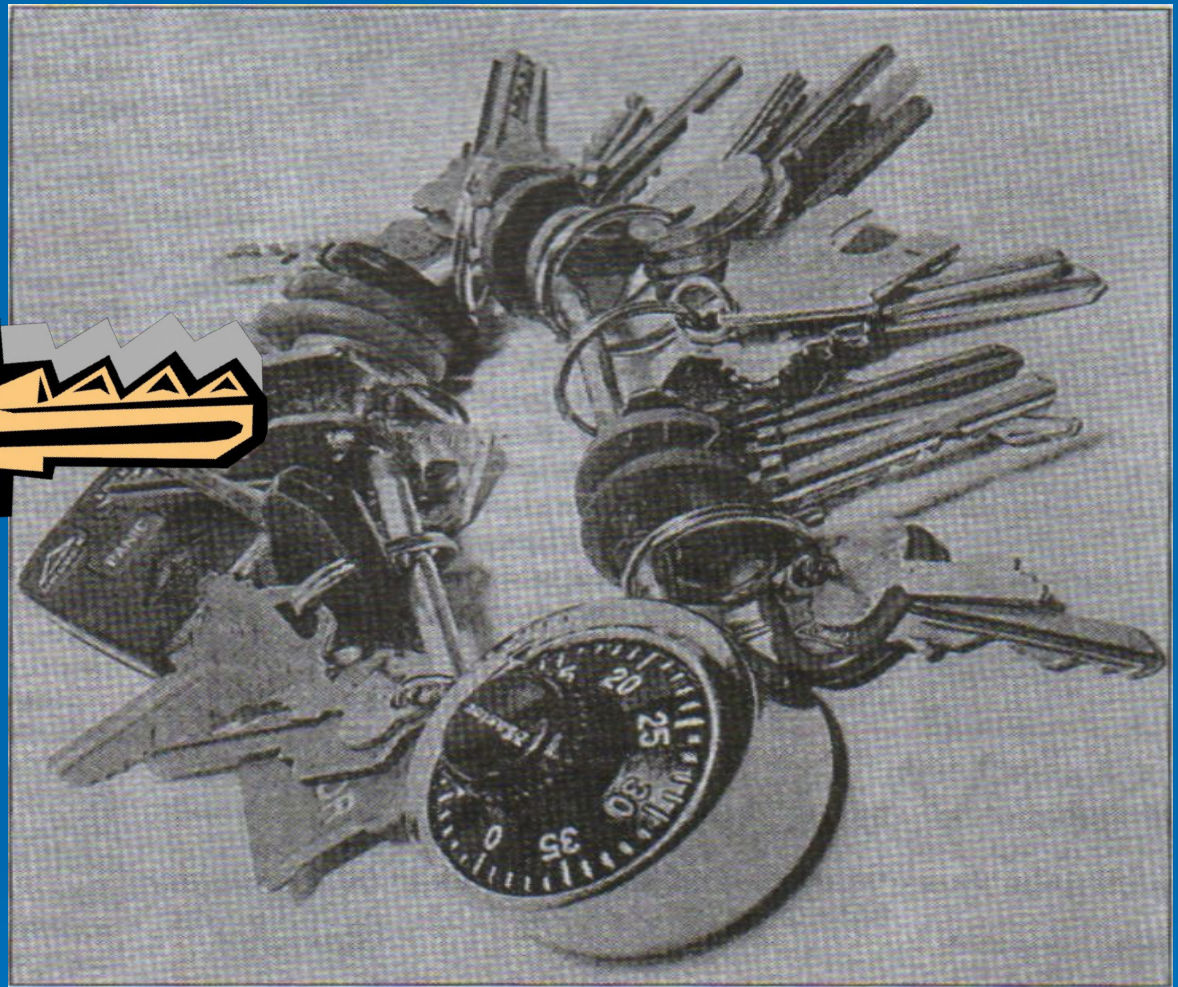
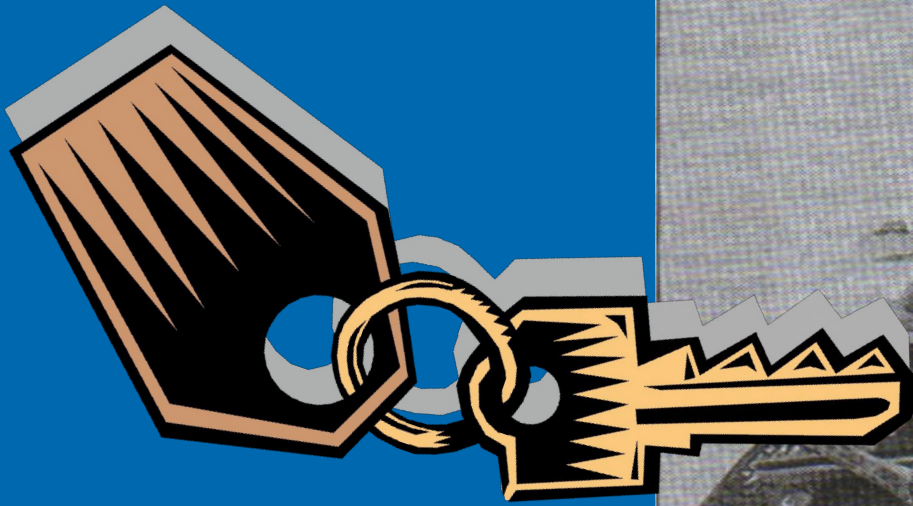


13 Ways to... Be Safer

What you need to know to protect
yourself, your family and your home.





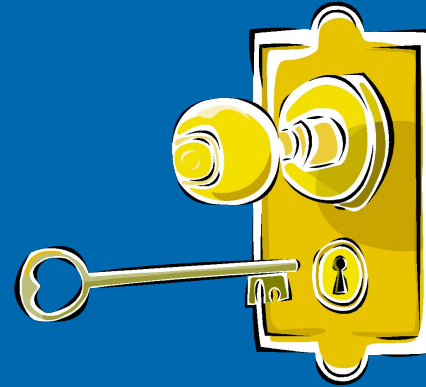
1. **Keys only, please.** Don't attach those miniature savings cards for drugstore or supermarket discounts to your key chain. If you lose your keys, an unscrupulous person might go to the store and gain access to your address or banking information. Potentially, someone could steal your car or break into your home.



2. Keep your wallet and keys separate. If your handbag is stolen or lost, someone will not only have your address, but also have easy access into your home.



3. *Don't toss that mail.* Instead, destroy any mail or paperwork with your name or personal information on it. Identity thieves often search garbage cans for unused credit-card offers or old utility bills.



4. Buy your own locks. If you need to change the locks on your doors, it's fine to have a professional to do it, but don't let him supply the locks, too. Buying your own lock set ensures that you are the only person who has keys to your front door. Also, if you lose your keys, change your lock. Sometimes "lost" keys are really stolen.



5. ***Never hide your keys.*** Leaving keys under doormats or in mailboxes allows anyone to get at them. Instead, entrust a neighbor or friend with a spare set of keys.



6. Trim the hedges. Tall bushes near the front door can double as a cover for criminals.

Keep robbers at bay by trimming shrubs and bushes so they don't hide doors or windows.



7. Hide your garbage cans. Ask a neighbor or friend to bring your garbage cans in on days when you're not home. Garbage cans left sitting on the curb are a sure sign that no one is home during the day.



8. Fire up the barbecue — not your home. Make sure your grill is at least six feet from your house or outdoor structures, even if you have a gas grill. If your barbecue is sitting on a wooden deck, place a piece of slate, a grill pad or other nonflammable material underneath it to catch falling sparks. And never leave any grill unattended.



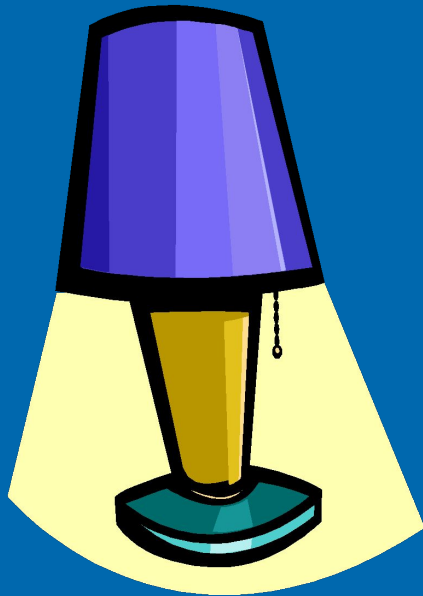
9. *Don't forget to wear a helmet.* Kids aren't the only ones who need safety helmets when riding a bicycle.

According to the Department of Transportation, 90 percent of the people killed on bicycles in 2000 weren't wearing a helmet — 75 percent of them were aged 15 and older. Avoid injury by wearing a well-fitting helmet.

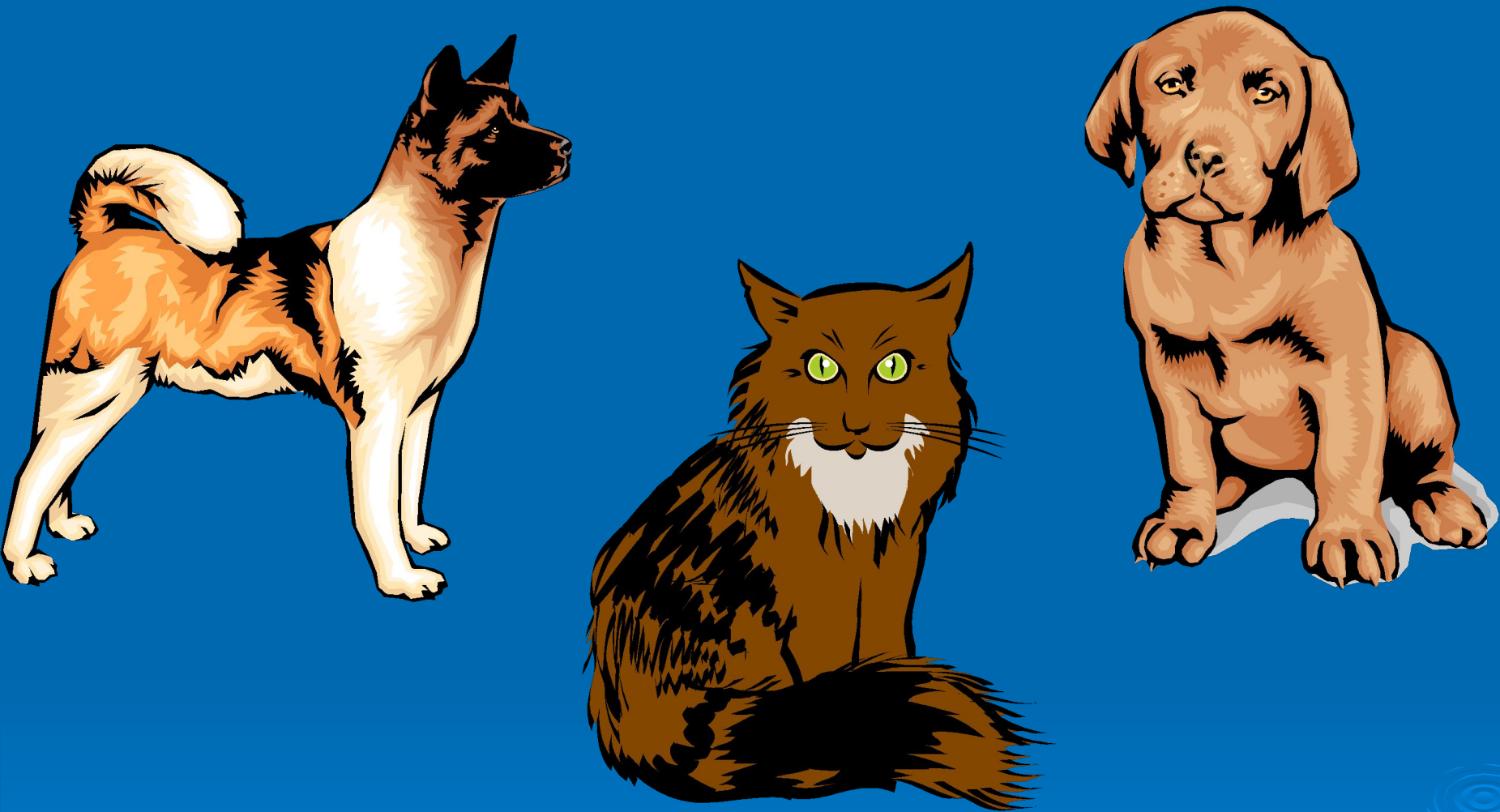


10 . *Steady your ladder.* According to the National Safety Council, more than 16,000 Americans die each year due to injuries from falls.

Minimize your chance of falling off a ladder by using a ladder stabilizer — a device that clips onto your ladder and keeps it from moving.



11. ***Replace halogen torchere lamps.*** Although these lamps are inexpensive, exposed halogen bulbs can get extremely hot and spark a fire. If your lamp has an exposed halogen bulb, contact the manufacturer to get a guard or shield at no cost to you.



12. **Restrain those pets.** Keep cats and dogs harnessed or in a crate while you're driving. Animals can block your vision or jostle your arm, causing accidents. In addition, harnessed and/or crated pets are less likely to be hurt in an emergency situation or if you stop short.



13. ***Hide your belongings.*** Stow your purse and packages under the seat or in the trunk. Leaving them on the seat next to you may tempt would-be purse snatchers or carjackers.

THE END

