



# This Is Why The Central Is Number One Across The Region Our Top Notch Local Columnists Keeping You Informed



## The Home Evaluation

By Theresa Grant  
Real Estate Columnist

Home evaluations are interesting. There are different kinds of home evaluations. There is the kind that is ordered by the bank or finance company if you decide to refinance your existing home. The purpose for that one is to determine if there is enough equity in your home to warrant giving you more money. That type of evaluation looks at things like the condition of your home. Any enhancements or upgrades you have made to your home since you purchased it. And what your home would reasonably be

expected to sell for if it went on the market at that moment. The bank or finance company's only real interest or concern is that they would get their money back if you, all of a sudden could not pay your mortgage and they needed to repossess the house. When banks repossess a property, they put it up for sale and try to get back the money they lent the home buyer. Anything that may be over and above what they gave the home buyer, along with associated costs, would go to the homeowner who is losing their house.

Another type of home evaluation is the one done by insurance companies. This is where the company will set up an appointment to send someone out to take pictures of everything, create a file of items and dates. This is done to make sure that the homeowner has the right type of insurance and enough of it, should there be reason to use it. Many things are looked at in this type of inspection because not everything is insurable. Some insurance companies will tell you that you have to replace plumbing or electrical in order to qualify for insurance with the. In most cases a time frame is given to complete the work. Another thing that insurance companies will look at is the age of some things that will require insurance. For instance, I had a home evaluation for insurance purposes many years ago when I purchased a 100-year-old semi in in downtown Oshawa. I was told that I needed to replace the water heater which looked to be about the same age.

Then there is the home evaluation that Real Estate Agents do. This type of home evaluation is to determine what you might list your home for and expect to get for your home, if you were to list at that time. This is done through comparable properties. The realtor will look at what other homes, similar to yours have sold for in the last 30-90 days. Given that the real estate market is always fluctuating, it is not really a true comparison to look at similar homes 9 months or 12 months apart. Unless of course, that market has remained exactly the same over that time period. Realtors will look at what your house has in it, as well as the upgrades you've made. They will compare that information to the other houses that have sold in your area and determine what would you might reasonably expect to get for your home if you were to list it at that time.

Questions? Column ideas? You can email me at [newspaper@ocentral.com](mailto:newspaper@ocentral.com)



## Mayor Roy's Statement on Vandalism at Whitby Central Library

Whitby Mayor Elizabeth Roy

I am deeply troubled and saddened to learn that an act of antisemitic vandalism occurred at the Whitby Central Library last week, where several swastikas were carved into the wall of one of the washrooms. Library staff responded immediately by covering the graffiti and calling police, who responded to the scene.

"Such hateful symbols have no place in our community, especially not in a library, which should be a safe and welcoming space for all," says Rhonda Jessup, CEO and Chief Librarian.

This incident is all the more distressing following the abhorrent act of hate that occurred in August 2024, when a large swastika was burned into the grass at a Whitby park.

At that time, I immediately brought together representatives of our Jewish community, the Durham Regional Police Service, and other community partners to discuss next steps.

Together, we committed to ongoing dialogue and action to combat antisemitism and ensure that every resident feels safe and supported in Whitby.

Today, I want to reaffirm that commitment. Acts of hate like this not only target specific individuals or groups but also seek to divide our community. We will not let that happen.

I am in contact Whitby Public Library staff, police, and community leaders to ensure a swift and coordinated response.

I encourage anyone with information to come forward to Durham Regional Police.

This incident is a direct attack on our Jewish community and the values of inclusion, respect, and safety that define our town.

To our Jewish community: please know that you are not alone. Whitby stands with you, and together, we will continue working to ensure that hate has no home in our town.



## DURHAM MP CALLS FOR PROTECTION OF CHRISTIANS IN CANADA

By Sami Parvez

In May 2024, Jamal Jivani, 37, was elected as the member of Parliament for Durham in a by-election, replacing former Conservative leader Erin O'Toole, who stepped down in August 2023. Jivani has been a vocal for protecting Christians and their rights in Canada.

In a video posted on X (formerly Twitter), Durham MP Jamal Jivani called on Canadians to sign a petition addressing what he described as government inaction in the face of increasing threats to Christian communities.

In Canada, Christians are facing backlash while the government turns a blind eye. This comes despite more than 19.3 million Canadians identifying as Christian—53 per cent of the population, according to the 2021 census.

"I'm sounding the alarm," Jivani said in the video posted on X. "We need to do more to protect Christians in Canada."

The MP's call comes amidst growing concerns over vandalism and arson targeting churches, as well as debates surrounding religious freedoms and parental rights and growing influence of the LGBTQ2S+ movement.

Jivani criticized the federal government in a video posted on X, for its perceived failure to address these issues, questioning its commitment to safeguarding Christian heritage. He also raised alarm over what he described as a "crime spree" targeting places of worship, emphasizing the need to protect the freedom of expression for Christian churches.

Durham MP expressed concerns in his video about the federal government's failure to defend parental rights and Christian values. He emphasized the need to protect mothers and fathers, conscience rights for workers, and to address crimes targeting churches, such as arson and vandalism.

It is uncommon for a Muslim MP to advocate for the protection of Christianity, as Muslims rarely speak out on behalf of other religious groups, particularly Christians. Some Islamic scholars argue that saying "Merry Christmas" implies endorsing the belief that "God has a son," which conflicts with Islamic teachings. For this reason, they consider it prohibited, as it is seen as celebrating the son of God.

Christianity has been under threat in Canada since Prime Minister Justin Trudeau took office, with the Christmas season increasingly referred to as the holiday season. In 2021, the discovery of unmarked graves at former residential school sites sparked national outrage, leading to more than 100 churches being burned or vandalized.

At the time, Trudeau told media, "I understand the anger that's out there against the federal government, against institutions like the Catholic Church. It is real and it's fully understandable, given the shameful history that we are all becoming more and more aware of and engaging ourselves to do better as Canadians."

In 2009, Durham Region experienced a troubling rise in church vandalism and arson, affecting historic and cherished landmarks. All Saints' Anglican Church in Whitby, a 144-year-old structure, faced repeated vandalism before being destroyed by a suspicious fire, with damages estimated at \$2-3 million. Investigators found a gas canister at the scene. Similarly, St. Philip the Apostle Catholic Church in Oshawa was ravaged by a Christmas Day fire with multiple points of origin, suspected to be motivated by religious bigotry. These attacks left congregations grappling with emotional pain, financial strain, and displacement, highlighting the urgent need for community vigilance.

"Now when you see a Christmas tree like this in Parliament you might think that's a sign of respect for Christians," Durham MP said in the video. "But what good is a Christmas tree here in Parliament when you have a federal government that will not lift a finger to protect Christians from governments and corporations abusing their power?"

According to the International Prayer Connect (IPC), a global network of over 4,500 Christian prayer and mission networks and organizations, in 2019, Trudeau told Pastor Steve Long, a Canadian Baptist minister, 'Evangelical Christians were the worst part of Canadian society.' The remark continues to fuel distrust among Evangelical groups toward Trudeau's government.

"We have to stop the crime spree targeting churches including arson and vandalism," Conservative MP added in the video. "And we need to defend the legal status of Christian Charities and the freedom of expression of Christian churches."

"This is not about forcing other people to live according to Christian values no this is about whether Christians in Canada have the freedom to live according to their own traditions and to practice their own faith without corporations and governments engaging in overreach." Durham MP is urging Canadians to take action by signing a petition on one of his sites.

The petition, aimed at protecting Christian rights and heritage, will be presented at an event in Ottawa in February 2025.

"This is not about forcing others to live according to Christian values," Jivani said in the video. "This is about whether Christians in Canada have the freedom to live according to their own traditions and practice their faith without corporations and governments overreaching."

Jivani emphasized the need to stop crimes targeting churches and defend the legal status of Christian charities, urging Canadians to stand united in protecting their rights and freedoms.

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