

# Mintz Girgan & Brightly INCORPORATED

Insurance E-News and Views

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### Protect Your Family From Fire



As you may know, October is National Fire Safety Month and the week of October 9-15, 2011 is National Fire Safety Week. As such, we thought it appropriate that the theme of this month's newsletter focus on fire safety.

Enjoy the beautiful fall season!

## Quick Links

### Our Website

[www.mgbinsurance.com](http://www.mgbinsurance.com)

### Products & Services

Mintz Girgan & Brightly specializes in obtaining property and liability insurance for both individuals and

## Protect Your Family From Fire

Since 1922, the National Fire Prevention Association (NFPA) has sponsored Fire Prevention Week to help spread awareness of the danger of fires and encourage everyone to prevent them. The theme of this year's Fire Prevention Week is "Protect Your Family From Fire", and we encourage you to take a moment to review the following safety tips.

During the five year period from 2005-2009, U.S. fire departments responded to an average of 373,900 reported home fires per year. These fires caused an estimated average of 2,650 civilian deaths, 12,890 injuries, and \$7.1 billion in property damage annually. According to the NFPA smoking continues to be the leading cause of home fire deaths, while cooking is the leading cause of home structural fires and injuries.

National Fire Prevention Week was originally established in 1922 to commemorate the Great Chicago Fire which occurred over a two day period beginning on October 8, 1871. Most people recall the myth that Mrs. O'Leary's cow kicked over a lamp which set the barn and then the entire city of Chicago on fire. During this horrible incident, more than 250 people were killed, 100,000 were left homeless, 17,400 structures were

businesses.



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destroyed and more than 2,000 acres were burned. While the cow and Mrs. O'Leary insist that they were not responsible, the fire did start near their barn. Historians now believe that the cause was most likely a fiery meteorite which fell to earth that day, which was also responsible for several other fires originating in Michigan and Wisconsin.

While the Great Chicago Fire is America's most famous fire, a more devastating blaze roared through Northeast Wisconsin beginning on the same day. This horrific fire completely burned down 16 towns, killed 1,152 people, and scorched 1.2 million acres of land before it finally burned out. This fire, known as the Peshtigo Fire, is the most devastating in U.S. history, and was caused by an accidental brush fire started by railroad workers clearing land for new tracks.

However, because most fires today occur in and around the home, it is important for every household to plan ahead to prevent and survive a fire. Some time tested ways to prevent and survive a fire include:

#### **Install smoke detectors on every level of your home:**

Working smoke detectors can double your chances of survival! Inexpensive protection is provided by smoke detectors which are available at your local hardware or discount stores. These devices should be kept free of dust, be tested monthly, and have the batteries replaced annually. After about 10 years of service, replace all smoke detectors. Most homes with a central station alarm system include hard-wired smoke detectors and often heat sensors. These types of alarms have a signal that goes directly to the local police department which will dispatch the fire department to your home. Make sure these are tested regularly by your alarm company technician.

#### **Plan your escape:**

Prepare and practice an escape route from every room in your house involving all family members, even young children. Try feeling your way out of your home with your eyes closed, and select a location in the yard where everyone can meet after escaping the house. Caution everyone to stay low to the ground when escaping from fire, and never to open doors that feel hot to the touch. Consider purchasing an approved safety ladder to help escape from upstairs bedrooms and practice using it. Get everyone out as quickly as possible, and then call the fire department from a neighbor's home.

#### **Prevent electrical fires:**

Take precaution to prevent electrical fires by taking the following steps: have a licensed electrician check the wiring in the house; never overload circuits or extension cords; do not place any wires or cords under rugs, over nails, or in high traffic

areas; use safety caps to cover all unused outlets, follow the manufacturers' directions when using all appliances; and immediately shut off and unplug appliances and lamps that spark, sputter or emit an unusual odor.

### **Portable or alternate heaters:**

Keep all combustible materials away from portable electric space heaters! Make sure to use fire screens on all fireplaces, and have chimneys inspected and cleaned regularly. Creosote can build-up and ignite your roof and house. Kerosene heaters should only be used where approved by the authorities. Never use gasoline or camp stove fuel in a kerosene heater, and refuel outside only after the heater has cooled.

### **Caring for children:**

Teach your children that fire is a tool, and not a toy. Children under 5 are naturally curious about fire, and many play with matches and lighters. Tragically, these children set over 100,000 fires per year. Take the mystery out of fire play and practice fire safety in your home by following these steps:

- Keep matches and lighters in a safe place out of reach of children
- Look for signs of fire play such as burn holes in clothes and carpets, or disappearing matches and/or lighters
- Teach children not to hide from a fire but to get out and stay out!
- Have regular safety drills with your family and practice your escape plan

### **Caring for the elderly:**

Senior citizens are vulnerable to fire because they live alone and cannot respond quickly. Unfortunately, over 1,000 older Americans die in fires every year. Remind your elderly family members to:

- Never smoke in bed and to immediately put out all smoking materials if feeling drowsy
- Never leave lit cigarettes, cigars or pipes unattended
- Never wear loose or dangling clothing while cooking
- Turn off all burners when leaving the kitchen. If they must leave the room while cooking, take a spoon or potholder along as a reminder that something's cooking!

While these tips may seem like common sense, it's important to

make sure all smoke detectors are in working order and escape plans are practiced regularly. Surviving a fire is not a question of luck - it's a matter of planning ahead!

