

# SMART THINKING

Summer 2018

## Putting Safety First in the Pool

Summer is the season of swimming pools – which means safety must be a priority. Drowning is the leading cause of unintentional death in children ages 1-4, according to the Consumer Product Safety Commission. Take time to review the safety guidelines below – it could save a life.

### HOMEOWNERS:

- In-ground and above-ground pools, including those holding more than 24 inches of water, should be surrounded by a fence or other barrier at least four feet high.
- Pool fences should have a self-closing, self-latching gate.
- If the house serves as the fourth side of the fence, consider installing an alarm on the door leading to the pool.
- Children must be supervised by an adult at all times.
- Use a safety cover for the pool when it is not in use.

### BUSINESS OWNERS:

- Post proper signage for when lifeguards will or will not be on duty, swim at your own risk, no diving, surfaces slippery when wet, and other concerns.
- Make sure there are no cracks or other trip hazards on walkways or other areas near the pool.
- Water depth markings should be clearly visible and there should be a contrasting color stripe indicating the transition from the shallow to deep end.
- A rope and float should be present on the grade between shallow and deep ends of the pool.
- Outdoor pools should have a fence with a locking gate.
- Indoor pools should require key card entry.
- Diving boards and slides are not recommended.

All pools should have anti-entrapment drain covers as well as lifesaving equipment and first aid kits easily accessible. Remember, it's never too late to start swimming lessons. Knowing how to swim is an important skill, however, it doesn't mean you can't drown. Practice the "buddy system" and never swim alone. For more information, visit [www.poolsafely.gov](http://www.poolsafely.gov).

## Tree Maintenance

Proper tree maintenance around your home or business can save you from future claims and lengthen the life of your roof, siding and deck.

Check your property for any dead or decaying trees, those pose the biggest risk of causing damage during a storm or high winds. When trimming or cutting trees, be careful, especially when using ladders or power tools. Never use either near power lines – call a professional.

Watch for trouble signs such as cracks in tree trunks or major limbs, significant leaning and low-hanging branches.

Keep an eye on your gutters – leaves and branches from nearby trees can clog gutters and increase the chance for ice dams and water damage.

If planting new trees, avoid placing them near sewer and water lines as the roots can cause damage to these lines as they grow.

When in doubt, contact a licensed and insured tree removal service for assistance!

**The quickest and best service I have ever had from any insurance company. The adjuster answered my questions, was very professional and took his time surveying the damage so he wouldn't miss any. Best service ever.**

– Jerry & Eileen C.

**I felt very comfortable with the adjuster. He was very thorough and explained what I needed to do and how the damages would be taken care of. I highly recommend MMG Insurance.**

– Galen H.

## Save a Tree. Go Paper-Free!

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## Summer Travel – Stay Alert

Many of us will be hitting the road this summer and exploring new places. If you're planning to take the tourist route, keep these safety tips in mind:

- Plan ahead. Research the area you're traveling to and find out if there are any specific places tourists should avoid due to crime, etc.
- Travel with a companion when possible and always tell someone if you're going out alone.
- Keep your personal belongings in a secure place and be alert when in crowded areas where pickpocketing can be more prevalent.
- Have a map with you, or download an app with GPS.
- Save emergency numbers in your cell phone. If traveling internationally, research the nearest U.S. embassy or consulate and save those numbers and addresses as well.
- Pack emergency supplies including first aid kit basics. If traveling by car, make sure your emergency kit includes water, non-perishable food, a backup phone charger, a flashlight and reflective warning signs.
- Stay hydrated, wear sunscreen and pack any necessary medications.
- Consider purchasing travel insurance to prepare for unexpected situations.

Keeping this advice in mind will help ensure your summer adventure is one you want to remember – not forget!

## Welding Safety Tips

Safety is essential when tackling any welding project. Health hazards from welding can range from exposure to fumes and welder's flash, to electrical shock, serious injury, and more. Awareness and following the proper safety precautions are the best way to avoid potential dangers.

1. Make sure your work area is clear of any possible trip hazards before you begin.
2. Welding should not be performed in confined spaces.
3. Move all combustible material at least 35 feet away from the work area.
4. Fire extinguishers must be easily accessible and ready for immediate use.
5. Proper ventilation should be maintained to remove airborne contaminants known as "welding smoke" which can be toxic.
6. Dress in protective clothing that covers all body parts to minimize the risk of burns.
7. Proper eye protection must be worn when hazards are present.
8. Gloves and helmets should be OSHA certified.
9. Remember to shut off all gas welding tanks and/or unplug all welding units upon completion.
10. Maintain a fire watch for at least 30 minutes after operations are completed.



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