

# Police urge residents to report entries, even if nothing stolen

merchants) increase and this is always passed back onto the consumer," said the police superintendent.

If you lose something very valuable, residents may be able to make an insurance claim — assuming the deductible is reasonable. So the insurance company covers the loss?

"Wrong. We all pay premiums based on losses, so preventing the theft in the first place does affect our insurance costs," said Perkins. So far this year, 134 thefts in Milton and Halton Hills have been reported, according to police. Of those, 32 were reported over the course of one week in Milton alone.

The cost of 134 police investigations is difficult to quantify, but is considerable, said Perkins. In several recent cases, diligent police work has resulted in the identification of several alleged groups of thieves and many charges have been laid.

"These will wind their way through the judicial system; all paid for by the taxpayer," he said.

Culprits, explained police, will walk the length of residential streets trying all the car door handles. If they find 25 open, they may

be able to find property worth stealing from five or six vehicles. Many people will not report the attempted theft (perhaps just finding their glove box open and their vehicle rummaged through), or will not bother if they only lose small change.

Reports to police, however, should always be made — even if nothing was stolen.

"The reporting of this information enables police to track offences and develop patterns," said Perkins. "Valuable evidence can be gleaned from following the path of the culprits as they cut a swathe through the neighbourhood."

There's an old wives' tale that persists: if you leave your car unlocked, thieves won't smash a window, and replacing a window is much more of an inconvenience. This is not so, said Perkins.

"Typically thieves look for open vehicles so they can simply help themselves to your property in relative stealth. They don't want to smash a window because of the risk," he said.

"Of course, if you leave a set of expensive golf

clubs in the back seat in plain view, they might smash the glass to gain entry, but this begs the question of your expensive golf clubs being left in the car. Why not put them in the trunk?" Perkins added: "The 'Lock It or Lose It' campaign has been around for more 30 years, yet why are the police continuing to warn

people time and time again about securing vehicles?" he said. "It's the most effective and cheapest crime prevention method available to everyone. A simple click of a button prevents becoming a victim."

Crime prevention is everyone's business. Don't become a victim, he said.

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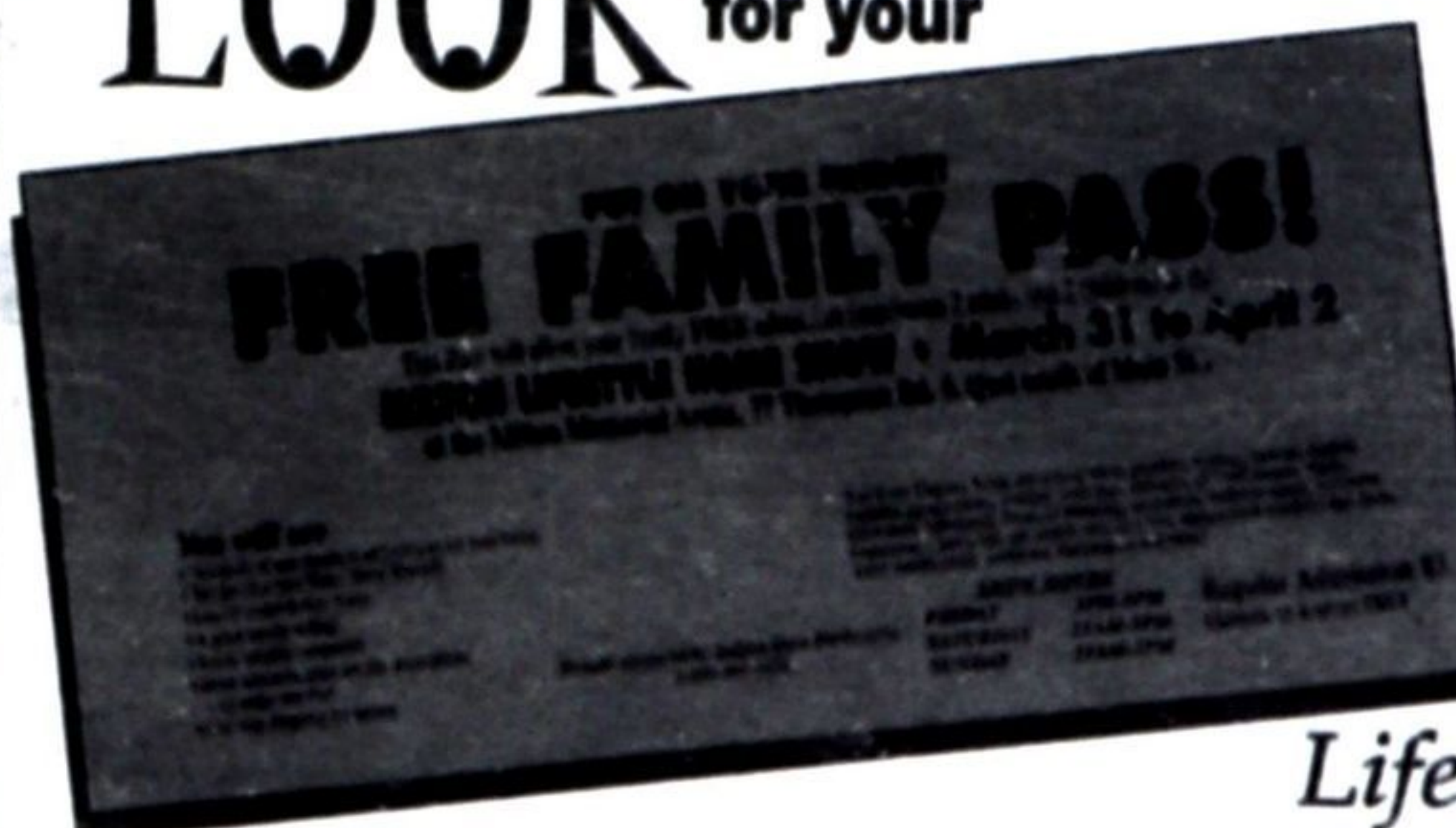


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## Mortgage rates and qualifying are so complicated now. Here's why.

If you've been shopping for a mortgage lately, you'll have figured out that rates seem to be all over the map and qualifying has changed. That's because of new mortgage rules introduced October 17, 2016. Here's what has changed:

### The Conventional Mortgage Rule (more than 20% down/equity)

Continued from March 9th

#### What's changed?

Any mortgage loans that lenders insure using portfolio insurance must now meet eligibility criteria applicable to "high ratio" mortgages, including the new qualifying stress test. This means that many types of mortgages will no longer be eligible for portfolio insurance, impacting rates and choice.

#### What's the impact on rates?

• Rates are now all over the map. When you compare rates, you are no longer comparing apples to apples anymore. The mortgage pricing matrix is suddenly much more complicated.

- Mortgages that are "uninsurable" can include rental properties and second homes, switch mortgages that move to another lender, 30-year amortizations, refinance mortgages, mortgages over \$1 million, and even some conventional 5-year mortgages. These mortgages are charged a rate premium or some lenders no longer offer them. Additionally, rate premiums are often charged if it's difficult to prove your income or you have bad credit, the property is in a rural location, you want a long rate hold, you want the best pre-payment privileges and porting flexibility, and you don't want refinance restrictions.
- Be wary of rates you see online: you might not qualify for them.



**Kimberly Singh**  
AMP - Mortgage Agent  
905-864-1365  
KimberlySingh.ca

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