

# SMART THINKING

Fall 2020

## Hiking & Hunting Safety

The crisp air and changing leaves mean one thing – fall is here! With the autumn season comes the opportunity to enjoy the outdoors and seasonal beauty. Here are some safety tips to keep in mind while enjoying the outdoors this fall.

### Hiking Safety Tips

- **Check the Forecast.** Prepare wisely by dressing according to weather conditions and avoiding activities during inclement weather.
- **Know the Sunset Schedule.** As the days rapidly grow shorter, familiarize yourself with the sunset schedule. If you are walking on a road in the evening, wear a reflective vest, use a flashlight, and walk facing traffic so you can see and react to vehicles.
- **Layer Your Clothes.** Wear loose clothing in layers to help stay warm. Avoid cotton articles of clothing on cold or wet days.
- **First Aid & Hydration.** Even though the weather is colder, it's still important to stay hydrated. Whether you are by yourself or traveling in a group, carrying a first aid kit is always a good idea.
- **Be Alert & Stay Visible.** In many regions, fall means hunting season. Hunters will be sharing the outdoors with you. Be aware of hunting seasons in your area and wear bright hunter orange to maximize your visibility. For added peace of mind, consider walking or hiking in protected areas where hunting is not allowed, such as state parks, national parks, or other designated recreation areas.
- **Protect Your Pets.** If hiking or hunting with a pet, increase their visibility to others by outfitting them with an orange vest or scarf.

### Hunting Safety Tips

- **Know the Rules.** All states have specific regulations pertaining to hunting. Be sure to know and comply with state and local laws. Take a hunter safety course to best prepare for a safe hunt.
- **Firearm Safety.** Always treat a firearm as if it is loaded. Never enter a vehicle or a tree stand with a loaded firearm.
- **Know the Area.** Unless you are with an experienced guide, avoid hunting in unfamiliar areas to reduce the possibility of getting lost.
- **Watch for Others.** Be extra cautious when hunting near developed areas, trails, or roads, as others may also be walking or hunting in the area.
- **Positive Identification.** Always be 100% certain of your target and what is behind it before shooting.
- **Plan, Prepare, and Communicate.** Always tell someone where you will be going and when you expect to return. Dress appropriately for the weather and bring food, water, a change of clothing, and fire starting materials with you.

## MMG Honors Heather MacKinnon as Volunteer of the Year



"MMG is really flexible and supportive of my participation in programs that benefit my community. I'm fortunate to work for a company that allows me to pursue my passion of working with the kids."

– Heather MacKinnon, API, AINS  
Technical Specialist,  
Personal Lines



## Kitchen Safety Tips

With the fall season comes cooler weather, football, and more time spent in the kitchen cooking. Prevent kitchen accidents and fires by keeping these tips in mind.

- Avoid storing items in your oven. You may forget about them and turn the oven on, causing a fire.
- Never leave your range or cooktop unattended while burners are on and always use a timer.
- Turn pot handles inward, away from the front of the stove. This will help prevent pans from accidentally getting knocked over.
- Watch hot oil closely, have the lid for the pan nearby to cover in the event of flames. Never put water on hot oil.
- Keep your cooking area clean and free of combustibles such as paper, oven mitts, etc.
- Always have a fire extinguisher nearby and charged.
- Avoid allowing small children or pets in the kitchen while cooking, and keep the kitchen floor clear of tripping hazards.
- If an oven fire does start, keep the door closed and turn off the heat source. The same method applies with your microwave.
- Do not use paper towels made of recycled material in your microwave, they may contain small metal particles which could spark a fire.

**October is Fire Safety Month. Celebrate with your family and our Kitchen Safety Scavenger Hunt. Identify the FIVE risk factors hidden in this image.**



(1) Oven mitt on burner (2) No adults in kitchen with food cooking (3) Child/dog tripping hazard (4) Pot handle facing toward the front of stove (5) Child/dog tripping hazard

## Fall Home & Auto Checklist

- Change the batteries and test all smoke and carbon monoxide detectors.
- Service and clean all heating systems such as furnaces, wood fireplaces, and pellet stoves before the heating season begins. This should be done by a qualified and experienced professional.
- Clean out your dryer vents to prevent dryer fires.
- Check your vehicle's tire pressure and plan to exchange tires for winter grade or studded tires.
- Rake and dispose of leaves and safely trim overhanging branches that could pose a hazard during winter weather.
- Clear roof gutters free of leaves, pine needles, and other debris to ensure they will work properly and to help prevent ice and water back up.
- Prepare for snow removal. Mark your driveway boundaries, culverts, or other plowing hazards with tall stakes.
- Drain and disconnect garden hoses for storage.

