

Home's history important to residents

By RICHARD L. CARRICO

In wanting to know more about your house, you have talked to a few neighbors and done a bit of initial spadework, but somehow the past has been elusive. What can you do next?

Unfortunately, many homeowners become convinced that such research requires either a thorough knowledge of historical methods or the money to hire someone with such a background. This need not be the case. You can uncover your home's heritage.

Discovering your house's past requires different approaches, depending on whether you live in a large metropolitan area or a small town. While a major city may have more overall resources, a small town is most likely to have more old-time residents who know first-hand about your home. But let's begin with the basics that will apply to either situation.

If you are purchasing a home, the first place to start is with the previous owner and a title search. In today's real estate transactions, we often do not meet the owner because we deal with an agent. At some point

in the negotiations, tell the broker quite emphatically that you are seriously interested in the history of the house and would like to talk to the owner.

If you have already purchased your home and cannot contact the previous owner, shift into the realm of documents. Begin with title information. Usually you will be provided with minimal information unless you ask for a complete title search.

You can either pay a title company to run a complete chain of ownership, which lists every previous owner of the house from its date of construction, or you can do the title search yourself at the country recorder's office. Weigh the value of your time against the title search fee. It may be as low as \$150 and well worth paying if you are a busy person.

To do your own search, you will need a legal description, which is on your deed, and a little patience. The county recorder, or whoever keeps the deed books in your area, can show you how to backtrack from the date of your purchase.

Essentially, you will be seeking

the previous owners' names and following them back transaction by transaction. In the process, you may find liens, court decisions, divorce cases and other unexpected historical information. Incidentally, most records clerks are far more helpful and understanding if you make it clear that you are doing research to learn more about your house rather than as documentation for a real estate deal.

With a list of previous owners in your hands, you can begin to open up doors to the past. Move on to the public library and consult city and country directories under the previous owners' names. The directories can provide you with the occupation, marital status, children and whether or not the owner of record actually lived in the home or rented it out.

To aid in later research, write all information including your sources, on one side of index cards - not random scraps of paper. You will want to make a card for each previous owner and add new cards as more information comes in.

When in doubt about photocopying a document or other item - do it. You will save yourself time and energy later. Also note dead ends or negative information so that you won't duplicate effort.

Now that you know who owned the home, find out more about them. They are the human side of your home's past. Many cities and counties have local histories and biographies that focus on community leaders. Consult these to see if your owners are listed. You may be surprised to discover a portrait of an owner or a mention of your home.

The value of knowing who owned your home is two-fold: you can rough out an idea of the home's occupants, and you may be able to find descendants who lived in the house or remember it. These reminiscences are particularly important if you want to know about alterations or how the house looked at a given point in time.

When asking if someone has photos of the house, don't take "no" for an answer. Often your home will show up in the background of a forgotten outdoors scene or as a backdrop for a holiday group photo.

Newspaper articles may also provide a wealth of information. Many large city newspapers are indexed, making your work easier. In the case of an indexed newspaper, look

especially for obituaries of past owners - descendants are often listed. Also look under the owner's name, the architect's name if you know it, your neighborhood or area and under historic houses.

For newspapers that have not been indexed, use the dates gleaned from your title search information and focus on them. Most papers ran end-of-the-year or New Year's sections touting new homes and neighborhood improvements.

In many cases, early newspaper articles carried architectural sketches or photos of homes under construction and often provided lengthy descriptions of the home. Scanning the newspapers around the construction date should be fruitful.

With a list of previous owners and a little bit of information about their lives, your next stop should be the local historical society. Throw yourself on their mercy - they can be very helpful. In addition to perhaps having information on your home's architect or past owners in their files, they may have early photos and drawings.

Historical societies often know the persons to contact for further information, such as long-time residents who may remember your home, or history students doing research on your neighborhood. One word of warning: do not believe everything an old-timer or local authority tells you. Human memory is selective at best and mistaken at worst. Always double check.

Your hours of research and reading have provided data for at least a thumbnail historical sketch of your home. As with all research, there will always be other avenues to take, more leads to follow and surprises to be found. Each situation is different, and every home has its own unique story - as you will discover.

If you contracted the building of your home yourself, by all means start your historical sketch today!

Homes should be weather-proofed

Don't count on stormy Monday - storms can hit any day of the week, often with such severity and suddenness it's easy to be caught off-guard.

Ask any Edmonton native who lived through the tornado of July 1988. "It was completely unexpected," says Erika Jarvis, a claims adjuster with Wellington Insurance Company's Edmonton office. "In a matter of minutes homes were destroyed and buildings levelled."

Erika indicates that while Wellington did everything possible to help people put their homes back together, some things can never be replaced. "There's often so little that can be done after the fact to eliminate the hassles and heartbreak," she admits.

That's why it's so important to do what you can to prepare in advance. Rain storms, electrical storms, hurricanes and tornadoes - all types of storms can be unpredictable and dangerous and are more common than you think. As many as 45 tornadoes hit Ontario in a season. "Yet all it takes is common sense to minimize the potential for injury and property damage," says Erika.

She notes that often the most important factor is simply being aware of the signs of an approaching storm and staying tuned into weather reports. "This gives you time to make preparations - closing the chimney flue, stowing garden furniture, docking the boat and getting things off the floor of your basement in case of flooding or sewer back-up," says Erika.

Adequate property maintenance, before and after a storm, is another important consideration, according to Erika. Installing ligrods, trimming tree branches around house and garage, maintaining roofs and eaves and ensuring proper drainage away from the foundation of your home can minimize damage.

And, if a storm does cause damage to property, Erika indicates it's the owner's responsibility to ensure that the impact of the damage is minimized.

"This means boarding up open areas - a hole in the roof, broken windows - to discourage looting and prevent further damage from the elements," she says, adding these measures are expected from insurance companies settling storm-related claims.

This month's Canadian Consumer - The Radio Edition devotes one of its daily broadcasts to storms, with safety tips provided by the Canada Safety Council and sponsored by Wellington Insurance. It reminds Canadians caught out in electrical storms to stay away from trees and hilltops and not to play golf. If you're in a boat, get to shore. If that's not possible, lie flat in the boat, or wearing life jackets, slip overboard and lie low a few yards from the boat until the storm passes.

If you're at the cottage or at home, the Canada Safety Council recommends you stay indoors and don't handle electrical appliances. Better yet, if you can do without electricity for a short time, open the main switch on your service panel.

More information on safety weathering storms is available from Wellington Insurance brokers or your provincial safety council.

CHECKLIST FOR STORM-PROOFING

Install Lightning rods especially if your home is on a hill top or surrounding trees are the same height or lower than the building.

Trim tree branches around your home. In high winds they can interfere with electrical power lines or fall and damage your roof. Leaves can clog eaves troughs preventing proper drainage.

Maintain roofs and eaves troughs to ensure rapid and smooth run off of water away from your home. Keep them clear and make sure they are large enough to handle the job.

Basement watch - keep an eye on your basement during and following a storm. Home insurance usually covers storm sewer back-up but not flooding of leaking. Extend rainwater drain pipes away from foundation, ensure the ground slopes away from the walls of the building and as a last resort, invest in a sump pump.

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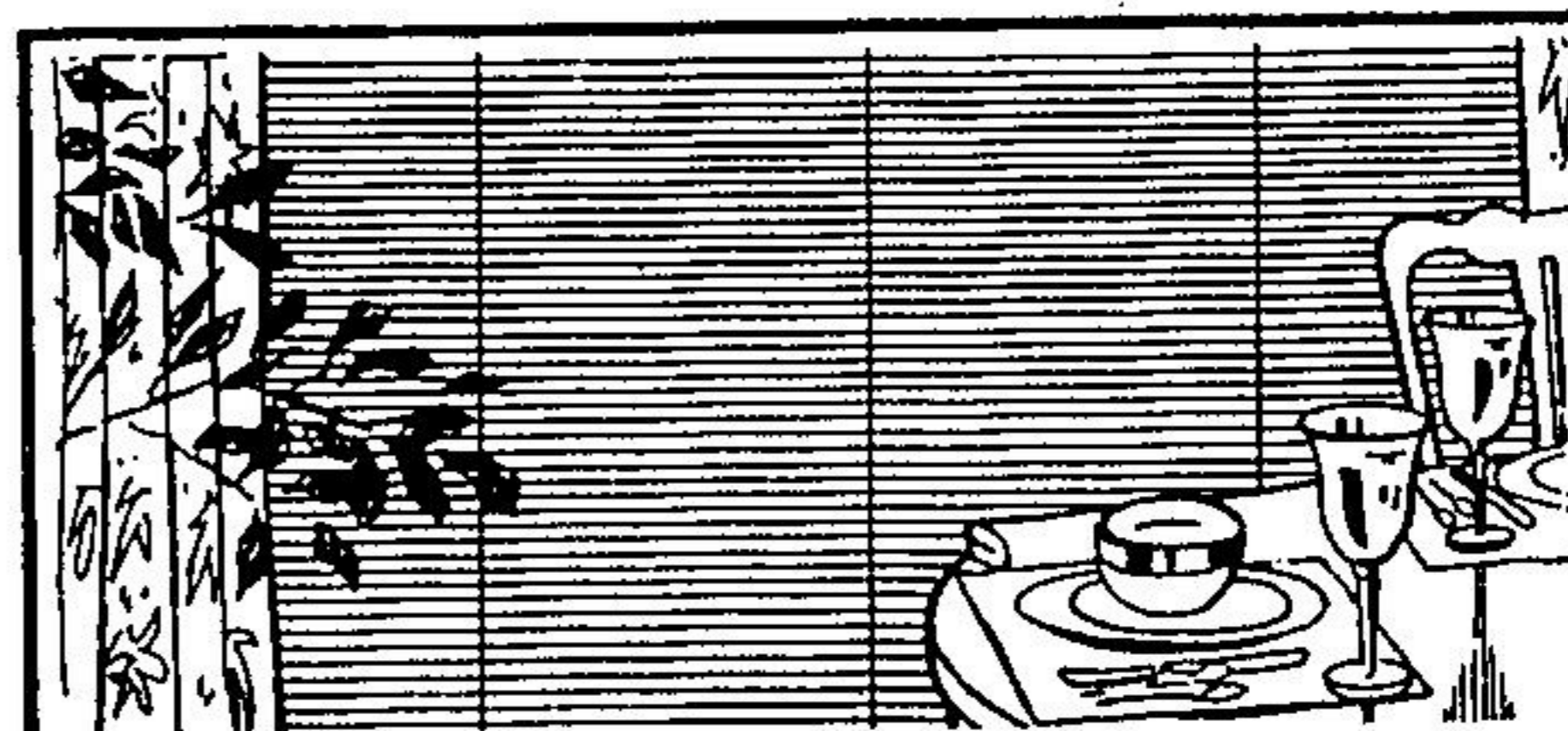
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