

#### **SEPTEMBER**

MONTHLY OBSERVANCES Addiction Recovery Month Preparedness Month Chicken Month Labor Day (6th) 911 Remembrance (11th) Grandparents Day (12th) Cheeseburger Day (18th)

#### **CHICKEN TRIVIA**

- With 25 billion chickens in the world, there are more of them than any other bird species
- Chickens aren't completely flightless—they can get airborne enough to make it over a fence or into a tree.
- A mother hen turns her eggs about 50 times per day, and can lay more than 300 eggs per year.
- The color of the egg depends on the chicken's earlobes. Red ear lobed chickens lay brown eggs, while white ear lobed chickens lay white eggs.
- By vaccinating chickens, the United Kingdom virtually eliminated salmonella.
- Chickens have prehistoric roots and the closest living relative is a T-Rex.

## **FLOOD INSURANCE**

So many people, myself included, assumed that my homeowners or renters insurance would cover the cost of replacing my furnishings and belongs in the event of a flood. When we were preparing to make our condo purchase, we deeply investigated the flood map. We are outside the flood map areas that require mandatory flood insurance for a mortgage. If you bought your property outright, you may not even have given a thought to flood maps. It runs out that my assumptions were incorrect. Our homeowners insurance, like most insurances does NOT cover damages to my personal belongings or furnishings. Just think about your furniture, appliances, art work, clothing, and decorations - are you prepared to replace all of them out of your pocket?

Tens of thousands of homeowners who suffered damage from the remnants of Ida will now have to file insurance claims as they try to repair and replace what was lost.

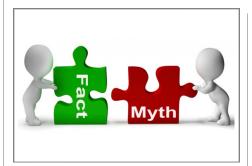
When someone's home is damaged by a storm, it can turn their world upside-down. But insurance industry experts say that there are some things that homeowners should do before they start the process of cleaning up.

"You want to document the loss, because this is going to determine what your insurance claim payout is going to be," says Michael Barry with Insurance Information Institute.

Barry says that homeowners should not throw any damaged items out until they have already spoken with their insurer.

Homeowners should also be aware of what their insurance policy covers. Homeowners insurance generally covers all wind damage, including tornadoes and other storms.





### **Addiction Myths**

Myth 1: Using drugs or alcohol is a choice, so if someone gets addicted, it's their fault. False. No one would choose to get addiction, any more than they'd choose to get cancer. Addiction is a consequence of many contributing factors, including genetics, upbringing, trauma and other influences. People with addiction are usually living pretty miserable lives and wouldn't choose to live that way if given the chance.

Myth 2: Addiction mostly affects certain types of people. False. This disease does not discriminate. Addiction can affect anyone. No matter your age or income, ethnicity or religion, family or profession. Nationally, about one in eight people ages 12 and up are impacted.

Myth 3: People with addiction are bad and need to be punished. False. Sometimes, after prolonged substance use, people with addiction do horrible things. These acts are often impossible to understand. They're due to profound changes in the brain that compel them to lie, cheat, steal or worse in order to keep using. Sick people need treatment, not punishment, to get well.

But flooding is often a different issue. Flood damage is typically not covered unless there is a separate flood insurance policy.

"When you think about a flood, you're got to think about water coming from the ground up. So a lot of the things that we're seeing in the last 24 hours where rivers and creeks and other waterways overflowed, that's going to be covered under a flood insurance policy," says Barry.

The one key exception is if the home's sump pump couldn't handle the torrential rains. That may be covered by a homeowners insurance policy. Homeowners should check their individual policies for details.

Barry urges all homeowners to consider buying flood insurance for the future. For anyone who lives outside of a flood zone, coverage is optional. But one may be able to get \$250,000 of coverage for only a few hundred dollars a year.

"Just because you're not near the Atlantic Ocean or a lake or harbor doesn't mean it might not flood near you. So a flood insurance policy is certainly something to look into," says Barry.

What about if a tree falls on one's home during a storm, but it is their neighbor's tree? Insurance experts say that whoever has the damage should file the claim and then let the insurance companies work it out.

## SEPTEMBER FUN FACTS

- The Nobel Peace Prize is named for Alfred Nobel, the inventor of dynamite.
- Giant Pandas eat approximately 28 pounds of bamboo a day that's over 5 tons per year!
- Cats are not able to taste anything that is sweet.
- You fart on average 14 times a day, and each fart travels from your body at 7 mph.
- One of the ingredients needed to make dynamite is peanuts.
- The largest living organism in the world is a fungus. It is in Oregon, covering 2,200 acres and is still growing.
- Snails take the longest naps! They can sleep for up to 3 years.



- Kangaroos can not walk backwards.
- A horse's canter is a 3-beat gait. On the second beat, opposite front and rear legs hit the ground at the same time. After the third beat is a "rest", or suspension, when all three legs are off the ground.
- Want chocolate smelling poo? There is a pill for that.
- The shortest war in history lasted for only 38 minutes.
- Sea Lions have rhythm. They are the only animal able to clap to a beat.
- While you sleep you can't smell anything even really, really bad or potent smells.
- Some tumors can grow hair, teeth, bones, even fingernails.
- Your brain uses 10 watts of energy to think and does not feel pain.
- Glass balls can bounce higher than rubber ones.
- The smallest country in the world takes up .2 square miles: Vatican City.
- Hippopotamus milk is pink.
- Your fingernails grow faster when you are cold.
- Applesauce was the first food eaten in space by astronauts.
- Before 1913 parents could mail their kids to Grandma's through the postal service.

### Security Tip of the Week - Spot the Homoglyph

Cybercriminals use homoglyphs to trick you into thinking a domain belongs to a trusted company.

Microsoft recently announced legal action against domains that impersonate the brand using homoglyphs. A homoglyph is a letter or character that closely resembles another letter or character. Cybercriminals use homoglyphs to trick you into thinking a domain belongs to a trusted company.

Here's an example: Scammers could use a zero (o) in place of a capital letter "O" or they could use a lowercase letter "L" in place of a capital letter "i". Using these examples, the bad guys can impersonate MICROSOFT[dot]COM as MICROSOFT[dot]COM. Some cybercriminals take this method one step further by using characters from other languages. For example, the Russian character "b" could be used in place of an English letter "b".

Don't fall for this trick! Remember the tips below:

- Be cautious when you receive an email that you were not expecting. This trick can be used to impersonate any company, brand, or even a person's name.
- Before you click, always hover over a link to preview the destination, even if you think the email is legitimate. Pay close attention to the characters in the URL.



• If you're asked to log in to an account or an online service, navigate to the official website and log in there. That way, you can ensure you're logging in to the real website and not a phony look-alike website.

Stop, Look, and Think. Don't be fooled.

# **CAPTION CONTEST**

Join Us! The object of the contest is to write the funniest "safety related" caption to accompany the Safety Photo of the Month.

The winning entry for August is: "Now for a slip, tip, and flip, off the old block!" Congratulations to Rick Kaletsky for your entry and your humor!



The September photo in need of a caption is:



Submissions should be emailed to Laura Casey and place "Caption Contest" in the subject: casey@safeconsolutions.com



### LOSS CONTROL LIZ SAFETY LOUNGE

Hello fellow Connecticut Valley Chapter members! It is hard to believe we are already embarking into September! Hopefully, some of you are coming back from Safety 2021 and enjoying some cooler weather! I know I was able to attend our Safety 2021 event virtually, and there were some amazing speakers at this year's conference. I recommend you reach out to anyone you know and ask how their experience was! I know I am already energized and ready for Safety 2022!

If you feel re-energized, or having a serious case of "FOMO" (Fear Of Missing Out), look no further. Here are some ways to become more involved and network with members:

WMOSHA- Danger High Voltage Virtual:

September 17, 2021 10:00 am – 11:15 am

November 15th and 16th New England Area PDC:

Equinox Golf Resort & Spa 3567 Main St Manchester, VT 05254

Support the ASSP Foundation: https://foundation.assp.org

Also, the Executive Board has been hard at work planning for the year. We are happy to announce some upcoming meetings that will be directly linked to our web page: https://ctvalley.assp.org/. There you will find our monthly virtual sessions and upcoming Past-President's Dinner in November 2021.

As always, if you would like to lead a meeting and speak on a topic to help your fellow CT Valley members, please reach out to me at president@ctvalley.assp.org. We are always looking to expand our meetings, and still have openings into 2022.

Stay tuned in October for some more exciting event announcements and updates on our latest House of Delegates Meeting! Again, continue to keep yourself and your family safe and healthy!

Be Well,

Elizabeth Velky; CLCS, RRE

**Chapter President** 



# **Welcome New Members**

Brenda Pollak

Tim Barberet

Welcome to the chapter! We are excited to have you with us! We hope to see you at a meeting soon!





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