



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

229 Sunset Boulevard, Sherman, TX 75092

903-892-8068

Cut Poison Risk And Save A Life

Around two-and-a-half million Americans are poisoned every year - many of them as a result of simple mistakes that could easily be avoided. Next month sees annual Poison Prevention Week (March 17 to 23), which aims to highlight some of the actions everyone can take to cut the number of incidents -- and perhaps save lives. More than half of the incidents involve children under the age of six, and the American Academy for Pediatrics (AAP) says most happen when parents or caregivers are at home but not paying attention. The most dangerous potential poisons, says AAP, are medicines, cleaning products, antifreeze, windshield wiper fluid, pesticides, furniture polish, gasoline, kerosene and lamp oil. These should always be stored out of reach in locked cabinets or containers.

Here are more kid-friendly safety tips from the Academy:

- Install a safety latch – that locks when you close the door – on child-accessible cabinets containing harmful products.
- Purchase and keep all medicines in containers with safety caps. Discard unused medications.
- Never refer to medicine as “candy” or any other appealing name.
- Check the label each time you give a child medicine to ensure proper dosage.
- Never place poisonous products in food or drink containers.
- Keep coal, wood or kerosene stoves in safe working order.
- Maintain working smoke and carbon monoxide detectors.
- Secure remote controls, key fobs, greeting cards, and musical children’s books. These and other devices may contain small button-cell batteries that can cause injury if ingested.

For more information on Poison Prevention Week, go to <http://www.poisonprevention.org/poison.htm>. Among other things, you'll find details of a great poster competition to help raise children's awareness of the dangers. Unfortunately, the competition for 2013 is long closed, but there are already details of the event for 2014 - and, when it comes to safety, it's never too soon to start!

IN THIS ISSUE: • **Cut Poison Risk And Save a Life** • **Recipe For A Safe Valentines Dinner** • **How To Cope With Power Outages** • **How To Find Out About FEMA Support** • **IRS Issues Early Tax Scams Alert** • **Safer Driving For You And Your Teens With These Apps**

Recipe For A Safe Valentines Dinner

Happy Valentines! And let's keep it that way shall we? If you're planning a restaurant or special home meal to celebrate make sure you observe food safety guidelines. The Center for Disease Control and Prevention (CDCP) offers the following tips to minimize the risk of food poisoning

At restaurants -- check tableware for cleanliness -- it's a good guide to hygiene standards; order your food thoroughly cooked to kill off potentially harmful bacteria; if your dish or sauces are made with eggs, ask if they have been commercially pasteurized; only take a doggie bag if you're going to be able to get home and refrigerate the food within two hours.

Dining In -- Keep hot food hot, once it's cooked -- at least 140 degrees; keep cold food cold -- if it's meant to be chilled, keep it below 40 degrees; throw away all food that's been left at room temperature for longer than 2 hours; refrigerate leftovers immediately and eat within 4 days.

Of course, although the CDCP issued these tips specially for Valentines, they should actually be followed at all times. Enjoy!

Charter Member
NSACE
 National Society of Agents for
 Consumer Education

Are you Client of the
 Month? See Page 3

How To Cope With Power Outages

Storms and other natural disasters this past winter put millions of homeowners as well as emergency services to the test -- and many times they learned they were ill-prepared to cope with the emergency. One of the key problems, which can happen at almost any time, anywhere -- not just in a disaster scenario -- was power outage.

Being prepared, and knowing what to do and what not to do when your power fails, will save you time and anxiety. Here's what you need to know:

Lighting: Place a flashlight or battery-powered lantern in all or most rooms. Ideally, select purpose-designed emergency lights that plug into power outlets and double as night lights. Keep a stock of batteries. Avoid using candles - they're dangerous. In emergency, use your cellphone to provide short-term lighting. There are apps for that.

Communications: You need at least one-battery powered radio or an app on your Smartphone that tunes in to local radio services.

If you have a land-line phone, ensure you have at least one "old-style" plug-in type. Cordless phone base stations won't work.

Keep a note of your local power company emergency contact details by this phone.

Keep your cellphone fully charged while at home and, apart from emergency use mentioned above, turn down the brightness as low as possible to preserve the charge.

Heat: If you need heat, your furnace will not work -- even if it's gas- or oil-fired -- because it needs electric power. In a cold climate, it's important to stay warm, using layers of clothing or even staying in bed. Keep a small supply of disposable pressure-activated hand warmers. If you have a portable propane or kerosene heater make sure you know and follow the manufacturer's safety instructions. Study them well in advance and only use the appliance as directed.

Food: The longer your refrigerator and freezer doors stay closed, the longer your perishable food will last. Open and close it swiftly if you have to - and remember to have your flashlight at the ready!

Never try to use barbecues and other outdoor cooking devices indoors, but cook outside if you can. Make sure your propane tank has plenty of fuel or keep a spare one just in case.

Generators: If you have a power generator, great. But again, make sure you know how to use it and follow the maker's guidelines. We'll have more on generator safety in a future issue.

People: Keep children entertained with guessing games that don't require light. Use small clip-on lights for books and e-ink reading devices. Check on neighbors, especially older folk.

Finally: When it's all over, check your home for damage. If you have insurance issues/concerns, contact us.

How To Find Out About FEMA Support

If your home suffers damage or is uninhabitable after a natural disaster, you may be entitled to support from the Federal Emergency Management Agency (FEMA), but your losses must have occurred in an area covered by a disaster declaration. You can apply for aid online (disasterassistance.gov), on your cell (m.fema.gov) or by phone (1-800-621-3362). FEMA will want to know your insurance coverage so make sure you have the details when you contact them.



IRS Issues Early Tax Scams Alert

With the annual tax return deadline approaching fast, the IRS is warning about a spate of scams that aim to relieve you of your refund and even to steal information about you that could be used for identity theft. Here are the main tricks you should be on the lookout for:

- *Fake websites that look exactly like the IRS web pages, which ask for personal information, including your Social Security Number. The real website address is IRS.gov. Don't trust anything else.*
- *Similarly, emails and phone calls purporting to come from the IRS, sometimes saying you have a refund and asking for bank account details so they can be electronically deposited or asking for a payment so that it can be processed and delivered. The IRS does not send messages like this.*
- *Bogus and unqualified tax return preparers. Beware of anyone charging fees based on the amount of refund or offering to provide advice on how to file false claims. Check your preparer is registered with the IRS and has a Preparer Tax Identification Number (PTIN).*
- *Emails, home-made flyers and brochures claiming that refunds or credits are available without proof of eligibility - and offers to obtain these for you in return for a fee.*

Learn more about tax scams at <http://www.irs.gov/uac/Tax-Scams-Consumer-Alerts>

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!

- Brandy Kauffman
- Amber Neasbitt
- Tommy Avila
- Sharon Fallon
- David and Carol Isenhower



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:

TOMMY AVILA

as our Client of the Month!

Tommy 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 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 chosen in a random drawing. 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: This being Valentine's Day month, who wrote: "Tis better to have loved and lost, Than never to have loved at all"?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

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.

Answer: John Adams (VP for Washington) , Thomas Jefferson, (VP for John Adams) Martin Van Buren (VP for Jackson) , Richard M. Nixon (VP for Eisenhower) and George H. W. Bush (VP for Reagan). Gerald Ford also became president after Nixon's resignation.

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.

Hejny Insurance Agency's

Circle of Safety™
Your Consumer Awareness Advisor™

To:

IT'S A FACT: 500 million people visit carnivals, fairs and festivals every year. 2,500 end up in the emergency room with mobile ride injuries.

Safer Driving For You And Your Teens With These Apps

What price driving safety? The reason for asking is that some of the apps you can buy to improve safe driving can cost quite a bit of money - either as one-off payments or a monthly/annual fee. We're talking here about apps that monitor or control cell phone usage while you or your teen are at the wheel. Given the statistics on auto accidents caused while the driver was texting, buying one these apps could be a price worth paying:

For example, **Drivesafe.ly Pro** (available for most devices) will set you back \$13.95 per user per year - or \$34.95 for a family. But, in return, it speaks received texts and emails and automatically sends a reply without being touched. On the other hand, the basic version of **DriveScribe** (iOS and Android) is free and it does even more, like preventing texting and emails while driving, monitoring your driving performance and using GPS to tell you if you break the speed limit (though some users say it's not always accurate for this). It also features a points-and-rewards system which you, as a parent, can pay into, with a gift card going to your safer-driving teen. If you're just looking for an app that won't allow you to text or email, most of the cell phone service providers have their own apps, like AT&T's **DriveMode** (Android and BlackBerry). This is free,

but some of the other providers do charge for their similar service, such as Sprint's **Drive First** (Android and BlackBerry again), which costs \$2 per phone per month. This app locks the phone if you're traveling faster than 10mph. If you're a BlackBerry user worried about your teen overriding the cut-off, consider the free **Not While Driving** another app that uses GPS to detect a moving car, but this time sends an email if anyone attempts to disable it. **Safe Driver** for iOS is even more ambitious. This app sends a text message or email on the performance of the driver, including reports of speed limit violations, braking and turning performance. Perhaps that seems a bit over-the-top but it's a useful deterrent to impose on new drivers or teens lucky enough to be able to borrow Dad's BMW! The basic app is free. A premium version costs \$4.99.

Quote: Love is when you meet someone who tells you something new about yourself.

French writer and poet Andre Breton