



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

229 Sunset Boulevard, Sherman, TX 75092

903-892-8068

How To Check Diabetes Risks

Are you at risk of becoming diabetic? Do you even know? The fact is that although there are almost 26 million diagnosed diabetics in the US, there likely are many more sufferers who have a mild version of the sickness without knowing, and yet others who are pre-diabetic -- on the verge of having the disorder. And while the illness is, in the main, controllable, if you get it without knowing or fail to take prompt action, it can be life-threatening.

The fourth Tuesday every March -- that falls on March 26 this year -- is American Diabetes Association (ADA) Alert Day, so there's no better time to find out if you're at risk for developing type 2 diabetes. This is the most common form of the illness and often displays no symptoms, at least initially. If you have it, it means your body either does not produce enough insulin, or ignores what it does produce, to be able to process the glucose you need for energy.

Some groups have a higher risk for developing the disorder: African Americans, Latinos, Native Americans, and Asian Americans, Native Hawaiians and other Pacific Islanders, as well as the aged population. But nearly everyone is potentially at risk, especially if they follow an unhealthy diet.

Fortunately, it's quick and easy to establish your risk level, by taking ADA's online diabetes risk test. This asks a series of simple click-to-select questions to establish your age, gender (men are more at risk), family history, ethnicity, blood pressure, activity levels, your height and weight. All of this is anonymous, of course, and the idea is to give you a score that identifies your risk level.

That's enough to let you know if you should talk to your doctor about whether you need additional testing, as well as seeking guidance on how to switch to lower risk diets and behaviors.

So why not take the test now? You don't have to wait till March 26. Find it at <http://tinyurl.com/d-risk-test>. And do your family and friends a favor -- tell them about it too.

IN THIS ISSUE: • **How To Check Your Diabetes Risks** • **Should You Take Meds And Drive?** • **How To Deal With A Claims Adjuster** • **Claims Adjusters Who'll Work For You** • **Get Read For Pollen Allergies** • **Use Internet Video And Podcasts To Improve Your Safety**



**DON'T FORGET:
CLOCKS MOVE
FORWARD ONE
HOUR ON
MARCH 10**

Should You Take Meds And Drive?

Are you on medication (prescribed or over-the-counter)? Do you drive? If so, are you putting yourself and others at risk? For instance, a recent survey by the American Automobile Association (AAA) Foundation found that while 82 percent of older folk take regular prescription or over-the-counter meds only half have talked to their doctor about the possible safety issues related to driving.

So the Foundation has launched a free online tool, Roadwise Rx, that provides information about medication side effects and drug interactions that may be relevant to safe auto use. All you have to do is visit www.roadwiserx.com, enter the names of any meds you are taking, and instantly receive confidential, personalized results. It's important you enter details of all the medications you take as some may only cause impairment in combination with other drugs.

Of course, you don't have to belong to the older age group to check out the driving risks linked to your medications. The tool is available to all users.



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

How To Deal With A Claims Adjuster

Every day, people make claims on their insurance policies. For most of us, it's bound to happen at some point in our lives. And in many cases, it simply means completing and returning a claims form and maybe speaking to your insurer. But often too, especially with higher-value claims and incidents like storm damage, you may have to deal with an adjuster -- an expert working on behalf of the insurance company who assesses the value and accuracy of your claim.

There are about 300,000 of them in the US. They may be employed by the insurer or work for an independent adjusting company, and you may have to deal with more than one, even for a single claim, since some of them are specialists for particular aspects of a claim.

Understandably, adjusters are regarded warily by claimants. They may be regarded as attempting to reduce your payout. And while this may be so in some cases, the real aim should be to arrive at a negotiated settlement that works fairly for both sides. You can help yourself and smooth the process of dealing with a claims adjuster by following these steps:

- File your claim as promptly as possible, providing as much information as possible. Speak to us if you need any help with this.
- Be honest about the nature of the incident and the value of lost or damaged property or other costs.
- Prepare an inventory of affected items and don't dispose of them (if you still have them). Gather any receipts or other evidence that establish the value of items.
- If you don't have records, spend time writing down what you can remember.
- Take photos of damaged items and get your own contractor or other repair/replacement bids.
- If you're seeking compensation for an injury, again take time to consider the financial impact, backed by professional opinion.
- Keep meticulous, written records of all dealings with adjusters, including phone calls. You can record conversations as long as you inform the adjuster that you're doing so.
- Don't accept any offer without carefully weighing up your options and seeking expert advice if appropriate.

If you deal with a claims adjuster you almost certainly won't get the chance to change your mind if you accept an offer. But if you later discover further loss or damage that wasn't in your original claim, you probably can claim for that within the period specified in your policy.

Claims Adjusters Who'll Work For You

You don't have to pay for the claims adjuster your insurance company allocates to you. But there are also specialists known as public adjusters who will work specifically for you - for a fee. This might be a step to consider if your claim is particularly contentious or you find yourself seriously at odds with your insurer.

A public adjuster normally charges a fee of around 10% of your settlement value, which you have to pay yourself. You can find a public adjuster by speaking to us or an attorney, or by checking with the National Association of Public Insurance Adjusters on their website at napia.com or by phone on (703) 433-9217. Always check their credentials with your state insurance department.



Get Ready For Pollen Allergies

It's that time of year again when seasonal allergies invade our noses and turn what should be one of the most delightful times of the year into potential misery. But these days there are lots of things you can do to cut the impact of pollen allergies:

Check the forecast: *There are lots of sources including your local paper, the National Allergy Bureau (www.aaaai.org) and the privately operated site pollen.com, which has a clickable map.*

Stay indoors: *Spring pollen is particularly high during the early morning (5am to 9am) and on windy days. Stay indoors during these occasions, keeping windows closed.*

Use medications: *Effective medications, including the non-drowsy variety, are now available over-the-counter. Generic versions of well-known brands are just as powerful and often much less expensive. Just check the "active ingredients" section of the label.*

More radical steps: *If you're a really sensitive allergy sufferer, consider these steps:*

- *See an allergist to identify your allergies and consider a course of injections that, over a period of years, can reduce or eliminate them.*
- *Fit a pollen filter to your air conditioning system. These can be anything from special replacement filters to dedicated equipment fitted by an engineer.*
- *Remove and wash your outdoor clothes as soon as you get home. Yes, you brought the pollen indoors with you!*

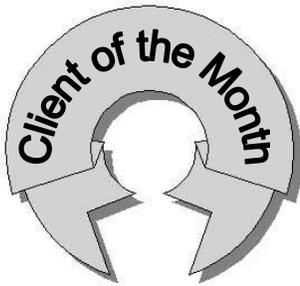
Thank You For Referrals

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!

- Maria Ruiz
- Jason Krebbs
- James Jarvis
- Sharon Elliott
- Amber Neasbitt
- Wanda Rolan
- Nolan Caldwell



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: James Jarvis as our Client of the Month! James 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 a Starbucks 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: *The March Hare is a character in which famous children's story?*

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

This being Valentine's Day month, who wrote: "Tis better to have loved and lost, Than never to have loved at all"?

Answer: Many think it was Shakespeare but it was poet Alfred Lord Tennyson from his 1850 work In Memoriam: 27

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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To:

IT'S A FACT: Of countries that observe daylight savings time, Egypt holds the distinction of being the last to change its clocks – on the final Friday in April.

Use Internet Video And Podcasts To Improve Your Safety

You should never waste the opportunity to learn a little bit more about personal and family safety but, with so many other demands, it can be difficult to find the time to do so. But you can find and open small windows of opportunity by checking out online videos, or downloading podcasts you can listen to perhaps while you're doing something else like working out or driving your commute. Here are three ideas to consider:

YouTube videos: The popular online service has stacks of safety videos, many of them lasting just a couple of minutes. If you have a particular chore - like using a ladder for instance - just go to YouTube.com and type in the name of the task. For example, a search on "ladder safety" produced more than 8,000 results, while a search on "safety" had more than a million videos to offer. There are lots of funny and entertaining videos too. Try this, for instance: <http://tinyurl.com/m7ushh>

TED videos: If you didn't already know, TED stands for "Technology, Entertainment and Design" and has rapidly become a forum for debate on social issues. The non-profit service includes video presentations by experts and celebrities that are thought-provoking and well worth watching. Again, you can visit www.ted.com and do a "safety" search to turn up

some fascinating videos. Try "Five Dangerous Things You Should Never Let Yours Kids Do" to get you started: <http://tinyurl.com/bsztux>

Podcasts: You don't listen to podcasts? You don't know what you're missing! A podcast is merely a downloadable audio or video (usually audio) recording. Or you can even play them directly online without downloading. If you use a mobile device like a tablet or smartphone, you'll find there are specialist apps for tracking down, downloading and storing podcasts. But even without these, you can play them on your PC or Mac. A Google search for "safety podcasts" produced 70 million results! You can narrow the search by specifying a particular subject like "drugs" or "seniors". You'll also find many government departments offer their own podcasts, like this from the FDA: <http://tinyurl.com/cxotulf>

Quote: "There are 2 primary choices in life: accept conditions as they exist, or accept responsibility for changing them." *Motivational speaker and writer, Denis Waitley*