Inside:

• Keep Your House Warm
• How AI is Transforming Life At Home
• Smart Fire Sprinklers
• Protect Your Assets
  and more!
How to keep your house warm – even in freezing temperatures

(BPT) — With the arrival of winter, the grip of cold temperatures and snowfall that landed along with it, now is a good time to start thinking about keeping your home warm and cozy all season long.

This winter, consider the strategies below to keep your house warm, even during the most frigid days of the year.

1. Help your HVAC system work more efficiently

No matter what kind of heating system you have, you can take steps to keep it working at its best.

- Schedule annual heating tune-ups
- Change the furnace filter frequently
- Make sure ductwork dampers are open
- Check air vents – are they open? Are any blocked by furniture?
- If you have a home with radiators, make sure they aren’t blocked
- Avoid wild temperature swings - set your thermostat for reasonable highs and lows at night and during the day, since extremely low temps could result in freezing pipes, and your system has to work extra hard to aim for higher temps than it can handle

2. Consider upgrading your HVAC system

If you have an older system that just can’t keep up or you live in a climate with extreme temperatures, consider upgrading to a new high-efficiency heating system. It may save you money and energy in the long run, while increasing your comfort level.

Thanks to advances in technology, today’s HVAC equipment can provide more consistent airflow and better maintain a constant temperature in every room. In the middle of winter, all of that adds up to a more comfortable and cozy home without the enormous utility bill.

For the latest and greatest in comfort technology for your winter upgrade, consider a duct-free split system equipped with LG’s newest heating technology, the compact and powerful LGRED® (Reliable to Extreme Degrees), designed for even the coldest of climates. With continuous heating capabilities down to -13°F Fahrenheit, LGRED® technology provides superior heating performance that will keep you warm all winter long. This increased performance not only delivers heat when traditional HVAC systems are unable, but operates with top notch efficiency, cutting energy costs and increasing savings.

Pair this technology with sleek indoor units, like the LG Art Cool™ lineup, for comfort without sacrificing style. An added plus is that LG systems can make one or many rooms perfectly toasty without tearing up walls or altering the home’s appearance.

3. Block the leaks

If you have drafts or leaks in your home, you’re losing valuable heated air and letting in the cold. Start by checking doors and windows for any drafts.

- Improve your doors’ weather stripping and use a draft blocker to further keep cold air out
- For windows, an insulation kit and heavy drapes can help you prevent leaks
- If you have an unused fireplace, install a fireplace plug to keep warm air from heading up the chimney
- Cover up mail slots or pet door flaps that may be leaking air, especially at night
- Close vents and shut doors to rooms that are seldom used, so more warm air can be redirected to rooms in use
- Schedule an energy audit from your energy company to identify areas for improvement
- Attic insulation is also recommended, since heat rises

4. Reverse ceiling fans

As heat does rise, ceiling fans set on low and adjusted to turn clockwise will help pull up cold air and draw down and circulate warm air that’s hanging out near the ceiling.

5. Warm your floors

When heat rises, don’t leave your floors out in the cold.

- If you’re interested in remodeling, radiant floor heating can help warm up a room, and has become especially popular for bathrooms
- Invest in thick, plush rugs to help rooms feel warmer to your feet

Following just a few of these tips will make a big difference in helping your house feel cozy and warm, even during the most extreme cold temperatures of winter. To learn more about ways to easily improve your home’s warmth this winter, visit LGHVAC.com.
December, 2019-January, 2020

*NEW LISTING*

**$159,900**
2 E. State St, Johnstown

Nice Stately Colonial, 4 BDRMs, 2 Full Baths, dates back to 1760’s, features Tori’s of Character, yet Modern Style throughout, over 2,300 sq ft of spacious living, wide plank wood floors, new siding, 2 car garage & nice yard to enjoy.

*REDUCED*

**$189,000**
190 State Highway 161, Amsterdam

Adorable 4 BDRM, 1 Full Bath with 2 Half Baths, 2 Car Garage, Extra Large Out building, 3+/- Acres and a Pond situated in the Town of Florida.

*NEW LISTING*

**$229,000**
432 McDougall Rd, Pattersonville

Immaculate 3 BDRM, 1.5 Bath home with a STUNNING VIEW to enjoy every day of the year. Cathedral Ceilings, Fireplace to enjoy & 1/2 of the Basement is Finished.

*REDUCED*

**$109,900**
89 W. State St, Gloversville

Completely remodeled Cute 4 Bdrm, 1.5 Bath Home with 2 Car Garage, New Roof, New Kitchen, New Windows, New Flooring, Freshly painted, Full Basement… A must see home.

*NEW LISTING*

**$225,000**
208 Round Barn Rd, Amsterdam

Beautiful 4 BDRM, 2 Full Bath home with 5.10+/- Acres. Home features a TDN of Character, country setting yet close to the NYS Thruway for an easy commute.

*NEW LISTING*

**$189,000**
45 Main St. Fultonville

This is a STUNNING, completely remodeled 3 Family that could yield High End Rents. Each unit is 2 Bedrooms, 2 units have 1.5 Baths, all have Quartz countertops and New SS Appliances. Annual Taxes are $4,880. This building could pay for itself in less than 6 years!

*REDUCED*

**$119,900**
117 Taft Place, Amsterdam

YES ANOTHER FULLY REMODELED 3 BDRM home from floor to ceilings. New NG Furnace, New Hot Water on Demand System, New Granite Countertops with SS Appliances, Nice Hardwood Flooring throughout, new Concrete Curbs that offers off street parking. Call Gretchen Salvione, NYS Licensed Real Estate Salesperson on her Cell at (518) 848-1843.

*NEW LISTING*

**$251,000**
45 Main St, Fultonville

This is a STUNNING, completely remodeled 3 Family that could yield High End Rents. Each unit is 2 Bedrooms, 2 units have 1.5 Baths, all have Quartz countertops and New SS Appliances. Annual Taxes are $4,880. This building could pay for itself in less than 6 years!

*REDUCED*

**$149,900**
107 W. Madison Ave, Johnstown

Stunning 4 BDRM, 1.5 Bath Victorian Home with Fabulous Detailed High Ceilings, Wood Floors, 1 Car Garage & small fenced in yard. A must see to truly appreciate.

*REDUCED*

**$219,900**
34 Pearl Street, Gloversville

Nicely Remodeled 3 BDRM, 2 Full Bath Home with a 1 car garage, full basement, nice back yard, New Kitchen, New 1st Floor Full Bath, New Flooring, 2 BDRMS are on the 1st Floor.

*NEW LISTING*

**$284,900**
538 Main St, Gloversville

Located in Town of Danube, we feature this 3 BDRM, 2 Full Bath Ranch Style 1999 Doublewide that is on a FULL FOUNDATION, on 3 +/- Acres, 1 car garage and extra outbuilding with a view. Sellers are Motivated come take a look and make us an offer.

*NEW LISTING*

**$145,000**
3614 State Highway 30, Mayfield

3 BDRM Ranch Home with a Large 3 Car Garage & a 4th Bay designed as a Car or RV port. Only minutes to the Great Sacandaga Lake if you love boating & snowmobiling. This garage has room for all the toys! Call Gretchen Salvione cell (518) 848-1843 to view.

*NEW LISTING*

**$3212 State Hwy. 5s, Ft. Plain**

Located in Town of Danube, we feature this 3 BDRM, 2 Full Bath Ranch Style 1999 Doublewide that is on a FULL FOUNDATION, on 3 +/- Acres, 1 car garage and extra outbuilding with a view. Sellers are Motivated come take a look and make us an offer.

*NEW LISTING*

**$107,900**
121 Oakland Ave, Gloversville

Super Spacious home situated on a Corner Lot with 4 BDRMS, 1 Full Bath and 2 Half Baths, 2 wood-working fireplaces, a full basement, a 3 season room and 1 car garage. A must see to appreciate!

If you wish to SELL, WANT RESULTS & SUPER CUSTOMER SERVICE, let us help you! Call Today!
How AI is Transforming Life at Home by Thinking of You

(BPT) — We all love the idea of having a washer, refrigerator or smart appliance that gives us important messages and guides our next steps.

But not all smart technology is alike. The last thing you want from your investment is a gimmicky gadget that does nothing more than turn your mobile device into a glorified remote control. So how do you identify the brands with game-changing technology that will be relevant and useful for years to come?

The most advanced smart home technology is equipped with artificial intelligence and allows for a great deal of helpful tools to make your everyday life easier.

Al and the vision of a more connected living experience were highlighted at the recent AI & Big Data Expo North America event in Silicon Valley, at which key speaker Samuel Chang, corporate vice president of LG’s Silicon Valley Lab, discussed the company’s innovations and its focus on improving quality of life. LG’s vision is manifested in LG ThinQ(R), the AI technology embedded into each of the brand’s smart products and solidified through three pillars guiding the company’s artificial intelligence aspirations: Evolve, Connect, Open. These tenets outline LG’s easy to use, proactive products and services that offer a connected experience through personalized and efficient AI for users with diverse needs and tech preferences in their homes.

The goal is always focused on elevating the quality of life at home and beyond, Chang said, “so users can live free and stay focused on what matters.”

Here’s a look at how this highly evolved smart technology equipped with AI is transforming how people are living.

Easy, intuitive, effortless: Smart devices shouldn’t be complicated, period. Along with operability that’s practically self-evident and mistake-proof, well-designed AI should be smart enough to fit seamlessly with your existing smart home technology. So, if you have a favorite voice-assisted technology, your new AI-enabled appliance should be easily integrated into your system of choice.

Personalized to your needs: One of the cornerstones of AI is learning, which means the more you use these smart devices, the better they operate for you. Because they use the data to learn your preferences and routine, they create a customized user experience that best meets the needs of you and your family.

Responds proactively: The most intelligent smart devices on the market also alert you of issues before they turn into full-fledged, costly problems. For example, ThinQ(R) on all LG devices is connected to the brand’s exclusive customer support program, Proactive Customer Care, which provides useful tips to keep the appliance in good condition and sends timely alerts about potential problems. For example, users can receive tips on when to clean the drum of a washing machine and recommendations on which detergent is best for their clothing.

Uses energy efficiently: Many users of intelligent devices appreciate saving energy. Not only do AI-enabled products track energy usage, but some can also be programmed to maximize your energy conservation. For example, LG ThinQ(R) devices come with settings, such as Save Mode and Vacation Mode, that synthesize the analytics, sensors and usage data to maximize both your energy savings and pocket savings.

These individual benefits of AI intelligence—from learning your behaviors to proactive alerts and energy savings—come together to transform your daily life! This technology streamlines your routine, takes the guesswork out of everyday tasks, and frees up time for things you’d rather be doing.

To discover more about the LG ThinQ® difference, visit lg.com/us/lg-thinq.

6 ways to turn your home into a natural oasis

(BPT) — As the year comes to an end, many people make resolutions to start the New Year strong. This might mean ramping up your workout routine, increasing your self-care regimen or finding time to de-stress.

The EPA reports we spend 90 percent of our time indoors, but most people feel that spending time in nature has a positive effect on their mental well-being and stress level, according to a recent YouGov study commissioned by VELUX. So, if your goal is to de-stress, here are some healthy behaviors and design tips to help you bring nature’s sanctuary indoors.

Fill your home with photos of nature — Surrounding yourself with images of nature can have a positive effect on wellness. Try framing some photos of special memories in nature like a hike with your family, beach sunset or mountain view.

Let in more fresh air and natural light — Today’s homes are built tighter and more sealed, which means they trap toxins from daily living — such as cooking, cleaning, pets and more — inside. Adding skylights that can open is a simple home renovation project to improve fresh air flow, helping rid indoor air of pollutants. Additionally, studies show that exposure to natural light helps to sync your circadian rhythm, allowing for better sleep at night.

Fill your home with natural scents — Up your chef game by using fresh herbs in your cooking that will fill your kitchen with natural fragrance. Making an indoor herb garden ensures you’ll always have some on hand. You can also incorporate fresh herbs into bouquets or wreaths for a natural air freshener throughout your home.

Meditate or do yoga in the morning — Waking up with stretching or meditating is a great way to prepare yourself for a successful day. Open the blinds or curtains on your windows and skylights to let in early morning light and help you feel invigorated and refreshed.

Go green with your décor — Reap the benefits of nature by bringing it inside, adding greenery or even fruit into your décor. The possibilities are endless — use a bowl of fresh fruit as a centerpiece or mix different sizes of pots to create a succulent gallery. Little touches of green in each room will go a long way.

Use natural cleaning products — Many common cleaning products have harsh chemicals that can be inhaled or absorbed into your skin. Combat the dangers of these toxins by switching to natural cleaning products. You’ll feel safer and more relaxed when your home is chemical-free.

From boosting your home’s natural light to going green and adding plant life, it’s easy to turn your home into a natural oasis with these simple steps. For more information, visit whyskylights.com.
Large open layouts (as opposed to smaller rooms with closing doors) also enable faster flashover during a fire.

Could everyone in your family escape a fire if it happened in your home?

A house fire occurs every 87 seconds, with 74% of all fire deaths in the home (NFPA 2018). Everyone is susceptible to these fires, but older adults and people with disabilities are at greatest risk. Recent trends in U.S. housing show that more homes are being built with aging-in-place features, with around 64 million people living together with two or more generations under one roof (Pew 2018). And today 67% of households own a pet (APPA 2019). Two minutes is not much time for everyone to escape a deadly fire.

Home fire sprinklers are dependable. They not only save lives; they can also protect your property and possessions, and limit fire and water damage. Because of this added benefit, most insurers offer sprinkler discounts that lower your homeowners’ premiums.

Learn the facts about home fire sprinklers from the nonprofit Home Fire Sprinkler Coalition, which offers free information and resources about fire safety.

(BPT) — Today there are many automated options that make homes more comfortable, energy efficient, cost-effective and safe. Typically referred to as smart home technology, these features may include automating control of items such as lighting, temperature, window shades, surveillance cameras, locks, smoke alarms, even pet feeders. Often, these features have smartphone apps that allow the homeowner to control them from anywhere.

There is one technology that is so smart it can improve the lives of everyone in the home, including pets. It works independently and an app is not needed: home fire sprinklers. Smoke alarms warn you if there is smoke in your home, but your escape depends on your hearing the alarm and your ability to act on it. Fire sprinklers are smart because they automatically control or put out the fire so quickly everyone can get out of the home safely.

Each sprinkler has a temperature-sensitive component, often a glass bulb that works like a plug. If a fire starts, the high heat from the fire, usually between 135-165 degrees Fahrenheit, breaks the bulb, allowing the water to flow onto the fire. Typically, only the sprinkler closest to the fire activates, not the entire system. Smoke from burnt food or smoking materials can’t activate the system, only high heat.

The sprinklers are typically connected to the household water main. Where there is no city water supply or well water available, a tank and pump can be used for the water supply. Piping is hidden behind walls and ceilings. One or two sprinklers can usually protect an average size home. Home fire sprinklers are small and inconspicuous. There are several kinds of sprinklers made for residential use, some of which can be hidden behind cover plates. Some sprinkler companies will offer custom-painted options to match your home’s decor.

Fire sprinklers are smart because today’s fires are faster and deadlier.

Fires today are faster and deadlier. A house fire can become deadly in less than two minutes. Why?

Because most items in our homes are made of synthetic materials that burn quickly and produce deadly, poisonous smoke. There’s an association with new construction homes built with unprotected, lightweight building materials that burn faster and fail more quickly in a fire, collapsing in less than half the time of older construction material.

Smart homes aren’t smart without fire sprinklers.
How to protect your most valuable asset

(BPT) — If you’re like many Americans, your home may be your most valuable asset. That’s why it’s so important to protect it with homeowners insurance. Plus, it’s probably a requirement of your mortgage. Setting up your coverage the right way starts with understanding the major parts of a homeowners policy.

Consider the following information and tips from the USAA Home Learning Center:

Dwelling protection

This protection covers the cost of repairing or rebuilding your home if it’s damaged or destroyed. When you select the amount, keep in mind the cost to rebuild your home is different from its market value.

It’s important to get the dwelling coverage right and to monitor it over time to make sure it keeps up with construction costs to rebuild. Under most homeowners policies, if you file a claim and have underinsured your home, your payout may be reduced.

Some insurers will help you estimate the rebuilding cost. They take into account the features, materials and finishes that make your home unique.

Personal property protection

This protection covers your furniture, clothing and pretty much everything else inside your home. Most policies set the amount of personal property protection as a percentage of the dwelling coverage.

It may not be enough, though. Homeowners plans set limits on certain high-value items. If you own expensive jewelry, art, guns, stamps, furs, cameras, computers, silver or collectibles, you’ll want to consider buying valuable personal property insurance. This is sometimes called a “personal articles floater.”

When you set up your homeowners policy, you may have to make an important choice about how to reimburse losses. There are two approaches:

• Replacement cost. This coverage is the amount needed to replace the property with a comparable, new item.
• Actual cash value. This coverage considers depreciation in the value of your property. If your 10-year-old couch is destroyed, you’d receive what it was worth at the time of loss, not the money you’d need to buy a new one.

To make your recovery from a loss as smooth as possible, replacement cost coverage is recommended.

Liability coverage

This is one of the most important and least appreciated forms of protection offered through homeowners coverage. It protects you if you’re found to be at fault for someone’s injury or property damage. It even covers you for non-automobile accidents away from your home. Generally, it also covers your legal costs associated with such claims against you.

As a rule, your liability coverage should at least be equal to the total value of your assets for both your homeowners and auto insurance. If your assets are higher than the maximum coverage allowed under the policy, consider purchasing umbrella insurance to cover the difference. This is important to protect the savings and other assets you’ve worked hard to acquire.

Deductibles

As with other types of insurance, a deductible is the part of a loss that you’re responsible for covering out of your own pocket. The higher your deductible, the lower your monthly premium.

Choosing a higher deductible can save you money with a lower monthly premium but increases the risk you take. Consider the amount of cash you typically have on hand in your emergency fund or checking and savings accounts. Make sure you can cover the deductible amount comfortably.

What may not be covered

Your policy’s basic coverage won’t cover some special risks.
• Floods: While a standard policy covers most weather-related events, floods aren’t one of them. Flood insurance is inexpensive and the federal government offers it through insurers. While it’s mandatory when you have a mortgage and live in a flood zone, you should give it strong consideration no matter where you live. Whether it’s a flash flood or a few inches of excess water, flooding can cause massive damage to your dwelling and its contents.
• Earthquakes: You can add coverage for earth movements to your policy with an extra premium. If you live in an area prone to earthquakes, consider reinforcing your home protection with this coverage.
• Home businesses: Homeowners plans provide limited coverage for business equipment. If you run your business from home or have expensive office equipment, you may need to consider additional coverage. Your homeowners policy may not cover injuries to someone if they’re related to your business.

For additional information on protecting your home, visit USAA.com/Homeowners.

Mortgage insurance: A faster way into your first home

(BPT) — For many Americans, the biggest hurdle in buying a home is the down payment. According to a recent report, 49% of non-homeowners stated that not having enough money for a down payment and closing costs was a major obstacle to purchasing a home. Many people also mistakenly believe lenders require a 20% down payment to qualify for mortgage financing.

Data shows that by using private mortgage insurance (MI), millions of homebuyers with down payments as low as 3% or 5% have been approved for affordable and well-underwritten mortgages.

In the past year alone, MI has helped more than 1.1 million borrowers purchase or refinance a mortgage. Nearly 60% were first-time homebuyers, and more than 40% had annual incomes below $75,000.

How MI works

In addition to the other elements of the mortgage underwriting process — such as verifying employment and determining the borrower’s ability to afford the monthly payment — lenders require borrowers to commit some of their own money before approving their mortgage loan. This is where MI entered the system more than 60 years ago, to bridge the down payment gap and help creditworthy borrowers qualify for a mortgage without large down payments.

Benefits of MI

• It helps you buy a home sooner. On average it could take 20 years for a household earning the national median income of $61,372 to save 20%, plus closing costs, for a $262,250 home, the median sales price for a single-family home. MI helps borrowers qualify with as little as 3% down.
• It is temporary, leading to lower monthly payments down the road. MI can be cancelled once 20% equity is established, either through payments or home price appreciation. Borrowers typically can cancel MI within the first five to seven years. This is not the case for the vast majority of mortgages insured by the Federal Housing Administration. FHA mortgage insurance premiums stay on the loan for the life of the loan.
• It provides several flexible payment options. Your lender can offer several MI product options for MI payment; the most common is paid monthly along with your mortgage until the MI cancels.
• MI is a stable, cost-effective way to obtain a low down payment mortgage, and offers distinct benefits to borrowers. It’s been a cornerstone of the U.S. housing market since 1957, providing more than 30 million families with the opportunity to own homes despite financial barriers.

If you are considering purchasing a home, it is important to understand your options, including your low down payment options. To learn more, visit LowDownPaymentFacts.org.
Most burglaries are home break-ins:  
How to protect your family

(BPT) — Did you know most burglaries are home break-ins? Keeping your home secure is vital to the safety of yourself, your family and your belongings. Here are several simple ideas to increase your personal safety.

1. Install a home security system.
Security systems offer perhaps the most powerful protection for your home. Even a simple alarm system and a few well-placed signs in your yard and on your windows can greatly diminish the likelihood of home break-ins. If you can afford it, motion sensors on doors and windows, along with 24-hour monitoring, delivers even greater protection. Check for discounts on your home insurance for a monitored security system.

2. Check out smart home technology.
Consider investing in security cameras and other smart home technology, such as video doorbells and keylocks. These systems are much easier to install now using wireless devices and can help you monitor your home and alert you to potential activity. They also provide a great way to check in on pets when you’re away from home.

3. Don’t hide keys outside the house.
For convenience, many people hide a spare key outside near the front door. It might be under the welcome mat, in a planter or on a ledge. If a key is easy for your family or friends to find, it’s also easy for thieves to find. Instead, consider leaving a key with a neighbor you trust.

4. Keep those bushes trimmed.
High, full bushes and shrubs around your home are ideal places for thieves to hide while they work on opening your window. By keeping bushes trimmed and lower to the ground, you’re making it harder for would-be burglars to gain access to your house.

5. Make it look like you’re home.
Most thieves want to strike while you’re away. With some good sense and creativity, you can fool them into thinking you’re home even when you’re not. Consider purchasing timers that turn your lamps and TV on and off at different hours of the evening. You might also consider a timer for your front porch light. If it’s lit during the day, it could be a telltale sign that you’re away for an extended period. Along that line, don’t let the mail or newspapers pile up when you’re on vacation. Either suspend service or ask a neighbor to pick them up for you. Check into newer technology lighting that allows you to control lights remotely using your smart device.

6. Install outdoor lighting.
Darkness is a burglar’s best friend. When thieves approach your home and bright lights in their faces suddenly confront them, it can be a strong motivation to move on. Motion-activated lighting systems are inexpensive, easy to install and a great way to put thieves in the spotlight. Plus, when you come home at night, these lights will switch on and illuminate the path to your door.

7. Make friends with your neighbors.
Chances are, the neighbors surrounding your home are just as interested in home security as you are. Together, you can create a network of eyes that’s always on the lookout for suspicious behavior. If you’re going out of town, let your neighbors know in advance so they can be extra vigilant. When they go on vacation, you can do the same for them. Exchange phone numbers and emails with your neighbors, so you can contact them when an emergency arises. Consider joining neighborhood watch groups or online forums to keep informed about things going on in your neighborhood and local area.

8. Keep windows and doors locked.
This tip may seem obvious, but unlocked doors and windows are the cause of many successful burglaries. When the weather’s nice, you may open a window and then forget to close it at night or when you run an errand, offering a tempting target for burglars. In addition, don’t leave valuable items, such as purses, laptops or credit cards, in plain view through your windows. Thieves may take this opportunity to quickly break the glass and grab your valuables.

For additional information on protecting your home visit USAA.com/homeowners.
5 fire safety tips to follow this winter season

(BPT) — Heating, cooking, decorations and candles all contribute to an increased risk of fire during the winter months. According to the National Fire Protection Association (NFPA), home fires occur more in the winter than in any other season. As the snowflakes start to fall and the temperatures drop, it’s important that you take the proper steps to make sure your family and home are protected from winter fire hazards.

1. Be cautious of space heaters. December, January and February are the peak months for heating fires, and space heaters account for 43% of U.S. home heating fires, according to the NFPA. Space heaters should be placed a minimum of three feet away from anything flammable, such as upholstered furniture, tapestries, mattresses or bedding, and must be turned off when you leave the room or go to sleep. In addition, never store clothing on or around the unit, and never cover the cord or put anything on top of it. Have a three-foot kid-free zone around space heaters, as well.

2. Play it safe in the kitchen. Cooking is the leading cause of home fires and home injuries, so it’s important to know what you can do to help keep your friends and family safe while entertaining during the winter season. The primary cause of fires in the kitchen is unattended stovetops and ovens. If you are simmering, baking or roasting food, check it regularly, remain in the kitchen and use a timer for reminders. When cooking for longer periods of time, don’t forget to use the exhaust fan or vent above your stove to help prevent carbon monoxide (CO) from collecting inside your home.

3. Practice candle safety. Between 2013 and 2017, an average of 7,900 home candle fires were reported each year by the NFPA. When burning candles for festive lighting, keep them at least a foot from anything flammable, never leave them unattended and place them out of reach from children. Make it a routine to check that all flames are extinguished before you go to bed or leave the room.

4. Decorate with care. As decorations come in and out of storage during the winter months, they also come with potential fire hazards. For instance, a report from the NFPA revealed that nearly two-thirds of fires involving decorative lights are due to electrical failures or malfunctions. Check light strings for broken or cracked sockets, frayed or bare wires, or loose connections, and throw out damaged sets. Also, avoid plugging too many lights into an outlet; overloaded circuits can overheat and start a fire. In addition, place any festive decorations no closer than three feet from open flames, lamps and other sources of heat.

5. Have a fire extinguisher on hand. Having fire extinguishers — and knowing how to use them — is an important part of maintaining a safe home for you and your family. When seconds count, having a fire extinguisher nearby is crucial for rapid response. Fire extinguishers should be stored where they are easily reachable and in key rooms where there is a higher risk for fires such as the kitchen and garage. For general protection, it’s best to select a multi-rated fire extinguisher such as the First Alert Rechargeable Home Fire Extinguisher, which is capable of handling most household fires.

“Fire extinguishers should be a part of everyone’s fire safety plan, in addition to the proper placement and maintenance of smoke and carbon monoxide alarms,” said Tarsila Wey, director of marketing for First Alert. “Having fire extinguishers at the ready can make the difference between minor damage and greater tragedy, as they can quickly put out a small fire before it spreads and causes larger problems.”

To learn more about how to keep your home safe this winter, visit FirstAlert.com.