



Hejny Insurance Agency's

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

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## Is That Safety Gate Truly Safe?

Without safety gates, parents, carers and pet owners would never be able to take their eyes off their charges who would be in constant danger – or just getting themselves in trouble! But what many users don't realize is that some of the gates themselves may not be as safe as you might think. In fact, almost 2,000 kids end up in the emergency room every year, with injuries caused by climbing or falling through gates.

That number, say researchers at the Nationwide Children's Hospital in Columbus, Ohio, is double what it was 20 years ago. And most of the victims were under two years old, the majority of them boys.

Fortunately, the vast majority of the injuries were minor, including cuts and bruises, but the potential for more serious injury is there if you use the wrong kind of gate in the wrong place.

For example, gates used at the top of stairs should be hardware-mounted (bolted to wall frames), rather than the pressure types that use springs or stoppers that you unscrew to press against walls. Fixed gates can also be used elsewhere in the home but pressure-mounted gates should only be used at the bottom of stairs or as room dividers.

Most experts also believe that safety gates should not be counted on once a child reaches the age of 2 because of the risk they'll try to open or climb over it.

The researchers say greater efforts are needed to promote proper usage of gates, ensure safety in product design, and increase awareness of age-related recommendations for use of gates.

When you buy a gate, check for a sticker saying it's certified by the Juvenile Product Manufacturers Association (JPMA).

You can also download a buyer's guide from the JPMA at <http://tinyurl.com/jpma-gates>

According to *Consumer Reports* magazine, you should choose a gate with a straight top edge and closely-spaced (less than three inches apart), rigid, vertical slats or a fine mesh screen.

If you choose a model with mesh panels, look for a fine weave, it adds, because wider holes could provide a foothold for climbing, or trap fingers. It should also be at least three-quarters of your child's height. And, of course, you should always follow the manufacturer's installation instructions. For the full article, visit: <http://tinyurl.com/CR-safety-gates>

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## Now Is The Time To Get Your Shots

When you're rushing around with 101 other issues to deal with, it's easy to overlook one of the most important contributors to good health – immunization. So here's a reason to keep in mind: August is National Immunization Awareness Month.

Immunization isn't just something for kids. People of all ages need vaccines: infants, pre-teens and teens, younger adults and seniors. So, use this campaign month to check that your own vaccinations are up to date.

For adults, it's not just about getting your flu shot either. You might also need protection against tetanus, shingles, HPV and pneumonia – and, if you're under 55, even shots for measles, mumps and rubella. Plus, if you travel abroad, you might need other inoculations.

If you want to make checking your status easy and a bit of fun, try this quiz from the Centers for Disease Control and Prevention: <http://tinyurl.com/cdc-quiz> - after gathering relevant information, it'll tell you exactly which vaccines you may need.

Of course if you're unsure about which vaccines you need or if you're not in good health, consult a professional first.

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

# Stay Safe On The College Campus

In a matter of days or weeks, many young people will be tasting their first experience of living away from home, as they begin their college education. The experience should be fun as well as enlightening. But it can also be dangerous for the unprepared. So, if you're off to college or you know someone who is, here are some simple safety rules to share:

**Fire:** Make sure there are smoke alarms installed wherever you're living and that you have a fire escape plan. If you're in a dorm or other large building, find out where the fire escapes are.

**Property Security:** Don't leave wallets/money, laptops and other valuable items unattended in your room unless you're the only occupant and the door is locked.

**Auto Security:** Try to park in a well-lit space and, if possible, within sight of your room. Always arm your car alarm when you leave the vehicle.

**Personal Security:**

- Don't drink and drive and don't travel with a driver who has been using either.
  - Don't walk alone around the campus late at night, especially if you're a woman.
  - If you must walk alone, don't wear headphones.
  - Walk away from altercations.
  - Don't share computer passwords and other confidential information.
- You'll possibly also discover that your school has its own safety program. If so, take the time to find out about it. It could be a life-saver.

## Campus Shootings

Despite recent incidents and widespread publicity about them, most colleges and campuses have never experienced a serious shooting incident, but students should still know what to do if it happens.

If the shooting is outside and you can quickly get inside a building and lock the door, do so. Otherwise, look for somewhere near to hide. If there's nowhere, lay flat on the ground and stay still. Only call 911 if you're in a safe place and will not draw attention to yourself.

If the incident happens inside a building but outside the room where you're located, barricade the door and stay inside, turning off lights and remaining quiet. Turn off your cell phone ringer but don't switch the device off. Consider sending a text message rather than calling 911, so you don't have to use your voice.

These are common sense rules. Stillness and silence are the best way of remaining unobserved. And don't try to be a hero!

## How To Avoid Loan Repayment Demand

College is expensive and student loans have become a fact of life in recent years. It can be a struggle to pay them off but it can be even tougher if you have to repay the loan sooner than expected through no fault of your own.

Most student loans must have a co-signer, usually a parent or grandparent. It's a sort of guarantee in case you default. But this provision backfires if your co-signer hits financial problems of their own. Then, even if you're making your repayments regularly, the lender may be allowed to demand repayment of the full sum immediately.

The way to avoid this is to request a release for the co-signer from the original agreement. The Consumer Financial Protection Bureau has more, and sample request letters, here: <http://tinyurl.com/loan-release>



## Student Insurance: Have You Got The Right Protection?

*With so many other things on your mind when your student son or daughter heads off to college for the first time, it's easy to overlook the need to make sure they're properly protected with good insurance coverage.*

*The two key areas of risk are their medical coverage and damage or loss of personal property through accident or theft.*

*Health insurance options include allowing the student to stay on their parents' plan (up to age 26), joining the college's own plan (if it has one) or buying separate, subsidized coverage under the provisions of the Affordable Care Act. Some individual student policies may provide dental and eye care coverage, while others might have limits including no coverage for accidents caused by drinking or drugs, or they might place a ceiling on the maximum coverage per accident or illness.*

*Personal property insurance may be covered under an existing homeowners policy. If not, you will definitely need protection – up to 50,000 campus property crimes are reported every year.*

*If you need information either about coverage under your existing policies or about guidance on new student insurance requirements, please contact us.*

**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!

Casey Hogenson  
David Morrison  
Apolonia Rodriguez



**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:

Casey Hogenson as our Client of the Month! Casey will receive a meal at 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 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 – PO Box 577, Sherman, TX 75091 this page – or email your name and answer to circleofsafety@hejnyinsurance.com– . Good luck!

**Question:** Excluding the Falkland Islands, how many countries are there in South America?

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

**Last Month's Winner:**

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

Last month's question was:

**From what does Earl Grey tea get its flavor?**

*Answer: The tea's distinctive citrus flavor and aroma are derived from the addition of oil extracted from the rind of the bergamot orange.*

## 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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**IT'S A FACT:** 24,000 people are treated in U.S. hospitals and doctors' offices for backpack-related injuries every year. Children should carry no more than 15-20% of body weight

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



Hepatitis is one of those illnesses most of us have heard of but few of us really know anything about – including the risk factors of developing it. There are five different types of the disease, which affects the liver. What's your risk factor? You can find out now by taking this free, five-minute test that helps you assess your level of risk of catching viral hepatitis: <http://tinyurl.com/hep-test>



What would you do, or wouldn't you do, if a person or piece of equipment comes into contact with an energized power line, or if a power line has fallen to the ground? First, always assume the line is 'live' and therefore potentially dangerous. Second don't

go near the person or equipment, or the line itself. You could be electrocuted too. Instead, dial 911 and tell the operator. Then stand clear, keep others away, and wait for the emergency services to attend.



Eighty percent of drivers incorrectly believe hands-free cell phones are safer than hand-held ones to use when they're driving, especially if they're already built into cars and trucks, says the National Safety Council (NSC). More than 30 studies have shown that they're not safer at all because both methods involve distracting you from your main purpose – driving. NSC is urging firms to ban employees from using cell phones altogether when driving.



How long is it safe to keep eggs for in your refrigerator? If they're raw and still in their shells, they should keep for between three and five weeks, but out of their shells, they're only safe for between two and four days. If they've been boiled or otherwise cooked, they'll only keep for a week, even in their shells.



Two thirds of homes owned or occupied by seniors have at least one safety issue, according to a survey by a leading care organization. Mislplaced throw rugs and loose railings are among the main culprits. Adult children of seniors should check safety in their homes at least once every year, the firm says.

*Quote:* Safety is something that happens between your ears, not something you hold in your hands.

*Firearms expert, the late Jeff Cooper*

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