



Hejny Insurance Agency's

**Circle of Safety™**

Your Consumer Awareness Advisor

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## Keeping Your Cool In The Sun

Happy days! Summer is here and the time is right to relax and enjoy yourself. But dangers lurk in the great outdoors. Although everyone knows about heat- and sun-stroke, it still affects tens of thousands of Americans every year – mainly because they didn't realize it was sneaking up on them. On the basis that prevention is better than cure, here are 10 Top Tips to help you keep your cool this summer:

- 1 Wear a hat in the sun. Wide-brimmed is best, or one with an absorbent band if you're likely to sweat.
- 2 Cover other parts of your body, like arms and the back of your neck if in the sun for more than 15 minutes.
- 3 If you're fair-skinned, always wear a sunscreen with a protection factor (SPF) of at least 20.
- 4 Expose yourself gradually to the sun over a period of days to avoid sudden burn.
- 5 Be aware that the effects of the sun are still partially there even when it's cloudy.
- 6 Check the local UV (harmful ultraviolet rays) index online at <http://epa.gov/sunwise/uvindex.html>
- 7 Check the UV protection level of your sun glasses, reading glasses and contact lenses. Even if your contacts have UV protection, still wear "shades".
- 8 Drink plenty of fluids, and frequently. Cool water is best. Beware of the dehydrating effects of alcohol.
- 9 If you're involved in any kind of energetic activity outdoors – from walking to working – take regular shade breaks.
- 10 Wear a water-saturated "cool-tie" around your neck during prolonged heat exposure.

Remember too to take special care to protect children against over-exposure. Insist they wear sunscreen and cover up, even on the beach!

Of course, they'll protest, so educate them too. Start them off with the Government's "Sunwise Kids" website at <http://www.epa.gov/sunwise/kids>.



**HAPPY 4<sup>TH</sup> JULY!  
CELEBRATE  
SAFELY!!!**



IN THIS ISSUE: • **Keep Your Cool In The Sun** • Hot Tub And Spa Safety Guide • **Make Sense Of Energy Labels** • Quick & Easy Ways To Cut Utility Bills • **Safety Rules For Sharper Tools** • Travel Apps To Make Your Journey Easier

## Your Hot Tub And Spa Safety Guide

Water safety is uppermost in most people's minds at this time of year, especially in and around swimming pools. But don't forget the spa! On average, hot tubs account for 40 deaths every year.

Most accidents involve children and/or falls, especially where spas are at ground level. You should take the same precautions that you would use near a swimming pool to avoid these, including preventing unsupervised access and covering spas when not in use.

But sometimes hair, clothing or parts of the body can become trapped in the plumbing systems while you're bathing. Prevent these by installing anti-entrapment drain covers, avoiding contact with drains and tying up long hair. If you're not sure about your current drain covers, check with a pool professional. The US Consumer Product Safety Commission also advises:

- Pregnant women and young children should not use a spa.
- Water temperature should never exceed 104 degrees.
- Know where the cut-off switch is.
- Have your spa/tub regularly checked by a professional.
- Avoid or be aware of the increased drowning risk from consuming alcohol.

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

# Making Sense Of Energy Labels

When you go to buy a new electric or gas appliance, you can't help but notice that bright yellow label headed "EnergyGuide" and showing various items of information about its efficiency.

Many appliances, such as washing machines, dishwashers, refrigeration equipment, boilers and furnaces must have this information, though it's not always easy to find.

If it's not on the outside, check inside. If it's not there, ask the retailer. If the retailer can't help, check the manufacturer's website or call them. This is important because comparing the energy usage of different models can make a big difference to your utility bills.

Not all labels have the same information but most (excluding furnaces) show the estimated annual operating cost of the appliance. They also have a scale line showing where that operating cost sits between the lowest and highest for all appliances.

And, if you look closely, you'll discover there's a lot more information on that sticker than you might imagine. This includes lists of key features that contribute to the running costs, the name of the manufacturer, the exact model number and capacity of the equipment and an estimate of how much electricity it typically uses.

## Furnaces

This latter figure is actually more useful than the estimated operating cost, which is merely a national average, because electricity rates vary by region and supplier. If you know what your electricity supplier charges per kilowatt-hour (kWh) you can calculate the true likely cost of running the device.

The label may also have the familiar "Energy Star" logo indicating a high-level of energy efficiency

With furnaces, labels list the Annual Fuel Utilization Efficiency (AFUE), again on a sliding scale, showing the percentage efficiency compared with similar models. At the moment, some other appliances, like ovens and clothes dryers, don't have to publish energy information.

Big changes to the way manufacturers promote their energy efficiency could be on the way soon though. The Federal Trade Commission has already announced plans to restrict their use of phrases like "eco-friendly". They're also considering changing the EnergyGuide label for furnaces and air conditioners, and requiring manufacturers to improve the information they give on their websites.

## Quick And Easy Ways To Cut Utility Bills

You don't have to buy new energy-efficient appliances to start saving money on your utility bills. There are lots of things you can do right now. They may be small but they can add-up big. For example:

- Unplug electronic equipment when not in use
- Reduce time in the shower or run a shallower bath-tub
- Turn down your heater thermostat or up your A/C setting
- Don't use the dryer program in your dishwasher – air dry instead
- Seal off drafts and air leaks in windows and doors
- Run clothes and dish washing appliances only with a full load
- Replace old-style bulbs with new CFL or LED lights – they're more expensive to buy but save money in the long run
- Cover food in the fridge. Uncovered food releases moisture, forcing the compressor to work harder.
- Download a free guide from [www.energysavers.gov](http://www.energysavers.gov)



## Safety Rules For Sharper Tools

*They say you don't know how blunt your tools were until you get them sharpened. Many of us – and our tools – go through life without ever sharpening. Then we wonder why it took so long to saw through that 2 x 4!*

*Most tools need sharpening at least once a year. It isn't difficult and you don't need much equipment. But you do need a lot of safety-commonsense. The rules depend on the tool you are using.*

**Read:** *If you are using a specialist piece of equipment, like a drill sharpener, make sure you read the manual and follow all the guidance.*

**Protect:** *If your sharpening device has a motor, usually for a grinding wheel, wear hearing and eye protection and ensure you don't have any loose clothing, like sleeves or ties that could get caught in the machine.*

**Secure:** *When using a mill file secure it firmly in a vise and wear gloves in case your hands slip.*

**Disable:** *Unplug anything with an electric motor before trying to sharpen it. Ideally remove a lawnmower blade before sharpening, but if doing it in situ, use a wooden block, not your hand, to hold it firmly.*

**Hands-off!** *Don't test the sharpness of a blade with your finger (or thumb). Test it doing the job it's made for. More time-consuming but a whole lot safer!*

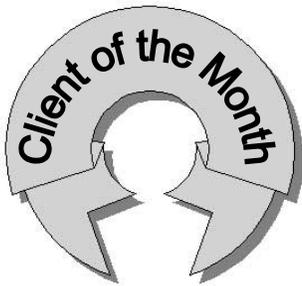
**Thank You For Referrals**

**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!

Ricky Perdue  
Billie Helms  
Lacey Mayers  
Johnny Troxtell



**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:

**Justin Hornback**

as our Client of the Month! Justin will receive a Starbucks gift card. 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 Chili's gift certificate. 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 75092 this page -- or email your name and answer to [circleofsafety@hejnyinsurance.com](mailto:circleofsafety@hejnyinsurance.com) --. Good luck!

***The London Olympic Games start this month, but how many medals did the US win last time, in the 2008 Beijing Games?***

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

\_\_\_\_\_

Last month's question was:

***Which is the world's biggest freight-carrying airline?  
Answer: FedEx Express, although, on purely international routes, it's Cathay Pacific***

## 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: US consumer protection agency, the Federal Trade Commission, receives more than 1.8m consumer complaints every year.**

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## **Travel Apps To Make Your Journey Easier – And More Fun**

Millions of Americans are hitting the roads this month as the annual summer vacation season gets into full swing. But, sometimes, the sheer hassle of planning your trip and knowing what you'll do when you get there dampens the excitement. Fear not. Pull out your smartphone or other mobile device and all the answers and organizers you'll ever need are there for you, in your device's apps library. Here's our pick of the best:

**Triplt** (most devices) is probably the #1 travel planning app. It's a central repository for all your trip details. It tracks confirmation emails, syncs automatically with booking sites and calendars, and shares details with family (if you want it to!). These features are all in a free version but "pro" and business editions pack a lot more (and cost a lot more!). And talking of packing, how about an app that helps you do just that? It's actually called **Packing** and its main role is to create custom lists that you can save and check off individual items as they go in the luggage. It can even total their weights and values. Sadly, only available for Apple (iOS) devices, \$0.99. Now what about currency? If you're travelling outside the US, you'll need to know how much local currency you'll get for your dollar. And when you're buying in the gift store, you'll want to know the dollar value of that item. All this and more is available on **XE Currency**. It stores rates so

it can be used offline but if you're connected to the web, it will also update in real time. It covers every world currency but you don't have to pay a cent to get it – and it's available for nearly all mobile operating systems. And when you get to your destination, there's no need to feel lost anymore. There are scores of apps that can pinpoint pretty much anything you want – from an ATM to skidoo hire – at the tap of your finger. One of the most comprehensive is the Yellow Pages app **Yelp** which covers many countries and is available in multiple languages. You can often make reservations or phone calls directly through the app. It's free and available for all platforms. For the more adventurous, try the latest version of the location-game app **Foursquare**, which identifies local services and allow you to play its "unlocking" game for rewards. (Free – iOS, Android, BlackBerry)

*Music is the soundtrack of your life.*

TV legend Dick Clark, who died in April

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