

SMART THINKING

Summer 2022

6 Tips for a Safe Hike

Whether you're taking a walk on the trail, a light hike through the woods, or a strenuous climb up a mountain, all are great ways to get a workout in and enjoy the outdoors. Before hitting the trails, consider these tips to stay safe while hiking:

- 1. Check the weather** – Confirm there aren't any storms in the forecast or dramatic temperature changes.
- 2. Plan your hike** – Properly planning the time duration of your hike is important, as it is safest to hike during the day. Be sure to build in buffer time to mitigate the risk of hiking after dark.
- 3. Hike together** – It is safer to hike with a friend. If you do not have a hiking buddy, it is imperative that someone knows where you are hiking and what time to expect your return.
- 4. Bring a backpack** – Here are some essential items you should carry with you on all hikes:
 - **Navigation** – Map & compass
 - **Headlamp** – Confirm batteries are charged.
 - **Sun Protection** – Hat, sunscreen, & sunglasses will help prevent sunburn.
 - **First Aid** – Band-Aids, antibiotic ointment, alcohol wipes, insect repellent.
 - **Fire** – Matches or a lighter.
 - **Shelter** – Tarp, emergency blanket.
 - **Food** – Pack extra food beyond what you anticipate using.
 - **Water** – Pack extra water beyond what you anticipate using.
 - **Extra clothing** – Socks, gloves, synthetic jacket, or vest.
- 5. Tick bite prevention** – Wear a long-sleeved shirt, pants, and long socks to avoid tick bites. If you do find a tick on you, remove the tick slowly with tweezers, clean the bite area, and check-in with your primary care provider should you develop a fever or rash.
- 6. Stay on marked trails** – Unknown obstacles off-trail can cause you to get lost or injured and increase the difficulty for first responders to find you in the event of an emergency. Hike on marked trails to stay safe.



On May 22, 2022 MMG Insurance celebrated an exciting milestone, our 125th anniversary in business! We celebrated with a toast with our team and have additional celebratory plans scheduled throughout the remainder of this milestone year.



Fire Extinguisher Types and Use

Fire extinguishers are a critical first response that can be used to prevent small fires from turning into large, life-threatening fires.

Extinguishers should always be visible and easily accessible. It's best to keep one fire extinguisher on each level of your home as well as in your basement; and they should be easily accessible where fires are more likely to start, such as in the kitchen, near fireplaces or stoves, and in your garage.

TYPES & SIZE:

Fire extinguishers come in different Classes, and each Class is designed to be used on different kinds of fires.

- **Class A** - Designed for combustible material fires such as wood, paper, cardboard, plastics, and cloth.
- **Class B** - Designed to put out flammable liquids like gasoline, solvents, oil, and grease.
- **Class C** - Designed for energized electrical equipment fires.
- **Class D** - Designed for flammable metals like magnesium, and lithium.
- **Class K** - Designed for commercial cooking purposes.

Combination ABC Class fire extinguishers are also available and provide protection against A, B, and C Class fires. K Class extinguishers should always be used in commercial kitchen settings, but ABC multipurpose extinguishers are the most common type used in homes and businesses and provide a good multi-purpose extinguisher.

Fire extinguishers come in different sizes as well:

- **10 Pound Extinguisher** - Best for garage or home workshop, where a fire might grow before being noticed.
- **5 Pound Extinguisher** - Best for a quick response in the kitchen or laundry room.
- **2 Pound Extinguisher** - Best for a vehicle.

USE:

Knowing how to use your fire extinguisher is important. All household members - and for businesses, all employees - should be familiar with where extinguishers are stored and how to use them.

Remember the P.A.S.S. technique for use:

- **P** - Pull the pin.
- **A** - Aim the fire extinguisher nozzle low, towards the base of the fire.
- **S** - Squeeze the handle lever to spray the extinguisher on the fire.
- **S** - Sweep the nozzle from side to side to cover the fire until it is extinguished.

Outdoor Fire Pit Precautions

Outdoor fire pits can provide a fun-filled atmosphere to enjoy throughout the summer and fall. Review these tips to avoid an accident with your outdoor fire pit.

- Locate outdoor fire pits away from buildings, trees, and other flammable materials.
- Do not set an enclosed fire pit on a wooden deck or directly on grass.
- Check the requirements within your city or town as codes and laws regarding the use of fire pits can differ. Some communities do not allow open fires or require a burn permit.
- Use only recommended fire starters. Never use gasoline to start a fire.
- Start the fire small and add to it as desired.
- To prevent sparks and debris from flying out of the pit, place a fire safe screen over it.
- Soft woods such as cedar and pine tend to pop and throw sparks. Avoid burning those types of wood, other than to start a fire, to help minimize the risk of injury and spread of fire.
- Make sure to have a water source available to extinguish accidental fires quickly.
- Check the forecast, fire danger levels, and wind conditions before deciding to have a fire. When dangerous conditions are present, such as high winds, do not have a fire.
- Never leave a fire unattended.
- Extinguish the fire properly. Douse embers with water until they are no longer producing any steam.

