

A^{the} ADVISOR

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Keeping Your Home Safe from Fires

Even though stories about home fires appear regularly on TV and in the newspaper, it's easy to think that it won't ever happen at your home. But the simple truth is, a fire can easily occur in your home, regardless of your home's age, location or condition. In 2005 alone, a home fire was reported every 83 seconds. Consider the following startling facts about the danger of home fires:

- Most fire fatalities occur between 2 a.m. and 6 a.m. when people are sleeping;
- Most fire victims die from smoke or toxic gasses, not burns; and
- Approximately nine people in the United States are fatally injured in a home fire every day.

To help avoid a potentially devastating and deadly fire, it is critical to reduce and eliminate as many fire hazards as possible. While this may sound like common sense, there are certain fire hazards that many homeowners are either not aware of or do not take seriously. For instance, do you know where and why most home fires occur? More fires start in the kitchen than anywhere else in the home, and cooking is the leading cause of home fires and fire injuries.

To help protect your family, home, and possessions from a potentially tragic fire, here are a number of important steps you can take:

- When cooking, watch food carefully to prevent oil and grease fires, and never leave food cooking unattended. Follow instructions on warning labels.
- Inspect the electrical cords and plug-ins for damage on your toaster, toaster oven, coffee maker, stereo, TV, VCR, DVD, washer, dryer, computer, space heater, and all other appliances and electric components.
- Clean the furnace filter regularly. Keep all combustible materials away from the furnace and water heater, and have them professionally inspected and serviced annually.
- Place portable space heaters in a safe location and away from combustible materials. Do not leave the heater running unattended. Most portable space heater product guides stress that units should not be used with an extension cord. Check the owner's manual or contact the manufacturer to verify what is appropriate for each individual unit.



- Regularly clean the clothes dryer's air vent system where lint can buildup and cause overheating. Clean the lint trap frequently, and never place flammable material in the dryer.
- In recent years, more than 15,000 home fires were caused by candles. To prevent this, use dripless candles, never leave candles unattended, and do not set them near combustible materials.
- Use only high quality UL listed cords that are properly rated for the intended purpose. If cords show damage or wear, discard them, and do not patch with tape. Never overload electrical outlets with too many appliances. Never place an extension cord under a carpet or rug.

These are just a few things you can do to protect your home from fires. To learn more about fire safety, visit www.guideone.com and check out all of our fire safety resources.

Source: National Fire Protection Association

To learn more about protecting your home and reducing risk, visit the Personal Lines Consumer Information and Safety Tips section on www.guideone.com.



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Monthly Benefit Rider and the Charitable Giving Rider. These riders are available on all of our term policies and select universal life policies.

Monthly Benefit Rider

The Monthly Benefit Rider is a new approach to life insurance that allows you to take a look at what your monthly need would be in the event of a family death. The Monthly Benefit Rider is designed to replace your income in the form of monthly payments. Simply determine what you would need to maintain your standard of living and cover home, daycare, vehicle and other expenses. Then specify the period of time you'd like these to be paid.


FaithGuard Endorsement

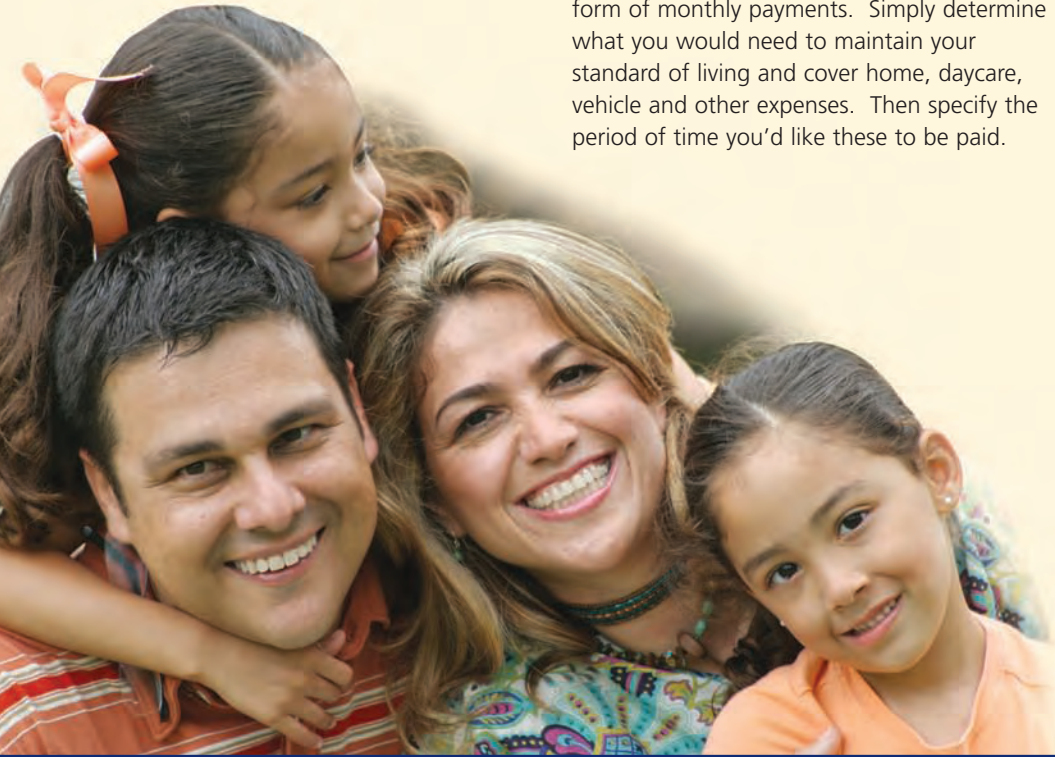
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Charitable Giving Rider

If you've made a commitment to support certain charitable organizations, you can make arrangements for a gift to be made in the event of your death. This unique benefit allows for a donation to be made to a charity of choice at the time of a policyholder's death. For a nominal cost, the Charitable Giving Rider provides 1 percent of the face amount of the policy to be donated to the charity you've selected.


FaithGuard Endorsement

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