



Hejny Insurance Agency

Circle of Safety™
Your Consumer Awareness Advisor™

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Inside The Con Artist's Playbook

How would you like to get an insight into a con artist's mind, so you can see how they try to smooth-talk their way into fooling you? Now you can for free, with a document called *The Con Artist's Playbook*. The publication is part of a new campaign called the Fraud Watch Network launched by the AARP. Although the organization represents older folk, this new report and the associated campaign are for everyone. "We're inviting anyone, of any age, to access our website and network of resources free of charge," AARP says. How can you stay safe? By learning the common strategies criminals use so you can be on guard to protect your money and possessions.

The Con Artist's Playbook is based on the findings of hundreds of undercover fraud tapes and hours of interviews with both victims and crooks. It shines a spotlight on the tricks that criminals use and gives you the tools to defend yourself.

How to Join the Campaign and Get Your Playbook

Visit aarp.org/fraudwatchnetwork or download the playbook from: <http://tinyurl.com/aarp-playbook>

For example, using just five simple tactics can help you avoid many fraud tricks:

1. Don't use easy passwords and personal identification numbers (PINs). No family names, birth dates, or easily-guessable sequences of letters and numbers.
2. Beware of email and text requests for personal or account information that purport to come from your bank or Internet service provider. They probably don't.
3. Call 1-888-5-OPT-OUT or visit optoutprescreen.com to stop pre-approved credit card applications that a thief could steal to get credit in your name.
4. Never give personal information to telemarketers, and sign up for the Do Not Call Registry at donotcall.gov or call 888-382-1222.
5. Double check ID and references of people visiting you for door-to-door sales, home repairs, and other products or offers. Check that they are who they say they are!

IN THIS ISSUE: • **Inside The Con Artist's Playbook** • Tips For Electrical Outlet Safety • **How To Play It Safe Up On The Roof** • Watch Out For Roofing Scam Artists • **Make Sure You're Always Heading In The Right Direction** • Bright Ideas: Tips And News Snippets For A Better, Safer Life

Tips For Electrical Outlet Safety

Checking the safety of electrical outlets around your home or those of elderly relatives should be a regular routine, and you can do it in just a few minutes.

(WARNING: If you have to remove or replace any fittings, make sure the power supply is switched off at the fuse box first.)

First if you have young children in the house, make sure that all unused outlets have either a cover or a plastic insert to stop items being poked into the terminal holes.

Your regular inspection should also include checks for cracks and overheating. Look for browning on the plates; it's a sign of burning or lack of grounding. Check for and replace missing screws.

Ensure too, both that you don't have too many devices plugged into a single outlet and that you only have one high-wattage device attached to any single one.

If you're in a new (to you) property, checking on relatives or doing an inspection after you've had internal painting done, check that none of the outlet plates has been painted over. Paint can be scraped off once the power has been deactivated.

If you're not sure of something or not skilled at repairing or replacing, call in a professional electrician. There's too much at risk.



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

How To Play It Safe Up On The Roof

Your roof is one of the most important parts of the structure of your home. If it's in poor repair, you risk flooding, infestation, and other damage. It can even affect insurance rates. Oftentimes, a visual check from the ground will tell you if it's in good health, especially in a single-story home, but sometimes a closer inspection is called for. However, getting up on the roof and staying there safely can be a big challenge for many people, particularly those who don't have a head for heights.

The first safety rule is that if you don't have that head for heights, if you're have a physical disability or are suffering from an injury, or if you're just plain scared, you probably shouldn't even think of going up there. Get a professional to do it instead. Most builders and home inspectors will probably do it for you for a relatively modest cost.

But if you do make the ascent, here are some simple tips to follow:

- Avoid going on the roof if the weather has made it slippery or if strong winds are blowing.
- If there are damaged areas or weak spots, make sure you know in advance, if possible, where they are.
- Wear good shoes with non-slip soles, a safety helmet and, ideally, safety glasses.
- Use a ladder that's right for the job – that is, the right height to allow a good leaning angle, sturdy and in good repair.
- Position it securely on a level surface so it won't slip when you climb.
- Use the "three point rule" – when climbing the ladder always have three limbs in contact with the rungs.
- Try to have another person with you on the ground, to secure the ladder and to be available to get help in an emergency.
- Consider using a safety harness that you can anchor to something secure, like a chimney stack, as you move around.
- Keep your eyes on the area you're inspecting and the direction you're heading, testing carefully in front of you before placing your weight down.
- If you're undertaking a major job, fasten either a ladder or temporary battens to the roof to give you firmer footing. Wear a tool belt and take all the items you'll likely need.

Watch Out For Roofing Scam Artists

Precisely because they're awkward to access and difficult to inspect from a distance, roofs are often the subject of scams. The usual approach is for the crook to call at your front door, saying he noticed a problem on your roof (especially after a storm) or your chimney stack. He may claim it's in dangerous condition before offering to carry out an urgent repair because – guess what – he claims he just happens to be a contractor. He may or may not be, but you should certainly never agree to do business without having your roof checked out by a respectable local contractor. More likely than not, there'll be nothing wrong with your roof. If there is, get at least two bids before having it fixed. Even if you decide it's time to get the general condition of your roof checked out and maybe to consider a replacement, again always get multiple bids and ensure you understand your choices and costs.



Make Sure You're Always Heading In The Right Direction

It's a simple and ancient tool that's saved many a life and brought countless others to safety – the humble compass.

Most of us know the basis of its operation – the needle always points to (magnetic) north – but we're not sure about anything else, or whether we even need a compass on a particular journey. For a start, you may not realize it but there's a good chance you have a compass if you carry a smartphone – or at least you can download an app that will do the job. If you don't have one and you're heading for anywhere that will take you away from main highways or into unfamiliar territory, even a strange city, get one. They only cost a few dollars. The partner of a good compass is a good map, and an understanding of the main directions. It's important to know magnetic north is not the same as true north and how to calculate the difference. Your map should indicate where true north is and you can align your compass after making the calculation, known as declination. If you know where you are, you now know which way to head. There's a lot more to using a compass safely than you might realize. Check out this site from the American Hiking Society, which also explains declination: <http://tinyurl.com/ahs-compass>

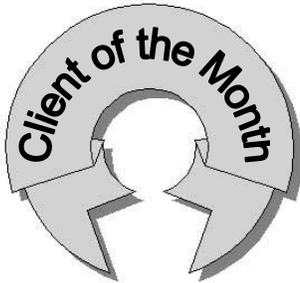
Thank You For Referrals

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!

- Diana Busby
- Shannon Ford
- Janet Wiese
- Billy Helms
- Kenneth Dolezalek
- John Coker
- Dawn Mickelson
- David Bell
- Misty Steward



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 to 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 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: What is the name for a small cask (usually of beer) or a liquid measure of about a quarter barrel or 9 gallons?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

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

Last month's question was:

This year sees the centenary anniversary of the start of the Great War. It's also the 100th birthday of which great waterway?

Answer: The Panama Canal, which is currently being widened and will be able to take ships carrying up to three times current cargo limits from 2015.

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.

Hejny Insurance Agency's

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To:

IT'S A FACT: Accidental falls, especially around the home, kill more people over 65 than any other single type of injury.

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



Keeping children safe in the home is a major challenge. Almost 3.5 million kids are injured in home-related accidents every year. You need eyes in the back of your head! But the American Academy of Pediatrics (AAP) has some solutions for you in a new Safety in the Home issue of its *Healthy Children* eMagazine. Download it here: <http://tinyurl.com/AAP-mag>



If you drive with your pet in the car, it should be properly secured, either with a pet harness, which attaches to seat belts, or housed in a proper pet carrier. Animals that are allowed to roam free in the car are at great risk of serious injury if you crash or they may distract you and actually cause a crash. You may think it's nice to have your dog

on your lap or in a passenger's arms but what you think may be kindness is actually putting the pet and everyone in the car at risk.



Planning a romantic restaurant dinner for two for Valentine's Day? If so, check the restaurant's latest health inspection results before you go. When you arrive, make sure you check table linen and cutlery for cleanliness. If they're not clean, consider going elsewhere. If all looks good, but you don't manage to finish the meal, make sure you get your doggy bag into the refrigerator as quickly as possible.



You may not know what it means, but two letters – UL – could make all the difference between danger and safety when you buy a power tool or other electrical

product. The letters, which actually stand for Underwriters Laboratories, mean samples of the product have undergone stringent safety tests for fire, shock, and other safety hazards. Always look for the UL label when buying powered equipment.



All good things must come to an end and, in just a few weeks, that means support from Microsoft for its most popular operating system, Windows XP. That means the company will no longer update the system to overcome any identified weaknesses, although third-party security software will probably continue to be updated. For safety's sake, though, it's probably wise to upgrade. For more see <http://tinyurl.com/xp-supp>

Quote: Toleration is the greatest gift of the mind; it requires the same effort of the brain that it takes to balance oneself on a bicycle. *Deafblind US author Helen Keller*