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How To Protect Your Valuables From Theft

By MalaMaal.com

How To Protect Your Valuables From Theft

One of the most effective tools you can use to retrieve property stolen from your home is a simple electric engraving pen. With this pen you can inscribe your name or a number on the most valuable items in and around your home. Before you do this, check with local police to see which they prefer you use – your name, driver's license, social security number or whatever.

Engraving your name or number on your valuables helps deter robbery in two ways: First, you discourage the thief since marked property is much more difficult to sell. Second, if a thief does steal your property, it is much easier to catch and prosecute him when he is discovered with goods in his possession that are easily identifiable as stolen.

Billions of dollars worth of property stolen each year is never returned to the owners. Why? Because without some identifying mark or number, the police are unable to verify stolen property, or trace the owner. More than half the property recovered by the police is eventually auctioned off or destroyed because the goods have no identifying characteristics.

In some cities, local law enforcement agencies will lend you and your neighbors an engraving pen free. In these communities, you may borrow an engraving tool for several days. If this service is not available to you, you can purchase an inexpensive electric pen from your local hardware store for as little as \$10 to \$15. This small investment could be worth a great deal more to you at a later date.

Items already marked with a serial number – such as cars, TV's, cameras, typewriters, radios, stereos, tape decks, appliances, etc., may not have to be engraved with your name or personal number. Check with local police first. If they recommend you inscribe your identifying mark on serialized items, inscribe this information just above the manufacturer's serial number.

On unserialized property, inscribe your name or number on the upper right corner of the rear or backside of each item. Should you decide to sell or discard the item at a later date, you should invalidate your number by using the engraving pen or any sharp tool to draw a single line through your name or number from the upper left to the lower right hand corner. Do not deface your name or

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number in any other way. It is also advisable, when selling "marked" property, to write out a simple receipt and specifying on it that you were the previous owner and indicate the name or number used by you. This could prevent legal hassles for the new owner at a later time.

To protect smaller valuable items such as jewelry, silverware, etc., it is wise to take a photo of each item. A Simple, instant-type camera photo is sufficient.

After you have marked and/or photographed all your valuables, make a detailed list of these items and keep it in a safe place. When new items are acquired, add them to your list. As other valuables are sold or discarded, cross them off the list.

If you use credit cards, they should also be recorded on your list. Either copy your account number from each card and expiration date, or you can have photo copies made for your records.

Protect your home and possessions when you're not there. Read "How To Protect Your Home While Away" – available from above publisher for \$1.00 and long, self-addressed stamped envelope.

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Steps For A Safe Cruise

By Kirsten Hawkins

Keep your dream vacation from turning into anything but. When you're going on a cruise, whether it's a family vacation, a honeymoon, or just some time away, use a little common sense to keep yourself and your valuables safe.

Victims of theft aboard cruise ships can run into yards and yards of red tape attempting to prosecute the responsible parties. First of all, most cruise ships require attendees to sign a waiver, keeping the cruise line from being held liable for crimes that occur on board. Secondly, many cruise ships are registered in foreign countries, while passengers (including the criminals) are from various locales. Meanwhile, the ship is sailing in water owned by still another jurisdiction. This often puts the area of responsibility into, well, murky waters. Finally, once passengers leave the cruise ship, it is virtually impossible to trace your stolen belongings. Where they end up is anyone's guess.

So, be smart. Stay safe, and follow some simple rules to keep theft from occurring in the first place. Keep good records. Before you leave home, make an inventoried list (photographs are helpful) of everything you have with you, and keep it someplace safe. Record credit card and bank account numbers, and leave the list at home. Do bring along a list of phone numbers to all of your financial institutions (and a phone card if necessary) in case a credit card disappears; that way you'll be able to report the loss while still on board and avoid any fraudulent use. Most importantly, if you don't need something, then don't take it with you. The less you have to worry about, the easier it is to keep track of everything you're carrying.

Simply putting a suitcase under the bed in your cabin is no defense against a determined thief. On many cruise ships, the door locks are changed less often than those at a hotel, and your room may not be as secure of a place as you think. If you can't leave your valuables at home, make use of the ship's safe. Do not carry wallets in back pockets—pickpockets and purse-snatchers are possible anywhere, even on a cruise ship. Consider investing in an under-the-clothing money belt, which keeps your cash safe and provides the added benefit of not allowing you to forget your wallet lying on the table somewhere! Avoid displaying any valuables or cash you have with you, and invest in plain but sturdy luggage that does not draw attention to itself.

It may sound scary, but consider the fact that you take all of these precautions and many more when you venture to a new city and stay at a hotel. A cruise ship is a lot like a floating city, full of people from all walks of life, and a little precaution can help save your valuables. Not to mention your vacation!

Kirsten Hawkins is a cruise and travel expert specializing in discount cruises and travel. Visit

<http://www.luxury-cruise-deals.com/>

for more information on how to cruise the world for little or no

money.



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