

6 Simple Tips For A Safe Harvest This Fall

Safety should be a major concern for all farmers during harvest, but as the season goes on, it can be easy to miss details or neglect safe practices, putting you or others at risk. Here are six simple safety tips to maintain throughout the season to keep your crew and yourself out of harm's way.



1. KEEP YOUR MACHINE'S SAFETY FEATURES, MIRRORS, AND WINDOWS CLEAN BOTH IN AND OUT OF THE FIELD

Grain carts are one of the most used pieces of equipment during harvest, but they also have the most potential for blind spots. With few lights on the back of the cart and large areas of obstructed visibility, it's important to keep the available safety features in good working order. Check your cart's turn signal and brake lights prior to leaving each field to ensure safe operation down the road.

Be sure to regularly wipe any dust or debris from safety reflectors, lights, and mirrors on your harvest equipment both in the field and on the road. If your grain cart or wagon doesn't come with turn signal lights, a magnetic strobe light can be used to make your implement more visible from the rear in low light situations. Keep glass cleaner and paper towels or rags in your cab to clean your machine daily and prevent accidents that can occur from not seeing a car or other obstacle on the road.

2. INSPECT YOUR PTO'S SAFETY SHIELDS FOR ALL OPERATION

The Power Take Off (PTO) can cause severe injury without proper safety precautions. Never step over the PTO shaft, even when it is not in operation. This includes tractor and grain cart combinations, combine header PTO shafts, and tractors attached to an auger that might be running at a bin site. It is always better to take a few extra seconds and walk around the equipment.

Inspect the guards on the PTO shaft every season. With the tractor or combine turned off, and the key stored in a pocket, use one hand to spin the shield 360°. If the guard can spin without stopping or turning the power drive train, the shield is working properly. If the guard catches or rubs at any point in time, the guard should be repaired or replaced before being put back into service. Don't forget to check the PTO shafts on the combine head as well to prevent the crop from getting tangled around the shaft.

3. LOOK OUT FOR ROCKS AND OTHER DEBRIS IN CROP FIELDS

Be observant as you harvest your fields. Watch out for rocks or other large debris that could seriously damage

6 Simple Tips

Continued from page 1

your machines and slow down your harvest. If you do experience a plug in your corn head, follow this procedure to safely remove it:

1. Bring the combine to a stop and back up a few feet so the head of the combine is located over harvested crop.
2. Bring the combine's threshing element to a slow speed on idle.
3. Open the deck plates as wide as they will go.
4. Using the reverser switch for the head, lightly bump the switch in reverse a few times to see if the plugged material becomes dislodged. If the material does not become dislodged, stop running the head. Constant running of the head can cause damage to the slip clutch, making it weak and creating excess heat.
5. Always follow the combine lockout procedure before working around or under a raised combine head. Make sure all hydraulics and shafts are removed from the combine, and safety cylinder block/stops are applied.
6. Using cut resistant gloves, grab a handful of material at a time and slowly begin pulling it out of the snapping rolls. Be careful — debris lodged in the snap rolls might be sharp.

4. BE AWARE OF YOUR CREW'S LOCATION

A good practice is to honk the horn of the combine or tractor three times before starting the machine or engaging the components. That way, other members of your crew know the machine is moving, and it gives them time to move out of the way or remove themselves from moving parts.

5. CHECK YOUR TOW ROPES AND CHAINS WHEN EXTRACTING STUCK EQUIPMENT

While not every area in the state has this problem each season, it's important to know how to stay safe when pulling out a stuck tractor or combine. When possible, use tow ropes in good condition instead of chains. If only chains are available, inspect them to make sure both ends are in good condition, and that the chain itself does not have any broken, bent, or weak links. Be sure the chain and the machine you pull with are large enough to tow the weight of the stuck machine. Never stand between a stuck vehicle and the implement towing it; chains and ropes can break and will seriously injure anyone in their path. It's best to stand far away and communicate with the operator of the equipment using either cellphones or two-way radios.

6. BE CONSCIOUS OF YOUR MENTAL HEALTH AND SEEK HELP WHEN NECESSARY

There is a growing concern about mental health in the agriculture and farming community, and the harvest season can cause additional stress. Be mindful of your own mental health, as well as that of your employees, co-workers, and family.

Continue to keep up these practices as you go through the harvest season. By using these tips and maintaining awareness of your surroundings, you can protect yourself, your investment, and others on the road and in the field for a safe harvest season.

Source: 6 simple tips for a safe harvest this fall | Successful Farming (agriculture.com)

TO OUR INSURED:

This is to remind you that our **only approved** bill payment processor is InvoiceCloud at <https://www.invoicecloud.com/fairmontmn>

Please understand that by utilizing a payment provider other than InvoiceCloud (including i.e DOXO), you assume all risks associated with using a non-approved provider including but not limited to payment failure, improperly addressed or misidentified payments, or incorrect payments.

We strongly urge you to make all your payments through InvoiceCloud, our carefully selected choice.



Check Off These 12 Home Tasks On Your Fall Maintenance Checklist

Here are our recommendations for what you might consider squaring away on your fall maintenance checklist, both inside and outside, before winter arrives.

1. TEST YOUR DETECTORS

Your smoke detectors and carbon monoxide detectors should last for up to 10 and six years, respectively, but you'll still want to make sure they're working each season. Check the batteries (and their expiration dates), and then test each device on each floor of your home. While you do this, make sure your windows are closed and your heating system and furnaces are turned on for maximum effectiveness.

2. INSPECT FIRE EXTINGUISHERS

If you have a fire extinguisher, it's good practice to bundle this inspection with the detectors. Check the pressure gauge indicator to make sure it is charged. The lock pin should be intact and firmly in place, and the discharge nozzle should be clean and unclogged. If the extinguisher is damaged or corroded in a way that could affect function—or if any fire extinguishers in your home are older than six years—it's time for a replacement.

3. CLEAN CHIMNEYS

The best time to clean chimneys is before the weather gets cold and you start thinking about lighting the fireplace for warmth. You can do this DIY or hire a professional, but this tedious task could take anywhere from 45 minutes to two hours to complete and requires—unsurprisingly—safely climbing on the roof (in addition to cleaning tools and PPE).

4. WINTER-PROOF WINDOWS

Your windows can be an easy way for heat to escape your home if they are not properly winterized. The first step is to check for any drafts that may be coming from your windows and seal them. You can also add window treatments to save energy, such as weather-stripping.

5. CHECK YOUR HEATING SYSTEM AND CHANGE FILTERS

On the subject of energy conservation, your home's temperature control won't work at its most efficient capacity if the filters are clogged or dirty. You'll also save on energy bills if you take the time to clean or replace your filters. Before it gets cold, pay extra attention to your furnace filter and make sure all systems are good to go.

6. CLEAR HOT WATER RADIATORS AND STEAM RADIATOR VENTS

If you have a hot water radiator, release the trapped air and allow hot water into the cold fins by turning the small valve that is likely towards the top. Make sure you have a cup or bowl handy to catch the excess water as it drains.

A steam radiator has an air vent that may be clogged or painted over. For proper functionality, clear the air hole with a small wire or needle. A hot water or steam heat professional can help you do this and evaluate the safety of your heating system as well as perform replacements when needed.

7. MAINTAIN GAS HEATERS

Safety first when it comes to gas heaters. A professional should inspect these heaters annually, but you can DIY some maintenance, such as checking the air-shutter openings and exhaust vents, and cleaning them when necessary. Making sure you keep up with routine care for your gas heaters can prevent toxic gas in your home and help reduce your energy bill.

8. FINISH ANY OUTDOOR PAINTING

Many paints will struggle to dry or adhere properly when the temperature drops below 45 or 50 degrees Fahrenheit. Fall is a good time to touch up any exterior painting, sealing or staining, especially before snow could cover those surfaces.

9. CLEAN AND MAINTAIN GUTTERS

Your gutters catch water from your roof and wash it away from your house, but they also catch leaves and debris. The best way to ensure they function effectively—and prevent ice dams in freezing weather—is to clean them out, straighten any that are not in place and even replace those that are damaged.

10. DO LAWN CARE

To maintain a healthy lawn, there are some steps to take before the freezing temperatures arrive. Some things you can do: cut the grass extra short, water and fertilize your grass. Also aerate the soil—more than once if you are able—to help the roots as much as possible.

11. DRAIN OUTDOOR WATER SOURCES

Make sure there is no water dripping or remaining in outdoor pipes that could expand when frozen, which would cause major damage to your plumbing system. Skipping this step on faucets and hoses could mean expensive replacements.

12. REPAIR WALKWAYS AND DRIVEWAYS

Fix any cracks in your walkways or driveways that could fill with ice or snow and become even worse. If you live in an area that gets extensive snowfall, mark your walkway and driveway parameters so you can see them even in winter weather.

Source: <https://www.forbes.com/home-improvement/home/fall-home-maintenance-checklist/>

**Fairmont Farmers Mutual's office will be closed
to observe the following holidays:**

November 10th – In observance of Veterans Day

November 23rd & 24th – Thanksgiving and the day after

**Did you know that cooking fires are the leading
cause of home fires and home fire injuries?
Cooking safety starts with YOU.**



**FIRE
PREVENTION
WEEK™**

**Pay attention
to fire prevention.™**

Fire Prevention Week is October 8-14, 2023

Cooking Safety

Cooking brings family and friends together, provides an outlet for creativity and can be relaxing. But did you know that cooking fires are the number one cause of home fires and home injuries? By following a few safety tips you can prevent these fires.

"COOK WITH CAUTION"

- Be on alert! If you are sleepy or have consumed alcohol don't use the stove or stovetop.
- Stay in the kitchen while you are frying, boiling, grilling, or broiling food. If you leave the kitchen for even a short period of time, turn off the stove.
- If you are simmering, baking, or roasting food, check it regularly, remain in the home while food is cooking, and use a timer to remind you that you are cooking.
- Keep anything that can catch fire — oven mitts, wooden utensils, food packaging, towels or curtains — away from your stovetop.

If you have a small (grease) cooking fire and decide to fight the fire...

- On the stovetop, smother the flames by sliding a lid over the pan and turning off the burner. Leave the pan covered until it is completely cooled.
- For an oven fire, turn off the heat and keep the door closed.

If you have any doubt about fighting a small fire...

- Just get out! When you leave, close the door behind you to help contain the fire.
- Call 9-1-1 or the local emergency number from outside the home.



Cooking and Kids

Have a "kid-free zone" of at least 3 feet (1 metre) around the stove and areas where hot food or drink is prepared or carried.

FACTS

- ! The leading cause of fires in the kitchen is unattended cooking.
- ! Most cooking fires in the home involve the kitchen stove.



NATIONAL FIRE PROTECTION ASSOCIATION
The leading information and knowledge resource on fire, electrical and related hazards





118 Downtown Plaza
Fairmont, MN 56031-1709

ADDRESS SERVICE REQUESTED

PRESRT STD
U.S. POSTAGE
PAID
Permit No. 22
Slayton, MN 56172



THANKS TO OUR LOCAL FIREFIGHTERS

Our community can sleep soundly knowing our firefighters are committed to keeping what we cherish safe. Thank a firefighter today.

Trust in Tomorrow.®



"Trust in Tomorrow." and "A Grinnell Mutual Member" are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2023.