Buffalo Lake-New Auburn Mutual Insurance Company

514 Sibley Avenue Gaylord MN 55334
507-237-2136 1-800-642-5770
May 2009

Celebrating 121 Years Of Service To Our Policyholders

Please call the office if you install a new wood, corn or pellet burner.

Inspection Program

In the "Policy Conditions" portion of your policy, one of the items addressed is "Inspection". It states: We are permitted, but not obligated, to inspect your property and operations. Our inspection or any resulting advice or report does not warrant that your property or operations are safe or are in compliance with any law, rule or regulation. Our safety inspector, Chuck Holmgren, will assist you in locating potential hazards in your home and/or farm. This is an effort by Buffalo Lake-New Auburn Mutual to prevent loss, thereby making your property a safer place to live as well as reduce claims. Chuck will explain how to go about correcting any hazards found. He has been trained by experts in the loss prevention field. We ask you give him all the cooperation you can as the program is designed to help you and Buffalo Lake-New Auburn Mutual save money!

What To Do In Case Of Loss

Notify your agent immediately. Protect your property from further damage and prepare an inventory of your damaged property.

How Fire Smart Are You?

How much do you know about fires? Take this quiz to see what you know about home fires:

1. Most home fires start in the: a) kitchen b) living room c) bathroom
2. Never use a fire extinguisher for a grease fire on the stove. True/False
3. Gasoline may be safely used to start a fire in a charcoal grill. True/False
4. Each year, fire kills more Americans than all natural disasters combined. True/False
5. Cooking fires are the number one cause of home fires. True/False
6. Never leave the dryer on when you leave home. True/False
7. For microwave fires: a) open the door or b) keep the door closed and unplug it
8. For an oven fire, turn off the heat and a) open the door or b) keep the door closed
9. Its ok to leave space heaters on while you sleep. True/False
10. What percentage of home electric fire related deaths are caused by cords and plugs? a) 10% b) 28% c) 88%
11. Change smoke alarm batteries: a) once a year or b) twice a year
12. Install smoke alarms: a) only in the kitchen b) in the kitchen and bedroom c) on every floor of your home
13. If a fire starts, get out first, then call the fire department. True/False
14. As you leave a burning building, leave all doors open. True/False
15. What is the leading cause of home fires in the winter months? a) heating equipment b) holiday lights c) cooking

Answers found elsewhere in this newsletter.

Automatic Payment Available

Now you can pay your insurance premium using Automatic Payment. It is easy, safe, efficient, and will save you postage. Banking laws protect consumers from ever having to worry about someone taking money from their account using Automatic Payment in an unauthorized manner. You can choose to have your insurance premium withdrawn from your savings or checking account annually, semi-annually, quarterly or monthly. Contact the office at 507-237-2136 or 1-800-642-5770.

Trivia: The climate controlled Metro dome is the only facility in the country to host a Super Bowl, a World Series and a NCAA Final Four Basketball Championship.

Answers:
1-Kitchen 2-True 3-False 4-True 5-True 6-True 7-Keep door closed and unplug it 8-Keep door closed 9-False 10-28% 11-Once a year 12-On every floor in your home 13-True 14-False 15-Heating equipment

Thank you for your business. We value your trust and confidence and appreciate your loyalty as our customer. Our sincerest thanks for your valued business.

Thank You

What To Do After Water Damage

Call your agent immediately.

Damage from water and bacteria growth can begin within hours. Prompt action is required to contain the damage.

Remove as much water as possible by mopping and blotting.

Remove wet area rugs or other floor coverings.

Lift draperies off the floor, loop through a coat hanger, and place the hanger on the drapery rod.

Wipe furniture, prop wet furniture cushions for even drying, and place aluminum foil under furniture legs.

Move photos, paintings, and art objects to a safe, dry location.

Do not remove books from shelves. Rather, pack them tightly to prevent warping of pages.

Open drawers, closet, and cabinet doors to enhance drying.

Holiday Office Closings

Buffalo Lake-New Auburn Mutual will be closed on the following dates:

May 25 - Memorial Day
July - Fourth of July holiday

Trivia: Minnesota has 90,000 miles of shoreline, more than California, Florida and Hawaii combined.

What NOT To Do After Water Damage

Do not enter a room with standing water until electricity has been turned off.

Do not use a regular household vacuum to remove water.

Do not lift tacked-down carpet without help.

Do not use electrical appliances while on wet carpet or flooring.

Do not disturb visible mold.

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Rhubarb Cake

5 cups rhubarb
1 small package strawberry Jello
1 cup sugar
3 cups mini marshmallows
1 pkg. white or yellow cake mix

Grease 9x13 pan, pour rhubarb over bottom. Sprinkle sugar and Jello over rhubarb, then add marshmallows. Prepare cake mix according to directions and pour over rhubarb mixture. Bake 35 to 40 minutes at 350. Serve with whipped cream or ice cream. Cake may be made in 8x8 pan halving ingredients and using a Jiffy cake mix.

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