

Safety Should Be Child's Play

No farm injury is pleasant, but nothing is sadder than watching a child get hurt — especially when the accident could have been avoided.

About 100,000 children are injured each year on farms. While many of the mishaps yield only cuts and bruises, national estimates indicate that an average of 100 young people under age 19 die every year in farm accidents. This issue of *Prevent* examines some of the most prevalent farm hazards to young people, and suggests ways to make your farm a safer place for them to work and play. For more good ideas, contact the National Children's Center for Rural and Agricultural Health and Safety toll-free at (888) 924-SAFE, or visit the organization's Web site at <http://research.marshfield-clinic.org/children>.



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Advice about safer farming from the claim files of American Family Insurance

In this issue, learn to prevent:

- ATV Accidents
- Injuries Around Animals
- Hazardous Barnyard Situations



Prevent

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Don't "Take a Tip" from All-Terrain Vehicles

Insist that operators ride one at a time and know what they're doing.

Like a modern-day cowboy, a 13-year-old boy was using an all-terrain vehicle (ATV) to shepherd cattle from a pasture into the barn. One cow broke loose, and in the excitement of the chase, the teenager failed to notice that

he had abruptly pulled onto a farm road. Unfortunately, the driver of an oncoming car couldn't miss him. The only good news was that the boy wasn't killed.

"We've seen a big increase of ATVs on farms in the past 10 years," our adjuster reports. "Since operators don't have to be licensed, there are a lot of accidents involving young people who don't know how to operate them."

As serious as the above-mentioned road accident was, far more ATV mishaps occur on actual farm property, where these vehicles become an often-dangerous plaything for family members. Most ATV accidents happen to children under 16, and for one of two reasons:

Inexperienced operators: In one recent American Family claim, an unsupervised 13-year-old on an ATV for the first time smashed into a pine tree. Since most states do

not require licensing or even supervision of ATV operators on family property, it is easy to underestimate their hazards.

"I doubt that many parents would send a 13-year-old out in a car by themselves, even if it was legal," notes our adjuster. "I'd recommend watching your children operate an ATV in the backyard until you are confident of their ability, before letting them venture off alone into the back forty." Better yet, call the ATV Safety Institute at 1-800-887-2887 to enroll your youngsters in its rider safety course.

Extra riders: ATVs are specifically designed for only one person, but many injuries occur to a second rider perched on the back of these vehicles. Enforce a "no riders" policy as a condition of letting your children operate an ATV — and make sure they don't double up on their friends' vehicles.

Here are a few other ATV safety tips to keep in mind:

■ **Don't use three-wheeled ATVs:** A much higher rate of tipping over prompted a ban on new

three-wheeled ATV sales in the U.S. since 1988, but thousands of older ones are still in use. Most people wouldn't use a piece of farm machinery considered unsafe; so insist that if your family owns an ATV, it must have four wheels.

■ **Wear protective equipment:** Since most parents now wisely insist that their youngsters wear helmets to ride bicycles, consider the injury potential to ATV riders hurtling much faster over often-rough terrain. Make your children wear approved motorcycle helmets and goggles when operating an ATV. Boots, long-sleeve shirts and pants are also a good idea.

■ **Keep the vehicle in safe running condition:** Off-road vehicles such as ATVs need more frequent attention to keep them running properly. Check especially for wobbly wheels, under-pressurized tires, and loose brake cables and operating controls. Also make sure that the drive chain contains the proper slack, and is well lubricated.



Make Tractors and Mowers Off Limits

ATVs aren't the only vehicles posing a hazard to farm children. Tractors are involved in many injuries to

young people, and an even higher percentage of fatal ones. Many of these mishaps occur when youngsters ride as passengers on a tractor.

Tractors are work vehicles built for only one rider/operator. The special rollover protective structure (ROPS) in tractors manufactured since 1976 protects only a driver wearing a seat belt, not passengers. To be safe, don't take your children as passengers on the tractor. And don't let them operate a tractor by themselves until they are at least 14 years old. Even then, enroll them in a tractor rider/operator safety course now available through most farm bureaus.

Riding lawn mowers pose similar temptations — and hazards — for young people. Make sure your child is mature enough before letting him or her operate your mower, and enforce a strict "no riders" rule. And be sure to keep youngsters from playing in an area you're mowing. Objects such as rocks and sticks can hurl from a mower discharge chute at a lethal speed of 200 miles an hour!

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— American Family Adjuster

Farms can be a limitless source of adventure for wide-eyed youngsters... parents have to make sure that safety is always the name of their game.

E-I-E-I- OUCH!



Farm animals may be irresistible to youngsters, but they're also unpredictable. Younger children especially don't understand that what may be a game to them can be threatening to any animal — even the family pet. Recently a granddaughter of one of our policyholders was visiting the farm and frolicking with the resident labrador retriever. She began to "play lion," snarling at the dog and waving her hands like paws. When she backed it into a corner with no escape, the normally docile pooch became frightened and bit the girl's face.

"A lot of animal injuries result from children who visit farms, and aren't used to animals," observes our adjuster. "Live-stock and pets are usually not dangerous if they're handled correctly, but young people often are not aware of precautions that need to be taken."

Some farmhouse pets, particularly animals with aggressive tendencies, may not like children. If you know this, keep your pet tethered outside or in a closed room when youngsters are around. And always keep children close to your

side in the barnyard, especially around animals such as:

Cattle: Except for bulls, beef and dairy cattle aren't typically aggressive. But they are easily spooked, and their near-360 degree vision detects sudden movement from all sides, including behind. Don't allow children into cattle pens, or anywhere else where they could be trampled by hundreds of pounds of startled bovine.

Swine: Hogs can also bowl people over with their weight, and bite hard enough to cause serious injury. Children love to chase piglets, but a sow can attack viciously if she

feels that her offspring are threatened. Be sure that mothers are safely separated if you allow youngsters to play with the babies.

Sheep and goats: The biggest danger is being butted with the horns of a ram or male goat, which frequently happens if an animal feels provoked.

Poultry: Geese, gobblers and roosters may peck or bite small children. While this doesn't usually cause serious injury, it can ruin an otherwise fun visit to your farm.

Horses: Horse-related injuries occur most often to teenagers, and frequently happen to inexperienced riders. Make sure that any young person riding a horse solo knows how to handle it. Even veteran equestrians need to understand the high-strung tendencies of these animals. One of our adjusters recently heard about two 13-year-old girls trotting through a pasture while holding an animated conversation. One girl gestured wildly, and the other girl's horse wheeled and threw her off, breaking the rider's collarbone.

Separate Farmyard From Playground

Farms can be a limitless source of adventure for wide-eyed youngsters, which is why parents have to make sure that safety is always the name of their game. Take a close look at your barns, outbuildings and animal enclosures to ensure they are childproof.

In the storage shed, make sure that all agricultural chemicals and other dangerous or toxic substances are kept in a locked area away from children. Too often, we hear sad reports from American Family policyholders whose youngsters are poisoned by what they thought was sugar or pellet candy.

And while playing hide and seek in the hayloft might be a child's idea of a perfect afternoon, a wrenching fall definitely spoils the fun. Make sure that youngsters enter barns and silos only under your supervision, and lock these areas when you're not around. Prevent accidental falls into farm ponds or manure pits by fencing them, and cap wells with cement.

The best bet is to make the yard around your house into your child's favorite hangout by installing a playground or a basketball court. Just make sure that whatever their activity, they're able to do it safely.

Don't Fall for Trampolines

As the 2000 Summer Olympics approach, viewers will soon marvel at the acrobatic grace of top gymnasts who have practiced several hours a day for years. Inevitably, some youngsters will imitate them on their home trampolines — and get hurt in the process.

An unending array of fractures and concussions in American Family claim files leads us to believe that backyard trampolines are unsafe under any circumstances. Regardless of how careful youngsters are, there is a great risk of flying off into the webbing, the trampoline frame or onto the ground. **The best trampoline safety rule is not to buy one.**

If you already own a trampoline, be sure to:

- *Prohibit people under age 6 from using a full-size trampoline. Don't attach a ladder, because it enables unsupervised access by small children.*
- *Make sure the trampoline is in an open area, with nothing around or under it.*
- *Cover the springs, hooks and frame with shock-absorbing pads.*
- *Establish a rule of only one person at a time on the trampoline and don't allow somersaults or other dangerous moves. For additional safety, have children not on the trampoline be "spotters" for the person doing the bouncing.*
- *Be sure to check laws governing use of home trampolines in your state. For example, the state of Oregon requires that trampolines be fenced in to control access.*



A Yard of Precaution is Worth an Extra Mile of Safety

Many farm families take advantage of their wide open spaces by providing activities for children that wouldn't be possible on a smaller lot. Farm families may be more likely to have swimming pools, tree-houses or deluxe playground equipment, but they also face the safety hazards that come with these recreational favorites.

Drowning is the second leading cause of accidental death for young people, and it poses the greatest risk to children under age 4. Never let children into your pool area without an adult present. Even teenagers who are strong swimmers should always have a companion. Keep rescue equipment such as a shepherd's hook or life preserver at poolside, and bring a portable telephone along with the towels when people are in the water. Remove all toys from the pool after swimming so children aren't tempted to reach for them and possibly fall in.

Most young children who drown in pools wander out of their house unobserved and fall in. Prevent such a tragedy by installing a five-foot fence around all sides of your pool. Use gates that self-close, and make sure that latches are out of reach to little ones. As an extra precaution, always lock the pool area when no adults are present.

If you build a treehouse or install playground equipment for your youngsters, make sure that your work is solidly constructed and anchored. Make sure that boards, metal bars and other construction materials are sanded smooth. Cover potential fall areas with wood chips or other padding, and always accompany little children who are in the greatest danger of having an accident.

