

SMART THINKING

Fall 2022

Inflation and Home Heating Safety

Keep your home warm and your family safe this winter by reviewing these secondary heat source safety recommendations and taking preventative steps to avoid an accident.

Electric Space Heaters:

- Only use space heaters that have UL or FM tested and approved listed on their labels.
- Position at least 3 feet away from anything combustible such as curtains, furniture, bedding, and decorations during the holiday season. Never place clothing, hats, or mittens on space heaters to dry.
- Turn off space heaters when leaving the room or going to sleep.
- Ensure your space heater has an automatic safety shut-off switch that turns it off in the event the heater tips over.
- Avoid using extension cords or power strips with your space heater, and do not plug multiple space heaters into the same outlet.

Wood/Pellet Stoves & Fireplaces:

- Stoves/fireplaces, chimneys, flues, and exhaust pipes should be cleaned and serviced annually by a professional.
- Allow ashes to cool completely and use a non-combustible metal container to dispose of ashes.
- Do not vacuum ashes with a household vacuum.
- Only burn dried and seasoned wood in your fireplace/wood stove. Refer to the manufacturer's instructions and only burn the recommended pellets in your pellet stove.
- During the holiday season, use caution and position all decorations at least 3-feet away from your stove/fireplace.

General Home Heating & Cost Saving Tips

- Ensure forced air heating system vents are open and rearrange furniture to prevent blocking vents.
- Reversing your fan blades and running your ceiling fans will aid in circulating warm air in the room.
- Enroll in a payment plan with your fuel delivery provider. Avoid high winter heating bills by spreading payments out over the year.
- Never use a stovetop as a heat source for home heating.
- Install extra insulation in areas such as the attic where drafts and air infiltration are noticed.
- Have your furnace serviced annually by a professional and install new air filters annually (if applicable) to keep it running as efficiently as possible.
- Never use gasoline or kerosene heaters indoors.
- Lowering your thermostat 7-10 degrees when away from home for long periods of time can help save on heating costs, but avoid lowering your thermostat below 60°F to prevent frozen pipes in the event of a power outage or sudden cold snap.
- Seal windows and doors with weatherstripping or door sweeps.
- Always have working fire extinguishers accessible and test smoke and CO detectors monthly.



125 Years in Business!

MMG Insurance is celebrating an exciting milestone in 2022, 125 years in business! Founded in 1897 in the small town of Houlton, Maine, MMG's primary focus in the company's early years was to protect farms against loss by fire. Much has changed over 125 years – from who and what we insure to the size of the company and regions we serve.

We've celebrated this milestone with our team throughout the year, and in August, that culminated in employee celebrations for Team MMG in our Maine, New Hampshire, Pennsylvania, and Virginia offices.

We're proud to reflect on 125 years of protecting our policyholders' piece of the world, of the relationships we've fostered with our agency partners, and serving the communities in which our team lives and works.



Halloween Safety Tips



Halloween is one of the most popular American holidays. To ensure you enjoy a safe and healthy celebration, here are some safety tips to enjoy without any unexpected frights:

- Drive slowly. Watch for children and pedestrians walking on roadways, medians, and areas where they may not usually be.
 - Ensure that driveways and alleyways are clear of pedestrians before pulling in, and check twice at crosswalks and stop signs before proceeding.
 - Discourage inexperienced household drivers from driving during peak hours when kids will be trick or treating.
 - Ensure kids' masks allow a full field of vision without any blind spots; this will help them see where they are going and prevent trip and fall accidents.
 - Costumes should be made of fire-retardant material and include reflective tape, glow sticks, brightly lit accessories, or other materials to increase visibility to drivers.
 - Discuss pedestrian safety with your children, including crossing only at street corners, using crosswalks, obeying traffic signals, and walking only on sidewalks or pathways.
 - Traveling in groups is always safer than going solo. Adults should join kids under 12 for trick or treating and ensure they remain in familiar areas that are well lit.
 - Bring flashlights and avoid dark or unlit houses and walking areas.
- If expecting trick or treaters at your home:
- Remove tripping hazards from your home, such as wet leaves. Ensure your pathway is well lit and replace any burnt-out lightbulbs.
 - Restrain pets to avoid conflict with trick or treaters. Remember, your pet isn't familiar with people in costumes.

A night of witches and goblins can be even more enjoyable when everyone remains safe because ghouls just want to have fun!

