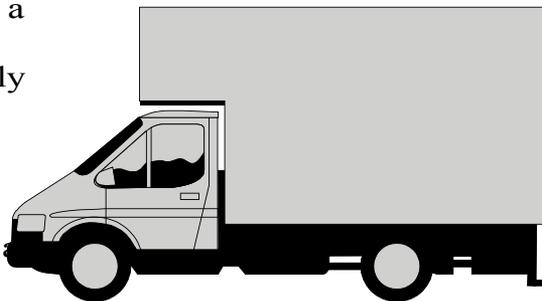


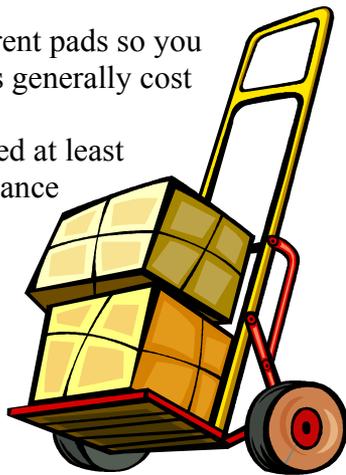
If you are considering moving yourself, especially if you will be moving interstate, you should ask a lot of questions and compute the actual costs of self-moving before you sign an agreement with a truck rental company. The information in this part of the booklet will help You calculate self-move costs and give you a basis of comparison when evaluating the price and value of professional moving.

Rental Charge: For an interstate move, you will need to provide the truck rental company with your origin and destination cities and the date you plan to move. depending on equipment availability in certain locations, prices may vary. The rental charge you are quoted includes a rental deposit that may be refunded depending on the condition of the vehicle upon its return, and a certain number of free miles. The rental charge does not include state taxes or other equipment you may need to complete your move, such as cartons, boxes, pads and dollies. You'll need a day or two to pack and another to unpack, so be sure your quote includes these extra days plus the days you will need for driving.

Insurance Charges: It may cost an additional \$20 per day or more for insurance during your move. Check the policies that are offered carefully. Most car insurance policies do not cover truck rentals, so you will need to purchase separate liability insurance and property damage insurance. Most of these additional policies do not cover you against theft; so if your goods are stolen (truck theft can be a problem if you are leaving the fully loaded vehicle unattended while you spend the night at a hotel) you may not have protection.



Pads and Dollies: You'll need to rent pads so you do not Scratch your furniture. Pads generally cost \$10 a dozen;. with a 26 foot truck (four bedroom house), you will need at least 3-dozen pads. You may need appliance dollies, utility dollies, or furniture dollies to help move heavy furniture and appliances.



The Value of Your Time:

Who is going to the packing and unpacking? Who will pick-up, load, drive and unload the Rental truck? Who will drive the automobile? If you are doing all of this yourself, it takes a lot of time. Figure out your average hourly wage and multiply it times the total number of hours you estimate it will take to pack, pick-up the truck, load, drive, unload, etc. For you and your spouse/family. This is the per move value of your time.

Packing and Loading the Truck: You might be able to collect free boxes in anticipation of the move, but to minimize damages, especially for an interstate move, it is highly recommended that you purchase specialized boxes, like wardrobes, dish packs, and mattress containers. You'll need tape to secure the boxes and paper padding to secure the contents of the containers before they are loaded on the truck. The cost of packing materials may vary by state and state taxes will also apply.

Mileage Charges: Mileage charges are usually included in the rental agreement but may be limited, an additional mileage charge may be assessed at an average cost per mile, usually around 40 cents a mile for each additional mile over the limit. Be sure to read your contract to see if there are extra mileage charges or fees for one-way rentals.

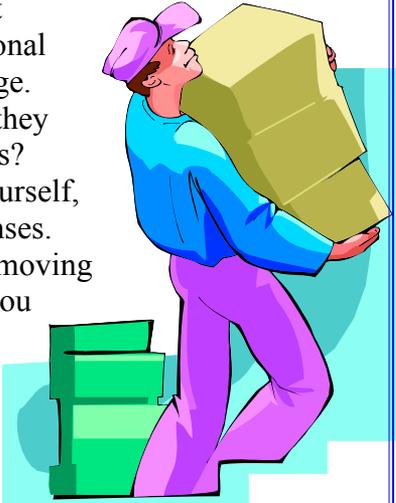
Fuel Charges: When you pick up your truck, the vehicle will be full of fuel. You must return the vehicle with a full tank or the rental company may charge a higher than average price per gallon to fill the vehicle. A 26-foot truck that is fully loaded will average about 10 miles per gallon.

Storage: Is your destination residence available for occupancy? If not, where will you store your possessions? You may need to secure a warehouse and unload all your household goods into storage. The most common storage facilities available for the self-mover are mini warehouse storage units. While functional, these units may provide less than adequate protection for your belongings. Security may be minimal, usually a manager sleeping on the premise, no insurance coverage, and no protection from the fire or smoke damage.

When your new residence becomes available you will need to rent another truck, reload all your possessions from the warehouse, deliver your goods to the final destination, and unload everything one last time.

Other additional costs to consider are:

1. Good friends and relatives that help you move will add additional expenses like food and beverage.
2. Do you have children and are they to young to care for themselves? If you are doing everything yourself, you may have childcare expenses.
3. Back injuries can occur when moving heavy articles like furniture. You may want to purchase a back brace to reduce lower back strain.
4. Can you drive to the new destination in one day, or will you be required to spend one or more nights in a hotel?
5. Tolls for bridges and/or highways may also be applicable.



CALCULATING ACTUAL DO-IT-YOURSELF COSTS

1	Truck Rental Charge - Include total days for packing, loading, driving and unloading.	\$
2	Rental Deposit	\$
3	Trailer Package or Automobile Hitch	\$
4	Wear and tear if you drive your personal vehicle - average 45 cents per mile	\$
5	Insurance - daily insurance rate	\$
6	Furniture Pads	\$
7	Appliance Dollies	\$
8	Value of Your Time and other family members involved in the packing, loading, driving, unloading and unpacking.	\$
9	Cost of Boxes, Cartons, Tape and other packing materials, plus trash and land fill fees for getting rid of the debris after your move is finished.	\$
10	Loading and Unloading Service	\$
11	Additional Mileage Charge	\$
12	Fuel Charge - \$3.00 per gallon/109 miles per gallon	\$
13	Appliance Service Cost	\$
14	Warehouse/Storage Rental Cost	\$
15	Additional Truck Rental to deliver from the storage warehouse	\$
16	Additional Costs - Food, Child Care, Back Brace, Hotels, Tolls	\$
17	Your Total Estimated Self-Move Cost	\$