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Staying in touch Keeping you informed on Personal Insurance issues



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Can-Do Candle Safety

Nothing transforms a house into a home more quickly than a lit candle. However, according to the latest statistics from the National Fire Protection Association (NFPA, 2018), U.S. fire departments responded to an estimated yearly average of 8,700 home fires started by candles between 2011 and 2015. These fires resulted in an annual average of 82 deaths, 800 injuries, and \$295 million in direct property damage. You should not stop lighting those aromatic votives—but do so with caution and awareness.

Remember to follow these safety rules from the National Candle Association:

- Always keep a burning candle within sight. Extinguish all candles before going to sleep or leaving the house.
- Keep candles out of the reach of pets and children.
- Always use a candleholder specifically designed for candle use. The candleholder should be heat resistant, sturdy, and big enough to catch dripping wax. Never place pillars or candles directly on furniture.
- Trim candle wicks to ¼" before lighting or relighting them, and keep the wax free of matches, wick trimmings, dust, and other debris. An excessively long or wild flame is an indication that you may need to trim your wick.



- Never touch or move a candle when the wax is liquid.
- Keep lit candles at a safe distance from anything that might accidentally catch fire, such as curtains, bedding, books, plants, or other flammable items.
- Avoid placing candles near open windows, ceiling fans, or any source of drafts, to prevent uncontrolled flames or the blowing of flammable items into the candle flame.
- When there's only an inch or two of remaining wax, get rid of the candle: it's time for a new candle.
- Use a candle snuffer to extinguish a flame (it's the safest way), as blowing can produce smoke or cause hot wax to spill.

Candles really can turn a house into a home. Just be sure to keep them burning safely. To learn more, visit the National Candle Association at candles.org/fire-safety-candles/candle-safety-rules/.

Safety Tips for Anti-Lock Brakes

In an emergency, anti-lock brakes can help you control your car's steering by preventing the wheels from locking up. But, it may take some practice getting used to them. If you own a car with four-wheel anti-lock brakes, consider these two safety tips:

1. Practice braking in an empty parking lot. Maintain *firm* and *continuous* pressure on the pedal when braking. *Avoid* pumping the brakes as this turns the system on and off. ABS, an anti-lock braking system, pumps the brakes automatically, at a much faster rate, while allowing for better steering control.
2. Always steer your car *away* from danger when applying the brakes. Allow a distance of at least three seconds between you and the car in front of you. If conditions are hazardous, allow more time.

When used properly, anti-lock brakes are a great safety feature. Consult your owner's manual for additional driving instructions.

Guarding Against Dangerous Gases

You can't see them, you can't taste them, you can't even smell them, but they may be in your home. Both **carbon monoxide** and **radon** can be a danger to you and your family. Similar to lead, carbon monoxide and radon enter the bloodstream through breathing, and high levels of ingestion can cause serious health problems.



Carbon Monoxide

Carbon monoxide (CO) is a gas produced by items commonly found in homes. Gas stoves, furnaces, water heaters, chimneys, and space heaters—items that burn fuel—produce CO. If your home is not ventilated properly, or if these items are not properly maintained, you and your family may be exposed to carbon monoxide poisoning. The symptoms of CO poisoning are similar to those of the flu or even the common cold, including nausea, vomiting, headaches, dizziness, fatigue, and chest pain. Because these symptoms are present in many common illnesses, it may be difficult to suspect exposure to CO poisoning. If left untreated, CO poisoning may lead to permanent damage to organs such as the heart, and overexposure may be fatal. The Centers for Disease Control and Prevention (CDC) reports that every year more than 400 Americans are fatal victims of “unintentional carbon monoxide poisoning.”

If you have not already done so, consider contacting your local utility companies to inspect any equipment you suspect may be faulty or that might contribute to the air quality of your home. The following steps can help minimize exposure to CO poisoning:

- Install a CO safety detector to prevent CO poisoning.
- Allow fresh air into your house regularly through open windows and/or screen doors.

- Have your chimney inspected and cleaned once a year to ensure the flue is clear.
- Wait until your garage door is open before starting your car.
- Check that your gas stove is completely turned off when it is not in use.

Radon

Another deadly gas that may be lurking in your home is radon. Like carbon monoxide, radon is invisible to the eye and undetectable by smell or taste. According to the National Cancer Institute (NIH), it is a leading cause of lung cancer, second only to cigarette smoking. Radon is responsible for between 15,000-22,000 deaths from lung cancer annually in this country.

Radon gas is produced as uranium decays, and it is prevalent in soil and rock, which decay underground. Any building below three stories should be tested for radon. The following are a few facts to help you better understand radon and its effects:

- Radon makes its way into a home through openings such as foundation cracks and porous floors.
- Radon may be present in your water supply.
- High levels of radon affect an estimated 8 million homes in the U.S., and radon has been found in all 50 states.
- Even if your neighbor's home has normal levels of radon, your home may not have equally normal levels.

If you are wondering whether or not radon may be present in *your* home, you can test for it by purchasing either a short-term test kit or a long-term test kit that remains in your home for more than 90 days. When you purchase a test kit you will want to check that it has been cleared through the Environmental Protection Agency (EPA) to help ensure accurate results.

Education Is the Best Protection

Fighting a danger you may not even know is in your home is a frustrating battle. Educating yourself and your family can help you win it. For more information about carbon monoxide and radon, visit the Environmental Protection Agency at www.epa.gov or the American Lung Association at www.lungusa.org.

Did You Know?

Is Health Care a Right?

According to a new Policygenius survey, almost 63% of people don't feel fully funded health care is a right of all Americans. The survey further found that 60% of survey respondents feel Americans are entitled to public education (62.3%), clean water (61.8%), and police/fire department services (60%). And, 31% of Americans would not be willing to pay anything beyond what they're already paying in annual taxes to have fully funded health care.

Refinancing Auto Loans

Less than half of U.S. adults (47%) are aware that consumers can refinance their auto loans, according to a Harris Poll on behalf of Ally Financial. Furthermore, only 12% of those who own or lease a vehicle have ever refinanced an auto loan. Among those who have a monthly auto loan payment, lowering interest rates (44%) and reducing monthly payments (34%) were the top benefits consumers cited that would make them consider refinancing their auto loans.

Companies Struggle to Deliver Experiences

Accenture recently found that U.S. consumers are locked in a “vicious” circle with brands over customer experience. In fact, while 44% are frustrated when companies fail to deliver relevant, personalized shopping experiences, 49% are concerned about personal data privacy when they subscribe to intelligent services that can anticipate their needs. Furthermore, 41% of consumers switched companies. The catch, without deeper customer insight, companies cannot deliver the experiences they crave.