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## How to Head Off Halloween Horrors



Halloween is a time of year that signifies the coming of Fall. Kids dress up in their cute costumes and parents chase them as they make their way around the neighborhood, collecting candy as they go. The community participates in this spooky holiday with parties and fun. Here are some Halloween safety tips to prepare you for the upcoming festivities.

**Create a Clear Path** - Keep the area around your home clear of obstructions so that visitors don't stumble and injure themselves. Especially at Halloween, clear away lawn ornaments, gardening equipment, toys, etc. to help avoid liability.

**Confine Your Pets** - For the safety of your pets and your guests, keep dogs and cats away from the front porch areas where they might jump or even bite unfamiliar visitors.



**Keep the Lights On** - Be sure that trick-or-treaters and other visitors can clearly see after dark to avoid falls and other injuries on your property. You will not only help avoid a liability claim, but you'll deter burglars who are always less inclined to approach a well-lit home.

**Avoid Open Flames** - While candles and luminaries set the spooky mood on Halloween, they can easily be overturned and result in homeowners' insurance claims for fire damage. Consider light sticks and battery-powered lanterns instead.



**Jack-O-Lantern Safety** - Unattended Jack-O-Lanterns lit by candles can easily be tipped over by trick-or-treaters or pets. Avoid potential fires by using battery-operated candles to light up your pumpkin.

**Supervise Pumpkin Carving** - Enjoy the fun but assure home safety by having an adult or supervised older child carve the pumpkin the Halloween. Better still, use a special pumpkin cutter for extra safety.

**Think Before You Serve** - You are responsible for the safety of guests who will visit your home this Halloween. Offer only commercially-packaged treats to trick-or-treaters. Likewise, be sure to offer non-alcoholic beverages for your older party guests and never serve alcohol to anyone you believe to be under-age. If you are setting the mood at your party by using dry ice in a punchbowl, be sure to keep it out of reach since it can cause injury.



**Assure Home Security** - If you will be away from home during Halloween, don't forget to set your security alarm system before you go. This is a prime time of year for mischief and burglaries. So be sure also to activate motion-sensitive lights and alert your neighbors that you will be away.

**Test Your Home Smoke Alarms** - While you are testing your home security system, don't forget to test your smoke alarms as well. You'll want to make sure you get this done well in advance of the Halloween celebrations to minimize the chance of having a claim for fire damage.

**Check Your Homeowners Insurance** - Take a moment to speak with your insurance agent to be sure you are protected for whatever plans you have for the Halloween holiday. The time to find out that your coverage is incomplete is NOT after you have a claim.



## Screening is Key

*A screening test tries to find a disease before there are any symptoms. With breast cancer, there's a misconception that if you feel fine, don't have a lump, and have no family history of breast cancer, you're okay. The truth is that three-quarters of the women in whom we find breast cancer have no risk factors. So screening is important for everyone.*

**- Susan Greenstein Orel, M.D.**

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