



Fire Prevention GUIDE

Fire Prevention Month

If you're like most Americans, your home is your most valuable asset. It is filled with precious memories, pictures and your most personal belongings. In order to protect them all, there are several fire prevention precautions that you and your family should put into practice.

October 9-15 has been deemed Fire Prevention Week. This year's theme is "Don't Wait — Check the Date! Replace Smoke Alarms Every 10 Years." Fire Prevention Week has been helping save lives for nearly a century.

HISTORY OF FIRE PREVENTION WEEK

Since 1922, Fire Prevention Week has been celebrated every year beginning on Oct. 9. It was established to commemorate the Great Chicago Fire in 1871, an event that killed more than 250 people and left more than 100,000 without homes. The fire started on Oct. 8 and continued on its path of destruction into the next day.

Forty years after the fire in Chicago, the Fire Marshals Association of North America chose to observe Fire Prevention Week. It was decided that rather than celebrate the event with festivities, it would be used to inform citizens on the importance of fire prevention.

Fire Prevention Week is the longest running health and safety celebration in American history, according to the National Archives and Records Administration's Library Information Center.

THIS YEAR'S MESSAGE

This year's theme tries to convince Americans to pay attention to the age of their smoke alarms. Statistics recorded by the U.S. Fire Administration says that 38 percent of home fire deaths are due to a lack of working smoke alarms.

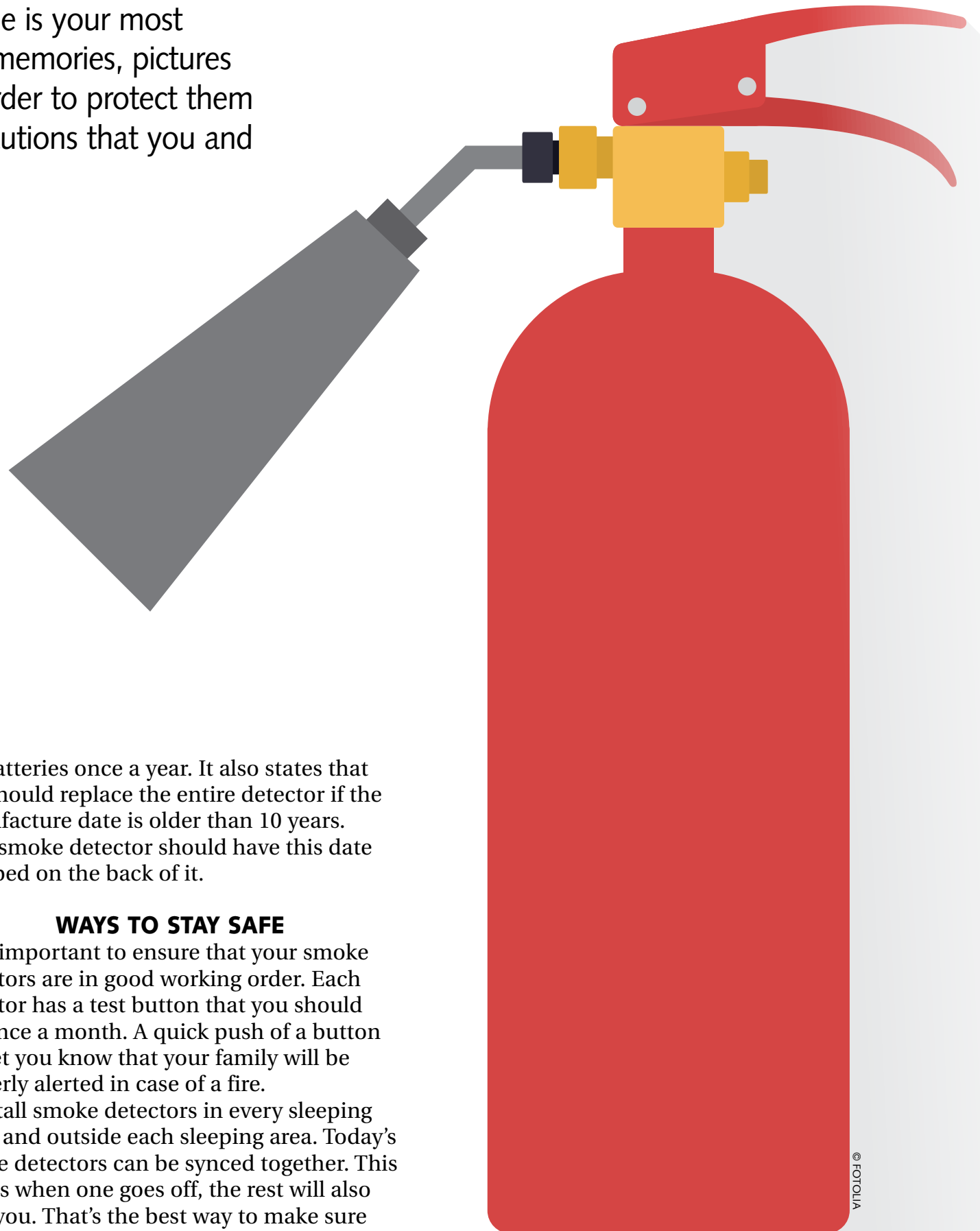
Don't wait until your smoke detector begins its constant chirping to change the batteries. The USFA recommends replacing

the batteries once a year. It also states that you should replace the entire detector if the manufacture date is older than 10 years. Each smoke detector should have this date stamped on the back of it.

WAYS TO STAY SAFE

It's important to ensure that your smoke detectors are in good working order. Each detector has a test button that you should use once a month. A quick push of a button will let you know that your family will be properly alerted in case of a fire.

Install smoke detectors in every sleeping room and outside each sleeping area. Today's smoke detectors can be synced together. This means when one goes off, the rest will also alert you. That's the best way to make sure everyone in the house is aware of the alarm.





Protecting Your Garage

Garage fires are likely to cause more extensive damage than a fire that starts in any other area of your home. This is typically due to the various oils, gasses or paints stored in your garage. All it takes is a faulty electrical connection and these highly flammable liquids are apt to ignite.

Keeping your garage clean and separating flammable chemicals can put you ahead of a potential fire in this critical space of your home.

KEEP IT CLEAN

Between car maintenance and home improvement projects, your garage is likely housing many different chemicals. You probably store motor oil, paints and gasoline in readily available areas.

It is necessary to store these materials in a locked cabinet, away from sources of heat. Doing so may seem inconvenient at first, but think of the

level of safety you are providing your home and family. Also, be sure to sweep up debris and sawdust. These wood shavings will catch fire much easier than a solid piece of wood.

KNOW YOUR LIMITS

If you're not sure on how much electricity your garage is rated for, call a local electrician and get a consultation. Knowing how much of a load your circuit can take will educate you on how many different power tools can be used at once.

An electrician will not only be able to explain your limits, but can rewire the

electricity to your garage to accommodate your needs.

MAJOR RISKS TO AVOID

Pulling a hot riding lawn mower into your garage can have disastrous results. Plan to let your mower cool down while outside, then push the mower in. A hot engine can easily spark a fire if the right elements are in place.

You probably have an extra propane tank for your gas grill. It is crucial to never store this in your hot garage. The tank should be left outdoors in a secure area away from your home.



Create an Escape Plan

According to the National Fire Protection Association, you may only have one to two minutes to escape a house fire once the alarm sounds.

In order for you and your family to maintain composure during a fire, you should develop an escape plan that you practice every six months.

Before creating your family's escape plan there are several important things to do.

Make sure your home's street number is clearly visible from the road. Walk around at night and see if there is a way for it to be more clearly seen. Consider spraying your number on the curb in front of your home.

You also should make sure that everyone is aware of the proper phone number to call in case of an emergency. If 911 is not available in your area, have everyone in your

household memorize the local fire department's phone number.

STRATEGICALLY PLACE SMOKE ALARMS

Your smoke alarms are your first line of defense in a home fire. By placing an alarm in each sleeping room, you can set up your family for greater success in an escape. The NFPA also recommends placing an alarm outside each sleeping area and on each level of the home.

Basement smoke alarms should be located at the bottom of the stairs that lead to the first floor.

You also should place an alarm in your garage, as fires in this area of the home can be common.

HOW TO CREATE AN ESCAPE ROUTE

Your family's escape route should be developed with everyone present. Take a family walk around the house and note where each exit can be found, including doors and windows.

If you have young children or elderly people in your household, assign an able family member to assist during an escape.

Your meeting spot should be a clear area that is a safe distance from your home. Draw your escape route and be sure to mark the meeting spot. Talk about your safety route often with your kids and make practicing a fun activity.

Fire Extinguishers

Fire extinguishers are a great defense against a small house fire. You should have one near any high-risk area of your house, especially in the kitchen.

Before purchasing a fire extinguisher for your home, it's important to know which one is right for your needs.

Fire extinguishers are rated by different codes, which are located on the label. Different shapes and letters tell you which type of fire against which they will be effective.

Here are the codes you will likely see:

- **Triangle A:** This extinguisher is used for general items like wood and paper. This one is good for general purposes around the home.
- **Square B:** To be used with combustible liquids such as grease or gas. This one is most effective in a garage.
- **Circle C:** Used to fight electrical fires. Keep this one around appliances or power tools.

- **Star D:** Used to fight flammable metals. You will likely see this code in factories.

- **K:** Used to fight oils in cooking appliances. Usually found in commercial kitchens.

When choosing a fire extinguisher for your home you will likely find one that is coded A-B-C. This covers those three



codes and will be suitable for most home incidents.

PROPERLY USE A FIRE EXTINGUISHER

The U.S. Fire Administration has an easy way to remember how to use a fire extinguisher if the situation arises. By uti-

lizing P.A.S.S., you can effectively fight home fires.

P: Pull the pin. Pulling the pin releases the locking mechanism and begins the flow of the firefighting chemical.

A: Aim low. Aiming at the base of the fire will put the flames to rest.

S: Squeeze the lever slowly and evenly. Don't panic.

S: Sweep from side to side.

MAINTENANCE

Just like any tool you would use in your home, regular maintenance is important to ensure the effectiveness of your

extinguisher.

Be sure to inspect your extinguisher based on the manufacturer's instructions. Some should be shaken monthly while others need to be pressure-tested yearly. Inspect the moving parts, such as hoses and nozzles, for damage.



Prevent Fires in the Home

Preparedness in home fire safety is your best asset in preventing and escaping a potential disaster. Proper home maintenance and a solid fire plan can save your life. This fall, take the time to learn valuable practices that will protect your home all year.

The U.S. Fire Administration has laid out crucial guidelines that you should follow. The tips below can give you the peace of mind of protecting your loved ones and your home from harm.

KITCHEN SAFETY

There are many common-sense steps you can take in your kitchen to prevent fires. The USFA recommends the following kitchen safety tips:

- Be sure that your stove hood and the vent that leads outside are kept clean;
- Never leave a pot unattended on top of the stove;

- Gas ranges can easily cause a fire if there are flammable materials nearby, so always remain vigilant when cooking with gas; and

- Install GFCI outlets in your kitchen, near water sources. When tripped, these outlets will interfere with the electric current. This can lessen the severity of a fire.

SAFELY USE HEAT SOURCES

As the cold approaches, call your local heating and air company to make sure that your furnace is running efficiently and safely. Your chimney and furnace should be inspected

yearly. During this inspection, ask to have your filters changed.

If you have baseboard heaters, keep furniture at least 3 feet away. Furniture is loaded with flammable material that can easily ignite if too close to a heat source.

Space heaters should never be used with extension cords, according to the USFA. If you must use a space heater, find a hard-wired outlet that has been properly installed.

SAFELY USE APPLIANCES

Some of your home's appliances carry a large load of elec-

tricity. If their cords are not inspected, you may be running the risk of experiencing a fire. Look for cracks or frayed cords. If you notice damage, call the appliance dealer and ask for a replacement.

Be sure large and small appliances are plugged directly into wall outlets, rather than extension cords or surge protectors.

Lastly, the USFA urges you to keep your dryer's lint trap free and clean. Lint can build up in your vents and slow air flow. This will cause exhaust gases to be unable to properly filter, creating a fire.

Protect Your Business

Whether you run a startup or a Fortune 500 company, the risk of fire is always present. Protecting your business and employees is not only a way to ensure smooth operation, it is your responsibility.

Your business is likely the main source of income on which you and your employees rely. Create a safe environment by placing fire extinguishers near areas that are a fire risk. This may vary by the type of business you have. Any area that is exposed to flammable material or gasses should be given extra protection.

BUSINESS INTERRUPTION INSURANCE

Ask your insurance agent for information on business interruption insurance. You can rest easy knowing that even if your business is affected by a disaster, your usual profits will be maintained. This insurance usually will reimburse the profits your company would have taken when a disaster strikes and causes you to be inoperable.

It also protects losses your business may face due to being unable to operate normally. You may be able to add



this protection as part of a package with your other coverages. Ask your insurance agent.

EDUCATE YOUR EMPLOYEES

Educating employees of the fire risks your business faces gives you a big upper hand in prevention. Create bulletins that outline various fire haz-

ards that are specific to your business. Post these bulletins in break rooms and at-risk areas.

Teach employees how to properly use a fire extinguisher and hold an annual fire drill in case of emergency. Be sure to use the alarms that would normally be activated during an event. This will get your employees familiar with the

sounds these alarms use.

REGULAR MAINTENANCE

There are actions you need to take to ensure that your company is prepared for a fire emergency. Here are a few specific tips:

- Recharge and inspect your fire extinguishers regularly. Call a local fire extinguisher dealer and set up a contract so

you know professionals are ensuring everything is up to date.

- Test your fire alarms and sprinkler systems every few months. Again, you might consider calling a local contractor to inspect these.

- Fire doors should be inspected to make sure they are in good working order and there are no obstructions.



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Surprising Fire Statistics

You may think a house fire would never happen to you. It's something you hear on the news or see happen to people in your neighborhood. It's likely, however, that people who have been affected by house fires always felt the same way.

The National Fire Protection Association has laid out some surprising statistics on fires in America. Take a look and let the numbers motivate you into taking more precautionary measures in your home.

- In 2014, one person was killed by a fire accident every

two hours and 41 minutes.

- In 2014, someone was injured by a fire-related incident every 33 minutes.
- Fire departments respond to a fire emergency every 24 seconds.
- 3,275 Americans were killed by fires in 2014.
- There were 1,298,000 fires

reported in 2014.

- In 2014, fires caused \$11.6 billion in damage.
- Cooking equipment causes the most structural fire incidents.
- Three out of five deaths occurred in homes that did not have working smoke alarms.

- Fires in homes account for 84 percent of fire-related deaths.
- Fire emergencies increased 4.7 percent in 2014.
- Residential fires are 23 percent more likely than non-residential fires.
- In 2013, Texas led the nation in civilian fire deaths.

- More men are injured in fires than women.
- African-American males have the highest fire death rate in America.
- By age, 80- to 84-year-olds have the highest fire death rate, whereas people 85 and older have the highest fire injury rate.