



National School Bus Safety Week is October 16 to 20.

SAFETY CORNER

National Fire Prevention Week is October 6 to 12.

Clearing Creosote

Creosote, a highly flammable, dangerous byproduct that comes from burning wood, can build up and coat chimney walls, and create a fire hazard. Built-up creosote can also be toxic, causing irritated skin and eyes, as well as respiratory issues and cancer.

To minimize creosote buildup and keep your home safe, follow these five guidelines:

- 1 Burn only dry, seasoned wood that has dried for six months or longer.
- 2 Keep your damper open while burning fires.
- 3 Insulate your chimney's flue liner by wrapping it with a heat-resistant insulation blanket or using an insulation mix.
- 4 Schedule an annual chimney inspection.
- 5 Have your chimney cleaned by a professional when its walls have $\frac{1}{8}$ inch of buildup.



October is National Protect Your Hearing Month. Occupational Hearing Loss



According to the CDC, approximately 22 million people are exposed annually to potentially harmful noise levels at their workplace. The good news is that noise-induced hearing loss is preventable. You may be experiencing noise-related issues on the job if you have to shout to converse with a coworker who is only an arm's length away, your ears are ringing, or you encounter temporary hearing loss after leaving work.

To address these concerns, OSHA mandates that employers establish a **hearing conservation program** when noise exposure exceeds an average of 85 decibels during an eight-hour day. If you work in a high-noise environment (e.g., a concert or sports venue), make sure you:

- Follow all employee guidelines set by OSHA and your company.
- Wear hearing protection.
- Limit exposure if you can.
- Use noise barriers or sound baffles (along with hearing protection).
- Report malfunctioning machines.



Noise isn't the only source of occupational hearing loss. Exposure to certain chemicals, called ototoxicants, can cause hearing problems. Like noise-induced hearing loss, the impact of ototoxic chemicals on hearing can vary depending on several factors: frequency and duration of exposure and the strength of the chemical. Examples of chemicals considered to be ototoxic are solvents, metals and compounds, asphyxiants, nitriles, pharmaceuticals, and pesticides.

To minimize exposure to ototoxic chemicals, employees should:

- ➔ Review safety guidelines provided in the Safety Data Sheet for each chemical.
- ➔ Use personal protective equipment, such as chemical-resistant gloves and eye protection.

Note: In some cases, a respirator is needed.

If you feel you may be at risk for hearing loss, talk to your health care provider, who can refer you to a specialist if needed. Also, check your health insurance plan for coverage.

Shopping Safely Online



Thinking about getting a jump on holiday shopping online? That's great, but watch out for scammers who are looking for your information (and dollars). Here are some tips to avoid online scams:

Shop only reputable online sites. Warning: Search results can bring up look-alike websites. Pay attention to URLs and make sure they aren't misspelled or have a missing or extra letter.

Look for secure sites with **https://** and a **lock symbol**.

Don't use a debit card to purchase online merchandise. If something goes amiss, scammers will have direct access to your checking account. Use a chip-enabled or tap-to-pay credit card or a secure payment method (e.g., digital wallet).

Check your bank and credit card statements often. Report any fraudulent activity immediately.

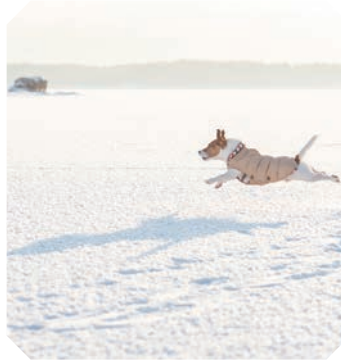
Don't use a public Wi-Fi when shopping online. If you want to buy from websites at a public place, such as an airport or coffeehouse, use a virtual private network (VPN).

Use security apps and strong passwords. Opt for two-step verification when you can. Some websites already require it.

Cold Weather Pet Safety

Our pets are part of our family. Keep them safe during the cold winter months. Here are some tips:

- ✓ Know your pet's time limits outdoors. If you have any questions, consult your veterinarian.
- ✓ Keep your furry friend indoors on the coldest days. With the exception of potty breaks, pets need to stay inside when the temperature is below freezing.
- ✓ Check your pet's paws after walks for abrasions or ice balls and remove snow between foot pads. Wipe their paws with a damp cloth to remove any salt or chemicals used to melt ice. **Idea:** Consider purchasing pet booties to keep their paws toasty during walks or when playing outside in the snow.
- ✓ Consider using a coat or sweater for short-haired dogs.
- ✓ Clean up any anti-freeze spills and store it and other chemicals away from your pet's reach. Antifreeze is deadly.
- ✓ Keep your pet warm indoors, too, but keep them away from space heaters or wood-burning stoves.
- ✓ Don't leave your pet in a cold vehicle. It can rapidly become colder and cause hypothermia in pets left too long in a vehicle.
- ✓ Avoid walking with your pet on ice or frozen bodies of water.
- ✓ Be prepared for power outages. When planning for emergencies, such as winter outages, remember to include your pet in your plans.



Should You Shred Your Paper Mail?

Your printed junk mail, bills and account statements are a potential treasure trove for identity thieves. Armed with these documents, they can fraudulently obtain loans under your name, steal your tax refunds, open credit cards and a host of other types of identity theft. Anything with your personal details, such as your social security number, account numbers, birth date, signature, passwords and PINs, is fuel for identity fraud.

Besides destroying sensitive documents you no longer need, you also need to shred any junk mail that includes your name, address, phone or email address.

Fortunately, all you need is a crosscut shredder to make sure scammers can't easily obtain information from your mail (or use a commercial shredder).

Here's a short list of must-shred items:

- Unused or expired credit or bank cards as well as expired ID and membership cards.
- Sales receipts.
- ATM receipts.
- Credit or credit card offers.
- Canceled checks or unused checks, even if they're old or the account no longer exists.
- Expired warranties.
- Paid bills (credit cards, utilities, etc.).
- Insurance offers.
- Prescription labels (after prescription is used).
- Used airline tickets and boarding passes.
- Address labels from charities. Thieves can use these to change your address to receive your personal information.

For sensitive documents you don't often need but must keep, such as your vehicle title and property deeds, rent a safe deposit box at your bank or credit union.

Tip: Pay bills and view bank statements securely online. Opt out of receiving junk mail, such as credit card offers, by visiting [optoutprescreen.com](https://www.optoutprescreen.com).



October is National Crime Prevention Month.

Why You Should Think Like a Thief

To protect your home, it can help to think like a burglar. Here's how:

Walk around your home's exterior and look for easy access points or areas where a criminal can hide near your home.

Trim tall bushes next to windows to give thieves less cover.

Use exterior light to illuminate doorways. Motion-detecting lights are inexpensive and work well if you don't want to leave outdoor lights on.

Consider investing in a security system.

Arrange for a trusted neighbor or friend to pick up mail, mow your lawn or even move your car in the driveway to make it look like you are home if you will be away for a while.

Don't display valuables, collectibles, keys, wallets or purses near a window or door.

Invest in light and TV timers.

Don't announce vacations to everyone and certainly don't publicize your absences on social media. Share news about your travels after you return.



Lock your windows and doors when you're away or asleep.

Install a video doorbell.

Don't use small lock boxes for storing valuables. Thieves can easily grab them and go. Instead use a safe deposit box at your financial institution.

Hang a Beware of Dog sign even if you don't have a dog.

Don't hide a key in a planter, under your doormat or under a stone.

Use a security bar for sliding glass doors.

Break down boxes for expensive TVs or computers instead of propping them next to a recycling container.



The **Smart Moves Toolkit**, including this issue's printable download, **Health Websites We Recommend**, is at personalbest.com/extras/24V10tools.

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