



2020

NEWSLETTER

WINTER SAFETY

It's that time of year again, old man winter will be here before we know it. Falling snow is a lovely part of winter, but can also cause problems for homeowners. To ensure safety to your home, the following tips may help you this winter.

*Snow necessities- Stock up prior to first snowfall, long before the last-minute rush.

Some snow removal items to have on hand may include snow removal supplies such as shovels and ice melt. If you have a snow blower, make sure it's in good working condition. If a storm leaves you stranded at home, it's important to have essential items such as food and water.

*Sidewalks/Walkways-It's important to keep walking paths near the house clear of snow and ice for your own safety as well as others.

*Trimming trees- Ice can accumulate on tree limbs and as the ice builds up, even sturdy branches can come crashing down to the ground. Look for branches and limbs that could potentially damage your roof/windows and trim them away from structures of value. If an icy winter storm brings your power lines down under the weight of ice buildup or falling tree branch, don't go near them. Call the electric

company to report the downed power line immediately.

*Gutters-Clean your gutters prior to winter to help prevent water and ice buildup that could potentially find its way into your home. Large icicles can be an indication that there is a clogged gutter.

*Roof Tops-Heavy and wet snow can definitely put a strain on your roof. Some signs that your roof is being compromised are visible sagging where the snow is building up, ceiling leaks in upper floors, cracks developing in the drywall. In extreme cases excessive snow accumulation on the roof can create the roof to collapse.

*Pipes-Prevent water issues by insulating water pipes exposed to freezing temperatures. Pipes that border an exterior wall have the greatest chance of freezing. In extreme cold weather, water lines should be opened slightly to allow water to drip slowly into an indoor sink. Neglecting pipes can bring severe consequences and damage repairs can be quite costly.

Stay warm and safe this winter season!

PREVENTING THEFT IN TOWN & ON THE FARM

If you've experienced theft or simply want to better protect your property, here are some helpful tips to decrease the likelihood of potential thieves.

In Town:

1) Locking it up- Lock your windows and doors before bed or heading out. Some estimates suggest burglar access the home through an open door 30% of the time and only need 10 minutes to complete their job.

- Doors- Installing a deadbolt lock on the door and securing it with a heavy-duty strike plate.
- Windows- If you are serious about window security, install windows with shatterproof glass or security film to prevent them from shattering. Having window security locks will make it more difficult to break into your home.

2) Advertising- You're going on vacation, as enticing as it may be to share your vacation plans on social media—don't! Thieves look for social media posts to determine when a homeowner may be out of the house, especially around the holidays and summer months.

3) Sending the lived-in look- arrange someone to maintain your property while

your away, examples might be mowing your lawn or picking up your mail. This will make it look like you're still home and deter thieves.

4) Fake Dog- If you have a dog, make it well known. Even if you don't have a furry friend, installing a sign that says 'beware of dog' may be helpful in deterring theft.

5) House Number- Make sure your house number is clearly marked outdoors in the day and night as this will ensure emergency crews to find the home as fast as possible.

6) Landscaping- Install landscape lighting. Keep bushes and trees well-trimmed, especially near doors and windows. Bushes, trees and hedges make it easier for burglars to access your home without neighbors seeing.

7) Home Security- There are many options for security systems, cameras and outdoor alarms. You can even choose a security system that you can access right from your phone. You would be able to check on your property even when you aren't home.

8) Neighborhood Watch- Get to know your neighbors! Neighbors can be a great asset to have watching for anything out of the ordinary.

HOLIDAY COOKIE CHEESECAKE

Sugar cookie meets cheesecake in this brilliant holiday mash-up: a creamy vanilla cheesecake gets the royal icing treatment — no cookie platter required

INGREDIENTS

- One 16.5-ounce tube store-bought sugar cookie dough
- Four 8-ounce packages cream cheese, at room temperature
- 2 cups granulated sugar
- 1 cup sour cream
- 2 tablespoons vanilla extract
- 4 large eggs, at room temp.
- Red and green sprinkles, for decorating
One 1-pound box confectioners' sugar (about 4 cups)
- 2 tablespoons meringue powder
- Red and green gel food coloring

DIRECTIONS

- 1 -** Position an oven rack in the middle of the oven and preheat to 350 degrees F. Press the cookie dough into the bottom of a 9-inch springform pan (use the bottom of a measuring cup to help spread it out and make it even). Bake until the cookie is set and golden brown, 12 to 15 minutes. Let cool completely, about 30 minutes. Wrap the bottom and sides of the pan with a large piece of foil and put it in a large roasting pan. Reduce the oven temperature to 325 degrees F.
- 2 -** Beat the cream cheese and granulated sugar together in a large bowl with an electric mixer on medium speed for 1 minute. Add the sour cream and vanilla and beat until just combined. Mix in the eggs by hand, one at a time, until just combined. (Take care not to overmix or the cheesecake will puff up and crack). Pour the batter into the springform pan. Add enough hot water to the roasting pan to come about halfway up the side of the springform pan.
- 3 -** Bake until the outside of the cake is set but the center is still slightly loose, about 1 hour and 20 minutes. Turn the oven off and leave the cheesecake in the oven for another hour. Remove the cheesecake from the roasting pan to a cooling rack. Run a knife around the edge and cool to room temperature. Cover and refrigerate at least 8 hours.
- 4 -** Run a knife around the edge of the pan once more and unlock to unmold the cheesecake. Transfer to a serving platter or cake stand and smooth the edges with a knife. Pat the Jimmie sprinkles into the sides of the cheesecake making sure not to cover the crust or get any on top.
- 5 -** Whisk together the confectioners' sugar and meringue powder in a large bowl. Add 5 tablespoons water and beat with an electric mixer on medium-high speed until soft glossy peaks form, adding up to 1 more tablespoon water if necessary.
- 6 -** Transfer about 1/2 cup of the royal icing to a pastry bag fitted with a small round tip. Thin the remaining icing with 1 teaspoon of water at a time until it is the consistency of syrup (you know you have reached the right consistency if you drizzle a bit of the icing and it sinks back into the icing within 8 to 10 seconds). Transfer 1 cup of the thinned icing in another pastry bag fitted with a small round tip. Divide the remaining batter between two small bowl and color one red and one green with the red and green gel food coloring.
- 7 -** Use the thick white icing to pipe a large scalloped circle around the cake leaving a 3/4-inch border. Use the thinned white icing to fill the center of the scalloped circle. Use an offset spatula to spread the icing out so that it is smooth. Decorate with the colored icing while the white icing is still set. Chill the cake until the icing is set, at least 1 hour.

Smoke Alarms at Home

SMOKE ALARMS ARE A KEY PART of a home fire escape plan. When there is a fire, smoke spreads fast. Working smoke alarms give you early warning so you can get outside quickly.

SAFETY TIPS

- Install smoke alarms in every bedroom. They should also be outside each sleeping area and on every level of the home. Install alarms in the basement.
- Large homes may need extra smoke alarms.
- It is best to use interconnected smoke alarms. When one smoke alarm sounds, they all sound.
- Test all smoke alarms at least once a month. Press the test button to be sure the alarm is working.
- Current alarms on the market employ different types of technology including multi-sensing, which could include smoke and carbon monoxide combined.
- Today's smoke alarms will be more technologically advanced to respond to a multitude of fire conditions, yet mitigate false alarms.
- A smoke alarm should be on the ceiling or high on a wall. Keep smoke alarms away from the kitchen to reduce false alarms. They should be at least 10 feet (3 meters) from the stove.
- People who are hard-of-hearing or deaf can use special alarms. These alarms have strobe lights and bed shakers.
- Replace all smoke alarms when they are 10 years old.



FACTS

- ❗ A closed door may slow the spread of smoke, heat, and fire.
- ❗ Smoke alarms should be installed inside every sleeping room, outside each separate sleeping area, and on every level. Smoke alarms should be connected so when one sounds, they all sound. Most homes do not have this level of protection.
- ❗ Roughly 3 out of 5 fire deaths happen in homes with no smoke alarms or no working smoke alarms.



10 Tips

Get Ahead of the Winter Freeze

It's not too early to begin preparing for the heating season. Check these 10 tips off your list and get ahead of the winter freeze.

- ☐ Our **furnace has been inspected and serviced** by a qualified professional during the last 12 months. *(A furnace should be serviced at least once a year.)*
- ☐ Our **chimneys and vents have been cleaned and inspected** by a qualified professional. I have checked for creosote built-up. *(Not cleaning your chimney is the leading cause of chimney fires from built up creosote. This service needs to be done at least once a year.)*
- ☐ Our wood for our fireplace or wood stove is **dry, seasoned wood**.
- ☐ Our **fireplace screen is metal or heat-tempered glass**, in good condition and secure in its position in front of the fireplace.
- ☐ We have a **covered metal container** ready to use to dispose cooled ashes. *(The ash container should be kept at least 10 feet from the home and any nearby buildings.)*
- ☐ Our children know to stay at least **3 feet away** from the fireplace, wood/pellet stove, oil stove or other space heaters.
- ☐ Our portable space heaters have an **automatic shut-off**.
- ☐ Our portable space heaters will be **plugged directly into an outlet** *(not an extension cord)* and placed at least three feet from anything that can burn; like bedding, paper, walls, and even people. *(Place notes throughout your home to remind you to turn off portable heaters when you leave a room or go to bed.)*
- ☐ We have **tested our smoke alarms** and made sure they are working. *(You need smoke alarms on every level of the home, inside each sleeping room and outside each separate sleeping area. For the best protection, the smoke alarms should be interconnected so when one sounds, they all sound.)*
- ☐ We have **tested our carbon monoxide alarms** and made sure they are working. *(Carbon monoxide alarms should be located outside each sleeping area and on every level of the home.)*



Humboldt Mutual



Your Source for SAFETY Information

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

515-332-2953

SCHOLARSHIP OPPORTUNITY

As a mutual insurance association, HMIA understands the importance of supporting education of our future leaders. HMIA will be offering this annual scholarship(s) to post high school students furthering their education, particularly those interested in careers in insurance, agriculture or financial planning/business.

ELIGIBILITY

Scholarship applicants must be pursuing a two-year or four-year degree at an accredited college. Preference given to those applicants with relationships (e.g. child or grandchild) to a policy holder or HMIA agent. Preference given to those applicants pursuing careers in insurance, agriculture or financial planning/business. Eligibility includes those graduating from high school or already in college.

SCHOLARSHIP VALUE

We will be providing three non-renewable annual scholarships of \$1,000 each.

APPLICATION

Application to be filled out on web-page form < www.humboldtmutualinsurance.com > It can be found under Resources > Scholarship Entry Form tab. Scholarship recipients shall be expected to provide photo of themselves and photo release for use in for marketing purposes.

- DEADLINE: MARCH 15TH, 2021 -

Should you have any questions in regard to the scholarship form or eligibility please contact jennabeebe@outlook.com. Thank You!

STORAGE, USE, AND HANDLING OF GASOLINE AND DIESEL FUEL

LOSS CONTROL BULLETIN

grinnellmutual.com

Improper storage, use, and handling of flammable and combustible liquids such as gasoline and diesel can result in fires or explosions. Accidental spills can also result in ground contamination. Guidelines that outline the proper storage, use and handling of flammable liquids such as gasoline and diesel fuel can be found in National Fire Protection Association (NFPA) Standard 30 – Flammable and Combustible Liquids Code. Gasoline has a flash point at -45 degrees Fahrenheit. The flash point is the lowest temperature at which a flammable liquid gives off enough vapors to form an ignitable mixture with air. A fire or explosion will likely occur if exposed to a source of ignition. Diesel fuels typically have a flash point above 140 degrees Fahrenheit so they are not as easily ignitable but are still considered a fire hazard. Flammable liquids such as these are normally stored in smaller, portable containers or in larger aboveground and underground tanks.

FLAMMABLE AND COMBUSTIBLE LIQUIDS CONTAINERS

The best method to store small quantities of flammable and combustible liquids such as gasoline or diesel fuel is in approved safety cans. These types of cans have several safety features that are not present in plastic gas cans or other unapproved containers such as glass jars. Safety cans are designed with a sturdier base and have tight-fitting, self closing lids so they are less likely to tip over and leak. They have a flash arrestor screen which prevents any flashback of fire into the can. The cans also have automatic vents which help relieve any internal pressures that could result in the rupture of the can in the event of a fire.

There are color-coded varieties of safety cans

that can be used specifically for gasoline, diesel, and kerosene. For additional safety, the safety can should be labeled as to its contents. When filling a safety can, the can should be placed on the ground and not in the back of a pickup truck with a plastic bed liner or in a vehicle with a carpeted surface. Static electricity can build-up and a discharge of this build-up can result in a spark that could ignite the vapors and result in a fire or explosion. Before refilling, touch the dispenser nozzle to the container to dissipate any static charge. Keep part of the nozzle in contact with the container inlet during the entire refilling process. Flammable liquids should not be stored inside a home, especially the basement. Flammable liquid vapors are heavier than air and will accumulate at ground or floor level. Water heaters, furnaces, clothes dryers, and other types of appliances could easily ignite the vapors which could escape from a storage container. If more than 25 gallons of flammable or combustible liquids are used, then the containers should be stored in a flammable liquids storage cabinet (even if safety cans are used).

ABOVEGROUND STORAGE TANKS

Aboveground storage tanks for gasoline and diesel fuel shall be located at least 40 feet from any building. Tanks designed and intended for aboveground use shall not be used as underground tanks. Tanks shall rest on firm, level ground or on foundations made of concrete, masonry, piling, or steel. Tanks shall be designed and built in accordance with recognized engineering standards for the material of construction being used. The minimum separation distance from a gasoline storage tank to an LP gas container shall be 20 feet.

Tank supports shall be designed and constructed in accordance with recognized engineering standards. They shall be made of concrete, masonry, or steel protected against corrosion. The tanks shall be supported in such a manner that prevents excessive concentration of loads on the supported portion of the shell. In areas subject to earthquakes, tank supports and connections shall be designed to resist damage as a result of such shocks. Tanks should be protected against damage from a motor vehicle by use of collision barriers. The outdoor storage area shall be protected against tampering or trespassers. Areas around gasoline tanks should be kept free of weeds, trash, or other unnecessary combustible materials. Storage tanks shall be marked as to their contents and the nature of the fire hazard. "No Smoking" signs shall be posted in the vicinity. Storage tanks and their accessories shall be inspected and maintained according to manufacturer's guidelines or applicable standards. Every aboveground tank shall have an emergency relief venting device to relieve excessive internal pressure caused by an exposure fire. To prevent against accidental spills, single-wall tanks shall be protected by a diking system designed to hold 110 percent of the total tank capacity. An alternative to a diking system would be the use of a double-wall tank. A diking system can be constructed from earth, steel, concrete, or solid masonry. The system must be liquid-tight. Any diking system containing two or more tanks shall be subdivided. Where provision is made for draining water from diked areas, such drains shall be controlled to prevent liquids from entering

natural water courses, public sewers, or public drains. Spacing between adjacent double-wall tanks shall not be closer than 3 feet.

UNDERGROUND STORAGE TANKS

Underground storage tanks shall be a minimum distance of 1 foot from building foundations and 3 feet from property lines. Tanks designed and intended for underground use shall not be used as aboveground tanks. Underground tanks and their piping shall be protected against corrosion by a cathodic protection system or by use of approved or listed corrosion-resistant materials or systems. The type of system used shall be judged by the corrosion history of the area and the judgment of a qualified engineer. Tank venting systems shall be provided with sufficient capacity to prevent blow-back of vapor or liquid at the fill opening while the tank is being filled. Vent piping shall not be less than 1.25 inches inside diameter and should extend 12 feet above grade level to vent vapors away from sources of ignition. Vent outlets shall be located a minimum of 5 feet from any building opening to prevent flammable vapors from finding a source of ignition inside the building.

ADDITIONAL SAFETY REQUIREMENTS

A written emergency action plan (EAP) should be developed in order to respond to fires or other emergencies, such as an accidental spill. Employees should be trained on how to carry out their assigned responsibilities in the EAP. Do not refuel equipment while it is hot. No smoking is allowed when refueling.

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Portable Fireplace Safety



There is nothing like sitting by an open fire on a cold night. Indoor and outdoor portable ethanol burning fireplaces have become more popular in recent years. While these products provide ambiance and a little warmth, keep in mind the fuel, device and open flame can be dangerous.

Fireplace Safety

- » A portable ethanol burning fireplace, and the fuel, should only be used by adults.
- » Clean up any fuel spillage and be sure all liquid has evaporated before lighting the fireplace.
- » Light the fireplace using a utility lighter or long match.
- » An adult should always be present when a portable fireplace is burning.
- » Place the fireplace on a sturdy surface away from table edges.
- » It's a good idea to crack a window open for a fresh supply of air.
- » Never try to move a lit fireplace or one that is still hot.
- » Don't pour ethanol fuel in a device that is lit or not completely cool. It may result in a fire or injury.
- » Allow the device to cool down for at least 15 minutes before refueling.
- » Extinguish the flame when you leave the room, home or go to sleep.

General Fire Safety

- Keep anything that can burn, children and pets at least 3 feet from the fireplace.
- Store lighters and matches out of the reach of children, in a locked cabinet.



Your Source for SAFETY Information

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Ethanol Fuel Smarts

Store ethanol fuel in a closed container, away from the fireplace and out of the reach of children.

It may not be easy to see the ethanol fuel flame. Always close the lid or use a snuffer to be sure the flame is extinguished before refueling into a cooled fireplace.

Use only fuel made specifically for the fireplace.



FACT

Ethanol is a plant-based product that does not release new carbon monoxide into the air.

Name of Organization Goes Here

Contact Information Goes Here

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 (one metre) away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.
- Have a three-foot (one metre) "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 at least once a month.



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.



FACT

Half of home heating fires are reported during the months of **December, January, and February.**



**NATIONAL FIRE
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