

U-HAUL HOLDING CO /NV/

Reported by
GALLAGHER MICHAEL L

FORM 3

(Initial Statement of Beneficial Ownership)

Filed 09/23/04 for the Period Ending 09/15/04

Address	5555 KIETZKE LANE STE 100 RENO, NV, 89511
Telephone	7756886300
CIK	0000004457
Symbol	UHAL
SIC Code	7510 - Services-Auto Rental and Leasing (No Drivers)
Industry	Ground Freight & Logistics
Sector	Industrials
Fiscal Year	03/31

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * GALLAGHER MICHAEL L (Last) (First) (Middle) 2575 E. CAMELBACK ROAD (Street) PHOENIX, AZ 85016 (City) (State) (Zip)	2. Date of Event Requiring Statement (MM/DD/YYYY) 9/15/2004	3. Issuer Name and Ticker or Trading Symbol AMERCO /NV/ [UHAL]			
4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (give title below) <input checked="" type="checkbox"/> Other (specify below) / Advisory Board Member		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person			
Table I - Non-Derivative Securities Beneficially Owned					
1. Title of Security (Instr. 4) No securities beneficially owned	2. Amount of Securities Beneficially Owned (Instr. 4) 0	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) D			
Table II - Derivative Securities Beneficially Owned (e.g. , puts, calls, warrants, options, convertible securities)					
1. Title of Derivate Security (Instr. 4)	2. Date Exercisable and Expiration Date (MM/DD/YYYY)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable Expiration Date	Title Amount or Number of Shares			

Explanation of Responses:

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
GALLAGHER MICHAEL L 2575 E. CAMELBACK ROAD PHOENIX, AZ 85016				Advisory Board Member

Signatures

/s/ Michael L. Gallagher

9/23/2004

**Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.