



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Will Your Credit Score Change?

Credit scores – the numbers lenders and other firms use to check your financial risk factors – are changing. The process for building the score is being modified and it could affect your chances of getting credit – for the better!

Every time you borrow money and make a repayment, pay or don't pay certain bills, and whether you pay on time or whether you're late, your actions are recorded on a central database, managed by three agencies – TransUnion, Experian and Equifax. These records are used by another company, Fair Isaac Corp, who calculate a score, known as your FICO score.

The score ranges from 300 to 850 and the lower your number the tougher or more expensive it is to get credit.

There are three changes, due to be implemented this Fall:

- If you repay a debt after it's been passed to a debt collection agency, your earlier default won't count against your score.
- Debts owed for health care won't have as big an impact on your score as it used to, boosting many mid-range scores by 25 points.
- A new technique will be introduced for calculating the creditworthiness of people who don't already have a credit history. Previously, it could be tough to obtain credit if you didn't already have a track record.

How can you find out more about your credit record and your credit score?

You're entitled to one free report from each of the three agencies every year. But beware! Many scammers and spammers advertise "free" reports but end up imposing other charges. Go to www.AnnualCreditReport.com to be sure of getting it for free. Apply for a different one every four months and you'll be able to regularly monitor your report for errors or evidence of tampering with your finances. If you spot something unusual, see this guide from the Federal Trade Commission: <http://tinyurl.com/score-errors>

You can't usually get your actual score for free, though you could always ask the rep you're dealing with at any firm where you're applying for credit. And they must give it to you if you're actually turned down for a loan. You can pay around \$20 or less to get your score from www.myFICO.com or one of the agencies but it's really more important, for your financial security, to monitor your credit reports.

IN THIS ISSUE: **Will Your Credit Score Change?** • New Safety Rules For Med Devices • **The Lowdown On Comparison Sites** • How To Eliminate Hidden Bugs In Your Laundry Pile • **When A Bargain Is Not A Bargain** • Bright Ideas: Tips And Snippets For A Better, Safer Life

New Safety Rules For Med Devices

New rules aimed at improving the safety of medical devices used in the home have been finalized by the US Food and Drug Administration (FDA). The rules cover devices like infusion pumps, cold packs, oxygen supplies, walkers and wheelchairs.

Mostly, these types of devices are used without medical supervision, leading, in the past to misuse or flaws, some of which have actually resulted in fatalities. In one alarming case a power surge through a baby feeding pump increased the flow of food 10-fold, killing the child.

The new rules are targeted at device manufacturers, and seek to eliminate this sort of danger and improve both the labeling of devices and the guidance given to consumers.

For example, they must provide proper information on how to store devices and accessories, such as in a dry place or out of sunlight.

And although the guidelines are aimed at manufacturers, they underline the importance for consumers to read and follow instructions and to raise questions with the supplier if there are any elements they don't understand.



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

The Lowdown On Comparison Sites

What's one of the first things you do before making a buying decision? You check out the price, of course. And if you're wise and have the time, you compare the prices and products of several sellers to make sure you're getting the best deal.

These days, the task is so much easier thanks to the Internet and mobile apps. You can do a search on the product, from a pencil sharpener to an automobile, and get a list of suppliers and the prices they charge.

To make things one step easier, hundreds of comparison websites have sprung up, listing either the prices charged by different suppliers for the same item or a range of different products that all do the same job. And some apps enable you to purchase directly through them.

But can you trust these "helpful" programs and sites?

Sadly, there are a number of pitfalls you need to be aware of. For example:

- Some sites charge manufacturers and suppliers to list their products and even give phony product ratings in return for commission.
- Others only list suppliers who will pay them if you buy their product by clicking on a link in the listing.
- Some are incomplete. They may honestly offer price comparisons but simply not include all key sources, so you can't be sure you're truly getting the best price.
- Likewise, they may provide a list of products that each do a similar job but exclude newer or lesser-known items.

The solution is to be aware of these risks and use multiple comparison sites for each search. And once you've homed in on a good price or product, do another separate search to see what others say about the item or the supplier.

It's also worth knowing that some shopping apps on mobile devices may also collect information on what you're looking at so you can be bombarded with "special offers" that may or may not be genuine.

In a recent study, the Federal Trade Commission noted "Shopping apps ... may collect information about the things you buy, including how much you paid, when, where and how you paid.

"This information, combined with other personal data companies collect, may allow them to develop a detailed profile of you or make assumptions about you."

Many of the privacy policies for mobile apps studied by the FTC allowed the provider to share user data with other companies, like advertisers, data brokers or credit reporting companies. "Look for apps that tell you what they do with your data," it says.

When A "Bargain" Is Not A Bargain

It's easy to be duped into thinking you've bought something at a bargain price when it's nothing of the sort. Here's how sellers trick you:

- Discounting an MRSP (Manufacturer's Recommended Selling Price). MSRP's are often shown on price tags but their main purpose is to make the asking price look fantastic.
- Offering an item for an inflated price for a couple of weeks and then announcing a huge 50% off (or similar) sale.
- Using "value" statements and stickers showing a "value" even higher than the MRSP to make the actual price look like a big saving. Some car dealers do this.
- Excluding extras that other sellers include, to make the price seem more competitive. Check the small print!



How To Eliminate Hidden Bugs In Your Laundry Pile

You already know that the items in your laundry pile need cleaning. That's why they're there. But what you may not know is that your washables could be harboring deadly bacteria and viruses that you may not get rid of if you don't wash them correctly. These bugs can include the influenza virus and e. Coli.

According to hygiene experts on the TV show Today, 30 percent of washing machines contain the bacteria, which can easily survive a cold wash. There can be a million fecal matter bugs in a stack of underwear! If you have kids, the figure could be higher.

The remedy is to use bleach for your whites. This will destroy virtually every bug in the wash. Even color-safe bleach can do a pretty good job of clearing out the microbes.

You should make sure your water temperature reaches 140 degrees, which is the temperature used in the hot cycle of most washers. If you're not sure, pause the wash cycle and test it with a thermometer. Items should also be placed in a dryer on the hot cycle for at least 45 minutes.

And, once a week, run an empty wash using bleach or a special cleaner to ensure the machine itself is germ free.

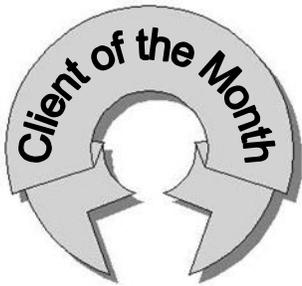
Thank You For Referrals

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!

Melvin Guinn



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:

Jessica Boaen

as our Client of the Month! Jessica will receive a Mooyah 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. 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 – 903-870-237 -- or mail – PO Box 577, Sherman, TX 75091 this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Question: Five US presidents were born in November. Name at least two of them.

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Jamie Vozenilek for correctly answering last month's trivia question! For the correct answer, Jamie has won a Dairy Queen gift card!

Last month's question was:

Which American composer wrote the ballet suite Appalachian Spring, which premiered 70 years ago this month?

Answer: Aaron Copland. The following year, he was awarded a Pulitzer Prize for Music for what has become one of the most enduring American classical compositions.

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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IT'S A FACT: According to the US Geological Survey, a total of 42 states are at risk of suffering an earthquake. See the full risk map at <http://tinyurl.com/quake-map>

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



Every time you open the fridge door you risk being treated to an unwelcome odor from uncovered food or something that worked its way to the back and is slowly decaying. Even after you clear it out, the smell lingers. For a fresher odor try this: Place a small bowl of coffee grounds on a shelf and replace it every couple of months.



If you're starting to think about your annual Christmas tree purchase or getting the artificial tree out of storage once again, also give some thought to key safety rules, like positioning, lighting and pets. For more information, download the National Fire Protection Association's free safety guide from <http://tinyurl.com/NFPA-trees>



The Federal Trade Commission has simplified the process for using mobile devices to file a consumer complaint. Its Complaint Assistant site has been redesigned to work better on small screens or provide advice on when it's better to use a desktop computer. Visit the site at www.ftccomplaintassistant.gov



New research suggests that some types of video games could provide helpful therapy for sufferers of multiple sclerosis (MS). Patients regularly using games involving simulated snowboarding or dance moves have been shown to improve their balance and coordination, thereby reducing the risk of falls.



If you're an AT&T cell phone user, don't fall for a text or email message that promises \$100 of free credits. The offer asks you to go to a website that uses the "ATT" name but has nothing to do with the phone company, though it looks like the real thing. The scam is used either to steal account details or load malware onto your phone.



Like it or not, our homes quickly build up stocks of hazardous items like paint, batteries and aerosols. Don't let them hang around! Contact your local waste disposal company for advice or details of special disposal days or visit www.earth911.com for information on safe disposal of hazardous products.

Quote: Honesty and frankness make you vulnerable. Be honest and frank anyway.
From *The Paradoxical Commandments* by leadership author Kent M Keith

Charter Member
NSACE
National Society of Agents for
Consumer Education