



**Hejny Insurance Agency's**

**Circle of Safety™**  
 Your Consumer Awareness Advisor™

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# Control PC Use For Health's Sake

They've changed our lives to the point where many of us wonder how we ever managed without them, but while computers are undoubtedly a boon, they can also seriously threaten our health. From eyestrain to back pain and from isolation to obsession, these miracles of technology can turn against us if we don't take control of the way we use them. Unfortunately there's very little scientific evidence about, for example, how long it is safe to use a computer without risking your health or what the precise dangers are to eyesight through overuse. One reason is that computers have not been around long enough, in everyday use, to be able to measure their long term effects. But our own bodies tell us through tired eyes, blurry vision, and back and arm ache, that we need to take sensible precautions to limit their impact on our health. With that in mind, here are 8 simple usage rules to follow to make your computer world a healthier one:

1. Keep your eyes lubricated by blinking frequently and, if necessary, using eye drops.
2. Take frequent breaks, by focusing on a distant object while you're seated and by getting up and walking around - both at least once every hour. Stretch your limbs.
3. Have your eyes professionally checked specifically for computer usage every year. PCs have a different reading range from books or distant objects and often require separate reading glasses.
4. View more comfortably. Lower screen brightness, place a backlight behind the monitor and use zoom features to make type larger.
5. Keep your back straight. Set a reminder to regularly check your posture. Use a chair with adjustable lumbar support or a kneeling chair that forces you to sit forward.
6. Support your wrists. Use a chair with arm-supporting extensions or a mouse mat with a thick gel cushion in front. Consider using a trackball instead of a mouse if you need to move your pointer frequently.
7. Manage your time. Take an evening or preferably an entire day, once a week, when you don't use your PC or even watch TV. When using a computer for entertainment or games, set a time limit - and stick to it.
8. Get help. If you suffer frequent headaches or muscular pain, seek medical advice as soon as possible

IN THIS ISSUE: • Control PC Use For Your Health's Sake • Home Inspections: Not Just For Buyers • How To Deal With A Home Intruder • Watch Out For This DMV Insurance Trick • Get To Know About "Nano" • On Your Side: Law Enforcement Apps To Protect You

## Home Inspections: Not Just For Buyers

When buying a home, ordering up a property inspection is just plain commonsense. But that's not the only time you should consider calling in a professional to check out the condition and safety of buildings and equipment.

For instance, if you plan to sell a home, calling in a professional who can pinpoint any structural problems or present you with a clean bill of health for your house could save you both time and money.

How? If any problems are identified, you're fully in control of how and when they are put right. And offering your potential purchasers a copy of a positive inspection report could speed up the process and reduce the risk of last-minute hitches with the sale.

Even if you're not buying or selling, a professional home inspection can be useful in helping you maintain a structurally safe home, ensure pipework and duct work is intact, and provide early warning of issues that fixing will save you money in the long run.

April is National Home Inspection Month. To learn more or find a home inspector, check out the American Society of Home Inspectors website at [www.ashi.org](http://www.ashi.org)



Are you Client of the Month? See Page 3

# Dealing With A Home Intruder

There are lots of things you can do to make your home less vulnerable to burglars and other intruders - from installing door peep-holes and safety chains to fitting sophisticated alarm systems. But what should you do if they fail and your home is invaded while you're there, or if you return to find an intruder on your property?

In this report, we are neither advocating nor opposing gun ownership but we will say this: 80 percent of burglars don't carry guns. If you choose to own one, make sure you know and comply with the law, that you get professional training on how to use it, and that it is kept securely out of others' reach, especially children.

What we want to talk about are other actions you might be able to take to protect yourself during a home invasion. The important thing is to know and plan now, while you're safe, how to react. Impulse could be your enemy in a real-life situation. Panic could result in injury or even death. Naturally, the circumstances of the incident will dictate your precise response. But here are some actions to consider:

- When you arrive home, always visually check the outside of your house for signs of intrusion. If the door is open or lights are on when the house should be unoccupied, don't go in.
- When you do enter what should be an unoccupied home, make a noise when entering and then stop for a few seconds to listen.
- If you know or suspect someone is in your home and have the chance before they confront you, dial 911. Speak slowly and quietly, giving your name and address. Don't shout or stay on the line.
- Again, if you have not been confronted and can exit the house from the room you are in - for instance if you're just in the entry way or have sliding patio doors - do so, but beware of lookouts outside.
- Alternatively, if the intruder has not appeared and you have called 911, secure the doors to your room if you can.
- In a confrontation, avoid violent or threatening behavior. Don't even try to reason. Comply with requests and do not attempt either to withhold information or conceal property.
- Don't struggle if you're being tied up. Tense muscles during the process, which will loosen the bonds when you relax.
- If the intruders make no attempt to conceal their identity, your life may be in danger and you may have to consider a more desperate response. Using distraction and your better knowledge of the home, or killing lights and power, may buy you time.

Note: These types of incidents are extremely rare and our ideas are for information purposes only. They are not intended as professional advice. Speak to your local Police Department if you want further guidance.

## Watch Out For This DMV Insurance Trick

Unscrupulous high-pressure insurance sales people have developed a new tactic for trying to trick people into buying their car insurance. They pose as officials from the Department of Motor Vehicles (DMV), claiming their victims are paying too much for their auto coverage. Then they provide a phone number (theirs!) for a company they suggest can offer a better deal. If this happens to you, think: What respectable insurance company would want to build a customer relationship based on deception? For the record, the DMV doesn't give advice on insurance or share the details they hold with insurers.



*It's a word that's increasingly creeping into consumer language: "nano" or "nanomaterial". But what is it and why do you need to know about it?*

*Simply put, "nano" refers to miniscule particles, sometimes as small as 100,000<sup>th</sup> of the width of a human hair. "Nanomaterials" are products made from these particles. They're immensely strong and have unique properties that make them useful in a whole range of consumer products, from sunscreen to clothing. But there's nothing on the label that tells you they're there, even though their effects are not always known. Now the US Environmental Protection Agency (EPA) and the Consumer Product Safety Commission (CPSC) have joined a global initiative to explore the potential impacts of nanomaterials on people's health and the environment.*

*One example is a study, currently under way, of the effects on people and the environment of copper nano particles used in wood treatment products.*

*Says the CPSC: "Although these nanomaterials may have the same chemical composition as non-nanomaterials, at the nanoscale they may demonstrate different physical and chemical properties, and behave differently in the environment and the human body." The organization also plans to look at the effects on humans of airborne nano particles, use of nano-materials in safety products, and new consumer product testing techniques with special emphasis on protecting young children. Expect to hear more in the next couple of years.*

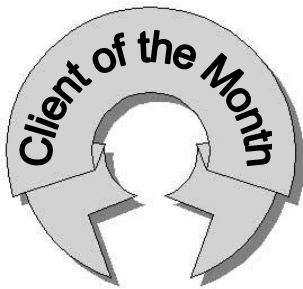
**Thank You For Referrals**

**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!

- Marcus Hester
- Sarah Miller
- Patricia Smith
- Gasylon Hamner
- Chris and Jennifer Irwin



**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:

Marcus Hester as our Client of the Month!

Marcus 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 -- [insert 903-870-2327 -- or mail – 220 Sunset Boulevard, Sherman, TX 75092 this page -- or email your name and answer to [circleofsafety@hejnyinsurance.com](mailto:circleofsafety@hejnyinsurance.com) --. Good luck!

**Question: For what was NASA's first space shuttle, Columbia, (launched 32 years ago this month), named?**

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

\_\_\_\_\_

**Last Month's Winner:**

No one correctly answered our trivia question last month. Enter to win this month!

Last month's question was:

***The March Hare is a character in which famous children's story?***

*Answer: Lewis Carroll's Alice's Adventures in Wonderland, though it also shows up, under the name Haigha, in Through The Looking Glass.*

## 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:** The first Merriam-Webster Dictionary, published in 1847, cost \$6, the equivalent today of more than \$160.

## On Your Side: Law Enforcement Apps To Protect You

When you need to contact the police, it's simple: You dial 911 or, if it's not an emergency, call the local police department. But law enforcement, judicial and safety organizations, together with information providers play a much bigger role in safeguarding citizens, increasingly using online services and apps to help keep us informed and protected. Here are a few of those apps that you might want to know about:

**FBI Child ID:** May 25 is National Missing Children's Day but, with more than 800,000 youngsters unaccounted for in the US, the issue is with us every day. This free app for Android and iOS (Apple) devices enables parents to store photos and vital information about their children that can be quickly emailed or provided to police officers if a child disappears. The app also includes tips on keeping kids safe and a couple of one-click buttons for dialing 911 or contacting the National Center for Missing and Exploited Children.

**Offender Locator:** This iOS app (\$0.99) draws on publicly available information to show where registered sex offenders live. Wherever you are, at home or away, it uses GPS to confirm your location and identify offenders living in the area.

**POM Alert:** The same company that produces

Offender Locator also provides this app that monitors local law enforcement and administration services to alert you to a wide range of potential hazards, from earthquakes to terrorist activities. Again, it's for iOS and costs \$0.99. POM, by the way, stands for "Peace Of Mind".

**Cargo Decoder:** If you're on the scene of an accident involving a truck or tanker, this Android app (\$0.99) enables you to identify the presence of hazardous materials by entering a four-digit number off the vehicle.

**Your PD:** No, that's not the name of an app but a sign of the times. Increasingly local Police Departments have their own apps with info on local crime and, often the ability to anonymously report incidents. They're usually free. Check with your PD. If not, try **MyPD** (Android and iOS, free).

*Quote for National Honesty Day (Apr 30): If you do not tell the truth about yourself you cannot tell it about other people.*

*Author Virginia Woolf*