

The Twelve Days of Holiday Safety

Cue the music, turn on the twinkle lights and deck the halls of your home with love and warmth. We are in the midst of the most wonderful time of the year! With decorations all set up and holiday party plans underway, it's easy to forget about the proper safety precautions. Knowing how to stay safe during the season of cheer is just as important now as it is the rest of the year.

1. HOLIDAY GLOW

Nothing beats the ambiance of sitting by a toasty fireplace on these chilly days or lighting a few candles to create the feeling of warmth. If you do either of things, never leave an open flame unattended. Consider battery-operated candles if you have young children, instead of traditional candles. That said; also keep matches and lighters out of reach in a locked cabinet.



2. SAFETY FIRST

Test all smoke alarms and replace the batteries if it is not working properly. This is something you should do a few times a year. You should also clean the dust from the alarm and push the test button.

3. TWINKLE, TWINKLE

Children are attracted to things that are colorful and bright. Keep them away from fidgeting with lights, electrical decorations, or cords. Cover any unused outlets on extension cords with plastic caps to prevent children from coming in contact with a live circuit. Safety covers are an affordable answer and found at any home improvement department store.

4. HOME ALONE

It is not just a movie! Vacations are very popular during the holidays and thieves keep their eyes out for empty homes. If you choose to go away for a week, have a friend pick up your mail just to keep an eye on your house. Do not leave a spare key in an easy to find place.

5. A "GRISWOLD" CHRISTMAS

Plug outdoor lighting into circuits protected by ground fault circuit interrupters (GFCIs). These are used to reduce the risk of electric shock and prevent fires. If none exists, purchase them where electrical supply shop. They are easy to install.

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6. OH CHRISTMAS TREE!

If you are purchasing a live tree, make sure it is fresh. You want your tree to stay green as long as possible. Watering your tree daily is a necessity because a heated room can quickly dry it out. If this happens, the tree becomes a fire hazard. Make sure it is at least three feet away from any fireplace, radiator, space heater or heat vent. If you opt to buy an artificial tree, look for a label on the box that says that it is fire resistant.

7. TREE TOPPERS

Place ornaments higher on the tree so children and pets aren't able to reach them. If swallowed, ornaments can cause blockages and other serious injuries. Ornament hooks are easily detachable and present a choking hazard.

8. LIGHTS OUT

Always turn off holiday lights when you leave the house unattended or when going to bed. The lights could short out and cause a fire.

9. MERRY AND BRIGHT

Carefully inspect holiday light strings each year and discard any with frayed cords, cracked lamp holders, or loose connections. When replacing bulbs, unplug the light string and be sure to match voltage and wattage to the original bulb.

10. INSIDE OUT

Be cautious with what decorations you put inside and outside of your home. Read each product label to determine where it is intended and utilize accordingly. It is a common misconception for people to believe that you can put indoor lights outside and vice versa. Lights that are certified for outdoor use are specifically made to withstand cold and wet conditions, and lights that are certified for indoor use have been safety tested to make sure that they are not a fire hazard for trees.

11. TANGLED CORDS

Arrange decorations so that no outlet is overloaded and cords do not fall underneath furniture. Be sure that the holiday lighting has no more than three strands strung together. It is estimated that 5,300 American homes catch fire every year from overloaded outlets.

12. PUT YOUR PAWS UP!

Pets have a nose that gets them into trouble. If you are having a family get-together, consider keeping your pets away from common areas. They will snoop for food when you turn your back to the table, so keep unattended plates of food out of reach. Keep in mind that various holiday plants are poisonous to our furry friends.

If you consider these twelve safety tips, you and your family are sure to have a safe and happy holiday!

Source: www.ymca.org



We will be closed:

December 25th – Christmas Day

January 1st – New Year's Day

February 19th – President's Day



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 copy of 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 2024 application and eligibility guidelines now. These applications should be sent to the MAFMIC Scholarship Selection Committee and must be postmarked by **March 17, 2024**, 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, 2024**. If you have questions, please email roadtosuccess@grinnellmutual.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 2nd Annual Meeting.

Gas Furnace Safety 101: Basic Tips and Warning Signs

Just like any major equipment, your home's gas furnace can become hazardous if not handled and maintained properly. That's why we've put together some essential tips about furnace safety for homeowners, along with warning signs that mean your heating system needs some professional TLC.

BASIC TIPS FOR FURNACE SAFETY

Use these tips to ensure your furnace is safe to operate year after year.

1. Get the equipment serviced and inspected yearly.

The best way to keep your heating system in tip-top condition is to get it maintained by a professional once a year. The ideal time for this service is right before winter (or right before you intend to start using the furnace). While cleaning, lubricating, and tightening up the equipment, the technician will also inspect the furnace's critical areas for safety issues like incomplete combustion or carbon monoxide leaks.

2. Install carbon monoxide detectors in your home.

Any device that burns fuel produces carbon monoxide. Therefore, your gas-burning furnace also creates this toxic gas. When your heating system functions correctly, carbon monoxide and other fumes are vented outside your home, where they can't hurt you. In the event of a leak, carbon monoxide detectors will alert you so that you can leave your home before being poisoned. Remember, carbon monoxide is impossible to detect by sight, smell, or taste.

3. Never store items on or next to the furnace.

Your furnace might be located in an area that you use for storage. Even so, don't be tempted to lean items against it or use it as an extra shelf. Crowding your furnace can decrease its efficiency. Even more importantly, fabric, cardboard, paper, and similar items can catch fire if the equipment gets hot enough.

4. Keep flammable materials away from your furnace.

Keep in mind that your furnace contains fire and a lot of heat, so you should avoid keeping anything flammable near the equipment. That includes cleaning solutions, paint, paint thinners, gasoline, oil, acetone, and similar volatile substances. If these liquids reach their flashpoint, they will ignite.

FURNACE WARNING SIGNS

Now that you know some essential furnace safety tips, it's critical that you also learn some "red flags."

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Service Your Furnace

for reliable heat all winter



Gas Furnace Safety

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If you notice any of the warning signs below, don't wait to get your heating equipment inspected by a professional HVAC technician.

1. The furnace flame has streaks of yellow, orange, or green.

When everything is working correctly, your furnace's flame should burn blue. It's also acceptable for there to be some yellow at the tips. However, if you see yellow, orange, or green streaks in the flame, this signals a problem.

An off-color flame means that your ratio of natural gas to oxygen is off. Even though you own a "gas furnace," it actually uses a mixture of natural gas and oxygen in the combustion process. When there's not enough oxygen or when there's too much gas, the gas mixture doesn't burn cleanly.



Why is this bad? For one, your furnace won't be as hot (or efficient), so it will cost you more money to use. Your furnace will also produce more soot and carbon monoxide. Often, dirty burners are the issue, but there could also be a problem with the gas supply. Any time an issue involves gas, make sure to hire a professional.

2. The furnace makes a boom, bang, or pop when it starts up.

It's perfectly normal to hear your furnace turn on and start running. What you never want to hear is a bang, boom, or pop when the equipment first turns on. This noise means that your furnace has a delayed ignition problem.

What is delayed ignition? Something is preventing the gas in your furnace from igniting right away. This lets the gas build-up. When it finally comes in contact with a flame, it ignites and explodes, creating that "boom" inside the equipment.

Repeated explosions can put a lot of stress on your heating equipment and result in you needing to replace a major component. What's more, if you own an older furnace, excess gas can cause a dangerous flash fire if you try to relight the pilot light.

3. A persistent burning smell.

If you smell something burning when you first turn your furnace on for the fall or winter, don't worry just yet. You're probably smelling the dust burning off the equipment, which is typical and not a cause for alarm. However, if the burning smell doesn't go away, there's something wrong.

Your system may be overheating from lack of airflow, so first, try replacing the air filter. If that doesn't work, shut your system off and call a professional.

Source: <https://www.rescueairtx.com/blog/2020/october/gas-furnace-safety-101-basic-tips-and-warning-si/>



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HAPPY HOLIDAYS!

Whether your supprises are naughty or nice, we've got 134 years of experience covering them.

May all your holiday supprises be merry and bright.

Trust in Tomorrow.®



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