



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor

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Taking Stock Of What You've Got

What have you got? No, seriously: If you were asked to reel off a list of your possessions, how many would you recall? How many would you forget? Almost as important, how long would it take? The answers may not seem important now but, if you ever find yourself making a homeowners insurance claim, they could make all the difference not only to how much you get but also the hoops you may have to jump through to get it. **Plus**, knowing exactly what you have could make a big difference to the extent of your insurance protection since many policies stipulate the maximum amount they will repay. So, if you underestimate the value of your possessions – and you'd be surprised how quickly it adds up – you may not have adequate protection in the first place. The solution is simple – taking a home inventory and keeping it regularly updated. This ensures you have an accurate record and will save you endless hours of brain-racking if you have to make a claim or file a crime report.

This month, we show you how smartphone and tablet applications can make this task a snap – see our regular apps report on the back page. But even if you don't use a mobile this way, there are other ways you can approach the task. Here are some tips to help:

- Spread the task over time. It can be time consuming even with technology to help. Do one room at a time.
- Record a video or series of photos for each room so, if you have nothing else, this will jog your memory and provide proof of your possessions.
- Create a paper or computer spreadsheet and move around the room in a clockwise direction, noting and valuing each item or grouping each one (e.g. "120 DVDs, worth about \$1,000)
- Note the date and if you can, include both how much they cost and what you think they're worth now.
- When you buy anything of value, add it to the list immediately but otherwise quickly review the list once a year.
- Keep it safe along with receipts for major items. No use having an inventory in the house if it burns down or the safe is stolen. Store a copy with a relative, online or in a bank safety deposit box.

If you don't have an inventory (and most of us don't) commit to doing one now!

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Recalled Toys Wind Up Back On Shelves

An alarming discovery a couple of months ago highlighted a little-known danger: Toys recalled for safety reasons by their manufacturer can end up back on store shelves.

According to the US Consumer Product Safety Commission (CPSC) a whole range of toys, from teething to trikes, that had been recalled and withdrawn from a leading chain of supermarkets turned up on the shelves of discount retailers, dollar stores and even at flea markets.

It's illegal to resell a recalled consumer product but the CPSC said the items had been disposed of improperly because of an error. The organization urged people to stop using them immediately and contact the recalling firm.

You can see the full list, with manufacturer names, at: <http://tinyurl.com/recall-list> .

The incident underlines the importance of keeping track of recalled products especially toys and other children's items. Fortunately, this is quite easy to do. Consumer Reports magazine publishes a list every month but if you don't subscribe, you can also keep track of them directly via the CPSC website, which lists more than 5,000 product recalls.

You can search the list several ways and can also sign up for a recall notification list. See <http://tinyurl.com/cpsc-list> for more info.

Charter Member
NSACE
National Society of Agents for
Consumer Education

Are you *Client of the Month*? See Page 3

How To Boost Your Credit Score

So much of our consumer activity these days depends on our credit score. Even when you're not actually borrowing money, your score may still be checked by others you're dealing with just to verify your trustworthiness. And, if you are borrowing, it can make a big difference not only to whether you get that loan but also to what sort of interest rates you'll pay. When you see those car lot signs that say "Bad Credit – No Problem" that usually signals a high interest rate. After all, lenders consider they're taking a bigger risk by dealing with someone with a poor credit record, so they expect them to pay for it.

A credit score is a number between 501 and 990. It's compiled by a specialist firm via a confidential formula, which is then used by the three big credit reporting agencies and provided to their subscribers.

You can get a free copy of your report from each of them once a year from AnnualCreditReport.com (you'll likely end up paying if you use any other supposedly "free" service) or by phoning 877-322-8228. It's important to do this so you can ensure the information the agencies hold about you is correct – this is critical if you've unknowingly become the victim of identity theft.

But you can also do several things to improve your score – and your reputation – and keep it at the higher levels. For example:

- Make your bill payments on time. If you're late, whoever extended the credit (credit card companies or store-cards for instance) will re-report it to the monitoring agencies and influence your score for years.
- Don't "max out" your credit cards. According to the Consumer Financial Protection Bureau (CFPB), you shouldn't exceed 30% of your card limit if you want to keep a high score. It's better to take out another card if you have a short term need to go above that level.
- However, you shouldn't take out several new lines of credit in a short space of time (as some people do, for instance, to collect bonus air miles or points offers).
- Dispute any errors on your credit report. This can be time consuming and bothersome but, if you don't do it, it could be expensive. For help on how to do this, see this guidance from the Federal Trade Commission: <http://tinyurl.com/ftc-credit-rpt>.

Finally, the CFPB advises against paying upfront fees to companies that say they'll fix your negative credit history. You can only do this yourself and firms offering a "repair" could lead you into doing something illegal.

Watch Out For Those Overdraft Fees

Banks are looking for more ways to get their hands on your money – and if you run up an overdraft, you're probably inviting them to do that. According to one study, we handed banks close of \$30 billion in overdraft fees last year. Sometimes going into the red may be unavoidable, but oftentimes we do it by just failing to keep tabs on our accounts. So here are four quick tips to avoid an overdraft.

1. Make sure you know your bank's policy on overdrawing – what they allow and what they charge – and stick with it.
2. Keep tabs on your account. Balance your check book when you write one or use your debit card – or view your account online daily.
3. Link your savings account to your checking account so it automatically tops up the checking account if it's running low.
4. Keep some "rainy day" money aside for use in emergencies, then you won't need to overdraw.



Need A Home Defibrillator?

Time and again, news headlines bring us reports of life-saving dramas in which a defibrillator helped to revive a heart-attack victim. Many offices and factories now have them in strategic locations. So, should we also have them in our homes?

Well, first, they still cost around \$1,500 apiece – and even then they're next to useless if you don't know how to use one. If you're thinking of getting one, here are some of the issues to consider:

At Risk? *Is there someone in your household with cardiac problems?*

What Does The Doc Say? *You should never buy a piece of equipment like this without seeking a professional medical opinion.*

Who'll Use It? *If you live alone, it's value is questionable unless your neighbors know how to use it. If it's you or your partner, are you sure you could use it effectively?*

You're Not A Pro. *Never use a defibrillator – at home or at work – as a substitute for calling 911. It's only a stop-gap till the medics arrive.*

Taking Care. *Like all machines, a defibrillator needs to be regularly tested. Who'll do that?*

First Aid First. *Undoubtedly, a defibrillator can save lives but having a good grounding in first aid is probably more important.*

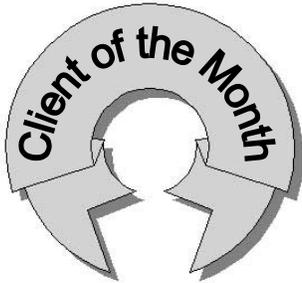
Thank You For Referrals

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!

Bruce & Jayme Maxwell
Rosalyn Flemings



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:

Ron McGill
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 entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax -- 903-870-2327 -- or mail -- 229 Sunset Blvd, Sherman, TX 75091 this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Which is the world's biggest freight-carrying airline?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last month's question was:

Most people know who the Queen of England is, but can you name the monarch of Belgium, the Netherlands or Spain?

Answer: Albert II (Belgium), Beatrix (Netherlands), Juan Carlos I (Spain)

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.

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It's a Fact: One-third of the more than 6,500 complaints filed to the new SaferProducts.gov website in the past year were about appliances, mostly in the kitchen.

Apps To Ease The Burden Of Compiling A Home Inventory

As we said in our front page article, compiling a home inventory can be a tedious business but those marvelous little communication devices we call smartphones and tablets can make the task a whole lot easier – both as a tool for taking photographs and a means of recording the details. Plus, it's easy to upload a copy of your list to an online storage site where it will be safe from the hazards around the home that might otherwise cause its loss. So here's a handful of apps that can help you get started with this task.

MyStuff2 (iOS – iPad and iPhone) is probably the best known of them all. It uses techniques like barcode scanning and Amazon product identification to save time (especially good for CDs, DVDs, books) and allows you to set up your own categories. The searchable database can store up to 10 images per item. A free version, fully functional but limited to 15 items, lets you test it. The full app costs \$4.99.

That Amazon feature is also used by the online retailing giant itself with the built-in inventory element of its **Amazon Mobile App** which is free and has the advantage of being available for iOS, Android and BlackBerry. But it's limited in its flexibility beyond this aspect.

Home Inventory Manager HD is another iPad app. It allows you to store things like purchase date, cost, model, serial number and so on. It also features a

warranty manager, will produce an inventory summary and allows you to create an incident report. Again, it's \$4.99

Simplicity of use is the key theme of the free **Home Inventory** app for the BlackBerry. It basically enables you to build a list of rooms, categories and items, enables you to take photos and create summaries. The great news is it's free!

Finally, a good free app with an awful name – **myHOME Scr.APP.book** – comes from the National Association of Insurance Commissioners. It's quite simple but still allows you to capture photos, barcodes and serial numbers. For Android and iOS.

Warning: Carrying an inventory list on your smart-phone could put you at risk if a thief finds it. Password protect your device – or the app if you can – and ensure you have a backup stored elsewhere.

Distrust and caution are the parents of security.

Benjamin Franklin