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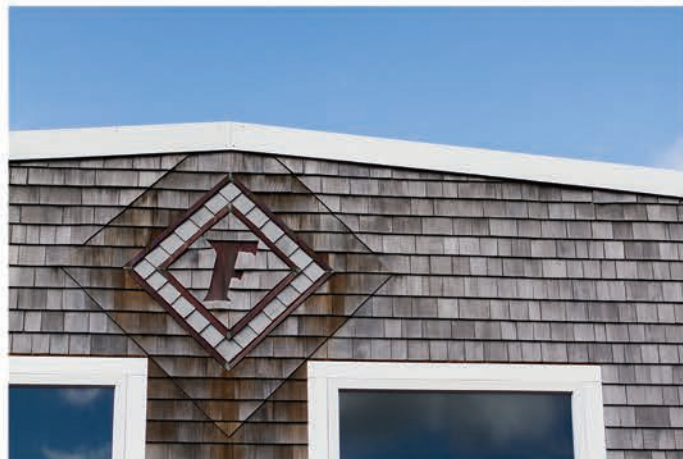
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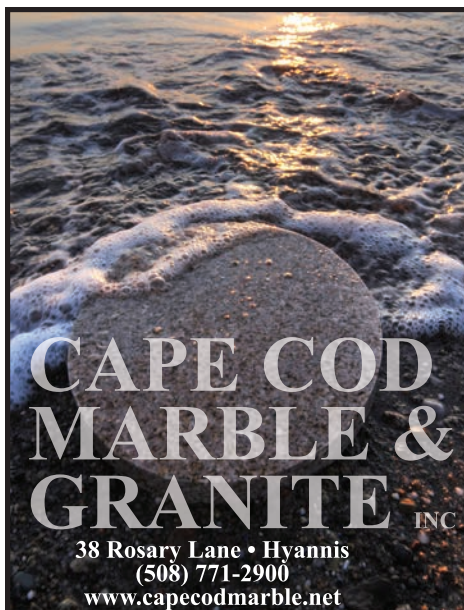
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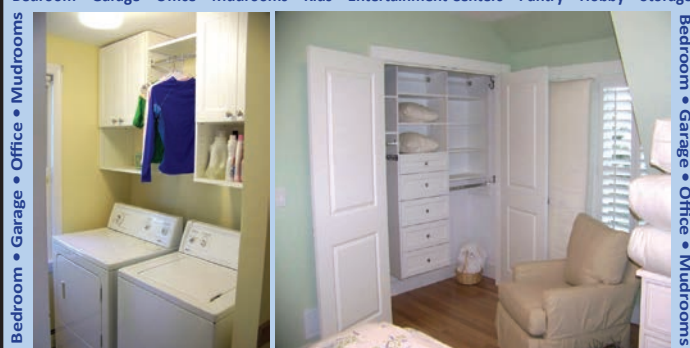
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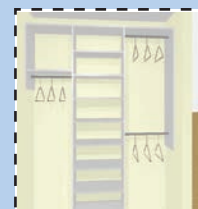
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Holiday Decorating Safety Guide

The winter holiday season has arrived, and as you and your family work to make your home merry and bright, this holiday decorating guide will help you to help prevent fires and injuries this season. The common-sense safety tips include simple steps, such as careful candle placement and inspection of holiday lights for damage.

During November and December, the U.S. Consumer Protection Safety Commission estimates that about 12,000 consumers are treated in hospital emergency departments nationwide due to holiday-related decorating incidents. In addition, dried out Christmas trees are involved in hundreds of fires, resulting in an average of 17 deaths and \$13 million in property damage annually. Candle related residential fires attended by fire departments are associated with an estimated annual average of 150 deaths and \$385 million in property damage. The good news is that these hazards in the home are preventable, and U.S. Consumer Protection Safety Commission is providing consumers with a guide to a safer holiday.

Trees and Decorations

- When purchasing a live tree, DO check for freshness. A fresh tree is green, its needles are hard to pull from branches, and its needles do not break when bent between your fingers. The bottom of a fresh tree is sticky with resin, and when tapped on the ground, the tree should not lose many needles.
- When setting up a tree at home, DO place it away from heat sources, such as fireplaces, vents, and radiators. Because heated rooms rapidly dry out live trees, be sure to monitor water levels and keep the tree stand filled with water. Place the tree out of the way of traffic, and do not block doorways.
- When purchasing an artificial tree, DO look for the label, "Fire Resistant." Although this label does not mean that the tree will not catch fire, it does indicate that the tree is more resistant to catching fire.
- In homes with small children, DO take special care to avoid sharp, weighted, or breakable decorations. Keep trimmings with small removable parts out of the reach of children who could swallow or inhale small pieces, and avoid trimmings that resemble candy or food that may tempt a child to eat them.



Lights

- Indoors or outdoors, DO use only lights that have been tested for safety by a nationally-recognized testing laboratory.
- Check each set of lights, new or old, for broken or cracked sockets, frayed or bare wires, or loose connections. Throw out damaged sets. DON'T use electric lights on a metallic tree.
- If using an extension cord, DO make sure it is rated for the intended use.
- When using lights outdoors, DO check labels to be sure that the lights have been certified for outdoor use, and only plug them into a ground-fault circuit interrupter (GFCI) protected receptacle or a portable GFCI.

Candles

- Keep burning candles within sight. DO extinguish all candles before you go to bed, leave the room, or leave the house.
- DO keep candles on a stable heat-resistant surface where kids and pets cannot reach them or knock them over. Lighted candles should be away from items that can catch fire and burn easily, such as trees, other evergreens, decorations, curtains, and furniture.

For further information & safety tips visit the CPSC online at www.cpsc.gov

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Home Improvement Tips That Will Lower Your Energy Bill

(BPT) - It's one piece of mail homeowners dread every month: the utility bill. Considering the average annual utility bill is \$2,200, according to energystar.gov, it's no wonder homeowners cringe every time it arrives. What if you opened your bill and, to your surprise, it was lower than expected? With a few simple steps, that is possible, even when the temperature drops.

Heating, cooling and water heating are the top three energy drains in a home, accounting for 60 percent of a home's energy bill according to ENERGY STAR, so it's wise to focus your home improvement efforts on those areas. A few simple steps and some strategic investments can lower your monthly bill significantly, plus you'll reduce your carbon footprint. Here are some tips for giving your home an energy-efficient facelift:

Change your home's air filter regularly

Smart homeowners will check their home's air filter every month to see if it needs replacing. How can you tell if it's time to swap in a new one? Look at the color - if it appears gray or brown, or you can visibly see particles or pet fur, it's time for a fresh one. A filter helps keep air flowing in your home and takes out dust, dander and other microscopic debris floating in the air. A dirty filter slows air flow, making your heating and cooling system work harder, costing you more money. Air filters should be replaced every one to three months.

Go beyond tankless: consider a combined heating and water heating system

Many homeowners have heard about the advantages of tankless water heaters, but now there's a way to be even more efficient by using the Rinnai Tankless Heating System which pairs your Rinnai tankless water heater with the new and improved Rinnai hydronic furnace to deliver comfortable, efficient heat to your entire home. When there's a demand for heat, hot water is circulated through the air handler to produce heat and is then re-circulated back to the tankless water heater to ensure that no water is wasted. This pairing of products provides a soft, comfortable heat to the home while maintaining comfortable humidity levels regardless of the climate. Also, the heating function of the system operates at the same efficiency as the tankless water heater - which could be as high as 94 percent efficient.

Lower the temperature on your water heater

To lower energy costs, consider lowering your water heater's temperature setting. Try somewhere around 120 degrees Fahrenheit



and see if that is sufficient in supplying your home with hot water for showers, laundry, dishes, etc. Each 10 degree reduction in water temperature can save 3 to 5 percent, according to the American Council for an Energy-Efficient Economy. If you go on vacation, remember you can turn your water heater down to the lowest setting to save even more while you're gone and it's not in use.

Install a programmable thermostat

Adjusting your thermostat a few degrees during the day can have a big impact on your utility bill. Programmable thermostats work perfectly for this - you can set your preferred temperatures throughout the week to fit your schedule and it adjusts automatically. About one-third of American homes have programmable thermostats, according to the U.S. Energy Information Administration. If you turn back your thermostat 10 or 15 degrees for periods of 8 hours or more, such as when you're at work, you can save 5 to 15 percent a year on your heating bill.

From changing your air filter on a regular basis to selecting an integrated system to heat your home's water and air supply, these changes can have a big impact on your utility bill, plus they're environmentally friendly too.

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As the days are darker earlier, and there is a chill in the air, a gas fireplace can add ambience and warmth to your home. A gas fireplace is convenient and easy to enjoy with just the flip of a switch or click of the remote control, instead of carting in messy firewood. Gas fireplaces, fueled by either natural gas or propane, are available in a variety of shapes and sizes and can be quickly installed in almost any room in your home.



be worried about fly away sparks or flames. Also, there are no fumes or particles released into the air in your home as they are vented outside. There are several options available so that a gas fireplace can easily be added to any home, even if there isn't an existing chimney.



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From natural looking logs to ornate grates, gas fireplace technology has improved greatly in the past few years. While your family is relaxing around the fireplace, you can also feel good knowing that it is a smart investment. Gas fireplaces can reduce your household heating costs by providing zone heating in the areas where most of your time is spent. The thermostat can be turned down for the rest of the house while the gas fireplace heats the room you are in. And, a gas fireplace adds value and desirability to a home according to the National Center for Real Estate Research, increasing the value of a home up to 10%.

A gas fireplace is also much safer than a wood burning fireplace. If you have children or pets, you don't need to

- Natural vent, (B vent) uses the home's existing chimney and exhausts combustion by-products to the outside through a pipe installed inside of the chimney.
- Direct-vent fireplaces are an ideal solution for homes that don't have an existing chimney. They can be vented through the wall or roof to pull in outdoor air for combustion, and expel used air to the outside eliminating the heat loss associated with chimneys. Direct-vent units need to have a sealed glass door to maintain the fire and ensure efficiency and indoor air quality.
- A ventless gas log insert is another option that turns your fireplace into a highly efficient heating source. They are an efficient heat source as 100% of the heat generated stays in your home. A vent-free gas fireplace insert is easily installed within existing masonry or factory-built fireplaces.

Considering all of the options available, gas logs have many advantages. They are maintenance-free, come in a variety of styles and are easy-to-install. They also pose significantly less fire hazards and produce much more heat than wood, and turning it on with the flick of a switch makes it extremely convenient.

On a cold winter night, there is nothing better than a warm fire that starts without any lugging, tending or cleanup and doesn't leave the rest of the house with a cold draft. Today's modern gas fireplaces burn beautifully, with red hot embers and tall glowing flames around realistic looking ceramic-fiber logs molded from the real thing.

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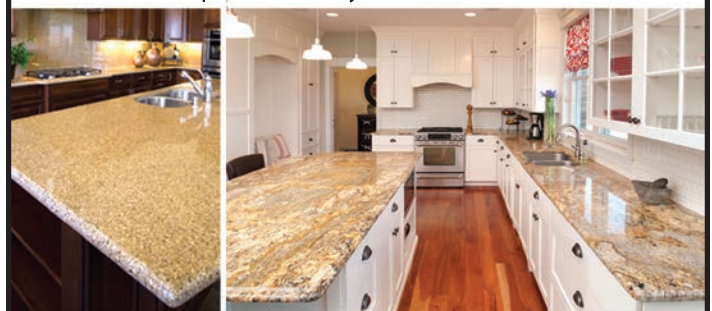
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Preparation is the Key When Driving in Winter Weather

(BPT) - Driving during the cold winter months can have a hazardous effect on commuting motorists and their passengers. Even the most experienced drivers may find the simplest errand a tough feat, especially if their vehicles are not properly prepared for the challenging conditions winter often brings.

Safety and preservation of your vehicle during the winter months should be a top priority. Start the season off right by winterizing your vehicle before taking to the road. Here are some helpful tips to help you arrive safely to your destination:



- * **Traction is key:** With hazardous winter weather ahead, now is not the time to ignore your tires. For optimum traction to navigate harsh winter conditions with confidence, consider installing a set of winter tires on your vehicle. Winter tires are typically designed with a specialized rubber compound that maintains its flexibility in cold weather. This helps the tire to adapt to the road surface and dig into snow and ice.

- * **Temperature matters:** Winter weather can be unpredictable, so it's important to remember the benefits of having winter tires. Winter tires contain rubber compounds for traction and grip in cold weather. Most tire manufacturers recommend that winter tires should be considered when temperatures drop below 45 degrees Fahrenheit.

- * **Service your vehicle:** Be prepared for what Mother Nature throws your way by making sure you have enough antifreeze and windshield wiper fluid. For a correct amount of antifreeze to withstand the winter temperatures, a 50/50 mix of antifreeze to water is sufficient. You can go through windshield wiper fluid in one snowstorm, so be sure to completely fill your vehicle's reservoir before the first snowfall hits. It

may be useful to buy extra, but make sure it is high-quality, "no-freeze" fluid.

- * **Inflation is essential:** Keep in mind that when the temperature drops 10 degrees, the air pressure in your tires decreases by about one or two PSI. Proper tire inflation is essential for vehicle stability, fuel efficiency, optimum steering, grip, wear and load-carrying capabilities. During these winter months, it's recommended to check your tires' air pressure at least monthly.

- * **Practice makes perfect:** It's important to be alert when driving on snow-covered roadways because slush, ice and other hazards make it difficult to change lanes and handle your vehicle. In order to know how your vehicle performs in the winter weather, it may be helpful to practice driving techniques in an empty, open parking lot. Refer to your owner's manual to fully understand your vehicle's braking and traction control systems.

- * **Stock your vehicle:** No one wants to break down, especially in cold weather, so keeping a kit with essential items is helpful in case of emergencies. Some essential items to include are blankets, water bottles, a first aid kit, jumper cables, shovel/ ice scraper, road flares, a candle and matches.



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