



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Turn Your Life Into Shreds!

How much is your privacy and personal data security worth? Certainly a lot more than the \$50 to \$100 cost of buying a shredder and the five minutes a day it'd take to destroy your unneeded documents.

The fact is that every single piece of paper that bears your name and address, or, even worse, account numbers and other financial information, is like gold in the hands of a crook.

It can be used for identity theft, fraudulent account applications or even just used to acquire information about you and build a picture of your life that might be saleable, say, to a marketing company.

Don't think that would happen to you? All of the above occur every day. Most of that data theft and abuse happens online, through data tracking and theft. But a proportion of it comes from dumpster and garbage-can "diving", records you leave lying around (like those magazines you passed on to your doctor's office), documents you give to others with your personal information still attached, and even trawling of waste disposal and recycling depots.

Tearing up the documents by hand isn't the solution. It's time consuming and, unless done carefully, won't destroy the data. In fact, there have been instances where crooks have been able to piece together torn-up credit card application forms and fraudulently apply for the card in the victim's name.

Bring On the Shredder

If you're donating magazines, simply tear out the address details or obliterate them with a marker pen. For the rest, bring on the shredder! With most documents, there'll likely only be one or two pages with your personal details on, so you don't need to make a big production of this. The rest can go in the garbage.

What if you have stacks of old records, like tax documents that are past their "keep-until" date? Three possibilities:

- Do 15 minutes shredding a day until they're done.
- Use (and pay for) a commercial shredding service.
- Search for a free shredding community event.

Bottom line: Your personal details are potentially worth a fortune. Guard them with your life... and your shredder!

IN THIS ISSUE: • Turn Your Life Into Shreds • Are You Ready To Go Paperless? • Taking ATV Know-How To Extremes • How To Improve Quake Safety For Just \$70 • Paying A Fair Price For Carpet Cleaning • Bright Ideas: Tips And News Snippets For A Better, Safer Life

Are You Ready To Go Paperless?

It's quick and easy to create digital versions of paper documents. You can save space and improve personal efficiency. Here's how:

- Create a simple folder structure on your computer with one folder for each topic or category.
- Buy a scanner that enables you quickly to create a digital version of your documents in the universal PDF format. Scanners are not complicated, but make time to read the instructions.
- Name each file by the date number using the format yy/mm/dd. That way they'll always be in consecutive order. You can add some other detail to the filename after this if you want.
- Consider using a searchable document management program that will simplify the whole business. *Paperport* is the best known, but there are others.
- Have your utility, credit card and other regular bills sent electronically and file them in your folders.
- Always back up your digital documents on an external drive, preferably stored off-site.

Of course, there will always be some paper documents you'll want or need to keep, but for the rest, take them into the digital world.



Are you Client of the Month? See Page 3

Taking ATV Know-How To Extremes

Summer days bring out the sense of outdoor adventure in all of us, and if that means off-road fun to you, you've probably already taken your ATV out for a spin or two. But when we say "spin", we hope that doesn't mean an "upender" or other type of accident.

A new report from the Consumer Product Safety Commission (CPSC) notes that in 2011, the latest year for which figures are available, there were an estimated 107,500 ATV-related injuries seen in hospital emergency departments. Worse, between 1982 and 2011, some 11,688 people died in ATV accidents -- a quarter of them children under 16. Half of the youngsters who died were less than 12 years old.

These are tragic numbers, so although we don't want to spoil the fun of ATV-ing, they emphasize the importance of safe riding and, especially, instructions for young people. This is so critical that CPSC has set up a dedicated website -- ATVSafety.gov -- with the blunt warning: Before you hit the trails, take knowledge to the extreme.

The site offers six key safety tips aimed at reducing the risk of accident or injury:

1. Get trained. Don't start or allow others to ride an ATV until you/they have completed a formal, hands-on training course.
2. When riding, wear protective gear at all times. A helmet is the most important piece of kit; many ATV accidents involve head injuries.
3. Don't take a passenger or ride as one, unless the bike is designed for two. Passengers affect the weight distribution and maneuverability of ATVs.
4. Don't ride your ATV on paved roads. They're not built for that and so are difficult to control on paved surfaces.
5. Don't allow kids to drive adult ATVs. Most of the child accidents in the statistics above involved kids using adult machines.
6. Don't "use" and drive! Obvious, yet, alcohol and drug use are key factors in many accidents.

If you're looking to find an ATV rider course, use this link to the Specialty Vehicle Institute of America: <http://tinyurl.com/atv-enroll>.



How To Improve 'Quake Safety For Just \$70

If you live in a seismically active zone, or know someone who does, here's a piece of good news: You can reduce your earthquake damage risks substantially for just \$70. Yes, just \$70.

According to the Insurance Institute for Business and Home Safety (IBHS), the most common cause of damage during an earthquake is falling objects. You can secure many of these items quickly and cheaply. Here's how:

Water Heater: \$25 will buy you wall brackets and metal plumbers' strapping to create a wall brace.

Wall-mounted TV: Secure a plywood or solid wood panel to wall studs; fix the mounting bracket to it with strong fittings. \$18

Bookcases: Anchor book cases to studs or masonry walls and place strips along shelf edges. \$8

Pictures & Mirrors: Install the right size/strength of fitting for the weight of wall hangings. \$6 for 3

Cabinet Doors and Drawers: \$3 covers the cost of door and drawer latches for six openings.

Straight Fluorescent Lights: Installing plastic sleeves over your fluorescent lights will set you back just \$3 a pair.

Of course, there's the cost of your time and know-how to get these measures in place but that's a small price to pay to improve your safety. Download more info on installation tips from the IBHS at <http://tinyurl.com/Quake70> Also, visit DisasterSafety.org for more comprehensive information about protecting your property against earthquake risks.

Paying A Fair Price For Carpet Cleaning

Like any other contractor, most carpet cleaners do a good job for a fair price but now and then we end up paying more than we bargained for or finding fault with their work. Follow these rules to avoid that:

- Use a reputable company -- ask neighbors and friends
- Get two written bids, request references, and ask before they start if there are additional charges, like a fee for moving furniture.
- Ask about a warranty, and get it in writing.
- Be home when the cleaning job is done, so you can highlight any problem areas and check them while the cleaner is there.
- Once the carpet is dry, inspect it carefully and immediately notify the cleaner if there are any spots or uncleaned areas.

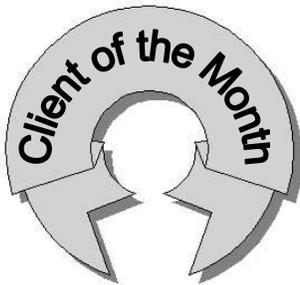
Thank You For Referrals

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!

Ron Parker
Brandon Watson
Don Berry
Linda Patterson
Carol Shea
Janice Whitworth



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:

Ron Parker
as our Client of the Month!
Ron will receive a Starbucks gift certificate! 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 card to 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 is the name of the species of butterfly that migrates from the US to Mexico every year?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Marleen Lindsey for correctly answering last month's trivia question! For the correct answer, Marleen has won a free gift card to College Street Diner!

Last month's question was:

What was Gottlieb Daimler famous for?

Answer: He invented a gas engine and designed and built the world's first four-wheeled vehicle. He was also one of the inventors of the motorcycle.

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 number of visits to doctors' offices, hospital outpatient departments and emergency rooms in the US totals 1.3 billion per year.

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



When you're going to be out of town for any length of time, check if your local Police Department operates a Vacation Watch service. Most do. They'll drive by your home every so often on their regular patrols.



A smartphone app called *Cardiograph* can help you track your heart rate and identify any irregularities or cause for alarm. It doesn't replace a professional but for \$1.99 it could still help save a life! (For iOS and Android devices).



If you have devices or toys that use batteries, protect your kids from grabbing them by either keeping them out of reach (eg, remote controls) or securely taping the battery compartments.



LED light bulbs made by Lighting Science Group are being voluntarily recalled by the manufacturer because of a potential fire hazard. If you have one or more, don't use them, says the Consumer Product Safety Commission.



Staying on the subject of light bulb safety, are you using the correct wattage for your light fittings? Most fittings, especially those with covers and shades, have a maximum wattage that should not be exceeded. There should be a sticker on the cover. If not, contact the manufacturer.



Even though it's summer, many people still prefer a shortcut to a seasonal tan by visiting salons

or using creams. Note though that tanning pills, sometimes advertised on the Internet, are illegal. They have potentially dangerous side effects including impairment of vision and rashes.



Can't get that pesky song off your mind? Researchers have discovered that solving an anagram will do the trick -- as long as it's not too difficult. Apparently, though, Sudoku doesn't work.



When purchasing and using power tools, garden equipment and electric appliances, check to see if it has the industry standard "UL" logo, which means that it has been thoroughly tested for all types of fire hazards, electric shock and other safety risks .

Quote: If a June night could talk, it would probably boast it invented romance.

American writer and columnist Bern Williams