

(570) 458-5517
I-800-262-8495
215 STATE STREET
MILLVILLE, PA 17846
www.millvillemutual.com
www.millvilleinsuranceofnewyork.com

HOME WINTERIZATION

Ready or not, fall and winter are coming. Home winterization is a smart investment of time and resources.

Clothing and accessories change to fit the season. Similarly, the needs of your house change as fall and winter approach. Overlooking seasonal preparations can create misery and expense. Here are some ideas for property protection for the coming changes of season.



Clean Gutters and Downspouts — Poor roof drainage is the greatest contributor to wet basements. Clogged gutters drain water directly down the foundation. Poor roof drainage also risks "ice dams" formation on the roof (which damage shingles and cause seepage into the attic). Make sure gutters are clear and downspouts drain a sufficient distance from the foundation.

Inspect the Air Conditioning/Heating System — Efficient heating systems need seasonal inspections. Unless you are a professional, we recommend you call one.

Inspect and Caulk Flashing and Window Seals — Inspect and repair areas where water seals may be starting to fail, including house siding. Winter weather will find any weak spots.

Check Crawlspaces — Neglected crawlspaces can cause cold floors, hidden air leaks, and frozen pipes. Insulation lowers energy costs, and frozen or burst pipes are a "crawlspace nightmare". Consider installing a plastic or foil vapor barrier.

CLOSED FOR THE SEASON

Outdoor pools in this part of the world require special care in preparation for winter. Frozen water creates risk for pool and equipment damage, so care in winterizing can save expensive repair costs next year. May we suggest:

CLEAN IT UP. Use the skimmer or pool vacuum to fish out debris that may have accumulated.

ance water chemical levels (pH, alkalinity, chlorine, etc.) to recommended levels and disperse properly through the water, to avoid staining the liner. Algaecides can

protect against unwanted plant growth.

PRACTICE GOOD CHEMISTRY, Bal-



ADJUST THE WATER LEVEL. Pump water out of the pool according to your pool's care instructions. Completely drained pools risk serious hydrostatic structural damage.

SAFEGUARD THE EQUIPMENT. Drain water and clear pipes per equipment instructions. Remove and clean filters, hoses and other equipment before moving inside for winter storage.

PILLOW PLACEMENT. Above ground pools should have a properly placed air pillow. It eases pressure on pool walls by permitting contraction of the air pillow rather than pool wall expansion.

COVER UP. Properly covering and securing the pool keeps out leaves/debris. Most importantly, the right cover, properly installed, can reduce risks of children or pets accidentally falling in the pool.



9-Volt Batteries: A Safety Hazard?



Believe it or not, 9-volt batteries can be a safety hazard under certain circumstances. The batteries that power toys, household devices, and (ironically) smoke detectors can be a fire hazard.

The problem is the positive and negative metal posts. Any metal object (key, paper clip, coin, steel wool) touching both metal poles at the same time can create a short circuit. Infrequently, this can generate enough heat to start a fire. Even discarded weak batteries thrown in the trash with metal objects have started fires.

The solution is simple in theory: Keep metal objects from bridging the metal poles on 9-volt batteries. In practice, we toss 9-volt batteries in drawers along with pens, paper clips, paper and everything imaginable.

The National Fire Protection Association (NFPA) recommends storing 9-volt batteries in original packaging until used. If loose, cover the posts with electrical, masking, or duct tape and keep them from contacting metal objects. Put them somewhere where they won't be bounced around, and store them standing up in containers separate from other batteries.

Before disposing of 9-volt batteries, cover the positive/negative posts with electrical, masking, or duct tape. The NFPA recommends not throwing into regular trash, and disposing at a household hazardous waste collection site.

SMOKE DETECTORS SAVE LIVES

Smoke detector facts:

- Since home smoke detectors were introduced, fire related deaths have declined by 50%.
- Only 10% of households in the U.S. do not have smoke detectors. Yet, 42% of all fire deaths in residential structures occurred with no smoke detector present.
- In residences where a fire death occurred with a smoke detector present, the smoke detector was not operating in 63% of the episodes.

The conclusion

Smoke alarms really can save lives. U.S. Fire Administration (USFA) recommends placing smoke detectors on every level of the home (including the basement) as well as alarms installed both inside and outside sleeping areas.

Smoke detectors offer an important first warning against the dangers of fire, particularly at night. They're inexpensive, often costing less than \$10. Installation is typically on the ceiling, or on a wall 6" to 8" from the ceiling. Installation instructions should be listed in the owner's manual. Most can be installed easily, but ask for help if you aren't certain. Keep the detectors free from dirt and dust, and replace batteries at least annually. Test smoke detectors regularly.

Protect your life, your family's lives, and your property. Install and maintain smoke alarms.

