



LOOKING OUT FOR YOUR TOMORROW

PREPARING YOUR HOME FOR FALL & WINTER

Fall is the best time to get some maintenance checklist items completed in preparing for those cold winter months ahead. By doing so early you are preventing damage and even possible claims from occurring. Let's keep those insurance costs low and avoid claims together by taking these few steps.

01 3 ITEMS TO REMAIN ENERGY EFFICIENT

Energy efficiency is one checklist item you want to make sure you're on top of. Keeping a well-insulated home is a great way to conserve energy and save money.

Be sure to check areas where heat loss can be a concern. As the weather becomes cooler in the fall, we all love to keep our windows open and let that fresh air in. This is the time we can check for places where heat is escaping the home and cold air is coming in rapidly. Finding these key problem areas will help prevent weather-related problems and even water damage when the snow melts. We all are trying to prevent the gradual water damage that happens before you can gain control or notice it happening.

Window panes, thresholds and door seals

- These areas are easily worn down and may deteriorate over time. These areas are good areas to check and make sure they're in great condition before that gradual wear and tear happens. Filling cracks, replacing parts that are no longer fulfilling their original form and making sure things are still their proper colors they were to begin with. If discoloration occurs, this can indicate a problem with certain gases or leaks.

Exterior Paint - If there is chipping or paint peeling off the exterior portions of your home it is good to get these items fixed and updated. It could indicate that you are sustaining some damage and wear and tear that you haven't been fully aware of.

Interior Insulation - If you are able to feel a breeze and air coming through different walls and electrical outlets throughout your home, you should be sure to check the exterior parts of your home that could be letting this air through. Sometimes rebricking, exterior repairs and adding extra insulation where needed can make a huge difference in the long run.

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02 PREVENTING WATER DAMAGE

Water damage is one of the most common causes of home insurance claims. Water that enters through windows, roof and even side walls of your home can cause major damage over time. The gradual wear and tear over time caused by water damage is not covered by home insurance, and can cost a hefty bill of money to replace and repair portions of the home.

Check these problem areas to avoid water damage

Check the condition of your pipes. If your home is old or you find there is lowered water pressure, this could be a good indication that your pipes are filled, blocked, or even worse have roots growing through them.

It is recommended to have a trained professional check your pipes with a camera so they are able to best identify the issue and then let you know how to replace if needed or what condition they are currently in.

Clean out water backup valves. If you have a sump pump or a water back up valve, during the fall months are a great time to

make sure everything is in good working condition.

Shut off the water supply to your outdoor water faucets.

Also be sure to put away your outdoor hose if the temperature falls below freezing.

Clean gutters and drains.

Make sure they're not blocked by leaves and other debris.

Check the Age of your water tank

Check the age of your water heater tank and do regular maintenance.

Water tanks need to be replaced after about ten years. Most cases when someone becomes aware of a water tank issue it is too late and ends up costing them a lot of money to fix/replace. Also becomes noticeable after it has already caused damage and emptied out into your home. Most people don't know that water tanks deteriorate from the inside out. Speak to a licensed plumber to get opinions on the lifespan of your water tank.

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03 CHECK ROOF, CHIMNEY AND ATTIC

Cold weather, strong storms and cold temperatures make your home more susceptible to several risks as well as damage.

Loose Shingles and other roof problems

Check your roof to check for any loose shingles or areas that may call for a repair. Taking actions before bad things happen will end up saving you a ton of money later. Even small items like one shingle blowing off the house during a storm can cause for a host of problems later if not fixed right away.

If you have a flat roof, be sure that you don't have an excess amount of leaves or other debris on top. This can lead to major problems as well as cause your roof to deteriorate much quicker.

Even though insurance is likely to cover you from the causes of high windstorms, or other water damage, you will still have to pay your deductible and set up a time to get it repaired.

Checking your chimney, fireplace, other heating sources.

It is recommended that you maintain proper chimney or furnace care yearly. Before you start using it in the fall, it is a good time to get it checked out.

A professional chimney cleaner will ensure that your fireplace is in good working shape, will check for any build up, clean and check the condition of all working parts inside and out.

Your furnace should also be something you check once a year to be sure that everything is working properly. You don't want to

run into heating problems in the dead of winter.

Checking your attic and space between your roof and living spaces is recommended to be sure there is no damage or deteriorating that may lead to bigger issues.

If you are staying on top of these key items that can cause huge issues, it will not only save you money and time, but will allow you more time to save in cases of emergency. Save yourself the hassle of filing claims by identifying and replacing where needed in and outside your home.

Campfire Safety

Sitting under the stars by a crackling fire has its appeal. It's where stories are told, sing-a-longs happen, and meals are cooked over an open flame. Campfires bring family and friends together. But campfire mishaps can cause injuries. With a few safety tips, you can prevent these accidents.

SAFETY AROUND THE FIRE

- Before setting up a campfire, be sure it is permitted. Check with your local fire department.
- If campfires are permitted, they need to be at least 25 feet away from any structure and anything that can burn.
- Clear away dry leaves and sticks, overhanging low branches and shrubs.
- Avoid burning on windy, dry days. It is easier for open burning to spread out of control when it is windy and dry.
- Watch children while the fire is burning. Never let children or pets play or stand too close to the fire.
- Attend to the campfire at all times. A campfire left alone for only a few minutes can grow into a damaging fire.
- Keep a campfire small which is easier to control.
- Never use gasoline or other flammable or combustible liquids.
- Always have a hose, bucket of water, or shovel and dirt or sand nearby to put out the fire. Make sure to put it completely out before leaving the site.
- If your clothes catch fire, stop, drop, and roll. Stop, drop to the ground and cover your face with your hands. Roll over and over or back and forth until the fire is out.
- Treat a burn right away. Cool the burn with cool water for 3 to 5 minutes. Cover with a clean, dry cloth. Get medical help if needed.



ROAST WITH CARE

If roasting marshmallows, help young children. Never shake a roasting marshmallow. It can turn into a flying, flaming ball. A heated metal skewer can cause burns.

FACT

Campfire accidents send thousands of people to emergency rooms with burn injuries every year.

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 and current college freshman or trade school students planning careers in insurance, agriculture or financial planning or business. HMIA will award up to five scholarships again this year.

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 college freshman. Students are only eligible to win once.

SCHOLARSHIP VALUE

We will be providing five 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. The scholarship application form will be available on the website beginning January 1st, 2023.

- DEADLINE: MARCH 15TH, 2023 -

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

BE HALLOWEEN Safe

Halloween is a fun, and spooky, time of year for kids. Make trick-or-treating safe for your little monsters with a few easy safety tips.



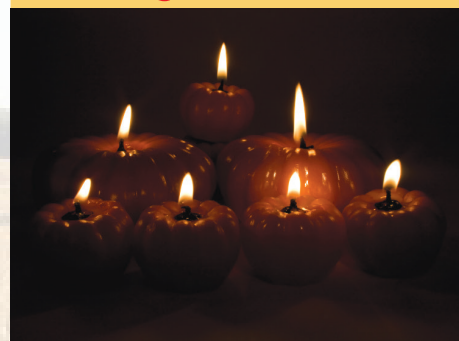
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HALLOWEEN FIRE SAFETY TIPS

- » **When choosing a costume**, stay away from long trailing fabric. If your child is wearing a mask, make sure the eye holes are large enough so he or she can see out.
- » **Provide children** with flashlights to carry for lighting or glow sticks as part of their costume.
- » Dried flowers, cornstalks and crepe paper catch fire easily. **Keep all decorations** away from open flames and other heat sources like light bulbs and heaters.
- » **Use a battery-operated** candle or glow-stick in jack-o-lanterns. If you use a real candle, use extreme caution. Make sure children are watched at all times when candles are lit. When lighting candles inside jack-o-lanterns, use long, fireplace-style matches or a utility lighter. Be sure to place lit pumpkins well away from anything that can burn and far enough out of the way of trick-or-treaters, doorsteps, walkways and yards.
- » **Remember** to keep exits clear of decorations, so nothing blocks escape routes.
- » **Make sure** all smoke alarms in the home are working.
- » **Tell children** to stay away from open flames including jack-o-lanterns with candles in them. Be sure they know how to stop, drop and roll if their clothing catches fire. (Have them practice, stopping immediately, dropping to the ground, covering their face with hands, and rolling over and over to put the flames out.)

If your children are going to **Halloween parties** at others' homes, have them look for ways out of the home and plan how they would get out in an emergency.

Did you know?



Decorations are the first thing to ignite in **900** reported home fires each year. Two of every five of these fires were started by a candle.

FALL RECIPE

Tomato soup with Parmesan Crostini

YIELDS: 4 servings TOTAL TIME: 1 hour 20 min

INGREDIENTS

2 3/4 lb. tomatoes
8 cloves of garlic, smashed
1 red onion, thickly sliced
2 tbsp. olive oil
Kosher salt and pepper
4 1/2 in. thick slices baguette
3 tbsp. finely grated parmesan

Directions

1. Heat oven to 325 degrees fahrenheit. On a rimmed baking sheet, toss tomatoes, garlic and onion with oil and 1/2 teaspoon each salt and pepper. Roast until tomatoes are tender and juicy and onion is tender, 60 to 70 minutes. Transfer all vegetables to a pot along with 4 cups of water; bring to a boil, then in a blender or using an immersion blender, puree and smooth.

2. Heat oven to broil. Arrange baguette slices on a baking sheet, top with parmesan and

broil until melted; serve with soup.

Nutritional Information: (per serving)

185 calories - 8.5 g fat (1.5 g saturated), 6 g protein, 395 mg sodium, 24 g carbohydrates, 5 g fiber

recipe from goodhousekeeping.com



FALL DESSERT

Tomato soup with Parmesan Crostini

YIELDS: 10 SERVINGS TOTAL TIME: 20 MINUTES

INGREDIENTS

4 oz (1/2 of 8 oz pkg)
philadelphia cream cheese
1-1/2 cups of cold milk
1 pkg JELL-O Butterscotch
Instant pudding
1 tub 8 oz. COOL WHIP
Whipped Topping, thawed
1/2 cup hot brewed strong
MAXWELL HOUSE coffee
1/4 cup caramel ice cream
topping
1 pkg (16 oz) frozen pound cake,
cut into 3/4 inch cubes
1-1/2 oz BAKER'S Semi-Sweet
chocolate, grated

Directions

1. Beat Cream cheese in large bowl mixer until creamy. Gradually beat in milk. Add dry pudding mix/ beat 1 min. Gently stir in 2 cups of COOL WHIP.

2. Mix coffee and caramel topping until blended. Place

half the cake cubes in 10 parfait glasses; drizzle with half the coffee mixture. Cover with half the cream cheese mixture, then 1/3 of the grated chocolate. Repeat.

3. Top with remaining COOL WHIP and chocolate. Refrigerate for 4 hours.

NOTES

Refrigerate up to 24 hours before serving

SPECIAL EXTRA: Garnish each parfait with a fresh raspberry just before serving.

recipe from findingzest.com



and

Children and Fire



Safety Tips for Caregivers



Children “playing” with or starting fires is dangerous and costly. Each year these fires cause hundreds of injuries, millions of dollars in damage, and are most likely to kill young children under the age of 5.

Some children play with fire out of curiosity, boredom, or peer pressure, not realizing its danger. But other children misuse fire because they are struggling with problems or emotions. Without proper intervention and instruction, children who misuse fire will very likely do it again. However, if punishment is the only intervention strategy used, it could actually contribute to the problem. What can you do?

Follow these tips to keep your family safe:

- Keep matches and lighters out of the reach of children, up high, preferably in a locked cabinet.
- Closely supervise children, making sure that they are kept away from other fire sources, including lit candles, cigarettes, bonfires, and stoves.
- It is natural for young children to be curious and ask questions about fire, play with fire trucks, or pretend to cook. Use these opportunities to teach them about fire safety.
- Explain that fire moves very fast and can hurt as soon as it touches them. Tell them that this is why matches and lighters are tools for adults only.
- Teach young children to never touch matches or lighters. They must go tell a grown-up when matches or lighters are found.
- Establish clear rules and consequences about unsupervised and unauthorized uses of fire.
- Be a good example! Always use fire sources — matches, lighters, candles, fireplaces, and campfires — in a safe manner. Never treat them as toys, or children may imitate you.
- Talk with children about what their friends or other children are doing with fire. What are they seeing online in video games, on TV, in movies, and on social media? Teach them specific ways to resist the peer pressure to misuse fire.
- Give praise for showing respect and age-appropriate responsible behavior toward fire.

Important!

Understand that children and fire are a **deadly combination**. If you suspect a child is unusually interested in fire or is setting fires, take immediate action. Follow these safety tips. Contact your local fire department, school, burn center, or counseling agency to get help from specially trained experts.

All children are at risk for using fire unsafely. Many fires happen simply because matches and lighters are left within a child's reach.

WE VALUE YOUR OPINION!

Humboldt Mutual Insurance Association values the opinions of our member policyholders. HMIA has partnered with CGI to create and administer the survey below. Responses and feedback from the survey help us as a Mutual better serve our clients needs. We are looking out for your tomorrow and if you have any questions or concerns regarding the survey, please call our office.

If you wish to opt out of any text surveys and have your name completely removed from the list you may call our office at 515-332-2953 or email jennabeebe@outlook.com or bob@humboldtinsurance.com and we will delete you.

We appreciate any and all feedback that we receive to better serve you! Humboldt Mutual is looking out for your tomorrow, Neighbor helping Neighbor, Since 1886.



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Humboldt Mutual Insurance Association

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