



Couples aged 65 who retired in 2007 will need \$215,000 to pay for healthcare during retirement. Since 2002, this amount has increased by 34 percent.

~ Fidelity Investments



Security Seeker

Information on home & business security issues that affect EMERgency24 subscribers

Independent Senior Living Possible with PERS Devices

For many senior citizens, there comes a time when emergency assistance is needed in their home.

Personal Emergency Response Systems (PERS) provide the means to call for help from anywhere in the home at the press of a button. With instant access to request medical attention, local police or the fire department, PERS devices provide senior citizens the confidence for independent living.



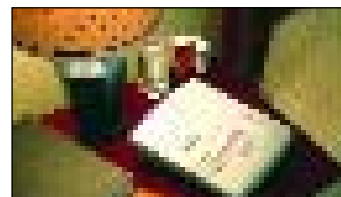
EM24's PERS bracelet

The Need for PERS

Each year, 16 million senior citizens fall with 10% requiring hospital visits. Sadly, 12,000 of these incidents prove fatal. But with quick attention after a fall, the probability of hospitalization is reduced by 26% and the likeliness of death decreases by more than 80%.

With a PERS device, should there ever be a need for help, a trained operator will respond immediately over a two-way voice communicator. Plus, a listed friend or family member will be informed of the situation.

A PERS device not only lengthens the time a person is able to live on their own, but it is an economical solution to a problem millions of Americans face: how to stretch retirement savings during a time when the average annual U.S. cost of assisted living is \$35,616 and nursing home care is more than \$75,000.



EM24's PERS Receiver with Built-In Voice Communicator

For more information about the PERS service for yourself or a loved one, contact your local alarm installation dealer or call EMERgency24 at 1-800-827-3624.

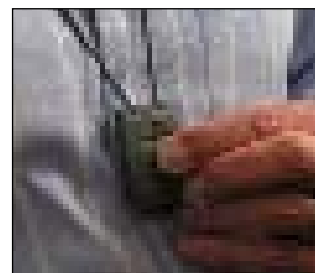
How PERS Devices Work

A Personal Emergency Response System connects to EMERgency24's around-the-clock call center with the push of a button. Installation is simple and no tools are required. All that's needed is a working electrical outlet and a live telephone line – set-up is that easy!

The emergency transmitter is typically worn on a lightweight necklace, as a wristband or on a belt clip. When pushed, the transmitter sends a signal to a receiver that's connected to the home telephone line.

After the button is pushed, a two-way voice communicator built into the receiver will be activated. Advanced technology allows this receiver to be heard and to pick up voices from almost anywhere in the house.

A trained EMERgency24 staff member will announce that they have received an emergency signal. After discussing the situation, a quick evaluation will be made as to whether an ambulance is needed or if a call should be placed to a designated friend or family member.



EM24's PERS necklace

False Alarms Can Lead to a Non-Response Policy by Police

In most communities, when a burglar alarm is activated, police are dispatched by a central-station monitor to a specific location to determine the cause of the signal and check on the well-being of occupants.

However, some cities are experimenting with a practice called Verified Response. That means monitoring companies or alarm-system owners must confirm there is an actual intrusion that requires police response.

This policy is also referred to as "Non-Response."

As an alternative to this dangerous policy, the security industry developed a widely accepted procedure called Enhanced Call Verification (ECV), which helps reduce false dispatches while still protecting tax-paying citizens. ECV requires central-station monitors to attempt to verify the alarm activation by making a minimum of two phone calls to two different numbers before dispatching law enforcement.

The first alarm-verification call is to the location where the alarm originated. If contact with a person is not made, a second call is placed to a different phone number. The secondary number, best practices dictate, should be to a telephone that is answered at all hours, preferably a cell phone of a decision maker who is authorized to request or bypass emergency response.

Available to alarm-system owners even in areas that do not require it, ECV service is an excellent way to guard against municipal fines for false dispatches. For proof that ECV is the best solution for false-alarm reduction while maintaining the safety of tax payers, Florida has drastically cut false alarms by requiring ECV practices.

In fact, the Palm Beach County Sheriff's Department reduced its false dispatches from 12,712 between October 2005 and December 2005 to 8,802 during the



same time in 2006. Palm Beach County Deputy Charlie Mosher estimates that 80 percent of the dispatch reduction can be attributed to ECV.

Following Florida's lead, in May 2007, Tennessee passed legislation that requires the practice of ECV, as have metropolitan areas such as St. Louis, MO, Boulder, CO, Reno, NV and Phoenix, AZ.

Simply put, ECV provides the best balance between citizen safety and proper allocation of police resources.

For more information on how to minimize false alarms that may result in a policy of Non-Response in your community, contact your alarm dealer about adding ECV service to your account.

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Ten-Year Life Cycle for Smoke Detectors

Aged Devices May Mean You Need New Equipment Installed

Smoke detector technology is constantly improving.

When first introduced to the mass market, smoke detectors needed special batteries. At \$10 a piece, dead batteries often remained in place. The same problem weakened security systems even after alkalines could be used in the devices.

By the 1980s, hard-wired detectors with battery back-ups ensured functionality at all times. However, in an empty building, fire could rage until a neighbor or passerby called the local fire department.

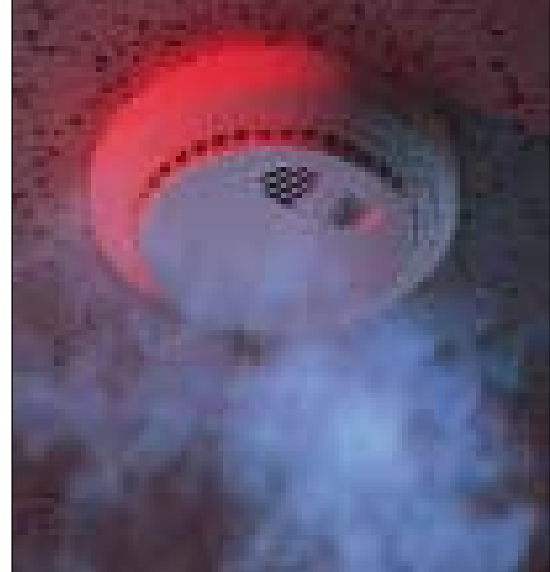
The solution to provide the highest level of life-safety is to have smoke detectors connected to a security system that is monitored by a central station. A central-station monitored smoke detector will minimize property damage and protect pets when a building is vacant.

Research & Development

In the fall of 2007, the International Association of Fire Chiefs' Fire and Life Safety Section issued their recommendations regarding the best technology for smoke alarms based on a study conducted by the National Fire Protection Association's (NFPA) Fire Protection Research Foundation and Underwriters Laboratories.

The study identifies the differences between ionization and photoelectric detectors, which are sold for residential and commercial installation. It is recommended that alarms using both technologies be installed for maximum protection.

Other NFPA research determined that a smoke detector's effectiveness is significantly diminished after ten years of use. Heeding this advice, the state of Utah wrote legislation that requires smoke-detector batteries to remain functional for a decade. Once



that time passes, a new detector is needed.

The importance of maintaining a functional smoke detector and ensuring it is operating at peak conditions can be underscored by a jarring statistic: The death rate per 100 reported fires is more than twice as high in homes without working smoke alarms compared to homes with working devices.

New Control Panels Minimize False Alarms & Dispatches

Home and business owners can now choose a new type of keypad control panel designed to help reduce false alarms and dispatches.

Based on a standard called CP-01-2000 developed by the Security Industry Association, the new generation of keypad control panels takes aim at user error by building in extra precautions that will minimize unwarranted dispatch of emergency responders.

One of the key features CP-01-2000 keypad control panels include is a progress annunciation function that emits a different sound during the last 10 seconds of delay. This is a prompt to hasten exiting from the protected location. Also, the exit time doubles if the user disables this pre-warning feature.

Other CP-01-2000 "rules" address failure to exit the premises, which results in arming all zones in

Stay Mode. There is also a one-time, automatic restart of the exit delay. However, if there is an exit error, an immediate local alarm will sound.

Cross-Zoning is Another False Alarm Solution

Cross-zoning is an innovative alarm-system strategy that does not require a new keypad. Using multiple sensors to monitor activity in one area, advanced software analyzes input from all the sources.

For example, if a motion detector trips in one area, the signal is recorded and the central-station monitor notifies the customer. A second alarm signal – received in an adjacent zone in close time

proximity – is the confirmation the central-station monitor needs to request a dispatch immediately. This builds in increased protection and a fail safe should a door blow open or a bird rattle an exterior window.



System-Monitored Carbon Monoxide Detectors Provide the Highest Level of Protection Against a Silent Killer

More than a dozen states have passed legislation requiring the installation of Carbon Monoxide (CO) detectors, and several others have CO-detection laws pending.

Home and business owners should follow the advice of legislative bodies across the country and talk to their alarm dealers about the benefits of CO detection. But first, it's important to understand that system-connected CO detectors monitored by a central station provide the highest level of protection, especially in areas where occupants sleep.

Another advantage is that system-connected CO detectors contain a limited-life gas sensor that sends a trouble signal to the control panel when it reaches its end-of-life (EOL).

That means if a CO situation arises or the gas sensor has reached its EOL, you will be notified by the detector's audible beeping, a message to the control panel AND a phone call from the central station.

Without this level of supervision, a life-safety system is compromised.

Where does CO come from?

According to the U.S. Consumer Protection and Safety Commission, 140 Americans die each year because of CO poisoning. The following sources were responsible for CO fatalities in recent years:

- 55% heating systems
- 28% power tools (portable generators, lawn mowers, snow blowers, etc.)
- 8% multiple sources or other sources (clothes dryers, vehicles, cigarette smoke, etc.)
- 5% charcoal or charcoal grills
- 2% gas ranges or ovens
- 2% camp stoves or lanterns

Most homes are abundant in flame-fueled devices. All it takes is one device to malfunction or not receive proper ventilation for harmful levels of carbon monoxide to accumulate.

What To Look for When Choosing Off-Campus Housing

Following the most lethal academic year in terms of fire-related deaths of students, 2007-08 has already witnessed 14 fatalities. At the current pace, this year's death toll will be even higher than the last.

This is a sad trend. Since January 2000, there have

been 114 campus-related fire deaths across the country, with 90 percent occurring off-campus, even though a third of college students live in dormitories.

These statistics show that there is increased risk to residents of less-regulated residences. That's because, oftentimes, when smoke detectors are present, the devices have been disabled in preparation for gatherings where there may be smoke in the air.

With a monitored fire-alarm system, disabled devices would cause the control panel to complain about the lack of signal and a central station monitor could call the residence and the landlord to inform them of the dangerous situation.

Too often in college towns, however, builders choose to "just meet code," which is the bare minimum level of design to allow occupancy. That means it is up to parents and students to look for off-campus housing that is truly safe.

Here are some helpful hints to help choose safe, off-campus housing for students.

Smoke Detectors

- connected to a central-station monitored system
- installed in cooking areas and each bedroom
- in common areas on each level of the building

Burglar Alarms

- connected to a central-station monitored system
- current occupant contact data supplied to alarm dealer

Automatic Fire Sprinklers

- installed throughout the building

