



Hejny Insurance Agency's

Circle of Safety™
Your Consumer Awareness Advisor™

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Improved Safety For Teen Drivers

Auto crashes are the main cause of death for teens, running four times the level of fatal crashes for adults and claiming the lives of over 5,000 young people aged 15 to 19 every year.

With the aim of cutting that number, the week of October 20 to 26 is designated National Teen Driver Safety Week. It'll be the seventh annual event since the campaign was introduced by Congress in 2007.

A key component of the event – and a great source of information – is the schools initiative Ride Like A Friend, Drive Like You Care (www.ridelikeafriend.org). This puts a focus on the relationship between teen drivers and teen passengers, since many accidents happen when young drivers are accompanied by their friends.

The Children's Hospital of Philadelphia, which was one of the founding partners of the campaign, offers the following key recommendations for teens, to reduce the risk of accidents:

1. They should continue to have driving lessons even after they get their license because the first few months of independent driving are deemed the most risky. Ongoing training should include different times of day and different weather conditions.
2. They should not transport or drive teen passengers for the first 1,000 miles or 6 months after they get their license. And during this time, they shouldn't drive without adult supervision after 10pm -- night driving is the most risky.
3. After this point, they should then only transport a single child or teen passenger for another six months.
4. Parents should play their part by not allowing their teen to ride with inexperienced drivers. And, whether they're drivers or passengers, parents should talk to them about the dangers -- especially of passenger distraction.

One thing you might want to do is set a parent/teen driving agreement, which has a list of rules, some of which can be modified as the driver become more experienced. For more on how to do this and to see sample agreements, visit the hospital's guide at <http://tinyurl.com/teen-agmt>. You can also get more info on this year's Teen Driver Safety campaign and what teen organizations and schools can do to participate at: <http://tinyurl.com/ntdsw-2013>.

Like us on Facebook!

Follow Hejny Insurance Agency on Facebook and you'll find stories; local interest; trivia contests; and health, safety, and insurance tips. Thanks to Danny Ray Barlow and Joyce Russell Buchanan for "liking" us on FB. You have both won Starbucks gift cards!

New EnergyGuide Labels On The Way

The Federal Trade Commission has given the go-ahead for new EnergyGuide labels to be used on refrigerators and washing machines. The Commission has also updated comparative data to be used for other appliances.

As we've previously reported, FTC rules require yellow EnergyGuide labels to be fixed to many household appliances, showing their annual operating costs, plus an energy consumption rating and an indication of how they perform compared to similar models.

Now, the Department of Energy (DoE) has radically revised the tests for measuring energy consumption and costs.

The new rules come into force next month but manufacturers will have until next year to start using the new methods of testing.

As of last July, manufacturers are also required to post downloadable images of EnergyGuide labels on their websites, and to keep them there for at least six months after production of a particular model ends.

The new rules will give shoppers a clearer and more accurate picture of the energy efficiency of appliances, which could add up to significant savings in the long term. To learn more about the EnergyGuide labels see <http://tinyurl.com/energy-gd>

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National Society of Agents for
Consumer Education

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

Wise Up To These Food Safety Myths

Think you know all there is to know about food hygiene and safety? Well, the trouble is that many of us think we do, when what we actually understand often is based on myths and misconceptions.

For example, an upset stomach that we diagnose as food poisoning usually doesn't cause us alarm. We just think we have to endure it for a day or two and then all will be well.

That isn't necessarily so, says the US Department of Health in a list of food safety myths.

"Many people don't know it, but some foodborne illnesses can actually lead to long-term health conditions," it says, "and 3,000 Americans a year die from foodborne illnesses." If you want to know more about the long-term effects of food poisoning, visit <http://tinyurl.com/food-effect>

Other notable misunderstandings on food safety include:

- It's all right to thaw frozen meat on your kitchen counter. Wrong - bacteria multiply rapidly at room temperature. Thaw in the refrigerator, cold water or microwave. Or cook straight from frozen.
- You don't need to wash fruit or vegetables if you're going to peel them. Wrong again. The action of peeling transfers bacteria from the surface to the flesh of the item. Wash before and after peeling.
- It's another myth to think you should use soap or detergent to wash fruit and vegetables. The residue is not safe for consumption. Washing under running water is best.
- The reason you have to let microwaved food stand after cooking is that it's too hot to eat. Nope. Food continues to cook after it comes out of the microwave, so letting it stand for the specified time allows the heat to spread more evenly.
- Once food has been cooked, all the bacteria have been "nuked" so you don't need to worry once it's "done". Not so. Bacterial growth can increase as the cooked food cools down. It's important to keep it at the right temperature until it's served.
- Leftovers are safe to eat until they smell bad. No, no, no! Some bacteria don't affect the look or smell of the food they infect. Use this guide for food storage: <http://tinyurl.com/storage-time>

Four Rules For Safer Cutting Board Use

Cutting boards are a key source of bacterial infection during food preparation. Here are four tips for avoiding the risks:

1. Use 3 separate boards – one each for fresh produce, meats and ready-to-eat food.
2. Wash your boards with hot soapy water after each use, or put them in the dishwasher.
3. Replace plastic and wood boards regularly. If you can't clean the indentations and grooves, throw them away.
4. Sanitize boards by soaking in a solution of 1 gallon of water to one tablespoon of chlorine bleach. Allow to air dry.

Tips from Michigan State University Extension



Doctors Call For New Cheerleader Safeguards

Things are never as simple as they used to be – and you can certainly say that about cheerleading. With its pyramids, acrobatics and tumbling, it's now recognized as an official sport in many schools. But along with the sport's enhanced status has come a surge in accidents and injuries and a corresponding call from the American Academy of Pediatrics (AAP) for more safeguards. Cheerleading accounts for most catastrophic injuries in female high school sports. Safety guidelines have been developed by official cheerleading and high school organizations but AAP wants to go further, suggesting, for example, pyramids should not be more than two people high and performed only with spotters monitoring them. It also says that coaches, parents and athletes should have access to a written emergency plan and that, whenever possible, a certified athletics trainer or physician should attend practices and competitions. Technical skills should not be performed on hard, wet or uneven surfaces, it says, and anyone showing signs of head injury should be removed from taking part until she gets written clearance from a health professional.

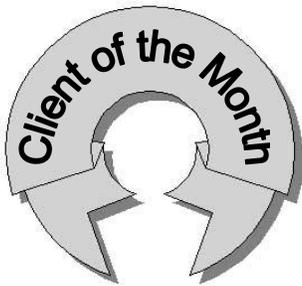
Thank You For Referrals

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!

Lynn Sargent
Bryan New
Heather Waldrip
Nathan Baze



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:

Nathan Baze
as our Client of the Month!

Nathan will receive two free hamburgers 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 card 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 – P.O. Box 577, Sherman, TX 75090 – this page -- or email your name and answer to circleofsafety@hejnyinsurance.com -. Good luck!

Question: Who was the only US president to remain a lifelong bachelor?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

What is the full name of the main organization that organizes and promotes stock car and other auto racing sports events in the US?

Answer: NASCAR – the National Association for Stock Car Auto Racing.

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: 20,000 people are hospitalized every year after being injured by garage doors, and 80,000 are hospitalized due to lawnmower accidents

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



It's easy to forget to take your medications, or forget whether you took them or not – especially if you have several to take at different times. Store them in a day-by-day dispenser. Also make a note of all your meds and dosages so you know when to take them, and keep it with you in case you're asked.



A guide on childproofing your home has been published by home safety expert Louie Delaware. It includes a list of safety and fire preparedness tips, a checklist of danger spots, and information for parents of special needs children. See: <http://tinyurl.com/child-prf>



If you rent a car on a promotional deal, for example a special weekly rate, beware of

returning it early. You could end up paying more because it cancels the discount and you may even be charged an early return fee. Find out before you rent.



The Consumer Financial Protection Bureau (CFPB) and the Federal Deposit Insurance Corporation (FDIC) have developed a new online program to help older adults protect themselves against identity theft. It includes guides for instructors and participants, plus a set of PowerPoint Presentations. See: <http://tinyurl.com/ID-seniors>



Also, with older folk in mind, a useful home safety checklist, mainly focused on fall risks is now available for download from the Internet. It's produced by a private care organization but it's free and is

not dependent on using their services. Download it from: <http://tinyurl.com/falls-check>



A Police Department in Arkansas issues home window stickers to residents who supply them with the serial numbers of all their devices and appliances. The stickers are aimed at deterring would-be burglars by letting them know that all the serial numbers are on record. It's an idea worth spreading!



Halloween is almost here. For those who participate, it's supposed to be fun but it's also fraught with potential dangers. Nights are dark and kids are dealing with strangers at their front doors. Follow these rules to keep them safe: www.cdc.gov/family/halloween/

Quote: Don't let the noise of others' opinions drown out your own inner voice.

Apple Inc co-founder Steve Jobs