Fairmont Farmers Mutual Messenger

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Ten Tips for Safe Holiday Decorating

Seasonal decorations, including lights, trees and wreaths, can help put your household in the holiday spirit. However, when not used properly, decorations–particularly lights–can create safety hazards or cause fires.

Keep your family safe during the holidays. Prior to use, read the manufacturer's instructions for each item to understand how to use it properly. In addition, follow these best practices to ensure your holiday lights and decorations are installed correctly:

1. Double check lights for frayed wires or cracks, and be sure there is a bulb in each socket. Discard and replace damaged strands.
2. When decorating outside, keep ladders and decorations away from overhead power lines. Ensure the ladder is securely placed on the ground before climbing.
3. Lights should be approved by Underwriters Laboratory (UL). UL will be clearly displayed on the tag, signifying the product has been inspected for potential safety hazards. Red UL marks indicate the lights are safe for indoor/outdoor use, and green UL marks indicate the lights are only safe for indoor use.
4. Do not hammer tacks or nails into the electrical cord when hanging lights. Instead, use clips to safely attach lights to the house.
5. Use heavy-duty extension cords, and only use cords outdoors if they are designated for outdoor use. Avoid overloading extension cords by using no more than three sets of standard lights per cord.
6. Outdoor lights and inflatable decorations should be plugged into circuits protected by ground fault circuit interrupters (GFCI). GFCIs help prevent electric shock by breaking the circuit when differences in the currents of hot and neutral wires occur.
7. Use a timer or turn off lights before going to bed, or if you will be away from home.
8. For special ornaments that plug into a bulb receptacle, use no more than two per strand, or check the manufacturer's directions.
9. Indoor lights should not touch drapes, furniture or carpeting. Keep lit candles away from flammable items, too.
10. Prevent tripping by placing cords and decorations in low-traffic areas where they won't be walked on. Avoid twisting, kinking or crushing cords.

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Additionally, if you have children in your home, use safety caps on all electrical outlets that are not in use to prevent shock. Keep sharp objects out of reach, as well as items that could be swallowed.

By taking the proper precautions both inside and outside of your home, you can prevent hazards and focus on friends and family during the holidays. Don't forget to periodically check lights and decorations throughout the season to ensure they continue to operate safely.

Happy holidays!

Source: https://www.firstenergycorp.com/help/safety/public-safety.html

INFLATION, CLAIMS AND YOUR INSURANCE POLICY

We have all heard way too much about inflation and the impact it has on our lives. Everything, and I mean everything, seems to be costing more, and as a result, each dollar spent gets us less in return. Fairmont Farmers Mutual has been impacted in a very similar manner. Each premium dollar is paying for less repairs on homes, machinery, and anything else that has incurred a loss. We work very hard to contain costs and ensure that your premium dollars are being spent wisely. As a mutual, you the policyholders, are the company. We do not have shareholders, nor do we have to answer to shareholders or guarantee them a return on their dollar. Our sole purpose is to make coverages available to you that help you repair or replace your property following a covered loss.

While individual premiums have varied, depending on the risk, the bottom-line rate increases we have taken in the last five years is 4%. We have applied inflation factors to your building coverages ranging from 2% to 8% during this same time frame. The combination of these two factors has not kept pace with the cost of repairs. To compound the problem, the frequency and severity of weather has increased during this same time period. Three derechos in Minnesota in six months is unheard of, especially one in December. Once again, we are all aware of this and very few have not been impacted to some degree. If you have been spared from the storms, consider yourself very lucky.

So yes, you guessed it. Rates will increase January 1, 2023. The increase will vary depending on the property insured and the value of the property. The change will work out to approximately 12.9%, which in reality is not much in excess of the inflation rate for 2022 alone. Also, the base deductible will be moving from $1,000 to $1,500 for all policies except tenant home and condo policies. These policies will be moving from a $500 deductible to a $1,000 deductible. The last change to the base deductible was ten years ago.

I know that increasing deductibles is not high on anyone's list of things to do, but you may want to consider it. You can save between 7% and 27% by increasing your deductible. It is much more important to have the proper coverage on your property than to have a low deductible. I would rather talk to the banker about borrowing a few thousand dollars to cover my deductible than to ask for tens of thousands of dollars in the event of a major loss, of which there have been plenty in recent years.

Please work with your agent to ensure that you have the proper coverages and a deductible that works best for you.

– Paul Stueven, CEO/Treasurer

Snowbirds: Here are steps to protect your winter nest

Leaving home for months requires some preparation to minimize risks.

If you're among the people lucky enough to spend most of the winter months in a warmer climate, you know it's more than just a matter of packing up a suitcase and heading out the door. Taking some practical precautions before you leave can help protect your home against theft, damage from water or other system malfunctions, and unnecessary surprises.

Creating a winter checklist can help ensure that nothing is forgotten before you leave or when you return.

1. Water

Depending on whether or not anyone will be in your home for any period of time while you're gone, it may be best to turn off the main shutoff valve. If someone will be in the home from time to time, shut off the valves to the washing machine, sinks and toilets to minimize the risk of a flood. After a fire, flooding will be the next biggest risk to your home. Turn off any valves outside, including automatic irrigation systems and disconnect garden hoses. Some owners choose to have their pipes drained by a professional to avoid any type of water leaks.

2. Thermostat

Set the thermostat back to between 55 and 60 degrees. If a power outage occurs, there is a risk of frozen pipes if the temperature in the house is too low. There are devices that can monitor the temperature and notify you if it drops below a certain level. Home monitoring systems may also provide alerts.

3. Appliances and utilities

Appliances drain a lot of electricity and can increase your utility bill and the risk of fire. Unplug all unused appliances such as microwaves, washers and dryers, televisions, computers and spare refrigerators if not in use. Depending on how long you'll be gone, you may want to empty and turn off your primary refrigerator, but don't forget to leave the doors open and put baking soda inside to cut down on any odors.

4. Mail/newspapers/packages

How you manage this will also depend on how long you'll be away. The post office will hold mail up to 30 days, so if you're gone for several months, it might make more sense to have it forwarded. Another option is to have a trusted friend or neighbor get the mail and send any pertinent letters to your other address weekly or bi-weekly.

5. General maintenance

Make sure your smoke alarms work and have fresh batteries. Some security systems allow owners to view different areas of the house in case there is a problem. If you have a security system, let the company know you will be away, and provide a trusted friend or neighbor with the security code in case the alarm goes off.

Clean the gutters and drains of debris so water drains easily. Make sure someone will plow your driveway and shovel the walkways. Untouched driveways are a sure sign that no one is home and some jurisdictions levy fines for unshoveled sidewalks.

Consider hooking up multiple timers throughout the house so it looks like someone is home and the lights are going on and off at different times. Use motion or light sensors on outdoor lights so they come on at dusk or as someone approaches the house.

6. Don't forget

Here are a few other items to add to your checklist:

- Share your itinerary with a friend, family member or neighbor so they know how to reach you and when you will be returning home.

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- Have someone check on the house periodically to gather stray packages and newspapers, as well as to check for flooding, ice dams or poor drainage, malfunctioning appliances or unwanted intrusions.
- Store any valuables in a safe deposit box or other secure location.
- Close drapes and shades to make it harder to see into the house.
- Don't post your plans on social media.
- Take whatever important papers you use regularly, and if you'll be gone through April 15th, take your taxes and all of the materials for filing.
- Take out the trash and empty all of the trashcans.
- Allow plenty of time to prepare.

Source: https://www.propertycasualty360.com/

Nomination Deadline Announcement

In accordance with the bylaws of Fairmont Farmers Mutual Insurance Company, director nominations must be filed with the Secretary at the home office at Fairmont, MN in writing at least 90 days prior to the April 4th Annual Meeting.

SCHOLARSHIP OPPORTUNITIES

MAFMIC SCHOLARSHIP

In the year 2000, an educational scholarship fund was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies (MAFMIC). There will be an additional Jim Barta Memorial Scholarship awarded to one graduating senior as well. These scholarship funds are available to Minnesota high school graduating seniors who qualify, according to an established set of eligibility guidelines, which are listed on the back of the application. You can find a link to the application on our website: **www.fairmontfarmersmutual.net.** You can also contact your agent or Fairmont Farmers Mutual to obtain a copy.

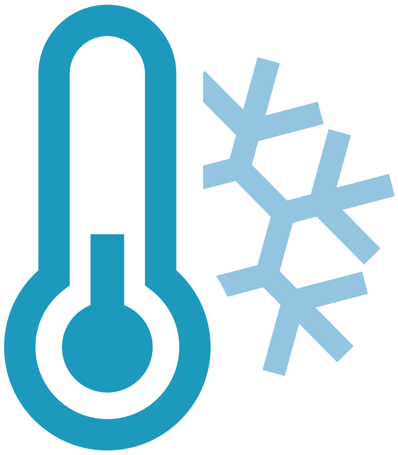
If you have a high school senior, be sure to get your copy of the 2023 application and eligibility guidelines now. These applications should be sent to the MAFMIC Scholarship Selection Committee and must be postmarked by **March 17, 2023**, to qualify.

Grinnell Mutual's Road To Success Scholarship

Another scholarship to check into is Grinnell Mutual's Road To Success Scholarship Program. This program rewards high school seniors for excelling both in the classroom and on the roadways. For more information about this scholarship, please go to the Grinnell Mutual public website, **www.grinnellmutual.com**, to view/print the Road to Success Scholarship handout and application form. All applications must be submitted online to Grinnell Mutual by **March 15, 2023.** If you have questions, please email roadtosuccess@grinnellmutual.com.

Do I need to change my thermostat battery?

These days, a thermostat is more than a dial to set the temperature of your heating and cooling. Modern thermostats can be programmed to suit your lifestyle and ensure that when you need it, your home feels comfortable. They can also learn your habits to improve energy efficiency and save money. With Wifi capability and smartphone apps, the modern thermostat appears to be able to do everything, aside from preparing dinner and washing the car. Many of us take this type of convenience for granted, so it can come as an unpleasant surprise when we are faced with a blank display. Fortunately, in most cases, the reason for this is that your thermostat needs the batteries replaced and here we will explore this aspect of maintenance a little further.



Check the Batteries First:

If you have found that your HVAC system is not operating correctly or you have a blank thermostat display, your first port of call should be to check the batteries. The first indication of needing to change the thermostat batteries is that the HVAC system is running erratically or failing to turn on at all. This is because the thermostat provides the information to trigger when your heating and cooling should switch on and off. Before making a potentially costly appointment for a technician, you should check to see if the underlying problem is that your thermostat needs new batteries.

Replacing Your Thermostat Batteries:

While it may appear a little daunting, replacing the batteries in your thermostat is actually a fairly easy and straightforward task. The first step is to remove the front plate of the thermostat. This can be done in a number of ways. The plate may slide up or pulled off from the terminal screw blocks. It may also just snap off. This will expose the battery compartment and inner workings of the thermostat. If you are unsure about how your thermostat plate is removed, it is a good idea to check your owner's manual.

Once the thermostat is opened, it is the ideal opportunity to check for and remove any cobwebs, dust or other debris. This should be done gently to avoid causing damage.

Use a plastic lever or your fingernail to remove the batteries and install new ones in the same position. Don't be tempted to use any old batteries that may be leaking. This can cause damage to the thermostat. Replace the thermostat cover, and you should be able to make any setting adjustments needed. It is a good idea to turn the temperature up or down, for heat or cool, to ensure that the system switches on and the problem has been resolved.

Generally, it is good practice to change your thermostat batteries on a regular basis. If you already have a routine of checking your smoke alarm batteries when you change the clocks, you could just add this task to your list. You could also use your annual HVAC inspection as a reminder, or to have your technician change the batteries for you if you lack confidence.

WE WILL BE CLOSED:

Monday, December 26th – Christmas Day (observed)

Monday, January 2nd – New Years Day (observed)

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