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Southern Insurance Group's

Circle of Safety™
Your Consumer Awareness Advisor™

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Get Clued In On Home Fire Risks

IN THIS ISSUE: • **Protect Your Family From Fire** • **Carve That Pumpkin With Care!** • **The Four Rules of Lightning Safety** • **Many A Slip – Get The Right Footwear This Winter** • **Watch For A Thief On You Doorstep** • **How To Buy And Safely Operate A Nail Gun**

What's your fire safety IQ? Don't know, huh? Well, here's your first question: Which item most commonly ignites first in a cooktop fire – clothing, food, a paper product or a pot holder? We're not giving the answer because we want you to take the full test for yourself on the National Fire Protection Association's website at <http://tinyurl.com/nfpa-quiz>. It's all part of Fire Prevention Week, which runs this year from October 9 – 15, organized by the NFPA.

The annual event, which runs throughout the US, marks the anniversary of the Great Chicago Fire of October 1871 which killed more than 250 people and made another 100,000 homeless. Each year, a different theme highlights a key aspect of fire safety at home. This year it's "Protect Your Family from Fire", which especially targets people considered at higher risk, like older folks and those not familiar with the English language – though it's also aimed at making us all take responsibility for making the home a safer environment for our families.

On average, a home structure blaze breaks out every 87 seconds; seven people die and around 40 are injured in a home blaze every day.

Key aspects on this year's campaign emphasize the importance of developing a fire escape plan for your family (NFPA has a downloadable template you can use), installing and checking smoke alarms (two thirds of fire deaths happen in homes without working alarms), cooking safety (cooking equipment is the biggest cause of home fires), and safety rules governing use of heating and electrical equipment, and candles (which cause about 35 fires day).

There's lot of useful information and links on the event website at www.firepreventionweek.org, including videos for kids that feature the campaign mascot, Sparky the dog. NFPA also has produced information brochures in several languages and a guide on how to hold a fire safety open house for seniors. Plus, there are lots of resources for school teachers and a fire safety calendar and pictures to color for kids, and a whole stack of individual tip sheets for families on the campaign issues mentioned above.

Okay, Question 2: Where do most fire outbreaks start? If you've read this article, you should know the answer!



Carve That Pumpkin With Care!

Most of us know all about the safety rules when our kids are out trick-or-treating, but maybe we get so focused on that and the costume issues we overlook another important safety concern – carving the pumpkin.

Every year, hundreds of people injure themselves, cutting their hands or wrists, while carving the traditional Jack-o-lantern. And those are just the people who turn up at ER. Probably thousands more suffer injuries they don't consider serious enough to take the hospital. Most of these injuries are cause either by distractions or people using the wrong tools. You can actually buy pumpkin carving kits, including purpose-designed "saws" for just a few dollars from costume stores, supermarkets and online specialists, but if you use a knife, keep it away from children, point it away from yourself and keep you other hand out of the way. If you use candles to light your lanterns, never leave them unattended indoors or near structures if outside. Carve safely, and have a HAPPY HALLOWEEN!



Are you *Client of the Month*? See Page 3

The Dos And Don'ts Of Lightning Safety

Although lightning storms are a fact of life for most of us, when it comes to what we should actually do and how we should protect ourselves, it seems as if there are as many unfounded myths as there are real facts about appropriate safety precautions.

Every year, about 400 people are struck by lightning. Forty are killed – and most of them are men using heavy machinery or farm equipment. Boaters and golfers are also among the more common victims.

Then, of course, there's the damage that these powerful storms cause to our homes and electrical equipment, to say nothing of the troubles caused by golf-ball-sized hailstones and flash floods that often accompany them.

According to the National Weather Service, lightning is the most underrated weather hazard because it's unpredictable and can occur outside of a storm itself. "Lightning is the first thunderstorm hazard to arrive and the last to leave," says NWS. So what are the key things you should do when thunder and lightning strike? Here are four key rules:

- If you're heading out to anywhere that you might be exposed (including camping and boating) check the weather forecast before leaving. If you opt to go when you know there's a possibility of a storm, take a radio (even if there's no station, you'll hear static) and have a safety plan based on a nearby location.
- Because lightning often strikes before a storm arrives, seek safe shelter (see below) as soon as you hear thunder, and stay there for at least half an hour after the last thunderclap. There's nowhere safe outdoors but avoid open fields, the tops of hills and tall, isolated trees or structures. The old idea of lying on the ground is a myth – it's not safe. Crouching is better. In open water, get to land as soon as possible.
- The safest place is inside a large building that has plumbing or wiring. Examples are shopping malls, offices and, of course, homes. Enclosed vehicles, including school buses, are also a good safety bet. But places like beach shacks, metal sheds, carports and porches are generally not safe.
- Inside a building, unplug and then stay clear of appliances and plumbing. Ideally, go to an interior room. Don't use appliances, especially computers and corded phones except in emergency. And don't use a shower or tub. In a vehicle, close windows and keep your hands clear of radios and the ignition. Outside a building, stay clear of metal equipment.

For more information, see <http://tinyurl.com/fema-lightning> and <http://tinyurl.com/nws-lightning>.

Many A Slip – Use The Right Footwear This Winter

You wouldn't think of wearing heavy fur boots in summer (well, okay, a few of you might!) so why would you wear inappropriate footwear when the weather turns against you in the winter? A few minutes' thought before you leave home can reduce the risk of you ending up as victim of a fall caused by a slippery surface, or extreme discomfort as a result of leaky footwear. If you have children, make sure you know what they have on their feet before they go out and don't stand for their fashion-footwear-fanaticism. If you're going to be anywhere there's ice or snow, consider buying a set of ice grippers or traction cleats. You can buy a pair, which are easily fitted, for about \$15 upwards – a small price to pay to avoid a nasty slip.



Watch For A Thief On Your Doorstep

You know that pleasurable feeling you get when you arrive home after a hard day at work or running errands to find that special package you ordered waiting on your doorstep? It's real kick, isn't it? And as we increasingly shop online, sometimes for pricey goods, let's say it's something we'll be looking forward to more and more. But what if you get home and it isn't there? What's more, when you check with the retailer or shipper, they tell you it's been delivered. Chances are you're a victim of a growing crime trend – theft on your doorstep. Opportunist thieves patrol neighborhoods looking for these items and sometimes they even stake out a home that they know has regular deliveries. Time to take action to protect what is yours. Here are some ideas:

- *Arrange with a neighbor and leave a note on your door asking for items to be delivered to them.*
- *Or simply ask a neighbor to keep watch and bring in any packages they see.*
- *With expensive items, insist on signing for delivery. That way the carrier won't leave it if you're not home.*
- *Try to schedule shipment for a time or day when you know you'll be home.*
- *Buy (and secure) a large security box that you leave open but that locks when the lid is closed.*
- *Have it delivered to a mailbox if the vendor permits this.*

For further advice, speak to your UPS/FedEx/DHL or postal service.

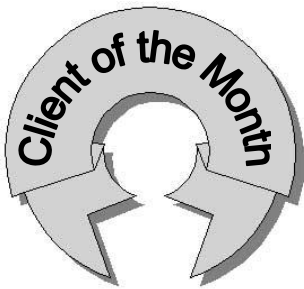
Thank You For Referrals

Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

Frank Warner
Joanne Turner
Francisco Gonzales
Rosa Hernandez
Bob Thomas
Claire Brooks
Evan Edwards



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

Bob Thomas

as our Client of the Month!
 Bob Thomas will receive a \$25 gift card to the Outback

Thanks for your continued business!

WIN! WIN! WIN!

This month **Southern Insurance Group** is sponsoring a Trivia Contest and offering you a chance to win a \$25 gift card Test your knowledge! Answer the question below and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax –352-243-7000- or mail –2215 Cluster Oak Dr. Suite 1 Clermont, FL 34711 this page -- or email your name and answer to tom@insurewithsouthern.com --. Good luck!

Name at least two of three European cities – in Belgium, the Netherlands and Italy – famous for their canals

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Brenda Gomez for correctly answering last month's trivia question! For the correct answer, Brenda has won a free \$25 gift card to the Outback!

Last month's question was:

Which infectious disease killed 300 to 500 million people in the 20th century but was eradicated in 1979?

Answer: Smallpox. Despite heated debates about its destruction, however, samples of the virus are still kept in the US and Russia.

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention **Southern Insurance Group** to a friend, relative, or colleague and have them give us a call at 352-243-9000. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.



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We appreciate your business!!

www.clermontinsuranceagency.com

Did you know?? IT'S A FACT: About a quarter of all cars on our roads have at least one substantially underinflated tire. Make sure it's not yours!

How To Buy And Safely Operate A Nail Gun

If you ever watched a carpenter or a roofer wield a nail gun you'll know what a powerful and time-saving device it is. You might even have been tempted to get one yourself to speed up some of your home projects like deck building. But nail guns can be lethal in the wrong hands. It's not just that these things fire out spikes at incredible pressure, either. They also can cause the materials you're using to splinter and fragment or shoot straight through the material, causing damage or injury. The US Centers for Disease Control reckons more than 35,000 people are injured in nail gun accidents every year. Around 40% are home users and, according to a recent US News article, many employees in hardware stores don't know much about them. If you plan to buy or use a nail gun here are some tips to follow

- There are several different types of nail guns from spring-loaded to pneumatic devices. The latter are the most powerful and therefore potentially the most dangerous.
- According to the Occupational Safety and Health Administration (OSHA), among pneumatic guns, a type called a Sequential Firing device reduces accident risks, compared with more common types.
- Nail guns generally are not multi-purpose. They fire only one or two sizes of nails, so you generally need to buy one for a particular need.
- Read the manual carefully and always operate the device according to the manufacturer's instructions.
- Switch off or disconnect the gun when you need to refill, service or adjust it, or if you're moving to a different area.
- Wear safety glasses or face-shield at all times.
- Ensure no one is standing on the other side of any material you are nailing and never point the gun at anyone.
- Plant your feet firmly and watch for recoil when the device fires.

To learn more, ask your local home improvement store if they run training courses. Also check out the manufacturers' websites and osha.gov for further guidance.

Kind words do not cost much. Yet they accomplish much.

French Philosopher Blaise Pascal

