PUTTING SAFETY IN YOUR HANDS
How new technology makes keeping your home safe simple

ALWAYS KNOW YOUR HOME IS SAFE
INTRODUCING SMART HOME MONITORING FROM ROGERS
Home security is an important issue year-round. Taking precautions during the holiday season will ensure a safe and happy home for the holidays.

Preventing fire hazards:

- Keep candles in sturdy holders on a stable surface, away from children and pets, and never leave them burning.
- Keep Christmas trees within 10-14 days or as soon as needed start falling.
- Don’t place your tree near a heat source like a radiator, fireplace, heat duct or window.

Lights and cords:

- Use Canadian Standards Association-certified light strings and electrical cords. Inspect before use and toss out cracked bulbs, broken or frayed cords, and those with exposed wires.
- Use proper lights for the environment: mounts outside entire tree but indoors.
- Don’t overload wall outlets, or string more than three sets of lights per extension cord.
- Turn off tree and display lights before going to sleep or leaving home.

Candles:

- Did you know that Christmas Day is the peak day of the year for candle fires? Place candles away from anything that could catch fire, including decorations.
- Keep candles in steady holders on a stable surface, away from children and pets, and never leave them burning unattended.

Fireplaces:

- Don’t hang Christmas stockings and other decorations around a fireplace (i.e. from the mantel) while it is in use.
- Don’t burn wrapping paper (it can ignite suddenly and burn intensely, causing a flash fire), or Christmas tree branches or needles (they can spark and ignite nearby items).
- Beyond these factors, the holidays pose several other fire risks, like distracted party hosts (didn’t notice that cigarette butt your guest left unattended on the counter), and cooking while away.

“The holiday season has the worst record for fire safety and fire deaths of any time of the year. It is a time when people become careless,” says Marotta. “They can be more concerned with having a good time than with safety.”

Considering the dangers, you can have a happy—and safe—holiday.

Keep home fires burning safely

Secure your home and your surroundings:

- Reinforce your doors and door frames and use deadbolts and stainless-steel door locks.
- Keep windows visible from the street and consider the use of bars, chains or wrought-iron grilles.
- Consider the use of alarms and identifying yourself with property (i.e. engraving). Do not keep large amounts of cash or valuables in your home.
- Keep valuables in a safety deposit box.
When the Christensens hired an alarm company to monitor their home, they thought the company was there to protect them from intruders, not monitor their fire alarm. **This service saved your home.**

Saved by the bell: How a family avoided tragedy

We’ve heard it all before—that fire alarm saves lives and protects property, but for the Christensens, a fire alarm meant the difference between a small fire and an inferno in their home.

Last Christmas almost went up in flames for the Edmonton, Alberta family. On December 20, 2009, a minor fire started in their home. They could have lost everything, if not for the quick thinking and diligence of their home security service provider.

The episode began at breakfast time when the Christensens lit a fire in the dining room of their home.

Pamyla soon left for work, followed a little later by Bruce with their two children. He set the alarm to go off as the family would have contacted by ADT. Bruce had missed a call from ADT on his cell phone and the company had contacted the friend who had been listed as a secondary contact to alert him that there had been multiple alarms triggering from the house.

He rushed home to find fire trucks and an ambulance parked outside his house. Flames smacked through the front door and smoke everywhere. “The firemen stopped me and confronted me,” said Bruce. “I told him that only our family was in the house. A few minutes later a firefighter in full gear carried our mementos out of the basement. The fire was ok and so was Pamyla.”

Like a candle in the wind
It is likely that the candle burned down, setting the wooden window frame on fire. It then fell onto a hard-wood floor that had some children’s toys and papers on it. That the fire didn’t get very big—about the size of a small campfire according to Pamyla—was due to the quick arrival of the fire team.

The inner pane of the window had broken and the house was full of smoke with plastic bits in it. Any minutes, the outer pane of the window could have broken and oxygen from outside could have contributed to a much worse situation. “Another five to 10 minutes and we wouldn’t have had a chance,” Bruce said.

Costly damage
The smoke wreaked a lot of damage, and repairs are still ongoing. Still, the Christensens were only out of their home for seven weeks. They had to replace the kids’ bed frames, a computer desk and area rugs. Food and plastic containers were discarded, and the dry cleaning bill came to $23,000. The total cost for repairs and replacing items is currently between $75,000 and $85,000.

“The most important thing was that they didn’t lose anything valuable,” Bruce said.

Everyone should have at least one fire extinguisher at home, but it’s just as important to ensure you have the proper type of fire extinguisher.

Fire protection experts recommend that you have three extinguishers in your home: One for the kitchen, one for the basement and one for the garage. If there’s a fire, get everyone outside and have someone call the fire department. Only then should you attempt to fight a small fire. If the fire becomes large, get out. Fire extinguishers are designed to put out small fires, not large ones.

**The ABCD’s of fire extinguishers**

Fire extinguishers are divided into four categories, A, B, C, or D, based on different types of fires. The following is a quick guide to help choose the appropriate extinguisher for the right type of fire.

**Class A** extinguishers are for ordinary combustibles materials such as paper, wood, grass and upholstery.

**Class B** extinguishers are for flammable and combustible liquids such as fuel oil, gasoline, paint, grease, in frying gun, solvents and other flammable liquids.

**Class C** extinguishers are for electrical equipment such as appliances, wiring, overheated fuse boxes, conduits and other electrical sources.

**Class D** extinguishers are for metals such as magnesium, potassium and sodium, and are commonly found in a chemical laboratory.

A multi-purpose dry chemical extinguisher labelled “ABC” puts out most types of fires: wood, paper, cloth, flammable liquids and electrical fires. If you plan on buying more than one, Live Prevention Canada suggests purchasing a BC for the kitchen, an A for the living room and an ABC for the basement and garage.

Learn how to PASS

before using your fire extinguisher, make sure to read the instructions. Although there may be different types of fire extinguishers, all of them operate in a similar manner:

- Pull the pin. Some units require the releasing of a kick lever, pressing a puncture lever, inversion or other motion.
- Aim the extinguisher nozzle (horn) at the base of the fire.
- Squeeze or press the handle.
- Sweep from side-to-side at the base of the fire.

Extinguishers should be installed near an escape route and be easily accessible in, one of an emergency. They should be maintained on a regular basis, at least once a year. Ask the retailer how to have your extinguisher serviced and inspected.

Refill the extinguisher after any use. A partially used extinguisher might as well be empty as stores that your fire extinguisher is labelled by a nationally recognized testing laboratory.
Following the instructions that come with the system, you then have to place the camera at an appropriate distance so that you can focus clearly on the desired area. The distance between the camera and a particular area will differ from camera to camera. If the camera you have selected needs to be mounted on a wall or structure, you need to hold the mounting bracket to the surface in the correct position and mark the location of the mounting screws. It may be necessary to drill holes and then attach the camera to the wall and secure tightly. In the case of using a wireless security camera system, you will need to connect the camera and monitor according to the directions. You should try to expose as little of the setting as possible in order to prevent vandalism of the system. You then can plug the monitor into a wall outlet, just as you would the pictures for the best reception.

Some wireless systems may include pet detectors that can be moved about without permanently installing them. You need to ensure however that nothing between the camera and the monitor degrades the signal that is transmitted, such as cordless telephones, baby monitors or in some cases home computer networks. Just seeing a security camera can often enough to make a burglar leave your home alone. Why should they break into a house where there is a security system when there are easier targets elsewhere?

Home owners can reduce this risk by having a security system set up by trained professionals. The proper installation of a security system can make your home safer and more comfortable habitat. Some wireless systems may include pet detectors that can be moved about without permanently installing them. You need to ensure however that nothing between the camera and the monitor degrades the signal that is transmitted, such as cordless telephones, baby monitors or in some cases home computer networks. Just seeing a security camera can often enough to make a burglar leave your home alone. Why should they break into a house where there is a security system when there are easier targets elsewhere?

How to prevent false alarms

While installing an alarm system can be one of the best steps you take in securing your home, it is important to maintain proper use of your system. Alarm systems that are incorrectly installed, used, and maintained may result in a false alarm. False alarms not only put unnecessary pressure on emergency response services and the authorities who manage first responder dispatchers, but can result in false alarm fines for home owners. Alarm owners can play an active role in reducing false alarms to help ensure that emergency response teams will be available to respond to true emergencies when you—and your community—need it most. Here are a few tips on how to make the best use of your security system in preventing false alarms.

Ask for Enhanced Call Verification and provide multiple contacts.

Enhanced Call Verification means that your monitoring company will try to get in touch with two or more of your contacts to confirm your alarm’s validity before issuing a dispatch to your burglar alarm. According to the False Alarm Reduction Association, communities that require Enhanced Call Verification have seen a 40% to 50% reduction in false alarms induced by inaction or to per cent.

Maintain your “call list.”

Keep your “call list” up-to-date with current phone numbers for you and your contacts. With the right contact information, monitoring stations can be proactive in determining if people should be dispatched to your home.

Schedule annual inspections.

Regular annual maintenance inspections to ensure proper performance of your alarm system. Also, always remember to replace your back-up battery every three to five years.

Properly train caretakers.

Ensure all key holders are trained in the proper use of your alarm system and know your passcode and your monitoring station’s phone number in case the alarm is accidentally set off. Never hand out a key to someone who is not familiar with the system. Monitor your home’s environment.

After you make any changes to your household, such as remodeling, contact your alarm company to ensure the alterations will not affect your system. New pets that wander into an armed room or plants that are placed too close to a dry area can often trigger an alarm.

How can I make my home smarter?

Installing home security cameras can be one of the most common home owner security mistakes. Home owners often mistake the point-of-entry for burglars? Is it a false alarm? If it was an accident, was the alarm system set off by a false alarm? Ensure that all key holders are trained in the proper use of your alarm system and that they know their alarm code and the monitoring station’s phone number in case the alarm is accidentally set off.

What is the most common point-of-entry for burglars?

Life is often enough to make a burglar leave your home alone. Why should they break into a house where there is a security system when there are easier targets elsewhere?

What is the most common home owner security mistake?

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INSPIRATION

**Question:** How can I achieve total home control, even when I’m away?

**Answer:** By enabling your home with a mobile home monitoring system, you can be in control from anywhere.

Homeowners gain control of smart homes

Andrew Briggs looks around the main floor of his Aurora, Ontario, home. He知 adj主播es the lights, adjusts the thermostate, and sets the alarm. Not so different from what any homeowner might do before bed. Except Briggs can do it from the cottage or a business trip, all through a home automation system.

Briggs has a touchscreen at home to manage the functions. Through internet connections, he can also control the system and get real-time information on a computer, smartphone or tablet. Through internet connections, he can also control the functions. Through internet connections, he can also control the functions. Through internet connections, he can also control the functions. Through internet connections, he can also control the functions. Through internet connections, he can also control the functions.

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When the couple moved to Aurora, Andrew Briggs looks around the main floor of his Aurora, Ontario, home. “It worked great, but all it did was security,” he says. “There were no advanced features.”

The system they selected operates simultaneously on cable and wireless networks, so there’s always a backup. This particular system comes with three main plans (starting from $19.98/month), and Briggs is thrilled with the options that offer both convenience and safety. For instance, if his son ever forgets to turn off the thermostat goes below or above certain temperatures. If it’s too cold, he knows immediately if the furnace or air conditioner has failed, and can arrange for someone to check it.

Protection against intruders is only one way the home automation system offers extra security. Briggs can use the system to turn on and off lights while they’re away so it looks like someone is home. Briggs sets the system to turn on every light it looks like someone is home. Briggs sets the system to turn on every light. For added protection, the system’s sensors can detect smoke, fire or carbon monoxide. Customers can create rules so the system detects other changes. Briggs gets alerts if the thermostat goes below or above certain temperatures. If it’s too cold, he knows immediately if the furnace or air conditioner has failed, and can arrange for someone to check it.

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**INTRODUCING AN ENTIRELY NEW WAY TO PROTECT YOUR HOME AND FAMILY**

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**ANOTHER FIRST, ONLY FROM ROGERS**
Cooking oil and grease fires: A major cause of residential fires in Canada

When cooking with grease or oil, it is extremely important that you plan ahead so that you will know how to react fast to any fires. Here are some tips:

Deep frying
- The safest way to deep fry foods such as chicken or fries is to use a thermostatically-controlled electric skillet or a deep fryer.
- Never attempt to move a flaming pot or pan away from the stove. The movement can fan the flames and spread the fire. The pan will also likely be very hot, causing you to drop it. In either case, you are placing yourself at great risk. Your immediate action should be to smother the fire by sliding a lid or flat cookie sheet over the pan to smother the fire.
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- Oven cooking
  - Keep your oven clean. Grease and food splatters can ignite at high temperatures.
  - Ensure that you keep oven mitts when removing oven containers to avoid serious burns.
  - Follow the cooking instructions for the recipe and the product you are using.
  - Broiling is a popular method of cooking. When you use your broiler, place the rack 5 to 8 cm (two to three inches) from the broiler element. Always place a drip pan beneath the broiler rack to catch the fat drippings. Never use aluminum foil for this purpose because the fat accumulated on the foil could catch fire or spill over.
- Microwave cooking
  - Microwave ovens are a marvelous time-saving tool, but there are three characteristics of microwave cooking you should be cognisant of:
    - The heat is reflected by the metal interior.
    - Heat can pass through glass, plastic and other materials.
    - Heat is absorbed by the food. Foods, like those in high-fat or sugar, can heat very rapidly but feel cool to the touch. Pastry fillings can be very hot, but the crust cooler. Milk in a baby bottle could be boiling, but the bottle itself is not very hot to the touch. Use caution at all times.
  - Do not use tin foil or any other metal objects in the microwave. If a fire occurs, keep the door closed and unplug the unit. Call a qualified maintenance technician to examine the microwave in its proper working order before using it again.

Kitchen fires due to cooking oil or grease igniting into flames cause the fastest-spreading and most destructive type of residential fire.
One of the realities of today’s society is the pressure for children to stay home alone for a short time after school for a parent at work. But according to the Canadian Association of Fire Chiefs, it’s not a safe option for many parents who let their children stay home alone, or do it with a sibling must supervise them remotely.

Whether they are six or 16, school-age children are expected to be responsible for their own safety. If you can’t choose to have a child get home from school, feel free to give them the feeling of being supervised.

At first glance, with close ties and duties,

Prepare your child to deal with situations that arise.

 Specify how long he or her is to be home alone.

 Limit the time you leave your child home alone.

 The age at which children can legally stay home alone for short periods of time can vary from province to province, from 10 to 14 years.

 Parents should not be telling a child to stay at home alone before age 10, especially if the child is mature enough, only for an hour or two at most, and only if there’s a responsible adult nearby to help if they need it. Age alone does not determine if a child is a capable of looking after himself or herself properly. Frequent, unexpected trips and previous incidents of your child getting into more trouble than younger children.

 Short test runs may help you assess whether your child is ready to stay home alone for just a few minutes. When you return, talk to your child about the experience. In the event of an emergency, the location of the nearest exit is known, learn specific instructions to follow after a few trials assess those questions.

 Does the child feel comfortable about being on his or her own?

 Do you feel comfortable about having your child home alone?

 Can the child follow rules of safety?

 Does he/she understand and follow instructions, whether written or oral?

 Does the child handle normal and unexpected situations?

 Can the child reach home safely in case of emergency?

 The Home Alone Program is designed to provide children 10 years of age and older with the necessary skills and knowledge to be safe and responsible when home alone for short periods of time. It will help them understand how to prevent problems, handle real-life situations, and keep safe and constructively occupied.

 The program focuses on small group discussion and problem solving, role playing, and instructor-led demonstrations. The Student Reference Book is designed to allow the program to be completed in the home or classroom by the student at his or her own pace.

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How to choose a trustworthy professional

Choosing the right locksmith is an important decision. This person by nature of their work will be privy to confidential details about your security that you shouldn’t be comfortable in divulging to just anyone.

A good locksmith can provide expertise and most importantly, peace of mind to you and your family. The regulation of locksmithing as a trade is sporadic, varying greatly from province to province. In Ontario there is no government regulation as such but you can always look to your local locksmith association for referral.

Most associations screen their members to ensure they are able by a code of ethics meant to protect the public and further the advancement of the trade. Those who have made the commitment of joining a professional association are usually aware in their desire to promote good business practices and ethics. If you can’t find a local association for a referral be selective, try to patronize businesses that have been around for ten years or more, look for a company with a clean organized shop, and knowledgeable staff who guarantee their work.

Most shops offer bench work that can save their customers money on a service call, by taking advantage of the tools that you can get acquainted with a business without exposing too much of your security system to them at the onset. A good shop keeps meticulous records of their client’s key systems and keeps them in a secure area. Test their knowledge by asking about master key systems and the workings of high security locks; most professionals consider it part of their responsibility to educate the public and will take the time to answer your questions.

A good locksmith should come across as knowledgeable and professional, someone you can trust with your family’s security needs.
Your home is likely your largest financial asset. It’s also your family’s refuge and the centre of your world. Making your home a secure and safe place to live and keep your family safe.

Homeowners should insure their property according to what it would cost to rebuild it in the event it is destroyed. This amount is called the replacement cost, not what it is different from the market value of your home and from your tax assessment value. An accurate estimate of the cost to replace your home is essential. The difference in the two values can be significant.

In recent years, high security locks have entered the residential market. Previously such locks were only found in commercial or institutional settings. What is a high security lock? High security locks are designed to provide the best deterrent to covert entry, and will give many years of service. They are highly pick and bump resistant and use hardened materials to defeat standard tools. The high security cylinder deadbolt might retail at $400. The manufacturer guarantees the key against lock picking or forced entry for the life of the lock. This report will include a detailed inventory of all the locks in your home. The client can use this inventory to make sure that they have all their locks replaced. If you plan to be away during the winter months, leave central heating on at a low temperature, arrange for your mail and newspapers to be delivered by daily, and turn the water off to prevent damage from water that comes into your home through the sewer system.

Don’t wait until after the loss occurs. Do this is to contact your insurance broker and request your own personal insurance appraisal. Professional insurance brokers have a detailed computer database to compare the current and future values of all the contents of your home against similar homes in your area. They can write an insurance policy that is properly insured to be sure that you are not underinsured by an average of 20% or more. If your home is overinsured, your insurance becomes paramount in determining the value of the property. You may be underinsured even if your property is properly insured.

Unfortunately many homes are underinsured by the average of 20% or more. Most professional insurance brokers have a detailed computer database to compare the current and future values of all the contents of your home against similar homes in your area. They can write an insurance policy that is properly insured to be sure that you are not underinsured by an average of 20% or more. If your home is overinsured, your insurance becomes paramount in determining the value of the property. You may be underinsured even if your property is properly insured.

“Due to Global warming and changing weather patterns, natural disasters are on the rise. The recent Hurricane "IKE" may prove to be a recurring frequency.”

Saying that the smoke alarm serves as an early warning tool and that it’s always a good idea to have your family smoke alarms tested is an understatement. The National Fire Protection Association (NFPA) has called smoke alarms the “backbone of the home fire prevention system.”

Paul Neziol, B.A. C.A.I.B., is the President of Neziol Insurance Brokers Ltd., a family owned insurance brokerage since 1958, serving over 10,000 clients in the Golden Horseshoe. Paul is a past president of the Niagara Insurance Brokers Association and is a member of the Professional Insurance Brokers Association. Paul is also a past president of the Niagara, 1000 Islands and St. Lawrence River Insurance Brokers Association.

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Unbeknownst to many homeowners without an alarm system, they could be underinsured by an average of 20%. This means that your insurance company could be paying you less than what your property is worth. If your property is overinsured, your insurance becomes paramount in determining the value of the property. You may be underinsured even if your property is properly insured. One of the biggest mistakes homeowners make when they plan for future home security is to think they’re in working order. This is an emotionally difficult time for a homeowner. It is also a time when your personal insurance becomes paramount in your mind. The fire thought “Do I have enough insurance?”

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