



Hejny Insurance Agency

Circle of Safety™

Your Consumer Awareness Advisor™

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Paint Risk Lurks Inside Homes

You may not immediately think of painting inside your home as being a risky business. But it is.

Not only are their dangers associated with spillage, ladder falls, dust from sanding, and contact with lead paints, but most paints also begin to evaporate potentially harmful chemicals into your home as soon as you open the can.

Technically, they're known as Volatile Organic Compounds (VOCs) and they're also present in a wide range of household products including cleaning supplies, cosmetics and even office equipment.

These chemicals are already up to five times more concentrated inside a home than outside but once you start painting the level can rise quite dramatically. What happens next depends on the concentration of the chemicals, and the age and health of people in the vicinity.

Symptoms can include eye, throat and lung irritation, headaches, dizziness and vision problems. Long term exposure, such as that experienced by professional painters, have been known to damage the liver, kidneys and central nervous system. Certain chemicals have also been shown to cause cancer and other serious effects in laboratory animals.

The Environmental Protection Agency (EPA) recommends that because of this, children and people with breathing difficulties should avoid paint vapors. Pregnant women should avoid painting and limit their time in freshly painted rooms.

And all painters should follow these guidelines:

- ✓ Check for lead paint in existing surfaces (or assume it's there if you're not sure) and take precautions if it is.
- ✓ Select the right paint. Don't use one that contains mercury indoors and don't use paints intended for exteriors.
- ✓ Water-based (latex) paints tends to have fewer VOCs than oil-based ones.
- ✓ Always read and follow instructions on the can.
- ✓ Try to schedule projects for when the home is unoccupied and leave windows open.
- ✓ Block or close heat or air conditioning return vents (unless you only have one) or shut down the system.
- ✓ Use a fan to blow fumes out of the window.

You should also try to buy only as much paint as you need, but otherwise tightly seal containers after use. Find out about safe disposal from your local waste disposal company.

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Are You Watching Your Numbers?

Our lives are governed by numbers of all sorts: **Social Security**, phone, employee numbers; street addresses and bank balances. But there's one set of numbers that's more important than all of these – the figures that denote your health status. Things like blood pressure, pulse, and cholesterol levels. Remarkably, many people have no idea what their own personal set of health numbers is, and, just as important, what they should be.

Health experts say you should check your blood pressure every two years, starting as age 18. And that's just if the figure is "normal". If your BP is elevated it should be checked much more frequently – every day if possible. "Normal" is generally accepted to mean a level of 120/80. Healthy men aged 35 and over should have their cholesterol levels checked regularly. Men and women at risk of heart disease should also be checked, no matter what their age. The numbers you're looking for here are: total cholesterol, under 200; HDL or "good" cholesterol, 60 or higher; LDL or "bad" cholesterol, under 100; triglycerides, under 150.

You don't need to know what these figures represent but you do need to know the numbers and how you're doing!



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

Know These Basic Rail Safety Rules

Some of us have railroads running past our backyards; others rarely ever see a locomotive except when we get caught at a crossing. But everyone is vulnerable to serious injury or even death when we encounter a line without knowing the basic rules of rail safety. In fact, close on 500 people die from trespassing on railroads every year and another 250 die in accidents. Another 900 are injured at rail grade crossings, plus 400 trespassers.

Actually, the number of incidents had been falling steadily until last year, when they suddenly took off again, prompting federal authorities to launch a safety campaign in April with the slogan: "See Tracks? Think Train!" Fronting this initiative is the nonprofit, Operation Lifesaver, whose CEO Joyce Rose says: "We need to make sure people understand the danger they're putting themselves in on the rails."

Based in Virginia, Operation Lifesaver is mainly run by a nationwide network of volunteers who provide training and education resources for adults and kids. There are six key passenger messages:

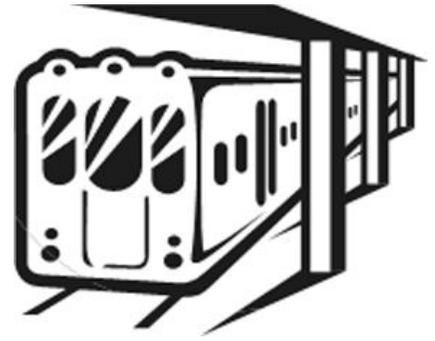
1. Stay alert. Trains can come from either direction and sometimes can be very quiet. By tracks or at stations obey all warning signs and signals.
2. Watch the overhang. Trains are wider than the tracks.
3. Don't stand on the edge of a platform. Stay on the safe side of painted markings.
4. On board a train, hold tight, especially if standing and listen carefully to directions.
5. Be especially careful boarding or alighting. There may be a gap between the train and a platform or steps.
6. Don't take shortcuts. Cross the tracks only where indicated by signs and markings.

At crossings and elsewhere, remember:

- Don't raise a train to the crossing
- Be aware that trains can't stop quickly like a car can
- Trains are generally close and moving faster than you think
- Never drive around lowered gates
- Don't enter a highway grade crossing unless you're sure you can get out the other side.

If your vehicle stalls on a track get out and move away as quickly as possible, then call 911.

There's lots more to learn, including opportunities to train for dealing with railroad emergencies. For more on this and other aspects of rail safety, visit www.oli.org



10 Basic Rules To Protect Your Pet When Traveling

This is the time of year when many of us hit the road for our annual vacations and, even when we travel a great distance, many of us just can't bring ourselves to part with our pets. So we take them with us.

Travel safety for pets is important all year round, of course, but never more so than when there's a long journey ahead.

Here are 10 simple rules for safeguarding yourself and your pet during journeys:

1. Always be sure your pet is well enough to travel
2. If it has known problems or was recently sick, speak to your veterinarian
3. Include any pet meds in your packing
4. Get your pet micro-chipped if it isn't already
5. Enclose animals securely to avoid injuries or distractions but don't put them in a trailer
6. Take sufficient liquid for the journey & make frequent stops.
7. Stop and investigate if your pet seems unduly stressed
8. Crack car windows open no matter how short your absence
9. If traveling by air, check with the airline on requirements
10. Always take documentation relating to ownership and vaccinations

Don't Pay Too Much For Final Respects

Funerals are not something we like to think about, which is why, when the bill comes in to bereaved families, it sometimes includes pricing surprises. In a recent undercover investigation, 32 of 124 funeral homes failed to disclose pricing information in the way the law requires. In fact, for 30 years, the Federal Trade Commission's Funeral Rule requires funeral arrangers to provide an itemized price list at the outset, as well as casket prices **before** consumers view any of them. It also prohibits funeral homes from making the purchase of a particular item, such as a casket, a condition of providing other services. Before you find yourself in the unhappy position of having to organize or pay for a funeral, download the FTC's document, *Paying Final Respects*, from <http://tinyurl.com/funerals-rpt>

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!

Ricky Perdue
Shay Farley



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:
Shay Farley
as our Client of the Month!
Shay will receive a Starbucks gift card. 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 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: From what does Earl Grey tea gets its flavor?

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 gift certificate!

Last month's question was:

At its closest point, which planet is earth's nearest neighbor?

Answer: Venus. Many people might think it's Mars but at its closest, Venus is 26m miles away, compared with 34m for Mars. It's not the moon either -- it's not considered a planet.

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**Circle of Safety™**
Your Consumer Awareness Advisor™

To:

IT'S A FACT: Health experts rate broccoli as the top vegetable because of its disease protecting phytochemicals but red peppers actually have the highest level of antioxidants.

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



More than 1.3 million child safety seat buckles are being recalled by Evenflo Company because of concerns children could not be removed from certain booster and convertible models quickly in an emergency. The buckles were used in some models with prefix numbers 306, 308, 310, 329, 345, 346, 371 or 385. More from Evenflo on 1-800-490-7951 or www.buckle.evenflo.com



Another recall: Rechargeable batteries in 740,000 Summer Infant color video baby monitors because of overheating reports. Not all models are affected and the company will replace the batteries free of charge. The batteries are marked with "TCL" in the lower right-hand corner. Full details of the

battery serial numbers and models affected are available from the Consumer Products Safety Commission: <http://tinyurl.com/SI-batts> or see the Summer Infant site at summerinfant.com/alerts/battery-recall. You can also call the company on 1-800-426-8627.



The pop music TV channel VH1 is featuring a music video aimed at countering school bullying. Using the 1970s Gloria Gaynor hit *I Will Survive*, the video is called *Revenge of the Nerds* and is themed to suggest that the victim that someone bullies today could turn out to be a decision-maker they encounter in the future. 28% of students report being bullied every year. Good idea or not? You decide - see the video on YouTube at <http://youtu.be/AqVfoZdYaDQ>



Returning to the theme of battery safety, did you know that the familiar, oblong 9-volt batteries can be a fire hazard if not stored safely or disposed of correctly? The risk arises because the positive and negative terminals are close to each other and can make enough heat to start a fire if a metal object touches them. See this safety sheet: <http://tinyurl.com/9v-danger>



Many people rent vacation properties at this time of year. They're ripe for scammers who advertise properties they don't own. Use reputable booking sites and check out the properties online as thoroughly as possible, speaking to the owner if you can. Don't use money wires to pay. Use a credit card or PayPal.

Quote: Tell the truth, or someone will tell it for you.

New York author *Stephanie Klein*

Charter Member
NSACE
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