

OCTOBER IS FIRE PREVENTION MONTH

10 HOME FIRE SAFETY TIPS

The U.S. Fire Administration reports that fires kill more than 4,000 Americans each year and injure approximately 20,000 more. U.S. fire departments respond to nearly 2 million fires each year, with three-quarters of them occurring in residences.

A home is often referred to as a safe haven. This month, make sure your home is protected from (and your family is prepared for) a fire. Here are 10 simple tips to help you avoid fires and reduce the risk of injury should one occur:

- 1. Smoke Alarms** – These are still a very important addition to your home. Smoke alarms are widely available and inexpensive. Install a smoke alarm on every level of your home and test it monthly.
- 2. Prevent Electrical Fires** – Don't overload circuits or extension cords. Cords and wires should never be placed under rugs or in high traffic areas. Avoid loose electrical connections by checking the fit of the plug in the wall outlet. If the plug loosely fits, inspect the outlet right away. A poor connection between the plug and the outlet can cause overheating and can start a fire in minutes.
- 3. Keep Plugs Safe** – Unplug all appliances when not in use. Follow the manufacturer's safety precautions and use your senses to spot any potential disasters. If a plug is overheating, smells strange, shorts out or sparks – the appliance should be shut off immediately, then replaced or repaired.
- 4. Alternate Heaters** – Make sure there is ample space around any portable heating unit. Anything that could catch fire should be at least three feet away. Inspect your chimney annually and use fire screens to help keep any fires in the fireplace.
- 5. Fire Safety Sprinklers** – When combined with working smoke alarms, home fire sprinklers greatly increase your chance of surviving a fire. Sprinklers are affordable, and they can increase property value and lower insurance rates.
- 6. Create An Escape Route** – Create and practice your escape plan with your family from every room in the house. Practice staying low to the floor and checking for hot doors using the back of your hand. It's just like a routine school fire drill – but in your home.
- 7. Position Appliances Carefully** – Try to keep TV sets, kitchen and other appliances away from windows with curtains. If there is a wiring problem, curtains can spread a fire quickly. Additionally, keeping your appliances away from water sources (like rain coming in from windows) can help prevent wiring damage which can lead to a fire.

Continues on page 2

Continued from page 1

8. **Clean Dryer Vents** – Clothes dryers often start fires in residential areas. Clean the lint filter every time you start a load of clothes to dry or after the drying cycle is complete. Make sure your exhaust duct is made of metal tubing and not plastic or foil. Clean the exhaust duct with a good quality dryer vent brush to prevent blockage and check for lint build up behind the dryer at least twice a year.
9. **Be Careful Around the Holidays** – If you fill your home with lights during the holiday season, keep them away from anything that can easily catch fire. Check all of your lights prior to stringing them up and dispose of anything with frayed or exposed wires.
10. **Conduct Regular Inspections** – Check all of your electronic equipment and wiring at least once a month. Taking a little time to do this each month can really pay off.

Following these simple tips could potentially save your life or the life of a loved one. Pass this list on to your friends and family and make this fire prevention month count!

Harvest Safety Reminders

Harvest will soon be underway and farmers will be in one of their busiest times of the year. Long hours and dangerous working conditions are accepted as a normal part of a farmer's life, but no one should become a statistic for the sake of getting done a day or two earlier.

SAFETY TIPS FOR FARMERS

- » Stay alert. Take breaks -- get out of the cab and walk around every few hours.
- » Shut down the machine before working on it. If the combine becomes clogged, shut off the motor, not just the header, before attempting to unplug it by hand.
- » Know where your co-workers are. Visibility is poor around large machinery. Many deaths are the result of bystanders being run over or crushed between machines.
- » Never trust hydraulic systems when working under a machine. Always use a safety prop if you must work under a header or other heavy machinery.
- » Never step over a rotating PTO. The few extra steps you save by not walking around the tractor aren't worth losing your life.
- » Never stand on grain that is being moved. Every year people "drown" in grain carts and grain bins that are being emptied.
- » Keep grain auger grates and shields in place. Protect your hands and feet.
- » If you must move machinery on a roadway after dark, have working headlights and flashing front and rear warning lights.
- » Always display the reflective, triangular slow-moving vehicle emblem on all tractors, combines, grain carts, and other farm machinery when driven or pulled on public roadways.

ONLY **YOU** CAN PREVENT COMBINE FIRES

Spending a little time maintaining the combine before harvest and before you go to the field each day this fall will decrease your chances of going up in smoke! When it comes to preventing combine fires, there are just two key points to remember: prevention and preparation.

PREVENTION

- » Keep the machine clean. Power-wash to remove caked-on grease, oil and crop residue. During harvest, frequently blow dry chaff, leaves and other crop materials off the machine. Remove any materials that have wrapped around bearings, belts and other moving parts. Be sure to check those pockets where wires or lights are housed and chaff accumulates.
- » Eliminate heat sources. Exhaust systems surfaces, exposed electrical wiring and worn bearings, belts and chains can potentially generate enough heat to start dust and crop residue on fire. Check these areas daily and make repairs if there are problems.
- » Don't park a hot combine in the shed or shop. After a long day of harvesting, smoldering hot spots may be present in the combine. If those spots suddenly flare up, at least you won't lose the building!

PREPARATION

- » Keep at least one fully-charged, 10-pound ABC dry chemical fire extinguisher with an Underwriter's Laboratory approval in the combine cab.
- » Mount a second fire extinguisher on the outside of the machine that can be reached from ground level.
- » Recharge partially discharged extinguishers. [Fairmont Farmers Mutual will pay for or reimburse you for recharging a fire extinguisher that has been used on a fire.]
- » Arrange to have tillage equipment present within the area during harvest. In the event a fire should occur this equipment may allow farmers to create a barrier around the perimeter of the field to prevent fire spreading to adjacent fields.
- » Equip motorized equipment with small hand shovels to throw soil on a fire.
- » Have a cell phone or two-way radio with you at all times to contact emergency personnel while in the field.
- » Have a plan. Turn off the engine; get the fire extinguisher and your phone. Get out and get help.
- » Approach the fire with extreme caution. Small fires can flare up quickly with the addition of air (by opening doors or hatches).
- » Stay a safe distance away.
- » Know when to wait for help.

So as you are getting ready for the 2015 harvest, take the right steps to prevent a combine fire, but be prepared just in case.



This article was published in part by Michigan State University Extension. Provided by NFPA Public Education Division

PREVENTING TRAFFIC COLLISIONS INVOLVING FARM EQUIPMENT



Farmers and Motorists Can Work Together To Prevent Traffic Collisions Involving Farm Equipment Motorists and farmers can use these practical recommendations to avoid traffic collisions involving farm equipment.

Traffic collisions involving farm equipment and the injuries and fatalities they cause can be prevented. Whether you are a motorist or a farmer, please do your part to make our public roads safer by implementing the practices listed below. This is a shared responsibility for everyone.

Recommendations for Motorists

- » Remember to be watchful on county roads during harvest. Slow down immediately when you first see farm equipment ahead of you on the roadway. Farm equipment usually travels less than 25 miles per hour. It takes less than seven seconds for a car traveling at 55 mph to crash into the back of a tractor 400 feet away.
- » Be patient and wait for an opportunity to safely pass farm equipment. The tractor or combine operator will probably be aware of your presence and will try to accommodate if possible as traffic begins to back up.
- » Don't pull out in front of farm vehicles. Heavily loaded trucks and grain trailers can't stop as quickly as a passenger car.
- » Drive defensively when approaching on-coming farm equipment. Impatient motorists may pull out suddenly to pass the farm equipment and enter your lane.
- » Be on the alert when you see amber flashing lights ahead in either lane.
- » Be prepared to stop at railroad crossings when following a vehicle towing an anhydrous ammonia tank. Anhydrous ammonia tanks look like the large propane gas tanks used by rural homeowners.
- » Harvest activity can disturb deer, causing them to be on the move during times of the day they are usually lying down. Be especially alert for deer during harvest.

Recommendations for Farmers

- » Always mount a Slow Moving Vehicle (SMV) emblem to all tractors, combines and implements transported on public roads.
- » Never use white lights on the rear of the tractor when driving on public roads. If you don't have a rear red light, have an escort vehicle follow within 50 feet of the tractor or implement of husbandry.
- » Always use flashing amber warning lights on public roads.
- » Check to see if traffic is backing up behind you and consider how to let traffic pass. Consider pulling over to the shoulder when it is safe for your vehicle.
- » Use turn signals or proper hand signals to communicate your intentions to motorists.
- » Never travel left of the center of the road after dark, during poor visibility or when approaching the top of a hill or a curve.
- » If you must move machinery on a roadway after dark, have working headlights and flashing front and rear warning lights.

RENTERS INSURANCE FOR COLLEGE STUDENTS

Renters Insurance Should Be Considered For College Students Living on Their Own

College students renting an off-campus apartment or house while away at school should consider purchasing renters insurance to protect their personal property, such as a computer, television, stereo, bicycle or furniture in the event that it is damaged, destroyed or stolen.

Even if a student is a dependent under his or her parent's insurance, the student's personal property may not be covered. Parents should check their policy or contact their insurance agent to see if renters insurance is right for their son or daughter who is away at school.

What is Renters Insurance?

Renters insurance protects your personal property against damage or loss, and insures you in case someone is injured while on your property. If you live in a rented apartment, house or condominium, your landlord's insurance does not cover your personal property in the event that it is stolen or damaged as a result of a fire, theft or other unexpected circumstance.

College students living in off-campus housing are ideal candidates for needing renters insurance, since many students bring thousands of dollars' worth of personal items, such as electronics, a computer, textbooks, clothes, furniture, and a bicycle, with them to school. It is the renter's responsibility to provide coverage for these valuable items.

Basic Options

Most renters' insurance policies provide two basic types of coverage: personal property and liability. Personal property coverage pays to repair or replace personal belongings if they are damaged, destroyed, or stolen. This is the most commonly purchased renters' policy. Liability insurance provides coverage against a claim or lawsuit resulting from bodily injury or property damage to others caused by an accident while on the policyholder's property.

Shop for the Right Coverage

Another important factor to look for when shopping for renters insurance is "actual cash value" vs. "replacement cost" coverage.

Actual cash-value coverage will reimburse the renter for the cost of the personal property at the time of the claim, minus the deductible. It's important to account for depreciation when considering this coverage option. For example, if a stereo system were stolen from an apartment five years after the stereo was purchased, the policyholder would be reimbursed for the current value of the system.

Replacement cost coverage, on the other hand, will reimburse the full value of the new stereo system after you purchase the new system and submit your receipts. While the up-front cost is greater, you are more likely to receive accurate compensation for your possessions.

Parents' Homeowners Insurance

As a parent with your own homeowners' policy, you may want to contact your agent and ask if your child will be covered while they are away at school. Some companies might still cover your child's belongings under your policy depending on their age and student status. However, you will still be responsible for your deductible under your policy.

Other Points of Interest Regarding Renters Insurance

When a claim is reported, the insurance company will ask the policyholder for proof of purchase for all items reported on the claim. A comprehensive list of possessions, including purchase prices, model numbers and serial numbers, will suffice. It also is a good idea to take photos or video footage of any personal possessions for documentation, making sure it is stored in a secure, off-site location.

Fairmont Farmers

MUTUAL INSURANCE CO.



118 Downtown Plaza
Fairmont, MN 56031-1709

PRSR STD
U.S. POSTAGE
PAID
MADELIA, MN
56062
PERMIT NO. 16

ADDRESS SERVICE REQUESTED

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.



Working together we protect our own

www.fairmontfarmersmutual.net