

Driver Only – No Riders

Tractors and farm machinery are not built as passenger vehicles. Yet, every year too many passengers are killed or severely injured when they fall beneath the wheels of farm equipment. Farm machinery is almost always designed for safety of only the operator, and is merciless in a rollover or run over situation.

Don't be fooled by an enclosed cab and a rollover protection system (ROPS). They are effective protection for operators, but offer little protection for riders. Doors can pop open and riders can bounce around uncontrollably in rough operating conditions or during an accident. Even under normal conditions, the compact cab space increases the possibility for distracting the operator, or limiting access to the controls.

For the safety of everyone, enforce a “Driver Only” policy with your equipment.



We strongly suggest adopting a “Driver Only – No Riders” policy. Talk with family and friends. Let them know about this policy and your commitment to it. Plan ahead and use other appropriate vehicles to transport workers to and from the field. Resist the temptation to take wide eyed admiring children for rides on the big and interesting pieces of equipment.

Breathing Easier On the Farm



Most people think of country air as fresh, clean, and healthy. Generally that's true, but there are certain locations on the farm that represent serious risks for lung disease or injury.

Agriculture is abundant with chemical and fertilizers, some of which are respiratory hazards. Additionally, farmers can be exposed to welding fumes, solvents, and exhaust from equipment. Often overlooked are the potential risks of lung damage from crop mold (called “farmers lung”), as well as toxic residual from chicken waste and livestock containment areas.

Fresh air is part of what makes the country a great place to live. Protect your lungs from respiratory hazards so you can enjoy it.

We strongly encourage our policyholders and friends to develop a strategy for lung protection. May we suggest the following:

- ***Research and learn about areas of respiratory risk on the farm place.*** What you don't know really can hurt you or a loved one.
- ***Use proper equipment.*** The cheapest solution may not be the safe solution. Different respiratory risks can require different types of respiratory protection equipment.
- ***Make sure that respiratory protection equipment fits properly.***
- ***Follow manufacturers guidelines*** of mixing, dispersing, and disposing of farm chemicals, solvent, and other potentially toxic mixtures.

Avoiding Accidents in the Farm Shop

On many farms, the shop is a busy place year around. The shop's location, size, and condition vary from farm to farm, but usually it's central to the farm's operation. Safe management is critical in keeping the farm running smoothly and efficiently.

- **Maintain the shop in a clean and organized manner.** It's not only safe, it is cost effective.
- **Use proper protective equipment.** A small mistake at a critical time can cause a serious injury.
- **Clean all spills.** As we age, floors seem to get harder and bodies get less resilient.
- **Manage and use flammables carefully.** Follow manufacturers guidelines for using, storing, handling and disposing of these materials.
- **Purchase and maintain fire extinguishers.** Keep them readily available in your shop.



A safe and well-maintained shop reduces the risks for property loss and damage. More importantly, it helps protect our friends and policyholders from harm and injury.



Making Safety Pay...

Everyone who lives in rural areas knows that farming is a dangerous business. It's second to mining in terms of injuries and fatalities. Beyond the human tragedy, inadequate attention to safety can also cause financial problems. A day of downtime at a critical time can cost a lot of money and create a lot of stress.

Safety begins before the start of a busy season. Be sure equipment is ready well before needed. Replace any worn parts, inspect/repair safety shields, check lights and flashers, and clean grease and combustibles from areas that get hot. Place 10 lb. ABC dry chemical fire

extinguishers on equipment. Check the toolbox for completeness. A supply of common extra parts and fluids can save trips into town. Also repair or clearly mark hazards in the field or work areas to avoid mishaps.

Map out a schedule for work (including times for unexpected delays). Allow adequate sleep and breaks. Risks of accident escalate at times of stress or fatigue. Avoid shortcuts or taking chances. They usually save little time and too often result in human and financial hardship. Avoid injury and costly downtime.

Make safety pay by planning ahead for the busy season.