

December 16, 2009

Staying Safe during the Winter Season

As you look around, I am sure you have noticed that winter is here. Houses have their Christmas decorations displayed, temperatures are dropping, and each morning we are met with a fresh coat of frost. At this time, I want to share with you some tips about staying safe during the season, whether you choose to stay inside or head out.



For many of us these days, Christmas shopping no longer means getting in the car and heading out to the stores. As online shopping has become more popular, so have schemes meant to take advantage of those choosing to make their purchases on the web.

Here are some tips for online consumers:

 Make sure you are using a secure browser. Look for an address that starts with "https" rather than "http" or for a closed padlock icon (in Internet Explorer, this icon is to the right of the address bar).

- Federal law protects you if you need to dispute charges on a credit card, but this
 protection does not cover debit cards, checks, cash, money orders or other forms
 of payment.
- Ask your credit card company for a virtual account number—a temporary
 account number assigned to you that's different from your regular credit card
 number. It is good for a limited number of purchases and keeps you from having
 to use your real account number.
- To make sure you have a record of your purchases, print your purchase order with details of the product and your confirmation number.
- For expensive items listed at an online auction, use a third-party escrow service.

 This company pays the merchant only after you're satisfied with the product.

If you do have a bad experience with a retailer, you can file complaints at the Attorney General's website (www.ago.mo.gov) or by calling the Consumer Protection Hotline at 1-800-392-8222.

The cold weather also reminds us that this season can mean snow and ice storms.

The State Emergency Management Agency (SEMA) provides these tips to help you and your family stay safe during winter emergencies.

 Winterize your car. This includes checking: the ignition, cooling, fuel and exhaust systems, battery,



lights, tires, heater, brakes, wipers, defroster and oil. Before a winter storm hits

your area, fill up your car's gas tank. Before traveling during inclement weather, check the MoDOT website for road conditions (www.modot.org).

- Keep a car survival kit consisting of: flashlight, windshield scraper, paper towels, extra clothes, blankets, matches and candles, booster cables, a compass, maps, sand, chains, water and high calorie non-perishable foods.
- Winterize your home by installing storm shutters, doors and windows, cleaning rain gutters and repairing leaky roofs. Keep plywood, plastic sheeting, lumber and even sandbags and hand tools on hand and accessible for emergency repairs.
- Buy extra water and food that requires no cooking in case of a power failure, as well as batteries for radios.
- Secure an alternate fuel source such as firewood, kerosene heater, or a generator. Make sure your fireplace functions properly. If you have a kerosene heater, refill the heater outside and remember to keep the heater at least 3 feet away from flammable objects. Never use charcoal to heat your house because it gives off deadly amounts of carbon monoxide. If you have a generator, follow the installation directions and never use indoors. Do not store fuel in a garage, basement, or anywhere inside your home. Vapors released from the fuel can cause illness, a potential fire, or an explosion.
- Make sure you have properly working carbon monoxide alarms inside your home.

For more information on safety and state emergency management, visit SEMA online at http://sema.dps.mo.gov/ or call 573-526-9101.

Winter is a great time for family events and time with friends. Whether you plan to travel or stay at home, I wish you a safe and pleasant season.

Contact Me

As always, I appreciate hearing your comments, opinions, and concerns. Please feel

free to contact me in Jefferson City at (573) 751-2459. You may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, or email me at: jcrowell@senate.mo.gov or visit me on the web at http://www.senate.mo.gov/crowell.

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