

Fall 2016

SMART THINKING

PREPPING YOUR BUSINESS FOR WINTER WEATHER

The upcoming cold winter months can bring an increase in property damage and injuries, especially when you're not prepared. Taking a closer look at your property now can help avoid trouble when winter weather hits.

Start with the outside of the building:

- Inspect your roof. Look for damaged, loose or missing shingles that may leak during winter storms or from melting snow.
- Clean out gutters and downspouts and make sure they are properly secured. Gutters clogged with debris can lead to water backup and damage to roofing, siding and trim.
- Drain and winterize exterior water lines to prevent pipes from freezing.
- Take a close look at any trees located near structures or walkways and remove unsafe branches.
- Test your sump pump to ensure it's working properly in case of a water backup in your basement.

Then, assess the property for accident and injury potential:

- Thoroughly review contracts and coverage with snow removal contractors.
- Be ready to deal with icy conditions; have salt, ice melt and shovels on hand.
- If you have a snow blower, have it serviced and ready for use.
- Check outside lighting and ensure walkways are well lit.
- Inspect water flow from downspouts and roofs to ensure it does not cross walkways.
- Place mats and warning signs where water could freeze and create slippery conditions.
- When winter weather strikes, make sure sidewalks and parking lots are kept free of ice and snow.

Severe winter weather can arrive quickly, and often unexpectedly, so don't delay in taking these simple steps to secure your property and safety!



MMG HONORS SENIOR SYSTEMS ENGINEER WILLIE WINSLOW AS VOLUNTEER OF THE YEAR!

"MMG has supported my work in the community and encourages all employees to volunteer with groups and causes they're interested in. It's a work environment, but it's a family environment and it makes you honestly excited to come to work each day."

– Willie Winslow



DISPOSAL DONE RIGHT

Don't ever throw oil or gas-soaked rags in the trash as they can spontaneously combust and cause an unexpected fire! There are two easy steps to follow for proper disposal of combustible materials:

1. Hang the used rags outside to dry in a safe area or spread them out flat. Do not pile them up. If outdoors, make sure they are weighted down.
2. If you frequently use oily rags (daily or weekly), once dry place the rags in a specified waste container to be emptied by a private contractor.

If you are a less frequent user, once dry store the used rag in a small, airtight, non-combustible (such as metal) container with a tight-fitting lid. The rags should be completely covered with a solution made of water and an oil breakdown detergent.

FIRE SAFETY TIPS

Residential and commercial fires can be devastating, but with a little care and prevention, you can protect your family, home, business, and possessions.

Woodstoves:

- Install only UL approved stoves or fireplaces with clearances recommended by the manufacturer.
- Woodstoves need to be on their own separate flue.
- Clean and inspect all flues before the heating season.
- Burn only seasoned wood to reduce creosote buildup.
- Dispose of ashes in a non-combustible, metal container.
- Properly install smoke detectors and carbon monoxide detectors on each floor of your home.

Electrical:

- If you have an older home with fuses, replace with a circuit breaker panel as soon as possible and make sure that your existing wiring meets current electrical codes.
- Do not overload extension cords or join them together for length.
- Throw away any cords or electrical devices with broken or worn cords.

Cooking:

- Keep a tested ABC class fire extinguisher in the kitchen and any room with a heating device.
- Never leave cooking pans unattended, especially when cooking with oil.
- Never throw water on a grease/oil fire.

Commercial Cooking:

- Equipment should be cleaned/inspected by a professional cleaning company on a semi-annual basis.
- Class K Wet Chemical fire extinguishers are required and should be inspected and tagged annually.

Cigarettes and Candles:

- Never smoke in bed or when sleepy.
- Never burn candles in a closed area, near flammable materials, or leave unattended. Place on fire resistant surfaces.
- Trim candle wicks to prevent soot build up on ceilings and walls.



COULD YOU BE A VICTIM OF IDENTITY THEFT?

Identity theft tops the list of consumer complaints that are reported to the Federal Trade Commission every year. From low-tech methods such as purse snatching or "dumpster diving" to high-tech techniques such as deceptive emails and malicious software, according to the FTC, millions of people have fallen victim to the crime. Here are a few ways you can protect yourself:

- Order a free copy of your credit report yearly from a reputable company and review it for accuracy.
- Review your credit card bills and statements on a regular basis.
- Do not give your credit card or debit card to anyone who will be out of your sight.
- Use extreme caution when giving out personal information on the phone, through the mail, or on the Internet.

Talk to your Independent Agent about how you can protect yourself by adding MMG's Identity Theft endorsement to your Homeowner Policy.



CHANGE YOUR CLOCK, CHANGE YOUR BATTERIES!

Daylight Savings Time ends Sunday, November 6th. Remember to change your smoke and carbon monoxide detector batteries the same day!

