



Hejny Insurance Agency's
Circle of Safety™
 Your Consumer Awareness Advisor™

229 Sunset Blvd, Sherman, Texas 75092 903-892-8068

How To Check On Credentials

Knock, knock! Who's there? Anyone! Anyone who? Anyone I claim to be. Unfortunately, this is no joke. These days, so many people turn up at our front doors or pop into our mailboxes, and our first instinct is to believe who they say they are and what they say about themselves.

We also interact with people – clergy, teachers, doctors, financial advisors and so on – and accept that they're genuine and qualified to do their jobs. If they're not, we often don't find out until it's too late. But there are a number of actions you can take to check credentials of people you deal with. Here are the three main ones:

- Most health and education professionals, counselors and contractors have to be licensed with a relevant state board. It's easy to check these online by going to your state's website (usually the name of the state followed by ".gov"). Find the link to "state agencies", select the department or board you want and then do a search on the name of the individual. Alternatively, you can write to state government offices, requesting information.
- Most professionals, including those mentioned above, should also belong to a professional body. Many of these allow you to check members' credentials, so ask anyone you're dealing with which organization they belong to and then check them out. But beware: Some so-called professional bodies are just fee-charging organizations with no real credibility of their own – so look them up online to satisfy yourself of their worth.
- When someone arrives on your doorstep and presents some form of identification, look at it closely and, before you either let them into your house or do business with them, do the checks above or independently verify their organization's number and call it. This even applies to charity donor requests and kids collecting for schools.

Useful websites:

- Doctor certification: <http://www.certificationmatters.org/>
- Doctor qualifications: <https://s1.fsmb.org/docinfo/> (\$10 fee)
- Stockbroker check: <http://brokercheck.finra.org/>
- Other investment advisers: <http://tinyurl.com/inv-ad-check>
- Local CPA sites: <http://tinyurl.com/checkcpa>
- Charity evaluations: <http://www.charitynavigator.org/>

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Taking Care of Our Feathered Friends

Many of us are bird lovers and enjoy feeding our feathered friends, but how many of us take the time to ensure our buildings and yards are bird-safe?

Every year, thousands of birds die after colliding with windows and walls, becoming snared in garden netting, being poisoned by garden chemicals or infected seeds, or even falling into the claws of a zealous cat.

With a few simple safety measures you can improve bird safety on your property. For example: clean bird feeders regularly (especially after rain); always read labels of pesticides and water fountain treatments to ensure they are safe for birds; inspect fruit nets and other potential trap areas; and keep your cat indoors (they live longer that way, as well).

A key safety problem for birds is that they cannot detect glass. This is a much bigger issue where large, commercial buildings are involved but you can also play your part at home by using window blinds and keeping them partially closed, or by placing frosted decals on glass panes. Get more information on safety from the National Bird-Feeding Society at: <http://tinyurl.com/birdsafety>



Are you Client of the Month? See Page 3

Can You Theft-Proof Your Car?

Three cars are stolen every minute in the United States, while millions more are broken into, resulting in damage and the theft of valuable or precious items like cellphones, radios and just about anything the thief can sell. The result: loss, inconvenience and, sometimes, heartbreak.

While it's virtually impossible to make a car impenetrable, you can substantially cut the risk of becoming a theft victim. Here are our Top 10 tips to deter thieves.

1. Always lock doors and close windows (other than leaving an air gap for pets) no matter how short a time you're away from the vehicle. Even lock it on your driveway and in your garage.
2. Never leave keys in the ignition or the engine running once you get out – even if you're parked right by and using an ATM.
3. Never leave anything, including low-value items and especially cash (even just a few coins) visible. Take them with you or lock them in the glove box or trunk, but be cautious – a thief might be watching. Better yet – don't put valuables in your car unless you need them.
4. When parking, especially at night, select a spot that is busy, in clear view and, at night, well lit. Look for nearby security cameras.
5. Don't have anything on your key ring that identifies your vehicle or your home address. Use a cellphone number or email address if you want a finder to contact you if the keys are lost.
6. Your car should be alarmed, and the alarm should always be armed when you're not in it. Most modern car alarms have multiple settings for different purposes – so read the instruction book!
7. If you have a conventional radio (that is, one that is store-bought rather than built-in by the auto manufacturer), remove the knobs and even put some black insulating tape over parts of it. It won't look nice – but that's the whole idea!
8. Don't use hidden key boxes under the vehicle or in the wheel arches. Thieves know where to look.
9. Consider having your Vehicle Identification Number etched on your windows and other car parts. That makes them hard to sell and the vehicle more difficult to disguise – thus less attractive to a thief.
10. In high risk areas, consider additional security, like steering wheel clamps or vehicle tracking equipment (though this can be expensive). One day, in the not-too-distance future, we'll probably have wireless webcams on our dashboards – roll on that day!

Do You Need Temporary Car Insurance?

Once in a while, you find yourself in the situation of driving someone else's car, including rentals, or of allowing another person to drive your vehicle – and you or they may wonder if your or their auto insurance policy protects you. In most circumstances, it will, but you should never make assumptions. It's a simple matter of checking the policy wording or speaking with your insurer to be clear. In certain circumstances you may not have the coverage you want – if you're not a regular driver for instance or you're changing vehicles and briefly own two cars at once. The answer may be short term or temporary car insurance. This usually covers a period of one to 30 days (up to six months in some circumstances) and may be for a sole driver or multiple drivers. Short term policies usually cover the same risks as regular six or 12-month policies. Rules on this type of insurance differ by state. Get in touch with us if you need to know more.



It Pays To Be Seafood Savvy

More than most foods, seafood poses health risks if it's not fresh or handled and stored properly. That's important if you're a fish and shellfish lover and it's extra-critical when you're eating away from home and don't know what safeguards have been taken by whoever prepared the food.

For instance, did you know there are certain times of year when availability of particular species of fish varies? In some months (June and December), fresh cod and salmon are in short supply. If you dine on them then, they may not be fresh.

There are also instances where sea pollution raises concerns.

This may be because of general issues like mercury pollution (to which tuna seem especially susceptible) or specific incidents like the 2011 Gulf oil leak (for which, incidentally, local seafood has been given the all-clear).

The basic hygiene rule for seafood is that it should be kept chilled or frozen at all times until used – up to six months in the freezer or 24 to 48 hours in the fridge.

The National Marine Fisheries Service has recently launched a safety program called FishWatch that includes information about most edible species. Find it at:

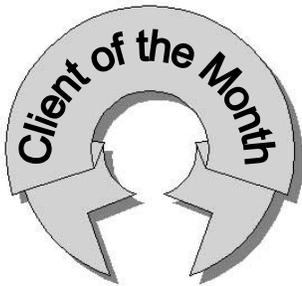
www.nmfs.noaa.gov/fishwatch/

Thank You For Referrals

Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

Bruce Maxwell

as our Client of the Month!

Thanks for your continued business!

WIN! WIN! WIN!

This month Hejny Insurance Agency is sponsoring a Trivia Contest and offering you a chance to win a Starbucks gift card. Test your knowledge! Answer the question below and you could be this month's winner. The winner will be drawn at random from all correct entries. Write down your name and answer, and then fax – 903-870-2327 -- or mail – 229 Sunset Blvd, Sherman, TX 75092 this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Two similar-sounding words mean to spread thickly and to drool, respectively. What are they?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Meredith Marr** for correctly answering last month's trivia question! For the correct answer, Meredith has won a free Starbucks gift card!

Last month's question was:

What is the simple formula for converting Celsius temperatures to Fahrenheit?

Answer: Divide by 5, multiply the result by 9, and then add 32.

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention Hejny Insurance Agency to a friend, relative, or colleague and have them give us a call at 903-892-8068. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

Hejny Insurance Agency's



IT'S A FACT: Injuries suffered outside the workplace account for lost production of around 225 million days every year.

Helpful Apps For Taxing Times And Financial Planning

Enough about tax returns already! You're probably fed up with working your way through those spreadsheets, totaling up columns, and hunting high and low for those receipts you thought you'd stored safely. Well, no one enjoys doing their taxes (except perhaps CPAs!) but, if you're anything like most people, each year you find yourself vowing to manage your finances and record keeping more effectively. Now that we have computers and mobile devices, there's really no excuse for not doing so. Here's our pick of some of the best apps.

Tax Returns: If you use one of the mainstream tax return programs like *TurboTax* or *H&R Block at Home*, you'll find two or three free mobile apps that link with each. A particular favorite is the newly launched *TurboTaxSnapTax*, which allows you to photograph and file your W-2.

Expense Trackers: There are dozens of these, available for all mobile platforms. Many of them are free but the paid-for ones tend to have more built-in categories. We like *Xpense Tracker* (\$4.99, iOS), *Cashbook* (\$4.99, Android) and *Expensify* (free, BlackBerry). For recording mileage, try *Mile Bug* (iOS, Android, Windows Phone 7 – free version available but \$2.99 for the full version).

Money Management: The all-singing, all-dancing *Mint.Com Personal Finance App* can do everything from tracking expenses and investments to

managing your budgets and making savings. Remarkably, it's free and integrates with the award-winning *Mint.com* web-based money manager. Available for both iOS and Android Devices. If you're a BlackBerry user, a good alternative is *Money For BlackBerry* (\$9.99), though it's not as versatile.

Podcasts: Educating yourself about personal finance can save you money and put you more firmly in control of your household budgets. One easy way to do this is to download and listen to podcasts, many of which are available not only on iTunes but also as free downloads for any MP3 player. For instance, Kiplinger's magazine, Reuters (the news agency) and US News magazine all offer free personal finance podcasts. For investors, the daily podcast from Jack Bouroudjian is well worth a listen. Download it (free) at: TheJackBShow.com

It takes 8,460 bolts to assemble an automobile, and one nut to scatter it all over the road.

Author unknown