



photography

Monte
Nagler

Valuables gone? Photos help prove loss

Almost everyone believes in insuring their homes, automobiles and lives. Many also feel secure in the belief that their valuable possessions will be replaced in the event of fire or theft.

But after a loss is encountered, insurance companies will pay only for items that can be documented. And after the loss, it's often very difficult to remember and prove what losses you suffered. Insurance companies say the burden of proof is on you.

Try to remember everything of value in your home. Do you know what's in all the drawers, on all shelves, hanging on the walls, or tucked away in the attic? If you have a hobby such as stamp or coin collecting, could you list everything from memory?

Unless you can substantiate your claim in case of a loss, you're bound to lose money.

MOST MAJOR insurance companies agree the best way to document possessions is to make a photographic inventory of your home and contents with pertinent information recorded on the back of each picture.

Photographs will give a graphic presentation of a valuable item not obtainable by a written description. Photos can record colors, shapes, details, etc. that can't be put into words.

Color negative film such as Kodachrome is the best film choice. Negative film will produce prints which provide ample space on the back for recording data about the items being photographed.

A good photographic inventory should begin with the house itself. Photograph the exterior from the front, back and side. Be sure to include all additional structures on your property such as a separate garage, tool shed or swimming pool.

THE EASIEST way to take pictures indoors is with a flash. Be sure the batteries are fresh, your shutter speed is correct, and that you keep within the distance range for your flash unit.

Begin with one wall and take as many photos as necessary to record everything along the wall. Move around the room until everything has been photographed.

Don't forget to open closet doors and shoot any important items inside.

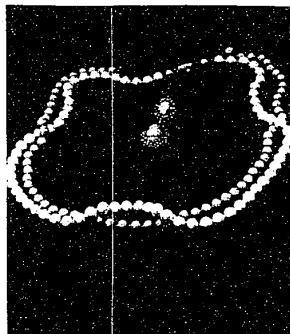
When photographing artwork on the walls, shoot at a 45 degree angle to avoid reflections from the flash.

Take closeup pictures of valuable items such as jewelry and antiques. Move in as close as the camera will allow and use a plain background. A set of close-up filters will be very helpful for taking these shots. Even grouping a few pieces of jewelry together will provide a photo satisfactory to all insurance companies.

AFTER YOUR PICTURES are finished, note all important information such as name of items, date purchased, and valuation on the back of each print. Before storing your photo inventory, estimate the present value, then check your insurance policy to make sure there's enough insurance to cover the value of your possessions.

On important items such as certain pieces of jewelry and fine art, talk with your insurance agent about individual listings.

Be sure to store your photo inventory in a safe-deposit box or other locked place away from your home. Better still, make a duplicate set of the prints and give them to your insurance company. Keep



Take closeup shots of jewelry and other small but valuable items.

your inventory up to date by photographing any new items you may acquire.

One further note: Be sure to photograph and insure that valuable item that helped you to make your photographic inventory — your own camera. A borrowed camera from a friend or neighbor will do the job.



An overall view of the room will furnish an insurance company much information about your possessions.

Copyright 1981 by Monte Nagler. The writer will teach a photography course at Farmington Community Center beginning March 3. Registrations can be made by phoning 477-8404.

Our challenge: Blessing or curse to the world

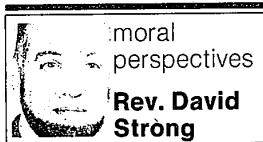
Sometimes I listen to my son. Last week he told me we should buy a new American-made car. This week he says we should build a bomb shelter.

Like the new car, the shelter will be a model with all the extras, concrete and lead, air filtration and all.

After listening to my son, I wonder what the future holds for us. A good friend is a construction worker on the new immense GM plant northeast of Pontiac. They are working on the construction day and night. "GM is taking on the Japanese," he says. "If we don't make cars, the building is designed so that we can build tanks."

I shudder at the thought that these are the alternate images of the purpose of our nation. Neither image of the future gives us cause to rejoice.

I SUPPOSE the prospects of conflict, automotive or military, are challenging. We need images which are equally exciting in such areas as human rights and peacemaking.

moral
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Strong

A Biblical image is that of blessing or curse. Is America to be a blessing or a curse to the nations? We have committed ourselves to working out a peace in the Middle East. We have committed ourselves to stand for human rights. We have committed

ourselves to help those who suffer natural calamity.

Will we continue such commitments in terms of this question: Are we a blessing or a curse to the nations?

WHAT IS IT we have to give to the nation?

We have a passion for freedom. We have a free press, able to seek out the truth. We have a concern for the homeless and the poor. We are seeking to establish racial and sexual equality.

We have the vitality of a people who believe that we are able to solve problems. We accept those who dissent from the majority.

These are blessings to the nations. We can count these blessings and continue to strengthen and

guard them. We need not go on crusades to convince everyone else that they ought to receive the blessings we enjoy. It is enough to help them to live.

More important, it is a question of our own understanding. How we see ourselves will be more important to the future of the world than producing big tanks and little cars.

Rufus M. Jones' words of half a century ago apply to our time: "We stand in a crisis and we can be bearers of the torch, or we can carefully husband a little flame and keep it from going out a little longer."

The great values of this nation will speak for themselves. We need to embody them and be clear that they are indeed blessings to the nations.

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