



Hejny Insurance Agency

Circle of Safety™
Your Consumer Awareness Advisor™

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How To Identify Odometer Fraud

How sure can you be that the odometer mileage shown on that car you're thinking of buying is an accurate record of how far the vehicle has actually traveled? The shocking truth is that one in ten autos on our roads today have been "clocked" – had their odometer rolled back. That means almost half a million cars are sold with false mileage readings every year. The crime is such a worry that the Department of Transport actually has a special department to deal with it – the Office of Odometer Fraud Investigation (OFI).

The law is blunt and simple on this issue: It's illegal to disconnect, alter, or reset an odometer with the intention of changing the mileage. If an owner is aware that their mileage is incorrect, they must say so in writing when they transfer title (except if the auto is more than 10 years old).

So, what can you do to check if the number is accurate on a vehicle you're considering purchasing? Here are five key actions:

- Compare the figure in the car's title transfer document to the actual odometer reading.
- Check any service and repair records, which all should carry an odometer reading. Look for discrepancies over time.
- In older cars with mechanical odometers, be wary if the numbers are not properly aligned.
- Get a CARFAX report on the vehicle's history. A dealer may provide one for free, but the \$40 cost is low anyway compared with what's a risk if you're scammed.
- Check the general condition of the car, especially tires, to see if it matches what you'd expect for the mileage. Worn tires on a car showing less than 20,000 miles is a dead giveaway.

If you discover you're a victim of odometer fraud, you may be entitled to at least \$1,500 compensation, and perhaps substantially more, via a civil lawsuit. Consult an attorney.

A person convicted of odometer fraud faces the possibility of a prison term of up to 8 years and/or a substantial fine.

If you believe you've been the victim of this crime, contact OFI on 202-366-4761 or email them at odometerfraud@dot.gov. You can also learn more about mileage rollbacks from the National Highway Traffic Safety Administration (NHTSA) at <http://www.nhtsa.gov/Odometer-Fraud>.

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How Safe Is Your Window Glazing?

When it comes to windows, glass is glass, right? Wrong. Several different types of window glass have been used over the years and, as a general rule, the older the glass the more dangerous it's likely to be if it breaks on contact.

The real culprit is annealed glass, the most basic type of flat glass which is made via a slow cooling process. The trouble with it is that when annealed glass breaks, it tends to break into large shards, like knives, which can cause serious injury.

In one recent incident, a Boston youngster whose arm went through a glass pane lost a third of his blood in three minutes and required 100 stitches to save him.

By contrast, toughened or laminated glass types are not only more resistant to breakage but also, if they shatter, they do so in a way that is less likely to cause serious injury.

These days, all code-compliant buildings have to use the safer glasses but homes built before 1970, when state and federal laws were changed, may still have annealed glass.

If you have an older home, consider getting a glazing expert to check your window type. If it's annealed, replace it or get it coated with safety film.



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

What To Do If Your Child Goes Missing

It's something none of us wants to think about. It's our worst nightmare: a child – ours, a relative's or a friend's – disappears. It's not surprising that most of us would go into panic mode if this happened, which is probably the worst thing to do.

But the risk is very real. The National Center for Missing and Exploited Children says 800,000 kids are reported missing each year in the US. Happily, many of these events turn out to be false alarms or simple cases of kids who run away or get lost but are quickly found, but, in every case, time is critical, especially the first few hours after a disappearance. Here's what the US Office of Juvenile Justice and Delinquency Prevention (OJJDP) recommends for the first 24 hours:

- Report the child as missing soon as you feel concerned. Speak to the police and ask them to enter the details in the National Crime Information Center (NCIC) Missing Person's File.
- Also ask police to put out a Be On the Look Out (BOLO) bulletin and ask if the FBI should be involved.
- Restrict access to your home until police have arrived and collected possible evidence. Don't remove anything yourself.
- Note the name and phone number of the officer assigned to your case.
- Write down a detailed description of what the child was wearing and any other identification clues, plus a note of anything that might be related to the disappearance. Give this to law enforcement.
- Create a list of people who might have information or clues to the child's whereabouts, with phone numbers and addresses. Also note names of anyone who recently moved in or out of the neighborhood or anyone who seemed to be overly interested in your child.
- Find recent photographs and make copies for distribution to police, media and other organizations. Ask police for help with media contacts.
- Specifically ask law enforcement to conduct a search using trailing or tracking dogs.
- Designate one person to answer the phone and keep a record of all calls and the information in them.

Amidst all this, says OJJDP, you have to take good care of yourself and your family because your child needs you to be strong.

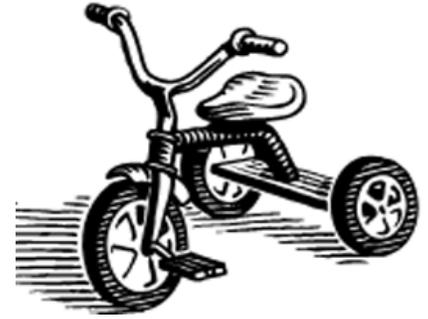
"As hard as it may be, force yourself to get rest, eat nourishing food and talk to someone about your tumultuous feelings," the organization advises. Although now somewhat old, OJJDP has a full online missing child, family survival guide at <http://www.ojjdp.gov/pubs/childmissing/>

Claim Your In-App Purchase Refund

As we reported in our April issue, technology giant Apple has agreed to refund some of the money kids have spent on in-app purchases made on iPads without parental consent.

"We've heard from some customers that it was too easy for their kids to make in-app purchases," the company says in a new statement. "As a result we've improved controls for parents so they can better manage their children's purchases, or restrict them entirely."

Just as importantly, the iPad maker has now put in place the procedure for getting refunds. First, check your iTunes account for records of those purchases, then go to Apple's support page at <http://tinyurl.com/app-supp>, provide the requested info and enter "Refund for In-App Purchases made by a minor" in the Details section.



How You Can Plug In To National Safety Month

June is National Safety Month. But it's more than just a time to reflect on how you can make your own life safer but also the role you might be able to play in making things safer for others too.

Across the month, the National Safety Council, which organizes the event, plans five individually themed weeks:

Week 1 - Prevent prescription drug abuse.

Week 2 - Stop slips, trips and falls.

Week 3 - Be aware of your surroundings.

Week 4 - Put an end to distracted driving

Week 5 - Summer safety

The overall theme, "Safety: It Takes All of Us", was inspired by the idea of continuous risk reduction. A successful safety program depends on spotting hazards early, evaluating their risk and removing or controlling them before harm is done.

"Use this June to find creative ways to engage everyone in reducing risk in your workplaces," says NSC. "A little effort today has the potential to prevent tragedy tomorrow."

Free posters, puzzles, safety templates and tip sheets are available for download, with extra materials for NSC members. See <http://tinyurl.com/NSW2014>

WIN! WIN! WIN!

This month Hejny Insurance Agency is sponsoring a Trivia Contest and offering you a chance to win a gift card from Mooyah! 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: At its closest point, which planet is earth's nearest neighbor?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Bruce Maxwell for correctly answering last month's trivia question! For the correct answer, Bruce has won a Mooyah! Gift card!

Last month's question was:

Everybody knows the pen name of Samuel Langhorne Clemens. But can you tell me where his pen name comes from?

Answer: In his early 20s, he trained to become a river pilot – "mark twain" refers to the river depth at which a boat can safely navigate.

Thank You For Referrals

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!

David Ruiz

Amanda Phillips

Sabrina at Guild Mortgage

Tammie Billy at
Guild Mortgage

Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us.

I truly appreciate it!

Thanks for your continued business!

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.

Return Address:

Hejny Insurance Agency's

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To:

IT'S A FACT: 4.5 million Americans are bitten by dogs each year, half of them children. One in five dog bites results in injuries serious enough to require medical attention.

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



The US Food and Drug Administration is planning to update nutrition fact labels for packaged foods to reflect the latest scientific information, including the link between diet and chronic illness such as obesity and heart disease. Labels would also replace out-of-date serving sizes to better align with how much people really eat, and they would feature a new design highlighting key aspects such as calories and serving sizes.



Think Dirty is a free new app for Apple iPhones that helps users identify whether cosmetic products have harmful ingredients and allergens. According to health research and advocacy organization the Environmental Working Group (EWG), women are

exposed to up to 168 chemicals each day in beauty products. Using the new app, scanning product barcodes with an iPhone produces a safety score and lists ingredients, with their potential effect on health. EWG also has an iPhone and Android barcode app that reveals product information. It's called *Skin Deep*.



A new, wearable device that claims to help prevent migraine headaches among adults is about to be launched in the US. It's a battery-powered headband that produces a mild electrical pulse to the trigeminal nerve, which has been linked to migraines. The device, called Cefaly, used for 20 minutes daily, had mixed results in tests, but no serious side effects. It's been approved by the FDA.



A new campaign has been launched aimed at teaching children how to spot and avoid sexual predators online. Project iGuardian is a national safety initiative that uses hero-style characters and trading cards to warn students about online predators. It will also encourage parents to talk to children about the dangers. More details from: <http://tinyurl.com/project-IG>



Another new safety app on the way: *LiveSafe* aims to improve school safety by letting students connect with emergency services without calling 911. It was founded by one of the injured victims from the Virginia Tech massacre and has just landed \$6.5m venture capital funding.

Quote: Never be bullied into silence. Never allow yourself to be made a victim. Accept no one's definition of your life; define yourself.

Actor and playwright Harvey Fierstein