

# Take a hard look before you leap into downsizing

*Kathryn Finegan Clark*

Michael Ivankovich is an expert with a string of professional certifications running behind his name. One of only 236 master personal property appraisers in the United States, he's also a licensed and bonded auctioneer and an antiques dealer.

He knows his stuff - and he knows what everything's worth or at least how to find out its value. He's gathered all the knowledge and skill from more than 35 years in the personal property, antiques and collectibles business, written a book, "Home Downsizing in 4 Easy Steps," and organized a new company, Home Downsizing Consultants, which he and his wife, Sue, operate from their antiques-filled home.

His business is actually a natural progression from his earlier work. Employed by Alderfer Auctions and Appraisals in Hatfield, he would take over the gavel at the auction block one day a week and on other days would visit people in their homes to appraise their belongings and determine which were suitable for auction.

This is what he discovered:

"Most people who decide to downsize have no idea how to do it and no idea what they even have," he said.

"All too often before I arrived

they had either sold their best merchandise for far below true market value, or thrown their hidden treasures away." He said, "Often the first thing they do is have a yard sale - and then the hawks descend on them and take the valuable things."

Ivankovich wrote the book, he said, "to help people better understand the downsizing process" and to help them get through what he calls "potentially one of the most difficult times of their lives."

He has reduced that process to its simplest form with only four simple steps, a system he

refers to as A.V.I.D. These are the steps: A. Analyze the situation; V. Valuation and appraisal, to determine the true worth of your personal property; I. Investigate your options for selling; and D., for Disposition approach to discover the best way to dispose of the property.

This system, he said, helps a person to convert personal property assets into the greatest amount of cash with the least amount of work in the shortest amount of time.

"Everybody's different and every situation is different. For one person an auction may be

the best option while it would be definitely wrong for another," he said.

Ivankovich is amazingly generous with his knowledge. There's no smoke and mirrors here, but instead, more than 250 helpful suggestions for downsizing. (See sidebar for several of his favorite tips.)

He does not buy personal property but he can help his clients dispose of things quickly and for a fair price because he has so many contacts, locally, regionally and nationally.

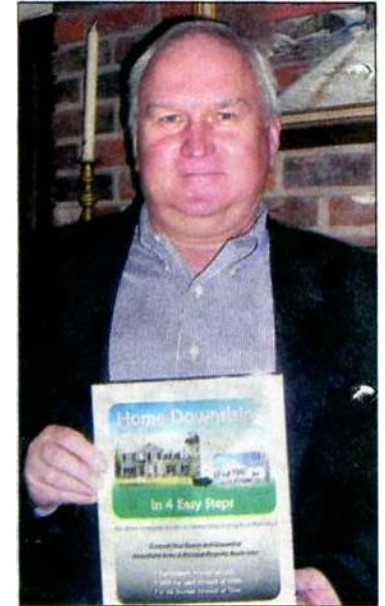
And he shares his knowledge in many ways. First, the 172-page paperback book, which sells for \$25.90 including priority postage and insurance, is perfect for the do-it-yourselfer. An e-book version can be downloaded from the company's Web sites for \$14.95.

Those who want hands-on attention can hire Ivankovich for consulting services or for a valuation and appraisal walk-through of their homes to determine the worth of valuables.

Ivankovich also has planned to do either one-hour downsizing presentations for civic groups or three-hour workshops detailing the complete A.V.I.D system.

The company is set up to handle the complete downsizing or only portions of the downsizing process, such as only appraising or just packing or cleaning out.

More information can be



*Michael Ivankovich of Doylestown displays the book he has written as a guide for people planning to downsize. The Doylestown consultant calls it "the most complete guide to home downsizing ever published."*

obtained from the following Web sites: [homedownsizing-consultants.com](http://homedownsizing-consultants.com), or [homedownsizing4easysteps.com](http://homedownsizing4easysteps.com) or [homedownsizingworkshops.com](http://homedownsizingworkshops.com)

Ivankovich is exhibiting at the Philadelphia Home Show through Jan. 25 at the Philadelphia Convention Center. Visitors can find him at Booth 649.

## Tips for downsizing

Here are a couple of tips gleaned from the hundreds in Michael Ivankovich's book, "Home Downsizing in 4 Easy Steps,"

Most houses have some valuable treasures hidden away in the attic, basement or closets. Do you know what they are? Make sure that you find them before you either throw them away, or sell them for pennies on the dollar.

A professional in-home walk-through personal property valuation should be done before you sell anything. Always,

More often than not, "condition" will be a more important determinant of value than "rarity." The rarest items, if in poor condition, will often have little value, while those more common items, in excellent condition, will easily attract a buyer.

Beware of "flooding" the market with a large collection of anything. It could cost you big money.

A "double move," if planned properly, can save you major money when you are moving.