

FIRE SAFETY

Improve your odds of preventing, escaping fire

Fire is one of the leading causes of death and injury in the home. More than 3,500 Americans die each year in fires and another 18,000 are injured. The overwhelming majority of these fires occur in the home. Fires cause billions of dollars in damage to homes every year.

But there are ways to prevent fires – and survive them if they do occur. By having working smoke alarms throughout your house, taking common-sense safety measures and having a well-practiced escape plan, you can protect your home and vastly improve your family's safety. The following tips are adapted from the website www.FireSafety.gov.

The Importance of Smoke Alarms

About two-thirds of fire deaths occur in homes with no smoke alarms (or alarms that aren't working). Most victims die from inhalation of smoke and toxic gases, which spread faster and farther than heat. A majority of fatal fires occur when a family is asleep and not aware of the fire until it's too late. Smoke alarms address all these problems. They serve as round-the-clock sentinels; early-warning systems to give your family precious time to escape a fire.

Here are some smoke alarm basics:

- Have a working alarm on every level of your home, including outside sleeping areas and inside bedrooms.

- Replace batteries at least once a year, such as when resetting clocks in the fall or spring. If a unit begins chirping, the battery is low; replace it right away.
- Test alarms once a month.
- Don't place alarms too close to a kitchen appliance or fireplace; this could result in nuisance alarms.
- Replace alarms that are more than 10 years old.
- If your alarms aren't hard-wired into the electrical system, consider replacing them with ones that are. They will work even if the batteries are dead.
- Interconnected smoke alarms, in which every unit sounds if even one detects smoke, may provide increased protection. All homes built after 1989 in the United States include hard-wired, interconnected alarms. Newer technology allows systems to be interconnected wirelessly, making it more feasible to update older systems.

Fire Prevention Measures

The three leading causes of home fires are cooking incidents, heating and cooling equipment accidents or malfunction, and issues with electrical cords or lighting units. Here are practical steps to take that can reduce the risk of a fire:

Cooking Equipment – The biggest single cause of kitchen fires is unattended cooking. Keep an eye on food being cooked; if you must leave the kitchen, set a timer to remind you that something is on the stove. Keep children away from cooking appliances. Turn handles inward so pots and pans won't be knocked off the stove. Don't let grease build up on burners or kitchen surfaces.

Heating and Cooling Equipment – Have a professional inspect your heating, cooling and water appliances annually. Have your chimney inspected and cleaned every year. Don't operate portable heaters unattended or while you're sleeping. Keep bedding, clothes, curtains and other combustible items at least three feet away from space heaters. Use only lab-approved electric blankets and warmers.

Electrical Cords and Lighting – Don't use cords that are stiff or cracked. Inspect them for frayed wires. Extension cords shouldn't be used as long-term solutions; instead, install additional receptacles. Don't overload electrical circuits with too many appliances. For outdoor purposes, use cords that are specifically designed for exterior use. Keep combustibles away from light bulbs. Use the correct bulb wattage for fixtures.

Kids and Fire – Children set more than 35,000 fires annually in the U.S. Keep matches and lighters away from children. Teach them that fire is a tool, not a toy.

Planning for Escape

In devising escape plans, keep in mind that children, older adults, those with handicaps or the hearing-impaired may need assistance in escaping.

Keys to developing effective plans are:

- Have two routes out of every room.
- Practice the plans during the day and at night. Practice twice a year.
- Designate a safe meeting place well away from the home to make sure everyone has gotten out safely.
- Designate one person to call for help from a cell phone or a neighbor's home.
- Once your family is out, stay out!

For more fire prevention and safety tips, visit www.FireSafety.gov.



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If you're like millions of Canadians, you dream of the day when you will be debt free. Consumer spending in Canada has increased dramatically over the last few years, surpassing that of our American neighbours. Canada ranks first in the consumer debt-to-financial assets ratio, beating 20 Organization for Economic Co-operation and Development (OECD) member countries, including the United States and Greece. * It's time for us to take control of our finances and eliminate household debt. *Source: Certified General Accountants Association of Canada

Read the full article under 'Items of value' on our website.



Local market stays the course

Overall home sales in October 2011 were up 3% over the previous year. "The condo market was a little soft this month," says Jack Lane, President of LSTAR®. "However, the more significant statistic to look at is the Year to Date figure, which shows condos down less than one percent from last year. In fact, total sales Year-to-Date are down a very marginal 0.6% from last year, so the bottom line is this: real estate in our jurisdiction is absolutely staying the course... and that's good news when you consider the fact that our Year to Date sales at the end of January 2011 were down 9.3%."

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