



## HARVEST

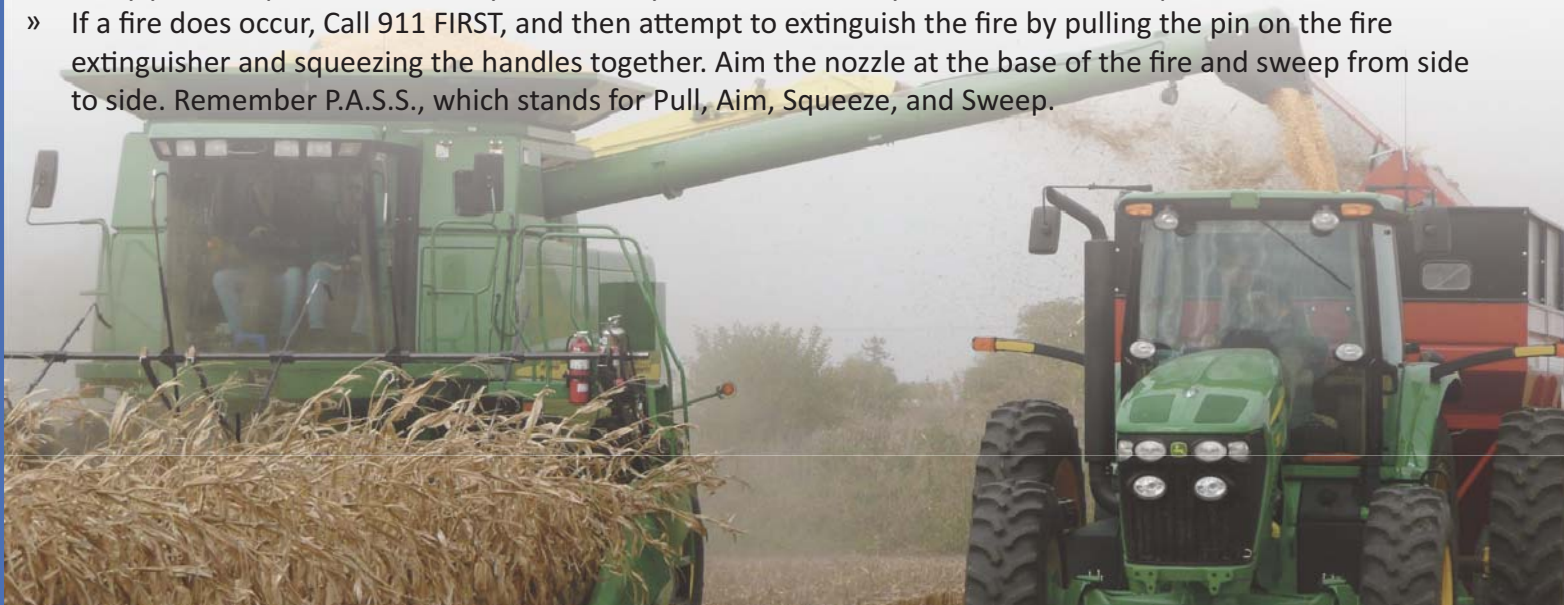
## *Safety Tips*

As harvest begins, daylight hours get shorter and many farmers burn the midnight oil to get their crops out of the fields before the snow begins to fly. At Fairmont Farmers Mutual, we value our relationships with our policyholders, and we want everyone to stay safe this fall.

Crops in the area are looking good. Farmers should have plenty of time to wrap up harvest without yield loss, so please allow some extra time to complete harvest tasks safely. Fairmont Farmers Mutual wishes all farmers a safe and profitable harvest season.

### **Here are a few simple tips to help prevent farm-related injuries:**

- » Conduct routine maintenance and repairs on equipment before heading into the fields.
- » Make sure your combine is equipped with two ABC-type extinguishers – one in the cab and one at ground level.
- » Keep a small shovel in your cab to throw soil on a fire.
- » Keep your combine free of debris.
- » Make sure lights and turn signals work properly and SMV emblems are visible.
- » Retrofit older equipment with ROPS, safety guards and shields.
- » Turn machinery off before exiting or attempting to work on or around the equipment.
- » Avoid baggy clothing that can become entangled in machinery.
- » Use caution around flowing grain. Adults and children can become entrapped in seconds.
- » Get adequate sleep and don't take shortcuts when working around grain and machinery.
- » Carry your cell phone or two-way radio with you at all times so you can summon help.
- » If a fire does occur, Call 911 FIRST, and then attempt to extinguish the fire by pulling the pin on the fire extinguisher and squeezing the handles together. Aim the nozzle at the base of the fire and sweep from side to side. Remember P.A.S.S., which stands for Pull, Aim, Squeeze, and Sweep.



# A Look Back

In 1752, a generation before he would become a Founding Father of the United States, Benjamin Franklin helped establish the first successful mutual insurance company in America. For more than 250 years, mutual insurance companies have been – and still are – about people coming together to protect themselves in a common need. Because there are no stockholders in a mutual insurance company, the interests of the policyholders are served first. Mutual insurance companies were often formed by a group of individuals or businesses that faced a shared – sometimes unique – but often unmet need for insurance.

The median age of a mutual insurance company in the United States is 120 years. Fairmont Farmers Mutual is celebrating its 125th year of operation in 2014. Below is an excerpt from the very first minute book. We must apologize if some of the names are spelled incorrectly. The minute books were recorded entirely by hand in cursive and are sometimes very difficult to decipher. Enjoy!

*Fairmont, Minn., Jan. 8, 1894*

*The Annual meeting of the Fairmont Farmers Mutual Insurance Company convened at Court House Hall at two o'clock P.M. The meeting was called to order by the President, C.W. Jones. Edw. R. Wade, acting secretary. The minutes of the last annual meeting and financial reports were read by the acting secretary and on motion were accepted.*

*R.J. McCadden moved that in the restrictions as to threshing with steam for motive power, to strike out the words "bituminous coal or hard wood." The motion was duly seconded and a vote taken and declared carried.*

*L.A. Wills moved to strike out the permissions to use steam as a motive power for threshing. Motion seconded and put to vote and carried.*

*L.A. Wills moved that the company do not insure any hay stacked more than 500 feet from the buildings on farms, which motion was duly seconded, put to vote and declared carried.*

*It was voted to proceed by ballot to the election of three directors in place of Messrs. Willson, Brady and Pope. On motion it was voted to dispense with ballots and elect James Brownlee by acclamation. Motion duly seconded and James Brownlee was declared elected a director for 3 years. The president appointed John Mitchel and Alex Page Tellers. A formal ballot for directors being taken, 32 votes were cast of which number W.H. Willson received 19 votes; E.B. Teller received 1 vote; J. Schrooten received 5 votes; R.J. McCadden received 7 votes. M.H. Willson having received a majority of all the votes cast was declared elected a director for the term of three years. A second formal ballot for director was taken and 28 votes were cast of which number Silas Pope received 21 votes; H. Anderman received 7 votes. Silas Pope was declared elected a director for the term of three years.*

*On motion it was voted that the same person do not hold the office of secretary and treasurer. No further business appearing, it was voted to adjourn.*

*Edw. Wade, Secretary, Pro Tem*

## Fireplaces and Indoor or Outdoor Solid Fuel-Burning Stoves

- » Notify your insurance company if you intend on installing or using a solid fuel-burning stove or fireplace.
- » Follow the manufacturers' recommendations for proper installation and maintenance.
- » Maintain required clearances around stoves, flue pipes, and floors according to the manufacturer. If you have any questions regarding clearances or fire protection devices, contact your agent.
- » Check all connections periodically for degradation and wear.
- » Ensure that the heat appliance's connecting vent pipe to the chimney is stable and secure.
- » Periodically check for creosote accumulation in the flue and chimney. If there is a build-up, have it cleaned and checked by a professional chimney sweep. (Creosote is a chemical substance that forms when wood burns and builds up on the chimney walls. It is highly combustible.)
- » Burn only clean, well-seasoned, dry firewood.
- » Make sure your home smoke detectors are installed and working properly.
- » Make sure to store and dispose of ashes properly.



**REMEMBER to change and test the batteries in your smoke alarms and carbon monoxide detectors and thermostats when setting your clocks back from daylight-saving time.**

## Simple Home Fire Safety Tips

- » Practice smoke alarm maintenance for a simple, effective way to reduce home fire deaths.
- » A simple reminder from the International Association of Fire Chiefs: When you change your clocks, change the batteries in your smoke alarms, thermostats and carbon monoxide detectors. This can help save lives.
- » Test your smoke alarms and carbon monoxide detectors monthly to make sure they are working.
- » Have at least one working smoke alarm on each level of your home.
- » Plan, discuss and practice an escape route with your family for dangerous situations such as home fires, carbon monoxide leaks and natural disasters.
- » Do not rely on your sense of smell to alert you that you and/or your family are in danger of being trapped during a fire or from a carbon monoxide leak.
- » Be sure not to ignore the chirping sound your smoke alarm makes when maintenance is required.
- » Use flashlights or flameless candles to light your home during power outages.
- » Carbon monoxide detectors are NOT substitutes for smoke alarms.
- » Programmable thermostats will not work without a battery. To insure continued operation of your furnace this winter, be sure to replace the battery in your thermostat.



# Fairmont Farmers

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*Protect what's important this harvest*



Fairmont Farmers  
MUTUAL INSURANCE CO.

**We have worked with farmers for decades to protect what matters.**

This fall, we encourage farmers to think safety first. Be sure all equipment is serviced and operates properly. Have a first aid kit, fire extinguisher, and cell phone with you while harvesting.

