For the members and friends of Danish Mutual Insurance Association

## mutual news & views

# The Safe Glow of A Candle

Candles cause nearly 10,000 residential fires each year as reported by The National Candle Association. In addition, the U.S. Consumer Product Safety Commission estimates 85 percent of candle fires could be avoided. Candles account for almost four percent of all U.S. residential fires.

There are guidelines on what makes a candle safe and what constitutes a good quality candle. There are safe ways to burn a candle, what to watch for as a candle burns, and how to extinguish a candle properly. The bottom line is that a candle is an open flame and a potential fire hazard in your home.

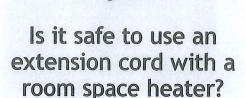
As holidays will soon be upon us and that warm glow brightens the season, keep three simple safety practices in mind:

- 1. Never leave a burning candle unattended.
- 2. Never burn a candle on or near anything that might catch fire.
- 3. Keep candles out of the reach of children and pets.

Enjoy the upcoming holidays with a warm and safe glow.



#### SPACE HEATER SAFETY



When a wall outlet is too far away from your space heater, it's often tempting to run an extension cord to connect the heater to the power source. Do not do it. Using an extension cord can overload the circuit or overheat the extension cord and cause an electrical fire. For safety, always plug a space heater directly into the wall outlet using the electrical cord on the space heater. A space heater, no matter what size, draws a high amount of electricity and can cause much more heat (fire) than you expected.



## Stay Ahead This Fall

When the weather turns cold most people spend more time inside their homes using fireplaces, furnaces, and heaters to keep warm. There's nothing quite as cozy as a fire, but it presents some safety hazards. Keep these tips in mind.



#### **Use Fireplaces Safely**

Keep that fire in its proper place by using a fireplace screen to keep sparks from flying out of the fireplace. Never leave a burning fire unattended, and make sure a fire in a fireplace is completely out before going to bed.



#### Service Your Furnace

Call your heating and cooling company to service your furnace before the cold autumn and winter weather sets in. Have them inspect the furnace to be sure there are no leaks and everything is in working order.

## Use Caution with Space Heaters

If your space heater requires venting, make sure you have vented it to the outdoors. Never use your stove or oven to heat your home; only use space heaters that are approved for this purpose. Always allow at least three feet of empty area around space heaters.

### Keep The Humidifier Humming

Keep humidity levels in check during fall and winter. The American Medical Association recommends the use of humidifiers to help relieve cold and flu symptoms during fall and winter. Humidifiers may also help prevent illness altogether. When the air is dry it's not only bad for your health but you may also notice your fine wood is more prone to crack.

Inspect the filters, pads or plates and keep them clean with a detergent solution. Use a wire brush to clean off mineral deposits.

#### Change Smoke Alarm Batteries

Change the batteries in your smoke alarms and carbon monoxide detectors when you turn back your clocks for Daylight Savings Time. Check the alarms once the new batteries installed.

#### Clean Filters

Avoid fires by regularly cleaning filters after each load of wash and removing lint that collects in dryer vents.

Fall is the time for yard clean-ups and readying your house for the cold winter ahead. Keep these safety tips in mind as you work.

#### Look Up

Check your power lines before you get on a ladder to trim trees, wash or install windows, clean gutters and inspect roof. Make careful note of where power lines are located before you set up, so that it is positioned away from them.

#### Use Caution on Ladders

The ladder should be positioned on a flat surface before use and should be inspected for any weak areas or defects before you climb. Wear appropriate footwear. Wet shoes or boots that can't grip may cause you to slip as you climb the ladder. Inspect all tools before you head up the ladder. Be sure they are specifically designed to do the job and are in good condition.

#### **Check Your Chimney**

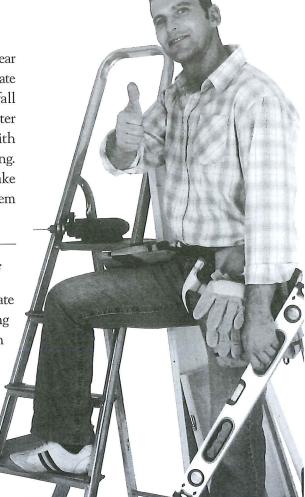
A good inspection is essential for safety and efficiency before using your fireplace. A professional inspection may reveal internal chimney problems and any obstructions, such as bird nests or flaking chimney mortar.

#### Clean Up Fallen Leaves

Keep your driveway and walkway clear of falling leaves. Wet leaves can create a hazard for pedestrians in the fall by making sidewalks slippery. Later in the season, snow may mix with leaves to increase the risk of falling. Homeowners should mulch or rake up fallen leaves and dispose of them before the weather gets bad.

#### Insulate and Turn Off

Before cold weather comes, insulate your water pipes to prevent freezing and seal cracks and openings with caulk to prevent cold air drafts. Bring in and inspect your outside hoses as you store for winter to check for cracks. Turn off all outside faucets.



By keeping these important fall safety tips in mind, you can be sure you are doing everything you can to protect yourself and your family from seasonal dangers, both inside and outside of your home.



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## What Makes Us Different?



Danish Mutual is known for having a 'friendly feel' within our company. That shouldn't be such a surprise since we are a group of local farmers, businessmen and businesswomen who act as policyholders and understand our community well. We're here to meet your personal insurance needs when you need us. We are completely owned by policyholders, like you, not shareholders.

So instead of being a source of profit and revenue for investors, our entire firm is in the hands of policyholders who help make this Mutual better each day. As a policyholder owned company, when you need assistance you won't be calling an 800 number at a big corporation. At Danish Mutual Insurance Company you're more than just a number. You are the people we work for and work with.

Whether it's a question, or general information we will be glad to take the time you need to feel comfortable with your insurance coverage. Call us when you have any questions or stop by for a visit. We are here for all of us.