



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Eliminate This Hidden Danger

A hidden danger found in millions of American homes is claiming one young life every month, despite repeated warnings of the risk. Looped or loose window covering cords can strangle young children in a matter of seconds. According to the Consumer Products Safety Commission (CPSC), more than 200 infants and young children have died from this hazard since 1990.

If you have youngsters living in or visiting your home, there are really only two ways to beat this danger:

- Don't use window coverings that use cords. Either skip them altogether or use the new cordless ones that are now available.
- Choose window products that have special cords that are totally inaccessible to children.

You can also retrofit existing coverings using a special kit, which is free of charge, from the Window Covering Safety Council (www.windowcoverings.org). But, beware, the Council says: "Some retrofit kits from other sources do not address the dangling pull-cord hazard associated with many common window blinds."

In the meantime, the Council suggests you move all cribs, beds, furniture and toys away from windows and cords, and eliminate dangling cords by putting them out of reach.

Any tasseled cords should be as short as possible and check that cord stops are properly installed (and adjusted to limit the movement of inner lift cords).

Continuous-loop cords on draperies and vertical blinds should be permanently anchored to the floor or wall.

But really, these are stop-gap measures and no substitute for replacing the coverings with cordless types.

The CPSC says corded coverings are one of the top 5 hidden hazards in the home and has set up a special information center section on its website. There also a useful video on how to check for safety at: <http://tinyurl.com/cpsc-cords>

IN THIS ISSUE: **Eliminate This Hidden Danger** • Ready For Trouble Before It Happens • **Non-prescription Meds Can Still Cause Dangers** • Need Protection For That Costly iPhone? • **Are You As Smart As Your Phone?** • Bright Ideas: Tips And Snippets For A Better, Safer Life



Ready For Trouble Before It Happens

Trouble always strikes when you least expect it and you end up desperately searching the phone book for solution providers. Why not be prepared by drawing up a list of emergency numbers you keep by the phone or pinned inside a kitchen cabinet door? Your list should include non-emergency numbers for police and fire department, all your utility companies, local hospitals, city and county council departments.

If you don't know them, find out now who to call about dangerous buildings, street trees, water bursts, power disruptions and garbage accumulations.

Also do a little online research now for reputable electricians, plumbers and other tradespeople so you won't be in a panic when your need for these services actually arises. Being prepared can save you money, frustration and time-wasting.



Are you Client of the Month? See Page 3

Are You As Smart As Your Phone?

We call them "smart phones" because they're capable of doing so much more than making simple calls. Many of them can do lots more -- from turning into an emergency flashlight and telling us the time in Rio de Janeiro, to taking photos and even replacing good old plastic credit cards as a payment system.

Great. But precisely because they're so powerful, they're also potentially dangerous in the hands of an owner who isn't as smart as the phone. They contain so much information that could be used and abused if the device falls into the wrong hands, and, of course, they're also valuable targets for theft in their own right.

The fact is that the smarter phones get, the smarter the owner has to be in protecting their contents. In that context, it's important to know that not all phones are created equally. In particular, phones which run the most widely-used operating system, Android, are much more vulnerable to malicious software than those on Apple's iOS devices. This is simply because Apple is the only maker of iPhones and tightly controls the apps that can be installed, whereas Android phones are made by scores of manufacturers and can be more easily accessed by non-official app stores.

To safeguard your phone, make sure you only use the official providers of software – the iTunes App Store for Apple and Google's Play Store for most Androids (unless you use an Amazon Fire device). Even then, follow this safety code from the Federal Trade Commission (FTC) to protect yourself:

- Set your phone to lock automatically, when you don't use your phone for a few minutes.
- Use different passwords to unlock your phone and for each shopping or financial app. Don't share your passwords with anyone.
- Don't send personal information on a public wireless network in a coffee shop, library or hotel. Wait until you can use an encrypted Wi-Fi network that requires a password.
- Don't text or email confidential personal information, and delete any texts or email messages that ask for it. If you must give out personal information, do it only if you type in the organization's web address yourself and you see signs that the site is secure — either "https" (the "s" stands for secure) or a padlock icon.
- Connect to Bluetooth carefully. Bluetooth makes it easier for you to connect your phone with other devices. But it can also make it easier for thieves to steal your personal information. Don't forget to turn off Bluetooth when you're not using it.

Need Protection For That Costly iPhone?

Hard to believe but since the launch last year of the latest iPhones you could now end up paying almost \$1,000 for a single, top-of-the-range smartphone (\$949 for the iPhone 6 Plus with 128gb of memory). Suddenly, you're wondering if you need insurance to protect against damage, loss or theft. Well, the good news is you may already have a measure of protection through your homeowner's policy, especially if it covers loss of personal property when you're away from home. For cheaper phones, your deductible of perhaps a couple of hundred dollars may not offer much help but you might recoup a good sum for more expensive devices. It's also possible to buy separate cell phone insurance, or you may get some protection from some warranties. Why not check with us to be sure you're adequately protected?



Over-the-Counter Prescription Meds Can Still Cause Dangers

When you buy pills, mixtures and potions over-the-counter (OTC) at your local grocery store or pharmacy, it's easy to think that because they're so readily available without a prescription, they must be safe.

Not so! Health experts are always warning about the risks of overdosing on basic painkillers like acetaminophen (eg Tylenol). And many other preparations can make you drowsy even on a "safe" dose. Taking them is a particular risk if you plan to drive. Dr Ali Mohamad, a medical officer at the US Food and Drugs Administration says: "You can feel the effects some OTC medicines can have on your driving for a short time after you take them, or their effects can last for several hours. In some cases, a medicine can cause significant 'hangover-like' effects and affect your driving even the next day." But whether you're driving or not, you should always make a point of reading the "Drug Facts" label on every medicine package, plus any leaflets you find inside. If you're already tired and maybe haven't had enough sleep, be especially wary about driving or operating machinery after taking these meds.

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!

- Leonard Roberts
- Michel Mitcherson
- Martha Drake
- Sherry Pew
- Ashley Kelm
- Shelia Godbey



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:

Dr. Arthur Stoolfire

as our Client of the Month! Dr. Stoolfire will receive a gift card to College Street Diner.

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: Which famous American pop singer, who died in 1977, would have been 80 on January 8 if he had lived?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Patsy Cathey for correctly answering last month's trivia question! For the correct answer Patsy has won a free gift card!

Last month's question was:

Everyone knows of the emergency procedure we call CPR. But what does CPR stand for?

Answer: Cardiopulmonary resuscitation. It helps to restore flow of blood to the brain and heart but usually doesn't actually restart the heart.

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: The brain counters caffeine by producing more of the chemical caffeine blocks, meaning that over time you need more of it for the same kick.

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



Are you washing your reusable grocery bags? Apparently, 85 percent of us aren't. But raw foods including meat, chicken and eggs leave potentially harmful bacteria inside, which can be transferred to other foods. Most cloth bags can go in the washing machine or be rinsed with warm water and soap. Plastic bags should be cleaned with anti-bacterial wipes.



The number of cigarette smokers in the nation may be declining, but cigarettes remain the number one cause of house fires, followed by candles and electric cords or wires. Make sure all flames are extinguished, and avoid overloading electrical outlets. Check your smoke alarms too!



The Internal Revenue Service (IRS) has launched a new version of its tax refund checking app IRS2Go on the Apple App Store and Google Play Store. The app also allows you to request a copy of your return and other information about filing your return, including links to free tax preparers and IRS pages on social media



Time-saving pre-washed leafy vegetables can be a great boon in our time pressured world, but some people think they're playing it safe by washing them again. But the truth is that you won't be making them any healthier and could in fact be increasing the risk of cross-contamination from other products in your kitchen. Don't re-wash!



Celebrity names are a big draw for Internet users, which is why crooks use them to try to get you to click on links that actually lead to malware. The number one name for these dangerous links is talk show host Jimmy Kimmel, according to research by security software company McAfee. Here's the full hit-list: <http://tinyurl.com/celebs-list>



Don't be taken in by an email that's currently doing the rounds that purports to come from a "Mr Jack Parkinson" or someone else at "the Euro lottery company" offering to name you as a winner in return for a cut of the prize money. There is no such lottery and no such deal. Even if there was, doing that would be illegal!

*Quote: Happiness often sneaks in through a door you didn't know you left open
Stage, screen and radio actor, John Barrymore*

NSACE
National Society of Agents for
Consumer Education