



Hejny Insurance Agency

Circle of Safety™

Your Consumer Awareness Advisor™

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Make It A Safer Happy New Year

Happy New Year! How about making it a safe one too? So many New Year resolutions evaporate in just a few days but while you're still full of resolve, here are 10 things you can do around your home and in the car that will keep you safer – and last the full year too!

1. Create a home escape plan – so everyone knows what to do in case of fire or other forced evacuation. Download a template here: <http://tinyurl.com/esc-pln>
2. Test your smoke alarms. If batteries are more than six months old, replace them. Do this twice a year.
3. Compile a list of emergency contact numbers and keep a copy by each phone in your home.
4. Clear weather hazards – like blocked down-spouts and slippery surfaces – and ensure outdoor lighting is working.
5. Put it out of reach – from meds to workshop tools; move sharp items out of harm's way and put dangerous stuff under lock and key.
6. Repair loose fittings like carpet, cabinet doors, and power outlets, and secure power leads to table lamps and other appliances.
7. Make sure your tetanus inoculations are up to date; ensure you've had a flu shot, and schedule a routine health check for all adults over 60.
8. Schedule a health safety check for your car too. Ask your local repair shop to check lights, brakes, tires and wipers.
9. Deep-clean bathrooms, kitchen work surfaces and refrigerators to remove harmful bacteria.
10. Take care removing and storing your holiday decorations. When using a ladder, you should have three limbs in contact with the rungs at all times.

Of course, safety should be a year-round issue for you and your family – and, as ever, we'll do our best to help you. Finally, why not help others have a safer 2013 too – by posting a safety message on Twitter or Facebook?

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Cool Facts About New Windows...

Thinking about replacing your windows and looking to make energy savings too? If so, look for a National Fenestration Rating Council energy-rating label, which should give you the following key facts:

- ✓ **The U-Factor** tells you how much heat escapes. Range: 0.2 – 1.2; lower is better.
- ✓ **Condensation resistance.** Range: 1 – 100; higher is better.
- ✓ **Air leakage** tells you how much outside air will penetrate. Range: 0.1 – 0.3; lower is better.
- ✓ **Solar heat gain coefficient** identifies how much outside heat penetrates the window. Range 0 – 1. The lower the number the less heat passes through.

If you can't see a label, check the manufacturer's website for these and other details but beware of energy-efficient claims that aren't supported by this information.

Confused? Try this useful window selection tool from the non-profit Efficient Windows Collaborative: <http://tinyurl.com/ewc-tool>



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

Natural & LP Gas Safety Guidance

Americans consume almost 25 trillion cubic feet of natural gas every year – about one fifth of it in our homes. Add in another 70 million cu ft of propane or LPG and you get a clear idea of how dependent we are on this source of energy for heating our homes and cooking.

But natural gas and LPG are also key sources of home fires – around 2,400 and 1,400 respectively every year. Not only do they cause around \$100 million damage annually but they also result in around 500 injuries, 60 of them fatal.

Not surprisingly, the leading location of natural gas fires is the kitchen, while outdoor grills are the main culprit in LPG blazes.

While following commonsense safety habits when dealing with gas will minimize the risk of accidents, maintenance is also important because of the risk of corrosion (especially underground and in outdoor grills), loose fittings and accidental damage.

You may be able to spot signs of a problem yourself – like the smell or sounds of escaping gas or dead vegetation over a pipeline. But a full inspection and repairs are not something you should undertake yourself. Call your gas company if you suspect a leak. For LPG and for regular safety checks you may need to call on a licensed plumbing or heating contractor. All appliances should be inspected once a year.

One key safety point: Don't switch electrical appliances on or off if you suspect a leak. Leave them as they are while you summon help.

There will be specific safety rules for every gas appliance in your home – for instance dealing with ventilation, shut-off and cleaning. Make sure you have them, read them and follow them. If you can't find them, check with the manufacturer or your installer. But two simple rules for all:

- Don't store combustible items near them.
- Don't use flammable materials near any heat-producing appliance.

If you are planning to do any digging on your property, you must always check the route of buried gas and power lines by using the Call Before You Dig number – 811. Find individual state requirements and contact details here: <http://tinyurl.com/811-links>

Remember though that because accidents do happen, even with the most stringent safety precautions, you should always have a home escape plan, as we mentioned on Page 1, and know how and where to shut off your gas supply. Some meters have a lever but others have a valve that requires a wrench. Make sure you have one.

Breath Of Life Can Also Be Fire Danger

One gas that we don't always think about in the context of safety is oxygen. Not only does every one of us depend on it for life but some people need extra supplies, in the form of a medical oxygen cylinder, which carries its own risks. That's because oxygen feeds flames and can easily ignite. Follow these safety tips if you or someone in your home uses a portable medical oxygen supply.

- No smoking, candles or woodstoves anywhere in the home
- Don't use or store them anywhere near heat sources, including electrical equipment. That also means you shouldn't cook while using oxygen.
- Don't use hand lotions, petroleum jelly, aerosol sprays and cosmetics containing grease near any oxygen cylinder. They easily ignite.
- Keep the cylinder in a stand or cart, to avoid it falling over.



Watch Out For Olive Oil Cheats

We're told that olive oil, a key component of the so-called Mediterranean Diet, is good for our health. But did you know that, possibly more than any other food, what it says on the label is not always what's in the bottle?

In fact as much as two thirds of well-known labels touting their contents as "extra virgin" olive oil may be of inferior quality or not even from olives at all. Most often, it contains other oils mixed in. Or the label implies it came from Italy (making it more expensive) when all that happened was that it was bottled and shipped from there. If you want to know more, you should read Tom Mueller's recently published exposé "Extra Virginity: The Sublime Scandalous World of Olive Oil".

So what can you do to increase your chances of buying the real thing? First, you should always inspect the label's small print to see where the olives came from – not where the oil was bottled. And check for the International Olive Oil Council's seal – though not all genuine products carry it. If the label contains details about the oil – such as when it was harvested or a description of the taste – it's more likely to be genuine.

Of course, labels can be forged, so also beware of anything described as "extra virgin" but priced lower than \$10 or \$11 a liter.

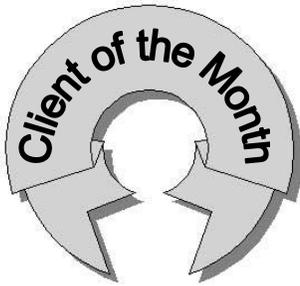
Good quality, and therefore more expensive, olive oil often comes in dark bottles (to protect it from sun damage). Also, a safer bet is to buy home-produced olive oil, usually from California. It's rarely a target for the crooks – and you're supporting American producers.

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 JANIE MARIE GIDDINGS 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 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 Boulevard, Sherman, TX 75092 -- this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Question: Name at least three of the five vice presidents who subsequently became president in their own right – that is through nomination or election rather than a death.

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

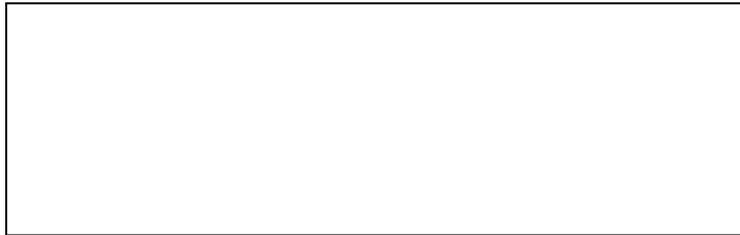
Alaska has the nation's longest coastline. Florida is second. But which state is third?

Answer: California at 840 miles, according to the most common way of measuring it. But we'll also allow Louisiana which comes third by a less common method.

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. Thank you in advance.

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IT'S A FACT: Over 80% of the stuff we throw away to get buried in garbage dumps, instead of recycling, can actually be recycled.

Give Your Brain A Vigorous Workout With These Apps

Is brain fitness as important as physical fitness? As we age, is a mental workout as important as a brisk walk in the park? Scientists are divided on the subject, but one thing we do know is that, at any age, our brains are capable of being reshaped and revitalized. Furthermore, it's now easier than ever to exercise our brains, even when you're sitting around waiting for an appointment – thanks to smartphone apps. Here's a selection:

Lumosity Brain Trainer (free for iOS devices) is a highly popular series of puzzles and memory tests from a company that specializes in brain fitness software. Brain Trainer is well rated but beware the links to additional services you have to subscribe for. Another free iOS challenge is the beautifully rendered **Clockwork Brain** that puts many of your brain functions, like logic, language and memory to the test, guided by Sprocket the robot!

Android users have a wealth of free brain challenges to choose from including the clever memory tester/trainer **bBoggled**. This is a multi-level game that focuses on memorizing numbers on cards, doing simple math, and recalling sequences. A broader type of challenge is provided by **Brain Age Trainer** and its "sister" app, the simply-named **Brain Workout**, which analyze memory, concentration, reaction and accuracy. You can track your own

performance and post your results on a global scoreboard.

On BlackBerry devices, challenge your recall abilities with **Gems Memory** a free and simple multi-level game that tests your ability to remember the position of precious stones on a grid, which you then have to pair. Slightly tougher is **Look and Listen**, also free, which is similar to the popular game, Simon. But if you're up for a more mind-bending challenge, put yourself to the test with **Psychometric Test** (\$0.99), a version of the ancient Chinese game Tangram, in which you have to fit seven pieces together to form specific shapes. It's not as easy as it sounds!

Finally remember that popular puzzles like crosswords and sudoku, and strategy games like chess are available on all smartphone platforms. You can get free versions of most. Good luck!

Quote: Never tell your resolution beforehand, or it's twice as onerous a duty.

John Selden (16th century English statesman)