

Don't let Thanksgiving dinner go up in smoke

With the festivities and excitement of the holidays, you can easily become distracted and forget about what's cooking on the stovetop in the kitchen.

This Thanksgiving, Commissioner of Insurance and State Fire Marshal Mike Chaney says there is a simple way to have a safe holiday.

"If you stay alert, and stand by your pan while cooking, you could prevent a fire," Chaney said.

Thanksgiving is the peak day for home cooking fires, according to the National Fire Protection Association (NFPA). In 2016, U.S. fire departments responded to an estimated 1,570 home cooking fires on Thanksgiving.

By recognizing the risks of the holidays and making simple adjustments, people can greatly reduce their chance of home cooking

fires. Use these safety tips from the State Fire Marshal's Office when preparing your Thanksgiving meal:

- Be on alert. If you are sleepy or have consumed alcohol, don't use the stovetop or oven.

- Stay in the kitchen when you are frying, grilling, or broiling food.

- If you must leave the kitchen for even a short period of time, turn off the stove.

- If you are simmering, baking, boiling or roasting food, check it regularly, remain in the home while food is cooking, and use a timer to remind you that the stove or oven is on.

- Keep in mind that you should avoid wearing loose clothing or dangling sleeves while cooking. Loose clothing can catch fire if it comes in contact with a gas flame or electric burner.

No kids allowed

- Keep kids away from cooking areas by enforcing a "kid-free zone" of 3 feet (1 meter) around the stove.

- If you have young children, use the stove's back burners whenever possible, and turn pot handles inward to reduce the risk that pots with hot contents will be knocked over.

- Never hold a small child while cooking.

Keep it clean

- Keep anything that can catch fire—pot holders, oven mitts, wooden utensils, paper or plastic bags, food packaging, towels or curtains—away from your stove top.

- Clean up food and grease from burners and the stove top.

If you have a fire

- Just get out! When you leave, close the door behind you to help contain the fire.

- Call 911 or the local

emergency number after you leave. Be sure others are getting out and you have a clear way out.

- Keep a lid nearby to smother small grease fires. Smother the fire by sliding the lid over the pan and turn off the stovetop. Leave the pan covered until it is completely cooled.

- For an oven fire, turn off the heat and keep the door closed.

While the practice is not generally recommended by fire safety experts, the Mississippi State Fire Marshal's Office recommends that those who choose to fry turkeys follow the following safety guidelines.

If using a turkey fryer:

- Fryers should be used outdoors, a safe distance from buildings and any other flammable materials.

- Some turkey fryers are designed for indoor use. If you use one of these, follow manufacturer directions carefully.

- Never use a fryer in a garage or on a wooden deck.

- Make sure fryers are used on a flat surface to reduce accidental tipping.

- Never leave the fryer unattended. If you do not watch the fryer carefully, the oil will continue to heat until it catches fire.

- Never let children or pets near the fryer even if it is not in use. The oil inside can remain dangerously hot hours after use.

- To avoid oil spillover, do not overfill the fryer.

- Use well-insulated pot-holders or oven mitts when touching pot or lid handles. If possible, wear safety goggles to protect your eyes from oil splatter.

- Make sure the turkey is completely thawed and dried before cooking. Be careful with marinades, because oil and water do not mix, and water causes oil to spill over causing a fire or



Home warranties?
Dear Dave,
Are home warranties a waste of money if someone has been following your plan and already has six months of expenses set aside in an emergency fund, plus home insurance?

Dear Blake,
Congratulations on being debt-free at such a young age! I appreciate the credit, but the truth is I just pointed you in the right direction. You made the sacrifices and did all the hard work. I'm really proud of you!

Dear Andrea,
Home warranties are a waste of money even if you don't have quite that much set aside in an emergency fund. I recommend an emergency fund of three to six months of expenses to cover the unexpected things that life will throw at you. This amount of cash, sitting in a good money market account with check writing privileges, will give you easy access in the event of a financial emergency.

Yes, my advice is to temporarily stop making contributions to your 401(k) until you save up an emergency fund of three to six months of expenses. It shouldn't take a year, though, to set aside an emergency fund if you're debt-free and making decent money at your job. Just make it part of your monthly budget plan, and get that emergency fund set up in a few months.

I don't recommend extended warranties of any kind. They're just not a good deal. You're better off to self-insure against things breaking down, and putting what would have been profit and marketing dollars for the extended warranty company in your own pocket!

Here's the way I look at it. If you don't have an emergency fund, but you're contributing to a 401(k), there's a good chance you'll end up cashing out your 401(k) if something happens that leaves you with a large, unexpected bill. When you cash out a 401(k) early, you get hit with a penalty plus your tax rate. That's not a good plan!

Put retirement on hold temporarily
Dear Dave,
Should I stop making contributions to my 401(k) account for a year in order to save up an emergency fund? Thanks to you, I'm 33 and debt-free.

And that's just one of the reasons I tell people to have an emergency fund in place before they start investing.

Blake
even an explosion hazard. (The U.S. Dept. of Agriculture recommends you thaw a turkey 24 hours for every 4 to 5 pounds.)
• Keep an all-purpose fire extinguisher nearby. Never use water to extinguish a grease fire.

—Dave
*Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at [@DaveRamsey](https://twitter.com/DaveRamsey).

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