

# General Federation of Women's Clubs of Massachusetts

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## GFWC Community Service Program: Civic Engagement & Outreach ~ 2020-2022

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### Tips for a Safe and Healthy Halloween

- 🎃 Enjoy Halloween **outside** rather than attending indoor events.
- 🎃 Place candy on a platter instead of a bowl.
- 🎃 Instead of traditional trick-or-treating, opt for one-way trick-or-treating, with treats placed outside of the home for trick-or-treaters as a "grab and go" while keeping distance from others.
- 🎃 Consider leaving hand sanitizer by any treats left out for trick-or-treaters to use.
- 🎃 Wear a face mask or face covering. For more information on face masks and face coverings, please see the state's Mask Up MA! webpage.
- 🎃 A costume mask is not a substitute for a face mask or face covering. To protect yourself and others, ensure you are wearing a protective face mask or covering instead of or in addition to a costume mask.
- 🎃 Observe good hand hygiene, including hand washing and use of alcohol-based sanitizers with at least 60% alcohol. Carry hand sanitizer and use it often, especially after coming into contact with frequently touched surfaces and before eating candy.
- 🎃 Refrain from touching your face.

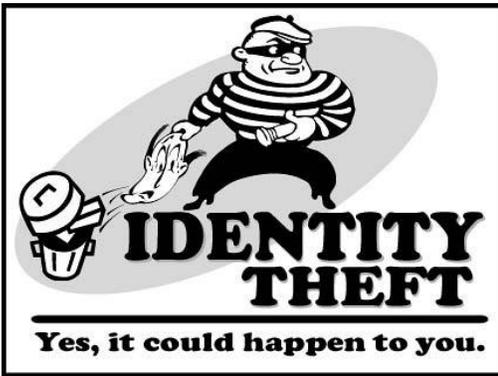
- 🎃 Decorate your yard for others to enjoy from their car or while on a socially distanced walk.
- 🎃 Hold virtual costume contests or pumpkin carving events.
- 🎃 Celebrate with members of your household with a Halloween-themed meal, Halloween movie night, or by preparing a Halloween scavenger hunt.
- 🎃 Maintain social distancing of at least 6 feet of physical distance from all other participants who are not members of the same household.

### **Avoid:**

Attending crowded costume parties held indoors, or any gatherings that exceed indoor or outdoor gathering limits.

- 🎃 Going to an indoor haunted house where people may be crowded together and screaming; and
- 🎃 Going on hayrides or tractor rides with people who are not in your household.
- 🎃 Indoor haunted houses.





**With the holidays coming up the ID thieves are working overtime to steal your ID. The following are ways to prevent Identity Theft!!!**

### **Identity Theft**

If you're a victim of identity theft or think your information is at risk, learn what steps to take. Identity theft occurs when someone steals your personal information, such as your Social Security number or bank account information, to commit fraud or other crimes. Identity theft can take many forms and can leave your finances in disarray.

### **How to ID thieves get your information?**

- Going through your mailbox or trash.
- Stealing your wallet or purse.
- Scamming you into revealing personal information.
- By pretending to be a representative from your place of work, your bank, or even a government agency.

### **What should you do if your identity is stolen?**

If you are a victim of identity theft or believe that you may be a victim:

- Immediately change debit/credit card PINs. If your credit/debit card numbers were compromised, thieves and scammers may try to empty bank

accounts or make fraudulent purchases using the obtained data.

- Obtain copies of your credit reports. You are entitled to one free credit report per year from each of the three major credit bureaus but consumers who are victims of identity theft or suspect they should obtain one immediately and consider frequent monitoring of their reports.
- Dispute any unauthorized transactions. You will need to write a letter to the credit bureau formally disputing these accounts. The credit bureau will have 30 days to investigate and remove any erroneous or unverified information.
- You should also review your credit report for companies that have inquired about your credit without your approval. Ask the credit bureau to remove inquiries that are the result of fraud. Too many inquiries on your credit report within a short period of time may result in your denial of credit.
- Notify creditors, such as credit card companies, banks, and mortgage lenders. Close any accounts that have been tampered with or opened fraudulently.
- File a police report and obtain a copy for your records (police are required to take a report pursuant to MGL Chapter 93H).
- File a complaint with/report the situation to the Federal Trade Commission and Attorney General's Office.
- Write down the names of anyone you spoke with, what was said, and the date of the conversation. letters to and from creditors. Send copies.
- Keep the originals of supporting documentation, like police reports.



## Place a security freeze

Federal law allows consumers to place and lift a security freeze on their credit reports for free. A security freeze prohibits a credit reporting agency from releasing any information from a consumers' credit report without written authorization. Note: placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval you make for new loans, credit, mortgages, employment, housing or other services.

## Place a fraud alert on your credit reports

Call the fraud departments of the three major credit reporting agencies listed below.

- [Equifax](#) : : (888) 766-0008
- [Experian](#) : (888) 397-3742
- [Trans Union](#) : (800) 680-7289

Request that your credit report be flagged with a fraud alert and add to your report a statement that you are a victim of fraud and that all creditors should contact you at a phone number you provide to verify all future applications. Each of the major credit bureaus may have different procedures, so ask each one how long the fraud alert will remain on your report and the circumstances under which that period may be extended. You should also request a written copy of your report to review and verify that each piece of credit information is valid.

Placing a fraud alert may not necessarily prevent the fraud from resuming. Some creditors may not see these alerts if they do not obtain your full consumer report, but rather rely on a credit score or another automated credit application system.



## Think Safety First When Heating your Home this Winter

Heating caused 6,692 fires over the past five years and is the number two cause of home fires in Massachusetts. Use your home heating system and space heating appliances wisely and responsibly. That's the way to Keep Warm and Keep Safe.



### The ABCs of Fire Safety

- Make sure there are working smoke alarms and carbon monoxide alarms on every level including one outside the bedrooms.
- Test smoke and carbon monoxide alarms monthly and change batteries twice a year, when you change the clocks.
- Hold home fire drills to practice the home escape plan.
- Practice home fire safety and set a good example for the children.

**Be Careful When Using Fireplaces and Solid Fuel Stoves** If you heat your home by burning solid fuels (coal, firewood, pellets), be careful before, during and after using these kinds of fuels.

- Have the chimney professionally cleaned every year.
- Make sure the stove is approved by a national testing agency such as Underwriter's Laboratory (UL).

- Get a building permit before installing a stove.
- Keep anything that can burn three feet away.
- Dispose of the ashes in a metal container, with a lid, away from the house, garage and porch.

### Space Heaters Need Space

Fires caused by space heaters are rare but often deadly. If you must use a space heater, do so safely.

- Do not use space heaters as your #1 heating source.
- Keep anything that can burn three feet away.
- Use only heavy-duty extension cords.
- Always turn off when going to bed or leaving home.
- Portable kerosene heaters are illegal in MA for home use.

### Maintain Natural Gas Equipment

Natural gas is a safe and efficient way to cook, heat our homes and hot water.

- Have your furnace and hot water heater professionally checked every year.
- Do not use or store gasoline or painting supplies inside where they can be ignited by the pilot light. Gas leaks can be dangerous – if you smell something like rotten eggs or you think there might be a leak,
- Move outdoors.
- Do not smoke or turn on or off electrical switches - sparks can cause an explosion.
- Dial 911 immediately.

## Maintain Oil Heating Equipment

Home heating with fuel oil is also safe and efficient.

- Have your furnace professionally cleaned and checked every year.
- Don't let the tank get completely empty.
- Call for service if the oil burner releases smoke or soot in the house.

## Carbon Monoxide: the Silent Killer

Heating equipment is the leading source of carbon monoxide (CO) in the home.

- Install carbon monoxide alarms on every level of your home.
- Don't use the gas stove or oven for heat.
- Have furnaces and chimneys checked annually by a professional.
- Keep appliance vents and exhaust pipes clear of drifting snow and bushes.

**All information in this article was obtained from [www.mass.gov](http://www.mass.gov)**

**For more information on fire safety go to the following sites:**

National Fire Protection Association  
[www.nfpa.org](http://www.nfpa.org)

NSC <https://www.nsc.org/home-safety/safety-topics/emergency-preparedness/fire>

Red Cross <https://www.redcross.org/>

For kids [sparky.org](http://sparky.org)

# October is Fire Safety Month



**Fire Safety**

- Smoke is dangerous - get low to avoid smoke
- Tackle the fire if you are trained to do so
- Evacuate your place if the fire gets out of control
- Don't stop to collect your personal belongings
- If you catch fire, drop and roll on the floor, or cover with a blanket
- Inform the authorities at the site

**If your smoke detectors are older than 10 years old, they need to be **replaced****



**Time to  
REPLACE your  
Smoke Detectors  
Batteries**