

Identify your valuables, before they get stolen

This article is provided by local realtors and the Ontario Real Estate Association for the benefit of consumers in the real estate market.

If thieves broke into your home tomorrow and stole most of your valuables, would you be able to identify exactly what was missing or would you have trouble remembering what some of your valuables were? Would you be able to describe them accurately to the police or your insurance company?

If you don't think you have anything of much value in your home,

take a second look around. Items many of us refer to as "stuff" or even "junk" can be quite valuable. In addition to jewelry, small appliances and audio-video equipment, your crystal, silverware, power tools, books and sports equipment all add up in value — not to mention the heriloom pocket watch that belonged to your grandfather — or the special stamp collection given to you by your great Aunt Margaret.

Artwork and clothing are other important items you should add to your mental checklist. And while you may not necessarily paid a lot for

some of these items in the first place, keep the potential replacement costs in mind when trying to determine value.

There are many precautions you can take to protect your valuables. One is to conduct a thorough inventory. This is a very simple thing to do, but most people don't think of it until after they've experienced a break-in. By making inventory lists now, you won't miss out on any small items which may not immediately come to mind.

You may want to conduct your inventory by itemizing everything in

categories or for larger objects, you may want to do it on a room by room basis. The important thing is not to forget anything.

It's also important to make sure you have insurance to cover the replacement costs of any stolen, lost or damaged goods.

You can use your inventory to determine how much coverage you'll require. It's important to estimate replacement costs based on current prices of these items — not what you originally paid for them.

Some people take photographs of their valuables so they have an irrefutable record of what the items looked like. You may even want to take photographs of all the rooms in your home — or videotape them — to make sure you remember exactly how they looked before the break-in occurred.

Crime prevention authorities suggest that you also mark your valuables (when possible) with a special identification engraving kit. You can use your social insurance number as your own form of identification. That way, if any of the missing items are recovered, the police have some way of notifying you.

Authorities also say that visible identification marks on valuables can help deter thieves from taking them, because marked items generally command a much lower resale value on the street.

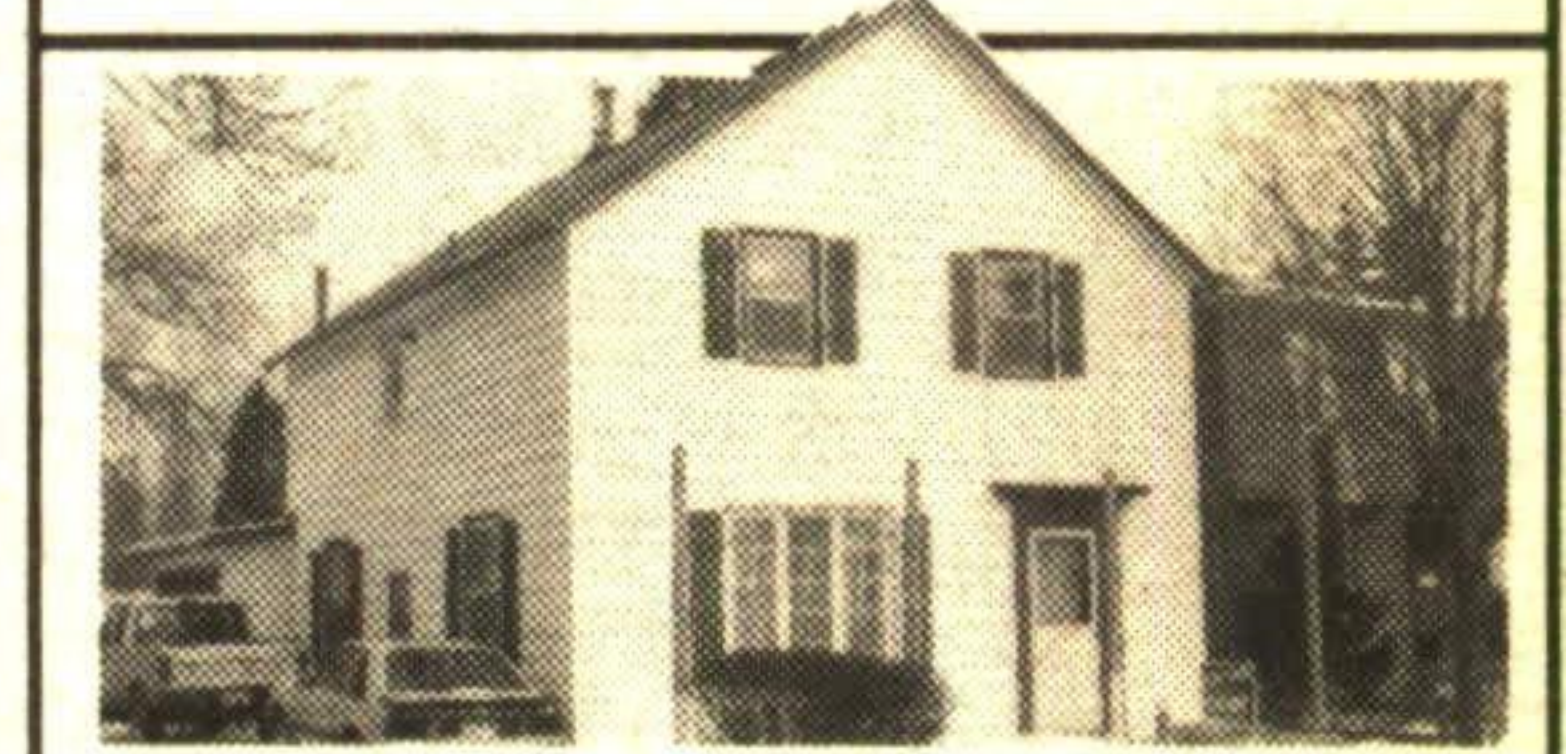
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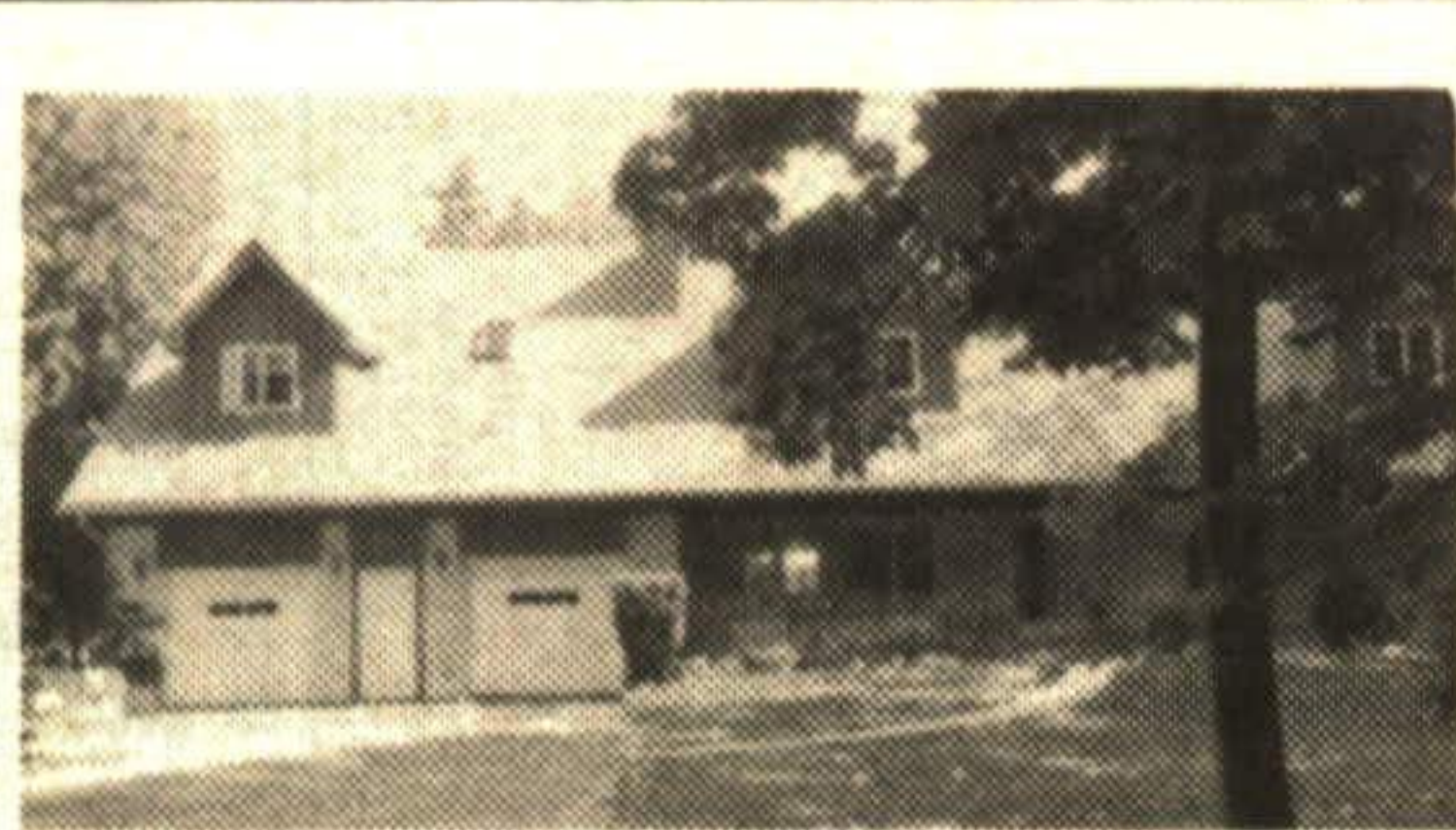
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Our Convenient DROP POINTS are

ERIN NRS Realty Inc., Realtor
 140 Main St. Unit 3 Erin

ACTON

Acton Social Services and Information Centre (ASSIC)
 19 Willow St. N. Acton
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451-6232 (Bus.) **838-2593** (Res.)

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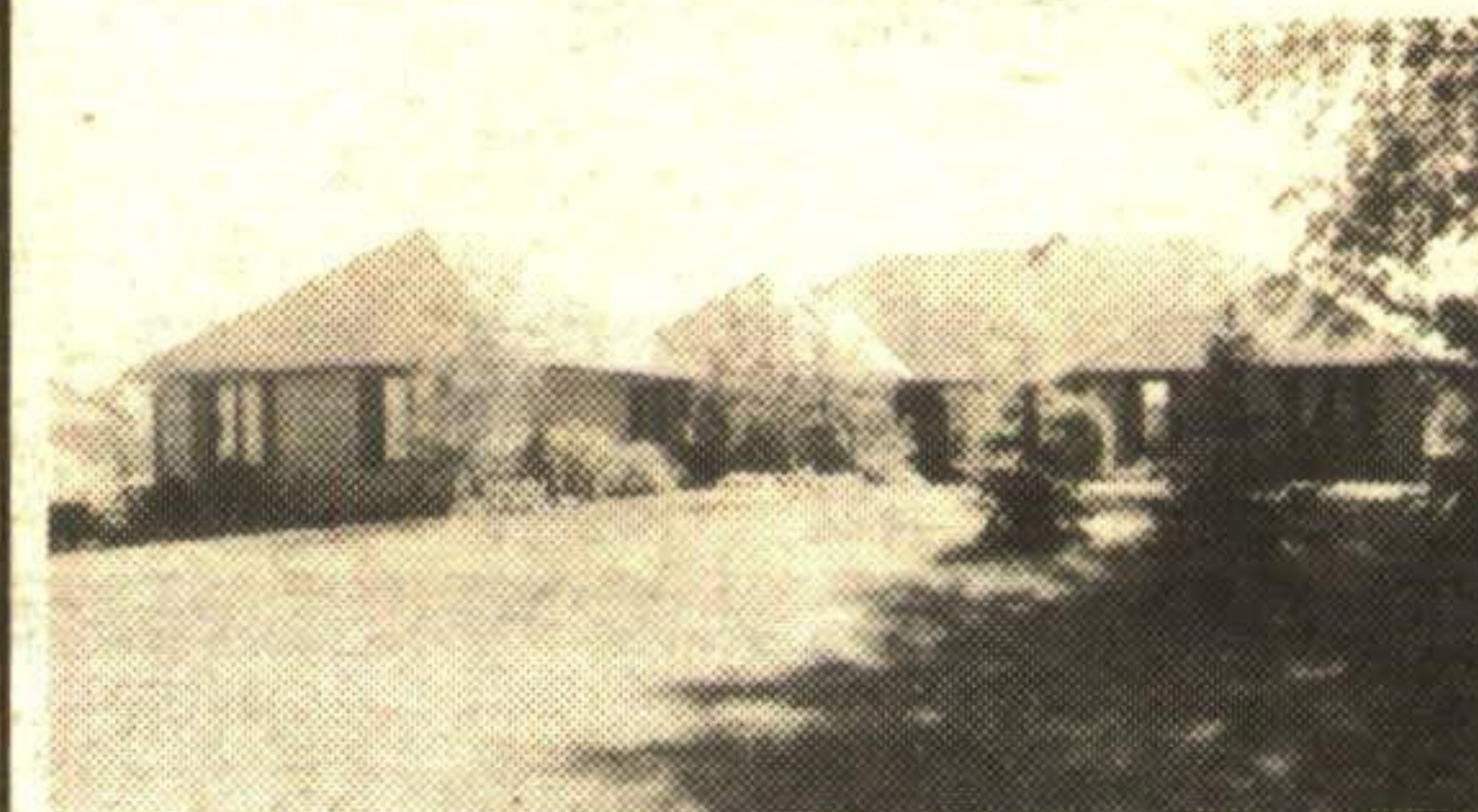
First impressions are important and this home shows to perfection. Close enough to town yet far enough for peace and quiet. This house is just waiting for the discriminating buyer. For more information or a personal showing please call Ed Boonstra* at 838-2593. 2-11046

OPEN HOUSE - SUN., MARCH 8, 2 - 4
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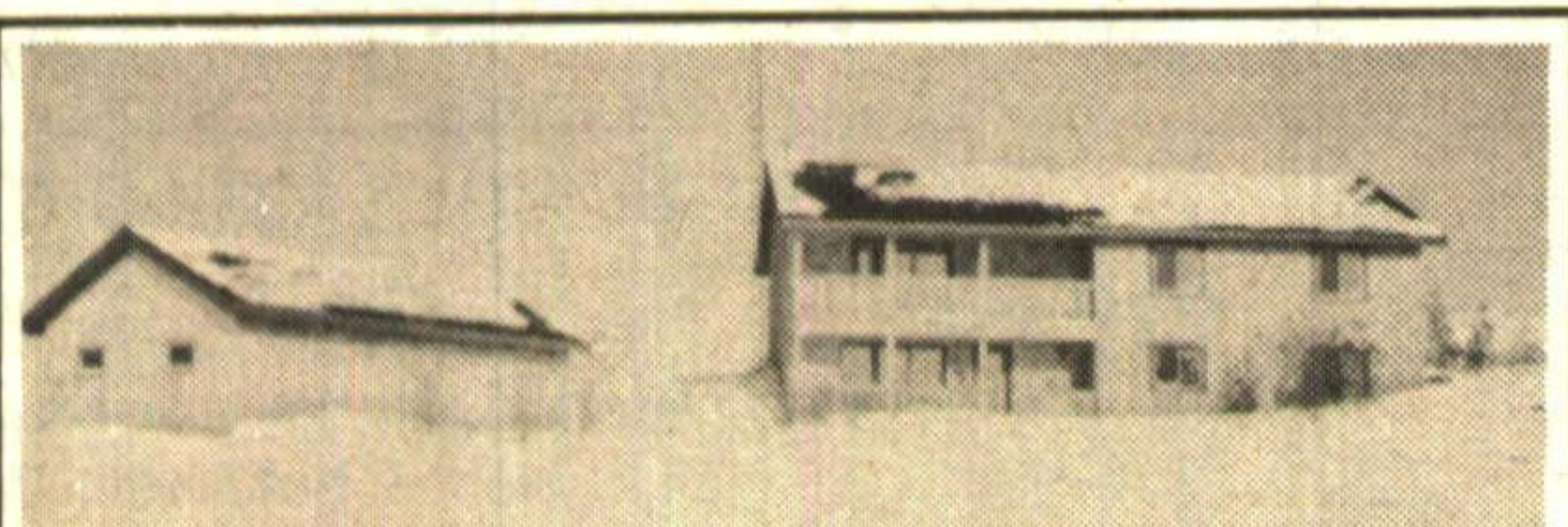
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