

CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.19, Issue 2

THIS GUY
CAN COST YOU
SERIOUS
CONTENTS
DOLLARS

**SIMPLE, CHEAP
EXTRAORDINARY
PROTECTION**
(FOR FRAGILE VALUABLES)

CLEVER IDEAS
FROM INNOVATIVE
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PROFESSIONALS

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THE GUY WHO WASN'T A CONTENTS PRO

So I walked across the wood floor in my friend's elegant living room (he was out of town). Water dribbled up between the boards. The tips of the wood planks had already discolored and were cupping a little.

The water had apparently come from a broken pipe somewhere between the bathroom and an adjacent room that was being used as an office.

The path of the water flow was right through the legs of an antique writing desk and extended all the way to a piano (past a couch and loveseat).

A single technician came and started taking moisture readings. I stopped him long enough to ask about saving the hardwood floor. His response was, "Well it's 50/50. We will get some dehumidifiers and fans in here. We'll know about a week from now."

I pointed out that there were at least two systems being used by modern companies that dry out wood floors in as little as 30 hours and were known to save the floor itself – even after it had started cupping.

He looked at me as if I was from a distant planet, so I tried a different tact. "How about getting the antique desk and the piano off the wet floor?" I asked.

"Look, I've been in this business since 2008," he responded. "I know what I am doing."

I had been in the restoration field before him and informed him of the fact, but knew it was of no use.

"Just tryin' to do my job here," he explained.

"I suspect that your job includes saving the more expensive pieces of contents," I suggested.

"They have been sitting on that wet floor for two weeks (a thing he had no way of knowing)," he retorted, "and they don't look all that bad to me!"

He walked over to the piano. "See, they even have water protectors on the legs."

"Those 'water protectors' are actually more like knitted beer cozies and were put there to make it easier to slide the piano across the wood floor – they are made of cloth and are actually absorbing the water and transferring it to the piano," I pointed out.

It was his turn to switch tactics. "Are you willing to stay and help me get the furniture off the floor?"

He was flabbergasted when I simply said, "Absolutely."

His face turned red and he spouted, "Look man, I got stuff to do." And he retreated to the wet carpet in the bathroom.

I asked one of my friend's neighbors to take pictures of the living room furniture and waited a few minutes, then headed out to make a long telephone call to the owner. Before I got to my car, the tech met me in the driveway and said, "Go call the owner or call my company if you think you know something."

"That is where I am heading," I informed him.

(Continued in Part 2 of The Guy Who Wasn't a Contents Pro)

SIMPLE CHEAP EXTRAORDINARY PROTECTION

Some adjusters and agents may have little time for the clever innovations by the contents pros (they just want the job done inexpensively, quickly and superbly). But every once in a while we run across a new idea that is so good, that the insurance professionals quickly adopt it for other jobs.

Just such an idea was offered by the contents specialists recently. They took some spray foam (like "Great Stuff®" or "Loctite Tite Foam®") and sprayed some in a plastic bag. Before it hardened, they wrapped fragile crystal in another bag and gently pressed the crystal and new bag into the first (foam-filled) bag. Then, they made a third bag with more spray foam, and again, before it hardened, they pressed it onto the crystal bag.

And finally, they set the new foam package into a box of Styrofoam "peanuts."

Viola, a secure cushion to make sure the items arrive intact (the plastic bags were there to make it easy to separate the crystal from the foam insulation).

Some companies may think it is overkill (and for many items it might be) – but most are already thinking of jobs where they wish they had such creative technicians!



Part 2 of "THE GUY WHO WASN'T A CONTENTS PRO"

To be fair, the tech who was sent out to do the job was sent as an estimator, not a contents professional. He was sent by himself and had no real interest in the property or its contents other than to get on with his part of the job.

And speaking of hands, his were trembling as he thrust his cell phone toward me after saying into it, "Boss, this guy wants to talk to you." He had a "cat who just ate the canary" grin on his face as I took the phone (undoubtedly thinking that his superior would take his side and give me a good talking to).

We'll call his boss, "Bob Smith," for the sake of the article.

"Hello, this is Bob Smith," a voice on the cell informed me.

I told him my name and added, "Actually Sam is quite incorrect. I did not ask to speak with you. But he has been incorrect about more than a few things in the last hour."

I told him about the piano and the antique writing desk and threw in a few details about the expensive couch and loveseat as well. Bob calmly said, "Yes sir, I understand. I have already dispatched a second technician and he will be there shortly. The furniture in the living

room will be put up on foam blocks as will the furniture in the bedroom."

"That is what I was hoping to hear," I said so the tech got to hear fragments of the conversation (he had neglected to put the phone on speaker). I repeated, "And you will put the furniture up off the wet carpet in the bedroom as well?"

"Absolutely," Bob confirmed.

"Well that is much better," I said. "I'm just sorry your technician did not know about your policy."

"He will be informed," the boss said.

"I think your boss wants to speak with you," I told the tech/estimator and handed the cellphone back to him.

He wasn't grinning anymore.

I went back a few hours later and the furniture was now on foam blocks. Three trucks were on the street and in the driveway.

"Bob" the boss was there as well.

Two days later I went back and found the owner of the house and his wife packing papers and folding soft contents.

I visited the restoration company's website to discover that although they claim to service two entire states, they do not advertise a contents division.

CONTENTS PROS DON'T COST THEY SAVE

Some of my colleagues pointed out that I may not have given the tech/estimator mentioned in "The Man Who Wasn't a Contents Pro" article, a fair description. Structural workers often see a home's contents as something to get out of the way so they can get on with the job.

Contents pros see the contents as valuable assets that should be preserved or restored with care. When structural pros look at tables, chairs, pianos, antiques, etc. it is common for them to see such items as impediments to performing their work.

But in these modern times when a single piece of furniture can sell for more than the house in which they are performing their work, the insurance companies have begun to find the cavalier attitude of the workers toward the home's contents to be particularly troublesome.

For example, an antique writing table recently sold for \$4.6 Million at auction – it bore a strong resemblance to the one in my friend's living room and it is nowhere near the highest price paid for an antique in modern times. It would not surprise us to hear that you have seen similar furniture in some of your cases.

When in doubt, call the contents specialists – they don't cost, they save.



Contents Pros Innovate

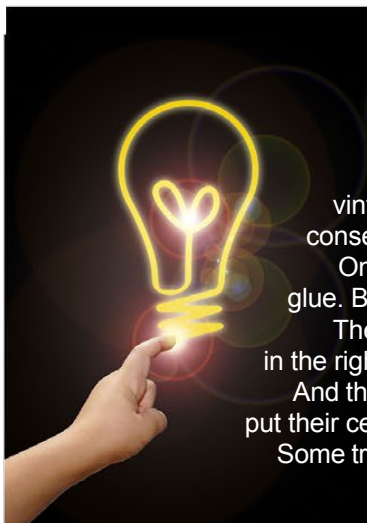
So it appeared that the firemen had inadvertently stepped on some little, fragile, hard-plastic, vintage soldiers and broken them. The adjuster was in no mood to pay to replace them or to get some conservator to repair them.

One of the contents pros had an idea (as always)! She would glue them back together with modeling glue. But they were small, thin and hard to hold together in the right angle for the glue to set.

Then, she had another idea. She would embed the parts in modeling clay and once they were reattached in the right position, she would apply the glue.

And that is how modeling clay became the new favorite "positioning clamp" for lots of projects. Some even put their cell phones in a wad of it so they could shine their lights on projects where it was needed.

Some tried plumber's putty and found that it worked equally as well – but Play Doh® and wood putty did not.



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