



Hejny Insurance Agency

Circle of Safety™
Your Consumer Awareness Advisor™

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Keep Track Of Your Receipts

We've all been through that frustrating experience of turning a place upside down in search of a small piece of paper that holds the key to an important financial transaction – the receipt. Whether you need it to return an unwanted item, take a tax deduction or make a claim on your homeowners insurance, you need that crucial document. But finding it is sometimes like hunting the proverbial needle in a haystack. It needn't be that way, however.

Here are a few simple rules to make that task simpler and faster:

- First, get into the habit of never throwing a receipt away – not even the grocery checkout one. Put them in your wallet every time.
- If you do nothing else, at the end of the day, place them in an envelope marked clearly with the last two digits of the year, followed by the number of the month – say 1301 for January 2013. This system makes them easy to file in numerical order.
- Try to make this process part of your daily routine – like when you undress or just before you brush your teeth – that way it becomes a habit.
- If you buy stuff online, use a similar folder process in your email program or on your computer drive.
- If you're willing to invest a little more time and organization into your system, use a smaller, second envelope (inside the first one) for expensive items and clothing purchases or items that are tax deductible – so you can go straight to them if you need them.
- Again, you can do the same thing electronically, on your computer.

Best of all, consider setting up a full electronic filing system, since many organizations will now accept digital copies of receipts as proof of purchase. You only need a small desktop scanner that allows you to simply feed in your receipts. Most of them create image (jpg) or document (pdf) files and can usually be set up to give a default filename based on the date. You can use the same folder system outlined above or even buy document management software to make the task easier. If you back up your hard drive and keep a copy off-site, your searching days will be over and your receipts will be safe!

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'Bare Is Best' Say Crib Safety Pros

Nearly half of infant crib deaths and two thirds of bassinet deaths are caused by suffocation through placing a child on top of pillows or thick quilts or by items placed beside the child. Now, using the slogan "Bare is Best!", the Consumer Product Safety Commission (CPSC) has launched a campaign to encourage parents to adopt rules to reduce the risk of suffocation, while ensuring baby stays cozy.

You should always place infants on their backs to sleep, says the CPSC and ensure you are using a crib that meets its safety standards (see <http://tinyurl.com/cpsc-cribs>), using a firm, tight-fitting mattress.

Avoid putting pillows, quilts, comforters or cushions in cribs, bassinets and even play yards, it warns. And positioning devices, intended to keep an infant in a particular place or position, are both unnecessary and potentially deadly.

You can still keep your baby cozy by ensuring the room is warm (but not hot) and by dressing him or her in footed pajamas.

The CPSC has also produced a 12-minute video on how to put a baby to sleep safely. Find it at <http://tinyurl.com/crib-sleep>

NSACE
National Society of Agents for
Consumer Education

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

10 Tips For Safer Driving At Night

Winter means darker evenings for most of us, and the further north you travel the earlier your daylight fades. Bad weather and poorly lit roads just make it tougher. Statistics show that even though considerably fewer of us are out on the roads at night, half of all accidents still occur after dark and road death rates are three times higher than during the day.

In fact, many people shun night time driving altogether; they simply don't feel comfortable negotiating darkened roads – and discourteous or impatient drivers who aren't prepared to tolerate their caution only make it worse. If you don't want to limit your mobility this way, here are 10 tips for safer night driving:

1. Start with your eyesight. Have your vision regularly tested and discuss any night vision problems with your optometrist or eye doctor.
2. Your car next. Ensure all lights are working properly and headlights are correctly adjusted.
3. Make sure you know your planned route before you leave, including parking availability. Where possible, stick to well-lit main highways.
4. Allow yourself extra time for the journey, so you don't feel rushed. Add more time if the weather is bad –perhaps even reconsider whether you need to make the trip.
5. Stay within the speed limit and allow plenty of distance between you and the vehicle in front. You should be able to stop within the distance of your headlight beam.
6. Don't drive if you feel tired. If you're traveling a long distance, take frequent breaks.
7. Don't consume alcohol or drugs before setting out. Don't even smoke when driving – research shows nicotine and carbon monoxide reduce driving effectiveness.
8. Dusk is a particularly dangerous time to drive. Switch on headlights well before then – you won't necessarily be able to see better, but others will be able to see you!
9. If a person behind you is driving too close or with their headlights on full beam, look for an opportunity to safely let them pass.
10. Use the switch available on most rear-view mirrors to dim bright headlights behind you. With oncoming headlights, avoid looking at them – keep your eyes slightly to the right on the road in front of you.

Monitoring & Rules Can Cut Teen Risks

When it comes to night driving, teens are considered a high-risk group. Their inexperience can be aggravated by over-confidence and distractions such as music or boisterous passengers. Help protect them by setting rules on when and where they drive, especially at night, and who should be allowed to travel with them.

Interestingly, new drive tracking systems are now coming onto the market that can provide information on how and where your teen has been driving. In one case, a device plugs into a port available on most modern cars and monitors driving performance, producing a score based on gas pedal use, steering and braking. Other devices can identify if a vehicle has traveled outside a specified area.

The insurance industry is taking great interest in these devices and services. Because of their ability to lower accident risks, some insurers may be prepared to offer premium discounts if they're used.



Using Public Wi-Fi Wisely

Carrying a mobile device – a smartphone, tablet or even a laptop – has become an everyday fact of life for most of us and it's becoming easier than ever to access email and the Internet via Wi-Fi, from grocery stores to doctor office waiting rooms. But going online via public services, especially those that don't use a password, is inherently risky.

That's not to say you shouldn't use them but you need to be aware that your online activities could be visible to prying eyes or even vulnerable to a virus attack. For example, the FBI recently reported a number of incidents in which hotel Wi-Fi networks were hacked, allowing crooks to access users' devices with pop-up messages asking them to download a "security update". In fact, this turned out to be spyware that stole personal information from the devices.

If you're using an "open" Wi-Fi network, follow these key rules to reduce the risk of being compromised:

- *Avoid or limit keying in confidential information including passwords and financial data.*
- *Don't click or tap on pop-ups or download files unless you're 100% sure where they came from.*
- *Keep your Internet security programs up to date and consider using additional network security software.*

Get more mobile safety tips from Microsoft's Safety Center at <http://tinyurl.com/WiFi-wise>

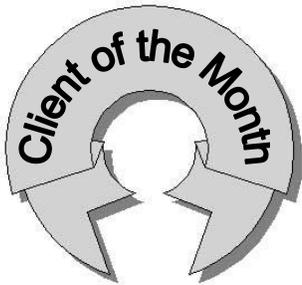
Thank You For Referrals

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!

Carol Thornton
Aaron St. Amour
Ronald and Christine Butler



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:

Aaron St. Amour
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 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--. Good luck!

Question: Alaska has the nation's longest coastline. Florida is second. But which state is third?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Jamie Vozenilek for correctly answering last month's trivia question! For the correct answer, Jamie has won a free Wal-Mart gift card!

Last month's question was:

November 11 is Memorial Day. How many veterans are interred in the tomb of the unknown soldier?

Answer: 3. There were 4 but one was identified by DNA testing in 1998 and moved to a family grave.

Please 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. Thank you in advance.

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IT'S A FACT: Around 100,000 people are injured every year in accidents on trampolines in their backyards. More than 3,000 are hospitalized.

How To Find Out About Nursing Home Service Quality

One way or another, most of us will encounter the use of a nursing home, whether for our own long- or short-term care or that of a close relative we care deeply about. But it's a sad fact that when it comes to safety and quality of service they are not all equal. For instance, a Government survey a few years ago showed that a third of the country's 680,000 nursing assistants were considered to be inadequately trained.

The operation of nursing homes comes under the scrutiny of the Centers for Medicare & Medicaid Services (CMS), which keep reports on nursing homes filed by state and local inspectors. They also use a Five-Star Quality Rating System based on performance in three categories – health inspections during the past three years, quality measures for 10 different components of service, and the type of nursing staff based on the level of care provided.

You can access this and compare the relative merits of individual nursing homes via an online Medicare service called Nursing Home Compare, which you can find at www.medicare.gov/NHCompare. You can drill down through the options to see actual survey reports on each establishment.

However, the service is somewhat limited in its flexibility because you can't search for particular

terms or complaints about service. But a new online app, using the same data, offers a much more flexible way of looking at the relative merits of nursing homes.

This has been developed for the independent, non-profit public interest journalism organization ProPublica, which reported last year that 92% of nursing homes employ at least one worker with a criminal conviction. The app – **Nursing Home Inspect** – allows you to directly search more than 29,000 inspection reports filed in the past two years. It also enables you to click on a bar chart for individual states to see a list of reported deficiencies and another one to show severity of deficiencies. Go to: <http://projects.propublica.org/nursing-homes/> If feasible, you should also always visit nursing homes before deciding which one to use.

Quote: You can have anything you want if you are willing to give up the belief that you can't have it.

Self-help author Dr. Robert Anthony