



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Get To Know Payment Cards

Payment cards are payment cards, right? You have those pieces of plastic in your wallet, you select whichever one suits you for a particular transaction, and that's it. But, hold on, not so fast. There are significant differences between payment cards that can cost you money – often when you don't expect it. Credit cards are pretty easy to understand. In effect, you're borrowing money and you'll be charged interest if you don't pay off the whole lot by the due date. But two other types of cards, which most of us use, can also apply charges, even though you think you're working with your own money.

Debit cards first. These are the cards we use to withdraw money from ATMs and pay for other transactions which take money directly from our bank accounts. But if you don't happen to have enough money in your account, you'll be charged an overdraft fee (provided you previously gave permission to the bank to let you become overdrawn). In this circumstance, you might be better off using a credit card and clearing it by the due date if you know you'll have sufficient cash by then.

Prepaid Debit Cards are increasingly common. They work in a similar way to regular debit cards but you "load" them with cash first. This seems great because you can limit your spending and even give them away as gifts (or receive them!). They're also more secure because if they're stolen, a thief can only use the money on the card and can't drain your bank account. But prepaid cards can come with costs like monthly fees, loading charges and even a fee for each transaction. So, if you plan to use one, make sure you know all the charges that come with them. Different prepaid cards also have different rules covering your liability for fraudulent use, so check those out too. Furthermore, some prepaid cards are not covered by deposit insurance if the issuing bank goes bust. So all is not as straightforward as it seems. Fortunately, help is at hand. First, the relatively new Consumer Financial Protection Bureau is in the process of setting up new safeguards, though they're not in place yet. Second, the Federal Deposit Insurance Corporation (FDIC) has a couple of useful guides to understanding the way different cards work. Find them at <http://tinyurl.com/FDIC-Cards-1> and <http://tinyurl.com/FDIC-Cards-2> (no spaces after the dashes).

IN THIS ISSUE: • **Get To Know Payment Cards** • **Watch Out For Election Scams** • **How To Reduce PC Use Health Dangers** • **Insuring Wine – Is It Worth It?** • **Should You Turn Your Computer Off?** • **Free App Helps prepare For Disaster Before It Strikes**

Watch Out For Election Scams

In the closing days before the November 6 election and the immediate aftermath, security experts are warning about an elevated risk of phone-based scams that pretend to be connected with political parties or independent political surveys.

The Better Business Bureau warns of three election scams to be on the lookout for:

- In the first one, a caller claims to be conducting an opinion poll and offers a free cruise in return for your cooperation. Then they ask for your credit card details supposedly to cover port fees and taxes. There's no cruise but the crook now has your card details.
- In another trick, claiming to be official fundraisers for one of the parties, a caller asks for donations. Don't pay, says the BBB. If you want to support a candidate or party find their office or contact details and send your contribution directly to them.
- A caller claims they need to verify your eligibility to vote and asks for details that include your Social Security Number. Again, this is an identity theft scam. No legitimate organization ever asks for these details over the phone (unless you initiate a call to Social Security Admin).

NSACE
National Society of Agents for
Consumer Education

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

How To Reduce PC Use Health Dangers

Sitting in front of a computer is fast replacing television viewing as the nation's Number 1 form of entertainment and relaxation. In fact, according to a recent survey of 55,000 men in the US, Canada, UK and Australia, half of them spend more leisure time in front of a PC or gaming console than they do watching TV. Furthermore, in some parts of the world, notably China, there's fresh evidence that overuse or obsessive use of PCs and gaming devices can actually be addictive.

But, even without that, if you use a computer at both work and at home, you are possibly spending more time doing that than almost any other activity. It raises the question of just how much computer time is regarded as "safe" and whether there are things we can do to reduce risks to our health. There are a number of key factors to consider:

Time – Research shows that extended periods of time at your computer expose your body and your mind to considerable stress. So, make sure you take frequent breaks away from your machine, performing another activity. Also avoid using your computer or mobile device immediately before bed-time. It stimulates mental activity, though reading books on e-ink devices might be an exception.

Posture – Unfortunately, many of us tend to slump and hunch in front of our computers, while tablet users spend a lot of time with their heads bent forward, looking down. Sit upright, with a seat height that lets you rest your feet on the floor or a footrest. With tablets, use both hands to enable you to raise the device to eye level, rather than continuously looking down. Get up and move around, exercising your arms and back.

Type of Activity – Playing action-type games causes tension and anxiety, while any computer activity that involves frequent use of the mouse puts severe strain on the hands and wrist. Both activities call for more frequent breaks than usual. With "mousing," place a gel pad under the wrist and choose a chair that gives plenty of arm support.

Eye Safety – Eyestrain and blurred vision are common complaints from intensive computer use. The problems are mainly caused by lack of blinking, which prevents eyes from being properly lubricated, and by maintaining the same focal length continuously. Looking away at a more distant object for as little as 10 seconds every few minutes can make an enormous difference. Also, position your monitor so it doesn't pick up reflected light. You can even tilt it down slightly to avoid glare.

There's no definitive answer on how much computer time is acceptable for your health but following these guidelines will provide some safeguards. And listen to your body. It will likely let you know when your computer usage time is up. Also if you have children make sure they know the "rules" too – and take the time to check that they're doing it!

Should You Turn Your Computer Off?

One of the most common questions computer users ask is whether they should leave their computer running, put it to "sleep" or switch it off when not in use. Although experts often disagree, the best advice seems to be that you should switch it off if it won't be used for at least an hour. Powered on, even in "sleep" mode, they're using electricity and, these days, re-starting from scratch is much faster than it used to be. How about unplugging during a thunder storm? Yep, you should do that too. Although surge protectors offer a measure of protection, it's still safer to protect your valuable data – and the innards of your PC – by unplugging if there's a risk of a lightning strike.



Insuring Wine – Is It Worth It?

Those of us who like wine mostly do so for the taste, but there's a growing army of collectors who buy it for its potential investment value. You don't have to be particularly wealthy to lay down a good collection over a period of time. Then, it's not long before you start to wonder if you should be insuring it.

The main risks are that it could be damaged by natural events, from storms and earthquakes, to fire and temperature extremes, or by the effects of a power outage. Then of course, heaven forbid, there's the possibility of that vintage, treasured bottle, just slipping through your fingers! First, depending on the value of your collection or the type of risk – theft for instance – you may find that it is covered under your homeowners insurance policy. If not, or your wine is worth more than, say, \$5,000, you should think about taking out specialist insurance. There are two basic types of protection – a standalone policy that is appropriate for individual high-value bottles, or a blanket policy that just covers the total worth of the collection. Naturally, your starting point is to have your wine stash professionally appraised, essential if you have high-value bottles, but commonsense whatever their worth. If you're prepared to accept a deductible (the amount of loss before the policy kicks in) you could find premiums quite attractive at around 50 cents per \$100 insured. As always with valuables, keep an accurate inventory and notify your insurer of any changes.

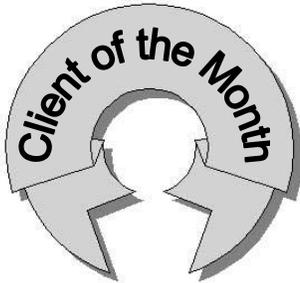
Thank You For Referrals

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!

- Connie Mallard
- Dianne Newberry
- Shirley Schillings
- Tiffany Patterson
- Leslie Oliver
- Michelle Castle



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:

Dianne Newberry 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 Wal-Mart 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 drawn randomly 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!

Question: November 11 is Memorial Day. How many veterans are interred in the Tomb of the Unknown Soldier?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Lana Bernardin for correctly answering last month's trivia question! For the correct answer, Lana has won a free Carino's Italian Kitchens gift card!

Last month's question was:

United Nations Day is October 24, but in what year was the UN formally established?

Answer: 1945, although the name was coined by Franklin D Roosevelt in 1939 and first officially used in 1942. Any of those dates was acceptable.

Tell Others About Us

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 thank you!

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To:

IT'S A FACT: The average American eats 17lbs of turkey a year – so have your share but don't overdo it this Thanksgiving!

Free App Helps Prepare For Disaster Before It Strikes

We hope it never happens to you, but if a natural disaster strikes your location, how prepared are you? Well, we hope you are properly protected with adequate insurance – if not, please speak to us – but, beyond that, you can save a lot of heartache by having a plan that immediately swings into action if or when things go wrong. A new app from the non-profit Insurance Information Institute (III) could be your starting point.

It's called **Know Your Plan** and is free.

Unfortunately, right now it's only available for Apple mobile devices, like iPhones, but hopefully III will follow up with other versions as they did with their home inventory app, **Know Your Stuff**.

This new one provides checklists, communication tools and vital safety tips, including pre-loaded templates for events like hurricanes, floods, earthquake, wildfires, and severe weather.

There's also helpful advice on preparing an emergency kit, drawing up an evacuation plan (including pet evacuation), plus options to draw up your own personalized checklists.

In addition, you can set dates for completing your catastrophe planning tasks, track progress and share details with friends and family. And it plugs in to Google's Crisis Response feed with access to local emergency information.

The app was developed in partnership with the Insurance Institute for Business & Home Safety (IBHS) whose communications chief, Brenda O'Connor, noted that during the past couple of years many communities have been ravaged by a series of natural catastrophes.

"We want to do whatever we can to prevent such devastation in the future," she added. "With the 'Know Your Plan' app, we can reach millions of iPhone users and help them take control over the risks they face by preparing now to make their homes and communities more disaster resistant."

During the past decade, insurers paid out nearly \$250 billion in claims to millions of victims of disasters across the United States. The aim of the app, says III, is to provide a timely, easy-to-use solution that can speed the repair, rebuilding and recovery process.

Quote: Never explain. Your friends do not need it and your enemies will not believe you anyway.

Writer and philosopher Elbert Hubbard