

Protect yourself against break-ins

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 heirloom 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 have 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. For instance, that scratched old antique chest in the spare room may have been a cast-off from a long-lost relative, but replacing it could be extremely costly or virtually impossible.

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.

Once you've got your first round of lists compiled, consult with your family; they may remind you of something you've left out. 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. For example, if you paid \$500 for a stereo several years ago, it's unlikely you can purchase the same type of unit now for the same price.

You may even want to have some particularly valuable items — such as antiques, silverware or jewelry — appraised and stored in a safe, out-of-the-way place.

Check your insurance policy to make sure you have adequate coverage and consult with your insurance agent if you're unsure.

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.

If you choose this route, be sure to keep the photographs or videotape in a safe place where they won't get damaged or lost — like your safety deposit box.

Crime prevention authorities suggest marking 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 a missing item is recovered, the police have some way of notifying you.

Authorities say 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.

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

MILTON

Best Homes

A METROLAND PUBLICATION

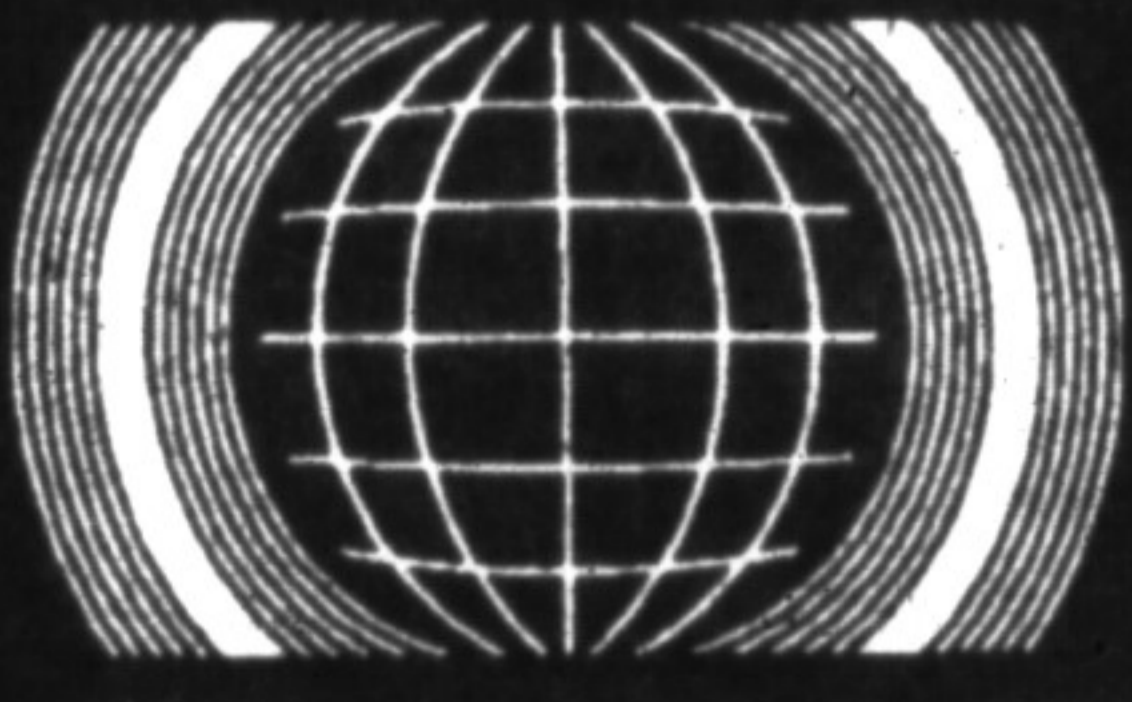
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LANDSCAPED YES! \$257,000
Feel the comfort of this large well appointed home. Deck with feature tree, swimming pool to cool you. 4 bedrooms. For more information or to see #110 please ask for Stewart Haddon* Associate Broker.



NEW LISTING
Immaculate brick home near mall. Separate living and dining rooms. Central air. \$154,900. Call Bill Currie* to arrange to view #111.



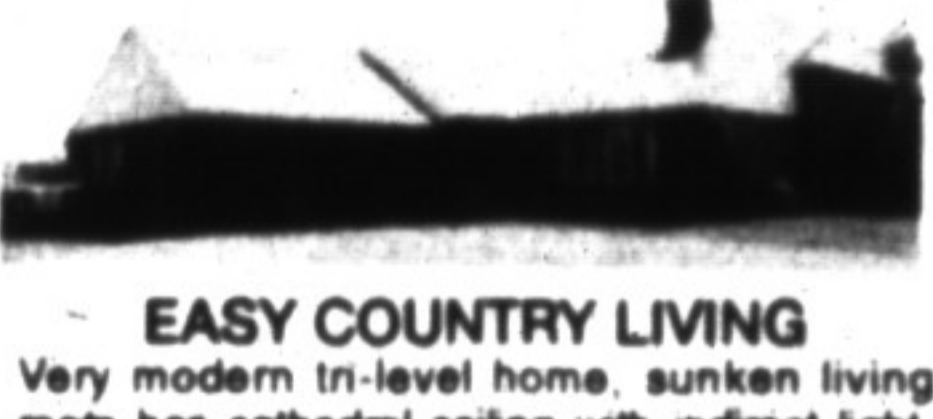
GREAT BUSINESS OPPORTUNITY
YES, even in these hard times! Well established, flourishing, ever growing, firewood business on 16+ acres with potential to expand. Very spacious, 3 bdrms., main floor laundry, family room w/o to deck, & much, much more! Call Jennie Fretz* today for your appointment to view #103.



CHARMING CENTURY HOME
Situated in central Milton this home has been beautifully restored. It offers four bedrooms, three baths, stone fireplace, pine floors, huge kitchen, family room and more! Call W.J. (Jack) McCrudden, Broker, to view #92.



IF YOU'RE SHOPPING FOR YOUR FIRST HOME, WELL ...
I have the one for you! 3 bedrooms, main floor family room, eat-in kitchen, good-size lot and all this for only \$144,900. Call Joan Tattre-Hollings* for complete details about #16.



EASY COUNTRY LIVING
Very modern tri-level home, sunken living room has cathedral ceiling with indirect lighting, dream kitchen with pantry & centre island, plenty of baths, Jacuzzi & many more amenities that will make your life in the country more pleasurable. \$329,900. To view #86, please call W.J. (Jack) McCrudden, Broker.



CLOSE TO LAKE
Lovely 3 bedroom sidesplit with eat-in kitchen, walk-out to deck, hardwood floors, most of the house redecorated, furnace new in '87, low maintenance exterior \$164,900. To view this gem please call Jennie Fretz* about #46.



LIFESTYLE IN THE COUNTRY!
Enjoy your new life style in this elegantly appointed Cape Cod home, set on 1 scenic acre. Features centre hall plan with oak floors & staircase. Fam. rm. with BI media centre & fireplace, oversized eat-in kitchen, formal living room, sep. dining rm. & IG pool. To view #80 please call Helen Hardy*.



MOVE-IN CONDITION
This attractive three bedroom unit has upgraded flooring, recently finished kitchen cupboards, fenced yard and finished basement. Listed at only \$122,900, including appliances. For your viewing of #89 call Gladys Cranford*.



GREAT HOUSE — LOW PRICE!
Four bedrooms, three washrooms, main floor family room with fireplace and central air. Yours for only \$189,900! Call Bill Currie* to view #63.



BUILDER'S OWN HOME
Quality shows in this well appointed, lovingly finished home. Many features incl: hardwood floors, Beckerman kitchen with BI appliances, 3 w/o's to a beautifully landscaped, fully enclosed, private pool area. Master bdrm. suite with sitting room, ensuite & private balcony. Asking \$449,000. Call Barbara Malleau* to view #96.



RAISED BUNGALOW \$188,000
Original owners cared for this home & it shows! Well maintained, beautifully landscaped home on 50 x 124 ft. lot, many fruit trees and perennials. Central air, '92 carpets '92 & '93. Extra cupboards in kitchen & much more! Come see for yourself — call Barbara Malleau* about #102.



ONLY \$127,900!
For this great end-unit on Childs Drive. Two storey, four-bdrm townhouse with fin. rec. rm., garage, close to all amenities. Call Jennie Fretz* about #51.



MUST BE SEEN ...
to be appreciated! 4 bdrm., 2 storey home with main floor family & laundry rooms, partially finished basement & fully fenced yard. Flexible closing. Asking \$225,000. For more information about #100 please call Linda Ertzly*.



676 MCCOLL CRT.
3 Bedrooms, 2 washrooms, fireplace and inground pool. \$149,900. Call Bill Currie* to view #91.



LOOKING FOR COUNTRY
Try this three bedroom bungalow with finished basement, large country kitchen with walk-out to deck, located in desired area with a lot size of 102 x 237. Listed at \$349,000.00. Make an offer. Call Gladys Cranford* for your viewing of #75.



LOOKING FOR PROPERTY
This one includes 5-1/4 acres! Located near town, this log home has 4 bedrooms, large, large country kitchen, separate dining room, main floor family room and spa room. Worth a look, call Joan Tattre-Hollings* for more info. about #66.



JUST A TREAT
3 Bedrooms., eat-in kitchen, separate living & dining room, den, large porch and 50 ft. x 132 ft. lot \$164,900. Call Bill Currie* to view #67.



SUPER FAMILY HOME
On desirable crescent. Nicely decorated with many upgrades. Large family room with fireplace & walkout to fully fenced yard, den/office with walkout to side patio, hot tub and much more! Offered at \$249,500! Call Barbara Malleau* to view #71.



NEED A SPACIOUS HOME?
Try this four bedroom brick house. Has main floor family room with fireplace, four bedrooms, finished rec. room plus a spare bedroom, upgraded flooring throughout and tastefully decorated. Listed at \$249,900. Well worth an inspection. Call Gladys Cranford* to view #32.




GREAT PRICE!
This immaculate townhouse in a great location has been reduced to \$127,900. Upgrades include vinyl flooring, private deck, professionally finished rec. room and more. Don't let this one pass you by! Call Angela Bailey* or Jack McCrudden* about #11.



SOLID BRICK BUNGALOW
On 1/2 acre, close to all amenities, in a rural cluster of homes with large rec. room, workshop and a bedroom downstairs. Priced to sell \$189,900. Call Jennie Fretz* about #05.




BACKSPLIT BEAUTY!
Only \$178,900 for this well-designed home on a superb lot. Kitchen boasts beautiful oak cupboards. Family room boasts warmth of fireplace. Upgraded neutral broadloom. To view #78 call Jo-Anne V* or Gladys Cranford*.



SCENIC COUNTRY
This picturesque property offers a 2 storey home complete with separate workshop + office, and a 36' x 40' garage, all situated on approx. 1.1 acres with a pond. Located on the outskirts of Kildee & priced to sell, don't miss out! Call Don Pelz* today about #111.



PROFESSIONAL USE BUILDING
Excellent Oakville location. Professional and/or Commercial usage. Plenty of parking. Call Dan Delic* for complete details about #74.



LEGAL DUPLEX
Two apartments, close to downtown, two furnaces, two electrical panels, full basement, parking for 3 cars. Asking \$189,000. Contact W.J. (Jack) McCrudden, Broker, for complete details about #77.

ROOM TO ROOM
On this 10 acre property. Comes complete with an attractive side split, upgraded throughout and in move-in condition. Possession flexible. Many upgrades and listed at only \$359,000. Give Joan Tattre-Hollings* a call for complete details.

CALL BILL CURRIE ABOUT THE FOLLOWING:

- 1) 4,000 Sq.Ft. 1.37 acres \$169,900.
- 2) 245 Garnet Ave. \$189,900.
- 3) 65 Anne Blvd. \$154,900.
- 4) 135 Harvest Dr. \$154,900
- 5) For lease: 2 storey, 4 bdrm. on Halton Ave. \$1,500/month & utilities.

W. J. (JACK) McCRUDDEN, BROKER

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- SAM NADALIN, Assoc. Broker 878-6709
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