



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Is Your Credit Report Wrong?

You apply for a loan and the bank manager shakes her head, you try to buy a new car but the dealer won't give you the best credit terms, you get your mortgage but the interest rate is sky high. What's going on? You always make your payments on time, you've never borrowed much and you've never defaulted, but your credit score has slumped to an all-time low. How come?

Well according to a 10-year research project published earlier this year, more than a quarter of all credit scores are wrong! Although the mistakes in the main were not large, the Federal Trade Commission (FTC), which produced the report, says that even the loss of a single point could push you into a higher risk category.

The findings underline the importance of keeping tabs on your credit status. As we reported in our June 2012 issue, a credit score is a number between 501 and 990. It's compiled by a specialist firm via a confidential formula, which is then used by the three big credit reporting agencies -- Equifax, Experian and TransUnion -- and provided to their subscribers. You can get a free copy of your report from each of them once a year from AnnualCreditReport.com (you'll likely end up paying if you use any other supposedly "free" service) or by phoning 877-322-8228.

How to Fix It

When you get your report, you'll see details of all your credit arrangements along with information about late payments and other factors affecting your score. If you spot a mistake, you have a legal right to have it corrected but it's down to you to start the process. That means contacting both the credit reporting agency (see the 'Contact Us' section at AnnualCreditReport.com) and the financial organization, such as your bank or credit card company, that provided the inaccurate information. If they don't resolve the issue to your satisfaction, you should file a complaint with the Consumer Financial Protection Bureau at <http://tinyurl.com/cfpb-comp>

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Great Idea!!
Check out our new tips feature in this issue - see Page 4

Beware Of Bogus Debt Collectors

You know you don't owe anyone any money or, if you do, that you're up-to-date with your payments, so you're surprised when you get a threatening call that more or less tells you to "Pay up, or else..." Sometimes, maybe, you have fallen behind but the tone of the caller's voice puts you in fear.

You could be talking to a fake debt collector - crooks who are either after your money or personal information that they'll then use for identity theft. Victims, especially older folks, have been known to pay up or hand over the info even when they don't owe a cent because they're either confused or terrified.

If you get a call like this, here's what to do:

- Stay calm and ask for the caller's name and contact details, including address.
- Ask for a "validation notice" and refuse to discuss the issue - it's your legal right.
- Don't give any personal details, including account and Social Security numbers.
- Write and tell them to stop calling. Again, it's your right.
- If you suspect a fake, contact your creditor and check with them.
- Report threatening calls to the police and state Attorney General's office.



Are you Client of the Month? See Page 3

Play Your Part In Biker Safety

Share the road with motorcycles



With more than 8 million motorcycles on America's roads and an accident rate way above that of four-wheeled vehicles -- riders are 37 times more vulnerable than car travelers -- one way or another motorbikes and bikers are always in the news.

But while we know motorcycling is a potentially high-risk activity, the fact is that many of those risks arise because other road users don't give these machines and their riders the attention they deserve.

That's the thinking behind Motorcycle Safety Awareness Month, which happens in May every year. It's marked by a plea to drivers of all other vehicles and all road users to "share the road" with motorcyclists and to be extra-alert to help keep riders safe.

Of course, motorcyclists themselves also have a key role to play in having regard for each other and for motorists.

"Throughout spring and summer the number of motorcyclists on the road will increase. It is important for both motorists and motorcyclists to be aware of one another," says David Teater, National Safety Council (NSC) senior director of Transportation Initiatives. "To better defend themselves, motorcyclists should follow the rules of the roadway and wear protective gear, including a Department of Transportation compliant helmet."

Ready to play your part? Whether you're a car driver or motorcyclist, here are 6 safety suggestions from the NSC:

1. Allow more distance following a motorcycle than you would for a car.
2. At an intersection where you plan to turn left, be especially alert for motorcycles coming from either direction. They're easy to overlook.
3. Never try to share one lane between a car and a motorcycle.
4. Motorcyclists should avoid riding in bad weather.
5. Both car drivers and motorcyclists should be aware of a driver's mirror blind spot when, for a few seconds, the bike cannot be seen. This is especially important when changing lanes.
6. Always use turn signals -- for every turn or lane change. That goes for drivers and motorcyclists alike.

More About Safety on Two Wheels

This month also sees another two-wheeler special event, this time of the non-powered variety -- Bike to School Day on May 8. The event is all about encouraging youngsters to ride safely. Launched just last year, it's organized by the National Center for Safe Routes to School but the aim is to get communities and schools to organize their own events. The Center produces a great list of resources on safer cycling for pupils and students, at <http://tinyurl.com/Bike2Sch>

The whole of May is also designated National Bike Month and includes its own Bike to Work Day on May 17. Organized by the League of American Cyclists (bikleague.org), the aim is to encourage people to get out of their cars and onto their bikes -- for the sake of their health, as well as the environment.

Bounce House Dangers Can Spoil The Fun

They're one of the most popular features of kids' parties and summer fairs and amusement parks -- inflatable bounce houses. Hours of endless fun, just throwing yourself about. But as our news media constantly bear witness, they're also potential dangers unless they're properly tethered and carefully supervised, with all the safety rules properly followed. According to recent research, the number of inflatable bouncer related injuries soared 1,500 percent between 1995 and 2010. During the past 20 years, more than 65,000 children were treated in emergency rooms for bounce house injuries.

One problem seems to be that although there are national safety guidelines for trampolines, there are none for bounce houses. According to the Safe Inflatable Operators Training Organization (SIOTO.org) you should check an operator is insured and whether they provide you with safety rules as an indicator of how seriously they take their responsibilities. Then you should make sure they put a tarp under the unit, that the unit is weighted down heavily, and that there are no rips or sagging areas.

After the operator leaves the site, says SIOTO, you should:

- *Attend the unit at all times.*
- *Keep under-3s out.*
- *Group children by size and then control usage.*
- *Never exceed the maximum capacity.*
- *Conduct frequent safety checks on the equipment throughout the usage period.*
- *Turn the unit off if the weather's bad or it gets too windy.*
- *Get immediate medical attention for injuries.*

Also use common sense: calm down exuberant kids and simply remove anyone whose behavior clearly represents a danger!

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!

Dawn Mickelson
Denise Roustio

Our friends at Guild Mortgage



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:

Dawn Mickelson
as our Client of the Month!

Dawn will receive a gift certificate for 2 burgers from Watson's Drive-In. 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 gift certificate to the College Street Diner. 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: What was Gottlieb Daimler famous for?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Joe Madden** for correctly answering last month's trivia question! For the correct answer, **Joe** has won a free **Starbucks gift card!**

Last month's question was:

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

Answer: The Boston, Massachusetts, based sloop captained by American Robert Gray, which, among other roles, was the first US vessel to circumnavigate the globe.

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 total value of currency in circulation in the US is \$1.16 trillion, of which \$1.12 trillion are notes and the remainder coins.

Bright Ideas: Tips And News Snippets For A Better, Safer Life



Thieves use hidden miniature cameras to record your PIN number when you use an ATM, then steal your card by trapping it in the machine or pickpocketing. Shield the keypad with your hand or wallet when you enter your PIN.



Dehumidifiers are a great way of inexpensively taking some of the extra heat out of summer days. Selecting one with an Energy Star label will save you up to \$20 a year compared with older or non-rated devices.



Ever visited the doctor's office and kicked yourself after you left because you forgot to mention something really important? Take a few minutes before your visit to jot down a note of the things you want to discuss, check it in the waiting

room and again when you're with the doctor.



May is National Electrical Safety Month. Organized by the Electrical Safety Foundation International, it aims to highlight dangers in the home and ways to protect yourself. Why not use this as an opportunity to check out the risks in your home? Visit esfi.org.



Own an HTC smartphone? You could be affected by a settlement reached with the company by the Federal Trade Commission. HTC has agreed to provide security patches to its phones after the Commission claimed they were vulnerable to hackers. Contact your service provider for more details.



Learn health tips and

definitions while you play an intriguing new iPad game launched by the Centers for Disease Control (CDC). *Solve The Outbreak* has been developed to increase public awareness of illness outbreaks, with mock scenarios like "Birthday Party Gone Bad".

Get it at the iTunes store.



If you call in a professional to prune or remove a tree, make sure they have property damage insurance. Ask to see their certificate.



75,000 people are injured every year in lawn mowing accidents -- 10,000 of them children.

With older models, if your mower clogs, unplug the spark plug wire to prevent the motor restarting when you turn the blade.

Quote: Count your age by friends, not years. Count your life by smiles, not tears.

John Lennon

Charter Member
NSACE
National Society of Agents for
Consumer Education