

SMART THINKING

Fall 2021

Summer Home Winterization

Before the snow flies, it is important to winterize your summer home to best prepare for the season ahead. Keep these winterization tips in mind to help prevent or minimize a loss to your summer home.

- If you heat your summer home throughout the winter, coordinate automatic fuel deliveries and set the heat in your home within the temperature range of 55 to 60 degrees. You should also install and test a freeze alarm to alert you to temperature drops before pipes have a chance of freezing.
- An alternative option is to winterize your plumbing and protect against freeze-ups:
 - » Shut off your main water valve.
 - » Shut off your water pump and water heater.
 - » Blow out excess water from all pipes.
 - » Wrap pipes in insulated sleeves or slip-on foam pipe insulation.
 - » Open all drain valves and taps throughout your property.
 - » Open and drain hot water and holding tanks and let them discharge until empty.
 - » Flush toilets to remove as much water from the tanks and toilet bowls and add non-toxic anti-freeze to prevent cracking and freezing of your toilet.
- Complete a visual inspection of your property:
 - » Close and lock all doors and windows.
 - » Make certain all visible cracks are sealed.
 - » Turn off all utilities and unplug appliances.
 - » If your property is lakeside, remove docks and boat lifts from the water and store them out of reach of springtime flooding.
- Protect against rodents and other pests:
 - » Ensure that all entry points are closed or sealed.
 - » Remove all food and trash before you leave.
- Prepare for winter care:
 - » Trim over-hanging and dead branches from trees nearby your home.
 - » Clean out gutters.
 - » Disconnect and drain your garden hose.
 - » Prepare for snow removal by flagging your driveway and any areas to avoid plowing.
 - » Establish a plan for keeping your roof and deck shoveled.
 - » Check on your property throughout the winter.



Chimney Cleaning and Heating System & Heat Pump Cleaning and Maintenance

Having a heating system breakdown during the cold winter months is something everyone wants to avoid. Maintaining your heating systems is vital to enjoying a comfortable winter season and can help you avoid expensive emergency service charges due to a sudden breakdown. Additionally, keeping your heating system exhaust (for many the exhaust is your chimney) clean is key to protecting your home, especially if wood burning is part of your winter heating strategy. Here are some general recommendations to stay warm and safe every winter:

- Have your chimney inspected and cleaned at least annually. You may need to have your chimney cleaned more regularly if you use wood as a regular heat source.
- Burn only properly seasoned, untreated, hardwood.
- Inspect and service heat pumps, boilers, and furnaces annually by a qualified technician.
- Clean coils and clear vegetation on and around heat pumps regularly.
- Inspect filters monthly and change as needed in your heating systems.
- Inspect baseboard heat pipes for leaks and missing fins.
- Check and clean return and supply registers in the home.

TIP!

Most chimney sweeps and home heating fuel providers can set homeowners up on an annual inspection and maintenance schedule. This can provide you with peace of mind that your systems will always be ready for the cooler seasons ahead.



Festive holiday feasts are almost upon us! Before firing up your oven and dressing your turkey, watch our holiday cooking video for some kitchen safety refreshers.

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 help prevent ice and water back up.
- Prepare for snow removal. Mark your driveway boundaries, culverts, or other plowing hazards with tall stakes.
- Chimney cleaning and heating system & heat pump cleaning and maintenance.
- Drain and disconnect garden hoses for storage.

Volunteer of the Year



"MMG Honors Spencer King, Commercial Lines Senior Underwriter, as Volunteer of the Year"

Spencer King dedicates time volunteering as coach of the Special Olympics Snow Dogs basketball team, serving on the Washburn School Board, and the Presque Isle Country Club Board of Directors.