

How to Buy a Safe

You should consider a variety of features when choosing a safe to protect the collection or inventory you carefully assembled over many years.

MOST COLLECTORS, DEALERS and investors do not have a clear understanding of the security necessary to protect their investments from burglary or fire. Secure storage often comes down to choosing between a safe and a safe-deposit box at a bank. If you like the flexibility of a safe in your home or business, there are a number of factors you should consider, whether purchasing one for the first time or replacing an older model.

*by Bob McLaughlin
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Cost

WHEN IT COMES to security, you get what you pay for. Safes are not cheap, but then neither is the material you're protecting. Prices of high-security safes range from \$1,000 to \$10,000, depending on size and level of protection. It is up to you, the buyer, to evaluate the relative importance of the options and advantages. Expect fees for delivery and installation to vary as well.

Insurance Requirements

TO INSURE THE contents of your safe against burglary, most insurance underwriters advise using an Underwriters' Laboratories (U.L.)-tested, -approved and -labeled product. Carriers also take into consideration the safe's location, and internal or external alarms.

Tool Resistance

THE MOST POPULAR ratings for tool-resistance are the Underwriters' Laboratories TL-15, TL-30, TL-30X6 and TRTL-30X6.

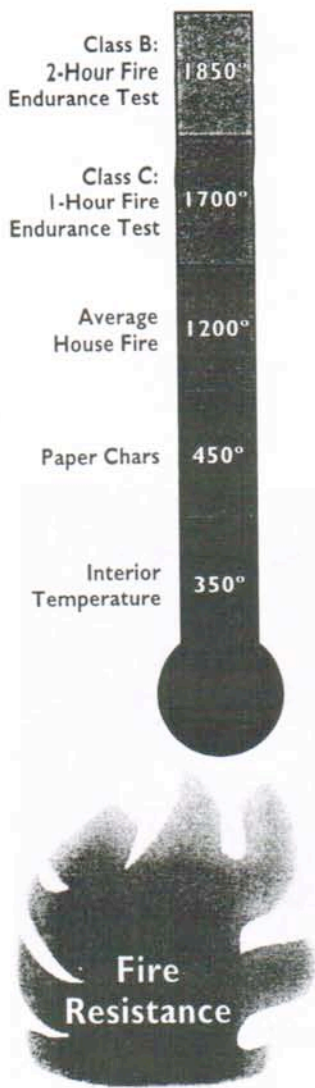
TL-15: resists entry for a minimum of 15 minutes when the door is attacked with common hand tools, picking tools, mechanical or portable electric tools, grinding tools, carbide drills and pressure-applying devices.

TL-30: meets the same standards as the TL-15, but resists entry for a minimum of 30 minutes.



Select a safe that has been tested and approved at a specified resistance to fire and burglary, such as this TL-30 composite model with a 2-hour fire resistance rating.

MAXIMUM SECURITY SAFE CORPORATION



TL-30X6: offers the same, 30-minute minimum protection as the TL-30, but resists attack on all six sides.

TRTL-30X6: provides the same protection as the TL-30X6, but also resists oxygen-fueled cutting or welding torches.

Fire Resistance

UNDERWRITERS' LABORATORIES ALSO tests safes for intense heat and re-cooling, dropping and re-heating. Because paper begins to char at around 450° F., units should maintain an interior temperature of less than 350°. Older safes sometimes contribute to rather than prevent problems. As an example, steel offers very little resistance and even creates an oven effect. Safes made with today's composite materials are more effective in dissipating heat.

When shopping for a safe, look for the U.L. rating that expresses the degree of fire protection desired.

Class A: 4-hour protection at 2,000°F.

Class B: 2-hour protection at 1,850°F.

Class C: 1-hour protection at 1,700°F.

Classes B and C (1- and 2-hour protection) are the most popular ratings in the coin and jewelry industries.

Composition

REMEMBER, OLDER SAFES were designed to withstand attacks by the tools and techniques in existence at the time they were built. Modern, high-tech materials and construction make penetration extremely difficult, if not impossible. Compound nuggets are buried deep within a high-stress, concrete aggregate, and internal drill-deflector bars are sandwiched between extra-hard steel plate.

Size

DO YOU HAVE enough space for trays or storage containers? Room for memo items and consignments? Buying an additional safe later can be costly. Calculate the size you need now, then *double* it! Once you decide to invest in a high-security safe, the next larger size costs little more.

Installation

BEFORE BUYING AND installing your safe, plan carefully where to place it. Location is important for maximum efficiency, as well as access. The size and configuration of halls, doorways and elevators can limit access. Floor-load capacity also limits location possibilities; the ground floor generally is the best choice.

Locks

A VARIETY OF locks provide an equal variety of security, convenience and operation. Some are mechanical while others are electronic. The

latter allow immediate programming and change, and can be connected to a silent alarm. A basic safe usually is equipped with a main combination lock and often an auxiliary key lock.

Boltwork

MOST SAFES ARE manufactured with bolts on the hinged and leading-edge door. High-security safes generally have door bolts in *all directions*. Interior boltwork designed with fewer moving parts offers the best security; multiple welding and gearing have a greater chance of failure.

Re-Lockers

INTERNAL RE-LOCKERS, EITHER active or passive, offer the best security. Hidden in the door, these devices cause bolts to lock in the closed position when a safe is attacked by jackhammer, heavy shock, torches, explosives, or high-speed or carbide-tip drills.

Alarms

MANY SAFES ARE equipped with external alarm contacts; hidden internal alarms often are an option. Internal (private) lockers frequently are included, and heat and motion sensors are useful additions. On some sophisticated systems, an internal microprocessor and modem can activate an alarm via telephone.

Warranty and Service

MANUFACTURERS USUALLY OFFER a one-year warranty on parts, labor and material, but in many instances, suppliers can extend the term. You cannot afford to have a problem opening your safe. A good supplier will offer complete service.

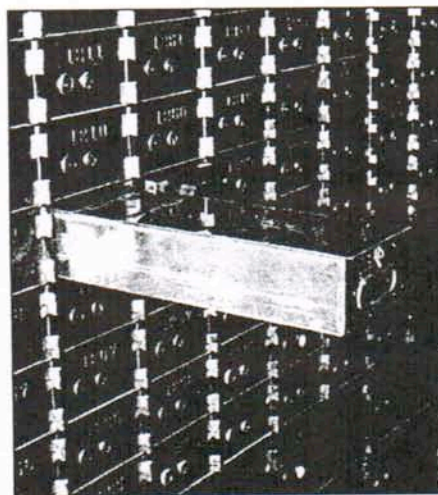
Trade-Ins and Used Safes

YOU MAY CONSIDER keeping your old safe for minimum-security storage. However, if you want to get rid of it, you will probably get a much better price if you sell it yourself. Retailers may offer less because the safe lacks a U.L. label or has an old, plate-steel construction.

So should you buy new or used? Used safes may cost less, but most are not covered by warranty, and bolts and locks in poor condition could cause a *lockout*.

When purchasing a safe, investigate your options and invest a little more money for maximum security. You'll rest easier! •

An amateur coin and stamp collector in his younger years in Brooklyn, New York, Bob McLaughlin now resides in California, where his business, Maximum Security Safe Corporation in Santa Ana, supplies high-security safes and walk-in vaults to dealers, investors and collectors around the country.



Drawbacks of Safe-Deposit Boxes

- Safe-deposit boxes are sealed upon the death of the owner and their contents held for probate or will disposition.
- Safe-deposit boxes generally are smaller than safes.
- Most banks do not insure against both burglary and fire.
- Contents of safe-deposit boxes can be viewed only in a bank cubicle.
- Safe-deposit boxes cannot be accessed in emergency situations.