



CHRISTMAS TREE SAFETY

AS YOU DECK THE HALLS THIS HOLIDAY SEASON, BE FIRE SMART. A SMALL FIRE THAT SPREADS TO A CHRISTMAS TREE CAN GROW LARGE VERY QUICKLY.

PICKING THE TREE

- * CHOOSE A TREE WITH FRESH, GREEN NEEDLES THAT DO NOT FALL OFF WHEN TOUCHED.

PLACING THE TREE

- * BEFORE PLACING THE TREE IN THE STAND, CUT 1–2” FROM THE BASE OF THE TRUNK.
- * MAKE SURE THE TREE IS AT LEAST THREE FEET AWAY FROM ANY HEAT SOURCE, LIKE FIREPLACES, RADIATORS, CANDLES, HEAT VENTS OR LIGHTS.
 - * MAKE SURE THE TREE IS NOT BLOCKING AN EXIT.
 - * ADD WATER TO THE TREE STAND. BE SURE TO ADD WATER DAILY.

LIGHTING THE TREE

- * USE LIGHTS THAT HAVE THE LABEL OF AN INDEPENDENT TESTING LABORATORY. SOME LIGHTS ARE ONLY FOR INDOOR OR OUTDOOR USE.
- * REPLACE ANY STRING OF LIGHTS WITH WORN OR BROKEN CORDS OR LOOSE BULB CONNECTIONS. CONNECT NO MORE THAN THREE STRANDS OF MINI STRING SETS AND A MAXIMUM OF 50 BULBS FOR SCREW-IN BULBS. READ MANUFACTURER’S INSTRUCTIONS FOR NUMBER OF LED STRANDS TO CONNECT.
- * NEVER USE LIT CANDLES TO DECORATE THE TREE.
- * ALWAYS TURN OFF CHRISTMAS TREE LIGHTS BEFORE LEAVING HOME OR GOING TO BED.

AFTER CHRISTMAS

GET RID OF THE TREE AFTER CHRISTMAS OR WHEN IT IS DRY. DRIED-OUT TREES ARE A FIRE DANGER AND SHOULD NOT BE LEFT IN THE HOME OR GARAGE, OR PLACED OUTSIDE AGAINST THE HOME. CHECK WITH YOUR LOCAL COMMUNITY TO FIND A RECYCLING PROGRAM. BRING OUTDOOR ELECTRICAL LIGHTS INSIDE AFTER THE HOLIDAYS TO PREVENT HAZARDS AND MAKE THEM LAST LONGER.

WITH LITTLE OR NO SNOW COVER, JACK FROST MAY BE NIPPING AT YOUR SEPTIC SYSTEM

It's beginning to look a lot like potential problems for rural septic systems this holiday season. "It may not be such a happy new year for some households if we don't get snow cover before temperatures really start to drop," Dan Olson, public information officer with the Minnesota Pollution Control Agency (MPCA), said. "Snow helps to insulate septic systems and keep them from freezing. Fortunately, temperatures across the state have remained relatively mild so far, but that could change any time."

The University of Minnesota Onsite Sewage Treatment Program provides tips for homeowners on how to prevent septic system freeze-ups and how to deal with them should they occur:

Place a layer of mulch eight to 12 inches thick over the pipes, tank and soil treatment system to provide extra insulation. This can be straw, leaves, hay or other loose material that will stay in place and not become compacted. This is particularly important for new systems that were installed so late in the year that vegetative cover could not be established. However, if the system is currently frozen, don't add mulch now; it will delay thawing in the spring.

Let the grass or native vegetation growing over the tank and soil treatment area get a little taller in the late summer and fall to provide insulation and help hold snow.

Use water, the warmer the better, if you're worried that your system is starting to freeze. Spread out your laundry schedule so you run one warm/hot load a day. Use the dishwasher and take hot baths. However, DO NOT leave water running all the time, as this will hydraulically overload the septic system.

Going away for an extended period? Plan accordingly. Have someone use warm water in your home regularly while you are gone or have your septic tank pumped out before you leave. If a shallow tank is left full for several winter months, the sewage will become very cold and can freeze.

Fix any leaky plumbing fixtures or appliances in your home. This will help prevent freezing problems and help your system perform better all year long.

Keep all vehicle, animal and human traffic off the system. This is a good rule to follow all year long as compacted snow and soils cause frost to go down deeper and faster. Pay special attention to the area between the house and the septic tank.

Make sure all risers, inspection pipes and manholes have covers. Sealing them and adding insulation is a good idea. Insulation may be added during construction particularly if the top of the septic tank is within two feet of the surface.

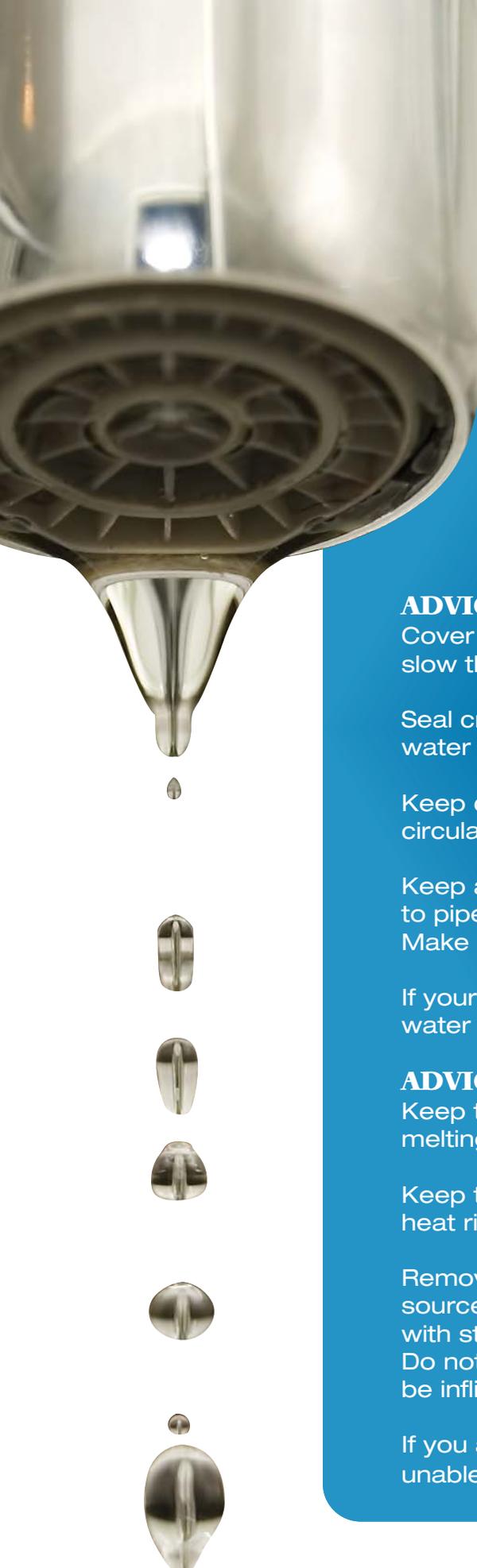
Keep an eye on your system. If any seeping or ponding occurs, contact a septic system professional to help determine the cause and remedy.

Add more insulation to your system. This could include replacing pipe with insulated pipe, installing expanded foam panels over the septic tank, or adding more soil cover.

Common causes of freeze-ups are pipes that are not installed with the proper slant or that have settled, resulting in dips in the line. Where a dip or flat spot occurs, sewage can collect and freeze. Pump lines can develop a dip right next to or above the septic tank as a result of soil backfilled during tank installation settling. If your septic system freezes, call a septic system professional.

For information on keeping your system healthy all year, visit the University of Minnesota Onsite Sewage Treatment Program website.

Information provided by the MN Pollution Control Agency.



Winter Tips for Homeowners

Some frequent winter problems for homeowners are frozen pipes and ice dams. The following are a few tips for getting prepared for winter.

PLAN AHEAD:

Homeowners are encouraged to create a home inventory with photographs and detailed descriptions in advance of winter.

Be sure to review your homeowners' policies to be sure you have the proper coverage.

Take precautions to prevent frozen pipes and ice dams.

ADVICE FOR PREVENTING FROZEN PIPES:

Cover exposed pipes with insulation sleeves or wrapping to slow the heat transfer. The more insulation the better.

Seal cracks and holes in outside walls and foundations near water pipes with caulking.

Keep cabinet doors open during cold spells to allow warm air to circulate around pipes, especially in the kitchen and bathroom.

Keep a slow trickle of water flowing through faucets connected to pipes that run through an unheated or unprotected space. Make sure your sink drains are open.

If your house will be unattended during cold weather, drain the water system to be sure your pipes won't freeze.

ADVICE FOR PREVENTING ICE DAMS:

Keep the attic well ventilated. The colder the attic, the less melting and refreezing on the roof.

Keep the attic floor well insulated to minimize the amount of heat rising through the attic from within the house.

Remove the accumulated snow from the roof to remove the source of a potential ice dam. Use a heavy duty push broom with stiff bristles or a roof rake to remove snow from the roof. Do not chip or break up ice dams due to the damage that can be inflicted on the roof.

If you are not physically capable of going onto the roof or are unable to easily reach the roof, consult a roofing professional.

CANDLE

safety

Candles may be pretty to look at but they are a cause of home fires – and home fire deaths. Remember, a candle is an open flame, which means that it can easily ignite anything that can burn.

Candle with care

- ▶▶ Blow out all candles when you leave the room or go to bed. Avoid the use of candles in the bedroom and other areas where people may fall asleep.
- ▶▶ Keep candles at least 12 inches away from anything that can burn.

If you do burn candles, make sure that you...

- ▶▶ Use candle holders that are sturdy, and won't tip over easily.
- ▶▶ Put candle holders on a sturdy, uncluttered surface.
- ▶▶ Light candles carefully. Keep your hair and any loose clothing away from the flame.
- ▶▶ Don't burn a candle all the way down – put it out before it gets too close to the holder or container.
- ▶▶ Never use a candle if oxygen is used in the home.
- ▶▶ Have flashlights and battery-powered lighting ready to use during a power outage. Never use candles.

Think about using flameless candles in your home. They look and smell like real candles!



Never leave a child alone in a room with a burning candle. Keep matches and lighters up high and out of children's reach, such as a locked cabinet.

FACTS

- ▶▶ On average, a candle fire in the home is reported to a U.S. Fire Department every 40 minutes.
- ▶▶ More than one-third of home candle fires start in the bedroom.
- ▶▶ More than half of all candle fires start when things that can burn are too close to the candle.



Your Source for SAFETY Information

NFPA Public Education Division • 1 Batterymarch Park, Quincy, MA 02169

2013 MAFMIC SCHOLARSHIP APPLICATION

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).

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 2013 application and eligibility guidelines now. These applications should be sent to the MAFMIC Scholarship Selection Committee and must be postmarked by March 15 to qualify.

Don't delay. Apply now!

Be sure to check out our website!

We have updated the Fairmont Farmers Mutual website found at www.fairmontfarmersmutual.net.

Remember to check it from time to time for timely and informational articles and other material you may find interesting.

Heating Safety

There is something about the winter months and curling up with a good book by the fireplace. But did you know that heating equipment is one of the leading causes of home fire deaths? With a few simple safety tips and precautions you can prevent most heating fires from happening.

Be Warm And Safe This Winter!

- Keep anything that can burn at least three feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.
- Have a three-foot "kid-free zone" around open fires and space heaters.
- Never use your oven to heat your home.
- Have a qualified professional install stationary space heating equipment, water heaters or central heating equipment according to the local codes and manufacturer's instructions.
- Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.
- Remember to turn portable heaters off when leaving the room or going to bed.
- Always use the right kind of fuel, specified by the manufacturer, for fuel burning space heaters.
- Make sure the fireplace has a sturdy screen to stop sparks from flying into the room. Ashes should be cool before putting them in a metal container. Keep the container a safe distance away from your home.
- Test smoke alarms monthly.

Heating Equipment Smarts

Install wood burning stoves following manufacturer's instructions or have a professional do the installation. All fuel-burning equipment should be vented to the outside to avoid carbon monoxide (CO) poisoning.

Install and maintain CO alarms to avoid the risk of CO poisoning. If you smell gas in your gas heater, do not light the appliance. Leave the home immediately and call your local fire department or gas company.

Fairmont Farmers

MUTUAL INSURANCE CO.



1285 Highway 15 South
Fairmont, MN 56031

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

ADDRESS SERVICE REQUESTED

*May the joy of the season
fill your heart...*



Merry Christmas from the staff of Fairmont Farmers Mutual.
We appreciate your business and look forward to working with you in 2013!