

Crime prevention begins at home

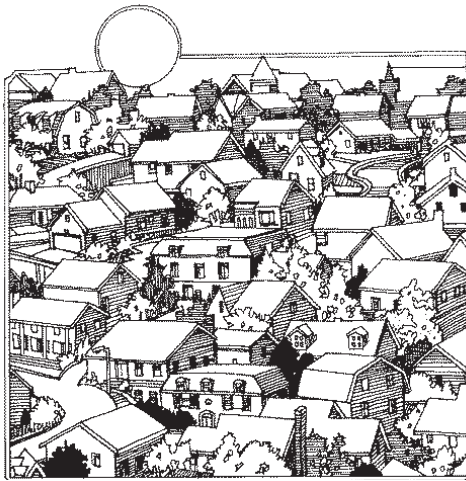
I always lock my doors when I leave my house. What else can I do to prevent a break-in?

Make your home appear occupied. Timers are inexpensive and can be effective at fooling thieves: Use them to turn lamps and radios on and off at various times of the day and night in different rooms of the house. Light-sensing timers are good for turning outdoor lights and floodlamps on and off at dusk and dawn, making it more difficult for thieves to hide. Use an answering machine or call forwarding, if possible, to quiet ringing phones.

Have a neighbor pick up your mail, newspapers and other deliveries, including fliers and advertisements that are commonly left on doorsteps and doorknobs. Arrange to have your lawn mowed, walkways and driveway shoveled and garbage collected. Have a friend or neighbor park a car in your driveway, check on your home, or even house sit, if possible. Notify the police when you'll be away for any length of time.

Also, don't advertise your absence. Don't leave notes to anyone regarding your absence; handle such instructions by phone or in person before leaving. Pull shades and draw curtains in the evening. Don't publicize your vacation plans in local newspapers or newsletters; thieves read them, too.

If you arrive home and think you've been burglarized, call police from a neighbor's phone; don't enter your home or touch anything in it before police investigate.



Are some locks better than others?

Dead-bolt locks are recommended for outside doors; double-cylinder dead-bolt locks, which must be opened from both sides with a key, should be used on doors having windows. Pin locks are recommended for windows and sliding glass doors (pinning a window or door locks it to its frame so it can't be moved). Don't forget to secure basement windows; they are a favorite target of thieves. Don't attempt to hide keys under flowerpots, mats or on top of sills, and keep track of who has keys to your home. Avoid putting your name, address or telephone number on your key chain.

What can I do to prevent crime when I am home?

Keep valuables out of sight, preferably in a safe-deposit box. Don't display expensive items such as stereos or musical instruments in plain view through windows, and don't advertise recent purchases: break up cartons and put them in a bag in the trash rather than outside of the can. Refrain from keeping large amounts of cash on hand.

Keep shrubs and trees from obscuring windows and doors and becoming hiding places for thieves. Keep your doors locked, and never allow a stranger to enter your home. Question him or her; ask for identification. Call utilities (electric, water, telephone or cable companies) for confirmation when someone wants to enter your home to read the meter or do repairs. Teach children to answer the telephone correctly and never to say you are not home. Keep your house locked while you are working in the yard. Lock up sports; gardening and farming equipment; and tools.

If you move into a new home or apartment, change the locks as soon as possible.

Participate in your local Neighborhood Watch program if one exists, or talk to local police about starting one in your community. Be aware of what goes on in your neighborhood and report anything suspicious to the police. Remember: You'd want your neighbor to do so if your home were being burglarized.

Be sure that your home and belongings are properly and adequately insured. Talk to us about homeowners or renters insurance, and about replacement cost coverage for your belongings. We can provide you with the best coverage to meet your needs.



**Your Professional Insurance Agent . . .
We want you to know about the insurance you're buying.**