

**Larry S. Helms**  
& Associates  
INSURANCE SERVICES

**704.893.2793**  
[www.LarryHelms.com](http://www.LarryHelms.com)

October 2022

## Holiday Shopping



Ti's the season - for shopping! Whether you prefer online or in person shopping, we can all use a refresher in safety.

## Online Shopping

**Ignore those pop-ups.** You don't really know where they go or if that site is legitimate. If the ad is from a site you're familiar with, open a new browser window and go to that site directly. If the offer is real it'll be there.

**Lock your devices.** Someone is always watching. And leaving unlocked devices around is an easy way to have your device stolen or used.

**App Safety.** Only use and download trusted apps. And, take the time to read what the app wants permission to see.

**Use secure networks/wifi.** If you haven't heard this enough, here it is again, do NOT use unsecured public wifi to shop or bank. Anything you need a password or credit card for should prompt you to think about only using a secure network.

**Security app** on your mobile devices. Load - and use - a security app on your phone or mobile device. Get it setup correctly.

**Password Manager.** We all know we need different passwords for each site or application. And we all know we should use strong (and long) passwords. Consider using a password manager application/software to keep your passwords.

**Credit Card** not Debit Card. Credit cards may offer protections and reduce your liability if your information is misused.

**Turn auto-save off.** If your browser settings auto-save your passwords and card information, turn that off.

**Monitor your accounts.** Today it's easy to log in and check your bank accounts. After you shop, set aside a time to go check on the purchases. Don't wait on your bill to arrive.

Read more: [webroot.com/us/en/resources/tips-articles/5-safe-online-tips-for-this-holiday-season](http://webroot.com/us/en/resources/tips-articles/5-safe-online-tips-for-this-holiday-season), [security.berkeley.edu/education-awareness/toolkits/holiday-shopping](http://security.berkeley.edu/education-awareness/toolkits/holiday-shopping), [ciscurety.org/insights/newsletter/stress-less-this-holiday-season-with-these-10-shopping-tips](http://ciscurety.org/insights/newsletter/stress-less-this-holiday-season-with-these-10-shopping-tips)

## Brick and Mortar Shopping

**Secure Your Wallet.** Ladies, keep those pocket books closed/zipped/snapped. And don't sling that shoulder bag behind you while you focus on something else. Gentlemen, you might want to put your wallet in your front pocket. Or at least make sure you have a shirt that falls over your back pocket enough that you'd feel someone moving it.

**Travel light.** Take only what you need to shop. Leave the big bags and extra stuff at home.

**Picky parking.** Where you park is always a concern. Especially if you're loaded down with bags or packages and shopping alone. But at night, there is a real need to think about where you park. Look for well lit areas and easy access to/from the entrance.

**Walk with purpose.** Don't wander to the car, looking through a bag or your pocketbook, or talking on the phone. Pay attention to your surroundings. Look directly at people, notice what they're doing. Have your keys in your hand. If you feel unsafe, ask a store employee to get security to walk with you.

Read more: [webroot.com/us/en/resources/tips-articles/5-safe-online-tips-for-this-holiday-season](http://webroot.com/us/en/resources/tips-articles/5-safe-online-tips-for-this-holiday-season),  
[erieinsurance.com/blog/holiday-shopping-safety-tips](http://erieinsurance.com/blog/holiday-shopping-safety-tips)

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## Daylight Saving Time Ends



**Daylight Saving Time ends on the first Sunday in November at 2:00 AM.**

The practice of Daylight saving time (DST) (also known as summer time) advances clocks during the summer months. It causes us to lose an hour for one day. However, the practice allows people to get up earlier in the morning and experience more daylight in the evening. Typically, users of DST adjust clocks forward one hour near the start of spring. Then, they change them back again in the autumn.

Photo Source: [nationaldaycalendar.com/daylight-saving-time-ends-first-sunday-in-november/](http://nationaldaycalendar.com/daylight-saving-time-ends-first-sunday-in-november/)

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**Beth Atkinson**



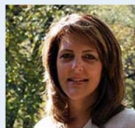
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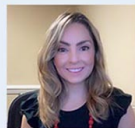
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