings, decking, joists, studs) begin to swell, warp and split. Electronic components exposed to excess condensation malfunction.

Weeks

Fungi associated with prolonged dampness sinks roots in organic materials (jute backings, paper coverings on sheetrock, paneling, wood, etc.). Wood components warp and split, while chemicals within the wood are dissolved and discolor or destroy finishes. Claim costs escalate astronomically!

FIRE DAMAGE

Time Period

Minutes

Acid soot residues cause plastic surfaces to discolor (small appliances). Paper discolors. Porous stone (marble, alabaster) stains.

Hours

Acid soot residue stains grout. Yellows fiberglass bath fixtures, counter tops, and appliances (especially refrigerators and freezers extending above the heat line). Tarnishes metal. Discolors (yellows) furniture.

Days

Painted walls yellow permanently. Metal corrodes and pits. Finished wood furniture requires refinishing. Linoleum floors require refinishing or replacement. Clothing becomes

Weeks

permanently soot stained. Upholstery fabrics stain permanently. Carpet fibers yellow permanently. Silver plate corrodes permanently. Glass, china, and crystal require replacement due to severe etching and pitting caused by acid soot.

Fall Recipe: Grilled Pumpkin Bowls with Veggies

Recipes from 1 (866) GERTENS

GRILLED PUMPKIN BOWLS WITH VEGGIES

6 side dish servings

Prep: 30 minutes

Grill: 17 minutes

Bake: 30 minutes

INGREDIENTS:

Two 3-pound pie pumpkins or four 1-1/2-pound striped white pumpkins

1/3 cup butter, melted

2 Tablespoon packed brown sugar

1 Tablespoon chili powder

1/4 teaspoon ground cinnamon

4 large yellow, red and/or orange sweet peppers, seeded & cut into 1-inch chunks

2 medium sweet onions, cut into wedges (3 cups)

2 Tablespoons cooking oil

1 teaspoon kosher or sea salt

1/2 teaspoon freshly ground black pepper

2 cups grape, cherry or plum tomato wedges

DIRECTIONS:

1. Preheat oven to 325 degrees. To make pumpkin serving bowls, cut off top 1/4 of the pumpkins and discard the tops, stringy pulp and seeds. Place, cut side down in 3-quart baking dish. Add 2 tablespoons of water and bake for 30-45 minutes until tender.

2. In small bowl combine melted butter, brown sugar, chili powder and cinnamon. To

grill pumpkin bowls, brush inside and cut edges with some of melted butter. Place cut side down directly on the rack of an uncovered grill over medium-hot coals (for gas grill, preheat grill for 10 minutes, reduce heat to medium). Grill for 10-15 minutes or until browned. Remove from grill to platter. Cover loosely and keep warm.

3. In a medium bowl, toss sweet peppers and onions with cooking oil, salt and pepper. Place in cast iron skillet or directly on grill and cook until crisp but tender (6-8 minutes), stirring frequently. Add tomatoes and continue cooking and stirring until tomatoes heated through (1-2 minutes).

4. Place grilled pumpkin bowls on serving platter, spoon in vegetable mixture.

How to Conserve Gas Easily: Cheap and Free Ways to Conserve Gasoline

Article by Dave Caldarelli

In recent years the once simple task of fueling a vehicle has become an overwhelming burden in households around the world. The price per gallon of gas and the cost per barrel of crude oil continue to break all-time high records. While we may see slight relief from time to time with gas prices dropping a few cents during certain seasons or "off peak driving periods", it would be naive to think the price of a gallon of gas will ever drop to what it once was. In fact I think it would be safe to assume gas prices will continue to rise.

You may not be able to control gas prices, but you can control how much money you spend on gas. Conservation is the key, and with the tips below you can ease that pain at the pump and keep some cash in your wallet!

1. **Walk Or Ride Your Bike As Often As Possible.** Obviously if you are going on a family outing your Huffy probably won't accommodate all passengers. But maybe for that trip to the convenience store your bike or sneakers could do the trick. It's an easy way to conserve gas, and you'll get some exercise in the process. Talk about killing two birds with one stone!
2. **Maintain Your Car.** A poorly maintained vehicle can reduce your MPG (miles per gallon) by 15% or more. You can easily conserve gas and save money when your car runs properly. The goal is to eliminate any unnecessary stress on your car's engine, which would cause it to consume gas at a much faster

rate. Regular service check-ups with a professional mechanic will diagnose and allow you to repair any faults that may be wasting gas.

3. **Get Rid Of The Junk In The Trunk!** 200 pounds of junk will reduce your mileage by one mile per gallon. Don't store unnecessary items in your car's trunk or the bed of your truck. The only items you should carry in your vehicle are items needed for the particular trip, and of course an emergency kit.
4. **Avoid Long Warm-Ups.** 30-60 seconds is more than enough time to warm your car up, even on the coolest of days. Believe it or not, the engine will actually warm up faster while you are driving. If you're warming your car up for more than a minute; the oil companies thank you!
5. **Use Cruise Control.** If your vehicle has a cruise control feature, you will want to utilize it on long distance trips and highway driving. Cruise control will conserve about 5 to 10 percent of gas.
6. **Fuel-Up While It Is Cool.** During hotter periods of the day, gas will be less dense, and will be more likely to evaporate as you pump it. Always gas-up early in the morning or late in the evening. It may seem minute, but hey -- we wanna conserve gas, right? Trust me, it all adds up to money in your pocket.
7. **Don't Idle.** When traffic is at a stand-still, shut your engine off. If you just need to run into the store real quick, shut your engine off! Idling wastes about a quart of gas every 15 minutes. Stop unnecessary idling to easily conserve gas and save more money.
8. **Keep A Steady Pace.** Avoid rapid acceleration and sudden stops. Both will put stress on your vehicle's engine leading to wasted gas. Driving at a steady pace will reduce the energy needed to run your car's engine, making it an easy way to conserve gas and save money.
9. **Inspect Your Gas Cap.** If your vehicle's gas cap does not fit snugly, you may be losing fuel. Gasoline obviously is a gas, and will find the slightest of openings to escape. If you have any doubt that your gas cap is providing an

air-tight seal, it's time for a replacement. A new gas cap will only cost you about 3 or 4 bucks, and will allow you to conserve gas for years to come.

10. **Use Your Car's Air Conditioner Wisely.** A common misconception is that running your vehicle's air conditioner will waste gas. In fact it will conserve gas when used appropriately. If you're just cruising around town on a warm day, shutting off your A.C. and rolling down the windows will easily conserve gas and save you money. But if you're on a long road trip or highway driving, you may actually conserve more gas by running the A.C. The reason: wind resistance. If you're traveling at a high speed with your windows down, the incoming wind resistance will act as unnecessary weight, and cause your vehicle to consume more fuel. So this one is really a judgment you must make according to the situation.

With no end to gas hikes in clear sight, conservation is the key. By putting the above practices to use and developing good habits, you can actually lower your gas costs even as gasoline prices continue to rise!

David Caldarelli writes articles to inform people and families on ways to save money during difficult financial times. The main outlet for his advice is HowToDoThings.com but he also writes valuable articles on his blog at <http://waytosave.blogspot.com>

When Is It Good To Trust Your "Gut Feeling?"

Article by the John Tesh Radio Show

Most of us experience 'gut feelings' at one time or another. Things like instantly loving or hating a property when we're house hunting, or the snap judgments we make when meeting new people. Gerard Hodgkinson, a professor at Leeds University, believes gut feelings are the result of our brain doing what it does best: Analyzing information from our senses and comparing it to past experience. Now, that's basically the process we go through when we make conscious choices, but, when we have a 'hunch' or 'gut feeling' the brain goes into overdrive and skips a few steps. Since it happens without our mulling over the pros and cons, the brain uses changes in **body chemistry** to get the message across. Here's how to read those changes and make good decisions on the fly. This comes from *Science Daily*:

Something's probably a good idea if:

- **You have a familiar feeling.**
- **You breathe easier.**

- Or, **you suddenly feel safe and happy.**

On the other hand, your brain's saying, "Whoa. Hold up!" if:

- **Your breathing becomes faster.**
- **You get sick to your stomach.**
- Or - **pain gets worse.** For example, your headache starts really pounding, or a muscle you pulled at the gym acts up.

Remember: They don't call them 'gut' feelings for nothing. Your brain's constantly processing information and regulating what goes on in your body. So, when it comes to making decisions, make sure you go with your gut.

Tell Us What You Think!

We hope you've enjoyed Wasson's Newsletter. For suggestions, comments, articles or questions, email us at jfilzen@wassons.net.



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