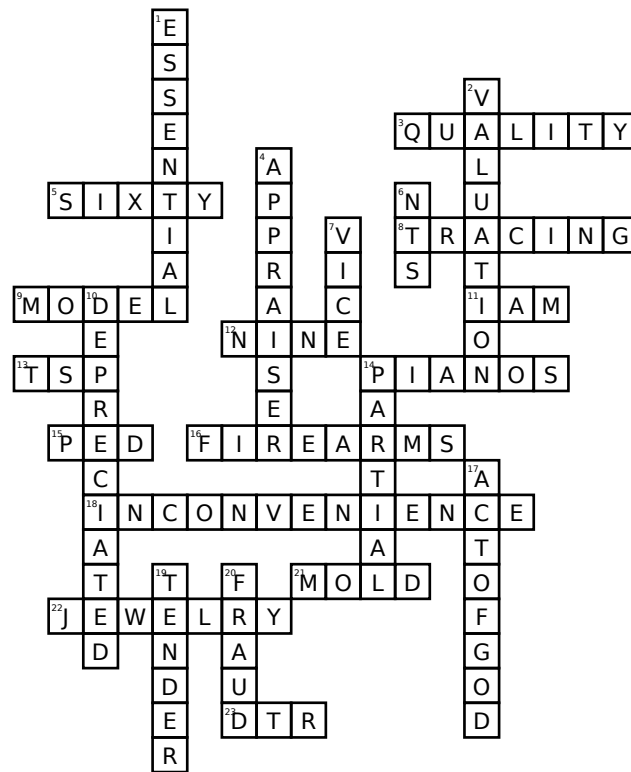


Crossword Puzzle



Down:

1. items like mattresses and medical equipment
2. not the same as insurance
4. you need one for the \$70,000.00 coffee table
6. shipments not picked up from residence
7. inherent
10. actual cash value liability
14. settlements that are like horse trading
17. hurricane
19. first element of establishing a prima facie case
20. a false claim

Across:

3. like kind and
5. days we have to trace for missing items
8. searching for lost items
9. number more important than serial
11. association for worldwide movers
12. number of months after delivery to get FRV
13. one of the parties bound by the GBL
14. FRV does not apply to these
15. damage that was there before the move
16. important to have a policy for shipping these
18. claim on a delayed shipment
21. happens sporadically and a growing problem
22. to be locked up before movers come in
23. government rules