

Offices in
Portsmouth and
Virginia Beach, Virginia
Tel: 757-399-7506
Fax: 757-397-1267
Web: www.oasthook.com



MEMBER



Special needs require special lawyers.

INSIDE THIS ISSUE

- Home Inventory Provides Peace of Mind
- Announcement
- Ask Allie
- Distribution of This Newsletter

Editor
Sandra L. Smith,
Certified Elder Law Attorney

HOME INVENTORY PROVIDES PEACE OF MIND

As the scenes of the aftermath of Hurricane Ike remind us, we are in the most active part of hurricane season. Although we have been relatively fortunate with respect to hurricanes and tropical storms since Hurricane Isabel struck five years ago, we need to be prepared. In addition to bad weather, there are a number of events that can damage your home or belongings. If you need to file a claim with your homeowners or flood insurance company or with the Federal Emergency Management Agency (FEMA), then you should have an up-to-date inventory of the contents of your home.

Preparing a home inventory can be a daunting task. You can use pen and paper, take photographs of your possessions, or prepare a spreadsheet on your computer. There are also commercial software programs that can help you with the inventory process. One example is Quicken Home Inventory Manager. This software and others like it normally allow you to click on pre-selected choices to build your list, according to the rooms of your house. In addition to the usual rooms in the house, these areas can include laundry and utility rooms, and patio decks. This software includes categories of items such as office equipment, hobbies and crafts. You can also add your own locations and categories of items. You may also be able to drag-and-drop images into your inventory list, including photographs and receipts. In addition, you can back up the information to a flash drive, or back it up online for an additional fee. You can print a copy of your inventory and store it in a safe place. Backing up your data is critical because you do not want to spend the time and effort to build the inventory only to discover that you cannot find it or access it in an emergency.

The attorneys at Oast & Hook say that "prior planning improves results." They can assist clients with their estate, financial, investment, long-term care, veterans' benefits and insurance planning needs. Preparing the home inventory, however, is up to the client. It's easy to procrastinate; don't be one of those unfortunate homeowners who suffer major damage to their

homes and do not have the documentation to back up the claims they need to file in order to rebuild.

Announcement

Oast & Hook is pleased to announce that it has a new Veterans Benefits website that provides information concerning the Aid and Attendance benefits. Please visit this new website at www.veteransbenefitsva.com.

Ask Allie

A Reader: Allie, many people are in a financial crunch, with gas and groceries taking a bigger bite out of their budgets. What can families do to save on pet care without skimping on the essentials?

Allie: The number one thing pet families can do is focus on prevention. If you can help us stay healthy, you can help avoid costs of serious health problems later. For example, studies show that most dogs and cats are overweight. Those extra pounds increase the likelihood of arthritis, diabetes, and cancer, just as those extra pounds do for humans. You should carefully measure your pet's food, keep treats to a minimum, and try to work in a daily exercise session. If your pet is overweight, work with your veterinarian to reduce those excess pounds slowly; we cats are particularly susceptible to serious health risks from sudden weight loss. Prevention also extends to accidents. If pets are hit by cars, poisoned by hazardous foods, plants or medications, their treatment can cost thousands of dollars. Keep cats inside to prevent injuries and to protect them from communicable diseases, and keep dogs on a leash or in a fenced area. You should also keep hazards out of reach. The people here at Oast & Hook take good care of me! I'll have more cost-saving tips in a future column.



Please feel free to e-mail your questions to Allie at: allie@oasthook.com.

Speakers

If you are interested in having an elder law attorney from Oast & Hook speak at an event, then please call Jennifer Lantz at 757-399-7506.

Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may

be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.

Please visit us on the world wide web at:

www.oasthook.com

Our website contains information about Oast & Hook and an archive of our newsletters and other estate planning, estate administration, and elder law articles in searchable format.

Copyright © 2008 by Oast & Hook, P.C.

This newsletter is not intended as a substitute for legal counsel. While every precaution has been taken to make this newsletter accurate, we assume no responsibility for errors, omissions, or damages resulting from the use of the information in this newsletter.

This newsletter is produced to be sent electronically. If we currently fax you a copy of the Oast & Hook News but you prefer to receive it by e-mail, then please contact us at: mail@oasthook.com.

If you would like to be removed from our Oast & Hook News distribution list, please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.